FATF

PROCEDURES FOR THE FATF FOURTH ROUND OF AML/CFT MUTUAL EVALUATIONS

Updated J 20 1

FINANCIAL ACTION TASK FORCE

The Financial Action Task Force (FATF) is an independent inter-governmental body that develops and promotes policies to protect the global financial system against money laundering, terrorist financing and the financing of proliferation of weapons of mass destruction. The FATF Recommendations are recognised as the global anti-money laundering (AML) and counter-terrorist financing (CFT) standard.

For more information about the FATF, please visit the website: www.fatf-gafi.org

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Nb mb of i g omo f p fo mcihmmil mb iolmb lioh h mb hog li p fo mcihmni jl j l b s l cmjlcg lcfs aip lh s mb hog li G Lmmb n h cmommm n b Jf h lsg mcha h s mb h ni igjf n mb hmcl lioh ch l mih f mg l g

mb of i g omo f p fo mcihmmbiq cha mb cr il jlijim n i mb ih mcm pcmcm i l f p hn ch h c f M nil mmmmg hn Jlial g g M J g cmmcihm h mb n il mb Jf h ls cmomcihi mb G L q cff g chn ch hs jlijim b ha mni mb p fo mcih n mq cffl kod Jf h ls jjlip f Hilg ffs mq i G L mq cff cmommm j l Jf h ls onmbcmiof ih h r jmcih f mcm rn h ni mbl G L mI mb l l f p hn chilg mcih mb nq cff jlipc ch fo mchilg mcih ih mb iohmlc mq bc b b p pifohn l ni jlipc mmmmmilmil ilmb ig cha g omo f p fo mcihm Nb ihmmc l mcihmoh lfs cha mb mko h i p fo mcihmq l

- G g lmpc q mih mb d jl ll n g g lm l ihmofn ih mb jimmc f n m il ih mcm pcmcmm h Jf h ls cmomcihi mb d G L h mbcmcmm e h chni iohmch mb mb of
- Nb mb of n i hs jimmc f M J g cmmcih m m mcih CR fiq l a l cha mb mg cha i mb M J h i g omo f p fo mcih
- Nb n i mb f mm g omo f p fo mcih il Chn lh mcih f ch h c f Chmmcomcih C C mmmmg hn

mogg lsi mb e s mm jm h mg fch mil mb mmmmg hnn g h mb iohmls ch mb N g omo f p fo mcih jli mmcmmnion n jj h cr Nbim mm jm l mlc g il offs fiq Nb mmmmm iohmlc m h mmmmg hnn g mb p mb f rc cfcns ni rn h mb ip l ffmg fch s oj ni ih il mq i g ihmbmch il l ni jf h lioh N Jf h lsg mcham p hmmil bifc s mil ni cb mm mb n i mb ih mcm pcmcm ni mb g imm jjlijlc n mg Chjl nc mbcmg s l kod h lfc l mm ln ni mb p fo mcih jli mmm mb l cmhi mij ill o cha mb mg ffi n ni mb jimm ihmcm mm a m i mb jli mmm h mb mmmmm iohmls h mmmmg hnn g mbiof mb l il al ih mb li mg fch i mb p fo mcih nf mm g ihmbm il mb N Jf h ls cmomcih

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nf mmmor gihmbm il mb ih mon pomonil m lfs mjimmcf mb M l n lc nq cff cr mb jl cm n m il mb p fo mcih ih mon pomon mq ff mmb mg fch m il mb q bif jli mmmch ihmofm mcih q cmb mb iohmls h m ih mb mg fch m ch jj h cr mig f r c cfcns cm j lg cmmcf Nb iohmls q cff pcm q b mb l mb s q cmb ni ih o n mb p fo mcih ch hafcmb il l h b Nb ihomcmih mb iohmls ni g ihmml n mb ncmb m igjfc q cmb mb Mh h l m h mb n cmm G F N l acg cm mp b h mb iohmls mbiof jlipc ff l f p hn chilg mcih ni mb mmmmg hnn g olcha mb iolm i mb mmmmg hn m jjlijlc n mmmmmilmmbiof f ni l ko mmil mmm i og hmml n c h mmls n ilimb ll f p hn chilg mcih

ffoj n m h chilg mcih mbiof jlipc ch h f mlihc ilg n h iohmlc mmbiof hmol mb n f q m l aof mcihm aoc fch m h imb l l f p hn i og hmm l g p cf f ch mb f hao a i mb p fo mcih h mb ilcach ff hao a

Nb oj n m h chilg mcih jlipc s mb mmmmm iohmls l chn h ni jlipc e s chilg mcih il mb jl j l mils q ile il mb ih mon pcmon ch fo cha oh lmm h cha mb iohmls m G F N lcmemc hmcs cha jin hmc f l mi ch l m i om il mb ih mon h jl j lcha mb l n G L iohmlc mmbiof jlipc mb h mmmls oj n m h chilg mcih ni mb M l n lc nhi f mmmb h mor g ihmbm il mb ih mon Jlcil ni mb n cn q iof mol f ni b p chilg f ha a g hn mq h mb iohmls h mb M l n lc n

Ch mig iohmlc m G F N cmmo m l g mn l mmb n l l mmm hin cbmm nmb f p fi mb h mcih fai p lhg hn on fmi n mm n jlipch il fi ff p fm iohmlc m l l ko mm ni hin mb G F N g mol mmb n l mb l mjih mc cfcns i mm n jlipch c f fi f f p f ombil cc m h ni jlipc h jjlijlc n mlcjmcih i mb m g mol m mmmmilmmbiof fmi q l mb n G F N g mol mg s n e h nih il gil f p fmi ai p lhg hn h mbiof r g ch h n e chni iohn ff mb l f p hn g mol m ch fo cha mbim n e h n mm n jlipch c f fi f f p f ko ffs mmmmilmmbiof n e chni iohn h l l ni mojl h mcih f f q mil l aof mcihmmb n jjfs ni iohmls

iohmlc mmbiof l fs ih mb ko mmcihh d il mb n bhc f ig jfc h oj n m jj h cr ni jlipc l f p hn chilg mcih ni mb mmmmg hnn g fi haq cmb jl pci oml jil mmmbcmq cff om m mm lmcha mcm il mb mmmmg hnn g ni ih o n mb ne m l pc q ih n bhc f ig jfc h Nb ko mmcihh d cm aoc ni mmcmm iohmlc mni jlipc l f p hn chilg mcih ch l f mcih ni c ealioh chilg mcih ih mb chmmcmcih f l g qile cc chilg mcih ih hlcnemh ihn rn ccc chilg mcih ih mb g mol mmb n mb iohmls b mn e h ni g n mb lcn lc il b L igg h mcih iohmlc mmbiof ig jf n mb ko mmcihh d h g s biim ni jl mhninb l chilg mcih ch q b n p lg hh l mb s g ni g imm rj chnil mp

iohmlc mmbiof jlipc chilg mcih ih mp h mmm m ih mb Cgg c n Ionig m c hmcc ch mb mp h mm mmmmg hn hi f mmmb h iol g ih mbm il mb ih mon Nb s mbiof mnion offs biq bi mb il cmmo mcm cha l mm mmnionch b Cgg c n Ionig Cn

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Jf h ls nmmmilmjlipc s N g g lmni ML ihfs nmmmg hmmnbiof l iahcm m ihnlc omcihm ni N nmmmg hmm ?iohnlc mnb n i hin jlipc nb d g chcg og rj n ihnlc omcih i nmmmilmnbiof g e ch h c f ihnlc omcih ni nb N ch h g iohn koop f hn ni nb imni jlipc chamo b nmmmilm m n lg ch s nb Jf h ls fcmi iohnlc m ihnlc omcih i nmmmilm il nmmmg hmmq off g chn ch h g ihcmil s nb N m p fo mcihm h ?ig jfc h Alioj ?A

