

Corporate and
Investment Banking

Standard Bank African
Total Return Index

 Standard Bank

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The Standard Bank Africa Total Return Index

The SBAFRITR Index is an efficient and cost-effective manner to provide investors access to the broader African market (excluding South Africa, Lesotho and Swaziland), which is generally expensive and hard to access. The SBAFRITR Index is dollar-based and currently represents exposure to 31 African countries.

In accordance with the Index Rules Document, the Index will rebalance twice a year to determine which shares qualify in terms of the rules requirements. This will then make up the composition of the Index for the next six-month period.

Stocks in the Index will be selected from the equities with their primary listing in relevant stock exchanges in Africa (Local Shares) and equities with their primary listing in major stock exchanges outside Africa (International Shares) which have exposure to Africa, excluding South Africa. The shares with primary listings in major stock exchanges outside Africa must adhere to stringent rules to ensure the bulk of the shares included have a minimum of 85% of the company's total revenue being generated in Africa.

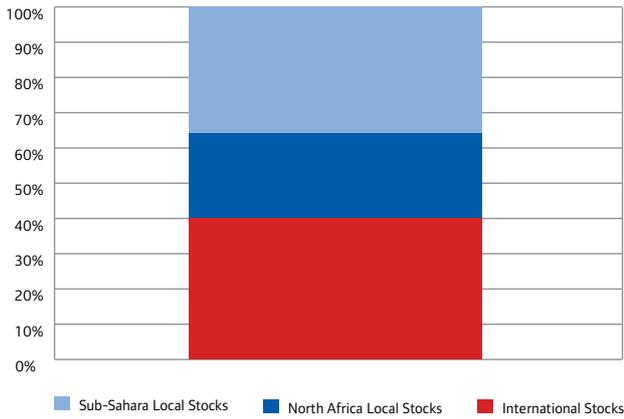
The initial set of stocks comprising the International and Local Shares undergo a filtering process whereby only shares with the correct geographical allocation of business, sufficient market capitalisation and liquidity that meet specific predetermined criteria are selected for further analysis. Stocks then undergo an optimisation process to maximise diversification across sectors and geographical regions.



Standard Bank African Total Return Index (SBAFRITR)

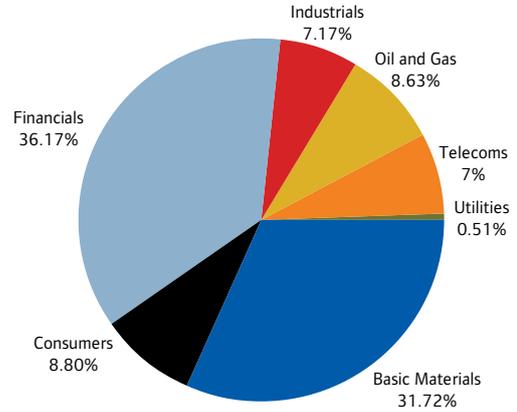
The SBAFRTR Index, as of Rebalancing date 18 October 2011, has the following exposures:

The number of stocks represented by the SBAFRITR Index by region:



Source: Bloomberg, Global Markets Research

SBAFRITR Index by sector allocation:

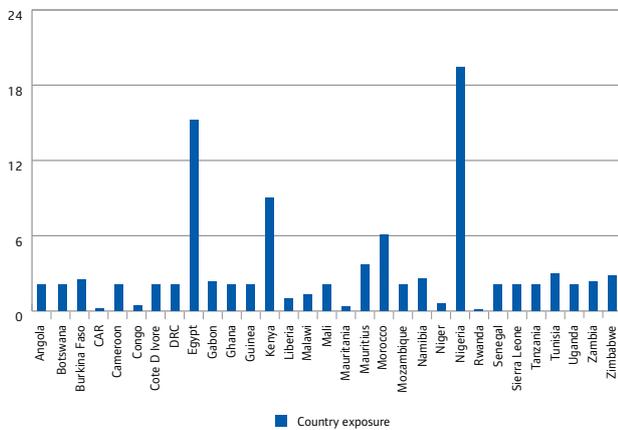


Source: Bloomberg, Global Markets Research

The number of stocks represented by the SBAFRITR Index by region:

| Exchanges | Region | Number of Stock |
|---------------|--------------|-----------------|
| Local | Sub-Saharan | 62 |
| | North Africa | 45 |
| International | | 76 |
| Total | | 183 |

SBAFRITR Index by country exposure:



Source: Bloomberg, Global Markets Research



The SBAFRITR Index is well diversified across different sectors. The Basic Materials and the Financials sectors are dominant which is reflective of the International Shares, which tend to be involved in mining operations and a large weighting of banking stocks on the local exchanges.

