

MINISTRY OF EDUCATION AND SCIENCE OF UKRAINE

Kyiv National University of Trade and Economics

EDUCATIONAL AND PROFESSIONAL PROGRAM

“FINANIAL INTERMEDIATION”

Of the first level of higher education

in speciality 072 Finance, Banking and Insurance

Area of Knowledge 07 Management and Administration

Qualification: Bachelor's degree in Higher Education

Speciality “Finance, Banking and Insurance”

Specialization “Financial intermediation”

**APPROVED BY THE SCIENTIFIC COUNCIL OF
KNUTE**

**Rector _____ /A.A. Mazaraki /
(Protocol № _____ off _____ 2019)**

The educational program is put in action since

_____ 2019

**Rector _____ / A.A. Mazaraki /
(Order № _____ off _____ 2019)**

Kyiv 2019

PREFACE

Developed by a working group consisting of:

1. Avanesova I.A. Associate Professor of the Department of Banking, Candidate of Economic Sciences, Associate Professor, Head of the working group
2. Gerbych L.A. Associate Professor of the Department of Banking, Candidate of Economic Sciences
3. Shulga N.P. Professor of the Department of Banking, Doctor of Economic Sciences, Head of the Department of Banking
4. Snihir L.Ya. Financial Director Deputy of VeiBi Leasing LLC, Candidate of Economic Sciences.
5. Lukyanenko I.G. Doctor of Economic Sciences, professor, Head of the Department of the budget system at the Research Financial Institute
6. Dryuk A.V. Student, member of the Council of student self-government of the Faculty of Finance and Banking
7. Syomash A.V. Head of the Council of student self-government of the Faculty of Finance and Banking

Reviews-references of external stakeholders:

1. Snigir L.Ya. Financial Director Deputy of VeiBi Leasing LLC, Candidate of Economic Sciences
2. Zalyetov O.M. Member of the National Commission that carries out state regulation in the field of financial services markets

1.
Profile of the educational program in the speciality
072 "Finance, Banking and Insurance"
(specialization "Financial intermediation")

1 – General information	
Full name of the Higher education institution and structural subdivision	Kyiv National University of Trade and Economic, Faculty of Finance and Banking, Department of Banking
The degree of higher education and the name of the qualification in the language of the original	Bachelor's Degree in Higher Education specialty "Finance, Banking and Insurance" specialization "Financial mediation"
The official name of the educational program	"Financial intermediation"
Type of diploma and the volume of the educational program	Bachelor's degree, unitary, 240 ECTS credits, term of training –3 years 10 months
Availability of accreditation	Accredited, Accreditation Commission of Ukraine, Ukraine, until 01.07.2019.
Cycle / Level	National Qualifications Framework of Ukraine - level 7, FQ-EHEA – the first cycle, EQF-LLL – level 6
Prerequisites	– full secondary education; – rules for admission to the program are regulated by the Rules of admission to KNUTE
Language (s) of teaching	Ukrainian
The duration of the educational program	By 01.07.2019
Internet address of the permanent description of the educational program	https://www.knteu.kiev.ua/
2 –The purpose of the educational program	
The educational and professional training of a bachelor in financial intermediation in the structure of staffing of the national economy, taking into account the requirements for the socially important qualities and professional competences of a specialist.	
3 - Characteristics of the educational program	
Subject area (branch of knowledge, specialty, specialization (if any))	Branch of Knowledge 07 «Management and Administration» Specialty 072 "Finance, Banking and Insurance" Specialization "Financial intermediation" Object of study and activity: the structure, principles and mechanisms of functioning and development of financial and credit institutions. Disciplines that form the core competencies - 45%, of which: discipline of the general training cycle - 11%, vocational training cycle - 34%. Disciplines for the choice of a higher education applicant - 55%, of which from the general training cycle - 11%, vocational training - 44%.
Program orientation	Educational and professional The program is focused on the preparation of modern, initiative professionals who are able to adapt quickly to the economic environment

