

3. Educational Programme.

The Head of the Project Group (guarantor of the educational programme) - O.E. Erkes, Associate Professor, Candidate of Economic Sciences, Associate Professor of Banking.

3.1. Profile of the Educational Programme "Financial Mediation" in Specialty 072 "Finance, Banking and Insurance" (Specialization "Financial Mediation")

1 – General Information	
Full name of the IHE and its structural subdivision	Kyiv National University of Trade and Economics, Faculty of Finance and Accounting, Department of Banking
Higher education degree and title of qualification in the original language	Higher education bachelor's degree specialty "Finance, Banking and Insurance" specialization "Financial Intermediation"
The official name of the educational programme	"Financial Mediation"
Type of diploma and scope of educational programme	Bachelor's degree, single, 240 ECTS credits, study period: 3 years 10 months
Availability of accreditation	Accredited, Accreditation Commission of Ukraine, until July 1, 2029.
Course/ Level	NFQ of Ukraine- 6 level, FQ-EHEA – 1 st circuit, EQF-LLL – 6 level
Preconditions	– complete general secondary education, – rules of admission to the program are regulated by the Rules of admission to KNUTE
Language (s) of instruction	Ukrainian
Term of the educational programme	Until July 1, 2025
Internet address of the permanent placement of the	https://knute.edu.ua

description of the educational programme	
2 – The Purpose of the Educational Programme	
Training of highly qualified specialists with in-depth knowledge, skills and abilities in the field of financial intermediaries, who are well versed in economic and financial theory, can systematically analyze the micro- and macroeconomic environment, have the ability to make sound management decisions in conditions of uncertainty and increased risks using the necessary tools and information technology, can develop strategic and tactical programs for the development of financial intermediaries and implement various types of financial services.	
3 - Characteristics of the Educational Programme	
Subject area (field of knowledge, specialty, specialization (if available))	Field of knowledge 07 "Management and Administration" Specialty 072 "Finance, Banking and Insurance" Specialization "Financial Intermediation"
Orientation of the educational programme	The program is focused on training modern, proactive and capable of rapid adaptation in the economic environment professionals.
The main focus of the educational programme and specialization	Special education in the field of knowledge "Management and Administration" in "Finance, Banking and Insurance". Keywords: money and credit, financial services, financial institutions, analysis of financial institutions, audit of financial institutions, financial intermediary, financial market, protection of the rights of consumers of financial services.
Features of the programme	Organization of independent studying and research work of students. Taking into account the specifics of the activities of financial services market entities. Industrial practice in financial institutions.
4 – Suitability of Graduates for Employment and Further Study	

Suitability for employment

- The graduate can work in the National Commission on Securities and Stock Market, the National Bank of Ukraine, financial, brokerage, investment, insurance, consulting companies, the companies which are the professional participants in the financial market, stock, currency, commodity exchanges, banks and more. The graduate is able to perform professional work and hold positions defined by the National Classification of Ukraine "Classifier of professions GC 003: 2010", in particular:

- a specialist in (exchange operations, maintaining the register of owners of registered securities, depository activities, asset management, financial and economic security), specialist-organizer of trade in the securities market, broker, dealer, stockbroker;
- appraiser (expert appraisal of property), appraiser-expert, auctioneer (tender administrator);
- inspector (credit, exchange office, organization of collection and transportation of valuables, control over the execution of orders, payment of pensions, appointment of pensions, licensing);
- office employee (audit, auction, accounting, cash desk, cost calculation, debt obligations, collateral and mortgage, investments, credit, valuation, statistics, securities);
- controller (pawnshop, savings bank), controller-cashier, controller-auditor,
- collector, bookmaker, creditor, moneylender;
- cashier (in the bank), money changer, operator (bank);
- assistant (accountant-expert, actuary, economist-statistician, mathematician)

The graduate may hold other positions in accordance with the professional titles of works characterized by special professional competencies.