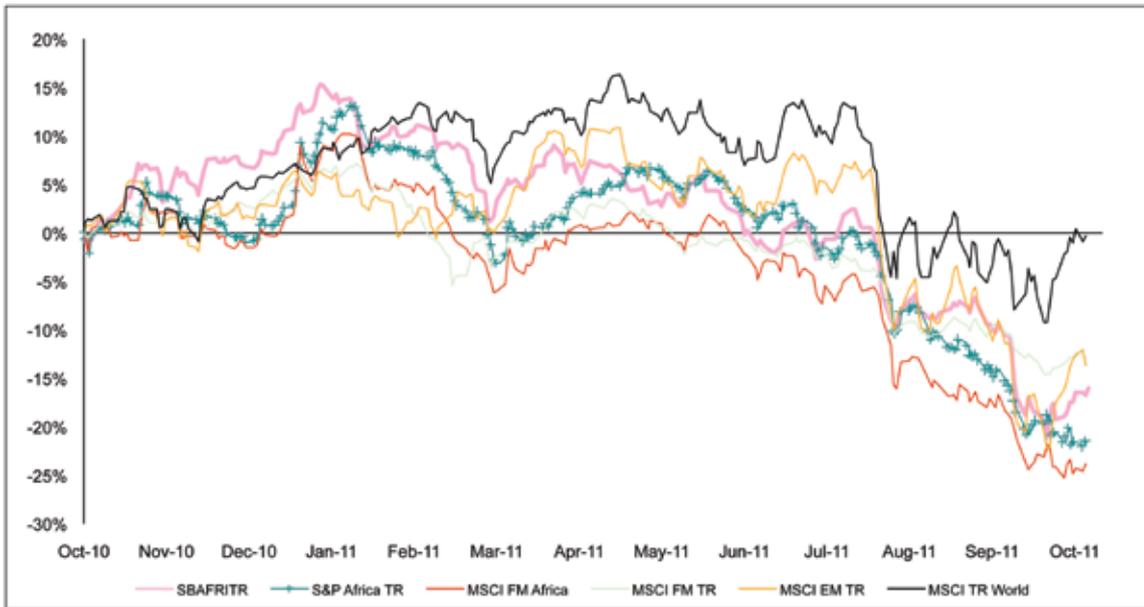
Top 10 share holdings (as at 18 October 2011):

| Company name | Bloomberg ticker | Sector | Weight |
|------------------------------|------------------|-----------------|--------|
| ZENITH BANK PLC | ZENITHBA NL | Financials | 4,14% |
| PALADIN ENERGY LTD | PDN AU | Basic Materials | 3,42% |
| GUARANTY TRUST BANK | GUARANTY NL | Financials | 3,36% |
| SEMAFO INC | SMF CN | Basic Materials | 3,18% |
| COMMERCIAL INTERNATIONAL BAN | COMI EY | Financials | 2,98% |
| MAUREL ET PROM | MAU FP | Oil & Gas | 2,96% |
| FIRST QUANTUM MINERALS LTD | FM CN | Basic Materials | 2,74% |
| FIRST BANK OF NIGERIA PLC | FIRSTBAN NL | Financials | 2,41% |
| BANCO BPI SA.- REG SHS | BPI PL | Financials | 2,20% |
| ORASCOM CONSTRUCTION INDS | OCIC EY | Industrials | 1,93% |

