

**Independent Reasonable Assurance Report
(ISAE 3000 Engagement)**

on

Regulated Entity's Compliance Report

on

Compliance with the MoE Due Diligence Regulations for Responsible Sourcing of Gold

for the period

1 January 2025 to 31 December 2025

MTM&O GOLD REFINERY DMCC

16 April 2026

[This document includes 5 pages in total including the cover page]



To,
The Board of Directors,
MTM&O Gold Refinery DMCC,
G-01, Plot No: DMCC-EZ3-01A,
DMCC Free Zone, Dubai,
United Arab Emirates

Independent Reasonable Assurance Report to MTM&O GOLD REFINERY DMCC (ISAE 3000 engagements)

Introduction

AKW Tax Reclaim Accounting & Consultancy (“AKW” or the “Reviewer”) was engaged by MTM&O GOLD REFINERY DMCC (the “Regulated Entity”) to provide an Independent Reasonable Assurance on its Compliance Report (the “Regulated Entity’s Compliance Report”) on compliance with the MoE Due Diligence Regulations for Responsible Sourcing of Gold, Version 1, August 2022 (the “MoE Due Diligence Regulations”) for the period from 1 January 2025 to 31 December 2025.

Scope

The objective of this engagement was to provide an opinion on whether the Regulated Entity’s Compliance Report dated 13 April 2026 describes fairly the activities undertaken during the year to demonstrate compliance, and whether management’s overall conclusion contained therein is in accordance with the requirements of the MoE Due Diligence Regulations.

Responsibility of the Management of the Regulated Entity

The Management of the Regulated Entity is responsible for the preparation and presentation of the Regulated Entity’s Compliance Report in accordance with the MoE Due Diligence Regulations. This responsibility includes establishing and maintaining effective governance framework, including risk management systems and internal controls from which the reported information is derived. Furthermore, the responsibility includes designing, implementing and maintaining management systems and processes relevant to the preparation of the Regulated Entity’s Compliance Report that is free from material misstatement, whether due to fraud or error. The information in relation to the activities described within the Regulated Entity’s Compliance Report is determined by the Management of the Regulated Entity to be appropriate and relevant to validate the degree of compliance with the MoE Due Diligence Regulations.

Our Independence

We confirm that we have complied with the applicable requirements of the Code of Ethics for Professional Accountants issued by the International Ethics Standards Board of Accountants, which includes independence and other requirements founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality, and professional behaviour. In conducting our engagement, we confirm that we satisfy the Minimum Criteria for Reviewers as set out in the MoE Due Diligence Regulations Annex I - Review Protocol (the “MOE Review Protocol”) to carry out the assurance engagement.



Our Responsibility

Our responsibility was to:

- perform a review of the Regulated Entity, in accordance with the ISAE 3000 standard, following the relevant guidance set out in the MOE Review Protocol.
- provide an opinion on whether the Regulated Entity's Compliance Report describes fairly the activities undertaken during the year to demonstrate compliance, and whether management's overall conclusion contained therein is in accordance with the requirements of the MoE Due Diligence Regulations.

We conducted our reasonable assurance engagement in accordance with International Standard on Assurance Engagements (ISAE) 3000 Assurance Engagements Other than Audits or Reviews of Historical Financial Information issued by International Auditing and Assurance Standards Board. A reasonable assurance engagement in accordance with ISAE 3000 involves performing procedures to obtain evidence about the fairness of the Regulated Entity's Compliance Report and the fact that management's overall conclusion has been drawn in accordance with the requirements of the MoE Due Diligence Regulations and with the MoE Review Protocol. The nature, timing and extent of procedures selected depend on our judgment, including the risk of material misstatements, whether due to fraud or error, in the Regulated Entity's Compliance Report. In making those risk assessments, we considered internal control relevant to the Regulated Entity's preparation of the Regulated Entity's Compliance Report.

