

# **BORYS GRINCHENKO KYIV UNIVERSITY**

«APPROVED»

Decision of the Academic Council,  
Borys Grinchenko Kyiv University

27 April 2017, Protocol No.4

The Head of the Academic Council, Rector  
**Viktor Ogneviuk**

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## **Programme of Study (Vocational)**

**072.00.01 Finance and Credit**

**Level One (Bachelor)**

Field of Knowledge: **07 Management and Administration**  
Speciality: **072 Finance, Banking and Insurance**  
Qualifications: **Bachelor of Finance Banking and Insurance**

Enacted since 01 September 2017  
(Order No.26 May 2017)

**Kyiv – 2017**

**LETTER OF APPROVAL**  
**Programme of Study (Vocational)**

The Finance and Economics  
Protocol No. 1, 10 January 2017

The Head of the Chair \_\_\_\_\_ Andriy Ramskyi

The Academic Council of the Faculty of Information Technology and Management  
Protocol No. 6, 15 March 2017

The Head of the Academic Council \_\_\_\_\_ Alla Mihatska

Vice-Rector on Academic Affairs \_\_\_\_\_ Oleksii Zhylytsov

The Head of the SMC of Standardization  
and Quality Education \_\_\_\_\_ Olha Leontieva

SRL Education Internationalization

The Head \_\_\_\_\_ Olha Vyhovska  
\_\_\_\_\_ 2017

Vice-Rector for Research  
\_\_\_\_\_ Nataliia Vinnikova  
\_\_\_\_\_ 2017

## **PREAMBLE**

The programme of study (vocational) complies with the Law of Ukraine "On Higher Education", 01.07.2015, No.1556-VII, and the Draft of the Standard for Higher Education of Ukraine in the field of knowledge 07 **Finance, Banking and Insurance**.

**Andriy Ramskyi**, *PhD in Economics, Associate Professor of the Chair Finance and Economics*

**Yulia Zhukova**, *PhD in Economics, Associate Professor of the Chair of Finance and Economics*

**Serhii Obushnyi**, *PhD in Economics, Associate Professor of the Chair of Finance and Economics, Deputy Dean of the Faculty of Information Technology and Management, Borys Grinchenko Kyiv University*

### **External Reviewers:**

**Tamara Ostashko**, *Doctor of Economic Sciences, participant of NAAS Ukraine, Chief Researcher with, Leading Researcher with the responsibilities of the Head of the Department of Sectoral Forecasts and Market Conditions of the State Institution "Institute for Economics and Forecasting of the National Academy of Sciences of Ukraine"*

**Victor Grushko**, *Doctor of Economic Sciences, Professor, Head of the Department of National Economy and Finance of the University of Economics and Law KROK*

# I. PROFILE OF THE PROGRAMME OF STUDY (VOCATIONAL)

## 07 Finance, Banking and Insurance.

<b>1 - General information</b>	
<b>The full name of the higher education institution and the structural unit</b>	Boris Grinchenko Kyiv University Faculty of Information Technology and Management
<b>Degree of higher education</b>	Bachelor Specialty 07 Finance, Banking and Insurance. Programme of Study 072.00.01 Finance and Credit Qualification: Bachelor of Finance, Banking and Insurance
<b>Official name of the programme of study</b>	072.00.01 Finance and Credit
<b>Type of diploma and term of study according to the programme</b>	240 credits ECTS Bachelor degree, unitary term of study: 3 year 10 months
<b>Availability of accreditation</b>	Implementation in 2017 National Agency for Quality Assurance in Higher Education. Ukraine. The deadline for submission of the program for accreditation is 2019.
<b>Cycle / Level</b>	First Level (Bachelor) /Level 6 of EQF LLL level 7 of the National Qualification Framework of Ukraine
<b>The education level required to commence study under the programme</b>	Complete General Secondary Education
<b>Language (s) of teaching</b>	Ukrainian
<b>Validity of the programme of study</b>	2022
<b>Internet address of the permanent placement of the description of the programme of study</b>	<a href="http://kubg.edu.ua/">http://kubg.edu.ua/</a>
<b>2 - The purpose of the programme of study (vocational)</b>	
To provide education in finance with broad access to employment, increase academic mobility of students, develop their prospects of self-realization in further education and professional activities.	
<b>3 - Characteristics of the programme of study</b>	
<b>Subject area</b>	<p><i>Objects of study and /or activity:</i> general laws and trends of development of financial and economic systems, enterprises, organizations, motivation and behavior of market people, socioeconomic processes and their modeling and regulation.</p> <p><i>Learning objectives:</i> the formation of a highly qualified specialist who has modern economic thinking, theoretical knowledge and practical skills, capable of solving both current and non-standard tasks and problems in the field of finance, banking and insurance in conditions of</p>