Simulated Historical Performance

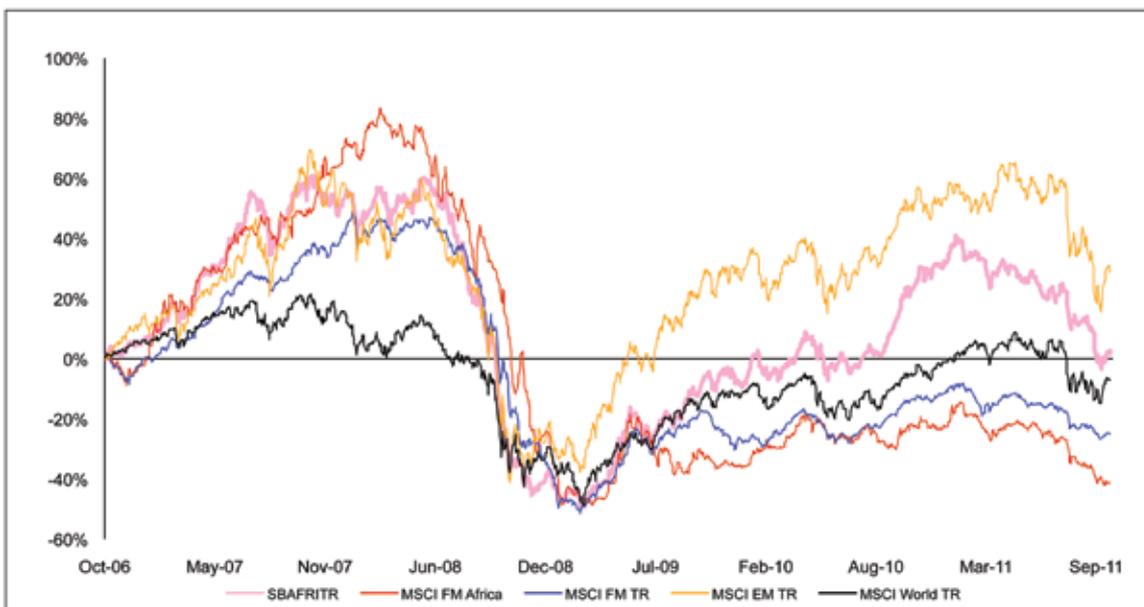
The past performance of the SBAFRTR Index has been simulated using the Index Rules for five years. The performance of the Index is compared to other-well know Africa and Emerging market indices for a 1- and 5-year period (ended 18 October 2011).

SBAFRTR Index performance vs. MSCI and S&P African Frontier Indices (1-year):



Source: Bloomberg, Global Markets Research

SBAFRTR Index performance vs. MSCI (5-year):



Source: Bloomberg, Global Markets Research



Risk-adjusted return: SBAFRITR Index vs. MSCI set of indices (1-year ended 18 October 2011).



Source: Bloomberg, Global Markets Research

Index Construction and Calculation Methodology

The Index is constructed on the basis of a set of rigid and transparent procedures, a summary of which is given below.

The initial set of stocks comprising the International and Local Shares undergo a filtering process whereby only shares with the geographical allocation of business, market capitalisation and liquidity that meet specific criteria are selected for further analysis.

Deriving the Eligible Securities Included in the SBAFRITR Index

Initial share selection

Shares in the Index will be selected from the equities with their primary listing in relevant stock exchanges in Africa (Local Shares) and equities with primary listing in major stock exchanges outside Africa (International Shares) which have exposure to Africa.

International Shares

International Shares undergo a filtering process based on geographical location of the company's operations, liquidity and market capitalisation. Only companies with an exposure to Africa (excluding South Africa, Lesotho and Swaziland) of more than 40%, determined through either their revenue, income or assets, are considered. Shares must also have an average daily liquidity exceeding USD50 000 and a market capitalisation of USD20 million or more on the relevant index calculation date.

Local Shares

Local Shares are shares with their primary listing on exchanges in Africa, excluding South Africa, Swaziland and Lesotho. These shares undergo a filtering process based on liquidity and market capitalisations. Only shares with an average daily liquidity exceeding USD10 000 are considered for inclusion in the SBAFRITR Index, subject to a maximum of 15 Local Shares per country. Where more than 15 Local Shares meet this requirement in any country, only the 15 Local Shares with the highest average daily liquidity on the relevant index calculation date will be included in the SBAFRITR Index. Shares with a market capitalisation of USD20 million or more on the relevant index calculation date are also considered for inclusion in the SBAFRITR Index.