In conducting the review, we meticulously planned and implemented an approach to gather essential evidence, information, and explanations pertinent to our defined scope. The process encompassed several key steps, including the following:

- Develop a detailed Review Plan, outlining the scope, criteria, principles, and intended activities, which was then communicated to the Regulated Entity for full transparency and collaboration.
- Conduct an opening meeting onsite with Regulated Entity's top management and key process owners to introduce the Review Plan, align on the review protocol, set the timeline, and emphasize the confidentiality essential to the process.
- Gather essential documentation including objectives, plans, procedures, standards, instructions, licences and permits, specifications, drawings, contracts, supply chain policies, and other pertinent policies and procedures that demonstrate the management systems, due diligence process and risk management practices. The process also included collection of client details, transaction records, and origin data.
- Access to documents relating to inventory controls, inspection records, meeting minutes, audit reports, and monitoring programme records, including measurement results, was provided during the course of the review; however, copies were not made available to us for record retention.
- Execute the onsite review phase, engage in deep analysis to gather evidence supporting the review objectives. This included interviews with senior management, key process owners, and workers, visual inspections and physical walkthroughs of operational areas, and a comprehensive review of pertinent documents.
- Assessment of the evidence gathered during the review to evaluate Regulated Entity's implementation of, and compliance with the MoE Due Diligence Regulations including:
 - Regulated Entity's Supply Chain management systems (with emphasis on compliance and risk management structures, related operating policies and procedures, reporting mechanisms, training and development programmes).
 - Regulated Entity's due diligence measures (including KYC procedures, process and implementation and post-



account opening and pre-transaction risk assessments including Red Flag assessment), and

- o minimum information recording to ensure track and trace i.e., date of gold receipt, physical form and weight of gold, source of origin, point of origin in transportation and/or customs documents (recording of seal numbers and/or packaging list).
- Conduct a closing meeting with Regulated Entity's leadership and key process stakeholders to present the findings, conclusions, and actionable recommendations for enhancements, aimed at bolstering improvement.
- Review the statements made by the management in the Regulated Entity's Compliance Report as compared to the findings arising from the above procedures performed.

The procedures performed relate to the Review Period from 1 January 2025 to 31 December 2025 and do not extend to any assertions made in the Regulated Entity's Compliance Report regarding events subsequent to the Review Period.

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Our reasonable assurance report, including our opinion, has been prepared solely for the Management of the Regulated Entity and the Ministry of Economy for determining whether the Regulated Entity has complied with the MoE Due Diligence Regulations and for no other purpose.

Inherent Limitations of the Review Process

Whilst the Reasonable Assurance Report provides a rigorous assessment of the Regulated Entity's compliance with the MoE Due Diligence Regulations, it is crucial to acknowledge certain inherent limitations of the methodology and scope.

- **Subjectivity in Assessing Compliance:** Evaluating compliance with MoE Due Diligence Regulations for Responsible Sourcing of Gold often involves qualitative judgments and interpretations. Despite efforts to establish rigorous criteria and assessment tools, compliance evaluation may be subject to subjective biases or varying interpretations.
- **Scope of Document Review:** The accuracy and authenticity of selected documents, including management assertions and representations regarding due diligence performance, were assessed through interviews and sample document reviews. However, independent verification with relevant government authorities or third-party entities was not performed. AKW was not authorised to obtain copies of documents, as the review was conducted at MTM&O's premises. Observations were recorded accordingly, and AKW does not retain copies of the reviewed documents.
- **Reliance on Information Provided:** The review relied on information provided by MTM&O through various Excel spreadsheets. Whilst AKW has conducted due diligence to verify the accuracy of this information, AKW did not have direct access to the relevant systems or software to independently validate the data or information provided. Accordingly, the conclusions assume that the information provided is complete and accurate.
- **External Factors:** The Reviewer cannot predict or guard against future changes or factors arising after the review date, such as changes in legislation, regulatory focus, or MTM&O's business model.
- **Timeliness of the Review:** Given the fast-moving nature of financial transactions, the findings of this review reflect the situation at a particular point in time. Issues of non-compliance could arise or be resolved in the intervening period



between reviews.

- **Human Error and Fraud:** There is always an inherent risk of errors, omissions, and fraudulent acts not being detected, regardless of the thoroughness of the procedures employed. This review cannot ensure the detection or prevention of all such issues.

Our Opinion

In our opinion, the Regulated Entity's Compliance Report dated 13 April 2026 for the period from 1 January 2025 to 31 December 2025 describes fairly the activities undertaken during the year to demonstrate compliance, and management's overall conclusion rating themselves as 'Compliant with Low-Risk Deviations', is in accordance with the requirements of the MoE Due Diligence Regulations for Responsible Sourcing of Gold, Version 1, August 2022.

