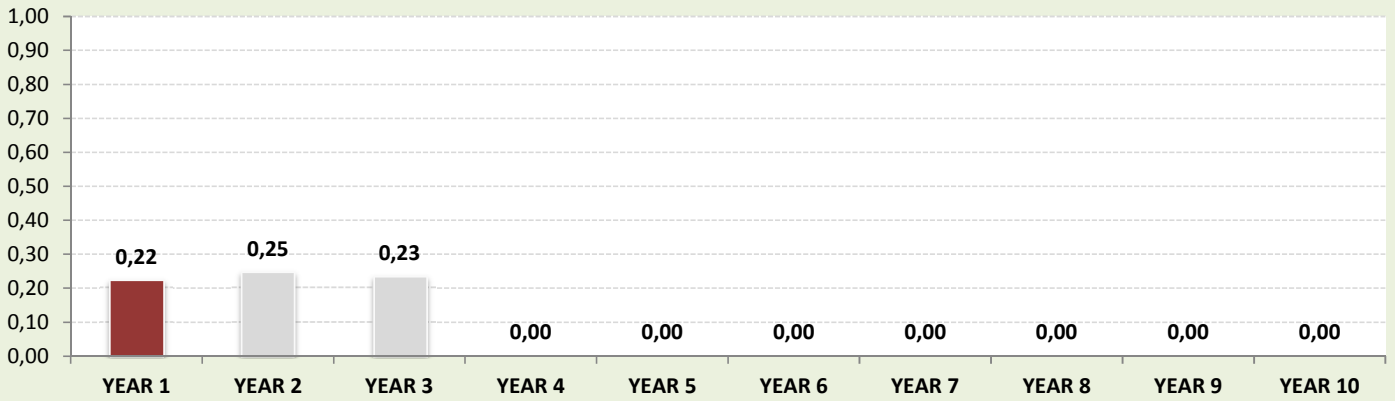
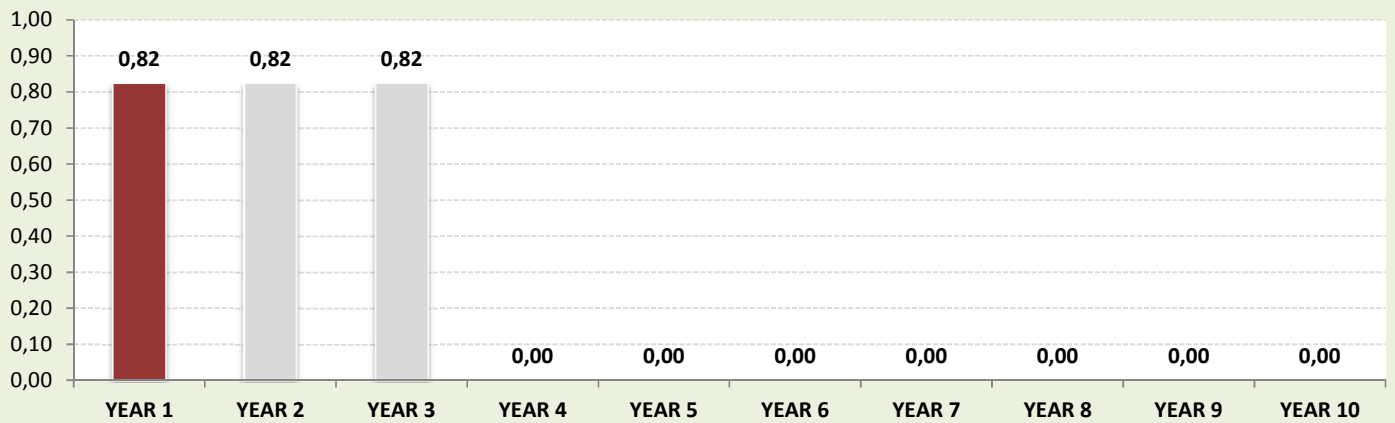


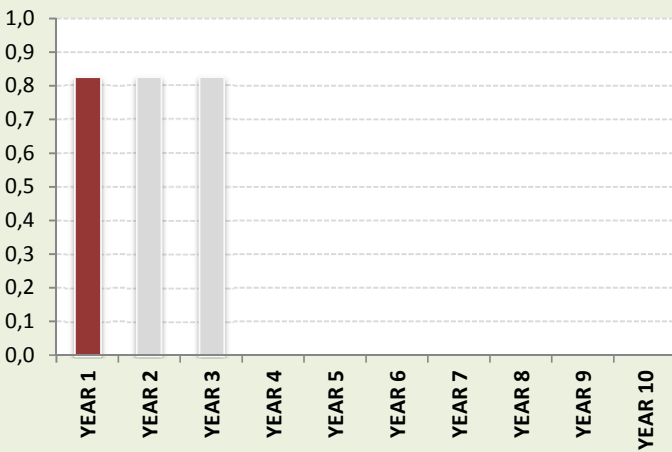
SECTOR VULNERABILITY



QUALITY OF GENERAL AML CONTROLS



QUALITY OF OPERATIONS



POLICIES AND PROCEDURES

