

%LRJUDSK\

%ODFN)DFH1DLMD \$KPHGX \$XJXVWLQH ZDV ERUQ WR
WKH \$KPHGX 2FKROL IDPLO\ LQ 2EDOHQGH V &UHHN
+RVSLWDO LQ /DJRV 1LJHULD RQ WKH WK RI \$XJXVW

7KH VWDWH RI %HQXH LV ZKHUH %ODFN)DFH1DLMD DQG KLV
IDWKHU 560 \$KPHGX 2FKROL FDOOHG KRPH :KHQ
KLV IDWKHU UHWLUHG %ODFN)DFH1DLMD VWDUWHG KLV HGXFDWLRQ
LQ WKH \$UP\ &KLOGUHQ 6FKRRO LQ 2WXNSR WKHQ ZHQW
RQ WR %HQXH V ORXQW 6DLQW *DEULHO V
6HFRQGDU\ 6FKRRO 0DNXUGL %ODFN)DFH1DLMD
JUDGDWHG DV SDUW RI WKH FODVV RI +H ZHQW RQ WR
VWXG\ %XVLQHV \$GPLQLVWUDWRQ DQG 0DQDJHPHQW
'21' DW WKH ,QVWLWXWH 2I 0DQDJHPHQW 7HFKQRORJ\
(QXJX \$IWHU WKLV KH GHFLGHG WR SXUVXH KLV SDVVLRQ
IRU PXVLF ZULWLQJ SHUIRULQJ

%ODFN)DFH1DLMD WKHQ NQRZQ VLPSON\ DV
%ODFNIDFH IRUPHG WKH EDQG 30DQWDVKXQ %R\] LQ
WKH ODWH V DORQJ ZLWK IDFH ,GLELD DV D PHPEHU
IDFH LV RQH RI WKH ELJJHVW DFWV LQ \$IULFD WR HYHU FURVV
RYHU WR PDLQVWUHP PXVLF LQ WKH UHVW RI WKH ZRUOG DQG
WRJHWKHU WKH GXR ZURWH WKH KLJKO\ VXFFHVVIXO \$IULFDQ
4XHHQ /DWHU WKH GXR EHFDPH D WULR ZKHQ WKH\
WHDPHG XS ZLWK)DJH \$. \$ &KLEX]RU 2ML ZKR VWLOO
FROODERUDWHV ZLWK 1DLMD WR WKLV GD\ 7KH JURXS WKHQ
GHEXWHG WKH DOEXP %RG\ 6RXO ZKLFK JDUQHUG
D ORW RI QDWLRQ ZLGH EX]] 7KH XQLTXH PXVLFDO
DHWKHWLF WKDW WKH 30DQWDVKXQ %R\] EURXJKW LQWR WKH
VFHQH ZDV D VPDVK KLW DQG WKH\ ZHUH RQH RI WKH PRVW
VXFFHVVIXO ER\ EDQGV WR FRPH RXW RI \$IULFD

7KHLU &'V VROG DW OHDVW PLOOLRQ FRSLHV KRZHYHU
GXH WR WKH UDPSDQW SLUDF\ LQ \$IULFD WKHUH DUH QR
FKDUWV WR WUDFN WKLV (YHQ VR 30DQWDVKXQ %R\]
&'V DUH HYHU\ZKHUH DV D WHVWDPHQW WR WKHLU
SRSXODULW\ SLUDF\ RIILFLDO UHOHDVH RU RWKHUZLVH 7KH
30DQWDVKXQ %R\] ZHQW RQ WR UHOHDVH PRUH DOEXPV
6ROG 2XW 30DQ % ,Q WKH\ UHOHDVHG DQRWKHU
VLQJOH WLWOHG 7KH 2QH 7KLV WUDFN LQ SDUWLFXODU ZDV
D VQHDN SHHN IURP 30DQWDVKXQ %R\] V XSFRPLQJ
DOEXP 7KH 5HWXUQ 7KH ZRUN RI
%ODFN)DFH1DLMD DQG KLV FUHZ VSUXQJ WKH 1LJHULDQ 0XVLF
LQGXVWU\ LQWR WKH ZRUOG RI XUEDQ VRXQG DQG
1DLMD V SHUVRQDO VW\OH IROORZHG VXLW



%ODFN)DFH1DLMD ZHQW VROR LQ DQG UHOHDVHG KLV ILUVW VLQ
VQHDN SHHN RI KLV GHEXW DOEXP *KHWWR &KLOG ZKLFK IHDWXUH
XUJHG WKH JRYHUQLQJ SROLWFLDQV WR GR EHWWHU LQ SURYLGLQ
SXW DQ HQG WR FRUUXSWLRQ LQVXUJHQWV DQG FRQIOLFWV 7KH O
DQG LW SXW D VSDUN EDFN LQ WKH GDQFHKDOOV RI \$IULFD ZLW
0DQ 2K 1LJHULD DQG PDQ\ RWKHUV %ODFN)DFH1DLMD LQVWDQW
XS IRU KRXUV MXVW WR KHDU KLP VLQJ IRU WKHP DQG WR KHDU KLV

