

0001193125-24-2702936-K ROYAL BANK OF CANADA 2024120420241204062027062028062028 0 0001193125-24-270293 6-K 4 20241204 20241204 20241204 ROYAL BANK OF CANADA 0001000275 6029 135357855 A6 1031 6-K 34 001-13928 241524728 ROYAL BANK PLAZA 200 BAY STREET TORONTO A6 M5J2J5 212-437-9267 ROYAL BANK PLAZA 200 BAY STREET TORONTO A6 M5J2J5 ROYAL BANK OF CANADA \ 19950908 6-K 1 d848216d6k.htm 6-K 6-K Â Â UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549 Â Â FORM 6-K Â Â Report of Foreign Private Issuer Pursuant to Rule 13a-16 or 15d-16 under the Securities Exchange Act of 1934 For the month of December, 2024 Commission File Number: 001-13928 Â Â Royal Bank of Canada (Translation of registrantâ€™s name into English) Â Â 200 Bay Street Royal Bank Plaza Toronto, Ontario Canada M5J 2J5 Attention: Senior Vice President, Deputy General Counsel & Secretary Â 1 Place Ville Marie Montreal, Quebec Canada H3B 3A9 Attention: Senior Vice President, Deputy General Counsel & Secretary (Address of principal executive offices) Â Â Indicate by check mark whether the registrant files or will file annual reports under cover of Form 20-F or Form 40-F. Form 20-Fâ€” Form 40-Fâ€” Â Â Signatures Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized. Â Â ROYAL BANK OF CANADA Dated: December 4, 2024 Â Â By: /s/ Katherine Gibson Â Name: Katherine Gibson Â Title: Chief Financial Officer EXHIBIT INDEX Â Exhibit Â Description of Exhibit 99.1 Â Fourth Quarter 2024 Earnings Release EX-99.1 2 d848216dex991.htm EX-99.1 FOURTH QUARTER EARNINGS RELEASE EX-99.1 Fourth Quarter Earnings Release Exhibit 99.1 Â Â FOURTH QUARTER 2024 Â Â EARNINGS RELEASE Â %ROYAL BANK OF CANADA REPORTS FOURTH QUARTER AND 2024 RESULTS All amounts are in Canadian dollars and are based on our audited Annual and unaudited Interim Consolidated Financial Statements for the year and quarter ended October 31, 2024 and related notes prepared in accordance with International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board, unless otherwise noted. Effective November 1, 2023, we adopted IFRS 17 Insurance Contracts (IFRS 17). Comparative amounts have been restated from those previously presented. Our 2024 Annual Report (which includes our audited Annual Consolidated Financial Statements and accompanying Managementâ€™s Discussion & Analysis), our 2024 Annual Information Form and our Supplementary Financial Information are available on our website at <http://www.rbc.com/investorrelations> and on <https://www.sedarplus.com>. Â TORONTO, December 4, 2024 Â” Royal Bank of Canada11 (RY on TSX and NYSE) today reported net income of \$16.2Â billion for the year ended October 31, 2024, up \$1.6Â billion or 11% from the prior year. Diluted EPS was \$11.25, up 9% over the prior year reflecting growth across each of our business segments. The inclusion of HSBC Bank Canada (HSBC Canada) results12 increased net income by \$453Â million. Adjusted net income7 and adjusted diluted EPS7 of \$17.4Â billion and \$12.09 were up 10% and 8%, respectively, from the prior year. Our consolidated results include higher provisions on impaired loans, largely in Commercial Banking and Personal Banking. The PCL on impaired loans ratio13 was 28 bps, up 7 bps from the prior year. Pre-provision, pre-tax earnings7 of \$23.1Â billion were up 12% from last year. The inclusion of HSBC Canada results increased pre-provision, pre-tax earnings7 by \$995Â million. Excluding HSBC Canada results, pre-provision, pre-tax earnings7 increased 7% from last year, mainly due to higher net interest income reflecting solid average volume growth and higher spreads in both Personal Banking and Commercial Banking. Higher fee-based revenue in Wealth Management reflecting market appreciation and net sales, and higher Corporate & Investment Banking revenue in Capital Markets, also contributed to the increase. These factors were partially offset by higher expenses driven by higher variable compensation on improved results and continued investments across our businesses. Our capital position remained robust with a CET1 ratio6 of 13.2% supporting solid volume growth. In addition, this year we returned \$8.1Â billion to our shareholders through common dividends and share buybacks. Today, we declared a quarterly dividend of \$1.48 per share reflecting an increase of \$0.06 or 4%. Â Â “In 2024, RBC relentlessly pursued our ambition to stay ahead of evolving client expectations and create unparalleled value. Â As our results exemplify, our premium franchises delivered diversified revenue growth, underpinned by a strong balance sheet and prudent risk management. One of our yearâ€™s defining moments was the acquisition of HSBC Bank Canada, which marked a pivotal milestone in our client-driven growth story and strengthened our position as a competitive global financial institution. We also elevated a new generation of leaders across the bank to continue delivering trusted advice and experiences to rival the best in any industry. Â As we enter 2025 from a position of strength, Iâ€™m fully confident in Team RBCâ€™s ability to continue going above-and-beyond to support those we serve, each and every day.” Dave McKay, President and Chief Executive Officer of Royal Bank of Canada Â Â 1Â Earnings per share (EPS). 2Â Provision for credit losses (PCL). 3 PCL on loans ratio is calculated as PCL on loans as a percentage of average net loans and acceptances. 4 Basis points (bps). 5 Return on equity (ROE). For further information, refer to the Key performance and non-GAAP measures section on pages 12 to 15 of this Earnings Release. 6 This ratio is calculated by dividing Common Equity Tier 1 (CET1) by risk-weighted assets (RWA), in accordance with the Office of the Superintendent of Financial Institutionsâ€™ (OSFI) Basel III Capital Adequacy Requirements (CAR) guideline. 7 These are non-GAAP measures. For further information, including a reconciliation, refer to the Key performance and non-GAAP measures section on pages 12 to 15 of this Earnings Release. 8 Allowance for credit losses (ACL). 9 ACL on loans ratio is calculated as ACL on loans as a percentage of total loans and acceptances. 10 The liquidity coverage ratio (LCR) is calculated in accordance with OSFIâ€™s Liquidity Adequacy Requirements (LAR) guideline. For further details, refer to the Liquidity and funding risk section of our 2024 Annual Report. 11 When we say “we”, “us”, “our”, “the bank” or “RBC”, we mean Royal Bank of Canada and its subsidiaries, as applicable. 12 On March 28, 2024, we completed the acquisition of HSBC Canada (HSBC Canada transaction). HSBC Canada results reflect revenue, PCL, non-interest expenses and income taxes associated with the acquired operations and clients, which include the acquired assets, assumed liabilities and employees with the exception of assets and liabilities relating to treasury and liquidity management activities. For further details, refer to the Key corporate events section of our 2024 Annual Report. 13Â PCL on impaired loans ratio is calculated as PCL on impaired loans as a percentage of average net loans and acceptances. Â - 1 - 2024 Full-Year Business Segment Performance Â - ¼ 9% earnings growth in Personal Banking. The inclusion of HSBC Canada results increased net income by \$133Â million. Excluding HSBC Canada results, net income increased \$370Â million or 7%, primarily driven by higher net interest income reflecting higher spreads and average volume growth of 9% in deposits and 4% in loans in Personal Banking - Canada. Higher non-interest income, including higher distribution fees driven by higher average mutual fund balances, higher service charges, mainly reflecting higher client activity, and the prior year impact of HST on payment card clearing services also contributed to the increase. These factors were partially offset by higher PCL and higher non-interest expenses. Â - ¼ 9% earnings growth in Commercial Banking. The inclusion of HSBC Canada results increased net income by \$219Â million. Excluding HSBC Canada results, net income increased \$17Â million or 1%, as growth in total revenue more than offset higher PCL and non-interest expenses. Commercial Banking achieved strong volume growth (9% in deposits and 13% in loans and acceptances) across most products due to our continued focus on growing our strategic client segments along with our ongoing sales enablement. Â - ¼ 27% earnings growth in Wealth Management, primarily due to higher fee-based client assets reflecting market appreciation and net sales, which also drove higher variable compensation. Higher transactional revenue and lower PCL also contributed to the increase. Adjusted net income14 increased \$552Â million or 19%, as the prior year included the impact of the specified item relating to impairment losses on our interest in an associated company. Net new assets under administration in Canadian Wealth Management and U.S. Wealth Management (including City National Bank (“City National”)) were \$11Â billion and \$9Â billion, respectively, reflecting the strength of our business driven by the quality of our advice, the breadth of our investment and holistic wealth planning solutions and clientsâ€™ trust in our brand. Net flows for Global Asset Management assets under management were robust at \$26Â billion mainly due to favourable market conditions and the expectation of reduced interest rates versus net redemptions in the prior year. Â - ¼ 33% earnings growth in Insurance, mainly due to higher insurance investment result, largely attributable to lower capital funding costs and favourable investment-related experience as we repositioned our portfolio for the transition to IFRS 17. Higher insurance service result, primarily due to business growth across the majority of our products, also contributed to the increase. The results in the prior period are not fully comparable as we were not managing our asset and liability portfolios under IFRS 17. Â - ¼ 10% earnings growth in Capital Markets, mainly due to higher revenue in Corporate & Investment Banking and lower PCL. In addition to the benefit of a recovering industry-wide fee pool, particularly in the U.S. and Europe, we continued to advance our advisory capabilities and grew our market share across investment banking products which underpinned strong performance. Trading activity, supported by strong client flow, remained robust during the year as the credit trading environment was mostly constructive while rates and foreign exchange trading saw a slight normalization compared to 2023 on lower market volatility. These factors were partially offset by higher taxes reflecting favourable tax adjustments in the prior year and higher compensation on increased results. Q4 2024 Performance Net income and diluted EPS of \$4.2Â billion and \$2.91 were up 7% and 5%, respectively, from a year ago. Higher results in Wealth Management, Personal Banking, Commercial Banking and Insurance were partially offset by lower results in Corporate Support. Results in Capital Markets were relatively flat. The inclusion of HSBC Canada results increased net income by \$265Â million. The PCL on loans ratio of 35 bps was relatively flat year over year. Results also reflect a higher effective tax rate, as results in the prior year included the favourable impact of the specified item relating to certain deferred tax adjustments of \$578Â million. Adjusted net income14 and adjusted diluted EPS14 of \$4.4Â billion and \$3.07 were up 18% and 16%, respectively, compared to the prior year. Pre-provision, pre-tax earnings14 of \$6.1Â billion were up 31% from a year ago. The inclusion of HSBC Canada results increased pre-provision,

pre-tax earnings14 by \$437 million. Excluding HSBC Canada results, pre-provision, pre-tax earnings14 increased 21% from last year, mainly due to higher average fee-based client assets in Wealth Management and higher revenue in Capital Markets including record lending revenue. Higher net interest income in our Personal Banking and Commercial Banking franchises reflecting solid client-driven growth in volumes and higher spreads also contributed to the increase. These factors were partially offset by higher staff-related costs, including higher variable compensation and salaries. Compared to last quarter, net income was down \$264 million or 6% reflecting lower results in Capital Markets, Commercial Banking and Corporate Support, partially offset by higher results in Wealth Management. Adjusted net income14 was down 6% over the same period. Results this quarter reflected higher provisions for credit losses, with a PCL on loans ratio of 35 bps, up 8 bps from the prior quarter.

Reported: Adjusted14: Q4 2024 Compared to Q4 2023 Net income of \$4,222 million 7% Net income of \$4,439 million 18% Diluted EPS of \$2.91 5% Diluted EPS of \$3.07 16% ROE of 14.3% 60 bps ROE of 15.1% 90 bps ROE of 13.2% 130 bps CET1 ratio15 of 13.2% 140 bps CET1 ratio15 of 13.2% 140 bps

Compared to Q3 2024 Net income of \$4,222 million 6% Net income of \$4,439 million 6% Diluted EPS of \$2.91 6% Diluted EPS of \$3.07 6% ROE of 14.3% 120 bps ROE of 15.1% 130 bps CET1 ratio15 of 13.2% 140 bps

These are non-GAAP measures. For further information, including a reconciliation, refer to the Key performance and non-GAAP measures section on pages 12 to 15 of this Earnings Release. 15 This ratio is calculated by dividing CET1 by RWA, in accordance with OSFI's CAR guideline.

2 - Our business segment performance below reflects the new basis of segment presentation effective the fourth quarter of 2024. For further information, refer to our 2024 Annual Report. Q4 2024 Business and Reporting Segment Performance

Personal Banking Net income of \$1,579 million increased \$213 million or 16% from a year ago. The inclusion of HSBC Canada results increased net income by \$86 million. Excluding HSBC Canada results, net income increased \$127 million or 9%, primarily driven by higher net interest income reflecting higher spreads and average volume growth of 9% in deposits and 4% in loans in Personal Banking - Canada. Higher non-interest income also contributed to the increase. These factors were partially offset by higher PCL and higher non-interest expenses. Compared to last quarter, net income decreased \$7 million, as higher net interest income reflecting higher spreads and average volume growth of 1% in Personal Banking Canada was more than offset by higher PCL reflecting higher provisions on performing loans, largely driven by unfavourable changes in credit quality and higher non-interest expenses.

Commercial Banking Net income of \$774 million increased \$106 million or 16% from a year ago. The inclusion of HSBC Canada results increased net income by \$139 million. Excluding HSBC Canada results, net income decreased \$33 million or 5%, as growth in total revenue was more than offset by higher PCL and higher non-interest expenses. Compared to last quarter, net income decreased \$43 million or 5%, as growth in total revenue was more than offset by higher PCL.

Wealth Management Net income of \$969 million increased \$69 million from a year ago, mainly due to higher fee-based client assets reflecting market appreciation and net sales, which also drove higher variable compensation. The prior year reflected the impact of the specified item relating to impairment losses on our interest in an associated company, as well as legal provisions. Lower PCL also contributed to the increase. Adjusted net income16 increased \$520 million. Compared to last quarter, net income increased \$20 million or 2%, primarily due to higher fee-based client assets reflecting market appreciation and net sales, which also drove higher variable compensation.

Insurance Net income of \$162 million increased \$65 million or 67% from last year, mainly due to higher insurance service result, primarily driven by business growth across the majority of our products, partially offset by less favourable claims experience primarily in disability products. The results in the prior period are not fully comparable as we were not managing our asset and liability portfolios under IFRS 17. Compared to last quarter, net income decreased \$8 million or 5%, primarily due to lower insurance service result reflecting the impact of adjustments relating to deferred acquisition expenses and unfavourable annual actuarial assumption updates in the current quarter. These factors were partially offset by higher insurance investment result, primarily attributable to favourable investment-related experience.

Capital Markets Net income of \$985 million remained relatively flat from a year ago, as record fourth quarter revenue in Global Markets and Corporate & Investment Banking was more than offset by higher taxes reflecting favourable tax adjustments in the prior year and the impact of legal provisions in the current period. Compared to last quarter, net income decreased \$187 million or 16%, mainly due to the impact of legal provisions in the current period, lower fixed income trading in Europe and Canada, as well as the impact of elevated municipal banking activity in the prior quarter. These factors were partially offset by lower taxes reflecting changes in earnings mix.

16 These are non-GAAP measures. For further information, including a reconciliation, refer to the Key performance and non-GAAP measures section on pages 12 to 15 of this Earnings Release.

3 - Corporate Support Net loss was \$247 million in the current quarter, primarily due to the after-tax impact of the HSBC Canada transaction and integration costs of \$134 million, which is treated as a specified item. Residual and unallocated costs also contributed to the net loss. Net loss was \$208 million in the prior quarter, primarily due to the after-tax impact of the HSBC Canada transaction and integration costs of \$125 million, which is treated as a specified item. Unallocated costs also contributed to the net loss. Net income was \$549 million in the prior year, primarily due to a specified item relating to certain deferred tax adjustments of \$578 million, and a favourable impact from tax-related items. These factors were partially offset by the after-tax impact of the HSBC Canada transaction and integration costs of \$167 million, which is treated as a specified item.

Capital, Liquidity and Credit Quality Capital

As at October 31, 2024, our CET1 ratio17 was 13.2%, down 130 bps from last year, primarily reflecting the impact of the HSBC Canada transaction and RWA growth (excluding FX), partially offset by net internal capital generation and share issuances under the dividend reinvestment plan (DRIP). Liquidity

For the quarter ended October 31, 2024, the average LCR18 was 128%, which translates into a surplus of approximately \$86 billion, compared to 126% and a surplus of approximately \$81 billion in the prior quarter. Average LCR18 moderately increased compared to the prior quarter mainly due to an increase in retail and wholesale deposits, largely offset by a decline due to securities and securities financing transactions. NSFR19 as at October 31, 2024 was 114%, which translates into a surplus of approximately \$137 billion, compared to 114% and a surplus of approximately \$136 billion in the prior quarter. NSFR19 remained relatively stable from the previous quarter as the increase in deposits and stable funding was offset by higher funding requirements for securities, securities financing transactions and loans. Credit Quality Q4 2024 vs. Q4 2023 Total PCL increased \$120 million or 17% from a year ago, mainly reflecting higher provisions in Commercial Banking and Personal Banking, partially offset by releases of provisions in the current quarter in Wealth Management as compared to provisions taken in the prior year and lower provisions in Capital Markets. The PCL on loans ratio increased 1 bp. PCL on performing loans increased \$14 million or 7%, mainly due to unfavourable changes in credit quality, partially offset by favourable changes to our macroeconomic forecast. PCL on impaired loans increased \$101 million or 19%, mainly due to higher provisions in Commercial Banking and Personal Banking, partially offset by lower provisions in Capital Markets and Wealth Management. Q4 2024 vs. Q3 2024 Total PCL increased \$181 million or 27% from last quarter, mainly reflecting higher provisions in Personal Banking and Commercial Banking. The PCL on loans ratio of 35 bps increased 8 bps. The PCL on impaired loans ratio of 26 bps remained unchanged. PCL on performing loans increased \$166 million, largely due to unfavourable changes in credit quality, partially offset by favourable changes to our macroeconomic forecast. Favourable changes to our scenario weights last quarter also contributed to the increase. PCL on impaired loans increased \$17 million or 3%, mainly due to higher provisions in Commercial Banking, partially offset by lower provisions in Capital Markets.

17 This ratio is calculated by dividing CET1 by RWA, in accordance with OSFI's CAR guideline.

18 The LCR is calculated in accordance with OSFI's LAR guideline. For further details, refer to the Liquidity and funding risk section of our 2024 Annual Report.

19 The Net Stable Funding Ratio (NSFR) is calculated in accordance with OSFI's LAR guideline. For further details, refer to the Liquidity and funding risk section of our 2024 Annual Report.

4 - Selected financial and other highlights

As at or for the three months ended As at or for the year ended (Millions of Canadian dollars, except per share, number of and percentage amounts)

	October 31 2024 (1)	July 31 2024 (1)	October 31 2023 (2)	October 31 2024 (1)	October 31 2023 (2)
Total revenue	\$ 15,074	\$ 14,631	\$ 12,685	\$ 57,344	\$ 51,464
PCL	34,250	30,813	3,232	2,468	9,019
Non-interest expense	5,215	5,373	3,906	19,862	18,183
Net income - adjusted (3), (4)	\$ 4,486	\$ 3,939	\$ 16,240	\$ 14,612	\$ 4,439
Segments - net income	\$ 1,586	\$ 1,366	\$ 5,921	\$ 5,418	\$ 774
Personal Banking	\$ 1,586	\$ 1,366	\$ 5,921	\$ 5,418	\$ 774
Wealth Management	\$ 969	\$ 949	\$ 272	\$ 3,422	\$ 2,693
Insurance	\$ 162	\$ 170	\$ 97	\$ 729	\$ 549
Capital Markets	\$ 985	\$ 1,172	\$ 987	\$ 4,573	\$ 4,139
Corporate Support	\$ (247)	\$ (208)	\$ 549	\$ (1,223)	\$ (769)
Net income - basic	\$ 2,92	\$ 3,09	\$ 2,77	\$ 11.27	\$ 10.33
EPS - diluted	\$ 2.91	\$ 3.09	\$ 2.76	\$ 11.25	\$ 10.32
EPS - basic adjusted (3), (4)	\$ 3.07	\$ 3.26	\$ 2.65	\$ 12.11	\$ 11.21
EPS - diluted					

adjusted (3), (4) 3.07 3.26 2.65 12.09 11.19 Return on common equity (ROE) (4) 14.3 % 15.5 % 14.9 % 14.4 % 14.3 % Return on common equity (ROE) adjusted (3), (4) 15.1 % 16.4 % 14.2 % 15.5 % Average common equity (6) \$ 114,750 \$ 112,100 \$ 103,250 \$ 110,650 \$ 100,400 Net interest margin (NIM) - on average earning assets, net (4) 1.68 % 1.58 % 1.51 % 1.54 % 1.50 % PCL on loans as a % of average net loans and acceptances 0.35 % 0.27 % 0.34 % 0.35 % 0.29 % PCL on performing loans as a % of average net loans and acceptances 0.09 % 0.01 % 0.09 % 0.07 % 0.08 % PCL on impaired loans as a % of average net loans and acceptances 0.26 % 0.26 % 0.25 % 0.28 % 0.21 % Gross impaired loans (GIL) as a % of loans and acceptances 0.59 % 0.58 % 0.42 % 0.59 % 0.42 % LCR (4), (7) 128 % 126 % 131 % 128 % 131 % NSFR (4), (7) 114 % 114 % 113 % 114 % 114 % Capital, Leverage and Total loss absorbing capacity (TLAC) ratios (4), (8), (9) 14.5 % 14.5 % 14.6 % 14.5 % 15.7 % CET1 ratio 13.2 % 13.0 % 14.5 % 13.2 % 14.5 % Tier 1 capital ratio 14.6 % 14.5 % 15.7 % 14.6 % 15.7 % Total capital ratio 16.4 % 16.3 % 17.6 % 16.4 % 17.6 % Leverage ratio 4.2 % 4.2 % 4.3 % 4.2 % 4.3 % TLAC ratio 29.3 % 28.4 % 31.0 % 29.3 % 31.0 % TLAC leverage ratio 8.4 % 8.3 % 8.5 % 8.4 % 8.5 % Selected balance sheet and other information (10) \$ 2,171,582 \$ 2,006,531 \$ 2,171,582 \$ 2,006,531 Securities, net of applicable allowance 439,918 431,185 409,730 439,918 409,730 Loans, net of allowance for loan losses 981,380 971,797 852,773 981,380 852,773 Derivative related assets 150,612 115,659 142,450 150,612 142,450 Deposits 1,409,531 1,361,265 1,231,687 1,409,531 1,231,687 Common equity 118,058 114,899 107,734 118,058 107,734 Total RWA (4), (8), (9) 672,282 661,177 596,223 672,282 596,223 Assets under management (AUM) (4) 1,342,300 1,300,100 1,067,500 1,342,300 1,067,500 Assets under administration (AUA) (4), (11) 4,965,500 4,716,100 4,338,000 4,965,500 4,338,000 Common share information 1,414,460 1,414,194 1,399,337 1,414,460 1,391,020 average basic 1,414,460 1,414,194 1,399,337 1,414,460 1,391,020 average diluted 1,416,829 1,416,149 1,400,465 1,416,829 1,413,755 1,392,529 end of period 1,414,504 1,413,666 1,400,511 1,414,504 1,400,511 Dividends declared per common share 1.42 1.42 1.35 1.42 1.34 Dividend yield (4) 3.5 % 3.9 % 4.5 % 3.9 % 4.3 % Dividend payout ratio (4) 49 % 46 % 49 % 50 % 52 % Common share price (RY on TSX) (12) \$ 168.39 \$ 154.28 \$ 110.76 \$ 168.39 \$ 110.76 Market capitalization (TSX) (12) 238,188 218,100 155,121 238,188 155,121 Business information (number of) 96,165 91,398 94,838 91,398 94,838 Employees (full-time equivalent) (FTE) 94,838 91,398 94,838 91,398 94,838 Bank branches 1,292 1,344 1,247 1,292 1,247 Automated teller machines (ATMs) 4,367 4,426 4,341 4,367 4,341 Period average US\$ equivalent of C\$1.00 (13) \$ 0.733 \$ 0.730 \$ 0.732 \$ 0.736 \$ 0.741 Period-end US\$ equivalent of C\$1.00 \$ 0.718 \$ 0.724 \$ 0.721 \$ 0.718 \$ 0.721 (1) On March 28, 2024, we completed the HSBC Canada transaction. HSBC Canada results have been consolidated from the closing date, and are included in our Personal Banking, Commercial Banking, Wealth Management and Capital Markets segments. For further details, refer to the Key corporate events section of our 2024 Annual Report. (2) Amounts have been restated from those previously presented as part of the adoption of IFRS 17, effective November 1, 2023. For further details on the impacts of the adoption of IFRS 17 including the description of accounting policies selected, refer to Note 2 of our 2024 Annual Consolidated Financial Statements. (3) These are non-GAAP measures. For further details, including a reconciliation, refer to the Key performance and non-GAAP measures section on pages 12 to 15 of this Earnings Release. (4) See the Glossary section of our annual Management's Discussion and Analysis dated December 3, 2024, for the fiscal year ended October 31, 2024, available at www.sedarplus.com, for an explanation of the composition of this measure. Such explanation is incorporated by reference hereto. (5) Effective the fourth quarter of 2024, the Personal & Commercial Banking segment became two standalone business segments: Personal Banking and Commercial Banking. With this change, RBC Direct Investing® moved from the previous Personal & Commercial Banking segment to the Wealth Management segment. Amounts have been revised from those previously presented to conform to our new basis of segment presentation. For further details, refer to the About Royal Bank of Canada section of our 2024 Annual Report. (6) Average amounts are calculated using methods intended to approximate the average of the daily balances for the period. (7) The LCR and NSFR are calculated in accordance with OSFI's LAR guideline. LCR is the average for the three months ended for each respective period. For further details, refer to the Liquidity and funding risk section of our 2024 Annual Report. (8) Capital ratios and RWA are calculated using OSFI's CAR guideline, the Leverage ratio is calculated using OSFI's Leverage Requirements (LR) guideline, and both the TLAC and TLAC leverage ratios are calculated using OSFI's TLAC guideline. The results for the three months and year ended October 31, 2023 reflect our adoption of the revised CAR and LR guidelines that came into effect in Q2 2023, as further updated on October 20, 2023 as part of OSFI's implementation of the Basel III reforms. The results for the three months ended July 31, 2024 and October 31, 2024 and year ended October 31, 2024 also reflect our adoption of the revised market risk and credit valuation adjustment (CVA) frameworks that came into effect on November 1, 2023. For further details, refer to the Capital management section of our 2024 Annual Report. (9) As prior period restatements are not required by OSFI, there was no impact from the adoption of IFRS 17 on regulatory capital, RWA, capital ratios, leverage ratio, TLAC available and TLAC ratios for periods prior to November 1, 2023. (10) Represents period-end spot balances. (11) AUA includes \$15 billion and \$6 billion (July 31, 2024) \$15 billion and \$6 billion, (October 31, 2023) \$13 billion and \$7 billion of securitized residential mortgages and credit card loans, respectively. (12) Based on TSX closing market price at period-end. (13) Average amounts are calculated using month-end spot rates for the period. - 5 - Personal Banking As at or for the three months ended October 31 2024 (1) 2024 (1), (2) 2023 (2) Net interest income \$ 3,346 \$ 3,253 \$ 2,867 Non-interest income 1,312 1,237 1,142 Total revenue 4,658 4,490 4,009 PCL on performing assets 124 30 87 PCL on impaired assets 359 361 287 PCL 483 391 374 Non-interest expense 2,033 1,941 1,781 Income before income taxes 2,142 2,158 1,854 Net income \$ 1,579 \$ 1,586 \$ 1,366 Revenue by business 4,210 3,725 Caribbean & U.S. Banking 292 280 284 Key ratios ROE (3) 23.8 % 23.7 % 27.9 % NIM 2.49 % 2.45 % 2.35 % Efficiency ratio (4) 43.6 % 43.2 % 44.4 % Operating leverage (4) 2.1 % 2.5 % 3.4 % Selected balance sheet information Average total assets \$ 552,400 \$ 547,100 \$ 496,800 Average total earning assets, net 534,500 528,900 484,200 Average loans and acceptances, net 525,000 519,400 474,100 Average deposits 431,000 426,200 363,200 Other information AUA (5), (6) \$ 255,400 \$ 250,000 \$ 205,200 Average AUA 252,400 244,900 206,800 AUM (6) 6,400 6,300 5,900 Number of employees (FTE) (7) 38,642 39,472 37,017 Credit information PCL on impaired loans as a % of average net loans and acceptances 0.27 % 0.28 % 0.25 % Other selected information - Personal Banking - Canada 1,485 1,495 1,273 NIM 2.41 % 2.37 % 2.25 % Efficiency ratio 41.8 % 41.8 % 42.7 % Operating leverage 2.5 % 2.4 % 2.7 % (1) On March 28, 2024, we completed the HSBC Canada transaction. HSBC Canada results have been consolidated from the closing date, which impacted results, balances and ratios for the periods ended October 31, 2024 and July 31, 2024. For further details, refer to the Key corporate events section of our 2024 Annual Report. (2) Effective the fourth quarter of 2024, the Personal & Commercial Banking segment became two standalone business segments: Personal Banking and Commercial Banking. With this change, RBC Direct Investing moved from Personal & Commercial Banking to the Wealth Management segment. Amounts have been revised from those previously presented to conform to our new basis of segment presentation. For further details, refer to the About Royal Bank of Canada section of our 2024 Annual Report. (3) Effective November 1, 2023, our attributed capital methodology incorporates leverage requirements to allocate capital to our business segments. For further details on changes to our attributed capital methodology, refer to the How we measure and report our business segments section of our 2024 Annual Report. (4) See the Glossary section of our annual Management's Discussion and Analysis dated December 3, 2024, for the fiscal year ended October 31, 2024, available at www.sedarplus.com, for an explanation of the composition of this measure. Such explanation is incorporated by reference hereto. (5) AUA includes securitized residential mortgages and

