6WXGHQW)LQDQFLDO $LG

,QVWLWXWLRQ 8QLYHUVLW\ RI 6RXWK)ORULGD 0DLQ &DPSXV
8VHU ,' 3

2YHUYLHZ

,3('6 6WXGHQW)LQDQFLDO $LG &RPSRQHQW 2YHUYLHZ

3XEOLF $FFHVVLEOH 5HSRUWHUV

:HOFRPH WR WKH 6WXGHQW)LQDQFLDO $LG 6)$ FRPSRQHQW RI WKH 8 6 'HSDUWPHQW RI (GXFDWLRQ¶V ,QWHJUDWHG 3RVWVHFRQGDU\ (GXFDWLRQ 'DWD 6\VWHP ,3('6

7KH SXUSRVH RI WKH 6)$ FRPSRQHQW LV WR FROOHFW LQIRUPDWLRQ DERXW ILQDQFLDO DLG SURYLGHG WR YDULRXV JURXSV RI XQGHUJUDGXDWH VWXGHQWV DW \RXU LQVWLWXWLRQ

%()25(<28 %(*,1

<RX ZLOO QHHG WKH IROORZLQJ PDWHULDOV WR FRPSOHWH WKLV VXUYH\

6)$ LQVWUXFWLRQV
&RXQWV DQG GROODUV DPRXQWV RI GLIIHUHQW W\SHV RI DLG UHFHLYHG E\ WKH IROORZLQJ VWXGHQWV LQ WKH IXOO ILQDQFLDO DLG \HDU
*URXS $OO XQGHUJUDGXDWH VWXGHQWV
*URXS 2I WKH VWXGHQWV LQ *URXS WKRVH ZKR DUH IXOO \WLPH ILUVW WLPH GHJUHH FHUWLILFDWH VHHNLQJ VWXGHQWV
*URXS 2I WKH VWXGHQWV LQ *URXS WKRVH SD\LQJ LQ VWDWH RU LQ GLVWULFW WXLWLRQ ZKR UHFHLYHG JUDQW RU VFKRODUVKLS DLG IURP WKH IHGHUDO JRYHUQPHQW VWDWH ORFDO JRYHUQPHQW RU WKH LQVWLWXWLRQ
*URXS 2I WKH VWXGHQWV LQ *URXS WKRVH SD\LQJ LQ VWDWH RU LQ GLVWULFW WXLWLRQ ZKR UHFHLYHG 7LWOH ,9 IHGHUDO VWXGHQW DLG
/LYLQJ DUUDQJHPHQW LQIRUPDWLRQ IRU *URXS DQG *URXS VWXGHQWV LQ WKH IXOO ILQDQFLDO DLG \HDU
,QFRPH FDWHJRULHV IRU *URXS VWXGHQWV LQ WKH IXOO ILQDQFLDO DLG \HDU

.(< &21&(376

*URXSV
,Q WKLV FRPSRQHQW \RX ZLOO EH DVNHG WR UHSRUW LQIRUPDWLRQ UHJDUGLQJ GLIIHUHQW JURXSV RI VWXGHQWV 6HH EHORZ IRU D YLVXDO UHSUHVHQWDWLRQ RI WKHVH YDULRXV JURXSV

$LG 5HFHLYHG
7KURXJKRXW WKH LQVWUXFWLRQV WKH ZRUG ³UHFHLYHG´ UHIHUV WR ILQDQFLDO DLG WKDW ZDV DZDUGHG WR DQG DFFHSWHG E\ D VWXGHQW 7KLV DPRXQW PD\ GLIIHU IURP WKH DLG DPRXQW WKDW LV GLVEXUVHG WR D VWXGHQW

,QWHUDFWLYH (GLWV DQG (UURU 0HVVDJHV
7KH 6)$ FRPSRQHQW FRQWDLQV LQWHUDFWLYH HGLWV WKDW ZLOO FKHFN IRU EODQN ILHOGV LQYDOLG YDOXHV RU YDOXHV WKDW IDOO RXWVLGH H[SHFWHG UDQJHV 6RPH HUURU PHVVDJHV ZLOO UHTXLUH \RX WR FRQILUP RU H[SODLQ WKH YDOXHV WKDW \RX HQWHUHG 6RPH HUURU PHVVDJHV DUH IDWDO DQG ZLOO UHTXLUH \RX WR FRQWDFW WKH ,3('6 +HOS 'HVN IRU UHVROXWLRQ

