Brokerage Research Digest

March 11, 2013

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Fifth Third Bancorp | (FITB – NASDAQ) | $16.35

Note: This report contains substantially new material. Subsequent reports will have changes highlighted.

Reason for Report: 4Q12 and 2012 Earnings Update

Previous Ed.: 3Q12 Earnings Update, Dec 24, 2012

Brokers' Recommendations: Neutral: 50.0% (12 firms); Positive: 45.8% (11); Negative: 4.2% (1) **Prev.:** 13; 11; 1

Brokers' Target Price: $17.21 (↑ $0.49 from last edition; 22 firms) **Brokers' Avg. Expected Return:** 5.3%

Note: A Flash Update on 4Q12 and 2012 Earnings were done on Jan 17, 2013.

Note: We do not have access to the reports from the brokers having the sell recommendation on the stock.

Portfolio Manager Executive Summary

Fifth Third Bancorp (FITB) is a Midwest regional bank with total assets of approximately $122.0 billion. Headquartered in Cincinnati, Ohio, the company operates 15 affiliates with 1,325 full-service banking centers, including 106 Bank Mart locations inside select grocery stores and 2,415 ATMs in Ohio, Ken., Ind., Mich., Il., Fla., Tenn., W.V., Pa., Mo., Ga. and N.C.

Trend of Broker Opinions: Broker sentiment on the stock remains skewed toward the neutral side, with 50.0% of the firms in the Digest group rating the stock neutral, 45.8% rating it positive and the remaining 4.2% rating it negative. Target prices provided by the firms range from a low of $13.00 to a high of $19.00. The average came in at $17.21, implying a return of 5.3%.

Chief Investment Considerations:

- Diversified business mix
- Improving loan growth
- Improving credit quality
- NIM Pressure
- Ability to return capital to its shareholders
- Impact of the Durbin Amendment
- Regulatory Issues

Neutral or equivalent outlook – Twelve firms or 50.0%: According to these firms, Fifth Third's loan growth trends are positive and credit trends continue to improve. The firms are of the opinion that the company has good earnings power relative to its peers and anticipate more aggressive capital utilization from Fifth Third going forward. Though the credit outlook of the company is continuously improving, top-line improvement remains a challenge, given the regulatory headwinds and competitive pressures. Moreover, sustaining its fundamentals and augmenting its operating efficiency would be difficult in a challenging operating environment. Consequently, the firms recommend other Midwestern Regional Banks on relative valuation.

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Buy or equivalent outlook – Eleven firms or 45.8%: According to the firms with a bullish stance, Fifth Third is well positioned given its solid loan growth, a somewhat stabilizing net interest margin, and a positive outlook for fees and expenses. They believe that the company is well-poised to grow its loan as a result of its expertise in commercial lending, solid pipeline and an economic recovery along its footprints. This is expected to help in mitigating the negative impact from the continued low rate environment. They remain impressed with Fifth Third for its modest run-off, attractive business mix and stable earnings power. It has a competitive edge on loan pricing given its low efficiency ratio. Moreover, they expect the company's credit trends to improve in the upcoming quarters. Fifth Third has proactively written down its troubled credits and enhanced its underwriting process. Such solid fundamentals are projected to support augmentation in profitability in the upcoming quarters. Moreover, its capital generating capabilities will likely support its organic growth and help in significant capital deployment through share repurchases and increased dividends. Valuation is also attractive, and hence the firms have an optimistic outlook on the stock.

Overview

Based in Cincinnati, Ohio, Fifth Third Bancorp is a diversified financial services company. The company operates 15 affiliates with 1,325 full-service banking centers, including 106 Bank Mart locations inside select grocery stores and 2,415 ATMs in Ohio, Ken., Ind., Mich., Il., Fla., Tenn., W.V., Pa., Mo., Ga. and N.C. Fifth Third operates four main businesses: Commercial Banking, Branch Banking, Consumer Lending and Investment Advisors. As of Dec 31, 2012, Fifth Third had portfolio loans and leases of $85.8 billion, total deposits of $89.5 billion and shareholders' equity of approximately $13.7 billion.

Fifth Third also holds a 33% interest in Vantiv Holding LLC, previously known as Fifth Third Processing Solutions, LLC. Being one of the largest money managers in the Midwest, Fifth Third had $308.0 billion in assets under care as of Dec 31, 2012 of which it managed $27.0 billion for individuals, corporations and not-for-profit organizations.