Further training	Education according to the programs of the second level of higher education (master's degree), NRC of Ukraine - 7 level.
5 – Teaching and Assessment	
Teaching and studying	Classroom and independent work on the basis of problem-oriented approach using modern educational technologies and methods. A combination of lectures, practical classes with the solution of situational problems and the use of case methods, business games, trainings, internships, student-centered learning, self-study, problem-oriented learning that develop practical skills, abilities and form creative thinking.
Assessment	According to the Regulations on the organization of the educational process of students and the Regulations on the evaluation of learning outcomes of students and graduate students. Current survey, presentation of research work, essays, test tasks, internships, individual tasks. Final control - exam. Final certification - qualifying exam.
6 – Programme Competencies	
Integral competence	Ability to solve complex specialized tasks and practical problems in the course of professional activity in the field of finance, banking and insurance or in the learning process, which involves the use of certain methods and provisions of financial science and is characterized by uncertainty and the need to consider a set of requirements for professional and educational activities
General competencies	GC01. Ability to abstract thinking, analysis and synthesis GC02. Ability to apply knowledge in practical situations GC 03. Ability to plan and manage time GC 04. Ability to communicate in a foreign language. GC 05. Skills of information and communication technologies. GC 06. Ability to conduct research at the appropriate level

	<p>GC07. Ability to learn and master modern knowledge.</p> <p>GC08. Ability to search, process and analyze information from various sources.</p> <p>GC09. The ability to be critical and self-critical.</p> <p>GC10. Ability to work in a team.</p> <p>GC11. Ability to communicate with representatives of other professions or groups of different levels (with experts from other fields of knowledge / types of economic activity).</p> <p>GC12. Ability to work autonomously.</p> <p>GC13. The ability to exercise their rights and responsibilities as a member of society, to realize the values of civil (free democratic) society and the need for its sustainable development, the rule of law, human and civil rights and freedoms in Ukraine.</p> <p>GC14. Ability to preserve and multiply moral, cultural, scientific values and achievements of society based on understanding the history and patterns of development of the subject area, 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 active recreation and a healthy lifestyle.</p>
<p>Special (professional, subject) competencies</p>	<p>SC01. Ability to study trends in economic development using the tools of macro- and microeconomic analysis, to assess current economic phenomena.</p> <p>SC02. Understanding the features of modern world and national financial systems and their structure.</p> <p>SC03. Ability to diagnose the state of financial systems (public finance, including budget and tax systems, business finance, household finance, financial markets, banking system and insurance).</p> <p>SC04. Ability to apply economic and mathematical methods and models to solve financial problems.</p> <p>SC05. Ability to apply knowledge of legislation in</p>

	<p>the field of monetary, fiscal and financial market regulation.</p> <p>SC06. Ability to use modern information and software to obtain and process data in the field of finance, banking and insurance.</p> <p>SC07. Ability to draw reports and analyze financial statements.</p> <p>SC08. Ability to perform control functions in the field of finance, banking and insurance.</p> <p>SC09. Ability to communicate effectively.</p> <p>SC10. Ability to identify, justify and take responsibility for professional decisions.</p> <p>SC11. Ability to maintain the appropriate level of knowledge and constantly improve their training.</p> <p>SC12. Ability to identify key issues that arise in the process of financial intermediaries and to offer management decisions.</p> <p>SC13. Ability to apply analytical and methodological tools for evaluating, controlling and monitoring the activities of financial intermediaries.</p> <p>SC14. Ability to model different options for financial services and develop proposals for their practical implementation in the activities of domestic financial institutions.</p>
7 – Programme Learning Outcomes	
	<p>PLO01. Know and understand the economic categories, laws, causal and functional relationships that exist between processes and phenomena at different levels of economic systems.</p> <p>PLO02. Know and understand the theoretical foundations and principles of financial science, features of financial systems.</p> <p>PLO03. To determine the features of the functioning of modern world and national financial systems and their structure.</p> <p>PLO04. Know the mechanism of functioning of public finances, including budget and tax systems, business finance, household finance, financial markets, banking and insurance.</p>

PLO05. Have methodological tools for diagnosing the state of financial systems (public finance, including budget and tax systems, business finance, household finance, financial markets, banking system and insurance).

PLO06. Apply appropriate economic and mathematical methods and models to solve financial problems.

PLO07. Understand the principles, methods and tools of state and market regulation of activities in the field of finance, banking and insurance.

PLO08. Apply specialized information systems, modern financial technologies and software products.

PLO09. Form and analyze financial statements and correctly interpret the information obtained.

PLO10. Identify sources and understand the methodology for determining and methods of obtaining economic data, collect and analyze the necessary financial information, calculate indicators that characterize the state of financial systems.

