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ATM NETWORK BANKS SERVICE CENTERS

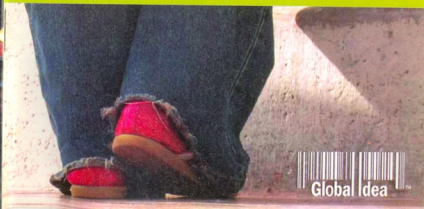
TBC Bank, Bank of Georgia, Standard Bank, Peoples' Bank, Basis Bank, Cartu Bank
133 ATMs, 101 service centers

Tbilisi BUSINESS თბილისის ბიზნეს რუკა map

Quarterly edition

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JUNE 2006



BANKS & SERVICE CENTRES

N	BANK NAME	BANK ADDRESS	BANK PHONE	SEVICE PROVIDED
	JSC Standard Bank		(995 32) 50 77 00,	Deposits, Business and Consumer Loans, Plastic
1	Head office	43, Chavchavadze Av.	50 77 11	Cards, Money transfers
2	Avlabani Unit	3, K. Tsamebuli Ave.	(995 32) 93 13 80	(Western Union, Money Gram, Anelik), Conversion operations
3	Shardeni Service Centre	7, Pambak rigi.	(995 32) 50 77 17	
	JSC "Bank Of Georgia"			
	Head office	3, Pushkin Str	(995 32) 44 44 44	
1	Service center N1	4, Leselidze Str	212, 214	
2	Service center N 2	7, Leselidze Str	210, 211	
3	Service center N 3	7, Pushkin Str	488, 288	
4	Service center N 4	1, Vekua Str	92 31 16	
5	Service center N 5	5, Pushkin Str	221, 220, 216, 215	
6	Service center N 6	24, Kostava Str	93 25 94	
7	Service center N 7	Parliament	92 02 67	
8	Service center N 8	28, Tabukashvili Str	257	
9	Service center N 9	10, K. Tsamebuli Ave.		
10	Service center N 10	80, K. Tsamebuli Ave.	98 59 41	
11	Service center N 30	19, Rustaveli Ave.	999361	
12	Service center N 32	Freedom Square		
13	Service center N 11	7, Kalaubani Str.	76 07 81, 76 07 91	
14	Service center N 27	Airport		
15	Service center N 12	41, Vaja-Fshavela	42 14 40, 42 10 20	
16	Service center N 13	40, Chavchavadze Av.	433, 25 00 02	
17	Service center N 15	7a, Bulachauri Str	37 12 57	
18	Service center N 25	70, Kostava Str	152, 36 50 50	
19	Service center N 31	Gamsakhurdia Ave.	222, 36 50 40	
20	Service center N 17	140, AK Tsereteli Ave.	34 43 57	
21	Service center N 18	18, Tamar Mefle Ave.	25 28 78	
22	Service center N 19	60, Tsereteli Ave	95 13 76, 94 36 31	
23	Service center N 20	29, Marjanishvili Str	941150, 96 53 82	
24	Service center N 21	118, Agmashenebeli Ave	96 38 24, 94 38 41	
25	Service center N 22	1, Vekua Str	65 12 47, 65 72 30	
26	Service center N 23	38, Guramishvili Ave	61 88 19	
27	Service center N 14	2, Dadiani Str	94 36 51	
28	Service center N 27	Pasaje		
29	Service center N 28	Megaline	355 668	
30	Service center N 29	5, Eristavi Str		

N	BANK NAME	BANK ADDRESS	BANK PHONE	SEVICE PROVIDED
	JSC "People's Bank of Georgia"		(995 32) 55 55 00	Utility Payments, Deposits, Consumer Loans, Plastic Cards, Travelers Checks, Safe Deposit Lockers, Overdraft, E-banking, Operational Services, Lending, Salary Project, Documentary Operations, Treasury Products, Cash Collection
1	Service center N 1	74, I. Chavchavadze av.	(995 32) 55 55 00	Money Transfers: Anelik, Privat Money, InterExpress, Unistream, XpressMoney, MCP
2	Service center N 2	55, Tsereteli av.	(995 32) 55 55 00	Money Gram, VMT, Contact, Travelers Money Transfer, Migom, Caucasus Express, Shipping express, Telegros
3	Service center N 3	2, Tsereteli av.	(995 32) 55 55 00	
4	Service center N 4	5, Knyazidze str.	(995 32) 55 55 00	
5	Service center N 5	64, Guramishvili av.	(995 32) 55 55 00	
6	Service center N 6	11, Mosashvili str.	(995 32) 55 55 00	
7	Service center N 7	49a, Chavchavadze av.	(995 32) 55 55 00	
8	Service center N 8	38, Paliazhvili str.	(995 32) 55 55 00	
9	Service center N 9	68, I. Chavchavadze av.	(995 32) 55 55 00	
10	Service center N 10	10, Bulachauri str.	(995 32) 55 55 00	
11	Service center N 11	3, Mitckevichi str.	(995 32) 55 55 00	

