



ANZ Bank New Zealand Limited

ANZNZ Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	30 June 2013
Determination Date:	15 July 2013
Trust Payment Date:	17 July 2013

Trustee / Covered Bond Guarantor:	ANZNZ Covered Bond Trust Ltd
Security Trustee:	New Zealand Permanent Trustees Ltd
Bond Trustee:	Deutsche Trustee Company Ltd
Servicer:	ANZ Bank New Zealand Ltd
Trust Manager:	ANZ Capel Court Ltd
Asset Monitor:	Deloitte Touche Tohmatsu Limited

Ratings Overview	Moody's	Fitch
ANZ Bank New Zealand Limited Short Term Senior Unsecured Rating	P1	F1+
ANZ Bank New Zealand Limited Long Term Senior Unsecured Rating	Aa3	AA-
Covered Bond Rating	Aaa	AAA

Compliance Tests	
Asset Coverage Test	Pass
Issuer Event of Default	No
Covered Bond Guarantor Event of Default	No
Interest Rate Shortfall Test	N/A
Yield Shortfall Test	N/A
Pre-Maturity Test	N/A

Calculation of Adjusted Aggregate Housing Loan Amount

A	The lesser of:		
(1)	Sum of the Indexed LVR Adjusted Housing Loan Balance of each Housing Loan in the Housing Loan Portfolio, or	\$5,311,234,549	
(2)	Sum of the Asset Percentage Adjusted Housing Loan Balance Amount of each Housing Loan in the Housing Loan Portfolio	\$4,455,949,146	
			\$4,454,036,158
B	Aggregate amount of any proceeds of any Term Advances and/or any Demand Loan Advances which have not been applied as at the Determination Date:		\$0
C	Aggregate principal balance of any Substitution Assets and Authorised Investments as at the Determination Date:		\$0
D	Aggregate amount of Housing Loan Principal Receipts collected by the Servicer during the immediately preceding Collection Period and credited, or to be credited on the immediately succeeding Trust Payment Date, to the GIC Account (without double counting any amounts already covered in B above) but excluding any amounts due to be applied on or before the immediately succeeding Trust Payment Date in accordance with the applicable Priority of Payments:		\$0
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Z	Weighted average remaining maturity of all Covered Bonds x NZ Dollar Equivalent of the aggregate Principal Amount Outstanding of the Covered Bonds x Negative Carry Factor x (B+C+D+E)/(A+B+C+D+E) if Interest Rate Swap is in effect, otherwise, one:		\$0

Adjusted Aggregate Receivable Amount

(A+B+C+D+E)-Z \$4,454,036,158

Results of Asset Coverage Test

Adjusted Aggregate Housing Loan Amount:	\$4,454,036,158
NZD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$3,100,399,401
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Asset Percentage:	83.68%
Contractual Overcollateralisation:	119.50 %
Total Overcollateralisation:	170.86 %

Note: Terms used in this table have the meaning given to them in Schedule 7 of the Establishment Deed and NZ Definitions Schedule. For the purposes of calculating this ACT, Current Principal Balance is as at the end of the Collection Period and pool composition is as at the current Determination Date (pre purchase and repurchase activities).

Summary as at 17 July 2013

Bond Issuance

Bonds	Issue Date	Principal Balance	Principal Balance (NZD Equiv.)	Exchange Rate	Coupon Frequency	Coupon Rate
Series 2011-1 Tranche 1	20 Oct 2011	EUR 500,000,000	\$867,424,242	1.7348	Annual	3.0000 %
Series 2012-1	27 Feb 2012	CHF 200,000,000	\$262,113,579	1.3106	Quarterly	LIBOR CHF 3 Month + 0.80 %
Series 2012-2	27 Feb 2012	CHF 300,000,000	\$393,170,369	1.3106	Annual	1.5000 %
Series 2011-1 Tranche 2	07 Mar 2012	EUR 250,000,000	\$402,400,335	1.6096	Annual	3.0000 %
Series 2012-3 Tranche 1	18 Sep 2012	EUR 750,000,000	\$1,175,290,876	1.5671	Annual	1.3750 %
Total	-	-	\$3,100,399,401	-	-	-

