

ANZNZ Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	31 July 2016
Determination Date:	15 August 2016
Trust Payment Date:	17 August 2016

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:	KPMG
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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

Asset	Coverage Test as at 15 August 2016		
	Calculation of Adjusted Aggregate Housing Loan Amount		
А	The lesser of:		
(1)	Sum of the Indexed LVR Adjusted Housing Loan Balance of each Housing Loan in the Housing Loan Portfolio, or	\$10,536,390,698	
(2)	Sum of the Asset Percentage Adjusted Housing Loan Balance Amount of each Housing Loan in the Housing Loan Portfolio	\$9,114,963,824	
			\$9,114,963,824
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		\$9,114,963,824
	Results of Asset Coverage Test		
	Adjusted Aggregate Housing Loan Amount:		\$9,114,963,824
	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:		217.89 %

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 August 2016

Bonds	Issue Date	Principal Balance	Principal Balance	Exchange	Coupon	Coupon Rate
		· ·	(NZD Equiv.)	Rate	Frequency	·
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
Tranche T						

Funding Summary (NZD) Nominal Value Intercompany Loan \$4,792,551,457 Domand Loan \$5,640,700,392

Total Funding	\$10,442,251,849	
Demand Loan	\$5,649,700,392	117.89 %
Intercompany Loan	\$4,792,551,457	100.00 %

Pool Summary

Acquisition Cut off Date	01 Aug 2016
Current Aggregate Principal Balance (NZD)	\$10,442,251,849
Number of Loans	58,375
Number of Loan Groups	42,000
Average Loan Group Size	248,625
Maximum Loan Group Balance	\$1,981,054
Weighted Average Current Loan to Value Ratio (LVR)	54.60 %
Weighted Average Current Indexed Loan to Value Ratio (LVR)	50.00 %
Weighted Average Interest Rate	5.07 %
Weighted Average Seasoning (Months)	28.27
Weighted Average Remaining Term (Months)	252.75

%

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%	12,412	21.26 %	\$961,187,731	9.20 %
> 25.00% up to and including 30.00%	3,294	5.64 %	\$463,359,432	4.44 %
> 30.00% up to and including 35.00%	3,446	5.90 %	\$535,834,521	5.13 %
> 35.00% up to and including 40.00%	3,450	5.91 %	\$572,509,772	5.48 %
> 40.00% up to and including 45.00%	3,580	6.13 %	\$645,436,676	6.18 %
> 45.00% up to and including 50.00%	3,687	6.32 %	\$697,102,214	6.68 %
> 50.00% up to and including 55.00%	3,831	6.56 %	\$759,345,208	7.27 %
> 55.00% up to and including 60.00%	4,043	6.93 %	\$844,962,754	8.09 %
> 60.00% up to and including 65.00%	4,351	7.45 %	\$955,894,522	9.15 %
> 65.00% up to and including 70.00%	5,154	8.83 %	\$1,310,222,036	12.55 %
> 70.00% up to and including 75.00%	4,660	7.98 %	\$1,062,009,514	10.17 %
> 75.00% up to and including 80.00%	6,191	10.61 %	\$1,584,819,930	15.18 %
> 80.00% up to and including 85.00%	214	0.37 %	\$39,458,235	0.38 %
> 85.00% up to and including 90.00%	49	0.08 %	\$8,995,325	0.09 %
> 90.00% up to and including 95.00%	3	0.01 %	\$257,107	0.00 %
> 95.00% up to and including 100.00%	0	0.00 %	\$0	0.00 %
> 100.00%	10	0.02 %	\$856,875	0.01 %
Total	58,375	100.00 %	\$10,442,251,849	100.00 %

