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K$!*#41!$1*%&(*$!(/!78X?!%/!<#%)#!*#$!.5/(&%)1!+,!;-+<*#!(/.!%/)+&$!%/$A4(0%*5! (-$!.-%2$/!35!1#+-*!-4/!$0(1*%)%*5!<%*#!-$1'$)*!*+!1+&$!1$0$)*$.!%/;!,()*+-1!(/.! 35!*#$!.$2%(*%+/!,-+&!(!0+/;!-4/!-$0(*%+/1#%':!]$1(-(/!$*!(0:!FLMM_G!(/.!K$1*$-04/.! FQRRfG!(/(051$!*#$!$1*%&(*%+/!+,!78X!41%/;!'(/$0!.(*(:!!

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;0+3(0!2(04$!)#(%/?!'+11%305!3$)(41$!+,!*#$!%/)-$(1%/;!)+&'$*%*%+/!<%*#!0+<C%/)+&$!$)+/+&%$1!(/.!+4*1+4-)%/;!'-+)$11$1?!(1!(-;4$.!(01+!35!8(**(/$+?!\$-$,,%!(/.!I*(-%*H!FQRLRG!(/.!7%)#$/;-$$/?!](-=!(/.!I#%/!FQRLSG?!<#+!)+/@$)*4-$!(!d&%..0$!%/)+&$!*-('e?!1%/)$!*#$1$!)+4/*-%$1!(-$!/+!0+/;$-!)+&'$*%*%2$!%/!1*(/.(-.%H$.?!0(3+4-C%/*$/1%2$!)+&&+.%*%$1?!34*!*#$%-!'-+.4)*%2%*5!%1!*++!0+<!*+!)+&'$*$!%/!#%;#$-!2(04$C(..$.!%/.41*-%$1:!

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"#41!%*!)+/*-%34*$1!*+!&(=$!*#$!;-+<*#!+,!(.2(/)$.!$)+/+&%$1!)+/2$-;$!*+<(-.!(!)+&&+/!*-$/.:!!

]430%)!D'/.%*4-$!#(.!(!/$;(*%2$!%&'()*!+/!'$-!)('%*(!%/)+&$!;-+<*#:!B/!*#$!1#+-*!-4/!0+<!%/)+&$! 6789! &$&3$-1! (-$! '(-%)40(-05! %&'(%-$.!35! *#$! <$%;#*! +,! *#$! ;+2$-/&$/*! +/! *#$! $)+/+&5?! <#%0$! %/! *#$! 0+/;! -4/! '430%)!)+/14&'*%+/! (/.! %/2$1*&$/*!1$$&!*+!)-+<.!+4*!'-%2(*$!$D'$/.%*4-$!$1'$)%(005!%/!&%..0$!(/.!#%;#! %/)+&$!)+4/*-%$1:!!

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(1 5-2016)

.	0.0888***	1.352***	0.266***		0.07 7***
	(0.0137)	(0.265)	(0.072)		(0.0216)
.	0.0141*	-0.534***	-0.0204	0.01	-0.00534
	(0.00764)	(0.177)	(0.0524)	(0.00 2	(0.0131)
.	-0.0551*	-0.0335	0.0163	-0.104**	0.0404
	(0.02 7)	(0.0306)	(0.265)	(0.0486)	(0.0386)
.	-0.153***	-0.232***	-0.22 **	-0.137***	-0.163***
	(0.01 1)	(0.020)	(0.0882)	(0.0341)	(0.0218)
.	-0.00637**	-0.00740**	-0.0223	-0.00301	-0.00363
	(0.0028)	(0.002 5)	(0.0151)	(0.003 5)	(0.00445)
.	0.0273**	-0.0110	-0.0313	0.0203	0.0331**
	(0.0108)	(0.0102)	(0.04 2)	(0.0184)	(0.0148)
.		-0.121***			
		(0.0254)			
.		0.0515***			
		(0.016)			
.	-0.08 7***	-0.120***	-0.102*	-0.05 ***	-0.0 5 ***
	(0.013)	(0.0133)	(0.05 6)		

(0.0053)

		(0.01)			
.		-0.00817			
		(0.0136)			
.	-0.108***	-0.122***	-0.0302	-0.0711**	-0.132***
	(0.0202)	(0.01 1)	(0.0225)	(0.0307)	(0.03)
.	-0.00503	-0.237*	-0.0263***	-0.0312***	0.00 5
	(0.00628)	(0.133)	(0.00756)	(0.00818)	(0.00 71)
.	0.00840**	(0.0126)	-0.00863**	-0.0074	0.0118**
	(0.00335)	0.0 00	(0.00345)	(0.0063)	(0.0046)

)+4/*-%$1:!"#41?!%/)-$(1%/;!*#$%-!1#(-$!+,!2(04$!(..$.!#(.!(.2-1!$,,$)*1!+/!%/)+&$!%/$A4(0%*5!%/!*#$!,%-1*!*<+!;-+4'!+,!)+4/*-%$1?!34*!/+*!%/!*#$!*#%-.:!