	and modify the activities of financial intermediaries.
The main focus of the educational program and specialization	General education in the subject "Management and Administration" - "Finance, Banking and Insurance" Key words: money and credit, financial services, financial institutions, analysis of activity of financial institutions, audit of financial institutions, financial intermediary, financial market, securities market, insurance.
Peculiarities of the program	Organization of independent study and research work of students. Taking into account the specifics of the activities of financial market entities. Practice in financial institutions.
4 – Suitability of graduates for employment and further training	
Suitability for employment	Bachelor in the specialty 072 "Finance, Banking and Insurance" under the educational program "Financial intermediation" can work in the National Commission, which carries out state regulation in the field of financial services markets; National Commission on Securities and Stock Market; financial, brokerage, investment, insurance, consulting (consulting) companies, companies that are professional participants in the financial market, stock, currency, commodity exchanges; banks and so on. The bachelor is able to perform professional work and occupy positions determined by the National Classifier of Ukraine "Classifier of professions DK 003: 2010", in particular: <ul style="list-style-type: none"> - specialist in (exchange operations, keeping register of holders of registered securities, depositary activity, asset management, financial and economic security), specialist-organizer of trading in securities market, broker, dealer, stock broker; - appraiser (expert valuation of property), appraiser-expert, auctioneer (licitator); - inspector (credit, at the exchange office, for organization of collection and transportation of valuables, for the control of execution of orders, for payment of pensions, for the appointment of pensions, for licensing); - bureau (office) employee (audit, auction, accounting, cash register, cost calculation, debt obligations, mortgage and mortgage, investment, credit, valuation, statistics, securities); - controller (pawnshop, savings bank), controller-cashier, controller-auditor; - collector, bookmaker, lender, money lender; - a cashier (in a bank), a money changer, an operation officer (a bank); - assistant (of an accountant-expert, actuary, economist-statistician, mathematician). The graduate may hold other positions according to the professional titles of works that are characterized by special professional competencies.
Further training	The Second-level higher education programs (master's degree), NCF of Ukraine - level 8.
5 – Teaching and evaluation	
Teaching and learning	Auditory and independent work on the basis of a problem-oriented approach with the use of modern educational technologies and

	methods. A combination of lectures, practical classes with the solution of situational tasks and the use of case-methods, business games, training, passing of practice, student-centered learning, self-learning, problem-oriented learning, developing practical skills, skills and forming creative thinking.
Evaluation	Current interrogation, presentation of research work, essays, test tasks, passing of work practices, individual tasks. Final check - exam. Final attestation - qualifying exam.
6 – Program competencies	
Integral competence	The ability to solve complex specialized tasks and practical problems in the field of management and administration of professional activities of a financial intermediary, which involves conducting research and / or implementation of innovations and is characterized by uncertainty of the conditions and requirements for professional, educational or research activity.
General Competences (GC)	<p>GC 1 The ability to exercise their rights and responsibilities as a member of society, to realize the values of a civil (free democratic) society and the need for its sustainable development, the rule of law, human and civil rights and freedoms of a citizen in Ukraine</p> <p>GC 2 The ability to preserve and increase the moral, cultural, scientific values and achievements of society on the basis of understanding of the history and patterns of development of the field of financial intermediation, its place in the general system of knowledge about nature and society and in the development of society, technology and technology, use different types and forms of physical activity for active rest and healthy lifestyle.</p> <p>GC 3 The capability of abstract thinking, analysis, synthesis and application of knowledge in practical situations, in particular, life safeguarding.</p> <p>GC 4 The ability to learn and master modern knowledge, using the ability to plan and manage time.</p> <p>GC 5 The determination and persistence on the tasks and duties taken.</p> <p>GC 6 Knowledge and understanding of the subject area and understanding of professional activity.</p> <p>GC 7 The ability to work in an international context, demonstrating appreciation and respect for diversity and multiculturalism.</p> <p>GC 8 The ability to communicate with representatives of other professional groups of different levels (with experts from other fields of knowledge / types of economic activity) in view of the impact on the activities of financial intermediaries.</p> <p>GC 9 The ability to communicate in the official language and foreign languages using the skills of information and communication technologies.</p> <p>GC10 The ability to identify, put forward and solve problems through interpersonal skills and the ability to make informed decisions.</p>
Professional competence of the specialty (PC)	<p>PC 1 The ability to create skills in the information environment.</p> <p>PC 2 Skills of general language training and mastering of the basics of official and business, scientific styles for ensuring</p>

