2° Investing Initiative
PACTA for Banks Training Webinar:
Matching a loan book to physical assets in the real economy

Supported by:
Federal Ministry for the Environment, Nature Conservation and Nuclear Safety
based on a decision of the German Bundestag

About our funders: This project is part of the International Climate Initiative (IKI). The Federal Ministry for the Environment, Nature Conservation and Nuclear Safety (BMU) supports this initiative on the basis of a decision adopted by the German Bundestag. This project has also received funding from the European Union LIFE program. The views expressed here are the sole responsibility of the authors and do not necessarily reflect the views of the funders.
Matching a bank’s loan book to physical assets in the real economy, using the Asset-level Data set provided by Asset Resolution and the r2dii.match software package
Agenda

- Recap of methodology & the matching process
- User resources
- Matching work flow with examples and code (r2dii.match)
  - Step 1 – Import files
    - Sector Classification Codes
  - Step 2 – match_name function
    - String Matching algorithms
  - Step 3 – Manual matching
  - Step 4 – Overwrite file
  - Step 5 – Prioritize function

- Next steps
- Q&A
Methodology Recap

Alignment of loan books is benchmarked against climate change scenarios and the market.

Loans are mapped to the physical assets in the real economy and their corresponding production values.

Climate Change Scenarios

Metrics

Physical Assets in the Real Economy

Figure SPM.5 from page 9 of the IPCC AR6 Summary for Policymakers.
Mapping physical assets to a bank’s exposures – in practical terms

Corporate lending portfolios

Physical assets in the real economy

Loan book (LBK)

Asset Level Data (ALD)

r2dii.match
Terminology / Disclaimer

• Examples given in this presentation are illustrative only
• The names of companies may be represented differently in the asset-level data set provided by Asset Resolution

<table>
<thead>
<tr>
<th>Term</th>
<th>Abbreviation</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asset Level Data</td>
<td>ALD</td>
<td>The data set to which the loan book is being matched</td>
</tr>
<tr>
<td>Loan book</td>
<td>LBK</td>
<td>The bank’s corporate lending book</td>
</tr>
<tr>
<td>Direct Loan Taker</td>
<td>DL</td>
<td>The counter party that receives the loan</td>
</tr>
<tr>
<td>Ultimate Parent</td>
<td>UP</td>
<td>The owner of the counter party receiving the loan</td>
</tr>
<tr>
<td>2 Degrees Investing Initiative</td>
<td>2DII</td>
<td>The think tank behind the PACTA methodology</td>
</tr>
<tr>
<td>Asset Resolution</td>
<td>AR</td>
<td>The data provider proving the free PACTA for banks data set</td>
</tr>
</tbody>
</table>
User resources: Transition Monitor website

User Guides and templates
User Guide 1 – Resource Planner
User Guide 2 - Prerequisites and Preparing your loan book
Loan Book Template

Webinars
Webinar 1 Introduction to the Methodology and tool kit
Webinar 2 (today) Matching a loan book to physical assets in the real economy
Webinar 3 (TBC) Analysis and Visualisation
User resources: r2dii.match website

Get started – instructions for using the code with reproducible examples and mock data sets

r2dii.match

These tools implement in R a fundamental part of the software PACTA (Paris Agreement Capital Transition Assessment), which is a free tool that calculates the alignment between financial portfolios and climate scenarios (https://2degrees-investing.org/). Financial institutions use PACTA to study how their capital allocation impacts the climate. This package matches data from financial portfolios to asset level data from market-intelligence databases (e.g. power plant capacities, emission factors, etc.). This is the first step to assess if a financial portfolio aligns with climate goals.

Installation

Before you install r2dii.match you may want to:

Links
Download from CRAN at https://cloud.r-project.org/package=r2dii.match
Browse source code at https://github.com/2DegreesInvesting/r2dii.match
Report a bug at https://github.com/2DegreesInvesting/r2dii.match/issues
Learn more at https://2degrees-investing.org/
Articles cover certain issues that may arise and other useful topics. For example, matching a large loan book and calculating matching coverage.

