

6 ISWHPEHU

7KH +RQRUDEOH 3DWULFN OF+HQU\
&KDLUPDQ &RPPLWWHH RQ)LQDQFLDO 6HUYL FHV
8 6 +RXVH RI 5HSUHVHQWDWLYHV
:DVKLQJWRQ '&

'HDU &KDLUPDQ OF+HQU\

7KH XQGHUVLJQHG RUJDQL]DWLRQV UHSSUHVUDHQWLQJQJQP H@Q@L
FRPPXQLW\ DFURVV WKH FRXQWU\ ZULWH LQ VWURQJ VXSS
,QIRUPDWLRQ \$FW R%\\ GHOD\ LQJ WKH &RUSRUDWH 7UDQVSI
UHSRUWLQJ UHTXLUHPHQWV IURP WDNLQJ HIIHFW XQWLO D
\RXU OHJLVODWLRQ ZLOO KHOS HQVXUH DIIHFWHG EXVLQHV
DQG XQSWUDFH FRPSOLDQFH UHJLPH

7KH &7\$ ZDV HQDZLWHG WLQH VWDWHG JRDO RI FRPEDWWLQJ F
ILQDQFLQJ DQG RWKHU LOOLFW WHDFXWLPYIWWXLDQJ RUKHS RUMDWX
IHGHUDO JRYHUQPHQW WKDW LQEONQMRIDIWWXLDQG RIHVQHLQWL
HPSOR\HHV DQGI FUR YDHGUHLGRHQLWLWLV

DELGLQJ \$PHULFDQV WKH FHUWDLQWWWDQHWZQHDOOG QWFR FRPSO
&RQJUHVW PRUH WLPH WR UHWKLQN WKLV ZKROH DSSURDFK

6LQFHUHO\

\$JULFXOWXUDO 5HWDLOHUV \$VVRFLDWLRQ
\$,& 7KH ,QGHSHQGHQW 3DFNDJLQJ \$VVRFLDWLRQ
\$LU &RQGLWLRQLQJ &RQWUDFWRUV RI \$PHULFD \$&&\$
\$PHULFDQ %DNHUV \$VVRFLDWLRQ
\$PHULFDQ %XLOGLQJ 0DWHULDQ \$OOLDQFH
\$PHULFDQ &RXQFLO RI (QJLQHHULQJ &RPSDQLHV
\$PHULFDQ)RXQGU\ 6RFLHW\
\$PHULFDQ +RWHO /RGJLQJ \$VVRFLDWLRQ
\$PHULFDQ 5HQWDO \$VVRFLDWLRQ
\$PHULFDQ 6XEFRQWUDFWRUV \$VVRFLDWLRQ
\$PHULFDQ 6XSSO\ \$VVRFLDWLRQ
\$VVRFLDWLG %XLOGHUV DQG &RQWUDFWRUV
\$VVRFLDWLG (TXLSPHQW 'LVWULEXWRUV
%ULFN ,QGXVWU\ \$VVRFLDWLRQ
)RRGVHUYL FH (TXLSPHQW 'LVWULEXWRUV \$VVRFLDWLRQ
)RUHVW 5HVRXUFHV \$VVRFLDWLRQ
)RUJLQJ ,QGXVWU\ \$VVRFLDWLRQ
* \$:'\$
* OREDO &ROG &KDLQ \$OOLDQFH
+DUGZRRG)HGHUDWLRQ
+HDUWK 3DWLR %DUEHXH \$VVRFLDWLRQ
+HDWLQJLWLRQLQJ 5HIULJHUDWLRQ 'LVWULEXWRUV ,Q
,& 6 &
,QGHSHQGHQW %DNHUV \$VVRFLDWLRQ
,QGHSHQGHQW (OHFWULFDO &RQWUDFWRUV
,QGXVWULDO)DVWHQHUV ,QVWLWXWH
,QVWLWXWH 2I 6FUDS 5HF\FOLQJ ,QGXVWULHV
,QWHUQDWLRQDO +RXVHZDUHV \$VVRFLDWLRQ
0DLQ 6WUHHW (PSOR\HUV &RDOLWLRQ
0DQXIDFWXUHG +RXVLQJ ,QVWLWXWH
0DQXIDFWXUHU %XVLQHV \$VVRFLDWLRQ
0DWHULDQ +DQGOLQJ (TXLSPHQW 'LVWULEXWRUV \$VVRFLDWLRQ
1DWLRQDO \$SDUWPHQW \$VVRFLDWLRQ
1DWLRQDO \$VVRFLDWLRQ RI (OHFWULFDO 'LVWULEXWRUV
1DWLRQDO \$VVRFLDWLRQ RI 0DQXIDFWXUHV
1DWLRQDO \$VVRFLDWLRQ RI 3URIHVVLRQDO ,QVXUDQFH \$JH
1DWLRQDO \$VVRFLDWLRQ RI EXWKRIOHVDOHU
1DWLRQDO &RPPXQLW\ 3KDUPDFLVWV \$VVRFLDWLRQ
1\$7,21\$/ (/(&75,&\$/ 0\$18)\$&785(56 5(35(6(17\$7,9(6 \$662&,\$7,2
1(05\$
1DWLRQDO)HGHUDWLRQ RI ,QGH_ %“s”7uWLRQDO &OH