"#$!$,,$)*!+,!*#$!0(3+4-!1#(-$!+/!%/)+&$!%/$A4(0%*5!1!('(-$/*05!/$;0%;%30$!,+-!*#$!6789!(1!(!<#+0$?!(01+!3$)(41$!%*1!2(-%(3%0%*5!(0+/;!*#$!*%&$!%1!0%&%*$.!(/.!*#$!.%,,$-$/)$1!()-+11!*#$!)+4/*-%$1!(-$!A4%*$!1*(30$:!X+-$+2$-?!?@!%1!/+*!(2(%0(30$!,+-!&+1*!0+<!%/)+&$!)+4/*-%$1:!B*!*4-/1!+4*!*#(*!*#$!)+4/*-5!(/.!*%&$!.4&&%$1!%/!*#$!&+.$0!0%=$05!)('*4-$!&+1*!+,!*#$!$,,$)*!+,!YI!+/!%/$A4(0%*5:!>2-*#$0$11?!%/)-$(1%/;!*#$!0(3+4-!1#(-$!#(.!'+1%*%2$!$,,$)*1!+/!%/$A4(0%*5!%/!*#$!&%..0$!%/)+&$!)+4/*-%$1?!(1!$D')*$.?!(/.!'+1%*%2$!%/!*#$!#%;#!%/)+&$!6789!&$&3$-1?!*#(*!%1!0$11!$D'0%)(30$!

"(30$!S!'-+2%.$1!(!14&&(-5!+,!&(%/!$1*%&(*$1!-$140*1:!

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+,!*#$!$4-+!.4&&5G:!>+*(305?!*#$!3(1$0%/$!&+.$0!$1*%&(*$1!'-+2$.!*+!3$!-+341*!*+!*#$!
%/)041%+/!+,!$4-+!(;-$$&$/*?!%/1*%*4*%+/(0!A4(0%*5!(/.!%/*$-()*%+/1!F1$$!*(30$1!TS!(/.!
TN!%/!*#$!T''$/.%DG!'-+2%/;!*#$!-+341*/$11!+,!*#$!3(1$0%/$!&+.$0:!

"#$!$1*%&(*$1!1#+<!*#(*!*#$!+/05!;-+4'!3$/$,%*%/;!,-+&!*#$!%/*-+.4)*%+/!+,!*#$!1%/;0$!
)4--$/)5!<(1!*#(*!+,!#%;#!%/)+&$!)+4/*-%$1!<#%0$!*#$!&%..0$!%/)+&$!;-+4'!14,,$-$.!(!
/$;(*%2$!$,,$)*:!"#$!%/*$-()*%+/!+,!*#$!$4-+!.4&&5!<%*#!*-(.$!+'$//$11!(,,$)*$.!
/$;(*%2$05!%/!*#$!1#+-*!-4/!(/.!0+/;!-4/!&%..0$!%/)+&$!)+4/*-%$1!-$%/,+-)%/;!*#$!
'-$2%+41!-$140*!F"(30$!NG:!!

