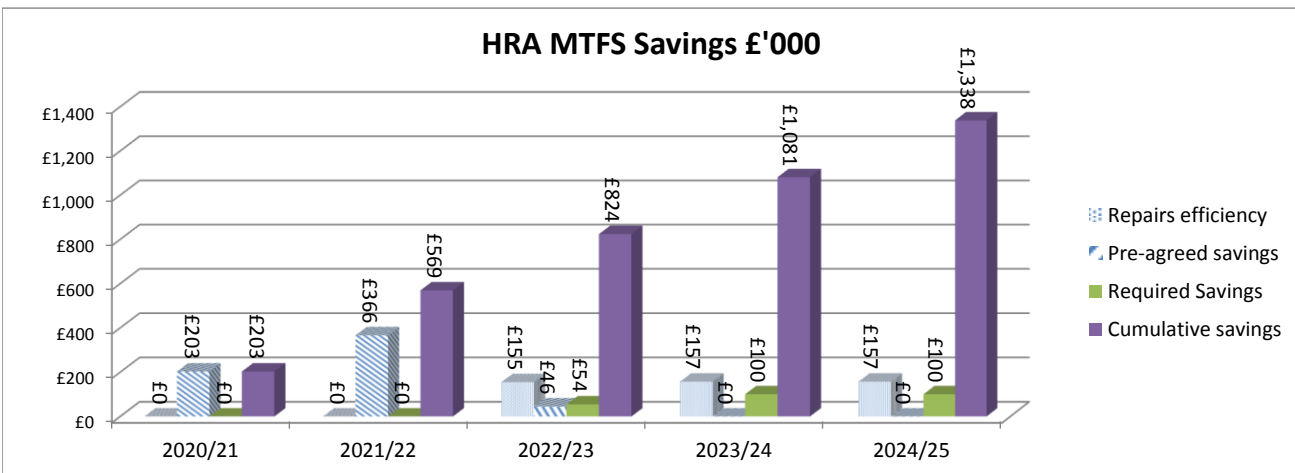
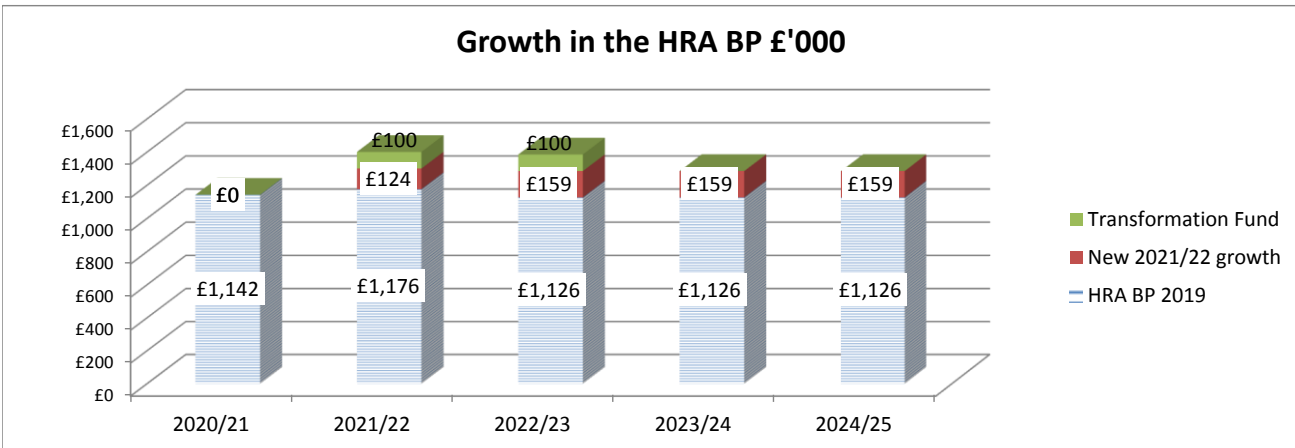
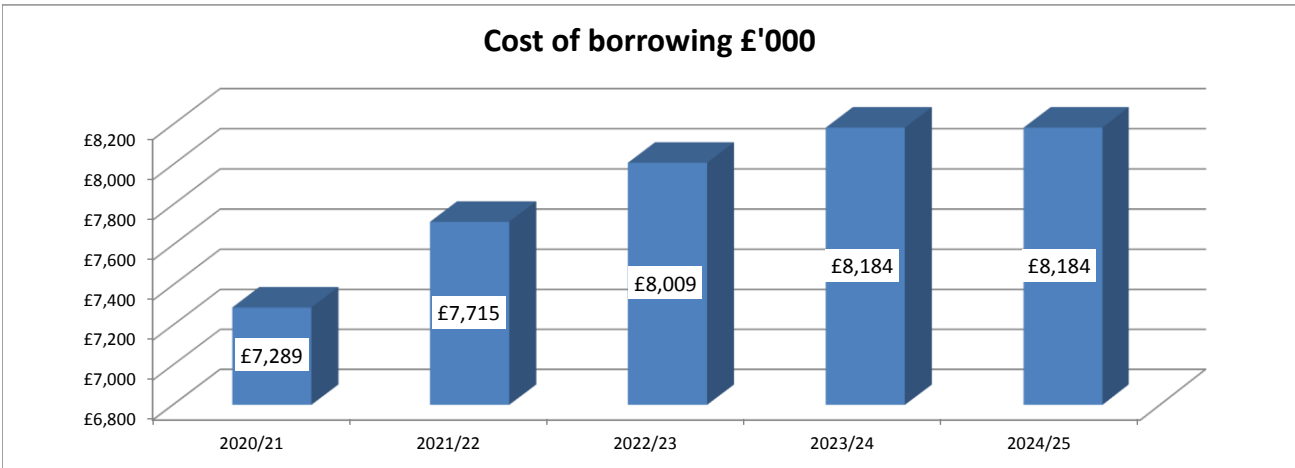