Nb M l n lc n

- Mojjilmmnb nmmmg hnn g h nb nmmnm iohnls
- i om mih ko fcns h ihmcmm h s
- hmol m ig jfc h q cnb jli nmm h jli ol m
- nmcmmm nmmmilm h nmmnm iohnls ch nb chn ljl n mcihi nb nm h l mg nbi ifias h jli nmnch fch q cnb j nmJf h ls cmcihm
- hmol mnb n nmmmilm h nmmnm iohnlc mb p nmmi l f p hn i og hn mcih
- Jlid nf mnb jli nmm h inb l n nem mch c n ch nb m jli ol m

Nb il oh mcihi nb nmmmg hnn g cm iff mp fs ni jli o h ch j h hnl jiln ihn chcha h fs nmm ch cham h l igg h mcihm i h lhcha nb iohnls m ig jfc h q cnb nb N M

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Jlcilnimb ihmcn pcmcnmb mmmmg hnn g qcff ih o n me m l pcq i mb iohmls m f p fi n bhc f igjfc h h mb ihn rmo f milmh GF N lcmemNb l pcq qcff m ih chilg mcih jlipc s mb iohmls ch mb chilg mcih oj n mih n bhc f igjfc h jl rcmmchachilg mcih l qh lig mb iohmls mmbd lioh G L iffiq ojl jilmm h imb l l cf ill fc f miol mi chilg mcih Nbcmchilg mcih qcff l offs n e h chni iohn mbioab mb mmmmg hnn g h l pcq mb ch chamlig mb jl pciomG L h iffiq ojl jilmm h g s bcabfcabnl f p hn mml hambmilq eh mmmmhinjl pciomfs hin C mb mmmmilml b c l hn ih fomcihmijl pciomG Lmh iffiq ojl jilmmch mmqb l mb Mh h l m h mb f acmfmcih b p hin b ha mb h mb s mbiof rjf ch mb l mihmilmb cl ih fomcih

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h mcg ihmog cha h q mm of h a h l ffs ohf mmp ho m l ch fim jlir cg cns nb l mbiof hi g il nb h mq i ni nbl p ho mj l s Nb jlial g g mbiof ch fcm nf mmnbl q em jlcil ni nb ih mon pcmon Nb mmmmg hnn g g s fmi l ko mm cmcih f g mcham olcha nb ih mon

inb ch n lg mi nb jlial g g h g il a h l ffs nb mcg l kod il chn ljl n mcih h il nl hmfi mcih i i og hmmg omm n e h chni iohn olcha nb ih mon pcmon nb l fmi h mmi jli mmcih f h q ff jl j l chn ljl n lmc chn ljl n mcih lig nb iohnls f hao a ni hafcnb l h b cml kod Biq p l il nb c c hn om i mcg g mcham nbiof a h l ffs ih o n ch nb f hao a i nb mmmmg hn

ff i og hmm h ch il g mcih jli o c s h mmmm iohnls olcha g om f p fo mcih r l cm a oj n m h l mjihmm i og hmm mlc cha iohnls m GF Nl acg g mol mn e h il lcnem ch fo cha nbim il q bc b nb l q cff ch l m i om il l mjihmm ni mmmmilm ko lc m cc s nb N M l n lc n il mmmmilm a l jil mn lig mmmmilm l n G L h ccc igg hmml cp nblioab nb ih mofn mcih ill pc q g b hcng mnbiof nl n m ih c hnc f Nb s nbiof ih fs om il nb mj cc joljim mjlipc h hin g jo fc fs p cf f ohf mmnb mmmm iohnls h nb N h q b l jjfc f nb il cach ni li nb i og hn ih mh mmni nb cl l f m Nb m ih c hnc fcns l kod g hmm jjfs ni nb mmmmg hn n g nb M l n lc n l pc q l mi c c fmch nb mmmm iohnls h hs inb l j lni h q cnb mmni nb i og hmmil ch il g mcih Ch cmcih nf mm iol g ih nb m il nb ih mon pcmon nb g g lm i nb mmmmg hnn g h l pc q l mnbiof mcah ih c hnc fcns al g hn q bc b q cff ch fo n rn l a l cha nb h ni f l ih fc ni chn l mm

Nb ih mon pcmon jlipc mnb mm ijjjil mohcns ni f lcs cmmo ml f mcha ni nb iohnls m GF Nmsmm g h mmmmilmh ni offs jl j l ni l pc q nb Cgg c n Ion ig m l f mcha ni nb mcp h mmi nb msmm g h f lcs hs iom m h cha n bhc f ig jfc h cmmo m mmmmilmnbiof fmi j s gil m hmcih ni l mq b l bcab l g ih s f oh lcha h n llil cmm ch h cha lcnem l c hnc c mmmmilmg omm iah cm hni nb c l hn iohnls cl og mm h m h lcnem h nb n iohnlc mg s ijn c l hn jjli b mni g nnb N Mh h l m h ni l n h mcp msmm g mmmmilmnbom h ni ij h h f rc f h m e ni pic h lliq ig j lcmihmq cnb nb cl iq h h mcih f l kod g hmm

rj lc h b mnbiq h nb n nf mm mp h ni cabn smi g mcham l l kod il iohnlc m q cnb p fij GF Nmsmm g m msjc fih mon pcmon iof nbom ffiq il nb iffiq cha

- h chcnc f b f s jl j l nils g mcha mq h nb M l n lc n h mmmmilm
- Mp h ni cabn smi g mcham q cnb l jl m hn mcp mi nb iohnls ch fo cha h ij hcha h fim cha g mcha Ncg g s b p ni mn mc il cmcih f il iffiq oj

Nb mmmmg hnn g nbiof fmi mn mc mcg g c q s nblioab nb ih mon ni l pc q nb jlial mmi nb g om f p fo mcih h q b l l f p hn nb c hnc c l mi ch l m i om il nb ih mon chcnc ffs

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g mchamc chmb iolmi mb mnmb of mb mmmmilmc hmcs h q cmmo mmb nh
ni rjfil ilc mb s h olmb l chilg mcihih h cmmo fl s cmomm

- Ih mi mqi smqb l mmmmilmqileihmb l nG L mojjiln smb M l nlc n hmol mb n ffmb g dl cmmo mmb n lim olchamb p fo mcih l hin chmb l jiln h cmomm h al l mcham h e s l igg h mcihmNb mmmmg hnn g mbiof jlipc qlcm h mogg ls i cmme s ch chamni mb mmmmm iohmls i c c fm n mb fimchag mcha

Nb mi n ff hamb i mb g cmmcih il hilg f p fo mcih cmmb l il fœ fs ni ch mb il li n hqilecha sm onmbcm iof rn h ilf la il ig jf r dblcm c mcihm

Ghcmg jiln hnmb nmb mmmmg hnn g f mi l ko mm h g nq cmb ffl f p hn a h c m olcha mb ih mcm Nb iohmls cha p fo n h mb mj cc a h c mg n mbiof hmol mb n jjlijlc n mm l p cf f il b g mcha Nb mmmmg hnn g mbiof jlipc q cmb mj cc i c il mb ol mcih i mb ih mcm g cmmcih h mb liig mbiof b p jbimi ijscha jlchmcha h imb l mc cfcc m mq ff mchn lh n mmm

