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A UghYfg`Dfc`YWhi6

HYfa`H\fYY`##`&\$&\$

GWXcc`cZA`YWXUb]WU`UbX`A`Ubi`ZUW`f]b[`.9b[`.]bYYf]b[`.##`.I`BGK`.9b[`.]bYYf]b[`

7ci fgY`Cj Yfj]Yk

GhJZ`7cbhJW`8YhJ]`g

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- Y"["Ybfc`a Yblždfc[fYgg]cbžWUg\`fYei YgrgžWci fgY`]ggi Yg`cf`dfc[fUa !fY`UhYX`ei Yf]Yg

[9b\[\]bYYf\]b\[\]`bXi gff\]U`HfU\]b\]b\[\]`](#) – bXi gff]U`HfU]b]b[]`ei Ygh]cbg

[I BGK`Gh Xm5VfcUX`](#) – gh XmiUVfcUX`gh XYbhYbei]f]Yg`fZcf`]bVci bX`gh XYbhgk

[I BGK`9I WUUb\]Y`](#) – gh XYbhYI WUUb]Y`Ybei]f]Yg`fZcf`]bVci bX`gh XYbhgk

[I BGK`i h fY`Gh XYbhg](#) – dchYbh]U`gh XYbhYbei]f]Yg

- Y"["UXa]gg]cbgžZYgždfc[fUa gžWYX]hffUbgZYf

[GWcc`C Z\]W`](#) – GWcc`[YbYfU`cZ]W`UXa]b]ghfU]cb`Ybei]f]Yg

- B 6. hY`fY`Yj UbhYUa g`]ghYX`Uvcj Y`a i ghVY`WcbUWYX` - gh XYbhYbei]f]Yg

7 ci fgY'8YHJ`g

7 fYX]hDc]bHg`(`

Gi a a UfmcZ\Y'7 ci fgY

H\Y'dfc YWidfcj]XYg'Ub'cddcfh b]mZcf'mci`hc`Vf]b[`hc[YH\YfYb[]bYYf]b[`df]bW]d'Yg`YUfbYX'cj Yf mci`f'dfYj]ci`g'mYUfg'cZgh XmUbX'Udd'mhYgY'df]bW]d'Yg`hc`]bbcj Uhj Y'mgc'j Y'dfcV'Ya`g'gi V\`Ug'h\Y XYj Y'cda YbhcZU'gdYWZWXyg][bZ'dfcW'gg'UbX#cf'h\Y]bj Ygh[Uhcb'cZU'\mdchYg]g" A Ughf'dfc YW'g'UfY Wca d'Yi žcdYb!YbXYX'dfcV'Ya`g'hUhU`ck`fcca`Zcf'mci`f'WYUhj]mZ'UbX'h\Y'UWai]g]hcbZ'UbU'mg]g'UbX]bHfdYU]hcb'cZfYgi`hg" H\YfY'UfY'a`i`h'd'Y'dcgg]V'Y'gc'i`h]cbg'cf`WcbWi`g]cbg'UhH\Y'ci`hgYhUbX'gi Z]WYbh Wca d'Yi]mhc`fYei]fY'U'XY[fYY'cZdfc YWid'Ubb]b["H\Y'dfc YW'hfYei]fYg'mci`hc`Zcfa`i`UH'dfcV'Ya`g]b gWYbhZ]Wcf'Yb[]bYYf]b[`h'fa`gZ'a`UbU[Y'Ub'h\Wb]W]d'fc YW'hUbX'Z]bX'gc'i`h]cbg'VmUdd'm]b[`gWYbhZ]WUbX Yb[]bYYf]b[`a`Yh'cXg" Mci`k`]`U'gc'XYj Y'cd'h\Y'UV"]mhc`k`cf_]b`U'fYgYUfW`UbX'XYj Y'cda Ybh Ybj]fcb`a`Ybh`Mci`a`i`gh]XYbhZ]mU'gi`dYfj]gcf'UbX'dfc YWid'f]cf`hc`Ybfc`]b[]b'h]g'Wci`fgY" H\]g`]g'h\Y gYWcbX'Wci`fgY'cZ\Y` `Wci`fgY'dfc YW'hghf` W'h`fY"