	<p>uncertainty in the market environment</p> <p><i>The theoretical content of the subject area is</i> knowledge of the general concepts, categories, concepts, principles of social behavioral and economic sciences, which provide multi-vector training of specialists in the financial activities of financial and non-financial corporations, institutions and organizations of the public administration sector</p> <p><i>Methods, techniques and technologies:</i> general scientific methods of cognition, mathematics, statistics and economic analysis of economics, mathematical model of the economy, information and communication technologies, methodological studies and presentations of results.</p> <p><i>Instruments and equipment:</i> computer and network programmable devices.</p> <p><i>The proportion of the volumes of the general and professional components and optional parts:</i></p> <p>Disciplines for the formation of general competences (11.7%), discipline for the formation of professional competencies (40.8%), practical training (19.6%), selective disciplines (25%), others (2.9%).</p>
<b>Orientation of the programme of study</b>	The programme considers the specifics of the work of organizations, institutions and enterprises in the current conditions of management, focuses on relevant disciplines and a significant role of practical training, in which the student determines a professional and scientific career.
<b>The main focus of the programme of study</b>	General education in the field of finance, banking and insurance, vocational training and the formation of knowledge, skills and other competences in the methodology of training in finance.
<b>Specific features of the programme</b>	The program aims at deepening and further development of professional competencies in the field of finance, banking and insurance and prepare a new generation of financial elite that meets the current level of international requirements.
<b>4 - Eligibility of graduates to employment and further studying</b>	
<b>Employment</b>	In the presence of a bachelor's degree, graduates can hold positions in analytical, economic, financial, investment services companies of the real sector, in particular: the financial director of the enterprise; Head of Financial Management; Head of Financial Department; Leading specialist of the department (department, department); Banking Specialist; tax inspector; insurance company specialist; credit inspector; broker (intermediary) of securities; price control inspector; export inspectorate, etc.
<b>Further learning</b>	Master's in Finance, Management, Interdisciplinary Masters Degree in Economics.

<b>5 – Teaching and assessment</b>		
<b>Teaching and learning</b>	Concentration on students, practice-oriented training, training in centers of competence, initiative self-study. Lecture classes have an interactive scientific and cognitive character. Practical workshops are held in small groups, case study, situational tasks, business games, presentation presentations using modern professional software tools are common.	
<b>Assessment</b>	Cumulative rating system, which provides for student assessment of all classroom and non-auditing educational activities (control works, individual calculation works, modular control), workshops and exonyms, protects practice, protects coursework, comprehensive state examination.	
<b>6 - Programme competencies</b>		
<b>Integral competence</b>	Abilities to solve complex theoretical and practical tasks and problems performing professional activity in the field of finance, banking and insurance in the uncertainty of the market environment	
<b>General competence</b>	GC 1	<b><i>The complex problem solving</i></b> as an understanding of the task, the ability to penetrate the essence of the phenomenon, problem, issue, to identify the characteristic features, essential features and interrelations, to conduct analogies, to generalize; possessing a system, a holistic approach to the analysis and assessment of the situation and the solution of the problem
	GC 2	<b><i>Creativity and flexibility of thinking</i></b> : the ability to generate new ideas, to come up with and find non-traditional solutions, gaining the flexibility of thinking, open to use the acquired economic knowledge to solve the strategic and current tasks of economic development of the enterprise, as well as to apply the acquired economic knowledge in everyday life.
	GC 3	<b><i>Managerial skills</i></b> ability to organize their own activities and effectively manage time; the ability to carry out leadership functions in a team to achieve a common goal; the ability to design and manage projects, set goals, adopt and implement solutions.
	GC 4	<b><i>Coordination with others</i></b> : the ability to work in a team, including the ability to interact with colleagues and perform mandatory work in due time.
	GC 5	<b><i>Interaction, negotiation</i></b> : the ability to communicate effectively, provide complex information in a concise form, using modern information and communication technologies and appropriate business and foreign language.
	GC 6	<b><i>Targeting high results</i></b> . Internal need to perform work qualitatively; the ability to plan the stages and progress of the work performed, evaluate and ensure the quality of the work performed, present the results of the work and substantiate the proposed solutions at the modern scientific, technical and professional level
	GC 7	<b><i>Popularization skills</i></b> : the ability to communicate with non-specialists, including the formation of teaching skills. The ability to navigate in different opinions on the problem and ways of its solution, to analyze and comprehend the solution obtained, to convincingly represent it.
	GC 8	<b><i>Civil position</i></b> . Understanding the patterns of socio-political, cultural and economic development of Ukraine in the world community, awareness of their professional, social and civic roles in these processes; awareness of personal responsibility to the collective which