credit card loans as at October 31, 2024 of \$15.1 billion and \$6.1 billion, respectively (July 31, 2024 of \$15.1 billion and \$6.1 billion, October 31, 2023 of \$13.1 billion and \$7.1 billion). (6) Represents period-end spot balances. (7) Includes FTE for all shared services across Personal Banking and Commercial Banking, for which the Non-interest expenses are allocated to both Personal Banking and Commercial Banking. Q4 2024 vs. Q4 2023 Net income increased \$213.1 million or 16% from a year ago. The inclusion of HSBC Canada results increased net income by \$86.1 million. Excluding HSBC Canada results, net income increased \$127.1 million or 9%, primarily driven by higher net interest income reflecting higher spreads and average volume growth of 6% in Personal Banking - Canada. Higher non-interest income also contributed to the increase. These factors were partially offset by higher PCL and higher non-interest expenses. Total revenue increased \$649.1 million or 16%, of which \$274.1 million reflects the inclusion of HSBC Canada revenue. The remaining increase of \$375.1 million or 9% was primarily due to higher net interest income, reflecting higher spreads and average volume growth of 9% in deposits and 4% in loans in Personal Banking - Canada. Higher average mutual fund balances driving higher distribution fees also contributed to the increase. NIM was up 14 bps, mainly due to changes in product mix and the impact of the higher interest rate environment. The inclusion of HSBC Canada also contributed to the increase reflecting the accretion of fair value adjustments. These factors were partially offset by competitive pricing pressures. PCL increased \$109.1 million or 29%, mainly due to higher provisions on impaired loans largely in our Canadian personal and credit cards portfolios, resulting in an increase of 2 bps in the PCL on impaired loans ratio. Higher provisions on performing loans, mainly driven by unfavourable changes to our macroeconomic forecast, also contributed to the increase. Non-interest expense increased \$252.1 million or 14%, of which \$154.1 million reflects the inclusion of HSBC Canada non-interest expense. The remaining increase of \$98.1 million or 6% was primarily due to ongoing technology investments, increased operating expenses and staff-related costs, lease exit costs in the current quarter and higher marketing costs, largely associated with new client acquisition campaigns, and higher professional fees. - 6 - Q4 2024 vs. Q3 2024 Net income decreased \$7.1 million from last quarter, as higher net interest income reflecting higher spreads and average volume growth of 1% in Personal Banking of Canada was more than offset by higher PCL reflecting higher provisions on performing loans, largely driven by unfavourable changes in credit quality and higher non-interest expenses, reflecting increased operating expenses. NIM was up 4 bps, mainly due to changes in product mix and the impact of the higher long-term interest rate environment. - 6 -, Commercial Banking - As at or for the three months ended - 31 - October 31 - July 31 - October 31 - (Millions of Canadian dollars, except percentage amounts and as otherwise noted) - 2024 (1) - 2024 (1), - 2023 (2) - Net interest income - \$1,763 - \$1,687 - \$1,236 - Non-interest income - 314 - 349 - 329 - Total revenue - 2,077 - 2,036 - 1,565 - PCL on performing assets - 66 - 38 - 17 - PCL on impaired assets - 233 - 178 - 61 - PCL - 299 - 216 - 78 - Non-interest expense - 713 - 691 - 562 - Income before income taxes - 1,065 - 1,129 - 925 - Net income - \$774 - \$817 - \$668 - Key ratios - ROE (3) - 16.7 % - 18.2 % - 23.0 % NIM - 3.89 % - 4.06 % - 4.31 % Efficiency ratio - 34.3 % - 33.9 % - 35.9 % Operating leverage - 5.8 % - 5.1 % - (9.1 %) - Selected balance sheet information - Average total assets - \$186,100 - \$182,900 - \$133,100 - Average total earning assets, net - 180,200 - 165,300 - 113,700 - Average loans and acceptances, net - 180,600 - 177,500 - 131,600 - Average deposits - 301,900 - 299,600 - 253,100 - Other information - Number of employees (FTE) (4) - 1,290 - 1,299 - 928 - Credit information - PCL on impaired loans as a % of average net loans and acceptances - 0.52 % - 0.40 % - 0.19 % - (1) On March 28, 2024, we completed the HSBC Canada transaction. HSBC Canada results have been consolidated from the closing date, which impacted results, balances and ratios for the periods ended October 31, 2024 and July 31, 2024. For further details, refer to the Key corporate events section of our 2024 Annual Report. (2) Effective the fourth quarter of 2024, the Personal & Commercial Banking segment became two standalone business segments: Personal Banking and Commercial Banking. With this change, RBC Direct Investing moved from Personal & Commercial Banking to the Wealth Management segment. Amounts have been revised from those previously presented to conform to our new basis of segment presentation. For further details, refer to the About Royal Bank of Canada section of our 2024 Annual Report. (3) Effective November 1, 2023, our attributed capital methodology incorporates leverage requirements to allocate capital to our business segments. For further details on changes to our attributed capital methodology, refer to the How we measure and report our business segments section of our 2024 Annual Report. (4) Excludes FTE for all shared services across Personal Banking and Commercial Banking, for which the Non-interest expenses are allocated to both Personal Banking and Commercial Banking. Q4 2024 vs. Q4 2023 Net income increased \$106.1 million or 16% from a year ago. The inclusion of HSBC Canada results increased net income by \$139.1 million. Excluding HSBC Canada results, net income decreased \$33.1 million or 5%, as growth in total revenue was more than offset by higher PCL and higher non-interest expenses. Total revenue increased \$512.1 million or 33%, of which \$381.1 million reflects the inclusion of HSBC Canada revenue. The remaining increase of \$131.1 million or 8% was primarily due to higher net interest income reflecting average volume growth of 8% in deposits and 12% in loans and acceptances, including the impact of the cessation of Bankers' Acceptance-based lending, which was largely offset in non-interest income, and higher spreads. These factors were partially offset by lower non-interest income, primarily in credit fees reflecting the impact of the cessation of Bankers' Acceptance-based lending, which was largely offset in net interest income as noted above. PCL increased \$221.1 million, mainly due to higher provisions on impaired loans in a few sectors, including the automotive and industrial products sectors, resulting in an increase of 33 bps in the PCL on impaired loans ratio. Higher provisions on performing loans, mainly driven by unfavourable changes in credit quality, also contributed to the increase. Non-interest expense increased \$151.1 million or 27%, of which \$118.1 million reflects the inclusion of HSBC Canada non-interest expense. The remaining increase of \$33.1 million or 6% was primarily attributable to higher staff-related costs. Q4 2024 vs. Q3 2024 Net income decreased \$43.1 million or 5% from last quarter, as growth in total revenue was more than offset by higher PCL. Total revenue included higher net interest income, reflecting the impact of the cessation of Bankers' Acceptance-based lending and continued volume growth across all client segments, partially offset by lower non-interest income, primarily in credit fees as noted above. Higher PCL reflected higher provisions on impaired loans in a few sectors, including the automotive and industrial products sectors, partially offset by lower provisions in the real estate and related sector. - 7 - - 6 -, Wealth Management - As at or for the three months ended - 31 - October 31 - July 31 - October 31 - (Millions of Canadian dollars, except number of, percentage amounts and as otherwise noted) - 2024 (1) - 2024 (1), - 2023 (2) - Net interest income - \$1,282 - \$1,245 - \$1,228 - Non-interest income - 3,904 - 3,719 - 3,104 - Total revenue - 5,186 - 4,964 - 4,332 - PCL on performing assets - (57) - (16) - 62 - PCL on impaired assets - 32 - 32 - 69 - PCL - (25) - 16 - 131 - Non-interest expense - 3,981 - 3,762 - 3,816 - Income before income taxes - 1,230 - 1,186 - 385 - Net income - \$969 - \$949 - \$272 - Revenue by business - Canadian Wealth Management (2) - \$1,554 - \$1,503 - \$1,271 - U.S. Wealth Management (including City National) - 2,331 - 2,206 - 1,867 - U.S. Wealth Management (including City National) (US\$ millions) - 1,709 - 1,610 - 1,369 - Global Asset Management - 768 - 750 - 674 - International Wealth Management - 350 - 328 - 338 - Investor Services (3) - 183 - 177 - 182 - Key ratios - ROE (4) - 16.0 % - 15.5 % - 4.3 % NIM - 3.31 % - 3.24 % - 3.09 % Pre-tax margin (5) - 23.7 % - 23.9 % - 8.9 % Selected balance sheet information - Average total assets - \$177,800 - \$177,400 - \$179,200 - Average total earning assets, net - 153,900 - 153,100 - 157,500 - Average loans and acceptances, net - 115,100 - 115,900 - 115,700 - Average deposits (3) - 167,600 - 164,500 - 161,300 - Other information - AUA (3), (6) - \$1,685,900 - \$1,442,600 - \$1,110,200 - U.S. Wealth Management (including City National) (6) - 930,000 - 894,200 - 752,700 - U.S. Wealth Management (including City National) (US\$ millions) (6) - 668,100 - 647,800 - 542,800 - Investor Services (6) - 2,681,400 - 2,499,600 - 2,488,600 - AUM (6) - 1,332,500 - 1,290,600 - 1,058,900 - Average AUA (3) - 4,621,700 - 4,396,700 - 4,188,200 - Average AUM - 1,289,500 - 1,263,500 - 1,070,100 - PCL on impaired loans as a % of average net loans and acceptances - 0.11 % - 0.11 % - 0.24 % Number of employees (FTE) - 25,672 - 25,540 - 25,278 - Number of advisors (7) - 6,116 - 6,092 - 6,169 - Adjusted results (8) - Total revenue - adjusted - \$5,186 - \$4,964 - \$4,574 - Income before income taxes - adjusted - 1,230 - 1,186 - 627 - Net income - adjusted - 969 - 949 - 449 - U.S. Wealth Management (including City National) revenue - adjusted - 2,331 - 2,206 - 2,109 - U.S. Wealth Management (including City National) revenue (US\$ millions) - adjusted - 1,709 - 1,610 - 1,544 - Key ratios - adjusted (8) - ROE - adjusted - 16.0 % - 15.5 % - 7.2 % Pre-tax margin - adjusted (5) - 23.7 % - 23.9 % - 13.7 % - For the three months ended - Estimated impact of U.S. dollar, British pound and Euro translation on key income statement items (Millions of Canadian dollars, except percentage amounts) - Q4 2024 vs Q4 2023 - Q4 2024 vs Q3 2024 - Increase (decrease) - Total revenue - \$186.1 - \$182.9 - \$133.1 - PCL - 299 - 216 - 78 - Non-interest expense - 713 - 691 - 562 - Net income - 925 - 925 - 925

- Percentage change in average US\$ equivalent of C\$1.00 - 0 % - 0 % Percentage change in average British pound equivalent of C\$1.00 - (6 %) - (2 %) Percentage change in average Euro equivalent of C\$1.00 - (3 %) - (2 %) (1) On March 28, 2024, we completed the HSBC Canada transaction. HSBC Canada results have been consolidated from the closing date, which impacted results, balances and ratios for the periods ended October 31, 2024, and July 31, 2024. For further details, refer to the Key corporate events section of our 2024 Annual Report. (2) Effective the fourth quarter of 2024, RBC Direct Investing moved from Personal & Commercial Banking to the Wealth Management segment. Comparative amounts have been revised from those previously presented to conform to our new basis of segment presentation. For further details, refer to the About Royal Bank of Canada section of our 2024 Annual Report. (3) We completed the sale of RBC Investor Services® operations in Europe, Jersey and the U.K to CACEIS on July 3, 2023, December 1, 2023 and March 25, 2024, respectively (the sale of RBC Investor Services operations). For further details, refer to Note 6 of our 2024 Annual Consolidated Financial Statements. (4) Effective November 1, 2023, our attributed capital methodology incorporates leverage requirements to allocate capital to our business segments. For further details on changes to our attributed capital methodology, refer to How we measure and report our business segments section of our 2024 Annual Report. (5) Pre-tax margin is defined as Income before income taxes divided by Total revenue. Adjusted pre-tax margin is calculated in the same manner, using adjusted income before income taxes and adjusted total revenue. (6) Represents period-end spot balances. (7) Represents client-facing advisors across all our Wealth Management businesses. (8) These are non-GAAP measures and non-GAAP ratios. During the three months ended October 31, 2023, we recognized impairment losses of \$177 million (pre-tax \$242 million) on our interest in an associated company. For further details on this specified item, including a reconciliation, refer to the Key performance and non-GAAP measures section on pages 12 to 15 of this Earnings Release.

- 8 - Q4 2024 vs. Q4 2023 Net income increased \$697 million from a year ago, mainly due to higher fee-based client assets reflecting market appreciation and net sales, which also drove higher variable compensation. The prior year reflected the impact of the specified item relating to impairment losses on our interest in an associated company, as well as legal provisions. Lower PCL also contributed to the increase. Adjusted net income increased \$520 million. Total revenue increased \$854 million or 20%, mainly due to higher fee-based client assets reflecting market appreciation and net sales. Higher transactional revenue, mainly driven by client activity, also contributed to the increase. The prior year reflected the impact of the specified item relating to impairment losses on our interest in an associated company. Adjusted total revenue increased \$612 million or 13%. PCL was (\$25) million compared to \$131 million last year, mainly attributable to releases of provisions on performing loans in the current quarter in U.S. Wealth Management (including City National), largely driven by favourable changes to our macroeconomic forecast. Non-interest expense increased \$165 million or 4%, primarily driven by higher variable compensation commensurate with increased commissionable revenue. This factor was partially offset by the impact of legal provisions in the prior year. Q4 2024 vs. Q3 2024 Compared to last quarter, net income increased \$20 million or 2%, primarily due to higher fee-based client assets reflecting market appreciation and net sales, which also drove higher variable compensation.

- Insurance - As at or for the three months ended - October 31 - July 31 - October 31 (Millions of Canadian dollars, except percentage amounts and as otherwise noted)

Q4 2024	Q4 2023	Q4 2023 (1)	Q4 2023 (2)	Q4 2023 (3)	Q4 2023 (4)	Q4 2023 (5)	Q4 2023 (6)	Q4 2023 (7)	Q4 2023 (8)	Q4 2023 (9)	Q4 2023 (10)	Q4 2023 (11)	Q4 2023 (12)	Q4 2023 (13)	Q4 2023 (14)	Q4 2023 (15)	Q4 2023 (16)	Q4 2023 (17)	Q4 2023 (18)	Q4 2023 (19)	Q4 2023 (20)	Q4 2023 (21)	Q4 2023 (22)	Q4 2023 (23)	Q4 2023 (24)	Q4 2023 (25)	Q4 2023 (26)	Q4 2023 (27)	Q4 2023 (28)	Q4 2023 (29)	Q4 2023 (30)	Q4 2023 (31)	Q4 2023 (32)	Q4 2023 (33)	Q4 2023 (34)	Q4 2023 (35)	Q4 2023 (36)	Q4 2023 (37)	Q4 2023 (38)	Q4 2023 (39)	Q4 2023 (40)	Q4 2023 (41)	Q4 2023 (42)	Q4 2023 (43)	Q4 2023 (44)	Q4 2023 (45)	Q4 2023 (46)	Q4 2023 (47)	Q4 2023 (48)	Q4 2023 (49)	Q4 2023 (50)	Q4 2023 (51)	Q4 2023 (52)	Q4 2023 (53)	Q4 2023 (54)	Q4 2023 (55)	Q4 2023 (56)	Q4 2023 (57)	Q4 2023 (58)	Q4 2023 (59)	Q4 2023 (60)	Q4 2023 (61)	Q4 2023 (62)	Q4 2023 (63)	Q4 2023 (64)	Q4 2023 (65)	Q4 2023 (66)	Q4 2023 (67)	Q4 2023 (68)	Q4 2023 (69)	Q4 2023 (70)	Q4 2023 (71)	Q4 2023 (72)	Q4 2023 (73)	Q4 2023 (74)	Q4 2023 (75)	Q4 2023 (76)	Q4 2023 (77)	Q4 2023 (78)	Q4 2023 (79)	Q4 2023 (80)	Q4 2023 (81)	Q4 2023 (82)	Q4 2023 (83)	Q4 2023 (84)	Q4 2023 (85)	Q4 2023 (86)	Q4 2023 (87)	Q4 2023 (88)	Q4 2023 (89)	Q4 2023 (90)	Q4 2023 (91)	Q4 2023 (92)	Q4 2023 (93)	Q4 2023 (94)	Q4 2023 (95)	Q4 2023 (96)	Q4 2023 (97)	Q4 2023 (98)	Q4 2023 (99)	Q4 2023 (100)
\$173	\$214	\$137	Insurance investment result	66	28	64	Other income	39	43	47	Total revenue	278	285	248	PCL	-	1	-	Non-interest expense	75	70	89	Income before income taxes	203	214	159	Net income	\$162	\$170	\$97	Key ratios	ROE	31.7 %	33.6 %	17.1 %	Selected balance sheet information	Average total assets	\$28,300	\$27,200	\$24,800	Other information	Premiums and deposits	\$1,502	\$1,546	\$1,297	Net insurance contract liabilities	21,643	20,396	18,345	Contractual service margin (CSM)	2,137	2,155	1,956	Number of employees (FTE)	2,788	2,820	2,781	(1) Amounts have been restated from those previously presented as part of the adoption of IFRS 17, effective November 1, 2023. Refer to Note 2 of our 2024 Annual Consolidated Financial Statements for further details on these changes. (2) The 2023 restated results may not be fully comparable to the current period as we were not managing our asset and liability portfolios under IFRS 17. (3) Premiums and deposits include premiums on risk-based individual and group insurance and annuity products as well as segregated fund deposits, consistent with insurance industry practices. (4) Includes insurance contract liabilities net of insurance contract assets. (5) Represents the CSM of insurance contract assets and liabilities net of reinsurance contract held assets and liabilities. For insurance contracts, the CSM represents the unearned profit (net inflows) for providing insurance coverage. For reinsurance contracts held, the CSM represents the net cost or net gain of purchasing reinsurance. The CSM is not applicable to contracts measured using the premium allocation approach. Q4 2024 vs. Q4 2023 Net income increased \$65 million or 67% from last year, mainly due to higher insurance service result, primarily driven by business growth across the majority of our products, partially offset by less favourable claims experience primarily in disability products. The results in the prior period are not fully comparable as we were not managing our asset and liability portfolios under IFRS 17. Total revenue increased \$30 million or 12%, primarily due to higher insurance service result, as noted above. Non-interest expense decreased \$14 million or 16%, largely reflecting higher investments in technology in the prior period and lower staff-related costs, including severance. Q4 2024 vs. Q3 2024 Net income decreased \$8 million or 5% from last quarter, primarily due to lower insurance service result reflecting the impact of adjustments relating to deferred acquisition expenses and unfavourable annual actuarial assumption updates in the current quarter. These factors were partially offset by higher insurance investment result, primarily attributable to favourable investment-related experience.																																											

- 9 - Capital Markets - As at or for the three months ended - October 31 - July 31 - October 31 (Millions of Canadian dollars, except percentage amounts and as otherwise noted)

Q4 2024	Q4 2023	Q4 2023 (1)	Q4 2023 (2)	Q4 2023 (3)	Q4 2023 (4)	Q4 2023 (5)	Q4 2023 (6)	Q4 2023 (7)	Q4 2023 (8)	Q4 2023 (9)	Q4 2023 (10)	Q4 2023 (11)	Q4 2023 (12)	Q4 2023 (13)	Q4 2023 (14)	Q4 2023 (15)	Q4 2023 (16)	Q4 2023 (17)	Q4 2023 (18)	Q4 2023 (19)	Q4 2023 (20)	Q4 2023 (21)	Q4 2023 (22)	Q4 2023 (23)	Q4 2023 (24)	Q4 2023 (25)	Q4 2023 (26)	Q4 2023 (27)	Q4 2023 (28)	Q4 2023 (29)	Q4 2023 (30)	Q4 2023 (31)	Q4 2023 (32)	Q4 2023 (33)	Q4 2023 (34)	Q4 2023 (35)	Q4 2023 (36)	Q4 2023 (37)	Q4 2023 (38)	Q4 2023 (39)	Q4 2023 (40)	Q4 2023 (41)	Q4 2023 (42)	Q4 2023 (43)	Q4 2023 (44)	Q4 2023 (45)	Q4 2023 (46)	Q4 2023 (47)	Q4 2023 (48)	Q4 2023 (49)	Q4 2023 (50)	Q4 2023 (51)	Q4 2023 (52)	Q4 2023 (53)	Q4 2023 (54)	Q4 2023 (55)	Q4 2023 (56)	Q4 2023 (57)	Q4 2023 (58)	Q4 2023 (59)	Q4 2023 (60)	Q4 2023 (61)	Q4 2023 (62)	Q4 2023 (63)	Q4 2023 (64)	Q4 2023 (65)	Q4 2023 (66)	Q4 2023 (67)	Q4 2023 (68)	Q4 2023 (69)	Q4 2023 (70)	Q4 2023 (71)	Q4 2023 (72)	Q4 2023 (73)	Q4 2023 (74)	Q4 2023 (75)	Q4 2023 (76)	Q4 2023 (77)	Q4 2023 (78)	Q4 2023 (79)	Q4 2023 (80)	Q4 2023 (81)	Q4 2023 (82)	Q4 2023 (83)	Q4 2023 (84)	Q4 2023 (85)	Q4 2023 (86)	Q4 2023 (87)	Q4 2023 (88)	Q4 2023 (89)	Q4 2023 (90)	Q4 2023 (91)	Q4 2023 (92)	Q4 2023 (93)	Q4 2023 (94)	Q4 2023 (95)	Q4 2023 (96)	Q4 2023 (97)	Q4 2023 (98)	Q4 2023 (99)	Q4 2023 (100)
\$941	\$817	\$729	Non-interest income	1,962	2,187	1,835	Total revenue	2,903	3,004	2,564	PCL on performing assets	68	12	25	PCL on impaired assets	14	50	112	PCL	82	38	137	Non-interest expense	1,897	1,755	1,678	Income before income taxes	924	1,211	749	Net income	\$985	\$1,172	\$987	Revenue by business	Corporate & Investment Banking	1,589	1,645	1,461	Global Markets	1,349	1,414	1,204	Other	(35)	(55)	(101)	Key ratios	ROE	11.8 %	14.1 %	14.1 %	Selected balance sheet information	Average total assets	\$1,099,000	\$1,089,600	\$1,140,600	Average trading securities	173,700	176,400	187,400	Average loans and acceptances, net	148,700	152,200	143,100	Average deposits	301,100	298,000	277,900	Other information	Number of employees (FTE)	7,424	7,914	7,253	Credit information	PCL on impaired loans as a % of average net loans and acceptances	0.04 %	0.13 %	0.31 %	For the three months ended - Estimated impact of U.S. dollar, British pound and Euro translation on key income statement items (Millions of Canadian dollars, except percentage amounts)																					

Q4 2024 vs Q4 2023 - Q4 2024 vs Q3 2024 Increase (decrease):

Q4 2024	Q4 2023	Q4 2023 (1)	Q4 2023 (2)	Q4 2023 (3)	Q4 2023 (4)	Q4 2023 (5)	Q4 2023 (6)	Q4 2023 (7)	Q4 2023 (8)	Q4 2023 (9)	Q4 2023 (10)	Q4 2023 (11)	Q4 2023 (12)	Q4 2023 (13)	Q4 2023 (14)	Q4 2023 (15)	Q4 2023 (16)	Q4 2023 (17)	Q4 2023 (18)	Q4 2023 (19)	Q4 2023 (20)	Q4 2023 (21)	Q4 2023 (22)	Q4 2023 (23)	Q4 2023 (24)	Q4 2023 (25)	Q4 2023 (26)	Q4 2023 (27)	Q4 2023 (28)	Q4 2023 (29)	Q4 2023 (30)	Q4 2023 (31)	Q4 2023 (32)	Q4 2023 (33)	Q4 2023 (34)	Q4 2023 (35)	Q4 2023 (36)	Q4 2023 (37)	Q4 2023 (38)	Q4 2023 (39)	Q4 2023 (40)	Q4 2023 (41)	Q4 2023 (42)	Q4 2023 (43)	Q4 2023 (44)	Q4 2023 (45)	Q4 2023 (46)	Q4 2023 (47)	Q4 2023 (48)	Q4 2023 (49)	Q4 2023 (50)	Q4 2023 (51)	Q4 2023 (52)	Q4 2023 (53)	Q4 2023 (54)	Q4 2023 (55)	Q4 2023 (56)	Q4 2023 (57)	Q4 2023 (58)	Q4 2023 (59)	Q4 2023 (60)	Q4 2023 (61)	Q4 2023 (62)	Q4 2023 (63)	Q4 2023 (64)	Q4 2023 (65)	Q4 2023 (66)	Q4 2023 (67)	Q4 2023 (68)	Q4 2023 (69)	Q4 2023 (70)	Q4 2023 (71)	Q4 2023 (72)	Q4 2023 (73)	Q4 2023 (74)	Q4 2023 (75)	Q4 2023 (76)	Q4 2023 (77)	Q4 2023 (78)	Q4 2023 (79)	Q4 2023 (80)	Q4 2023 (81)	Q4 2023 (82)	Q4 2023 (83)	Q4 2023 (84)	Q4 2023 (85)	Q4 2023 (86)	Q4 2023 (87)	Q4 2023 (88)	Q4 2023 (89)	Q4 2023 (90)	Q4 2023 (91)	Q4 2023 (92)	Q4 2023 (93)	Q4 2023 (94)	Q4 2023 (95)	Q4 2023 (96)	Q4 2023 (97)	Q4 2023 (98)	Q4 2023 (99)	Q4 2023 (100)
\$231	\$117	For the three months ended - Estimated impact of U.S. dollar, British pound and Euro translation on key income statement items (Millions of Canadian dollars, except percentage amounts)																																																																																																			

Q4 2024 vs Q4 2023 - Q4 2024 vs Q3 2024 Increase (decrease):