PLO11. Have methodological tools for exercising control functions in the field of finance, banking and insurance.

PLO12. Use professional reasoning to convey information, ideas, problems and ways to solve them to professionals and non-specialists in the financial field.

PLO13. Have general scientific and special methods of studying financial processes.

PLO14. Be able to think abstractly, apply analysis and synthesis to identify key characteristics of financial systems, as well as the behavior of their subjects.

PLO15. Communicate orally and in writing in a foreign language in professional activities.

PLO16. Apply the acquired theoretical knowledge to solve practical problems and meaningfully interpret the results.

PLO17. Identify and plan opportunities for

	<p>personal professional development.</p> <p>PLO18. Demonstrate basic skills of creative and critical thinking in research and professional communication.</p> <p>PLO19. Demonstrate skills of independent work, flexible thinking, openness to new knowledge.</p> <p>PLO20. Perform functional responsibilities in the group, offer sound financial solutions.</p> <p>PLO21. Understand the requirements for activities in the specialty, due to the need to ensure sustainable development of Ukraine, its strengthening as a democratic, social, legal state.</p> <p>PLO22. Know the rights and responsibilities as a member of society, understand the values of a free democratic society, the rule of law, human and civil rights and freedoms in Ukraine.</p> <p>PLO23. Identify achievements and identify the values of society based on understanding the place of the subject area in the general system of knowledge, use different types and forms of physical activity to lead a healthy lifestyle.</p> <p>PLO24. Be able to develop options for management decisions based on identified problems that arise in the activities of the financial intermediary.</p> <p>PLO25. Evaluate, control and monitor the activities of the financial intermediary.</p> <p>PLO26. Model and implement in practice various types of financial services.</p> <p>.</p>
8 – Resource Support for Programme Implementation	
Staffing	<p>The scientific and pedagogical staff involved in the implementation of the educational component of the educational program are employees of the Kyiv National University of Trade and Economics, who have a degree, academic title, professional knowledge and professional skills.</p> <p>In order to improve the professional level, all scientific and pedagogical workers undergo internships once every five years, including</p>

	The participation of practitioners in the teaching of disciplines of the training cycle is possible.
Technical support	Computer classes; Classrooms equipped with interactive whiteboards and projectors; Internet access, Wi-Fi in classrooms.
Information and educational and methodical support	Access to international econometric databases, Regulatory framework; Methodological support of disciplines; Monographic literature, textbooks and manuals; Using the Learning Management System "MOODLE» and author's developments of scientific and pedagogical workers.
9 – Academic Mobility	
National credit mobility	It is provided by the legislation and is expedient when there is a need for studying (mastering) by students of fundamentally new courses, disciplines which are not taught in basic HEI. Regulations on academic mobility have been developed.
International credit mobility	The University has concluded agreements on cooperation between KNUTE and higher education institutions, within which partner exchange and training of students is carried out. In addition, international academic mobility is carried out under Erasmus + International programmes and projects, in particular with the following universities: Krakow University of Economics (Poland, Krakow), University of Szczecin (Poland, Szczecin), Audencia Business School (France) , Nantes), University of Grenoble Alps (France, Grenoble), University of Paris Est Creteil (France, Paris), University of Central Lancashire (UK, Preston), University of Hohenheim (Germany, Stuttgart), Piraeus University of Applied Sciences (Greece, Piraeus), University. Clement of Ohrid (Bulgaria, Sofia).
Training of foreign applicants for higher education	For foreign students, the discipline "Ukrainian language" is taught for 1-7 semesters with a separate schedule by teachers who have completed special training in teaching Ukrainian as a foreign language.

