

CERTIFICATE OF CHIEF FINANCIAL OFFICER  
ST. JOSEPH'S HEALTHCARE SYSTEM  
IN CONNECTION WITH:

NJHCFFA  
ST. JOSEPH'S HEALTHCARE SYSTEM  
OBLIGATED GROUP ISSUE, SERIES 2016

This Certification is made to the New Jersey Health Care Facilities Financing Authority (the "Authority") and to Wells Fargo Bank, N.A. (the "Trustee") pursuant to the requirements of Section 6.15v of the Series 2016 Loan Agreement by and between St. Joseph's Regional Medical Center (the "Institution") and the Authority, dated as of August 1, 2016 (the "Agreement") for the **quarter ending March 31, 2017.**

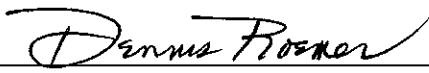
The chief financial officer of the Institution hereby certifies as follows:

(1) The unaudited financial statements of the Institution submitted to the Authority and the Trustee have been prepared in accordance with generally accepted accounting principles on substantially the same basis as the Institution's audited financial statements.

(2) The Required Ratios of Section 6.14 of the Agreement have been calculated and tested as required and are in compliance with the necessary levels pursuant to Section 6.14 of the Agreement.

(3) No Event of Default has occurred or is continuing as of **March 31, 2017** under the Agreement.

Other than the certified statements enumerated above, as required by Section 6.15v of the Agreement, the unaudited financial statements of the Institution, including operating data have been submitted to the Authority and the Trustee. IN WITNESS WHEREOF, the below-named Authorized Officer has signed this Officer's Certificate as of the 24th day of April, 2017.

By:   
Dennis Roemer, Chief Financial Officer

Date: 4/25/17

**St. Joseph's Healthcare System**  
**Series 2016 Bond Issue**  
**Financial Ratios**  
**( Stated in thousands)**

**1 Cushion Ratio**

Unrestricted cash & Equivalents  
Maximum Annual Debt Service  
Cushion Ratio

03/31/2017	Bond Covenant
<i>Unaudited</i>	
\$ 294,960	
15,918	
18.53	1.25

**2 Debt Service Coverage Ratio**

EBIDA  
Divided by: annual debt service  
Debt service coverage ratio

\$ 71,071	
\$ 15,918	
4.46	1.25

*Trigger Event Only -(If both ratios above are not maintained for two consecutive quarters)*

**3 Days of Unrestricted Cash**

Unrestricted cash  
12/31/2016 YE operating expenses  
Divided by expense per day (366 days)  
Unrestricted cash divided by expense per day

294,960	
\$ 711,345	
\$ 1,944	
151.8	60

**Definitions:**

- 1 Unrestricted cash and investments divided by maximum annual debt service
- 2 Fiscal year end net income plus interest, deprec, amort, and all other non-cash expenses including asset impairment.
- 3 Unrestricted cash divided by 12/31/2016 unaudited operating expenses (net of deprec, Interest, bad debt) divided by 366 days.

# **St. Joseph's Healthcare System**

## **Consolidated Financial Statements**

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**March 2017**

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**St. Joseph's Healthcare System  
Consolidating Balance Sheet**

As of March 2017  
(In Thousands)