7 ci fgY'5]a g

H\Y'h\Yg]g'dfcj]XYg'Ub'cddcfh b]mZcf'h\Y'gh XYbh'hc`Vf]b[`hc[YH\YfYb[]bYYf]b[`df]bW]d'Yg`YUfbYX'cj Yf h\Y'f'dfYj]ci`g'mYUfg'cZgh XmUbX'Udd'mhYgY'df]bW]d'Yg`hc`]bbcj Uhj Y'mgc'j Y'dfcV'Ya`g'gi V\`Ug'h\Y XYj Y'cda YbhcZU'gdYWZWXyg][bZ'dfcW'gg'UbX#cf'h\Y]bj Ygh[Uhcb'cZU'\mdchYg]g" H\Yg]g'dfc YW'g'a`i`gh VY`Wca d'Yi žcdYb!YbXYX'dfcV'Ya`g'hUhU`ck`fcca`Zcf'gh XYbhWYUhj]mZ'UbX'h\Y'UWai]g]hcbZ'UbU'mg]g'UbX]bHfdYU]hcb'cZfYgi`hg" H\YfY'a`i`ghVY'a`i`h'd'Y'dcgg]V'Y'gc'i`h]cbg'cf`WcbWi`g]cbg'UhH\Y'ci`hgYhUbX gi Z]WYbhWca d'Yi]mhc`fYei]fY'U'XY[fYY'cZdfc YWid'Ubb]b[`Zcfa`h\Y'gh XYbh`H\Y'h\Yg]g'fYei]fYg'h\Y gh XYbh'hc`Zcfa`i`UH'dfcV'Ya`g]b`Yb[]bYYf]b[`h'fa`gZ'a`UbU[Y'Ub'Yb[]bYYf]b[`dfc YW'hUbX'Z]bX'gc'i`h]cbg'Vm Udd'm]b[`Yb[]bYYf]b[`a`Yh'cXg" Gh XYbh'U'gc'XYj Y'cd'h\Y'f'UV"]mhc`k`cf_]b`U'fYgYUfW`UbX'XYj Y'cda Ybh Ybj]fcb`a`Ybh`

7 ci fgY'@YUfb]b[`Ci hWca Yg

- % " 8 Yj Y'cd'U'XYg][b'cf'U'dfcW'gg'cf']bj Ygh[UH'U'\mdchYg]g'Zc`ck]b[]bXi`ghfmUbX'dfcZ'gg]cbU` Yb[]bYYf]b[`ghUbXUfXg"
- & " 7 f]h]W`m'fYZYWhcb`U'gdYW]U`]ghVcXmcZ_bck`YX[Y'fY'UH'X'hc`h\Y]f'h\Yg]g'hc'd]W`
- ' " 5 dd'mgWYbhZ]WUbX`Yb[]bYYf]b[`a`Yh'cXg'hc`gc'j Y'Ub'Yb[]bYYf]b[`dfcV'Ya` "
- (" 5 bU'mgY`XUH'c'V'YW]j Y'mi`g]b[`ei`Ub]h]h]j Y'UbX'a`UH'Ya`Uh]W'a`Yh'cXg"
-) " 8 Ya`cbghfUH'cfU`UbX'k`f]h'Yb`Wca`a`i`b]W]hcb`]b'dfcZ'gg]cbU`UbX`UmXca`U]bg"

HYUW]b[`GhfUH[]Yg`

H\Y`Wci`fgY`]g`h]i [\hUg'Ub`]bX]j]Xi`U`fYgYUfW`dfc YW`z`hc`XYj Y'cd'U`Yj Y'cZfYgYUfW`g_]`g`UbX Ui`hcbca`m`

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A UghŸf'dfc ŸWŸUbX'fYdcfh	%\$i	% #/0/#&\$&\$ \$) . \$\$'DA	%ž'(ž)

5ggYgga Ybh8YHU]`g

5ggYgga Ybh% 'A UghŸf'dfc ŸWŸUbX'fYdcfh

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7ci fgY'9j U'i Uh]cb`UbX`8Yj Y`cda Ybh