Q4 2024	Q4 2023	Q4 2023 (1)	Q4 2023 (2)	Q4 2023 (3)	Q4 2023 (4)	Q4 2023 (5)	Q4 2023 (6)	Q4 2023 (7)	Q4 2023 (8)	Q4 2023 (9)	Q4 2023 (10)	Q4 2023 (11)	Q4 2023 (12)	Q4 2023 (13)	Q4 2023 (14)	Q4 2023 (15)	Q4 2023 (16)	Q4 2023 (17)	Q4 2023 (18)	Q4 2023 (19)	Q4 2023 (20)	Q4 2023 (21)	Q4 2023 (22)	Q4 2023 (23)	Q4 2023 (24)	Q4 2023 (25)	Q4 2023 (26)	Q4 2023 (27)	Q4 2023 (28)	Q4 2023 (29)	Q4 2023 (30)	Q4 2023 (31)	Q4 2023 (32)	Q4 2023 (33)	Q4 2023 (34)	Q4 2023 (35)	Q4 2023 (36)	Q4 2023 (37)	Q4 2023 (38)	Q4 2023 (39)	Q4 2023 (40)	Q4 2023 (41)	Q4 2023 (42)	Q4 2023 (43)	Q4 2023 (44)	Q4 2023 (45)	Q4 2023 (46)	Q4 2023 (47)	Q4 2023 (48)	Q4 2023 (49)	Q4 2023 (50)	Q4 2023 (51)	Q4 2023 (52)	Q4 2023 (53)	Q4 2023 (54)	Q4 2023 (55)	Q4 2023 (56)	Q4 2023 (57)	Q4 2023 (58)	Q4 2023 (59)	Q4 2023 (60)	Q4 2023 (61)	Q4 2023 (62)	Q4 2023 (63)	Q4 2023 (64)	Q4 2023 (65)	Q4 2023 (66)	Q4 2023 (67)	Q4 2023 (68)	Q4 2023 (69)	Q4 2023 (70)	Q4 2023 (71)	Q4 2023 (72)	Q4 2023 (73)	Q4 2023 (74)	Q4 2023 (75)	Q4 2023 (76)	Q4 2023 (77)	Q4 2023 (78)	Q4 2023 (79)	Q4 2023 (80)	Q4 2023 (81)	Q4 2023 (82)	Q4 2023 (83)	Q4 2023 (84)	Q4 2023 (85)	Q4 2023 (86)	Q4 2023 (87)	Q4 2023 (88)	Q4 2023 (89)	Q4 2023 (90)	Q4 2023 (91)	Q4 2023 (92)	Q4 2023 (93)	Q4 2023 (94)	Q4 2023 (95)	Q4 2023 (96)	Q4 2023 (97)	Q4 2023 (98)	Q4 2023 (99)	Q4 2023 (100)
\$339	\$55	For the three months ended - Estimated impact of U.S. dollar, British pound and Euro translation on key income statement items (Millions of Canadian dollars, except percentage amounts)																																																																																																			

Q4 2024 vs Q4 2023 - Q4 2024 vs Q3 2024 Increase (decrease):

Q4 2024	Q4 2023	Q4 2023 (1)	Q4 2023 (2)	Q4 2023 (3)	Q4 2023 (4)	Q4 2023 (5)	Q4 2023 (6)	Q4 2023 (7)	Q4 2023 (8)	Q4 2023 (9)	Q4 2023 (10)	Q4 2023 (11)	Q4 2023 (12)	Q4 2023 (13)	Q4 2023 (14)	Q4 2023 (15)	Q4 2023 (16)	Q4 2023 (17)	Q4 2023 (18)	Q4 2023 (19)	Q4 2023 (20)	Q4 2023 (21)	Q4 2023 (22)	Q4 2023 (23)	Q4 2023 (24)	Q4 2023 (25)	Q4 2023 (26)	Q4 2023 (27)	Q4 2023 (28)	Q4 2023 (29)	Q4 2023 (30)	Q4 2023 (31)	Q4 2023 (32)	Q4 2023 (33)	Q4 2023 (34)	Q4 2023 (35)	Q4 2023 (36)	Q4 2023 (37)	Q4 2023 (38)	Q4 2023 (39)	Q4 2023 (40)	Q4 2023 (41)	Q4 2023 (42)	Q4 2023 (43)	Q4 2023 (44)	Q4 2023 (45)	Q4 2023 (46)	Q4 2023 (47)	Q4 2023 (48)	Q4 2023 (49)	Q4 2023 (50)	Q4 2023 (51)	Q4 2023 (52)	Q4 2023 (53)	Q4 2023 (54)	Q4 2023 (55)	Q4 2023 (56)	Q4 2023 (57)	Q4 2023 (58)	Q4 2023 (59)	Q4 2023 (60)	Q4 2023 (61)	Q4 2023 (62)	Q4 2023 (63)	Q4 2023 (64)	Q4 2023 (65)	Q4 2023 (66)	Q4 2023 (67)	Q4 2023 (68)	Q4 2023 (69)	Q4 2023 (70)	Q4 2023 (71)	Q4 2023 (72)	Q4 2023 (73)	Q4 2023 (74)	Q4 2023 (75)	Q4 2023 (76)	Q4 2023 (77)	Q4 2023 (78)	Q4 2023 (79)	Q4 2023 (80)	Q4 2023 (81)	Q4 2023 (82)	Q4 2023 (83)	Q4 2023 (84)	Q4 2023 (85)	Q4 2023 (86)	Q4 2023 (87)	Q4 2023 (88)	Q4 2023 (89)	Q4 2023 (90)	Q4 2023 (91)	Q4 2023 (92)	Q4 2023 (93)	Q4 2023 (94)	Q4 2023 (95)	Q4 2023 (96)	Q4 2023 (97)	Q4 2023 (98)	Q4 2023 (99)	Q4 2023 (100)
\$339	\$55	For the three months ended - Estimated impact of U.S. dollar, British pound and Euro translation on key income statement items (Millions of Canadian dollars, except percentage amounts)																																																																																																			

Q4 2024 vs Q4 2023 - Q4 2024 vs Q3 2024 Increase (decrease):

Q4 2024	Q4 2023	Q4 2023 (1)	Q4 2023 (2)	Q4 2023 (3)	Q4 2023 (4)	Q4 2023 (5)	Q4 2023 (6)	Q4 2023 (7)	Q4 2023 (8)	Q4 2023 (9)	Q4 2023 (10)	Q4 2023 (11)	Q4 2023 (12)	Q4 2023 (13)	Q4 2023 (14)	Q4 2023 (15)	Q4 2023 (16)	Q4 2023 (17)	Q4 2023 (18)	Q4 2023 (19)	Q4 2023 (20)	Q4 2023 (21)	Q4 2023 (22)	Q4 2023 (23)	Q4 2023 (24)	Q4 2023 (25)	Q4 2023 (26)	Q4 2023 (27)	Q4 2023 (28)	Q4 2023 (29)	Q4 2023 (30)	Q4 2023 (31)	Q4 2023 (32)	Q4 2023 (33)	Q4 2023 (34)	Q4 2023 (35)	Q4 2023 (36)	Q4 2023 (37)	Q4 2023 (38)	Q4 2023 (39)	Q4 2023 (40)	Q4 2023 (41)	Q4 2023 (42)	Q4 2023 (43)	Q4 2023 (44)	Q4 2023 (45)	Q4 2023 (46)	Q4 2023 (47)	Q4 2023 (48)	Q4 2023 (49)	Q4 2023 (50)
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\$219 million or 13%, reflecting higher legal provisions, ongoing technology investments and the impact of foreign exchange translation. Q4 2024 vs. Q3 2024 Net income decreased \$187 million or 16% from last quarter, mainly due to the impact of legal provisions in the current period, lower fixed income trading in Europe and Canada, as well as the impact of elevated municipal banking activity in the prior quarter. These factors were partially offset by lower taxes reflecting changes in earnings mix.

Table 1: Consolidated Results (Millions of Canadian dollars)

	Q4 2024	Q3 2024	Q4 2023	Q3 2023
Total revenue	\$339	\$325	\$482	\$428
Non-interest income (loss)	(1)	(1)	(367)	(473)
Total revenue (1)	(28)	(148)	(33)	(1)
Non-interest expense (2)	(320)	(380)	(133)	(102)
Income (loss) before income taxes	(349)	(525)	(166)	(102)
Income taxes (recoveries)	(102)	(317)	(715)	(247)
Net income (loss)	\$247	\$208	\$549	(1)

Table 2: Revenue for the three months ended October 31, 2024

	Q4 2024	Q3 2024	Q4 2023	Q3 2023
Total revenue	\$15,074	\$14,631	\$12,685	\$57,344
Non-interest income (loss)	(14)	(14)	(166)	(473)
Total revenue (1)	(28)	(148)	(33)	(1)
Non-interest expense (2)	(320)	(380)	(133)	(102)
Income (loss) before income taxes	(349)	(525)	(166)	(102)
Income taxes (recoveries)	(102)	(317)	(715)	(247)
Net income (loss)	\$247	\$208	\$549	(1)

Table 3: Performance Ratios

	Q4 2024	Q3 2024	Q4 2023	Q3 2023
ROE	11.8%	11.8%	14.3%	14.4%
ROE (1)	11.8%	11.8%	14.3%	14.4%
ROE (2)	11.8%	11.8%	14.3%	14.4%
ROE (3)	11.8%	11.8%	14.3%	14.4%

Table 4: Reconciliation of Reported Results to Adjusted Results

	Q4 2024	Q3 2024	Q4 2023	Q3 2023
Reported results	\$247	\$208	\$549	(1)
Adjustments:				
- HSBC Canada transaction and integration costs	(14)	(14)	(166)	(473)
- Management of closing capital volatility	(1)	(1)	(367)	(473)
- Impairment losses	(1)	(1)	(367)	(473)
- Deferred tax adjustments	(1)	(1)	(367)	(473)
Adjusted results	\$232	\$192	\$172	(947)

Table 5: Consolidated Results (Millions of Canadian dollars)

	Q4 2024	Q3 2024	Q4 2023	Q3 2023
Total revenue	\$15,074	\$14,631	\$12,685	\$57,344
Non-interest income (loss)	(14)	(14)	(166)	(473)
Total revenue (1)	(28)	(148)	(33)	(1)
Non-interest expense (2)	(320)	(380)	(133)	(102)
Income (loss) before income taxes	(349)	(525)	(166)	(102)
Income taxes (recoveries)	(102)	(317)	(715)	(247)
Net income (loss)	\$247	\$208	\$549	(1)

Table 6: Consolidated Results (Millions of Canadian dollars)

	Q4 2024	Q3 2024	Q4 2023	Q3 2023
Total revenue	\$15,074	\$14,631	\$12,685	\$57,344
Non-interest income (loss)	(14)	(14)	(166)	(473)
Total revenue (1)	(28)	(148)	(33)	(1)
Non-interest expense (2)	(320)	(380)	(133)	(102)
Income (loss) before income taxes	(349)	(525)	(166)	(102)
Income taxes (recoveries)	(102)	(317)	(715)	(247)
Net income (loss)	\$247	\$208	\$549	(1)

Table 7: Consolidated Results (Millions of Canadian dollars)

	Q4 2024	Q3 2024	Q4 2023	Q3 2023
Total revenue	\$15,074	\$14,631	\$12,685	\$57,344
Non-interest income (loss)	(14)	(14)	(166)	(473)
Total revenue (1)	(28)	(148)	(33)	(1)
Non-interest expense (2)	(320)	(380)	(133)	(102)
Income (loss) before income taxes	(349)	(525)	(166)	(102)
Income taxes (recoveries)	(102)	(317)	(715)	(247)
Net income (loss)	\$247	\$208	\$549	(1)

Table 8: Consolidated Results (Millions of Canadian dollars)

	Q4 2024	Q3 2024	Q4 2023	Q3 2023
Total revenue	\$15,074	\$14,631	\$12,685	\$57,344
Non-interest income (loss)	(14)	(14)	(166)	(473)
Total revenue (1)	(28)	(148)	(33)	(1)
Non-interest expense (2)	(320)	(380)	(133)	(102)
Income (loss) before income taxes	(349)	(525)	(166)	(102)
Income taxes (recoveries)	(102)	(317)	(715)	(247)
Net income (loss)	\$247	\$208	\$549	(1)

Table 9: Consolidated Results (Millions of Canadian dollars)

	Q4 2024	Q3 2024	Q4 2023	Q3 2023
Total revenue	\$15,074	\$14,631	\$12,685	\$57,344
Non-interest income (loss)	(14)	(14)	(166)	(473)
Total revenue (1)	(28)	(148)	(33)	(1)
Non-interest expense (2)	(320)	(380)	(133)	(102)
Income (loss) before income taxes	(349)	(525)	(166)	(102)
Income taxes (recoveries)	(102)	(317)	(715)	(247)
Net income (loss)	\$247	\$208	\$549	(1)

Table 10: Consolidated Results (Millions of Canadian dollars)

	Q4 2024	Q3 2024	Q4 2023	Q3 2023
Total revenue	\$15,074	\$14,631	\$12,685	\$57,344
Non-interest income (loss)	(14)	(14)	(166)	(473)
Total revenue (1)	(28)	(148)	(33)	(1)
Non-interest expense (2)	(320)	(380)	(133)	(102)
Income (loss) before income taxes	(349)	(525)	(166)	(102)
Income taxes (recoveries)	(102)	(317)	(715)	(247)
Net income (loss)	\$247	\$208	\$549	(1)

Table 11: Key performance and non-GAAP measures

	Q4 2024	Q3 2024	Q4 2023	Q3 2023
ROE	11.8%	11.8%	14.3%	14.4%
ROE (1)	11.8%	11.8%	14.3%	14.4%
ROE (2)	11.8%	11.8%	14.3%	14.4%
ROE (3)	11.8%	11.8%	14.3%	14.4%

Table 12: Non-GAAP measures

	Q4 2024	Q3 2024	Q4 2023	Q3 2023
Pre-provision, pre-tax earnings	\$6,055	\$6,032	\$4,626	\$23,094
Pre-provision, pre-tax earnings excluding HSBC Canada results	\$5,618	\$5,618	\$4,626	\$23,094
Pre-provision, pre-tax earnings excluding HSBC Canada results of \$22,099	\$22,099	\$22,099	\$23,094	\$23,094
Pre-provision, pre-tax earnings excluding HSBC Canada results of \$453	\$453	\$453	\$171	\$371

Table 13: Consolidated results, reported and adjusted

	Q4 2024	Q3 2024	Q4 2023	Q3 2023
Reported results	\$247	\$208	\$549	(1)
Adjustments:				
- HSBC Canada transaction and integration costs	(14)	(14)	(166)	(473)
- Management of closing capital volatility	(1)	(1)	(367)	(473)
- Impairment losses	(1)	(1)	(367)	(473)
- Deferred tax adjustments	(1)	(1)	(367)	(473)
Adjusted results	\$232	\$192	\$172	(947)

840 \$ 659 \$ 720 \$ 3,232 \$ 2,468 Non-interest expense \$ 9,019 \$ 8,599 \$ 8,059 \$ 34,250 \$ 30,813 Income before income taxes \$ 5,215 \$ 5,373 \$ 3,906 \$ 19,862 \$ 18,183 Income taxes \$ 993 \$ 887 \$ (33) \$ 3,622 \$ 3,571 Net income \$ 4,222 \$ 4,486 \$ 3,939 \$ 16,240 \$ 14,612 Net income available to common shareholders \$ 4,128 \$ 4,377 \$ 3,870 \$ 15,908 \$ 14,369 Average number of common shares (thousands) 1,414,460 1,414,194 1,399,337 1,411,903 1,391,020 Basic earnings per share (in dollars) \$ 2.92 \$ 3.09 \$ 2.77 \$ 11.27 \$ 10.33 Average number of diluted common shares (thousands) 1,416,829 1,416,149 1,400,465 1,413,755 1,392,529 Diluted earnings per share (in dollars) \$ 2.91 \$ 3.09 \$ 2.76 \$ 11.25 \$ 10.32 ROE 14.3 % 15.5 % 14.9 % 14.4 % 14.3 % Effective income tax rate 19.0 % 16.5 % (0.8) % 18.2 % 19.6 % Total adjusting items impacting net income (before-tax) \$ 298 \$ 314 \$ 537 \$ 1,552 \$ 963 Specified item: HSBC Canada transaction and integration costs (2), (3) \$ 177 \$ 160 \$ 203 \$ 960 \$ 380 Specified item: Management of closing capital volatility related to the HSBC Canada transaction (2), (4) -\$, -\$, -\$, 131 -\$, Specified item: Impairment losses on our interest in an associated company (5) -\$, -\$, -\$, 242 -\$, 242 Amortization of acquisition-related intangibles (6) 121 154 92 461 341 Total income taxes for adjusting items impacting net income \$ 81 \$ 73 \$ 703 \$ 362 \$ (254) Specified item: HSBC Canada transaction and integration costs (2) 43 35 36 201 78 Specified item: Management of closing capital volatility related to the HSBC Canada transaction (2), (4) -\$, -\$, -\$, 36 -\$, Specified item: Certain deferred tax adjustments (2) -\$, -\$, 578 -\$, -\$, 578 Specified item: Impairment losses on our interest in an associated company (5) -\$, -\$, -\$, 65 -\$, 65 Specified item: CRD and other tax related adjustments (2), (7) -\$, -\$, -\$, -\$, (1,050) Amortization of acquisition-related intangibles (6) 38 38 24 125 75 Adjusted results 5,513 \$ 5,687 \$ 4,443 \$ 21,414 \$ 19,146 Income taxes - adjusted 1,074 \$ 960 \$ 670 \$ 3,984 \$ 3,317 Net income - adjusted 4,439 \$ 4,727 \$ 3,773 \$ 17,430 \$ 15,829 Net income available to common shareholders - adjusted (8) 4,345 \$ 4,618 \$ 3,704 \$ 17,098 \$ 15,586 Average number of common shares (thousands) 1,414,460 1,414,194 1,399,337 1,411,903 1,391,020 Basic earnings per share (in dollars) - adjusted \$ 3.07 \$ 3.26 \$ 2.65 \$ 12.11 \$ 11.21 Average number of diluted common shares (thousands) 1,416,829 1,416,149 1,400,465 1,413,755 1,392,529 Diluted earnings per share (in dollars) - adjusted \$ 3.07 \$ 3.26 \$ 2.65 \$ 12.09 \$ 11.19 ROE - adjusted 15.1 % 16.4 % 14.2 % 15.5 % 15.5 % Effective income tax rate - adjusted 19.5 % 16.9 % 15.1 % 18.6 % 17.3 % (1) Amounts have been restated from those previously presented as part of the adoption of IFRS 17, effective November 1, 2023. Refer to Note 2 of our 2024 Annual Consolidated Financial Statements for further details on these changes. (2) These amounts have been recognized in Corporate Support. (3) As at October 31, 2024, the cumulative HSBC Canada transaction and integration costs (before-tax) incurred were \$1.3 billion and it is currently estimated that an additional \$0.2 billion will be incurred, for a total of approximately \$1.5 billion. (4) For the year ended October 31, 2024, we included management of closing capital volatility related to the acquisition of HSBC Canada as a specified item for non-GAAP measures and non-GAAP ratios. For further details, refer to the Key corporate events section of our 2024 Annual Report. (5) During the fourth quarter of 2023, we recognized impairment losses on our interest in an associated company. This amount was recognized in Wealth Management. (6) Represents the impact of amortization of acquisition-related intangibles (excluding amortization of software), and any goodwill impairment. (7) The impact of the CRD and other tax related adjustments does not include \$0.2 billion recognized in other comprehensive income. (8) See the Glossary section of our annual Management's Discussion and Analysis dated December 3, 2024, for the fiscal year ended October 31, 2024, available at www.sedarplus.com, for an explanation of the composition of this measure. Such explanation is incorporated by reference hereto.

- 14 - Segment results, reported and adjusted The following table provides a reconciliation of Wealth Management reported results to our adjusted results. The adjusted results and measures presented below are non-GAAP measures or ratios.

	As reported	As reported	Adjusted	As reported	Adjusted
Total revenue	\$ 4,332	\$ 242	\$ 4,574	\$ 18,161	\$ 242
Non-interest expense	\$ 3,816	-\$	\$ 3,816	\$ 14,387	-\$
Income before income taxes	\$ 385	\$ 242	\$ 627	\$ 3,446	\$ 242
Net income	\$ 272	\$ 177	\$ 449	\$ 2,693	\$ 177
Net income available to common shareholders	\$ 256	\$ 177	\$ 433	\$ 2,637	\$ 177
Total average common equity (4), (5)	\$ 23,750	\$ 23,750	\$ 24,200	\$ 2,109	\$ 7,969
U.S. Wealth Management (including City National)	\$ 1,867	\$ 242	\$ 2,109	\$ 8,211	\$ 8,211
U.S. Wealth Management (including City National) (US\$ millions)	\$ 1,369	\$ 175	\$ 1,544	\$ 5,908	\$ 175
Key ratios	ROE 4.3 %	7.2 %	10.9 %	11.6 %	8.9 %
Pre-tax margin (6)	8.9 %	13.7 %	19.0 %	20.0 %	(1) There were no specified items for the three months and year ended October 31, 2024. (2) Certain amounts have been revised from those previously presented to conform to our new basis of segment presentation. For further details, refer to the About Royal Bank of Canada section of our 2024 Annual Report. (3) Impairment losses on our interest in an associated company. (4) Total average common equity represents rounded figures. (5) The amounts for the segments are referred to as attributed capital. (6) Pre-tax margin is defined as Income before income taxes divided by Total revenue. Adjusted pre-tax margin is calculated in the same manner, using adjusted income before income taxes and adjusted total revenue.

- 15 - Consolidated Balance Sheets

	As at	As at	As at	As at	As at
Assets	\$ 56,723	\$ 55,230	\$ 61,989	\$ 66,020	\$ 57,409
Cash and due from banks	\$ 71,086	\$ 183,300	\$ 180,441	\$ 190,151	\$ 190,151
Investment, net of applicable allowance	\$ 250,744	\$ 219,579	\$ 439,918	\$ 431,185	\$ 409,730
Assets purchased under reverse repurchase agreements and securities borrowed	\$ 350,803	\$ 325,401	\$ 340,191	\$ 626,978	\$ 619,452
Wholesale	\$ 360,439	\$ 358,143	\$ 287,826	\$ 987,417	\$ 977,595
Allowance for loan losses	(6,037)	(5,798)	(5,004)	\$ 981,380	\$ 971,797
Other	\$ 852,773	\$ 857,777	\$ 857,777	\$ 852,773	\$ 852,773
Customers' liability under acceptances	\$ 35	\$ 677	\$ 21,695	\$ 150,612	\$ 150,612
Derivatives	\$ 115,659	\$ 142,450	\$ 142,450	\$ 115,659	\$ 115,659
Premises and equipment	\$ 6,852	\$ 6,943	\$ 6,749	\$ 19,286	\$ 19,125
Other intangibles	\$ 7,798	\$ 8,032	\$ 8,032	\$ 5,903	\$ 5,903
Other assets	\$ 92,155	\$ 84,649	\$ 81,371	\$ 276,738	\$ 235,085
Total assets	\$ 2,171,582	\$ 2,076,107	\$ 2,006,531	\$ 2,006,531	\$ 2,006,531
Liabilities and equity	\$ 522,139	\$ 510,542	\$ 441,946	\$ 839,670	\$ 809,380
Deposits	\$ 745,075	\$ 47,722	\$ 41,343	\$ 44,666	\$ 44,666
Business and government	\$ 839,670	\$ 839,670	\$ 839,670	\$ 839,670	\$ 839,670
Securities sold short	\$ 35,286	\$ 33,972	\$ 33,651	\$ 305,321	\$ 304,373
Obligations related to assets sold under repurchase agreements and securities loaned	\$ 305,321	\$ 304,373	\$ 304,373	\$ 305,321	\$ 304,373
Derivatives	\$ 163,763	\$ 126,884	\$ 126,884	\$ 22,231	\$ 21,153
Insurance contract liabilities	\$ 22,231	\$ 21,153	\$ 19,026	\$ 19,026	\$ 19,026
Other liabilities	\$ 94,677	\$ 89,823	\$ 89,823	\$ 621,313	\$ 576,913
Subordinated debentures	\$ 13,546	\$ 13,437	\$ 11,386	\$ 2,044,390	\$ 1,951,615
Total liabilities	\$ 2,044,390	\$ 1,951,615	\$ 1,891,384	\$ 1,891,384	\$ 1,891,384
Equity attributable to shareholders	\$ 127,192	\$ 124,492	\$ 115,147	\$ 115,147	\$ 115,147
Total liabilities and equity	\$ 2,171,582	\$ 2,076,107	\$ 2,006,531	\$ 2,006,531	\$ 2,006,531

(1) Derived from audited financial statements. (2) Derived from unaudited financial statements. (3) Amounts have been restated from those previously presented as part of the adoption of IFRS 17, effective November 1, 2023. Refer to Note 2 of our 2024 Annual Consolidated Financial Statements for further details on these changes.

- 16 - Consolidated Statements of Income

	For the three months ended	For the three months ended	For the three months ended	For the three months ended	For the three months ended
Income	\$ 4,222	\$ 4,486	\$ 3,939	\$ 16,240	\$ 14,612
Income taxes	\$ 993	\$ 887	\$(33)	\$ 3,622	\$ 3,571
Net income	\$ 4,222	\$ 4,486	\$ 3,939	\$ 16,240	\$ 14,612
Net income available to common shareholders	\$ 4,128	\$ 4,377	\$ 3,870	\$ 15,908	\$ 14,369
Average number of common shares (thousands)	1,414,460	1,414,194	1,399,337	1,411,903	1,391,020
Basic earnings per share (in dollars)	\$ 2.92	\$ 3.09	\$ 2.77	\$ 11.27	\$ 10.33
Average number of diluted common shares (thousands)	1,416,829	1,416,149	1,400,465	1,413,755	1,392,529
Diluted earnings per share (in dollars)	\$ 2.91	\$ 3.09	\$ 2.76	\$ 11.25	\$ 10.32
ROE	14.3 %	15.5 %	14.9 %	14.4 %	14.3 %
Effective income tax rate	19.0 %	16.5 %	(0.8) %	18.2 %	19.6 %
Total adjusting items impacting net income (before-tax)	\$ 298	\$ 314	\$ 537	\$ 1,552	\$ 963
Specified item: HSBC Canada transaction and integration costs (2), (3)	\$ 177	\$ 160	\$ 203	\$ 960	\$ 380
Specified item: Management of closing capital volatility related to the HSBC Canada transaction (2), (4)	-\$	-\$	-\$	131	-\$
Specified item: Impairment losses on our interest in an associated company (5)	-\$	-\$	-\$	242	-\$
Amortization of acquisition-related intangibles (6)	121	154	92	461	341
Total income taxes for adjusting items impacting net income	\$ 81	\$ 73	\$ 703	\$ 362	\$ (254)
Specified item: HSBC Canada transaction and integration costs (2)	43	35	36	201	78
Specified item: Management of closing capital volatility related to the HSBC Canada transaction (2), (4)	-\$	-\$	-\$	36	-\$
Specified item: Certain deferred tax adjustments (2)	-\$	-\$	578	-\$	578
Specified item: Impairment losses on our interest in an associated company (5)	-\$	-\$	-\$	65	-\$
Specified item: CRD and other tax related adjustments (2), (7)	-\$	-\$	-\$	-\$	(1,050)
Amortization of acquisition-related intangibles (6)	38	38	24	125	75
Adjusted results	\$ 5,513	\$ 5,687	\$ 4,443	\$ 21,414	\$ 19,146
Income taxes - adjusted	\$ 1,074	\$ 960	\$ 670	\$ 3,984	\$ 3,317
Net income - adjusted	\$ 4,439	\$ 4,727	\$ 3,773	\$ 17,430	\$ 15,829
Net income available to common shareholders - adjusted (8)	\$ 4,345	\$ 4,618	\$ 3,704	\$ 17,098	\$ 15,586
Average number of common shares (thousands)	1,414,460	1,414,194	1,399,337	1,411,903	1,391,020
Basic earnings per share (in dollars) - adjusted	\$ 3.07	\$ 3.26	\$ 2.65	\$ 12.11	\$ 11.21
Average number of diluted common shares (thousands)	1,416,829	1,416,149	1,400,465	1,413,755	1,392,529
Diluted earnings per share (in dollars) - adjusted	\$ 3.07	\$ 3.26	\$ 2.65	\$ 12.09	\$ 11.19
ROE - adjusted	15.1 %	16.4 %	14.2 %	15.5 %	15.5 %
Effective income tax rate - adjusted	19.5 %	16.9 %	15.1 %	18.6 %	17.3 %

(1) There were no specified items for the three months and year ended October 31, 2024. (2) Certain amounts have been revised from those previously presented to conform to our new basis of segment presentation. For further details, refer to the About Royal Bank of Canada section of our 2024 Annual Report. (3) Impairment losses on our interest in an associated company. (4) Total average common equity represents rounded figures. (5) The amounts for the segments are referred to as attributed capital. (6) Pre-tax margin is defined as Income before income taxes divided by Total revenue. Adjusted pre-tax margin is calculated in the same manner, using adjusted income before income taxes and adjusted total revenue.