AKW Tax Reclaim Accounting & Consultancy



Faisal Ahmed
Engagement Partner



16 April 2026
Dubai, UAE



Compliance Report – Ministry of Economy 2025

13th April 2026

The aim of this report is to summarize the steps taken by MTM & O Gold Refinery DMCC (the “Refiner” or “MTMO” or “we”) to achieve compliance during the calendar year 2025 with the Ministry of Economy (“MOE”) for Due Diligence Regulations for Responsible Sourcing of Gold.

Details of the Reporting Entity

Refiner’s Name	:	MTM & O Gold Refinery DMCC
Location	:	Jumeriah Lake Towers, Dubai, U.A.E.
Reporting Period	:	1 ST January 2025 – 31 ST December 2025
Senior Manager Responsible for this Report	:	Osama M Al Kaloti

Summarized Conclusion

Compliant with the MOE Due Diligence Regulations for Responsible Sourcing of Gold during the calendar year 2025 – low Risk Deviation

Our Evaluation

The structure of our evaluation is to address separately each step in the “5-step” framework for Due Diligence Regulations for Responsible Sourcing of Gold as per MOE requirements.



STEP 1:

Objective:

Establishing an Effective Governance Framework

Rules Included:

- 1.1 Adopt and commit to a policy for gold Supply Chain due diligence.
- 1.2 Establish management structures to support Supply Chain due diligence.
- 1.3 Establish a system for transparency, information sharing and control on gold Supply Chain.
- 1.4 Strengthen company engagement with gold supplying counterparties.
- 1.5 Establish a confidential grievance mechanism

Compliance Statement:

Fully Compliant with the MOE Due Diligence Regulations for Responsible Sourcing of Gold with Step 1

Demonstration of Compliance:

MTMO Compliance, Anti-Money Laundering, Combating Financing of Terrorism and Illegal Organization, and Sanctions Policies & procedures Manual, Responsible Sourcing Policy & Procedure Manual and Supply Chain Policy have been in use for the entire Reporting Period, and this policy manual is consistent with MOE requirements. The policy and supporting procedures (MCP 1 – 20) include details on the gold supply chain due diligence roles and responsibility of employees, management and Board of Directors.

The Policies & Procedures, which are approved by Senior Management, are updated in accordance with regulatory requirements. The Supply Chain Policy appears on our website www.mtm-o.com, shared with our stakeholders and is available internally to all employees. Shareholders, Management and members of staff of MTMO are required to follow the approved AML/CFT Policy Procedures and the Responsible Sourcing Policies & Procedures which they are required to read and formally acknowledge.

In accordance with the implementation of the new Federal Decree by law No. (10) of 2025 regarding Anti-Money Laundering and Combating the Financing of Terrorism and Proliferation MTMO has hired a third-party consultant to further align its policy, procedures and risk assessments with new regulatory requirements.

The Policies Manual & Procedures covers a) scope b) roles and responsibilities c) Know your customer (KYC) and Customer due diligence measures d) supply chain risk assessment and risk mitigation e) ongoing monitoring f) independent audit g) record retention requirements h) training program.

MTMO has established KYC procedures that are detailed and satisfy regulatory requirements and assesses the red flags in the Supply Chain to determine whether they deal in gold mined, transported or traded in Conflict- Affected and High-Risk Areas (CAHRA).

MTMO has implemented an administrative management structure comprising (a) the Board (b) Risk & Compliance Committee (c) CEO (d) Compliance/supply chain officer (f) Internal Audit. The board takes the ultimate responsibility of laying down a top-to-bottom compliance culture and provides adequate oversight on the due diligence process, the Risk & Compliance committee provides a further oversight over the supply chain due diligence matters and advises the Board. The committee maintains an open-door policy where all staff are free to communicate at any time in case of required assistance or confusion that may arise, the CEO is responsible for all day-to-day operations to ensure that the policies, procedures, and controls laid down are well-communicated and incorporated in day-to-day operations. The Compliance Officer is appointed by the Board with direct access as well as direct reporting to the CEO and unlimited access to the Risk & Compliance Committee. The Compliance Officer also submitted bi-annual reports to the Board.

