

)LQDQFH

,QVWLWXWLRQ 8QLYHUVLW\ RI \$NURQ 0DLQ &DPSXV
8VHU , ' &

2YHUYLHZ

)LQDQFH 2YHUYLHZ

3XUSR VH

7KH SXUSR VH RI WKH ,3('6)LQDQFH FRPSRQH QW LV WR FROOHFW EDVLF ILQDQFLDO L
LQVWLWXWLRQ V *HQHUDO 3XUSR VH)LQDQFLDO 6WDWHPHQWV

7KHUH DUH FKDQJHV PDGH WR WKH)LQDQFH GDWD FROOHFWLRQ IURP WKH
SULYDWH IRU SURILW VFKRROV KDYH EHHQ UHYLVHG WR PDNH LW PRUH FRPSDUDEOH
SURILW IRUPV

5HVRXUFHV

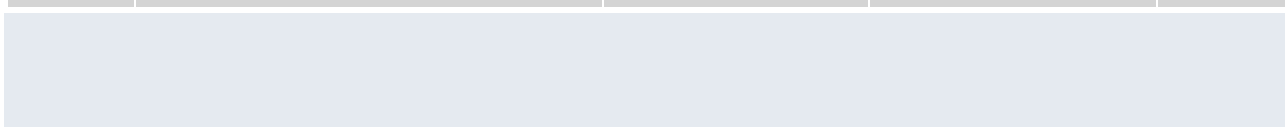
7R GRZQORDG WKH VXUYH\ PDWHULDOV IRU WKLV FRPSRQH QW 6XUYH\ 0DWHULDOV
7R DFFHVV \RXU SULRU \HDU GDWD VXEPLVVLRQ IRU WKLV FRPSRQH QW 5HSRUWHG 'D

,QVWLWXWLRQ 8QLYHUVLW\ RI \$NURQ 0DLQ &DPSXV8VHU , ' &
3DUHQW &KLOG \$OORFDWLRQ)DFWRUV)XOO &KLOGUHQ

7KH)LQDQFH VXUYH\ UHSRUW VXEPLWWHG XQGHU WKLV 8QLW, ' LV D FRPEL
ORFDWLRQV OLVWHG EHORZ %HFDXVH WKLV LV D FRPELQHG UHSRUW \RX
KRZ WKH GDWD VKRXOG EH GLVWULEXWHG WR DFFXUDWHO\ UHIOHFW WKH IL
IDFWRUV DUH SHUFHQWV 7KH DOORFDWLRQ IDFWRUV \RX SURYLGH ZLOO EH X
DQG H[SHQVHV WR FUHDWH GHULYHG YDULDEOHV IRU HDFK FRPSRQHQRW ORF
)HHGEDFN 5HSRUWV 7KHVH GHULYHG DPRXQWV DUH IUHTXHQRW\ XVHG DQG \
UHVRXUFHV DW HDFK LQVWLWXWLRQ <RX PD\ 127 UHSRUW D DOORFDWLRQ
LQVWLWXWLRQ KDG ILQDQFLDO UHVRXUFHV IRU WKH ILVFDO \HDU EHLQJ UH
(QWHU DOORFDWLRQ IDFWRUV LQ WKH VSDFHV SURYLGHG XVH KXQGUHGWH
<RX PD\ QRW OHDYH DQ\ FHOE EODQN <RX ZLOO QRW EH DEOH WR ORFN \F

8QLW, ' 1DPH RI ,QVWLWXWLRQ&LW\ 6WDW8VHU , ' &

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,QVWLWXWLRQ 8QLYHUVLW\ RI \$NURQ 0DLQ &DPSXV
8VHU , ' &

)LQDQFH 3XEOLF LQVWLWXWLRQV

5HSRUWLQJ 6WDQGDUG

3OHDVH LQGLFDWH ZKLFK UHSRUWLQJ VWDQGDUGV DUH XVHG WR SUHSDUH \RXU ILQDG

⊗ *\$6% *RYHUQPHQDO \$FFRXQWLQJ 6WDQGDUGV %RDUG XVLQJ VWDQGDUGV R

⊗)\$6%)LQDQFLDO \$FFRXQWLQJ 6WDQGDUGV %RDUG

3OHDVH FRQVXOW \RXU EXVLQHVV RIILFHU IRU WKH FRUHHFW UHVSRQVH EHIRUH VDYL
TXHVWLRQ ZLOO GHWHUPLQH WKH IRUPV \RX ZLOO UHFHLYH IRU UHSRUWLQJ ILQDQFH