**r2dii.match**

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Learn more at https://2degrees-investing.org/
News contains updates on the code. For example, bugs fixes, feature enhancements, new features, etc...

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Resources available to a user: r2dii.match Website

Links – here you can find the source codes and report any bugs, new features or feature enhancement

r2dii.match

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Learn more at https://2degrees-investing.org/
User resources: R-Documentation

• Within the code, you can access the function documentation
• This explains how to use the functions and all the arguments
• This can be accessed by typing
  • In the script, type `r2dii.match::match_name`
  • In the console type `?r2dii.match`
crucial_bk (r2di_match); match_name (r2di_match); prioritize (data, priority = NULL)

When multiple perfect matches are found per loan (e.g., a match at direct_loan_taker level and ultimate_parent level), we must prioritize the desired match. By default, the highest priority is the most granular match (i.e., direct_loan_taker).

Press F1 for additional help.

---

R version 4.0.2 (2020-06-22) -- "Taking off Again"
Copyright (C) 2020 The R Foundation for Statistical Computing
Platform: x86_64-w64-mingw32/x86_64 (64-bit)

R is free software and comes with ABSOLUTELY NO WARRANTY.
You are welcome to redistribute it under certain conditions. Type 'licensure()' or 'licensure()' for distribution details.

Natural language support but running in an English locale

R is a free software with many contributors.
Type 'contribution()' for more information and 'citation()' on how to cite R or R packages in publications.

Type 'demo() for some demos, 'help()' for online help, or 'help.start()' for an html browser interface to help.
Type 'q()' to quit R.

> ?r2di_match
> ?2r2di.match::match_name
> ?2r2di.match::prioritize

---

**Match a loanbook and asset-level datasets (ald) by the name**

**Description**
match_name() scores the match between names in a loanbook dataset (column can be name direct_loan_taker, name intermediate_parent, and name ultimate_parent) with names in an asset-level dataset (column names are first internally transformed, and aliases are assigned. The similarity between aliases in each of the two columns is scored using stringdist::stringdist().

**Usage**
match_name(
  loanbook,
  ald,
  by_sector = TRUE,
  min_score = 0.4,
  method = "jw", p = 0.5,
  overwrite = NULL
)

**Arguments**
- loanbook, data.frame: structured like 2r2di_data_loanbook_demo and 2r2di_data_ald_demo.
- ald, data.frame: structured like 2r2di_data_loanbook_demo and 2r2di_data_ald_demo.
- by_sector (logical): Should names only be compared if companies belong to the same sector?
- min_score (numeric): A number between 0-1, to set the minimum score threshold. A score of 0.9 is a perfect match.
- p (numeric): Proximity factor for Jaro-Winkler distance. The valid range for p is 0 <= p <= 0.25. If p = 0 (data), Jaro distance is used. Applies only to methods "jw", "jw2". Overwrite (character): A data.frame used to overwrite the sector under name columns of a particular direct_loan_taker.
Resources available to a user: External resources

• You may encounter errors that are unrelated to the r2dii packages
• Read the error messages and work out what is going wrong
• These are some commonly used resources to help overcome common errors messages in R

• Stackoverflow

• rstudio community
Work flow:
Step 1. Import files

- Import loan book – in the correct template: r2dii.data::loanbook_demo
- Import Asset level Data set
  - No right way to do this
  - Possible functions
    - Readr
    - Read.csv

- Note (optional) – You may want to segment the LBK and ALD by sectors
  - This will make it more manageable to match and prevent potential issues with the size of the files and memory limits
Sector Classification Bridges

- Sector classification bridges between common code systems and 2dii sectors are provided
- Including:
  - NACE
  - GICS
  - ISIC
  - SIC
  - NAICS
- This can be accessed via r2dii.data::nace_classification
- More codes than are technically in scope are included
Sector Classification Bridges