Its website is: www.53.com.

In summary, the key positives and negatives as identified by analysts are addressed below:

Key Positives	Key Negatives
Fundamentals ▪ Good mix of fee income business should act as a positive catalyst ▪ Proactive steps have been taken by Fifth Third to improve its credit quality. In the last few years, the company took aggressive actions to reduce the credit risk. The after-effects of such encouraging initiatives have resulted in positive credit quality trends. ▪ Solid loan growth momentum is expected given its expertise in commercial lending, strong pipeline and a rebound in economy along its footprints. ▪ Core deposit growth signals improving customer satisfaction, building full relationships and offering competitive rates.	**Macro Issues** ▪ Weakness in the economy and in real estate market, including specific weakness within Fifth Third's geographic footprint may continue to affect the company. **Fundamentals** ▪ Faces considerable revenue headwinds given the flat yield curve and softening fee revenues, which created challenges amid elevated credit costs ▪ The Dodd-Frank Act might have a significant impact on the company's profitability in the near term ▪ Stricter capital rules with proposals for increase in capital reserves might also limit the company's flexibility with respects to lending and investments

Note: FITB operates on a calendar year basis.

Long-Term Growth

Fifth Third has a record of delivering shareholders' value through a combination of both organic and acquisition-driven growth strategies. Management believes heavy investment in an organic expansion is beginning to deliver the type of returns its long-term shareholders expect, and a continuation of these efforts remain the best path to build a high-quality franchise in each of its markets.

Over the last few years, Fifth Third has aggressively written down troubled credits, improved its underwriting process, and changed the culture to focus on customer relationships rather than product sales. As a result, the firms believe that the bank is relatively well positioned from a competitive perspective and expects it to gain share over some of its peers.

Management is optimistic about its future outlook. Fifth Third's tangible capital levels are among the strongest in the industry. Its management team stated that it was committed to the long-term interests of the company, building shareholder value, and taking the actions necessary to produce strong and sustainable long-term growth.

According to the firms, Fifth Third enjoys a strong capital position and the company may leverage it for strategic acquisitions going forward. While the company may not be aggressive with regard to acquisitions in the near term, given the sluggish economic recovery, Fifth Third could opt for it in the next couple of years.

Target Price/Valuation

Provided below is a summary of valuations and ratings as compiled by the Zacks Research Digest:

Rating Distribution	
Positive	45.8%↑
Neutral	50.0%↓
Negative	4.2%↑
Average Target Price	$17.21↑
Maximum Upside from Current Price	16.2%
Minimum Upside from Current Price	-20.5%
Upside from Current Price	5.3%
Digest High	$19.00
Digest Low	$13.00
Number of Analysts with Target Price/Total	22↓/24↓

Risks to the target price include an uncertain economic outlook, normalized earnings power, an evolving regulatory landscape with implications significantly different than expectations, material slowdown in loan growth, slower growth in the processing business, and higher-than-expected credit quality deterioration and greater-than-anticipated capital needs.

Recent Events

On **Jan 17, 2013**, Fifth Third Bancorp declared its 4Q12 and 2012 earnings. Adjusted earnings per share of $0.45 beat the Zacks Consensus Estimate of $0.42. The results also came in ahead of the year-ago earnings of $0.33.

Including a gain of $0.11 on the sale of Vantiv Inc. shares, debt extinguishment costs of $0.09 related to the termination of FHLB (Federal Home Loan Bank) debt, negative adjustment on the valuation of Vantiv warrants of a penny, additional charges of $0.02 associated with an increase in reserve for mortgage repurchase claims as well as charges associated with the valuation of Visa Inc.'s total return swap of $0.01, the company reported net income of $390.0 million or $0.43 per share in 4Q12. In 4Q11, net income was reported at $305.0 million or $0.33 per share.

Better-than-expected results reflected improved top line supported by increased non-interest income. Moreover, enhanced credit quality was a positive. However, a decline in the net interest income is a concern.

For full year 2012, net income available to common shareholders came in at $1.5 billion or $1.66 per share. This surpassed the Zacks Consensus Estimate of $1.63 per share and was up by 41.0% compared with 2011 earnings of $1.1 billion, or $1.18 per share.