,QVWLWXWLRQ 8QLYHUVLW\ RI \$NURQ 0DLQ &DPSXV
8VHU , ' &

)LQDQFH 3XEOLF LQVWLWXWLRQV

*HQHUDO ,QIRUPDWLRQ

*\$6% 5HSRUWLQJ ,QVWLWXWLRQV DOLJQH IRUF

7R WKH H[WHQW SRVVLEOH WKH ILQDQFH GDWD UHTXHVWHG LQ WKLV UHSRUW VKRXO

*HQHUDO 3XUSR VH)LQDQFLDO 6WDWHPHQWV *3)6 3OHDVH UHIHU WR WKH LQVWUXFW

GHWDLQ DQG UHIHUHQFH

)LVFDO <HDU &DOHQGDU

7KLV UHSRUW FRYHU ILQDQFLDO DFWLYLWLHV IRU WKH PRQWK ILVFDO \HDU 7KH

UHFHQW ILVFDO \HDU HQGLQJ EHIRUH 2FWREHU

%HJLQQLQJ PRQWK \HDU 00<<<< 0RQWK <HDU

\$QG HQGLQJ PRQWK \HDU 00<<<< 0RQWK <HDU

\$XGLW 2SLQLRQ

'LG \RXU LQVWLWXWLRQ UHFHLYH DQ XQTXDOLILHG RSLQLRQ RQ LWV *HQHUDO 3XUSR

ILVFDO \HDU QRWHG DERYH" ,I \RXU LQVWLWXWLRQ LV DXGLWHG RQ\ LQ FRPELQDWL

RQ WKH DXGLW RI WKDW HQWL\

8QTXDOLILHG

4XDOLILHG

'RQ W NQRZ

([SODLQ LQ
ER[EHORZ

([SODLQ LQ
ER[EHORZ

5HSRUWLQJ 0RGHO

*\$6% 6WDWHPHQW 1R RIIHUV WKUHH DOWHUQDWLYH UHSRUWLQJ PRGHOV IRU VSHFL

XQLYHUVLWLHV :KLFK PRGHO LV XVHG E\ \RXU LQVWLWXWLRQ"

%XVLQHVV 7\SH \$FWLYLWLHV

*RYHUQPHQWDO \$FWLYLWLHV

*RYHUQPHQWDO \$FWLYLWLHV ZLWK %XVLQHVV 7\SH \$FWLYLWLHV

,QWHUFROOHJLDWH \$WKOHWLFV

,I \RXU LQVWLWXWLRQ SDUWLFLSDWHV LQ LQWHUFROOHJLDWH DWKOHWLFV DUH WKH

WUHDWHG DV VWXGHQW VHUULFHV"

\$X[LOLDU\ HQWHUSULVHV

6WXGHQW VHUULFHV

'RHV QRW SDUWLFLSDWH LQ LQWHUFROOHJLDWH DWKOHWLFV

2WKHU VSHFLI\ LQ ER[EHORZ

(QGRZPHQW \$VVHWV

'RHV WKLV LQVWLWXWLRQ RU DQ\ RI LWV IRXQGDWLRQV RU RWKHU DILOLDWHG RUJDQ

<HV UHSRUW HQGRZPHQW DVVHWV

1R

<RX PD\ XVH WKH VSDFH EHORZ WR SURYLGH FRQWH[W IRU WKH GDWD \RX YH UHSRUW

,QVWLWXWLRQ 8QLYHUVLW\ RI \$NURQ 0DLQ &DPSXV
8VHU , ' &

3DUW \$ 6WDWHPHQW RI)LQDQFLDO 3RVLWLRQ 3DJH
)LVFDO <H DU -XO\ -XQH

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|---|----------------------|
| /LQH 'RVFULSWLRQ | (QGLQJ EDODQRU \H DU |
| &DSLWDO \$VVHWV | (QGLQJ EDODQFH |
| /DQG DQG ODQG LPSURYHPHQWV | |
| ,QIUDVWUXFWXUH | |
| %XLOGLQJV | |
| (FXLSPHQW LQFOXGLQJ DUW DQG OLEUDU\ FROOHFWLRQV | |
| &RQVWUXFWLRQ LQ SURJUHVV | |

