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* U R VRHF K W

& (= DDQ GDP

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6 DP HQYDMLQJ

,QIRUPDWLH RYHU ZDW %UJR EHWNNHQW ZHONH LQVSHFWLHGLHG
LQULFKWLQJHQ HYHQWXKQWVWVNDGKIDYDQJRIRQNRHQGH EJJULSSF
YLQGW X ESJZSDXV QO

\$ QHP HQH LQIRUP DMH

' RHOMQJ YDQGH LQVSHFWH

6HYHVR LQULFKWLQJHQ PRWHHQ DDQ VWUHQJH HLVHQ YROGRHQ
YHLOLJKHLG KHW EHVFKHUPIQKMDQEGHFKHBESEHLDG GH RPJHYL
GRHO WH FRQWUROHUHQ RI KHW EHGULMI DDQ GLH HLLWHQHMYEQUGF
XLWJHZHUNW LQ KHYZDWHVQXJWYDLOVHFRJ %UJR

' RHOMQJ YDQGH VDP HQYDMLQJ

+HW GRHO YDQ GHJH VDPHQYDWWLQJ LV LQJLFKW JHYHQ LQ GH EI

+RHP RHVX GHEHRRUGHQJ YDQGH LQVSHFMXUJLHQ'

+HW LQVSHFWLHWHDP NLMNW HQ EHRRUGHHOW VWHHNSURHIVJHZ
DUEHLGVRPVWDQGLJKHGHQ HQ RI RQVSHFXWLHPZRNHQWKXIEVJHQYRHL
%HQDGHULQJ 5LVLFREHGULMYHQ

, QHLGLQJ

+HW LQVSHFWLHWHDP LQVSHFWLHWHWHVXERGLLOMHWGGRHW(HQ)RILQO
=DDQGD

+HW LQVSHFWLHWHDP EHVWRQGHKHWODRBMFKSWERKGVHUVSDQWLH
1RRUGJHHNDQDDHLEUHLKBLGQWHJLR \$PVWHUGDP \$PVWHOODQG

: DWYRRUHHEHGULMIV (XURILOO)

%LM (XURILOO ZRUGHQ LQ RSGUDFKW YDQ GHUGHQ GHRHGRWHDQWR
PRWRUVWUWUHU H D JHSURGXFHUG YLD HHQ PHQJSURFHV DIJF
QDDU GH RSGUDFKWJHYHU

: DWFRQWROHGHQGH LQVSHFMXU'

'H LQVSHFWHWHXUV FRQWUROHGRHGHQGHLMRQGHUZHUSHQ

%XONRSVODJ +RULJRQWDOH WDQNV GUXNRSVODJ
,QVWDOODWLH R(YHUVWLMJHQQ \$
,QVWDOODWLH RYHUVWLMJHQQ 2QJHYDOVRQGHUJRH
,QVWDOODWLH RYHUVWLMJHQQ 3'&\$ F\FOXV

: DWZDUHQGH LQVSHFWHWHXODM'

,QVSHFWLHRQGHONRSDJ +RULJRQWDOH WDQNV GUXNRSVODJ
(U LV ppQ DIZLMNLQJ JHFRQVWDWHHGRUZZDWYRIRWDFIWLGM QHRVQV
JLMQ HU JHEUHNHQ JHFRQVWDWHHUG LQ GH QDOHYLQJ YDQ KHW

,QVSHFWLHR,QGHVZDQHSWLH R(YHUVWLMJHQQ \$

(U JLMQ JHHQ RYHUWUHGLQJ RYHUVWLMJHQQ 2QJHYDOVRQGHUJRH
JHFRQVWDWHHUG GLH KHUVWUHOEDRWHJLMQ ZRUGHGDZLMNLQJHQ JH
QRGLJ JLMQ

9RRU ZDW EHWUHIW GH JHwQVSHFWHHUGH RQGHUGHOHQ ZRUGW 1

,QVSHFWLHR,QVSHFWLHR,QVSHFWLHR RYHUVWLMJHQQ 2QJHYDOVRQGHUJRH
(U LV ppQ DIZLMNLQJ JHFRQVWDWHHUG BRUZ ZDWYERWDFIWLGM QHRGQV
JLMQ HU JHEUHNHQ JHFRQVWDWHHUG LQ GH QDOHYLQJ YDQ KHW

,QVSHFWLHR,QVSHFWLHR RYHUVWLMJHQQ 3'&\$ F\FOXV
9RRU ZDW EHWUHIW GH JHwQVSHFWHHUGH RQGHUGHOHQ RS KHW
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\$QHP HQVHFKWQJ EIMQVSHFWHUXOVMQ

'H UHVXOWDWHQ YDQ HHQ LQVSHFWLH JLMQ YROGRHQGH DIZLMN
HU JHHQ GUHLJLQJRYQH YHQ JZDDW NDQ KHW EHGULMI ZHO YHUEH
HHQ RYHUWUHGLQJ ZDDUELM LQJHVFKDVRZRHUGVNDW \$OIDNZHOYIG
FDWHJRULH LV HHQ PLGGHOJZDUH RYHUWUHGLQJ ZDDUELM JHH
RUGH LV (HQ RYHUWUHGLQJ FDWHJRULH LV HHQ RYHUWUHGLQJ
JZDDU RQJHYDO 2S EDVGHVOYQQ EHSBOHQ GH LQVSHFWHUXUV KRH V