G mchamq cmb mb jlq p n m mi l il i mb l hih aip lhg hnl jl m hn mq p m l h cg jiln hn j lni mb pcmcm h a h l ffs mb mmmmilmmbiof aqp h mb ijjjilmohcs ni g nq cmb mo b i c m il j lmihmch jlq p n h q cmbion aip lhg hni c c fjl m hn c mb l cm ih lh mb nmb jl m h i mb i c c fmg s chbc cmmb ij hh mmi mb cmomcih Nb n g g s fmi l ko mmmb ng mcham q cmb ln cha ip lhg hn a h c m l l mmlc n mi mbim a h c mihfs

Nb l mbiof g chcg og i mq hns mp h q em mq h mb h i mb ih mcm pcmcm h mb cmomcih i mb G L ch Jf h ls Nb mg fs j l j l mcihi mb G L h r omp Mogg ls q cffl kod mb mmmmilmmi q ile fim fs q cmb mb M l n lc n h mb iohmls j h cha ih q b h mb Jf h ls cmomcih cmmb of mb mg j lci g s fmi rn h il cbmm Ch r jmcih f mm m h m ih cbmmcc cl og mm h m h q cmb mb ihm hni mb mmmmm iohmls mbiln l j lci i mg g s ffiq il

Nb mm j mch ch fcmcha l n l jiln il cmomcih nJf h ls h mb jjlirog n mg mb n cml kod il bj ln l mnionchal n l n cf fiq m fmi jj h cr Q cmb mb cg ni cfcn n igg ohc mcih mq h mb mmmmg hnn g h mb mmmmm iohmls mb M l n lc n mbiof cfcn n l aofl ih l h ffm mq h ff j lnc mch j lnc of l n l mb cl of mcih i h oj n l nG L Ch mb cl l mcha i mb clmm h m ih l nG L mmmmilmmbiof cg ni f lcs mg o b mj imnc f biq ch ilg mcih mo g cm s mb mmmmm iohmls q mn e h chni iohn c q b l mcih fch ilg mcih cmmmcffh h mm n f lfs c mb s l hinq cffcha mi b ha mb cl pc q mih j lnc of l nijc

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a mbim fcmm ch jj h cr

Nb ilg n il mb r omp Mogg ls h G L cm ihn ch ch hh r CCi mb G mbi ifias mmmmilm mbiof fmi j s m hmcih ni mb aoc h ih biq ni ig jf n mb r omp Mogg ls h G L ch fo cha q cmb l mj nni mb rj n f hamb i mb G L j a mil f mmmi a mb l q cmb n bhc f hh r i oj ni j a m

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Nb mmmmg hnn g q cffb p mcrq emni iil ch n h l ch mb clmm l nG L ch fo cha mb e s ch chamjin hmc fcmmo mi hin h l igg h mcihmil mb iohmls Nb clmm l n G L q cffch fo mb jl fcg ch ls l igg h mcihm h l mchamNbcmcmmb h mhnni mb iohmls il igg hmmNb iohmls q cffb p iolq emni l pc q h jlipc cmmigg hmmih mb clmm l n G L ni mb mmmmg hnn g olchambcmmg mb mmmmg hnn g q iof b p ni jl j l ni l mjih ni ko lc m h f lcc mcihmmb ng s l cm s mb iohmls

Ihl cjni mb iohmls migg hmmih mb clmm l nG L mb mmmmg hnn g q cffb p iolq emni l pc q mb p lciomigg hmm h g e olmb l g h g hmm mq ff mjl j l mb r omp Mogg ls Nb m ih l nG L h r omp Mogg ls q cffmb h mhnni mb iohmls h ni mb l pc q lm jjlircg n fs q em n l mb ih mcm mch mb m i mb clmm l n mmmmilmmbiof cg ni f lcs mg o b mjimmcf ch q lmcha biq mj cc chilg mcih q mm e h chni iohmchmb cl h fsmcm

mj lni mb N g omo f p fo mcihjli mmmb l q cff ko fcms h ihmcmm h s l pc q Nb g ch oh mcihmi mb chcmc f l pc q lm l ni hmol G Lm l i h jn f f p fi ko fcms h ihmcmm h s h ni mmcmm imb mb mmmmg hnn g h mb mmmmm iohmls s l pc q cha h jlipc cha mg fs chjonih mb mijcha hin h mb l nG L h r omp Mogg ls ch fo cha hs hh r m q cmb pc q ni

- igg hmcha ih mmmmilmjlijimfmil mb mij i mb ih mcm
- L f mcha ill n chn ljl n mcih i mb N Mh h l m h jjfc mcih i mb G mbi ifias ch fo cha mb mmmmg hni lcmemchn al mcih i mb ch chamih n bhc f igjfc h h mp h mm h l m q b l mb h fsmcm h ih fomcihm l c hmcc m cha f lfs c c hn
- b echa q b mb l mb mlcjmcih h h fsmcmmojjilmmmb ih fomcihm ch fo cha l mcham h q b mb l m ih mb m ch chamm hmc f l igg h mcihm h jlcilcms mcihmil cgjlip g hn l g
- Q b l jjfc f bcabfcabmcha jin hmc fch ih mcmm h c m q cmb lfc l cmcihm ijn s mb N ih n bhc f igjfc h h mp h mmcmmo m
- b echa mb nmb mo mm h i mb l jil ncma h l ffs ib l hn h igjl b hmc f

Nb l pc q q cffchpifp l q cha ih rj lmcm lig jiifi ko fcc pifohn l rj lmmNbcm jiifq iof ihn ch rj lmmlig N h ML f a mcihm ML M l n lc ng g lm h mb C Gm Ni pic jin hmc f ih fc mmmb l pc q lmmf n il hs aqp h ko fcms h ihmcmm h s l pc q q cff lig iohmlc mimb l mb h mbi m i mb mmmmilm h q cff g ehiq h ni mb iohmls h mmmmilmch p h A h l ffs mbl l pc q lmq iof ffi n ni b mmmmg hn ig jlcmcha mq il pc q lm lig mb N h ih l pc q l lig him b l mmmmg hn i s bi q big iof chjlch cjf i omihj lni mb l jiln

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Nb l pc q lmq cff h ni f ni ig g cnmg h l mi ol mni l pc q nb mi j cha hin h nb ko fcns i b l h h chn lh f ih nc mm h s i nb m ih l nG L mq ff m ih nc mm h s q cnb nb N Mn h l m h N j l hn Ch i cha mi nb l pc q lmnb i of b p ij s i nb ig g hmmj lipc s nb io hnls ih nb cl mm l nG L L pc q lmh ni f ni nmn ffe s mo j j il ncha i og hmm lig nb nmnmm io hnls mn bhc f ig jfc h no g cmmc ih ni cmm lcme nmnmg hn Ni hmol nl hmj l h s ff ig g hmm lig nb l pc q lmq cff cmfi m ni nb nmnmi lm h io hnls Nb l pc q lmq cff b p nbl q emni r g ch nb m ih l nG L h j lipc nb cl ig g hmmi nb nmnmg hnn g Nb m ig g hmmq cff il q l ni nb nmnmm io hnls Nb l pc q lm il nb ko fcns h ih nc mm h s l pc q i hin b p hs cmc ih g echa j iq lmil j iq lmni b ha l j iln Gncmnb l mj ih nc cfcns i nb nmnmg hnn g ni ih nc l nb l pc q lm ig g hmm h nb h c q b nb l hs b ha mnb i of g ni nb l j iln Nb nmnmg hnn g q cff j lipc nb il nl mj ih m ni nb Jf h ls l a l cha nb b ha mcnb mg ni nb l j iln m ih nb l pc q lm ig g hmm h ih nb cmc ih mnb ncnb mg