Revenue

Net interest income (NII) was $903.0 million in 4Q12 on a fully taxable equivalent basis, down 0.4% sequentially and 2.0% year over year (y/y). The quarter over quarter (q/q) decline was due to the absence of $10.0 million non-recurring benefits gained in 3Q12, partially offset by a decline in interest expense driven by higher demand deposit balances and continued runoff in consumer Certificate of Deposit (CD) balances; a reduction in long-term debt expense due to the Federal Home Loan Bank (FHLB) debt termination in December; and a reduction in long-term debt expense due to the full quarter impact of the Trust Preferred Securities (TruPS) redemption in 3Q12. The company also experienced the benefit of net loan growth on interest income, which was offset by a decline in interest income attributable to loan repricing, primarily in the C&I, auto, and residential mortgage portfolios, as well as lower reinvestment rates on the securities portfolio.

The y/y decline was driven by lower asset yields, partially offset by higher average loan balances, run-off in higher-priced CDs and mix shift to lower cost deposit products.

Net interest income for 2012 was $3.6 billion, up 1.1% from 2011.

Net interest margin (NIM) of 3.49% in 4Q12 fell by 7 basis points (bps) sequentially and 18 bps y/y. The sequential decline was due to the absence of the benefit of 4 bps from non-recurring items and lower loan and securities yields as well as the benefit of 2 bps from the impact of the TruPS redemption in 3Q12 and 1 bp from the FHLB debt termination in December. Net interest margin for 2012 was 3.55%, down 11 bps from 2011.

Provision for loan and lease losses totaled $76.0 million in 4Q12, up 16.9% sequentially and 38.9% y/y. In 2012, provision for loan and lease losses was $303.0 million, down 28.4% from 2011.

Non-interest income as reported by the company was $880.0 million in 4Q12, up 31.1% sequentially and 60.0% y/y. The sequential and y/y increases were both driven by gains from the sale of Vantiv shares and higher mortgage banking and corporate banking revenues.

Non interest income for 2012 was $3.0 billion, up 22.2% from 2011 mainly due to an increase in corporate banking revenues, mortgage banking revenues and other non interest income, partially offset by a decrease in card and processing revenues and net securities gains.

Non-interest Income Component Details

Service Charges on Deposits

Service charges on deposits were $134.0 million in 4Q12 up 5.0% sequentially but down 1.0% y/y. Commercial service charges increased 2.0% sequentially and 6.0% y/y, primarily as a result of higher treasury management fees. Retail service charges grew 10.0% sequentially largely due to a seasonal increase in consumer overdrafts and from initial benefits of the transition to new and simplified deposit product offerings. Compared with 4Q11, retail service charges decreased 11.0% primarily due to changes in overdraft policies during 2012.

Corporate Banking Revenue

Corporate banking booked revenues of $114.0 million in 4Q12, rising 13.0% sequentially and 38.0% y/y mainly due to higher syndication fees, business lending fees and derivative fees.

Mortgage Banking Net Revenue

Mortgage banking reported net revenues of $258.0 million in 4Q12 expanded 29.0% sequentially and 65.0% y/y. Additionally, 4Q12 originations were $7.0 billion, compared with $5.8 billion in 3Q12 and $7.1 billion in 4Q11. Mortgage servicing fees were $64.0 million in 4Q12 compared with $62.0 million in 3Q12 and $58.0 million in 4Q11.

Investment Advisory Revenue

Investment advisory revenues came in at $93.0 million, up 1.0% sequentially and 3.0% y/y, due to higher private client services and institutional trust fees, partially offset by lower mutual fund fees largely due to the sale of Fifth Third funds in 3Q12.

Card and Processing Revenue

Card and processing business generated revenues of $66.0 million in 4Q12, up 2.0% sequentially and 4.0% y/y reflecting higher transaction volumes, higher levels of consumer spending and new products.

Other Non-Interest Income

Other non-interest income stood at $215.0 million in 4Q12, compared with $78.0 million in 3Q12 and $24.0 million in 4Q11 mainly due to a $157.0 million gain on the sale of Vantiv shares. It also includes effects of the valuation of the Vantiv warrant and changes in income related to the valuation of the Visa total return swap. Excluding such items, other non-interest income of $92.0 million increased approximately $10.0 million from 3Q12 and increased about $24.0 million from 4Q11.