Example from the NACE bridge

<table>
<thead>
<tr>
<th>original_code</th>
<th>code</th>
<th>code_level</th>
<th>sector</th>
<th>borderline</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>6</td>
<td>60</td>
<td>oil and gas</td>
<td>FALSE</td>
</tr>
<tr>
<td>2</td>
<td>6.1</td>
<td>610</td>
<td>oil and gas</td>
<td>FALSE</td>
</tr>
<tr>
<td>3</td>
<td>6.1</td>
<td>6100</td>
<td>oil and gas</td>
<td>FALSE</td>
</tr>
<tr>
<td>4</td>
<td>6.2</td>
<td>620</td>
<td>oil and gas</td>
<td>FALSE</td>
</tr>
<tr>
<td>5</td>
<td>6.2</td>
<td>6200</td>
<td>oil and gas</td>
<td>FALSE</td>
</tr>
<tr>
<td>6</td>
<td>9.1</td>
<td>910</td>
<td>oil and gas</td>
<td>TRUE</td>
</tr>
<tr>
<td>7</td>
<td>9.1</td>
<td>9100</td>
<td>oil and gas</td>
<td>TRUE</td>
</tr>
<tr>
<td>8</td>
<td>35.2</td>
<td>352</td>
<td>oil and gas</td>
<td>TRUE</td>
</tr>
<tr>
<td>9</td>
<td>35.21</td>
<td>3521</td>
<td>oil and gas</td>
<td>TRUE</td>
</tr>
<tr>
<td>10</td>
<td>35.22</td>
<td>3522</td>
<td>oil and gas</td>
<td>TRUE</td>
</tr>
<tr>
<td>11</td>
<td>35.23</td>
<td>3523</td>
<td>oil and gas</td>
<td>TRUE</td>
</tr>
</tbody>
</table>

Borderline = FALSE
6100 = Extraction of crude petroleum
6200 = Extraction of natural gas

Perfectly in scope

Oil & Gas

Close to scope – there is a chance it is mislabelled

Borderline = TRUE
3521 = Manufacture of gas
3522 = Distribution of gaseous fuels through mains
Work flow: Step 2. Matching

- Match the LBK and the ALD using `r2dii.match::match_name`.

- Optional advanced matching.
- Within the `match_name` function there are additional functions allowing a user to customise this stage.

```
match_file <- match_name(your_loanbook, your_auld, by_sector = TRUE,
                          min_score = 0.8, method = "jw", p = 0.1, overwrite = NULL)
```

- `min_score` allows you to set the matching score threshold.
- `by_sector` allows you to match any names irrespective of the sector classification.

- More on `overwrite` later.
String matching

• String matching assesses the characters and the order of the characters between two names
• It then outputs a measure of the similarity of the two words
• For example, there is a 80% similarity between “Royal Dutch Shell” and “R Dutch Shell” based on the order and letters involved

<table>
<thead>
<tr>
<th>Name in LBK</th>
<th>Name in ALD</th>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>BP plc</td>
<td>BP plc</td>
<td>1</td>
</tr>
<tr>
<td>BP</td>
<td>BP plc</td>
<td>0.85</td>
</tr>
<tr>
<td>British Petroleum</td>
<td>BP plc</td>
<td>0.3</td>
</tr>
<tr>
<td>Shell</td>
<td>BP</td>
<td>0</td>
</tr>
</tbody>
</table>

*Illustrative example of string matching BP*
String matching

There are different algorithms that you can choose from

```r
match_file <- match_name(loanbook, your_aid, by_sector = TRUE,
                         min_score = 0.8, method = "jw", p = 0.1, overwrite = NULL)
```

The different methods use slightly different algorithms to determine the score in the previous slide

Options:
"osa", "lv", "dl", "hamming", "lcs", "qgram", "cosine", "jaccard", "jw", "soundex".

See [stringdist::stringdist-metrics](https://example.com).