		you belong and the fate of your country.
<b>Professional competence</b>	PC 1	The ability to demonstrate knowledge of the enterprise's behavior as a production-market system in the market, the nature of changes in the parameters of the production function in the short and long-term; the ability to predict on the general of standard theoretical and econometric models of the behavior of economic agents, the development of economic processes and phenomena at the micro and macro levels.
	PC 2	The ability to make decisions and understand the issue or problem; the ability to consider and apply traditional and non-traditional approaches to their solution, choose optimal solution.
	PC 3	The ability to form a team and ensure effective functioning using informal methods of management; Ability to demonstrate special knowledge and skills in organizational design, functional management of divisions of enterprises of various forms of ownership, production and business management.
	PC 4	The ability to work with information of a financial and legal nature for making necessary decisions; Ability to use information technology in finance to perform practical tasks in the field of professional activities.
	PC 5	The ability to use modern methods of collecting, processing and analyzing economic and social data; modern methods of calculation and analysis of socio-economic indicators characterizing economic processes and phenomena at micro and macro levels.
	PC 6	The ability to explain a wide range of financial and economic processes that occur at the enterprise and in the country.
	PC 7	The ability to study and research skills: including self-study and self-improvement; teaching of financial disciplines in educational institutions; the ability to substantiate topics and plans (projects) of scientific research; ability to conduct research.

<b>7 – Programme learning outcomes</b>		
<b>Knowledge and understanding</b>	PLO 1	Knowledge and understanding of legislative and regulatory acts regulating production and economic and financial and economic activity, tax law, business and commercial law
	PLO 2	Knowledge and understanding of the regularities of functioning of the modern economy at the macro and micro levels; the ability to identify trends in changing socio-economic indicators.
	PLO 3	Knowledge and understanding of the features of financial activity and internal and external financial relations of enterprises; principles and methods of financial analysis and financial planning at enterprises.
	PLO 4	Knowledge and understanding of accounting, financial reporting procedures, analysis of economic activity, audit, domestic and international standards of financial reporting
	PLO 5	Knowledge and understanding of knowledge of the basics of banking, banking operations (including exchange and currency) and their conduct
	PLO 6	Knowledge and understanding of the financial basis of insurance activity, the structure of the insurance tariff, the procedure for the formation and placement of insurance

		reserves, methods for assessing the solvency of the insurance company and the conditions for ensuring the financial stability of insurers
<b>Application of knowledge and understanding</b>	PLO 1	Application of economic and mathematical methods used in the field of substantiation of financial decisions
	PLO 2	Implementation of work with information of financial and legal nature for making necessary decisions; Ability to use information technology in finance to perform practical tasks in the field of professional activities
	PLO 3	The ability to compose accounting and operational reports, calculate the indicators of economic and financial activity of enterprises, organizations and institutions
	PLO 4	Identification and understanding of changes taking place in financial markets
	PLO 5	Application of financial control over the relations of the enterprise with commercial banks for opening accounts, performing their cash and cash services, opening deposits and obtaining loans
	PLO 6	The ability to prepare and enter into an insurance contract for the main types of personal, property insurance, liability insurance
	PLO 7	The ability to conduct transactions in the stock market, investments in securities, trust, leasing, factoring and financial transactions with a mortgage.
	PLO 8	The ability to explain a wide range of financial and economic processes that occur at the enterprise and in the country.
	PLO 9	The ability to find out significant accounting and auditing data that affect the effectiveness of management and investment decisions taken.
	PLO 10	The ability to analyse corporate and banking information as well as stock information
	PLO 11	The ability to develop the optimal structure of the investment portfolio.
	PLO 12	The ability to analyze simple and complex derivative financial instruments.
	PLO 13	The ability to analyze debt financial instruments and to structure own capital.
	PLO 14	The ability to analyze financial, credit and operational risks, choose the best ways to manage risks
	PLO 15	The ability to use professionally-specialized knowledge and practical skills in the field of public finances, finances of business entities, international finance and the financial market for making optimal managerial decisions in the field of finance and credit
<b>8 - Resource support for the implementation of the programme</b>		
<b>Personnel support</b>	The personnel support of the programme of Study (Vocational) consists of the teaching staff of the Chair of Finance and Economics of the Faculty of Information Technology and Management. Teaching of individual disciplines in accordance with their competence and	