- 15 - Consolidated Balance Sheets

	As at	As at	As at	As at	As at
Assets	\$ 56,723	\$ 55,230	\$ 61,989	\$ 66,020	\$ 57,409
Cash and due from banks	\$ 71,086	\$ 183,300	\$ 180,441	\$ 190,151	\$ 190,151
Investment, net of applicable allowance	\$ 250,744	\$ 219,579	\$ 439,918	\$ 431,185	\$ 409,730
Assets purchased under reverse repurchase agreements and securities borrowed	\$ 350,803	\$ 325,401	\$ 340,191	\$ 626,978	\$ 619,452
Wholesale	\$ 360,439	\$ 358,143	\$ 287,826	\$ 987,417	\$ 977,595
Allowance for loan losses	(6,037)	(5,798)	(5,004)	\$ 981,380	\$ 971,797
Other	\$ 852,773	\$ 857,777	\$ 857,777	\$ 852,773	\$ 852,773
Customers' liability under acceptances	\$ 35	\$ 677	\$ 21,695	\$ 150,612	\$ 150,612
Derivatives	\$ 115,659	\$ 142,450	\$ 142,450	\$ 115,659	\$ 115,659
Premises and equipment	\$ 6,852	\$ 6,943	\$ 6,749	\$ 19,286	\$ 19,125
Other intangibles	\$ 7,798	\$ 8,032	\$ 8,032	\$ 5,903	\$ 5,903
Other assets	\$ 92,155	\$ 84,649	\$ 81,371	\$ 276,738	\$ 235,085
Total assets	\$ 2,171,582	\$ 2,076,107	\$ 2,006,531	\$ 2,006,531	\$ 2,006,531
Liabilities and equity	\$ 522,139	\$ 510,542	\$ 441,946	\$ 839,670	\$ 809,380
Deposits	\$ 745,075	\$ 47,722	\$ 41,343	\$ 44,666	\$ 44,666
Business and government	\$ 839,670	\$ 839,670	\$ 839,670	\$ 839,670	\$ 839,670
Securities sold short	\$ 35,286	\$ 33,972	\$ 33,651	\$ 305,321	\$ 304,373
Obligations related to assets sold under repurchase agreements and securities loaned	\$ 305,321	\$ 304,373	\$ 304,373	\$ 305,321	\$ 304,373
Derivatives	\$ 163,763	\$ 126,884	\$ 126,884	\$ 22,231	\$ 21,153
Insurance contract liabilities	\$ 22,231	\$ 21,153	\$ 19,026	\$ 19,026	\$ 19,026
Other liabilities	\$ 94,677	\$ 89,823	\$ 89,823	\$ 621,313	\$ 576,913
Subordinated debentures	\$ 13,546	\$ 13,437	\$ 11,386	\$ 2,044,390	\$ 1,951,615
Total liabilities	\$ 2,044,390	\$ 1,951,615	\$ 1,891,384	\$ 1,891,384	\$ 1,891,384
Equity attributable to shareholders	\$ 127,192	\$ 124,492	\$ 115,147	\$ 115,147	\$ 115,147
Total liabilities and equity	\$ 2,171,582	\$ 2,076,107	\$ 2,006,531	\$ 2,006,531	\$ 2,006,531

(1) Derived from audited financial statements. (2) Derived from unaudited financial statements. (3) Amounts have been restated from those previously presented as part of the adoption of IFRS 17, effective November 1, 2023. Refer to Note 2 of our 2024 Annual Consolidated Financial Statements for further details on these changes.

- 16 - Consolidated Statements of Income

	For the three months ended	For the three months ended	For the three months ended	For the three months ended	For the three months ended
Income	\$ 4,222	\$ 4,486	\$ 3,939	\$ 16,240	\$ 14,612
Income taxes	\$ 993	\$ 887	\$(33)	\$ 3,622	\$ 3,571
Net income	\$ 4,222	\$ 4,486	\$ 3,939	\$ 16,240	\$ 14,612
Net income available to common shareholders	\$ 4,128	\$ 4,377	\$ 3,870	\$ 15,908	\$ 14,369
Average number of common shares (thousands)	1,414,460	1,414,194	1,399,337	1,411,903	1,391,020
Basic earnings per share (in dollars)	\$ 2.92	\$ 3.09	\$ 2.77	\$ 11.27	\$ 10.33
Average number of diluted common shares (thousands)	1,416,829	1,416,149	1,400,465	1,413,755	1,392,529
Diluted earnings per share (in dollars)	\$ 2.91	\$ 3.09	\$ 2.76	\$ 11.25	\$ 10.32
ROE	14.3 %	15.5 %	14.9 %	14.4 %	14.3 %
Effective income tax rate	19.0 %	16.5 %	(0.8) %	18.2 %	19.6 %
Total adjusting items impacting net income (before-tax)	\$ 298	\$ 314	\$ 537	\$ 1,552	\$ 963
Specified item: HSBC Canada transaction and integration costs (2), (3)	\$ 177	\$ 160	\$ 203	\$ 960	\$ 380
Specified item: Management of closing capital volatility related to the HSBC Canada transaction (2), (4)	-\$	-\$	-\$	131	-\$
Specified item: Impairment losses on our interest in an associated company (5)	-\$	-\$	-\$	242	-\$
Amortization of acquisition-related intangibles (6)	121	154	92	461	341
Total income taxes for adjusting items impacting net income	\$ 81	\$ 73	\$ 703	\$ 362	\$ (254)
Specified item: HSBC Canada transaction and integration costs (2)	43	35	36	201	78
Specified item: Management of closing capital volatility related to the HSBC Canada transaction (2), (4)	-\$	-\$	-\$	36	-\$
Specified item: Certain deferred tax adjustments (2)	-\$	-\$	578	-\$	578
Specified item: Impairment losses on our interest in an associated company (5)	-\$	-\$	-\$	65	-\$
Specified item: CRD and other tax related adjustments (2), (7)	-\$	-\$	-\$	-\$	(1,050)
Amortization of acquisition-related intangibles (6)	38	38	24	125	75
Adjusted results	\$ 5,513	\$ 5,687	\$ 4,443	\$ 21,414	\$ 19,146
Income taxes - adjusted	\$ 1,074	\$ 960	\$ 670	\$ 3,984	\$ 3,317
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Average number of common shares (thousands)	1,414,460	1,414,194	1,399,337	1,411,903	1,391,020
Basic earnings per share (in dollars) - adjusted	\$ 3.07	\$ 3.26	\$ 2.65	\$ 12.11	\$ 11.21
Average number of diluted common shares (thousands)	1,416,829	1,416,149	1,400,465	1,413,755	1,392,529
Diluted earnings per share (in dollars) - adjusted	\$ 3.07	\$ 3.26	\$ 2.65	\$ 12.09	\$ 11.19
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Effective income tax rate - adjusted	19.5 %	16.9 %	15.1 %	18.6 %	17.3 %

(1) There were no specified items for the three months and year ended October 31, 2024. (2) Certain amounts have been revised from those previously presented to conform to our new basis of segment presentation. For further details, refer to the About Royal Bank of Canada section of our 2024 Annual Report. (3) Impairment losses on our interest in an associated company. (4) Total average common equity represents rounded figures. (5) The amounts for the segments are referred to as attributed capital. (6) Pre-tax margin is defined as Income before income taxes divided by Total revenue. Adjusted pre-tax margin is calculated in the same manner, using adjusted income before income taxes and adjusted total revenue.

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purchased for cancellation of the preferred shares and other equity instruments of the Company. The total amount of such purchases was \$100 million. The Company has also issued common shares to its directors and officers as compensation awards. The total amount of such issuances was \$100 million. The Company has also paid dividends to its shareholders. The total amount of such payments was \$100 million.

(2) Amounts have been restated from those previously presented as part of the adoption of IFRS 17, effective November 1, 2023. Refer to Note 2 of our 2024 Annual Consolidated Financial Statements for further details on these changes.

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CAUTION REGARDING FORWARD-LOOKING STATEMENTS From time to time, we make written or oral forward-looking statements within the meaning of certain securities laws, including the "safe harbour" provisions of the United States Private Securities Litigation Reform Act of 1995 and any applicable Canadian securities legislation. We may make forward-looking statements in this document, in other filings with Canadian regulators or the SEC, in reports to shareholders, and in other communications. In addition, our representatives may communicate forward-looking statements orally to analysts, investors, the media and others. Forward-looking statements in this document include, but are not limited to, statements relating to the expected impacts of the HSBC Canada transaction, including transaction and integration costs. The forward-looking statements contained in this document represent the views of management and are presented for the purpose of assisting the holders of our securities and financial analysts in understanding our financial position and results of operations as at and for the periods ended on the dates presented, as well as our financial performance objectives, vision, strategic goals and priorities and anticipated financial performance, and may not be appropriate for other purposes. Forward-looking statements are typically identified by words such as "believe", "expect", "suggest", "seek", "forecast", "schedule", "anticipate", "intend", "estimate", "goal", "commit", "target", "objective", "plan", "outlook", "timeline" and "project" and similar expressions of future or conditional verbs such as "will", "may", "might", "should", "could", "can", "would" or negative or grammatical variations thereof. By their very nature, forward-looking statements require us to make assumptions and are subject to inherent risks and uncertainties, both general and specific in nature, which give rise to the possibility that our predictions, forecasts, projections, expectations or conclusions will not prove to be accurate, that our assumptions may not be correct, that our financial performance, environmental & social or other objectives, vision and strategic goals will not be achieved, and that our actual results may differ materially from such predictions, forecasts, projections, expectations or conclusions. We caution readers not to place undue reliance on our forward-looking statements as a number of risk factors could cause our actual results to differ materially from the expectations expressed in such forward-looking statements. These factors "include" many of which are beyond our control and the effects of which can be difficult to predict "include", but are not limited to: credit, market, liquidity and funding, insurance, operational, compliance (which could lead to us being subject to various legal and regulatory proceedings, the potential outcome of which could include regulatory restrictions, penalties and fines), strategic, reputation, legal and regulatory environment, competitive and systemic risks and other risks discussed in the risk sections of our 2024 Annual Report, including business and economic conditions in the geographic regions in which we operate, Canadian housing and household indebtedness, information technology, cyber and third-party risks, geopolitical uncertainty, environmental and social risk, digital disruption and innovation, privacy and data related risks, regulatory changes, culture and conduct risks, the effects of changes in government fiscal, monetary and other policies, tax risk and transparency, and our ability to anticipate and successfully manage risks arising from all of the foregoing factors. Additional factors that could cause actual results to differ materially from the expectations in such forward-looking statements can be found in the risk sections of our 2024 Annual Report, as may be updated by subsequent quarterly reports. We caution that the foregoing list of risk factors is not exhaustive and other factors could also adversely affect our results. When relying on our forward-looking statements to make decisions with respect to us, investors and others should carefully consider the foregoing factors and other uncertainties and potential events, as well as the inherent uncertainty of forward-looking statements. Material economic assumptions underlying the forward-looking statements contained in this document are set out in the Economic, market and regulatory review and outlook section and for each business segment under the Strategic priorities and Outlook headings, as such sections may be updated by subsequent quarterly reports. Assumptions about costs related to post-close consolidation and integration activities were considered in the estimation of transaction and integration costs. Any forward-looking statements contained in this document represent the views of management only as of the date hereof, and except as required by law, we do not undertake to update any forward-looking statement, whether written or oral, that may be made from time to time by us or on our behalf. Additional information about these and other factors can be found in the risk sections of our 2024 Annual Report, as may be updated by subsequent quarterly reports. Information contained in or otherwise accessible through the websites mentioned does not form part of this document. All references in this document to websites are inactive textual references and are for your information only. ACCESS TO QUARTERLY RESULTS MATERIALS Interested investors, the media and others may review this quarterly Earnings Release, quarterly results slides, supplementary financial information and our 2024 Annual Report at rbc.com/investorrelations. Quarterly conference call and webcast presentation Our quarterly conference call is scheduled for December 4, 2024 at 8:00 a.m. (EST) and will feature a presentation about our fourth quarter and 2024 results by RBC executives. It will be followed by a question and answer period with analysts. Interested parties can access the call live on a listen-only basis at rbc.com/investorrelations/quarterly-financial-statements.html or by telephone (416-340-2217 or 866-696-5910, passcode: 3725409#). Please call between 7:50 a.m. and 7:55 a.m. (EST). Management's comments on results will be posted on our website shortly following the call. A recording will be available by 5:00 p.m. (EST) from December 4, 2024 until February 26, 2025 at rbc.com/investorrelations/quarterly-financial-statements.html or by telephone (905-694-9451 or 800-408-3053, passcode: 3344559#). Media Relations Contacts Gillian McArdle, Vice President, Corporate Communications, gillian.mcardle@rbccm.com, 416-842-4231 Fiona McLean, Director, Financial Communications, fiona.mclean@rbc.com, 437-778-3506 Investor Relations Contacts Asim Imran, Senior Vice President, Head of Investor Relations, asim.imran@rbc.com, 416-955-7804 Marco Giurleo, Senior Director, Investor Relations, marco.giurleo@rbc.com, 437-239-5374 ABOUT RBC Royal Bank of Canada is a global financial institution with a purpose-driven, principles-led approach to delivering leading performance. Our success comes from the 98,000+ employees who leverage their imaginations and insights to bring our vision, values and strategy to life so we can help our clients thrive and communities prosper. As Canada's biggest bank and one of the largest in the world, based on market capitalization, we have a diversified business model with a focus on innovation and providing exceptional experiences to our more than 18A million clients in Canada, the U.S. and 27 other countries. Learn more at rbc.com. We are proud to support a broad range of community initiatives through donations, community investments and employee volunteer activities. See how at rbc.com/community-social-impact. ® Registered Trademarks of Royal Bank of Canada. - 21 - GRAPHIC 3 g848216dsp4.jpg GRAPHIC begin 644 g848216dsp4.jpg M_JC_X 02D9)1 @ ! \$ 8 ! @ # _ @ ? \$ 5 ! ! " 496-H;FJL;V=I97,@26YC M+B16,2XP,0# VP"# @&!@<&!0@'IP<*0@*#18.#0P,#1L3%! 6!(PB1(\ M'QXC*#,K(R8P)AX?+#TM,#4V.3HY(BL_0SXXOS,X.3H.\$A8.' 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M;6MOU|>6:>=UBABCO-4W-SDFHIN+M,JL*^<:3<4I2@URRYHRA3|K-J3A;F\|M->TESJ/!+<MSLM2"X#>^,+B+4)8]&=?
[+NM0L;B">[?TZUO'N])A-QJ=M86\$S=QW.JS6MN% M^ME%<%PS8!..?)8=8FUJ+A*HGIS>SIS5.=1T_XD:=.<611333>-
+X>UFWT^V\2RV,D6AWE_M_+IEI?N^I<7L\$1FEBBA,GG.BH&S*(_+W*R;JZE0ZD)4O8>T7+J8A.=/^|'G
M)0E*R^%*4DES6YMXW2;,\$HS=50= _8.\$9_P!V4XN45?JW&+=E>RM>W-&^VAS MXN-A;Z@NGV;17>D'7[6U37O#
[ZM<;,LR]M\$+A+JIU&6W6.'5F^VI^B)]@;#_ MBJM^K057VDU4O81A.HE*,Q3A-W0<9S4')PBU.#!/%,VFQZI%IL;6\MA+JL%N=2TI=7N-+@
M^@;J5OH+7PU*XT1'[QNI(1]JL[;NVJ2"1]J4(RE_*/<83FVDU|TX3MR2JQB MW^E&7-'WJBBK2BVUS^Y"<*C48.[E..5..C2G4C1*%-
M)3FFFN6#D[IJUTTEN/ M GB.SLK.^NH]MH[<QL]2LK>;Q/X8CU2ZLK\^;.>#16UC^T)?-##:BVI?@_ +
ME3C3ZI66(CA6HQK2JTZ^*IQDXSJN"@I1@Y22]^_F[6C|[M^4E5J]2LY5;N-. M"J2^Q+X=EB8I)%KFDR1L,91TO[=D89[A@#^%73TG#I:4?
S1,OAEZ/ M\CZ6;DED7P?X(@#00XEO)7CXP9(-+D2)CQG*KC/;! UT?>9,OWM;NH+^ _M 1EJ_>5/**_@_YIU]>P% !>0 4 %
#XXY)9(XHHWDE=8XHHU9Y'D=@1JH MB@EG9B %))(IQBY-1BFY2:22WOLD34:<93G)1A1-RDVDDDKMMO1)7;> MB1Z%>?"?
QJ8/817&B0^=J&M6^AN."WUOP_>SV6O:F_#2;:@L]5ED\W\P)Q M#JJV;#8^0-C;>>GB*-6HJ5*?,Y1JSA))^SG&@KU?9U;>SJ.FM9*G.36FFJ,?
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MZO)IT=B&:Z.KW&EZO<6^BO&%Y2_FMFZR_3*(@:[X]'O"U6J]C6%PT7.I5<]J M^N9/EDXI5))QDN2GS2NK6FG6%O+=WU] MG9(T-
5T#4M%1-%C#-]MU+3Y+2^5M)O;^_UM MN])N?LEI?Z=97TUSIP\$X^>YBB2<*SP^BEAA2KTZT;,>97M73J1LXNC)0DI)Q?;X\WNJ27.DM'^!-
O;^%)IL.A^%-%MY=-QW5R]Q;17=Q^9^38RVZRIV\ M+ 7=S: ^9!'^YLF4\$8K\$T%Y]555-O%S4**6EZE.BI.[CHYU\$K1YIVC.;@HO
ME)81KPEB_J:357DY[V]U+DKS2=FY*ZP[1*],|8>#/'7Q?AU7P9X;EM_BjGAS5K: ^3P_ ^-K?XD["\.^\$M)B:
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TY.O3EAL4JT/[&5XPJUJWP1C^DO9QJ6_VE/V;;SQ? MX^U#7_#_2J8T+X2Z-XUO^X=RZEX.<.@JQ0O"CG5?&7]K>+O^T#0#=6,=K9V^N!
[^.6%Y;@VR!83Y5#A3BK^8+5A,;<@]F.9T,FRZL.G6KV MIY?E&7K13J4^LL')T\;C).HTY4^E/'0<>5UZBYEZ>?)S|;B,\7-.B,1@? M]ISO-
<31M3@YULUQ=&M2P:_>2YL-AZ=)JM6;A/\$S:BJ-&GS*6;X_-Z^&^A^ M\$_C;X4\4>'_B9XHU^XJ:1\21JOCRRU3PKX?O/'OB#QE=6?\\ 8^H>?*/"-
Q8ZL MO@W^R].MY+6W;3_ \$7B&VLUN[|RM-F?4&DMZS+@?;L50X?C@*^!RZ.15^P
M4UB,31P<,>#6G6Q%6EBU|6J8NIBI^PGB(5L)0J8GV%&^UW#>S>2KKAN),+1S?
M^X[|TZV+AF^K>V^KO2CP;4)X#ZIA%\("C*6)C2PV#|KXB82<<4_90J]K5PVY
M*6^HX/[-7]6_AWX\$?"^7PJA_6M?N_%VV\1>,-=2TTN30]8^&UWX43P_K.MF17-QJD5Q^XFAOH;4+)>1;1P>;I!>[C19:]?BCA.OQ#F^78V-
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MY\$#WD?C&VMA)=6EK#>1[V^4H^>><OP>1X6MC;UEV#GAYJAB70EAJ[|S2ICH MXS 5Z^5X[DK*G*G&4H4,+B'.DJ7UEX>4H/Z"/%.!AFV-
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M!8>*IT<-6C*M!TJM:++)Q#C1IR3=;Y?;='&93P_@82J0J91./M*;UH2C#&K M\$0JTY>T06">;O2_B)-X2OS^TV_B
MCP|ECH0T_7I/B]KUJ|W@&WUG_P_4D=^*CO96NA.?\\I)>R^RP\$E?S/V
MLU>@&C:K@98["Y7PQA),4E4KVH8O)I0>_JQEJ^'CG%G.IC[|2KRQN/6+H?6:<'1H1A1H\VE.E.)WLO&MW)96ECX?F?2=/_=5U6>0.ZS-
!&P^X;+*,^N+H5ITNP> 69X3%65, MKH5^J3|0H8? 2PE>=3-PU-3Q^J;R53\$TY4=)PA%2J5^6T8.G/W,-EM2FJL^M-PE3J5)RPV%IJ4MS4?VV
MA!J7C/1?^I>#?^6N#0?BA1\$ _/AZXUG3M':^\\>#?&7@N#1=*A\)-9>-H9+
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M)5,5#FL%3A6IPBFU.#KX>I0J8AQY7&I5Y9M.#G"\$(.2O*7O/;\$]=/"58IR MCC^DHR<^52AR4JT^M&A%\R=*G*5.,ZU&=2I)*Y:431B^(/PZ?
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++#C."BH7J1C3.16J\$E^UR^IS2I M553ITH5X+1^M\,^/_#NOR:S:IXJM^&MKW1|.LM6>U;2M3.H2>To=I?
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M_\$4VNV&J^4EUE+B%E61\$>+<-C&R[DD? S_,/5IJE&/(TJF459W;5GEM.G3J1 MC:+YE446X2?)9VC^G>/2\90E*JY1GR^TSB4%RQ?-<^<^PYTY)1=)R49Q7.I MMN2QN7EET\$GQS).Mj/B74%@UN:XUF?2+RVN-5TR74_D%CI./#UEX&L_"|/_=V-|:>(-4U9KAAO)X\=-6>5*7-
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5X)+E]63J_K_P'#G_ "4?%;Q/?2?"6QX\NM=CE\ M\ZNROX9M]"U3PE%HF6:5'X'M?BU#I*7&FZD)G6[OM-UC\!TY..)BG]8>#*6-
>)CB?;SRV17C&5%4Z,J5&1FITXS>(\ M\JTN?#S^EH%63 V>.&H81X?&\$X948YC2HU95*JF.A5K MTYTG/\$5Z,L'&M*./CX7?
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C&C"C"FIJES0C]./>)H<4PS6C#GR6AF^+S&&#J]CAV5J1Q*K4%4KU*\$7*K
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MR./%LSX;R7+1Q&%>95 _X3-L)7G5I86')&X>6%POL:.'N>5&Y, YRKSGB(*J MU%4Z5)-\SU#XE7OA PMK'PN')^(\Y=;^&=>LW<>L7L7B[X7^ -
(UV;6VMEM9+ MR.=;OO/?Z=-/;PQK%;75IK8X?UXY1' #8'S'YMFV#CALUBP>Z'EA, MQQM2G&CSJHU*U/ PE]2=;_4IX>^!I"8,
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&"/&7 _J*ZK7P'B; P D2C_ ^ON% _J2*9J]KX?E3@O\ MKWB/ _3\$S]J?VG \ DI,' 8LZ7 Z5ZG7C8_ ^O\ "OS9 2^& _A_ _H?E<1T M!0 4 %
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6Y;!OA7X!\\$W%O92WWVQHY=>\+ZYEZ;<^<^>^ (T? _DD/A/6=5UFJNM(MOL>H7<%YI>H6FG)?6"ZHMGI.%W M=I+M>Y<1X9D);
-/3R^I'(L7ED _9RQ%6A7A3EJZ<^E2K*49W<>:~J*I>V^IN"4:F&^I)R>CY, \,ZT8M)NT 8:1T4FH< _+;3A?AOX^3P& M'/%Q%-J]JFO^#;
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MSC/E46N62C&MC\O+S+W&KWLZUG-HDK _/'4VNE7JUXNN(H; _MYI(8;32M*5EG:.[\
MT;7CQEA9/TJ\8TH8:D\732C%*;PU?"RH4JM])QBO9TZ4HR= M7@>"Q\$Z&8QJRINOCVJ*:5.Q? _![M]74]CMD;S7, ^"*0^*[C3J,'B+P]-
XXO].N]@U70H3XHE(S4+MK26QP=1L MBL++Y\$R9V)R4%4<+@*+E!R _?2PFJU:ZJ>[I]J&-C-2K/WY>TE-
M251)RGU.A+VM>I[.G.G5QU#6\$JA] N _94\#++>S?N25Z-5QG13IR@O\W&#M& M/F?C+XTZYJ-YKMGX4OKS3O#NO:7IVFZR=1T[1FU?
Q%>VVC1:JGB'4)?*NWT MO5]A6071L(S)=&526:;18J5' PDI^WIPC\ZS5KT:~.4E3PT)U:5:~'FTJ;E M2C4HTZSA*!^U3DJ:-
*&'C06#FY.KBL+2C3=:3=VXNOR-1?!# _))\O^Q.T+ P!(8J^_QG^J8C K MY+ \SY\$S [Q6 QO\, (; @L! P C"\" ^P)X\ \2 PO7[7X?/[MGO\ U]PO
M I-< _/> ,?XF _P-7X'XU5^SGQ84 % !0[O&/V; BM\>4UV?X?Z-8RZ=X M>MYC?:OKFKV&@:~3+JBZ?>ZC9>;&]U&5\$O=O8;.010)^(B#)-
>2VML3.OA9 M[Q'E?#E*A4S&K/G/Q,XP14:).5:~TZM*C.HJ]<=>9TG6C*:=G.WLJ;\$N(E3HSI M3X/ M^ ^QDI>^+O\$O@7PIX UK4 _\$ _@PZBOBO3W-
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MZXX:\$XTI8B=~/#TJLZ>^C4G&FZU2:~2F^3FYM#++9=C;4KTL+1YGA9TJ564 MITZ=*G5K2Y*5*5:K*%5*DOAAS\ S33MRM-
_MX,^&7COX@>.,%& ^\$#=[JOBT M-J(FTAGM=:P72E?5)M4O-5N+~TTBVM^MADV>JG@BC*'[7<\$@JQ6;9;@LMG MG&*QE.CED*~*SQ'-
>FZ=3E5.<"FDHJY1IG.Z5J]MI(^X^&C:X8W6CVO<2:>P7QO!6.N:~J.F M:WH'B20=*A@:
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MATG%OGO#?L.OD\66FF7N@~^YIF#5 _B'?>FIFJ8<_T*&)Q-3.>6 MA@OPN:UI>PO+Y.IC726&KV5%REI1U:]E2%2K0YOWE.%I6W_
+~S1514?JMJ MDH9Z5@J5JBP] _6^#~#UG[6 L/8RKDU:REE\$QAQQ&(I85PC5ERN M24163?LH2LH3IV^~\$W)*+~22TI-
76V68QIU_@4."J5(471C4DHRKR<:~W+VTFXB\K>OZ>NJ3 M&&*~:ZE#%\$MHI9%FNT^1P988Y(U92K&&*)U:=*I1HSDHU*^2/5J_>9MI7Y
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_6Y+584 _R5XV5.T7S\^3E:G%IJ5FG=75V.E6%[8S36IU\$2_.899\$8J3NG=,S32KU1(4%_10 4 % _VK^QI_P U M\$ [E+ W9J\O.O^7/_; _+>OE7_
" _W/_S16/VGO^3B/C1 V4?Q5 Z=M:BOZHGXO.Y?(/P^S\$ _IM\^<4?E%G7_897 \2V>SUI>S%>10 4 >H _M?X/>_2C1XC/AOP186TTMO'!
<:KJVJ7D6F%\$H5G<745G%>ZMJ.V1^CW.T<=<< \$ M*3W.S\$K!~RD#R.J[SO+&^!4Q^8U7'G'F5.GI]*4 M*5->[6j4Z:~^)]/%'A2'P?
Y&K>#~I!;>))-2U _POHFC:M.U:~3<+J1EB^Q^1>R&YWCR0 _./ 6S(%<@%F'UYNACZE6CAXOH8BI7J5J%
MU7HK'TZ4]3I2BXM58>RO#1IRLG%OOQ<~*YY3QV)R ZFI5<]AUBUYU%5HK#24VG* M&+6)G.%#ZO*9-5-).%2\$U&I2J1AYOJG@SQ3HGBR?
P+JFA:A9^+~75HM'E\MO#NU\$M/_:~OY'#\$6\$TLLTLO9=9!M^C(65P3ZV#S#~8 _TLRP>)A7P-6F MZL*R=H^K+Q+2+6&~WE
MSI _B/PMXC&D>(%6MOSH601^&M.VIC^~V1.28Y%F6J26L7Y)"<"GY>C+DN:XB M&#P%._=6M5HRQO%2H8BC&OOTU/8SJX>16I4Z>
(IPJ+DE*A*HHO=H]#<-9WEN M'K8K&8+V5'#2HPKV4K*E3#RO%-5:'UBC2JSJX=5J:C*G*M"\$9% _M@K10O% A&:OYI^CX>M?!IOKK>&9-?
V2^/OA X^L\KR6D%^=1 _&7B2VEN3: M7\$4J]B-6#~#?M):.A<-<:GN6Y=CL/EF[5I9AB:#Q+~#X?"8O%U9T%4E2=11PM' MLU&-2#B[V:=FTE*+?
@.ES'<6)B\A*~@!:!5JN(P^I49S4'13GB*M)M+FI!1=>5RDH\VA->? CXL:9J'CK2K _.(SVE _M:B\3^_H)M4T)TO0+@ M1_-ZK:3?
VIY6M6D\$1+VEO>EU<@((I(P<3Y%66PV7XJECE*AFF.CE^&^LJZ ME+&3FZ<WC3C'1R:33?34X9SNCB:V#G@>6O0P7-7)5J#@
MOHOYJF)I58U71K0BDU:C.I-SC.G&+G'458U:IG_XN:& C'5/'7V5 _C^'= M?~6+ _;WAF? \LG2/95?#JWFWUF07WVHLOJS-
Q+%G\]D=&XGR\$Q JACN= MYEC:N78:ISB%[3&4/XM'WJ2Y.7_GY4Y:3^S-CGPOQE*YSP/+&GEDXD _8= MVRZFJ]KGB+~JVI*A5_VD%];?Z9I-
W=6LN^TN87'=S/MWI6PP(^>:X#<~X?97^L82 MM5HTJ\B\MI]I>E6CS4YWI3G%5M26TDF MB27Y6- 7O'OB#PP-
_M 2YI+&N5K)=1L(KEH1/9L(1E)+~*TMHVY2/+>NBD M'4K@BG4^C6EABZY:L(PE*~T]^=^6I5U?W6G& _%J23T6"2J4U5AK3E*4%+
M:~HE2:UIE@NM:?'JNF"66W>2XL)25 MCG:*&9WMMQ^'KG6-&JKDK4E&4H:7BIWY:M72?NR3C?FBTU) M)Z"IRC5I1K4WS4I2E".NC<~7FM?
5KWHM27NR33BVMOTGPOKNN6.LZEI6GR75 MAX>LQ?ZO="6WABLK4E@KL;B9#=(~CD11"20A&(0A2O.G.%'6)<>6A'^*3EI\ M=1J.
(I.RU:4FDU#FBYNDKBE%U8T\$ WLHSFH PIVFKR=IE9:)M-Z]=F7ICP M+XKL]'2-0FT>5:779F.VTPOSV<\\UQJ\$FZ?#~:~07#SV+W4/I/R
744/G(\> MY02-7A:~I/]~SM7JMQC&^B4:R.WUE<~>W>GWB)V=V-Q:~7,< M'6Y1+.TDE%U(C3FI?5\$157IF"YE'63JUM2:4HIN4;~\ MDC211 _"
[QWX2TOI MC7I]:~PL%FL]>Y9=OTF]N=N-0MEO+&WUK3I\OY[KOY]
MBV99(X10AMF<\$:03O62Q>='548U4YR=2.6D^24J5O:0A4MI.Y'X9^&OC/O=8_V
MGH.DPSV#~:FFBV]S>ZQH>BQWVLR0BXCTC3/I:U*T.JZHT)'BTLOQ.01A.16E: MM3P _+I1M2E"=6.
(OE4FZ5* M*BITXRZFZ<+2FHV]::~NB98FA3G.G*?Z2C*M:M+EIJOM MI.EK#JSQ:3+<;R*~LH*" @ H _M * H _SX(?
D@<^&W 8G:~\$ Z0Q5=C/I?O' 7R7YGSF) WBM C?YGY#?%6M/^1C^!2 _&I/G I?X7KIK\OIVSW KIA? \TFN?GO&^3 ?X:OYP/QJKIG/ MBPH *
"@#7I/^"G4IFJD8TJ]&+J8>5*#;JU'7KI81OIJ:BZT)KD<7S[?I^NI _(\#^ MUE\3 @A_ &E JWP7TC _6KK6FV
GL9[4=6LO"(>E)=WFX6<6_5C911/9Q M\,S0DVOVA8DEEHUXG#B]9SX72XDSG!1IYZLINIT8U'&<6A4QT)*I(C)E*6) M@H5I-1YXQJNE&?
LO=?M8&%(/*\$+)]JRLXY?7S'~RKOC-.3JY#+<16GA45I4N M>4+&B:M6G\4FU.E!UN>M24U^~SIX;^' P 8/V=?>@9X UKP+XYT/OOB_P#\$
M:S^+~NM:~IH=U_/UG2M3UC3?TUSH6L6B6EJMEY!T*7NLQ76F.2>T:'I3 M+&#)%V=65I9E%.8Y8M%Y/SI-
Q^H5_9T:L:V)P^HJ67E>G5IRG7J.=3V.%M'\$M2IU:4XTXUH3Y%OB7)>: M5=Q7_A7P!JEQ:~YKGID6-Z][^A 9(K=;~JVM(:FYOK=\$E\$4AD3I"?
&6#R\ M'95LX*A^AGF"RO18 _&9=&62_X5.9&E&G0C4G\TTW7J6X?SJR0J4?>D&KXBFYNFU*K").\$P16K16\$8T:K@HOJ0 ME5IHJ7IO34&T_P 0_#?
X6^O'CGP9+~A!X9OO! @35'/AW7=#N _&EQ=&6 MS^>:~TZ:7=>M9-1TW=BBRO*48DS*~L<=U\$@;PIOC9YYOQ(C)PM*~:~IUJ=/_XC:9I?
PVI%C5OB+8?S-X AO:2RV=WD)U70 _\$MX5TXV=E M\J0B+2I0R:4>65RNWYO5;#_O\$FEB^<D^K>T4?>@8UAL9^CZ>32J5
MI^X(TFL).E)*L^=N~;7"G5J<=>(\^PRY9M4H9CCJGL^M/V+AC<6%.G.V'G3E% MU90=I5W4I)T^*+1K*>~)O#^@>(< C#PUZ(7B)4)?
^"AGBC1M/^(\OI^C MS^)]\X2U+45MG1V=I'+=Z1+?O)=)%\$Z6TC.JTB4N.95L3F5+IY-E^(\53 M 49>~6JU9X;J& M&~
GC)22)'7*#"/Q.JQ."ROA7@14PF*P _#J5:C.5*K2ES9=RIU\.. MX2Y92C+>+3Y9~G15H0JXS&4*L%4H5_ \$6*E.24H5/(9NW"<^>_HMI-ODFK
MI:~'BWPC^&G@>~LVL?(\U_/GC39X^~&)>A M.^/S/A+PYK.H>+>VUE MNP;5O&5 _";[X8VFFV'F339+&ZTDW@~MY-
I\AQ27ZK/LTO=I'<60S+~L7E.L%MEF7U@IX?SUZ^>I^?X0IES#~\$3O*HTJN']+~\$*E'12L8OBYO\EA4I8 M=Y1E]#~8Z?
\$N.P^84:E'G76'P=\$QIX>DJ%3FCAL+!>VO#K0C!>UIT7I6GI M14.O9?"CP7(I?1VOM)T:X> _#?Q7X=^)GO:~. AC6?S?BKK>>=><1^~*?16
MAZWXH7PR+W5=6T>2J2AN4M+22YHJ.PW4I/2_&6&6"2>~"DS3&YYB.PXFAC= MC.NQ6 X3RK2PV\$QE?#TL/F53"826(G"-
&JDG&I*M%Q4G3G124JB]SA1G3W^ MK99AZID/V?3=&~>~*TZWW%O(L=UR^LJ'2^&DN4\I^ZY MJVJ?~XIV- ?
SW5EH=KX^LMG1M7VK18VSZ _JF^~#FVD'~RE0EIGUCH MZO6MI&BJD<2+D+EF9G8LS&E8V\$5CLJ]I6J8BKCE2764Y4j6^W9)6C%:))
M"~P4Y?4WI7 _=T+A(PCTBOK=W9=VJVMZ7:LB/X:?!~4M340SS^+&M=#V M:5IWB6 LM-7^U-2U>UU&*6ZTBOL(MC:X=I.J.WD9XT_?B]I
J22*R=%7&1P4 M*U:"<[3A][P*~6V)I]S7:~M%QI>TIMROI\HTN13:YZ&#GBYX>E?V=#%4%
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IKI\$V9I(FKFN3)T<+ M#~Y?%UQX^OQA7O5256G*U-5:L7I=K'S\$Z45:GIU^UQ _U' M#RC/ZIO4I52^ONC1G)4I4Z4OXOM:LI1#EKQ@I):T)
M+O&^@P:M9%;2%FVVCN/-CC<P9\$4@D\$WETJT\1E7OSOF MLY:2<%.2I2DM^:5-0E^IG=NZ3NC\H4:>J.OH*8)4J]/PJHZ<'52MHE&JYK