3.2. The list of components of the educational-professional program and their logical sequence

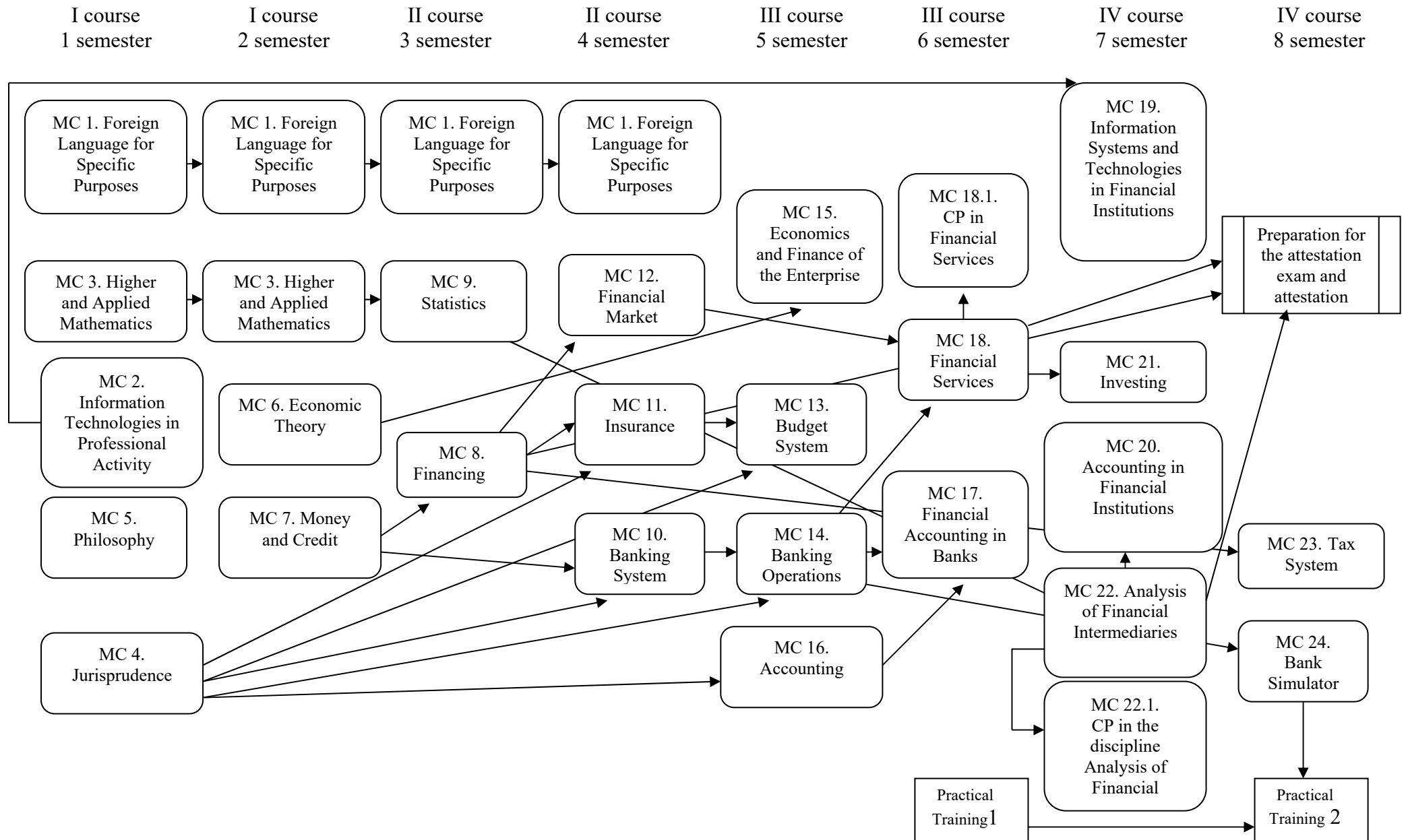
3.2.1. List of EP components

Code	Components of the educational program (academic disciplines, course projects (works), practices, qualifying exam, final qualifying work)	Number of credits
Mandatory EP components		
MC 1.	Foreign Language for Specific Purposes	24
MC 2.	Information Technologies in Professional Activity	6
MC 3.	Higher and Applied Mathematics	12
MC 4.	Jurisprudence	6
MC 5.	Philosophy	6
MC 6.	Economic Theory	6
MC 7.	Money and Credit	6
MC 8.	Finance	6
MC 9.	Statistics	6
MC 10.	Banking System	6
MC 11.	Insurance	6
MC 12.	Financial Market	6
MC 13.	Budget System	6
MC 14.	Banking Operations	6
MC 15.	Economics and Finance of the Enterprise	6
MC 16.	Accounting	6
MC 17.	Financial Accounting in Banks	6
MC 18.	Financial Services	6
MC 18.1.	CP in Financial Services	6
MC 19.	Information Systems and Technologies in Financial Institutions	6
MC 20.	Accounting in Financial Institutions	6
MC 21.	Investing	6
MC 22.	Analysis of Financial Intermediaries	6
MC 22.1.	CP in the discipline Analysis of Financial Intermediaries	6
MC 23.	Tax System	6
MC 24.	Bank Simulator	3
The total amount of mandatory components:		165
Selective components of EP		
SC 1.	Audit of Financial INTERMEDIARIES	6
SC 2.	Banking Law	6
SC 3.	Banking Statistics	6
SC 4.	Security of Life	6
SC 5.	Security of Information Systems and Networks	6
SC 6.	Business Planning	6
SC 7.	Business Law	6
SC 8.	Electronic Document Management	6
SC 9.	Ecology	6
SC 10.	Economic Analysis	6
SC 11.	Economy of Ukraine	6