&RQWH[W %R[HV
<RX ZLOO ILQG RSWLRQDO WH[W ER[HV WKURXJKRXW WKH 6)$ FRPSRQHQW &RQWH[W ER[HV DOORZ \RX WR SURYLGH PRUH LQIRUPDWLRQ DERXW WKH GDWD \RX HQWHU 1RWH WKDW VRPH RI WKHVH FRQWH[W ER[HV ZLOO EH PDGH DYDLODEOH WR WKH SXEOLF RQ &ROOHJH 1DYLJDWRU VR PDNH VXUH WKDW WKH LQIRUPDWLRQ \RX HQWHU FDQ EH XQGHUVWRRG HDVLO\ E\ VWXGHQWV SDUHQWV DQG WKH JHQHUDO SXEOLF

5HVRXUFHV
7R GRZQORDG WKH VXUYH\ PDWHULDOV IRU WKLV FRPSRQHQW 6XUYH\ 0DWHULDOV
7R DFFHVV \RXU SULRU \HDU GDWD VXEPLVVLRQ IRU WKLV FRPSRQHQW 5HSRUWHG 'DWD

,I \RX KDYH TXHVWLRQV DERXW FRPSOHWLQJ WKLV VXUYH\ SOHDVH FRQWDFW WKH ,3('6 +HOS 'HVN DW

,QVWLWXWLRQ 8QLYHUVLW\ RI 6RXWK)ORULGD 0DLQ &DPSXV
8VHU ,' 3

3DUW $

3DUW $ (VWDEOLVK <RXU *URXSV

3DUW $ HVWDEOLVKHV WKH QXPEHU RI VWXGHQWV LQ YDULRXV JURXSV 1RWH WKDW WKH QXPEHUV RQ WKLV VFUHHQ ZLOO EH FDUULHG IRUZDUG WR RWKHU SDUWV RI WKH 6WXGHQW)LQDQFLDO $LG FRPSRQHQW

,Q WKH ILHOGV EHORZ UHSRUW WKH QXPEHU RI VWXGHQWV LQ HDFK RI WKH IROORZLQJ JURXSV

3DUW %

3DUW % (QWHU)LQDQFLDO $LG $ERXW *URXS

*URXS VWXGHQWV DUH DOO XQGHUJUDGXDWHV HQUROOHG LQ)DOO

)RU WKLV SDUW UHSRUW

)LQDQFLDO DLG UHFHLYHG E\ *URXS VWXGHQWV IURP DOO VRXUFHV WKH IHGHUDO JRYHUQPHQW VWDWH ORFDO JRYHUQPHQW WKH LQVWLWXWLRQ DQG RWKHU VRXUFHV NQRZQ WR WKH LQVWLWXWLRQ

)LQDQFLDO DLG UHFHLYHG E\ *URXS VWXGHQWV DW DQ\ WLPH GXULQJ WKH IXOO DLG \HDU DFDGHPLF \HDU ±

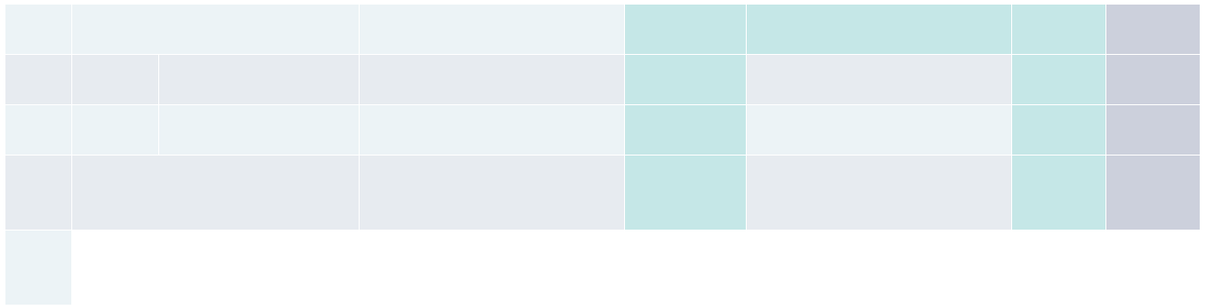
,Q WKH ILHOGV EHORZ UHSRUW WKH QXPEHU RI *URXS VWXGHQWV DQG WKH WRWDO DPRXQW RI DLG UHFHLYHG E\ WKHVH VWXGHQWV IRU HDFK W\SH RI DLG