professional communication at the proper linguistic level.

- PC 3** The strive to create the necessary level of knowledge and acquiring practical skills of professional communication, reading and translation of original foreign language literature in the specialty, writing annotation / essay / business letter, work with commercial documentation.
- PC 4** Skills for the formation of macroeconomic thinking and understanding of the mechanism of functioning of the national economy in the field of financial intermediation.
- PC 5** The ability to form a financial and legal culture that includes awareness of law as the highest regulator of relations between citizens and the state, between a financial intermediary and its clients.
- PC 6** Skills in the formation of historical and economic thinking, knowledge of the development of domestic and foreign financial services markets, understanding trends in the historical evolution of financial thought.
- PC 7** Skills of formation of economic culture of thinking and knowledge of economic and financial relations of society.
- PC 8** Ability to form skills for identification of information danger; determination of the level of individual and collective financial risk; prevention of dangerous financial situations, their prevention; reduction of risk for consumers of financial services; Reducing the negative impact of the financial intermediary.
- PC 9** The ability to develop skills to create safe working conditions for the preservation of health and material values.
- PC 10** Skills of microeconomic research of behavior and interaction of subjects of the financial services market; state regulators; features of the functioning of financial intermediaries.
- PC 11** The ability to form mathematical thinking about the possibilities of forming financial and mathematical problems, writing in the form of a corresponding mathematical model and acquiring the basic practical skills of financial calculations in order to inform the provision of financial services.
- PC 12** The ability to form theoretical knowledge and practical skills of statistical estimation of economic phenomena and processes of social life, master the methods of statistical analysis in order to interpret the business environment of a financial intermediary.
- PC 13** The ability to provide financial services in the financial market.
- PC 14** The ability to use accounting and reporting data when evaluating financial performance of financial service providers.
- PC 15** The ability to apply methodical tools for analyzing the activities of financial intermediaries.

7 – Program Learning Results (PLRs)	
	<p>PLR 1. To reason a solution when providing financial advice, using the ability to be critical and self-critical.</p> <p>PLR 2. To illustrate the effectiveness of financial intermediary services by demonstrating the ability to motivate people and move towards a common goal.</p> <p>PLR 3. To identify, put forward and resolve problems relating to improving the protection of consumers' financial services.</p> <p>PLR 4. To apply the skills of implementing a safe financial activity of a financial intermediary in view of its public benefit.</p> <p>PLR 5. Demonstrate the skills of using information and communication technologies in the field of financial intermediation to secure the provision of financial services.</p> <p>PLR 6. To investigate the demand for financial services at the appropriate level and formulate updated offers of such services.</p> <p>PLR 7. To organize, process and analyze information from different sources to create proposals for new types of financial intermediary's activities.</p> <p>PLR 8. To show the ability to adapt and act in a new situation by supporting the image of a financial intermediary.</p> <p>PLR 9. To generate new ideas based on maintaining a balance between protecting the financial intermediary and its customers.</p> <p>PLR 10. To detect, set forward and resolve issues related to the activities of a financial ombudsman.</p> <p>PLR 11. To make grounded decisions based on an analysis of the financial intermediary's activities.</p> <p>PLR 12. To work in a team using interpersonal skills to support the corporate culture of a financial intermediary.</p> <p>PLR 13. To build communication with representatives of other professional groups at different levels (with experts from other fields of knowledge / kinds of economic activity), observing the codes of virtuous business.</p> <p>PLR 14. To work in an international context, supporting the high profile of a financial intermediary.</p> <p>PLR 15. To develop projects for improving the financial intermediary's activities and managing them.</p> <p>PLR 16. To show initiative and entrepreneurial attitude in preparing information and methodical support for a financial intermediary's activities.</p> <p>PLR 17. To estimate the safety of the financial intermediary in terms of compliance with financial monitoring requirements.</p> <p>PLR 18. To identify and ensure the quality of financial services.</p> <p>PLR 19. To strive to preserve the environment when making decisions regarding financing innovative projects.</p> <p>PLR 20. Виявляти соціально-відповідальні та свідомі дії при обґрунтуванні прийняття управлінських фінансових рішень. To identify socially responsible and conscious actions while substantiating the taking of managerial financial decisions.</p>
8 –Resource provision for the program implementation	
Personnel support	Project group: 4 doctors of sciences, 9 candidates of sciences, 4 of them have the academic rank of an associate professor, 1 senior lecturer.