Code	Components of the educational program (academic disciplines, course projects (works), practices, qualifying exam, final qualifying work)	Number of credits
SC 12.	Economic and Mathematical modeling	6
SC 13.	Econometrics	6
SC 14.	Protection of Financial Services Consumers' Rights	6
SC 15.	Mortgage Market	6
SC 16.	History of Ukrainian Culture	6
SC 17.	Conflictology and Psychology of Business communication	6
SC 18.	Leasing	6
SC 19.	Logic	6
SC 20.	Marketing	6
SC 21.	Financial Services Marketing	6
SC 22.	Management	6
SC 23.	International Credit and Currency Transactions	6
SC 24.	International Economic Relations	6
SC 25.	International Economic Activity of Ukraine	6
SC 26.	National Interests in World Geopolitics and Geoeconomics	6
SC 27.	Assessment of Bank Loan Collateral	6
SC 28.	Payment Systems	6
SC 29.	Psychology	6
SC 30.	Political Science	6
SC 31.	Religious Studies	6
SC 32.	World Culture	6
SC 33.	Sociology	6
SC 34.	Probability Theory and Mathematical Statistics	6
SC 35.	Securities Trading	6
SC 36.	Ukrainian Language (for professional purposes)	6
SC 37.	Financial Mathematics	6
SC 38.	Financial Statistics	6
SC 39.	Financial and Credit Systems of Foreign Countries	6
SC 40.	Financial Monitoring	6
SC 41.	Financial Law	6
SC 42.	WEB-design and WEB-programming	6
The total amount of selective components:		60
Practical Training		
Production Practice 1		6
Production Practice 2		6
Total		12
Certification		
Preparation for the attestation exam and attestation		3
Total		3
TOTAL AMOUNT OF THE EDUCATIONAL PROGRAM		240

For all components of the educational program, the form of final control is an exam.

3.2.2. Structural and logical scheme of the educational program



3.3. Form of certification of applicants for higher education

Certification of bachelors in finance, banking and insurance is carried out in the form of a qualifying examination.

The qualification exam in the specialty verifies the achievement of learning outcomes defined by the Standard of Higher Education and the Educational Program.

3.4. Matrix of correspondence of program competencies to the mandatory components of the educational program

Components/ competences	MC1	MC2	MC3	MC4	MC5	MC6	MC7	MC8	MC9	MC10	MC11	MC12	MC13	MC14	MC15	MC16	MC17	MC18	MC18.1	MC19	MC20	MC21	MC22	MC22.1	MC23	MC24
GC01		+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+		+	+	+	+	+	+
GC02		+	+	+		+	+	+	+	+	+	+	+	+	+	+		+				+	+	+	+	+
GC03		+			+		+	+		+		+	+	+	+	+	+	+		+	+				+	+
GC04	+													+			+	+			+					+
GC05		+	+				+	+	+	+	+	+	+	+	+	+	+	+		+	+	+	+	+	+	+
GC06	+	+	+		+	+	+	+	+	+	+	+	+	+	+	+	+	+		+	+	+	+	+	+	+
GC07	+			+	+		+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
GC08	+	+					+	+	+	+	+	+	+	+	+	+	+	+		+	+	+	+	+	+	+
GC09				+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
GC10	+									+	+	+	+	+	+	+	+	+	+	+	+				+	+
GC11	+					+	+	+		+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
GC12			+				+	+			+	+		+			+	+	+	+	+		+	+		+
GC13				+	+			+		+	+	+	+	+			+	+		+	+				+	+
GC14					+	+	+	+		+	+	+	+	+	+		+	+		+	+				+	+
CK01						+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
CK02	+						+	+		+	+	+	+	+			+	+	+	+	+	+			+	+
CK03							+	+	+	+	+	+	+	+			+	+	+	+	+	+	+	+	+	+
CK04		+	+						+			+		+	+		+	+		+	+		+	+		+
CK05							+	+		+	+	+	+	+	+	+	+	+		+	+	+			+	+
CK06		+	+				+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
CK07			+							+		+		+	+	+	+	+	+	+	+		+	+	+	+
CK08							+			+	+	+	+	+	+	+	+	+	+	+	+		+	+	+	+
CK09	+	+	+	+	+		+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
CK10				+	+		+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+			+	+
CK11	+			+			+	+		+	+	+	+	+	+	+	+	+	+	+	+	+			+	+
CK12																	+	+	+		+		+	+		+
CK13																	+	+	+		+		+	+		+
CK14																	+	+					+	+		+

