

**NATIONAL COMMERCIAL BANK JAMAICA LIMITED “the Bank” AND ITS SUBSIDIARIES  
“the Group”**

The Board of Directors has released the following un-audited results for the Group for the six months ended 31 March 2005.

|                               | <b>QUARTER</b>    | <b>SIX MONTHS</b> | <b>QUARTER</b>    | <b>SIX MONTHS</b> |
|-------------------------------|-------------------|-------------------|-------------------|-------------------|
|                               | <b>ENDED</b>      | <b>ENDED</b>      | <b>ENDED</b>      | <b>ENDED</b>      |
|                               | <b>31 03 2005</b> | <b>31 03 2005</b> | <b>31 03 2004</b> | <b>31 03 2004</b> |
|                               | <b>\$'000</b>     | <b>\$'000</b>     | <b>\$'000</b>     | <b>\$'000</b>     |
| REVENUE                       | 6,477,832         | 13,111,842        | 6,595,144         | 12,944,551        |
| EXPENSE                       | 5,619,514         | 10,904,246        | 5,362,071         | 10,741,354        |
| <b>Operating Profit</b>       | <b>858,318</b>    | <b>2,207,596</b>  | <b>1,233,073</b>  | <b>2,203,197</b>  |
| Share of profit of associates | 56,741            | 104,477           | -                 | -                 |
| <b>Profit before Taxation</b> | <b>915,059</b>    | <b>2,312,073</b>  | <b>1,233,073</b>  | <b>2,203,197</b>  |
| Taxation                      | (267,701)         | (593,784)         | (83,736)          | (307,652)         |
| <b>Net Profit</b>             | <b>647,358</b>    | <b>1,718,289</b>  | <b>1,149,337</b>  | <b>1,895,545</b>  |
| Earnings per Stock Unit       |                   | \$0.70            |                   | \$0.77            |

Net profit for the Group for the six months ended 31 March 2005 was \$1.7 billion compared to \$1.9 billion for the corresponding period of the previous year, a decrease of \$177.3 million, or 9%. Operating income (less interest expense) for the six months was \$7.9 billion, an increase of \$1.3 billion or 19% when compared to the same period of the previous year. Net trading income increased by \$955.1 million or 143% compared to March 2004 due mainly to sale of debt and equity securities and fair value gains.

The Group made a full provision during the second quarter for the impairment of the investment in Dyoll Group Limited of \$536 million. Excluding the provision, the operating expenses for the second quarter decreased by \$125 million or 5% compared to the first quarter.

## PERFORMANCE AT A GLANCE

### Comparison of Key Ratios

|                                | <b>Mar</b>  | <b>Mar</b>  |
|--------------------------------|-------------|-------------|
|                                | <b>2005</b> | <b>2004</b> |
| Return on Average Equity       | 19.9%       | 27.2%       |
| Return on Average Total Assets | 1.9%        | 2.5%        |
| Growth in Revenue              | 1.3%        | 55.6%       |
| Cost/Income Ratio              | 64.1%       | 63.1%       |
| Net Asset Value per Share      | \$7.42      | \$6.08      |

## REVENUES

Total revenues for the Group increased by \$167.3 million or 1.3% compared to the corresponding six months of the previous year. Interest income from securities declined by \$1.7 billion or 19% due to the reduction in interest rates, but this decrease was offset by continued growth in loan income and non-interest income as follows:

- Income from loans increased by \$608.7 million or 26%.
- Non-interest income increased by \$1.26 billion or 79%.

## LOAN PORTFOLIO

Loans and advances totaled \$38.9 billion as at March 2005, an increase of \$4.9 billion or 14.3% over the six month period. As at the end of the quarter the growth in loans and advances represented a \$5.6 billion or 17% increase over March 2004.

The aggregate amount of non-performing loans amounted to \$1.6 billion compared to \$1.47 billion as at 30 September 2004. Provision for credit losses for the six months to date is \$80.6 million compared to \$229.5 million for the corresponding period of the prior year, a decrease of 65%. During the second quarter, recoveries of \$139.9M resulted in the net reduction of provision by \$84.4 million. The results for the first quarter included a net charge to profit of \$165 million.

