

ANZNZ Covered Bond Trust - Monthly Investor Report

Collection Period End Date: 30 September 2015

Determination Date: 15 October 2015

Trust Payment Date: 19 October 2015

Trustee / Covered Bond Guarantor:

Security Trustee:

Bond Trustee:

Bond Trustee:

Deutsche Trustee Company Ltd
Servicer:

ANZ Bank New Zealand Ltd
Trust Manager:

ANZ Bank New Zealand Ltd
ASSET Monitor:

KPMG

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	Pass

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Asset	Coverage Test as at 15 October 2015		
	Calculation of Adjusted Aggregate Housing Loan Amount		
Α	The lesser of:		
(1)	Sum of the Indexed LVR Adjusted Housing Loan Balance of each Housing Loan in the Housing Loan Portfolio, or	\$7,258,239,769	
(2)	Sum of the Asset Percentage Adjusted Housing Loan Balance Amount of each Housing Loan in the Housing Loan Portfolio	\$6,280,108,279	
			\$6,280,108,279
В	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
С	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		\$6,280,108,279
	Results of Asset Coverage Test		
	Adjusted Aggregate Housing Loan Amount:		\$6,280,108,279
	NZD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:		\$4,792,551,457
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	Asset Percentage:		86.50%
	Contractual Overcollateralisation:		115.61 %
	Total Overcollateralisation:		148.00 %

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 19 October 2015

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 2012-2	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 %
Series 2013-1 Tranche 1	24 Sep 2013	EUR 500,000,000	\$811,968,408	1.6239	Annual	1.5000 %
Series 2015-1 Tranche 1	27 Jan 2015	EUR 750,000,000	\$1,142,297,227	1.5231	Annual	0.6250 %
Total	-	-	\$4,792,551,457	-	-	-

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 2012-2	074475019	CH0149182450	SIX	Hard Bullet	27 Feb 2018	N/A
Series 2011-1 Tranche 2	069384986	XS0693849860	LSE	Hard Bullet	20 Oct 2016	N/A
Series 2012-3 Tranche 1	083036052	XS0830360524	LSE	Soft Bullet	05 Oct 2017	05 Oct 2018
Series 2013-1 Tranche 1	083036052	XS0973586059	LSE	Soft Bullet	02 Oct 2018	02 Oct 2019
Series 2015-1 Tranche 1	117152677	XS1171526772	LSE	Soft Bullet	27 Jan 2022	27 Jan 2023

Funding Summary (NZD)

	Nominal Value	%
Intercompany Loan	\$4,792,551,457	100.00 %
Demand Loan	\$2,300,427,955	48.00 %
Total Funding	\$7,092,979,411	

Pool Summary

Acquisition Cut off Date	01 Oct 2015
Current Aggregate Principal Balance (NZD)	\$7,092,979,411
Number of Loans	46,436
Number of Loan Groups	31,255
Average Loan Group Size	226,939
Maximum Loan Group Balance	\$1,945,653
Weighted Average Current Loan to Value Ratio (LVR)	57.27 %
Weighted Average Current Indexed Loan to Value Ratio (LVR)	53.09 %
Weighted Average Interest Rate	5.67 %
Weighted Average Seasoning (Months)	29.70
Weighted Average Remaining Term (Months)	254.11