	SJRCM Hospitals	Paterson Foundation	Wayne Foundation	VHS Management	200 Hosp Plaza Corp.	St. Joseph's Healthcare Inc.	SJHS Insurance LTD	Eliminations	Total March 2017	Total December 2016
<b>Assets</b>										
<b>Current Assets:</b>										
Cash and cash equivalents	\$ 125,070	5,461	\$ 1,337	\$ 1,008	184			-	\$ 133,060	\$ 139,233
Investments	173,211	-	1,893	2,963	-			-	178,067	177,948
Current portion of assets whose use is	7,693	-			1,826		6,786	-	16,305	13,173
Patient accounts receivable, net	91,430	-		1,100					92,530	91,097
Grants, notes, and other receivables	17,595	118	0		166		1,138	(4,550)	14,467	9,633
Unconditional promises to give, net	-	1,665	82						1,747	2,785
Supplies	9,904	-		19					9,923	10,047
Prepaid expenses and other current as	3,504	649	10	19	-		291	(118)	4,355	3,414
Due from affiliates	1,148	-	0		-		-	(1,148)	-	-
Total current assets	\$ 429,555	\$ 7,893	\$ 3,322	\$ 5,109	\$ 2,176	\$ -	\$ 8,215	\$ (5,816)	\$ 450,454	\$ 447,330
Assets whose use is limited net of current	13,161	3,702	962		6,219	-	23,919	-	47,963	54,511
Unconditional promises to give, net	-	1,380	8			-		-	1,388	2,361
Due from affiliates	-				-	-	-	-	-	-
Beneficial interest in trust	-	4,916	795			-			5,711	3,762
Notes receivable - net of current	-	1,142				-			1,142	1,180
Property and equipment - net	298,094	436		3	25,346	-			323,879	323,683
Interest in net assets of foundations	23,161					-		(23,161)	-	-
Investment in Joint Ventures	24,543								24,543	24,674
Estimated insurance recoveries	10,404							(10,404)	-	5,391
Other assets	13,325	10		45	0	3,178	-	(3,178)	13,380	15,710
Total	\$ 812,243	\$ 19,479	\$ 5,087	\$ 5,157	\$ 33,741	\$ 3,178	\$ 32,134	\$ (42,559)	\$ 868,460	\$ 878,602
<b>Liabilities and net assets</b>										
<b>Current liabilities</b>										
Current portion of long-term debt	6,448				640				7,088	7,036
Accounts payable	39,723	80	20	125	29		1,712	(4,550)	37,139	41,054
Accrued salaries and expenses	57,988			876	-		6,786	-	65,650	64,357
Accrued interest payable	2,731				497				3,228	4,052
Due to affiliates	0	1,082	35		149			(1,266)	-	-
Deferred revenue	429	20	3	406					858	797
Estimated third-party payer settlement	3,374								3,374	3,374
Total current liabilities	\$ 110,693	\$ 1,182	\$ 58	\$ 1,407	\$ 1,315	\$ -	\$ 8,498	\$ (5,816)	\$ 117,337	\$ 120,670
Long term debt -net of current	269,270				26,313				295,583	296,701
Estimated third-party payer settlements, n	8,162								8,162	8,184
Accrued pension liability	207,999			163					208,162	203,062
Estimated professional liability claims pa	16,066						17,809	(10,404)	23,471	28,234
Deferred revenue-net of current portion	0	0							-	-
Other noncurrent liabilities	10,295	83			104				10,482	10,228
Total liabilities	\$ 622,485	\$ 1,265	\$ 58	\$ 1,570	\$ 27,732	\$ -	\$ 26,307	\$ (16,220)	\$ 663,197	\$ 667,079
<b>Net assets:</b>										
Unrestricted										
St. Joseph's healthcare system and a	162,248	5,530	3,265	3,587	6,009	3,178	5,827	(11,973)	177,671	185,353
Noncontrolling interests in joint ven	4,838	-	-	-					4,838	3,721
Total unrestricted net assets	167,086	5,530	3,265	3,587	6,009	3,178	5,827	(11,973)	182,509	189,074
Temporarily restricted	15,023	7,768	842	-				(8,528)	15,105	18,328
Permanently restricted	7,649	4,916	922	-				(5,838)	7,649	4,121
Total net assets	\$ 189,758	\$ 18,214	\$ 5,029	\$ 3,587	\$ 6,009	\$ 3,178	\$ 5,827	\$ (26,339)	\$ 205,263	\$ 211,523
Total net assets and liabilities	\$ 812,243	\$ 19,479	\$ 5,087	\$ 5,157	\$ 33,741	\$ 3,178	\$ 32,134	\$ (42,559)	\$ 868,460	\$ 878,602

**St. Joseph's Healthcare System**  
**Consolidating Statement of Operations**

**YTD March 31, 2017**

(In thousands)

