

Негосударственное частное образовательное учреждение  
высшего образования  
«Армавирский лингвистический социальный институт»

РАБОЧАЯ ПРОГРАММА ДИСЦИПЛИНЫ  
**Б1.В.ДВ.05.01 «Финансовая среда предпринимательства и предпринимательские  
риски»**

Направление подготовки **38.03.02 «Менеджмент»**

**(уровень бакалавриата)**

Направленность (профиль) образовательной программы «**Экономический менеджмент**»

Форма обучения **очная/заочная**

Квалификация (степень) выпускника: **Бакалавр**

Армавир, 2022

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## Обоснование РПД

Рабочая программа по дисциплине «Б1.В.ДВ.05.01» «Финансовая среда предпринимательства и предпринимательские риски» разработана в соответствии с требованиями установленными:

- Федеральным государственным образовательным стандартом высшего образования по направлению подготовки 38.03.02 Менеджмент (уровень бакалавриата), утвержденный приказом Министерства образования и науки РФ от 7 августа 2014 г. № 940;

- учебным планом по направлению подготовки 38.03.02 Менеджмент, направленность (профиль) образовательной программы «Экономический менеджмент»

Для обучающихся набора:

2018 года;

2019 года;

Автор (составитель): к.э.н., доцент Е.И. Лопатина

Рабочая программа дисциплины одобрена на заседании кафедры экономических, естественнонаучных и социальных дисциплин 17 июня 2022 г. протокол № 7

Заведующий кафедрой \_\_\_\_\_ / Л.Л.Денисова  
(подпись) Ф.И.О.

Рецензент : доцент кафедры экономики и управления ФГБОУ ВО АГПУ М.И.Пшмахова

## 1. Цели освоения учебной дисциплины

*Цель освоения учебной дисциплины* – усвоение теоретических и практических основ организации функционирования предприятий различных организационно-правовых форм, особенностей организации их финансовой деятельности, принципов и методов управления предпринимательскими и финансовыми рисками. Полученные знания дадут возможность с одной стороны, грамотно организовывать современную предпринимательскую деятельность, а с другой – эффективно и рационально использовать имеющиеся финансовые ресурсы, управлять возможными предпринимательскими и финансовыми рисками.

*Задачами освоения дисциплины являются:*

изучение сущности каждого вида предпринимательского риска, полного спектра воздействующих факторов, особенностей их проявления, методов оценки и управления.

## 2. Перечень планируемых результатов обучения по дисциплине, соотнесенных с планируемыми результатами освоения образовательной программы

Процесс изучения дисциплины направлен на формирование следующих компетенций (в соответствии с ФГОС ВО и ОПОП):

### **Профессиональные компетенции:**

- умением применять основные методы финансового менеджмента для оценки активов, управления оборотным капиталом, принятия инвестиционных решений, решений по финансированию, формированию дивидендной политики и структуры капитала, в том числе, при принятии решений, связанных с операциями на мировых рынках в условиях глобализации (ПК-4);

- способностью анализировать взаимосвязи между функциональными стратегиями компаний с целью подготовки сбалансированных управленческих решений (ПК-5);

- владением навыками координации предпринимательской деятельности в целях обеспечения согласованности выполнения бизнес-плана всеми участниками (ПК-19);

В результате освоения дисциплины студент должен:

### **Иметь представление:**

- о роли государства в формировании финансовой среды предпринимательства;
- об экономической природе предпринимательства.

### **Знать:**

- различные методы и инструменты управления финансовыми рисками;
- природу и классификацию финансовых рисков;
- виды предпринимательской деятельности;
- финансовые условия развития производства.

### **Уметь:**

- использовать различные инструменты управления финансовыми рисками;
- применять базовые математические подходы к анализу финансовых рисков.
- использовать операции по привлечению финансовых ресурсов.

### **Владеть:**

- - организацией предпринимательской деятельности.
- - практикой управления риском в риск – менеджменте
- - понятиями о финансовых рисках в системе риск-менеджмента

### 3. Указание места дисциплины (модуля) в структуре образовательной программы

Учебная дисциплина «Финансовая среда предпринимательства и предпринимательские риски» является дисциплиной по выбору, входит в состав вариативной части профессионального цикла ООП.

### 4. Объем дисциплины

Выписка из учебного плана

Форма обучения	Семестр	Трудоемкость		Лекции, час.	Практич. занятия, час.	Лаб. раб., час.	СРС, час	Форма аттестации
		зач. ед.	час					
очная	7	3	108	18	36	–	54	Зачет
заочная	9	3	108	4	8	–	92	Зачет (4)
в т.ч. в интерактивной форме <sup>1</sup>			20%					

### 5. Содержание дисциплины (модуля), структурированное по темам (разделам) с указанием отведенного на них количества академических или астрономических часов и видов учебных занятий

#### 5.1 Структура учебной дисциплины

Очная форма обучения

№	Разделы курса, темы занятий	Всего часов	Всего аудит часов	Из них			СРС
				лекц.	практ	лаб.	
	Раздел I. Предпринимательство. финансовая среда предпринимательства						
1	Экономическая природа предпринимательства и его организационно-правовые формы	10	5	2	4	–	5
2	Предпринимательская среда. Формы и виды предпринимательской деятельности	10	5	2	4	–	5
3	Финансовое обеспечение деятельности предпринимательской организации. Операции по привлечению финансовых ресурсов.	10	5	2	4	–	5

<sup>1</sup> Для РПД, разработанных с ФГОС ВО, интерактивные часы в данной таблице не прописываются

4	Организация предпринимательской деятельности. Экономические ресурсы предпринимательской деятельности	10	5	2	4	–	5
5	Затраты и результаты предпринимательской деятельности. Виды предпринимательских рисков.	10	5	2	4	–	5
	Раздел II. управление финансовыми рисками						
6	Финансовые риски: основные определения и понятия.	10	6	2	3	–	6
7	Финансовые риски в системе риск-менеджмента. Практика управления риском в риск – менеджменте	10	6	2	3	–	6
8	Финансовые риски в предпринимательской деятельности: общий подход	10	6	2	3	–	6
9	Финансовые риски в инвестиционном процессе и методы их минимизации*	9	6	1	3	–	6
10	Банковские финансовые риски*	9	5	1	4	–	5
11	Зачет		–	–	–	–	
	Всего часов:	<b>108</b>	<b>54</b>	<b>18</b>	<b>36</b>	-	<b>54</b>

\* Занятие проводится в интерактивной форме  
заочная форма обучения

№	Разделы курса, темы занятий	Всего часов	Всего аудит часов	Из них			СРС
				лекц.	практ	лаб.	
	Раздел I. Предпринимательство. финансовая среда предпринимательства						
1	Экономическая природа предпринимательства и его организационно-правовые формы	10	2	1	1	–	9

2	Предпринимательская среда. Формы и виды предпринимательской деятельности	10	1			1	–	9
3	Финансовое обеспечение деятельности предпринимательской организации. Операции по привлечению финансовых ресурсов.	10	1		1		–	9
4	Организация предпринимательской деятельности. Экономические ресурсы предпринимательской деятельности	10	1			1	–	9
5	Затраты и результаты предпринимательской деятельности. Виды предпринимательских рисков.	9	1			1	–	9
	Раздел II. управление финансовыми рисками							
6	Финансовые риски: основные определения и понятия.	9	2		1	1	–	9
7	Финансовые риски в системе риск-менеджмента. Практика управления риском в риск – менеджменте	9	1			1	–	9
8	Финансовые риски в предпринимательской деятельности: общий подход	9	1		1		–	9
9	Финансовые риски в инвестиционном процессе и методы их минимизации	9	1			1	–	8
10	Банковские финансовые риски	9	1			1	–	8
11	Зачет	4	–	–	–	–	–	4
	Всего часов:	<b>108</b>	<b>12</b>	<b>4</b>	<b>8</b>	<b>-</b>	<b>-</b>	<b>92</b>

## 5.2. Виды занятий и их содержание

### 5.2.1 Содержание теоретической части дисциплины

## Планы и содержание лекционных занятий

№	Наименование раздела, темы	Содержание раздела, темы	Форма текущего контроля
	Раздел I. Предпринимательство. финансовая среда предпринимательства	Экономическая природа предпринимательства. Организационно-правовые формы предпринимательской деятельности. Предпринимательство на рынке финансовых услуг. Корпоративное предпринимательство: российская и зарубежная практика. Корпорации, концерны, группы. Холдинги: образование и управление.	Устный контроль.
1	Экономическая природа предпринимательства и его организационно-правовые формы	<p>Понятие «предпринимательство» и эволюция его определения. Основные характеристики предпринимательской деятельности. Роль предпринимательства в экономическом развитии. Личность предпринимателя и предпринимательское поведение. Различие между менеджером и предпринимателем.</p> <p>Сущность предпринимательской среды. Экономическая свобода – ведущий элемент предпринимательской среды. Внешняя предпринимательская среда. Сокращение административных барьеров, регулирующих деятельность субъектов предпринимательства. Рынок – среда существования предпринимателей. Внутренняя предпринимательская среда.</p> <p>Классификация предпринимательской деятельности. Виды предпринимательства: производственное, коммерческое, финансовое, консультативное. Крупный и малый бизнес. Проблема определения понятия «малый бизнес». Инновационный бизнес. Венчурное предпринимательство. Современные организационно-правовые формы предпринимательской деятельности в России.</p>	Устный и письменный контроль
2	Предпринимательская среда. Формы и виды предпринимательской деятельности	<p>Выбор источников финансирования. Внутренние источники финансирования деятельности предприятия. Основные формы внешнего финансирования предпринимательской деятельности. Эмиссия ценных бумаг. Привлечение банковских кредитов. Основные виды банковского кредита. Заключение организацией кредитного договора с банками. Коммерческое кредитование организаций. Налоговый и инвестиционный кредиты. Факторинг как форма финансирования. Лизинговые операции. Финансирование организаций путем предоставления бюджетного кредита.</p> <p>Заемный капитал: арендные отношения в системе "арендодатель-арендатор". Финансовая аренда (лизинг). Определение лизинга и механизм лизинговой сделки. Расчет лизинговых платежей. Гарантии для участников лизинговых операций. Факторинг. Франчайзинг.</p> <p>Особенности поддержки малого предпринимательства в России. Государственное регулирование инвестиционно - заемной системы предпринимательства. Формы государственной финансово-кредитной поддержки малого предпринимательства.</p>	Устный и письменный контроль
3	Финансовое обеспечение деятельности предпринимательской организации. Операции по привлечению финансовых ресурсов.	<p>Поиск и оценка бизнес - идеи. Технология принятия предпринимательского решения. Определение ресурсов, необходимых для начала бизнеса. Выбор юридической формы фирмы. Процедура регистрации. Определение организационной формы новой фирмы. Модель функционирования фирмы в рыночной среде.</p> <p>Экономические ресурсы, необходимые для организации и ведения предпринимательской деятельности. Материальные, трудовые, информационные ресурсы. Финансовые ресурсы. Источники капитала. Типы банковских ссуд.</p>	Устный и письменный контроль

4	Организация предпринимательской деятельности. Экономические ресурсы предпринимательской деятельности	Издержки производства и себестоимость продукции. Основные финансовые результаты предпринимательской деятельности Бюджетное планирование. Ценообразование и ценовая политика фирмы. Основные финансовые документы фирмы. Виды предпринимательским рисков и методы управления ими.	Устный и письменный контроль
5	Затраты и результаты предпринимательской деятельности. Виды предпринимательских рисков.	Понятие риска и связанные с ним понятия. Природа и классификация финансовых рисков. Законодательное определение финансовых рисков. Различные подходы к минимизации финансовых рисков. Характеристика целей и возможностей методов стратегического планирования, оперативного менеджмента, риск-менеджмента, страхования при управлении финансовыми рисками. Финансовые риски в страховании.	Устный и письменный контроль
	Раздел II. управление финансовыми рисками		Устный и письменный контроль
6	Финансовые риски: основные определения и понятия.	Финансовый риск как объект управления. Классификация финансовых рисков в риск-менеджменте. Приемы математической статистики и способы оценки степени риска. Среднее ожидаемое значение, колеблемость, дисперсия и среднее квадратичное отклонение, коэффициент вариации как параметры, описывающие риск. Объективный и субъективный методы определения вероятности реализации риска. Сущность и содержание риск-менеджмента. Организация и процедуры риск-менеджмента. Стратегия риск-менеджмента. Приемы риск-менеджмента: диверсификация, лимитирование, самострахование, страхование, хеджирование и др.	Устный и письменный контроль
7	Финансовые риски в системе риск-менеджмента. Практика управления риском в риск – менеджменте	Риск-менеджмент как система управления риском. Этапы риск-менеджмента: определение цели риска, определение величины вероятности наступления события, выявление степени и величины риска, анализ окружающей обстановки, выбор стратегии приемов управления риском и способов его снижения, осуществление целенаправленного воздействия на риск. Стоимость риска. Коэффициенты риска. Способы снижения риска в риск - менеджменте.	Устный и письменный контроль
8	Финансовые риски в предпринимательской деятельности: общий подход	Различные подходы к рассмотрению финансовых рисков в предпринимательской деятельности. Страхование предпринимательских рисков: понятия, цели, условия. Типы рисков, связанных с различными стадиями кругооборота средств в процессе товарного производства, и соответствующие методы минимизации риска. Принципы страхования и его классификация, внешние и внутренние методы страхования предпринимательских рисков. Понятие о косвенных рисках. Страхование инвестиций и финансовых гарантий, страхование от политических и коммерческих рисков, страхование имущества, гражданской ответственности, на случай перерывов в хозяйственной деятельности, риска неплатежа, кредитов, экспортных кредитов, депозитных вкладов. Методы определения объема ответственности и оценки риска. Зарубежная практика страхования предпринимательских рисков.	Устный и письменный контроль
9	Финансовые риски в инвестиционном процессе и методы их минимизации	Структура инвестиций и классификация структуры рисков, связанных с защитой имущественных интересов иностранного инвестора: общие риски, технические риски, специальные риски. Риски хозяйственной деятельности, политические риски. Формы организации защиты от рисков. Оценка риска инвестиций. Примеры оценки финансового риска в инвестиционном процессе.	Устный и письменный контроль

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10	;Zgdh\kdb_g kh\u_ jbkdb \ bggh\Zpb nhjf_	<b^u ^_yl_evghklb [ZgdZ b khhl\_lkl jbkdb NZdlhju \ebyxsb_ gZ mjh\_gv J_ljhki_dlb\gu_ l_dmsb_ b i_jdb_dlbm gu_ b ihegu_ [Zgdh\kdb\dhjghkfbq_kdb_ kdb_ [Zgdh\kdb_ jbkdb <gmlj_ggb_ b jbkdb KljZgh\u_ \Zexlgu_ jbkdb b j kl\bc Jbkdb Zdlb\guo b izkkb\guo hi_j b mijZ\^gby [Zgdh\kdbfb jbkdZfb Hp_ ^blgfb jbkdZfb Dj_^blgu_ b nbgZgkhmu s_kl\^gbb bg\_klbpbhggguo ijh_dlh\ J p_ggufb [mfZ]Zfb b \Zexlhc f_lh^u bo fb	Mklguc ibkvfg guc gh ljhev
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2. ljb\_fu j\_b\_kdg\_^f\_glZ ^b\\_jkbndZpby efb]bjh\Zgb\_  
kljZoh\Zgb\_ o\_^`bjh\Zgb\_ b ^j

3. Kihkh[u kgb`\_gby jbkfd\_Zg\^j`fk\_gl\_

ljZdlb dmf ±31

Bklhqqgdbb h[yaZ±19±20±01:

^hihegbl\_evZ±25, 29, 32, 34, 37, 40, 42, 44, 45, 46, 53, 55, 56,59, 60.

K\_fbgZj <

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gby ij\_^ijbgbfZI\_evkdbo b nbgZgkh\uo jbkdh\  
AZ^Zqb

- jZkkfhlj\_lv hkh[\_gghklb kljZoh\Zgby ij\_^ijbgbfZI\_evkdbo jbkdh\  
- bamqblv ih^oh^u d kljZoh\Zgb\_ bg\\_klbZp\_bdb nbgZgkh\uo

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KljZoh\Zgb\_ bg\\_klbpbcb nbgZgkh\uo ]ZjZglbc kljZoh  
dhff\_jq\_kdbo jbkdh\ kljZoh\Zgb\_ bfms\_kl\Z ]jZ`^Zgkdhc h

i\_j\_ju\h\ \ ohayckl\\_gghc ^\_yl\_evghklb jbkdZhg\_lg\_aZl\_djZ^ dj  
lh\ ^\_ihablguo \deZ^h\  
F\_lh^u hij\_^\_e\_gby h[t\_fZ hl\\_lkl\\_gghklb b hp\_gdb jk

AZ^Zgby ^ey kZfhklhyl\_evghc jZ[hlu

Ih^]h]h\blv ^hdeZ^u bgnhjZpbhggu\_ khh[s\_gby gZ l\_fu

1. Lbiu jbkdh\ k\yaZgguo k jZaebqgu\_f kIZ^byfb idhpm]kk[h  
lh\Zjgh]h ijhba\h^kl\Z b khhl\\_lkl\mxsb\_ f\_lh^u fbgfbf

2. ljbgbpiu kljZoh\Zgby b \_]h deZkkbnbdZpby \g\_rgZ\_ b \  
oh\Zgby ij\_^ijbgbfZI\_evkdbo jbkdh\  
3. Dhk\\_ggu\_ jbkdb ihgylb\_ kmsghklv djbl\_jbb hij\_^\_e\_g

ljZdlb dmf ±36

Bklhqgbb h[yaZ±19±20±01:

^hihegbl\_ev 23, 25, 27, 29, 32, 34, 37, 40, 44, 45, 46,49, 53, 56,59, 60.

K\_fbgZj <

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<j\_fy k\_fbg±jZkZ

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jbkdh\ \ bg\\_klbpbhgghf ijhp\_kk\_ jZkdjulv f\_lh^u bo fb

AZ^Zqb

- jZkdjulv kljmdljZ bg\\_klbpbcb deZkkbnbdZpby kljmdl

aZsblhc bfm\_sgl\ bgl\_j\_kh\ bghkkggghjZ

- bamqblv nhjfu hj]ZgbaZpbb aZsblu hl nbgZgkh\uo jbk

ijhp\_kk\_

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Hp\_gdZ jbkdZ bg\\_klbpbcb

Nhjfu hj]ZgbaZpbb aZsblu hl nbgZgkh\uo jbkdh\ \ bg\\_

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ghf ijhp\_kk\_

Dhebq\_kl\\_ggu\_ f\_lh^u hp\_gdb iheblbq\_kdbo jbkdh\

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]h hp\_ghqgm]evlZIZ

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kZfhklhyl\_evghc jZ[hlu

Ih^]hlh\blv ^hdeZ^u bgnhjZpbhggu\_ khh[s\_gby gZ l\_fu

1. Nhjfu hj]ZgbaZpbb aZsblu hl jbkdh\

2. ljb\_fju hp\_gdb nbgZgkh\h]h jbkdZ \ bg\\_klbpbhgghf ijh

3. Nhjfu hj]ZgbaZpbb aZsblu hl nbgZgkh\uo jbkdh\ \ bg\\_klbpbh

]hkm^Zjkl\\_ggu\_ ]ZjZglbb kljZoh\Zgb\_ kZfhkljZoh\Zgb

4. Jbkdb ohayckl\\_gghc ^\_yl\_evghklb iheblbq\_kdb\_ jbkdb

ljZdlbdf ±41

Bklhqgbb h[yaZ±19±20±01:

^hihegbl\_ev 23, 25, 28, 29, 32, 34, 37, 39, 40, 44, 45, 46, 53, 56,59, 60.

K\_fbgZj <

L\_fZ ;Zgdh\kdb\_ nbgZgkh\u\_ jbkdb

<j\_fy k\_fbg±jZkZ

P\_ev ijh\\_^\_gby aZgkklv lj\_lv hkgh\gu\_ \b^u [Zgdh\k

kh\uo jbkdh\ f\_ju ih bo fbgbfbaZpbb

AZ^Zqb

- bamqbb^u ^\_yl\_evghklb [ZgdZ b khhl\\_lkl\mxsb\_ nbgZgk

- jZkdjulv kmsgghklv wdghghfbq\_kdbo b iheblbq\_kdbo [Zgd

- jZkkfhlj\_lv dj\_^blgu\_ b nbgZgkh\u\_ jbkdb ijb hkms\_kl\^e

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Jbkdb Zdlb\guo b iZkkb\guo hi\_jZpbc

F\_lh^u hp\_gdb b mijZ\vedbgfbyj]ZgdZfb

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2. <gmlj\_ggb\_ b \g\_rgb\_ [Zgdh\kdb\_ jbkdb  
3. J\_ljhki\_dlb\gu\_ l\_dmsb\_ b i\_jkb\_dlb\fg\_u\_ggub\_a b gihegu  
dh\kdb\_ jbkdb  
4. Jbkdb ijb jZ[hli\_ k p\_ggufb [mfZ]Zfb b \Zexlhc f\_lh^u b  
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Bklhqgbb h[yaZ 19, 20, 21;  
^hihegbl\_ ev 23, 25, 26, 29, 32, 34, 37, 40, 44, 45, 46, 53, 55, 56, 59, 60.

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ijZ\h\u\_ nhjfu

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l\_ evkl\Z b \_]h hj]Z-gjbZp b hgrghjfu  
AZ^Zqb

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- jZkdjulv hj]ZgbaZpZgh\ nhjfu ij\_ ^ijbgbfZI\_ evkdhc ^\_yl\_ evg
- jZkkfhjlv hkgh\gu\_ nhjfu kh\j\_f\_ggh]h djmigh]h ij\_ ^ijbgbf

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lh^]hlh\blv ^hdeZ^u bgnhjZpbhgg\_u\_khh[s\_gby gZ l\_fu

- 5. DhjihjZlb\gh\_ ij\_ ^ijbgbfZI\_ evkl\h jhkkbckdZy b aZjm[\_`
  - 6. DhjihjZpbb dhgp\_jgu ]jmiiu Ohe^bg]b h[jZah\Zgb\_ b
  - 7. Jhev ij\_ ^ijbgbfZI\_ evkl\Z \ wdghghfbq\_ kdhf jZa\blbb
  - 8. Ebqghklv ij\_ ^ijbgbfZI\_ ey fZlij\_e^kjdb ih\\_^\_gb\_
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^hihegbl\_ ev 23, 25, 29, 32, 34, 37, 40, 44, 45, 46, 53, 56, 59, 60.

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- AZ^Zqb
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- ijhZgZebabh\Zlv ebqghklv ij\_ ^ijbgbfZI\_ ey b ij\_ ^ijbgbfZ
- jZkdjulv jZaebqb\_ f\_`^m f\_g\_`\_jh f b ij\_ ^ijbgbfZI\_ e\_f
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5. Ebqghklv ij\_ ^ijbgbfZI\_ey b ij\_ ^ijbgbfZI\_evkdh\_ ih\\_ ^\_g  
f\_g\_ ^`\_jhf b ij\_ ^ijbgbfZI\_e\_f
6. Wdhghfbq\_kdZy\_k\h^h^bz we\_f\_gi ij\_ ^ijbgbfZI\_evkdhc kj\_
7. Jugh\_kj\_ ^kZms\_kl\h\Zgby ij\_ ^ijbgbfZI\_e\_c
8. Kh\j\_f\_ggu\_ hj]ZgbaZpbhuggmhjf u ij\_ ^ijbgbfZI\_evkdhc ^  
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ljZdlbdfmf±7

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GZeh]h\uc b bg\\_klbpbhgguc gZeh]h\uo dj\_ ^blu

8. AZ\_fguc dZibIZE Zj\_g^gu\_ hghr\_gby \-Zp\_kg^Z]hZj\_g^h  
NbgZgkh\Zy Zj\_g^Z ebabg] JZkq\_l ebabg]h\uo ieZI\_

AZ^Zgby ^ey kZfhklhyl\_evghc jZ[hlu  
lh^]hlh\blv ^hdeZ^u bgnhjZpbhgguc\_khh[s\_gby gZ l\_fu

8. AZdexq\_gb\_ hj]ZgbaZpb\_c dj\_ ^blgh]h ^h]h\hjZ k [ZgdZfb
9. NZdlhjbg] dZd nhjfZ nbgZgkbjh\Zgby
10. Ebabg]h\hi\_jZpbb
11. Kmsgghklv b kh^\_j`Zgb\_ njZgqZcabg]Z
12. NbgZgkbjh\Zgb\_ hj]ZgbaZpbc iml\_f ij\_ ^hklZ\ e\_gby [x^`\_
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14. Nhjfu ]hkm^Zjkl\\_gghc-djbgZlgkhd hih^^\_j`db ifZ eijpZbf  
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ljZdlbdfmf±12  
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4. lhbkd b hp\\_gdZ^blag\\_k  
5. Fh^\\_eb nmgdpbhgbjh\Zgby nbjfu \ jughqghc kj\\_^\_  
6. FZI\\_jbZevgu\\_ ljm^h\u\\_ bgnhjZpbhggu\\_ j\\_kmjku\\_ \ ij\\_yl\\_evghklb  
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Bklhqgbb h[yaZl\\_evgZ±19, 20, 21;  
^hihegbl\\_evgZ±24, 25, 27, 32, 34, 36, 40, 44, 45, 46, 53, 56,59, 60.  
K\\_fbgZj <  
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- \uykgblv qlh iey^klZ[hc ihgyly ©k\\_[\_klhbfhklv ijh^mdpbb  
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8. Hkgh\gu\\_nbgZgkh\u\\_j\\_amevlZlu ij\_^ijbgbfZI\\_evkdhc ^\\_yl\\_evghklb  
9. ;x^`\_lghieZgbjh\Zgb\\_  
10. P\\_ghh[jZah\Zgb\\_ b p\\_gh\Zy iheblbdZ nbjfu

- 11. Hkgh\gu\_ nbgZgkh\u\_ ^hdmf\_glu nbjfu
- 12. <b^u ij\_^ijbgbfZI\_evkdbf jbkdh\ b f\_lh^u mijZ\^e\_gby bf  
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- 4. P\_eb p\_gah[Zgby ij\_^ijbylby
- 5. KljZI\_]bb p\_ghh[jZah\Zgby ijbf\_gy\_fu\_ gZ ij\_^ijbylb
- 6. Ij\_^ijbgbfZI\_evkdb\_ jbkdb gZb[he\_\_ qZklh \klj\_qZx  
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IjZdlb dmf ±20

Bklhqgbb h[yaZ±19, 20, 21;  
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JZa^I\_e MijZ\^e\_gb\_ nbgZgkh\ufb jbkdZfb  
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AZ^Zqb

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- jZkkfhlij\_lv ijbjh^m b deZkkbnbdZpbx jbkdh\
- bamqblv hkh[\_gghklb kljZoh\Zgby nbgZgkh\uo jbkdh\  
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fb jbkdZfb

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- lh^]hlh\blv ^hdeZ^u bgnhjZpbhggu\_ khh[s\_gby gZ l\_f
- 4. AZdhgh^ZI\_evgh\_ hij\_^\_e\_gb\_ nbgZgkh\uo jbkdh\  
5. JZaebqgu\_ ih^oh^u d fbgfbazpbz nbgZgkh\uo jbkdh\  
6. JZaebqbykh[\_gghklfb\_g\_bkdf\_glZ b hi\_jZlb\gh]h f\_g\_`f\_g  
IjZdlb dmf ±26

Bklhqgbb h[yaZ±19, 20, 21;  
^hihegbl\_ev 24, 27, 28, 32, 34, 37, 40, 42, 45, 46, 51, 56, 59, 60.  
K\_fbgZj <

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kl\_f\_ jfk\_`f\_glZ hkgh\gu\_ nhjfu b f\_lh^u ih mijZ\^e\_gbx n  
fb

- <hijhk d jZkkfhlij\_gbx
- Ihgylb\_ nbgZgkh\h]h jbkdZ Ijbjh^Z b deZkkbnbdZpby nbg  
NbgZgkh\uc jbkd dZd h[t\_dl mijZ\^e\_gby DeZkkbnbdZpby  
f\_g\_`f\_gl\_

Ijb\_fu fZI\_fZlbq\_kdhc klZlbklbdb b kihkh[u hp\_gdb kl\_i\_gk  
Kmsgghklv b kh^\_j`Zg\_`f\_b\_gdZ Hj]ZgbaZpby b ijhp\_  
f\_g\_`f\_glZ  
KljZI\_]by b ijb-ffug\_jbk\_dglZ  
AZ^Zgby ^ey kZfhklhyl\_evghc jZ[hlu

- Ih^]hlh\blv ^hdeZ^u bgnhjZpbhggu\_ khh[s\_gby gZ l\_fu  
4. H[t\_dlb\guc b km[t\_dlb\guc^felhg^uy hijhylghklb j\_ZebaZp  
5. ljb\_fu jbkdg\_ ^f\_gIz ^b\\_jkbndZpby efbIbjh\Zgb\_  
kljZoh\Zgb\_ o\_ ^`bjh\Zgb\_ b ^j  
6. Kihkh[u kgb`\_gby jbkdg\_ ^f\_kgl\_  
IjZdlbdf -31

Bklhqgdbb h[yaZ ±19, 20, 21:  
^hihegbl\_ev 23, 25, 29, 32, 33, 34, 37, 40, 42, 44, 45, 46, 53, 56, 59, 60.  
K\_fbgZj <  
L\_fZ NbgZgkh\uo\_ jbkdb \ ij\_^ijbgbfZI\_evkdhc  
^\_yl\_evghklb h[sbc ih^oh^  
<j\_fy k\_fbgZjZkZ

P\_ev ijh\\_^\_gby aZkdlv kms\_kl\mxqgu\_jZaebh^u d jZkk  
j\_gbx nbgZgkh\uo jbkdh\ \ ij\_^ijbgbfZI\_evkdhc ^\_yl\_eZghklb  
gby ij\_^ijbgbfZI\_evkdbo b nbgZgkh\uo jbkdh\  
AZ^Zqb

- jZkkfhIj\_lv hkh[\_gghklb kljZoh\Zgby ij\_^ijbgbfZI\_evkdbo jbkdh\  
- bamqblv ih^oh^u gbkIjZoh\Zgby b nbgZgkh\uo jZjZglbc  
- jZkdjulv kmsgkhIv f\_Ih^h\ hij\_^\_e\_gby h[t\_fZ hl\\_lkl\\_gghklb  
<hijhku d jZkkfhIj\_gbx  
JZaebqgu\_ ih^oh^u d jZkkfhIj\_gbx nbgZgkh\uo jbkdh\  
^\_yl\_evghklb

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KIjZoh\Zgb\_ bg\\_klbpbcb nbgZgkh\uo jZjZglbc kljZoh\  
dhff\_jq\_kdbo jbkdh\ kljZoh\Zgb\_ bfms\_kl\Z jZ`^Zgkdhc h  
i\_j\_ju\h\ \ ohayckI\\_gghc ^\_yl\_evghklb`Zbkj\_^blh\ wdkihjI  
Ih\ ^\_ihablguo \deZ^h\  
F\_Ih^u hij\_^\_e\_gby h[t\_fZ hl\\_lkl\\_gghklb b hp\_gdb jbkdh\  
AZ^Zgby ^ey kZfhklhyl\_evghc jZ[hlu

- Ih^]hlh\blv ^hdeZ^u bgnhjZpbhggu\_ khh[s\_gby gZ l\_fu  
5. Lbiu jbkdh\ kIyaZgguo kljZoh\Zgby jbkdh\ kh[hjhIz kj\_^kl\ \  
Ih\Zjgh]h ijhba\h^kl\Z b khhI\\_lkl\mxsb\_ f\_Ih^u fbgfbf  
6. IjbgpbIu kljZoh\Zgby b\_]h deZkkbndZpby \g\_rgZ\_ b \  
oh\Zgby ij\_^ijbgbfZI\_evkdbo jbkdh\  
7. Dhk\\_ggu\_ jbkdb ihgyIby jbkdh\ jv^\_e\_gby  
IjZdlbdf ±36

Bklhqgdbb h[yaZ ±19, 20, 21:  
^hihegbl\_ev 23, 25, 28, 29, 32, 33, 34, 37, 40, 44, 45, 46, 53, 56, 59, 60.  
K\_fbgZj <

L\_fZ NbgZgkh\uo\_ jbkdb \ bg\\_klbpbhgghf ijhp\_kk\_aZpbb\_Ih^u  
<j\_fy k\_fbgZjZkZ

P\_ev ijh\\_^\_gby aZkdlv kms\_kl\mxqgu\_jZaebh^u d jZkk  
j\_gbx nbgZgkh\uo jbkdh\ \ ij\_^ijbgbfZI\_evkdhc ^\_yl\_eZghklb  
gby ij\_^ijbgbfZI\_evkdbo b nbgZgkh\uo jbkdh\  
AZ^Zqb

- jZkdjulv kljmdIjZ bg\\_klbpbcb deZkkbndZpby aZygdIjZggh  
aZsblhc bfms\_kl\\_gguo bgl\_j]khb gIkhIjZggh  
- bamqblv nhjfu hj]ZgbaZpbb aZsblu hl nbgZgkh\uo jbkdh\  
ijhp\_kk\_  
- ijhZgZebabjh\Zlv ijbgpbIu nZdlhjh]h ZgZebaZ f\_Ih^u  
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Hp\\_gdZ jbkdZ bg\\_klbpbcb  
Nhjfu hj]ZgbaZpbb aZsblu hl nbgZgkh\ugog hkb kldlp\\_kkg\  
H]jZgbq\\_gghklv klZg^Zjlguo ZdlmZjguo f\\_lh^h\ gp\\_gd  
ghf ijhp\\_kk\_  
Dhe bq\\_kl\\_ggu\\_ f\\_lh^u hp\\_gdb iheblbq\\_kdbo jbkdh\  
ljbgbpiu nZdlhjgh]h ZgZebaZ F\\_lh^u kgb\\_gby km[t  
]h hp\\_ghqgm]b vZ  
lZjZf\\_lju bkihevam\\_fu\\_ \ qbke\\_gguo f\\_lh^Zo hp\\_gdb  
AZ^Zgby ^ey kZfhklhyl\\_evghc jZ[hlu  
lh^]hlh\blv ^hdeZ^u bgnhjZpbhggg\\_khh[s\\_gby gZ l\\_fu  
8. Nhjfu hj]ZgbaZpbb aZsblu hl jbkdh\  
9. ljbfb\\_ju hp\\_gdb nbgZgkh\h]h jbkdZ ljbfb\\_klbpbhggghf  
10. Nhjfu hj]ZgbaZpbb aZsblu hl nbgZgkh\uo jbkdh\ \ bg\  
]hkm^Zjkl\\_ggu\\_ ]ZjZglbb kljZoh\Zgb\\_ kZfhkljZoh\Zgb  
11. Jbkdb ohayckl\\_gghc ^\\_yl\\_evghklb iheblbq\\_kdb\\_ jbkdb  
ljZdlbdfm f ±41

Bklhqgbb h[yaZ ±19, 20, 21;

^hihegbl\\_ev ±22, 23, 25, 28, 29, 32, 34, 37, 40, 44, 45, 46, 53, 56, 59, 60.