Allocation of Shares on the Rebalancing Date

Rebalancing occurs semi-annually on the third Wednesday of April and October of each year. Local Shares constitute a minimum of 60% of the entire SBAFRITR Index and of these, 60% is allocated to Sub-Saharan Shares with the remaining 40% allocated to North African Shares. North Africa is allocated as 25% to Egypt, 10% to Morocco and 5% to Tunisia (in each case expressed as a percentage of the portion of the SBAFRITR Index allocated to Local Shares). International Shares are to constitute a maximum of 40% of the SBAFRITR Index.

Local Shares

Constraints:

1. The weight allocated to any share should not exceed 5% of the overall SBAFRITR Index; and
2. The combined weight of shares allocated to any country should not exceed 20% of the overall SBAFRITR Index. The country to which any share will be allocated will be the country in which such share has its primary listing.

International Shares

An optimisation process is applied to International Shares to find weights for them in the SBAFRITR Index that would make the SBAFRITR Index as broadly distributed among African countries as possible. In mathematical terms, the optimisation seeks to minimise the standard deviation of the weights allocated to the countries. This means that the optimisation procedure tries putting a greater emphasis on those International Shares that deal in the countries which were underrepresented in the initial allocation through Local Shares and vice versa.

This optimisation is conducted under the following constraints:

1. International Shares constitute a maximum of 40% of the overall SBAFRITR Index.

2. The weight allocated to any share cannot exceed 5% of the overall SBAFRITR Index.
3. The combined weight of shares allocated to any country should not exceed 20% of the overall SBAFRITR Index. The country to which any share will be allocated will be determined by the geographical allocation of their revenue, income or assets. A minimum of 80% of the shares will need to have at least 85% exposure to Africa, and the remainder of the shares will have to have a minimum of 40% exposure to Africa.

SBAFRITR Index Calculation Methodology

Treatment of cash dividends

The cash dividend, net of fees and taxes, are converted into USD on the day the dividend is actually received and is placed in an interest-bearing account at an interest rate of LIBID. At the end of the semi-annual period, the accumulated dividends and interest are re-invested into the equities included in the rebalanced SBAFRITR Index on the Rebalancing Date.

Corporate actions

Rules for the treatment of corporate actions follow market standard for Emerging Market products. For more information on the treatment of corporate actions consult the Index Rules document.

Calculation of the Index on the Rebalancing Date

Once the share weights are allocated on the Rebalancing Date, the corresponding number of shares for each designated share counter is determined based on the closing share price in USD on the Rebalancing Date. The numbers of shares are then scaled to ensure that the SBAFRITR Index is equal to the value of the previous index based on the last day's closing price. This amount, together with the accumulated cash dividends and interest thereon less rebalancing costs, will constitute one unit of the SBAFRITR Index.

For a more indepth description of the index calculation methodology refer to the Index Rules document.



Appendix

Share Composition of the SBAFRITR Index

Weights as of 18 October 2011 (previous Rebalancing Date)