	<b>SJRMCHospitals</b>	<b>PatersonFoundation</b>	<b>WayneFoundation</b>	<b>VHSManagement</b>	<b>200 HospPlazaCorp.</b>	<b>St. Joseph'sHealthcareInc.</b>	<b>SJHSInsuranceLTD</b>	<b>Eliminations</b>	<b>Total</b>
<b>Revenues:</b>									
Net patient service revenue	\$ 198,890	\$ -	\$ -	\$ 1,370	\$ -	\$ -	\$ -	\$ -	\$ 200,260
Provision for Bad Debts	(22,024)	-	-	(33)	-	-	-	-	(22,057)
Net patient service revenue (net of bad debt)	\$ 176,866	\$ -	\$ -	\$ 1,337	\$ -	\$ -	\$ -	\$ -	\$ 178,203
Other revenue	19,862	610	200	20	944	-	600	(1,859)	20,377
Net assets released from restrictions for operations	-	304	56	-	-	-	-	-	360
<b>Total revenue</b>	<b>\$ 196,728</b>	<b>\$ 914</b>	<b>\$ 256</b>	<b>\$ 1,357</b>	<b>\$ 944</b>	<b>\$ -</b>	<b>\$ 600</b>	<b>\$ (1,859)</b>	<b>\$ 198,940</b>
<b>Expenses:</b>									
Salaries and wages	94,799	133	82	935	-	-	-	(184)	95,765
Employee benefits	23,028	32	20	258	-	-	-	(45)	23,293
Physicians fees	5,440	-	-	-	-	-	-	-	5,440
Supplies and other	61,590	1,252	83	435	295	-	600	(1,630)	62,625
Interest	3,003	0	-	0	298	-	-	-	3,301
Depreciation and amortization	9,487	1	-	1	410	-	-	-	9,899
<b>Total expenses</b>	<b>\$ 197,347</b>	<b>\$ 1,418</b>	<b>\$ 185</b>	<b>\$ 1,629</b>	<b>\$ 1,003</b>	<b>\$ -</b>	<b>\$ 600</b>	<b>\$ (1,859)</b>	<b>\$ 200,323</b>
<b>Excess of revenues over expenses</b>	<b>\$ (619)</b>	<b>\$ (504)</b>	<b>\$ 71</b>	<b>\$ (272)</b>	<b>\$ (59)</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>(1,383)</b>
Loss on early extinguishment of debt	0	-	-	-	-	-	-	-	-
Investment Income	1,389	32	0	0	0	0	0	0	1,421
<b>Adjusted excess (deficiency) of rev over exp</b>	<b>\$ 770</b>	<b>\$ (472)</b>	<b>\$ 71</b>	<b>\$ (272)</b>	<b>\$ (59)</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 38</b>
Changes in net unrealized gains and losses on investments	(32)	75	54	3	-	-	-	-	100
Distributions to non-controlling interests in joint ventures	(158)	-	-	-	-	-	-	-	(158)
Contributions to non-controlling interests in joint ventures	0	-	-	-	-	-	-	-	-
Changes in interest in unrestricted net assets of:									
SJHMC foundation	(397)	-	-	-	-	-	-	397	-
St. Joseph's Wayne foundation	125	-	-	-	-	-	-	(125)	-
Net assets released from restrictions for capital acquisitions	130	-	-	-	-	-	-	-	130
Investment Income and Grants	-	-	-	-	-	-	-	-	-
Release of Pediatric Surgery JV Obligation	-	-	-	-	-	-	-	-	-
<b>Increase (decrease) in unrestricted net assets</b>	<b>\$ 438</b>	<b>\$ (397)</b>	<b>\$ 125</b>	<b>\$ (269)</b>	<b>\$ (59)</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 272</b>	<b>\$ 110</b>

**St. Joseph's Healthcare System**  
**Consolidated Schedule of Net Assets**

YTD March 31, 2017

(In thousands)

