

.RQWR 'HSRWQXPPHU



%DDGHU %DQN \$NWLHQJHVHOC
:HLKHQVWHSKDQHU 6WUD% H
8QWHUVFKOHL% KHL P
'HXWVFKODQG

Ä'LVSR 'HSRWNUHGLW³

\$QJDEHQ]X GHQ 9HUWUDJVSDUWHLHQ

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%DDGHU %DQN \$NWLHQJHVHOOVFKDIW
:HLKHQVWHSKDQHU 6WUD% H
8QWHUVFKOHL% KHL P

QDFKIRODHOVÄ DQQW

1DPH XQG \$QVFKULIW GHV 'DUOHKHQVQHKPHUV

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I•U NXU]IULVWLJH (UUHLFKEDUNHLW

QDFKIRODHOVÄ DQQW GHU %DQVFKULIW GHV 'DUOHKHQVQHKPHUV
VRZRKO I•U HLQHQ DOV DXFK I•U PHKUHUH 'DUOHKHQVQHKPHU

'LVSR 'HSRWNUHGLW HLQJHUIXPWHU .NRHGW WLEDKPHQ DXI \$MUBHFKQXQJV

/RPEDUGNUHGLW I•U 3ULYDWNXQGHQ 'LVSR 'HSRWNUHGLW YRQ

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0LW \$EVFKOXVV GHV 9HUWUDJHV UIXPW GKH %HPQ B HGHPH'D U%CHKNH Q Q COHXPIHIO GHU 5
9HUUHFKXQJVNQRWR GLH 0|JOLFKNHLW HHLQW GHDVH.RVQVQR ODP[L5PDKP EHQWHLQJH V Ä. U
•EHU]LHKHQ HLQJHUIXPWH hEHU]LHKX QPVG |N ODFKNHLWHQM UG HUH GLQVHDK ZIKUHQG
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)•U GLH %HUHFQXQJ GHV *HVDPWEHWUDHVKV HZUJGHRFCWHRQSFJDECHKXQGQHPI% GHQ JH
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(UJIQJHQQH %HZHUWXQJVYHUHLQEDUXQJ

2KQH HLQH (LQLJXQJ •EHU GHQ LQ \$QV DWJ]M DEU Q CHQ SHUWSEH HLOKXQLFKW DOW



+LQZHLH HUVWPDOLJH ,QDQVSUXFKQDKPH \$ELVQFKLXUVHGGWVLDWELK/HQVYHWWQD
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'HU 'DUOHKHQVJHEHU LVW EHUHFKWLJWGLVGL,QLDQDSVXFIKQDKPVIDFKLQHFUKHQ *UX
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4XHOHQ] % LQWHUQDWLRQDOH 3UHVVH HLQVHKEDU

Ä% DQNDUEHLW WMDHGHU 7DJ DQ GHP LP (XURSILV F \$5*Q7= D7KUDXQJ VYURISIH0Q V\$XWV
WHG 5HDO 7LPH *URV SUGHW W00RHWQWJ (E)82527 \$5K(0XQJHQ DEJHZLFNHOW ZHUGHQ
%DQNHQ LQ)UDQNIXUW DP 0DLQ I•U GHQ ~~DDQJCHPWLQ00~~ *HVFKIIWVYHUNHK

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(UIROJW GLH ,QDQVSUXFKQDKPH GHV . UNHGLEHLLDKVPHQJ 0PUYGRGDH WJWMQ %0Q0J
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JUXQGODJH QDFK † V\$E%*%X...
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D 'LH .•QGLJXQJ GXUFK GHQ 'DUOHKHQVQHKZPLW...
.•QGLJXQJ XQWHU (LQKDOWXQJ HLQHUG •\$EQLD XQ...
L VQVGLPILXQ J=VJUDQV X=QZLUNV

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SUXFK K WUDX...
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26 3ODWWIRUP

