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So IFRS is a bit annoying. Technically, under IFRS, you have to allocate the provision on a loan-by-loan basis. So -- and I think we went through this in the IPO, but just to remind people, we set up a separate watch list, which is the stuff that although performing -- because we don't have a single loan in the portfolio that's not performing, and just to remind again everybody, performing means current in interest and all obligations -- so we don't have a single loan in our book that is nonperforming. But

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