@UVcfUhcfmK cf_g\cd`bZcfa Uh]cb

7CJ 8!%-`BCH9.`H\Y`GWcc`UVcfUhcfmZUW]j]Yg`UFY`cdYb`hc`fYgYUFW`h\Yg]g`gh`XYbhg]b`H&/\ck Yj Yfz`UWYgg]g`ja`j]hX`"Hc`Wca`d`mk`j]h`[`cj`Yfba`Ybhfj`gcW]U`X]ghUbw]b[`fYei`j]fYa`YbhgZ`Y"[`Z(``gei`UFY`a`Yhfg`dYf`dYfgcbZ`YUW`fcca` \Ug`U`a`U]`ja`i`a`WUdUW]m`ja`]h`k` \]W`k`j`VY`a`cb]hc`fYX`Vm`h\Y`gi`dYfj`]g]b[`dfcZ`gg]cbU`ghUZZ`D`YUgY`W\YW`k`]h`h\Y`UVcfUhcfmZUW]f]b`mci`f`UFYU`VY`Zc`fY`UWYgg]b[`UbX`cVgYfj`Y`h\Y`ja`]h`UbX`U`c`h\Y`f`gUZY`hmd`fY`W]i`h]cbg"

Mci`a`i`ghgYY`_[`i`]XUbW`UbX`Uddfcj`U`Zca`mci`f`H\Yg]g`gi`dYfj`]gcf`df]cf`hc`Ubm`UVcfUhcfmUW]j`]h]Yg"

H\Y`UVcfUhc]f]Yg`UFY`h\Y`fYgdcbg]V]`]mci`Z`h\Y`ghUZZ]b]!`W`Uf[`Y`Z`UbX`mci`a`i`ghcdYfU`h`k`]h]b`h\Y`UWY`d`h`X`dfUW]W]g`c`Z`h\Y`UVcfUhcfmVcbW`fbYX`"@UVcfUhcfmghUZZ`UFY`\][` \`mg_]`YX`UbX`\Y`dZ`/`h`U`Y`Z`U`Xj`Ub]U[`Y`c`Z`h\Y`f`Y]`dYfj]YbW`/\`ck`Yj`Yfz`mci`g`lci`X`bchYI`dYW`UVcfUhcfmghUZZ`hc`h`U`Y`fYgdcbg]V]`]mci`Z`f`mci`f`h\Yg]g`cf`W]ffmci`hk`cf`Z`f`mci`"

Z`mci`f`dfc`Y`W]b]bj`c]`Yg`UVcfUhcfmk`cf`Z`WcbUW]h\Y`c`ZUW]f]b]!`W`Uf[`Y`fC`=>`E`c`Z`h\Y`UVcfUhcfm]b`k`\]W`mci`k`j`VY`k`cf`_]b[`Ug`gccb`Ug`dcgg]V`Y`hc`X]gW`gg`mci`f`fYei`j]fYa`Ybhg`"H\Ymk`j`]ggi`Y`mci`k`]h`U`@UVcfUhcfm`5WYgg`5`ddfcj`U`f`5`E`Z`c`f`a`k`\]W`mci`a`i`ghWca`d`Y`h`UbX`fY`h`fb`hc`h\Y`C`=>"

[:cf`a`cfY`\]bZcfa`Uh\]cb`UVci`hUWYgg\]b\[`h\Y`GWcc`g`UVcfUhc\]f\]YgZ`d`YUgY`j`\]g\]h\]h\Y`GWcc`k`YVg\]h`. \`h`d`g`##`k`k`"Yb\]`\]bYf\]b\[`"i`bgk`"YXi`"Ui`#`YW`Ub\]W\]!`Yb\]`\]bYf\]b\[`#Ygci`fWg#UV!UWYgg!\`ck`!`hc!`Zcfa`g`](#)

[K`cf`g\cd`](#)

Mci`a`i`ghgYY`_[`i`]XUbW`UbX`Uddfcj`U`Zca`mci`f`H\Yg]g`gi`dYfj`]gcf`df]cf`hc`fYei`Ygh]b[`Ubm`k`cf_g\cd`UW]j`]h]Yg"