	<p>The scientific and pedagogical staff involved in the implementation of the educational component of the educational program are employees of Kyiv National University of Trade and Economics, who have a degree and / or an academic title.</p> <p>In order to increase the professional level, all scientific and pedagogical workers undergo, among other things, an onsite training every five years.</p>
Material and technical support	<p>Computer classes;</p> <p>Audiences equipped with interactive whiteboards and projectors;</p> <p>Internet access, Wi-Fi in classrooms.</p>
Information, teaching and methodological support	<p>The access to international econometric databases;</p> <p>Regulatory framework;</p> <p>Methodical provision of disciplines;</p> <p>Tutorials and manuals.</p> <p>The use of the MOODLE training management system and the original developments of the scientific and pedagogical staff.</p>
9 – Academic mobility	
National Credit Mobility	<p>It is envisaged by law and it is expedient when it becomes necessary for students to study (master) fundamentally new courses, disciplines that are not taught in the basic higher education institutions. Provisions on academic mobility have been worked out.</p>
International Credit Mobility	<p>The University has entered into agreements on cooperation between KNUTE and higher education institutions, in which partner exchange and students training are carried out. In addition, international academic mobility is carried out through international programs and projects within the framework of Erasmus +, in particular with the following universities: Krakow University of Economics (Poland, Krakow), Szczecin University (Poland, Szczecin), Audencia Business School (France, Nantes), Grenoble Alpes University (France, Grenoble), Paris-Est Créteil University (France, Paris), University of Central Lancashire (Great Britain, Preston), Hohenheim University (Germany, Stuttgart), Piraeus University of Applied Sciences (Greece, Piraeus), St. Kliment Ohridski University (Bulgaria, Sofia)</p>
Training of foreign applicants for higher education	<p>For foreign students, the discipline "Ukrainian language" is taught for 1-7 semesters with a separate schedule by teachers who completed special training in teaching Ukrainian as a foreign language.</p>