Bonds	Common Code	ISIN	Listing	Note Type	Final Maturity Date	Extended Due for Payment Date
Series 2011-1 Tranche 1	069384986	XS0693849860	LSE	Hard Bullet	20 Oct 2016	N/A
Series 2012-1	074474845	CH0149182476	SIX	Hard Bullet	27 Feb 2015	N/A
Series 2012-2	074475019	CH0149182450	SIX	Hard Bullet	27 Feb 2018	N/A
Series 2011-1 Tranche 2	069384986	XS0753524338	LSE	Hard Bullet	20 Oct 2016	N/A
Series 2012-3 Tranche 1	083036052	XS0830360524	LSE	Soft Bullet	05 Oct 2017	05 Oct 2018

Funding Summary (NZD)

	Nominal Value	%
Intercompany Loan	\$3,100,399,401	100.00 %
Demand Loan	\$2,196,872,451	70.86 %
Total Funding	\$5,297,271,852	

Pool Summary

Acquisition Cut off Date	01 Jul 2013
Current Aggregate Principal Balance (NZD)	\$5,297,271,852
Number of Loans	36,868
Number of Loan Groups	24,791
Average Loan Group Size	213,677
Maximum Loan Group Balance	\$1,983,980
Weighted Average Current Loan to Value Ratio (LVR)	55.84 %
Weighted Average Current Indexed Loan to Value Ratio (LVR)	53.38 %
Weighted Average Interest Rate	5.44 %
Weighted Average Seasoning (Months)	29.26
Weighted Average Remaining Term (Months)	229.90

Mortgage Pool by Current Loan to Value Ratio (LVR)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 25.00%	6,984	18.94 %	\$427,312,276	8.07 %
> 25.00% up to and including 30.00%	2,011	5.45 %	\$224,448,660	4.24 %
> 30.00% up to and including 35.00%	2,125	5.76 %	\$258,076,205	4.87 %
> 35.00% up to and including 40.00%	2,145	5.82 %	\$290,443,425	5.48 %
> 40.00% up to and including 45.00%	2,362	6.41 %	\$337,634,734	6.37 %
> 45.00% up to and including 50.00%	2,397	6.50 %	\$372,310,727	7.03 %
> 50.00% up to and including 55.00%	2,549	6.91 %	\$398,469,517	7.52 %
> 55.00% up to and including 60.00%	2,620	7.11 %	\$434,623,912	8.20 %
> 60.00% up to and including 65.00%	2,599	7.05 %	\$445,659,883	8.41 %
> 65.00% up to and including 70.00%	2,925	7.93 %	\$529,827,551	10.00 %
> 70.00% up to and including 75.00%	2,974	8.07 %	\$572,985,822	10.82 %
> 75.00% up to and including 80.00%	3,744	10.16 %	\$733,032,720	13.84 %
> 80.00% up to and including 85.00%	906	2.46 %	\$168,688,631	3.18 %
> 85.00% up to and including 90.00%	503	1.36 %	\$98,689,483	1.86 %
> 90.00% up to and including 95.00%	8	0.02 %	\$1,548,749	0.03 %
> 95.00% up to and including 100.00%	2	0.01 %	\$454,253	0.01 %
> 100.00%	14	0.04 %	\$3,065,305	0.06 %
Total	36,868	100.00 %	\$5,297,271,852	100.00 %