Mortgage Pool by Current Indexed Loan to Value Ratio (LVR)* (%) Balance (%) Number of Number of Loans Balance Outstanding Loans Outstanding \$1,240,687,288 up to and including 25.00% 14,203 24.33 % 11.88 % > 25.00% up to and including 30.00% 3,644 6.24 % \$544,695,515 5.22 % > 30.00% up to and including 35.00% \$656,470,175 3,867 6.62 % 6.29 % > 35.00% up to and including 40.00% 3.856 6.61 % \$690,989,204 6.62 % > 40.00% up to and including 45.00% 4,052 6.94 % \$777,845,225 7.45 % > 45.00% up to and including 50.00% 7.07 % \$857,923,930 8.22 % 4,126 > 50.00% up to and including 55.00% 4,279 7.33 % \$947,996,092 9.08 % > 55.00% up to and including 60.00% 4,379 7.50 % \$1,022,851,171 9.80 % > 60.00% up to and including 65.00% 4,348 7.45 % \$1,034,112,003 9.90 % > 65.00% up to and including 70.00% 4,372 7.49 % \$1,055,948,163 10.11 % > 70.00% up to and including 75.00% 4,195 7.19 % \$941,668,119 9.02 % > 75.00% up to and including 80.00% 2,848 4.88 % \$640,043,468 6.13 % > 80.00% up to and including 85.00% \$24,388,060 161 0.28 % 0.23 % > 85.00% up to and including 90.00% 25 0.04 % \$4,559,820 0.04 % > 90.00% up to and including 95.00% 10 0.02 % \$1,216,741 0.01 % 0.00 % > 95.00% up to and including 100.00% 0 0.00 % \$0 > 100.00% 10 0.02 % \$856,875 0.01 % Total 58,375 100.00 % \$10,442,251,849 100.00 %

* 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%	23,569	40.38 %	\$4,903,801,454	46.96 %
> 5.00% up to and including 5.50%	13,893	23.80 %	\$2,357,219,729	22.57 %
> 5.50% up to and including 6.00%	15,860	27.17 %	\$2,441,675,116	23.38 %
> 6.00% up to and including 6.50%	3,750	6.42 %	\$577,469,283	5.53 %
> 6.50% up to and including 7.00%	1,179	2.02 %	\$149,040,919	1.43 %
> 7.00% up to and including 7.50%	111	0.19 %	\$12,080,762	0.12 %
> 7.50% up to and including 8.00%	13	0.02 %	\$964,586	0.01 %
> 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	58,375	100.00 %	\$10,442,251,849	100.00 %

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	3,690	6.32 %	\$776,918,323	7.44 %
<= 2 Year Fixed	10,141	17.37 %	\$2,100,779,893	20.12 %
<= 3 Year Fixed	21,342	36.56 %	\$4,375,515,171	41.90 %
<= 4 Year Fixed	8,174	14.00 %	\$1,502,778,399	14.39 %
<= 5 Year Fixed	1,169	2.00 %	\$188,758,996	1.81 %
> 5 Year Fixed	887	1.52 %	\$162,480,162	1.56 %
Total Fixed Rate	45,403	77.78 %	\$9,107,230,944	87.22 %
Total Variable Rate	12,972	22.22 %	\$1,335,020,905	12.78 %
Total	58,375	100.00 %	\$10,442,251,849	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	9,336	22.23 %	\$491,942,253	4.71 %
> \$100,000 up to and including \$200,000	11,045	26.30 %	\$1,683,967,844	16.13 %
> \$200,000 up to and including \$300,000	9,241	22.00 %	\$2,301,160,113	22.04 %
> \$300,000 up to and including \$400,000	5,553	13.22 %	\$1,926,615,493	18.45 %
> \$400,000 up to and including \$500,000	2,994	7.13 %	\$1,340,280,682	12.84 %
> \$500,000 up to and including \$600,000	1,653	3.94 %	\$904,782,273	8.66 %
> \$600,000 up to and including \$700,000	872	2.08 %	\$563,957,548	5.40 %
> \$700,000 up to and including \$800,000	463	1.10 %	\$346,272,506	3.32 %
> \$800,000 up to and including \$900,000	266	0.63 %	\$225,692,444	2.16 %
> \$900,000 up to and including \$1.00m	213	0.51 %	\$202,040,597	1.93 %
> \$1.00m up to and including \$1.25m	235	0.56 %	\$260,958,552	2.50 %
> \$1.25m up to and including \$1.50m	77	0.18 %	\$106,248,971	1.02 %
> \$1.50m up to and including \$1.75m	34	0.08 %	\$54,600,493	0.52 %
> \$1.75m up to and including \$2.00m	18	0.04 %	\$33,732,080	0.32 %
Total	42,000	100.00 %	\$10,442,251,849	100.00 %