	<p>experience involved the faculty members of the departments of management, information technologies and mathematical disciplines of the Faculty of Information Technologies and Management; the Chair of Public and Private Law of the Faculty of Law and International Relations; the Chair of English and Translation, Ukrainian language of the Institute of Philology.</p> <p>The practice is oriented towards the educational programme and involves a broad participation of specialists corresponding to the direction of the programme, which enhances the synergy between theoretical and practical training. The head of the project group and the teaching staff, which ensures its implementation, meets the requirements specified by the Licensing Conditions for conducting educational activities of educational institutions.</p>
<b>Material and technical support</b>	<p>The educational process takes place in lecture halls, classroom for practical, seminars and laboratories. centers of competence provided with projection and media technology. Students can also use computers with appropriate software for solving professional problems and connecting to the INTERNET network. The University provides social and household infrastructure (dining, buffets, dormitories, assembly halls, sports halls, stadium, sports grounds, medical facility, swimming pool).</p>
<b>Information and educational-methodological support</b>	<p>The official website of Boris Grinchenko University of Kyiv <a href="http://kubg.edu.ua">http://kubg.edu.ua</a> contains information on educational programs, educational, scientific and educational activities, structural units, rules of admission, contacts. The educational process is provided by the educational and methodological complexes of disciplines both in printed form and in electronic form. In the E-environment there are materials of teaching and methodological provision of disciplines. The university has a library where a reading room is located, which includes wireless access to the Internet. Information resources of the library for the educational program are formed according to the subject area and current trends of scientific research in this field.</p>
<b>9 - Academic mobility</b>	
<b>National Credit Mobility</b>	<p>Kyiv Borys Grinchenko University has an agreement with Ukrainian higher educational institutions-partners of Ukraine.</p>
<b>International Credit Mobility</b>	<p>Kyiv Borys Grinchenko University has an agreement with international higher educational establishments.</p>
<b>Studying of foreign higher education learners</b>	-

## II. The List of the Components of the Programme of Study (vocational) and Their Logical Coherence

Code (acad. disc., pr., assess.)	Components of the Programme of Study (academic discipline, practice, degree paper)	Credits ECTS	The Form of the Final Control
1	2	3	4
<b>Compulsory components of PS</b>			
ОДЗ.01	University studies	4	Credit
ОДЗ.02	Foreign language	10	Exam
ОДЗ.03	Physical education	4	Credit
ОДЗ.04	Ukrainian language	6	Credit
ОДЗ.05	Philosophy	4	Credit
<b>Formation of professional competencies</b>			
ОДФ.01	Economics	7	Credit, exam
	Economics - I	3	Credit
	Economics - II	4	Exam
ОДФ.02	Mathematical finance	6	Credit
ОДФ.03	Econometrics	4	Credit
ОДФ.04	Business Economics	4	Exam
ОДФ.05	Management and marketing	4	Exam
ОДФ.06	Law and business	4	Exam
ОДФ.07	Money and credit	4	Exam
ОДФ.08	Finances	8	Credit
ОДФ.09	International finance	4	Exam
ОДФ.10	Finances of enterprises and organizations	5	Exam
ОДФ.11	Accounting	4	Exam
ОДФ.12	Investment	4	Credit
ОДФ.13	Financial market	4	Exam
ОДФ.14	Financial management	5	Exam
	Course paper (ОДФ.7-ОДФ.14)	1	Exam
ОДФ.15	Managerial Accounting	6	Credit
ОДФ.16	Banking	4	Credit
ОДФ.17	Banking services	4	Credit
ОДФ.18	Bank management	4	Exam
ОДФ.19	Insurance	4	Exam
ОДФ.20	Insurance services	4	Credit
ОДФ.21	Insurance Management	4	Credit
<i>Total amount of the theoretical study:</i>		126	
<b>Practice</b>			
ОП.01	Educational (adaptation)	3	Credit
ОП.02	Field practice	3+18	Credit
ОП.03	Pre-diploma practice	22,5	Credit
<i>Total amount of the practice</i>		46.5	
<b>Attestation</b>			
ОА.1	Comprehensive examination	1.5	