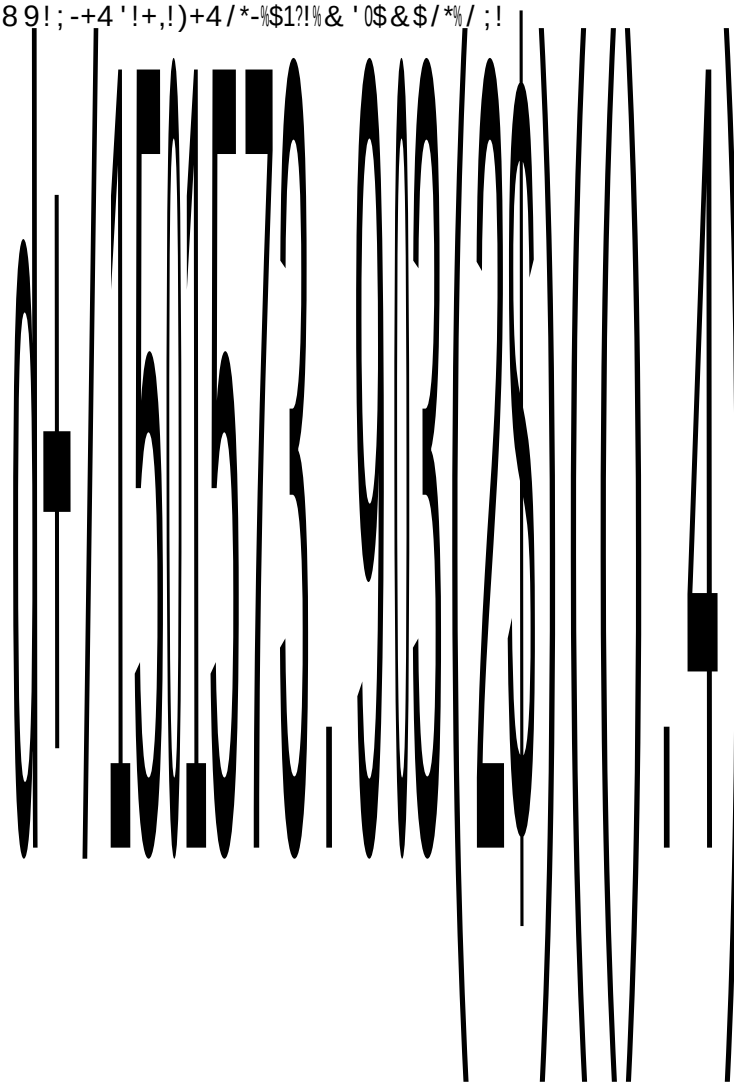
"#$!)+/)$/*-(*%+/!+,!/$;(*%2$!%&'()*1!.$-%2%/;!,-+&!*-(.$!%/*$;-(*%+/!%/!&%..0$!
%/)+&$!)+4/*-%$1!&%;#*!3$!-$0(*$.!*+!*#$!'-$2(0$/)$!+/!(2$-(;$!,+-!*#$!;-+4'!+,!*-(.$!
.%2$-1%+/!+2$-!*-(.$!)-$(*%+/!$,,$)*1!'+11%305!3$)(41$!+/05!,%2$!)+4/*-%$1!+,!LQ!(-$!
7XW!&$&3$-1!F1$$!9$!>(-.%1!$*!(0!QRRa!(!(/.!3G:!"#$!;+2$-/&$/*!$,,$)*%2$/$11!#(.!
(!'+1%*%2$!%&'()*!+/!;-+<*#!+/05!%/!*#$!0+/;!-4/!(/.!%/!*#$!&%..0$!%/)+&$!)+4/*-%$1:!!

T1!,+-!*#$!%/*$-()*%+/!+,!*#$!0(**$-!<%*#!*-(.$!+'$//$11?!*#$!)+$,,%)%$/*!%/.%)(*$1!*#(*!%*!
-$.4)$.!*#$!(.2(/*(;$1!+,!*-(.$!,+-!*#$!6789!(-$(!(1!<#+0$?!'(-*%)40(-05!%/!*#$!0+/;!
-4/!(/.!,+-!#%;#!%/)+&$!)+4/*-%$1:!6/$!'+11%30$!$D'0(/(*%+/!-$0%$1!+/!*#$!,()*!*#(*!*#$!

6 / $! ' +11%30$!$D ' 0(/ (*%+ / !%1!*#(*!%/ !#%; #!%/)+ & $!)+4 / *-%$1! ; +2$- / & $ / *1!%& ' 0$ & $ / *$. !
' +0%)%$1! *#(*! ,(2+4-$. ! $,,%)%$ /)5! +2$-! $A4%*5! <#%0$! *#$! + ' ' +1%*$! +))4--$. ! % / ! 0+<!
% /)+ & $!)+4 / *-%$1:!B / ! (/ 5!)(1$?!+4-! & + . $0!%1!(. & %**$. 05!*++!1%& ' 0%,%$. !*+! . -(<!-+341*!
)+ /)041%+ / 1! (/ . !*#%1!%114$! / $$. 1! (!,4-*#$-! (/ . ! . $$ ' $-! % / 2$1*%; (*%+ / :! 72$ / *4(005!*#$!