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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%	8,288	17.85 %	\$500,756,640	7.06 %
> 25.00% up to and including 30.00%	2,264	4.88 %	\$239,678,786	3.38 %
> 30.00% up to and including 35.00%	2,548	5.49 %	\$311,911,917	4.40 %
> 35.00% up to and including 40.00%	2,690	5.79 %	\$362,345,552	5.11 %
> 40.00% up to and including 45.00%	2,735	5.89 %	\$401,316,141	5.66 %
> 45.00% up to and including 50.00%	2,937	6.32 %	\$451,983,051	6.37 %
> 50.00% up to and including 55.00%	3,098	6.67 %	\$509,373,100	7.18 %
> 55.00% up to and including 60.00%	3,258	7.02 %	\$550,195,281	7.76 %
> 60.00% up to and including 65.00%	3,591	7.73 %	\$661,401,140	9.32 %
> 65.00% up to and including 70.00%	4,078	8.78 %	\$858,498,467	12.10 %
> 70.00% up to and including 75.00%	4,175	8.99 %	\$809,185,487	11.41 %
> 75.00% up to and including 80.00%	6,240	13.44 %	\$1,343,171,862	18.94 %
> 80.00% up to and including 85.00%	447	0.96 %	\$80,631,516	1.14 %
> 85.00% up to and including 90.00%	80	0.17 %	\$11,866,580	0.17 %
> 90.00% up to and including 95.00%	0	0.00 %	\$0	0.00 %
> 95.00% up to and including 100.00%	3	0.01 %	\$257,298	0.00 %
> 100.00%	4	0.01 %	\$406,594	0.01 %
Total	46,436	100.00 %	\$7,092,979,411	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%	9,568	20.60 %	\$665,172,758	9.38 %
> 25.00% up to and including 30.00%	2,486	5.35 %	\$293,913,991	4.14 %
> 30.00% up to and including 35.00%	2,816	6.06 %	\$375,327,500	5.29 %
> 35.00% up to and including 40.00%	2,948	6.35 %	\$439,354,058	6.19 %
> 40.00% up to and including 45.00%	3,123	6.73 %	\$483,994,318	6.82 %
> 45.00% up to and including 50.00%	3,299	7.10 %	\$561,463,753	7.92 %
> 50.00% up to and including 55.00%	3,350	7.21 %	\$598,063,860	8.43 %
> 55.00% up to and including 60.00%	3,312	7.13 %	\$632,965,911	8.92 %
> 60.00% up to and including 65.00%	3,755	8.09 %	\$738,520,772	10.41 %
> 65.00% up to and including 70.00%	3,714	8.00 %	\$783,834,636	11.05 %
> 70.00% up to and including 75.00%	3,796	8.17 %	\$725,709,614	10.23 %
> 75.00% up to and including 80.00%	3,861	8.31 %	\$737,658,955	10.40 %
> 80.00% up to and including 85.00%	337	0.73 %	\$48,727,895	0.69 %
> 85.00% up to and including 90.00%	55	0.12 %	\$6,160,523	0.09 %
> 90.00% up to and including 95.00%	6	0.01 %	\$926,751	0.01 %
> 95.00% up to and including 100.00%	1	0.00 %	\$254,412	0.00 %
> 100.00%	9	0.02 %	\$929,704	0.01 %
Total	46,436	100.00 %	\$7,092,979,411	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%	3,010	6.48 %	\$493,230,484	6.95 %
> 5.00% up to and including 5.50%	10,472	22.55 %	\$1,955,884,167	27.57 %
> 5.50% up to and including 6.00%	26,902	57.93 %	\$3,794,661,710	53.50 %
> 6.00% up to and including 6.50%	4,774	10.28 %	\$689,536,205	9.72 %
> 6.50% up to and including 7.00%	1,125	2.42 %	\$144,592,050	2.04 %
> 7.00% up to and including 7.50%	116	0.25 %	\$12,323,247	0.17 %
> 7.50% up to and including 8.00%	37	0.08 %	\$2,751,548	0.04 %
> 8.00% up to and including 8.50%	0	0.00 %	\$0	0.00 %
> 8.50% up to and including 9.00%	0	0.00 %	\$0	0.00 %
> 9.00% up to and including 9.50%	0	0.00 %	\$0	0.00 %
> 9.50% up to and including 10.00%	0	0.00 %	\$0	0.00 %
> 10.00%	0	0.00 %	\$0	0.00 %
Total	46,436	100.00 %	\$7,092,979,411	100.00 %