5`gh`XYbhUW]j`]h]Yg`fYei`]f]b[`a`Ubi`ZUW]fY`]b`h\Y`A`YW`Ub]W]`UbX`A`Ubi`ZUW]f]b[`9b[`]bYf]b[`fA`A`9`k`cf_g\cd`g`lci`X`VY`X]gW`ggYX`k`]h`h\Y`k`cf_g\cd`dYfgcbY`U`h`h\Y`]bW`d]cb`c`Z`h\Y`k`cf`"H\Y`k`cf_g\cd`dYfgcbY`a`i`gh`Uj`Y`h\Y`cddcf]i`b]m]hc`U`Xj`]gY`UbX`]bZi`YbW`h\Y`XYg][`b`hc`\Y`d`a`]b]a`]gY`UggYa`V`mz`a`Ubi`ZUW]fY`cf`Z`bW]cbU`dfcV`Ya`g"

H\Y`k`cf_g\cd`]g`i`gi`U`m]b]j`Yfm\][` \`XYa`UbX`"Z`mci`f`fYei`j]fY`h\Y`k`cf_g\cd`hc`a`Ubi`ZUW]fY`fYei`]da`Ybh`YggYbh]U`hc`mci`f`h\Yg]gZ`h\Yb`a`U`Y`gi`fY`h`U`h`mci`X]gW`gg`mci`f`fYei`j]fYa`Ybhg`Ug`YUf`m`Ug`dcgg]V`Y`k`]h`h\Y`K`cf_g\cd`#`@UVcfUhcfmA`UbU[`Yf`"Mci`g`lci`X`dfcj`]XY`Yb[`]bYf]b[`XfUk`]b[`g`k`\]W`UFY`Z]fgh`Uddfcj`YX`Vm`h\Y`UVcfUhcfmC`=>"Mci`g`lci`X`a`U`Y`Yj`YfmY`Zc`fh`hc`a`]b]a`]gY`h\Y`K`cf_g\cd`c`UX`Vma`cX]Z]h]b[`YI`]gh]b[`Yei`]da`Ybh]U`h\Yf`h\U`b`Vi`]X]b[`Zca`bYk`Z`UbX`Vm`YYd]b[`mci`f`XYg][`bg]g]a`d`Y"

UggYgga YbhdYfZcfa UbWžmci 'UfY`Y`][]V`Y`lc`Udd`mZcf`GdYWU`7 cbg]XYfUh]cb`df]cf`lc`gi Va]h]b[`Ub

5 WUXYa]W< cbYgmiUbX`D`U[]Uf]ga

I BGK `Ug`Ub`cb[c]b[`Wca a]ha Ybhlc`ZcghYf]b[`U`W`hi fY`cZ`YUfb]b[`]bZcfa YX`VmiUWUXYa]W]bhY[f]m`5`
I BGK `gh`XYbhg`Uj`Y`U`fYgdcbg]V`]hmlc`UX`YfY`hc`h`g`df]bW]d`Y`cZUWUXYa]W]bhY[f]m`D`U[]Uf]ga
i bXYfa]bYg`UWUXYa]W]bhY[f]m]UbX`]g`bchlc`YfUHX`Uhl`BGK`"B`SY[Sde_`SfG@E|`[e VWX`VW`Se ge[`Y`
fZWi`ad/e`ad[VWSe`aXafZW`S`V`bSee[`Y`fZW_`aXSe`kagdai``ž

D`U[]Uf]ga`]g`U`hmdY`cZ]bhY`YW`i`U`h`YZ`i`#iW]b`hU`_Y`a`UbmiZcfa`gž`Zca`XY`]VYfUHX`WX`YU]b[`hc`UWUXYbH`U`m`
W`dm]b[`Zca`U`gci`fW`k`]h`ci`hUW`bck`YX[`Ya`Ybh`I`BGK` `Ug`dfcXi`WX`U`k`YVg]h`k`]h`U`k`YU`h`cZ`
fYgci`fW`g`hc`gi`ddcfghi`XYbhg`hc`i`bXYfgH]bX`UbX`Uj`c]X`d`U[]Uf]ga`ž`]g]h`[gh`XYbh`i`bgk`"YXi`"Ui`#d`U\[\]Uf\]ga`"](#)
H`Y`@YUfb]b[`7`YbhY`Ugg]ghg`gh`XYbhg`k`]h`i`bXYfgH]bX]b[`UWUXYa]W]bhY[f]m]UbX`ck`bchlc`d`U[]Uf]gY`
H`Y`mi`U`gc`lc`X`k`cf_g`l`cdg`UbX`W]b`Y`d`gh`XYbhg`cbY!`cb!`cbY`"