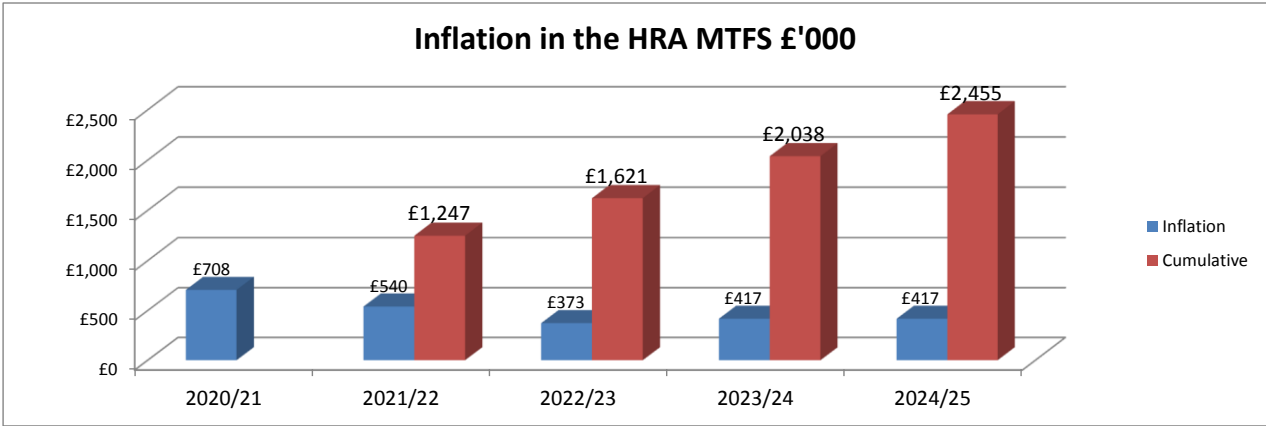
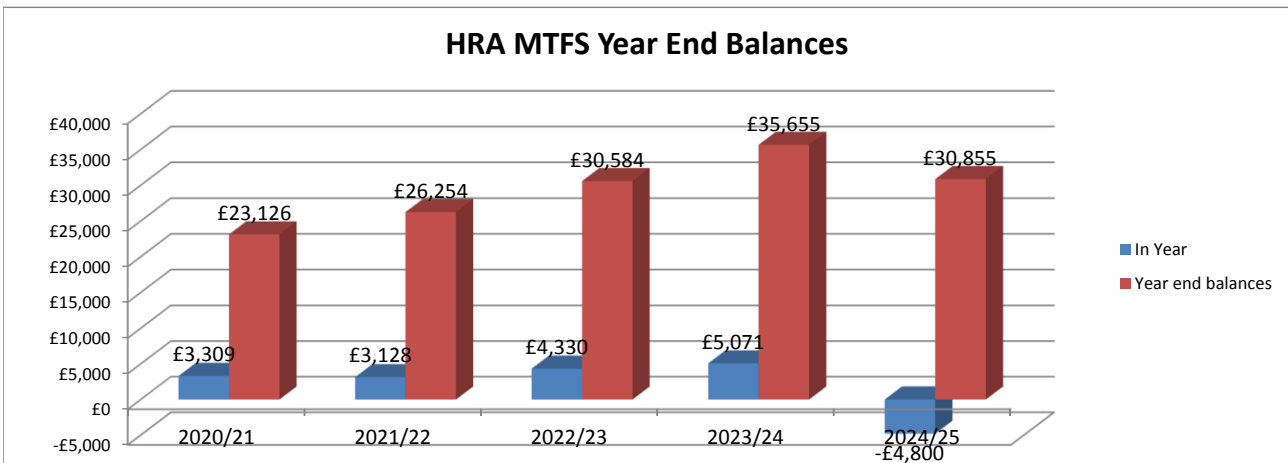
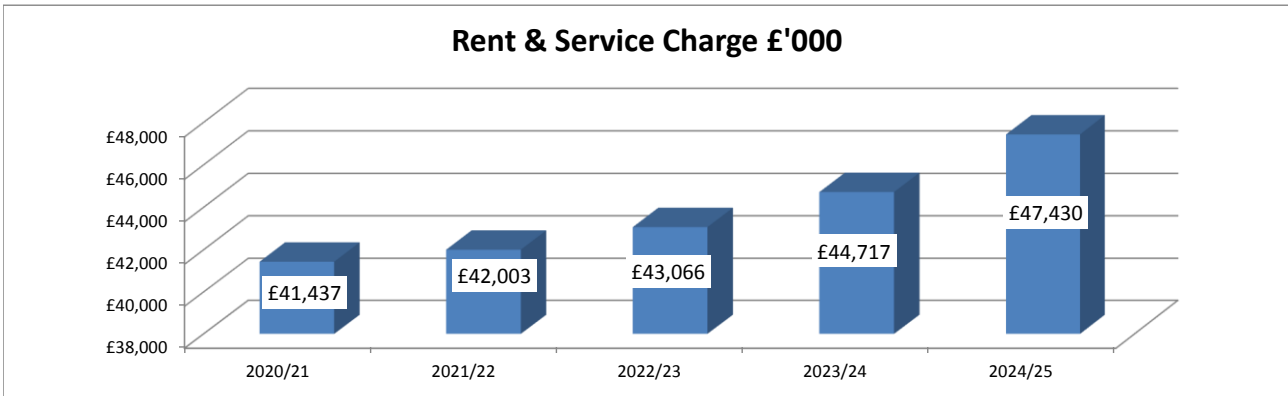
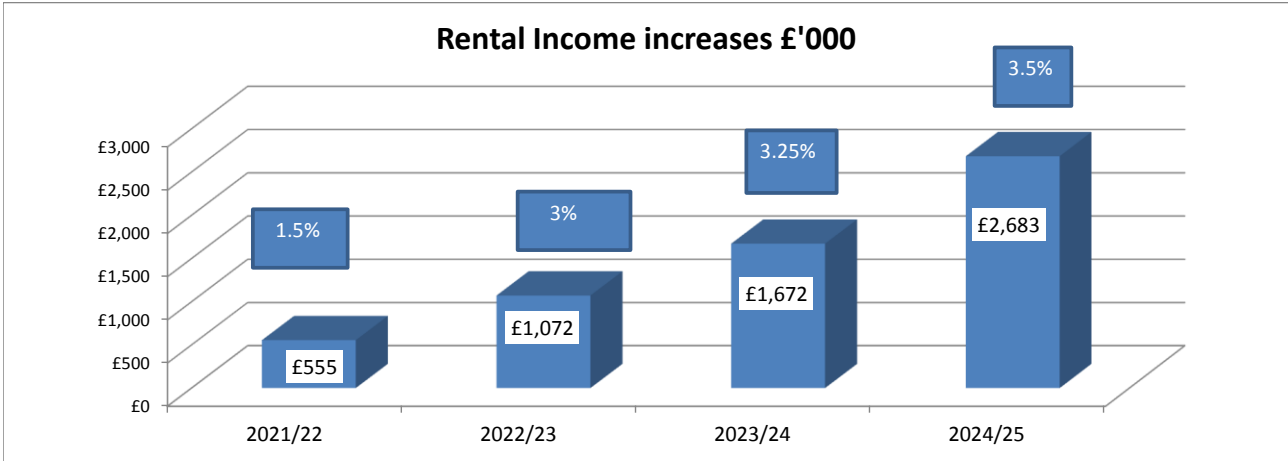


APPENDIX A HRA MEDIUM TERM FINANCIAL STRATEGY



APPENDIX A HRA MEDIUM TERM FINANCIAL STRATEGY



-= draw on balances