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	3,383	7.29 %	\$578,109,593	8.15 %
<= 2 Year Fixed	6,223	13.40 %	\$1,044,527,504	14.73 %
<= 3 Year Fixed	17,835	38.41 %	\$3,140,673,012	44.28 %
<= 4 Year Fixed	6,466	13.92 %	\$1,098,648,055	15.49 %
<= 5 Year Fixed	1,008	2.17 %	\$160,458,525	2.26 %
> 5 Year Fixed	381	0.82 %	\$61,421,797	0.87 %
Total Fixed Rate	35,296	76.01 %	\$6,083,838,487	85.77 %
Total Variable Rate	11,140	23.99 %	\$1,009,140,924	14.23 %
Total	46,436	100.00 %	\$7,092,979,411	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	7,188	23.00 %	\$392,307,375	5.53 %
> \$100,000 up to and including \$200,000	9,094	29.10 %	\$1,381,210,044	19.47 %
> \$200,000 up to and including \$300,000	7,291	23.33 %	\$1,807,938,668	25.49 %
> \$300,000 up to and including \$400,000	3,878	12.41 %	\$1,339,537,887	18.89 %
> \$400,000 up to and including \$500,000	1,851	5.92 %	\$826,186,573	11.65 %
> \$500,000 up to and including \$600,000	896	2.87 %	\$489,262,670	6.90 %
> \$600,000 up to and including \$700,000	432	1.38 %	\$279,057,662	3.93 %
> \$700,000 up to and including \$800,000	257	0.82 %	\$192,138,357	2.71 %
> \$800,000 up to and including \$900,000	113	0.36 %	\$95,308,207	1.34 %
> \$900,000 up to and including \$1.00m	80	0.26 %	\$75,772,046	1.07 %
> \$1.00m up to and including \$1.25m	116	0.37 %	\$127,106,453	1.79 %
> \$1.25m up to and including \$1.50m	37	0.12 %	\$50,159,134	0.71 %
> \$1.50m up to and including \$1.75m	16	0.05 %	\$25,702,513	0.36 %
> \$1.75m up to and including \$2.00m	6	0.02 %	\$11,291,823	0.16 %
Total	31,255	100.00 %	\$7,092,979,411	100.00 %

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Auckland	14,409	31.03 %	\$3,055,198,321	43.07 %
Bay of Plenty	2,749	5.92 %	\$345,594,540	4.87 %
Canterbury	6,310	13.59 %	\$887,918,317	12.52 %
Gisborne	465	1.00 %	\$47,595,374	0.67 %
Hawke's Bay	1,493	3.22 %	\$163,667,525	2.31 %
Manawatu-Wanganui	2,670	5.75 %	\$257,403,206	3.63 %
Nelson/Marlborough	1,193	2.57 %	\$148,607,854	2.10 %
Northland	1,312	2.83 %	\$151,575,417	2.14 %
Otago	3,039	6.54 %	\$339,376,469	4.78 %
Southland	126	0.27 %	\$11,959,426	0.17 %
Taranaki	817	1.76 %	\$101,649,356	1.43 %
Waikato	4,897	10.55 %	\$654,435,398	9.23 %
Wellington	6,525	14.05 %	\$889,021,233	12.53 %
West Coast	431	0.93 %	\$38,976,975	0.55 %
Total	46,436	100.00 %	\$7,092,979,411	100.00 %

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	44,706	96.27 %	\$6,748,682,941	95.15 %
Interest Only	1,730	3.73 %	\$344,296,470	4.85 %
Total	46,436	100.00 %	\$7,092,979,411	100.00 %

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	46,436	100.00 %	\$7,092,979,411	100.00 %
Low Doc Loans	0	0.00 %	\$0	0.00 %
No Doc Loans	0	0.00 %	\$0	0.00 %
Total	46,436	100.00 %	\$7,092,979,411	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	148	8.55 %	\$22,714,881	6.60 %
> 1 up to and including 2 years	205	11.85 %	\$38,695,491	11.24 %
> 2 up to and including 3 years	150	8.67 %	\$25,538,225	7.42 %
> 3 up to and including 4 years	207	11.97 %	\$39,815,117	11.56 %
> 4 up to and including 5 years	193	11.16 %	\$35,022,304	10.17 %
> 5 up to and including 6 years	153	8.84 %	\$29,574,794	8.59 %
> 6 up to and including 7 years	159	9.19 %	\$36,514,479	10.61 %
> 7 up to and including 8 years	118	6.82 %	\$24,427,204	7.09 %
> 8 up to and including 9 years	155	8.96 %	\$34,445,627	10.00 %
> 9 up to and including 10 years	236	13.64 %	\$56,451,470	16.40 %
>10 years	6	0.35 %	\$1,096,879	0.32 %
Total	1,730	100.00 %	\$344,296,470	100.00 %

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	39,853	85.82 %	\$5,861,641,011	82.64 %
Residential Investment (Full Recourse)	6,583	14.18 %	\$1,231,338,400	17.36 %
Total	46,436	100.00 %	\$7,092,979,411	100.00 %