Work flow:
Step 3. Manual matching

- Export the “match_file” file from R to Excel

```r
#export match_file to excel
write.csv(match_file, "....filepath..../match_file.csv")
```

• Allocate 1 = match and 0 = no match - to each loan in the score column
• Tip – allocate 1 or 0 in a separate column – once you are confident of your matches, you can replace the 1/0 in the “Score” column

• Certain rules apply:
  1. Never match 1 name in the loan book to 2 names in the ALD
  2. You can however match 2 names in the loan book to 1 name in the ALD

<table>
<thead>
<tr>
<th>level</th>
<th>sector</th>
<th>sector_ald</th>
<th>name</th>
<th>name_ald</th>
<th>score</th>
<th>manual match</th>
</tr>
</thead>
<tbody>
<tr>
<td>direct_loantaker</td>
<td>automotive</td>
<td>automotive</td>
<td>Aston Martin</td>
<td>aston martin</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>direct_loantaker</td>
<td>automotive</td>
<td>automotive</td>
<td>Aston Martin</td>
<td>Aston Martin UK</td>
<td>0.9</td>
<td>0</td>
</tr>
<tr>
<td>direct_loantaker</td>
<td>oil&amp;gas</td>
<td>oil&amp;gas</td>
<td>BP plc</td>
<td>BP plc</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>direct_loantaker</td>
<td>oil&amp;gas</td>
<td>oil&amp;gas</td>
<td>BP</td>
<td>BP plc</td>
<td>0.9</td>
<td>1</td>
</tr>
</tbody>
</table>
Work flow:
Step 3. Manual match

- Rules continued:
  3. Do not match a direct loan taker to an ultimate parent – see column “level”

<table>
<thead>
<tr>
<th>level</th>
<th>sector</th>
<th>sector_ald</th>
<th>name</th>
<th>name_ald</th>
<th>score</th>
<th>manual match</th>
</tr>
</thead>
<tbody>
<tr>
<td>direct_loantaker</td>
<td>power</td>
<td>power</td>
<td>duke florida</td>
<td>duke</td>
<td>0.8</td>
<td>0</td>
</tr>
<tr>
<td>ultimate_parent</td>
<td>power</td>
<td>power</td>
<td>duke</td>
<td>duke</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>direct_loantaker</td>
<td>power</td>
<td>power</td>
<td>duke florida</td>
<td>duke florida</td>
<td>1</td>
<td>1</td>
</tr>
</tbody>
</table>

4. Do not match across sectors. (This is only relevant when setting the by_sector argument to equal FALSE)

<table>
<thead>
<tr>
<th>level</th>
<th>sector</th>
<th>sector_ald</th>
<th>name</th>
<th>name_ald</th>
<th>score</th>
<th>manual match</th>
</tr>
</thead>
<tbody>
<tr>
<td>direct_loantaker</td>
<td>power</td>
<td>power</td>
<td>duke florida</td>
<td>duke florida</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>direct_loantaker</td>
<td>automotive</td>
<td>duke florida</td>
<td>duke florida</td>
<td>0</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Work flow:
Step 3. Manual match

• Rules continued:
  5. Do not assume a match to be the same company if it looks “close enough”

<table>
<thead>
<tr>
<th>level</th>
<th>sector</th>
<th>sector_ald</th>
<th>name</th>
<th>name_ald</th>
<th>score</th>
<th>manual match</th>
</tr>
</thead>
<tbody>
<tr>
<td>direct_loantaker</td>
<td>cement</td>
<td>cement</td>
<td>cement tex</td>
<td>cementex</td>
<td>0.9</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>rule 5</td>
</tr>
</tbody>
</table>

6. If you cannot find a match you should look it up in the ALD

<table>
<thead>
<tr>
<th>level</th>
<th>sector</th>
<th>sector_ald</th>
<th>name</th>
<th>name_ald</th>
<th>score</th>
<th>manual match</th>
</tr>
</thead>
<tbody>
<tr>
<td>direct_loantaker</td>
<td>oil&amp;gas</td>
<td>oil&amp;gas</td>
<td>pjsc gazprom</td>
<td>wazpromotion</td>
<td>0.8</td>
<td>0</td>
</tr>
<tr>
<td>direct_loantaker</td>
<td>oil&amp;gas</td>
<td>oil&amp;gas</td>
<td>pjsc gazprom</td>
<td>gazprom pjsc</td>
<td>0.7</td>
<td>1</td>
</tr>
</tbody>
</table>
Work flow:
Step 3. Manual match