%ODFN)DFH1DLMD KDV DQ LQFUHGLEO\ ULSRQMLVWRU\HDUPXVZKIDFKULF
KLV PXVLFDO GULYH DQG SDVVLRQ

v ,Q %ODFN)DFH1DLMD UHOHDVHG WKH DOEXP (YHUJUHHQ ZKLF
0DOODP 6SLF\ DV ZHOO DV 5RFNVWHDG\ ZKR ZRXOG ODWHU EHFRP
:KR *R /HDG 8V DPRQJ RWKHU DPD]LQJ VRQJV

v ,Q %ODFN)DFH1DLMD UHOHDVHG WKH DOEXP -XQJOH)HYHU
VPDVK KLWV OLNH 0U 3ROLFH /HW 7KH 6WRULHV %H 7ROG DQG
E\ IDFH ,GLELD DV \$IULFDQ 4XHHQ DQG ZDV XVHG LQ WKH 3KDW

v %ODFN)DFH1DLMD WHDPHG XS ZLWK KLV QHZ FUHZ WKH JURXS NQ
DQRWKHU DOEXP WLWOHG :KDW :H \$UH ZKLFK DGGUHVHG WKH L
VXFK DV 'RQ W 0LQG 7KHP *RYHUQPHQW .DQML .SRORQJR :K
RWKHUV SOHDGHG IRU DQ\ NLQG RI LQWHUYHQWLRQ WR DVVLVW W

v ,Q %ODFN)DFH1DLMD UHOHDVHG DQRWKHU DOEXP FDOOHG 0H
:HOO :HOO /RYH <RX 0RUH IW *HRUJH 1DW] 3UREH 'HP DQG PD

v ,Q %ODFN)DFH1DLMD UHOHDVHG \HW DQRWKHU DOEXP FDOOHG
ZLWK WUDFNV VXFK DV ([WUDRUGLQDU\ /RYH *HQ)RU 0\ +HDG
5RFNVWHDG\ RI 7U\EXQDO] DQG RWKHU VRQJV

+RZHYHU WKLW VXFFHVV VDGQ\ GLG QRW ODVW ZLWKRXW VHWEDFN
PDLQVWUHP PHGLD WKH\ VWDUWHG VSUHDGLQJ QHJDWLYH QHZV D
,QG XVWU\ 7KLV HIIHFWLYHO\ EODFNOLVWHG KLP IURP HQJDJHPHQW
\$V D UHVXOW %ODFN)DFH1DLMD ZHQW XQGHUJURXQG IURP WLOO
XS ZLWK \HW DQRWKHU DOEXP WLWOHG 'HIHQGHU 9RO 7KLV FR
IHDWXUH DERXW VRQJV ZLWK FDFW\ KLWV VXFK DV /LIHWLPH
\$EL 3DOH .LOODK /RYH 7R /RYH <RX DQG PDQ\ PRUH ,W PDGH

%ODFN)DFH1DLMD LV QRZ ZRUNLQJ RQ KLV QH[W DOEXP FDOOHG 5LV
MXVW DV JRRG D \HDU DV ZDV GXH WR KLV DPD]LQJ SDVVLRQ DQ
VXFK DV /RYH <RX 1D &ULPH %DGGHU 7KDQ 7KHP IW 6NLQQ\ 5RVH
&ODQ ,QWHUQHWH *LUO
1DXJKW\ :LWK <RX IW 0DFNDND\ DQG 0\ \$YHQXH

5LVLQJ 6XQ LV HQMR\LQJ PDVVLYH VXFFHVV RQ \$LUSOD\ DQG LV M
WKH ZRUOG DUH ZDLWLQJ RQ 6WD\ WXQH EHFDXVH D UHOHDVH GD
EULQJLQJ KLV DPD]LQJ DQG GLVWLQJXLVKHG PXVLFWR WKH SHRSOH