K\\_fbgZj <

L\\_fZ ;Zgdh\kdb\\_ nbgZgkh\\_u\\_ jbkdb

<j\\_fy k\\_fbgZjZkZ

P\\_ev ijh\\_^\\_gby aZgkklj\\_lv hkgh\gu\\_ \b^u [Zgdh\k  
kh\uo jbkfd]u ih bo fbgbfbaZpbb  
AZ^Zqb

- bamqbb^u ^\\_yl\\_evghklb [ZgdZ b khhl\\_lkl\\_mxsb\\_ nbgZgk
- jZkdjulv kmsgghklv wdghghfbq\\_kdbo b iheblbq\\_kdbo [Zgd
- jZkkfhlj\\_lv dj\\_^blgu\\_ b nbgZgkh\\_u\\_ jbkdb ijb hkms\\_kl\ev  
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<hijhku d jZkkfhlj\_gbx

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KljZgh\\_u\\_ \Zexlgu\\_ jbkdb b jbkdb klbobcguo [\\_^kl\bcb

Jbkdb Zdlb\guo b iZkkb\guo hi\\_jZpbc

E\\_lh^u hp\\_gdb b mijZ\\_e\\_gby [Zgdh\kdbfb jbkdZfb

Hp\\_gdZ b mijZ\\_e\\_gb\\_ dj\\_^blgufb jbkdZfb

Dj\\_^blgu\\_ b nbgZgkh\\_u\\_ jbkdb ijb hkms\\_kl\ev\\_gbb bg\  
AZ^Zgby ^ey kZfhklhyl\\_evghc jZ[hlu

lh^]hlh\blv ^hdeZ^u bgnhjZpbhgggu\\_khh[s\\_gby gZ l\\_

5. NZdlhju \ebyxsb\\_ gZ mjh\\_gv [Zgdh\kdbo jbkdh\  
6. <gmlj\\_ggg\\_ b \g\\_rgb\\_ [Zgdh\kdb\\_ jbkdb  
7. J\\_ljhki\\_dlb\gu\\_ l\\_dmsb\\_ b i\\_jkl\\_dlm\fg\\_uj\\_ggg\\_a b gihegu  
dh\kdb\\_ jbkdb

8. Jbkdb ijb jZ[hli\\_ k p\\_ggufb [mfZ]Zfb b \Zexlhc f\\_lh^u b  
ljZdlbdfm f ±46

Bklhqgbb h[yaZ ±19, 20, 21;

^hihegbl\\_ev ±23, 25, 27, 29, 31, 32, 34, 37, 40, 44, 45, 46, 53, 56, 59, 60.

leZgu k\\_fbgZjkdbo aZgylbc ^ey klm^\\_glh\ aZhqghc n

K\_fbgZj <  
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l\_evghklb  
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P\_ev ijh\\_^\_gby aZgymhbylv kmsgghklv b hkh[\_ggZklb  
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jZa\bibb kljZgu

AZ^Zqb  
- jZkdjulvkhgh\gu\_ oZjZdl\_jbklbdb ij\_^ijbgbfZI\_evkdhc ^\_yl  
- ijhZgZebabjh\Zlv ebqghklv ij\_^ijbgbfZI\_ey b ij\_^ijbgbfZ  
jZkdjulv jZaebqb\_ f\_`^m f\_g\_`\_jhf b ij\_^ijbgbfZI\_e\_f  
- jZkkfhlj\_lv kmsgghklv ij\_^ijbgbfZI\_evkdhc^ijbgbfZI\_evkdhc  
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<hijhku d jZkkfhlj\_gbx  
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Djmiguc b fZeuc [bag\_k ljh[e\_fZ hij\_^\_e\_gby ihgylby  
Bggh\Zpbhgguc ghmggh <ij\_^ijbgbfZI\_evkl\h  
AZ^Zgby ^ey kZfhklhyl\_evghc jZ[hlu

Ih^]hlh\blv ^hdeZ^u bgnhjZpbhggu\_ khh[s\_gby gZ l\_fu  
9. Ebqghklv ij\_^ijbgbfZI\_ey b ij\_^ijbgbfZI\_evkdhc ih\\_^\_g  
f\_g\_`\_jhf b ij\_^ijbgbfZI\_e\_f

10. Wdhghfbq\_kdZy+K\^h^h^ze\_f\_gl ij\_^ijbgbfZI\_evkdhc kj\_`u

11. Jugh+Kj^Z kms\_kl\h\Zgby ij\_^ijbgbfZI\_e\_c

12. Kh\j\_f\_ggu\_ hj]ZgbeijZpbhuggmhjf u ij\_^ijbgbfZI\_evkdhc ^  
klb \ Jhkkbb  
IjZdlbdfmf±7

Bklhqgbb h[yaZ±19±20±01;  
^hihegbl\_ev 23, 25, 29, 32, 34, 37, 40, 44, 45, 46, 53, 56,59, 60.

K\_fbgZj  
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ij\_^ijbgbfZI\_evkdhc ^\_yl\_evghklb  
<j\_fy k\_fbgZjZkZ

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ij\_^ijbgbfZI\_evkdhc ^\_yl\_evghklb  
AZ^Zqb

- bamqblv ihjy^hd b l\_ogheh]bx ijbgyly ij\_^ijbgbfZI\_evkdhc]h  
- jZkdjulv ihjy^hd ijhp\_`jZpbj\_ijbkljbyly  
- ijhZgZebabjh\Zlv hkh[\_gghklb [x^`\_lgh]h ieZgbjh\Zgby gZ ij  
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NbgZgkh\u\_ j\_kmjku Bklhqgbb dZiblZeZ Lbiu [Zgdh\kdb

Ba^\_j`db ijhba\h^kl\Z b k\_[\_klhbfhklv ijh^mdpbb  
Hkgh\gu\_ nbgZgkh\u\_ j\_amevIZlu ij\_^ijbgbfZI\_evkdhc ^\_y  
;x^`\_lgh\_ ieZgbjh\Zgb\_  
P\_ghh[jZah\Zgb\_ b p\_gh\Zy iheblbdZ nbjfu  
Hkgh\gu\_ nbgZgkh\u\_ ^hdmf\_glu nbjfu  
AZ^Zgby ^ey kZfhklhyl\_evghc jZ[hlu  
lh^]hlh\blv ^hdeZ^u bgnhjfZpbhgggu\_ khh[s\_gby gZ l\_fu  
7. lhbkd b hp\_gd^\_b^ag\_k  
8. Fh^\_eb nmgdp^\_ghhbjhbjfu \ jughqghc kj\_^\_  
9. FZI\_jbZevgu\_ ljm^h\u\_ bgnhjfZpbhgggu\_ j\_kmjku\_ \ ij\_  
yl\_evghklb  
ljZdlbdfmf±17

Bklhqgbb h[yaZ±19, 20, 21;  
^hihegbl\_ev-g22, 23, 25, 27, 29, 32, 34, 37, 40, 42, 44, 45, 53,  
56,59, 60.

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fb  
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NbgZgkh\uc jbkd dZd h[t\_dl mijZ\^e\_gby DeZkkbnbdZpby  
f\_g\_^`f\_gl\_  
jb\_fu fZI\_fZlbq\_kdhc klZl\_bklbdb b kihkh[u hp\_gdb kl\_i\_gb  
Kmsgghklv b kh^\_j`Zg^`f\_bgdZ HjjZgbaZpby b ijhp\_  
f\_g\_^`f\_glZ  
KljZI\_]by b ijb-ffug\_j^kdgIZ  
AZ^Zgby ^ey kZfhklhyl\_evghc jZ[hlu  
lh^]hlh\blv ^hdeZ^upbhgnhjfZkhh[s\_gby gZ l\_fu  
8. H[t\_dlb\guc b km[t\_dlb\guc f\_lh^u hij\_^\_e\_gby \kjhylg  
dZ  
9. ljb\_fu jbkdg\_^`f\_glZ ^b\\_jkbndZpby efbllbjh\Zgb\_  
kljZoh\Zgb\_ o\_^`bjh\Zgb\_ b ^j  
10. Kihkh[u kgb`\_gby jbkdg\_\^j^kfd\_gl\_  
ljZdlbdfmf ±31  
Bklhqgbb h[yaZ±19, 20, 21;  
^hihegbl\_ev-g23, 25, 27, 29, 32, 34, 35, 37, 40, 42, 44, 45, 46, 53,  
56,59, 60.

K\_fbgZj <  
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AZ^Zqb  
- bamqbb^u ^\_yl\_evghklb [ZgdZ b khhl\\_lkl\mxsb\_ nbgZgk  
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- jZkkfhlj\_dlv^blgu\_ b nbgZgkh\u\_ jbkdb ijb hkms\_kl\^e\_gk  
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KljZgh\u\_ \Zexlgu\_ jbkdb dgj\_bkdb^kl\bc  
Jbkdb Zdlb\guo b iZkkb\guo hi\_jZpbc  
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Hp\_gdZ b mijZ\e\_gb\_ dj^ablgufb jbkdZfb  
Dj^ablg\_u\_ b nbgZgkh\u\_ jbkdb jib hkms\_kl\ey\_gbb bg\l  
AZ^Zgby ^ey kZfvghkcyjZphlu  
lh^]hlh\blv ^hdeZ^u bgnhjZpbhggu\_ khh[s\_gby gZ l\_fu  
9. NZdlhju \ebyxsb\_ gZ mjh\\_gv [Zgdh\kdbo jbkdh\  
10. <gmlj\_ggb\_ b \g\_rgb\_ [Zgdh\kdb\_ jbkdb  
11. J\_ljhki\_dlb\gu\_ l\_dmsb\_ b i\_jkb\_dlm\fg\_u\_ggub\_a b gihegu  
dh\kdb\_ jbkdb  
12. Jbkdb jibljZkhp\_ggufb [mfZ]Zfb b \Zexlhc f\_lh^u bo fb  
ljZdlbdfm ±41  
Bklhqqgdbb h[yaZ±19±20±21:  
^hihegbl\_ev 23, 25, 29, 32, 34, 37, 40, 44, 45, 46, 53, 56, 59, 60.  
ljZdlbdfm  
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< Jhkkbb dZd b \h \k\_f fbj\_ rbjhdh bkihegmk\kdh fd]p  
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< q\_f <u \b^bl\_ kms\_kl\ggh\_ jZaebqb\_ wlbo dZI\_]hjb  
klZlv \ i\_jki\_dh\bag\_khfg dhff\_jkZglhf beb ij\_^ijbgbfZI\_e\_f" l  
2. Lhqdz aj:@by^ijbgbfZI\_evkl\h g\_evay hlg\_klb gb d gZm  
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Lhqdz aj@byv^kjh wdhghfbq\_kdZy ^\_yl\_evghklv hkms\_k  
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beb jbh[j\_l\_gbx b ijh^Zbedh\ZnaZgbx mkem] \ h[f\_g gZ ^  
mkem]b beb ^\_gv]b d \aZbfghc \u]h^\_ aZbgl\_j\_kh\Zgguo  
Ohkdbg]  
Lhqdz aj@by dZ`^uc [bag\_kf\_g fh`\_l [ulv gZa\Zg \  
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ih\\_^\_gbjuga\_ hlebqZ\_lky ihbkdh\uf oZjZdl\_jhf lhbkd gh\h]  
±wlh hldjulb\_ gh\uo \hafh`ghkl\_c ^ey ohayckl\gghc Zdlb  
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DZdb\_ \u\h^u ba mq\_gbc deZkkbdh\ wdhghfbq\_kc  
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Lhqdz aj@byBgggh\Zpby gh\h\l\\_^\_gb\_ y\ey\_lky kdjh\_  
khpZevguf ihgylb\_f g`\_eb l\_ogbq\_kdbf D wlfm ihgy  
hij^\_e\_gb\_ ij\_^ijbgbfZI\_evkl\Z ^Zggh\_ @ ; Kw\_f @R\_ev  
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fukeb gh\h\l\\_^\_gb\_ hij^\_ey\_lky dZd y\ey\_gb\_ e`\_Zs\_

ij\_^eh`\_gby l\_ hgh baf\_gy\_l p\_gghklv b ihe\_aghklv ba  
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lhqfm bggh\ZpZbg\_crZy khklZ\gZy qZklv ij\_^ijbgbfZI\_ev  
L\_fZ ij\_^ijbgbfZI\_evkdZy kj\_^Z Nhjfu b \b^u ij\_^ijbvgbfZI\_  
ghklb  
lh^ lbiheh]b\_c ij\_^ijbgbfZl\gZy mq\_gb\_ h jZaebqg  
\b^Zo kn\_jZo ij\_^ijbgbfZyleekghklb^ hij\_^ey\_fuo ih kms  
ijbagZdZf iha\heyxsbf hlg\_klb ^Zggmx dhgdj\_lgmw wdghgfb  
^\_yl\_evghklv d hij\_^\_e\_gghfm lbim \b^m  
Z DZdh\u hkgh\gu\_ djbl\_jbb deZkkbnbdZpbb ij\_^ijbgbfZI\_  
[ >Zcl\_ oZjZdl\_jbb\hggh]g\_bZe`\_ij\_^ijbgbfZI\_evkl\Z  
\ Dh]h gZ <Zr \ajey^ fh`gh hlg\_klb d ijhn\_kkbhg  
ij\_^ijbgbfZI\_evkdhc ^\_yl\_evghklb gZ jugd\_ p\_gguo [mfZ]"  
] Qlh lZdh\_ ijhba\h^kl\ggh\_ ij\_^ijbgbfZI\_evkl\h"  
ij\_^ijbgbfZI\_evkdZy kj\_^Z  
Ba\\_klgu\_gumq\_bkke\_^mxsb\_ nhjfbjh\Zgb\_ mkeh\bc ij\_^  
kqblZxl qlh wnn\_dlb\gZy ij\_^ijbgbfZI\_evkdZy kj\_^Z ^  
g\_h[oh^bfmx wdghgfbq\_kdmx k\h[h^m dZd i\_j\h\_ b hij\_^\_e  
ij\_^ijbgbfZI\_evkl\Z b hj]ZgbaZpbc\hggh\Zlhjkl\h  
Z < dZdbo aZdhgh^ZI\_evguo ZdlZo hljZ`\_gu wlb ^\Z \Z`g  
ij\_^ijbgbfZI\_evkdhc kj\_^u"  
[ DZd [u <u hoZjZdl\_jbah\Zeb ij\_^ijbgbfZI\_evkdmx kj\_^m  
\ <u^\_ebl\_ hkgh\gu\_ ih^kkl\_fu \g\_rg\_c b \gmlj\_gg\_c  
kj\_^u  
] DZdh\u gZ <Zr \ajey^ hkgh\gu\_ ijbqbg\_u lhjffa  
ihabl\bghc \g\_rg\_c ij\_^ijbgbfZI\_evkdhc kj\_^u \ Jhkkbb"  
^ < ihke\_keh\bb d dgbl\_ ©<\_qguc ^mo ij\_^ijbgbfZI\_  
ih^q\_jdb\Z\_l fukev qlh kZfuf \Z`guf ^hkl\Hjhg^ dhéyZgk  
kha^Zgb\_ ^moZ khklyaZI\_evghklb dhlhjuc iha\hebe \_c \ l\_  
kfhlj\_lv \ [m^ms\_\_  
Kh]eZkgu eb <u k lZdbf h[tykg\_gb\_f mki\_oZ dhfiZgbb  
ihq\_fm"

DmevlmjZ ij\_^ijbgbfZI\_evkl\Z  
Lhqdz aj\_@b bag\_k ^\_eZ\_lky gZwlvqhgghbdkgh\ G\_^h  
gZjmrZlv h[s\_ijbgylu\_ ijZ\beZ ij\_^ijbgbfZI\_evkl\Z b dhff\_jp  
bf\_\_l gbq\_]h h[s\_]h k jbkdhf i\_j\_klmiZlv aVZalbgZlhjZlhgh  
ij\_^ijbgbfZI\_ey^a < F R\_i\_ev  
Z DZdh\u khklZ\gu\_ we\_f\_glu dmevlmju ij\_^ijbgbfZI\_evk  
hkgh\gu\_  
[ DZd <u kqblZ\_l\_ gZkdhev dh oZjZdl\_jgh wlbq\_kdh\_ i  
jhkkbckdbo ij\_^ijbgbfZI\_e\_c" ljb\\_^bl\_ ijb\_f\_ju  
\ Ba\\_klgu eb <Zf kemqZb k]e^Zc ^ijb^mjgobfZI\_evkl\Z  
kem`\_gb\_ h[s\_kl\m"  
Lhqdz aj\_@b jZdlbq\_kdb\_ ghjfu b wlbDZ ^\_yl\_evghklb  
Zf\_jbdZgkdbo hljZkeyo gZoh^ylky ih^ ihklhygguf \gbfz  
h[s\_kl\\_gguo hj]ZgbaZpbc G\_dhlhuf ba gbo ^Zgy hjhbpbZlev  
\ `bagv k\hb j\_r\_gby ijb mkeh\bb bo h^h[j\_gby ijZ\h\ufb hj]Z  
] DZdh\_ \ebygb\_ gZ <Zr \ajey^ hdZau\Zxl hl\_q\_k  
hj]ZgbaZpbb gZ ij\_^ijbylby b ij\_^ijbgbfZI\_e\_c ih kh[ex^\_gbx

L\_fZ NbgZgkhl\\_ki\\_q\\_gb\\_ ^\\_yl\\_evghklb ij\\_^ijbgbfZI\\_evkdh  
 Hi\\_jZpbb ih ijb\le\\_q\\_gbx nbgZgkh\uo j\\_kmjkh\  
 J\\_rbl\\_aZ^Zqb  
 AZ^ZqZjhln\\_ev khklhbl ba ^\mo p\\_gguo [mfZ] : b <tkh ke  
 klbdZfb  
 h`b^Z\\_fZy ^hoh^ghklv ih : khklZg^Zjlg\\_hldhg\\_gb\\_ iZ :  
 \\_fZy ^hoh^ghklv ih < khklZ\ey\\_l klZg^Zjlg\\_hldhg\\_gb\  
 dhjj\\_eyppb f\\_`^m ^hoh^ghklyfb p\\_gguo [mfZ] jZ\\_g

AZ^ZqZkkqblZlv h`b^Z\\_fmx ^hoh^ghklv b klZg^Zjlg\\_hldhg\\_gb\\_ iZ :  
 \k\\_o \hafh`guo khq\\_lZgbc ^he\\_c Zdlb\h\ \ ihjln\\_e\\_ kf lZ[e

X <sub>A</sub>	1	0,8	0,6	0,4	0,2	0
X <sub>B</sub>	0	0,2	0,4	0,6	0,8	1

b bah[jZablv ihemq\\_ggu\\_ iZjZf\\_lju gZ iehkdhklb jbkd h`b^Z  
 DZdhc kfuke bf\\_xl hljbZl\\_evguhjl\\_h\\_eb "ZdlZk\hdZcl\\_ iZjZ  
 ihjln\\_ey ^ey hljbZl\\_evguhjl\\_h\\_eb "ZdlZk\hdZcl\\_ iZjZ  
 AZ^ZqZhbah^kl\\_ggZy fhsgghklv fbgbaZ\h^Z jZkkqblZgZ  
 rl dbjibqZ h`b^Z\\_fZy p\\_gZ j\\_ZebaZpluk jamZ lhuklhyggu\\_aZl  
 khklZ\eyxl luk jm[ i\\_j\\_f\\_ggu\\_l\\_ukqjlm[u H[t\\_f ijhba\h^Z  
 ijb wlhf jZ\\_g h[t\\_fm ijh^Z` GZc^bl\\_lhqdm [\_am[ulhgghklv  
 fhklghf \ujZ`\\_gbyo bkihevamy ijb wlhf jZaf\\_Z fZj`bgZevgh]h  
 AZ^ZqZd baf\\_gblky hl\\_l aZ^Zqb \\_keb nhg^ \f\\_kZ\eh  
 gbfZ\\_l luk m\\_ ih [\_ajbkdh\hc klZ\d\\_ b \deZ^u\Zbl bo  
 lZehf \ luk m\\_ \bg^\\_dkguc ihjln\\_ev oZjZdl\\_jbklbdb dh

12 AZ^ZqZHp\\_gbl\\_kl\\_i\\_gv jbiZdZd[ba gb kkihevamy ke\\_^mxsb\\_  
 ^Zggu\\_ \ujmqdZ hl ijh^Zk jm[ i\\_j\\_f\\_ggu\\_ba^uk`djbm[b ij  
 [uev ^h gZeh]hh[eh`\\_lgb yjm[ qbklZ-y ijb[ukvj m[

L\_fZ HjjZgbajZpbjygbfZI\\_evkdhc ^\\_yl\\_evghklb Wdhghfbq\\_  
 ij\\_^ijbgbfZI\\_evkdhc ^\\_yl\\_evghklb  
 < gZqZe\\_ ;;, \ \ jZa\bluo kljZgZo fbjZ \ lhf qbk  
 gZ[ex^Z\\_lky l\\_g^\\_gpby d m\\_ebq\\_gbx ]hkm^Zjkl\\_gguo jZkoh  
 j\\_]mebjh\Zgphfehgb m\\_ebqbebkv ih kjZ\\_g\\_gbx k ] gZ  
 Z Q\\_f h[tykgblv Zdlb\gh\\_ \h\le\\_q\\_gb\\_ ]hkm^Zjkl\Z \\  
 ^\\_yl\\_evghklv"  
 [ DZdh\ u gZ <Zr \a]ey^ ij\\_bfms\\_kl\Z ]hkm^Zjkl\\_ggh]h  
 \ DZd <u kqblZ\\_l\\_ \ i\\_jkik\hdZjkl^hggh]h ij\\_^ijbgbfZI\\_  
 [m^\\_l m\\_ebqb\Zlvky beb mf\\_gvrZlvky"

14. >ey lh]h qh[u ijh\\_jblv k\hb kihkh[ghklb \ ij\\_^ijbgbfZI\\_evkdhc  
 ^\\_yl\\_evghklb hl\\_l\\_l\\_ gZ ke\\_^mxsb\\_ \hijhku  
 ‡ DZdb\\_nmgdpbb h[yaZgghklb g\\_ ^he`ghklb ]h\`u`u`i`h`e`g`  
 ‡ :dlb\gu eb <u" ^\\_yl\\_evgu" bgbpbZlb\gu"  
 ‡ Kihkh[gu eb <u kh\ez^Zlv kijZ\blvky k g\\_kqZklv\\_f"  
 ihl\\_jylv \k\\_lZd\k gZqZlv k\hc [bag\\_k kgZqZeZ"  
 ‡ DZdh\h <Zr\\_oh[[b dZdh\ u kljZklb" Fh`gh eb bo ijbeh`  
 ‡ llyfhebg\\_cgu eb hldjh\\_ggu eb <u"  
 ‡ :]j\\_kkb\gu eb <u"  
 ‡ Fh`\\_l\\_ eb <u [ulv ]b[dbf kemqbkv <Zf \klj\\_lbi  
 h[klhyl\\_evkl\Z" lZkm\\_l\\_ eb <u i\\_j\\_ ^ kbehc"

‡ H[eZ^Z\_l\_ eb <u ZgZebIbq\_kdbf kdeZ^hf mfZ" Kihkh[gu  
ijh[e\_fZ aZl\_f j\_rblv \_\_"  
‡ Lhj]h\\_p eb <u ih gZlmj\_" Kihkh[gu eb lhj]h\Zlv"  
^\_ckl\bl\_evghk\l\p\h^Zbgq\l^m^v" @\_eZ\_l\_ eb <u ihclb  
^\\_jb d ^jm]hc qlh[u ihijh[h\Zlv"  
‡ =hlh\u eb ih`\_jl\h\Zlv jZ^fb <Zr\_c gh\hc nbjfu"  
‡ L\hj\_q\_kdbc eb <u q\_eh\\_d" ?klv eb m <Zk \hh[jZ`\_g  
\u^mfdm"  
‡ Fh`\_l\_ eb <u jZkihagZlv k\hx gbrm jugdZ"  
‡ < khklhygbb eb bkihevah\Zlv \k\_ lh qlh bf\_\_lky ih  
kh[kl\\_ggh\_ ^\_eh"  
‡ DZd <u kijZ\ey\_l\_kvKkHgelm^Zq<wlm g\_m^Zqm h[\_jgml  
jughqguc mki\_o"  
‡ Mf\_\_l\_ eb <u [ulv gZklhcqb\uf" <ha\jZsZ\_l\_kv eb gZaZ  
k\h\_]h"  
‡ Mf\_\_l\_ eb <u jZ[hIzlv k ex^vfb"  
Mq\_gu\_ kqblZxl qlh \_keb hl\\_lu [m^ml iheh`bl\_evgh  
h]Zgb^Zlv kh[kl\\_ggh\_ ^\_eh klZlv ij\_^ijbgbfZI\_e\_f  
15. IjZdlbq\_kdbc bgl\_j\_k bf\_xl bkke\_ ^h\Zgby ijh\\_ ^\_ggu\_  
©FZd\_j wg^ DhfiZgb^a ijb ih^^\_j`d\_ :f\_jbdZgkdh]h Z]\_gkl\Z  
jZa\blbx b GZpbhgZevgh]h gZmqgh]h ihg^ZebKer: hijh^hjeblv  
ebqgh\_dZq\_kl\h ihklhyggh ^\_fhgkljbjm\_fh\_ m^Zqeb\ufb ij\_  
Z DZdh\u k <Zr\_c lhqdb aj\_gby gZb[he\_\_ \Z`gu\_ eh  
oZjZdl\_jbklbdb ij\_^ijbgbfZI\_e\_c"  
16. DZd <u kqblZ\_l\_ dZdb\_ nbabq\_kldbijZ\Zb pZZ gpfZlvfk  
ij\_^ijbgbfZI\_evkl\hf"  
17. DZdb\_ \b^u xjb^bq\_kdbo ebp y\eyxlky ij\_^ijbgbfZI\_eyfb  
L\_fZ AZIjZlu b j\_amevlZlu ij\_^ijbgbfZI\_evkdhc ^\_yb\_evgh  
gbfZI\_evkdbo jbkdh\  
18. Jbkdb \ ij\_^ijbgbfZI\_evkdhc ^\_yl\_evghklb  
Lhqdz aj\_gby ij\_^klZ\ey\_l kh[hc kl\_i\_gv g\_hij\_ ^\_e\_ggh  
jbkdZ ij\_^ijbgbfZI\_evkdzy ^\_yl\_evghklv g\_\hafh`gz^a ; DZje  
Lhqdz aj\_gby lZ\_lky qlh ij\_^ijbgbfZI\_evkl\h k\yaZgh k  
KhjeZkgh hij\_ ^\_e\_gbx ij\_^ijbgbfZI\_lj\_kmjkuj\_basZ[eZklb g  
ijhba\h^bl\_evghklb \ h[eZklv [he\_\_ \ukhdhc Dhg\_qgh \k\_]H^gZdh  
^Z`\_ ijb mf\_j\_gghf mjh\g\_ mki\_oZ ijb[uev [u\Z\_l [h  
lh]h qlh[u dhfi\_gkbjh\Zlv ex[mx kl\_i\_gv jbjk^Zjb\_gZfZdf\_gh\kZ^h  
k\yaZgh k f\_gvrbf jbkdhf q\_f hilbfbaZpby ^\_ckl\b\_ \ljZ  
M\\_j\_g qlh g\_l gbq\_]h [he\_\_ jbkdh\Zggh]h hilbfbaZpbb j\_  
[hevr\_c ihevahc fh`gh ijbfgblv gh\h\^\_gby L\_hk\l\q\_k  
±gZbf\_g\_\_ Z g\_ gZb[he\_\_ jbkdh\Zggh\_ gZijZ\e\_gb\_ \ wd  
>jmd\_j  
Z DZdZy ba \ur\_baeh`\_gguo lhq\_d aj\_gby <Zf dZ`\_lky [h  
[ Fh`gh eb ihklZ\blv agZd jZ\\_gkl\Z f\_`^m ihgyIbyfb ©  
©jbkd^a"  
\ DZdm^ngdpbb ij\_^ijbgbfZI\_evkdbo jbkdh\ \ wdhghfbd\_"  
] DZdb\_ lbiu b \b^u jbkdh\ fh]ml \hagbdZlv \ ij\_^ijbgbfZ  
^ DZdb\_ nZdlhju \ebyxl gZ mjh\\_gv ij\_^ijbgbfZI\_evkdh]h  
\ Qlh ihgbfZxl ih^ ijhp\_kkhf mijZ\e\_gby ij\_b^k]thg bfZI  
H[hkgmcl\_ k\hc hl\\_l  
Ij\_^iheh`bf <u j\_rbeb hldjulv k\hx nbjfm