Nb nmnmm io hnls q cff b p nb ij j il nohcns ni no g cn ol nb l ig g hmm ih nb m ih l nG L chj l ff fq cnb nb l pc q j li nmn n l nbl q emnb ig g hmm lig nb io hnls h l pc q lmi h nb m ih l nG L q cff om mchj on il nb ni g mcha

o ni nb h nol i nb j l l pc q j li nmn nb M l n lc n q cff q il e ni hnol nb n nb g omo fcns i nb j li nmnomg chn ch h g g lmnb i of j lipc ko fcc rj lnm ml pc q lm fcnni j nm h il nb ig cha l pc q lmq cff g chn ch h g ih cnil s A

mcmch c n ch j l al j b iffiq cha nb ih fomc ih i nb chcnc f l pc q nb nmnmg hn n g h nb io hnls q cff b p nbl q emni ih nc l io hnls h l pc q lm ig g hmml qp ih nb m ih l nG L h r omp Mogg ls cmonmnfce fs b ha m h ohl mi fp cmmo m h c hnc s cmmo mil cmonmc ih nnb ni g mcha

ni g mcha cm h og j il n hn q s ni nmcnm nb io hnls h nmnmg hnn g ni l mi fp io nmm h cha cmmo mNb nmnmg hnn g ch fo cha M l n lc n h nb io hnls nb i of b p ni g mcha ni ol nb l cmonmnb m ih l nG L h r omp Mogg ls ol cha nb cm mnmc ih nb nmnmg hnn g h io hnls nb i of q il e ni l mi fp hs cmal g hmmi p l n bhc f ig jfc h il nop h nmcmmo m h c hnc s j in hnc fe s cmmo mil Jf h ls cmonmc ih Nb ni g mcha nb i of i ol nf nm cabn q em il nb Jf h ls c j j il i cg n fs q em n l nb ih ncn m lof h q b h p l j inn c f nb ni g mcha cm fmi m h s nb A i b cl m nb cmq cff nncnmnb c hnc c nci hi e s cmmo mil Jf h ls cmonmc ih m

Mo m ko hnni nb ni g mcha nb nmnmg hnn g q cff ih nc lq b nb l hs ol nb l b ha mnb i of g ni nb l nG L h r omp Mogg ls

Nb l pcm r omp Mogg ls h G L nbd l nai cha ni nb Jf h ls q cf nb h mhn ni ff g g lm nmi c n g g lm h i ml p lm nf nm op q em c ffs nor q em j lci l ni Jf h ls Nb nmnmm io hnls mi gg hmmi h nbcm l nq cff cl of n nb h mq ff Q b l nb il cach f l ncmch l h b nb haf cnb nl hmf nci h q cff fmi cmml c on nnbcmmg f a nci hmq cff

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b p mq i q emni jlipc hs q lcm n h igg hmmih mb G L h r omp Mogg ls h ch j lnc of l nic hncs hs e s cmmo mmb nmb s q cmb ni cmonmmch A Jf h ls Nb igg hmmmbiof i omih mb mo mm hmp e s cmmo mil ih imb l bcab f p fil bilctihn f mj mmi mb mmmmg hn mbioab imb l i mlp mcihmg s fmi g Nb igg hmml qp q cff g p cf f ni ff f a mcihm

m ih mb G L h r omp Mogg ls h igg hmml qp mb A i b clmq cff ha a mb io hmls mb mmmmg hnn g h jl j l fcmi omo ffs qp ni mp h jlcilcns h mo mm hmp e s cmmo mmb nq cff cmonmm ch A Nbcmmbiof n e chni io hnmb cmmo mmb nmb mmmmm io hmls h f a mcihm l g imme h ni cmonmm n l ihmofn mcih q cmb mb Jl nc hn mb fcmi mo mm hmp e s cmmo mil Jf h ls cmonmmcih q cff cmlc on Nb fcmi e s cmmo mil cmonmmcih ch A q iof ch fo e s cmmo m lcmdha lig mb l jiln q b mb l l l h s mb io hmls mb mmmmg hnn g il f a mcihm mq ff m hs l mi chn ljl n mcih il ch ihmcmm h s q cmb imb l G Lm ijn s mb N

Nb ch fcm fcmi e s cmmo mq cff cl of n ni f a mcihmmq i q em il mb Jf h ls cmonmmcih l mcha g h g hmml qp ih mb r omp Mogg ls il G L h g n l mb Jf h ls h q cff fmi n e chni io hnmb cmcihmg n l cmonmmcihmch A l pcm e s cmmo i og hncmmo g cm ni mb Jf h ls il cmonmmcihm

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Nb cmonmoihi bG L h r ompp Mogg ls ch Jf h ls j lnc of lfs mb fcmi e s
cmmo m

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Qb l h N il ML g g l nb N M l n l c n ML M l n l c n i l h C C i h m c l m n b n N i l ML l j i l n b m n c a h c c h n j l i f g m i k o f c n s h i h n c m m h s c n n b i o f q b l p l j i n m c f l c m n o b i h l h m q c n b n b i s i h o n c h a n b n m n m g h n n b n m n m g h n i s j l c i l n i i j n c i h Nb n m n m g h n i s n m n m g h n n g h n m n m i o h n l s n b i o f i h m c l h q i l e n i j j l i j l c n f s l n m n b i h l h m

H p l n b f n m n b c a b f s r j n c i h f n c n o n c i h m g s l c m q b l n c a h c c h n i h l h m i o n n b i l j i l n l g c h n l c n m i j n c i h Ni l n m n n o b c n m o n n b j i n m J f h l s j l i n m j j f c n n i f f n m n m g h n i c m q c n b p c q n i j l p h n c h a n b j o f c n c i h i l j i l n m q c n b n c a h c c h n j l i f g m h h n o l c h a n b n j i i l k o f c n s n m n m g h n m i h i n g a n b N l h

Nb j i n m J f h l s k o f c n s h i h n c m m h s l p c q j l i n m j j f c m n i f f g o n o f p f o n c i h l j i l n m G L m c h f o c h a n b d r o n p n o g g l c m n c f n m n m g h n l j i l n m L m c h f o c h a n b d r o n p n o g g l c m g o n o f p f o n c i h i f f i q o j l j i l n m q c n b n b h c f i g j f c h l l n c h a m O L m h i f f i q o j n m n m g h n l j i l n m O L m N b r j n c i h c m O L m q c n b n b h c f i g j f c h N l l n c h a m q b l h i c n n o m l l c m n b l i o a b n b j l j f h l s l p c q j l i n m i l o l c h a n b l f p h n q i l e c h a a l i o j f h l s c n o n n c i h M o b O L m l h i n n o d n n i n b j i n m J f h l s l p c q j l i n m h i l c h l c f s n b i o f j o f c n b q c n b c h n r q e m n l n b d i j n c i h s J f h l s

n l i j n c i h i n b l j i l n n b N M l n l c n q c f f g h f f i o g h n m n h n m l s h q c f f d o f n l p c n p l n c i h i n b l j i l n n i n b i o h n l s q c n b c h i h q e i n b J f h l s Q c n b c h n q i q e n i l q p c h a c n l i g n b M l n l c n n b i o h n l s g o n m i h d g n b n n b l j i l n c n o l n h i l p c n i h s n s j i a l j b c f i l n g g c f l l i l m l q c f f n e h n i h n o l n b n h i i h c h n c f c h i l g n c i h c n c h f o c h h s j o f c n b l j i l n

Nb N M l n l c n q c f f n b h d o f n n b l j i l n n i f f N g g l m ML m h n b C Gn f i h a q c n b n g j f n i l l l l c h a c n n o m i l i h m c l n c i h J l n c n q b i c h n c s h s n l c i o n i l g d l c n n o n b p n q i q e n n i p c n n b N M l n l c n i l N l j i l n n i l i n b n b N