2IILFLDO /LQNV



ZZZ EODFNIDFHQDLMD FRP

ZZZ IDFHERRN FRP 0U%)1

ZZZ WZLWWHU FRP %ODFNIDFHQDLMD



ZZZ LQVWDJUDP FRP EODFNIDFHQDLMD

'LVFRJUDSK\
%ODFN)DFH1DLMD

\$OEXP 1DPH(YHUJUHHQ
*HQUHV +LS +RS 5Q%
5HOHDVHG 'DWHDQXDU\
/DEHO '- &HQUWUDO 5HFRUGV

\$OEXP 1DPH*KHWWRFKLOG
*HQUHV +LS +RS 5Q%
5HOHDVHG 'DWHD\
/DEHO '- &HQUWUDO 5HFRUGV

\$OEXP 1DPH ,I <RX /HDYH 0H
*HQUHV +LS +RS 5Q%
5HOHDVHG 'DWHHSWHPEHU
/DEHO '- &HQUWUDO 5HFRUGV

\$OEXP 1DPH \$IULFDQ 4XHHQ
*HQUHV +LS +RS 5Q%
5HOHDVHG 'DWHDQXDU\
/DEHO '- &HQUWUDO 5HFRUGV

\$OEXP 1DPH*LUOV 'HP \$K /LQH 8S
*HQUHV +LS +RS 5Q%
5HOHDVHG 'DWHRYPPEHU
/DEHO '- &HQUWUDO 5HFRUGV

\$OEXP 1DPH7KH +LWV 9RO
*HQUHV +LS +RS 5Q%
5HOHDVHG 'DWHDXDU\
/DEHO '- &HQUWUDO 5HFRUGV

\$OEXP 1DPH 7KH +LWV 9RO
*HQUHV +LS +RS 5Q%
5HOHDVHG 'DWHDXDU\
/DEHO '- &HQUWUDO 5HFRUGV

\$OEXP 1DPH .LOOK
*HQUHV +LS +RS 5Q%
5HOHDVHG 'DWHXQH
/DEHO '- &HQUWUDO 5HFRUGV

\$OEXP 1DPH /RYH <RX 1D &ULPH
*HQUHV +LS +RS 5Q%
5HOHDVHG 'DWHHSWHPEHU
/DEHO '- &HQUWUDO 5HFRUGV



\$OEXP 1DPH 0\ \$YHQXH
*HQUHV +LS +RS 5Q%
5HOHDVHG 'DWHFWREHU
/DEHO '- &HQUWUDO 5HFRUGV

\$OEXP 1DPH 6KRZ /RYH
*HQUHV +LS +RS 5Q%
5HOHDVHG 'DWHXQH
/DEHO '- &HQUWUDO 5HFRUGV

\$OEXP 1DPH 7ZLVW 7XUQ
*HQUHV +LS +RS 5Q%
5HOHDVHG 'DWHXQH
/DEHO '- &HQUWUDO 5HFRUGV

\$OEXP 1DPH 'HIHQGHU 9RO
*HQUHV +LS +RS 5Q%
5HOHDVHG 'DWHQXDU\
/DEHO '- &HQUWUDO 5HFRUGV

7RXUV \$QG /LYH 6KRZV %ODFN)DFH1DLMD

v 6DWXUGD\ 6XQGD\ 0D\
9DULRXV \$UWLVWV _ <HDU \$QQLYHUVDU\ &HOHEUDWLRQ
/LYH DW 2FHDQ %UHH]H +RWHO 6XLWHV
6DWHOOLWH 7RZQ
/DJRV 1LJHULD
6WDUW 7LPH SP

v 7KXUVGD\ -XQH
\$IULFDQ &KLQD %ODFN)DFH1DLMD_5HJJDH 'DQFHKDOO
/LYH DW 'H 'HP V 3DUN
\$NRZRQMR 5RDG (JEHGD
/DJRV 1LJHULD
6WDUW 7LPH SP

v :HGQHVGD\)HEUXDU\
9DULRXV \$UWLVWV _ \$QJOHV 9DOHQWLQH 1LJKW
/LYH DW \$QJOHV %DU
\$WHNRQJ 'ULYH \$WHNRQJ
&DODEDU 1LJHULD
6WDUW 7LPH SP

v 7KXUVGD\ 0DUFK
%ODFN)DFH1DLMD _ %ODFN)DFH1DLMD /LYH
/LYH DW - /RXQJH %DU
%DOH 5RDG 2ORGL \$SDSD
/DJRV 1LJHULD
6WDUW 7LPH SP

v 6XQGD\ 6HSWHPEHU
'- 0D[.HQQ\)ULHQQV _ 2OG 6NRRO)LHVWD
/LYH DW 0D[LPXV +RWHO ,NHMD
\$GHQL\L -RQHV \$YHQXH 2SS :DKXP
,NHMD 1LJHULD
6WDUW 7LPH SP



v 7XHVGDI 2FWREHU
%ODFN)DFH1DLMD
1LJHULD ,QGHSHQGHQFH 0XVLF %HDFK &DUQLYDO
/LYH DW (OHJXVKL %HDFK /HNNL
/DJRV 1LJHULD
6WDUW 7LPH SP

v 6DWXUGDI 2FWREHU
%ODFN)DFH1DLMD _ 5D\3RZHU)P
/LYH DW 5D\3RZHU)P
7 < 'DQMXPDI 6WUHHW \$VRNRUR
\$EXMD 1LJHULD
6WDUW 7LPH SP

v 6XQGD\ 6HSWHPEHU
%ODFN)DFH1DLMD _ %DGGHU 'DQ 'HP 7RXU
/LYH \$W (OLWH (YHQW &HQWUH 6XLWHV
%DORJXQ 6WUHHW ,JERHOHULQ 2MR
/DJRV 1LJHULD
6WDUW 7LPH SP



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