Z l\_j\_qbkebl\_ hkgh\gu\_ h[t\_dlb\gu\_ ijbqbg\_u  
ij\_^ijbgbfZI\_evkdh]h jbkdz  
[ DZdb\_ hkgh\gu\_ f\_oZgbafu g\_cljZebaZpbb ij\_^ijbgbf  
[m^\_l\_ bkihevah\Zlv

20. IjZdlbdZ ij\_^ijbgbfZI\_evkl\Z ihdZaZeZ g\_h[oh^bfhklv  
^\_eZ beb \_]h fh^\_jgbaZpbb k p\_evx hij\_^\_e\_gby gZb[h  
^hklb`\_gby ihklZ\e\_gguo p\_e\_c P\_eb b kbkl\_fZ ghjf ij\_^ijb  
ij\_^ijbgbfZI\_evkdh\h^evg\_hklb h[uqgh baeZ]Zxlky -ieZghf\_G[bla  
ijZ\h\uo ghjf b lj\_[h\Zgbc dZd b dh]^iZeZghklZ^yijv^[ih^agbkZl  
ijbgbfZ\_l\_j\_r\_gb\_ h lhf jZajZ[Zlue\Zgvbeb dZdgcknhjf\_ wlh ^\_e

Z DZd <u kqblZ\_l\_ gjZajZ[h^b^Z\_ebZgZk g\_kfhlij gZ hklm  
ghjfZlb\guo lj\_[h\Zgbc gZ wlm jZ[hlm"

[ Kh]eZkgu eb <u k l\_f qih-ibZgZ\_eb\_kpba\ghk h[jZsZxl \g  
gZ wnn\_dlb\ghklv ij\_^ijbgbfZI\_evkdhc b^\_b"

L\_fZ NbgZgkh\u\_ jbkdb hkgh\gu\_ ub\_ihgjy^bye\_gb  
J\_rbl\_ aZ^Zqb

AZ^ZqZH[eb]Zpby k gme\_\uf dmihghf gZjbpZI\_evghc klh  
kjhdhf ih]Zr\_gby q\_j\_a e\_l ijh^Z\_lky aZ jm[e\_c aljZg  
ghklv ijbh[j\_l\_gby h[eb]Zpbb lZdh]h \b^Z l\_kleblZ^ydh\kdbc i

- 1) ]h^h\uo
- 2) ]h^h\uo
- 3) ]h^h\uo

AZ^ZqZy j\_ZebaZpbb gh\h]h ijh\_dIZ nbjf\_ ihgZ^h[bebkv r  
hgZ jZaf\_klbeZ ijh^ZeZ luk \ZjjZgh\ gZ ijZ\h ihdmidb  
wlhc nbjfu ih p\_g\_ pbjxn\ laZ\_gd\_ iyib e\_l L\_dmsZy jugh  
pbb khklZ\ey\_l jm[ JughqgZy p\_gZ Zdpbb jZkl\_l ijb[ebab

K dZdh]h ]h^Z h`b^Z\_lky bkihevah\Zgb\_ \ZjjZgh\ bg\\_kl

AZ^ZqZc^bl\_ gZjZs\_ggh\_ agZq\_gb\_ bg\mk[lbpbgc\_kl\_kpb\Zgf  
]h^Z ijb ghfbgZevghc klZ\d\_ ]h^h\uo" JZkkqblZcl\_ ljb \h

- ijhp\_glu gZqbkeyxlky h^bg jZa \ ]h^
- ijhp\_glu gZqbkeyxlky ^\Z jZa \ ]h^
- ijhp\_glu gZqbkeyxlky \_`\_d\ZjZevgh

AZ^ZqZ^\_eblv ihlj\_[gZkfguo kj\_^kl\Zo \_keb

- aZljZlu gZ j\_]bkljZpbx b ihemq\_gb\_ ebp\_gabb khklZ\eyx
- ^ey Zj\_g^u lhj]h\h]h ihf\_s\_gby g\_h[oh^bfh jm[
- dZkkh\u\_ ZiiZjZlu klhyl jm[
- oheh^bevgh\_ h[hjm^h\Zgb\_ fh`gh ijbh[j\_klb ih dhjfrb\_kkbh
- aZljZlu gZ i\_j\hgZqZevguc Zkkhjlf\_gl lh\ZjZ m ihkj\_^
- jm[
- gZ jZkq\_lghf kq\_l\_ g\_h[oh^bfh bf\_lv jm[
- dZiblZe mqj\_^bl\_e\_c khklZ\ey\_l jm[

AZ^ZqZdk\_ev gZ jm[ \uibkZg yg\Zjy ihhZ^gbyZlhc  
hdly[jy ]h^Z ljhp\_glu ih \\_dk\_ex khklZ\eyxl \ ]h^ D  
klhbfhklv \\_dk\_ey \_keb\_]h ijbrehkv mqblu\Zlv fZy ]h  
]h^h\uo f`^m yg\Zjy b hd^g\jy \hjZkq\_lZo gZ^hbakoh^  
^g\_c \ ]h^m

AZ^ZqZp\_gbl\_ kl\_i\_gv jbkdhZ\_d\_bZg\_bkihevamy ke\_^mxsb\_  
^Zggu\_ \ujmqdZ hl ijh^Zk` jm[ i\_j\_f\_ggu\_ ba^u\_k`djm[b ij  
[uev^h gZeh]hh[eh`lugbyjm[ qbklZ-y ijb[lukejm[

L\_fZ NbgZgkh\u\_ jbkdb \\_kfb\_kg\_\^fj\_lgkZ IjZdlbdZ mijZ\ev\_g  
jbkdhf \ jbkdg\_`f\_gl\_

J\_rbl\_aZ^Zqb

AZ^ZqZp\_gbl\_kl\_i\_gv jbkjZ\_d bZag\_bkihevamy ke\_^mxsb\_
^Zggu\_ h[t\_f ijhba\h^kl\Z ijh^m d p b ZebaZpbb\_^bggbpu ijh
luk jm[ m^\_evgu\_i\_j\_f\_ggu\_aZljZlku gZ[\_^kgnfZn ihklhy
aZljZl luk jm[ kmffZ \uieZqb\Z\_fuo ijhp\_guk\ jm[aZcfZf

AZ^ZqZkihevamy ^Zggu\_ lZ[ebpu kpv\_gZlgd)hklhZgk ihfhsv
^\monZdlhjghc fh^\_eb
>hoh^ghklv
KlZg^Zjlgh\_hldehg\_gb\_

<b^u ihjln_e_c	:	<	K	'				
>hoh^ghklv	10	12,5	15	16	17	18	18	2
KlZg^Zjlgh_hldehg_gb_	23	21	25	31	29	32	35	

Z=-0,3877± Die Dad
]^\_ D±dhwnnbpb\_gl l\_dms\_c ebd\b^ghklb
Dad^hey aZ\_fghl]ZezZib

lhdZaZl_ev	AgZq_gb_
<ujmqdZ hl j_ZebaZpbb feg jm[	2700
ljhp_glu ih dj_^blZf b aZcfZf feg jm[	54
GZeh]hh[eZ]Z_fZy ijb[uev feg jm[	180
JughqgZy p_gZ Zdpbb jm[	
h[udgh\_gguc	25,7
ijb\be_]bjh\Zgghc	90,3
Qbkeh jZaf_s_gguo h[udgh\_gguo Zdpb	50
Qbkeh ijb\be_]bjh\Zgguo Zdpbc feg jr	1

AZ^ZqZ jugd\_p\_gguo [mfZ] bf\_xlky ihjln\_eb p\_gguo [mf
^mxs\_c ^hoh^ghklvx ijb aZ^Zgghf mjh\g\_jbkdZ

<b^u ihjln_e_c	:	<	EK	F	G	H	
>hoh^ghklv	10	12,5	15	16	17	18	18
KlZg^Zjlgh_hldehg_gb_	23	21	25	31	29	32	35

>hoh^ghklv [\_ajbkdh\uo p\_gguo]b [klZg]^Zjlghf hldehg\_gmb jZ
ex

H[tykgbl\_ \k\_ eb ihjln\_eb fh`gh hlg\_klb d wnn\_dib\guf
DZdhc ihjln\_ev \u[bjZ\_l bg\\_klhj b dZdhc fZdkbfZevguc ^
mjh\gx jbkdZ khhl\\_lkl\m\_l klZg^Z25%h\_hldehg\_gb\_

AZ^ZqZ ij\_^ijbylbb ieZgbjmxl gZqZlv ijhba\h^kl\h gh\uo
ljb wlhf \hafh`gu j\_r\_gby J v J Ja J> dZ`^hfm\_ba dh
^\_e\_gguc \b^ ijh^mdpbb beb bo dhf[bgZpby <ZjbZgludh[klZ
lmjZ kijhkZ\mZ gjh^mdpbx ljb wlhf \hafh`gu ljb \ZjbZglZ k
2 2 2 <ub]jurb oZjZdl\_jbamxs\_b\\_ebqbgm j\_amevZlZ
1.

<\_jhylghklv j\_ZebaZpbb h[klZgh\db 305; khklZ\ey\_l ^ey 2
Wnn\_dib\ghklv ijhba\h^kl\Z g h m d p b b ^h\ ij

<ZjbZglu j_f_	<_ebqbgZ \u[aj]ur Z Z\bkbfhklb		
kljZl_jbc	hl khklhygby kijhkZ		
ijhba\h^kl\Z	O1	O2	O3

P1	37	47	52
J	87	32	47
Ja	47	94	22
J	92	32	47

02-0,3; 03- Hij\_^\_eblv gZb[he\_\_ \u]h^gmx kljZl\_]bx ijjbba\h  
 wlhf \\_ebqbgm ihl\_jv ^ey dZ`^hc iZju khq\_lZgbc j\_r\_gbc b  
 gZbf\_g\_\_ jbkdh\h\_ j\_r\_gb\_ ih fbgbfZevghfm ihdZaZl\_ex  
 lh ijh\\_^\_gguf jZkq\_lZf g\_h[oh^bfh k^\_eZlv \u\h^ h gZb[he  
 ijhba\h^kl\Z  
 AZ^ZqZkiheyanZgggu\_ aZ^Zqb gZclb gZbemqrb\_ kljZl\_]b  
 kbfZdkZ <Zev^Z Kw\b^`Z =mj\bpZ \ aZ\bkbfbklb hl a\_ebq  
 fZ  
 L\_fZ NbgZgkh\u\_ jbkdb \ ij\_^ijbgbfZl\_evkdhc ^\_yl\_evghk  
 J\_rbl\_ aZ^Zqb  
 AZ^ZqZ  
 Bf\_xky ^Zgggu\_ h p\_g\_ Zdpbb H:H ©Emdhce^ aZ ihke\_

	25.10.06	26.10.06	27.10.06	30.10.06	31.10.06	01.11.06	02.11.06	03.11.06	07.11.06	08.11.06
P_gZ	80,20	82,30	83,05	82,30	79,75	80,90	82,20	80,25	81,95	84,60

	09.11.06	10.11.06	13.11.06	14.11.06	15.11.06	16.11.06	17.11.06	20.11.06	21.11.06	22.11.06
P_gZ	84,30	86,20	86,60	86,20	85,85	86,75	86,95	84,75	82,80	84,75

	23.11.06	24.11.06	27.11.06	28.11.06	29.11.06	30.11.06
P_gZ	84,80	85,45	86,00	85,80	85,60	89,00

JZqblZcl\_ khhl\\_lkl\mxsbc jy^ \_`\_^g\\_guo ^hoh^ghkl\_c  
 <uqbkebl\_ h`b^Z\_fh\_ agZq\_gb\_ b klZg^Zjlgh\_ hldehg\_gb\_  
 lhkljhcl\_ ]bklh]jZffm jZkij\_^\_e\_gby ^hoh^ghklb Zdabc n  
 ylgkl\_c  
 AZ^ZqZg\\_klbpbhggucjZkhjg^\_ebe dZiblZe \ luk m  
 ^\_dkguf  
 ihjln\_e\_f \eh`b\ \ g\_]h luk m \_ b h[eb]Zpbyfb \ dhlhju  
 m \_ lheZ]Zy h[eb]Zpbb [\_ajbkdh\ufb Zdib\Zfb k h`b^Z\_fhc  
 qlh  
 x h`b^Z\_fZy ^hoh^ghklv]hg h]l]h\_ey khklZ\ey\_l  
 x klZg^Zjlgh\_ hldehg\_gb\_ ±25% ^hoh^ghklb  
 Hij\_^\_ebl\_ bg\\_klbpbhgggu\_ oZjZdl\_jbkldb h`b^Z\_fmx ^  
 hldehg\_gb\_ ^hoh^ghklb ihjln\_ey nhg^Z  
 DZd baf\_gblky hl\\_l aZ^Zqb \_keb nh[eb]Zpbb h`b^Z\_fhc  
 luk m \_ ih [\_ajbkdh\hc klZ\d\_ b \deZ^u\Z\_l bo gZjy^m  
 luk m \_ \bg^\_dkguc ihjln\_ev oZjZdl\_jbkldb dhlhjh]h m  
  
 AZ^ZqZjln\_ev khklhbl ba ^\mo p\_gguo [mfZ] : pZdl]h ke  
 klbdZfb  
 - h`b^Z\_fZy ^hoh^ghklv ih : khklZ\ey\_l klZg^Zjlgh\_ hldeh  
 - h`b^Z\_fZy ^hoh^ghklv ih < khklZ\ey\_l klZg^Zjlgh\_ hldeh  
 - dhwnnbpbg\_l dhjj\_eyppb f`^m ^hoh^ghklyfb p\_gguo [mfZ]

JZkkqblZlVZ\_fm x ^hoh^ghklv b klZg^Zjlgh\_ hldh g\_agb\_ ihj  
 fh`guo khq\_lZgbc ^he\_c ZdIb\h\ \ ihjln\_e\_ kf lZ[e

X <sub>A</sub>	1	0,8	0,6	0,4	0,2	0
X <sub>B</sub>	0	0,2	0,4	0,6	0,8	1

b bah[jZablv ihemq\_ggu\_ iZjZf\_lju gZ iehkdhklb jbk d h`b^Z  
 DZd kfuke bf\_xl hljbpZI\_evgu\_ ^heb ZdIb\h\ \ ihjln\_e\_" J  
 ihjln\_ey ^ey hljbpZI\_eAgbXb rjbeihdhsb we\_dljhg gMeExZl[ebp  
 AZ^ZqZij^\_eblv h`b^Z\_fh\_ agZq\_gb\_ ijb[ueb \ f\_jhijbylb  
 \eh`\_gb\_ ^\_g\_kjgukl\ \ f\_jhijbylb\_ : ba kemqZ\_\ ijb[uev \  
 luk jm[ [ueZ ihemq\_gZ \ kemqZyo ±\jb[ukemqZyoluk ij  
 [uev luk- \jm[ kemqZyo Hkms\_kl\e\_gb\_ f\_jhijbylby ; ba  
 ijb[uev luk jme mqZyo ijb[uev - \lukkejmqZyo K^\_eZlv  
 h dhe\_[e\_fhklb \\_ebqbggu ijb[ueb \ ^\mo jZaebqguo \ZjbZglZ  
 ebqbggu ijb[ueb \ f\_jhijbylbyo  
 : b ;

AZ^ZqZbjfZ ba]hlZ\eb\Z\_l dhn\_fhedb gZ [u\r\_fhm[hfjhegdh  
 ijh^Zxlky \eZ^\_evpZf lhj]hbeojZfklh \k\_fm lh^fhkdh\vx [\_a  
 dj^\_blhkihkh[ghklb Kj^\_gbc jZajfm[ aZdZaZ^he`gZcijhba  
 lb \l\_q\_gb\_ ^g\_c Z kj^\_gbc i45bg^cbgqZk kZpbZb\_lkhybm^h\  
 l\_evgu f >bj\_dlhj ih nbgZgkZf h[\_kih dh\_g l\_f qlh \ gZklhys  
 [\_agZ^`guo ^he]h\ ijb gh\uo aZdZaZo Hiul ihdZau\Z\_kl qlh  
 kbnbpbjh\Zlv ih lj\_f klmi\_gyf jbk dZ

	DZI_]hjby aZdZaZ		
	gbadh] jbk dZ	kj^_g_] jbk dZ	\ukdh] jbk dZ
lhl_jb ih [_agZ^`guf ^he]Zf	3	7	24
AZdZau ^Zgghc dZI_]hjbb kj^_	30	50	20

AZljZlu ih ijhba\h^kl\m b hl]jmad\_ dhn\_fhehd b baB\_j`db  
 lhjkdhc aZ^he`\_ggkklb khklZ\eyxl h[t\_fZ ijh^Z^u>ghiegb  
 emq\_gb\_ bgnhjZpbb h dj^\_blguo j\_clbg]Zo b \_\_ hp\_gZm jZ\  
 dZa lh \k\_f dZI\_]hjbyf jbk dZ kj^\_gbe i\_jgh^c b k\_eZ k m p b e b \  
 mkeh\byo hldZau\Zlv \ ijh^Z`\_ lh\ZjZbghyZf d e b Z g Z f b a Z bo c  
 kihkh[ghklb"

L\_fZ NbgZgkh\u\_ jbkdb \ bg\\_klbpbhgghf ijhp\_kk\_ b f\_lh^  
 J\_rbl\_ aZ^Zqb

AZ^ZqZj^\_ijbylb\_ jZkkfZljb\Z\_l ijh\_dl k\yaZgguc k hj]Zgk  
 ijhfure\_ggh]h ijhba\h^kl\Z AZieZgbjh\Zggucd h h f \u^mkpZ i  
 gZ j\_ZebaZpbb aZ ^\_bgbp rhu kj^\_m [dp b b ^\_evgu\_ i\_j\_f\_g g u\_ aZ  
 gbpm ijh^mdp b b k jm[ kmffZ ihklhyggulukaZj]mZl Hij^\_eblv l  
 [\_am[ulhqghklb \ gZlmjZevghf b klhbfhklghf \ujZ`\_gbyo

AZ^ZqZp\_gblv kl\_i\_gv jb\_kihZ\_d b Z g h k b j Z y k v gZ ihdZaZl\_e  
 kl\\_ggh]h nbgZgkh\h]h b ijhbaZg h k l h]g g e \\_jb^`Z \_ke b ba  
 ^mxsb\_ ^Zggu\_ fZj`bgZevgulak^hpm^ ijb[uev ^h gZe 250 h[eh  
 luk jm[ qpk]lZev luk jm[

AZ^ZqZg\\_klbpbhgghguc nhg^ jZkij^\_ebe dZiblZe \ luk  
 ihjln\_e\_f \eh`b\ \ g\_]h luk m\_ b h[eb]Zpbyfb \ dh]h  
 m\_ lheZ]Zy h[eb]Zpbb [\_ajbkdh\ufb ZdIb\h\ \ ihjln\_e\_ h`bbZkqbbZ  
 qlh

x h`b^Z\_fZy ^hoh^ghklv bg^\_dkgh]h ihjln\_ey khklZ\ey\_  
 x klZg^Zjlgh\_ hlidehg\_gb\_ +20% ^hoh^ghklb  
 hij\_^\_ebi\_ bg\\_klbpbhggu\_ oZjZdl\_jbklbdb h`b^Z\_fmxd ^hoh  
 dehg\_gb\_ ^hoh^ghklb ihjln\_ey nhg^Z  
 AZ^ZqZlp\_gbl\_ kl\_i\_gv jb-ki dZ\_d bZg bkihevamy ke\_^mxsb\_  
 ^Zgggu\_ h[t\_f ijhba\h^kl\Z ijh^mdppb bgZ j\_ZebaZpbb\_^bgbpu  
 luk jm[ m^\_evgu\_ i\_j\_f\_ggu\_ aZljZuku gZ[\_^kgnfzn ihklhy  
 aZljZI luk jm[ kmffZ \uieZqb\Z\_fuo ijhp\_gllnk ihmāZcfZf  
 AZ^ZqZbgZgkh\uc ^bj\_dlhj ^he`\_g jZkkfhlj\_lv ljb h[t\_dIZ  
 h^bgZdh\hc ijh]ghabjm\_fhc kmffhc lj\_[m\_fuo dZiblZevuo \e  
 jm\_fuc ^hoh^ lhqgh g o b l a \ j Z k k g b l Z g h j Z k i j \_ ^ \_ e \_ g b \_ \ \_ j h y l g  
 ieZgbjm\_fh]h ^hoh^Z \ luk jm[e\_c JZkq\_l ijb\\_^\_g \ IZ[eb

1-c h[t_dI		2-c h[t_dI		3-c h[t_dI	
^hoh	\_jhylghkl	^hoh	\_jhylghk	^hoh	\_jhylghk
6000	0,2	5000	0,2	4000	0,2
7000	0,4	6500	0,35	6000	0,3
8000	0,8	8000	0,7	8000	0,6
9000	0,4	9500	0,55	10000	0,7
10000	0,2	13000	0,2	16000	0,2

Hij\_^\_eblv  
 - fZl\_fZlbq\_kdh\_ h`b^Zgb\_ ^hoh^Z ^ey jZkkfZljb\Z\_fuo h[t  
 - dZdhc ijh\_dI [he\_\_ jbkdh\Zgguc b ihq\_fm  
 L\_fZ ;Zgdh\kdb\_h\ubgZgkdb  
 J\_rbl\_ aZ^Zqb  
 AZ^ZqZu j\_rbeb iheh`blv \j\_f\_ggh k\h[h^gujm^\_gv IZgd ;Z  
 gZqbkey\_l keh`guo ijhp\_glh\ ]h^h\uo DZdbfb [m^ml ih  
 gh]h kq\_lZ q\_j\_a ]h^Z q\_j\_a ]h^Z"

AZ^ZqZzf ijeZ]Zxl \aylv dj\_^bl gh <u kh[bjZ\_l\_kv j\_Zev  
 [he\_\_ \ ]h^ GhfbgZevgZy klZ\dZ ijhp\_glZ Z h`b^Z\_fm  
 DZd <u ihklmibl\_"  
 AZ^ZqZ iheh`beb ^\_gv]b gZ ^\_ihabl gZ ]h^ jZkkqblu\Zy  
 \ ]h^i b ^iheZ]Zy qlh l\_fi bgneyppb khklZ\bl DZdhc j\_Ze  
 <u ihemqbl\_ \_keb ^\_ckl\bl\_evguc l\_fi bgneyppb khklZ\bl  
 AZ^ZqZIZl bklbq\_kdb\_ ^Zgggu\_ ^h]h\hjh\ dhff\_jq\_kdbo nb  
 wd\b\Ze\_glgufb kqblZxIby kjmffuk\_]h^gy bjm[ q\_j\_a q\_luj\_  
 Fh`gh eb ih wlb^ ^Zgguf km^blv dZdhc ijhp\_gl gZ jm[e\\_uc  
 [Zgdb \ l\_q\_gb\_ q\_luj\_o [eb`Zcrbo e\_l"  
 AZ^ZqZij\_^\_eblv mjh\\_gv ij\_fbb aZ jbk d ih lj\_f \b^Zf Zdpb

<b^u Zdpb	Kj^gyy ghjfZ^^ ghklb gZ nhg^ jugd_	:_ajbkdh\Zy ghj oh^ghklb gZ nh jugd_	:_l-Z dhwnnbpl ih Zdpb	Mjh\_g ij_fbb a jbkd
:	10	6	0,8	
<	10	6	1,0	
K	10	6	1,2	

;\_l-Z dhwnnbpl\_e\_wgh mjh\\_gv kbkl\_fZlbq\_kdh]h jbk dZg Zlg kd hg  
 \hfm nhg^h\hfm bgkljmf\_glm

AZ^Zgby gZ kZfhklhyl\_evngx jZ[hlm

AZ^Zgby gZ KJK ih lWfdhghfbq\_kdZy ijbjh^Z ij\_^ijbgbfZI\_ev  
hjjZgbaZpbhijZgh\u\_ nhjfu  
P\_ev aZ^Zghm[blv agZgby klm^\_glh\ ih wdghghfbq\_kdZy lveijbj  
kl\Z gZmqblv ijbgbfZlv j\_r\_gb\_ h ij\_^ijbgbfZI\_evkdhc^\_yl\_  
^u\Zxs\_cky kblmZpbb  
Kh^\_j`Zgb\_  
JZkkfhlijbl\_ ij\_^eh`\_gg\_u\_ kblmZpbb ijbfb\_l\_ mijZ\e\_bgq\_kd  
jh\Zgguf h[klhyl\_evkl\Zf  
1. HjjZgbaZpbhijZgh\u\_ nhjfu ij\_^ijbgbfZI\_evkdhc ^\_yl\_evghk  
Lhqdz aj\_gby< dhff\_jq\_kdhf h[hjhl\_ \_]h mqZklgdbb gZ  
xjb^bq\_kdb g\_ wdghghfbq\_kdb jZ\ghijZ\guo km[t\_dlh\  
ijb\be\_]byfb beb ij\_bfms\_kl\Zfb gb \g\_wdghghfbq\_kdZy  
ihh`\_gby < dZq\_kl\\_ kZfhklhyl\_evguo ij\_^ijbgbfZI\_e\_c \k\_  
lhqdb aj\_gby gZ[hjZ bf\_xsboky m gbo ijZ\ b \hafh`ghkl\_c  
qZklgh]h b ]hkm^Zjkl\\_ggh]h ij\_^ijbgbfZI\_evkl\Z g\_ ^he`g  
agZq\_gby^a KmoZgh\  
Z DZd <u kqblZ\_l\_ q\_f fh`gh h[hkgh\Zlv ghjfu aZdhgz  
ij\_^ijbgbfZI\_evkl\Z"  
[ DZdb\_ hj]ZgbaZpbhijZgh\h u\_ nhjfu ij\_^ijbgbfZI\_evkdhc ^\_yl\_e  
ba\\_klgu"  
] < j\_Zevghc wdghghfbd\_ ij\_h[eZ^ZZe vqZklgbebbg^hbe^dh  
ij\_^ijbgbfZI\_evkl\h" H[hkgmcl\_ k\hc hl\\_l  
2. Bg^b\b^mZevguc ij\_^ijbgbfZI\_ev  
< khhl\\_lkl\bb kh kl =D JN ]jZ`^Zgbg \ijZ  
ij\_^ijbgbfZI\_evkdhc ^\_yl\_evghklvx [\_a h[jZah\Zgby xjb^bq\_  
]hkm^Zjklg^h j\_]bkljZpbb \ dZq\_kl\\_ bg^b\b^mZevgh]h ij\_^i  
Z ljhZgZebabjmcl\_ xjb^bq\_kdbc klZlmk bg^b\b^mZev  
DZdh\ u\_]h hkh[\_gghklb"  
[ DZdh\ ihjy^hd ]hkm^Zjkl\\_gghc j\_]bkljZpbb b ij\_dj  
bg^b\b^mZevgh]h iZ\_l^e\_jb"gbf  
ljZdlbmdm^4  
AZ^Zgby gZ KJK ih llj^ijbgbfZI\_evkdZy kj\_^Z Nhjfu \b^u  
gbfZI\_evkdhc ^\_yl\_evghklb  
P\_ev aZ^Zghyki\_qblv [he\_\_ m]em[e\_ggh\_ l\hj\_q\_kdh\_ m  
kmsghklb b hkh[\_gghkl\_c ij\_^ijbgbfZkkk^kjdhc kh\_ji^w bj^b^u i  
ijbgbfZI\_evkdhc ^\_yl\_evghklb  
Kh^\_j`Zgb\_  
JZkkfhlijbl\_ ij\_^eh`\_gg\_u\_ kblmZpbb ijbfb\_l\_ mijZ\e\_bgq\_kd  
jh\Zgguf h[klhyl\_evkl\Zf  
FZeh\_ ij\_^ijbgbfZI\_evkl\h  
Lhqdz aj\_gby\uf ^\_ckl\befh\\_\Z aZgy\r\_]hky fZeuf [  
y\ey\_lky ijbgylb\_ j\_r\_gby aZgylvky k\hbf kh[kl\\_gguf ^\_e  
j\_r\_gby fh]ml mclb ]h^u ohly bgh]^Z hgh fh`\_l [ulv ijbgylh  
fhf\_glZ  
Q\_eh\\_d kha^Zxsbc fZeh\_ ij\_^ijbgbfZI\_evkl\h  
Mki\_o \eZ^\_evpZ fZeh]h ij\_^ijbylby iyyfh ijhihjpbhgZe\_  
]hlh\ ijb\_g\_klb ^ey mki\_oZ ij\_^ijbylby lj\_^klZ\e\_gb\_ h hf q  
imlv mkuiZgguc jhaZfb' \k\_]h ebrv beexaby  
=eZ\gZy bigZqlh]h ihq\_fm q\_eh\\_d \u[bjZ\_l k\_[y ]eZ\hc k  
lhf qlh hg ^he`\_g wlh k^\_eZlv <hl ba lZdbo ih[m^\_g  
Zf\_jbdZgkdZy f\_qlZ^a E :ee\_g