,QIRUPDWLRQ IURP 3DUW $	)DOO	)DOO
*URXS $OO XQGHUJUDGXDWH VWXGHQWV HQUROOHG LQ)DOO 7KLV QXPEHU LV FDUULHG IRUZDUG IURP 3DUW $ /LQH		

$LG 7\SH	1XPEHU RI VWXGHQWV UHFHLYLQJ DLG	7RWDO DPRXQW RI DLG UHFHLYHG E\ VWXGHQWV LQ *URXS	7RWDO DPRXQW RI DLG UHFHLYHG E\ VWXGHQWV LQ *URXS

3DUW & 3DJH

3DUW & (QWHU)LQDQFLDO $LG $ERXW *URXS 3DJH



3DUW '

3DUW ' (QWHU)LQDQFLDO $LG $ERXW *URXS

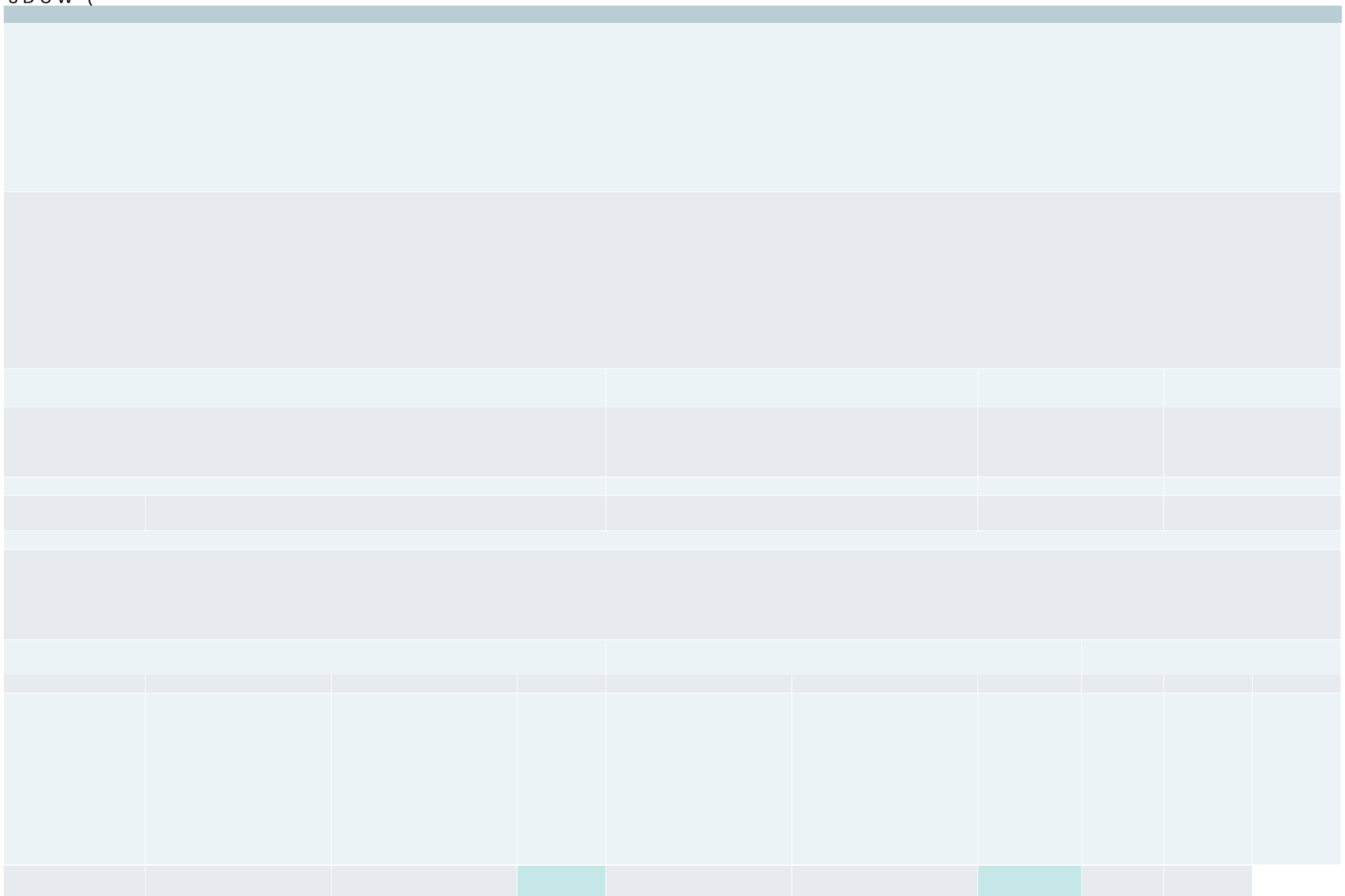
*URXS VWXGHQWV DUH DOO IXOO WLPH ILUVW WLPH GHJUHH FHUWLILFDWH VHHNLQJ XQGHUJUDGXDWH VWXGHQWV HQUROOHG LQ)DOO ZKR SDLG WKH LQ VWDWH RU LQ GLVWULFW WXLWLRQ UDWH DQG UHFHLYHG JUDQW RU VFKRODUVKLS DLG IURP WKH IHGHUDO JRYHUQPHQW VWDWH JRYHUQPHQW RU WKH LQVWLWXWLRQ 6WXGHQWV ZKR UHFHLYHG RQO\ JUDQW RU VFKRODUVKLS DLG IURP SULYDWH RU RWKHU VRXUFHV RU VWXGHQWV ZKR UHFHLYHG RQO\ QRQ JUDQW DLG VKRXOG QRW EH LQFOXGHG LQ WKLV JURXS 108.29 19.66S 108.UWH 17RQ qQQBT8 2J0QW LQ RU

