5,&+021' &2817< 6&+22/ 6<67(0 :25. &$/(1'$5 6&+('8/(

6FKHGXOHG 'D\V :RUNHG	(PSOR\HHV	(PSOR\HHV	(PSOR\HHV	(PSOR\HHV	(PSOR\HHV	(PSOR\HHV	(PSOR\HHV
)LUVW 'D\							
/DVW 'D\							
-RE 3RVLWLRQV	%XV $WWHQGDQWV	3DUD SURIHVVLRQDOV	3UH 3DUD &RXQVHORUV	(OHPHQWDU\ 6\VWHP 3UHVLGHQWV	0LGGOH +LJK 6FKRRO 3ULQFLSDOV	PRQWK &XVWRGLDQV	
	%XV 'ULYHUV	6FKRRO 1XWULWLRQ $VVLVWDQWV	7HDFKHUV	6HFRQG &RXQVHORUV	6FKRRO 6HFUHWDULHV	6FKRRO %XVLQHVV 0DQDJHUV	
			&OHULFDO	PRQWK &XVWRGLDQV	PRQWK 3ULQFLSDOV		
			6FKRRO 1XWULWLRQ 0DQDJHUV $VVW 0JUV	PRQWK 3URJUDP 6SHFLDOLVWV	PRQWK 5HJLVWUDUV	PRQWK2SHUDWLRQDO ,QVWUXFWLRQDO 3URYLGHUV	
			0HGLD 6SHFLDOLVWV	PRQWK0LGGOH +LJK 3URJUDP 6FKRRO 6SHFLDOLVWV &RXQVHORUV	PRQWK &RRUGLQDWRUV		
			1XUVHV			PRQWK 3URJUDP 6SHFLDOLVWV	
			,QVWUXFWLRQDO 3URYLGHUV				

6WXGHQW &DOHQGDU LV $XJXVW ± 0D\

)RU GD\ HPSOR\HHV FDOHQGDU DOVR LQFOXGHV VWXGHQW

127(2SHUDWLRQDO QHHGV DW FHUWDLQ WLPHV GXULQJ WKH \HDU

3RZHU8S $V\QFKURQRXV /HDUQLQJ 'D\V DUH PDUNHG RQ WKH

,QGHSHQGHQFH 'D\	1 $						
/DERU 'D\							
)DOO %UHDN &ROXPEXV 'D\							1 $
9HWHUDQV 'D\							
7KDQNVJLYLQJ							
&KULVWPDV :LQWHU %UHDN							
0DUWLQ /XWKHU .LQJ -U							
3UHVLGHQWV 'D\							1 $
0DUFK %UHDN			1 $				
*RRG)ULGD\							
6SULQJ %UHDN							
0HPRULDO 'D\	1 $						
-XQHWHHQWK	1 $						

7KLV FDOHQGDU LV VXEMHFW WR FKDQJH 6WXGHQW &RXQFLO &RQVWLWXWLRQ &RPPLWWHH GXH WR LQFOHP

5HYLVHG