



& \FOL FDO 5H YLWZ FRDIO3 RDLHQFH 3UR  
DW + X€EPcT`+RQRUV 6SHFLDO  
ODMRU LQ 3ROLWLFDO 6FLHQF  
ODMRU LQ 3ROLWLFDO 6WXGLH  
ODMRU LQ 3ROLWLFDO 6WXGLH  
ODMRU LQ 3ROLWLFDO 6WXGLH

([WHUQDO &RQV	'U /H D K % U D G V A @ Q D O X W L R Q D P M O H V E P I H D
'DWH RI 6LWH 9I	ODUFK
(YDOXDWLRLQ	* R R G 4X DOLW \
\$SSURYDO 'DWH	6 8 3 5 8 6 H S W H P E H U 6 & \$ 3 \$ 6 H Q D W H

([HFXWLYH 6XPPDU\ 2YHU WKH FRXUVH RI WKH L U WZR GDW RQWLQWHVYR M LWZ LWKH 9LFAHH BQDVR & 'RHUNVHQ DQG .DUHQ & DPSEHOO , QW HZSQHDUOWKHHYSRBRHWDPD QURK & JDPK ITQDVR PHHWLQJ DOO H[SHFWDWLRQV

6HQDWH \$JHQGD  
6HSWHPEHU

(;+,%,7 9 \$SSHQGL[  
3DJH

x 37KH FRPPLWPHQW WR WKH OLEHUDOVDUDQVG HDQXIDWLRIQ I DVPKDOWV\ FV  
FORVHO\ ZLWK VVXGHQWV LQ FRPEALQDQVG RVWZIGMIQ WQ X8SRUWVL YK  
UHVXOWHG LQ DQ H[FHSWLRQDO SURJUDP '

6XJJHVWLQRQV IRU ,PSURYHPHQW (QKDQFHPHQW

x 'HYHORS D WUDQVLWLRQ SODQ WR DGDGXHDMW\ XSHFVRIPULQHHDQNGV D QWLF  
x 6XVWDLQ PDMRU KRQRXUV DQG PLQRU PRGXOHV LQ SROLWLFDO VR  
x 5HOD[ VSHFLILFDWLRQV IRU UHTXLUHG FRXUVHV IRU WKHVH PRGXO  
x 'HOHWK WKH WKHPDWLF PRGXOHV IURP WKH SURJUDP RIIHULQJV  
x &RQVLGHU H[SDQGLQJ FRXUVH RIIHULQJV WR UHPRYHHFURXGU VQVVWRIDWKLDPYHRQRK  
x 5HYLHZ FRXUVH RIIHULQJV WR UHPRYHHFURXGU VQVVWRIDWKLDPYHRQRK  
QRW DQWLFLSDWHG WR EH RIIHUVH LQ WKH IXWXUH  
x &RQVLGHU LQWURGXFLQJ D FRXUVH RQ LQGLJHQRXV SROLWLFV  
x &RQVLGHU ZDV WR HQKDQFH WKH XVH RI FODVVURRP WHFKQRORJY

5HFRPPHQGDWLQRQV\ H3TUXRLJUHDP 16XVWDLQDELOLW\

5HFRPPHQGDWLQRQ	5HVSRQVELOLW\
'HYHORS D WUDQVLWLRQ XSFRPLQJ DQG DQWLFLSDUHWGLQDOLVXWUDWLRQ	SHOSDDQWIRHDQNGU(3&VDQG +XURQ
5DWLRQDOLJH FRXUVH DQG PRGXOH RIIHULQJV	'HS DUWPHQW
&RQVLGHU H[SDQGLQJ FRXUSDHURMIPHIQWJDQGQ(3& TXDOLWDWLYH DQG TXDQWLWDWLYH PHWKRGV DQG LQWURGXFLQJ D FRXUVH RQ LQGLJHQRXV SROLWLFV	