3.1. The list of components of the educational program and their logical consistency

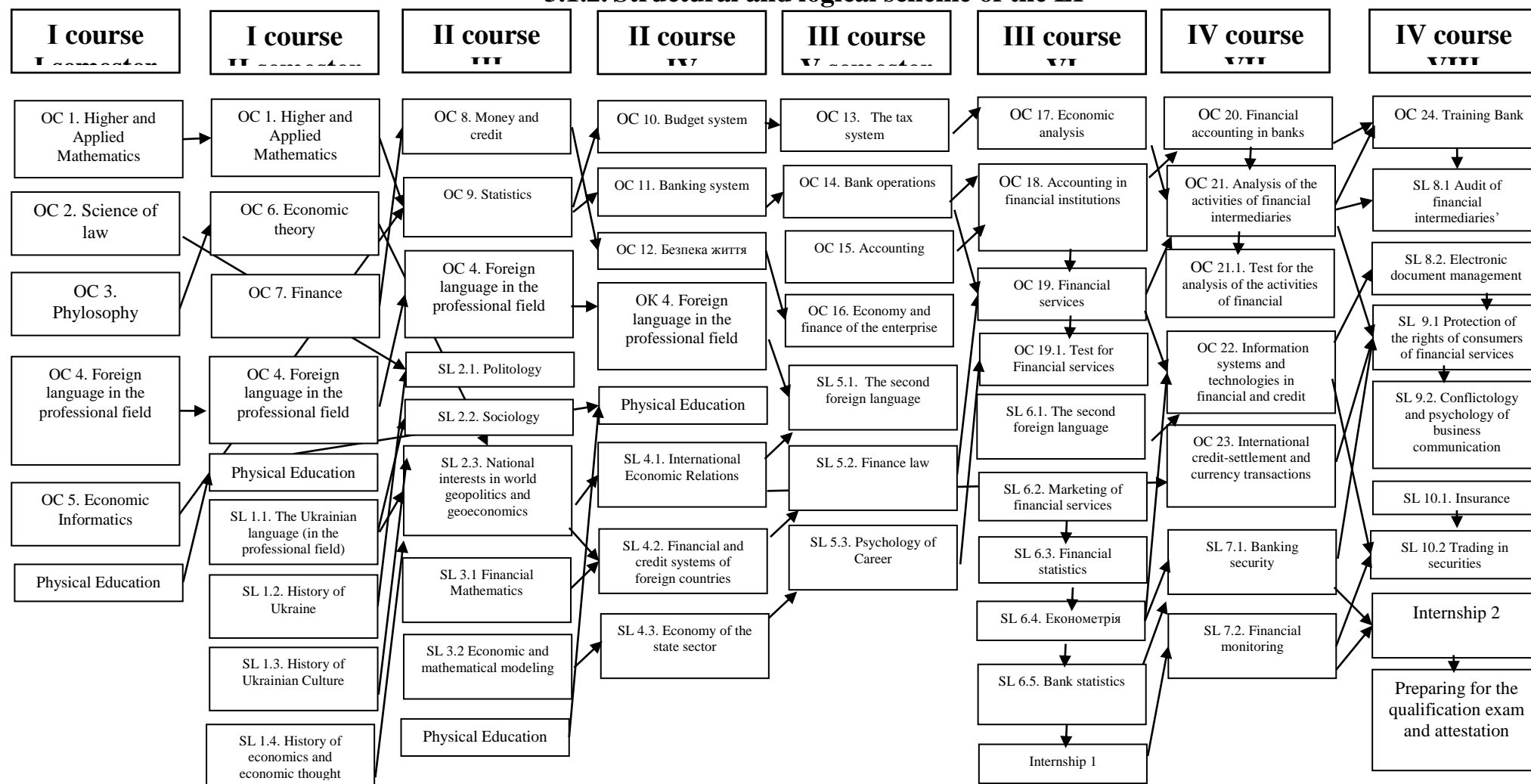
3.1.1. The list of components of EP

Code of a/d	Components of the educational program (academic disciplines, course projects (works), practice, qualification examination)	Number of credits	Form of final control
	2	3	4