,QVWLWXWLRQ 8QLYHUVLW\ RI \$NURQ 0DLQ &DPSXV
8VHU , ' &

,QVWLWXWLRQ 8QLYHUVLW\ RI \$NURQ 0DLQ &DPSXV
8VHU , ' &

3DUW / 'HEW DQG \$VVHWV SDJH
)LVFDO <HDU -XO\ -XQH

| | |
|---|---------|
| 'HEW | |
| &DWHJRU\ | \$PRXQW |
| /RQJ WHUP GHEW RXWVWDQGLQJ DW EHJLQQLQJ RI ILVFDO \HDU | |
| /RQJ WHUP GHEW LVVXHG GXULQJ ILVFDO \HDU | |
| /RQJ WHUP GHEW UHWLUHG GXULQJ ILVFDO \HDU | |
| /RQJ WHUP GHEW RXWVWDQGLQJ DW HQG RI ILVFDO \HDU | |
| 6KRUW WHUP GHEW RXWVWDQGLQJ DW EHJLQQLQJ RI ILVFDO \HDU | |
| 6KRUW WHUP GHEW RXWVWDQGLQJ DW HQG RI ILVFDO \HDU | |

<RX PD\ XVH WKH VSDFH EHORZ WR SURYLGH FRQWH[W IRU WKH GDWD \RX YH UHSRUW

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,QVWLWXWLRQ 8QLYHUVLW\ RI \$NURQ 0DLQ &DPSXV
8VHU , ' &

3DUW / 'HEW DQG \$VVHWV SDJH

,QVWLWXWLRQ 8QLYHUVLW\ RI \$NURQ 0DLQ &DPSXV
8VHU , ' &

3UHSDUHG E\

7KLV VXUYH\ FRPSRQHQW ZDV SUHSDUHG E\

.H\KROGHU

6)\$ &RQWDFW

+5 &RQWDFW

)LQDQFH &RQWDFW \$FDGHPLF /LEUDU\ &RQWDFW2WKHU

1DPH'D1HOOH +ROPHV

(PDLGPWUHY #XDNURQ HGX

+RZ ORQJ GLG LW WDNH WR ~~SRUHSU~~DUH WKLW
VXUYH\ FRPSRQHQW"

PLQXWHV

7KH QDPH RI WKH SUHSDUHU LV EHLQJ FROOHFWHG VR WKDW ZH FDQ ROORZ XS ZLWK
DUH TXHVWLRQV FRQFHUQLQJ WKH GDWD 7KH .H\KROGHU ZLOO EH FRSLHG RQ DOO HP
7KH WLPH LW WRRN WR SUHSDUH WKLW FRPSRQHQW LV EHLQJ FROOHFWHG VR WKDW ZI
UHSRUWLQJ EXUGHQ DVVRFLDWHG ZLWK ,3('6 3OHDVH LQFOXGH LQ \RXU HVWLPDWH W
TXHU\ DQG VHDFK GDWD VRXUFHV FRPSOHWH DQG UHYLHZ WKH FRPSRQHQW DQG VX
6\VVHP