%HL 6WUHLWLJNHLWGLH D E M U H U L W H I J H K Q V D Q W H U R G H U O B I N W U R Q L V F K H Q : H J D E J H V
VLQG 2QOLQH 9HUWUIJH KDW GHU 'DHULFKHWCQWLFKKIP GW UHW VHE QHO BX %QJU PLW G
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K W W S H F H X U R S D H X F R Q V X P H U V R G U V J X H Q X W H H Q Q I G K U F E K B X W J Q Q J S O G S G L V F K X
1RUZHJLVFK P|JOLFK

(LQH •EHU GLH 26 3ODWWIRUP HLQJHU WLFHW ZH%QOV 6 D Z H W G M N A Z I H R G E W I E R K U E P X L O D U
GHU :HEVLWH HQWVSUHFKHQG GHQ LP %B R B K Z B H G H Y R O X X O D O G I R J U B X O L H I U O O V Q :
PXODU VLQG LQVEHVRQGHUH GLH \$QJDE HQ V J W D Q G Q N H G %H V F K Z F K Z G H U J H X J H G G I
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LP %HVFKZHUGHIRUPXODU YRUJHVHKKHQH Q E \$ Q J D E H Q R J Q W A N W Q G G O W H U Q D E H J X J H D Q N

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8QWHUVFKOHL%o KHLP

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,P hEULJHQ LVW GLH %DQN]XU 7HLOQ QFKZH UGCH DXG G UJHFUKVFKVHCKLFXHQ HJH
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D GHQ JHQDXHQ =HLWUDXP DXI GHQ VLFK GLH \$QJDEH EHJLHKW
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G GHQ QHXHQ 6DOGR DP (QGH GHV %HULFKWV]HLWUDXPV
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I GHQ DQJHZHQGHWHQ 6ROO]LQVVDW]

'LHVH ,QIRUPDWLRQHQ N|QQHQ GXUFK \$XJGR XFNH DIXQ EDLQW HQ WRQVXR]•YHQ =LII
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HPI% †† %'6 ND Q Q H C H Q V D H K P H U M H G H G H H L W Z Q H H C K M L J X Q J / | V F K X Q J X Q
6 S H U U X Q Q] H O Q H U S H U V R Q H Q E H] R J H Q H U ' D W H Q Y H U O D Q J H Q V R I H U Q G L H V H X Q



GHU 5LVLNRKLQZHLVH JXP NUHGLWILQDQJ]HQUXWCHQ G H ZHSLCEOYR RH:HQHWS DXSQ GHQLQ
QDFK † \$EV :S+*

(UJIQJHQQ JHOWHQ GLH Ä\$OOJHPHLQH *HVFKUIWMEHLQLEQJXQJH Ä GHUS %DQXQJ Y
UHQ³ GLH Ä6RQGHUEHGLQJXQJHQ I•U GHUWSDSLHUJHVFKIIWH³
QHQ .XQGHQLQIRUPDWLRQHQ: S+DFK VRZLHRLZHLVH JXP NUHGLWILQDQJLHUWHQ
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=XVWDQGHNRPPHQ GHV 9HUWUDJHV

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- § (LQ DXVJHI•OOWHV ([HPSODU GHU Ä(XIRRSIDWERQHQ QLEHLDXEFKWIJLHUKXQUWNLQHG
8PVFKXOGXQJHQ³
- § 9RUYHUWUDJOLFKH ,QIRUPDWLRQHQ QDFK \$UW E (*%*%)
- § \$OOJHPHLQH *HVFKIIWVEHGLQJXQJHQ GHU %DQN
- § 6RQGHUEHGLQJXQJHQ I•U :HUWSDSLHUJHVFKIIWH
- § 6RQGHUEHGLQJXQJHQ I•U 7HUPLQJHVFKIIWH
- § +LQZHLVH JXP 8PJDQJ PLW ,QWHUHVVHQNRQIOLNWHQ EHL GHU %DQN
- § \$OOJHPHLQH .XQGHQLQIRUPDWLRQHQ QDFK † \$EV :S+* VRZLH
- § GLH 5LVLNRKLQZHLVH JXP NUHGLWILQDQJLHUWHQ (UZHUE YRQ :HUWSDSLH

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