Mortgage Pool by Current Indexed Loan to Value Ratio (LVR)*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 25.00%	7,556	20.49 %	\$504,582,867	9.53 %
> 25.00% up to and including 30.00%	2,190	5.94 %	\$252,715,653	4.77 %
> 30.00% up to and including 35.00%	2,294	6.22 %	\$291,012,689	5.49 %
> 35.00% up to and including 40.00%	2,284	6.20 %	\$320,817,134	6.06 %
> 40.00% up to and including 45.00%	2,371	6.43 %	\$356,427,871	6.73 %
> 45.00% up to and including 50.00%	2,594	7.04 %	\$407,815,748	7.70 %
> 50.00% up to and including 55.00%	2,539	6.89 %	\$417,366,434	7.88 %
> 55.00% up to and including 60.00%	2,739	7.43 %	\$456,848,766	8.62 %
> 60.00% up to and including 65.00%	2,733	7.41 %	\$502,104,317	9.48 %
> 65.00% up to and including 70.00%	3,003	8.15 %	\$573,949,836	10.83 %
> 70.00% up to and including 75.00%	2,898	7.86 %	\$567,456,320	10.71 %
> 75.00% up to and including 80.00%	2,290	6.21 %	\$416,071,968	7.85 %
> 80.00% up to and including 85.00%	914	2.48 %	\$158,273,178	2.99 %
> 85.00% up to and including 90.00%	327	0.89 %	\$51,446,759	0.97 %
> 90.00% up to and including 95.00%	72	0.20 %	\$9,803,164	0.19 %
> 95.00% up to and including 100.00%	14	0.04 %	\$2,279,981	0.04 %
> 100.00%	50	0.14 %	\$8,299,166	0.16 %
Total	36,868	100.00 %	\$5,297,271,852	100.00 %

* Based on quarterly data using the latest NZ QV House Price Index values available to the Servicer on each Determination Date falling in January, April, July and October. For further information please refer to the Covered Bond Trust Definitions Schedule.

Mortgage Pool by Mortgage Loan Interest Rate

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 5.00%	6,842	18.56 %	\$1,299,010,379	24.52 %
> 5.00% up to and including 5.50%	12,354	33.51 %	\$1,886,823,483	35.62 %
> 5.50% up to and including 6.00%	14,761	40.04 %	\$1,716,523,905	32.40 %
> 6.00% up to and including 6.50%	1,670	4.53 %	\$241,689,308	4.56 %
> 6.50% up to and including 7.00%	754	2.05 %	\$104,956,136	1.98 %
> 7.00% up to and including 7.50%	279	0.76 %	\$30,033,654	0.57 %
> 7.50% up to and including 8.00%	132	0.36 %	\$12,624,281	0.24 %
> 8.00% up to and including 8.50%	39	0.11 %	\$3,154,830	0.06 %
> 8.50% up to and including 9.00%	28	0.08 %	\$2,017,840	0.04 %
> 9.00% up to and including 9.50%	9	0.02 %	\$438,034	0.01 %
> 9.50% up to and including 10.00%	0	0.00 %	\$0	0.00 %
> 10.00%	0	0.00 %	\$0	0.00 %
Total	36,868	100.00 %	\$5,297,271,852	100.00 %

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	6,345	17.21 %	\$1,008,189,496	19.03 %
<= 2 Year Fixed	7,251	19.67 %	\$1,317,749,953	24.88 %
<= 3 Year Fixed	2,643	7.17 %	\$420,833,591	7.94 %
<= 4 Year Fixed	1,494	4.05 %	\$212,029,311	4.00 %
<= 5 Year Fixed	894	2.42 %	\$131,478,970	2.48 %
> 5 Year Fixed	60	0.16 %	\$6,626,636	0.13 %
Total Fixed Rate	18,687	50.69 %	\$3,096,907,957	58.46 %
Total Variable Rate	18,181	49.31 %	\$2,200,363,895	41.54 %
Total	36,868	100.00 %	\$5,297,271,852	100.00 %