$,,$)*1!2/!%/!*#$!-$0(*%2$05!#+&+;$/$+41!6789!;-+4'!+,!)+4/*-%$1?!%&'0$&$/*%/;!

d+/$!1$/



T 4*+-?! 9 :?! 9 + &! 9 :?! E (/ 1+ / ! \ :! (/ . !h:! I + / ; !FQRLNG?! d " - (. $! T . @41* & $ / *V! K +-=$-CY$2$0! 72% . $ /)$?e! c 4 (-*$-05!h+4- / (0!+,!7)+ / + & %)1!LQMFNGV!L f MM!ZLaOR!

g$)=?! " :?! 9 $ & %- ; 4)C i 4 / *?! T :?! (/ . ! Y$2% / $?! ` :! FQRR f G:! P% / (/)$?! B / $A4 (0%*5?! (/ . !] ++-:! *B9A85"=!9:!C$959 ; +$! / 89D(,* ?!LQFLG?!Q f CNM!

g+4- ; 4% ; / + / ! P:! (/ . ! 8 :! X + - - %11+ / :! QRRQ:! dB / $A4 (0%*5! T & + / ; ! K + -0 . ! 8 %*%H$ / 1V! LaQRZ! LMMQ:e! T & $-%) (/ !7)+ / + & %)! ` $2%$ < !MQFNGV f Q f ZNN:!

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g411$?! X :! (/ . ! i +$ / % ; $-?!h:!FQRLQG?! " - (. $! (/ . !7)+ / + & %)! \ -+ < *#V! T ! ` $C7D ( & % / (*%+ / !+,! *#$!7 & ' %-%) (0!72% . $ / )$! > +!LQS?! E K K B! ` 1 (-)#!] (' $-1!

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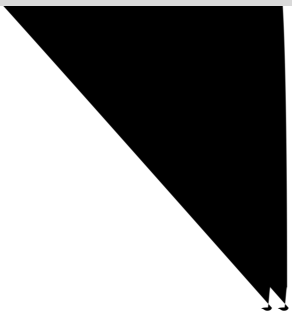

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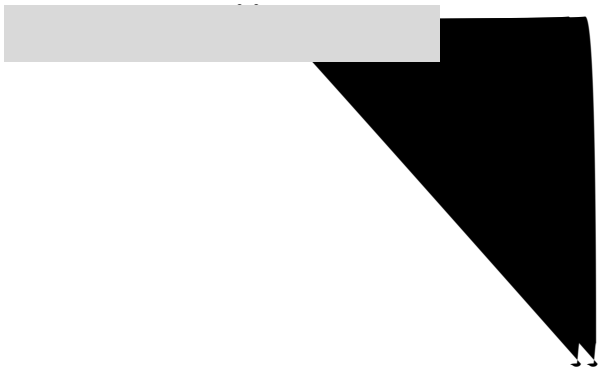

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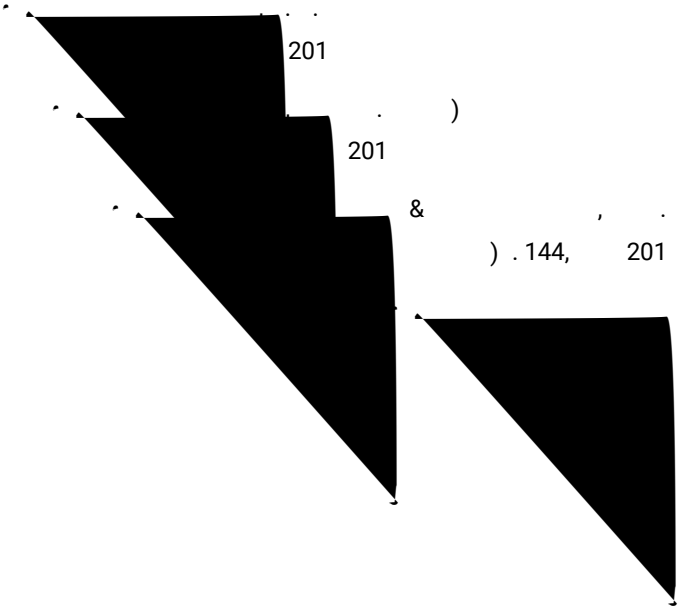

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