As per Supply chain due diligence regulations for the compliance officer, enhance training to bolster the Compliance Officer's capabilities, enabling him to fully manage the Supply Chain Due Diligence process and to execute his responsibilities effectively and independently. The Compliance officer was independent from the Head of Risk for Supply

chain due diligence and underwent extensive training/certification in both AML/CFT and Responsible Sourcing. compliance assistance has been hired to further assist in the operation.

Our compliance team is located on-site and fully immersed in the daily activities of the Company and has necessary resources to perform their due diligence responsibilities which includes but not limited to overall management of the Supply Chain Due Diligence process and improving Supply Chain Due Diligence framework as well as managing and implementing a training and awareness program with regards to due diligence. The Compliance Team has also submitted with the relevant MOE authority all requested data whenever required and has also done mandatory reporting to FIU as outlined in the Decree law and Cabinet decisions.

The specific KYC requirements are taken care by MTMO Policies and Procedures which includes account opening (MCP-01) and risk assessment (MCP-02). The related KYC checklists cover the KYC requirements, moreover it is stipulated in both AML/CFT and Responsible Supply Chain policies. MTMO's responsible sourcing manual defines the process of obtaining KYC requirements of supplier's supplier to the extent possible on the source of gold. MTMO obtained suppliers' supplier details as part of the supplier account opening form. MTMO obtained ultimate beneficial owners, supplier's legal and operating structure at the time of account opening. MTMO Policy and Procedures ensures that the precious sourced from artisanal or small-scale miner (ASM) adequately identifies the origin of ASM's supply to the intend possible.

Where MTMO has sourced from artisanal or small-scale miners, MTMO has

- Identification and verification of the local supplier through documents such as export licenses
- Mine location and ASM legal existences and conformity with Legal Frame works or their willingness to formalize the legal frameworks.
- Mining licenses, invoices and packing list and declarations on the origin of gold with every shipment
- Identifiable sealed security boxes for each shipment
- Physical segregating different shipments
- Site visit reports
- Site visit checklists
- Supply Chain mapping and source of origin requirements
- Reporting inconsistencies to senior management or the compliance officer

MTMO has a clear policy of withholding from onboarding suppliers flagged during due diligence for incomplete KYC documentation or lack of further supply chain verification which is evident during the review. The internal rejection forms for the rejected clients have senior management acknowledgement and rejection dates.

MTMO has a clear Policy & Procedures in line with filing Suspicious Activity Report (SAR) or Suspicious Transaction Report (STR).

MTMO has complete details of physical metal including description, weight and assay of gold with our own or any other authentic gold testing lab reports are enclosed in complete transaction vouchers as per the defined procedures. Every shipment that comes to MTMO has complete shipping/transportation documents (such as waybill/airway bill, pro forma invoice, and bill of landing) to establish the Chain of Custody and is assigned a unique shipment reference number. This reference number is used to track and trace the history of that shipment. Purity and reference number certificate issued with each pure gold bar generated assures the description and weight of the product. The pure bars generated in MTMO also bears the reference number along with logo and stamp of the refinery. MTMO uses the unique bar reference numbers for each pure gold bar produced through which the year of production can be easily determined. MTMO Track and trace mechanism requires all incoming and outgoing shipments to bear a unique reference number for traceability. MTMO incoming shipments are segregated based on the type of gold. The weight and assay of the precious metal received are included in the transaction documents. Final assay reports are issued by refinery's own laboratory.

Our Compliance team's day-to-day activities also include,

- a) Maintaining and updating the FACTS Compliance system on a regular basis.
- b) Carry out MTMO Compliance Procedures as detailed in Procedures and Forms documents in the Policy Manual, including but not limited to Enhance Due Diligence or additional KYC.
- c) Coordination with Accounts department to ensure that there are no conflicts between NEO and FACTS compliance programs, and to ensure all necessary compliance approvals.
- d) Reporting any suspicious transactions, or red flags on the FIU's GoAML platform.
- e) Dealers in Precious Metals and Stones reports (DPMSR) on the GoAML platform for regulator reequipments.

MTMO has enhanced communications and relationships with its suppliers, MTMO has shared the AML/CFT Guidance for DNFBP's, MOE – Due Diligence Regulations and the OECD- Due Diligence Guidance for Responsible Sourcing, with all its suppliers, received undertaking and has also made them available on our website www.mtm-o.com. MTMO has further conducted training in both AML/CFT and Responsible Sourcing for its suppliers sourcing from ASM jurisdictions.