Net gains on investment securities were $2.0 million in 4Q12, in line with 3Q12 but down 60.0% from 4Q11.

Outlook

According to management, NII in 1Q13 is likely to be around $885.0 million. NII is also expected to improve during the year after the first quarter, strengthening in the second half of 2013.

NIM is expected to be higher in 1Q13 and 2Q13 and then stabilize in the second half of 2013. Full year NIM is anticipated to fall in the range of 335 - 340 basis points.

Management expects low single-digit total fee income growth in 2013 in comparison to adjusted fee income in 2012 except in case of mortgage income where it expects solid results in 2013 particularly in 1Q13.

Further management expects high single digit growth in corporate banking revenues mainly due to higher FX fees, institutional sales revenue and business lending fees. Corporate banking is also

expected to be solid in 1Q13. Management expects an annual growth of 10.0% in card and processing revenues, driven by continued growth in sales and transaction volumes along with solid growth in investment advisory revenues in 1Q13.

However, management expects mortgage banking revenues to decline by $15.0 million to $20.0 million and to be around $230.0 million in 1Q13. Further, management expects mortgage banking revenues to decline to $175.0 million and then modestly wane thereafter. Income from fees is expected to be around $700.0 million in 1Q13.

According to the firms, revenue growth is likely to remain slow. However, some firms anticipate revenues to remain solid in 1Q13 but decline in the second half of 2013.

Some firms anticipate mortgage revenues to be solid. However, some firms expect mortgage revenues to decline in 2013. .

Some firms expect net interest income to rise in 2013 due to better loan growth. However, firms expect net interest margin to remain under pressure in 2013 with pressure likely to decrease in the second half of 2013.

Margin

In 4Q12, **non-interest expense** of $1.2 billion expanded 16.0% sequentially and 17.0% y/y. Notably, in the quarter under review, the company experienced $134.0 million of debt extinguishment costs associated with the termination of $1.0 billion of FHLB debt; $26.0 million of additional expenses associated with the increase in the representation and warranty reserve and $13.0 million in charges to increase litigation reserves. Excluding these items, non-interest expense of $990.0 million increased 4.0% sequentially and 1.0% from the prior-year period due to higher compensation costs. The sequential increase was also affected by $6.0 million of annual pension settlement expense in 4Q12.

For the year 2012, non interest expense was $4.9 billion, up 8.6% from 2011 primarily due to an increase in salaries, wages and incentives, employee benefits, technology and communications and other non interest expense, partially offset by a decrease in net occupancy expenses and equipment expenses.

Outlook

According to management, total non interest expenses for 2013 is expected to be consistent with 2012 expenses, excluding the $169.0 million in debt termination charges on the FHLB debt and TruPS. Personnel costs are also expected to be stable and fall slightly versus 2012 along with lower mortgage repurchase expense and very modest growth in other operating expenses. Other expenses are expected to average around $300.0 million per quarter.

Management anticipates 1Q13 expenses to be around $995.0 million, consistent with 4Q12 core expenses, which would include a seasonal increase of $28.0 million for unemployment and other factors. Further, these expenses are expected to go down by $20.0 million in 2Q13. The company also expects expense to be stable in 2013 along with an efficiency ratio of 60.0% in the second half of the year.

Management expects the effective tax rate for 2013 to be in the range of 28.0% to 28.5%, in line with 2012 results. Further, it expects a higher effective tax rate of about 30.0% in 1Q13 due to the tax effect of stock option expiration.

According to the firms, expenses are likely to be lower in 1Q13 due to modest incentives in loan production and decline in other expenses. However, the firms expect expenses to decrease after 1Q13.

Earnings per Share

During 4Q12, Fifth Third reported adjusted earnings per share of $0.45 per share, compared with $0.33 per share in 4Q11. Including gain of $0.11 on the sale of Vantiv Inc. shares, debt extinguishment costs of $0.9 related to the termination of FHLB debt, negative adjustment on the valuation of Vantiv warrants of $0.01, additional charges of $0.2 associated with an increase in reserve for mortgage repurchase claims as well as charges associated with the valuation of Visa Inc.'s total return swap of $0.01, the company reported net income of $390 million or $0.43 per share in 4Q12 compared with net income of $305 million or 33 cents in 4Q11.