	<b>SJRMCHospitals</b>	<b>PatersonFoundation</b>	<b>WayneFoundation</b>	<b>VHSMgmt</b>	<b>200 HospPlazaCorp.</b>	<b>St. Joseph'sHealthcareInc.</b>	<b>SJHSInsuranceLTD</b>	<b>Eliminations</b>	<b>Total</b>
<b>Unrestricted net assets:</b>									
Excess of revenues over expenses	\$ 770	\$ (472)	\$ 71	\$ (272)	\$ (59)	\$ -	\$ -		\$ 38
Change in net unrealized gains and losses on investments	(32)	75	54	3	-	-	-		100
Distributions to noncontrolling interests in joint ventures	(158)								(158)
Contributions to noncontrolling interests in joint ventures	-								-
Change in interest in unrestricted net assets of:									
SJRMCH foundation	(397)	-	-	-				397	-
St. Joseph's Wayne Hospital foundation	125							(125)	-
Release of Pediatric Surgery JV Obligation	-				-	-	-		-
Net assets released from restrictions - capital acquisitions	130	-	-		-	-	-		130
Contributions from foundations for capital	-								-
Transfer to 200 hospital plaza	-				-	-	-		-
Increase in unrestricted net assets	<u>\$ 438</u>	<u>\$ (397)</u>	<u>\$ 125</u>	<u>\$ (269)</u>	<u>\$ (59)</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 272</u>	<u>\$ 110</u>
<b>Temporarily restricted net assets:</b>									
Contributions	-	284	10	-	-	-	-		294
Income from investments	239	-	-	-	-	-	-		239
Change in interest in temporarily restricted net assets of									
St. Joseph's Hospital and Medical Center foundation	(53)	-	-	-				53	-
Change in interest in temporarily restricted net assets of									
St. Joseph's Wayne Hospital foundation	(46)	-	-	-				46	-
Foundation cap campaign contributions	-								-
Net assets released from restrictions - Operations	-	(337)	(56)	-	-	-	-	-	(393)
Net assets released from restrictions - Capital acquisitions	(130)	-						-	(130)
Increase in temporarily restricted net assets	<u>\$ 10</u>	<u>\$ (53)</u>	<u>\$ (46)</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 99</u>	<u>\$ 10</u>
<b>Restricted Net Assets:</b>									
Change in beneficial interest in trusts	-	-	-	-	-	-	-	-	-
Increase in temporarily restricted net assets	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>
Increase (decrease) in net assets	448	(450)	79	(269)	(59)	-	-	371	120
Net assets—beginning of year	<u>189,310</u>	<u>18,664</u>	<u>4,950</u>	<u>3,856</u>	<u>6,068</u>	<u>3,178</u>	<u>5,827</u>	<u>(26,710)</u>	<u>205,143</u>
Net assets—end of year	<u>\$ 189,758</u>	<u>\$ 18,214</u>	<u>\$ 5,029</u>	<u>\$ 3,587</u>	<u>\$ 6,009</u>	<u>\$ 3,178</u>	<u>\$ 5,827</u>	<u>\$ (26,339)</u>	<u>\$ 205,263</u>

**St. Joseph's Healthcare System, Inc.**  
**Consolidated Statements of Cash Flows**  
*(In Thousands)*

	<b>3 Months Ended March 2017</b>	<b>12 Months Ended December 2016</b>
<b>Cash flows from operations</b>		
(Decrease) increase in net assets	\$ 120	\$ (12,620)
Adjustments to reconcile increase in net assets to net cash		
Depreciation and amortization	9,487	36,812
Amortization of deferred financing costs	-	2,275
Accounts receivables	(1,433)	(5,453)
Grants notes and other receivables	(4,811)	(395)
Estimated third-party payers settlements	(22)	(5,943)
Supplies	124	(1,960)
Prepaid expenses and other current assets	(723)	(524)
Assets held by related organization (Foundations)	1	(6)
Beneficial Interests in trusts	-	(1,960)
Other assets	121	(3,044)
Accounts payable	(2,675)	(1,884)
Accrued salaries and expenses	(4,899)	11,356
Accrued bond interest	(824)	(3,490)
Accrued Pension liability	4,101	12,359
Deferred Revenue	82	(118)
Due to 3 rd Parties/Deferred Revenue current	-	-
Other liabilities	(56)	2,175
Cash flows provided by operating activities	<u>\$ (1,407)</u>	<u>\$ 27,580</u>
<b>Cash flows from investing activities</b>		
Acquisition of property, building and equipment	(9,682)	(28,700)
Proceeds from Sales of Investments	475	(24,724)
Net change in restricted cash	4,680	14,820
Cash flows from investing activities	<u>\$ (4,527)</u>	<u>\$ (38,604)</u>
<b>Cash flows from financing activities</b>		
Issuance of long-term debt	-	271,505
Repayment of long-term debt/notes receivable	(499)	(223,755)
Temporarily restricted contributions, investment income & other	71	4,715
Change in due from affiliates	(7)	-
Cash flows from by financing activities	<u>\$ (435)</u>	<u>\$ 52,465</u>
Increase (decrease) in cash and cash equivalents	(6,369)	41,441
Beginning cash and cash equivalents	139,429	97,988
Ending cash and cash equivalents	<u><u>\$ 133,060</u></u>	<u><u>\$ 139,429</u></u>