| Local | | | International | | |
|------------------------------|----------------|--------|------------------------------|---------|--------|
| Name | Ticker | Weight | Name | Ticker | Weight |
| SONATEL | SNTS BC | 0,48% | FIRST QUANTUM MINERALS LTD | FM CN | 2,74% |
| SOC AFRICAINE DE PLANTATIONS | SPHC BC | 0,22% | TULLOW OIL PLC | TLW LN | 0,50% |
| PALMCI | PALC BC | 0,06% | RANDGOLD RESOURCES LTD | RRS LN | 0,98% |
| SOC CAOUTCHOUC GRAND BEREBY | SOGC BC | 0,05% | PALADIN ENERGY LTD | PDN AU | 3,42% |
| LETSHEGO HOLDINGS LTD | LETSHEGO BG | 0,23% | SEMAFO INC | SMF CN | 3,18% |
| COMMERCIAL INTERNATIONAL BAN | COMI EY | 2,98% | SUNDANCE RESOURCES LTD | SDL AU | 1,04% |
| ORASCOM CONSTRUCTION INDS | OCIC EY | 1,93% | AFRICAN MINERALS LTD | AMI LN | 1,76% |
| ORASCOM TELECOM HOLDING | ORTE EY | 1,48% | MAUREL ET PROM | MAU FP | 2,96% |
| EFG-HERMES HOLDING SAE | HRHO EY | 1,15% | RESOLUTE MINING LTD | RSG AU | 0,59% |
| T M G HOLDING | TMGH EY | 0,97% | AFREN PLC | AFR LN | 0,05% |
| CITADEL CAPITAL SAE | CCAP EY | 0,92% | AVION GOLD CORP | AVR CN | 1,39% |
| PIONEERS HOLDING | PIOH EY | 0,87% | BOWLEVEN PLC | BLVN LN | 1,04% |
| EZZ STEEL | ESRS EY | 0,87% | CENTAMIN EGYPT LTD | CEY LN | 0,05% |
| PALM HILLS DEVELOPMENTS SAE | PHDC EY | 0,76% | PERSEUS MINING LTD | PRU AU | 1,43% |
| TELECOM EGYPT | ETEL EY | 0,72% | AFRICAN BARRICK GOLD LTD | ABG LN | 0,50% |
| AMER GROUP HOLDING | AMER EY | 0,57% | BANRO CORPORATION | BAA CN | 0,30% |
| UPPER EGYPT CONTRACTING CO | UEGC EY | 0,54% | AUSDRILL LTD | ASL AU | 0,33% |
| GEN CO FOR CERAMICS & PORCEL | PRCL EY | 0,45% | KALAHARI MINERALS PLC | KAH LN | 0,05% |
| EGYPTIAN ELECTRICAL CABLES | ELEC EY | 0,40% | CHARIOT OIL & GAS LTD | CHAR LN | 0,05% |
| MOBINIL-EGYPTIAN MOBILE SERV | EMOB EY | 0,41% | VAALCO ENERGY INC | EGY US | 0,06% |
| GHANA COMMERCIAL BANK | GCB GN | 0,16% | DISCOVERY METALS LTD | DML AU | 0,68% |
| STANDARD CHARTERED BK GHANA | SCB GN | 0,07% | ANVIL MINING LTD | AVM CN | 0,30% |
| FAN MILK LTD | FML GN | 0,05% | TRANSGLOBE ENERGY CORP | TGL CN | 0,05% |
| EQUITY BANK LTD | EQBNK KN | 1,84% | GRYPHON MINERALS LTD | GRY AU | 0,05% |
| SAFARICOM LTD | SAFCOM KN | 1,63% | AVOCET MINING PLC | AVM LN | 0,06% |
| EAST AFRICAN BREWERIES LTD | EABL KN | 1,41% | BANCO BPI SA.- REG SHS | BPI PL | 2,20% |
| KENYA COMMERCIAL BANK LTD | KNCB KN | 1,47% | GOLDEN STAR RESOURCES LTD | GSC CN | 0,29% |
| BARCLAYS BANK LTD | BCBL KN | 0,55% | BELLZONE MINING PLC | BZM LN | 1,24% |
| KENYA POWER & LIGHTING LTD | KPLL KN | 0,51% | AFRICAN ENERGY RESOURCES-CDI | AFR AU | 0,07% |
| CO-OPERATIVE BANK OF KENYA L | COOP KN | 0,48% | MINERAL DEPOSITS LTD | MDL AU | 0,86% |
| KENOLKOBIL LTD GROUP | KNOC KN | 0,29% | KATANGA MINING LTD | KAT CN | 0,29% |
| KENYA AIRWAYS LTD | KNAL KN | 0,18% | PZ CUSSONS PLC | PZC LN | 0,05% |
| MUMIAS SUGAR CO LTD ORD 5.00 | MSUG KN | 0,17% | ENDEAVOUR MINING CORP | EDV CN | 0,05% |
| BAMBURI CEMENT CO LTD | BMBC KN | 0,12% | OREZONE GOLD CORP | ORE CN | 0,06% |
| KENYA ELECTRICITY GENERATING | KEGC KN | 0,11% | NOBLE MINERAL RESOURCES LTD | NMG AU | 0,29% |
| CENTUM INVESTMENT CO LTD | CENTUM KN | 0,11% | TIGER RESOURCES LTD | TGS AU | 0,29% |
| DIAMOND TRUST OF KENYA LTD | DTKL KN | 0,11% | STE INTERNAT PLANTS HEVEAS | SIPH FP | 0,07% |
| CMC HOLDINGS LTD | CMCH KN | 0,09% | HANA MINING LTD | HMG CN | 0,69% |