OA.1	Implementation and defense thesis of bachelor's degree	6	
<b>Total amount of the compulsory components:</b>			<b>180</b>
<b>Componets of Programme of Study (Vocational)</b>			
ББ.01	Statistical finance		Credit
ББ.02	Tax Management		Credit
ББ.03	Financial analysis		Credit
ББ.04	Credit and financial institutions		Credit
ББ.05	Accounting and Audit		Credit
ББ.06	Corporate finance		Exam
ББ.07	Risk Management		Credit
ББ.08	Small Business Finance		Credit
ВД.01	Field practice		Credit
ВД.1	Choice from the discipline catalogue		Credits
<b>Total amount of the optional components</b>			<b>60</b>
<b>TOTAL AMOUNT OF THE PROGRAMME OF STUDY</b>			<b>240</b>

## 2.1 Structural Logical Scheme of the Programme of Study (Vocational) Social Communications

### 2.1. Scheme of the Programme of Study (Vocational)

I		II		III		IV	
<b>Compulsory components of PS</b>							
University Studies 4 ECTS Credits						Philosophy 4 ECTS Credits	
Ukrainian Language 6 ECTS Credits							
Foreign language 5 ECTS Credits		5 ECTS Credits.					
Physical education 2 ECTS Credits.		2 ECTS Credits.					
<b>Formation of professional competencies</b>							
Economics -I 3 ECTS Credits.	Economics -II 4 ECTS Credits.						
Law and business 4 ECTS Credits.	Business Economics 4 ECTS Credits.	Management and marketing 4 ECTS Credits.					Pre-diploma practice 22,5 ECTS Credits.
Mathematical finance 2 ECTS Credits.	4 ECTS Credits.	Business Economics 4 ECTS Credits	Insurance 4 ECTS ECTS Credits.	Insurance services 4 ECTS Credits.	Insurance Management 4 ECTS Credits.		
Money and credit 4 ECTS Credits.	Finances 8 ECTS Credits.	International finance 4 ECTS Credits.	Finances of enterprises and organizations 5 ECTS Credits.	Financial market 4 ECTS Credits.	Financial management 5 ECTS Credits.	Managerial Accounting 6 ECTS Credits.	Comprehensive examination 1,5 ECTS Credits;
	Educational practice 3 ECTS Credits.	Banking 4 ECTS Credits.	Accounting 4 ECTS Credits.	Bank management 4 ECTS Credits.	Course paper 1 ECTS Credits.	Field practice 18 ECTS Credits.	Implementation and defense thesis of bachelor's degree 6 ECTS Credits.
		Banking services 4 ECTS Credits.	Investment 4 ECTS Credits.				
			Field practice 3 ECTS Credits.				
<b>Componets of Programme of Study (Vocational)</b>							
		Statistical finance 6 ECTS Credits.	Tax Management 4 ECTS Credits.	Financial analysis 4 ECTS Credits.	Corporate finance 4 ECTS Credits.		
		Choice from the discipline catalogue 4 ECTS Credits.	Choice from the discipline catalogue 6 ECTS Credits.	Credit and financial institutions 4 ECTS Credits.	Risk Management 4 ECTS Credits.	Field practice 6 ECTS Credits.	
				Accounting and Audit 4 ECTS Credits.	Small Business Finance 4 ECTS Credits.		
				Choice from the discipline catalogue 6 ECTS Credits.	Choice from the discipline catalogue 4 ECTS Credits.		