Mortgage Pool by Property Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
House	41,644	89.68 %	\$6,397,072,755	90.19 %
Unit/ Flat/ Apartment*	4,792	10.32 %	\$695,906,656	9.81 %
Other	0	0.00 %	\$0	0.00 %
Total	46,436	100.00 %	\$7,092,979,411	100.00 %

 $^{^{\}star}$ 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	198	0.43 %	\$8,106,366	0.11 %
> 3 up to and including 6 months	2,434	5.24 %	\$470,455,458	6.63 %
> 6 up to and including 9 months	2,856	6.15 %	\$528,961,494	7.46 %
> 9 up to and including 12 months	2,787	6.00 %	\$508,940,425	7.18 %
> 12 up to and including 15 months	2,812	6.06 %	\$474,269,843	6.69 %
> 15 up to and including 18 months	4,052	8.73 %	\$654,140,684	9.22 %
> 18 up to and including 21 months	3,340	7.19 %	\$494,622,933	6.97 %
> 21 up to and including 24 months	3,554	7.65 %	\$546,832,579	7.71 %
> 24 up to and including 27 months	3,135	6.75 %	\$463,346,322	6.53 %
> 27 up to and including 30 months	3,051	6.57 %	\$490,642,409	6.92 %
> 30 up to and including 33 months	2,018	4.35 %	\$299,032,001	4.22 %
> 33 up to and including 36 months	2,299	4.95 %	\$357,646,769	5.04 %
> 36 up to and including 48 months	4,428	9.54 %	\$669,261,239	9.44 %
> 48 up to and including 60 months	2,655	5.72 %	\$349,026,739	4.92 %
> 60 up to and including 72 months	2,251	4.85 %	\$279,923,286	3.95 %
> 72 up to and including 84 months	1,668	3.59 %	\$209,937,612	2.96 %
> 84 up to and including 96 months	777	1.67 %	\$83,698,235	1.18 %
> 96 up to and including 108 months	687	1.48 %	\$80,759,252	1.14 %
> 108 up to and including 120 months	499	1.07 %	\$53,098,520	0.75 %
> 120 months	935	2.01 %	\$70,277,246	0.99 %
Total	46,436	100.00 %	\$7,092,979,411	100.00 %

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	997	2.15 %	\$27,990,513	0.39 %
> 1 up to and including 2 years	1,291	2.78 %	\$56,361,765	0.79 %
> 2 up to and including 3 years	1,354	2.92 %	\$58,469,908	0.82 %
> 3 up to and including 4 years	1,307	2.81 %	\$80,057,369	1.13 %
> 4 up to and including 5 years	1,326	2.86 %	\$87,890,641	1.24 %
> 5 up to and including 6 years	1,152	2.48 %	\$89,332,928	1.26 %
> 6 up to and including 7 years	1,226	2.64 %	\$115,938,160	1.63 %
> 7 up to and including 8 years	1,368	2.95 %	\$122,956,613	1.73 %
> 8 up to and including 9 years	1,365	2.94 %	\$136,311,965	1.92 %
> 9 up to and including 10 years	1,515	3.26 %	\$182,583,679	2.57 %
> 10 up to and including 15 years	5,899	12.70 %	\$737,039,108	10.39 %
> 15 up to and including 20 years	6,453	13.90 %	\$996,468,410	14.05 %
> 20 up to and including 25 years	7,015	15.11 %	\$1,235,547,931	17.42 %
> 25 up to and including 30 years	14,168	30.51 %	\$3,166,030,422	44.64 %
> 30 years	0	0.00 %	\$0	0.00 %
Total	46,436	100.00 %	\$7,092,979,411	100.00 %

