



June 16, 2026

## GLOBAL MARKETS

Indices	Closing Level	Change		Performance	
		Value	%	MTD (%)	YTD (%)
<b>Global</b>					
S&P 500	7,554.3	122.8	1.7	(0.3)	10.4
Dow Jones Ind. Average	51,671.0	468.8	0.9	1.3	7.5
Nasdaq 100	30,543.9	908.0	3.1	0.7	21.0
FTSE 100	10,430.6	(41.1)	(0.4)	0.2	5.0
DAX 30	24,894.0	258.7	1.1	(0.8)	1.6
CAC 40	8,384.0	33.1	0.4	2.5	2.9
BIST 100	14,446.4	507.9	3.6	5.7	28.3
Nikkei	69,317.5	3,297.5	5.0	4.5	37.7
Hang Seng	24,842.7	124.6	0.5	(1.3)	(3.1)
Shanghai Composite	4,096.5	65.0	1.6	0.7	3.2
BSE Sensex	76,264.3	736.4	1.0	2.0	(10.5)
<b>GCC</b>					
QE Index	10,553.8	92.8	0.9	(0.0)	(1.9)
Saudi Arabia (TASI)	11,095.9	(8.6)	(0.1)	0.2	5.8
UAE (ADX)	9,805.0	0.0	0.0	1.1	(1.9)
UAE (DFM)	5,954.0	0.0	0.0	3.4	(1.5)
Kuwait (KSE)	8,835.9	(3.1)	(0.0)	0.2	(0.8)
Oman (MSM)	7,618.3	(52.1)	(0.7)	(1.8)	29.9
Bahrain (BAX)	2,000.2	8.3	0.4	1.1	(3.2)
MSCI GCC	1,121.9	(0.2)	(0.0)	0.5	2.4
Dow Jones Islamic	9,628.1	206.3	2.2	(0.8)	14.9
<b>Commodity</b>					
Brent	82.2	(3.9)	(4.5)	(9.7)	35.2
WTI	79.4	(3.9)	(4.7)	(9.1)	38.8
Natural Gas	3.2	0.0	1.2	(4.0)	(14.4)
Gold Spot	4,351.6	112.8	2.7	(5.3)	0.2
Copper	6.5	0.1	0.8	1.7	14.3

Source: S&P Capital IQ

## GCC MARKET OVERVIEW

GCC Fundamentals	P/E (x)	P/B (x)	Dividend Yield (%)	EV / EBITDA (x)
Qatar All Share	11.9	1.4	4.60%	12.0
DSM 20	11.7	1.4	4.54%	12.0
Saudi Arabia (TASI)	15.7	3.8	4.71%	11.3
UAE (ADX)	25.0	3.9	1.84%	20.2
UAE (DFM)	12.0	4.6	5.04%	7.2
Kuwait (KSE)	18.8	2.2	3.17%	20.7
Oman (MSM)	14.1	2.1	4.36%	6.9
Bahrain (BAX)	9.7	1.9	5.80%	12.5

Source: Refinitiv Eikon

## TOP GAINERS & LOSERS

GCC Trading Activity	Close Price	1D Change		Performance		Vol. ('000)	P/E TTM
		Value	%	1Y (%)	1M (%)		
<b>Top Gainers</b>							
Ahli Bank	4.1	0.2	4.4%	15.9%	6.8%	342	12
Doha Bank	3.0	0.1	4.4%	26.5%	13.5%	12,479	10
United Development Company	0.9	0.0	3.1%	23.4%	1.4%	14,398	7
Qatar National Bank	18.2	0.5	3.0%	14.7%	-0.4%	3,915	10
Gulf International Services	2.2	0.0	2.3%	-12.0%	1.4%	8,034	8
<b>Top Losers</b>							
Qatar Cinema and Film Distribution Co.	2.3	(0.2)	-8.3%	14.4%	-6.0%	2	14
INMA Holding Company	2.9	(0.0)	-1.3%	67.0%	8.8%	306	70
Medicare Group	5.8	(0.1)	-1.3%	25.2%	-2.9%	246	21
Industries Qatar	11.8	(0.1)	-1.1%	-10.9%	5.0%	5,701	18
Al Khaleej Takaful Insurance Company	2.9	(0.0)	-0.7%	29.7%	0.3%	1,753	11