MTMO has always tried to leverage from long-term relationships and has incorporated provisions in its contracts, questionnaires and daily shipments declarations with suppliers which are legally binding to enable enhancement of Supplier's due diligence process. MTMO further pursued capacity building and information sharing by preforming site visit to enhance its supply chains best practices as recommended by the MOE Due diligence guidance.

MTMO ensures the retention of all sorts of documentation either related to inventory/KYC or transactional related documentation in accordance with MOE regulations. MTMO has documented "record management (MCP-08) procedure according to which all type of records including KYC files, Transaction Vouchers, Audit Reports, rejected accounts etc.

A grievance mechanism has been established by MTMO in its Policy to guarantee employees or other stakeholders in the Supply Chain can raise concerns related to sourcing or trading of gold from CAHRA. The mechanism is confidential and any grievances shall be escalated to the Risk & Compliance committee, who shall assess the appropriate response, and shall recommend the necessary measures to mitigate and monitor any identified risks. Depending on the seriousness of grievance, the Risk & Compliance Committee may also escalate the matter further to the Board.

STEP 2:

Objective:

Identification and Assessment of the Supply Chain Risk

Rules Included:

- 2.1 Conduct Supply Chain due diligence to identify potential risks.
- 2.2 Identify red flags/high risk indicators in the gold Supply Chain.
- 2.3 Undertake enhanced due diligence measures for high-risk Supply Chains.

Fully Compliant with the MOE Due Diligence Regulations for Responsible Sourcing of Gold Step 2

Demonstration of Compliance:

MTMO identifies & assesses the risks in the Supply Chain to carry out required due diligence. Due diligence must be undertaken before entering a new business relationship with a supplier and is carried out on an ongoing basis. Risk factors that are reviewed include a) Counterparty Risk b) Geographical Risk c) Transactional Risk d) product risk e) delivery channel risk. Conducting risk assessment helps tailor the due diligence according to the risk identified.

Based on the information on origin of gold and information generated through Step 1, MTMO identifies the potential red flags in the Supply Chain based on the Appendix 4 in the Responsible Sourcing Policy Manual by any one, or combination or aggregate of more than one of the following 1- Location-based Red Flags 2- Supplier-based Red Flags 3- Circumstances -based Red Flags.

Where a higher risk Supply Chain is identified, Enhanced Due Diligence (EDD) measures are taken to mitigate the risk, where MTMO is unable to conduct Enhance Due Diligence measures MTMO has a policy and procedure to disengage with the Supplier.

Based on MTMO’s Internal risk and country risk assessments, and in alignment with Ministry of Economy’s (MOE) definition of Conflict-Affected and High – Risk Areas (CAHRA), MTMO does not source from areas associated with armed conflict, widespread violence or conditions causing serious harm, including those linked to criminal networks.

While recognizing that artisanal and small-scale mining (ASM) presents a higher inherited risk, MTMO has implemented Enhanced Due Diligence measures, including comprehensive counterparty assessments, ongoing monitoring, and site-based verifications.

MTMO does not accept cash payments from customers/suppliers and has not conducted any payments for gold transactions in 2025.

MTMO collects all possible information regarding parties involved in the supply chain. KYC checklist is continuously updated to cover as much as possible of information. MTMO compliance maintains an internal system to monitor the validity of supporting documents/identification documents and follow up till updated documents are obtained.

MTMO has a separate risk assessment procedure (MCP-02) which stipulates risk assessment criteria and process. As per MTMO internal policy accounts with MTMO are classified into three commensurate to the level of risk involved. The three categorizations are Low, Medium and High.