Obligatory components of EP			
OC 1.	Higher and Applied Mathematics	12	e/f
OC 2.	Science of Law	6	e/f
OC 3.	Philosophy	6	e/f
OC 4.	Foreign language in the professional field	24	e/f
OC 5.	Economic Informatics	6	e/f
OC 6.	Economic theory	6	e/f
OC 7.	Finances	6	e/f
OC 8.	Money and credit	6	e/f
OC 9.	Statistics	6	e/f
OC 10.	Budget system	6	e/f
OC 11.	Banking system	6	e/f
OC 12.	Safety of life	6	e/f
OC 13.	The tax system	6	e/f
OC 14.	Bank operations	6	e/f
OC 15.	Accounting	6	e/f
OC 16.	Economy and finance of the enterprise	6	e/f
OC 17.	Economic analysis	6	e/f
OC 18.	Accounting in financial institutions	6	e/f
OC 19.	Financial services	6	e/f
OC 19.1	Course paper for financial services		
OC 20.	Financial accounting in banks	6	e/f
OC 21.	Analysis of the activities of financial intermediaries	6	e/f
OC 21.1.	Course paper for analysis of the activities of financial intermediaries		
OC 22.	Information systems and technologies in financial and credit institutions	6	e/f
OC 23.	International credit-settlement and currency transactions	6	e/f
OC 24	Training Bank	6	e/f
	Physical Education		Credit
Total of the required components:		165	
Selective components of the EP			
SL1.1.	The Ukrainian language (in the professional field)	6	e/f
SL 1.2.	History of Ukraine	6	e/f
SL 1.3.	History of Ukrainian Culture	6	e/f
SL 1.4.	History of Economics and Economic Thought	6	e/f
SL 2.1.	Politology	6	e/f
SL 2.2.	Sociology	6	e/f
SL 2.3.	National interests in the world geopolitics and geoeconomics	6	e/f
SL 3.1.	Financial Mathematics	6	e/f
SL 3.2.	Економіко-математичне моделювання Economic and mathematical modeling	6	e/f
SL 4.1.	International Economic Relations	6	e/f
SL 4.2.	Financial and credit systems of foreign countries	6	e/f
SL 4.3.	Public sector economy	6	e/f
SL 5.1.	The second foreign language	6	e/f
SL 5.2.	Finance law	6	e/f

SL 5.3.	Psychology of Career	6	e/f
SL 6.1.	The second foreign language	6	e/f
SL 6.2.	Marketing of financial services	6	e/f
SL 6.3.	Financial statistics	6	e/f
SL 6.4.	Econometrics	6	e/f
SL 6.5.	Banking statistics	6	e/f
SL 7.1.	Banking security	6	e/f
SL 7.2.	Financial monitoring	6	e/f
SL 8.1.	Audit of financial intermediaries' activities	6	e/f
SL 8.2.	Electronic document flow	6	e/f
SL 9.1.	Protection of the rights of consumers of financial services	6	e/f
SL 9.2.	Conflictology and psychology of business communication	6	e/f
SL 10.1.	Insurance	6	e/f
SL 10.2.	Trading in securities	6	e/f
Total of selective components:		60	
Practical training			
Work practice 1		6	
Work practice 2		6	
Total		12	
Attestation			
Preparation for a qualification exam and attestation		3	
OVERALL VOLUME OF THE EDUCATIONAL PROGRAM		240	

3.1.2. Structural and logical scheme of the EP



3.3. Form of attestation of applicants for higher education

Attestation of graduates of the educational program "Financial mediation" of the specialty 072 "Finance, banking and insurance" is carried out in the form of a qualifying examination and ends with the issuance of the document of a standard sample on awarding a bachelor's degree with a degree in higher education "Bachelor" specialty "Finance, Banking and insurance", specialization "Financial intermediation".

The attestation is carried out openly and publicly.

3.4. Matrix of compliance of program competencies with the educational program components

Table 1.