ME5E&W+%)\"(XRNTX0H * \"@ H * /M7ICW_FHG_?BQ^T] P G\$?&C_LHBK_TZW?U1PA_P DOD' _& X? TV MC^=N*^\\ DHLZ_P\"PRO\\
^EL\\)KZ,\\(* \"@ H ^\\[OV!\"_&'CS20B7JVD^<O%#6F_M>+/#.OP:#;^/_=,N=3TVRU73M*MM85K#O+HIG>1ZCJ+:+9=32&9;\"WNTC2Z5[
ME80YJ_ GGB7A_KQ\\#L19C7J\\X6KAOK.^_G3J\\VUMJ\\ZMIB265I_8ELP+EMRM-*N\\I_LUP>5<+\\X3.N7+GC9YE_ N_ZI^_MM4<*KBJV+J]>
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*U*O)HW[+7@_5+51M3M-\\UD_ \"QE\$(:;0/#IT]J9=)NM/LEMD9_M@PND;>0?*=^U?FLGO&_P.#R:G@\\756^K\\=TZ-+&4Y5*4LTP52JG.M6Y9*
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MB*\$YXFEC:;\\A\\I\\CHU\\5HT:=&,.94%[6DI3_ =\\TE&_.YL SRC+*+SN>799A:N=\\
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KW/B_3\$S1?%VG_\\DL^_8LZ7_Z5ZG7C8_ ^O_OS9_M_2^&_A_-H?E<1T!0_4_%!0_4_7=U\"TF_L13T^8VUI87_-W9W^K&I07-
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7AB&U\\E6U:8N\\JPU\\C\\XR5\\M\\O8ULSK5*_'#1_O*5^GC\\2KN7+5GOIT<)_M3:;11J8F4HP5I\$.*PJK111K3P=!5IOEJG^E6JU\\)A\$DHWISO4I59+^+
/[#S_MCS#1.\\&ZQ8V>GR:FOVRN;J>SUF:'.XU^V>5M1T^*>66WLK5#?!>_M6UG#>1#RLA+D8>12LC^1)*G5=*_.>6:.6&[49/EE\\I^-_M&\\(M-?
 %N=)592Y12JUH&K?)5YG:;_L?Q2O/5+\$.@04_%!0_4_M^&UX<_Y&^0?2PSI?_Z7054_C17YBE\\O1_D22O!6_OQ^&%F?FO7T\\I_4_%!0_4_%!
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3\$X\\&5*DFTN>K4QOO3G*32[*;C&*45RPBDN#+U+##5_MWI0BXT.)@L+&\$\\(IR<81K1=DDG.\$O\$^D+X4NK
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MY\$\\^20?M#;_L3M\"_\\[8J^_QG^\\8C_KY+SY\$S_\\O6_OO\\SIAO^\"P\"(O_O_+GCS_TMO+U^U^U^#W^\\9[_UJPO\\
Z37/SWC^\\)@A-7X^XU5^SGO84_%!0!HZ9J^K: M+/-<_/JFHZ3?=6-\\I=S/IE[@VZ=2#<)TW*\$J6:16\"2R1\"><(<S*2@F?:1O.1I/ENK\\C:C?
[+;2DX\\FTFDG;=)]_M#3<>:E.CS+EE9VO&ZERNVZYHQE9Z7BGND04\"\"@H*\"@H*\"@H*\"@#_M[5_8I_YI)W*7_\\NSY>9?N?^W_ _&T]?
*O^7_\\VY_[>?BQ^T]_R<1\\A_MLH_BK_TZW?U1PA_R2^0?I@.^_C:YVXH_Y^+._O^PRO_Z6SPFOHSP@H_*M\"@\"
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M)@_I%G2_2O4Z_D:'_QU_A7YL_I?#?P_F_T/G2N(ZH_*\"@H_*\"@H_*M\"@H_*\"@H_*\"@H_*-KPY_R_@_\\JAG2_2Z\"JA\\OH3V_H_*\"@H_M_*\"@
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M_P#2_Y^>\\8_Q_\\A_G_&JOV<+\"@H_*\"@#Z/^#\"@PGXB^\\W71I0C7O-I_M+&O=</_2AY/^O'>ZE:RE/BQO/XLL=?_L-9\$&FW-.\$(SBHU4
MT_93BI\\GKY%&@Z_&QF9/&?4!NDI:XOQN\\XOZQ1I4HX6I+>+4N6E5J<\\U?DM9U4X_M)H^F\$\\SW\\'O@\\F\\FCBBUC6?A\\#X#&?
 L]>&O&W\\B>-%3^<(FJ>)?C\\V1+_&G_MMAJGC32HJ\\&GL6O='>SMY8XXXUYUV6Z2E5N/FL-OCC5B1&G3I9E3S?/\\PV5
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M1^&+66VOSX5+7NIZ_\\K\$N\\LUZJ^T^M^-\\4(TZ_3IRK36OH5J^\"R7_XC3HJ34^U3*^M1^Z&M7\\HJL5QJ\\A^C&*#<74<_E_M&-.%I29H7L-
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^#VL^_\\A:OXV7_ %CXM>_M6NK>^@\\(7WC32=-_M)+>\"M/GLI\\(XVM\\I6M\\;A^OF^_Y9N=3\$XC%O!TL!@_+\\[2G\"<*6(7U>-2IRR\\5\$S>V=-
J4G^\"?@C_M%-%__&J+XM137>H2LQ?%&U:Q5K_(3U#67B^*GA340K&@Z-X\$LD&IO:;>7_M7B_2./2J\$S\$K<6IGJ-V^G.M\\KQYX\\B:;\\12X3S+
Z<8PXOP.(PV^P.J4%\"YY_M\\A%4<5'.U53C5J4__Y8ERIOFZ=?V-&4*5ZR4NFEP\\I+&F&?9/F.(TRN.%S!_M8^E=\\I/J_K/&=>'DU3I065?
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\\+V.\\:K2^K4\"U7+5J+\$3?\"/OM8UB\\ETG5Y\\\"T_M5?%B_0_\"UA%L_\\L6^V3PE:~>;4:_6.K6XY:;3Y^CGO\$_.I9&7(5DW>5YD_9
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!%\\4L5H(Q)0!.*_M_-T<*ZD)\\R<*;>]]U>[I2_*_*_.4J<:GN2@L14@L11*=G\"%:_/_.YQ82FI8F5_M.4%6I\\ZA3I1M-TYU^E*=
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M2GBE43Y%!3H4^6&G&=7ZM1C4:O\\3F6^E7I^_G&E5J\\RHOIMTJ_+K4NCV.#_>_M4H3<^3%.\"G?
WIOA5Q(FT75I&QNKU8G5KIK^5K&Y^FBN+^N)8=SIF_2+*IRZ^IPC6_M-H05^F^6=N>REI\\OYN7\\+&_)X^K.4X1E&@XU9
MOCS\\J7NU7_I_USCS4GRKF:J0:7-2;YU.PX534=:_6D!^#V\\&I_O_&_MBQ+6I\\U#4=3O2I0@T^+&2.TI13M:9I>WN:B\"W\$TC6Q=Q/+),
(O&CL(RY)N\$8OW:48)PJ59OEI\\^%I4L3+TW>HE_M7O4ZDVU\\\"#4H*^<44K^_E@CU\"?2I1\"\"\"7SC%=6R*LQ1R7N6)
M:PRO7KA_QA51PDC*\$7E4P(4ZLHLOK\$::C-*#Y)5.=/DLLH86/MZ5^F\\S
M^X15J4YO<98:2A\\I8YZM*\$GHJ.^JY03S22W+JH>0A@FIV\\M\$3:HVHOJIOI\\M-3JN\\DXJT4_MWKRP5KD?
ABY7DTKR:9SUG1=2V^@XTH1BYI\\YV5O:3LW%3G13C^T(WY8WM=MY-F04_%!0_4_2:O!O_-1/^Y2_\\V:O+S+)<_\\O_MIZ^5?\\O__MS_V
M_%C\\I_).(\\^-_&4?Q5_Z=:BOZHXO_P\"27R#_+\\\$U\\I&>\$%_\"@<@#KG_D*^<8N4HPBM9-)+S>B^LNR1^AOO!^&_I_A?
M4\\A7_GA'3?'=OX:~&WAW2\\K3+OXPS>-M_B\\XB7P\\VN^\\(?%\\WKE_P@EOX_M3AM[Z\\N^L=-BFN66551K1T_S\\NRO-
N^*TK/\\+>+S\\RJ_:8^33CEBP3RC\"3Q-_M/ZM1BZ?VK4OTYU3HU6XTE-*4W6A?G_2_7EG#_48#\"X?2_5AXYC4X?I5I4LP
M^M^0_72\\IAJT94ZBRZC=8I6J\\I\\UH5DZ0\\J7EIW=*L2/X8^-3^+X^\$6G_G7_MHO#6A?%OPEV9_BFNO>EO+CI+J\\R1>
(X_&BM)>2\"TVO:7%=3V=MIS^AR:T1X_MY4FN\$4YTPN>9C+\\(\\\$F)XCH4*^+RS.LRCE7L<(Z.IT+5JX>EA6_9XSVN\"J1
M@L35J5<53J252G^A3O%Q6:9+E^7YIB>^<-P_B_=\"3RKIU.V57\$PJ4\\3BZ^%
MA+5HP53I\\OPE9XC\\V5&BZ5.'=/DNVYVCL\\:69[32K:6IU.XDE^OP>0K37_S-P6D\\>J5K?6V7I%L5YKMIH&G?\$\\ISK_MBP^\\(X^&?C.ZO/!3:?
9Z5K\$A^\\6ZM>^%&E\\4O-XOTW3I6QGBF>:1')N54_M.3AA_6_-/2O17*^*_IULLOQV9X-K*%=6I1PF)AA8+&4XX?EPGUBI.*IRC4O_M-
I7ISBJBY7I\\3+I\\V#6\$>VO9+QW-O+\\I2IHI5V\\)P5KZCL_\\J9GBUIVKU^>CBIROGUOVXN8RD.K&NHC\\B^W*?A\\LX^Q\\I#
(WC:;@_\\2K83I\\PS/&5)5>:~\$P_MV/S&K0R_#X.E3PTUBJ_U9I9^OB^1OG7=66OVV\\^+/-L-@Z%=Y91K8G+LI
MI^E2J8V=7'5.IP^_Q>)K\\^\\)A17H1J57\"2CJR6I+^#N\$)2_&_L:;KKFA^+V_M^\\47_A?7?S/BWP5X7O_P_KF@>~99K!%\\IM>ZDVHVH?;!\\2-2U-
OL6AV3ZGIF_M0Z/X7>YMW5X&^>WC>/L-@L:BZ%#4I7A_+ALTO^MZ:~\$OEFE^YDZJ\\JX&_MGA_WE>4+>+6%Q>_EOJRCI6FDSYI\"\\#XO\$9?
+>2I\\U*%>_LMY^4J6^E3K4LRS&_MG@*5.C.GC9XAPBIRGS95<\\2IUH4J:51N\$G&_+I2O1.V_P#\"MQI?O3N7&Z\\I_MX:;_\\)0-4:OX%@T(;
 :>#O\$#>+&82)=^_VT>VM=4QH86EC%6GB^F:498B%?I-\"HZ^\"HO4ZU\"#4<7_M5=[4H5.5LZ:_M&GB_)2I9VIX:6)SK#XK\$3PTE4=.2DO.M!^
 KZO\\<=5^#NHZJ\\I7A*#OK?O>ZQKWB3P\\IO_M_.E67AOPU>>(KF>I^0/I%VJ6DF\\+58U^PZ\\>I8YUGI^Y>6?6I\\4T27\"=3B>%
M^GBU^O\\G0PU.JX5IU_::!1IPJXC^8:K&G/W\\E5PL^I&I5-K\\IXT^&D^+!P_MK&K5HUL=4HTU4K4J^E^VN\$^N<_<_A)9B:X>R\\IZE^&+?M(.\$G_R<(!\"_\".BR*~I\\FUQI^SN[\\2K#XMXZIXALC_M?7UQ+=9SW_+I\\YL^I^!P\\(67%M>CFV5Y5P&E\\B;C^&I\\KT-B\\ZM
M>%2LN>C!\\S+;+CJ_P\\I2P>\"S_M#&8?5\\+1P\\#&1RRDI8A0C/O^O0IRKWHTZRP=2*C^C.M&C.LJ.?>I>_9&\\#7_MMSK^AOP1K-

C:2:9XE&#gt; U P 5:)XB.L6 B;2O!6H?&\$XB:[HQTOXA'3I M^)+\$J'39!\$NPTR1V(=):F*34KWY6CQYF%&G3S'., JM2&<9G3HX2K0)?+^
/! PB^! MP:OEXP6^'O'76ACXB?"S6M5\Z-X!^&+>)!0W6L:3\$+;1H:!(O%:;)/JEG MI9B=11L7O+IHK^S>PFBFZ\|S#/^<(J..R3+!OK8+
_KQFS6CJX'.4Z-%U2 M..MISO#IX22<#@ M#V&>PKI52LDNO&52=Y-V4:MNRV7DKMNRV5V 42F* /M3 @GW R=%X* !I'C R+ U%=5KX#Q-
_Y(' P#7W" ^!%,^UVO^2IP7 70\$? \ IB9^BOJ3 P#R4F# M +%G2 \ TKU.OY&O P#^7^%?FS^E\ - #^: 0^=^XCH"@ H * .P!>^K3O3X
MKTk1+^6X@T^/=W4D8*AD:8%*"Z[1!DU5C*KB*<(RDEBH8:@ERTKX>IB9RFVXO2C%05U91;=!]>..G M@&B\9^" "-W?V+Y-\$EM-
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U=6VJ:O=2CPGDIG&GV\$^"V>S>3C1PLZ3G&K5GR1:4N5:S^T76,19)OR#!&=88.K*2LJ|QA-RP<(1ES7J7HSEAG!+L MIK*G-
24^25.SZKX,MX;C4-1T6163515T1X|+N+Z62WO|\@W:2&|T^V1X|MS"0\+RX+ M%) -DB,B\X^S^KZJ2OQ.=2#CM:E5=":=
[.Jl&44U>.,U%RA*4;2>V?59I