| Local | | | International | | |
|--------------------------------------|----------------|--------|------------------------------|---------|--------|
| Name | Ticker | Weight | Name | Ticker | Weight |
| MAROC TELECOM | IAM MC | 1,30% | BAOBAB RESOURCES PLC | BAO LN | 0,69% |
| DOUJA PROM ADDOHA | ADH MC | 1,15% | BEACON HILL RESOURCES PLC | BHR LN | 0,68% |
| ATTIJARIWAFI BANK | ATW MC | 1,04% | CLUFF GOLD PLC | CLF LN | 0,06% |
| BANQUE CENTRALE POPULAIRE MANAGEM | BCP MC | 0,74% | SHANTA GOLD LTD | SHG LN | 0,45% |
| SAMIR | MNG MC | 0,37% | DOMINION PETROLEUM LTD | DPL LN | 1,90% |
| SOCIETE METALLURGI D'IMITER | SAM MC | 0,23% | ADAMUS RESOURCES LTD | ADU AU | 0,30% |
| BANQUE MAROCAINE DU COMMERCE | SMI MC | 0,22% | MINEMAKERS LTD | MAK AU | 0,05% |
| LAFARGE CIMENTS | BCE MC | 0,19% | MART RESOURCES INC | MMT CN | 0,05% |
| HOLCIM MAROC SA | LAC MC | 0,14% | BANNERMAN RESOURCES LTD | BMN AU | 0,05% |
| COMPAGNIE GENERALE IMMOBILIE | HOL MC | 0,13% | TOWER RESOURCES PLC | TRP LN | 0,05% |
| COMPAGNIE MINIERE DE TOUISSI | CGI MC | 0,12% | TERANGA GOLD CORP | TGZ CN | 0,60% |
| ALLIANCES DEVELOPEMENT IMMO | CMT MC | 0,13% | ENTREPOSE CONTRACTING | ENTC FP | 0,05% |
| CNIA SAADA ASSURANCE | ADI MC | 0,09% | MAGINDUSTRIES CORP | MAA CN | 0,27% |
| WAFI ASSURANCE | CNIA MC | 0,08% | WEATHERLY INTERNATIONAL PLC | WTI LN | 0,05% |
| MAURITIUS COMMERCIAL BANK | WAA MC | 0,06% | TOTAL GABON | EC FP | 0,06% |
| NEW MAURITIUS HOTELS LTD | MCB MP | 1,80% | PAN AFRICAN RESOURCES PLC | PAF LN | 0,32% |
| STATE BANK OF MAURITIUS LTD | NMH MP | 0,48% | SABLE MINING AFRICA LTD | SBLM LN | 0,05% |
| NAIADE RESORTS LTD | SBM MP | 0,43% | KASBAH RESOURCES LTD | KAS AU | 0,05% |
| MAURITIUS DEV INVEST TRUST | NRL MP | 0,14% | CIC ENERGY CORP | ELC CN | 0,44% |
| HAREL FRERES LTD | MDIT MP | 0,11% | NOVENTA LTD | NVTA LN | 0,43% |
| ROGERS AND CO LTD | HFRERES MP | 0,10% | BUREY GOLD LTD | BYR AU | 0,46% |
| UNITED BASALT PRODUCTS/THE | ROGERS MP | 0,09% | FORSYS METALS CORP | FSY CN | 0,05% |
| SUN RESORTS LIMITED-CL A | UBP MP | 0,08% | SEA DRAGON ENERGY INC | SDX CN | 0,05% |
| MAURITIUS UNION ASSURANCE CO | SUN MP | 0,08% | HUMMINGBIRD RESOURCES PLC | HUM LN | 0,68% |
| PROMOTION & DEVELOPMENT - FP | MUA MP | 0,07% | MWANA AFRICA PLC | MWA LN | 0,05% |
| GAMMA CIVIC LTD | PADFP MP | 0,05% | ADC AFRICAN DEVELOPMENT CORP | AZC GR | 0,25% |
| CIEL INVESTMENT LTD | GML MP | 0,05% | BEZANT RESOURCES PLC | BZT LN | 0,29% |
| IRELAND BLYTH LTD | CIEL MP | 0,05% | DEEP YELLOW LTD | DYL AU | 0,05% |
| ZENITH BANK PLC | IBL MP | 0,05% | OBTALA RESOURCES LTD | OBT LN | 0,31% |
| GUARANTY TRUST BANK | ZENITHBA NL | 4,14% | AFRICAN EAGLE RESOURCES PLC | AFE LN | 0,08% |
| FIRST BANK OF NIGERIA PLC | GUARANTY NL | 3,36% | ANVIL MINING LTD-CDI | AVM AU | 0,20% |
| NIGERIAN BREWERIES PLC | FIRSTBAN NL | 2,41% | SIRIUS PETROLEUM PLC | SRSP LN | 0,05% |
| ACCESS BANK PLC | NB NL | 1,51% | MELROSE RESOURCES PLC | MRS LN | 0,05% |
| OANDO PLC | ACCESS NL | 1,22% | ZIMPLATS HOLDINGS LTD | ZIM AU | 0,05% |
| UNITED BANK FOR AFRICA PLC | OANDO NL | 1,09% | AFRICAN GOLD GROUP INC | AGG CN | 0,17% |
| | UBA NL | 1,01% | GOLDEN RIM RESOURCES LTD | GMR AU | 0,06% |