	EC 1	EC 2	EC 3	EC 4	EC 5	EC 6	EC 7	EC 8	EC 9	EC 10	EC 11	EC 12	EC 13	EC 14	EC 15	EC 16	EC 17	EC 18	EC 19	EC 20	EC 21	EC 22	EC 23	EC 24	
GC 1		•				•	•			•	•		•			•					•				
GC 2			•			•	•	•											•		•	•			
GC 3	•		•		•	•	•	•	•			•		•	•		•	•	•	•	•		•	•	
GC 4	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•				•	•	•		•	•	•
GC 5	•		•	•	•			•	•	•	•	•	•			•			•			•	•	•	
GC 6		•		•							•														
GC 7	•		•	•	•			•	•	•	•	•	•			•			•			•	•	•	
GC 8	•		•	•	•			•	•	•	•	•	•			•			•			•	•	•	
GC 9			•			•	•	•											•		•	•			
GC 10		•				•	•			•	•		•			•					•				
PC 1	•			•	•							•			•	•		•		•		•		•	
PC 2		•	•	•			•	•		•	•		•					•		•					
PC 3				•			•	•		•	•		•		•			•		•					
PC 4		•				•	•	•		•	•		•										•		

PC 5			•			•	•	•		•	•		•					•		•			•
PC 6				•			•	•			•											•	
PC 7			•	•		•	•	•		•	•		•			•	•					•	•
PC 8		•		•	•			•	•		•	•						•			•	•	•
PC 9		•			•					•		•	•	•	•	•			•	•	•		•
PC 10								•	•	•		•								•	•		
PC 11	•			•	•					•	•								•		•		
PC 12	•			•						•								•		•	•		
PC 13		•			•					•		•	•	•	•	•			•	•	•		•
PC 14	•			•						•								•		•	•		
PC 15			•	•		•	•	•		•	•		•			•	•					•	

Table 2.

	SL 1.1	SL 1.2	SL 1.3	SL 1.4	SL 2.1	SL 2.2	SL 2.3	SL 3.1	SL 3.2	SL 4.1	SL 4.2	SL 4.3	SL 4.4	SL 5.1	SL 5.2	SL 5.3	SL 6.1	SL 6.2	SL 6.3	SL 6.4	SL 6.5	SL 7.1	SL 7.2	SL 8.1	SL 8.2	SL 9.1	SL 9.2	SL 10.1	SL 10.2	
GC1	•	•	•	•	•	•	•			•		•			•	•						•	•	•		•	•	•	•	
GC 2	•	•	•	•	•		•			•				•	•								•	•	•		•	•	•	•
GC 3				•	•		•	•	•		•						•	•	•	•	•			•	•	•			•	•
GC 4				•	•			•	•			•	•									•		•	•	•				•
GC 5	•	•	•	•	•				•	•	•	•	•	•		•	•					•	•			•	•			
GC 6				•	•		•	•	•		•		•				•	•	•	•	•			•	•	•			•	•
GC 7		•		•	•	•		•					•		•								•	•	•		•	•		
GC 8	•	•	•	•	•				•	•	•	•	•	•			•	•	•	•	•	•	•		•	•	•			
GC 9					•		•		•				•			•	•	•	•	•	•	•	•		•	•	•		•	•
GC 10	•	•	•	•	•	•	•			•		•			•	•							•	•	•	•	•	•	•	•
PC 1					•							•	•									•	•		•	•				
PC 2	•	•	•	•		•				•		•	•	•	•	•						•		•			•	•		•

PC 3	•	•	•	•		•						•	•						•		•			•		•
PC 4	•	•	•	•	•			•	•	•	•	•	•						•	•	•			•		•
PC 5			•	•	•		•			•	•	•	•							•	•				•	•
PC 6	•	•		•						•		•	•						•		•					•
PC 7	•		•	•						•	•	•	•	•					•		•				•	•
PC 8				•		•		•			•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
PC 9				•		•		•		•		•	•	•					•		•	•	•	•	•	•
PC 10			•	•	•	•		•			•		•							•	•				•	•
PC 11	•			•	•		•	•			•			•	•	•	•	•	•			•	•			•
PC 12	•			•	•		•	•			•			•	•			•	•			•				•
PC 13	•	•		•						•		•	•						•		•					•
PC 14	•		•	•						•	•	•	•						•		•				•	•
PC 15				•		•		•			•			•	•	•	•	•	•			•	•	•		•

**3.5. Matrix of program training results (PTR)
relevant components of the educational program**

Table 1.