Mci`U`fY`U`gc`fYa`]bXYX`h`UhW]fYZ`h`a`Y`a`UbU[`Ya`Ybh]g`Ub`]a`dcfH]bhdUfhcZg`h`XmiUbX`cbY`cZ`h`Y`
]X`Ybh]Z`Y`X`W]i`gYg`cZ`d`U[]Uf]ga`]g`d`ccf`h`a`Y`a`UbU[`Ya`Ybh`G`h`XYbhg`g`l`ci`X`U`ck`gi`Z`W]Ybh]h`a`Y`Z`c`f`
fYgYUfW`ž`X`fU]h]b[`UbX`h`Y`dfcdYf`fY`Z`fY`bW]b[`cZ`gci`fW`g`]b`dfY`dUf]b[`U`UggYgga`Ybh]Ug_g`"

ž`d`U[]Uf]ga`]g`Z`ci`bX`]b`mci`f`k`cf_k`Y`b`mci`U`fY`]b`Z`fghmY`Ufž`mci`f`Y`W`i`fY`f`k`]`c`Z`Y`f`mci`Ugg]ghU`bW`hc`
]a`dfcj`Y`mci`f`UWUXYa]Wg_]`g`"H`Y`ma`UmUg_`mci`hc`cc_`Uhgca`Y`cb`]bY`fYgci`fW`gž`U`hY`bX`h`Y`@YUfb]b[`
7`YbhY`ž`cf`gca`Y`h`a`Yg`fYgi`Va`]h`mci`f`k`cf_k`]h`h`Y`dfcV`Ya`Z]`YX`"<ck`Yj`Yf`a`cfY`gYf]ci`g`]bgH]bW`g`]b`Z`fgh`
mY`Ufž`gi`W`Ug`gh`U`]b[`UbchYf`gh`XYbhg`k`cf`cf`dU]b[`gca`YcbY`hc`Xc`mci`f`k`cf_ž`a`UmVY`]bj`Ygh[`UH`X`
i`bXYf`h`Y`G`h`XYbhA`]gW`bXi`W`h`DfcW`Xi`fYg`"

F`YdYUHX`d`U[]Uf]ga`fYj`Yb`]b`Z`fghmY`Ufž`d`U[]Uf]ga`U`Z`Y`f`Z`fghmY`Ufž`cf`gYf]ci`g`]bgH]bW`gž`a`UmU`gc`VY`
]bj`Ygh[`UH`X`i`bXYf`h`Y`G`h`XYbhA`]gW`bXi`W`h`DfcW`Xi`fYg`"H`Y`d`Yb`U`h`Y`g`i`bXYf`h`Y`dfcW`Xi`fYg`W]b`]bW`i`XY`
U`fY`Xi`W`h`cb`]b`a`Uf_gž`Z]`]b[`U`W`i`fgY`cf`Zc`f`h`Y`a`cghgYf]ci`g`a`UH`Y`fg`f]_Y`d`U[]Uf]ga`]b`Ub`l`cbci`fg`
h`Y`g]g`L`Yj`Yb`gi`gdYbg]cb`Zca`h`Y`i`b]`Yfg]m`H`Y`G`h`XYbhA`]gW`bXi`W`h`DfcW`Xi`fYg`UfY`Uj`U]UV`Y`Y`fY`.