SLVG:2NDUVVH AJ+WP X+N-"OI=9!0^-6OI.ULH8'M+ M"TMm+MXGOM[W<2S3R033 23@1Q*+>81K*NV5NR6#?
UC"8>C+G56A5O%6I9\L M*<*BIOE&"7M.5\E:2O'VE7J|W&.*.WRRYXXA*CC*U57\$DXNAI| MG/# \4\$4:PKY.
[M*LFY961LI'SU(TJ)>_K8=N<:~%")5)7M%U""5.\$15\$DU!^|Z MD8I2Y>:.#A[27*YFT.=X6G5:BZTG532;JFG";C&^'9NZ24G.WOOG"HJ<5)!)O
M8 _GX?WMOX8E.K:|IVG>(-+O|V"#4M4T"*OC:ZOI^EVTEG?064UG#>M%<7) MS)HB&|O%-
@ML'.URF.MX2G|2M2YG&I" E5I4|JRTVXT8P MM4N|/E4DN=5YJC&=HOEK5*4IM/MY*E&M5;@Z:|M9+EC M+SSQ9X'NO#&G;=>^7+
<6|Q-!<:FMYITEF.EGG%O9PV-O*|S"4CM+G==3D0W M\$d*VZX:~D72=%-652FI*2:G&BZ:G|J2G*&(2C3K0 MC|JBXR|OR-M4ZC233C*\$.:
<(>T4DFYR=?.HI*C.+H5/WT9QCP%2 4 % !0! MM>/'^1AT' L.Z7 Z7054/CA B7YBE\O1 D?2O|!?"QAU' P|JU| MDW\6M A7YF>6 P
2I A7YQYKU|">P% !0 4 ?0D P/DTWX(W/O.U5M9M|<>; M2-1T|3A:/%I^&-3U#^RH;FZN9;+&V\$W#)<1PPW2F.U>&22. _4*).JO:HY
MC@L|249.I4E7;^*~25[K6PIQO3;Al-1K2;:52?LK1E;N7'@3|:Q&|Q2= M&%..I|Q=Y2J8>=+V|ZOIE\E22I7C%SE1JSC*4(M*UXB 9|U|M4BL? NIV.M
M|:'P=IFN:7>Z@Z:SH>L^)=&I2SZ@QT>UL(M)66&|PMM=WL\\$(4-P.DFDL=" M%2O|>U/" +\$9A3HU|?N 9X"|JB|.FZBIOE-RA35*3 _=Q?
M5R|ACHRP>@JUH M2AB9X6CB)4XQ^V|;.-&DJ"4I=OJ4G:FI|YT2Q-*G|Q| MWI>SEB(5&|.-*IAL/|:G"X50I
M85.TPU*E"M)35.4%53M&+|A*Z,*R4Y1P:J2I132"EB(5.13 MPO+*%:(~5T*PLSX@B^YZ=9:C|J2IK7B"XLTN|73-*MK'2(E99)1+(\$#)I)8(
MHWE5IY(H@TBIU2|I.MA..H2G6Q<9SA&-M*=-.<(3|Y3I3S=5)Z-SE*/L9-PIPE4<610C)1FX=Y| J- C
MW06235;O0K'3HK76|O5M8N ^\$BL;#0H/#Z6;:A)>|>'>8:O482|I;107&C6N MJ07.DFVWEDP37"'.*(VN)-(E\$6|R6UUJ0BO+OOQR?
V%9Z>+&G289)KA87:~>=7CC\$<<..A4R M. IWI8F%6I2I=^/+AYY?2QD :.(KU(4\SFJ4\$Z-.4Y<K7VFM(MNNZ+Q_MDDL) MB.-
AX)2A%M57#.O5YG5G|TW*G#EA=|7-93335P?L^ZK;V6K6-SK6DS^_8 _M^G^"-
_#T2SGODM;RY:38|;U: N+RZT=%BM|71|BWN&29K1H52X%QNLN(MK6Y6^
MT*PM6#47|2K5QLXK#4E|N.H.252%II/VD:R|G12JSPH _@:KTT|I|6 B M?P9-X.&@:QXB P"\$M%YKT6@FST#6;:0M5MU%SX9
MF17TEC|=..W5IU* X2P:5.45SR6.C4EAY1C&4M|*E&3C4@X^|!+4T|NO:1 MH1IREB'5K494H\G-
"="C&O/GESJGR:A3NTJ=;K*5O=IJB9X5*?52K5JOVOP> P|VSW K|A? _\$FN?GO&A3 ?X:OYP/OJ|K|G M/BPH * "@ H ZGPGXY^: ^75/
OC#O3X+U>W-|J4|OQ|WV FM68.U M+>;=VLEN756;..5RH.BN:X+|XZE|#'82CC*%U+V=>E"K#F5|2Y*D91NK
MNSM=79=*I4H5(UJ.Y4:T4XOG"3A-1E;F2E%J24K*Z3L|*^QZ9|'2'Q@V>" M|4\&Z!XOUS0I=-\
<3^/=>9:1KWB33 'NN:K|HBZ"|A|OB6VUI)+S1C:|YF@ M.+S)Y6>6:10B|X^ (X6R/%8O!8BO@*_V@.%5P-' NC0> C3K5X8B53ZLZ3C
M|92IQA&2:A&G=#GS/G|I19QF&-.Y<1.6)QU3#3|8J4YRO:6\$C5A2A3KN7"- M-JKYFO?:A"\$9Q|I|^0Z5XU@U|0=M?>AZWJ^C>(<|&-
_9:|I6I7NG;U9WS% MBUY:Zl:31W-O=DNY.T=I4J5?7J3E.LZB|JN|3< _J:J*KSMN7M%42FIWYE.*5 M^97+ _BWQ5:VOB*OMO\$WB"WL?%
|O|XMLX-9U**U4|:7:W|LWB*WCN1'K:17 MDERAO6F*3.TBX=BQR> P+6^B\O<&7+>@U2 _WIM|ZUOHYX=#2%5C
M6P1UMPJA1'@8J*V69:B.)PJV(R _#5|VBZKKUZ5A2G3K5G9.M6A*#C4|NRO4 MF13=EKH33O6)HSPM2EB*M*I@4XX>4:DHRP|7*I-
|BTTZ2GZUH^H7>F:M870# 7-GJ-E-^<6MP S# MS(Y%:YCS\$735H4*)|I:U&M%:#582|SI3A&=..2Y94YTY|QE"46XRBXTM:~6
M.I3G*|I:4Y2K*HJO.VW/VL9J|I&S/WO:1FE-3OS*4D|JY^&OB+!0?!=UJM M|X.=^O."=|KJ&+6|OPUXGUO0KK6(S)|815GTN^@? 4
4\$.LTK|9VD&Z55U8D\ MV)RO+&:AZ6\$QF78.%X6A;V5&M015:5.T5|VWJ9|7B7Q|!FLZ)K^K MMPZ-XANK.|0:1%|M _|FN7FG2S3Z?
=ZS8).(-3NK6>XGDAEN8Y'B>>1D*EV M)VE@(\)*>\$G+^T93R G^JR=.#EAO:4U2|?5VXWH|)|G/V?+S4TH2O%6. _U^ M?%5|:5.? &
&1|Q\$N>7-72J>V2K.|Z|59*|E|F2|+G^+4O*Z#(*"@ H * "@#^MRH?DY |DG_W|5 _%M; ?*O U^E_Z6S|I7^|K_KW_P"VGY%5|YAN% !0 4
% M !0!LZ9XC|OZ)=#6VC:|K.D6|Z-MY!|FJ7UA#=#KM*;J*UGC6<:&9<.&X')0
MU.X0J04*L|(U49)2BGUT=TME|Q5.E.5>BYHMOEH|K56>CU79FO<< M. _\$TN@:9X8M|1N=.T73:&
|L'LM.NKZTAU6.|O|C4+B368ENS'?RF6X9 &145 M\$4|_|F>9T:=2M*M4BI2<:8QDDX0^KOY8.\$6O=EO*4MW)Z-)12TA7|TJ4:5.
M3ARSK3LZ=:WMCI^K.G86.I(| M1L| NK6UOXU!"I>V\$|QW2_P"R|P&X^M5.\$:BC&I%3C|T5)J|M/>2=|I
M1:K71=C.\$YTI.5*3IR:Y6XMQ?+KHVK.VKTUV8MKK>M6-Q8W5C|J6=UI<:PZ M;OZ|I^I2ZO8:UJUC|N3O-JMGJ-Y;
M.E.|RQ:Y:6^AF6:116)EG5>|:-E96L MK*PY3G*|I64Y2J|W.VW/FLTWS|6|FU>|I:D|U?5EEOYEYU/45FU6*6#5)1>W
M(EU**">1)IH.^02|KR*26_-V28N&9%8@E00E3IJG&DH15*.HRC#E7(I0:<)*- MK*4&VXM*6W:PW5J.HZKJ2=5J47-R?-RRCR2BY7O:4?
=DKV<=#H9|60% !0 M4 % !0!|J L> P#-1A N4O _9|O.O^7/ & _VGKY5 R \^W/ &_ M%CI|I| DXCXT?|E^5? IUN* JCA#_DE|@ _|N:S?
2+>+>ZMK%.:GJ=Y*D:1) M)=7|+|)/<2+>+&@:1V(6-0!A0!AA<~A|1AA^!AZ>H4G)PIT81I4X.4G.3C M"FHQBY3E*+=;.-\$=CE.
|217%#).FI|NEE&"IOQ@M|C\$?:O2+FE" MM:FO(I-9)HSS3%RHX2<*E"\$L36<*~2FN6G4I1<<6G. M\$?
=A**C*TBTC\4^_."CF:SN/&WC+O?XPGT^_6&PG4^@(M7|036..|I(T5 MG|JUY<:~1R&C.L94.44D@5M@LLRW+^4>6Y?ALO=;E|H\O|I4.?
V?R< LH M0YN3FERU^7FE:UV1B\RS"OI0QV/O.-A0& _#WAWO|N1|GB>TM|^S\O2>-M8671|/?3)
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Q7:2O16G65F_B#1?^&|A1-K3;:8Z|!|!|VUFL:|+/_EXG#5 M%~N'(Y3FF>T9T:>6%Y;2^L0K473Q<^E+^"5859X=4ZE5RYI4|JBA&
MK&|J.X32XP _\$XDV5KXAT4>|O&L-ABXO|RZCQ|?%XLUO^O% !?J-RVV^O<-
MMXM0.&LW4|(|GN1.TFT*F88KMCE&358X&HLJP|8P4.1|P|YGGN|OF84YYIBZ.J5:D.9*&J.5:K|C|VM6G5DJ_N MO|GSN\$P|E659O=6-
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MU7Q'8A9M&|YABNI(FOPSS&FVGOPF-X:QL.#E&#AAL10K83#YAAI-3PKEAZ> M%YXU+6E!I4?2885\8U/"K|*KSQY|<+QNL.7@.*<#B.?
G&.GBL-C.JQ?U.OC M*F+4<1%NFZ?LJ=UO:XB:H7O+JQ^K>^Y>P?..T^~WBOP)XBTOP_XE|;
MZMV_|5E19UWPO:~.KTZ1IVGZMK\$46G?9_|TNL*:ZS:7\$MBWV&PG2&=K>2:R MV>-FVQE/A _!9EEV*QF\$PM+
PO'LL+|B86|JTL32HS<5|:C2DZ14/:1I2JU M?%?|3ITG|J43ERZ6?XO"8 _!9:B3+!X3"5Z^)|PU/%2IT |B>Q4O|J|P5:E:~ M=>%. \$ _<:E4CR79-
X_P#\$|OU(|^|T+Q|XZ|<1>|)Z|OM.A|BUN?B>:|?:(K)3 M:9#_Z?7RS?:K|X|(20:2MO:E9)(ZVB6 _"18@ @RRG#|X|SQ>4Y?@Y8:2
MQ&#|K3P4*4*M-U7+&4Z|>P>:8| M%P6<|)*I25;:PU6.*DJE*G5C3K4Z=95%".*T93|S|0^)| MO\$GBW4I-9|5^(|=
<|3:O+^"#+JWB'5K_6M2DAAI\$4E|J5O-:~D*|P&#H8&@Y:|X>E3HT^=VYI5B|C=C=4C
M5QV.KXRK""IQG7|U*LTXTMN.*I*34(N4FHIV3DVE|S#KJ.4*"@#4 X|) _M|G1>"O\ L\$>_O 45U6O@|S\$W _)(^'|
7W" ^!% ^UVO^2IP7 70\$?^F)G M* M/ P#)28/^Q9TO P!|3K^1L? _|U A7YL_I?#?P_F P|!#YTKB.@*"@ H M
TM)U:4="U"VU32KDVE|:%S!.(XIO!)&|J20SQO%-%)#))&|&HORI^&S:7:02DXK7ZS4|C6I2ZG7J8>4IS49_N|"K&G14)IOC
M%2J1E&VD.3W|J4N:|JE&-6C/50H1KL(MP >UU!LYQ:DYO46KMW=U>7+^E> M#:>:(?%|
|X.C.07937E|K^F1G4V08.@NETZL5@%P:~+1I6ST^XO+11Y"0P M\$*A0|XSA.K3|O6BY7|JBK5>3 VA.E-SG*[4JGM.12:4KR2@T^4
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(NFU)5IS2512BU*~N>_9* MS7+9*-DK&L/?C>X6|GBOB>:~#1X|E+31M*BTZPM-U+&W2(K2UTY:73+~
M49^J&.&61P)%DW8.D<1B(2593=XUZ553:4K5J|=..CK)->Y3RY4E*E7|JT _=UG%XAVBT|S:C|2I?>6NN)J _BC7=>@CMM6OS=P
MQ:C|JNK(GV>T@_P"|CK4L<^IW+~.01M(TTD.9VL65 @6-47BN= _#0CTPU/V~ M?RT^>51Q|SG*3D|R>K:22U3Y76M|I>
<J>S|Y4Z:I0?|U1I|148VC:I?4JWF MN:I?Z:I&D7=UYNG:"EY|5L(+>6JW|Q|JO|WD.*R3M). Q:9Y"|5(4 552 M:C&#=#WK M|.
(I+9):7=|I _&B%|Z(4S?1C4HT=I:4\$T 3(VT.UVZ6FEK9W4=FLEG%M%:MQJ|<+1I-
Y:F=9&4\$K\$5E6EB%)*M*K4K2GROO*=6+A4Y|+2IRBVO8R3I)- MV@B/8T_8PP +>C3I*C&#::C|3|HK7=U-3|Y55^|5W|IFTY+
|QKXEU"|AO|F _MB6YM:XL+|/INEV%O86|VTKW\ 9|G8V4-O|Q|+|_|7%O%0.7E9 _W\$FLG M) O.GM:<:~M\$OW4\$HQ1M%)17)
|'+|TY3@TXG3&6EDN3_IW4=57U;JMW=2 M3>LYR4N>?>2C^2:E"+574?%O:K|6F:|J|H<:7HZA=/M3#;1^4^0QQ^=- M#"DMX8HF:~
(W\$DIB1F2.JC\$U.O.DZTXU*KYIPCRIV2TY:<+V5DY_*E&4VG.2 MIP4|J<:(THRC37*I2YGUUYISW=VHJ561|1345*1.25Y.OQZ@H*"@ H
V MO#G _" _@ 89TO P|+H*|QP O+Q|O2^&7H P CZ5 _E Y%3P+ _C#|JA MZ:5K|W)OXM; K|S+?XE3 K|S|UZ^A/8"@ H ?&
|OR1R(\$+1.K|)XY8 MRR.&4%*K)*F0.HZLK#((O%..G"491T<6FKI/5:K1W3|&K\$RBI1E|W2DFG9 MN+LU:2461|?
9Q::>J:9V.WQ\$93WWB:49M:DENO&%BFF>(FDL|:~L(9+66 MMW5M&L (L8H&LK581:10>2D(CBV1D|<(4*5*G2I0C%:'%0Q<:N4I?
6*5I2H4N7W/9T9T_93IO4:~TH:|>9* MI?VBYC.U#XS?S\$K4KNUOKCO)Y5Y:~M#KBW&GZ/H.DR7.JVUN.VO-3:E:7: V MP|
DS6T2WVVA(X&:%6)BASA@|>3>E)U:~E!M RIDH|U M3|39"PM")J5T"~E3^*7.J="G21A&=^>:4TJD(ODDJB51+G2D5X?BY|OK3
M6+77:7OIVHV&D7F@Z? _&7I&A:78:=15_O|M=.T?3|AT_3S+)(TC2V|K' M+YN)0XD4."6#P|J6)HS@YPO<80KTKR4ZEY

[illegible]

A+U' H=K+ P1S \RSH LZ7 #17 @/ 0^M+^1 ? \ / ^&211 M P^AVLO 1S P#RSH LZ7 /U? @\A P0^M+^1 ? P P^&211 Z'R P#!
 M'A +.C^SI? \ 5 X# P0^M+^1 ? P / ^&211 Z'R \$< P LZ / I.E S1 M7 @/ !#ZTOY\ \ P X9+U' H=K+ P1S \RSH LZ7 #17 @/
 0^M+^1 M ? \ / ^&211 P^AVLO 1S P#RSH LZ7 /U? @\A P0^M+^1 ? P P^&211 Z'R P#! \A +.C^SI? \ 5 X# P0^M+^1 ? P
 / ^&211 Z'R \$< M PLZ / I.E S17 @/ !#ZTOY\ \ P X9+U' H=K+ P1S \RSH LZ7 #17 M @/ 0^M+^1 ? \ / ^&211 P^AVLO
 1S P#RSH LZ7 /U? @\A P0^M+^1 ? P#8T:IDZQAN5DU P 77-Y:JV6M-
 *TO+ "60#!&;VZNKD1KG@J+K 16/J3P1XA"\$45"\$>6.=E 6L:4G)W;N Z^XVZ MHD^;OBK^S X#"^E)I/KD3W/A7O-C \$=U MVL?/3?
 L*:F&8)2+!D#\$ (6,W".51^4L@UM@K\$8R S8Z9/6N1^VH P#0.U V M^O\ Y\$Z 12C ^6O^WO^ - X85U7 HH^G \$U< +FG 4?<
 @.= !K .1H M^TH \7 .1+ (/ ^&= 5 P^BCZ? . \$U< \ RYH MJ/ #O# P 7 R(VE' M GR E D' #N'J 1%T P^#U)JY ^7-'1M1 Z1W
 K P'1 ^H^TH P#E/ M@2 R #A75?^BCZ? P#\$U< "YH MJ/ O. U B'11 Y O\ ^7^0? M#N'J P#11/ / ".N? Y
 M17=YO2.T5HEZ+]=STNNT<7=RINU D.WXF6%J3P MN C&I5IMOG5EK".EHU"*MS..S?*FK6D?FG= M ?M=WES-5.\$N3VW6N
 MW 2LCYA\OYPVW]=DO)OI?\$/ JG: M/10>\$\ H24O !N(P#EP?ZP9Q T&R \I " ?-Z M< 1%UO P \$GA# M .9VC 4'A# H24O ;B/ EP?
 ZP9Q T&R \: ? ' #>O1/ ? \$6G6 \ MP2>\$/ F=H U1X0 Z\$E+ &XC Y<^L&O17A
 MT6G6 P#P2>\$/ F=H P1O>\$ \ ^A)2 \&XC P'7! K'G' O: + P&G \ @' #>O17 M 1:=; \ \$GA# P'9VC 4'A# *\$E+ P;B\ Y<^L&
 MO17/ 1:=; \)XO P#F=H U1X0 Z\$E+ P &XC Y<^L&\$ \ ^A)2 P#1N(^7! K'G' \$&R P# M: ? \ @' WK^US -%IUO\ \$GA# YG: \A
 4'A# H24O !N(\ EP?ZP9Q MT&R \I (! PWK^US T6G6)XO \ F=H U1X0 P^A)2 \&XC .7! K'G' M' O: + P&G \ (! PWK^US T6G6
 2>\$ \ YG: /O>\$ \ ^A)2 \ N(^7! MK'G' O: + P !I \ R ?-Z M< \ 1:=; P#1XO ^9VC 4'A# H24O !P;B/ M EP?ZP9Q P !I\O\ P&G / (! P-
 Z M< P#1:=; \)XO ^9VC %X10 Z\$ ME+ P;B/)<^L&\$ \ JG:/O>\$ \ MH24O !N(P#EP?ZP9Q T&R \I " /I: M^ M=V=O% /-\$E MEX?
 U/4IRL-KI B+3+B64: +>7.VO\$OK>8VCS3JCVIG&HD:\UXL\GEV'K9ED- M2IB./03G5PM2TJM."UE.C.*7M(O6KIRC[115U.H1%]-
 E'\$ZO%2&%Q18TJDFH MPIQT@Y:3B1K?22?+=VM%:GZZU^O^V\XA %\XXZ3- ND6-LFL ^*X5G2P
 M:0QV6FP/ JKC5)8SOW/JZ.VCPIJ9GB5HVDZ\A)5 >;Y:<>O5^2 P S.+<
 M8R&1Q+F]=NB17 1+XWU#1H:XM7UPTZ>)Q19)V6FGZ91<5O""<[5.UG+*
 MX'0&661N.M>G'!8>*M\JNK;O^=ON)EC\4W \$Y?)6)O1V4? \A?Q; Z' M2^ \ M(^5U514PW /I?> \ 7UW%? \U = ' (/ ^& \ %O\
 Z'2^ P# +2/ M)74?5.- P^E1J .P^NXK)^O1H Y1 POGXM 1#1?? 6D? \ RNH^J8; M)1+1W F'UW%? \ 7IT? \ @ X7S16 ^ATOO +2\A
 Y74?5.- SZ7WO /KN* MY^O1H Y1 P +Y^+? 0Z7W @%1' RNH^J8; GTOO?^8?7<5 S1?W1 P @ P"% M\ %O H=+1 P"TC Y74?5:.-
 SZ7WO /KN* Y^O1H P^O? \Y Y+? . \$E1 X! M:1 KJ/JF& Y1+1W F'UW%? \ 7IT? \ @ X7S16 H=+1 P M(^5U103#? \ M^E1J P
 P^NXK GZ NC D' " ^?BW -#1?2? @%1' P KJ/JF& Y1+1W)A1 M=O7 #1?W1 R# A2/Q: .ATOO\ P"TC P^5U103#? \I?> P# /KN* P"?
 MK^Z/ ^0? \Y^+? 0Z7W @%1' KJ/JF& P^22^ \ Y1A]=O7 /U = ' (/ ^& \ % MO H=+1 P"TC .5U103#? \ ^E1J S#Z1BO^?K^Z/ ^0? \ ^?<
 BW T.E1 X!1 MKJ/JF& Y1+1W F'UW%? \ 7IT? \ (A A?Q; Z'2^ \ M(^5U103#? \ ^E1J M1 S#Z1BO^?K^Z\A D' " ^?BW P1#1?? 6D?<
 *ZCIAO^?2^ \ Y1A]=O7 /U M= ' (/ ^& \ %O *2^ \ +2/ E=114PW /I?> \ /KN* Y^O1H Y'KG+@1J M;7+;
 [@L? \O#JNFRN]2:U111%:G9IOE\^>RM52VO("R00Q2 :F75""C:F MK9?"S=% K7V61I -ZKYW71N=5# 10:C77-
 ^9*S7R5DUZ)/UV/NBOO:34.U MU"PN(KNRO:>*ZM+F1@-Q:SH)(I8V'5&1@1:1:EIO:BURN.C7:O1.61)2B1I MJZ?ET?\$V@/V@ !71//A
 >1)%IDU#5-1>:U+^%K&6/4 % "B-*DI57JCOH1:4ZTU:1F1L(W3G-IJ*:L MI2<8R &/QO P4% :5:E+H?B'3/
 !E1C: \X:T32[G9\$#B'5]FOVE >7 M,Z1JHY+>)V9\$S (L?1UEWAEPK@J2CB,+4S*M9O*M\$N% X;6 M:A Z*WK' @G+? \ RBKT?10.# \
 H24O !N(P#EP?ZP1<4 #>1 P""Z' RH\A AM;1J' HK>L?^?PM \ **C %X/ Z\$E+ P;B/ M)<^NW% / 0WJ? \ @NA 1# (.6 :A Z*WK' @G+?<
 (.6 :A Z*WK' @G+? "BH P10.# ^A)2 \&XC P'7! KMO3 T-M-ZG (+H? *@ P"&UOVH?^BMZO X) "W P H1A 4#@ H24O !N(\ EP?Z
 M1<4 1#>1 P""Z' RH\A AM;1J' HK>L?^?PM \ **C %X/ Z\$E+ P;B/ M)<^NW% / 0WJ? \ @NA 1# (.6 :A Z*WK' @G+?<
 "BH P10.# ^A)2 M1&XC P'7! KMO3 T-ZG (+H? *@ P"&UOVH?^BMZO X) "W P H1A 4#@ M H24O !N(\ EP?Z1<4 1#>1 P""Z' RH\A
 AM;1J' HK>L?^?PM \ **C M %X/ Z\$E+ P;B/)<^NW% / 0WJ? \ @NA 1# (.6 :A Z*WK' @G+? M
 "BH P10.# ^A)2 \&XC P'7! KMO3 T-ZG (+H? *@ P"&UOVH?^BMZO X M) "W P H1A 4#@ H24O !N(\ EP?Z1<4 1#>1 P""Z' RH\A
 AM;1J' H MK>L?^?PM \ **C %X/ Z\$E+ P;B/)<^NW% / 0WJ? \ @NA 1# (.6 M :A Z*WK' @G+?<
 "BH P10.# ^A)2 \&XC P'7! KMO3 T-ZG (+H? *@ M P"&UOVH?^BMZO X) "W P H1A 4#@ H24O !N(\ EP?Z1<4 1#>1 P"" MZ' RH\A
 AM;1J' HK>L?^?PM \ **C %X/ Z\$E+ P;B/)<^NW% / 0W M1? \ @NA 1# (.6 :A Z*WK' @G+? "BH P10.# ^A)2 \&XC P'7! KM
 MO3 T-ZG (+H? *@ P"&UOVH?^BMZO X) "W P H1A 4#@ H24O !N(\ MEP?Z1<4 1#>1 P""Z' RH19^&7 117XY^\$=2MEV159R?<
 + U1G3?775/U1L1L]P=2/UZ4.SP1 >C.\$*51+KR5*48J \ MCA=-&OVO\A3\5! OE1%:7X1\ \$7S7>CZ@98);>X5=(2TC4K:;+S2-7M\$D
 MD^OZC 7C)3>Z/ /-# \D\$4LGX1G.381(PK9:F%V=>C9J4:NG4IOX*M*32 MYH2LTG9-24H249OE%?MF4YK@XP5+8&IS4:ET11*= (-
 A+Z>Z1K=VEE1MA^YD\$S;+DA8H88QVMO+ (5C2-02S. .MM>1.<473Y80/3C/R:C%7?
 0^% P?"TSXTU6ZF6B1K;^&=+5BL#FVMMO0U:M.97?7Q6 Z'1 P# +2? 17UC1:O' /U 7Q6 Z&1 P# +2? 17T M?61 P 71R R#V-
 +^1?C F' "\OBM T.-1 .6D \ ROH^MXC)^O1E D M'L:7B ' / ^&Y2%; H<:W P"TG .51\UO\$? \ 71R R#V+^1?C F' O+ MXK?1#C> ^
 6D P#ROH^MXC GZ N7^0>O1?R+1? \A A>7Q6 Z'&1 M) M^51\UO\$? \ 71R R#V+^1?C 1A PO+XK?<
 0XWO @%1' ROH^MXC GZ N7^0>O1?R+1?P X7E15O\ H<:W P M) ^51\UO\$? \ 71R P @1C D7X Y1 P MO+XK?1#C> \ @%1' P
 KZ/K> (Y^O1E D'L:7B ' / ^&Y2%; H<:W .M