3.5. Matrix of correspondence of programme competencies to selective components of the educational programme

Components/ competencies	SC1	SC2	SC3	SC4	SC5	SC6	SC7	SC8	SC9	SC10	SC11	SC12	SC13	SC14	SC15	SC16	SC17	SC18	SC19	SC20	SC21	SC22	SC23	SC24	SC25	SC26	SC27	SC28	SC29	SC30			SC31	SC32	SC33	SC34	SC35	SC36	SC37	SC38	SC39	SC40	SC41	SC42							
GC01	+	+	+			+				+		+	+		+		+	+						+		+	+	+								+					+	+		+							
GC 02	+	+				+	+	+						+	+		+	+			+	+				+		+	+							+		+	+	+		+	+	+	+						
GC 03	+	+				+									+		+	+				+						+			+											+	+		+						
GC 04	+																				+	+							+												+		+		+						
GC 05	+				+		+	+							+				+				+					+					+										+			+					
GC 06			+							+			+						+							+																+	+	+		+					
GC 07		+							+						+			+	+		+	+	+			+	+			+												+	+	+	+	+	+				
GC 08		+				+			+		+					+	+	+	+		+	+	+			+	+			+	+									+				+	+	+	+	+			
GC 09	+	+				+											+	+	+		+	+	+					+	+														+	+	+	+	+	+			
GC 10	+		+			+				+			+		+				+				+						+														+	+	+	+	+	+			
GC 11	+													+						+	+							+														+	+	+	+	+	+				
GC 12	+	+													+							+							+													+	+	+	+	+	+				
GC 13		+					+		+					+		+	+	+							+	+			+				+		+								+	+	+	+	+	+			
GC 14		+	+	+					+	+			+				+	+	+		+	+				+	+			+													+	+	+	+	+	+			
SC01						+					+				+		+	+						+	+	+			+														+	+	+	+	+	+			
SC 02																			+	+			+	+	+					+														+	+	+	+	+	+		
SC 03			+							+			+	+	+								+		+	+												+				+	+	+	+	+	+	+			
SC 04			+							+		+	+	+	+			+				+															+						+	+	+	+	+	+			
SC 05			+		+		+			+			+		+			+																																	
SC 06	+		+		+	+	+	+		+			+											+					+	+																				+	
SC 07	+					+													+										+																+	+	+	+	+	+	
SC 08	+																												+																+	+	+	+	+	+	
SC 09	+	+				+									+		+	+		+	+	+							+	+												+			+	+	+	+	+	+	
SC 10	+		+			+				+			+		+										+		+		+	+									+						+	+	+	+	+	+	
SC 11	+		+							+			+	+	+							+							+			+												+	+	+	+	+	+	+	
SC 12	+													+	+														+															+	+	+	+	+	+	+	
SC 13	+													+	+														+																+	+	+	+	+	+	
SC 14	+													+	+														+																	+	+	+	+	+	+