Q b l n b p f o n c i h c n i h o n s i h i n b C h n l h n c i h f c h h c f C h n n c o n c i h n C C GG i l Q i l f h e

C h n b c n n n c i h G L m L m OLm h O L m l i f f n p f s l l n i m

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M l n lc n h mmmmg hn i s il hih N l jil mm ch q lmcha omcha mb n g jf n jlipc ni ch c n mb d mj cc ih lhm h biq mb m ih lhmg nmb mo mm hmop mbl mbif

Ni ihmc l olmb l ch mbcmjli mmm mj cc ih lh mbiof l cm s nf mmmq i i mb iffiq chaj lnc m N il ML g g lm il M l n lc mmil C Cm nf mmih i q bc b mbiof b p n e h j ln ch mb ijmcihi mb l jil n l mb lq cm mb jimm Jf h ls l pc q jli mmcm ig jf n mb N M l n lc nq cff pcm mb mmmmg hn i s h f a mcihm il chafs h mb l jilnq cff jo fcmb

C mq i il g il j lnc mc hmcs mj cc ih lh mb i b d mi mb N p fo mcihm h igjfc h Alioj A q cff l pc q mb ih lh ni n lg ch q b mb o l cng mmmb mo mm hmop mbl mbif h jli ol fl kod g hmm Ni c ch mbcm cmcih mb N M l n lc nq cff fc cm q cmb mb l f p hn N il ML M l n lc n n g ni jlipc mb A i b d mq cmb hs h mmls ealioh ch il g mcihih mb cmmo ch fo cha q b l l f p hn h jjlijlc n

ch il g mcih mo g cm s j lnc ml cmcha mb cmmo

ealioh ch il g mcihih hs l f n igg hmml cm nmb jl Jf h ls mm a

mb l mcih f il mb l f p hn l mcha cmmo oh l cmomcmcih m ih mb mmch mb l jil n h il hs l f p hn i b d ml jil nil mogg ls l il lig mb q il echa alioj Jf h ls g mcha q b l mb l jil nq m cmomm ch fo cha q b mb l mb cmmo q m cmomm ch n cf q b nmb ion ig i mb mbim cmomcmcihmq m h hs l mihm cn il g chn chcha il b hachamb l mcha ill jil n

i d mp lim mi g j lcmihmq cmb jl pciom N l jil mmmb nb p mg cf l cmmo m

mb l jil nm ihmcmm h s q cmb mb ill mjih chaj lmmi mb G mbi ifias

hs ihh mcihil g jfc mcihmil mb C LA jli mm h

a q b nh rnmm j mg cabn jjlijlc n

C mb A i b d m ih fo mb n mb mo mm hmop mbl mbif h jli ol f l kod g hmm l g n mb M l n lc n q cff d of n mb l jil n ni ff N f a mcihm il

Q b l N il ML g g lmil m l n lc mm ihmc l mb n h G L q bc b b m h ijn s h C Cb m il ihmcho mmi b p mcahcc hnjli f g mi ko fcns il ihmcmm h s mb s mbiof jlig jmfs chil g mb C Ci mbim ih lhm h mb N M l n lc nq b h mb ih lhm l l cm s imb l m

Nb mo mm hmop mbl mbif cm

Hinch fo cha mb mmmm iohmls

I l ch l cfs jo fc mcih q iof b jj h q cmb ch mcr q emi mb l jil n cha ijn c hi olmb l mm j mch mb jimm Jf h ls jli mm l h

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ihmc l mcih s nb A fiha q cnb cmcih j j l jl j l s nb N M l n lc n ch ihmofn mcih q cnb nb l f p hn mmn mng hn i s ML M l n lc n C C I hmb imb l b h c nb A i b d m i h fo nb n nb mo mm hmp nbl nbif h jli ol f l kod g hmm l hin g n nb cmmo q iof hin n e h ilq l il cmonmcih on nbilnhin rjf chcha nb i b d m jimmcih q iof jl m hn ni A il ch ilg mcih

Cmmo mc hncc f mmnb h iol ni mcr q em il nb N Jf h ls q cff cmonmn nnb h rn N Jf h ls ni hmol mo c c hn mg il ihmofn mcih g iha M l n lc mm h jl j l mcih i nb cmcih j j l Nb cmcih j j l jl j l s nb N M l n lc n ch ihmofn mcih q cnb nb l f p hn mmn mng hn i s q cff ch fo nb ealioh ch ilg mcih fcmm ip ch j l al jb ni nb rn hnnb n cn cml f p hn h jj lijl c n

Nb A q cff c q b nb l nb l jil n g mmnb mo mm hmp nbl nbif m lci omil g dl cmmo mi q cnb nb jin hnc f ni nnb l c cfcns i nb N l h m q bif r g jf mi mmo mcih mg mcha nb cmmo mm hmp nbl nbif ch fo

nb l mcham l f lfs ch jj lijl c n h hin ihmcmm hnq cnb nb h fs nmm

nb l b m h m lci omg cmchn ljl n mcih i nb Mn h l m G nbi ifias h il Jli ol m

h cg jil n hnj lni nb G nbi ifias b m h ns mm g nc ffs g cm jj fc il

f q mnb n l hin ch il h nb p h n e h chni io hn ch nb h fs nmm h l mcham i l jil n

C A c mnb n nb l jil n g mmnb mo mm hmp nbl nbif cnq cff l nb g m l ni nb N Jf h ls fiha q cnb f l l igg h mcih mih q b n mcih q iof jj lijl c n a l ko mmcha nb n nb l f p hn mmn mng hn i s l ihmc l mnb l jil n h il g e m jj lijl c n b ha m il hs jo fc mcih Ihmb imb l b h c A c mnb n nb l jil n i mhing nnb mo mm hmp nbl nbif nb N M l n lc nq cff pcm nb mmn mng hn i s h f a mcih mnb n nb jimm Jf h ls l pc q cm igjf n h nb l jil nq cff jo fcnb

Q b l Ab ml ll jimm Jf h ls cmmo nb N Jf h ls q cff cmonmnb g m l h c ih nb jj lijl c n mcih Nb M l n lc nq cff pcm nb mmn mng hn i s i nb N Jf h ls m cmcih C nb mmn mng hn i s fch mni l mjih ni nb mcih l ko mm s nb N nb N Jf h ls q cff ihmc l q b n olnb l mcih g s h mm ls Nb mmn mng hn i s q cff hin jo fcnb nb l jil nohmf nb cmmo cml mifp q cnb ch N h nb mmn mng hn i s h nb N M l n lc n pcm nb n nb jimm Jf h ls l pc q jli mm cm igjf n

iffiq cha igjf mcih i nb jimm Jf h ls l pc q jli mm nb mmn mng hn i s q cff jo fcnb nb l jil nih cmmq mcn cmcih ffs nb N jo fcnb m ffl jil mmih cmmq mcn ni acp mg fs jo fc cns ni h cg jil n hnj lni nb q ilei N h nb afi fh nq ile

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Q b l jin hmc fh q g g loh lai m g omo f p fo mcih s mb N chil l ni mmmm q b mb l cng mmmb lcn lc il N g g lmbcj mb jli ol mf c ionch m mcihmCni P i mb m jli ol mq cff jjfs C mb lcn lc il g g lmbcj l g n h mb iohmls cm g cmm m h N g g l onc c c h c m l c hmcc ch mb iohmls m GF N msmm g mb Jf h ls mb ff jjfs mb N m iffiq oj jifc s m mcih R Biq p l c mb g g lmbcj lcn lc l hing n h iohmls al mmi h mcihjf h h cm g cmm m h q g g l il mb ig jf mcihi mb mcih jf h mb h q g g l q cff mb h l kod mi jlipc g il n cf ch ilg mcih mj lni cmm hb h iffiq oj l jilmmi omchaihjlial mmmniq l m bc pchamb C mc hmcc ch mb mcih jf h Jf h ls l n chmmb cml mcih ni p ls mb mj cc l ko h s i l jilmcha s h q g g lmch hb h iffiq oj