Mortgage Pool by Consolidated Loan Balance

	Number of Groups	(%) Number of Groups	Balance Outstanding	(%) Balance Outstanding
> \$0 up to and including \$100,000	5,926	23.90 %	\$325,051,998	6.14 %
> \$100,000 up to and including \$200,000	7,625	30.76 %	\$1,158,567,929	21.87 %
> \$200,000 up to and including \$300,000	5,900	23.80 %	\$1,459,115,154	27.54 %
> \$300,000 up to and including \$400,000	2,937	11.85 %	\$1,015,370,229	19.17 %
> \$400,000 up to and including \$500,000	1,248	5.03 %	\$556,631,079	10.51 %
> \$500,000 up to and including \$600,000	561	2.26 %	\$307,862,590	5.81 %
> \$600,000 up to and including \$700,000	261	1.05 %	\$168,369,836	3.18 %
> \$700,000 up to and including \$800,000	132	0.53 %	\$98,993,366	1.87 %
> \$800,000 up to and including \$900,000	68	0.27 %	\$57,516,806	1.09 %
> \$900,000 up to and including \$1.00m	45	0.18 %	\$42,560,352	0.80 %
> \$1.00m up to and including \$1.25m	59	0.24 %	\$64,800,822	1.22 %
> \$1.25m up to and including \$1.50m	19	0.08 %	\$25,427,689	0.48 %
> \$1.50m up to and including \$1.75m	7	0.03 %	\$11,248,828	0.21 %
> \$1.75m up to and including \$2.00m	3	0.01 %	\$5,755,172	0.11 %
Total	24,791	100.00 %	\$5,297,271,852	100.00 %

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Auckland	12,390	33.61 %	\$2,262,514,767	42.71 %
Bay of Plenty	2,022	5.48 %	\$245,506,048	4.63 %
Canterbury	4,336	11.76 %	\$554,139,499	10.46 %
Gisborne	385	1.04 %	\$38,531,024	0.73 %
Hawke's Bay	1,199	3.25 %	\$130,378,283	2.46 %
Manawatu-Wanganui	1,800	4.88 %	\$177,050,017	3.34 %
Nelson/Marlborough	885	2.40 %	\$114,010,742	2.15 %
Northland	1,081	2.93 %	\$126,151,309	2.38 %
Otago	2,271	6.16 %	\$251,458,948	4.75 %
Southland	127	0.34 %	\$11,278,386	0.21 %
Taranaki	643	1.74 %	\$73,792,674	1.39 %
Waikato	3,919	10.63 %	\$510,844,617	9.64 %
Wellington	5,540	15.03 %	\$775,518,633	14.64 %
West Coast	270	0.73 %	\$26,096,905	0.49 %
Total	36,868	100.00 %	\$5,297,271,852	100.00 %

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	33,941	92.06 %	\$4,717,759,307	89.06 %
Interest Only	2,927	7.94 %	\$579,512,545	10.94 %
Total	36,868	100.00 %	\$5,297,271,852	100.00 %

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	36,868	100.00 %	\$5,297,271,852	100.00 %
Low Doc Loans	0	0.00 %	\$0	0.00 %
No Doc Loans	0	0.00 %	\$0	0.00 %
Total	36,868	100.00 %	\$5,297,271,852	100.00 %

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
> 0 up to and including 1 years	265	9.05 %	\$43,909,113	7.58 %
> 1 up to and including 2 years	220	7.52 %	\$38,202,269	6.59 %
> 2 up to and including 3 years	230	7.86 %	\$44,250,405	7.64 %
> 3 up to and including 4 years	320	10.93 %	\$62,927,378	10.86 %
> 4 up to and including 5 years	270	9.22 %	\$50,119,060	8.65 %
> 5 up to and including 6 years	352	12.03 %	\$68,684,077	11.85 %
> 6 up to and including 7 years	411	14.04 %	\$81,926,114	14.14 %
> 7 up to and including 8 years	329	11.24 %	\$66,523,527	11.48 %
> 8 up to and including 9 years	454	15.51 %	\$107,615,807	18.57 %
> 9 up to and including 10 years	66	2.25 %	\$13,537,433	2.34 %
>10 years	10	0.34 %	\$1,817,361	0.31 %
Total	2,927	100.00 %	\$579,512,545	100.00 %

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	31,056	84.24 %	\$4,281,607,160	80.83 %
Residential Investment (Full Recourse)	5,812	15.76 %	\$1,015,664,692	19.17 %
Total	36,868	100.00 %	\$5,297,271,852	100.00 %

Mortgage Pool by Property Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
House	33,075	89.71 %	\$4,760,974,336	89.88 %
Unit/ Flat/ Apartment*	3,793	10.29 %	\$536,297,515	10.12 %
Other	0	0.00 %	\$0	0.00 %
Total	36,868	100.00 %	\$5,297,271,852	100.00 %

* Unit/ Flat/ Apartment - refers to properties with more than one title or dwelling recorded against it.