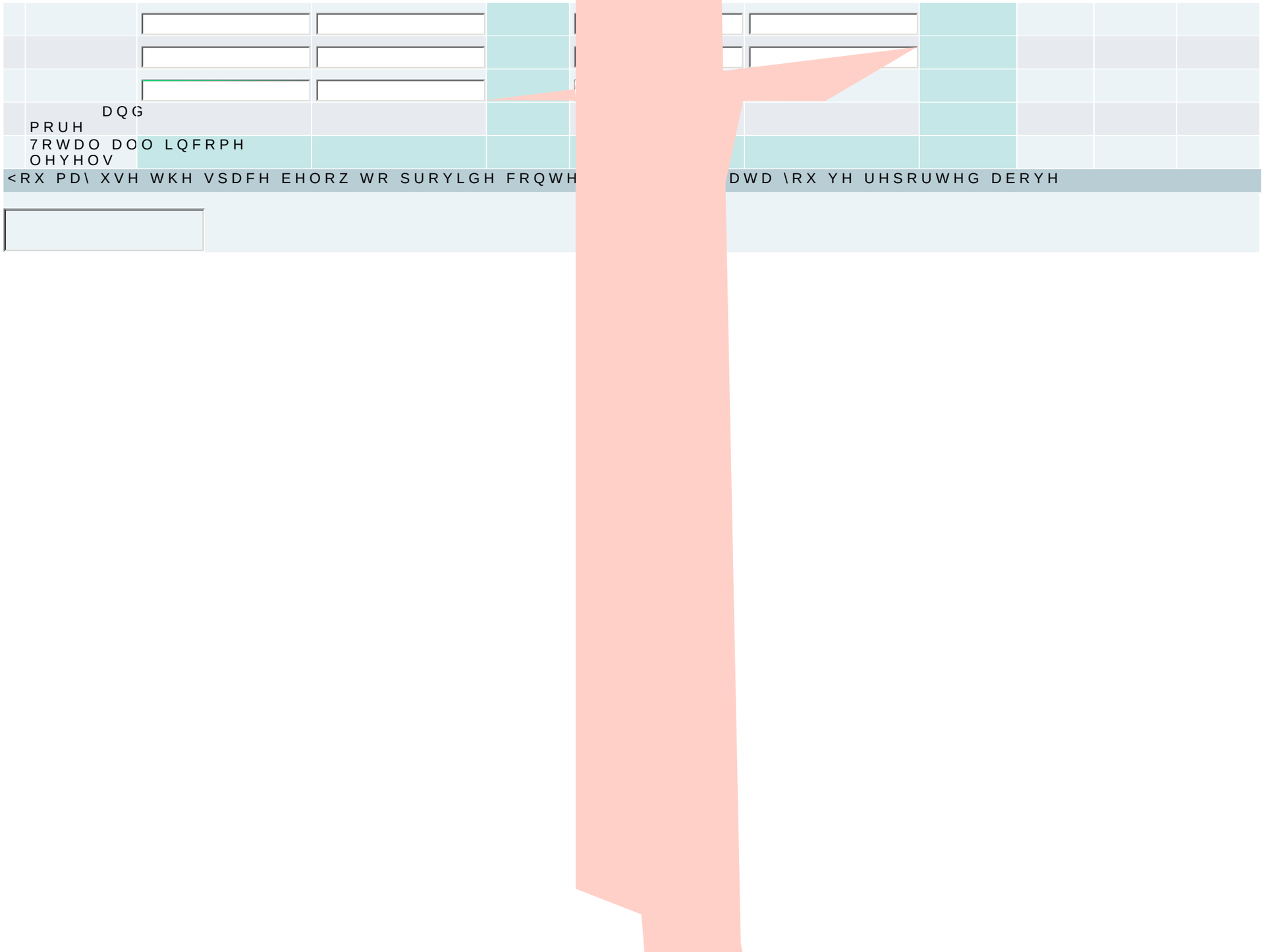
7RWDO JUDQW F:U
VFKRODUVKLS DLG IURP WKH
IHGHUDO JRYHUQPHQW
VWDWH ORFDO JRYHUQPHQW
RU WKH LQVWLWXWLRQ
UHFHLYHG E\ VWXGHQWV LQ
*URXS ([FOXGH RWKHU
VRXUFHV RI JUDQWV