Source: S&P Capital IQ

## MARKET COMMENTARY

### Global

Global equity markets exhibited strong performance on Monday. In the US, major equity indices also rallied sharply on optimism over a preliminary US-Iran peace agreement. The prospect of reopening the Strait of Hormuz pushed oil prices lower, easing inflation concerns and boosting investor sentiment. The S&P 500 advanced 122.8 points (+1.7%) to close at 7,554.3, while the Dow Jones Industrial Average gained 468.8 points (+0.9%) to 51,671.0. The Nasdaq-100 outperformed, rising 908.0 points (+3.1%) to 30,543.9. In Europe, the FTSE 100 slipped 41.1 points (-0.4%) to 10,430.6, while Germany's DAX added 258.7 points (+1.1%) to 24,894.0 and France's CAC 40 gained 33.1 points (+0.4%) to 8,384.0. Turkey's BIST 100 surged 507.9 points (+3.6%) to 14,446.4. In Asia, Japan's Nikkei jumped 3,297.5 points (+5.0%) to 69,317.5, Hong Kong's Hang Seng rose 124.6 points (+0.5%) to 24,842.7, and China's Shanghai Composite increased 65.0 points (+1.6%) to 4,096.5. Meanwhile, India's BSE Sensex gained 736.4 points (+1.0%) to close at 76,264.3. Oil losses with Brent crude down 4.5% closing at USD 82.2 per barrel and US WTI down 4.7% settling at USD 79.4.

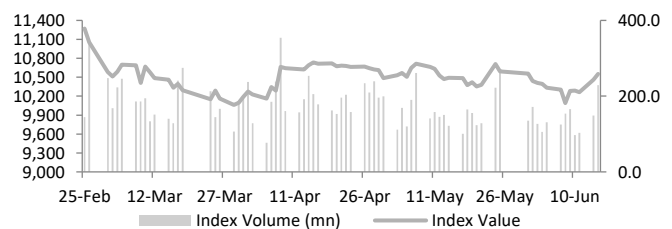
### GCC

Saudi Arabia's TASI edged lower by 8.6 points (-0.1%) to close at 11,095.9. In the UAE, the ADX General Index and the DFM General Index remain closed for the Islamic new year holiday. Kuwait's KSE Index slipped 3.1 points (-0.0%) to 8,835.9. Oman's MSM Index declined 52.1 points (-0.7%) to end at 7,618.3, while Bahrain's BAX Index gained 8.3 points (+0.4%) to close at 2,000.2.

### Qatar

Qatar's market closed positive at 10,553.8 on Monday. The Banks & Financial Services index advanced 1.73% to close at 5,249.0. The Consumer Goods & Services index gained 0.17% to 8,228.8, while the Industrials index slipped 0.12% to 4,314.2. The Insurance index added 0.46% to 2,740.1, while the Real Estate index increased 1.66% to 1,508.1. The Telecoms index edged up 0.15% to 2,512.9, while the Transportation index led sectoral gains, rising 1.94% to close at 5,479.4. The top performer includes Ahli Bank and Doha Bank while Qatar Cinema and Film Distribution Co. and INMA Holding Company were among the top losers. Trading saw a volume of 229.0 mn shares exchanged in 38,620 transactions, totalling QAR 657.9 mn in value with market cap of QAR 636.3 bn.

