)RU ,PPHGLDWH 5HOHDVH
-DQXDU\

$[HO 5REHUW DQG -DQHW 0-HPRULDO 6FKROGDUVKLS &UHD

8QLYHUVLW\ RI $ODVND &DUXPVRQV KDV [HVWDEOLVKHG WK-HQ $HW -R\FH
0HPRULDO 6FKROJDUVKLS ZLWKLQ RI KLV SDUHQWV

7KH &DUOVRQV ZHUH OHPSJRVLHHV IRUWKH $QDYNHDVDLU EDQNV $[HO Z
&RRSHUDWLRQ 6[HUHYLFH DQGPRQFHVDVDDQWHWDRVDUO %HLVWOLQH
ZDV WKHQ FDOOHGQHUHO(QJLQHHULQJ 'WKHUWRPHQHWHQR (QJLQHHU
0LQHV

$V D SLRQHHU RI FRWUXFWLRQ $[FRQ3%RHO&DUWKHRQWDWH RI $ODVN
VKDUH KLV NQRZOHRQJVHRUYDWLRQ\ FR\FHKZDVLDGHZDRVEVLQ HQHUJ\
HIILFLHQF\ DUH QRZWUXFWLRQ WHRQHLTXSXELQLSDDVRQ ³%XLOGLQJ
+RXVH LQ $ODVNDO LXVHWLOHHUHQGFHFLRQKLJKHDWDQWXRQV PDGH
$ODVND WKHLU KRPH IUZKHQ WXHWDQWWK\HOHWWDWH

³:H HVWDEOLVKHG WKHDQFRSSDUWKLSGWULRQGDPWR\VDQ UH LQ WKH
UHPHPEUDQFH RI PRPWDQGKRQDGU DQGHLWKHRXQUYEXWLRQ WKH\ ZHUH
WKHUH WR KHOS RDWKHUVS ZLOO QRZRHQVXUYHWKRQ´.WKHLVDLG

%R[ )DLUEDQNV $ODVND