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Auckland	20,745	35.54 %	\$5,261,352,863	50.39 %
Bay of Plenty	3,277	5.61 %	\$448,718,857	4.30 %
Canterbury	7,721	13.23 %	\$1,194,139,204	11.44 %
Gisborne	465	0.80 %	\$50,557,199	0.48 %
Hawke's Bay	1,651	2.83 %	\$195,415,490	1.87 %
Manawatu-Wanganui	2,907	4.98 %	\$298,099,009	2.85 %
Nelson/Marlborough	1,402	2.40 %	\$184,077,644	1.76 %
Northland	1,441	2.47 %	\$181,233,404	1.74 %
Otago	3,324	5.69 %	\$408,360,375	3.91 %
Southland	155	0.27 %	\$16,180,671	0.15 %
Taranaki	890	1.52 %	\$115,983,960	1.11 %
Waikato	5,919	10.14 %	\$884,349,017	8.47 %
Wellington	8,021	13.74 %	\$1,159,546,858	11.10 %
West Coast	457	0.78 %	\$44,237,298	0.42 %
Total	58,375	100.00 %	\$10,442,251,849	100.00 %

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	55,141	94.46 %	\$9,516,482,226	91.13 %
Interest Only	3,234	5.54 %	\$925,769,623	8.87 %
Total	58,375	100.00 %	\$10,442,251,849	100.00 %

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Low Doc Loans	0	0.00 %	\$0	0.00 %
Full Doc Loans	58,375	100.00 %	\$10,442,251,849	100.00 %
No Doc Loans	0	0.00 %	\$0	0.00 %
Total	58,375	100.00 %	\$10,442,251,849	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	236	7.30 %	\$49,502,621	5.35 %
> 1 up to and including 2 years	167	5.16 %	\$30,078,843	3.25 %
> 2 up to and including 3 years	217	6.71 %	\$39,660,036	4.28 %
> 3 up to and including 4 years	224	6.93 %	\$47,748,139	5.16 %
> 4 up to and including 5 years	175	5.41 %	\$36,568,561	3.95 %
> 5 up to and including 6 years	178	5.50 %	\$41,408,849	4.47 %
> 6 up to and including 7 years	144	4.45 %	\$32,775,459	3.54 %
> 7 up to and including 8 years	335	10.36 %	\$91,722,797	9.91 %
> 8 up to and including 9 years	930	28.76 %	\$322,212,343	34.80 %
> 9 up to and including 10 years	616	19.05 %	\$230,611,945	24.91 %
>10 years	12	0.37 %	\$3,480,029	0.38 %
Total	3,234	100.00 %	\$925,769,623	100.00 %

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	49,286	84.43 %	\$8,380,070,553	80.25 %
Residential Investment (Full Recourse)	9,089	15.57 %	\$2,062,181,296	19.75 %
Total	58,375	100.00 %	\$10,442,251,849	100.00 %

Mortgage Pool by Property Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
House	51,934	88.97 %	\$9,340,802,202	89.45 %
Unit/ Flat/ Apartment*	6,441	11.03 %	\$1,101,449,647	10.55 %
Other	0	0.00 %	\$0	0.00 %
Total	58,375	100.00 %	\$10,442,251,849	100.00 %