1DWLRQDO 6WRQH 6DQG DQG *UDYHO \$VVRFLDWLRQ
1DWLRQDO 7RRROLQJ DQG 0DFKLQLQJ \$VVRFLDWLRQ
1DWLRQDO :DVWH 5HF\FOLQJ \$VVRFLDWLRQ
1RUWK \$PHULFDQ \$VVRFLDWLRQ RI)RRG (TXLSPHQW 0DQXID
1RUWK \$PHULFDQ 'LH & DVWLQJ \$VVRFLDWLRQ
1RUWK \$PHULFDQ (TXLSPHQW 'HDOHUV \$VVRFLDWLRQ
2UHJRQ & DWWOOPHQ V \$VVRFLDWLRQ
2XWGRRU 3RZHU (TXLSPHQW DQG (QJLQH 6HUYL FH \$VVRFLD
3HQQV\OYDQLD)DUP %XUHD X
3HW ,QGXVWU\ 'LVWULEXWRUV \$VVRFLDWLRQ
3HWUROHXP (TXLSPHQW ,QVWLWXWH 3(,
3OXPEHLHQDJW&LRQRJOLQJ & R10DWLIRQMDRU\$VVRFLDWLRQ
3UHFLVLRQ 0DFKLQHG 3URGXFWV \$VVRFLDWLRQ
3UHFLVLRQ 0HWDOIPLQJ \$VVRFLDWLRQ
3ULYDWH ,QYHVWRU & RDOLWLRQ
3URIHVVLRLQDO %HDXW\ \$VVRFLDWLRQ
5HWDLO %DNHUV RI \$PHULFD
6 & RUSRUDWLRQ \$VVRFLDWLRQ
6HUYL FH 6WDWLRQ 'HDOHUV RI \$PHULFD DQG \$OOLHG 7UDG
6PDOO %XVLQHV V (QWUHSUHQHXUVKLS & RXQFLO
6RFLHW\ RI & ROOLVLRQ 5HSDLU 6SHFLDOLVWV 6&56
6SHFLDOW\ (TXLSPHQW 0DUNHW \$VVRFLDWLRQ 6(0\$
6XEFKDSWHU 6 %DQN \$VVRFLDWLRQ
7H[WLOH & DUH \$VVRFLDWLRQ
7KH \$VVRFLDWLRQ IRU +RVH DQG \$FFHVVRULHV 'LVWULEXW
7KH 5HDO (VWDWH 5RXQGWDEOH
7KH 7UDQVSRUWDWLRQ \$OOLDQFH
7LOH 5RRILQJ ,QGXVWU\ \$OOLDQFH
7LUH ,QGXVWU\ \$VVRFLDWLRQ
7UXFN 5HQWLQJ DQG /HDVLQJ \$VVRFLDWLRQ
:HVW 9LUJLQLD & DWWOOPHQ V \$VVRFLDWLRQ
:KROHVDOH)ORULVW)ORULVW 6XSSOLHU \$VVRFLDWLRQ
:LVFRQVLQ *URFHUV \$VVRFLDWLRQ
:RRG 0DFKLQHU\ 0DQXIDFWXUHUV RI \$PHULFD
:RUNSODFH 6ROXWLRQV \$VVRFLDWLRQ
:RUOG OLOOZRUN \$OOLDQFH