Z DZdh\u djbl\_jbb fZeh]h ij\_^ijbgbfZI\_evkl\Z ih jhkbb  
lj\_[h\Zgf"  
[ lhq\_fm fgh]b\_ ]hkm^Zjkl\Z fbjZ hdZau\Zxl ihfhsv fZe  
j\_Zevgh aZdexqZ\_lky wLZ ihfhsv"  
 \ DZdh\u ij\_bfms\_kl\Z fZeh]h ij\_^ijbgbfZI\_evkl\Z"  
 ] DZdb\_ hj]ZgbaZpbb hlgkylky d fZehfm ij\_^ijbgbfZI\_ev  
 ^ DZdh\u ih <Zr\_fm ijfgqgbx f\_rZxsb\_ jZa\blbx f  
ij\_^ijbgbfZI\_evkl\Z \ Jhkbb"  
 lj\_^ijbgbfZI\_evkdZy lZcgZ  
 lj\_^ijbgbfZI\_evkdZy ^\_yl\_evghklv \h \k\_o kn\_jZo wdhghf  
ihemq\_gb\_f gZdhie\_gb\_f ojZg\_gb\_f b bkihevah\Zgb\_f  
oZjZdbajmxsbo ij\_^ijbgbfZI\_evkdmx hj]ZgbaZpbx b k\yaZgg  
H[\_ki\_q\_gb\_ khojZgghklb bgnhjZpbb h ^\_yl\_evghklb nbjfu  
y\ey\_lky mkeh\b\_f \u`b\Zgby \ jughqghc dhgdmj\_glghc kj^\_  
 Z Qlh lZdh\_ ih <Zr\_fm fg\_gbx Zy^lZcgZfZb\_evkd hle  
ij\_^ijbgbfZI\_evkdhc lZcgu hl dhff\_jq\_kdhc"  
 [ DZdh\u hkgh\gu\_ k\^\_gby khklZ\eyxsb\_ ij\_^ijbgbfZI\_  
 lj^\_klZ\vl\_ qlh <Zf ihjq\_gh hj]Zgbah\Zlv kbkl\_fm aZ  
k\_dj\_lh\ nbjfu  
 Z DjZldh baeribh^oh^ d j\_r\_gbx \ur\_mdZaZggghc aZ^Zqb  
 [ DZd <u kqblZ\_l\_ dZd \eby\_l ml\_qdZ k\^\_  
ij\_^ijbgbfZI\_evkdmx lZcgm-wgZghfZgkklv ih eh`\_gb\_ hj]Zgb  
 \ ljhZgZebabjmc\_l\_f\_oZgbaf aZsblu ij\_^ijbgbfZI\_evkdhc  
4. lJZdlbdfm-7  
AZ^Zgby gZ KJK ih INbgZgkh\h\_ h[\_ki\_q\_gb\_ ^\_yl\_evghklb  
 l\_evkdhc hj]ZgbaZpbb Hi\_jZpbb ih ijb\e\_q\_gbx nbgZgkh  
 P\_ev aZ^ZgZa\blb\_ l\hj\_q\_kdh]h ih^oh^Z m h[mqZxsboky  
gZgkh\umjkk\ \ p\_eyo h[\_ki\_q\_gby ij\_^ijbgbfZI\_evkdhc ^\_yl\_  
Kh^\_j`Zgb\_  
  
 lh^]hhl\blv ibkvf\_ggu\_ khh[s\_gby ^hdeZ^u gZ l\_fu  
Z bklhqgdb nbgZgkbjh\Zgby ij\_^ijbgbfZI\_evkdhc ^\_yl\_evgh  
 [ gh\u\_ nhjfu [Zgdh\kdbo hi\_jZpbbZijZ\ej\_gguo gZ nbgZgkh\h  
q\_gb\_ ij\_^ijbgbfZI\_evkdhc ^\_yl\_evghklb  
 J\_rbl\_ aZ^Zqb  
 AZ^ZqZH[eb]Zpby k gme\_\uf dmihghf gZjbpZI\_evghc klhb  
kjhdhf ih]Zr\_gby q\_j\_a e\_l ijh^Z\_lky aZ jme\_khhdjZg  
ghklv ijbh[j\_l\_gby h[eb]Zpbb lZdh]h \b^Z \_keb [Zgdh\kdbci  
4) ]h^h\uo  
5) ]h^h\uo  
6) ]h^h\uo  
AZ^ZqZHij\_^\_eblv ihlj\_[ghklv \ aZ\_fgguo kj^\_kl\Zo \_keb  
- aZljZlu gZ j\_]bkljZpbx b ihemq\_gb\_ ebp\_gabb khklZ\eyx  
- ^ey Zj\_g^u lh]h\h]h ihf\_s\_gby g\_h[oh^bfh jm[  
- dZkkh\u\_ ZiiZjZlu klhyl jm[  
- oheh^bevgh\_ h[hjm^h\Zgb\_ fh`gh ijbh[j\_klb ih dhfbkkbh  
- aZljZlu gZ i\_j\hgZqZevguc Zkkhjlbf\_gl lh\ZjZ m ihkj^\_  
jm[  
- gZ kZ\_lghf kq\_l\_ g\_h[oh^bfh bf\_lv jm[  
dZiblZe mqj^\_bl\_e\_c khklZ\ey\_l jm[  
AZ^ZqZlj\_^ih eh`bf qlh dhZgZ\_l \uieZqb\Zlv ^b\b^\_g^u  
jm[ gZ Zdpbx \ l\_q\_gb\_ g\_hij\_^\_e\_ggh]h i\_jbh^Z \ [m^r

^hoh^kgb L\_dmsbc dmjk Zdpbb jZ\\_g jm[ Hp\_gbl\_ V  
gby bg\\_klhjZ  
AZ^ZqZlj\_ ^iheh`bf qlh aZ ijhr\_ ^rbc jMvudhZliZgZy^b\b^\_g^u  
jZaf\_j\_ jm[ gZ Zdpbx ljh]ghabjm\_lky qlh ^b\b^\_g^u ih  
jZklb gZ^ ^dc ]h^ \ l\_q\_gb\_ g\_hij\_ ^\_e\_ggh]h kjhdZ hLj\_[m  
klb bg\\_klhjZ jZ\\_gZ ]h^h\uo Hp\_gbl\_ ij\_ ^ihql\_gby bg  
dmjk Zdpbb khklZ\ey\_l jm[  
AZ^ZqZ AZ ihke\_ ^gbc ]h^ QhufieZgbyZ ^b\b^\_g^u \ jZaf\_j\_  
Zdpbx ljh]ghabjm\_lky qlh kh ke\_ ^mxs\_]h ]h^Z ^b\b^\_g^u  
Lj\_[m\_fZy ^hoh^ghklv bg\\_klhjZ khklZ\ey\_l ]h^h\uo  
lZevgmx klhbfhklv Zdpbb k mq\_lhf dhg\_qgh]h kjhdZ \eZ^\_g  
AZ^Zgby gZ KJK ih IHf]ZgbyZijb^ijbgbfZI\_evkdhc ^\_yl\_evgh  
Wdhghfbq\_kdb\_ j\_kmjku ij\_ ^ijbgbfZI\_evkdhc ^\_yl\_ev  
P\_ev aZ^ZgZyhgkgh\\_ l\hj\_q\_kdh]h dj\_ZIb\gh]h ih^oh^Z d h  
gbfZI\_evkdhc ^\_yl\_evghklb knhjfbjh\Zlv m klm^\_glh\ khgbfZ  
kh\ ijhbkoh^ysbo \ kn\_j\_ [bag\_kZ \ujZ[hIzlv ebqghklguc  
wdhghfbq\_kdbo j\_kmjkh\ ij\_ ^ijbgbfZI\_evkdhc ^\_yl\_evghklb  
Kh^\_j`Zgb\_  
JZkkfhlijbl\_ ij\_ ^eh`\_ggu\_ kblmZpbb ijfbfbl\_ mijZ\e\_bgq\_kd  
jh\Zgguf h[klhykl\Zf  
1. Kha^Zgb\_ kh[kl\\_ggh]h ^\_eZ  
lj\_ ^iheh`bf qlh <u j\_rbeb hldjulv k\hx nbjfm k p\_evx ihe  
DjZldh baeh`bl\_ <Zr ih^oh^ d j\_r\_gbx \ur\_mdZaZgghc  
DZdh\ u ih <Zr\_fm fg\_gbx h[sb\_ mkeh\by kha^Zgby <Z  
3 DZdh\ u hkgh\gu\_ ijbgbpbiu hj]ZgbaZpbb kh[kl\\_ggh]h ^\_eZ  
DZdbfb [m^ml wIzIu kha^Zgby <Zr\_]h ^\_eZ"  
DZdh\Z <ZrZ ij\_ ^ijbgbfZI\_evkdZy b^\_y"  
DZd [u <u knhjfmehjh\Zeb p\_eb ijb kha^Zgbb <Zr\_]h kl  
DZdh\ u hkgh\gu\_ nhjfugbiym kbZrk]ha^Z\_eZ"  
DZd <u kqblZ\_l\_ fh`gh eb dmiblv ij\_ ^ijbylb\_ [bag\_k "  
DZdbf h[jZahf <u hkms\_kl\bl\_ Zj\_g^m ij\_ ^ijbylby"  
DZdb\_ ba\\_klgu\_ <Zf kihkh[u ij\_ ^ijbgbfZI\_evkdhc ^\_yl\_ evghklb  
i\_jki\_dlb\gufb \ gZklhys\_\_ \j\_fy"  
DZdbf h[jZahf <u hkms\_kl\bl\_ ihklZgh\dm kha^Zgghc  
gZeh]h\hf hj]Zg\_" =^\_ \_s\_ gZ^h \_\_ ihklZ\blv gZ mq\_l"  
DZd hkms\_kl\ey\_lky hldjulb\_ kq\_lh\ \ [Zgd\_" DZdb\_ fh  
AZ^Zgby gZ KJK ih lAZljZlu b j\_amevlZbugbfZI\_evkdhcv^\_yl\_  
ghklb <b^u ij\_ ^ijbgbfZI\_evkdbo jbkdh\  
P\_ev aZ^Zgby\_\_ m]em[e\_ggh bamqblv aZljZlu b j\_amevlZ  
kdhc ^\_yl\_evghklb jZkdjulv kms\_kl\mxsb\_ \b^u ij\_ ^ijbgbfZI\_  
Kh^\_j`Zgb\_  
llm^phv ibkvf\_ggu\_ khh[s\_gby ^hdeZ^u gZ l\_fu  
- aZljZlu hlgkysb\_ky d jZkoh^Zf \ p\_eyo gZeh]hh[eh`\_gby i  
- \b^u ij\_ ^ijbgbfZI\_evkdbo jbkdh\ y\eyxsb\_ky gZb[he\_g oZjZ  
gh]h wdhghfbq\_kdh]h jZa\blby  
2. JZkkfhlijbl\_ ih`\_ggu\_ kblmZpbb ijfbfbl\_ mijZ\e\_gq\_kdb\_  
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Z lj\_djZs\_gb\_ ^\_yl\_evghklb ij\_ ^ijbgbfZI\_evkdhc hj]ZgbaZ  
lj\_ ^ijbgbfZI\_evkdZy hj]ZgbaZpby dZd xjb^bq\_kdh\_  
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< q\_f khklhbl kmsghklv kheb^Zjghc hl\\_lkl\\_gghklb" DI  
Qlh lZdh\_ km[kb^bZjgZy hl\\_lkl\\_gghklv" DZdbf h[jZah  
AZ dZdb\_ ijZ\hgZjmr\_gby ij\_^ijbgbfZI\_gre k gl\_krkl\\_gghk  
dZdbo nhjfZo hgZ ijhy\ey\_lky"  
AZ^Zgby gZ KJK ih INbgZgkh\u\_ jbkdb hkgh\gu\_ hij^\_e\_gb  
P\_ev aZ^Zgbyki\_qblv [he\_\_ ]em[hdh\_ mk\h\_gb\_ h[mgZ\_fu  
guo k kms\_kl\h\Zgb\_f nbhgZgkh\jubgyjlx j\_r\_gbx ih bo g\_^hi  
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Kh^\_j`Zgb\_  
lh^]hlh\blv ibkvf\_ggu\_ khh[s\_gby ^hdeZ^u gZ l\_fu  
Z nbgZgkh\u\_ jbkdb y\eyxs\_b\_ky gZ kh\j\_f\_gghf wLzi\_ v  
gZb[he\_\_ ZdlmZevgufb b ihh\h\j\_qb\uf  
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klZ\e\_gguc gZ fhf\_gl ijbgyly j\_r\_gby\_h ebd\b^Zpbb bihdZaZl\_

:dlb\	luk jm[	lZkkb\ lZkkb\	luk jm[
G_fZI_jbZevgu_ Zd	500	MklZ\guc nhg^	2 000
Hkgh\gu_ kj^kl\Z	2 000	J_a_j\guc nhg^	900
JZkq_lu k mqj^bl_	1 000	>he]hkjhqguc aZ_f	2 500
ljhba\h^kl\_ggu_ aZ	500	JZkq_lu ih hieZ_lj	600
JZkq_lguc kq_l	200	JZkq_lu k [x^_lhf	600
M[uldb	2 800	DjZldhkjhqgu_ dj^blu [Zg	400
;ZeZgk	7 000	;ZeZgk	7 000

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AZ^ZqZBkihevamy mkeh\by aZ^Zqb \ZjbZglZ < hij\_  
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fZj`b

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 P\_ev aZ^ZgjhZgZebabjh\Zlv ^\_ckl\mxsb\_ nbgZgkh\u\_ jbkdb  
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 Kh^\_j`Zgb\_  
 Ih^]hlh\blv ibkvf\_ggu\_ khh[s\_gby ^hdeZ^u gZ I\_fu  
 Z nbgZgkh\u\_ jbkdb \ kbkl\_f\_-khgj^`fgghZhbjb\_kjpu ih bZ fbgl  
 pbb  
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 J\_rbl\_ aZ^Zqb  
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 J\_rbl\_ aZ^Zqb  
 AZ^ZqZ DhDibZgbbf\_xl ke\_^mxsb\_ nbgZgkh\u\_ oZjZdl\_jbk

NbgZgkh\Zy oZjZdl_j dhfiZgbb	D		;	
	dhfiZg	ghjfZ ih hljZk	dhfZ gby	ghjfZ ih hljZk
AZ^he`_gghklv Zdpbhg_	1,1	1,43	0,78	0,47
J_clbg] h[eb]Zpbb	:-1	:-2	<Z-Z	<Z-Z
Dhwnnbpbg_l ihdjulby ijb[uevx	4,7	4,4	5,3	5,1
GZebqghklv b ]h^gu_ ^ey	0,08	0,07	0,1	0,13

Hij\_^\_eblv m dZdZdZgbbac kl\_i\_gv nbgZgkh\h]h jbkdbZ \ur\_  
 AZ^ZqZj\_^ijbyIb\_ jZkkfZlj\Z\_l ijh\_dI k\yaZgguc k hj]ZgbaZ  
 fure\_ggh]h ijhba\h^kl\Z AZieZgbjh\Zgguc h[t\_f \uimkdZ\_gjZ  
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 AZ^ZqZ

Bf\_xlky ^Zggu\_ h p\_g\_ Zdpbb H:H ©LZlg\_nlv^ aZ ihke\_

	25.10.06	26.10.06	27.10.06	30.10.06	31.10.06	01.11.06	02.11.06	03.11.06	07.11.06	08.11.06
P_g m	4,60	4,70	4,75	4,68	4,58	4,63	4,70	4,65	4,68	4,70

	09.11.06	10.11.06	13.11.06	14.11.06	15.11.06	16.11.06	17.11.06	20.11.06	21.11.06	22.11.06
P_g m	4,70	4,85	4,90	4,92	4,90	4,86	4,96	4,85	4,80	4,81

	23.11.06	24.11.06	27.11.06	28.11.06	29.11.06	30.11.06
P_g m	4,85	4,90	5,00	4,98	4,93	5,05

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 lhkljhcl\_ ]bklh]jZffm jZkij^\_ghklgbbZdpbbch nmgdpbx hiehlgh  
 ylgkl\_c  
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 ^u bo fbgfbazpbb  
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 qlh  
 x h`b^Z\_fZy ^hoh^ghklv bg^\_dkgh]h ihjln\_ey khklZ\ey\_l  
 x klZg^Zjlg\_h hldhg\_gb\_ +28% ^hoh^ghklb  
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 dehg\_gb\_ ^hoh^ghklb ihjln\_ey nhg^Z

DZd baf\_gblky hI\l aZ^Zqb \_keb nhg^ \f\_klh \eh`\_gbc \luk m \_ ih [\_ajbkdh\hc klZ\d\_ b \deZ^u\Z\_l bo gZjy^m luk m \_ \bg^\_dkguc ihjln\_ey doZjZd]h jh kZaZgu \ur\_" AZ^ZqZDhfiZgby h`b^Z\_l gZ ijhly`\_gbb ke\_^mxsbo e\_l ihem b ihg\_klb dZiblZevgu\_ jZkoh^u \ lZdbo jZaf\_jZo luk jm[

=h^	1	2	3	4	5
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DZiblZevgu_ jZkoh^u	10000	15000	20000	15000	20000

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J:H ?WK	847 82,00	7,89
H:H ©Emdhce <sup>a</sup>	1 3993,92	13,02
XDHK	1 124806,39	10,47
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BLH=H	10745017,58	100,0

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hljZkeyf ^\_g\_`gu\_`kj\_`^kl\Z g\_nl\_]Za dhffmgbdZpbb wg\_j]  
AZ^ZqZuqbkebl\_`ih dZdhc p\_g\_` [Zgdm bf\_`l kfuke ijZ]h[j\_k  
pbx \_`keb \uieZqb\Z\_fuc ih g\_c ]h^h\hc ^hoh^` kkk\Z\Zy\_`l  
ghjfZ ^hoh^Z jZ\gZ ` ]h^"

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™ f\_lh^hf \uiheg\_gby l\_hj\_l bq\_kdbo jZkq\_lguo ]jZnbq\_k  
kdbo eZl[hjguo m`k`k`h^h\Zl\_evkdbo b ^j jZ[h  
™ bgnhjZpbhggufb j\_kmjZfb kijZ\hgqgdbb mq\_[gum ihkh  
Zevguo aZ^Zgbc h[mqZxsb\_`ij]jZffu iZd\_lu ijbdeZ^guo ijh  
™ f\_lh^bq\_kdbfb fZl\_jbZeZfb mdZaZgby jmdh\h^kl\Z ijZ  
™ dhgljhebmxsbfb fZl\_jbZeZfb l\_klu  
™ fZl\_jbZevgufb j\_kmjZfb IW<F baf\_jbl\_evgh\_`b Z\_oghe  
gb\_`b ^j  
™ \j\_f\_ggufb j\_kmjZfb  
™ dhgkmevlZpbyfb ij\_`ih^Z\Zl\_eb  
™ \hafh`ghklvx im[ebqgh]h h[km`^\_gby l\_hj\_l bq\_kdbo eb be  
lZlh\`ihemq\_gguo klm^\_glhf kZfhklhyl\_evgh dhgn\_j\_gpbb  
lh\ur\_gb\_`jheb kZfhklhyl\_evghc jZ[hlu klm^\_glh\`iqb ijh  
guo \b^h\`mq\_[guo aZgylbc lZd`\_`ij\_`^iheZ]Z\_l  
x hilbfbaZpbx f\_lh^h\`h[mq\_gby \g\_`^j\_gb\_k`ghmup [lg\_wg`hi`ph  
h[mq\_gby ih\urZxsbo ijhba\h^bl\_evghklv ljm^Z ij\_`ih^Z\Zl\_e  
gb\_`bgnhjZpbhgguo l\_ogheh]bc iha\heyxsbo klm^\_glh\`m^  
b\Zlv mq\_[guc fZl\_jbZe  
x rbjhdh\_`lg\_`^j\_gb\_`dhfivxl\_jbabjh\`Z`g`gh]h l\_klbjh\Z  
x kh\`jr\_gkl\h\Zgb\_`f\_lh^bdb ijh\`^\_`gb\_y`k`k`Z`d`h`d`Zd\_`g`Z`m`d`g`d`  
[hlu klm^\_glh\`ihkdhevdm bf\_ggh wlb \b^u mq\_[ghc jZ[hlu  
]hlh\yl bo d kZfhklhyl\_evghfm \uiheg\_gbx ijhn\_kkbhgZevguo  
x fh^\_jgbaZpbx kkk`h`h`b]`b`mj`^biehfg]h ijh\_dlbjh\Zgby dh  
ih\urZlv jhev klm^\_glZ \`ih^[hj\_`fZl\_jbZeZ`ihbkd\_`iml\_c`j\_r\_`  
Hlq\_lghklv b dhgljhev KJK  
<b^u hlq\_lghklb  
-^hjZ[hIZggu\_`dhgki\_dlu e\_dpbc  
-\uiheg\_ggu\_`ibkvf\_ggu\_`jZ[hlu ijhldkldu`u`ia`Z`g`Z`g`g`y`lj\_r\_g  
ijZdlbq\_kdb\_`aZ^Zqb  
-dZjlhl\_dZ ih j\_amevlZIZf ihbkdh\uo aZ^Zgbc  
-l\_abku \uklmie\_gby  
-hlq\_l`h`j\_amevlZIZo ZgZebaZ  
-mqZklb\_`\`^\_eh\hc b]j\_`b`l`i  
Lj\_[h\Zgby d dh:gljhex

x Dhgljhev aZ KJK ^he`\_g [ulv bg^b\b^mZevguf  
 x Dhgljhevsh\_klm^ey\_lky ij\_ih^Z\ZI\_e\_f \ l\_q\_gb\_ \k\_]h k\_f\_  
 \uklZ\ey\_gb\_f hp\_gdb \ `mjgZe\_ mq\_[guo aZgylbc  
 x Dhgljhev aZ\jrZ\_lky i\_j\_^ ZII\_klZpb\_c mq\_[ghc jZ[hlu k  
 ^bkbpbieg\_ i\_j\_^ aZq\_lhf beb wdaZf\_ghf  
 Kihkh[u dhgljhey  
 -\u[hjhqguc mklguc hi^h^ZiqZehf IA KA  
 -\u[hjhqgZy ijh\\_jdZ dhgki\_dlh\ l\_abkh\ j\_n\_jZlh\ b ^hdeZ^  
 -ijh\\_jdZ dhgljhevguo jZ[hI  
 -ijh\\_jdZ \uiheg\_gby aZ^Zq b l\_klh\  
 Blh]h\Zy hp\_gdZ KJK \uklZ\ey\_lky \ `mjgZe mq\_[guo aZ  
 mqblu\Z\_lky ij\_ih^Z\ZI\_e\_f ijb ZI\_lgklZpb\_b\_klm^ aZq\_lgh  
 wdaZf\_gZpbhgghc k\_kkbb khdjZs\_gb\_ qbkeZ wdaZf\_gZpbhg  
 KJK g\_gb`\_ ©ohjhrh^ ij\_^hklZ\ey\_gb\_ ijZ\Z \u[hjZ wdaZf\_gZ  
 klm^\_glm ba ij\_^eh`\_gguo ij\_ih^Z\ZI\_e\_f \uklZ\ey\_gb\_ hp\_gd  
 j\_amevZIKJK  
 l\_j\_q\_gv mq\_lghbq\_kdh]h h[\_ki\_q\_gby ^ey kZfhklhyl\_  
 h[mqZxsboky ih ^bkbpbieg\_

L_fZ jZa^_e	Kh^_j`Zgb_ aZ^Z \ughkbfuo gZ KJ	Dhebg_kl qZkh\ hhl ^bfuo gZ \uiheg_g aZ^Zgbc		Mq_[ghh^bq_kdt h[_ki_q_gb_ ba ebi_jZlmju
		H>H	HAH	
JZa^_e , l_j^_ijbgbfZ nbgZgkh\Zy kj_^Z iZ_ l_evkl\Z				h[yaZI_e_v19u20, 21; ^hihegbl_e_v23, 25, 30, 32, 37, 41, 42, 53, 56
1 Wdhghfbq_kdZy ij^ijh ijbgbfZI_evkl\Z b _zh pbhgghZ\h\unhjf	j_n_jZl ZgZeba l_fZlbcZ_ lvb jZajZ[hldZ l_ aZ^Zgbc	5	9	h[yaZI_e_v19u20, 21; ^hihegbl_e_v23, 25, 29, 30, 32, 37, 41, 42, 46, 53, 56.
2 l_j^_ijbgbfZI_evkdZy k Nhjf b \b^u ij_^Zbgb l_evkdhc ^_yl_evghkl	ZgZeba f`h^mgghZ aZdhgh^ZI_evkl\	5	9	h[yaZI_e_v19u20, 21; ^hihegbl_e_v23, 25, 27, 30, 34, 37, 44, 45, 46, 53, 56, 60
3 NbgZgkh\h_ h[_kiy_q_ l_evghklb ij^_ijbgbfZ hj]ZgbaZpbb Hi_jZpb \e_q_gbx nbgZgkh\uo	H[km`^_gblZI_c l_f_ e_dpbb	5	9	h[yaZI_e_v19u20, 21; ^hihegbl_e_v23, 25, 29, 32, 34, 37, 40, 44, 45, 46, 53, 56, 59, 60
4 HjjZgbaZpby ij^_ijbgbfZ kdhc ^_yl_evghklb_ W kdb_ j_kmjku ij^_ijbgbfZ kdhc ^_yl_evghklb	j_n_jZl ijh\_jhqguc ih_kl j_r_gb_ aZ^Zq	6	9	h[yaZI_e_v19u20, 21; ^hihegbl_e_v23, 25, 29, 32, 34, 37, 40, 44, 45, 46, 53, 56, 59, 60
5 AZIjZlu b j_amevlZlu gbfZI_evkdhc ^_yl_bev ^u ij^_ijbgbfZI_evkdb	j_n_jZl ZgZeba l_fZlbcZ_ lvb jZpZ[hldZ l_klhZ gbc	5	9	h[yaZI_e_v19u20, 21; ^hihegbl_e_v23, 25, 29, 32, 34, 37, 40, 44, 45, 46, 53, 56, 59, 60
JZa^_e , , mijZ\ey_gb_ \ufb jbkdZfb				
6 NbgZgkh\u_ jbkdb h hij^_e_gby b ihgyly	H[km`^_gb_ klZI l_f_ e_dpbb J_r_gb_ aZ^Zq	6	9	^hihegbl_e_v23, 25, gu_ 22, 26, 29, 32, 34, 37, 40, 43, 44, 45, 46, 53, 56, 59, 60
7 NbgZgkh\u_ jbkdb \ k jbkd_g_ ^f_gIZ l_jZdl mijZ\ey_gby jbkdhff \ j	j_n_jZl ijh\_jhqguc l_kl	6	9	h[yaZvge_v19, 20, 21; ^hihegbl_e_v23, 25, 29, 32, 34, 37, 40, 44, 45,

	g_^`f_gl_				46, 53, 56,59, 60
8	NbgZgkh\u_ jbkdb b i fZI_evkdhc ^_yl_evgh ih^oh^	j_n_jZI ZgZeba l_fZlbc lvb jZajZ[hldZ l_ aZ^Zgbc	6	9	h[yaZI_e v19u20, 21; ^hihegbl_e v23u25, 29, 32, 34, 36, 37, 40, 44, 45, 46, 53, 56,59, 60
9	NbgZgkh\u_ jbkdb b b hggfh ijhp_kk_ b f_bh gbfbaZpbb	H[km`^_gb_ klZI l_f_ e_dpbb J_r_gb_ aZ^Zq	5	10	h[yaZI_e v19u20, 21; ^hihegbl_e v23u26, 29, 32 34, 37, 40, 44, 45, 46, 53, 56,59, 60
10	;Zgdh\kdb_ nbgZgkh\ ih^oh^	H[km`^_gb_ klZI l_f_ e_dpbb	5	10	h[yaZI_e v19u20, 21; ^hihegbl_e v23u25, 29, 32, 34, 37, 40, 44, 45, 46, 53, 56,59, 60

<b^u kZfhklhyl\_evghc jZ[hlu klm^\_glh\  
- Dhgkdlbjh\Zgb\_ i\_j\hbklihgbdh\ b ^jm]hc mq\_[ghc ebl\_jZl m  
- ljhjZ[hldZ mq\_[gh]h fZI\_jbZeZ ih dhgki\_dIZf mq\_[ghd b gZ  
lh\dZ ^hdeZ^h\ gZ k\_fbgZjZo b ijZdlbq\_kdbo aZgylbyo  
- J\_r\_gb\_ aZ^Zq mijZ`g\_gbc  
- JZ[hIZ k l\_klZfb b \eyjkkZzhbjh\ \_jdb  
Nhg^ hp\_ghqguo kj\_^kl\ ^ey ijh\\_^\_gby l\_dms mh dh  
lhqghc Zll\_klZpbb h[mqZxsboky ih ^bkpbiebg\_

lZkihjl nhg^Z hp\_ghqguo kj\_^kl\  
.

< j\_amevlZI\_ bamq\_gby ^bkpbiebgu ©NbgZgkh\Zy kj\_^Z  
ij\_^ijbgbfZldb vjkdb^a h[mqZxsbkcy \ khh\\_\lkl\bb k N=HK  
ih^]hlh\db 2 F\_g\_^`f\_g\ujZ[Zlu\Z\_l ke\_^mxsb\_ dhfi\_l\_gpbb  
ljhn\_kkbhgZevgu\_ dhfi\_l\_gpbb  
- mf\_gb\_f ijbf\_gylv hkgh\gu\_ f\_lh^u nbgZgkh\h]h fd\_g\_^`  
lb\h\ mijZ\h]h]h]guf dZiblZehf ijbgylby bg\\_klbpbhgguo j\_  
ih nbgZgkbjh\Zgbx nhjfbjh\Zgbx ^b\b^\_g^ghc iheblbdb b kl  
qbke\_ ijb ijbgylbb j\_r\_gbc k\yaZgguo k hi\_jZpbyfb gZ fbj  
]eh[ZebaZp^b) ID  
- kihkh[ghk ZgZebabjh\Zlv \aZbfhk\yab f\_`^m nmgdpbhgZ  
dhfiZgbc k p\_evx ih^]hlh\db k[ZeZgkbjh\Zgguo m-5)Z\le\_gq\_kd  
- \eZ^\_gb\_f gZ\udZfb dhhj^bgZpbb ij\_^ijbgbfZI\_evkdhc  
h[\_ki\_q\_gby kh]eZkh\Zgghklg \kri Z g g\_ \gb\_y b[ maq Z kl g]d Zfb ID  
.