### Qatar DSM Index



Source: Investing.com

QE Sector Indices	Closing Level	1D Change (%)
Banks & Financial Services	5,249.0	1.73%
Consumer Goods & Services	8,228.8	0.17%
Industrials	4,314.2	-0.12%
Insurance	2,740.1	0.46%
Real Estate	1,508.1	1.66%
Telecoms	2,512.9	0.15%
Transportation	5,479.4	1.94%

Source: Qatar Stock Exchange

Qatar Trading Summary	Buy (%)	Sell (%)
Qatari Individuals	30.6	35.3
Qatari Institutions	26.2	23.4
<b>Qatari - Total</b>	<b>56.8</b>	<b>58.7</b>
Foreign Individuals	11.1	10.3
Foreign Institutions	32.0	31.0
<b>Foreign - Total</b>	<b>43.2</b>	<b>41.3</b>

Source: Qatar Stock Exchange



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#### KEY NEWS OF QATAR

##### ▶ PM, UN chief mull developments

His Excellency Prime Minister and Minister of Foreign Affairs Sheikh Mohammed bin Abdulrahman bin Jassim Al Thani held a phone call with UN Secretary-General Antonio Guterres to discuss cooperation between Qatar and the United Nations and ways to further strengthen it. The two sides also reviewed regional developments, particularly the recent US-Iran agreement and ongoing efforts to enhance security and stability in the region. The Prime Minister reaffirmed Qatar's strong support for diplomatic initiatives and peaceful dialogue to resolve outstanding issues in line with international law and good-neighborly relations, while promoting regional cooperation, development, prosperity, and shared interests.

##### ▶ Qatar, Indonesia in political consultations

Qatar and Indonesia strengthened their diplomatic ties by signing a memorandum of understanding (MoU) to establish formal political consultations between their foreign ministries during the first round of political consultations held in Jakarta. The meeting was led by His Excellency Sultan bin Saad Al Muraikhi for Qatar and Vice Minister of Foreign Affairs Muhammad Anis Matta for Indonesia. Discussions focused on enhancing bilateral cooperation and exploring ways to further strengthen relations across various fields, while also reviewing key regional and international developments. The two sides exchanged views on a range of issues of mutual interest, reflecting their shared commitment to deepening diplomatic engagement, expanding cooperation, and maintaining regular dialogue on matters affecting both countries and the broader international community.

##### ▶ HE Sheikh Faisal meets Korea's minister of trade, industry and resources

His Excellency Minister of Commerce and Industry Sheikh Faisal bin Thani bin Faisal Al Thani met with Jung-Kwan Kim, Minister of Trade, Industry and Resources of South Korea, during the latter's visit to Qatar to discuss ways to strengthen bilateral cooperation in trade, investment, and industrial sectors. The meeting also covered a range of issues of mutual interest and highlighted the strong economic ties between the two countries. Trade between Qatar and South Korea reached nearly USD 8.44 bn in 2025, underscoring the importance of the partnership, with South Korea ranking as Qatar's fourth-largest trading partner during the year. The growing business relationship is further reflected by the presence of 168 Korean and joint Qatari-Korean companies operating in the Qatari market, demonstrating expanding commercial collaboration and investment opportunities between the two nations.

#### KEY NEWS OF SAUDI ARABIA

##### ▶ Saudi Arabia signs 6 China deals, awards USD 506 mn housing projects

Saudi Arabia signed six agreements and memorandums of understanding with Chinese entities during an official visit to China and awarded housing projects worth more than SAR 1.9 bn (USD 506 mn) in Riyadh and Dammam. The deals focus on construction investment, advanced building technologies, knowledge transfer, workforce development, financing solutions, and public-private partnerships to improve housing project delivery and quality. The agreements support Saudi Arabia's goal of delivering 100,000 housing units by 2030 under Vision 2030, with over 37,000 homes already contracted for 2025 and 2026. The visit also featured the launch of the Saudi-Chinese Contractors Forum, aimed at expanding cooperation in housing, infrastructure, and urban development, while strengthening supply chains, local content, and construction capabilities through deeper Saudi-Chinese economic collaboration.