[k`k`k`"\[g`i`bgk`"YXi`"Ui`#d`U\[\]Uf\]ga`\]gW`bXi`W`h`DfcW`Xi`fYg`"dXZ`](#)

5 WUXYa]W=Zcfa Uh]cb

7 fYX]hdc]bng

7 ci fgY`WfYX]h]g`WU`W`UH`X`]b`I` b]hg!C Z 7 fYX]hfl C 7 E`H\Y`bcfa U`k cf`cUX`YI dYWU]h]cb`Zcf`cbY`I C 7]g`Uddfcl]a UH`m&) ` \ci fg`dYf`hYfa "H\]g`]bW` XYg`WUgg`W`bH`UW`h\ci fg`z`df]j UH`g`h` Xn`z`c`h`Yf`Y`Ufb]b[UW]j]hYg`z`dfYdUfU]h]cb`UbX`h]a Y`gdYbhc]b`U`UggYggUV`Y`k cf`_"

A cghW`ci fgYk cf`_W`ci fgYg`Uhi BGK `UFY`*`I C 7 `UbX`]bj`c`j`Y`Ub`Ygh]a UH`X`%) \$` \ci fg`hc`W`a d`YH`"9UW` W`ci fgY`]bW` XYg`U`dfYgW]YX`bi a VYf`cZ` \ci fg`dYf`k YY`_`fl`#` E`cZgW`YXi `YX`ZUW`!hc!ZUW`UbX`#`f`cb`]bY W`bH`UW`"5bmUXX]h]cbU`h]a Y`VYmc]bX`h`Y`dfYgW]YX`W`bH`UW`h\ci fg`g` \ci `X`VY`gdYbh`]b`a U_]b[`gi`fY`h`Uh mci `i bXYfg]UbX`h`Y`YW`i`fY`a UH`f]U`z`W`a d`Yh]b[`h`Y`g`Yh]Ugg][ba Ybng`z`Z`f`h`Y`f`Y`UX]b[`z`UbX`fYj`]g]b[`Zcf` UbmYI Ua]bU]h]cbg"

C b!WJa di g`WUgg`UH`Y`bX`UbW`

Di V`]WX]gh]UbW]b[`W`bX]h]cbg`a`i`ghVY`Z`c`k`YX`Zcf`U`H` `ZUW`!hc!ZUW`WUggYg`"Hc`Ybgi`fY`h`]g`z`cb`m` gh` XYbng`Ybfc`YX`]b`h`cgY`WUggYg`k`]`VY`U`c`k`YX`]b`h`Y`fcca`"7`Ugg`f`cg`h`f`g`k`]`VY`U`h`UW`YX`hc` W`ffYgdc]bX]b[`fcca`g`UbX`W]fW`UH`X`Ua`cb[`UV`XYa`cbgfU`h`fg`"B`c`c`j`Yf`Ybfc`a`Ybh]g`U`c`k`YX`]b`ZUW`!hc! ZUW`WUgg`"G`h`XYbng`Ybfc`YX`]b`cb`]bY`WUggYg`WU`b`gk`Ud`h`Y]f`Ybfc`a`YbhZ`ca`cb`]bY`hc`c`h`Yf`UXX]h]cbU`z` Vi`h`]a`]h`X`z`bi`a`VYf`cZ`cb!WJa`di`g`WUggYg`VmGi`bXUn`z`K`YY`_%`D`YUgY`fYZf`hc`mci`f`W`ci`fgY`g]A`]W`cgc`Z` HYUa`g`UbX`A`ccX`Y`g]hYg`Zcf`a`cfY`]b`Zcfa`Uh]cb`UVci`h`WUgg`UH`Y`bX`UbW`Zcf`]b!dYfgcb`UbX`cb`]bY`WUgg` gYW]h]cbg#UW]j`]hYg"

Mci`f`Y`U`h`UbX`h`Y`Y`U`h`c`Z`h`cgY`]b`mci`f`WUgg`]g`W]h]W`m]a`dcftU`b`h`Mci`a`i`ghg]UmUh`ca`Y`]Zmci`UFY`g]W`cf`Uj`Y`VYb`UXj`]gYX`hc`gY`Z]gc`UH`Vm`[BGK`YU`h`](#)`cf`[`c]`Yfba`YbhUi`h`cf]hYg`"7i`ffYbhU`Y`f`g`UbX`U`]ghcZ`chgdchg`WU`b`VY`Zi`bX`

⇒ dcfhUbh@]b_g