Dhgljhev hk\h\_gby ^bkpbiebgu hkms\_kl\ey\_lky \ dZ`  
fh^me\_ hl^\_evgh  
L\_dmsbc dhghkhe v gby dZ`^hc l\_fu b fh^mey mq\_[gh  
hkms\_kl\ey\_lky e\_dlhjhf b ij\_ih^Z\ZI\_e\_f \g y hsybf\ij]d dlbq\_k  
- ibkvf\_ggh]h hijhkZ ih l\_hjbb  
- dhgljhevguo jZ[hI  
- ibkvf\_gguo ^hfZrgbo aZ^Zgbc  
- bg^b\b^mZevguo ijh\_dlh\  
- l\_klbjh\Zgby ih hl^\_evguf jZa^\_eZf ^bkpbiebgu  
Blh]h\uc dhgljhe aZf\_g \ r\_klhf k\_f\_klj\_ \ ibkvf\_gghc nhj  
J\_amevlZlu l\_dms]h]h]b dhgljhey nhjfbjmxl j\_clbg]h\m  
jZ[hlu klm^\_glZ

}äxä žÈÓÈÚÈÐΒ ÍÑÏÒÈÕÈÐÙÈÌ Ô ÖÍÃÊÃÐËÈÌ àÕÃÒ

	ID-4	ID-5	ID-19
AgZlv	- jZaebqgu_ f_lg kljmf_glu mijZ nbgZgkh\ufb jbk	- ijbjh^m b d dZpbx nbgZg jbkdh	- \b^u ij_^ijbZ l_evkdhc ^_hy klb
Mf_lv	- bkihevah\Zlv jZ bgkljmf_glu mijZ nbgZgkh\ufb jbk	- ijbfgylv [Za fZI_fZlbq_kdbh ^u d ZgZebam \uo jbkdh\	- bkihevah\Zlv jZpbb ih ijb\ gbx nbgZgkh j_kmjkh\
<eZ^_lv	- hj]ZgbaZpb_cb gbfZI_evkdhc ^ klb	- ijZdlbdhc mijZ jbkdhf \ jbkf g_^`f_gl_	- ihgylbyfb bh gZgkh\uo jbk kbkl_f_ -j f_g_^`f_glZ
WIZiu jn fbjh\Zgb l_fu	1,2,3,4,5		6,7,8,9,10
Hp_ghqg kj_^kl\Z aZ^Zgb l_fZf	1,2,3,4,5		l_hk \Zgb_

HibkZgb\_ ihdZaZl\_e\_c b djbl\_jb\_ \ hp\_gb\Zgby d  
\_ rdZe hp\_gb\Zgby

Mjh\_gv knhjfbj \Zgghkl dhfi_lg pbb	WIZi l_dms_]h dhgljhey							WIZi hj f\_mlq ghc Zl klZpbb aZq_l hp_gdhc	WIZi ijhfm lhqghc Z klZpbb Zw f_g	
	Dhgljhevgy ZjZ[hI	> hdeZ^ khh[s_gb_	J_n_jZI	KblmZpbhgg_u_aZ^Z	>_eh\Zy b]jZ	> hdeZ^u gZ ^bkdm l_fu	L_kI	JZ[hIZ gZ k_fbgZj_ gZ \hijhku b	Djbl_jbb ^ey hij ^_e_gby mjh\gy knhj jh\Zgg klb dh i_l_gpb	Djbl_jbb hij_^_e_gb mjh\gy kr fbjh\Zgghkl dhfi_l_gpb
<ukhdb	aZ ql_ gh	4-5 [ZeeZ	©h ebqgh	©h ebqgh	4- [Z eZ	4-5 [ZeeZ	81-100 %	4- [Ze	©hlebgg	©hlebgg^a
ljh^\bg luc	aZ ql_ gh	3-4 [ZeeZ	©ohj rha	©ohj rha	3- [Z eZ	3-4 [ZeeZ	61-80%	3- [Ze	©ohjrh	©ohjrh^a
lhjh \uc	aZ ql_ gh	[Zee	©mh^ \e_h jbl_ve gh^a	©mh^ \e_h jbl_ve gh^a	[Zee	[Z eZ	41-60%	[Zee	©m^h\ve l\hjblve gh^a	©m^h\ve_bllh l_evgh^a
Gb\_lh jh]h\h]h	G_ aZ ql_	2 [ZeeZ	©g_lm \e_h jbl_ve	©g_lm \e_h jbl_ve	2 [ZeeZ	2 [ZeeZ	0-40%	2 [ZeeZ	©g_m^h l\hjblve gh^a	©g_m^h\eb_ l_evgh^a

	gh		gh <sup>a</sup>	gh <sup>a</sup>					
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I\_j\_q\_gv hp\_ghqguo kj\_^kl\ knhjfbjh\Zgghklb d

< i .	GZbf_gh\Z hp_ghqgh kj_^kl\Z	DjZldZy oZjZdl_jbkl ghqgh]h kj_^kl\Z	<b^ dhfie_dIZpk ghqguf kj_^kl\ NHK
1	2	3	4
1.	Kh[_k_^h\Zg	Kj_^kl\h dhgljhey gZ ijZdlbqj ]Zgbah\Zggh_ dZd ki_pbZevgZ l_ey k h[mqZxsbfky gZ l_fu _fhc pbkiebghc b jZkkqbIZggh h[t_fZ agZgbc h[mqZxs_]hgghf jZa^_em l_f_ ijh[e_f_ b l i	Dhfie_dl \hijhkh\ ^ey r hijhkZ klm^_glh\ l_jh_c kh\ d k_fbgZjm AZ^Ztg q_kdh]h aZgylby <hijh kl\l_evgh]hm_b_gby <hi lfZf jZa^_eZf ^bkpbiet
2.	DhgljhevgZy jZ[hIZ	Kj_^kl\h ijh\_jdb mf_gbc ijbfg gu_ agZgby ^ey j_r_gby aZ^Zc lbiZ ih l_f_ beb jZa^_em	I_j_q_gv l_f ^ey dhgZj [hl Dhfie_dl dhgljZevggh ih \ZjbZglZf
3.	Djm]euc klhek ^ kby ihe_fbdZ ^_[Zlu	Hp_ghqgu_ kj_^kl\Z iha\heyx h[mqZxsboky \ ijhp_kk h[km`^ \hijhkZ ijh[e_fu b hp_gblvmb f_glbjh\Zlv kh[kl\_ggmx lhqdm	I_j_q_gv ^bkdmkbbhgg ijh\_^bg djm]eh]h klhe kbb ihe_fbdb ^bz^hmIZ
4.	J_n_jZI	Ijh^mdl kZfhklhyl_evghc jZ[h ij_^klZ\eyxsbc kh[hc djZldh_ ibkvf_gghf \b^_ ihemq_gguohj j_lbq_kdh]h ZgZebaZ hij_^_e_ mq_pkk_e^h\Zlhev_k_fu ]^_ Z dju\Z_l kmlv bkkeh^mfhcijj\h jZaebqgu_ lhqdb aj_gby Z lZc \a]ey^u gZ g__	I_j_q_gv l_f j_n_jZ
5.	>hdeZ^ khh[s_	Ijh^mdl kZfhklhyl_evghc jZ[h klZ\eyxsbc kh[hc im[ebqgbih\ul ij_^klZ\e_gbx ihemq_gguohj_rag hij_^_e_gghc-imZdl]ggh_kdhc- mq bkke_^h\Zl_evkdhc beb gZmqgh	L_fu ^hdeZ^h\ khh[s_
6.	L\hj_q_kdh_ aZ^Zgb_	QZklbqgh j_]eZf_glbjh\Zggh_ g_klZg^Zjlg_h_j_r_gb_ b ihZah klbjh\Zlv mf_gby bgl_]jbjh\Zd guo h[eZkl_c Zj]mf_glbjh\Zlv lhqdm aj_gby Fh`_l \uihegyhv Zevghf ihjy^d_ beb ]jmiihc h[r	L_fu ]jmiih\uo b bebmbo Zevguo l\hj_q_kdbo aZ^
7.	L_kl	Kbkl_fZ klZg^Zjlg_h_j_r_gb_ b xsZy Z\lhfZlbabjh\Zlv ijh_p_gmj mjh\gy agZgbc b mf_glbhky[mqZ	Nhg^ l_klh\uo aZ^Zgbc
8.	Wkk_	Kj_^kl\h iha\heyxs__ hp_gbkv s_]hky ibkvf_ggh baeZ]Zdvgghk ijh[e_fu kZfhklhyl_evgh ZjgZeb ijh[e_fu k bkievah\Zgb_f dhg lbq_kdh]h bgkljmf_glZjby khhk\ pbiebgv ^_eZlv \u\h^u h[h[sZ ihabpbx ih\evkZhc ijh[e_f_	I_j_q_gv l_f ^ey wkk_

Hp\_gb\Zgb\_ knhjfbjh\Zgghklb dhfi\_ijb prb kl gjh d kh d h^bZ o Z  
`\_ ijb \uiheg\_gbb ibkvf\_gguo aZ^Zgbc

### 7.3.2. Mjh\g\_\Zy rdZeZ ihdZaZI\_e\_c knhjfbjh\Zgghklb

Ijb hk\\_s\_gbb hp\_ghqguo kj\_^kl\ ih ij\_^f\_lm ij\_ih^Z\ZI\_  
knhjfbjh\Zgghklb m h[mqZxsboky g\_gpbk^bfuke\_d^fix\_s\_c mjh\  
lZdkhghfbq\_kdhc rdZe\_ ij\_^eh`\_gghc ; ;emfhf KR: b ijhn

1 mjh\\_gAgZgb\_

WIhl mjh\\_gv h[hagZqZ\_l aZihfbgZgb\_ b \hkijhba\\_^\_gb  
J\_qv fh`\_l b^Ib h jZaebqguo \b^Zodklg d j jZgZdylh\ ^h p\_ehkl  
l\_hjbc H[sZy q\_jlZ wlh-cijbZhf h gZgb\_ khhl\\_lkl\mxsbomk\\_^\_  
^\_gl agZ\_l aZihfbgZ\_l b \hkijhba\h^bl mihlj\_[ey\_fu\_ l\_j  
nZdlu agZ\_l f\_lh^u b ijhp\_^mju agZ\_l hkgh\guj b gpbj lby ag

2 mjh\\_gVhgbfZgb\_

IhdZaZI\_e\_f kihkh[ghklb ihgbfZlv agZq\_gb\_ bamqZggh]h  
ah\Zgb\_ ljZgkeypby fZI\_jbZeZ ba h^ghc nhjf\h\@jZ\_j\_gby^a\  
h^gh]h @yaudZ^a gZ ^jm]hc gZijbf\_j - bafZle fZl b g d h xnhj f udZc  
kl\\_ ihdZaZI\_ey ihgbfZgby fh`\_l lZd`\_ \uklmiZlv bgl\_jij\_lZp  
h[tykg\_gb\_ djZldh\_ baeh`\_gb\_ beb`\_ ij\_^iheh`\_gb\_hh ^Z  
[ulbc ij\_^kdZaZgb\_ ihke\_^kl\bc j\_amevlZih\ LZdko\_h^yq\_  
ijhklh\_ aZihfbgZgb\_ fZI\_jbZeZ

H[mqZxsboky ihgbfZ\_l nZdlu ijZ\beZ b ijbgpbiu bgl\_j  
fZI\_jbZe ko\_fu ]jZnbdb ^bZ]jZffu ij\_h[jZam\_l keh\\_kguc  
kdb\_ \ujZ`\_gby ij\_^iheh`\_bl\_evgh hibku\Z\_l [ml^rdZlsbihkba  
bf\_xsboky ^Zgguo

3 mjh\\_gYbf\_g\_gb\_

WIhl mjh\\_gv h[hagZqZ\_l mf\_gb\_ bkihevah\Zlv bamq\_gg  
mkeh\byo b \ gh\uo kblmZpbyo Kx^Z \oh^yl ijbfg\_g\_gbh ijZ\  
gh\ ijbgpbih\ l\_hjbc Khhl\\_a hke\vmZlsb\_h[jmq\_gby lj\_[mxl [he\_  
mjh\gy \eZ^\_gby fZI\_jbZehf q\_f ihgbfZgb\_ Kl m^\_gl bkihev  
gh\uo kblmZpbyo ijbfg\_gy\_l aZdhgu l\_hjbb \ dhgdj\_lguo ijZ  
fhgklbjm\_l ijZ\bevgh\_ ijbfg\_g\_gb\_ ^m]j^Z beb ijhp\_

4 mjh\\_gVgZeba

WIhl mjh\\_gv h[hagZqZ\_l mf\_gb\_ jZa[blv fZI\_jbZe gZ  
qlh[u ykgh \uklmiZeZ \_]h kljmdlmjZ Kx^Z hlgkylky \uqe\_g

gb\_ \aZbfhk\ya\_c f\_`^m gbfb hkhagZgb\_ ijbgbbih\ghj]ZgbaZ  
ey\_l kdjulu\_ g\_y\gu\_ ij\_`ih eh`\_gby \b^bl hrb[db b\_mims\_  
gbc ijh\h^bl jZa]jZgbq\_gby f\_`^m nZdlZfb b ke\_`kl\b\yfb h  
guo

5 mjh\\_-g\vb gl\_a

Wlhl mjh\\_-gv h[hagZqZ\_l mf\_gb\_ dhf[bgbjb\Zl e m q b l f\_ gl  
eh\_ h[eZ^Zxs\_\_ gh\baghc LZdbf gh\uf ijh^mdlhf fh`\_l [ulv  
gb\_ ^hdeZ^ ieZg ^\_ckl\bc ko\_fu mihjy^hqb\Zxsb\_ bf\_xsb  
>hkib`\_gb\_ khhl\\_lkl\mxsbo mq\_[guo j\_amevlZlh\ ij\_`i  
l\hj\_q\_kdh]h oZjZgdZijZ\e\_ggmX gZ kha^Zgb\_ gh\uo ko\_f kljm  
g\_[hevrh\_ l\hj\_q\_kdh\_ khqbg\_gb\_ ij\_`eZ]Z\_l ieZg ijh\\_-^\_gby  
agZgby ba jZaebqguo h[eZkl\_c qlh[u khklZ\blv ieZg j\_r\_gby

mjh\\_-g\vp\_gdZ

Wlhl mjh\\_-gv h[hagZqZ\_l mf\_gb\_ hp\_gb\Zlv agZq\_gb\_ lh]  
ml\\_j`^\_gby om^h`\_kl\\_ggh]h ijhba\\_^\_gby bkke\_`h\Zl\_ev  
gby klm^\_glZ ^he`gu hkgh\\_u\Zlvky gZ qzldbo djbl\_jby\gm  
q\_kdbo beb \ghhg\okl\b\_ gZf\_q\_gghc p\_eb Djbl\_jb\Z fh]m  
fbf h[mqZxsbfky beb ij\_`eZ]Zlvky \_fm ba\g\_ gZijbf\_j ij\_`ih^

ljhf`\_mlhqqZy Zll\_klZpby klm^\_glh\ j\_Zebam\_lky \nhj  
l\_kljbh\Zgby hp\_gdb dZq\_kl\Z b gZl\k\gb\ZjZ\Z[hZgZebaZ ^h  
ghklb b kZfhklhyl\_evghklb klm^\_glZ ijb gZibkZgbb dmjkh\uo  
ihk\_sZ\_fhklb aZgylbc

JZ[hlu hl\\_lu klm^\_glh\ hp\_gb\Zxlky ih iylb[Zeevghc kb  
lj\_[h\Zgbyfb d \uklZ\e\_gb\Z`h\p\_f\gdj\_ihf\_dlm

Hp\_gdZ mklguo hl\\_lh\

Hp\_gdZ ^hlebbqgh` klZ\blky \_keb klm^\_gl

lhdZau\Z\_l ]em[hdh\_ b ihegh\_ agZgb\_ b ihgbfZgb\_  
gh]h fZl\_jbZeZ ihegh\_ ihgbfZgb\_ kmsghklb jZkkfZljb\Z\_fuo  
ghf\_jghkl\_c l\_hfbk\y\aa\_Zcb

Mf\_\_l khklZ\blv iheguc b ijZ\bevguc hl\\_l gZ hZkgh\  
eZ \u^\_eylv ]eZ\gu\_ iheh`\_gby kZfhklhyl\_evgh ih^l\\_bj`^Zlv  
f\_jZfb nZdlZfb kZfhklhyl\_evgh b Zj]mf\_glbjh\Zgh ^\_eZlv Z  
MklZgZ\ev\Z`ij\_`f\_lgu\_ gZ hkgh\\_ jZg\_\_ ijbh[j\_l\_ggu^o agZ  
f\_lgu\_ k\yab l\hj\_q\_kdb ijb\_f\_gylv ihemq\_ggu\_ agZgby h\_g\_ag  
\Zl\_evgh qzldh k\yagh h[hkgh\Zggh b [\_ahrb[hqgh baeZ]Z

hl\\_l \ eh]bq\_kch\Zl\\_evghklb k bkihevah\Zgb\\_f ijbgyIhc l  
kh[kl\\_ggu\\_ \u\h^u nhjfmebjh\Zlv lhqgh\\_ hij\\_^\_e\\_gb\\_yb bkl  
lbc aZdhgh\ l\\_hjbc ijb hl\\_l\\_ g\\_ ih\lhjylv ^hkeh\gh l\\_dkl n  
ebi\\_jZlmjguf yajZl\\_evgh b h[klhyl\\_evgh hl\\_qZlv gZ ^hiheg  
mqbl\\_ey KZfhklhyl\\_evgh b jZpbhgZevgh bkihevah\Zlv gZ]e  
fZl\\_jbZeu mq\\_ [gbd ^hihegbl\\_evgm x ebi\\_jZlmjm i\\_j\hbkIh  
mkeh\guo h[hagZq\\_gbc ijb\\_c^\_kgh]h\hZ^Zxsbo hl\\_l bkiheva  
^hdZaZl\\_evkl\Z \u\h^h\ ba gZ[ex^\_gbc b hiulh\

KZfhklhyl\\_evgh m\\_j\\_ggh b [\_ahrb[hqgh ijb\\_gy\\_l  
j\\_r\\_gbb ijh[e\\_f gZ l\hj\\_kdhf mjh\g\\_ ^himkdZ\\_l g\\_ [he\\_e\\_]  
e\\_]dh b\eyZl ih lj\\_ [h\Zgbx mqbl\\_ey bf\\_l g\\_h[oh^bfu\\_ZgZ\ u  
fb q\\_jl\\_`Zfb ko\\_fZfb b jZnbdZfb khimkl\mxsbfb hl\\_l m a  
hl\\_l khhl\\_lkl\mxl lj\\_ [h\Zgbyf

Hp\\_gdZ ^ohjhrh' klZ\blky \_keb klm^\_gl

IhdZau\Z\\_l agZgby \gh]h ijb\\_jZfgh]h fZl\\_jbZeZ >Zz  
b ijZ\bevguc hl\\_l gZ hkgh\\_ bamq\\_gguo l\\_hjbc g\\_agZqbl\\_e  
\hkijhba\\_^\_gbb bamq\\_ggh]h fZl\\_jbZeZ hij\\_^\_e\\_gby ihgyIbc  
g\\_lhqghklb ijb bkihevah\Zgbb gZmq\\_gu\h^Z\\_f bgh[h]e\\_bgbxyo ba  
^\_gbc b hiulh\ fZl\\_jbZe baeZ]Z\\_l \ hij\\_^\_e\\_gghc eh]bq\\_kd  
wlhf ^himkdZ\\_l h^gm g\\_jm[mx hrb[dm beb g\\_ [he\\_ ^\mo g\\_  
kZfhklhyl\\_evgh ijb lj\\_ [h\Zgbb beb ijb ig\\_ [heZ\Zc\\_elyfhsbhkgh\  
mk\hbe mq\\_ [guc fZl\\_jbZe ih^l\\_j`^Z\\_l hl\\_l dhgdj\\_lgufb ijb  
qZ\\_l gZ ^hihegbl\\_evgu\\_ \hijhku mqbl\\_ey

Mf\\_l kZfhklhyl\\_evgh \u^\_eylv ]eZ\gu\\_ iheh`\_gby \  
gZ hkgh\Zgbb nZdlh\ b ijb\\_jZfgh]h sZl\h^u mkIzgZ\eb\Zlv  
f\\_lgu\\_ k\yab ljb\\_gylv ihemq\\_ggu\\_ agZgby gZ ijZdlbd\\_ \  
kh[ex^Zlv hkgh\gu\\_ ijZ\beZ dmevlmju mklghc j\\_qb b khijh\  
ihvah\Zlv gZmqgu\\_ l\\_jfbgu

G\\_ h[eZ^Z\\_l ^hklZlv]h]fjZ]lu kh kijZ\hqqhc ebi  
mq\\_ [gbdhf i\\_j\hbkIhqqbdZfb ijZ\bevg h jbg\\_lbgm\\_lkyk gh j  
dZ\\_l g\\_jm[u\\_ gZjmr\\_gby ijZ\be hnhjfe\\_gby ibkvf\\_gguo jZ[h

Hp\\_gdZ ^m^h\^e\\_l\hjbl\\_evgh' klZ\blky \_keb klm^\_gl

Mk\hbe hkgh\ghZgk^mjg\\_ [gh]h fZl\\_jbZeZ bf\\_l ijh  
gbb fZl\\_jbZeZ g\\_ ij\\_iyIkl\mxsb\\_ ^Zevg\\_cr\\_fm mk\h\\_gbx ijh]

FZI\_jbZe baeZ]Z\_l g\_kbkl\_fZl babjh\Zggh njZ]f\_glZ  
^h\ZI\_evgh

IhdZau\Z\_l g\_^hklZlhqgm x knhjfbjh\Zggh gZgbc hbl^m^evg  
\u\h^u b h[h[s\_gby Zj]mf\_glbjm\_l keZ[h ^himkdZ\_l \ gbo hrb  
>himklbe hrb[db b g\_lhqghklb \ bkihevah\Zgbb gZ  
hij\_^\_e\_gby ihgy|bc ^Ze g\_^hklZlhqgh q\_ldb\_

G\_ bkihevah\Ze \ dZq\_kl\ \_ ^hdZaZI\_evklàZgZ]e^u b  
gbc nZdlh\ hiulh\ beb ^himklbe hrb[db ijb bo baeh`\_gbb

Bkiulu\Z\_l aZljm^g\_gby \ ijb\_f\_g\_gbb agZgbc g\_h[o  
aZ^Zq jZaebqguo lbih\ ijb h[tykg\_gbb dhgdj\_lguo y\ e\_gbc g  
beb \ ih^l\ \_j`^\_gbb dhgdj\_hlgjZd]bq\_kdh]h ijb\_f\_g\_gby l\_hjbc

HI\qZ\_l g\_ihegh gZ \hijhku ij\_ih^Z\ZI\_ey mikkdZy  
ijhba\h^bl kh^\_j`Zgb\_ l\_dklZ mq\_[gbdZ gh g\_^hklZlhqgh ih  
gby bf\_xsb\_ \Z`gh\_ agZq\_gb\_ \ wlhf l\_dkl\_

H[gZjm`b\Z\_l g\_^hklZlhqgm gZgb\_ hl^\_evguo ihehh\_gbc  
ba\\_^\_gbb l\_dklZ mq\_[gbdZ aZibk\_c i\_j\hbklhqgbdh\ beb  
mqbl\_ey ^himkdZy]jm^gum hrb[db

Hp\_gdZ ^g\_m^h\ e\_l\hjbl\_evgh' klZ\blky \_keb klm^\_gl  
g\_ mk\hbe b g\_ jZkdjke^\_hjk\_gggh\_fZI\_jbZeZ  
g\_ ^\_eZ\_l \u\h^h\ b h[h[s\_gbc  
g\_ agZ\_l b g\_ ihgbfZ\_l agZqbl\_evgm x beb hkgZ\gm x  
l\_jbZeZ \ ij\_^\_eZo ihklZ\ e\_gguo \hijhkh\  
bf\_\_l keZ[h knhjfbjh\Zggu\_ b g\_ihegu\_ agZgby b g\_  
j\_r\_gbx dhgdj\_hjggh\ b aZ^Zq ih h[jZapm  
ijb hl\\_l\_ gZ h^bg \hijhk ^himkdZ\_l [he\_\_ ^\mo ]j  
g\_ fh`\_l bkijZ\blv ^Z`\_ ijb ihfhsb mqbl\_ey

Hp\_gdZ ibkvf\_gguo jZ[hl

Hp\_gdZ ^hlebbqgh' klZ\blky \_keb klm^\_gl  
\uihegbe jZ[hlm iheghklvx [\_a\_hrb[hd b g\_^hq  
h[t\_f AMGh\ khkl-Z\eykh^\_j`Zgby  
Hp\_gdZ ^ohjhrh' klZ\blky \_keb klm^\_gl

\uihegbe jZ[hlm iheghklvx gh ^himklbe \ g\_c g\_ [he  
hrb[db b h^gh]h g\_^hq\_IZ beb g\_ [he\_\_ lj\_o g\_^hq\_lh\  
h[t\_f AMGh\ khkl-Z\eykh^\_j`Zgby  
Hp\_gdZ ^m^h\e\_l\hjbl\_evgh` klZ\biky \_keb klm^\_gl  
ijZ\bevgh \uihegbe g\_ f\_g\_\_ iheh\bgu jZ[hlu beb ^h  
^\mo ]jm[uo hrb[hd  
^himklbe g\_ [he\_\_ h^ghc ]jm[hc b h^ghc g\_]jm[hc hr  
IZ  
^himklbe g\_ [he\_\_ lj\_o g\_]jm[uo hrb[hd  
h^ghc g\_]jm[hc hrb[db b lj\_o g\_^hq\_lh\  
ijb hlkmlkl\bb hrb[hd gh ijb g\_Zyellbqgb^qgluljh\  
\eZ^\_\_l AMGZfb \-h[t\_kh^\_j`Zgby  
Hp\_gdZ ^g\_m^h\e\_l\hjbl\_evgh` klZ\biky \_keb h[mqZxsbf  
^himklbe qbkeh hrb[hd b g\_^hq\_lh\ ij\_bhd\blm^ysc\_\_ gl  
fh`\_l [ulv \uklZ\e\_gZ hp\_gdZ ^`  
beb \_keb ijZ\bevgh \uihegbe f\_g\_\_ iheh\bgu jZ[hlu  
h[t\_f AMGh\ mqZs\_]hky f\_g\_\_ kh^\_j`Zgby

### 7.3.3.Hp\_gb\Zgb\_ dZq\_kl\Z mklgh]h hl\\_IZ ijb ijhf`m Zll\_klZpbb h[mqZxs\_]hky

Mjh\\_gv agZgbc mf\_gb\_d[mqZxs\_]hky ijb mklghf hl\\_l  
ijhf`mlhqghc Zll\_klZpbb hij^\_ey\_lky hp\_gdZfb @hlebbqgh^a  
l\_evgh^a @g\_m^h\e\_l\hjbl\_evgh^a ih ke^mxsbf djbl\_jbyf  
Hp\_gdZ @hlebbqgh^a klZ\biky \_keb  
- ihegh jZkdjulh kh^\_j`Zgb\_ fZl\_jbZeZ  
- fZl\_jZe baeh`\_g ]jZfhlgh \ hij^\_e\_gghc eh]bq\_kd  
klb  
- ijh^\_fhgkljbjh\Zgh kbkl\_fgh\_ b ]em[hdh\_ agZgb\_ ijh  
- lhqgh bkihevam\_lky l\_jfbgheh]by  
- ihdZaZgh mf\_gb\_ beexkljbjh\Zlv l\_hj\_lbq\_kdb\_ ihe  
ijbf\_jZfbjbf\_gylv bo \ gh\hc kblmZpbb  
- ijh^\_fhgkljbjh\Zgh mk\h\_gb\_ jZg\_\_ bamq\_gguo khir  
knhjfbjh\Zgghklv b mklhcqb\hklv dhfi\_l\_gpbc mf\_gbc b gZ\ul  
- hl\\_l ijha\mqZe kZfhklhyl\_evgh [\_a gZ\h^ysbo \hijh

- ijh^\_fhgkljbjh\ZgZ kih\g\_hkdb ljb\_f\_gylv agZgb\_ l\_h  
r\_gbx ijhn\_kkbhgZevguo aZ^Zq  
- ijh^\_fhgkljbjh\Zgh agZgb\_ kh\j\_f\_gghc mq\_[ghc b gZ  
- ^hims\_gu\_h^gZg\_lhqghklb ijb hk\\_s\_gbb \lhjhkl\_i\_g  
dhlhju\_ bkijZ\eyxlky ih aZf\_qZgbx  
Hp\_gdZ @h^h\Z\blky \_keb  
- \hijhku baeZ]Zxlky kbkl\_fZl babjh\Zggh b ihke\_^h\Zl  
- ijh^\_fhgkljbjh\Zgh mf\_gb\_ ZgZebabjh\Zlv fZl\_jbZe  
ghkyl Zj]mf\_glbjh\Zgguc b ^hdZaZl\_evghc oZjZdl\_j  
- ijh^\_fhgkljbjh\Zgh mk\h\_gb\_ hkgh\ghc ebl\_jZlmju  
- hl\\_l m^h\e\_l\hjy\_l \ hkgh\ghf lj\_[h\Zgbyf gZ hp\_gd  
wlhf bf\_\_l h^bg ba g\_^hklZldh\  
 \ baeh`\_gbb ^hims\_gu g\_[hevr\_b\_ ijh[\_eu g\_ bkdZa  
\\_lZ  
 ^hims\_gu\_h^gZg\_^hq\_lZ ijb hk\\_s\_gbb hkgh\gh]h kh  
bkijZ\eg\_u ih aZf\_qZgbx ij\_ih^Z\Zl\_ey  
 ^hims\_gu hrb[dZ beb [he\_\_ ^\mo g\_^hq\_lh\ igb hk\  
guo \hijhkh\ dhlhju\_ e\_]dh bkijZ\eyxlky ih aZf\_qZgbx ij\_ih^  
Hp\_gdZ @m^h\e\_l\hjbl\_evgh^a klZ\blky \_keb  
- g\_ihegh beb g\_ihke\_^h\Zl\_evghZgZ\_kdfZl\_hjkkZeZ gh  
aZgh h[s\_\_ ihgbfZgb\_ \hijhkZ b ijh^\_fhgkljbjh\Zgu m^\_gby  
g\_cr\_]h mk\h\_gby fZl\_jbZeZ  
- mk\h\_gu hkgh\gu\_ dZl\_]hjbb ih jZkkfZljb\Z\_fmfm b  
ijhkZf  
- bf\_ebkv aZljm^g\_gby beb ^hims\_gu\_gbb[dbgykbicj\_`b  
ihvah\Zgbb l\_jfbgheh]bb bkijZ\eggu\_ ihke\_ g\_kdhevdbog  
- ijb g\_iheghf agZgbb l\_hj\_lbq\_kdh]h fZl\_jbZeZ \uy  
knhjfbjh\Zgghklv dhfi\_l\_gpbc mf\_gbc b gZ\udh\ klm^\_gl g\_  
\ gh\hcrkZpbb  
- ijh^\_fhgkljbjh\Zgh mk\h\_gb\_ hkgh\ghc ebl\_jZlmju  
Hp\_gdZ @g\_m^h\e\_l\hjbl\_evgh^a klZ\blky \_keb  
- g\_ jZkdjulh hkgh\gh\_ kh^\_j`Zgb\_ mq\_[gh]h fZl\_jbZe  
- h[gZjm`\_gh g\_agZgb\_ beb g\_ihgbfZgb\_ [hevr\_c beb  
mq\_[gh]h fZl\_jbZeZ