As at 31 March 2005 the accumulated provision for credit losses of \$2.24 billion was 140% of non-performing loans. Provisions for credit losses that exceed the amounts required by International Financial Reporting Standards (IFRS) are credited to a non-distributable Loan Loss Reserve. As at 31 March 2005 the balance in the Loan Loss Reserve was \$125.8 million. The Bank's provisioning policy is in compliance with the Bank of Jamaica regulations.

## BALANCE SHEET

The Group's total assets as at 31 March 2005 was \$188.5 billion, a growth of \$12.6 billion or 7% compared to 30 September 2004. The increase in the asset base is mainly attributable to the growth in the loans and advances and reverse repurchase agreements of 14% and 17% respectively.

The growth in the asset base over the six month period was mainly funded as follows:

|                             | INCREASE |      |
|-----------------------------|----------|------|
|                             | \$B      | %    |
| Customer Deposits           | 2.7      | 3.4  |
| Repurchase Agreements       | 3.3      | 8.8  |
| Securitisation Arrangements | 2.2      | 23.0 |
| Policyholders Funds         | 1.2      | 17.0 |

## CAPITAL

As at 31 March 2005 the Group's total stockholders equity was \$18.3 billion, an increase of \$2.01 billion or 12.4% when compared to September 2004. National Commercial Bank is one of the best capitalised banks in Jamaica as evidenced by the international benchmark of capital adequacy. As at 31 March 2005 the Risk-based Capital Ratio was 19.82% compared to 21.55% as at 30 September 2004 which is in compliance with the minimum requirement of 10% by the Bank of Jamaica.

## PROVISION FOR IMPAIRMENT OF INVESTMENTS IN ASSOCIATE

As at reporting date, the results for Dyoll Group Limited for year ended 31 December 2004 were not released. Trading in Dyoll shares was suspended on 15 February 2005 because of its failure to provide material information to the Jamaica Stock Exchange in keeping with the Exchange's Policy Statement on Timely Disclosure.

As a result of the claims arising from the devastating impact of Hurricane Ivan on the Cayman Islands, the company has suffered material losses. The Financial Services Commission appointed a temporary manager for Dyoll Insurance Company Limited on 7 March 2005. Based on the temporary manager's first interim report to the Financial Services Commission, the Dyoll Insurance Company's deficit is approximately \$1.146 billion and liquidation of the company was proposed. Therefore, a full impairment provision has been made for this investment.

## **BASIS OF PREPARATION**

These financial statements have been prepared in accordance with International Financial Reporting Standards (IFRS), and have been prepared under the historical cost convention as modified by the revaluation of available-for-sale investment securities, trading securities, derivative contracts, investment property and certain property, plant and equipment

As at 1 October 2004, the bank has adopted IFRS 3 (Business Combinations). This has resulted in the transfer of the negative goodwill arising on acquisition of associates to retained earnings. Positive goodwill is assessed annually for impairment and is no longer amortised.

One of the bank's subsidiaries, NCB Insurance Company Limited, has not opted for the early adoption of IFRS 4 (Insurance Contracts).

All amounts are stated in Jamaican dollars unless otherwise indicated

## **COMMUNITY RELATIONS**

As NCB continues to live up to its promise to build a better Jamaica, the Bank concentrated its activities in supporting events which promoted economic development in the first quarter of 2005. NCB supported the Hague Agricultural Show in Trelawny, the China Caribbean Trade Forum, the inaugural Annatto Festival held in St. Mary and the National Spelling Bee competition among others.

NCB Chairman, Michael Lee-Chin pledged, on behalf of the Bank, \$2M to the Rotary Club's efforts to develop the area beside the Dunrobin Primary School into a Park. Crime Stop also received a donation of \$100,000 in support of their efforts to fight crime.

As a part of its continuing efforts to support education, the NCB Jamaican Education Initiative (JEI) hosted a workshop in February to help teachers to prepare students for success in the CXC Examinations.

In addition to these events, our branches have been working within their communities to promote nation building.