| Local | | | International | | |
|------------------------------|-------------|--------|-------------------------|--------|--------|
| Name | Ticker | Weight | Name | Ticker | Weight |
| GUINNESS NIGERIA PLC | GUINNESS NL | 0,76% | AXMIN INC | AXM CN | 0,28% |
| FLOUR MILLS NIGERIA PLC | FLOURMIL NL | 0,69% | EQUATORIAL PALM OIL PLC | PAL LN | 0,28% |
| NESTLE FOODS NIGERIA PLC | NESTLE NL | 0,56% | | | |
| SKYE BANK PLC | SKYEBANK NL | 0,48% | | | |
| DIAMOND BANK PLC | DIAMONDB NL | 0,47% | | | |
| DANGOTE CEMENT PLC | DANGCEM NL | 0,45% | | | |
| LAFARGE CEMENT WAPCO NIGERIA | WAPCO NL | 0,37% | | | |
| FIRST CITY MONUMENT BANK PLC | FCMB NL | 0,36% | | | |
| CRDB BANK PLC | CRDB TZ | 0,11% | | | |
| NATIONAL MICROFINANCE BANK | NMB TZ | 0,07% | | | |
| CARTHAGE CEMENT | CC TU | 1,21% | | | |
| BANQUE INTL ARABE DE TUNISIE | BIAT TU | 0,19% | | | |
| TELNET HOLDING | TLNET TU | 0,18% | | | |
| BANQUE DE TUNISIE | BT TU | 0,17% | | | |
| TUNIS RE | TRE TU | 0,17% | | | |
| TUNISIE PROFILES ALUMINIUM | TPR TU | 0,16% | | | |
| SOCIETE MODERNE DE CERAMIQUE | SOMOC TU | 0,13% | | | |
| SOC TUNISIENNES DE VERRERIES | SOTUV TU | 0,12% | | | |
| ENNAKL | NAKL TU | 0,13% | | | |
| GIF FILTER | GIF TU | 0,12% | | | |
| ASSURANCES SALIM | SALIM TU | 0,10% | | | |
| BANQUE NATIONALE AGRICOLE | BNA TU | 0,09% | | | |
| SOCIETE TUNISIENNE DE L'AIR | TAIR TU | 0,08% | | | |
| UNION INTERNATIONALE DE BANQ | UIB TU | 0,08% | | | |
| SOC TUNISIENNE D'ASSUR REASS | STAR TU | 0,08% | | | |
| ZAMBEEF PRODUCTS PLC | ZAMBEEF ZL | 0,17% | | | |
| ECONET WIRELESS ZIMBABWE LTD | ECWH ZH | 0,99% | | | |
| DELTA CORPORATION LTD | DELTA ZH | 0,80% | | | |
| INNSCOR AFRICA LTD | INAF ZH | 0,32% | | | |
| SEED CO | SEEDCO ZH | 0,25% | | | |
| DAIRIBOARD HOLDINGS LIMITED | DZLH ZH | 0,20% | | | |
| MEIKLES LIMITED | KMAL ZH | 0,15% | | | |
| HIPPO VALLEY ESTATES LIMITED | HIPPO ZH | 0,06% | | | |

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