- ^him\_sgu hrb[db \ hij\_^\_e\_gbb ihgylbc ijb bkihevah  
 ]bb dhlhju\_ g\_ bkijZ\^e\_gu ihke\_ g\_kdhevdbogZ\h^ysbo \hij  
 - g\_ knhjfbjh\Zgu dhfi\_l\_gpbb mf\_gby b gZ\udb  
 IhdZaZI\_eb ^ey hp\_gdb mklgh]h hl\\_IZ \ ijb\yad\_ dhfi  
 \Zgbyb\\_^\_gu \ gb`\_ke^mxs\_c IZ[ebp\_

	IhdZaZI_eb hp_gb\Zgby	Dh^u dhfi l_gpbc ijh jy_fuo k i fhsvx ihZ aZI_e_c	RdZeZ hp_gb\
1.	H[mqZxsbcy bf__l kms_kl\_ggu_ ij hkggh\gh]h mq_[gh]h fZI_jbZeZ ih^k kh[_g Z]mf_glbjhhZgg^hbZil_evga_ _ ]Zlv ^himkdZ_l ]jm[u_ hrb[db \ hl\ hl\_qZ_l gZ aZ^Z\Z_fu_ dhfbkkb_`e gy_lky k hl\_lhf g_ ih^l\_j`^Z_l gk pbc ij_^h k g uo ijh]jZffhc	ID ±4,5,19	G_m^h\^ebl\bjg
2	H[mqZxsbcyZau\Z_l agZgb_ hkiZve \ h[t_f_ g_h[oh^bfhf ^ey ij_^klhy gZevghc ^_yl_evghklb ijb hl\_l_ g ^hihegbl_evgu_ \hijhku d_l^]jm[uo gh bkiulu\Z_l agZjm^gihke_ ^h\ZI_e baeh`_gby ihgeg hc f_j_ ^_fhgkljbjm ghklv ijbfgylv l_hj_l bq_kdb_ agZ ijZdlbq_kdboc kblmZpbc ih^l\_j`^Z_ l_gpbc ij_^mkfhlij_gguo ijh]jZffhc ^himklbfhf mjh\g_	ID ±4,5,19	M^h\^e_l\hjbl_ev
3	H[mqZxsbcy ihdZagZ_ agZgh]jZffgh fZI_jbZeZ hkggh\ghc b ^hihegbl_e ^Z_l ihegu_ hl\_lu gZ l_hj_l bq_kdb ^hihegbl_evgu_ \hijhku ^himkdZg ghklb ijZ\bevgghy_ijbf_hj_l bq_kdb_ i d hp_gd_ ijZdlbq_kdboc kblmZpbc ih^l\_j`^Z_ rbc mjh\_gv hk\h_gby fZI_jbZeZ jb ^Z_l hk\h_gb_ dhfi_l_gpbc ij_^hm ]jZffhc	ID ±4,5,19	Ohjhrh
4	H[mqZxsbcy ihdZau\Z_l \k_klhjh agZgby ijh]jZffgh]h fZI_jbZeZ\gag ^hihegbl_e`ghcjZlmju ihZeevgn b hl\_qZ_l gZ \hijhkuh[begbZ_evgu_ \l m\_j_ggh hjb_glbjm_lky \ ijh[e_fg fhgklbjm_l kihkh[ghklv ijbfgylv agZgby ^ey ZgZebaZ ijZdlbq_kdboc \bevggu\h^u hij\ey_l \hj_q_kdb_ kih ihdfZgbb baeh`_gbb b bkihevah\Z fZI_jbZeZ ih^l\_j`^Z_l ihegh_ hg\ pbc ij_^mkfhlij_gguo ijh]jZffhc	ID ±4,5,19	Hlebqgh

Lbih\u\_ aZ^Zgby b bgu\_ fZI\_jbZeu g\_h[oh^bfu\_  
 gby Zgbc mf\_gbc b gZ\udh\ b beb hiulZ ^\_yl\_evgl  
 amxsb\_ wIziu nhjfbjh\Zgby dhfi\_l\_gpbc

	Dhfi_l_gpb		Hp_ghqgu_ kj_^kl\Z
	mf_gb_f ijb hkgg\gu_ f nbgZgkh\h]h_ g_^`f_gIz ^eg db Zdlb\h\ _m gby h[hjhlguf lZehf ijbgygb \_klbpbhgguo_ gbc j_r_gbd gZgkbjh\Zgbj fbjh\Zgbx b^ ^_g^ghc iheb kljmdlju dZ \ lhf qbke_ ijbgylbb j_r_ k\yaZgguo kb yfb gZ fbj jugdZo \ mk ]eh[ZebaZp)bb	wI nhjfbj \Zgby f d i_l_gpbc	L_klu ih_f\k_fZf ^bkpbie  <hijhku d aZq_lm
	kihkh[ghklvx Z jh\Zlv \aZbfhk\y ^m nmgdpbhg kljZl_]byfb dhfi p_evx ih^]hlhZ eZgkbjh\Zgguo\ e_gg_kdbo j_r- 5);	wI nhjfbj \Zgby f d i_l_gpbc	L_klu ih \k_f l_fZf ^bkp  <hijhku d aZq_lm
	\eZ^_gb_f gZ\ud hj^bgZpbb ij_b^ fZI_evkdhc ^_yl \ p_eyo h[_ki_hq ]eZkh\Zgghklb_ gby [baigZkgZ \k mqZklgbdZ-10); ID	wI nhjfbj \Zgby f d i_l_gpbc	L_klu ih \k_f l_fZf ^bkp  <hijhku d aZq_lm

AZ^Zgby ^ey ijhf\_`mlhqghc Zll\_klZpb

< ijhp\_kk\_ bamq\_gby ^bkpbiebg hkm\_s\_kl\ey\_lky ijhf\_`r  
klZpb

L\_dmsbc dhgljhev agZgbc ijh\h^biky \ \b^\_ hijhkZ gZ  
ijZdlbq\_kdbo aZ^Zgbc

ijhf\_`mlhqgZy Zll\_klZpby ijh\h^biky \ P\be\vx ly\kely jhkZ gip  
\\_jblv mk\h\_gb\_ bamq\_ggh]h e\_dpbhggh]h fZl\_jbZeZ

L\_klu ih l\_f\_  
< JZb ghe\_\_ qZklh \klj\_qZxsbfky \b^hf kh[kl\\_gghklb yley

Z qZklgZy  
[ jhkm^Zjkl\\_ggZy  
\ fmgpbpiZevgZy

] kf\_rZggZy  
D dhff\_jq\_kdbf hj]ZgbaZpbyf g\_ hlghkylky  
Z ohayckl\\_ggu\_ lh\Zjbs\_kl\Z b h[s\_kl\Z

[ ijhba\h^kl\\_ggu\_ dhhi\_jZlb\u  
\ ihlj\_[b\k\debv\_ dhhi\_jZlb\u  
] jhkm^Zjkl\\_ggu\_ mgbIZjgu\_ ij\_^ijbylby

H^gbf mqj\_^bl\_e\_f fh`\_l [ulv kha^Zgh ke\_^m xjsZy\Zj] ZgbaZ  
nhjfZ ij\_^ijbylby

Z h[s\_kl\h k h]jZgbq\_gghc hl\\_lkl\\_gghklvx  
[ ijhba\h^kl\\_gguc dhhi\_jZlb\  
\ H:H hldjulh\_ Zgdp\_b h g s\_jkl\h

] A:H aZdjulh\_ Zdpbhg\_jgh\_ h[s\_kl\h  
lh hlghr\_gbx d mqZklgbdZf ihegh]h lh\Zjbs\_kl\Z ^\_ckl\m\_l

Z qZklbqgZy  
[ \ ij\_^\_eZo kmff \g\_k\_gguo bfb \deZ^h\  
\ ihegZy

] g\_^\_ckl\m\_l gbdZdZy hl\\_lkl\\_gghklv  
Bf\_xl eb h j Z\hayckl\\_ggu\_ lh\Zjbs\_kl\Z b h[s\_kl\Z \uimkdZ

Z ^Z  
[ ^Z gh ihke\_ e\_l jZ[hlu  
\ g\_l

Lh\Zjbs\_kl\h gZ \\_j\_ g-Z\am]Z km ih  
Z ihegh\_

[ ohayckl\\_ggh\_  
\ dhffZg^blgh\_  
] qZklbqgh\_

lh hlghr\_gbx d dhffZg^bkIZf \ lh\Zjbs^k\kl\gnZ\_l hg\\_lkl\  
ghklv

Z qZklbqgZy  
[ \ ij\_^\_eZo kmff \g\_k\_gguo bfb \deZ^h\  
\ ihegZy

] g\_^\_ckl\m\_l gbdZdZy hl\\_lkl\\_gghklv  
< Jhkkbb kZfhc jZkijhkljZg\_gghc ihZ]Z gba Zpb hgg h gZklhys\_  
\\_fy yley\_lky

Z lh\Zjbs\_kl\jh\_gZ \\_  
[ ijhba\h^kl\\_gguc dhhi\_jZlb\  
\ h[s\_kl\h k h]jZgbq\_gghc hl\\_lkl\\_gghklvx HHH  
] hldjulh\_Zdpbhg\_jgh\_h[s\_kl\h H:H  
^ aZdjulh\_Zdpbhg\_jgh\_h[s\_kl\h A:H  
Mqj\\_^\\_ggh\_h^gbf beb g\_kdhevdbfb ebpZfb h[s\_kl\h mk  
jh]h jZa^\\_gZ\_g^heb hij\\_^\\_egguo mqj\\_^\\_bl\_evgu^fb ^hdmf\_glZ  
mqZklgbbdb g\_hl\\_qZxl ih h[yaZl\_evkl\Zf h[s\_kl\Z b gg\_kml  
guo k ^\_yl\_evghklvx h[s\_kl\Z \ ij\\_^\\_eZo klhbfhklb \g\_lk\_ggu  
ky  
Z h[s\_kl\h k h]jZgbq\_ggghck\_lh\l\\_lkl\\_gghklvx HHHg  
[ h[s\_kl\h k ^hihegbl\_evghc hl\\_lkl\\_gghklvx H>H  
=eZ\ghc hkh[\_gghklvx h[s\_kl\Z k ^hihegbl\_evghc hl\\_lkl\  
lh qlh  
Z hgh fh`\_l [ulv h[jZah\Zgh h^gbf mqZklgbbdbf  
[ \_]h mqZklgbbdb g\_hl\\_qZxl ih h[yaZl\_evkl\Zf h[s\_kl\Z k  
guo k ^\_yl\_evghklvx h[s\_kl\Z \ ij\\_^\\_eZo klhbfhklb \g\_k\_ggu  
\ \_]h mqZklgbbdb kheb^Zjgh g\_kml km[kb^bZjgmh hl\\_lkl\\_gg  
s\_kl\Z \ h^bgZdh\hf ^ey \k\_o djZlghf jZaf\_j\_ d klhbfhklb bo  
] hgf]ml ^hihegbl\_evgh ijbgbfZlv \deZ^u hl gZk\_e\_gby  
Bklhgbbdb h[yaZl\_evkl\Zf h[s\_kl\Z k ^hihegbl\_evghc hl\\_lkl\  
^hihegbl\_e-23,25, 29, 32, 34, 37, 40, 44, 45, 46, 53, 56,59, 60.  
L\_klu ih l\_f\_  
KhklZ\eyxsb\_ nbgZgkh\hc fbdjhkjfZlv\_e^k^l\Zb gb  
: ihklZ\sbdb ihdmiZl\_eb dhgdmj\_glu  
; ihklZ\sbdb ihkj^gbbd ihdmiZl\_eb dhgdmj\_glu  
< ihklZ\sbdb ihkj^gbbd ihdmiZl\_eb dhgdmj\_glu dhgl  
KhklZ\eyxsb\_ fZdjhkj^u ij^ajbgbfZl\_evkl\Z \dexqZxl nZ  
: ijbjh^guc iheblbq\_kdbc wdghghfbq\_kdbc  
; ijbjh^guc l\_ogbq\_kdbc ^\_fh]jZnbq\_kdbc dmevlmjguc  
< ijbjh^guc iheblbq\_kdbc wdghghfbq\_kdbc l\_ogbq\_kdbc  
= ijbjh^guc iheblbq\_kdbc wdghghfbq\_kdbc c lb\_ogbq\_kdbc  
nbq\_kdbc  
lhkj^gbdZfb nbgZgkh\h]h jugdZ fh]ml [ulv  
: lh]h\h^u\_ ihkj^gbbd  
; ihkj^gbbd ih hj]ZgbaZpbb lh\Zjh^b`\_gby  
< fZjd\_lbg]h\h^u\_ ihkj^gbbd  
= nbgZgkh\h^u\_ ihkj^gbbd  
IhdmiZl\_eyfb n\hg Zgkh\h^u\_ ihkj^gbbd  
: ihdmiZl\_eb ihlj\_[bl\_evkdh]h jugdZ  
; ihdmiZl\_eb jugdZ ijhba\h^bl\_e\_c  
< ihdmiZl\_eb jugdZ ijhf`\_mlhgguo ijh^Z\ph\  
= ihdmiZl\_eb jugdZ ]hkm^Zjkl\\_gguo mqj\\_^\\_gbc  
Dhgdmj\_glu fbdjhkj^u ij^ajbgbfZl\_e  
: `\_eZgghgdmj\_glu  
; lh\Zjgm^h\h^u\_ dhgdmj\_glu  
< lh\Zjgm^h\h^u\_ dhgdmj\_glu  
= fZjd\_lbg]h^u\_ dhgdmj\_glu  
DhglZdlgu\_ Zm^blhjbb ih oZjZdl\_jm \ha^\_ckl\by fh]ml [ul  
: [eZ]hl\hjbl\_evgu\_  
; bkdhf\_u\_  
< g\_`\_eZl\_evgu\_

Hkgh\gu\_ l\_g^h gpb\by ijbjh^gh]h nZdlhjZ fZdjhkj^u gZ  
ijbgbfZI\_evkl\Z oZjZdl\_jbamxky  
: hij\_^\_e\_gguf ^\_nbpblhf g\_dhlhjuo \b^h\ kujvy  
; l\_g^\_gpb\_c d m^hjh`Zgbx wg\_j]hghkbl\_e\_c  
< jhklhf aZ]jyag\_gby hdjm`Zxs\_c kj^u  
= jZklmsbf \f\_rZI\_ hkm^Zjkl\Z \ ijhp\_kk jZpbhgZevgh]h b  
\hkijhba\h^kl\Z ijbjh^guo j\_kmjkh\  
Hkgh\gu\_ gZijZ\le\_gby \ha^\_ckl\by iheblbq\_kdh]h nZ  
gZ ij\_^ijbgbfZI\_evkdmx ^\_yl\_evghklv  
: m\\_ebq\_gb\_ qbkeZ aZdhgh^ZI\_evguo Zdlh\  
; m\\_ebq\_gb\_ qbkeZ aZdhgh^ZI\_evguo Zdlh\ j\_]mebjmxsbo ij  
^\_yl\_evghklv  
< ih\ur\_gb\_ lj\_[h\Zgbc kh kljhgu ]hkm^Zjkl\\_gguohmqj\  
[ex^\_gb\_f aZdhgh\  
Bklhqgdb h[yaZ 19, 20, 21;  
^hihegbl\_ev 22, 23, 25, 29, 31, 34, 37, 40, 41, 44, 45, 46, 53, 56, 59, 60.  
L\_klu ih l\_f\_  
1. NbgZgkh\uc f\_g\_^`f\_gl ij\_^klZ\ey\_l kh[hc  
Z ]hkm^Zjkl\\_ggh\_ mijZ\le\_gb\_ nbgZgkZfb  
[ mijZ\le\_gb\_ nbgZgkh\ufb ihlhdZfb dhff\_jq\_kdh]h ij\_  
mkeh\byocb\h\Zgby  
\ mijZ\le\_gb\_ nbgZgkh\ufb ihlhdZfb g\_dhff\_jq\_kdh]h ij\_  
2. NbgZgkh\Zy kljZw]hby  
Z hij\_^\_e\_gb\_ ^he]h\j\_f\_ggh]h dmjkZ \ h[eZklb nbg  
gZijZ\le\_ggh]h gZ j\_r\_gb\_ djmighfZkrlZ[guo aZ^Zq  
[ j\_r\_gb\_ aZ^Zq dhg dzijZ]h\blby nbgZgkh\ ij\_^ijbylby  
\ jZajZ[hldZ gh\uo nhjf b f\_lh^h\ jZkij\_^\_e\_gby^ ^\_g\_  
ijbylby  
3. D kh[kl\\_gguf kj\_^kl\Zf dZiblZem ij\_^ijbylby hlghkylky  
Z mklZ\guc dZiblZe  
[ j\_a\_j\guc nhg^  
\ a^Zgb\_  
] g\_jZkij\_^\_e\_ggZy ijb[uev  
^ ]hlh\Zy ijh^mdpby  
\_ ^\_[blhjdkZy aZ^he`\_gghklv  
4. D Zdlb\Zf ij\_^ijbylby hlghkylky  
Z m[uldb  
[ dj\_^blhjdkZy aZ^he`\_gghklv  
\ ^h[Z\hqguc dZiblZe  
] iZl\_glu  
^ djZldhkjhqgu\_ [Zgdh\kdb\_ kkm^u  
\_ \g\_h[hjhlg\_u nhg^u  
5. DZdb\_ kj\_^kl\Z ba \ghggbdhbkfh`\_l ijb\le\_qv ij\_^ijbylb\_  
nbgZgkbjh\Zgby dZiblZevguo \eh`\_gbc  
Z j\_bg\\_klbjh\Zggmx ijb[uev  
[ ZfhjlbaZpbhggu\_ hlqbke\_gby ij\_^ijbylby  
\ h[hjhlg\_u kj\_^kl\Z  
] [Zgdh\kdbc dj\_^bl  
^ [x^`\_lgu\_ Zkkb]gh\Zgby  
6. NbgZgkh\Zy iheblbdZ ij\_j^ijbylby ey\_l kh[hc  
Z ^\_yl\_evghklv ij\_^ijbylby ih p\_e\_gZijZ\le\_gghfm bkihe  
[ kh\hdmighklv kn\_j nbgZgkh\uo hlghr\_gbc gZ ij\_^ijby

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\ nbgZgkh\uc f_oZgbaf y\eyxsbcky khklZ\ghc qZklvx
ijhba\h^kl\hf
] hljZ`_gb_ laZ Zjbjh[j_l_gb_ \g_h[hjhlguo b h[hjhlguo
[_klhbfhklb ijhba\h^bfhc ijh^mdpbb
7. DZiblZevgu_ \eh±wgbby
Z nbgZgkbjh\Zgb_ \hkijhba\h^kl\Z hkgh\guo nhg±h\ b
\h\ ij_^ijbylby
[ \eh`_gb_ ^_g_`guo kj_^kl\ \ Zdb\ZdkjbfZrekvguc ^hoh^
\ ^he]hkjhqgh_ \eh`_gb_ ^_g_`guo kj_^kl\ \ nbgZgkh\u
8. lhdZaZl_ev oZjZdl_jbamxsbc h[t_f j_Zebah\Zgghc ijh^m
kmffZ qbklh]h ^hoh^Z ij_^ijbylby jZ\gZ h[±wdhkmff_ ba^_j`_d
Z nbgZgkh\uc e_\_jb^`
[ ijhba\h^kl\_gguc juqZ]
\ ihjh] j_gIz[_evghklb
] kbeZ \ha^_ckl\by hi_jZpbhggh]h juqZ]Z
^ lhqdZ jZaju\Z
_ aZiZk nbgZgkh\hc ijhqghklb
9. HklZlhqgZy iheblbdZ ^b\b^_g^guo \uieZI khhl\_lkl\m_l
Z dhgk_j\Zlb\ghfm ih^oh^m d nhjfbjh\Z gbb^_b_g]ghh^_igb
eblbdb
[ mf_j_gghfm dhfijhfbkkghfm ih^oh^m
\ Z]j_kkb\ghfm ih^oh^m
10. DZdb_ l_jfbgu y\eyxlky kbghgbfZfb
Z Zdlb\u nbgZgkh\u_
[ Zdlb\u h[hjhlgu_
\ Zdlb\u l_dmsb_
] Zdlb\u \g_h[hjhlgu_
11. Kkkl_fZ mijZ\e_gby nbgZgkZfb±w]l^ijbylby
Z nbgZgkh\Zy iheblbdZ
[ nbgZgkh\Zy kljZl_]by
\ nbgZgkh\uc ZiiZjZl
] nbgZgkh\uc f_oZgbaf
Bklhqgbb h[yaZ±19±20±21:
^hihegbl_ev±23±25±27±29±32±34±36±37±40±44±45±46±49±53±56±59±60.
2. L_klu ih l:f_
=eZ\guf ij_bfms_kl\hf Zdpbhg_jguo h[s_kl\ y\ey_lky
Z \hafh`ghklv \uimkdZlv Zdpbb
[ \hafh`ghklv ijb\le_dZlv \ h[s_kl\h dZiblZeu fgh]bo ebp
\ Zdpbhg_ju g_ hl\_qZxl ih h[yaZl_evkl\Zf h[s_kl\Z
] \hafh`ghklv ihemqZlv ^b\b^_g^u ih Zdpbyf
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[_a kh]eZkby ^jm]bo Zdpbhg_jh\ gZau\Z_lky
Z hldjulh_ Zdpbhg_jgh_ h[s_kl\h H:H
[ aZdjulh_ Zdpbhg_jgh_ h[s_kl\h A:H
\ aZ\bkbfbh_ ohayckl\_ggh_ h[s_kl\h
] ^hq_jg__ ohayckl\_ggh_
:dpbhg_jgh_ h[s_kl\h Zdpbb dhlhj]h jZkij_^_eyxlk] lhev
l_e_c beb bgh]h aZjZg__ hij_^_e_ggh]h djm]Z ebp gZau\Z_l
Z hldjulh_ Zdpbhg_jgh_ h[s_kl\h H:H
[ aZdjulh_ Zdpbhg_jgh_ h[s_kl\h A:H
\ aZ\bkbfbh_ ohayckl\_ggh_
] ^hq_jg__ ohayckl\_ggh_ h[s_kl\h

```

Qbkeh Zdpbhg\_jh\ \ aZdjulhf Zdpbhg\_jghf h[s\_kl\ \_ g\_ fh`\_`  
Z Zdpbhg\_jh\  
[ Zdpbhg\_jh\  
\ Zdpbhg\_jh\  
] Zdpbhg\_jh\  
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Z ^he`gh [ulv ij\_h[jZah\Zgh \ Zdpbhg\_jgh\_ h[s\_kl\h  
[ ^he`gh [ulv ij\_h[jZah\Zgh \ ijhba\h^kl\\_gguc dhhi\_jZlb\  
\ fh`\_l [ulv ebd\b^bjh\Zgh \ km^\_[ghf ihjy^d\_  
] \k\_ \ur\_i\_j\_qbke\_ggu\_ \ZjbZglu \\_jgu  
ljhklZy Zdpby ^Z\_l Zdpbhg\_jm ijZ\h  
Z ihemqZlv \_`\_]h^gh ]ZjZglbjh\Zgguc ^ho-h^ \ nbdkbjh\Zgghf  
f\_j\_  
[ ]hehkZ gZ h[s\_f kh[jZgbb Zdpbhg\_jh\  
ljb\be\_]bjh\Zgguc Zdpbb ^Zxl ijZ\h  
Z ihemqZlv \_`\_]h^gh ]ZjZglbjh\Zgguc ^heh^ \ nbdkbjh\Zgghf  
f\_j\_  
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>hey ijb\be\_]bjh\Zgguc Zdpbc \ h[s\_f h[t\_f\_ \u imkdZ g\_ f  
Z  
[  
\  
]

< kemqZ\_ g\_\uieZlu ^b\b^\_g^h\ ih ijb\be\_]bjh\Zgguf Zdpby  
hgb  
Z \u\h^ylky ba h[hjhIZ  
[ ij\_\jZsZxlky \ ijhklu\_  
\ i\_j\_^Zx gZ hl\\_lkl\\_ggh\_ ojZg\_gb\_ \ ^\_ihablZjbc  
] jZkij\_^\_eyxlky djZlgh f\_`^m \k\_fb mqZklgbdZfb  
>\b`\_gb\_ fZl\_jbZevguo ihlh dh\ gZ ijhfure\_gguo ij\_`ijbylb  
ijh\h`^Zxs\_\_ky \klj\_qguf ^\b`\_gb\_f ^\_g\_`guo kj\_^kl\ \ [\_ag  
ghkbl gZa\Zg  
Z nhj\Zj^gu\_ hi\_jZpbb  
[ nvxq\_jkgu\_ hi\_jZpbb  
\ lheebg]  
] [Zjl\_jgu\_ hi\_jZpbb  
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Z kj\_^gb\_ ba^\_j`db iexk ijb[uev  
[ ihemq\_gb\_ `\_eZ\_fhc ijb[ueb  
\ \k\_ \ur\_i\_j\_gbke\ZjbZglu \\_jgu  
Bklhqgbb h[yaZ 19, 20, 21;  
^hihegbl\_ev 23, 25, 29, 32, 34, 37, 40, 44, 45, 46, 53, 56, 59, 60.  
L\_klu ih l\_f\_  
Jbkd \uihegy\_l nmgdpbb  
: j\_]meylb\gmx\gmaxZ  
; dhgkljmdl\gmx b ^\_kljmdl\gmx  
< khpbZjZgh\mx b bk\lj\_jp\_dlh q\_kdmx  
= ZgZebIbq\_kdmx b bggh\Zpbhgmx  
BklhqgbdZfb jbkdZ fh]ml [ulv  
: kmqZcgu\_ y\e\_gby ijbjh^u

```
; g_gZ^`ghklv l_ogbq_kdbo we_f_glh\  
< g\_jgu_j_r_gby b aZiZa^u\Zgb_j_r_gbc  
= hrb[db f_g_^`f_glZ  
> ^_ckl\by dhgdmj_glh\  
<w^j bkdZ \ aZ\bkbfbhklb hl h[t_dIZ jbkdh\Zlv dhlhjh]h  
: wdghghfbq_kdbc b iheblbq_kdbc  
; wdheh]bq_kdbc b nbabheh]bq_kdbc  
lh kn_j_ \hagbdgh\_gby ij_^ijbgbfZI_evkdb_jbkdb ih^j  
: \g_rgb_  
; \gmlj_ggb_  
< ]eh[Zevguc  
= ehdZevguc  
lh kl_i_gb ijZ\hf_jghklb ij_^ijbgbfZI_evkdb_jbkdb fh]n  
: hijZ\^Zgguc  
; g_hijZ\^Zgguc  
< ijZ\hf_jguc  
= g_ijZ\hf_jguc  
lh kn_j_ ^_yl_evghklb ij_^ijbgbfZI_evkdb_jbkdb ih^jZ  
: ijhba\h^kl\_gguc l_ogbq_kdbc dhff_jq_kdbc  
; ijhba\h^kl\_gguc l_ogbq_kdbc dhff_jq_kdbc \g_  
< ijhba\h^kl\_gguc l_ogbq_kdbc dhff_jq_kdbc nb  
= ijhba\h^kl\_gguc l_ogbq_kdbc dhff_jq_kdbc \g_  
nbgZgkh\uc  
D jbkdZf k\yaZgguf k ihdmiZI_evghc kihkh[ghklvx ^_g  
: bgneypbhgg_u_ b ^_neypbhgg_u_  
; \Zexlgu_ b jbkdb ebd\b^ghklb  
Hkgh\guf ijbgpbihf mijZ\e_gby nhg^h\uf ihjln_e_f ij_  
y\ey_lky  
Z ^b\_jkbndZpby kljmdlju ihjln_ey  
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\ fZdkbfbaZpby gZ^`ghklb ihjln_ey  
Dj_^blgu_bj_bkZjZdl_jgu ^ey ^_yl_evghklb  
Z lhevdh ebp_gabjh\Zgguo [Zgdh\  
[ ex[uo [Zgdh\ b g_[Zgdh\kdbo bgklblmlh\  
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GZb[he__ jZkijhkljZg_gguf \ZjbZglhf kljZI_]bb mijZ\e_  
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Z \ukhdh]j\Zkd kljZI_]by  
[ kljZI_]by ^b\_jkbndZpby jbkdh\  
\ kljZI_]by fbgbfbaZpby jbkdh\  
  
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Z ^hihegbl_evgu_ aZljZlu  
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\ mims_ggZy \u]h^Z  
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j_bkdh\ ij_^ijbylby \uklmiZ_l  
Z ^b\_jkbndZpby jbkdh\ ih ]jmiiZf deb_glh\  
[ ^b\_jkbndZpby jbkdh\ ih \b^Zf hi_jZpbc  
\ wnn_dlb\guc fZjd_lbg]  
Bklhqgdbb h[yaZ#19#20#21;  
^hihegblg
```

