



9CG HDI % \$%
HDI

9CG; a V< ! '9'YWffc 'Cdh]WU' GmghYa g

DfcXi WihYI hg

9CG HDI % \$%]g'U HDI 'dck XYfz'k \]Wk 'jg'cdh]a]gYX'Zcf'h\Y'i gY'Ug'U'UgYf'g]bhYf]b['a Uhf]U''H\Y'Ve'a dcbYbgh'a UX'cZ'h\Y
k \]hY'a Uhf]U'cZZYf' [fYUh'fYg]YbWZ [ccX'\mXfc'mg]g'fYg]ghUbWZ'Ug'k Y''Ug'\] [\ 'i J ! ghUV]]hm'

DfcdYfh]Yg
i [fYUh'fYg]YbW
i [ccX'\mXfc'mg]g'fYg]ghUbW
i \] [\ 'i J ! ghUV]]hm
i] Yfm[ccX'g\cW'UVgcfhd]cb

:]Y'Xg'cZ'Udd'j]W]h]cb'UfY'Zcf'YI Ua d'Yz'XUa d]b['Y'Ya Ybhz'Vi a dYfgz'VY''ck gZ'gc'Ygz'\UbX'Ygz'\cgYgz'YHWHc'UW]jY 'h\Y
ZYI]V]]m]UbX'Ve'ffYgdc]b]b['XUa d]b[''Y] Y'g'byYXYX'Zcf'X]ZZYfYb]h'Udd'j]W]h]cb]gZ'h\YgY'dfcdYfh]Yg'W]b'VY'UX'i ghYX'j]U'ghfi W]i fU
XYg]b [b'UbX'h\Y'Vi]X'dfcW'gg'dUfUa Yhf'g'i gYX''A Uhf]U'g'cZ'h]g'dc'ma Yf'ZJa]m'\Uj Y'g]a]Uf'dYfZ'fa UbW'dfcdYfh]Yg'Ug
Y'Ughca Yfgz'k \]Wk 'a YUbg'h\Ym]UfY'ZYI]V'Y'Uhf'cca 'hYa dYfU]h'fY'Vi h'fYa U]b'X]a Ybg]cbU'm]ghUV'Y''K \Yb'\YU]h]g'Udd'j]YXz'h\Ym
W]b'VY'd'Ugh]WU''mXYZ'fa YX'UbX'dfcW'ggYX''_Y'h\Yfa cd'Ugh]Vg''6YW]i gY'cZ'h]g'YUgY'cZ'dfcW'gg]b]z'h\Ym]gi Vgh]h' hY'W'cgg!
'b_YX'Y'Ughca Yfg'UbX'gcZ]DJ 7''

A YW]Ub]WU'dfcdYfh]Yg	J U' i Y	I b]h	HYgh'GHJbXUfX
5VfUg]cb'fYg]ghUbW	,	a a	=GC' (* (-
G\cfY'5'\UfXbYgg	,	!	=GC'+*%-%!

' 8' 8UHJ	J U' i Y	I b]h	HYgh'GHJbXUfX
H\Y'dfcdYfh]Yg'cZ'dUfh]g a Ubi Z]W]i fYX'i g]b['UX]h]j] Y'a Ubi Z]W]i f]b['hY'W'bc'c[m]fY'' [''UgYf'g]bhYf]b[z'ghYf'c]h]c[fUd'mz': i gYX'8Ydc]g]h]cb'AcXY''b]z'8'df]b]h]b[E'UfYz Xi Y'hc'h\Y]f''Um]f]V]m'Um]f'dfcXi W]j]cbz'hc'gca Y'YI h'Yb]h]X]fY]W]j]cb'XYdYbXYb]h'5XX]h]cbU'mz'h\Y'UW]j] UV'Y'a YW]Ub]WU'dfcdYfh]Yg'XYdYbX'Ua cb[gh'c'h\Yfg'cb'h\Y'gmghYa i gYX'f] CFA = 5'D'%Lz'9CG'D' - Lz'9CG'D'+L'Lz'h\Y'i gYX''Um]f'h]j]W]b]Ygg'UbX'Ve'ffYW'h'dck XYf'\UbX]b['UbX'dfYdUfU]h]cb''H]j]g'Ug'hc'VY'Ve]bg]XYfYX'k \Yb'XYg]b]b['h\Y dUfh]UbX'XYZ]b]b['h\Y'Vi]X'cf]Yb]h]h]cb''			=GC') &+
HYbg]Y'A cXi 'i g			
L'8]fY]W]j]cb	* \$	A DU	
M8]fY]W]j]cb	* \$	A DU	
N'8]fY]W]j]cb	* \$	A DU	
HYbg]Y'GhfYb[h\			=GC') &+
L'8]fY]W]j]cb	+	A DU	
M8]fY]W]j]cb	+	A DU	
N'8]fY]W]j]cb)	A DU	
GHfU]b'Uh'VfYU_			=GC') &+
L'8]fY]W]j]cb	&) \$	i	
M8]fY]W]j]cb	&) \$	i	
7\Ufdm]a dUW]h'ghfYb[h\			=GC'%+- #%/1
Z' &' s7z'L'8]fY]W]j]cb	B	_>#a	
Z' &' s7z'M8]fY]W]j]cb	B	_>#a	
Z' &' s7z'N'8]fY]W]j]cb	B	_>#a	
7\Ufdm]bc]h]W]YX'ja dUW]h'ghfYb[h\			=GC'%+- #%/5
Z' &' s7z'L'8]fY]W]j]cb	B	_>#a	
Z' &' s7z'M8]fY]W]j]cb	B	_>#a	
Z' &' s7z'N'8]fY]W]j]cb	B	_>#a	
: 'YI i fU''A cXi 'i g			=GC'%+,
&' s7z'L'8]fY]W]j]cb	* (A DU	
&' s7z'M8]fY]W]j]cb	* (A DU	
&' s7z'N'8]fY]W]j]cb	* -	A DU	
HYa d''cZXYZY]W]j]cb'i bXYf''cUX			=GC'+)!%#&
\$'() 'A DUz'L'8]fY]W]j]cb) \$	s7	
\$'() 'A DUz'M8]fY]W]j]cb) &	s7	