7KDQN \RX IRU \RXU DVVLVWDQFH

,QVWLWXWLRQ 8QLYHUVLW\ RI \$NURQ 0DLQ &DPSXV8VHU , ' &
6XPPDU\

)LQDQFH 6XUYH\ 6XPPDU\

,3('6 FROOHFWV LPSRUWDQW LQIRUPDWLRQ UHJDUGLQJ \RXU LQVWLWXWLRQ S
VXUYH\ FRPSRQHQWV EHFRPH DYDLODEOH LQ WKH ,3('6 'DWD &HQWHU DQG DS
LQ YDULRXV 'HSDUWPHQW RI (GXFDWLRQ UHSRUWV \$GGLWLRQDOO\ VRPH RI
VSHFLILFDOO\ IRU \RXU LQVWLWXWLRQ WKURXJK WKH &ROOHJH 1DYLJDWRU ZH
LQVWLWXWLRQ\ 'DWD)HHGEDFN 5HSRUW ')5 7KH SXUSRVH RI WKLW VXPPDU
RSSRUWXQLW\ WR YLHZ VRPH RI WKH GDWD WKDW ZKHQ DFFHSWHG WKURXJK
SURFHVV ZLOO DSSHU RQ WKH &ROOHJH 1DYLJDWRU ZHEVLWH DQG RU \RXU
XSGDWHG DSSUR[LPDWHO\ WKUHH PRQWKV DIWHU WKH GDWD FROOHFWLRQ SH
5HSRUW ZLOO EH DYDLODEOH WKURXJK WKH 'DWD &HQWHU DQG VHQW WR \RX
1RYHPEHU

3OHDVH UHYLHZ \RXU GDWD IRU DFFXUDF\ ,I \RX KDYH TXHVWLRQV DERXW WK
DIWHU UHYLHZLQJ WKH GDWD UHSRUWHG RQ WKH VXUYH\ VFUHHQV SOHDVH F
RU LSHGVKHOS#UWL RUJ

&RUH 5HYHQXH

| 5HYHQXH 6RXUFH | 5HSRUWHG YDOXH | 3HUFHQW RI WRWD UHYHQXH | @ FURUW HQUROOPHQW |
|-----------------------------------|----------------|----------------------------|-----------------------|
| 7XLWLRQ DQG IHHV | | | |
| 6WDWH DSSURSULDWLRQV | | | |
| /RFDO DSSURSULDWLRQV | | | |
| *RYHUQPHQW JUDQWV DQG FRQUDFWV | | | |
| 3ULYDWH JLIWV JUDQWV DQG FRQUDFWV | | | |
| ,QYHVWPHQW LQFRPH | | | |
| | | | |
| | | | |

7KH IXOO WLPH HTXLYDOHQW)7(HQUROOPHQW XVHG LQ WKLW UHSRUW LV WKH VXP RI WKH LQVWLWXV
)7(JUDGXDWH HQUROOPHQW DV FDOFXODWHG IURP RU UHSRUWHG RQ WKH PRQWK (HQUROOPHQW FRP
PRQWK LQVWUXFWLRQDO DFWLYLW\ FUHGLW DQG RU FRQWDFW KRXUV \$OO GRFWRU V GHJUHH VWXGH

,QVWLWXWLRQ 8QLYHUVLW\ RI \$NURQ 0DLQ &DPSXV VHU , ' &
(GLW 5HSRUW

)LQDQFH

8QLYHUVLW\ RI \$NURQ 0DLQ &DPSXV

| | | | |
|--------|-------------|----------------|-----------|
| 6RXUFH | 'HVFULSWLRQ | 6HYHULW\5HVROY | HG2SWLRQV |
|--------|-------------|----------------|-----------|

6FUHHQ 1HW 3RVLWLRQ

| | | | | | | |
|--------|----------------------------------|---------|-------------|--------|----------|------------------|
| 6FUHHQ | 7KH UHSRUWHG YDOXH RI 1HW SRVLW\ | LSODLQ | 3RVLWLRQ | QJ | 7KH MHDU | OLQH |
| (QWLV | H[SHFWHG WR EH HTXDO WR WKH | SULRU | \HDU DPRXQW | RI 1HW | SRVLWLRQ | HQG RI \HDU OLQH |
| | | 3OHVH | FRUUHFV | \RXU | GDWD | RU |
| | | H[SODLQ | (UURU | | | |

| | | | | | |
|------------|-----------|------------|---------|----------|--------------|
| 5HDV | 7KH | 8QLYHUVLW\ | DGRSWHG | *\$6% | 6WDWHP |
| DV \$VVHWV | DQG /LDEL | LWLHV | 7KXV | D UHVVDW | HPPHQW RI)< |