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	46,103	99.28 %	\$7,036,717,712	99.21 %
> 0 days up to and including 30 days	240	0.52 %	\$38,978,275	0.55 %
> 30 days up to and including 60 days	59	0.13 %	\$10,794,117	0.15 %
> 60 days up to and including 90 days	34	0.07 %	\$6,489,308	0.09 %
> 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	46,436	100.00 %	\$7,092,979,411	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	4,224	11.97 %	\$716,354,673	11.77 %
> 3 up to and including 6 months	3,838	10.87 %	\$630,282,425	10.36 %
> 6 up to and including 9 months	5,917	16.76 %	\$975,741,773	16.04 %
> 9 up to and including 12 months	4,962	14.06 %	\$812,145,163	13.35 %
> 12 up to and including 15 months	3,273	9.27 %	\$612,739,645	10.07 %
> 15 up to and including 18 months	3,772	10.69 %	\$681,185,824	11.20 %
> 18 up to and including 21 months	3,823	10.83 %	\$735,617,268	12.09 %
> 21 up to and including 24 months	2,201	6.24 %	\$344,851,723	5.67 %
> 24 up to and including 27 months	732	2.07 %	\$134,866,414	2.22 %
> 27 up to and including 30 months	746	2.11 %	\$132,324,602	2.18 %
> 30 up to and including 33 months	586	1.66 %	\$108,170,317	1.78 %
> 33 up to and including 36 months	286	0.81 %	\$46,357,604	0.76 %
> 36 up to and including 48 months	466	1.32 %	\$68,022,327	1.12 %
> 48 up to and including 60 months	470	1.33 %	\$85,178,728	1.40 %
> 60 months	0	0.00 %	\$0	0.00 %
Total	35,296	100.00 %	\$6,083,838,487	100.00 %

Mortgage Pool by Payment Frequency

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	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	12,130	26.12 %	\$1,612,032,988	22.73 %
Fortnightly	24,021	51.73 %	\$3,606,252,495	50.84 %
Monthly	10,285	22.15 %	\$1,874,693,928	26.43 %
Total	46,436	100.00 %	\$7,092,979,411	100.00 %

Trust Manager

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Contacts: Ÿc^œ^Á/•^

Ta) at ^ LÉAUÔT ÁT ana a | ^ÁU ~a&^ OEÞZÁÙÔTÁTãåå |^ÁU~ã&^ Øæ&•ã,ã^kÂiFÁGÂIJHÏÁIF€Ï Ò{ æajkÁç^cc^be^O æ}: È&[{

Servicer

OEÞZÁÓæ)\ÁÞ^¸ÁZ^æ);æ)åÆScå OEÞZÁÔ^}d^ÉGHÉGJÁOE;a^¦cÁÚd^^c OE &\|aa) åÊÃp^ ÁZ^adaa) åÁF€F€

CE; ο@() }^ÁÓ¦æán•@e; P^æán/A, ÁΩE•^∧0/B/Sãρaà ájāc ÁTæ)æ * ^{ ^} c

ÞZÁV¦^æ*¦^ÊÁŒÞZÁÞZ V^|^]@}}^kÁQÎIÁIDÁHÎÎÌ€F Øæ&eājā^kÁQÎIÁ JDÁGÍG΀GÎ

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DISCLAIMER

V@ặÁ^][¦dK

GaDin Á [Áng - [| casta] Á, * |] [• ^• Á,] | Ébin Á [cáng c/ } å^ à Ásee Áse) Á, --^ | Á, | Án [| Badiaceda] Á, -Áse) ^ Ádj ag 8atelylag • d * { ^ } cán, | Án | [å * 80Å; | Áseá ^ 80 { { ^ } à aceda] Át Án `à • 8 lata ^ Á; | Étá ^ | | Étá | Étá ^ | | Étá | Étá ^ | | Étá | Étá ^ | Étá | Étá

V[ÁœÁr¢ơ}ơ]ơ∮^!{ ãơ ả kấn Áạ; K ÇaĐKĐĐ ZÞZÁBJ ả ÁœÁr a) ađ ^!Áā[Á;[ơ∮ ab!a)ơ∮!Á^]!^•^}ơÁœĐÁœÁā[& { ^}ơÁp!ÁæÁş-{!{ acaā[}Ár∕ơ∮'ơ∮!Ár∕∽!!^àÁq Ág Ác®Áā[& { ^}dÓæÁs&&' lae^ĎA/ãæÁp/Ê

Þ^ā;@ kÁŒPZÞZÁ[ˈkÁ@ÁTa) æt ^kÁœ&&?] ơ∮,^•][}•ãa ðját Á[ˈk∱ːÁā;æàðját Ábēā;ā;*Á![{Ēbe})^Ág;-[¦{æbaj^Á;jk^\]!^•^} cæāj} ½[@æðj ^á,Ág[@æðj ^á,Ági Á@ã Ági &@ã Agi &@ Agi &@ã Agi &@ Agi &