@UghW]Ub[Y. '&\$&\$!)!%& Gci fW'. 'k k k'a Uhf]U'XUH]W]b]hYf'Ve'a
7cdfnf[\h5'HJf'9b]j]bYf]b[; a V<'5'HJf'9b[]bYf]b[; a V<'Uggi a Yg'bc''j]UV]]m]Zcf'h\Y'gmghYa 'hc'VY'ZfY'cZYf'c]f'g'h\Y'i gYf'HJ'Ug'gc'Y'fYgdc]b]g]]m]Zcf'h\Y'i gY'cZ
h]j]g'XUH]i bXYf'h\Y'YI W]i g]cb'cZY] Yfm'j]UV]]m]Zca '5'HJf'9b[]bYf]b[; a V<'h]j]g'Ygd'Y]W]U'm]j'U]X'Zcf'W]U]a g'cZ'Ve'a dYb]g]h]cb'fYg'i h]b['Zca 'Ve]bgYei Yb]h]U'XUa U]Yg'
5'HJf'YI d']W]h]m]dc]b]g]ci h\hUh'UbmXY]W]j]cb'UVci h\h\Y'Udd'j]W]h]cb'cZ'a Uhf]U'g'a i ghY'Xci VY'W]Y]W]YX'k]h' h\Y'dfcXi W]f'cZ'h]j]g'a Uhf]U''h]j]g'j]b]W]XYg'U''Ve]b]h]b]g'cZ
h]j]g'gmghYa ''7cdfnf[\h'Uk'g'UfY'Udd'j]W]U'Y'Zcf'h\Y'Ve]b]h]b]cZ'h]j]g'gmghYa ''

9CG`HDI`%' \$%
HDI

9CG'; a V< '! '9'YWfc`C dhjVW`GmghYa g

H\Yfa U`dfcdYfh]Yg	J U`i Y	I b]h	HYgh`GHUbxUfX
A Y`h]b[`hYa dYfUhi fY`f&\$s7#a]bŁ	% ,	\$7	=GC`%%`) +!`%#`'
HYa d`"cZXYZYVh]cb`i bXYf`"cUX`f\$"() `A DUL) \$	\$7	=GC`+`)!`%#`&

C h\Yf`dfcdYfh]Yg	J U`i Y	I b]h	HYgh`GHUbxUfX
K UhYf`UVgcf dh]cb	\$,)	i	G]a "`hc`-GC`*`&
8 Ybg]hmflUgYfg]bhYfYXŁ	%%`%`\$	_ [#a	9CG`A Yh\cX
Dck XYf`VŁ`ci f`fUW`hc`gUZ`hmXUHU`g\YYhŁ	K \]hY	!	!
7c`ci f`cZ`h\Y`VŁa dcbYbhtg	K \]hY	!	!

7\ UfUVWYf]gh]Vg

DfcW`gg]b[
5XX]h] Y`A Ubi ZJW`i f]b[ž`@Jgyf`G]bhYf]b[

7\ Ya]WV` `F Yg]ghUbWV
< mXfc`nh]WV`"mGHUV`Y

8Y`]j YfmZcfa
Dck XYf

5dd`]WVh]cbg
5i hca ch]j Yž`Gdcfhg`9ei]da Ybh

: YUhi fYg
: Uh]i i Y`FYg]ghUbWV

@UghVXUb[Y.`&\$&\$!\$)!%& Gci fVW.`k k k`"a UHYf]U`XUHUVbhYf`WŁa
7cdfmf][\h5`HJf`9b[]bYf]b[; a V<`"5`HJf`9b[]bYf]b[; a V<`Uggi a Yg`bc`"]UV]]hmZcf`h\Y`gmghYa`hc`VY`ZfYY`cZYf`cfcg`"HAY`i gYf`HJ`_Yg`gc`Y`fyg`dcbg]V]]hmZcf`h\Y`i gY`cZ`
h\]g`XUHU`i bXYf`h\Y`YI`W`g]cb`cZY`Yf`m`]UV]]hmZcfa`5`HJf`9b[]bYf]b[; a V<`/`h\]g`]g`Ygd`YVU`m]j`U`]X`Zcf`WUJa`g`cZ`WŁa`dYbg]h]cb`fYgi`h]b[`Zca`WŁbgYei`Ybh]U`XUa`U[Yg`
5`HJf`YI`d`]W]hmdc]bhtg`ci`h\h`Uh`UbmXYV]g]cb`UVci`h\h`Y`Udd`]WVh]cb`cZa`UHYf]U`g`a`i`gh`VY`Xci`V`Y`W`YV`YX`k`]h`h\Y`dfcXi`VWf`cZ`h\]g`a`UHYf]U`"`h\]g`]bW`XYg`U`"WŁbhYbhtg`cZ`
h\]g`gmghYa`"7cdfmf][\h`Uk`g`UFY`Udd`]WUV`Y`Zcf`h\Y`WŁbhYbhcZ`h\]g`gmghYa`"

DU[Y.`&#&