##### ▶ Saudi Arabia, South Korea sign MoU to boost oil and gas cooperation

Saudi Arabia and South Korea signed a memorandum of understanding in Riyadh to deepen cooperation in the oil and gas sector and expand their broader energy partnership. The agreement, discussed during talks between Saudi Energy Minister Prince Abdulaziz bin Salman and South Korean Trade, Industry and Energy Minister Kim Jung-kwan, covers petroleum, gas, refining, petrochemicals, energy infrastructure, technology, innovation, sustainability, and the expansion of Saudi crude oil storage in South Korea's Strategic Petroleum Reserve to enhance energy security. The two countries also explored cooperation in critical minerals and advanced industries, building on strong trade ties and previous agreements in sectors such as space, defense, technology, and energy security, further strengthening their strategic bilateral relationship.

#### KEY NEWS OF UAE

##### ▶ UAE President to participate in G7 Summit hosted by France

UAE President Sheikh Mohamed bin Zayed Al Nahyan is set to participate in the 52nd G7 Summit, being held from June 15 to 17 in Évian-les-Bains, following an invitation from Emmanuel Macron. The invitation underscores the growing international recognition of the United Arab Emirates as an influential global partner and reflects confidence in its role in promoting multilateral cooperation, dialogue, and collective action on pressing global challenges. Sheikh Mohamed's participation is expected to provide an opportunity to engage with leaders of major economies on key international issues, including economic development, climate action, energy security, technological innovation, and regional stability, while highlighting the UAE's commitment to fostering partnerships that support sustainable growth, global prosperity, and effective solutions to shared international concerns.

#### OTHER REGIONAL AND GLOBAL NEWS

##### ▶ Oil hits 3-month low as US, Iran reach peace deal to reopen Strait of Hormuz

Oil prices fell to their lowest level in more than three months on Monday after the United States and Iran announced a preliminary agreement to end their conflict and restore shipping through the Strait of Hormuz, a key route for global oil and LNG supplies. Brent crude dropped 4.2% to USD 83.68 a barrel and WTI fell 4.9% to USD 80.75 as traders unwound the geopolitical risk premium that had built up during the war. The agreement, expected to be signed in Switzerland on Friday, includes reopening the Strait within 30 days and could lead to the easing of sanctions on Iran if progress is made on its nuclear program. While markets welcomed the prospect of renewed oil flows, analysts cautioned that restoring production, exports, and shipping activity will take time, and that damage to energy infrastructure and the economic impact of months of elevated energy costs cannot be reversed immediately.

##### ▶ Gold hits near one-week high after US-Iran peace deal

Gold prices climbed nearly 3% on Monday to a one-week high, with spot gold reaching USD 4,336.49 an ounce, as a tentative US-Iran peace agreement and plans to reopen the Strait of Hormuz pushed oil prices and the US dollar lower, reducing concerns about further US Federal Reserve rate hikes. Lower oil prices eased inflation fears, prompting markets to scale back expectations of a December Fed rate increase, which supported demand for non-yielding gold. Analysts expect gold to consolidate in the near term ahead of the Fed's policy meeting, while medium-term support remains from persistent inflation, policy uncertainty, and central bank reserve diversification. Meanwhile, Singapore announced plans to develop gold-clearing and vaulting services to strengthen its position as a global gold trading hub. Other precious metals also advanced, with silver, platinum, and palladium posting strong gains.

##### ▶ Preliminary Iran agreement 'already signed'

Donald Trump announced that the United States and Iran have signed a preliminary agreement aimed at ending the Gulf conflict, with a formal signing ceremony expected in Geneva on Friday attended by Vice President JD Vance. The deal would reopen the strategically important Strait of Hormuz and extend a 60-day ceasefire, creating space for negotiations on unresolved issues, including Iran's nuclear program. The announcement triggered a sharp decline in oil prices as markets anticipated the restoration of disrupted energy supplies. The agreement could eventually provide Iran with significant economic benefits through sanctions relief, access to frozen assets, and a proposed USD 300 bn reconstruction fund, although US officials say Tehran must commit to not developing nuclear weapons and reduce support for Hezbollah. Despite marking the most significant diplomatic breakthrough since the conflict began, major issues remain unresolved, including Iran's uranium stockpile, the future of its missile program, navigation security in the Strait of Hormuz, and the ongoing conflict involving Israel and Hezbollah in Lebanon, with Israeli Prime Minister Benjamin Netanyahu insisting that Israeli forces will remain in southern Lebanon and retain the right to respond to attacks.



