

**Brazilian antitrust laws**

**Resolution # 15**

**of August 19th, 1998**

CADE RESOLUTION # 15/98 OF AUGUST 19, 1998

(OFFICIAL GAZETTE OF THE FEDERAL EXECUTIVE, AUGUST 28, 1998)

Regulates CADE procedures and formalities applicable to concentration acts.

The Board of the Administrative Council for Economic Defense — CADE, in discharge of the duties bestowed thereon, and pursuant to Article 7, XIX of Law # 8884/94, hereby resolves as follows:

CHAPTER I

PRESENTING TRANSACTIONS TO CADE

SECTION I

APPLICATION

Article 1. (REPEALED)

Article 2 (REPEALED)

Article 3. (REPEALED)

CHAPTER II.

TRANSACTION ANALYSIS

SECTION I

PROCEEDINGS

Article 4. (REPEALED) .

Article 5. (REPEALED)

Article 6. (REPEALED)

Article 7. (REPEALED)

Article 8. (REPEALED)

Article 9. (REPEALED)

SECTION II

RECONSIDERATION

Article 10. (REPEALED)

Article 11. (REPEALED)

Article 12. (REPEALED)

Article 13. (REPEALED).

Article 14. (REPEALED)

CHAPTER III

FINAL PROVISIONS

Art.15. (REPEALED)

Art. 16. (REPEALED)

Art.17. (REPEALED)

## EXHIBIT I

### PART I — THE APPLICANTS

- I.1. Name according to by-laws, name of the business organizations, name of legal representative, CGC (IRS Registry Number) and State Inscription Number.
- I.2. Main Line of Business of the Applicant (follow list of Exhibit V).
- I.3. Head office address, telephone and fax numbers and e-mail address.
- I.4. Name of the Shareholders or Quotaholders including their respective interests the Stock Capital describing the nature of the interest (obligatory for interests over 5%).
- I.5 Group of Companies to which it belongs.
- I.6. Origin nationality of the Group.
- I.7. Main line of Business of the Group (follow list of Exhibit V).
- I.8. List of all companies directly or indirectly components of the group, with activities in Brazil and Mercosur, as well as the companies of the group in which at least one of them holds an interest over than 5%, with activities in Brazil and Mercosur.
- I.9. Turnover, in the last financial year, of the Applicants, of the whole companies of the group in Brazil, in Mercosur and in the World.
- I.10. List of acquisitions, mergers, join-ventures and conjunct constitution of new companies executed by the group in Brazil and Mercosur in the last 3 years.

### PART II — THE APPLIED ACT

- II.1. Summary description of the transaction, including its nature (acquisition, merger, constitution of new company, contract, association or joint venture).
- II.2. Sector of activities where the transaction applied occurred. (follow list of Exhibit V).
- II.3. Describe whether the transaction results from an overseas transaction performed between companies/group of companies (global transaction with consequences in Brazil)
- II.4. List of the assets involved and their location.
- II.5. Transaction date and value.
- II.6. In the transactions involving alterations on the control of stock capital, present table containing the structure of the stock capital before and after the execution of the transaction.
- II.7. State decisive reasons for the execution of the transaction applied.

### PART III — DOCUMENTS

- III.1 Copies of the documents of execution of the transaction applied. In case of prior application, present all documents available which demonstrate the conditions of the transaction applied.
- III.2. Copies of the last annual report prepared for the shareholders or quotaholders.
- III.3. Any complementary or additional contracts entered by the parties.

III.4. List of members of direction of the group that, at the same time are members of direction

of any other company in the same line of business of the Applicants.

III.5. Shareholders, quotaholders and/or any others agreements including rules related to the administration.

#### PART IV — LINE OF BUSINESS

IV.1. List of the line of products/services offered by each of the Applicants in Brasil and in Mercosur.

IV.2. List of the line of products/services offered by the other companies which belong to the same Groups of the Applicants in Brazil and in Mercosur.

