





%RDUG RI 5HJHQWV 0HF  
\$SULO  
,WHP  
3DJHRI

(;&87,9( 6800\$5<

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7HDP

\$ULJRQD 6WDWHU8Q15YIU VLDV\GHQ 5HEHFFD 0XHQLFK (ULQ  
&RQU\PHQHUU\ +DPLWRQ  
8QLYHU\$UW\RDID 0DUN %DUWRQ

3URSRVDO 6XPPDU\

\$ WKUHDU VWXG\ LV EHLQJ SGRSRVSHQLEEDU\PKHODPLRI HQJLQH  
ELRORJLVWV JHRORJLVWV DQG ULVN DFFHVVRUV WR L LC  
\$ULJRQD LL LGHQWLI\ SRWHQWLDO UIXNLQSRVHIGVNLLL U  
DVVHVPHQW IUDPHZRUN DQG LY FUHDWH PXOWLSOH ZRU  
QHDDUQG ORHUIP PDQDJHPHQW

:K\ LW 0DWWHUV WR \$ULJRQD

'HVSLWH WKH JUHDWHU WKDQ \HDUV KLVWRU\ RI GHYHO  
WKHUH LV QR FRPSUHKHQVLYH GDWDVHW WKDW SURYLGHV  
PLQLQJHODWHGVIKHWXVRSHQQLQJV ZDVWH DQG FRQWDPLQD

%XGJHW

\$QQXDO