**St. Joseph's Healthcare System**  
**Financial Covenant Compliance**  
*(In Thousands)*

	Loan Guarantor	as of March 2017	Bond Requirements	Variance
<b>Series 2016 Bonds (Calculated on Obligated Group)</b>	Yes			
a. Cushion ratio		18.53	1.25	14.82
b. Debt service coverage ratio		4.46	1.25	3.21
<b>Trigger event only ratios*</b>				
c. Days cash on hand		151.8	60.0	91.76

\* Only required if both "required ratios" are not maintained for two consecutive quarters.

<b>Series 2010 Bonds (200 Hospital Plaza)</b>	Yes			
d. Debt service coverage ratio		1.42	1.00	0.42
e. Rate Coverage ratio		1.42	1.20	0.22

<b>Blue Moon 51% JV -Term Loan - Fixed rate</b>	Yes			
d. Debt service coverage ratio (tested annually)		3.27	1.25	2.02

<b>Surgery Management 62% JV -Loan Agreement</b>	No			
d. Debt service coverage ratio (Effective June, 2015, tested annually)		1.08	1.25	(0.17)

**Definitions:**

- a. Unrestricted cash and investments divided by maximum annual debt service
- b. Fiscal year end net income plus interest, deprec, amort, and all other non-cash expenses including asset impairment divided by maximum annual debt service
- c. Unrestricted cash divided by 12/31/2016 audited operating expenses (net of deprec, Interest, bad debt) divided by 366 days.
- d. Annualized net income plus interest, deprec, amort, and all other non-cash expenses divided by maximum annual debt service
- e. Annualized net income plus interest, deprec, amort, and all other non-cash expenses, plus Operating Reserve Fund, divided by maximum annual debt service