STEP 3:

<p>Objective: Management of the Supply Chain Risk</p>
<p>Rules Included: 3.1 Devise a risk management strategy for the identification risk. 3.2 Risk Control Plan. 3.3 Continuous Monitoring. 3.4 Senior Management Reporting.</p>
<p>Compliant with the MOE Due Diligence Regulations for Responsible Sourcing of Gold Step 3 – Low Risk Deviation</p>
<p>Demonstration of Compliance: MTMO has developed a fully detailed compliance program which consists of AML/CFT and Responsible Supply Chain Policies and procedures. These policies and procedures include internationally accepted common principles, standards and processes for responsible supply chain management. MTMO has implemented the “Policy Review” procedure according to which the policy should be reviewed on yearly basis for compatibility with industry regulation. MTMO reports high-risk clients to the Risk & Compliance Committee and Management to control and mitigate the risk. Where a high-risk rating has been made, it is immediately escalated to the Risk & Compliance Committee for their recommendations and/or approval.</p>

MTMO has developed a policy to evaluate and control and identifies risks including emerging risk and incident reporting, and mitigation against any adverse implications of such risk assessed in a Risk Control Plan. The plan is designed to assist MTMO in making informed decisions once EDD measures are gathered to: -

- 1- Establish or continue – Based on the documents and information gathered through EDD, the company may establish or continue existing relationships if it assesses that the supplier is managing the risks to reasonable extent.
- 2- Suspend – if EDD concludes that there is a founded suspicion of Money Laundering, Terrorist Financing, human rights abuses, environmental degradation direct or indirect support to illegitimate non state armed groups, fraudulent misrepresentation of origin of goods. MTMO must suspend the supply chain till risk mitigation measures are adequately completed.
- 3- Terminated: Upon identifying instances of Money Laundering and Terrorist financing, human rights abuse and support to armed conflicts, MTMO immediately terminates its relationship with supplier and to submit an appropriate report to FIU via GoAml platform.

MTMO has developed policies and procedures that include internationally accepted common principles, standards and processes for responsible supply chain management. MTMO understands that due diligence is an on-going, proactive and reactive process. All incoming shipments are verified regardless of whether the client achieved a low-risk rating at the time of account opening or anytime during their relationship with us. As supply chain is very sensitive and reactive process, we see to it that identified risk is reviewed, a Risk Control Plan is implemented and mitigated accordingly.

MTMO Compliance team monitors the complete compliance program and Risk Control Plan (including shipments, transactions, KYC and account opening process, etc.) very closely and keeps the Risk & Compliance committee and the management updated with any risk involved and the process to control and mitigate the risk. MTMO will be continuously reviewing the Risk Control Plan in a more systematic and comprehensive approach to mitigate the risk to adhere to establish standards and best practices.

MTMO Compliance team identified risk in the Supply Chain are reported to the board and senior management on regular basis through Risk Control Plan, Enterprise Risk Assessment, Risk Appetite Statement, Board meeting, Bi-Annual compliance management report, Internal audit reports and the Risk and Compliance Committee Day to day responsibilities.

STEP 4:

<p>Objective: Independent Third-Party Audit of Due Diligence Measures</p>
<p>Rules Included: 4.1 Audit Plan 4.2 Audit Implementation</p>
<p>The Audit has been conducted in line with the MOE Due Diligence Regulations for Responsible Sourcing of Gold Step 4 and therefore we are Fully Compliant.</p>
<p>Demonstration of Compliance: AKW Tax Reclaim Accounting & Consultancy (AKW) has completed the third-party review of our compliance with the Ministry of Economy’s Due Diligence Regulations for Responsible Sourcing of Gold. The audit was conducted in accordance with Step 4, as well as the relevant guidance and protocols issued by the Ministry of Economy. As part of the review, AKW carried out staff interviews and examined a representative sample of MTMO’S transactions, supplier onboarding files, policies and procedures, their implementations, and our risk assessment and mitigation frameworks.</p>

The audit was conducted on-site at our refinery premises. AKW, acting as an independent and qualified reviewer with experienced and competent auditors, conducted the assessment with full professionalism and strict confidentiality. All documentation was handled securely and used solely for the purpose of the review.

Based on the completed audit, we confirm that we are Fully Compliant with the applicable Due Diligence regulations for Responsible Sourcing of Gold.

STEP 5:

Objective:

Annual Reporting on Due Diligence Measures

Rules Included:

- 5.1 Management Systems
- 5.2 Risk Assessment
- 5.3 Risk Management

Compliance Statement:

We are fully compliant upon submission of the report to MOE with Step 5

Demonstration of Compliance:

MTMO has submitted all audit reports to the MOE as stipulated under section 12 of Annex 1- Review Protocol of the MOE Due Diligence Regulations for Responsible Sourcing of Gold on an annual basis. The reports are also published on the website.