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## FX RATES

Currencies	Value	Currencies	Value
EUR/USD	1.16	USD/QAR	3.64
USD/JPY	160.15	EUR/QAR	4.22
GBP/USD	1.34	JPY/QAR	0.02
USD/CHF	0.79	GBP/QAR	4.89
USD/CAD	1.40	CHF/QAR	4.59
AUD/USD	0.71	CAD/QAR	2.60
NZD/USD	0.58	AUD/QAR	2.58
USD/INR	94.51	INR/QAR	0.04
USD/TRY	46.28	TRY/QAR	0.08
USD/ZAR	16.20	ZAR/QAR	0.22
USD/BRL	5.05	BRL/QAR	0.72

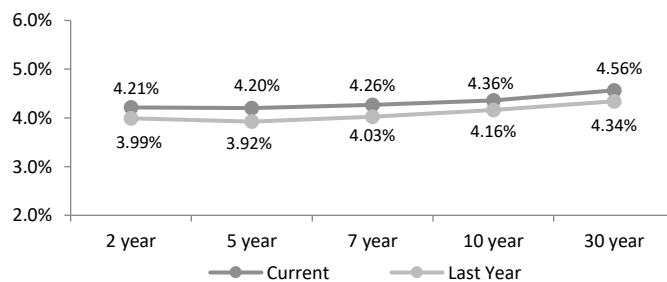
Source: S & P Capital IQ

## INTERBANK OFFERING & US SWAP RATES

Duration	Overnight	1 Week	1 Month	3 Month	1 Year
LIBOR	5.06	0.08	4.96	4.85	6.04
EURIBOR	1.93	1.93	2.17	2.38	2.87
QIBOR	4.00	4.05	4.10	4.10	3.75
SAIBOR	4.15	3.95	4.63	4.77	4.84
EIBOR	3.35	3.60	3.67	3.75	3.96
BMIBOR	4.33	4.57	5.10	5.14	5.36
KIBOR	2.44	3.19	3.38	3.56	3.94

Source: Refinitiv Eikon, Qatar Stock Exchange

### US Swap Rates



Source: Investing.com

## GCC COMPANY RESULT

Company Name	Exchange	Ticker	Revenues (Mn)	YoY (%)	Net Profit (Mn)	YoY (%)
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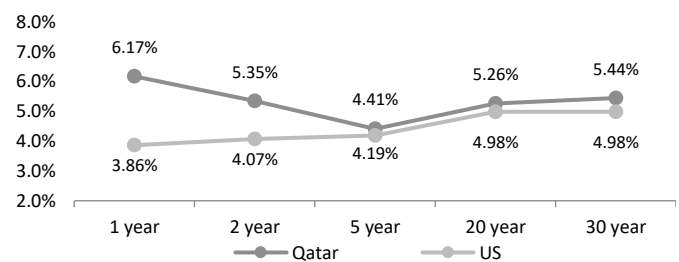
Note: No results were published.

## FX Commentary

The euro rose about 0.4% to around USD 1.16 and the British pound gained up to 0.2% to about USD 1.34, both nearing their strongest levels since June 5. Risk-sensitive currencies also strengthened, with the Australian dollar advancing 0.6% to USD 0.71 and the New Zealand dollar rising 0.4% to USD 0.58, while the Japanese yen remained near 160.15 per dollar, a level closely watched for possible official intervention. Investors are now focused on upcoming policy decisions from major central banks, particularly the US Federal Reserve and the Bank of Japan, for further direction on global currency markets.