# National Commercial Bank Jamaica Limited

## Consolidated Profit & Loss Account

Six Months Ended 31 March 2005

|   | Quarter<br>Ended      | Year to Date            | Quarter<br>Ended        | Year to Date            |
|---|-----------------------|-------------------------|-------------------------|-------------------------|
|   | 31 Mar 2005           | 31 Mar 2005             | 31 Mar 2004             | 31 Mar 2004             |
|   | \$'000                | \$'000                  | \$'000                  | \$'000                  |
| <b>Operating Revenue</b>                        |                       |                         |                         |                         |
| Interest income from loans                      | 1,451,385             | 2,964,573               | 1,222,748               | 2,355,914               |
| Interest income from securities                 | <u>3,579,253</u>      | <u>7,290,308</u>        | <u>4,376,891</u>        | <u>8,932,900</u>        |
| Total interest income                           | 5,030,638             | 10,254,881              | 5,629,199               | 11,351,046              |
| Interest expense                                | <u>(2,587,289)</u>    | <u>(5,250,512)</u>      | <u>(3,180,900)</u>      | <u>(6,348,317)</u>      |
| Net interest income                             | 2,443,349             | 5,004,369               | 2,448,299               | 5,002,729               |
| Net fee and commission income                   | 597,811               | 1,153,385               | 555,941                 | 954,777                 |
| Net trading income                              | 810,209               | 1,622,411               | 446,079                 | 667,810                 |
| Other operating income                          | <u>39,174</u>         | <u>81,165</u>           | <u>(6,515)</u>          | <u>33,150</u>           |
|   | <u>3,890,543</u>      | <u>7,861,330</u>        | <u>3,414,244</u>        | <u>6,596,234</u>        |
| <b>Operating Expenses</b>                       |                       |                         |                         |                         |
| Staff costs                                     | 1,447,193             | 2,776,454               | 1,076,340               | 2,263,827               |
| Provision for credit losses                     | (84,413)              | 80,594                  | 194,737                 | 229,514                 |
| Provision for impairment of investment in Dyoll | 535,761               | 535,761                 | -                       | -                       |
| Depreciation                                    | 255,261               | 506,824                 | 164,412                 | 309,038                 |
| Other operating expenses                        | <u>878,423</u>        | <u>1,754,101</u>        | <u>745,682</u>          | <u>1,590,658</u>        |
|   | <u>3,032,225</u>      | <u>5,653,734</u>        | <u>2,181,171</u>        | <u>4,393,037</u>        |
| <b>Operating profit</b>                         | <b>858,318</b>        | <b>2,207,596</b>        | <b>1,233,073</b>        | <b>2,203,197</b>        |
| Share of profits of associates                  | <u>56,741</u>         | <u>104,477</u>          | <u>-</u>                | <u>-</u>                |
| <b>Profit before taxation</b>                   | <b>915,059</b>        | <b>2,312,073</b>        | <b>1,233,073</b>        | <b>2,203,197</b>        |
| Taxation  | <u>(267,701)</u>      | <u>(593,784)</u>        | <u>(83,736)</u>         | <u>(307,652)</u>        |
| <b>Net Profit</b>                               | <b><u>647,358</u></b> | <b><u>1,718,289</u></b> | <b><u>1,149,337</u></b> | <b><u>1,895,545</u></b> |
| <b>EARNINGS PER STOCK UNIT</b>                  |                       | <b><u>\$ 0.70</u></b>   |                         | <b><u>\$ 0.77</u></b>   |

# National Commercial Bank Jamaica Limited

## Consolidated Balance Sheet

31 March 2005

|  | March                     | September                 |
|--|---------------------------|---------------------------|
|  | 2005                      | 2004                      |
|  | \$'000                    | \$'000                    |
| <b>ASSETS</b>  |                           |                           |
| Cash and balances at Bank of Jamaica   | 14,406,360                | 13,986,481                |
| Due from other banks   | 11,856,638                | 13,659,635                |
| Trading securities   | 1,457,609                 | 293,885                   |
| Reverse repurchase agreements  | 25,028,187                | 21,372,536                |
| Loans and advances, net of provision for credit losses                                 | 38,889,908                | 34,024,628                |
| Investment securities  | 78,660,783                | 77,494,225                |
| Investment in associates, net of provision for impairment                              | 1,448,229                 | 1,163,192                 |
| Investment properties  | 9,800                     | 21,300                    |
| Property, plant and equipment  | 4,335,300                 | 4,432,289                 |
| Retirement benefit asset   | 7,602                     | 7,602                     |
| Income tax recoverable   | 334,606                   | 244,001                   |
| Other assets   | 8,714,135                 | 6,081,825                 |
| Customers' liability on acceptances, guarantees,<br>indemnities and letters of credits | <u>3,325,758</u>          | <u>3,090,418</u>          |
| <b>Total Assets</b>  | <b><u>188,474,915</u></b> | <b><u>175,872,017</u></b> |