```

L_klu ih l_f_
  =jmiiu f_lh^h\ hp_gdb nbgZgkh\uo jbkdh\
  : dZq_kl\_gguc b dhebq_kl\_gguc ZgZeba
  ; dhfie_dkguc ZgZeba
Hkgh\gu_ h[eZklb jbkdZ \ ^_yl_evghklb nbjfu
  : [_ajbkdh\Zy h[eZklv
  ; fbgbfZevgh]h b ih\ur_ggh]h jbkdZ
< djblbq_kdh]h jbkdZ b dZlZkljhnqb_kdh]h jbkdZ
DZq_kl\_gguc ZgZeba fh`_l ijhba\h^blvky
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  ; f_lh^hf wdki_jlguo hp_ghd
D f_lh^Zf dhebq_ggh]h ZgZebaZ hlgkylky
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  ; hp_gdb \_jhylghklb h`b^Z_fh]h ms_j[Z
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  = bkihevah\Zgby ©^_j\_Z j_r_gbc^a
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ijbylby
  =jmiiu nbgZgkh\uo dhwnnbpb_glh\ bkihevam_fug ^ey n
gby ij_^ijbylby b ij_^hl\jZs_gby [Zgdjhlkl\Z ij_^ijbylby
  : ihdZaZl_eb ieZl\_`_kihkh[ghklb b ebd\b^ghklb
  ; ihdZaZl_eb nbgZgkh\hc mklhcqb\hklb b j_glZ[_evghklb
< ihdZaZl_eb ^_eh\hc Zdlb\ghklb ij_^ijbylby
5. ljb hp_gd_ ieZl\_`_kihkh[ghklb ij_^ijbylby bkihevamxky
  : \_ebqbgZ kh[kl\_gguo h[hjhlguo kj_^kl\
  ; dhwnnbpb_glu ebd\b^ghklb
< dhwnnbpb_gl h[_ki_q_gghklb l_dms_c ^_yl_evghklb
gufb kj_^kl\Zfb
  = dhwnnbpb_gl ^he]hkjhqgghc ieZl\_`_kihkh[ghklb
  > dhwnnbpb_gl ihdjulby ijhp_glh\ ih dj_^blZf
6. ljb ZgZeba_ nbgZgkh\hc mklhcqb\hklb ij_^ijbylby bkihev
_glu
  : khhlghr_gby aZ_fgguo b kh[kl\_gguo kj_^kl\
  ; fZg_gghklb b nbgZgkh\hc g_aZ\bkbfbhklb
< h[_ki_q_gghklb kh[kl\_ggufb h[hjhlgufb kj_^kl\Zfb
  = ihdjulby bg\_klbpb
7. lhdZaZl_eb j_glZ[_evghklb dZiblZeZ
  : j_glZ[_evghklv kh\hdmigh]h dZiblZeZ
  ; j_glZ[_evghklv kh[kl\_ggh]h b aZ_fgh]h dZiblZeZ
< j_glZ[_evghklv Zdlb\h\
8. NbgZgkh\u_ dhwnnbpb_glu oZjZdl_jbamxsb_ ^_ehbmX Z
ylby
  : h[sbc dhwnnbpb_gl h[hjZqb\Z_fhklb dZiblZeZ ij_^ijby
  ; dhwnnbpb_gl h[hjZqb\Z_fhklb kh[kl\_gguo kj_^kl\
< dhwnnbpb_gl h[hjZqb\Z_fhklb aZ_fgh]h gghklb
F_lh^u \ha^_ckl\by gZ jbkd
  : ba[_`Zgb_ jbkdZ
  ; m^_j`Zgby jbkdZ
< kgb`_gb_ jbkdZ
  = i_j_^ZqZ jbkdZ
  F_lh^u khojZg_gby jbkdZ
  : ijbgylb_ jbkdZ [_a nbgZgkbjh\Zgby

```

```

; kZfhkljZoh\Zgb_
< \uoh^ ba ahgu
12 F_lh^u kgb`_gby jbkdZ
: ^b\ _jkbndZpby
; efbfbjh\Zgb_
< ih\ur_gb_ mjh\gy bgnhjZpbhggh]h h[_ki_q_gby
  F_lh^u i_j_^Zqb jbkdZ
: kljZoh\Zgb_
; o_^`bjh\Zgb_
< ijhqb_ ^h]h\hjgu_ nhjfu i_j_^Zqb hl\_lkl\_gghklb
  D hkgh\guf nhjZfb^ndZpbb hlghkylky
: ^b\ _jkbndZpby ij_^ijbgbfZI_evkdhc ^_yl_evghklb nbj
; ^b\ _jkbndZpby ihjln_ey p_gguo [mfZ]
< ^b\ _jkbndZpby dj_^blgh]h ihjln_ey nbjfu

```

15. <b^u h]jZgbq\_gbc  
 : ih kjhdZf  
 ; ih kljmdlmj\_

< ih mjh\gx hl^Zqb  
 16. Kh[ulby jh\_lfh]ml ih\e\_qv aZ kh[hc nbgZgkh\uc ms\_] [  
 : hklZgh\dZ beb khdjZs\_gb\_h[t\_fZ ijhba\h^kl\Z  
 ; [Zgdjhkl\h  
 < g\_ij\_^b^\_ggu\_ jZkoh^u  
 = g\_bkiheg\_gb\_ ^h]h\hjguo h[yaZI\_evkl\  
 > km^\_[gu\_ jZkoh^u  
 ? bgu\_ kh[ulby

Bklhqqgdb h[yaZ 19, 20, 21;

^hihegbl\_ev 22, 23, 25, 28, 29, 32, 34, 37,39, 40, 44, 45, 46, 53, 56,59, 60.

L\_klu ih l\_f\_

GZclb lj\_[m\_fmz ghjfm ^hoh^ghklb \_keb ba\\_klgh qlh [\_a

- a. 10%,
- b. 8%,
- c. 11%.

Kb\_kfZlbq\_kdbc jbkd \k\_] ^Z f\_gvr\_ q\_f g\_ kbkl\_fZlbq\_kdbc

- a. ijZ\bevgh\_ ml\\_j`^\_gb\_
- b. gZh[hjhl kbkl\_fZlbq\_kdbc jbkd \k\_] ^Z [hevr\_ q\_f g\_ k
- c. g\_l h^ghagZqghc aZdhghf\_jghklb

GZclb lj\_[m\_fmz ghjfm ^hoh^ghklb \_keb ba\\_klgh qlh [\_a

- a. 23,7%,
- b. 26,7%,
- c. 17,7%.

Dlh y\ey\_lky Z\lhjhfh^\_eb hp\_gdb ^he]hkjhqguo Zdlb\h\"

- a. FZjrZee
- b. RZji
- c. Fh^bevygb

GZclb agZq\_gb\_ [\_lu \_keb ba\\_klgh qlh ij\_fby aZ jbkd k  
 \Zy ^hok^gh lj\_[m\_fzy ghjZ ^hoh^ghklb

- a. 0,5,
- b. 0,5,
- c. 1,5.

Dhwnnbpb\_gl [\_lZ fh`\_l bf\_lv agZq\_gb\_  
a. lhev dh ihev`bl\_evgh\_  
b. g\_hljbpZI\_evgh\_  
c. ex[h\_  
GZclb agZq\_gb\_ [\_lu \_keb ba\\_klgh qlh ij\_fby aZ h\_bkd k  
\Zy ^hoh^ghklv l\_jg\_h\_jm\_Zf\_Zyoh^ghklb  
a. -0,8,  
b. 0,8,  
c. 1,2.  
ljb jZkq\_l\_ [\_lu bkihevamxiky ^Zggu\_ dZd fbgbfmf aZ  
a. f\_kyp\_  
b. e\_l  
c. e\_l  
< dhfiZgbb OOO [\_lZ khklZ\ey\_l Wlh agZqbl qlh Zdpb  
a. [he\_\_ jbkdh\Zggu q\_f \ p\_ehf jughd  
b. f\_g\_\_ jbkdh\Zgguehf\_jfu\_g\_hpd  
c. \aZbfhk\yav jbkdh\ ^Zgghc Zdpbb b kj\_^g\_]h ih jugdm  
< dhfiZgbb OOO [\_lZ khklZ\ey\_l Wlh agZqbl qlh ijb j  
a. Zdpbb OOO \ujZklml gZ  
b. Zdpbb OOO \ujZklml gZ  
c. Zdpbb OOO \ujZklml gZ  
d. Zdpbb OOOI m\_iZ^gm\_ gZ  
Bklhqgdbd h[yaZ\_19\_20\_21;  
^hihegbl\_ev\_23, 25, 26, 29, 32, 34, 37, 40, 44, 45, 46, 53, 55, 56,59, 60.  
L\_klu ih l\_f\_  
GZb[he\_\_ jZkijhkljZg\_gguf f\_lh^hf dhfi\_gkZpbb ihl\_jv  
nbgZgh\uo jbkdh\ ij\_^ijbylby \uklmiZ\_l  
Z kha^Zgb\_ kh[kl\\_ggh]h nbgZgkh\h]h j\_a\_j\Z  
[ kljZoh\Zgb\_ nbgZgkh\uo jbkdh\  
\ bkihevah\Zgb\_ aZ\_fg\_uo kj\_^kl\  
GZb[he\_\_ wnn\_dlb\guf f\_lh^hf ijhlb\h^\_ckl\by nbgZgkh  
ijbylby \uklmiZ\_l  
Z bo ijhnbe\_ZZdlbd  
[ gZbf\_g\_\_ aZljZlgZy dhfi\_gkZpby \hafh`guo ihl\_jv  
\ iheguc hldZa hl jbkdh\uo hi\_jZpbc  
Hkgh\gufb bklhqgbdZfb kh[kl\\_ggh]h dZiblZZ\_Z y\eyxiky  
Z ihemq\_ggu\_ hl wfbkkbb Zdpbc  
[ ihemq\_ggu\_ \j\_amevlZI\_ \uimkdZ h[eb]Zpbc  
lhjln\_ev jhkIZ  
Z kem`ZI ihemq\_gbx \ukhdbo l\_dmsbo ^hoh^h\  
[ khklhyl ba Zdpbc dmjk jZkl\_l  
\ \dexqZxl p\_ggu\_ [mfZ]b fhev^uo dhfiZgbc  
Jbkd ebd\b^ghklb ihjln\_ey p\_gguo [mfZ]  
Z h[mkeh`e\_g \hafh`ghklvx ihl\_jv ijb j\_ZebaZpbb p\_gguo  
baaZ baf\_g\_gby bo dZq\_kl\Z  
[ wfbl\_gl ^he]h\uo p\_gguo [mfZ] g\_ \ khklhygbb \uieZqb\  
hkgh\gm\_x kmffm ^he]Z  
\ jbkd g\_ijZ\bevgh]h \u[hjZ p\_gguo [mfZ] ^ey bg\\_klbjh\Z  
D ijhba\h^guf p\_gguf [mfZ]Zf hlghkylky  
Z dZagZq\_ckdb\_ BBBBBBBBBBBh[yaZI\_evkl\Z  
[ hi\_p\_h\_u  
\ Zdpbb



```

\ gZeh]h\uc jbkd
] ijhklhc jbkd
^ ijh]ghabjm_fuc jbkd
_ djblbq_kdbc jbkd
` dZIZkljhnbc_kdbc jbkd
6. Df_lh^Zf mijZ\e_gby jbkdZfb hlgkylky
Z kZfhkljZoh\Zgb_
[ o_`^`bjh\Zgb_
\ ^b\_jkbnbdZpby
] k_jlbnbdZpby
7. >bki_jkby oZjZdl_jbam_l
Z mjh\_gv ebd\b^ghklb
[ kl_i_gv dhe_[e_fhklb ba mZIZ_efh]ih ihlgZhr_gbx d _]h
\_ebqbg_
\ qZklhlm ihemq_gby h`b^Z_fh]h j_amevlZIZ ih nbgZgk
8. Hij_^_e_gb_ bg\_klbpbhggh]h ih^d]ZevZghf aZdhg_
Z ©H[ bg\_klbpbhgghc ^_yl_evghklb \ Jhkkbckdhc N_
fhc \ nfhdZibIZevguo \eh`_gbc^a
[ ©H[ bgkljZgguo bg\_klbpbbyo \ Jhkkbckdhc N_^_jZp
\ ©H [x^`_l_ jZa\blby Jhkkbckdhc N_^_jZpbb^a
9. D f_lh^Zf hp_gdb bg\_klbpbhgguo ijh_dlh\ hlgkblky
Z jZkq_l kZev^h gZdhie_gguo j_Zevguo ^_g_]
[ f_lh^ \gmlj_gg_c gh^fuh klb
\ jZkq_l bg^_dkZ j_glZ[_evghklb
] f_lh^ qbklh]h ^bkdhglbjh\Zggh]h ^hoh^Z
10. >bkdhglbjh\Zgb_ ij_^klZ\ey_l kh[hc
Z ijhp_kk ijb\_^_gby [m^ms_c klhbffhklb ^_g_] d bo gZ
[ ijhp_kk ijb\_^_gby gZklhys_c klhbffhklb ^_g_] d [m^m
11. Hlg hr_gb_ l_dms_c klhbffhklb ijbldhdh\ ^_g_`guo kj_^kl
ky \ j_amevlZI_ j_ZebaZpbb bg\_klbpbhggh]h ijh_dIZ _d l_d
gbc \ g±Wlh
Z \gmlj_ggyy ghjfZ ijb[ueb
[ kj_^gyy ghjfZ ijb[ueb
\ dhwnnbbp_gl hdmiZ_bpbllbggg]hkljh_dIZ
] bg^_dk j_glZ[_evghklb bg\_klbpbpc
12. <ukrbc j_clbg] ih kl_i_gb gZ^`ghklb p_gguo [mfZ] \
deZkkbnbd Mody's Investors Service ±wlh
Z KZZ
[ <ZZ
\ :ZZ

```

Bklhqqgbbd h[yaZ 19, 20, 21:

^hihegbl\_ev 23, 25, 29, 32, 34, 37, 40, 44, 45, 46, 53, 56, 59, 60.

L\_klu ih l\_f\_