IV.3. Identify the products/services where there is horizontal or vertical relations between the Groups of the Applicants.

#### PART V — RELEVANT MARKETS

V.1. Estimate of the relevant market(s) identified in terms of value (R\$) and volume of sales in the last year.

V.2. Absolute and percentage value and volume of sales of each Applicant, in each relevant market, in the last year.

V.3. Estimate of the Market Share of the main competitors (over than 5%) in value (R\$), in the last year. If not possible, present an estimate in volume. Indicate address, phone and fax number of each of the competitors, besides the methodology and source used in the estimate.

#### PART VI — GENERAL CONDITIONS OF THE RELEVANT MARKETS

VI.1. The 5 largest independent customers and suppliers in the relevant markets of each applicant. (Indicate name, address, phone and fax number and e-mail of the contact).

VI.2. TEC Code and the respective aliquot of importing tax (%). Include the foreseen alterations on the aliquot.

VI.3. Estimate the share of independent imports in the national market.

VI.4. Identification of the factors with positive and negative influence on the entry in the relevant markets.

#### PART VII — FINAL INFORMATION

VII.1. Additional information considered relevant by the companies.

VII.2. Inform the other jurisdictions in which the transaction was notified.

VII.3. Name, address, phone and fax numbers, e-mail of the legal representative of the company charged to provide information regarding the application. In case of application through Attorney, present the same information with the Power of Attorney.

## EXHIBIT II

### PART I — THE APPLICANTS

- I.1. Location of the business sites (industrial/commercial).
- I.2. Number of employees of the Applicants of all the companies of the Group in Brazil and of the Group in the world.

### PART II — THE APPLIED TRANSACTION

- II.1. Transaction way of payment.
- II.2. Rules for definitions of indications of directors of the Applicants, indicating the names and the share of the control capital which it represents. Present the documents where such rules are established.
- II.3. State whether there was previous transaction's offer to the market and its results.

### PART III — DOCUMENTS

- III.1. Copies of analyses, reports and market studies presented or elaborated for the Administration, the Shareholders Meeting or other entity, internal or external, concerned to the applied transaction.
- III.2. Copies of the complete financial reports of the preceding three years. In case the Company is not legally required to make such reports, present most recent copies of the Corporate Income Tax reports.

### PART IV — LINE OF BUSINESS

- IV.1. Describe the composition of the gross turnover of the Group in Brazil and in Mercosul, by each line of products/services.

### PART V — RELEVANT MARKETS

- V.1. Describe summarily the productive process regarding to each relevant product.
- V.2. Installed capacity of each Applicant in each relevant market, in the last three years.
- V.3. Estimate the market share of the main competitors (over than 5%), in the last three years, with base in the value of the sales. If not possible, present an estimate in volume. Indicate the information sources and the methodologies used in the estimates clearly. Indicate name, telephone number, fax number, address of the e-mail, besides the name and the occupation of the employee of the commercial area of the mentioned competitors.
- V.4. Estimate the number of companies with market share under 5% of the market.

- V.5. Total value and volume of imports of relevant products in the last three years.
- V.6. Identify, from the total imports, those realized, direct or indirectly, by the Applicants or by companies of the group of the Applicants.
- V.7. Other institutional obstacles to importation (technical barriers, antidumping rights, compensatory rights, derived restrictions resulting of the application of the Safeguards Code, previous approval, etc.)
- V.8. Average landing costs of similar imported product. Discriminate its components (freight, insurance, importing tax, port expenses, etc.).