BANKS & SERVICE CENTRES

N	BANK NAME	BANK ADDRESS	BANK PHONE	SEVICE PROVIDED
12	Service center N 12	22, Marjani str.	(995 32) 55 55 00	
13	Service center N 13	2, Marjani str.	(995 32) 55 55 00	
14	Service center N 14	5, Gamsakhurdia av.	(995 32) 55 55 00	
15	Service center N 15	9, Dolidze str.	(995 32) 55 55 00	
16	Service center N 16	37, Rustaveli str.	(995 32) 55 55 00	
17	Service center N 17	18, Iashvili str.	(995 32) 55 55 00	
18	Service center N 18	36, Kostava str.	(995 32) 55 55 00	
20	Service center N 20	37, Rustaveli av.	(995 32) 55 55 00	
21	Service center N 21	37, Gorgasali str.	(995 32) 55 55 00	
22	Service center N 22	2, Sanapiro str.	(995 32) 55 55 00	
23	Service center N 23	53, Tsamebuli av.	(995 32) 55 55 00	
24	Service center N 24	16, V. Ivereli str.	(995 32) 55 55 00	
25	Service center N 25	67, Tsamebuli av.	(995 32) 55 55 00	
26	Service center N 26	22, Metekhi str.	(995 32) 55 55 00	
27	Service center N 27	36a, Trialeti str.	(995 32) 55 55 00	
28	Service center N 28	107, Dadiani str.	(995 32) 55 55 00	
29	Service center N 29	Dadiani 2nd m/r, box 2.	(995 32) 55 55 00	
30	Service center N 30	152, Dadiani str.	(995 32) 55 55 00	
31	Service center N 31	30, Guramishvili str.	(995 32) 55 55 00	
32	Service center N 32	117, Tsereteli str.	(995 32) 55 55 00	
33	Service center N 33	147, Agmashenebeli av.	(995 32) 55 55 00	
34	Service center N 34	3, Abashidze av.	(995 32) 55 55 00	
35	Service center N 35	142, Abashidze av.	(995 32) 55 55 00	
36	Service center N 36	7, Robagidze str.	(995 32) 55 55 00	
37	Service center N 37	11, Petritsi str.	(995 32) 55 55 00	
38	Service center N 38	42, Javakheti str.	(995 32) 55 55 00	
39	Service center N 39	310, Varketili 3rd m/r.	(995 32) 55 55 00	
40	Service center N 40	Shander Petli str. 4nd m/r qtr. 1.	(995 32) 55 55 00	
41	Service center N 41	Dighomi-Gidani main street	(995 32) 55 55 00	
42	Service center N 42	Lilo, 2nd qtr. box 8.	(995 32) 55 55 00	
43	Service center N 43	Makharizanghvan subway "Mikvebi"	(995 32) 55 55 00	
44	Service center N 44	Gidani 3rd m/r.	(995 32) 55 55 00	
45	Service center N 45	Temqa, 2nd m/r	(995 32) 55 55 00	
46	Service center N 46	37, Moskovi av.	(995 32) 55 55 00	