	EC 1	EC 2	EC 3	EC 4	EC 5	EC 6	EC 7	EC 8	EC 9	EC 10	EC 11	EC 12	EC 13	EC 14	EC 15	EC 16	EC 17	EC 18	EC 19	EC 20	EC 21	EC 22	EC 23	EC 24	
PTR 1	•	•	•	•	•		•	•		•	•		•	•		•	•	•	•	•	•	•	•	•	•
PTR 2			•			•		•	•	•	•		•		•			•	•	•	•	•	•		
PTR 3		•				•		•		•	•								•	•		•			
PTR 4					•		•	•		•		•	•						•	•			•		
PTR 5					•			•				•							•		•		•		
PTR 6	•			•	•	•	•	•	•										•	•		•			

PTR 7				•	•				•							•		•		•		
PTR 8			•	•					•	•					•		•		•		•	
PTR 9				•				•	•									•		•		
PTR 10		•		•			•	•		•	•		•					•		•		•
PTR 11	•				•				•								•		•	•		
PTR 12		•	•	•										•			•	•	•		•	•
PTR 13		•	•	•		•		•		•	•		•			•		•		•		•
PTR 14		•	•	•	•	•	•	•										•		•		
PTR 15	•	•					•	•	•								•		•	•		
PTR 16		•			•				•				•					•		•	•	
PTR 17	•	•		•					•	•	•		•	•				•		•		•
PTR 18			•		•			•										•		•		•
PTR 19		•		•			•	•		•	•		•		•	•		•		•		•
PTR 20		•		•			•	•		•	•	•	•		•	•		•		•	•	•

Table 2.

	SL 1.1	SL 1.2	SL 1.3	SL 1.4	SL 2.1	SL 2.2	SL 2.3	SL 3.1	SL 3.2	SL 4.1	SL 4.2	SL 4.3	SL 4.4	SL 5.1	SL 5.2	SL 5.3	SL 6.1	SL 6.2	SL 6.3	SL 6.4	SL 6.5	SL 7.1	SL 7.2	SL 8.1	SL 8.2	SL 9.1	SL 9.2	SL 10.1	SL 10.2		
PTR 1	•		•	•	•		•					•	•	•		•	•					•	•	•	•	•	•		•	•	
PTR 2			•	•	•		•	•	•		•	•			•	•							•		•		•	•	•		•
PTR 3							•				•	•				•	•						•		•		•	•		•	
PTR 4					•	•	•			•	•	•			•		•	•					•	•	•	•	•	•	•		•
PTR 5					•				•								•						•			•	•	•			
PTR 6	•								•				•									•		•		•	•	•		•	•
PTR 7				•					•				•					•	•	•	•	•				•	•		•	•	

PTR 8		•	•	•	•					•	•		•	•	•	•					•					•			
PTR 9				•	•				•	•	•		•	•							•	•				•		•	
PTR 10				•			•			•	•	•	•	•		•	•				•	•	•	•		•		•	•
PTR 11					•	•	•		•							•								•	•			•	
PTR 12		•	•	•									•	•	•						•	•				•	•		
PTR 13	•				•	•	•			•		•	•	•	•						•	•		•		•	•		
PTR 14	•				•	•	•			•	•		•								•	•	•	•	•	•	•		•
PTR 15								•	•		•						•	•	•			•						•	•
PTR 16	•															•	•	•	•						•			•	
PTR 17								•		•	•	•		•	•	•					•	•				•	•	•	
PTR 18	•		•		•		•		•					•		•							•	•		•			
PTR 19		•	•	•	•	•	•		•	•			•	•		•					•	•	•	•		•			•
PTR 20		•	•	•	•	•	•		•	•	•	•	•	•		•					•	•	•	•		•		•	•