$YHUDJH WRWDO JUDQW DQG
VFKRODUVKLS DLG IURP WKH
IHGHUDO JRYHUQPHQW
VWDWH ORFDO JRYHUQPHQW
RU WKH LQVWLWXWLRQ
UHFHLYHG E\ VWXGHQWV LQ
*URXS FDOFXODWHG
7KLV YDOXH LV FDOFXODWHG
XVLQJ WKH IROORZLQJ
IRUPXOD >' ' @

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

3DUW (




DQG
PRUH
7RWDO DOO LQFRPH
OHYHOV
<RX PD\ XVH WKH VSDFH EHORZ WR SURYLGH FRQWH
DWD \RX YH UHSRUWHG DERYH

3DUW)

3DUW) 1HW 3ULFH &DOFXODWLRQ IRU *URXS

*URXS VWXGHQWV DUH DOO IXOO WLPH ILUVW WLPH GHJUHH FHUWLILFDWH VHHNLQJ XQGHUJUDGXDWHV HQUROOHG LQ)DOO ZKR SDLG WKH LQ VWDWH RU LQ GLVWULFW WXLWLRQ UDWH DQG UHFHLYHG JUDQW RU VFKRODUVKLSLR 247.5 60.19 30.2 re f Q q 0.77255 0.90588 0.90G L F7L V W U L FIL S LH

3DUW *

3DUW * 1HW 3ULFH &DOFXODWLRQ IRU *URXS

*URXS VWXGHQWV DUH DOO IXOO WLPH ILUVW WLPH GHJUHH FHUWLILFDWH VHHNLQJ XQGHUJUDGXDWHV HQUROOHG LQ)DOO ZKR SDLG WKH LQ VWDWH RU LQ GLVWULFW WXLWLRQ UDWH DQG UHFHLYHG 7LWOH ,9 IHGHUDO VWXGHQW DLG LQFOXGLQJ IHGHUDO JUDQWV RU IHGHUDO VWXGHQW ORDQV