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	223	0.60 %	\$25,460,320	0.48 %
> 3 up to and including 6 months	2,645	7.17 %	\$378,714,787	7.15 %
> 6 up to and including 9 months	4,331	11.75 %	\$724,788,970	13.68 %
> 9 up to and including 12 months	2,079	5.64 %	\$344,244,514	6.50 %
> 12 up to and including 15 months	2,726	7.39 %	\$441,169,553	8.33 %
> 15 up to and including 18 months	2,624	7.12 %	\$424,865,516	8.02 %
> 18 up to and including 21 months	2,025	5.49 %	\$328,862,927	6.21 %
> 21 up to and including 24 months	1,904	5.16 %	\$279,422,155	5.27 %
> 24 up to and including 27 months	1,358	3.68 %	\$200,182,801	3.78 %
> 27 up to and including 30 months	1,310	3.55 %	\$196,684,391	3.71 %
> 30 up to and including 33 months	1,160	3.15 %	\$165,856,610	3.13 %
> 33 up to and including 36 months	1,311	3.56 %	\$179,377,612	3.39 %
> 36 up to and including 48 months	4,693	12.73 %	\$629,074,989	11.88 %
> 48 up to and including 60 months	2,996	8.13 %	\$390,106,361	7.36 %
> 60 up to and including 72 months	1,493	4.05 %	\$176,901,627	3.34 %
> 72 up to and including 84 months	1,327	3.60 %	\$162,342,382	3.06 %
> 84 up to and including 96 months	961	2.61 %	\$107,715,785	2.03 %
> 96 up to and including 108 months	633	1.72 %	\$60,977,151	1.15 %
> 108 up to and including 120 months	448	1.22 %	\$38,567,571	0.73 %
> 120 months	621	1.68 %	\$41,955,830	0.79 %
Total	36,868	100.00 %	\$5,297,271,852	100.00 %

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 0	1	0.00 %	\$85	0.00 %
up to and including 1 year	920	2.50 %	\$48,859,179	0.92 %
> 1 up to and including 2 years	1,025	2.78 %	\$51,727,105	0.98 %
> 2 up to and including 3 years	1,104	2.99 %	\$68,549,578	1.29 %
> 3 up to and including 4 years	1,153	3.13 %	\$97,558,220	1.84 %
> 4 up to and including 5 years	1,171	3.18 %	\$96,207,288	1.82 %
> 5 up to and including 6 years	1,131	3.07 %	\$117,739,387	2.22 %
> 6 up to and including 7 years	1,252	3.40 %	\$144,171,683	2.72 %
> 7 up to and including 8 years	1,256	3.41 %	\$143,894,065	2.72 %
> 8 up to and including 9 years	1,470	3.99 %	\$197,262,158	3.72 %
> 9 up to and including 10 years	1,221	3.31 %	\$126,186,580	2.38 %
> 10 up to and including 15 years	4,943	13.41 %	\$618,341,196	11.67 %
> 15 up to and including 20 years	5,430	14.73 %	\$823,026,587	15.54 %
> 20 up to and including 25 years	5,968	16.19 %	\$1,038,663,675	19.61 %
> 25 up to and including 30 years	8,823	23.93 %	\$1,725,085,067	32.57 %
> 30 years	0	0.00 %	\$0	0.00 %
Total	36,868	100.00 %	\$5,297,271,852	100.00 %

