



)RU ,PPHGLDWH 5HOHDVH
-DQXDU\

\$[HO 5REHUW DQG -DQXDU\ 0-RRRU LDDU 6FKRODU U VKLS & JHD

8QLYHUVLV\ RI \$ODVND&DQXDU\ KDV HVDDEHUVWHQVKHD\$HW -F\FH
0HPRULDO 6FKRODU WKLQ ZRURDRI KLV SDUHQWV

7KH &DUOVRQV ZHUH 0RSDRPHPHV IRIUWPH \$ODVNDYDWDUEDQNV \$[HO Z
&RRSHUDWLRQ 6HMHYLVFH DQGGPRQFLVWVWVQWHWDRVDMO %HLVWOLGH
ZDV WKHQ FDOOHGQMKHDOLQJQQHHULLQZ 'WBUWRPHQWHQR (QJLQH HU
0LQH V

\$V D SLRQH HU RI FROGXFWLRQW \$[HRO%RHOH&DQXDU\ WWH RI \$ODVND
VKDUH KLV NQRZOHQGVHRIYDWHBQ F\FHIZD WLDGHZDRVYVLB HQHJ\
HIILFLHQF\ DUH QRZVWVWIGDQVFRQQLTXBXELOQLSDVND³%XLOGLQJ
+RXVH LQ \$ODVND O LXWVWUHOHDZGFHFRQK WJKH&DQXDU\ RQV PDGH
\$ODVND WKHLU KRPH IURKHQ WJFRV DQXDU\HWHW WH

³:H HVDDEOLVKHG WKHVDFRSDUWKIQSGWULRQGDVWQ\VKDUH LQ WKH
UHPHPEUDQFH RI PRPVRQKRGDQV DQGLWFRQVUYEXWLVQ WRH\ ZHUH
WKHUH WR KHOS RDUKHLS ZIKOQQRZHQV&UYHUWFRQV WSKWLVDLG

%R[)DLUEDQNV \$ODVND