7KH IROORZLQJ QHW SULFH FDOFXODWLRQ LV EDVHG RQ LQIRUPDWLRQ WKDW \RXU LQVWLWXWLRQ UHSRUWHG LQ WKH ,QVWLWXWLRQDO &KDUDFWHULVWLFV FRPSRQHQW DQG WKH 6WXGHQW)LQDQFLDO $LG FRPSRQHQW

)RU PRUH LQIRUPDWLRQ DERXW WKH GDWD \RXU LQVWLWXWLRQ UHSRUWHG LQ WKH ,QVWLWXWLRQDO &KDUDFWHULVWLFV FRPSRQHQW SOHDVH FRQWDFW \RXU LQVWLWXWLRQ¶V ,3('6 .H\KROGHU

&RPSRQHQWV RI FRVW RI DWWHQGDQFH	
3XEOLVKHG WXLWLRQ DQG UHTXLUHG IHHV ORZHU RI LQ GLVWULFW RU LQ VWDWH UDWHV	
%RRNV DQG VXSSOLHV	
5RRP DQG ERDUG DQG RWKHU H[SHQVHV E\ OLYLQJ DUUDQJHPHQW	
D 2Q FDPSXV	
1XPEHU RI *URXS VWXGHQWV E\ OLYLQJ DUUDQJHPHQW	
D 2Q FDPSXV	
:HLJKWHG DYHUDJH E\ OLYLQJ DUUDQJHPHQW H[FOXGLQJ XQNQRZQ YDOXHV IRU URRP DQG ERDUG DQG RWKHU H[SHQVHV 6HH LQVWUXFWLRQV IRU WKH IRUPXOD IRU WKLV FDOFXODWLRQ	

,QVWLWXWLRQ 8QLYHUVLW\ RI 6RXWK)ORULGD 0DLQ &DP'SX3V
6XPPDU\

,3('6 6WXGHQW)LQDQFLDO $LG 6)$ 6XUYH\ 6XPPDU\

,3('6 FROOHFWV LPSRUWDQW LQIRUPDWLRQ UHJDUGLQJ \RXU LQVWLWXWLRQ $OO GDWD UHSRUWHG LQ ,3('6
VXUYH\ FRPSRQHQWV EHFRPH DYDLODEOH LQ WKH ,3('6 'DWD &HQWHU DQG DSSHDU DV DJJUHJDWHG GDWD
LQ YDULRXV 'HSDUWPHQW RI (GXFDWLRQ UHSRUWV $GGLWLRQDOO\ VRPH RI WKH UHSRUWHG GDWD DSSHDUV
VSHFLILFDOO\ IRU \RXU LQVWLWXWLRQ WKURXJK WKH &ROOHJH 1DYLJDWRU ZHEVLWH DQG LV LQFOXGHG LQ \RXU
LQVWLWXWLRQ¶V 'DWD)HHGEDFN 5HSRUW ')5 7KH SXUSRVH RI WKLV VXPPDU\ LV WR SURYLGH \RX DQ
RSSRUWXQLW\ WR YLHZ VRPH RI WKH GDWD WKDW ZKHQ DFFHSWHG WKURXJK WKH ,3('6 TXDOLW\ FRQWURO
SURFHVV ZLOO DSSHDU RQ WKH &ROOHJH 1DYLJDWRU ZHEVLWH DQG RU \RXU ')5 &ROOHJH 1DYLJDWRU LV
XSGDWHG DSSUR[LPDWHO\ WKUHH PRQWKV DIWHU WKH GDWD FROOHFWLRQ SHULRG FORVHV DQG 'DWD)HHGEDFN
5HSRUWV ZLOO EH DYDLODEOH WKURXJK WKH ([37 DQG VHQW WR \RXU LQVWLWXWLRQ¶V &(94O0 rg25 494.08 UR FOR3.08 UR4G 'DWD)HHGEDF