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

Mortgage Pool by Loan Seasoning

niortgage i oor by Loan Seasoning	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	0	0.00 %	\$0	0.00 %
> 3 up to and including 6 months	477	0.82 %	\$117,363,455	1.12 %
> 6 up to and including 9 months	3,263	5.59 %	\$748,743,719	7.17 %
> 9 up to and including 12 months	5,187	8.89 %	\$1,276,322,714	12.22 %
> 12 up to and including 15 months	5,260	9.01 %	\$1,204,985,073	11.54 %
> 15 up to and including 18 months	4,893	8.38 %	\$1,020,107,819	9.77 %
> 18 up to and including 21 months	3,787	6.49 %	\$758,810,035	7.27 %
> 21 up to and including 24 months	3,361	5.76 %	\$624,946,676	5.98 %
> 24 up to and including 27 months	3,643	6.24 %	\$610,986,504	5.85 %
> 27 up to and including 30 months	3,866	6.62 %	\$595,850,918	5.71 %
> 30 up to and including 33 months	2,873	4.92 %	\$451,408,148	4.32 %
> 33 up to and including 36 months	2,818	4.83 %	\$426,147,670	4.08 %
> 36 up to and including 48 months	8,091	13.86 %	\$1,253,096,404	12.00 %
> 48 up to and including 60 months	3,492	5.98 %	\$505,249,020	4.84 %
> 60 up to and including 72 months	1,991	3.41 %	\$259,065,151	2.48 %
> 72 up to and including 84 months	1,839	3.15 %	\$219,883,370	2.11 %
> 84 up to and including 96 months	1,211	2.07 %	\$143,522,099	1.37 %
> 96 up to and including 108 months	607	1.04 %	\$67,410,668	0.65 %
> 108 up to and including 120 months	588	1.01 %	\$64,147,563	0.61 %
> 120 months	1,128	1.93 %	\$94,204,843	0.90 %
Total	58,375	100.00 %	\$10,442,251,849	100.00 %

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	1,199	2.05 %	\$56,527,774	0.54 %
> 1 up to and including 2 years	1,390	2.38 %	\$52,726,930	0.50 %
> 2 up to and including 3 years	1,444	2.47 %	\$77,276,072	0.74 %
> 3 up to and including 4 years	1,538	2.63 %	\$101,306,609	0.97 %
> 4 up to and including 5 years	1,347	2.31 %	\$102,611,552	0.98 %
> 5 up to and including 6 years	1,312	2.25 %	\$123,150,180	1.18 %
> 6 up to and including 7 years	1,397	2.39 %	\$130,973,227	1.25 %
> 7 up to and including 8 years	1,612	2.76 %	\$202,026,205	1.93 %
> 8 up to and including 9 years	2,423	4.15 %	\$462,311,336	4.43 %
> 9 up to and including 10 years	1,964	3.36 %	\$378,151,753	3.62 %
> 10 up to and including 15 years	7,030	12.04 %	\$969,966,768	9.29 %
> 15 up to and including 20 years	8,093	13.86 %	\$1,359,860,180	13.02 %
> 20 up to and including 25 years	8,339	14.29 %	\$1,601,140,742	15.33 %
> 25 up to and including 30 years	19,287	33.04 %	\$4,824,222,522	46.20 %
> 30 years	0	0.00 %	\$0	0.00 %
Total	58,375	100.00 %	\$10,442,251,849	100.00 %