M#XBZ+IVK>\$M/M?/@SQ'I9U+Q7KWQ#6ZCH,EO=1:\$D0Q6FC='?'HT-U:
M32I&V^XISC#Y5G&*E4RW#UN'LOS+L35JT<5*+KX.;7@*6!P5\$>U=7&SG M"G4C/%SE0M.I"%">"?+O8?A!*L1C>'Z-#-#YEB?I9I
>']=S-M#M#[ZMJI(^ (AG3\ M03^.=5U'3X+BW+M+SXZAC+>#8QVD3^'JY]+7#%'62VX("JF>YGGFI\$KA +L#B
M.#&AO#5OM*#KX+\$5:F%>"P<.,3*4G3S"A*\$K-N*BH8?V4;7E4.;?EV/Y=E&/ MRI/L5CJ..E5X?PVQ.;(LM5G2GCG&-
%4I4]"C.K4I*K'\$RI0EI*A.I*%6UKW|DNM7'B7XOV'P M3Z5KVD?'FJ|2 .%OM)^(45|<?:X9MTN|Z"374^'\$I
MSDZBJE&59+EJT("KK6;OO'6@ #6|\$^KR6EY=6 MNH^-+*UN-1D4V%A:(--
M#/(+*J|M&S1P*"WF2N06KUM.*.O&T93<5&FMG|IG61T%#A6&
E4J8GB*)'Y7* \$'%5.CXBS*#T.'7O^3X;+72HX.I)4I4|SIT(4:5>2E7PK>'9^(-.V67VW3fN(L;VRDT6SD@8!(+V8'S M1|^9KQD6!EBL7
&;BE/8;95AZ.Z+>4K+&8F%#%QJ49UZFM-33PU:.(|JW M=7#PMRR|C(>%H/&>FV.X|KK7CJ;PU|)%Q<0 M^&==O8KBRT5-4L_|8676X=
(MU|BS\0R|)Y#V-K%:(P1Q?C^"JC<@AD5|\$R MP|6LOKOL.'"\$Q=/'ZW@*?LY3=.K|) 5YXN?O/"4UO+J?7%\$.HX)P'#V-K9B
MN(9X0;--G'#+&8V6#4:C18N4JCE&4&X*1#1E**Q-2#DN7|5XRRER.|?=@M 4 Q.4%10!J|2\$^~3HO!7.8@9?^HKJM?>)O_)X\)
Z^X7 P|2*9|KX??. ME3@O^O> (P#3\$S|)%?VG /D|.' 8LZ7 _E>IU (V\XZ PKV?TOAOX?S? MZ'SI7\$= 4
6+06INK9;UIB*S_\0NGM(HYKI+8NHF.VAEEB26<1|BB|/+&I8 %ME|!R-*2INI|5>?V= >5-JSMVBFTKO:|O:|I2M9S/G4|>SY>=)|\O.VHWMIS-
)M M*^|E>Q|C|I(G&9?_1JZGA|=*==56|4(X* X0DG*CB.7B%1=*51Q49^Q@ MU5DE"G*HTY1|@VY+*%252-
#V;25>M6A"I*+Y&M&AAY5G5A34K04I4YTH|VDH M-IU(RG%6:-^"KJGB 1|JY1|JOAVVNMD3D|OF33+70|&TV72(=0T*+4\$>UE
MFUG5|N|GCLS:6|:><@O#YOS)'C4HOIX7&3NU6P.Z|9R=E3K8BGB|8TJ%&+L&K MU:<95)5'|R|)PE%
<|J|5'4JX'1*GC(8>HH)WG313|N|>K4G91C&BVE% K;2?AO:>+|+J|N|/=NO\$%E8|F;)>PTV^TNYU&T:|0PF3^T) MX8K>Y4"556"ZBW(6?
Y#%?T%A5@XIN52|Z|.W:%2D|J4O91V?-351*LVWRU>:E: M_|J4G)X:MY8NZY84:.=I2MO..JL|3F |CE&<8*R;4;7E3J0.@V?"B/6|AU
M>^~BUVZS+::|JFC&TMU?018>'I+>+B'4I?L+LE|=|J3|LHN8MOL#K=#>*P MRP^#IUUS*K&G3KU5+2"HU*|I)0=E>I"G;\$27-
+IU|E2|XG#U?;XJ5'3D=14 M(*O^Q^VIA.JI|514N?V5&|4?WDFKOIG:1\4DT|5-4UC4H\$O4|+:=XETO1K*Y MGCO4MM3U>SL+*XU1|I|
(DMOLD|O-.ZK:W.DT9|HRHH.O|)%@N7|VWS5XXS+L-*M.92=N2E|'"5\$VKRD|'"?O02D
MDX*!|QEE&A*.;^!|7FFW/PCUM|973K*XTJ|WCN|96Z391W6I7=V|^#^&:87E|I| M|O(M"MA.KPL|PROVL1D8'?#
Y%2FJ\$|J|<>6&\$KXO17|E0Q\$|L/-M5|3GC> M*ORN.KE%OE70I0;44FFJN#H. P#\$OIE"%:SEV@E+WEK*#|U>TMSN32_A#J.M
MYX+&JZM96NF^+K03|C(HKJRLQ\$%XE0'|.3SQO_VHNA?OE1V+J|I6-HO(BU"9HY6?F MA\$21D|I(8'EQU6M.SC"K-N*DE+V5'VS5.4X*.UR|U*?
M()33E+EC/FGB? M9:F(I1^!|QBE*UUS5O8ISC%N4+/WN2|I..5E9-Z0S?!|Q.^E:CK^EM::AI%I+
M|IV.00ZRTM_I^CWAL|J|2=|&CM+?;ZR8@O+BTN|1;RO# Z*">6GAL1*CA|N* M<|3'#R48W2MB*B|I49)S2BXU)..U%2E5|ITPG6A37-
R|4ZE*(KT(M05%|(OAS%\$X8)W^|WNJ6|WK^G>*|+P|> M6>FS3O9:.=YVE75|<6MXMYI=N|FH12PQ+YMM-;.%68|C*2BKA2IX5TY|K|6
MKBZSE&SARNB"92YE+L=)|+?#RUJ8ZS*+X\$X@V4;AK02>'I8-U_|I6Y MCL=/:PBNDK|LUE=7D\$<\$=T+I|PTS
N?)>NC&X:&&6*Y+Q|A#J|DY2C-5:U>% M*?L9*#BZ<9U'&=1MT45"RDVFU"|9X@^ M%?^?#^A+:J.5G/?7= X8T37Y9;
|X@^\$K!%NM1C62:V7P>=BUN|L5:*@V|TC MLK.5E|B9|O\$T:>@Q=2A".7&A6HP3JU8S4HSC2G+VL*7LZE*/ON+DY1Y(I5F^
M1H5'4ZU|2G-I4XRMRM2E>FES:)>|OX/^1AT' L.Z7 Z7054/CA_B M7YBE\O1 _D?2OI!?! L8=1_P#3:M?>Y-_%K?X5^9GEO|2I_A7YGYKU
M|)>P% !0 4 % #D';T\$C|U>Y0|(H=U3(W,B,Z|V"Y(4NH)XR.H<>7FCSW4+K
MFY4F|7ULFTF|I)M* \$5RYE&7(DYI|E3;BKVT3;4G?W%K|C|:V>Q|OP |P|> MV&D:W#-
XSTBRFT+OEXJET#7+W1\$|2|X|5|+;/#>6>O6"V>D|/X7BU+4VDMHH M;M-6'EOM/#-<*A#>76Q=?#5.3"
<:=1T*5%RC3OB..##4:-6!WM6Z-18 MB:A3I2@XNE)+GC./0KU.TL|B|XO+GQDMG8:/9^*3XC%\$SHEKH7@_POJ7A:'7+
M*Z'27.VGR/KF|G4|F'3Q96D6E"8*989B|F"%5|7B*.Q=1>R|M@*V)PSO=&L M1B5?V5'AAZ2FY)UX)RE*523I2|U4ZD(NHW2Q-
K|*T|(1YRT2 M(P|VNA:U%?O:7VIH|NTOVN18R-Q:QK+&5MFAF99%NXRF@ (Q4|_P&%|Q4E6
MG7A7D_L5*5"%94H6:|Z\$9TW5D^9U)'2M&I2J|N&K?6.5CJ2TH86@JE*5FI56 ML2L/;>K:|D|*K22LI>UHU-
>5+FYGO)X2T|I0|PW26LUZ| XPM_%\$N|17\$L M#6=NVB:Y_9EH+%(I9)(E.#YI/-EFR_*E% ^6NB_IRS2M@8|A#X&K%Q1|^)5
M7G4G>W+>%PCR^ZFE>[E|:]%1U(XIR27L.3*C&W&D9#9I|T% C#3+?02^LQ7&CR^&=0O|2M|&^O|^-):Q@O-.LH; M2|Q#?
C4+|S20@FUC20.D8*=3&XFE|+EAA7C|X:49J2|NE2|SH2J|X:OU7 MC1=*2YK54E9XTJU9X2EBJBAR5*^1&.5*)RAI|2C|W;59.-
E5FG1Y)-\L) MMGZ5|2O@UX&| 6?B/4F@|3"PV|Z|H&E:5L? "7SW2VUYK6BOI^B^
M&HKOP7|5OI4SW"3:C|HRBHPMY|*M<&\$Q|:M4P<9*GS8BKB8NER5\$HT:|J|TXX MG|VW/R3@|J|T*~*M*-|W|2|I|I.
<|2C.%|U<5#E4X|Q:P<:ZBIRCI"K5C2=&|LJD MG*K"HYU%&E&'5/GO)249+X|+ _RW|+?56|T2Z|KJ|=E/\$?26WB^ZOM0MG
M:3?I.ME9Z38|T@>UZS|N|>+W+079MVL|OJ6WE|I):U?#ZE&|)O\$UX5'|M)2|QOQV+I O/= =0A@X8>K0FG*VLI+WZKDXCP-
3\$5*U+QO'5.G+X">O^1|BA|5+ P!_1YD|J IT +S|I-OA+ M_|I5?V9\$8_6?X/^&YO &NF+P|X6UOPI^|N^|J|C^|.F*:Q1|9|B|4HI|34+
M|P=X>T+2K?4K"SM|>:=97R|U_L|HBW.OYGGV8I6H^T4 _U<Y0|TJE)WIO^AR>C4>29UCIX6
M%?IX7"9M2I3IX6..QV)QM2A|4|D%RU%&A-DT|J.YNM3A1NXUH5_K%94U4|Y9 M?I)=5^(7@W0?AW)|O@_I?C/4-? C?I|N=.;^&FC:AX?
T/X%:JN@P>\$?BM_P MA-A+8^+L:|M|>XEMM'O|4L.9-59-1O|)%:#N;3Y/*_K4L#C<7G..YG/|8?+ MLIO&8|CB:JO*SIXK&^URFC*7+
K%T:6|H894|T*-&6G.A>3J_4YEEN'5..MC3RO18.4G&F&H9.ZCBJ.P=7A|'U<:BL174HO\$T'CYJJZN|J3C2KSG1<*E M_JYA?'|X-
! O:|OCUKD @#PMH: P!E^+-|S?"+OZO3P9K|AI=^0 C:=
M_\$W4|A7XMN+.^T>PU34YK&72)JT6>FQWVH7\$SV@|L|=B|YSK/L#P/@:5+:U M:O-.3%U\SPE:MC8T8O-
'1H91_:F'E4B|31RG'%5:E93D-1H4YU_K4D9X+ MY;5XRRN?'OCAL// 8:6'JX?ZLL\$JO"U)XG;.67U*%<%5PG|CV<./AZ+&VI6L|/%\$?.7|
(POV'14V|87V\$YN5&G\$5.M05U4I-N:|G+Y+*L M' KN:U:Z|2H9#<U<75J2:5?#?7:U!|EOM)T?:TJ^%>+J|Y45B/=IPK4X3BDW_M|
^% P!DGX>|K#1M>|>Z|I ON^%MUX^&^\$1HR:#9 "KXC!_%|GXX|8
MZ=|WAS4UU:X=6UIY>CRV|J#28V%I=1R7B\$K&E|VO=FM#A_*L#B:E+!8^&#SO M_YAC:;
2|J'.8Y12CAX8:G*G6I.&98|FCB*252|JU.=.E7DK/VORG+|9C< MSS'!/ 8.3@.LS:+L/A7&\$L1#.
<2|J&=&|LGI|/"Y=5C|BRI|>OBXX>\$55J8:E: MN'|OI'S%X2|:1.ANA6NKKXAM_#|3_BSP3X-%:.#X*TR2_USP);SX:T3P|:
M6FB># \$UGO+IBZ-<3.+ZO:ZYMUMXXM|FL|/L-491Q5C%|ALOJ5ZD:M+V7 5 M+&XK%UL54Y-
F^7UZF88R|ZF)^KT'E.5..GBHTJ:G*3|8YXF?)/5FN482MF MV)PT(+ #4IX|BN-&G1IT*2|OEV%P%? X:G)4N>2K5*IX?
5W.45&+^|PH2E6E4 MGU3|AWX90: |2 _@M5|6|1>%3H4FBSZS>7OA|P:-V-|MA8:G(XE^)&A_M_WO1H=GJD6|W\46G:O-X5B-L+
<46EG#UW|KH/C|PEI=K^S\;|&?>G>%|R|U;4_B|KFN:P+;Q'?:?=%?@_XHU+6| M8V|1W1EU9|T#5FG.L:-
\$R:'9VS32NKQ7G.58|B>E+T_5R1|SPRPL:V*PL;L=4GB36|OHT^:AD^#Q>"R"FX^QJO
M+LTKU:E.K2:Q>+P>*J1^JJK&%1.K>2J.5|8|K#|RH4J|&#KRBJM:|JGG|EOX4 M0^+M-116/B:XOZ3%XI^,WA:ZN;_ \$*TL|!/?@G2O"?
A.Y|AL?>+P1XO|&M|_M?B|59|Y9+;.XN-%O=VT#0VUR8CGEXHXOSO_%=QU*3PV18FMP_A|="K3KNK
M5O6*J8OTJD69|ERSNGRRKXVEA< MIRS"?5.M&5*13PV(PT<75K8^C7H)U%*S>7-NGAJ:HO:PFY3AA)?-_|P'M^&O'A|S>(<'<_CM:R|(^
_P|^\$FEVW4'??#VB6O5|X|2X636+XZXQ2UEYY+& M2\$3+Q.J>06B.OVB|I3B3/582&A" M_6PIU6:=*5YKEYE53?L_95?
FL'|@VB/|81B(S=)|O|E"G1G&DYK_U_L MZ<>>5.K&*I*^L+4W?DE!_&I4_1:G|D/X3>&?A3XA<^(<_% C75=0T+7/BEI MUS<>&M-
|27FAZ5=?#OQ>^@:5X9|1C0/A+XCLO#MWKUA:33G61<|2Z'%9:J5D M\F:E:OSRQO<+QOQV-S|/ +AL#A*5+;^D&
(<<1414W76:4E4O7U6I7S#|<_ MU%RYT|/2OE;\$2I5|5.852BW|4N&L%2|YW2|XJM&. QF:86G.)U7A>#1<
MV&Q+|X:|XFI4IU)..Z\$4.)"%#FE2G5J4YTH|GB+X>|G_X|&OAAH?XAM^M^|I7L|EL()=)|(^M+U*T3X(H5J\$H8Y'E"O4PV*|XFC+
MDFJM|8>I@YTL'5PU*E&|M|_F&#PD'A@>(>V3OA5'\-6UO3-:K:MX:E|*? \$WBJ70=3T:P_IO@ZVO8:;&WM|BYBG75/W9V1&&55.
M24Y>CF?#V!HUAR|15O'U3BK'48T_J|_-D.+G3I4O94L/&%L5&T" C&A"A* M/-2C*\$U1H|J|G|)%7PYM|&UGX+(=)U+4-
'^DB?'8Z|X%LO%>E M|)=NGVVIV%QJM|<36T6GO|FSP&+Q:H8&>)|T/R MP\$:>-6)RIK_|/|
<|RTFN6_9^T>:P6OB3PGL BGX>ZM|9K|T|5?H>WXY'M:R.KOMG?M(X:)=V77UGB.C3Q|:&(GA.91R M3+
(9C2KX6E'&W4:LO:X|JUB|J-5.(K3J-1E2?*HP=+ #U<7B*+POL-96FJD;2@U5M|V(OA+|>O>'A8^
M)?5KI5|H/QW=O#E|JMMJ'B:O/XE^#C: #P=:|>+|PM|=5N|2WU6*:35'L M;|PGXGU""RF@|@CO6/G1YT^/LX6\$Q-
6KA+;|I#AC%4Y4|=2..+A^(*%2O6E MB8U<7&-58)0C2C5EB.#0G.K"=>KA::?18GA? TQ|J5+&UH4|F69Y?6G5E2
M_>RP6%CB*%:"48>SG6I2#O|8E*.\$Z5*56<+^2^)O'TGX^-/BG^S5V?% M_P 3M5LM9|Z7)(YVMU|C*|B>)|L:PYO+FF\$R^\$
M%#: #U.7|6#IX-5L:#QO1X?&U9|OJZL:|QUZ|1#AZ&:8+ 5<3&OFF&PD|9U8U M#^OKT)?
VE&I&K0PCJ8BNHX>C0Q"PSC|+JDK.E4G*^*(^ 1#Y(|2_P""?7) MD>A |U.. |2'7Z_F3Q(Y++&?X.) Z8IGZ;P|_P B.G_W&_|
2YGS%7CG&=:% MXX1P^'| "7GZ;+H\$#WS6T|N^TW5KJ-W4E|:7C|B!<17'2H_M|JHZA%"Q.G&=6G6?-
&K1C&.)QE*FXOA|344X/N|R4I+;;OSJ5W?6E6J4:=2 ME'WLZLN><90A-?)|2:G&7O1A|L7O'|F:T7O5|>07^GZG'K<8OM+BNXK.=
M|T*3#7|J|9WMAUFT.2X+|<6>BVFG:1HLTK6OV_SR">M'
MLX=+;Y\@# \$Q_L_#JL@:S%#@="E*E*A*+E3DI)*WEN+^:RGDN;=IKZ6)KG:MQ(|K(LR|JX9PO4\$4Z5/EP|_M.11AA).5*=?=C'3I^R^&-DTJ|:
<8J2:@F^51;.<*M44Z|^>N>|CR5)2|Z4H|Z M|W|7<7*<8N;BU*|=DIMI)& : \$GQG9R+>+|JT+LMCH^GJ+O1|\$OXQ|X?#+HDO
MDWVFS1G4+|680WQ7|4@-!-BFZ<7.<[6G.M+\$5:2|3M."ISG*|IPI|I*-2.6 M%1'?&0*K..(4T_W=C|7C|I.L/2:J|JNO%L|\$^MB?29M%BL(=
E:|=ME)|W(7.2.8A= MN.<+3BYPBDL|-#X>+&5+N.L/5J52=1R|L95&E_G) M68XBIB5|>|A2PT8OA&48JCY9N)?Y-VBO=,L? \$WQD-
3.LF^TQM6BSM MX=2E+^%9:VRBT^W^RV0TRXET5GTIHH.*LS V5#\$EE!%O#TN6M"TDJ|NDJC

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MZL97GLKR.VU2R8K>^MY7=HKF)SEC+ML=:=QSHXIOI0V5"7#3:4H-OY*RR34 MDIOIV:3M.-E-
221+J5=2M5:O0N1J|72<9I54VIO.Y&E.*E*?>:=O&QK'XG> M*-#2V P#::IG4Y?FOD LW2|TYGB=8TUOMPL-T7VE88QB.H(MO|D1Y.
[3I5O:PC>|WRU5SW:2):(VMOQ|6|TC4DGCT:08KN: T&.0Z3 M=WMI%IBSZC/|'!'N|N)BZ*%DWJ |!?:M:\MI*5>25VH*6)|@X5VJ=^1>UC)
M|5HVNI[Z|4R5:I&DZ'E:FX4J:T7-R4)Q|48[|7|E.*E*W=U2T:3RK|QSDXDU M*QETV^GTVXM)+BINHT?PIX<\$MA-23KY321-
H<+3Y+9"Y9MN78 MDA0ITG1E3YH3M*82C:..ERTW*5..|7*.-R:IOFY1A'W8I122J>|K5:/^T< M9^W>|I1G.24Y2< >^ZWX \5^(M-
2=7U&*XL7 MO8-3G2|2+=L|KK4:V|DLXK^H^O+^3X:B^O^?LTC1O/<2RO|OF.Q|2J6|HOJ1J
MJ|'+*M.1)M1A|62E44|J)5*45J|4D|M).4KI8BLJ\$XTX2NHN4HT=* M2E-IS?(DE&\FTE::027QWXBN-+M-&NFT2|LK#3?|(L6O"?
A2|U"ST_K+:V MNKW6B6R7|OM>>5TDCN5='|&I)PE*49RA=|TU&..90E%.T81B M|IWBK2NFTU3K5*5.%*?Z=)S<8SA"HHNI)SG:GC*W-
|MOY6LDK96K^|:(U55 M_P"WMM3OGGU? +\$+|F%VDB'3X(:(R:++*+*+XH:>\$!E0\$F..26))NE#8>3 ME27(Y5)5617|\Y.R:
M5W>3ZMFCX@:|)O\$|O::S|S_|M>:=S:D8:73-|T|XU*XC2&4KX:58VWIH: MB|2*K75SYTI&1O.F.C3G&
<:(C|N.7.4K)NVI.3K8P|M7|CW FH MG ?BO^T| P G\$?&C LH BK T MZW%?U1PA P DOD' & X? TVC^=N^A DHLZ P"PRO\ ^EL\KZ\A(*
"@!1 M\N.VWU&<8IC33<6FMXM-:|>3NGZ|07D>YZM^TC|8:UGP_XCU#O|H:>(?^X
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AZ>J_5LS57ZUOGC=4M515I0G4J3H5.3*F|E=RIPE&NH*3M<4Z=2|)!+BC.Y+ ?|53C/*U16#|OPN\$A7PL M+P.GE=&>R^?
M*6(ES2KR|L8*KB:LI.IC*L>6.X5<7*O4A57MH2C6:F|H< M29Y2HXI|4LQJ4<+F\$)TJM""A"A&E4G*=2GAZ\$8JE@Z=3GG"
<.)"A&5&3H23H MMTSCM*<>*. \$|+>*/|6F:|IE| ^_YM\$G2Z9IBTZ: ^T|?MS|=Z.WVRXM'NI M|/|<7\$SXM9X|)OQ*4
#T.3EV*QF*RW&XBC|3\$Y1.O"/3YYO|C|STEOK/EC*M_|A|)J*:|D9J_|%&6IP87'XO|4G"XRE#E M|J|2Y|J:A) #)N.AV: 'KXLX?X
L/#" "5F|2|@.V=O)|HGARVUJ:P\WMO0?7 M.F.CXFM|36-T7K2|I15DM:&_O|FWB9%VO#..K M7='ZOB*?
LJ^|6&=5X98BK3|R=:=455E%M.>K.V/\$.<4|O LR&.<.'|76|2C3H
MJK""|I7ZK#*\$FL1|#N|I|T|\$*L.4FV11:3Z>X_X |^_MU%|D.OB_30FL/X@D MOFA! #NVF+^*|%-A3&UN+?PFDNG?VII&CW?
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M\$1-YH^CT9<.9.|OS+^*WA&L|G%:KB.925;+VU6M.%2K)S555(1G.G^FITYPI MV3AR|D1|?E S1- H8K)L:'%+ZSP11HX?
2=)A4*1=6&5&|IRING6|G*M4E&5 M>-62.XR+^ &^AB""P-WIOB:ZL8| MO+ZWU+6T^A|EW-ASD-
Q8M.UG.N|SK=R|NC\$Y+E>.O%3\$XK|0KU:N"EET^:F M|G|3|>V=")25*253WX3E|U*: ASBM#&CG&9X:A4PU#&5*=.KC:68R:M|3Z
M|0A.G3O^K.-M&|H3E%N.U\$JW.IF>*(|Y?S|L#>#K:PLFA32:FV2&ZGETYYIL\$/(02#YXS1R|T|J M&>#|55B7A74G4O>-J5_|B?<
A(OQ%3\$2KTX8>6M*W%.I&\$|JHW/27%W%.:V'KT M>|J-3'5J^|(I^RP^@I1L8F#IUZ|2G2H0IUJ|2\$|1=6M&I42E+EDN9W\N2^)
M|2I5Z@NIZ|>K2Y2VCM5B|>S?^G@O3\$&TCJ\$|X.T72|6|DF1@IUPUL9 M17=EC0+|L.#P5| 4YTJ\$|L_|Y|>(Q6^Q\$XN, ME=KW6K-
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2@^:7-%|/(DI|RCR-PY4^7E:C.S:..F^^(B^2RU+3K MB L.Z\$U?49M6U""4O# AS4_U*>|8&NUDU#29GMV4A58XO:).0JH\$(0"IE4G
M*C#R#=:G|3ENESO=64I5|J|VGM|RE|RJ< M|I|VBL1A&G4=6"Y9.-2NH ME)4XS@HJ|U/EY-WRW:O3N_'C&^T\$^&+
|Q|J|UH9MGY L%Y=R72AK6.M|VMT?'SSEID|L|E|M|_|19|O4.'K5.:|J:JNG^4TY\N>:M*4|W|UTG M|MOYI4S.9&8G-.5.I*=
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LW&^E>+QJ6JWV7=OIL&H:OK.L06CZ:I&J|IDNN^T-|8WVI:= M+<6ZRVQ6*3R6A63:N*|6-2JL-|5G/FI^RJT7|J3=*M-U*E/F7OJG*|DR47
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Q9:7%+JSPM|)(1N>X|+L6! M+&G98JLITY|2BZ+J.\$8PA&="2FZ-1^S453:E2.@VXM|K:QJ\$)T*7)4@X|R|J
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MV\$M|.MS=P|D7*:6)M%|BEN^OQHK"2VC+&FVY9YLCY'|.H*J+7A^54Y12C.\$<:
MY3IP51)3Y*+=U+4|BR:|AU*9|T>RFN1M|:2TCO|VL:|&XO: MPVTC|UQ+|@|F1F**5*M255OYI+VJ_-9^'6| M|PHIC|L|V|)-
VF7M+9M%>1\$RN=|PDLF|:V_Y**A'EG*EFK|5W|LA"-45|K.M3U?NU*EW.5|ZJ7|QE> M%G:EMH!|>=?*|L_D_P|J|+8Z>:
(.XT_2Q|QTE>FE-KPLO|2.F|?E^RF|G9| MFS.Q15K5*RE&I+F4W|SLE^U'3MR.|X|JXV5G4.7O%6*<(T7?TURN#DX7
M::|N=^9TU*ZIN5W2D4=WW87GC?Q|?Z=|IEIVC7=O:Z|HJM<-<>?Q"TNIV^G6 ML?
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7AS.D8=| |#E_ ^ET5#XX?X^8I?>+M^2YT'KT^W+ R*G@7 L8=1 |3.M2? M>Y- %K?X5^9GE0|J2X5^9^:J2OGL|0 4 %|0 Z-
VB=)|V|HV5U#HDB:D| M8:HY%977(Y5@01P00:J\$|4Y1G#24&I|=D|4|K1W3U6S5B914HR@|I233LW%V M:L|2BU*+|---|JIGIF?
&+X@:KK*KX@OM3TE36K2.6|=2B|(>#:.6ZNK2>Q23 M|M/U5|3P %.:F82|.* %S:|#CRN|CCA@|256.(0KJ2|04|I5|JGM|S51U
M:CE\$|SN|J|.JN:R5G&A24A4C5O|G*.*E02@Y0C|&BVZ=+DBU|PBW?E<:2>LKL MS)?B=0:CPO/X*N?>N7?A>X^D'TB|OZM+N|
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<|I|BY5RMMRY8|T8.7-|3E".93@W"3:|^I<.H0:9|JW@WP:K5UIT>