## SOVEREIGN YIELD CURVES

### Qatar vs US Treasuries Yields



Source: Investing.com

5 Years CDS	Spreads	3M Change	5 Year CDS	Spreads	3M Change
US	42.5	2.9	Turkey	219.6	(53.2)
UK	18.0	(0.1)	Egypt	274.0	(108.5)
Germany	7.1	(1.0)	Abu Dhabi	35.0	(9.7)
France	27.3	(0.9)	Bahrain	216.1	(66.6)
Italy	28.0	(3.7)	Dubai	61.5	(9.1)
Greece	27.1	(2.8)	Qatar	29.4	(14.0)
Japan	26.7	(0.1)	Saudi Arabia	57.9	(25.7)

Source: S&P Capital IQ



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QSE MAIN FINANCIAL INDICATORS

Company	Dividend Yield (%)	P/B.V Ratio (x)	P/E Ratio (x)	EPS (QAR)	Book Value/Share (QAR)	Stock Price (QAR)	Company
QNB	3.99	1.62	9.83	1.85	11.19	18.17	QNB
Qatar Islamic Bank	4.07	1.78	10.75	2.06	12.44	22.10	المصرف
Comm. Bank of Qatar	7.03	0.85	8.41	0.51	5.00	4.27	التجاري
Doha Bank	5.03	0.84	10.26	0.29	3.56	2.99	بنك الدوحة
Ahli Bank	6.05	1.47	11.22	0.37	2.81	4.13	الاهلي
Intl. Islamic Bank	4.75	2.14	12.40	0.90	5.21	11.16	الدولي
Rayan	5.19	0.83	13.28	0.16	2.56	2.12	الريان
Lesha Bank (QFC)	2.66	1.67	12.15	0.19	1.36	2.26	بنك لسا QFC
Dukhan Bank	4.68	1.30	12.75	0.27	2.63	3.42	بنك دخان
National Leasing	5.95	0.54	15.43	0.04	1.25	0.67	الإجارة
Dlala	0.00	1.39	H	0.01	0.97	1.35	دلالة
Qatar Oman	0.00	0.83	nm	nm	1.00	0.83	قطروعمان
Inma	1.53	0.99	69.58	0.04	2.97	2.94	إنماء
<b>Banks &amp; Financial Services</b>	<b>4.41</b>	<b>1.44</b>	<b>10.39</b>	<b>0.77</b>	<b>5.57</b>		<b>البنوك والخدمات المالية</b>
Zad Holding Company	4.86	2.15	17.12	0.82	6.50	13.99	زاد
Qatar German Co. Med	0.00	-7.11	17.93	0.08	-0.20	1.44	الطبية
Baladna	7.54	0.57	8.75	0.09	1.40	0.80	بلدنا
Salam International	0.00	0.95	5.24	0.25	1.40	1.33	السلام
Medicare	3.83	1.56	25.13	0.23	3.68	5.75	الرعاية
Cinema	4.34	1.07	14.32	0.16	2.16	2.30	السينما
Qatar Fuel	6.41	1.62	14.37	0.98	8.65	14.05	قطر للوقود
Widam	0.00	-11.60	nm	nm	-0.13	1.56	ودام
Mannai Corp.	5.71	2.20	8.74	0.60	2.40	5.26	مجمع المناي
Al Meera	2.99	1.76	18.43	0.73	7.58	13.36	الميرة
Mekdam	6.05	1.53	10.00	0.23	1.50	2.29	مقدم
MEEZA QSTP	2.50	3.16	32.80	0.10	1.07	3.40	ميزة
Faleh	0.00	na	na	0.00	0.00	0.60	الفالح
Al Mahhar	6.70	1.21	9.36	0.24	1.85	2.24	Al Mahhar
Mosanada	0.55	4.30	15.25	0.59	2.10	9.02	Mosanada
<b>Consumer Goods &amp; Services</b>	<b>4.74</b>	<b>1.62</b>	<b>13.51</b>	<b>0.34</b>	<b>2.82</b>		<b>الخدمات والسلع الاستهلاكية</b>