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	58,046	99.44 %	\$10,381,183,612	99.42 %
> 0 days up to and including 30 days	245	0.42 %	\$43,864,619	0.42 %
> 30 days up to and including 60 days	61	0.10 %	\$13,319,888	0.13 %
> 60 days up to and including 90 days	23	0.04 %	\$3,883,731	0.04 %
> 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	58,375	100.00 %	\$10,442,251,849	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	7,342	16.17 %	\$1,488,162,265	16.34 %
> 3 up to and including 6 months	6,372	14.03 %	\$1,289,265,822	14.16 %
> 6 up to and including 9 months	7,441	16.39 %	\$1,482,161,507	16.27 %
> 9 up to and including 12 months	7,647	16.84 %	\$1,589,038,773	17.45 %
> 12 up to and including 15 months	4,054	8.93 %	\$828,474,663	9.10 %
> 15 up to and including 18 months	3,646	8.03 %	\$768,166,179	8.43 %
> 18 up to and including 21 months	2,591	5.71 %	\$481,501,314	5.29 %
> 21 up to and including 24 months	2,975	6.55 %	\$553,615,388	6.08 %
> 24 up to and including 27 months	558	1.23 %	\$110,434,674	1.21 %
> 27 up to and including 30 months	641	1.41 %	\$136,512,692	1.50 %
> 30 up to and including 33 months	472	1.04 %	\$79,975,803	0.88 %
> 33 up to and including 36 months	351	0.77 %	\$55,833,773	0.61 %
> 36 up to and including 48 months	884	1.95 %	\$169,519,482	1.86 %
> 48 up to and including 60 months	429	0.94 %	\$74,568,607	0.82 %
> 60 months	0	0.00 %	\$0	0.00 %
Total	45,403	100.00 %	\$9,107,230,944	100.00 %

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	14,214	24.35 %	\$2,132,720,715	20.42 %
Fortnightly	29,430	50.42 %	\$5,010,691,999	47.98 %
Monthly	14,730	25.23 %	\$3,298,311,091	31.59 %
Other	1	0.00 %	\$528,043	0.01 %
Total	58,375	100.00 %	\$10,442,251,849	100.00 %

	Trust Manager	Servicer
	CEÞZÁÔæ)^ ÁÔ[`¦OÃScå CEÓÞÁHEÆEEIÁĨÌÀÆEÏ Š^ç^ ÁFEÆEFEÆÛ`^^}ÁÙd^^c T^ à[`¦}^ÉÄK380[¦ã84ÉRE∙dæ)ãæÁHEE€	OEÞZÁÓæ)∖Á⊳^,ÁZ^æjæ)åÁŠcå OEÞZÁÔ^}d^ÉACHÉGJÁOEjä^¦AÛd^^c OE &∖ æ)åÉÉÞ^,ÁZ^æjæ)åÁF€F€
Contacts:	Ÿç^cc/Á/•^ Ta)a≇^¦ÊÛÔTÁTããå ^ÁU~38A OB⊐ZÂĴÔTÁTãåå ^ÁU~38A V^ ^]@{}^kAĴFGÂJHĬÂÍÍH Øæ34°ā[ā]^KÂĴFÁGÂJHĬÂĴFĒÏ Ò{a∰IÁŜç^cc/Èor^Oa):ÈB{{	O5;co2)}^ÁÓ¦æá•e@eş P^æáÁ;-ÁOE••^cABAŠäaeàðjã:ÁTæ)æ*^{^}c ÞZÁ/¦^æ•`;ÉKOE•ZÁ•Z V^ ^]02,}^KÁÇÎIÁ:DÁ:HÎÎÌ€F Øæa&eð[ð]^KÁÇĨIÁ:DÁEÍG΀CÎ Ò{æákkAC5;co22,}?ĚÓ¦æá•e@eş Oæð):ÈB[{