N	BANK NAME	BANK ADDRESS	BANK PHONE	SEVICE PROVIDED
	TBC Bank		(995 32) 777 000	Current Accounts, Saving Accounts, Term Deposits, Child Deposits, Increasing Saving Deposits, Term Plus Deposits, Deposit with Life Insurance, Mortgage, Consumer Loans, Visa Debit Cards, Visa Credit Cards, Direct Debit, ATM Cash Deposit, ATM Utility Payments, Money Transfers, Foreign Exchange, Safe Deposit Boxes, Operations, With Checks, SMS Service, VIP Banking, Business Finance, International Trade Finance, & Business Leasing, On-line Banking, Money Market & Derivatives, Cash Collection, Interest Banking, Property Insurance, Motor Insurance, Life Insurance, Retirement Insurance
1	Marjanishvili Branch	7, Marjanishvili Str.	(995 32) 777 999	
2	Vake Branch	11, Chavchavadze Av.	(995 32) 220 661; 291 693	
3	Vera Branch	18, Petra Meligishvili Ave.	(995 32) 222 537	
4	Matsuminda Branch	1, Rustaveli Ave.	(995 32) 92 36 70	
5	Nadzadelevi Branch	109, Tsotne Dadiani Ave	(995 32) 69 68 69; 69 64 68	

BANKS & SERVICE CENTRES

N	BANK NAME	BANK ADDRESS	BANK PHONE	SERVICE PROVIDED
JCS "CARTU BANK"				
1	Head Office	39a Chavchavadze Ave.	(995 32) 92 55 92	American Express Travellers Cheques, Visa cards processing and issuance, MasterCard cards pro- cessing and issuance, American Express cards processing, Drivers Club cards processing, Tingo
2	Mtsaminda-Krtsanisi Branch	1 Vekua St.	(995 32) 93 89 22	Deposits, Western Union, On-Line Banking, Consumer Loans, Business Loans, Documentary Operations, Operations with securities;
JSC "Basiskbank"				
1	Head office	1, Kotevan Tsamebuli Ave.	(995 32) 922 922, 921 921	Loans, Credits, Western Union, etc)
2	#1 Service center	18 Leselidze Str.	(995 32) 922 922; 921 921	JSC "Basiskbank" successfully serves individuals as well as corporate cus- tomers. The main services provided to private sector are: Loans, Deposits, Plastic Cards, Credit cards, Online Services, Operations with Checks, Money Transfers with Western Union, Anxils and other services provided to corporate sector are: Loans, Deposits, Payroll Cards, Online Services (Internet Banking, Bank-Client, Tele-Banking), Documentary Operations, Documentary L/C, Documentary Collections, International Guarantees, Collection Service, Operations with Checks, Money Transfers with Western Union, Anxils and other express money transfers.
3	#2 Service center	117 Tsereteli Ave.	(995 32) 922 922 +108	
4	#2 Service center	1 Gulia Str.	(995 32) 357 263	
5	Ortsachala service center	6 Chitladze Str.	(995 32) 752 657	
6	Mtsaminda service center	76 Kostava Str.	(995 32) 989 346	
8	Saburtalo service center		(995 32) 989 346	

ATM NETWORK

N	BANK NAME	ATM ADDRESS	SERVICE PROVIDED
JSC Standard Bank			
1	Head Office	43, Chavchavadze Ave.	VISA, Mastercard, Georgian Card
2	Telasi Central Office - 3	Vani St.	
3	Shardeni Branch	7, Bambis Rig	
JSC "Bank Of Georgia"			
1	Service center N 5	3, Pushkin Str.	
2	Service center N 3	7, Pushkin Str.	
3	Service center N 6	24, Kostava Str	
4	Service center N 10	80, K. Tsamebuli Ave.	
5	Service center N 25	70, Kostava Str	
6	Service center N 13	40, Chavchavadze Ave.	
7	Service center N 27	16, Gamsakhurdia Ave.	
8	Supermarket "BigBen"	52, Chavchavadze Ave.	
9	Supermarket "Zemeli"	37, Rustaveli Ave.	
10	Wisolot Petroleum	36, Vaja-Pshavela Ave.	
11	Service center N 21	118, Aghmashenebeli Ave.	
12	Service center N 19	60, Tsereteli Ave	
13	LLC Georgian Railway	10, Tamar Mephe Ave	
14	National Bank	3, Leonidze Str.	
15	National Bank	5, Leonidze Str.	
16	Service center N 23	38, Guramishvili Ave	