• Rules continued:
  7. Change in ownership of a company not recorded in either the ALD or the LBK – investigate and use the overwrite file (next slide) to change the LBK so the company can be matched to the ALD

  8. If all of the above fail, then it is possible that a company does not exist in the ALD --> Contact the data provider
Work flow:
Step 4. Overwrite file

- In certain cases you may wish to change the name or sector of the company in the loan book to match that in the ALD
- To do this, open the overwrite file in excel – this can be found in `r2dii.data::overwrite_demo`
- Populate it with the name / sector changes you wish to carry out

<table>
<thead>
<tr>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>E</th>
<th>F</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>level</td>
<td>id_2dii</td>
<td>name</td>
<td>sector</td>
<td>source</td>
</tr>
<tr>
<td>2</td>
<td>direct_loantaker</td>
<td>DL294</td>
<td>bee</td>
<td>handshoe</td>
<td>coal</td>
</tr>
<tr>
<td>3</td>
<td>ultimate_parent</td>
<td>UP15</td>
<td>alpine</td>
<td>india</td>
<td>power</td>
</tr>
</tbody>
</table>

- Load this file in as an argument in the `r2dii.match::match_name` function
Work flow:
Step 5.1. Combine all your matches

• All the matches must be combined into one file
• e.g. “validated_matches” file
• This can be done in Excel
• Read the “validated_matches” file back into R

validated_matches <- read.csv(".....file path.../validated_matches.csv")
Work flow: 
Step 5.2. Prioritize Matches

• The prioritize function selects the best match for the loan
• By default, this is set at the Direct Loan taker level. When the Direct loan taker can not be matched, the Ultimate Parent is used

```r
lbk_ready <- prioritize(validated_matches)
```

• If instead you would like the production values of the Ultimate Parent to be selected you can do so using the following code

```r
lbk_ready <- prioritize(validated_matches, priority = rev)
```

rev – reverses the order of priority

• Note – This is an essential step – do not try to skip it
Next steps

• Analysis / Visualisation webinar (date TBC) – www.2degrees-investing.org/events
• Follow the instructions on the r2dii.analysis website
• To access the previous webinar on the methodology and further training materials and user guides, please visit www.TransitionMonitor.com and the PACTA for Banks Tab
Contacts

• PACTA for Banks related queries: banks@2degrees-investing.org
• General 2DII queries: contact@2degrees-investing.org
• www.2degrees-investing.org
• www.transitionmonitor.com

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## Annex Rules

<table>
<thead>
<tr>
<th>V</th>
<th>W</th>
<th>X</th>
<th>Y</th>
<th>Z</th>
<th>AA</th>
<th>AB</th>
<th>AC</th>
<th>AD</th>
</tr>
</thead>
<tbody>
<tr>
<td>level</td>
<td>sector</td>
<td>sector ald</td>
<td>name</td>
<td>name ald</td>
<td>score</td>
<td>manual match</td>
<td></td>
<td></td>
</tr>
<tr>
<td>direct_loantaker automotive</td>
<td>automotive</td>
<td>Aston Martin</td>
<td>aston martin</td>
<td>1</td>
<td>1</td>
<td>rule 1</td>
<td></td>
<td></td>
</tr>
<tr>
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<td>automotive</td>
<td>Aston Martin</td>
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<td>0.9</td>
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<td></td>
<td></td>
</tr>
<tr>
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<td>oil&amp;gas</td>
<td>BP plc</td>
<td>BP plc</td>
<td>1</td>
<td>1</td>
<td>rule 2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>direct_loantaker oil&amp;gas</td>
<td>oil&amp;gas</td>
<td>BP</td>
<td>BP plc</td>
<td>0.9</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>direct_loantaker power</td>
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