### **III. Form of Attestation of Higher Educational Learners**

The graduate students majoring in 072.00.01 Finance and Credit (Programme of Study (Vocational) get attestation in the form of degree paper defense, complex qualification examination. The student gets attestation in the form of degree paper defense, complex qualification examination in finance, finance of enterprises and organizations, financial management and implementation and protection of final qualification work of bachelor. They are given the document of the state standard issued to confirm that they are awarded with the degree and education qualification of “Bachelor of Finance, Banking and Insurance”.

The attestation is performed openly and publicly

#### IV. Matrix of the Programme Competence Compliance with the Programme Components

	ОДЗ.01	ОДЗ.02	ОДЗ.03	ОДЗ.04	ОДЗ.05	ОДФ.01	ОДФ.02	ОДФ.03	ОДФ.04	ОДФ.05	ОДФ.06	ОДФ.07	ОДФ.08	ОДФ.09	ОДФ.10	ОДФ.11	ОДФ.12	ОДФ.13	ОДФ.14	ОДФ.15	ОДФ.16	ОДФ.17	ОДФ.18	ОДФ.19	ОДФ.20	ОДФ.21	ОП.01	ОП.02	ОП.03	ББ.1	
GC1	•		•			•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
GC 2						•	•	•	•			•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
GC 3	•				•	•			•	•	•	•	•	•	•	•	•	•	•	•				•			•	•	•	•	•
GC 4	•		•		•	•			•	•			•		•				•					•			•	•	•	•	•
GC5	•	•	•	•		•	•	•	•	•	•			•					•	•				•			•	•	•	•	•
GC 6	•		•			•	•	•	•	•		•	•			•	•		•	•	•	•	•	•	•	•	•	•	•	•	•
GC 7	•	•	•	•		•	•	•	•	•	•		•	•	•	•	•	•	•	•	•	•	•		•	•	•	•	•	•	•
GC 8	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
PC1	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
PC 2	•								•	•					•	•	•		•	•						•	•	•	•	•	
PC 3	•								•	•					•												•	•	•	•	
PC 4							•	•	•	•	•		•	•	•	•	•	•	•	•	•	•			•	•	•	•	•	•	
PC 5							•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•			•	•	•	•	•	•	
PC 6	•	•	•			•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
PC 7	•	•	•			•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•

### V. Matrix of Providing Programme Learning Outcomes with the Relevant Programme Components

	ОДЗ.01	ОДЗ.02	ОДЗ.03	ОДЗ.04	ОДЗ.05	ОДФ.01	ОДФ.02	ОДФ.03	ОДФ.04	ОДФ.05	ОДФ.06	ОДФ.07	ОДФ.08	ОДФ.09	ОДФ.10	ОДФ.11	ОДФ.12	ОДФ.13	ОДФ.14	ОДФ.15	ОДФ.16	ОДФ.17	ОДФ.18	ОДФ.19	ОДФ.20	ОДФ.21	ОП.01	ОП.02	ОП.03	ВБ.1			
K-1	•								•	•	•		•	•	•	•				•	•			•	•		•	•	•				
K-2	•					•	•	•	•			•	•		•	•	•			•	•					•							
K-3						•			•			•	•	•	•	•	•	•		•	•								•	•	•		
K-4	•								•			•	•	•	•	•				•									•	•	•	•	
K-5	•											•	•				•	•				•	•						•	•	•	•	
K-6	•												•	•					•						•	•	•		•	•	•	•	
S-1							•	•	•	•			•				•							•				•	•	•	•		
S-2	•						•	•	•	•	•		•		•	•	•			•	•					•	•		•	•	•	•	
S-3								•	•				•	•	•	•	•	•		•	•				•	•			•	•	•	•	
S-4						•						•	•	•			•	•	•	•	•								•	•	•	•	
S-5															•		•	•	•			•	•						•	•	•	•	
S-6															•										•	•	•			•	•	•	
S-7												•	•	•			•	•	•			•	•						•	•	•	•	
S-8	•					•	•	•	•	•		•	•	•	•	•	•	•	•	•	•								•	•	•	•	
S-9							•	•	•						•	•	•			•	•					•			•	•	•	•	
S-10							•	•					•	•			•	•	•					•						•	•	•	
S-11							•	•				•	•				•	•	•											•	•	•	
S-12							•										•	•	•				•	•						•	•	•	
S-13													•	•			•	•	•			•	•	•						•	•	•	
S-14							•										•	•	•						•	•	•				•	•	•
S-15						•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•