ATM NETWORK

N	BANK NAME	ATM ADDRESS	SERVICE PROVIDED
17	former Intellectbank	127, Aghmashenebeli Ave.	
18	Izani Supermarket	K. Tsamebuli Ave.	
19	"Georgian Card"	221, Nucleidze Ave.	
20	Cinema "Rustaveli"	5, Rustaveli Ave	
21	Supermarket "Populi"	67, Vaja-Pshavela Ave	
22	Elavra Str	Supermarket "Magaine"	
23	Supermarket "Populi"	13, Al. Kazbegi Ave.	
24	Supermarket "Eves"	Kilchidze Str.	
25	Service center N 27	Vaja-Pshavela Ave	
26	Hotel "Mariotti"	Freedom Square	
27	Chamber of Control of Georgia	K. Tsamebuli Ave	
28	Ministry of Environment Protection	Ortsachala	
29	Supermarket "Populi"	Digioni	
30	Supermarket "Continental"	Kazbegi Ave.	
31	Parliament	Chitladze Str.	
32	USAID	Ortschilani N 25	
33	Service center N 11	Kalaubani Str N 7	
34	Arrival hall	Airport	
35	Departure hall	Airport	
JSC "People's Bank of Georgia"			
1	ATM N 1	74, Chavchavadze Str	
2	ATM N 2	37, Rustaveli av	
3	ATM N 3	Building of Parliament	
4	ATM N 4	53, Tsamebuli av	
5	ATM N 5	54, Vaja-Pshavela av.	
6	ATM N 6	107, Dadiani str.	
7	ATM N 7	64, Guramishvili	
8	ATM N 8	10, Bulachauri	
9	ATM N 9	38, Kostava Str	
10	ATM N 10	13, Melikishvili	
11	ATM N 11	Shandor Petely Str	
12	ATM N 12	Dadiani str	
13	ATM N 13	2, Manjani str.	
14	ATM N 14	67, Tsamebuli av.	
15	ATM N 15	123, Tsereteli	
16	ATM N 16	10, Vaja-Pshavela Str.	
17	ATM N 17	30 K.Gamsakhurdia ave.,	
18	ATM N 18	38, Palashvili Str	
19	ATM N 19	4, Gamsakhurdia Ave	
20	ATM N 20	Piada Iashvili Str	
21	ATM N 21	193, D.Aghmashenebeli	
22	ATM N 22	Abashidze str.	
23	ATM N 23	12, Tseretelistr	
24	ATM N 24	53a, K. Tsamebuli Ave	
25	ATM N 25	Sadguni str 3,	
26	ATM N 26	1075ukhan-Saba Str. ,	
27	ATM N 27	1, Melikishvili str.	
28	ATM N 28	57, D. Aghmashenebeli Str.	
29	ATM N 29	73, D. Aghmashenebeli Str.	
30	ATM N 30	4, Liberty	
31	ATM N 31	Peitri Str. 11,	
32	ATM N 32	Mukhiani across	
33	ATM N 33	37, Moskow Ave.	
34	ATM N 34	Era str. branch	
35	ATM N 35	D.Tavdadebuli str.	
36	ATM N 36	6, Iadze str.	
37	ATM N 37	11, Kakhrashvili Str.	