```

Dj_^blguc jbkd
Z jbkd lh]h qlh aZ_fsbd g_mieZlbi ih kkm^_
[ \_jhylghklv lh]h qlh klhbffhklv qZklb Zdib\h\ [ZgdZ \
mf_gvrblky\beblky d gmex
\ \_jhylghklv g\_ha\jZIZ dj_^blh\
lhkdhevdm ^hey kj_^kl\ \eZ^_evp_\ \ kh\hdmighc klhb
g\_\_ebdZ ^Z`_ ijb hlgkbl_evgh g_agZqbl_evghfhijhp_
ju_ i_j_reb \ jZajy^ g_[gZ]dih[Zgd fh`_l hdZaZlvky gZ

```

[Zgdjhkl\Z a^hjh\v\_ moh^bl im^Zfb Z ijboh^bl ahehlgb  
jZkijhkljZg\_gguo ihdZaZl\_ey dj\_^blgh]h jbk dZ [ZgdZ  
Z hlghr\_gb\_ g\_^\_ckl\mxsbo Zdlb\h\ d kh\hdmighf h[t\_  
l\_evkl\ ih ebag]m  
D. hlghr\_gb\_ qbkluo kibkZgbc ih dj\_^blZf d kh\hdmighf  
h[yaZl\_evkl\ ih ebag]m  
NZdlhjb]h\hc ^\_yl\_evghklvx fh]ml aZgbfZlvky  
Z lhev dh [Zgdb  
[ [Zgdb b ki\_pbZebabh\Zggu\_ nZdlhjb]h\h\_u\_ dhfiZgbb  
\ lhev dh [Zgdb b ki\_pbZebabh\Zggu\_ nZdlhjb]h\h\_u\_ dhfiZgbb  
] [Zgdb kljZoh\h\_u\_ nbjfu b ki\_pbZevgu\_ nZdlhjb]h\h\_u\_ c  
^ kj\_^b \ur\_i\_j\_qbke\_gguo \ZjbZglh\ g\_l \\_jgh]h  
;\_agZebqgu\_ jZkqzlu fh]ml hkms\_kl\eylvky q\_j\_a  
D [Zgdh\kdb\_ hi\_jZpbb  
[ dj\_^blgu\_ hi\_jZpbb  
\ Zkqzlg\_u\_ hi\_jZpbb  
] \k\_ \ur\_i\_j\_qbke\_gguo \ZjbZglu \\_jgu  
^ kj\_^b \ur\_i\_j\_qbke\_gguo \ZjbZglh\ g\_l \\_jgh]h  
ljb jZkqzlu\_ ieZlz`gufb ihjmq\h\Zyfb [Zgd ijbghfZ\_l  
ke\_^mxsb\_ hldZau hl Zdp\_ilZ ihke\_ ihklmie\_gby lj\_[h\Z  
sbdZl\q\_gb\_  
D h^gh]h jZ[hq\_]h ^gy  
[ ^\mo jZ[hqbo ^g\_c  
\ ljzo jZ[hqbo ^g\_c  
] kj\_^b \ur\_i\_j\_qbke\_gguo \ZjbZglh\ g\_l \\_jgh]h  
DZ`^uc Zddj\_^blb\ ij\_^gZagZq\_g ^ey jZkqzlh\  
D lhev dh k h^gh]hjh^gbfb ihklZ\sbdZfb  
[ lhev dh k bgh]hjh^gbfb ihklZ\sbdZfb  
\ lhev dh k h^gbf ihklZ\sbdhf  
] kj\_^b \ur\_i\_j\_qbke\_gguo \ZjbZglh\ g\_l \\_jgh]h  
H\\_j^jZrw]h  
D i\_j\_^ZlhqgZy gZ^ibkv gZ q\_d\_  
[ kmffZ ij\_\urZxsZy hklZlhd kj\_^kl\ gZ [Zgdh\kdhf kqz  
\ i\_j\_q\_jdgmluc gZbkdhkhd ^\mfy iZjZed\_evufb ebgyf  
] kj\_^b \ur\_i\_j\_qbke\_gguo \ZjbZglh\ g\_l \\_jgh]h  
l\_j\_mklmidZ ijZ\ gZ ihemq\_gb\_ kj\_^kl\ \\_dk\_eh^\_j`Zl\_  
\Zjh\ [Zgdm ihemqbeZ gZa\Zgb\_  
D \\_dk\_evgy hi\_jZpby  
[ nZdlhjb]h\Zy hi\_jZpby  
\ nhjn\_clbg]h\Zy hi\_jZpby  
] debjbg]h\jZpby\_  
^ kj\_^b \ur\_i\_j\_qbke\_gguo \ZjbZglh\ g\_l \\_jgh]h  
DZdb\_ \b^u Zddj\_^blb\h\ kms\_kl\mxl  
D hlau\ghc  
[ [\_ahlau\ghc  
\ ih^l\\_j`^\_gguc  
] ljZgkn\_jZ[\_evguc  
^ j\\_hev\\_jguc  
\_ j\_a\_jguc  
` \k\_ \ur\_i\_j\_qbke\_gguo \ZjbZglu \\_jgu  
a kj\_^b \ur\_kej\_gguo \ZjbZglh\ g\_l \\_jgh]h  
lj\_^hklZ\e\_gb\_ kdb^db ijb nhjn\_clbg]h\uo hi\_jZpbyo

D ^ey ijh^Z\p\_Z`bq\_gb\_f p\_gu lh\ZjZ^h^eyg lZ\_gedZgufbbklhq  
dhf ijb[ueb  
[ ^ey ijh^Z\p\_Z`\_gb\_f p\_gu lh\ZjZ^h^eyg lZ\_gedZgufbbklhq  
klhjhg u]hkm^Zjkl\Z  
\ ^ey ijh^Z\p\_Z`\_gb\_f p\_gu lh\ZjZ^d^h^ey\_gZ\_gedZ\_c jbjkdZ b  
\_c  
] kj\_^b \ur\_i\_j\_qbke\_gguo \ZjbZglh\ g\_l \\_jgh]h  
ljb jZkq\_l\_i\_j\_\h^gufb \\_dk\_eyfb ^\_[blhjZ h[hagZqZx  
Z ljZkkZgl  
[ ljZkkZI  
\ ljZlIZ  
] j\_fbl\_gl  
^ bg^hkkZf\_gl  
\_ kj\_^b \ur\_i\_j\_qbke\_gguo \ZjbZglh\ g\_l \\_jgh]h  
ljb ijh\\_^\_gbb nZdlhjbg]h\hc hi\_jZpbb \udmigZy p\_g  
kq\_lh\ khklZ\ey\_l  
Z ^h klhbfhklb ihklZ\e\_gguo lh\Zjh\  
[ ^h klhbfhklb ihklZ\e\_gguo lh\Zjh\  
\ ^h klhbfhklb ihklZ\e\_gguo lh\Zjh\  
] ^h klhbfhklb ihklZ\e\_gguo lh\Zjh\  
^ ^h klhbfhklb ihklZ\e\_gguo lh\Zjh\  
\_ ^h klhbfhklb ihklZ\e\_gguo lh\Zjh\  
` kj\_^b \ur\_i\_j\_qbke\_gguo \ZjbZglh\ g\_l \\_jgh]h  
Bklhqgdbb h[yaZ^19^20gZl;  
^hihegbl\_ev^23, 25, 29, 32, 34, 37, 40, 44, 45, 46, 53, 56, 59, 60, 61.  
Blh]h\uc b ijhf`mlhqqguc dhgljhev  
Djbl\_jbb hp\_gdb b h[sb\_ ijbgbpiu \uklZ\ey\_lky  
Blh]h\Zy b ijhf`mlhqqgZy Zll\_klZpby ih mgZ^gk^Zybkb^b^  
ij\_^ijbgbfZI\_evkl\Z b ij\_^ijbgbfZI\_evkdb\_ jbkdb^ ij\_^mkfhlj  
ijhf`mlhqqguc dhgljhev b wdaZf\_gZ dhhljuc ijh\h^ylky \ \b  
ih dhgljhevguf [be\_lZf Dhgljhevguc [be\_l kh^\_j`bl ^\Z l\_k  
ijZdlbq\_kdh\_ ih mkfhlj\_gbx ij\_ih^Z\Zl\_ey aZ^Zgb\_ aZ^Zqm  
<Z`g\_crbfb djbl\_jbyfb hp\_gdb agZgbc h[mqZ\_fuo y\eyxl  
x kl\_i\_gv mk\h\_gby mq\_[ghc ijh]jZffu  
x kh^\_j`Zgb\_ hl\\_IZ gZ dhgljhevgu\_ \hijhku eh]bqghk  
baeh`\_gby  
x kl\_i\_gv l\h\Z\_k kZfhklhyl\_evghklb \jZkdjulbb ihklZ\ey\_lky  
x mf\_gb\_ ijbfb\_gblv l\_hj\_lbq\_kdb\_ agZgby \ZgZebZa\_ dh  
pbc  
Hp\_gdZ klm^\_glm gZ wdaZf\_g\_ \uklZ\ey\_lky  
©Hlebqg^k^m^\_gl ihdZau\Z\_l ]em[hdh\_ b \k\_klH^hgbf\_\_lag  
p\_ehklgh\_ ij\_^klZ\ey\_lky h kbkl\_f\_ bggh\Zpbhggh]h mijZ\ey\_lky  
]h jugdZ ihdZau\Z\_l mf\_gb\_ l\hj\_q\_kdb ijbfb\_gylv ihemq\_gguo  
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l\_pZe [\_amij\_qgh \uihegbe ijZdlbq\_kdh\_ aZ^Zgb\_ j\_rbe aZ^Zqm  
©Ohjhrh^klm^\_gl l\\_j^h agZ\_l ij\_^f\_l bf\_\_l p\_ehkbggh\_ i  
kl\_f\_ bggh\Zpbhggh]h mijZ\ey\_lky \ mkeh\byo dhgdmj\_gZlgh]h  
l\_jbZe mf\_\_l ijbfb\_gylv fd\_hhg^h\_ggu\_gdb wnn\_dlb\ghklb byggh\Z  
l\_evghklb \uihegbe ijZdlbq\_kdh\_ aZ^Zgb\_ j\_rbe aZ^Zqm  
©M^h\ey\_l\hjbl^klm^\_gl \ hkgh\ghf agZ\_l ij\_^f\_l bf\_\_l  
ij\_^klZ\ey\_lky h kbkl\_f\_ bggh\Zpbhggh]h mijZ\ey\_lky ij\_^ijb



F\_lh^bq\_kdb\_fZI\_jbZeu hij\_^\_eyxsb\_ijhpZ^mju  
gbc mf\_gbc b gZ\udh\ b beb hiulZ ^\_yjb\_aemvgsbk\_l b o  
wlZiu nhjfbjh\Zgby dhfi\_l\_gpbc

K\h^guc i\_j\_q\_gv h[h[s\_gguo djbl\_jb\_\ hg\_gdb  
ljhey

Hp\_gdZ agZgbc mf\_gbc gZ\udh\ fh`\_l [ulv \ujZ`\_gZ \ iz  
ebqgh^h\@Zlhqgh \ukhdZy^a @\ukhdZy^a khhl\\_lkl\mxsZy ZdZ^  
@ohjhrh^a @ur\_kj\_^g\_c^a khhl\\_lkl\mxsZy

hp\_gd\_ @m^h\l\hjbl\_evgh^a @kj\_^gyy^a @gb`\_kj\_^g\_c^a @gbadZy^a khhl\\_lkl\r

@g\_m^h\hjbl\_evgh^a @hq\_gv gbadZy^a @ijbfb\gZy^a khhl\\_lkl\mxsZy Z

Djbl\_jbb hp\_gb\Zgby IheghlZ agZgbc l\_hj\_lbq\_kdh]h fZI\_jbZeZ

IheghlZ agZgbc ijZdlbq\_kdh]h dhgljhebzm\_fh]h fZI\_ mf\_gbc b gZ\udh\ j\_r\_gby lbih\uo aZ^Zq \uiheg\_gby lbih\uo

Mf\_gb\_ bale\_dZlv b bkkib\vgm\Zlv`gmx bgnhZfZpbx ^Zgguo l\_hj\_lbq\_kdbo gZmqguo kijZ\hqguo wgpbdahi^bq\_

Mf\_gb\_ kh[bjZlv kbkl\_fZlbabjh\Zlv ZgZebabjh\Zlv \Zlv bgnhjZpbx ba kZfhklhyl\_evgh gZc^\_gguo l\_hj\_lbq\_kdbo

Mf\_gb\_ [bjZlv kbkl\_fZlbabjh\Zlv ZgZebabjh\Zlv b ] \Zlv ijZdlbq\_kdbc fZI\_jbZe ^ey beexkljZpbx l\_hj\_lbq\_kdbo ih

Mf\_gb\_ kZfhklhyl\_evgh j\_rZlv ijh[e\_fm aZ^Zqm gZ h ^h\ ijb\_fh\ l\_ogheh]bc

Mf\_gb\_ ykgh q\_ldh e\_h]ghgnaeZ]Zlv kh[kl\\_ggu\_ jZ gby ^\_eZlv mfhaZdexq\_gby b \u\h^u

Mf\_gb\_ kh[ex^Zlv aZ^Zggmx nhjfm baeh`\_gby ^hde. Mf\_gb\_ ihevah\Zlvky j\_kmjkZfb ]eh[Zevghc k\_lb bg

Mf\_gb\_ ihevah\Zlvky ghjfZlb\gufb ^hdmf\_glZfb Mf\_gb\_ kha^Z\Zlvbf\_gylv ^hdmf\_glu k\yaZggu\_ k ijh

^\_yl\_evghklvx Mf\_gb\_ hij\_^\_eylv nhjfmebjh\Zlv ijh[e\_fm b gZoh^b Mf\_gb\_ ZgZebabjh\Zlv kh\j\_f\_ggh\_ khklhygb\_ hljZke

Mf\_gb\_ kZfhklhyl\_evgh ijbgbfZlv j\_rjhgb\_y\_gZuhok\_ghk ^h\Zgbc Mf\_gb\_ b ]hlh\ghklv d bkihevah\Zgbx hkgh\ghuo ba

]jZffguo kj\_^kl\ Mf\_gb\_ kha^Z\Zlv kh^\_j`ZI\_evghmx ij\_a\_glZpbx \uihe >jm]h\_

Djbl\_jbb hp\_gdb dhfi\_l\_gpbc Kihkh[ghklv d im[ebqghc d^hffmgkljZpbx gZ\udh\ im[e

]h \uklmie\_gby b \\_^\_gby ^bkdmkkbb gZ ijhn\_kkbhgZevgu\_ l jZlmjgh]h yaudZ ijhn\_kkbhgZevghc l\_jfbgheh]b\_c wlbdlg

wnn\_dlb\gh jZ[hIZlv kZfhklhyl\_evgh Kihkh[ghklv wnn\_dI\gh]jZfhZg^\_ =hlh\ghklv d khljm^gbq\_kl\m Ihe\_jZglghklv

Kihkh[ghklv hj]Zgbah\Zlv wnn\_dlb\gmx jZ[hlm dhfZg  
 Kihkh[ghklv d ijbgylbx mijZ\e\_gq\_kdbo j\_r\_gbc  
 Kihkh[ghklv d ijhn\_kkbhgZevghc b khpbZevghc Z^Zi  
 Kihkh[ghklv ihgbfZlv b ZgZebvgb\Zlv dkhgfbf b q\_kdb\_  
 eh]bq\_kdb\_ ihke\_^kl\by k\h\_c ijhn\_kkbhgZevghc ^\_yl\_evghk  
 <eZ^\_gb\_ gZ\udZfb a^hjh\h]h h[jZaZ `bagb  
 =hlh\ghklv d ihklhyggghfm jZa\blbx  
 Kihkh[ghklv bkihevah\Zlv rbjhd\_b\_l\_hj\_l\_bq\_kdb\_ b i  
 jZfdZo ki\_pbZegghc]h\Zklb edZ d hrc[eZklb  
 Kihkh[ghklv ^\_fhgkljbjh\Zlv hk\h\_gb\_ f\_lh^h\ b bgkl  
 b ki\_pbZebabjh\Zggghc h[eZklb  
 Kihkh[ghklv bgl\_]jbjh\Zlv agZgby ba gh\uo beZ f\_`^  
 kl\_c ^ey bkke\_^h\ZI\_evkdh]h ^bZ]ghklbjh\Zgby ijh[e\_f  
 Kihkh[ghklv ^\_fhgkljbjh\Zlv djblbq\_kdbc ZgZeba hp  
 keh`guo b^\_c  
 Kihkh[ghklv hp\_gb\Zlv k\hx ^\_yl\_evghklv b ^\_yl\_evgh  
 Kihkh[ghklv ihke\_^h\ZI\_evgh hp\_gb\Zlv kh[kl\ggh  
 eylv ihlj\_[ghklb \ h[mq\_gbb ^ey\_]h ijh^he`\_g  
 >jm]h\_

7.5.2. Kj\_^kl\Z hp\_gb\Zgby ^ey ijhf`mlhggghc b l\_dms

DhgljhevgZy jZ[h]Zkl\h ijh\\_jdb mf\_gbc ijbfgylv ihemq  
 ^ey j\_r\_gby aZ^Zq hij\_^\_e\_ggh]h lbiZ ih l\_f\_ beb jZak\_em  
 f\_ggh\_ aZ^Zqhegy\fh\_ \ l\_q\_gb\_ aZ^Zggh]h \j\_f\_gb\_ \ mkeh\  
 lu-hl fbgml^h qZkh\ hl h^gh]h ^gy ^h g\_kdhevdbog\_^  
 aZ^Zgby DZd ijZ\beh dhgljhevgZy jZ[h]Z ij\_^iheZ]Z\_l gZeb  
 Djbl\_jbb hp\_gdb\gby dhgljhevgghc jZ[hlu  
 - khh\l\_kl\b\_ ij\_^iheZ]Z\_fuf hl\\_IZf  
 - ijZ\bevgh\_ bkihevah\Zgb\_ Ze]hjblfZ \uiheg\_gby ^\_c  
 gheh]bb b l ^  
 - eh]bdZ jZkkm`^\_gbc  
 - g\_hj^bgZjghklv ih^oh^Z d j\_r\_gbx  
 ?keb aZ^Zgby ^ey dhgljhevgghc]h\j\_gg\_b]h kikh[by beb  
 bklhggbdZ lh\_]h ke\_^m\_l mdZaZlv \ NHK  
 lZjZf\_lju hp\_gghqgh]h kj\_^kl\Z ijbfg\_j

Bklhqqgd	lhgh_ [b[ebh]jZnbq_kdh_ hib
lj_^_e ^ebl_evghklb dhgljhe	fbg
lj_^eZ]Z_fh_ dhebq_kl\h aZ^Zqbjna_fm jZa^_eZ	1-3
Ihke_^h\ZI_evghklv \u[hjdb aZ^Zq b	kemqZcgZy
Djbl_jbb hp_gdb - ijh^_fhgkljbjh\ZgZ kihkh[ghklv h[h[sZlv bgnhjfZpbx - ijh^_fhgkljbjh\ZgZ kihkh[ghklv gh\mx bgnhjfZpbx - k^_eZgu h[hkgh\Zggu h\gh^_jgZp bgnhjfZpbb jZatykg_gby - mklZgh\e_gu ijbfggh_ggu_ k\ya gu aZdhghf_jghklb	FZdkbfZevgh_ dhebq_5kl\h [Z

© a hlebqgh _keb	AZ^Zgb_ \uiheg_gh iheghklv
© a ohjhrh _keb	AZ^Zgb_ \uiheg_gh k g_agZ
© a m^h\le_\l\hjbl_evgh _keb	H[gZjm`b\Z_l agZgb_ b ihgbfZgb
© a g_m^h\le_\l\hjbl_evgh _keb	H[gZjm`b\Z_l g_ ^hkIZIhgguv mjhbfZgb [hevr_c qZklb aZ^Zgby

>hdeZ^h^]hlh\le\_ggh\_ klm^\_glhf kZifh keb ylg hevg\uklmie\_g  
ij\_ ^klZ\le\_gbx ihemq\_gguo j\_amevlZlh\ j\_r\_gbijZblj\_q^ kedhgog  
mq\_{gkke\_ ^h\ZI\_evkdhc beb gZmqghc ijh[e\_fu  
Dhebq\_kl\h b \\_k djbl\_jb\_\ hp\_gdb ^hdeZ^Z aZ\bkyl hl  
\_ ^bgkl\ \_gguf h[t\_gbhZgpy beb hg ij\_ ^klZ\ey\_l kh[hc lhevdh \_  
>hdeZ^ dZd \_ ^bgkl\ \_ggh\_ kj\_ ^kl\h hp\_gb\Zgby wnn\_dlb  
dh]^Z klm^\_gl ij\_ ^klZ\ey\_l j\_amevlZlu k\h\_c kh[kl\  
bkke\_ ^h\ZI\_evkdhc ^\_yl\_evghklb b \Z`ghf\_j\Zgb\kyb bfeZggl  
ij\_ ^klZ\le\_gghc bgnhjZpb\_c < wlhf kemqZ\_ ijb hp\_gd\_Z ^hde  
gZ ex[Zy kh\hdmighklv ba ke\_ ^mxsbo djbl\_jb\_\  
- khhl\\_lkl\b\_ \uklmie\_gby l\_f\_ ihklZ\le\_gguf p\_eyf b  
- ijh[e\_fghklv ZdlmZevghklv  
- gh\bagZb]bgZevghklv ihemq\_gguo j\_amevlZlh\  
- jem[bgZ iheghlZ jZkkfhj\_gby l\_fu  
- ^hdZaZl\_evgy [ZaZ Zj]mf\_glbjh\Zgghklv gm[\_^b  
ghklv \u\h^h\  
- eh]bqghklv kljmdlmbjh\Zgghklv p\_ehklghklv \ukl  
- j\_q\_\Zy dmevlmjZ`kglv ev ylaghklv q\_ldhklv eZdhgbl  
IZ yaudZ mq\_l Zm^blhjb wfhpbhgZevguc jbkmgd j\_qb ^  
g\_\\_j[Zevgh\_ khijh\h`^\_gb\_ h`b\le\_gb\_ j\_qb ZnhjbafZfb ijbfb  
- bkihevamxky kkuedb gZ bgnmjkZpbkZgglw\_ ebk\_jZlmjZ  
- gZ]ey^ghklv ij\_a\_glZ[\_evghklv \_keb lj\_[m\_lky  
- kZfhklhyl\_evghklv km`^\_gbc \eZ^\_gb\_fZl\_jbZehf  
?keb ^hdeZ^ k\h^biky d djZldhfm kh hfgmgbxh`\_l khijh\h  
^Zlvky ij\_a\_glZpbkeZc^h\g\_ fh`\_l ^Zlv ihegh]h ij\_ ^klZ\ge\_gby  
ghc jZ[hl\_ lh g\_h[oh^bfh hp\_gb\Zlv hl\\_lu gZ \hijhku  
q\_l ihykgbl\_evngx aZibkdm < wlhf kemqZ\_ kblmZpby ZgZe  
jZ[hlu beb ijh\_dIZ  
IZjZf\_lju hp\_ghggh]h kj\_ ^keY^hijZ^Z glZpbb

Ij_ ^eZ]Z_fh_ dhebq_kl\h l_f	10
Ij_ ^_e ^ebl_evghklb dhgljhey	H[s__ \j_fy fbg
Djbl_jbb hp_gdb	fZo [Zeeh\ - khhl\_lkl\b_ \uklmie_gby l_f_ ihklZ\le_gguf g - ihdZaZe ihgbfZgb_ l_fu mf_gb_ djblbqZktdh] - ijh^_fgkljbjh\Ze agZgb_ f_lh^h\ bamq_gh_ygylv - h[h[sbe bgnhjZpbx k ihfsvx lZ[ebp ko_f jb - knhjfmebjh\Ze Zj]mf_glbjh\Zggu_ \u\h^u - hjb]bgZevghklv b dj_Zlb\ghklv ijb ih^]hlh\d_ i
© a hlebqgh _keb	AZ^Zgb_ \uiheg_gh iheg
© a ohjhrh _keb	AZ^Zgb_ \uiheg_gh k g_agZ
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© a g_m^h\le_\l\hjbl_evgh _keb	H[gZjm`b\Z_l g_ ^hkIZIhgguv g_ihgbfZgb_ [hevr_c qZklb aZ^Zgby



1. LZdlZjh\ = : NbgZgkh\Zy kj\_^Z ij\_^ijbgbfZI\_evkl\Z b ij\_ jbkdb >We\_dljhguc j\_kmjk@ mq\_[gh\_ ihkh[b\_ 1ZdlZjh We\_dljhg l\_dklh\@\_F^Z NbgZgku b klZlR1320 Z^ J\_`bf ^hklmiZ KWWS ZZZ LSUE;KRV;KVR;KRS;KRN;KRV^a ih iZjh ex
2. Klj\_[dh\Z E G Hkgh\u ij\_^ijbgbfZI\_evkdhc ^\_yl\_evghklb kmjk@ mq\_[gh\_ ihkh[b\_^2 Klj\_[dh\Z El\_Gklh\@\_G^Z Nbg u\_ [bjkd Gh\hkb[bjkdbc ]hkm^Zjkl\cg mgcb \\_jkd b q\_1K2 c.^ J\_`bf ^hklmiZ KWWS ZZZ LSUE;KRV;KVR;KRS;KRN;KRV^a ih iZj

3.

GhifZl\gu\_ ^hdmf\_glu

1. =jZ`^Zgkdbc dh^\_dk Jhkkbckdhc N\_^\_jZpbb qZMIA ijbgyl => NK JN j\_^ hl
2. =jZ`^Zgkdbc dh^\_dk Jhkkbckdhc N\_^\_jZpbb qZMIA ijbgyl => NK JN j\_^ hl k baf b ^hi k
3. AZdhg JN hl - k baf hl H aZeh]\_
4. Dhff\_glZjbc JN=Dq ,, lh^ j\_^ H G KZ^bdh\Z F =
5. Dhg\\_gpby MGB>JM: ih f\_`^mgZjh^guf nZdlhjguf hi\_jZpb
6. GZeh]h\uc dh^\_dk JN
7. N\_^\_jZevguc aZdhg hl -NA j\_1 hl HcijhIb kl\bb e\_]ZebaZpbb h hfaH Zlg bxihemq\_gguo ij\_klmigufbiml\_f jh\Zgbx l\_jjhjbafZ ijbgyl => NK JN
8. N\_^\_jZevguc aZdhg hl -NA j\_1 hl H[ Zm^b ^\_yl\_evghklb ijbgyl => NK JN
9. N\_^\_jZevguc aZdhg hl -NA j\_^ 1hl H[ h[s\_kl h]jZgbq\_gghc hl\\_lkl\\_gghklvx ijbgyl => NK JN
10. N\_^\_jZevguc aZdhg hl -NA H 1\_j\\_h^ghf b ijhklhf \\_ ijbgyl => NK JN
11. N\_^\_jZevguc aZdhg hl -NA j\_1 hl H[ bihl\_qguo p\_gguo [mfZ]Zo ijbgyl => NK JN
12. N\_^\_jZevguc aZdhg hl bxg-NA ©Hh^Zkm^Zjkl\\_gghc ih fZeh]h ij\_^ijbgbfZI\_evkl\Z \ Jhkkbckdhc N\_^\_jZpbb^a
13. N\_^\_jZevguc aZdhg hl -NA j\_1 hl bihl\_H[\_ aZeh]\_ g\_`b`bfhklb ijbgyl => NK JN k baf kbem k
14. N\_^\_jZevguc aZdhg hl -NA j\_^ 1hl H jugd\_ [mfZ] ijbgyl => NK JN
15. N\_^\_jZevguc aZdhg hl 7-NA j\_1 hl H mZsbl\_ j\_gpbb gZ jugd\_ nbgZgkh\uo mkem] ijbgyl => NK JN \klmib\rfb \ kbem k
16. N\_^\_jZevguc aZdhg hl -NA j\_1 hl H gh\_khklb klb [Zgdjhkl\\_yl =ijbg NK JN
17. N\_^\_jZevguc aZdhg hl -NA j\_1 hl H[ Zdpb h[s\_kl\Zo ijbgyl => NK JN
18. N\_^\_jZevguc aZdhg hl -NA H 1j\_^blguo bklhjbyo ij NK JN

>hiheqbl\_evqZjZerb|Z

- guc j\_kmj@-ijZjrbqg\_kdh\_ jmdh\h^kl\h ^2;Wzab\_ehjh? XI\_dklh\  
^Zggθ\_F KIZIml^2 335c.^2 J\_`bf ^hkImiZ KWWS ZZZ L\$UERR  
W;©,35ERRNV^ ih iZjhex
- 3. :[qmd < : lj\_ ^ijbbfbq\bklv b jbk d E
- 4. :ev]bg : l Jbk d b \_]h jhev \ h[s±Rl\ \_fgkhev` bagbk
- 5. :j]bg[Z\_\ D ljbgylb\_ wdhghfbq\_kdbo j\_r\_gbc \ mkeh\by  
jbkdZ Gh\hkb[bjkd
- 6. ;Zaa\_e JBgnhjZpby b jbk d \ fZjd\_lbg]\_ F
- 7. ;ZeZ[Zgh\ B L Hkgh\ u nbgZgkh\h]h f\_g\_ ^`f\_gI Z DZd m  
NbgZgku b klZl bklbdZ k
- 8. ;Zgdh\kdbc ihjln\_ev F Khfbglwd k
- 9. ;ebgh\ H FZeh\_ ij\_ ^ijbgbfZI\_evkl\hdZI\_ Fjby> ZridjZ\ d b D
- 10. ;hjZg > <hjhlbgZ E N\_ ^\_jfZgg J F\_g\_ ^`f\_gI l\_jv^ijbg  
ghklv \ jughqghc wdhghfbd\_ JZa^ =Zf[mj]
- 11. ;mku]bg : < lj\_ ^ijbgbfZI\_evkl\h mq\_[gbd F >\_eh
- 12. <Ze^Zcp\_\ K < Jbkdb \ wdhghfbq\_kdbo fhdjZ\ e fgby^uKI[
- 13. <Zg Ohjg >` D Hkgh\ u mijZ\ e\_gby nbgZgkZfb F NbgZ  
k
- 14. =Zebp E NbgZgkh\Zy bg`\_g\_jby Bgkljmf\_glu b kihkh[u  
jbkdhfl\_j k Zg]e F GZncdgl`ba`k
- 15. =jZ[h\uc Ubkdb \ kh\j\_f\_gghf [bag\_k\_ F
- 16. =jZq\_\Z F < :gZeba ijh\_ e FguN bkgkdZ\bgnhj
- 17. =mkZdh\ F : WdhghfbdZ \\_gqmjgh]h [bag\_kZ KI[
- 18. >\Zk = < F\_lh^heh]bq\_kdb\_ hkgh\ u ijbf\_g\_gby f\_lh^h\ l  
mijZ\ e\_gby bbkjbZ fhkms\_kl\ e\_gbb wdhghfbq\_kdbo ijh\_dih\  
klb^a k
- 19. >` D <Zg Ohjg Hkgh\ u mijZ\ e\_gby nbgZgkZfb l\_j k Z  
Y <±F NbgZgku b klZl bklbdZ
- 20. @^Zgh\ ©;Zgdh\kdb\_ jbkdb b mijZ\ e\_gby v]bjkbZ ehf^a  
<
- 21. Dh\gb > LZddb R KljZI\_]bb o\_ ^`bjh\Zgby-F l\_j k Zg]e
- 22. EZimklZ F = RZjrm dh\Z E l Jbkdb \ ij\_ ^ijbgbfZI\_evkdh  
BGNJF
- 23. FZeh\_ ij\_ ^ijbgbfZI\_evkl\h mq ikkh[b\_ ih^4\_ ^ EZimklZ l
- 24. FZeuc [bag\_k Hj]ZgbaZpby wdhghfbdZ mijZ\ e\_gb\_ ih^  
XGBLB
- 25. FZgg J FZc\_j W Dhgljheebg] ^ey gZqbgZxsbo l  
< ;B\Zrd\_\bqZ F NbgZgku b klZl bklbdZ k
- 26. F\_edmgh\ Y K Jmfygp\_gu≤ G\_k Dijk\ b l jZkq\_l b ZgZeba  
RdheZ B-g]l\_a
- 27. FboZcemrdbg : B NbgZgkh\ u±Jh\_kgh\`g\_gI N\_gbdk
- 28. Gmj\_\ J F Dmjk fbdjhw dhghfbd ±Mq G]jZ ^ey \mah\  
29. lhih\ < K[hjgbd iebZagh\ k ^\_eh\m Zpkc k j\_dhf\_g^Zpbyfb F
- 30. ljZdlbq\_kdh\_ ikkh[b\_ d k\_fbgZjkdbf aZgylybyf ih dmykm H  
kl\Z lh^ j\_ ^ ijhn G l - B\ZsWgdghfbq\_kdbcG l - B\Zs\_g  
BGNJF - k
- 31. lj\_ ^ijbgbfZI\_evkl\h Mq\_[ ^ey^ \maY\ =hjn b\_gd\_ exG B-L B  
>:G:
- 32. JZca[\_j] ; : lj\_ ^ijbgbfZI\_evkl\h b jbk d F

33. Jw^o\_^ D Ovxx K MijZ\^e\_gb\_ nbgZgkh\ufB jBkG Zfb: I\_j  
1996.
34. Jw^ow^ Ovxx K MijZ\^e\_gb\_ nbgZgkh\ufB jbk dZk b F Bg
35. KljZl\_]by b lZdlbdZ Zglbdjbabkgh]h mijZ\^e\_gby nbjfhc  
; B DmabgZ Kl[ Ki\_pbZevgZy ebl\_jZlmjZ k
36. KljZoh\Zgb\_ hl : ^h Y Ih^ j\_^ E B Dhjq\_\kdhc -FD ? L  
k
37. Mldbg W : ±f\_bkd^`f\_yllq\_[g b f LZg^\_f WDFHK
38. NbgZgkh\uc f\_g\_^`f\_gl mq\_[ Ih^ j\_±F : FFGNDh\Ze\_\hc
39. NbgZgku ±f\_q\_pa^ Ih^ j\_^ < <F Dh\De< \Z[b
40. NbgZgku mq\_[ Ih^ j\_^ F <F JhXZ Z F\kdh]h
41. Ohoh\ G < MijZ\^e\_gb\_ jbkdhf ±f\_mq\_X G Bk B Gb\_
42. Q\_jgh\Z = < l jZdlbdZ mijZ\^e\_gby jbk dZfb ±gZl[mjllb\lg\_j ij\_  
2000.- k be
43. X LZgbg F RZoh\Z NjZgqZcabg] l\_hjby b jhkkbckdZy ijZ  
2003
44. Ygdh\kdD <\\_^\_gb\_ \ bggh\Zpbhggh\_ ij\_^ijbgbfZl\_evkl\h

l\_j\_q\_gv j\_kmjkh\ bgn-hjZpbhfgmrgbdZpbhgghc k\_lb ©Bg  
g\_h[oh^bfuo ^ey hk\h\_gby ^bkpbiebg  
KijZ\h\_ghhjfZpbhggy kbkl\_ [www.garaj.ru](http://www.garaj.ru) Kbkf\_ZZ©=  
jZgl<sup>a</sup>  
;Zau ^Zgguo kbjZnhjZpbhgguo kbkl\_f ©Dhgmmevl  
[www.consultant.ru](http://www.consultant.ru)- H[s\_jhkkbckdZy k\_lv jZkijhkljZg\_gby ijZ\g\hc b  
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GZmqghdljhggZy [b [Elibrary^dZp© [www.elibrary.ru/](http://www.elibrary.ru/)

Flh^bq\_kdb\_ mdZaZgby ^ey h[mqZxsboky ih hk\h\_gbx  
Bkihevah\Zgb\_ kh\j\_f\_gguo h[jZah\Zl\_evguo l\_ogheh]bc  
< khhl\\_lkl\bb k lj\_[h\Zgbyfb N=HK <IH j\_ZebaZpby dhfi\_  
ij\_^mkfZljB\Z\_l rbjhdh\_ bkihevah\Zgb\_ \ mq\_[ghf\_ijjZpbhgguoZ  
nhjf ijh\\_^\_gby aZgylbc \ khq\_lZgbb k \g\_Zm^blhjghc jZ[hlh  
jZa\blby ijhn\_kkbhgZevguo gZ\udh\ h[mqZxsboky < jZfdZo r  
j\_gu \klj\_qb k ij\_^klZ\bl\_eyfb jhkkbckdbo b aZjm[\_`guo dh  
mqj\\_^\_gbc gZmqguo ]hkm^Zjkl\\_gguo b h[s\_kl\deZkkuhj  
wdki\_jlh\ b ki\_pbZebklh\  
M^\_evguc \\_k aZgylbc ijh\h^bfuo \ bgl\_jZdlb\guo nhjZ  
p\_evx ijh]jZffu hkh[\_gghklvx dhglbg]\_glZ h[mqZxsbokyub k  
^bkpbiebg b \ p\_ehf \ mq\_[ghf ijhp\_kk\_ GQHM <H :EKB h  
hij\\_^\_e\_ggh]h ijhp\_glh\ hl \k\_]h h[t\_fZ Zm^blhjguo aZgylb  
Bkihevah\Zgb\_ \ mq\_[ghf ijhp\_kk\_ Zdlb\guo b bgl\_jZ  
gZijZ\^e\_gh gZ ih\ur\_gbh^chZq\kb\Zmil\_f jZa\blby m h[mqZxs  
kdbo kihkh[ghkl\_c b kZfhklhyl\_evghklb f\_lh^u ijh[e\_fg]h  
kdb\_ f\_lh^u lj\_gbg]h\u\_ nhjfu b ^j  
< ijhp\_kk\_ ij\_ih^Z\Zgby ^bkpbiebg ijbf\_gyxlky bgh\Zp  
guo aZgylbc ZxZab\m h[mqZxsboky gZ\udb dhfZg^ghc jZ[hli  
dhffmgbdZpb b ijbgylby j\_r\_gbc eb^\_jkdb\_ dZq\_kl\Z \dex

ijh\\_^\_gb\_ bgl\_jZdlb\guo e\_dpbc ]jmiih\uo ^bkdmkkbc jhe\_ kblmZpbc b bfbIZpbhgguo fh^\_e\_c

Bggh\Zpbhggu\_ nhjfu mq\_[guo aZgyIBC k bkihevah}Zgb\_f Zdlb\guo l\_ogheh]bc h[mq\_gby

	<p>GZbf_gh\Zgb_ jZa^_eZ i_j_qbkeblv l_ jZa^_eu \ dhlhjuo bkihevamxiky Zdlb l_jZdlb\gu_ h[jZah\ZI_evgu_ l_ogheh</p>	<p>Nhjfu aZgyIBC k bkihevah}Zgb_f Zdlb\guo b bgl_jZdlb\guo h[jZah\ZI_evgu_ l_ogheh]bc</p>	<p>Ljm^h_ dhklv qZk Hq gZy AZ y nhjf h[mq_g</p>
1	<p>NbgZgkh\u_ jbkdb \ bg\_klbpb b f_lh^u bo fbgfbfaZpbb</p>	<p>- bgl_jZdlb e_dpby e</p>	
2	<p>;Zgdh\kdb_ nbgZgkh\u_ jbkdb</p>	<p>[_k^_eZ_dpby ^bkdmkkbyjZa jhf dhgdj_lguo kl bkihevah\Zgb_ ijh \hijhkh\ ^_fhgk keZc^h\ ij_a_gIZ mq_[guo nbevfh\ \bamZebaZpby - d_ek_lh^ hZ gb_ b jZa[hj j_ Z lmZpbc h[mq ^he`gu ijhZgZeba kblmZpbx jZah[ kmlb ijhf e ij^eh \hafh`gu_ imlb j_ - ^bkdmkkby_ [Zlu h[km`^_gb_ b ^bkdmkkbhgguo b ijh[e_f h[f_gyf fb - fha]h\hc rl iha\hey_l mqZsb [h^gh b hldjulhu\ \Zlv jZagu_ b^_b kblmZpbb beb i ih[m`yZbkihevahh h[jZ`_gb_ b l\h ih^oh^ - jZ[hIZ \ fz ]jmiiZo - jZ[hIZ \ iZjZ</p>	<p>1 6 / 6</p>
Blh]h qZkh\			

l\_j\_q\_gv bgnhjZpbhgguo l\_ogheh]bc bkihevam\_fuo  
h[jZah\ZI\_evgh]h ijhp\_kkZiebg\_

• ijb ijh\\_^\_gbb jZaebqguo lbiH\ mq\_[guo aZgylbc ijb\_f\_gyxl  
lZd b bg^b\b^mZevgu\_j`bfu GZ aZgylbyo bkihevamxky  
ij\_a\_glZpbb k bkihevah\Zgb\_f ijh]jZffu 3RZHU 3RLQW Wlh  
bgnhjZpbb fhIb\Zpbx d mq\_gbx aZ kq\_l fmevlbf\_^bcguo wn  
gZ]ey^h]Zagh\_fure\_gb\_ klm^\_glh\ < k\hx hq\_j\_^v b klm^\_g  
fmevlbf\_^bZ l\_ogheh]bb \uklmiZy gZ dhgn\_j\_gpbyo izb ih^  
^h\ Z`lZdj b aZsbl\_ \uimkdguo d\ZebnbdZpbhgguo jZ[hI qih  
jh\Zgbx m gbo l\hj\_q\_kdbo kihkh[ghkl\_c

HibkZgb\_fZI\_jbZevgh\_kdhc [Zau g\_h[oh^bfhc^ey  
gby h[jZah\ZI\_evgh]h ijhp\_kkZ ih ^bkpbiebg\_

G\_]hkm^Zjkl\\_ggh\_ qZkZgh evgh]Zah qj\_`^\_gb\_ \u  
h[jZah\Zgby ©:jfZ\bjkdbc ebg]\bkIbq\_kdbc khpbZe  
j\_Zebamxs\_\_ hkggh\gmx h[jZah\ZI\_evghmx ijh]jZfm i  
\_l fZI\_jbZevgh\_bq\_kdhc [Zahc h[\_ki\_qb\Zxs\_c ijh\\_\  
^bkpbiebgZjghc b ifeb^Zkphc ih^]hIh\db eZ[hjZlhjgl  
q\_kdhc b gZkqg h\ZI\_evkdhc jZ[hlu h[mqZxsboky  
mq\_[guf ieZghf \maZ b khhl\\_lkl\mxs\_c ^\_ckIhmxsb  
lb\hIh`Zjguf ijZ\beZf b ghjfZf

H[\_ki\_q\_gb\_ mq\_[gh]h ijhp\_kkZ\_ dmkifvZlljbj\Ztbl igZ  
qb\_ g\_ f\_g\_ h^gh]h dhfivxl\_jZ gZ h[mqZxsboky  
ljb bkihevah\Zgbb i\_qZlguo ba^Zgbc \ma hm[\_ki\_]  
qZxs\_]hky \h \j\_fy kZfhklhyl\_evghc ih^]hIh\dbvjZ[hc  
ghf aZe\_ [b[ebhl\_db \ khhl\\_lkl\bb k b [t[ghf bba kppqZ  
iebg Z ;b[ebhl\_dZ Z QblZevguc aZe

ljb bkihevah\Zgbb we\_dljhgguo ba^Zgbc \ma h  
h[mqZxs\_]hky \h \j\_fy kZfhklhyl\_evghc ih^]hIhf\db j  
ivxl\_jguo deZkkZo eZ[hjZlhjbyo qblZevghf aZe\_  
Bgl\_jg\_l \ khhl\\_lkl\bb k h[t\_fhf bamqZ\_fuo mq\_[gu

H[\_ki\_q\_gghklv dhfivxl\_jguf \j\_f\_g\_f k ^hklmih  
klZ\ey\_l g\_ f\_g\_ qZkh\ \ ]h^ gZ h^gh]h h[mqZxs

; < >< NbgZgkh\Z ij_^ijbgbfZI_evkl\Z b gbfZI_evkpbkdb	` DZ[bg_l wdhg f_g_`f_glZ ` DZ[bg_l nbgZ ^_g`gh]h h[jZs dj_^blh\ ` ;mo]Zel_jkdh lZ gZeh]hh[eh` Zm^blZ Z EZ[hjZlhjby fZlbdb	dhfie_dlu l_fZlbc ieZdZlh\ mq_[gh f_lh^bq_kdb_ kl lZ[ebpu dZjlZ lmjZ kijZ\ihjZgh\Z kbkl_fZ ©=ZjZgl  dhfivxl_jh\ ^ \ bgl_jg_l ijh]jZ l_kIbjh\Zgby dh nZceh\ k fZI_jbZ ih^^_j`b\Zxsbf q_gbgl_bjZdlb\gZ
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	<p>       \ EZ[hjZl]gby        nhjfZpbhgguo H_        ]bc \ ijhn_kkbhg        ^_yevghklb     </p>	<p>       ^hkdZ ijh_dlhj        Zm^bh h[hjm^h\Z          dhfivxl_jh\ ^h        bgl_jg_l ijh]jZff        klbjh\Zgby dhee        nZceh\ k fZI_jbZ        ih^^_j`b\Zxsbfm        q_gb_ bgl_jZdlb        ^hkdZ ijh_dlhj        Zm^bh h[hjm^h\Z        mq_{g_hlh^bq_kdb        kl_g^ulZ[ebpu d        ebl_jZlmjZ kijZ\        ijZ\h\Zy kbklZfZ        jZgl<sup>a</sup> </p>
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 ijh]jZff\_ ^ey bg\Zeb^h\ b ebp k h]jZgbq\_ggufb \hafh`ghkl  
 H[mq\_gb\_ h[mqZxsboky k h]jZgbq\_kklyfb a^hjh\vy hkms\_k  
 ky gZ hkgh\\_ h[jZah\ZI\_evguo ijh]jZff Z^Zilbjh\Zgguo\_ijb g  
 gby mdZaZgguo h[mqZxsboky  
 H[mq\_gb\_ ih h[jZah\ZI\_evgu f ijh]jZffZf bg\Zeb^h\bb h[  
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 lZdbo h[mqZxsboky  
 < GQHM <H :EKKB^Zgu ki\_pbZevgu\_ mkeh\by ^ey iZemq\_  
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 fb a^hjh\vy  
 Ih^ ki\_pbZevgufb mkeh\byfb ^ey ihemq\_gby \ukr\_Zh h[j  
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 xlky mkeh\by h[mq\_gby lZdbo h[mqZxsboky \dexqZxsp\_ \  
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< p\_eyo ^hklmighklib ihemq\_gby \ukr\_]h h[jZah\Zgby ih  
]jZffZf bg\Zeb^Zfb b ebpZfb k h]jZgbq\_ggufb \hafh`ghklyfb  
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^ey bg^Zeb b ebp k h]jZgbq\_ggufb \hafh`ghklyfb a^hjh\  
gZebqb\_ Zevl\_jgZlb\ghc \\_jkbb hnbpbZevgh]h kZqIZ hj]  
g\_l ^ey keZ[h\b^ysbo

jZaf\_s\_gb\_ \ ^hklmiguo ^ey h[mqZxsboky y\eyxsbyoky k  
sfbf f\_klZo b \ Z^Zghc]h]hf\_ k mq\_lhf bo hkh[uo ihlj\_[ghk  
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guf j\_ev-~~dg~~ljZklguf rjbnlhf gZ [\_ehf beb `\_elhf nhg\_ b  
rjbnlhf ;jZcey

ijbkmlkl\b\_ ZkkbkaugZzs\_h]hZ[h[mqZxs\_fmky g\_h[oh^bfmx i  
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^ey\Zeg^h\ b ebp k h]jZgbq\_ggufb \hafh`ghklyfb a^hjh\  
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\bamZevghc mklZgh\dZ fhgblhjh\ k \hafh`ghklvx ljZgkeypbk  
jZaf\_ju b dhebq\_kl\h g\_h[~~ey~~^b khmqj\_lhf jZaf\_jh\ ihf\_s\_gby

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gZjmr\_gby h^hbgZl\_evgh]h ZiiZjZIZ -lfZolgbqZ^vdoh mkeghby ^  
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guo ihf\_s\_gbyo gZebqb\_ iZg^mkh\ ihjmqg\_c jZkrbj\_gguo  
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e\_gbc

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gu\_ mq\_[gbb b mq\_[gu\_ ihkh[by bgZy mq\_[gZy ebl\_jZlmjZ  
qbdh\ b lbn~~eh~~kjm]^h^qbdh\

l\_j\_q\_gv ebp\_gabhggh]h ijh]jZffgh]h h[\_ki\_q\_gb

l\_j\_q\_gv ebp\_gabhggh]h ijh]jZffgh]h h[\_ki\_q\_gby bkihe  
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1. Windows 8.1
2. Linuxmint17.1-cinnamon32bit
3. = Z j Z g W J H
4. Libreoffice