QAMCO	5.79	1.39	11.74	0.15	1.24	1.73	قامكو
Ind. Manf. Co.	6.08	0.51	7.53	0.28	4.17	2.14	التحويلية
National Cement Co.	7.86	0.61	18.24	0.15	4.57	2.80	الاسمنت
Industries Qatar	6.04	1.98	17.57	0.67	5.94	11.75	صناعات قطر
The Investors	7.06	0.61	12.38	0.12	2.34	1.42	المستثمرين
Electricity & Water	5.34	1.06	11.74	1.24	13.83	14.61	كهرباء وماء
Aamal	6.49	0.57	11.22	0.07	1.35	0.77	أعمال
Gulf International	4.57	0.90	7.66	0.29	2.43	2.19	الخليج الدولية
Mesaieed	3.47	0.95	44.02	0.03	1.27	1.21	مسعيد
Estithmar Holding	0.00	3.76	17.24	0.25	1.17	4.38	استثمار القابضة
<b>Industrials</b>	<b>4.87</b>	<b>1.45</b>	<b>16.02</b>	<b>0.23</b>	<b>2.49</b>		<b>الصناعات</b>
Qatar Insurance	5.22	1.09	8.67	0.24	1.94	2.11	قطر
Doha Insurance Group	6.30	1.06	7.11	0.41	2.78	2.94	مجموعة الدوحة للتأمين
QLM	4.37	1.19	12.20	0.19	1.93	2.29	كيو إل إم
General Insurance	3.12	0.38	10.13	0.16	4.24	1.61	العامة
Alkhaleej Takaful	5.09	1.26	10.50	0.28	2.34	2.95	الخليج التكافلي
Islamic Insurance	5.83	2.25	8.05	1.07	3.81	8.58	الاسلامية
Beema	5.82	1.46	8.84	0.49	2.93	4.30	بيمه
<b>Insurance</b>	<b>5.16</b>	<b>0.97</b>	<b>8.77</b>	<b>0.27</b>	<b>2.48</b>		<b>التأمين</b>
United Dev. Company	6.14	0.28	7.34	0.12	3.24	0.90	المتحدة للتنمية
Barwa	7.41	0.42	7.61	0.32	5.75	2.43	بروة
Ezdan Holding	0.00	0.69	H	0.01	1.27	0.88	إزدان القابضة
Mazaya	0.00	0.57	16.28	0.04	1.02	0.58	مزايا
<b>Real Estate</b>	<b>2.45</b>	<b>0.53</b>	<b>19.30</b>	<b>0.05</b>	<b>1.96</b>		<b>العقارات</b>
Ooredoo	5.50	1.54	11.17	1.22	8.84	13.63	Ooredoo
Vodafone Qatar	4.29	2.40	15.96	0.18	1.17	2.80	فودافون قطر
<b>Telecoms</b>	<b>5.24</b>	<b>1.67</b>	<b>11.93</b>	<b>0.63</b>	<b>4.48</b>		<b>الاتصالات</b>
Qatar Navigation	4.31	0.66	9.94	1.05	15.80	10.43	الملاحة
Gulf warehousing Co	4.49	0.52	11.32	0.20	4.30	2.23	مخازن
Nakilat	3.26	1.75	14.44	0.31	2.52	4.41	ناقلات
<b>Transportation</b>	<b>3.64</b>	<b>1.09</b>	<b>12.53</b>	<b>0.41</b>	<b>4.74</b>		<b>النقل</b>
<b>Exchange</b>	<b>4.46</b>	<b>1.30</b>	<b>12.03</b>	<b>0.37</b>	<b>3.45</b>		

Source: Qatar Stock Exchange; "nm" stands for Minus ratio due to company losses according to the latest financial data and "H" stands for The P/E ratio is one hundred times and more.

DISCLAIMER

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