**3.6. Matrix for providing programme learning outcomes
with relevant compulsory components of the educational programme**

components / PLO	CC1	CC2	CC3	CC4	CC5	CC6	CC7	CC8	CC9	CC10	CC11	CC12	CC13	CC14	CC15	CC16	CC17	CC18	CC18.1	CC19	CC20	CC21	CC22	CC22.1	CC23	CC24		
PLO01						+	+	+	+	+	+	+	+	+	+	+	+	+			+	+	+		+			
PLO 02						+	+	+		+	+	+	+		+							+				+		
PLO 03						+	+	+		+	+	+	+										+				+	
PLO 04						+	+	+		+	+	+	+		+												+	
PLO 05			+				+	+	+	+	+	+	+	+	+	+			+					+	+	+	+	
PLO 06		+	+						+			+		+	+	+	+	+				+		+	+			
PLO 07						+	+	+		+	+	+	+	+	+	+	+	+	+			+	+			+	+	+
PLO 08		+					+	+	+	+	+	+	+	+	+	+	+	+	+		+	+	+	+		+	+	+
PLO 09										+		+	+		+	+	+	+	+	+		+		+	+	+		
PLO 10							+	+	+	+	+	+	+	+	+	+	+	+	+			+	+	+	+	+	+	
PLO 11										+	+	+	+	+	+	+	+	+	+			+	+	+	+	+	+	+
PLO 12	+					+	+	+		+	+	+	+	+	+	+	+	+	+				+		+	+	+	+
PLO 13			+			+			+					+	+	+	+	+	+		+			+	+		+	+
PLO 14			+		+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+		+	+	+	+	+	+	+
PLO 15	+													+				+										
PLO 16		+	+	+		+	+	+	+	+	+	+	+	+	+	+	+	+	+		+	+	+	+	+	+	+	+
PLO 17				+			+	+		+	+	+	+	+	+	+	+	+	+		+	+	+	+		+	+	+
PLO 18	+				+	+	+	+	+	+	+	+	+		+	+	+	+	+	+		+		+	+	+	+	+
PLO 19	+	+		+	+		+	+	+	+	+	+	+	+	+	+	+	+	+	+		+	+	+	+	+	+	+
PLO 20							+	+	+	+	+	+	+	+	+	+	+	+	+		+	+	+	+		+	+	+
PLO 21				+		+	+			+	+	+	+		+								+				+	
PLO 22				+	+																							
PLO 23					+	+	+	+		+	+		+	+	+				+								+	
PLO 24										+	+							+		+		+		+	+		+	+
PLO 25																	+		+		+		+	+			+	+
PLO 26																		+	+					+	+			

3.7. Matrix for providing programme learning outcomes with appropriate selective components of the educational programme

Componenbts/ PLO	SC1	SC2	SC3	SC4	SC5	SC6	SC7	SC8	SC9	SC10	SC11	SC12	SC13	SC14	SC15	SC16	SC17	SC18	SC19	SC20	SC21	SC22	SC23	SC24	SC25	SC26	SC27	SC28	SC29	SC30	SC31	SC32	SC33	SC34	SC35	SC36	SC37	SC38	SC39	SC40	SC41	SC42					
PLO01											+				+			+						+																		+					
PLO 02																+		+						+																		+					
PLO 03																			+		+	+		+		+																+					
PLO 04				+											+	+								+						+							+										
PLO 05			+			+				+	+		+		+				+																												
PLO 06												+				+			+																+			+									
PLO 07					+		+								+	+			+											+											+						
PLO 08					+	+	+	+											+				+	+			+			+	+													+			
PLO 09	+					+													+										+																		
PLO 10						+													+																		+										
PLO 11	+															+						+							+	+											+						
PLO 12	+	+	+			+				+			+	+	+		+				+	+						+	+							+	+	+	+			+					
PLO 13																								+																							
PLO 14			+			+				+		+	+		+		+	+			+	+		+			+			+					+					+	+						
PLO 15								+													+	+		+	+																						
PLO 16	+					+	+	+						+	+			+									+	+	+						+		+	+	+			+					
PLO 17		+	+							+			+					+	+			+	+								+												+				
PLO 18			+			+				+			+		+			+	+				+							+											+						
PLO 19	+	+	+						+	+			+		+	+	+	+	+		+	+					+	+						+			+				+		+	+			
PLO 20						+									+								+																+				+				
PLO 21		+	+							+			+		+	+	+										+			+											+		+				
PLO 22		+	+			+			+	+			+	+				+												+	+			+	+						+		+				
PLO 23		+	+	+					+	+			+					+			+	+								+											+		+				
PLO 24	+					+									+							+	+						+														+				
PLO 25	+																						+						+													+					
PLO 26	+																					+	+						+													+					