## PART VI — GENERAL CONDITIONS OF THE RELEVANT MARKETS OFFER STRUCTURE:

- VI.1. List the 10 (ten) largest independent suppliers of each Applicant, indicating the respective material acquired. Provide name, telephone number, fax number, address of the email, besides the name and occupation of the employee of the commercial area of the mentioned competitors.
- VI.2. Estimate the installed capacity and the degree of idleness of the industry as a whole, in each relevant market.
- VI.3. Main characteristics of distribution in the relevant market, estimating the relative shares of the direct and indirect sales.
- VI.4. Describe, if there is, the post sale services rendered in the relevant markets. Evaluate and explain its binding degree with the sales.
- VI.5. Perspectives of the relevant market in terms of growth of sales, evolution of the production capacity, technological development, relation between domestic and international prices, and other relevant factors.

### DEMAND STRUCTURE

- VI.6. The 10 (ten) larger customers of each Applicant in the relevant markets, the value of sales for each one of them and the respective participation in the total of the sales of each Applicant in these markets. Indicate, for each client, name, telephone number and fax number of the employee of the purchase area. Present the same information for 5 (five) customers, deemed as medium size, by the company, and 5 (five) small size customers.
- VI.7. Identify the degree of the concentration of the customers (if the sales are concentrated in few customers or many). Shares of the great, medium and small customers' in the total of the sales of each Applicant and estimate number of customers for size band.

### Entry Conditions

- VI.8. List of companies which entered in each relevant market in the last five years. Name,

telephone and fax numbers.

VI.9. Identify the companies or group of companies that could enter in the market. State the reasons for such conclusion.

VI.10. Size of the smallest plant capable to compete efficiently in the market (minimal efficient scale). Investment value and minimum time required for the installation.

VI.11. Evaluate the importance, in the entrance cost, of the customer preferences in terms of fidelity to the mark, product differentiation and presentation of a complete range of products.

In case these aspects are determining, present the best available estimate of that cost and of the involved time.

VI.12. Access conditions to technology, material, specialized personal, distribution structure and other relevant elements for the entrance.

VI.13. Existence of patents or institutional barriers.

## VII. EFFICIENCIES

VII.1. List, quantitative and qualitatively, the efficiencies resulting from the transaction applied and which could not be achieved by other means.

## VIII. FINAL INFORMATION

VIII.1. Additional information which the companies find of relevant considerations.

VIII.2. Date, name and signature of the responsible for the information.

## EXHIBIT III

1. Identification:

1.1. Proceeding #:

2. Report:

2.1. Transaction Description:

2.2. Competition Standards of the Relevant Market:

3. Others

4. Way of Treatment:

3.1. Declaration:

In my opinion and according to my Inform (Of./CADE/# ) dated , the act (or contract) # (.....) does not show indications that could characterise damage to competition, being unnecessary any complementary instruction procedure.

Therefore, I declare, for its due means, that the act in reference shall be treated according to the Article 8° of Resolution # 15/98, as per the paragraph 7° of Article 54 of Law # 8884/94,

observing both the provisioned on paragraphs 6° and 8° of the same Article of that Law and the Article 9° of this Resolution.

4. Date:

Brasília, (date)

4. Reporting Commissioner:

\_\_\_\_\_  
Commissioner (signature)

## EXHIBIT IV

### 1. Inform.

In execution to the article 5° of the Resolution # 15/98, it is informed that the Proceeding #. (..) /(..), which has as Applicants the companies (..), is being analyzed in this Administrative

Council for Economic Defense — CADE, having been designated as Reporting Commissioner

Mr./Mrs. (..).

### 2. Manifestation Request

Considering the regimental disposition above mentioned and the usefulness of the information

rendered by the customers, competitors and suppliers about the transaction and its effects on

the market, it is requested, in the period of 15 days and respected, if requested, the secret of such information in the terms of the article 10 of the CADE's Internal Rules, the following information:

## CUSTOMERS

2.1. If the transaction causes negative effects on the market, including, but not limited to, the

possible elevation of the price of the product [X] sold by those companies, answer:

R. Dir. Econ., Brasília, ago./dez. 1998 34

2.1.1. Would its substitution be possible for another type of product?

2.1.1.1. If affirmative, indicate the current level of prices of the product acquired by that company (by each supplier) and the level of prices that would make possible the change for the

substitute product (present such prices at the same basis, allowing the comparison). Indicate,

also, which will be this (these) substitute product(s) and its supplier(s), if possible, including

the name, telephone and fax numbers, as well as the necessary time for the complete substitution.