F*7PR1^1* MR P#(I!>?^QAU) TVK7WN3?Q: MW^0%?F9Y: \$J?X5^9^>:J20GL!0 4 % !0 4 % 'O/PT^%7ACQ?X2I9^(-76" M/5M")>J!J
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M"M1C5C&<*^UT=-DFZKIR7O3YF!<6K^S5/EY?^7E!^8Z7!#/"M!<XO!DU6X#R+YHU")MZ9AMIU! M%88!5<+6J0IPBE2E@% "G-
/Vf6+4 :@U*8^QE&=5.SE:JZ6XV/7G4QD< M+DES8S\$X6<:=W.A2H0YXXN/ FIZ9
MKNKH/KLFBW LZE=S6DF33:<?> KQK#XHU718HM.BDMX #T5G+;7^G7-XF> M7-O(RO/=;?2L?
C*5: ^R8)8ER45^ ^E"A" ^PJQ= ^5POU3\$>OPZ4::C:=5* M?+AA\97KT*W+3CJ:DJ4H#11>KHZWMR-+&HR0RW P!@69Q:&DMX(8FNC
\$+F.*=Q. % = ME#VWL:7UA1C7<8NHH7Y% WO*VVU%Z)MZVOI>QZLU.G&\$N:=%+;FMHY/6 M*D\MI=W%-1;DU=T*U)"@ H *
"@ H * ^/V^")/(AM P!B=H7 *00U)=C M/JZO 7R7YGSF) WBM C?YGR! P4J Y->?>JAOP- ZE^D5!KX9 IE?/@^O6 M* | 4>H2.13?B?>
XJ7 IR_ E7LGY>? 10 4 ?5 J%U5!+7XZZ- PNs: M4FC3Z/K-KX9N \$AGR!A2S3O^4I22>&L %VPG22^YLHY/MC6Y/GA?TJHTB M+YD?
SOQD^G&TH5I1LHRC* U#VBA+G< M8RZ.%+ 0QN\$EFL5+>(SEI94TG2JG!^HDZT6US45/D=1:Q %SP9 MX:1 MIZ+^I
'OX2^%M6T#Q JI!I!-8 AFZZ7X4!<:EJGC^VT^R!I!\$ ^*6ZQ M>ZG966H3?VO:6%I: +?7-O: +/!-# ESP48X2=7EE7IP6)IC^C!U1!F*
/SF:P1<7 _WS MXX^#WP V?#W0 #&M?>\$V^J6>H?"GX9>+>)->S- T:SK&6^XO!SO%8S%2RW#8W\$2J+XVC6K55
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#WQ. ^OB2 | MAUX^I A^PP^JIX<|>?>OAS3="ANI"PG:3!OI=*T.RMXJ!;U24FYE*OI
MJUTD^Y6%*^MX/R _!D6#CFN.KXW.L6EB<1+\$UZE:V%2M&+^K4YUIS<.:&@H MT BY93C4K.SJ2.BJK@J6:8G#86E1P^\$RB.L(ZD(4Z?
MY8>=3V^*^R2IR=2 MJZCIR48IN&C0IM7@V L X!2!#X>?^7BI(1M/LM)I\ZA16/#WQ@T30OB9XQAT MZSGUFU!2ZIX.N?>6J!>#37FA-T-
'TFVO!LI+6*5(&N^K)>5XA TE?%Y9O%CI MXI0L.E7K4^L3EF8/ 45.4. I!83%POUZX=-)E.MB:>J!E1G4BYQH.G&G3 MY6 .PF48?!<+
<10%483S>G0R!\$U.>="7 O%XX^2H8>/-S.C4>IG1J5E3:4GB M9IZ.QRWP^T+PO: L:?\$OQQ<-!^?#BW3OC3HNBV^Q
^*WPOT!XCV^G:3ERODW/\$4VX0Y4Y:0?F9!1HU.MXHKU*)=)U<0 MP\$J-.M3C5AAI5:."E.:X56U4A)T:115^S3A)O2@ZE/UOXA !SPW P
+!^). MK>#O"OPGLO#6I L4M2[75]AY9:[X3I2:E#81:OXM^&6B6.N:OPWUF>X: M/J)?-R:~:97.F-IJRG/L+G6^H93C.-CL3F4: ^!XXP.
AAWCIAI?A.-7F 88 M.&8R5?>7.-S1JNO04Y*O#EIK\$TU327LX3+XXK.N^ZM^G@JT<=D>.5>NL)!X M^XW^!L3*6
7U6HJ!U.GB..HU:GLG3E^WLY2A-H B7!+?AK8^&OCU-IWPI M16%UH J-7L.VN: +<6 @0FTG7M?
UO58=:UJP.%E&IJ>H1OO)>7.#O37*1J MLTC #!@.TS6>:Y52>98F4*GBI!F.E&5>M*\$L)# "X*5!"SA1*6%A*5X^K4PM.3EX?
9AC9M0@IRO=:CCG%<[A+ :HN\$7#M2JP M<8M/W4>! /!F6RA^ (7QZL: ^ _\$2ACX>?>GX7WWP^T.N(A)!L: +5/\$7BO
MPIHLUGI7A7X:2^/XX+6**YAN+ZZN \$:HTER9HPSSM#>ZW#?%?>+E/#N^PM*\$ MYAF>?8J-
J5^&8YBZLZ=:18C2JUL3CEA!)48PA)8>E3PM2I&6\$8VER<14ZOM&VA)EN1X^8B>P\$! NCAZ2I>UE&OBJJ6)UY5:.\$ ^6=54H/F7
M/ZO^P : ^#|^|^BSQU!5I=(!^?>VV^!.MZ3J6@> 7I0WOC/PK12FDCT:5/2 MJSQ?!T4HYHV@DT^IG^B6*4&Z6-4EE!#|=5.9BA4
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2MAJ!5^5&5&51^C7A+!U(TX^U)J4ZDYTO:5*%4ZMYO: %<^"JW M! ^BIKOPTNM=A13I)=KI&H6.NP:>VE#4=UK3+:4I2:73^O+LV\$ZI<&-
X?M. MX#1\$AV4@U! "W\$5!>2GSOE^EFGR1M MS:C*^C42M.2E#EE! MKDX13KZ!<* "O H I2 X)!?)D>A P#>3OI U(=?
K^9/S C DLL9 @PG M*8IGZ:P R(Z2I W& J+F2.5>.<84 %10 4 %10!# #>:XE^<O/A^65B MDI2S: ?(L5QX?N?LEUX?U.5I+6:-+FWF5(L-
FHN!5F&XBN)6>UMQ\$JL V M?BS^A4O=%8:FH.E.\$HOC%0<7:FI6G+ORS\$4L^7CB*
MKG&I1:ERU^"LE.FZ<\$M3G%)>^& % ^FZX\$^/(ABZ@OF MU#Q7 P (Y 9TMO%:M9P?V1J.MW< :>Y22+=&X\$?E1398\$-M!
^XJZT\DU=I\JMU:T.<I6CAZN+G- U?#3HO44M.R::5TE% M7Z7.ZI(7O^X I?>PYTKP^X6N\$V@6ME: I=ZO:MX:TJ1!^B!4C=KG4M7C17
MB6WLCFY.L:2.TY64!57DD MWIE ?/2A7I4<^L.G.7KIRQ2.2%+VDN56IQU:J0<^7.E%NTI>SC^W=)
MQJ8^B^+?!&D:=XC!+1+XM7PSXGTWPU=WDMOI%YK^AXCT.[6]N^M+)+ZSMI! M^F=IHD\RX295V.P8J5/1)5^5H5?
= P"\$I/(\$X5:KGHNJ5GRU!)2%3C^M.;+W7?3^E.G2C**4KXO!2P^*VM&NVYQJ44FG^E3ERM0G^I(/%J!>)/!GOM6TN>VL/#-
J9KIVK:(H!^O^HWB^W:LW6>?>V3?)=I/ M=OIY!@%H^6Y!0JX7^T8*^O4C4K5JD^E 9>UJ.4X2IRM)OJE.2OS4VZD8? M%3K)>-
XJ7M(THJ-6*ISDK^TC&S< M3I3XFI1:UXAN8O!K^H^IW- H-KEU@%S!B0^!^UBQI@8@9^9P.E:82@L)A
MJ.4N:V44G*UN:6VI6N!O^UK\$U* +R*7^HOO?EA**A!-Z7: MA&*:LKN!26QAUT.% !0 4 % !0!IJ L> | -1/^Y2 IV:O+S+ ES V P^V
MGKY5 P O P#MS V! %CIIJ DXCXT?7E!5?>^G6XK^J.\$/^27R# L!P *!M W%!)19U V&5 \$MGA-?IGA!0 4 % T/^S-
XR^7@^XFZXF^&J^ ^/MT>EWF6G76D:IXEMIK.SF@O8WOK:Q5HOV:|=J^A75GN1O.NXIH6C!^XSBWOY<M?
S7%N^S3^Y^C^E5+^UZU>AB^U/OAZB!86<8N\$J>I(3 ?P:./%7I6WA7OKXH^I.CJMEIXOT/PA4O""@OPU^X@T^P2I! M:6NI^
9?2TWOQJ&DRZQIM?47GOH[FU&L1M^T""ISMY6*^4RI@&:Y?@99+G&(S6.&E.JL\$J>+C^G5P=J4ZD/9P149TJ U>26(4ZCI/F= L)=Q
MO@:V98 ^:=>KE^*X?GD.L3*\$7B^TOIKE#'.A!*^BIXRM%X=UE^*K145^K2E+ MEI^YID>>8KVN(H8UT^KRO!X/ M+Y-4:.%XC#UJM2K/-
(2G.U^I&J!1P16=54XKIXG.EVBS^U)HGQ8^B>#>=5 M!#V=C10KIXDZXCVU?4(\$^)^3X:M5O+1K?I?HDVK?\$4.W^V94^6CV=Y:S:~#:
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MQ9EG>7QPM>E@.KJX"= "\$8FMAIN=7%3K^T.EA.N6.7%*4WRV44Y>7DF.M26KVZT:SVI0>.V76-MFUU M++S+:3:HR?*
7R2/"P !68THX^K^MA*>) UII08JE2E56^HT82BGAL(W14 MJDHTX1Y74IT(RDW%N^BF :7&&74YTJ\$*>+K8!<)>XWA^C6JPH 6JV^O5/3\$5
MXJM)4Z^F^5OC6K2BHNK&#E5E3CLY^U! =2I0 &5H.%!):2\$#PKI&#T5 MM.TI9[6I^E!W.M2:FJ>)&6&WFC@<6K0I/="I& \$#
MXF:12O#NN:)HGAO5^%C=:7H.GZ#?:3K>A7OBBRLWMJ!R+OS6^L2&"I!J1 MRJ3=&.GX.SG)
(<^XRA5P6(S/AZAF&J?^E6O3PM:EC.77O5.5.O?SJQ14W5 M2FY8:2DER*UHS#N.JS^\$<5T^E#%T%
%MI5G Q/KX:E#*WB^YBT^639:V3<#XJ^LVX:S&6 M+H5EEM7-.3CDG57I!
(5\$H82#IM.E2597E>73J1I!W)@.8I74JXUQJM4Y5)5^O)&A&IHOIG3E=QE5E!> MM(\$W0?
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...P5.M2HTV^A<.XUXPC/GH0Y9M^G4J1Y6 MA2.FUO% ^A=?5^R@4 % !0!IJ?I\$ ^ P#DZ+P5 P!@COE ZBNJUI\F I\^X M KIA?
4BF?>^W)4X+ *IXC TO 17I! ^3! V+>E ^E>IU (V/ CK M.KIV?TOAOX?S?Z^SI7\$= 4 % !0 4 % !0!ZMKWB|PIXC X5Y9ZE:>(1IGA
MGPO:Z%KGV%M-M+Z2XB>5O/TJ2X-W%-"K.C.:B.IG^LG!O<^7IKU^&(QI:4\$3I MI&E^X>E!QY>>-2C^47*4&
I2@VI**JODTIW5N66%*6A@U1AR.K^XBMK?D= M.M.E^G^ZAC-1BIOEDD?5MI!0!5>^"J 3O!OA(X3O1+X3I.+KUO<:E#>Z39>(K
MV U=Y+BI+>REO[VTL]*&=:9^VJ0R+YC@P45>K#33Y?47A<L/A!6M^LF MI=>^J!2:=H0A^PU619+^8AUHV@E#0I!:Q.N
MYO.95VPV)IX?ZK^D7.XIU*5!6:4F15HSJ^ MWJY1E!7J4I& N5^RE^I4E AI?NZ?+JE5JRO%QA>Y13O&6F>.J6L+W34U)EM+
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I/^1AT^ L.Z7 27054/CA B7YB ME!O1 D?2OI!^?QAU) PI-JU!JDWI6M A7YF>"6 P2I A7YGYKU!> MP% !0 4 % !0 4 >J "
IQSI@A/ZZK.ZC:2%7P10J^>M L^&VE\$H.ZKJF^ MSS7OVFI@N7R6W0Y^YT@R-L:=N.T98K 5:4.GUO!U/RNHFI.G4U)OF:
MDN56LW>[B8>RE]?RS?72IX^LZDU!IOY>6T%:S=^/BO.I!^C \$ P#X8^\$MIX) MTRYI6^&?%OB>28>.%F>-%&UOI \$I?<1V^C:9-
<^=)FL46CQQO(8R?WU MUMC#3>8O/F.&K8NMA^50G@L+&25^GI>48^SLZLFO:R6PG\$T
MT<=)S&4SX4XW!5<14Q LY1C#M.IX^4W)M3PWU3=4+1?-R6^E)TW14JE :0V/MAI8>MA4Y^5^ YAB<=":5JM:VZ?
I!6: ^O:4E.IS:IE6QYAX^VIL6&1=[: M&120G\$S8.#?+AZ-65>K .ZM/+A.1:7MJTN:+C^<C!B^BHWQ^UW2M1T>/6^2 MPTZIM+C4=?
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*#>D.\$ UK=>^O^&A6^NZ/=6UP4+R0^39(IKX>HI0E!PKT9652F^:IHJ4 M!+EG%ZGK7Q: .F!:2%XM>%/BE=:1H>C1 _# 5I34O
QA&I/RIT?28+^O&WB M^*VU.I:XAN!8N:G4^&O:H26AF?^CM4V)! PUPC@N&M!O6!IUZF+Q&H0H8
MK\$R2A^4:>% ^J4X4:YHT:5&ES>DG^5647)NK5K2.D :.SOJF<=>S!>Q6\$P=" M>I3H0ESRIMBI!J8JM.JXOB6: ^5NH+R.VMML+75I>1K
MYTOFI1R!@%B?I>55X5I!(\$8N.60DG[15^2Q.EI>>(<3I)A!+E=2>M^J^E: +2 M33.M!08R6?X/B-
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M%VK<^:Z%+.*U3PM=ZM^P.6WN?^"RPQW@TV6R<^Z43I!>@>0N#L@IYS@<I^H M^EA^* H2HTZ%&AAJ6Y:J=V&SL^A.SP M?
UF=>.:1C^52M4J\$K4!0C4IX?M%!*G7A^5.O!OFJM.K6@U:MF>?V@=6I M% "SO!&I/P#V!
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M5C&3:E=J5^5R4NHNNOV^B3MO^:XO^' MSK (I3PO) B!N/48G@.BW6IWFIEFG?S4D4(L? ^"LGA9X>KB<77JUI/EAS^?
M5I5.I1^L8C^8:3=^VKOC15^S4^2HT:7NQ3C^Y3G+NH<OXO^XO^L3AZ%<C3 M^R:"XG8:~#I5GAU^VX>KJ<TJTL1I^ZP5=:JZA12BU%)6M?
&O/B:XBL/>& MG7NA>I(8!/@#X> #G5FM=.101RVVB?#6IN:[0KK3FEI3R+^JLIMU(+N69:B M&10HA@(@-0.4.#M)-
)84IYQ5+4<+&G2IG0R.OP %N.^:ZGB(5H3JMJ:7UE^O/EFDJ2:C M>C)IKK7I87Q^I3Z P#\$S4 %GA3X=>I! ^++^&+CO=X U73?
*#>#WU+PA8VE MAH6KZ4=.186FN:3J<.-G&7EMU:42EBLBM&J^EA>" KP6\$SG&87\$XRA7R^X MO%8/&1G0>I13QTDI3^7-AWAZM&?
M^#V57\$SBH^VLG.4M^V2XVM5G4C^E!O MEU^*Z1G1^G!^OAL.W^A^I^1=>2>E.4JE.M1J4I0/GARRC!QS %I7/Q4I8># M/BAX6UVV1^7&F?
*%3P4FHK^IFHVK>&-+^J2>M^I!&PP.RMKI6C0^@C>*YM MIZ1PTCF432^VV^X-RK 8K(<:1JXF6^R^&XS.(U^E2G*>O>JJE^V.E!)

[illegible]

#N04/1+PI/KHZIXKT76;#Q+7UBIB,RQ&'A*EB(TOZ:E%QGBL21+4I1:J54J M<./2OS1IN25>NH2A!MJJ|H>*>?B5X"O#|&\$D66FZUH'B'O-
#ENM\$COI 3-.N"?Y>|O&WR*JO7MV"/-PU&O*&+>* MA)5I4*J8AX2=/GA2S"&E*"E%TZ=.G4=%XA8:-6:S>\$4L"J"*=
M+@HU:\$.4+3&A:GR<=*,;|MRPE3#UJ|G|8J*TZU.=49.\$(A?Q?P|J)?@:1 M<-V:V1%|=ZU=W4A.UU#3&C@ M"UQM7O1 5M
MK87>DZN!:(VB>YEMWA MU&*QLE#33?..?IP1+\$8:#8>@XN<+&+A3=2I/,95ERMUI3YW#PE6J X*5?|FC>/^L-^UO 4OTBOM?#/?) * ?1
7K?2 M^HJO^9XF P1/B1A5+ TY\$ F2K^G^GJO @ H * " @ #V+J|G XCZ7J(OC'X'Y'^^< MM:9=ZOI?A75Y+ZL:#R#?F.6PO+&7%BMU+&%J
[:R727,22ROHTELJLZABPIC MB#+:F<9%G&44:RPU7,L)6PT*K3:IRJ1Y5J|:N+^&5M>64K:V<-5CAL7@<3* ME&O#"8K"XB5.3:4XX?
\$4ZSC=)V:4'RNUE*UJ+GW1" CQI(O#&FH>&J*LJ|>13 M6GA2X2:=1:/CJ|B?QK8^%? " BCQOI2 %>B0^&1%T?PYX6M %NKVMYJ%IJ&H
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|G/O^Z^U^L?5O:A MOA:|X+&?/"8*E*G.NY.=2:YY*9?U.W*J|P^"(O&+H#X'YV.Q|2?#25?)"^H M9|WX>#=#\$V|)1/%9M|+^<?
BK7M.U"ZU9O%.I/I&LZE 9=O!|=W.<=C&FK7IM MO':1G|4S\$:/K^&>^Y3+^XJ|EAL/1SG%>T6!PCE5PF|P|5I.4O&SC-
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S^O)&G&LZO:Z|>Z(XF^&EZE9^X=-1.PVWA'X?VDNAO:B='4 M%|I7OO%|UT'A 3+2"U=
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QA"AA)|A18NK52|I2Q/L|OPM2E1H2|/I:JGB.0Z|<% M3H5 EKIH'OUV B'1KKO%|~/"42@|PS 9.D6"V:~H'A634|1LK:J&N7'A MKPM-
I6B3W4|8^SV4TRE;=)9|GEE8 4<*99FV49:~#YQF@QV+EB*E6\$E7K8 MA4:7+3A"E"OB(PISUA*LTXC02G6E1|I5*G Y.(PR _51K9?
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(K:A/X>|OV(U/OEIUOXFN|"2SFU/5K)'MYJ7U*2 M.TLAF6XDCB13 4 _%P|O?EU#ZE@.7GV(A7P&&HSJ?4.LE2GA/9SIU/JU.JJW
M^SNM.I3PT\$Z _"/3J3ET5.IPM7\$<*NO|?%K|)|14K8W&3ITZ6+K4Z|>56IA|% M.%:<8X>E!SHX:E+&51C^&
(O)3A'EB ASO3XGU|OIXCUGO7XGU.ZUCO|K^H7&I MZM|J5Y|YEO=7=RY=W8X 5%&UC152-\$15415'W>7Y?AJP6&R| T8X?"82"J
|MTX1V26K~:5|+2.(I*~E!* MRC3|4QXOITX)0|IPC%)&|&78<84 10 4 2PI?&^O^3(I# P"ZG?|J0Z M7R>|") 198S 83 P|,4S|X= Y\$=/ +C?
^ES/F*O'~." @ H * " @ H MLSWY=16L\$S=W-O#80FVL89Y98K.W:62=H+6.1RMO"9YI9"D85=|KMC+\$E6 M7-*=ESRY5*75J\$5&";W?
+&*:~#%)R0|MOC3NU3BY2C& NJ4W>:4=DYJR: M5Y?7=RM3\$% 10 4 % 10 4 % 10 4 % 10 4 % 'VK^Q| S43 N4O| W9|O.Q^7A MV_|
^VGKY5 R P#^W^V1 %C|J| DXCTP?|E|5?^G6XK^J.S|^/27R# L|P M P#Z;1 .W%' "46=?| 897 /2V>=UJ\$>%% 10 4 %
^J^G |KXE:J|&GZ| M8^&9)=+U3PKKW&.PN+U31+=[CPOX9U'|0|8U86MQJ4<1<=<6JSPV143Q+Y5A|55P?7\$J|)H8G 82<%3JRY<3F:G
M2|I4C**M^/O@9|4ACI|:IXT|.VVFV\$.N-X:NY|'O+X5|OG3=?6R&HC|17A| M-ZY?RZ?|O|J|C|JWP7O-"^VC & . P#%&@RP M^<(?%
<^AC2/#6D3PZO*3I-Q|JY.O&=207X|: LX^+|7^\$WA3XG^%YH=?77K:QOJFI>=&SET73-4TC0O|~+?U73H-0| M01ZAXL1MEU-
/6I6ERFSAU)S.6N:J|68' YJC.EQT7A:>%Y>XXJ|U6|'5:. M)2C1553H2AA8K|VHUL16A"~IROMR29U8#M+&9GDM~|OE|9Q5?&8C#4|&F
M3A*~.~A _|O|TZE2M|U|SUC3PE"~E4K5%~5|OXM^~OQ6|>|/COXF|.P M6&CV7|A2V^C|)?~"FK7VE+XGM?AGA^36-T;7+O4-
^BOX.F"2IM8%=D://F(MR#MPG\$V28W&T|NPN.=3%5JF)HTXO^XF%.K6P.MB:5*O.C&A4J4?BE"%24N1J MHDX-
2?|5X.SG#X"69U<@H8.&'PV+D _X?VD<-C|JEA|JL.KQ\$5:56J 9QFZ2
M2|*4|6E&27ID|J.J|JY|&77C|U7XO6GPIO/B+~^"AX4>3PYIEZ:Z(GB4>'J M7U@.#EBJ^2Y97S+ZKG?&\$%E MB<'A%AI5:
<(RIU^%CC.112#PTL32I2FN6CB|BK>U4>:/P*PLZ?&K|L.T^ M\$-L6NW7A.TMK8:YX36/#=EJEP"MMO'#RJINZ:~\$4.=.V2LI3: M7;4Z?
Q3|!= TSP|N|3|*?<~+~8^#M|JHUCX|T^7PE)H&B:J5U.30Y|)"?B M&:Q#<RZ|MIK\$3V|I>:9I\$DBHTMNDJ|37E8/BO\$5ZN02Q.4|Y?
Q.ZLH7S-S|>".S|VVKNRC XKH|J|2PU?%4ZKL.G/#T\$E+DYWB:J|J+GS|1C%*4Y7N MGR6=E|RRER2K4/*E|3VLJ5?DC0I3|N:C9W:
<8Q5K~.=|+|O0|/GC %V1 MMKZ| P"|J|JEM>W*.W|XJT76:4V^D10F^?4-?&LSVUB+6*.W#K>7.)02|.(#
M2V|5C*|>~CRP|IM*.E|0<4='G|JY|G.J|J3Z:~^KZPTQV^KZ/P&4
M+^|8.8K*.SU|YXX|X4+YD|G|S8RQ|A#_UO.Z:|8>CBL&J*|:5&\$5O^|BW4FU MO:+Y\$DDVXU%4TI6G)PESUY4(K6G1|JM|)
(Q:2@FIDY>JNU:4/9M>TE"\$JD/@G MQ1|:QWL&EM):RZ.->BF2|L2K:8VHG28Y0|:=OM\$F|*>.TOIHD?A(FZU?U:N ML'LVY)X:-
DTVY8Q7PT8|~S|*|M&|@E|S45&51C5IN*DD|1.Q"NJ+>?58|U= MNJN6~+3(O#D%E%>6"Q MO>6%|J\$FK^VTW485ECW6EW-
~"X'EYXJ51G|2.15M*?T91C>~"E#WHRG*1:U3" ~"OBW M2|/4K 4.=AL:/2:V33KR>ZU:1H\$^W1VD|+6T\$FH|M2E>SN89HA"?
SE2I&4Z|:48NVM^E.EA|!>?QAU' TVK7WN32Q:W^<?F9Y M: \$|?X5^9^<?|P0GL0 4 % !0|=TRUN+W4M|L6-F6|N|ZTM:5D+!UN)YXXH&
M0J00PD92""#D<5K0BY5Z.(S=)N<4IK>^O+WE9KX=JUMNCGO52G1PN|JU8*~* ME2J3G|I-2C&#W2ZE(DNEBN\$."|2?
>V^H5@L52EA.'55#ZM3Q MHPHP|PE."JK6~*@G*G|0|N|L^5QC+EUFDKW4G|ZBC.C1|D|JRH79* E|15^*J
M.LH5*~)^RI1E|B|VIV48M(=4US3?#EO:~G#H-R8+S4Y=5T+3- M*1)+|Z=8.VKWNK+IOFWMSL2VBAOIC<^VW:8#
<73K7P^~K|U.DZ (HT|3=1U.M|0=65E^|IP33 MG.IROA=*33=C2E^&?Q#@OAILOAXOWAGU5?#ZQ-JNB|3JVAZ4NMZM:~^TO+V
M6NFLLLDX?R0'8904?&U|J|JZWM?W4:%7\$N7++^10K/#U*EN6|E63A%6YJC
M5Z:G'42J|TV3U4L|)UGI+&ZX6+TTE433L|G|J53D33<&C _|QM|X@LM.OM"~T MRQUBWU34=

PSZ2E^69MDV(RRK)IKGA& W=5+1+I+=OADMM;*6>J7OY7V1XP4 % !0 M 4 % !0 4 % !0 4 % !0 4 % ?7 [*W]' ,0?
VD/%&GR+IVI^OA? M:722>)O'=S:206.VD\$N+G2O#.MQ'Y>L_:%:!5A\$15H7\$UT54)/A?Q7OCEW M#.%|+VD,1FDHM4<+&2IS
MDY2D_5MO31=~!4I4X4:~E.C2RTZ45&.5LHQ5DODD?#WO\^"&JZ9J^H>-?"EC M?-?
Z+JD)M|JVGV4+2W.C7L1RZN4MX@6ETV:4O,7C4^OS2!PL01JJ^XJ+C&E M42+~.D6|FELKUMY^IX^-P! \$GCO58M)|.:=-R,Z"YNRCII
M^GOL<&YU"/["F+:%5#"|RIE=L2.Y53G5JTZ\$>.&:!/ -N/GTQB-IOU^XPUU=L@)IV^2JIQH68
MI%#\$A9BFX^!6JNK4'HIDRGTVI94;7K!9)D\$?'&U')'+)UGR9;7FYT:SNUAJLE:49I7?L:ED(K2E4O)KEJ3
ME#|\XXZI|YLHYIEL,:/T*"6BM'7IQ^%PV7M:=VK/6<+13YHIC+!\-OT^ TF MJNM,U2QQO-.U&QF->WO-
/U"VFLKVS(N(SMD@EK21S1);>93PA=58?07#4JM^M3A M5HU/(U4TI0G"2E"47LXRBUVFG=:C-|JAZE&% "GB7OIK=EX:I(
MZ%JGB+7:~01V>EZK9S7MW+@@/(8X5/E6I8.Z2>0!'\$@R+J'6'+BI9A.OPI3 M%8WS4)IAJ2O!5DH179?=KR>T8JI/I2?-=CHPN\$Q.-
KPPV#H3O%>.M&G3BY2 MI|+9+=R=E%:MI:GI |&O\L:~L^>#+Z|I2_99 B/XO^RS>(GM9%M:N:?)I/MO| M:?
X:LII4=XIR2C3C+WHP3:493G6?T%P9PO_JI@ISO/+.,L7RNLXNZIOCI%&E
MH^5MND:2DI)RC".GI(IASAM'I ~'vW'SR=?D>JT.YF^6.S,@2XL)W"DIM:72)#Y9(87.0A5OSO\$T:/Tt+2<=8O)/I_Y'W%&|f*7IUZ-?
UV/SUSO=8 MI:-C/I&NZ=*\$|B/(Z MI11(S'R.MI&BEG=V5\$1%!+.(&23@4'MY6/MG|GX-ZCH=VGCCQ7:/97RP M2IZI|-
PNVZM12&*! G432O(BL(l>K@|+*#IK47*U|,>J MVNFFB7 _O637LX.ZZOTZ'T9XZ|&Z3X P#~6M^\$~-5A8ZO:&#SHP#-9W_:I
M/8WIN&X,IM>103J<^5CM%<%8'U|j66'TPIPW@|NZV?:DUH84|DJ,XSCQ|> M75?:.XR \$GX5^+_(6:U+I7B73I4MFFD73:~C|=|
(UB!2Q2:SNL:1*8P<^V MD*S19>= ""WUN'-Q+P4J<5TP4 M %10 4 % !0 4 % !0 4 % !0 4 % ?67|.OI/LM^&.)F=F:'R|CX4(2I4I
MJI/L^l:~R^:_I U&=>WN(DF@FAD4K)-%(I22.E)5@00<5492A)2AOQE%IIM-M:--|KHT|I---|JZ-/ICPS4V6_PIF_5.N2^OO@7^I.J8EI|8
A^V,S MEf9I95M:&-99F9B6D92[<9]P>[2XIXEH5\$.GGN.C".R>)]JNRV27-M)=M\$ M<LJRR3O+
4+I_907Y)' ADGJF/ H@ PN)#2/ D>K PI:N) ^AICO "BIM F+^R.K_.@A X+C D' #)!/? \$0?X7?^SAI' P CT?ZW<3 |#|'?^%%3
M_/IRO **/_@N/^O?I.D LO |\$'^%W A(:1 ICT?ZW<3 /0^OW A14 S M#^R.K Z *'_@N\ D' #)!/? !I A= X2&D? (I'^MW\$ |
T/L = P %3%_M/((RO H H?) @N/^O?) #)!/? I T0?X7?A(:1 P#(I'^MW\$ \$/L= X4 M5_/((RO Z *'_@N/^O?) D LO |! I A= X2&D?
'/I K=O/ T/L = X M45AP LC* |H H?^X Y! PR3^S' T0?X7?^SAI' R/I K=O\ |H!/'?^%3 M3_/((RO H H?)^X P"0?
_D LO |\$'^%W A(:1 ICT?ZW<3 P#0^OW (45 MAP LC* ^@"A P""X Y! P.D LO P#! A= P"SAI' _CT?ZW<3 |0^OW M A14 P
P LC* P#H H?^X Y! PR3^S' P|\$'^%W A(:1 |I'^MW\$ _O^O MW A14 S#^R.K P"@A X+C D' #)!/? !I A= X2&D?
(I'^MW\$ P#T/L= MX45AP LC* ^@"A X+C)! PR3^S' T0?X7?^SAI' R/I K=O/_|I'? MA14 S#^R.K Z *_'(C D' R3^S' -\$'^%W
(2&D?) R/I K=O/ P! M!?' P %3%_##^R.K_.@"A X+C D' #)!/? \$0?X7?^SAI' P CT?ZW<3 |M#|'?^%3_/((RO **/_@N/^O?
D LO |\$'^%W A(:1 ICT?ZW<3 /0^OW A14 S#^R.K Z *'@N\ D7M- 9; &:)NX(ZP^?!PIANH^&AED|^#'/
MDPNK**RRQ+=6.BQ3*R@K(JAUYP1DYBIQ3O+5@Z=3/<WMXE"10 MP01*JOQ(BA515 &!7A2E*?1 6W'D'27J M>'8:UC6JP5HU)12V7.|?
<92H49_|V4&|BK_?8S/2?2_# +*\$3PO| ^BT M P#C=(ZQ7 Y^R^d 5P^MIX?) J)P#4_"ITAE PI")X7_/_I:2]
ONCZO7_Y^R^|A|5P P#SYA XM^(X V5|O^A\$!+ ^BT-T?6*_#JE||#ZKA_?/_%! P*E^H7 OB> M% |P46G P;H^L5 P#G|+
|VU?# P#/F' @*)+!) AFC*Pi|^%258_VBV3 MJ2IR-R/\$5=>.58\$H011|8K_/V:~ZKA/P N8:~W4=K8=i^E6R6>F6-
MGIMG'DOVMA:P6=LF< |(+= \$1>_BCH*RV*L..000>A& M*3XNXHM;^WIG>?&?/@SP3:RV?@WPCX M8(VDS;YK7PSH&E:!.RODG=+!I5I
CMDDY9288_'R4|=CLIC9QT4I] M:l6DEV3J2DUICIT)+<%@HN&P=#"#0>|:~G27S5_.4=/7&=04 9F|:+HVMPK
M:~UI.F:O:HO9(-4L+6 A1CC++%=O2*K?*O('8>E3*\$9THJ271I|QIN/PMO MI'|CD_~%5%; H1 #/ (*:3 XW6?U>A SZCIR+JK4 G?WA P
*J^&W OC^M&P1 P4VG P:H^KT/^?4?N0>UJ?SOIP X55I-O\ H1 #/ @IM\ XW117H?I M^H <@IK4 G?WA PJKX:?'X9 |I3?: &Z/J|#
]I^Y!|6I_. O# (55 MI-O^A_, P#@IM/ (W117H?^H <@IK4 G?WA PJKX:?'X9 |%-I _H^ MKT/^?4?N0>UJ?SOIP X55I-O^A_)
@IM/ C='U>A SZCIR#VM3^= >' "MJQAM P!"X9 |%-I P#&Z/J|# GU'D'M:G|V^~%52%; H1 #/ @IM/ C= M'U>A P^H <@IK4 G?
WA P*J^&W OC^M&P1 P4VG P:H^KT/^?4?N0>UJ?S MOIP X55I-O\ H1 #/ @IM\ XW117H?I^H <@IK4 G?WA PJKX:?'X9 |M13?:
&Z/J|#]I^Y!|6I_. O# (55I-O^A_, P#@IM/ (W117H?^H M<@IK4 G?WA PJKX:?'X9 |%-I _H^KT/^?4?N0>UJ?SOIP X55I-O^A_)
M_| @IM/ C='U>A SZCIR#VM3^= >' "JOAM P!"X9 |%-I P#&Z/J|# GU M'D'M:G|V^=(I%?\$%#|OGZ)X8T'2K@=R?|3X12.TC?#7
MP6K.#Q_!%8 P#QJCZYBO\H(|?^!,K./ Y 3^|A P MI#X0?|\$V|^~*~Q_~4?7.5 T\$5/ F'UG\$?I >P X4A|(^B:;>#O 16
M/QJCZYBO^@BI X\$P^LXC GI/V/ "DA! T3:P=P""Q_~4?7.5 T\$5/ M|A|9Q/_Z?WL/^%(?~# HFw@|_\$5C |&J/KF* Z""G
(P^LXC GI/MI/V |#X0?|\$V|^~*~Q |C5'US'U?|I%3, "8?6<1 P I>P P""?P" M HFw@| P16|_:H^N8K HJ(?)K./ P"?T O8?I^0^\$'
\$3:P=X(K' M_-4?7.5 P!|3 P|A|9Q/_Z?WL/^%("?? *MX_.\$5C_/&J/KF* P#@ MBI X\$P^LXC GI/V/ "DA! T3:P=X(K' XU1I|U9U9VI