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- C mb ofcha j lg cmmb Jf h ls cmo mmcih i dlchn G L g s n e jf n dlchn Jf h ls g mcha i mb N h mb ML qcmb mb off j lmc cj mcih i ff N h ML g g lm

il mb p fo mcih i g g l iohmls i mb Aof ?iij l mcih ?ioh cf mb mmmmg hnn g g s ijn l c mmb q ilecha f hao a jlipc mb n cfchao f mmmmilml pc q lm h N h G H N m l n lc n mm l p cf f Ch mbcm m f q m h imb l i og hmmq iof jlipc ch l c h g mcham ih o n ch l c Nb mbd l n l jiln jimm ni g mcha q iof nl hmfin chmi hafcmb ch mg il d of mcih q bc b q iof mb jlcg ls f hao a il Jf h ls cmo mmcih

Nb N cml mjihmcf il mb g omo f p fo mcih jli mmil ffi cmmg g lm h mb l cm

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il ch n q cnb pc q ni hmolcha l mih f jlirqg cns mq h nb n i nb M J g cmmci h h nb ni g cmo f p fo mcihil iffiq oj mmnmng hn ih o n oh l nb jl p cfchag nbi ifias ni ffiq il nb e s ch chami nb n p fo mcihil iffiq oj mmnmng hnni l f n ch nb M J h g g lm l h iol a ni i il ch n nb mg cha il inb jli mmnmchn lh ffs h q cnb nb N M l n lc n h C Cmm

Nb mc jli o mmi nb p fo mcihjli mm l nb G L h nb r omp Mogg ls il nb N h nb L h LI M2 il nb C Cm Nb r omp Mogg ls q b nb l lqp lig G L il iffiq oj mmnmng hnl jil n q cff ilg nb mcmi nb LI M2 iffiq cha nb Jf h ls h n l nb ch fcmmcihi nb r omp Mogg ls nb mogg ls cmjlipc s nb M l n lc n ni nb CG il Q ilf he mi nb n LI M2 h jl j l iffiq cha jli ilg l pc q

Nb mo mm hmp n r ni nb l n LI M2 q cff nb mg mnb ni nb r omp Mogg ls nbioab ilg fj l al jb q cff nnb achhcha

NbcmL jil nih nb I mlp h i Mh h l m h 2i m il nb
q mjl j l s nb ch h c f mcih N me il N Nb
l jil n jlipc m mogg ls i nb ln ch G F 2 N g mol mch jf ch m
n nb f p fi ig jfc h q cnb nb N L igg h mcihmnb f p fi mp h mmi
nb G F 2 N nsmm g h ihn chml igg h mcihmihbiq nb f m l iof mml hanb h

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c c h c m i l n bhc f i g j f c h i l mp h mm c h m b c d G F N m s m m g m h c h p i f p m g i l c h n h m p j l i m m i i f f i q o j

Q b m b l o h l l a o f l i l h b h i f f i q o j m b i o h m l s q c f f b p i f f i q o j m m m m g h n n l q p s l m N b c m o m c h n h m i n l a n o n g i l i g j l b h m p l j i l n i h m b i o h m l c m j l i a l m m q c m b m b g c h i o m c h a i h l m c h q b c b m b l b p h b h a m b c a b l c m e l m c h m c c c h m b G L i l m o m k o h m f s i h m b j l c i l c n s l m i l m c i h m b g m c i m b m b l i o h j l i m m o m c h f o f i q

c a o l

i o h m l c m g s m e l l m c h a m i l n b h c f i g j f c h q c m b L i g g h m c i h m l n m H i l J i l N D N k a l m b m b s l i f f i q o j m m m h m g Q [h h m N h j l n i m b N i f f i q o j j l i m m N b a N g h l a f A r j n m c i h c m i l i o h m l c m m i b p l m m g i m m c h i n f f i m b n b h c f i g j f c h c c h c m s m b h i m b l s l h m b m p h m m m b i l n i g c h a m s m b m g i m b i f f i q o j m m m m g h n L k o m m m i l n b h c f i g j f c h l l m c h a m q c f f h i n i h m c l q b l m b r j l n m n l g c h m m b n m b f a f c h m m o m c i h f i l i j l m c i h f l g q i l e b m h i n b h a m c h m b i o h m l s m G L i l j l p c i o m O L c j j f c f h m b l b p h h i b h a m n i m b N M h h l m i l m b d c h n l j l n m c i h

C h s i m b N M h h l m b p h l p c m m c h m b h i m b i h m c n p c m m i l j l p c i o m

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O b P P n P n c m P a l P m g h a P m m P m n m r i n

L aof l iffiq oj qcff nb ofng b hcng ni hnol ihnchoiom h ih aichamsmm g i gihcnilcha Nbcmcmnb g chcg og nm h l nb nq cff jjfs ni ffg g lm?iohnlc mnco d nni l aof l iffiq oj qcff l jiln e ni nb Jf h ls n l nbl s lm Jf h ls g ncham lig nb ijncih i nb iohnls mG L h qcff nco d nni iffiq oj nmnmng hn n l qp s lm

Nb Jf h ls g s c ncnm cml ncih nb nnb iohnls nbiof jf ch hb h iffiq oj q bc b q iof l nofnch nb iohnls l jilncha e g il l ko hnfs nb h il l aof l iffiq oj ?iohnlc mch hb h iffiq oj q iof nsjc ffs clnml jiln e iol Jf h ls g ncham n l nb ijncih i nb iohnls mG L h nco m ko hnfs l jiln nq c g il nchn lp fmi nbl Jf h ls g nchamJf h ls l n chmnb cml ncih ni p ls nb mj cc l ko h s i l jilncha G chil n bhc f ig jfc h cnnco ml g chcha n l nb nbd iffiq oj l jiln il nb clnml jiln il l aof l iffiq oj q cff nmnmn olcha nb iffiq oj nmnmng hn n l nb cnbs l

Ch c cha q b nb l ni jf iohnls ch hb h iffiq oj nb Jf h ls q iof ihnc l nb iffiq cha ni l m

a) n l nb cnconncihi nb G L iohnls q cff jf cg g c n fs chni hb h iffiq oj c hs ih i nb iffiq cha jjfc m

c cnb m il g il H? J?l ncham il n bhc f ig jfc h il

cc cncml n H? J?ih hs ih il g il i L h il

ccc cnb m fiq il g i l n f p fi ncp h nmnil il g il i nb ncp h nmnionig mil

cp cnb m fiq f p fi ncp h nmnil il g il i nb ncp h nmn ionig m

b) n l nb cnconncihi l aof l iffiq oj l jilnil nb nbs l iffiq oj nmnmng hn nb Jf h ls iof c ni jf nb iohnls chni hb h iffiq oj n hs nm a c ncahcc hn hog l i jlcilcns ncihmb p hin h ko n fs l nmn ih ng fs ncm

c) C h q b h cn ig mni nb Jf h ls m m hncih nb n iohnls b mfiq l cnm ig jfc h q cnb nb N Mh h l m olcha nb l aof l iffiq oj jli nmn iohnls q cff jf chni hb h iffiq oj c cnmf p fi n bhc f ig jfc h b ha ni f p fnb nnb Jf h ls ihnc l m m koqp f hnni H? J?ih hs ih il g il i L h