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	36,696	99.53 %	\$5,268,535,567	99.46 %
> 0 days up to and including 30 days	144	0.39 %	\$23,450,750	0.44 %
> 30 days up to and including 60 days	24	0.07 %	\$4,270,674	0.08 %
> 60 days up to and including 90 days	4	0.01 %	\$1,014,860	0.02 %
> 90 days up to and including 120 days	0	0.00 %	\$0	0.00 %
> 120 days up to and including 150 days	0	0.00 %	\$0	0.00 %
> 150 days up to and including 180 days	0	0.00 %	\$0	0.00 %
> 180 days	0	0.00 %	\$0	0.00 %
Total	36,868	100.00 %	\$5,297,271,852	100.00 %

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
> 0 up to and including 3 months	1,886	10.09 %	\$283,308,952	9.15 %
> 3 up to and including 6 months	3,408	18.24 %	\$536,207,304	17.31 %
> 6 up to and including 9 months	3,319	17.76 %	\$535,126,750	17.28 %
> 9 up to and including 12 months	3,095	16.56 %	\$512,336,687	16.54 %
> 12 up to and including 15 months	1,041	5.57 %	\$167,263,441	5.40 %
> 15 up to and including 18 months	2,015	10.78 %	\$404,571,222	13.06 %
> 18 up to and including 21 months	1,559	8.34 %	\$270,349,806	8.73 %
> 21 up to and including 24 months	964	5.16 %	\$165,854,010	5.36 %
> 24 up to and including 27 months	304	1.63 %	\$50,257,160	1.62 %
> 27 up to and including 30 months	182	0.97 %	\$25,598,816	0.83 %
> 30 up to and including 33 months	291	1.56 %	\$46,176,338	1.49 %
> 33 up to and including 36 months	202	1.08 %	\$33,075,353	1.07 %
> 36 up to and including 48 months	220	1.18 %	\$32,692,791	1.06 %
> 48 up to and including 60 months	200	1.07 %	\$33,992,978	1.10 %
> 60 months	1	0.01 %	\$96,349	0.00 %
Total	18,687	100.00 %	\$3,096,907,957	100.00 %

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	7,887	21.39 %	\$991,295,647	18.71 %
Fortnightly	18,666	50.63 %	\$2,601,849,277	49.12 %
Monthly	10,315	27.98 %	\$1,704,126,928	32.17 %
Total	36,868	100.00 %	\$5,297,271,852	100.00 %

Trust Manager

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G a D e Z O P Z A e q a A o A T a q a e ^ i A e [. . i A e e q a e A e i A e q a A e q ^ A ^ .] [. . a e q a e A i A e q a A e q a A e q a [o k A e a i / e A e q ^ A a e A e e [^ c q @ o e i A A ^ i a ^ } & A A i A o i . a ^ D
+ i A e q ^ A i . . A i A e e a e A A e u e z a e A e A ~ ^ i A a A e q ^ A ^ i . [] A i A e q a A [] A o A e i & { ^ } o k i A e q ^ A q + i { a e q } e k [} & i . q } . A i A e { a . q } . A e i } a e q a a A e A o A e i & { ^ } d e
U ^ e q a } o A q [i a A [o k i A ^ []] A o A e i } o k i A ~ A o A e i & { ^ } e k o k i A q ^ i a A a e A o A e A e , } A e . . . { ^ } o k i a A c a e q a e q } A e q a A A ^ A o A e A e , } A e e q a e A e A e } a e i A o A e { A e
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p ^ a e A O e Z O P Z A [i A o A T a q a e ^ i A e e e] o k i . [] . a e q a e A i A e A e a e q a e q a ^ A i { e k i ^ e q + i { a e q } A i A ^ \ ^ . ^ } a e q } A e i } a e q a a A e A o A e i & { ^ } e k o A e o A O e Z O P Z
} [i A o A T a q a e ^ i A e a ^ A e q ^ A ^ \ ^ . ^ } a e q } e k [{ (^) a a e q } A i A a e i o k i e k i ^ . ^ . A i A e [i a e i A ^ a e a q a ^ A o A e e & i a e k i a e e ^ a e k i a e e [] a e i A ^ . . A i A e i { } i ^ o k i A ^ . .
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