In 2012, net income available to common shareholders was $1.5 billion or $1.66 per share compared with $1.1 billion or $1.18 per share in 2011.

Outlook

Most of the firms have increased their EPS estimates for 2013 and 2014 based on management guidance.

Balance Sheet/Capital Structure/Other

Average loan and lease balances (excluding loans held-for-sale) were up 1.0% sequentially and 5.0% y/y to $83.9 billion. Period end loan and lease balances (excluding loans held-for-sale) increased 3.0% sequentially and 6.0% from a year ago to $85.8 billion.

Average commercial portfolio loan and lease balances advanced 2.0% sequentially and 7.0% y/y to $47.7 billion, while **average C&I loans** increased 4.0% sequentially and 15.0% y/y to $34.3 billion. **Average commercial mortgage and commercial construction loan balances** combined declined by 4.0% sequentially and 13.0% y/y.

Average consumer portfolio loan and lease balances inched up 1.0% sequentially and 3.0% y/y to $36.3 billion, while **average residential mortgage loans** rose 3.0% sequentially and 16.0% y/y to $11.8 billion. However, **home equity loan balances** fell 2.0% sequentially and 6.0% y/y to $10.1 billion due to lower demand and production. **Average auto loans** increased 1.0% sequentially and 2.0% y/y to $11.9 billion.

Average securities and other short-term investments were $16.8 billion in 4Q12, up 1.0% from $16.6 billion in 3Q12 but declined 3% from $17.2 billion in 4Q11.

Average core deposits increased 3.0% sequentially and 5.0% y/y to $84.3 billion. Average transaction deposits, which are included in core deposits, increased 3.0% to $80.2 billion, primarily due

to higher demand deposits, money market, and interest checking balances, partially offset by lower savings balances. On a y/y basis, it augmented 6.0% mainly due to higher interest checking, demand deposits, and money market balances, partially offset by lower foreign office and savings balances.

Outlook

Management projects quarterly loan growth to be consistent with the previous quarters' level. Further, it expects annual loan growth to be consistent and solid throughout the year primarily due to continued growth in C&I, residential mortgage and auto lending, stabilization in commercial real estate and continued runoff in the home equity portfolio.

Management also expects deposits to remain stable and improve modestly along with growth in transaction deposit balances. However, consumer CD balances are expected to decline.

Further, low double-digit percentage growth in deposit fees is anticipated. The increase in deposit fees will include 2/3rd of commercial loans and 1/3rd of consumer loans. Management also expects 1Q13 deposit fees to be consistent with 4Q12 levels.

Overall, the firms expect loan growth trends to be strong with C&I loans, auto loans and residential mortgage loans being the drivers.

Credit Quality

Credit metrics improved in 4Q12 at Fifth Third.

Net charge-offs (NCOs) were $147.0 million or 70 bps of average loans and leases, down 6 bps from 3Q12 and 38 bps in 4Q11.

Total nonperforming assets, including loans held-for-sale, were $1.3 billion or 1.49% of total loans, leases and other real estate owned (OREO). It fell 12.0% from 3Q12 and 32.7% from 4Q11. **Nonperforming loans held-for-investment** (NPLs) at the quarter end were $1.0 billion or 1.19% of total loans, leases and OREO. It decreased 11.0% sequentially and 28.4% y/y.

Commercial portfolio NPAs were $883.0 million, or 1.78% of commercial loans, leases and OREO, down $134.0 million or 13.0% from 3Q12. **Consumer portfolio NPAs** of $403.0 million, or 1.10% of consumer loans, leases and OREO, decreased $26.0 million sequentially.

Outlook

Management expects continued improvement in credit costs. It also anticipates net charge offs to decrease by $200.0 million and to be in the range of 55 to 60 basis points in 2013. Further, management expects net charge offs to be down by $5.0 million to $10.0 million in 1Q13.

Management also anticipates NPA's to decline by 20.0% to 25.0% during 2013 due to continued improvement in commercial NPA's. Notably, it expects NPA's to decline by $50.0 million to $75.0 million in 1Q13 and to decline further in 2014 and 2015.

A number of firms expect an improvement in the credit quality in 2013. Net charge-offs and non-performing assets are likely to decline in 2013.