ATM NETWORK

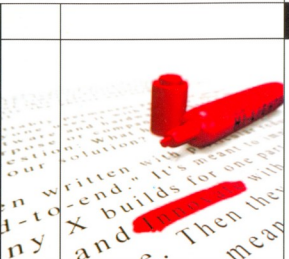
N	BANK NAME	ATM ADDRESS	SEVICE PROVIDED
TBC Bank			
1	ATM N 1	7, Marjanishvili Str	TBC Bank Branches GEL - 0.6%, min 0.90 GEL USD/EUR - 0.6%, min 0.5 USD/EUR
2	ATM N 2	7, Marjanishvili Str 7	
3	ATM N 3	8/1, Akhvediani Str.	Other Banks 2%, min 3.5 USD/EUR, or 7 GEL/from GEL account)
4	ATM N 4	13, Rustaveli Ave.	Cash Withdrawal Fee in ATM:
5	ATM N 5	17 Gamsakhurdia Ave.	TBC Bank ATM 0.2%
6	ATM N 6	Old Digma Hypermarket "Goodwill"	GEL - MIN 0.2 GEL
7	ATM N 7	50, Chavchavadze Ave.	USD/EUR - MIN 0.1 USD/EUR
8	ATM N 8	40, Vaja Pshavela Ave.	USD and Interbank ATM: 0.45%
9	ATM N 9	114, Tsereteli Ave.	GEL - MIN 0.2 GEL
10	ATM N 10	11, Chavchavadze Ave.	USD/EUR - MIN 0.1 USD/EUR
11	ATM N 11	10, Kazbegi Str	Other ATMs 2%, min. 3 USD/EUR, or 6 GEL (from GEL account)
12	ATM N 12	19, Tsamkadze Str	
13	ATM N 13	39, Gorgasali Str.	Transaction Fee of Merchants 0% 0.25%
14	ATM N 14	106, Tsotne Dadiani Ave.	
15	ATM N 15	68, Kostava Str	
16	ATM N 16	4, Petriashvili Str.	
JCS "CARTU BANK"			
1		39a Chavchavadze Ave. #1	
2		39a Chavchavadze Ave. #2	
3	Matsminda-Krtsanisi Branch	1 Vekua St., #1	
4	Matsminda-Krtsanisi Branch	1 Vekua St., #2	
5	Wissol petroleum	46/50 Kostava St.	
6		24 Abashidze St.	
7	Ministry of Defence of Georgia	20 Khvami St.	
8	Metro-station Inasi opposite	6/2 Navdugi St.	
9	Near metro-station Gotsindze area	46/5 Vajza-Pshavela Ave.	
10	GTC Trade Center	3 Vekua St.	
11	I.Kuvasov Clinic	5 Gamsakhurdia St.	
12	PSP Apotheqa	97 Agmashenebeli St.	
13	PSP Apotheqa	78 Tsereteli St.	
14	Telecom Georgia head office	31 Rustaveli Ave.	
15	Metro-station Avlabari Opposite	22 Metekhi St.	
16		19 Meliqshvili St.	
17		85a Gorgasali St.	
18		16a Marjanishvili St.	
JSC "Basisbank"			
1	ATM N 1	1, Ketevan Tsamebuli Ave.	ATMs listed above accept the following cards: VISA Electron, VISA Classic, VISA Gold, VISA Business and Salary Cards. Beside this our client can withdraw cash from any Bank that provides services to VISA International Cards.
2	ATM N 2	5, marjanishvili Ave.	
3	ATM N 3	20, Chavchavadze Ave.	
4	ATM N 4	2, Freedom Square	
5	ATM N 5	54, Chavchavadze Ave.	
6	ATM N 6	29, Gamsakhurdia Ave.	
7	ATM N 7	76, Kostava Ave.	
8	ATM N 8	44, Leselidze str.	
9	ATM N 9	148, Agmashenebeli Ave.	
10	ATM N 10	31, Rustaveli Ave. (Central Post Office)	
11	ATM N 11	117, Tsereteli Ave.	
12	ATM N 12	Tbilisi International Airport	
13	ATM N 13	Ltd "Nikora" - 11, Kavtaradze st.	
14	ATM N 14	Parliament of Georgia	
15	ATM N 15	Chancellery of Georgia	
16	ATM N 16	19, Gamsakhurdia Ave, Batumi	
17	ATM N 17	6, Rustaveli Str. Batumi	



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Consolidator



Innovator

- The first research coverage of a Georgian company by a non-resident brokerage house
- The first cross-border M&A transaction advisory by a Georgian investment bank
- The first successful live migration to a new card processing platform in Georgia
- The first Georgian bank to adopt a CIB integrated client coverage model
- The first Georgian bank to introduce packaged Retail Banking products
- The first Georgian bank to introduce bancassurance
- The first Georgian bank to launch Private Banking
- The first structured equity transaction in Georgia
- The first corporate bond issue in Georgia
- The first co-branded cards in Georgia
- The first LBO transaction in Georgia

Value Creator

Share Price Performance

- 2004 175%
- 2005 52%
- 2006 YTD 54%

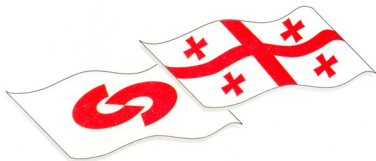
Key Financial Indicators	31-Mar-06	Y-O-Y Growth
US\$ mil unless otherwise noted		
Total Assets	331.9	80%
Net Loans	196.8	85%
Client Deposits	175.5	71%
Shareholders' Equity	54.5	84%
Revenue	8.6	44%
Net Income	2.2	83%
	1-Mar-06	31-Mar-05
Share price (US\$)	5.5	3.5
Market Capitalization	84.6	39.8
Book Value per share	3.5	2.6
Fitch Ratings	"B"/"B-"; Stable	
Moody's Rating	B3/Baa3; Stable	