DISCLAIMER

V @ 94 Á^] [;łck (2) OB Á^} [;łck (2) OB Á Á ¦Åg † {{ actā}}Å,``;] [•^• Á,`} É É Á jókg c> å^åÁse Ác) Å, -~!Á !Á[|38āacetā]}Á, Ácg að 8āadAS •d`{ ^} of, !Á,![å`8oA,!ÁedA^8(]{ { ^} àacetā}}Á(Á`à•8;äa^Á{;lÉA^||ÉA, ||ÉA, (2) OB ^ Á ¼ ÁQ |àÁÔ[c^!^àĂÔ] à• ÉA [:Ås Ástó@ Ág c> qā}Å, 4ĐOE ZÁÔað \Áb^, ÁZ adað àÁŠcá ÁQDE ZÞZDÁ] [;ÁDE ZÍÔað ^I/Ô[`ioŠā[āc àÁQ@ ÁAT að ac ^iÄDA,!Ásg ^Á, d@ !Á,^!•[} q] As ^acetÅ^*adA^|acetā} •Á, } Á© Ásaæ ārÁ, Áv@ Ág f] Å, 4ĐOE ZÁÔað \Áb^, Áz (j As ^acetÅ^*adA^|acetā})•Á, } Av@ Ásaæ ārÁ, Áv@ Ág f] { acetā} ^àAS Ást (j As ^acetÅ^*adA^|acetā})•Á, } Av@ Ásaæ ārÁ, Áv@ Ág f] { acetā} ^àAS Ást (j As ^acetÅ*adA^|acetā) •Á, } Av@ Ásaæ ārÁ, Áv@ Ág f] { acetā} ^àAS Ást (j As ^acetÅ*adA^|acetā) ·A, } Av@ Ásaæ ārÁ, Áv@ Ág f] { acetā} ^àAS Ást (j As acetÅ*adA^|acetā) ·A, } AvAt *ada As `atetÅ*ada] Å AvAt *atetÅ*ada ja AvAt *atetÅ*ada ja AvAt *atetÅ (j As acetÅ*adA^|acetÅ*ada ada ada ada ja AvAt *atetÅ*ada ja AvAt *atetÅ*AvAt *atetÅ*ada ja AvAt *atetÅ*AvAt *atetÅ*ada ja AvAt *a

V[Ác@Ár¢cr}d]^l{accåAs^Aqq K GaĐĂDEZÞZAbglåAs@ÁTa)æ1^lÁs[Á][d]ad;ablae)d[lÁn]l^+^}dvoœenko@sáb[&`{^}dQ[lÁc@Abj-{l{aca]}Árd(`d\lÁn-All^åAs[ÁbjÁc@sáb[&`{^}d0bsábe&&`laec-ÉA/jaea]^Ê

Ü^&a]a}orÁ@(* |åÁ[cÁ^|^Á][}Á©/Á&[}c?)orÁ;-Áo@arÁa[&*{^}dŽai*oA(@;*|åÁ;aà^Áo@āÁ;}Áæ••^••{^}oÁa)åÁça4*aaaa]Áaa)åÁ^^\Áo@āÁ;}Áæåça&Aá[Á>}aaà|^Áo@{Áá {aà^Áaà^&ārā}Á&{}&^}}} \$A\${} &^}

Þ^ǎr@\ÁDE>ZÞZÁ,[¦Áv@ÁTæ)æt^¦Áv&&{] (Á~•)]}•åäqär Á(¦Á;¦Ájæaàqär Ávájā) *Á!{{Éxbaj^Á);-{!{æxaj}}Á;!Á^]!^•^}æxæj}}Ák[}œxaj^à/AjAjÁv@s/Á[& { ^}džv^àr@;ADE>ZÞZÁ,[¦ c@ÁTæ)æt^!Á;æà^•Ávaj^A^]!^•^}æxaj^ŽÉA^&{{{ ^}àæxaj}}Á;!Á;æa!æ)c°ÉAvc]!^••Á;!Áxuj]]a*åÉA^*æaåðj*Áv@Axe&&`!æ&rÉAvæe[}æai/``æ&rÉAvæe[}æai/`}^*•Á;!Á&{}@aka&`!æ&rÉAvæe[}æai/`}**Á;!Á&{{ }0^;}^***Á; c@Áy-{¦{æxi}}Á&{}æxi}^å/AjÁv@s/Au[{ { ^}àæxaj}}Á;!Á;æa!æd;c°ÉAvc]!^••Á;!Áxuj]]a*åÉA^*æåðj*Áv@Axe&&`!æ&rÉAvæe[}æai/`