# National Commercial Bank Jamaica Limited

## Consolidated Balance Sheet

31 March 2005

|   | March<br>2005<br>\$'000 | September<br>2004<br>\$'000 |
|---|-------------------------|-----------------------------|
| <b>LIABILITIES</b>  |                         |                             |
| Due to other banks  | 5,613,252               | 6,794,790                   |
| Customer deposits   | 82,594,740              | 79,862,280                  |
| Derivative financial instruments  | 10,317                  | 44,983                      |
| Promissory notes and certificates of participation                            | 9,205,684               | 9,768,128                   |
| Repurchase agreements   | 40,807,793              | 37,496,253                  |
| Obligations under credit card and cash advance<br>securitisation arrangements | 11,596,007              | 9,427,736                   |
| Other borrowed funds  | 1,181,502               | 1,069,318                   |
| Income tax payable  | 853,651                 | 405,854                     |
| Deferred tax liabilities  | 729,976                 | 852,926                     |
| Policyholders' liabilities  | 8,085,163               | 6,912,610                   |
| Provisions  | 146,873                 | 117,000                     |
| Retirement benefit obligations  | 222,057                 | 209,879                     |
| Other liabilities   | 5,794,845               | 3,525,837                   |
| Liability on acceptances, guarantees,<br>indemnities and letters of credits   | 3,325,758               | 3,090,418                   |
| <b>Total Liabilities</b>  | <b>170,167,618</b>      | <b>159,578,012</b>          |
| <b>STOCKHOLDERS' EQUITY</b>   |                         |                             |
| Share capital   | 2,466,763               | 2,466,763                   |
| Share premium   | 4,453,752               | 4,453,752                   |
| Fair value and other reserves   | 1,717,045               | 1,266,714                   |
| Loan loss reserve   | 125,832                 | 111,650                     |
| Banking reserve fund  | 1,327,000               | 1,327,000                   |
| Retained earnings reserve   | 3,119,761               | 3,119,761                   |
| Retained earnings   | 5,097,144               | 3,548,365                   |
| <b>Total Stockholders' Equity</b>   | <b>18,307,297</b>       | <b>16,294,005</b>           |
| <b>Total Equity and Liabilities</b>   | <b>188,474,915</b>      | <b>175,872,017</b>          |

Approved for issue by the Board of Directors on 28 April 2005 and signed on its behalf by:

\_\_\_\_\_  
Director

\_\_\_\_\_  
Director

\_\_\_\_\_  
Director

\_\_\_\_\_  
Secretary





# National Commercial Bank Jamaica Limited

## Consolidated Statement of Changes in Stockholders' Equity

Six Months Ended 31 March 2005

|  | Share<br>Capital | Share<br>Premium | Fair Value<br>and Other<br>Reserves | Loan Loss<br>Reserve | Banking<br>Reserve<br>Fund | Retained<br>Earnings<br>Reserve | Retained<br>Earnings | Total             |
|--|------------------|------------------|-------------------------------------|----------------------|----------------------------|---------------------------------|----------------------|-------------------|
|  | \$'000           | \$'000           | \$'000                              | \$'000               | \$'000                     | \$'000                          | \$'000               | \$'000            |
| <b>Balance as at 1 October 2003</b>  | 2,466,763        | 4,453,752        | (270,773)                           | 72,891               | 1,078,000                  | 1,218,761                       | 3,852,438            | 12,871,832        |
| Currency translation differences   | -                | -                | 6,597                               | -                    | -                          | -                               | -                    | 6,597             |
| Unrealised gains on available-for-sale investments, net of taxes           | -                | -                | 1,062,950                           | -                    | -                          | -                               | -                    | 1,062,950         |
| Net gains not recognised in consolidated profit & loss account             | -                | -                | 1,069,547                           | -                    | -                          | -                               | -                    | 1,069,547         |
| Net Profit   | -                | -                | -                                   | -                    | -                          | -                               | 1,895,545            | 1,895,545         |
| Dividends paid   | -                | -                | -                                   | -                    | -                          | -                               | (888,035)            | (888,035)         |
| Transfer to Loan Loss Reserve  | -                | -                | -                                   | 92,492               | -                          | -                               | (92,492)             | -                 |
| <b>Balance as at 31 March 2004</b>   | <b>2,466,763</b> | <b>4,453,752</b> | <b>798,774</b>                      | <b>165,383</b>       | <b>1,078,000</b>           | <b>1,218,761</b>                | <b>4,767,456</b>     | <b>14,948,889</b> |
| <b>Balance as at 1 October 2004</b>  | <b>2,466,763</b> | <b>4,453,752</b> | <b>1,266,714</b>                    | <b>111,650</b>       | <b>1,327,000</b>           | <b>3,119,761</b>                | <b>3,548,365</b>     | <b>16,294,005</b> |
| Currency translation differences   | -                | -                | (7,561)                             | -                    | -                          | -                               | -                    | (7,561)           |
| Unrealised gains on available-for-sale investments, net of taxes           | -                | -                | 1,359,087                           | -                    | -                          | -                               | -                    | 1,359,087         |
| Realised fair value gain transferred to consolidated profit & loss account | -                | -                | (904,821)                           | -                    | -                          | -                               | -                    | (904,821)         |
| Net gains not recognised in Consolidated profit & loss account             | -                | -                | 446,705                             | -                    | -                          | -                               | -                    | 446,705           |
| Net profit   | -                | -                | -                                   | -                    | -                          | -                               | 1,718,289            | 1,718,289         |
| Dividends paid   | -                | -                | -                                   | -                    | -                          | -                               | (888,035)            | (888,035)         |
| Negative goodwill transferred to retained earnings                         |                  |                  |                                     |                      |                            |                                 |                      |                   |
| on adoption of IFRS 3  | -                | -                | -                                   | -                    | -                          | -                               | 752,207              | 752,207           |
| Transfer from Loan Loss Reserve  | -                | -                | -                                   | 14,182               | -                          | -                               | (14,182)             | -                 |
| Other  |                  |                  | 3,626                               |                      |                            |                                 | (19,500)             | (15,874)          |
| <b>Balance as at 31 March 2005</b>   | <b>2,466,763</b> | <b>4,453,752</b> | <b>1,717,045</b>                    | <b>125,832</b>       | <b>1,327,000</b>           | <b>3,119,761</b>                | <b>5,097,144</b>     | <b>18,307,297</b> |

# National Commercial Bank Jamaica Limited

## Consolidated Statement of Cash Flows

Six months ended 31 March 2005

|  | March<br>2005<br>\$'000 | March<br>2004<br>\$'000 |
|--|-------------------------|-------------------------|
| <b>Cash Flows from Operating Activities</b>                                  |                         |                         |
| Net cash provided by/(used in) operating activities                          | 1,313,020               | (2,917,793)             |
| <b>Cash Flows from Investing Activities</b>                                  |                         |                         |
| Acquisition of property, plant and equipment, net                            | (396,960)               | (494,421)               |
| Investment Securities, net   | (2,339,959)             | 10,066,624              |
| Net cash (used in)/provided by investing activities                          | (2,736,919)             | 9,572,203               |
| <b>Cash Flows from Financing Activities</b>                                  |                         |                         |
| Drawdowns under credit card and cash advance<br>securitisation arrangements  | 2,778,317               | -                       |
| Repayments under credit card and cash advance<br>securitisation arrangements | (576,290)               | (730,571)               |
| Other borrowed funds   | 112,184                 | 127,750                 |
| Dividends paid   | (888,035)               | (888,035)               |
| Net cash provided by/(used in) financing activities                          | 1,426,176               | (1,490,856)             |
| Net increase in cash and cash equivalents                                    | 2,277                   | 5,163,554               |
| Cash and cash equivalents at beginning of period                             | 14,892,665              | 6,078,693               |
| <b>Cash and cash equivalents at end of period</b>                            | <b>14,894,942</b>       | <b>11,242,247</b>       |
| <b>Comprising:</b>   |                         |                         |
| Cash and balances at Bank of Jamaica   | 5,256,366               | 2,998,458               |
| Due from other banks   | 11,856,638              | 10,563,281              |
| Investment securities  | 3,395,190               | 3,723,519               |
| Due to other banks   | (5,613,252)             | (6,043,011)             |
|  | <b>14,894,942</b>       | <b>11,242,247</b>       |