Contacts

3 Pashkin Street, Tbilisi 0105, Georgia
Tel: +995 32 444 256; ir@bpg.ge; www.bpg.ge/ir



სახალხო ბანკი PEOPLE'S BANK



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BANKING INSURANCE INVESTMENT BANKING LEASING



2002



2003



2004



2005

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- DINERS CLUB CARDS PROCESSING
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- WESTERN UNION
- INTERNET BANKING
- CONSUMER LOANS
- BUSINESS LOANS
- DOCUMENTARY OPERATIONS
- OPERATIONS WITH SECURITIES
- INDIVIDUAL SAFE BOXES

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Our company takes care of your guests and foreign partners by providing the best tailor-made journeys. We acknowledge the importance of hospitality in business relations as well as in politics and do our best to demonstrate foreign visitors truly Georgian hospitality, Georgian culture and history.

SKY.GE professional guides will assist your visitors in various regions of Georgia. Do not hesitate to offer your foreign friends our unforgettable tours: Magic tour Old Tbilisi, Tour to Mtskheta – the ancient capital of Georgia, Mtskheta and Gori, Davit Gareji – monastery caved in the rock, Kakheti – wine region, Meskheti – historic Georgia, Imereti – ancient cultural center of Georgia, Kazbegi Mountains – favourite site of foreign tourists.

SKY.GE is an authorized agent of all main hotels operating in Georgia, including Sberaton Metechi Palace, Tbilisi Marriott, Courtyard Tbilisi. We will find the best hotel and the best location tailored to your individual requirements. Visit our office: 19 Rustaveli Avenue or contact: 995 32 922 581 e-mail: tours@sky.ge or see more information on: www.sky.ge

SPECIAL TOURS

- Tour 1: Old Tbilisi, Day tour, from 90\$ per person.
- Tour 2: Mtskheta, Half day, from 80\$ pp
- Tour 3: Mtskheta and Gori districts, 1 day, from \$110 pp
- Tour 4: Kakheti – Davit Gareji, 1 day, from \$119 pp
- Tour 5: Wine tour – Kakheti, 2 days, from \$279 pp
- Tour 6: Meskheti region 2 days, from \$280 pp
- Tour 7: Imereti – the oldest cultural center, 2 days, from \$290 pp
- Tour 8: Kazbegi Mountains 1 day - from \$115 pp; 2 day - \$ 390 pp

OUR SERVICES

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- Hotel reservation
- Car and bus rental
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- Travel Cheques
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- Health Insurance
- Visa application support

Wissol Petroleum Georgia Limited

Addresses of Wissol Petroleum Georgia Petrol Stations in Tbilisi

- 64, Javakheti Street	Tel: 761802
- 40, Khetagurovi Street	Tel: 940471
- 10, Sanapiro Street	Tel: 986337
- 128, Tsotne Dadiani Street	Tel: 699377
- 117, Gorgasali Street	Tel: 751802
- Kairo and Javakheti Street junction	Tel: 701802
- Mtkvari left riverside	Tel: 353290
- Mtkvari right riverside	Tel: 374385
- Sheshelidze Street	Tel: 514075
- Saakadze Square	Tel: 381823
- Adjacent to 64, Melaani Street	Tel: 771801
- Elevation to Village Dighomi	Tel: 528702
- Eristavi Street	Tel: 877741200
- 68, Kostava street	Tel: 333652
- Ketevan Tsamebuli Ave	Tel: 778510
- 1/ 4, Kavtaradze Street	Tel: 306111
- 27, Vazha-Pshavela ave	Tel: 379312
- Marshal Gelovani ave	Tel: 524825
- Terka, Crossing of Chargali and Anapa Streets	Tel: 899551973
- Tamarashvili Street Dividing line	Tel: 253637
- Didi Digomi	Tel: 454515

Wissol Petroleum Georgia operates petrol stations nation-wide, namely in:

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