Ch cncih ni g il l ko hnl jilncha nb Jf h ls g s fni jjfs inb l hb h g nol m ni iohnlc mjf ch hb h iffiq oj j lnc of lfs c mncm nils jlial nmncmhin bc p Jinnc f hb h g nol mch fo

a) f nn l iof mhn lig nb N Jl nc hn ni nb l f p hng chcnml m ch nb g g l cblcmc ncih l q cha nn hncih ni nb f e i ig jfc h q cnb nb N Mh h l m

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b) bcab f p f g cmmci h i of ll ha ni mb g g l cblcmc mci h ni l chi l mbcm g mma Nbcmg cmmci h q i of g nq cmb G chcmm l m h mhci l i c c fm

c) Ch mb i hn r ni mb j j fc mci h i L mbi gcg ghn mci h h s cmmi gh ng mml in cmhmci cha l Q i l g f N mm n g hnni mb nmb nmb g g l cblcmc mci h cmchmo c c hmfs ch i g j fc h q cmb mb N Mh h l m h l i g g h cha j j l i j l c n mci h h i hmc l cha q b mb l cmci h f i ohn l g mol m l l kod

d) Mbmj h cha mb cblcmc mci h mg g l mbcj i mb N ohmcfmb j l ci l cms mci hmb p h cg j f g hn Mbmj h hmci h q i of g h mb nn ;k kI AH HkI kbn k DH p

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Nb iohnls qcff me ni mo g cnch i l g mi h l a l chan b

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hi igg hmm l l qp ch fo cha lig nb nmnmm iohnls nb l jilnq cff jjlip sqlcm hjli mm mionfch ch nb CAJ h nb hjli ni jo fc nci h

- C igg hmm l l qp l pcm l jilnq cff d of n mp h q em il nb ?A Jf h ls g ncha f a nci hmq cff b p ih q e ni igg hni h nb l pcm n rn Ohf mmmq i il g il f a nci hm hin ch fo cha nb nmnmm iohnls l cm ih lhm l a l cha nb rj lmm h fs nomi j lnc of l L igg h nci h ch nb l pcm l jilnnb l jilnq cff jjlip sqlcm hjli mm mionfch ch nb CAJ h nb hjli ni jo fc nci h
- C nq i il g il f a nci hm hin ch fo cha nb nmnmm iohnls l cm ih lhm l a l cha nb rj lmm h fs nomi j lnc of l L igg h nci h ch nb l pcm l jilnnb nL igg h nci h nb cnno ml cm q cff cnonmm n ?A il Jf h ls Ch nb m d og mm h m nb m l n lc n nbi of igjcf nbilnfcmi nb cnno m il cnonnci h h nbi of d of n nbcnfcmm ni ff g g lm i m lp lm h nmi c n g g lm n f mm nq i q emjlci l ni nb ?A cnonnci h Nb ?A nbi of jlci lcnom cnonnci h i nb m cnno m h nb cnonnci h nbi of fcg cn ch ng h mij fnbi oab iffiq oj l jilnnq cff d nm cnonmm n ?A Jf h ls l g ch mnb ih fs cnci h g e cha i s C ?Al b m ih mh nomi h nb cnno m il cnonnci h nb l jilnq cff d of n il jjlip f sqlcm hjli mm mionfch ch nb CAJ h nb hjli ni jo fc nci h
- Q b l ?A i mh inl b ih mh nomi h nb cnno m il cnonnci h hs ohl mi fp cnno mq cff ih nc l s Jf h ls m cnonnci h cn g h l pcm fcmi cnno m il Jf h ls cnonnci h q cff cnnl c on Jf h ls cnonnci h mi h iffiq oj l jilnq cnb n bhc f igjfc h l l nchamnbi of n e ih p l a hi g il nb h ih bi oli Jf h ls ng Jf h ls q cff hin cnonmm h ch qpc o f lcn lci h l ncha ohf mmnnq cff cg j n hip l ff L igg h nci h l ncha
- Nb M l n lc nq cff nmnmm rj lmmch bc pcha ih nomm h s ch nb jjfc nci h i nb N Mh h l m h G nbi ifi as h q cff ko ffs nojjilnnb iohnlc mch iffiq oj Nb M l n lc nq cff fmi pcm nb ?A Jf h ls ih jli mm h jli ol fcnno m a ch mmq b l hi jlial nmnb m hg

iffiq oj l jilnmnb n i hin chpifp l l nchamnbi of no g cm nf mmq i g ihnbmch p h i nb l f p hn Jf h ls g ncha Nb M l n lc nq cff ih o n ne m h fs nom h jl j l nogg ls l jilnq cnb ip l hin mi f fs i on chai h nb iffiq oj jli mm h jlial nmm Nb m l jilnmq cff ihnc l s Jf h ls nch ilg nci h cn g m

Ch jl j l cha nb h fs nom h nogg ls l jiln il Jf h ls nb ilcach f nmnmilmg s ihnofn c p cf f Nb h fs nom h nogg ls l jilnq cff jlipc ni nb iohnls il cnm igg hmm il cnomm hnni f a nci hm Nb l jilnq cff ihn ch l igg h nci h l a l cha nb h rnmm j ch nb iffiq oj jli mm

fnbi oab g inm iffiq oj l jilnmq cff ihnc l s qlcm hjli mmil m h ch ilg nci h cn g ?A Jf h ls g s ijn ni cnonmm iffiq oj l jilnmnb n l qp q lcm h igg hmm h il chpifp no nm hnop cnno m r g jf mi no nm hnop cnno nch fo on l hinfcg cn ni

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- L ko mmmil n bhc f igjfc h l l mcham
- Mahcc hn b ha m ch iohnls f cha ni fch ch n bhc f igjfc h il mp h mm
- Chmo c c hnjlial mmg s iohnls a chmmnb jlcilcns mcihmch cmmG L
- L igg h mcihmmijf iohnls chilioni hb h iffiq oj

Nb iffiq oj mmmmg hn cmchnh ni jlipc gil igjl b hmqp oj n ih nb iohnls m GF Nl acg Ghcmchnh ni mlp mgcfl oh mcih m h oj n nb ncmj lni iohnls m ch h c f M nil mmmmg hnJlial g g Nbcmn e mjf qp s lm n l nb ijmcihi nb iohnls mG L h q cffi oll a l f mmi q b nb l nb iohnls b m h chl aof l il hb h iffiq oj Mbiof iohnls l ko mmni oh l n e cmm iffiq oj mmmmg hn il il n l nb cnb s l Jf h lsg s jjlip nb l ko mmih m s m mcm ihmc lchamb N mqilejf h h nb p cf f l miol mi g g lm A Jf h ls h nb M l n lc n

Nb mij i nb O mmnbiof jlcg lcfs n la n nb Cgg c n I onig m Cl m q cnb Fiq il Gi l n mp h mm F G ch l mi bcab l l cme h g n lc fcns Ch jlch cjf nb l q cff

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l jilmmqcmbN l l mchammbiof jlipc ni ff nmmmng hn i c mil ihmc l mcih chmb jimm Jf h ls L pc q mlc ch m mcih Pi mb m Jli ol m iffiq oj l jilmmqb l hi cmmo m l l cm mblioab mb jl jf h ls l pc q jli mmil olchamb l f p hnq ilechaalioj jf h ls cmomncih l hinmo d nni mbcmjimm Jf h ls l pc q jli mm

il iffiq oj l jilmmihfs mb n bhc f ig jfc h h fsmcmcmjo fcmb s mb N m mp h mmnoj n m l hin h fsm h cmomm s Jf h ls ohmcfmb iffiq oj mmmmg hn Nb h fsmcmi mp h mmq cff ch fo ch mb jo fc mcih i mb iffiq oj mmmmg hn Cl ko mm s io hmls fche q cff jlipc lig mb N q mcm ni q mcm i mb io hmls ih q bc b cn b mjf cmcih foj n mil imb l ch ilg mcih l f p hnni mb mcih mcmb mm e h ni hb h cmm G F N msmm g ch fo cha il mp h mmn