**National Commercial Bank Jamaica Limited.  
Segment Report**

| Six months ended 31 March 2005         | Banking<br>\$'000 | Wealth Management<br>\$'000 | Insurance<br>\$'000 | Others<br>\$'000 | Eliminations<br>\$'000 | Consolidated<br>\$'000    |
|--|-------------------|-----------------------------|---------------------|------------------|------------------------|---------------------------|
| External operating revenue             | 8,375,427         | 4,055,944                   | 669,085             | 11,386           |                        | 13,111,842                |
| Operating revenues from other segments | 442,446           | 115,290                     | 83,529              | 19,290           | (660,555)              | -                         |
| Operating revenue                      | <u>8,817,873</u>  | <u>4,171,234</u>            | <u>752,614</u>      | <u>30,676</u>    | <u>(660,555)</u>       | <u>13,111,842</u>         |
| Segment result                         | 1,253,470         | 1,149,474                   | 215,509             | 2,066            | (412,923)              | 2,207,596                 |
| Share of profit of associates          |                   |                             |                     |                  |                        | <u>104,477</u>            |
| Profit before tax                      |                   |                             |                     |                  |                        | 2,312,073                 |
| Taxation expense                       |                   |                             |                     |                  |                        | (593,784)                 |
| Net Profit                             |                   |                             |                     |                  |                        | <u><u>1,718,289</u></u>   |
| Segment assets                         | 124,733,038       | 54,938,719                  | 8,833,745           | 279,797          | (2,093,219)            | 186,692,080               |
| Associates                             |                   |                             |                     |                  |                        | 1,448,229                 |
| Unallocated assets                     |                   |                             |                     |                  |                        | <u>334,606</u>            |
| Total Assets                           |                   |                             |                     |                  |                        | <u><u>188,474,915</u></u> |
| Segment liabilities                    | 112,548,158       | 49,691,830                  | 8,178,511           | 295,908          | (2,130,416)            | 168,583,991               |
| Unallocated liabilities                |                   |                             |                     |                  |                        | <u>1,583,627</u>          |
| Total liabilities                      |                   |                             |                     |                  |                        | <u><u>170,167,618</u></u> |
| Depreciation                           | <u>487,292</u>    | <u>13,671</u>               | <u>4,901</u>        | <u>960</u>       |                        | <u>506,824</u>            |

## National Commercial Bank Jamaica Limited

### Segment Reporting (Continued)

| Six months ended                       | Wealth      |            |           |         |              | Consolidated |
|--|-------------|------------|-----------|---------|--------------|--------------|
| 31 March 2004                          | Banking     | Management | Insurance | Other   | Eliminations |              |
|  | \$'000      | \$'000     | \$'000    | \$'000  | \$'000       | \$'000       |
| External operating revenue             | 9,371,912   | 3,115,924  | 443,026   | 13,689  | -            | 12,944,551   |
| Operating revenues from other segments | 14,671      | 1,047,485  | 205,948   | 17,879  | (1,285,983)  | -            |
| Operating revenue                      | 9,386,583   | 4,163,409  | 648,974   | 31,568  | (1,285,983)  | 12,944,551   |
| Segment result                         | 1,179,708   | 850,028    | 174,084   | (623)   |              | 2,203,197    |
| Share of profits in associates         |             |            |           |         |              | -            |
| Profit before tax                      |             |            |           |         |              | 2,203,197    |
| Taxation expense                       |             |            |           |         |              | (307,652)    |
| Net Profit                             |             |            |           |         |              | 1,895,545    |
| Segment assets                         | 120,432,901 | 46,239,817 | 6,389,361 | 206,975 | (13,323,492) | 159,945,562  |
| Associates                             |             |            |           |         |              | 1,149,386    |
| Unallocated assets                     |             |            |           |         |              | 175,027      |
| Total Assets                           |             |            |           |         |              | 161,269,975  |
| Segment liabilities                    | 109,420,707 | 43,567,778 | 5,660,504 | 213,169 | (13,323,492) | 145,538,666  |
| Unallocated liabilities                |             |            |           |         |              | 740,432      |
| Total liabilities                      |             |            |           |         |              | 146,279,098  |
| Depreciation                           | 294,084     | 10,698     | 3,732     | 524     | -            | 309,038      |