**St. Joseph's Regional Medical Center  
PATERSON AND WAYNE CAMPUSES  
Consolidated Comparative Statistics**

	Month to Date			Year to Date				
	Mar-17 Actual	Mar-17 Budget	Variance	Mar-17 Actual	Mar-17 Budget	Variance	Mar-16 Actual	CY/PY Variance
<b>Inpatient</b>								
Discharges	3,077	3,011	66	8,826	8,899	(73)	8,823	3
Observation Discharges	236	158	78	681	508	173	534	147
Total	3,313	3,169	144	9,507	9,407	100	9,357	150
Patient Days (a)	16,975	16,023	952	49,960	47,384	2,576	47,271	2,689
Average Daily Census	548	517	31	555	526	29	520	35
Length of Stay (b)	5.76	5.32	0.44	5.65	5.32	0.33	5.42	0.23
Medicare CMI - Paterson	1.8826	1.8437	0.0389	1.8654	1.8437	0.0217	1.8437	0.0217
Medicare CMI - Wayne	1.5358	1.4389	0.0969	1.5319	1.4182	0.1137	1.4182	0.1137
CMI - Paterson	1.5245	1.4499	0.0746	1.5166	1.4499	0.0667	1.4499	0.0667
CMI - Wayne	1.4335	1.3312	0.1023	1.3907	1.3371	0.0536	1.3371	0.0536
<b>I/P Discharges (b)</b>								
Medicare	836	834	2	2,352	2,458	(106)	2,440	(88)
Medicare Mgd Care	309	244	65	797	691	106	672	125
Medicaid	190	265	(75)	656	790	(134)	619	37
Medicaid Mgd Care	850	851	(1)	2,506	2,515	(9)	2,519	(13)
Other Mgd Care incl. BC	423	408	15	1,275	1,226	49	1,193	82
Commercial & Other	152	149	3	425	449	(24)	432	(7)
Charity Care	158	188	(30)	489	566	(77)	527	(38)
Self Pay	159	71	88	326	203	123	421	(95)
Total	3,077	3,011	66	8,826	8,899	(73)	8,823	3
<b>I/P Patient Days (b)</b>								
Medicare	5,562	5,476	86	15,962	16,039	(77)	16,767	(805)
Medicare Mgd Care	2,089	1,581	508	5,390	4,314	1,076	4,209	1,181
Medicaid	1,204	1,229	(25)	3,547	3,708	(161)	3,039	508
Medicaid Mgd Care	4,336	3,716	620	12,637	11,339	1,298	11,271	1,366
Other Mgd Care incl. BC	1,926	1,911	15	5,698	5,681	17	6,224	(526)
Commercial & Other	649	761	(112)	2,136	2,260	(124)	2,083	53
Charity Care	1,174	1,120	54	2,990	3,363	(373)	2,790	200
Self Pay	779	229	550	1,526	679	847	1,462	64
Total	17,719	16,023	1,696	49,886	47,384	2,502	47,845	2,041
<b>I/P Length of Stay (b)</b>								
Medicare	6.65	6.57	0.09	6.79	6.53	0.26	6.87	(0.09)
Medicare Mgd Care	6.76	6.47	0.29	6.76	6.24	0.52	6.26	0.50
Medicaid	6.34	4.65	1.69	5.41	4.69	0.71	4.91	0.50
Medicaid Mgd Care	5.10	4.36	0.74	5.04	4.51	0.53	4.47	0.57
Other Mgd Care incl. BC	4.55	4.68	(0.13)	4.47	4.63	(0.16)	5.22	(0.75)
Commercial & Other	4.27	5.09	(0.82)	5.03	5.03	(0.00)	4.82	0.20
Charity Care	7.43	5.94	1.49	6.11	5.94	0.18	5.29	0.82
Self Pay	4.90	3.23	1.67	4.68	3.34	1.34	3.47	1.21
Total (Average LOS)	5.76	5.32	0.44	5.65	5.32	0.33	5.42	0.23

**Other Key Statistics**

<b>Emergency Room</b>								
Admits	1,991	2,083	(92)	5,893	6,097	(204)	5,907	(14)
Treat & Release	13,329	15,167	(1,838)	41,138	43,121	(1,983)	42,356	(1,218)
	<u>15,320</u>	<u>17,250</u>	<u>(1,930)</u>	<u>47,031</u>	<u>49,218</u>	<u>(2,187)</u>	<u>48,263</u>	<u>(1,232)</u>
<b>Surgeries</b>								
OR Inpatient Cases	619	561	58	1,734	1,704	30	1,697	37
Same Day OR Outpatient Cases	716	654	62	2,054	1,843	211	2,102	(48)
O/P-Minor	5	13	(8)	15	25	(10)	28	(13)
	<u>1,340</u>	<u>1,228</u>	<u>112</u>	<u>3,803</u>	<u>3,572</u>	<u>231</u>	<u>3,827</u>	<u>(24)</u>
<b>Cardiac Catheterizations</b>								
Inpatient Cases	135	141	(6)	367	384	(17)	406	(39)
Outpatient Cases	112	127	(15)	312	350	(38)	361	(49)
	<u>247</u>	<u>268</u>	<u>(21)</u>	<u>679</u>	<u>734</u>	<u>(55)</u>	<u>767</u>	<u>(88)</u>
<b>Total Deliveries</b>	<u>293</u>	<u>297</u>	<u>(4)</u>	<u>834</u>	<u>885</u>	<u>(51)</u>	<u>840</u>	<u>(6)</u>

**Notes:**

(a) Patient Days in this row are based on Census Days

(b) Inpatient statistics are calculated based on discharged days not census days.

The prior year payor mix reflects the current updated financial classification. i.e., many cases currently categorized as self pay will be subsequently qualified and reclassified as Medicaid or Charity Care.