Capital Position

Fifth Third's capital ratios remained solid in 4Q12. The Tier 1 common equity ratio decreased 16 bps on a sequential basis but increased 16 bps on a y/y basis and stood at 9.51%. The tangible common equity to tangible assets ratio was 8.83% (excluding unrealized gains/losses) and 9.10% (including unrealized gains/losses) compared with 9.10% and 9.45%, respectively, in 3Q12.

The Tier 1 capital ratio declined 20 bps sequentially and 126 bps y/y to 10.65%. The Tier 1 leverage ratio decreased 4 bps sequentially and 105 bps y/y to 10.05% and the total capital ratio declined 34 bps sequentially and 167 bps y/y to 14.42%.

Fifth Third posted hikes in both book value and tangible book value per share. As of Dec 31, 2012, book value per share and tangible book value per share was $15.10 and $12.33, respectively, up from $14.84 and $12.12 respectively, as of Sep 30, 2012 and $13.92 and $11.25 respectively from Dec 31, 2011.

Under the Dodd-Frank Act financial reform legislation, trust preferred securities (TruPS) were to be phased out of Tier 1 capital over three years, beginning 2013. The new regulations proposed by U.S. banking regulators also propose to cease Tier 1 capital treatment for outstanding TruPS with a similar phasing period. As of Dec 31, 2012, Fifth Third's Tier 1 and Total capital levels included $810.0 million of TruPS, or 0.8% of risk weighted assets.

Dividend Update

On **Dec 18, 2012**, Fifth Third declared 4Q12 cash dividend on its common shares of $0.10. The cash dividend was paid on Jan 17, 2013 to shareholders of record as of Dec 31, 2012.

Share Repurchase Update

On Jan 28, 2013, Fifth Third entered into an accelerated share repurchase transaction with a counterparty pursuant to which the company will purchase approximately $125.0 million of its outstanding common stock. The share repurchase transaction is a part of its previously announced 100.0 million share repurchase program which concludes the $600.0 million of common share repurchases not objected to by the Federal Reserve in the 2012 CCAR process.

Previously, in Nov 2012, Fifth Third entered into an accelerated share repurchase agreement pursuant to which the company repurchased 7.7 million shares worth approximately $125.0 million of its outstanding common stock on Nov 9, 2012.

Moreover, in Aug 2012, Fifth Third also entered into an accelerated share repurchase agreement, pursuant to which the company repurchased 21.5 million shares worth approximately $350.0 million of its outstanding common stock on Aug 28, 2012.

Preferred Dividend Update

On **Dec 11, 2012**, Fifth Third Bancorp announced that its board of directors declared a quarterly cash dividend on its 8.50% Non-Cumulative Perpetual Convertible Preferred Stock, Series G, at the rate of $531.25 per share, which equates to approximately $2.125 for each depositary share. Each depositary share represents a 1/250 ownership interest in a share of Series G Preferred Stock. The Series G dividend was paid on Dec 31, 2012 to shareholders of record as of Dec 21, 2012.

Fifth Third to gain from Vantiv Stake Sale

During 4Q12, Vantiv, Inc. priced a secondary offering of 12.5 shares of Class A Common Stock of Vantiv, Inc. sold on behalf of Fifth Third due to which Fifth Third's ownership of Vantiv Holding, LLC was reduced to 33%. The carrying value of the company's investment in Vantiv Holding, LLC was $563.0 million as of Dec 31, 2012. The impact of the sale of the company's interest in Vantiv Holding, LLC resulted in the recognition of a pretax gain of $157.0 million ($102.0 million after-tax) in 4Q12.

As of Dec 31, 2012, Fifth Third holds about 70.0 million of Vantiv Holding, LLC and a warrant to purchase approximately 20.0 million incremental Vantiv Holding, LLC non-voting units. Both of these may be exchanged for common stock of Vantiv, Inc. on a one for one basis or at Vantiv, Inc.'s option for cash. Moreover, Fifth Third holds approximately 70.0 million Class B common shares of Vantiv, Inc. The Class B common shares give the company voting rights which are limited to 18.5% of the voting power in Vantiv but no economic interest.

Outlook

Some firms expect Fifth Third to increase its dividend in 2013. Further some of the firms expect management to continue with its share buyback program.

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