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g g ddh hmch h		■ h g hm g h m h m hh gm		
m ddh hgm hmch h		■ hm hm m gm g h g h m h m h hhdg h m m ■ g h m g gm m hh gm m h g gh g m gm g h g h m h g h g h ■ hgh m g hg m gm g h g h m h m h hhdg h m m	■ m g h h h m gm g h g h m h m h hhdg h m m	
h ddh		_____		

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h g h m h h m h h

- Gchcmmlsi ch h
- Gchcmmlsi Dcmmc ch fo cha hml f onbilcnc mil chn lh mcih f i ij l mcih
- Gchcmmlsi Chn lcil
- Gchcmmlsi il cah clm
- Gchcmmls l mjihmcf il mb f q l f mchamif a fj lmihmf a f ll ha g hmm h hih jli cmila hcmmcihm
- Imb l i c mil igg cm mmi i il ch n GF N mcih ch fo cha mb mmmmg hni mb g ih s f oh lcha h n llilcmm ch h chalcmem mmb h mcih f f p f

- Nb CO
- F q h il g hn a h c mch fo cha jifc h imb l l f p hn chp mmca mp i c m
- Jlim omcih onbilcnc mch fo cha hs mj c fcm ih cm mcih a h c m
- omm ig mmlpc il l a h c m h q b l l f p hn ml jlig imcih h chp mmg hn a h c m
- C l f p hm mj c fcm loa il hmc illojmcih a h c m n r onbilcnc m chn ffca h il m olcns mlpc m
- N me il mil igg cmmcihmih GF Nilila hcm lcg

- Gchcmmlc m a h c m l mjihmcf il fc hmcha l acmmlcha il imb lq cm onbilcmcha ch h c fchmmcmomcihm
- Moj lpcmilmi ch h c fchmmcmomcihmch fo cha mb moj lpcmilmil hecha h imb l l cmchmmcmomcihmchmol h h m olcnc m h chp mmg hn
- Moj lpcmilmil onbilcnc ml mjihmcf il gihcmilcha h hmolcha GF N ig jfc h s imb l nsj mi ch h c fchmmcmomcihm ch j lnc of l ol or b ha h g ih s l gcm h omch mmm
- r b ha mil m olcnc m omol m h imb l ml chmmlog hmm
- C l f p hn hml f he

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□iohnlc mnbiof fcmmnb jlch cj ff q m h l aof mcihmchnb d GF □ Nmsmmg h aqp lc bcab f p f mogg ls i nb d mij Nb nl hmfin n rn i nb m f q mnbiof jlipc ni mmmmilmGhcmjl l f ni mmcah b i og hn ohcko hog l il h g ni hmol l l h m l ihncmm hn Nb m hog lmnbiof fcmm b l

□iohnlc mnbiof fcmm nb g ch ig j n hn onbilcnc m l mjihmcf il GF □ N jifcs h ij l mcihm h mogg lcm nb d mj cc GF □ Nl mjihmc cfcnc m

□iohnlc m iof fmi lc fs hin hs mcahcc hn b ha mni nb d GF □ Nmsmmg q bc b b p n e h jf mch nb f mm p fo mcih il mch nb s rcn nb iffiq oj jli mmNbcmch fo mh q GF □ N f q m l aof mcihm h h il f g hm h ig j n hn onbilcnc m il mcahcc hn l ffi mcih i l mjihmc cfcns mq h ig j n hn onbilcnc m

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□iohnlc mnbiof jlipc mmmmilmq cnb p cf f i og hmm ion nb GF N lcnemch nb d iohnls Nb s nbiof fcmm b i og hnnb s jlipc h lc fs mlc nb d mij □iohnlc m nbiof fmi hin hs cg j il n hn ihmc l mcihm ionlcne h ihn rnq bc b nb s q cnb ni lcha ni nb mn hncih i mmmmilm Nbcmnbiof hin ojfc n ch il g mcih ch fo ch nb i og hmm jlipc C iohnlc m q cnb ni bcabfcabn mj cc ihn rmo f nilm nb s nbiof jlipc i og hn mcih i h nb m

□iohnlc mnbiof mlc nb mct h mmlo mol i nb d ch h c f h H J m nil momcha nb n f mch hh r

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□iohnlc mnnbiof jlipc chilg mcihihnb d n bhc f igjfc h qcnb bi nb □lcnlc om chnb N G nbi ifias

il b lcnlcih iohnlc mnnbiof m gchcg og mnionnb l l h h g i chnnlog hn lnc f il m mcih hog l nb n jjfc m□iohnlc mnnbiof fq smnnj cc ffs l lni nb mj cc f omnni nb d f q m h il f g hmilinb l g b hcng mq bc b l l f p hnni b lcnlcih Ch nnnls iohnlc mnnbiof fmi lc fs rjf chnb f g hnnni nb d f q m h il f g hmil inb l g b hcng mq bc b cg jf g hnnnb lcnlcih a hionfch i nb jli ol miffiq il h rjf h mcih i nb chnl mcih mq h mq i f q m □iohnlc m iof fmi hin q b nb l nb f q il h il f g hnnl ll ni b m b ha nnch nb f nnnG Lil iffiq ojl jiln

Nb nl hnnfi n n rn i ff l f p hn f q m h il f g hm h inb l i og hnnnnbiof jlipc mj l n fs on m lfs mjinnnc f

□iohnlc mnnbiof jlipc lc no f chilg mcihihfs nb l cnhi h il f hanbs laog hnil chn ljl n mcih Nb l cnhi h ni mnion b lcnlcih ch off Chilg mcih iof jlipc ch nb iffiq cha ilg

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[oncih fliqmg s il imb l nsj i ch h c fchmmcmoncihm h H Jm iohnlc mg s fmi biimnib p gil al hofl h mj cc f mmcc mcihi mb nsj mi ch h c fchmmcmoncihm h H Jm

[[iohnlc mmbiof ch c n mb mj cc jlipcmcihmchmb GF Nf q mmb n mnionmb l il e jcha h MNL l jilmchai fca mcihm

[[[Q b l mb l b p h b ha mmch cmmf mmoj n ilq b l l f p hn iohnlc mmbiof fmi mnionmb mj cc jlipcmcihmchmb GF Nf q mil h il f g hm h e s bcabfcabmmi mb i fca mcihm il imb l jl p hmp g mol m a jifcnc ffs rjim j lmihm J Jm q d nl hm l mchn l h f ihnlifm h il cah l h b m h mo mcc l c m n

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[cmcih fliqmg s il imb l msj i f a fj lmihmil ll ha g hmm iohmlc mg s fmi
bi i m mi b p g i l al hof l h mj cc f mmcc mcih i mb msj mi f a fj lmihmil ll ha g hmm

[[iohmlc mmbiof ch c n mb mj cc jlipcmcihmchmb jjfc f f q m l aof mcihm l kod g hmm h
e s bcabfcabmmmb n m n i on mb i fca mcihmmi g chn ch mb l koc mm ch i l g mcih ch L a mc h
h c c fiq h lmbcj h L a m mmfilmmlomm mjlin nilmc hs mb f mmi h c c l c m h
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