2.2. Would the change of the current suppliers be possible for others located in more distant areas of the country or in another country?

2.2.1. If affirmative, indicate the level of prices that, if performed by the current suppliers, would make possible that change. Indicate the probable substitute suppliers, its locations (if possible, including the name, telephone and fax numbers) and the necessary time for the change (immediately, one month, one year, etc.). Finally, indicate the prices FOB of the new

suppliers and the increments in the total cost of acquisition resulting from the differences of freight expenses, insurance, taxes, etc.

2.2.2. If negative, list the aspects that make unfeasible the substitution of the current suppliers.

2.3. Evaluate the possible positive and/or negative effects resulting from that transaction on the market. Consider, if applicable, its effects on the level of prices, introduction of new products, technological development, improvement of the product quality, new investments, costs reduction and other aspects deemed important.

## COMPETITORS

2.4. Provide an evaluation of the possible positive and/or negative effects resulting from that

transaction on the competition in the market(s) of the products of that company. Also evaluate, if applicable, the effects on the level of prices, introduction of new products, technological development, improvement on the quality of the product, new investments, reduction of costs and other aspects deemed important.

## SUPPLIERS

2.5. Evaluate the possible positive and/or negative effects resulting from the transaction on the

materials markets of the companies which compose that market. Consider, if applicable, the impacts on the materials prices, competitive conditions, business conditions and other aspects deemed important.

3. Send to:

Mr. (name of the Report Commissioner of the proceeding).

Conselho Administrativo de Defesa Econômica — CADE, Esplanada dos Ministérios, Ministério da Justiça, Anexo II, 2º andar. CEP 70064-900 - Brasília - DF, Brazil, name of the Report Commissioner of the proceeding.

## EXHIBIT V

### 1 DEFINITIONS

#### 1.1. LEGAL REPRESENTATIVE

In the terms of the clauses VI, VII and VIII of the article 12 of the Civil Process Brazilian Code, are the persons with legal qualification to represent the Applicants in a Court, being the

company legally constituted or not (for example, associations, joint ventures, etc), foreign or

national legal entity.

#### 1.2. GROUP OF COMPANIES

Set of companies subject to a common control.

#### 1.3. CONTROL



Power to command, direct or indirectly, internal or external, in fact or legally, individually or by agreement, the social activities and/or the operation of the company.

#### 1.4. HORIZONTAL RELATIONS

It happens a horizontal relation when two or more companies operate in a same market as sellers of similar products (read: substitutes) or when two or more companies operate in a same market as buyers.

#### 1.5. VERTICAL RELATIONS

It happens a vertical relation when a company operates as seller in the material market of other company, even if there is not a business relation among them.

#### 1.6. RELEVANT MARKETS

##### 1.6.1. PRODUCT(S) RELEVANT(S) MARKET(S)

A product relevant market includes all the products/services considered substitutable among

themselves by the consumer due to its characteristics, prices and utilization. A relevant market

of the product eventually could be composed by a certain number of products/services that present physical, techniques or business characteristics that recommend the grouping.

##### 1.6.2 GEOGRAPHIC(S) RELEVANT(S) MARKET(S).

A geographic relevant market includes the area in which the companies offer and seek products/services in sufficiently homogeneous conditions of competition, regarding the prices,

consumers' preferences, products/services characteristics. The definition of a geographic relevant market also demands the identification of the obstacles to the entrance of the products

offered by companies placed out of that area. The companies capable to begin the offer of the

products/services in the area considered after a small, but substantial elevation of the practiced

prices, are part of the geographic relevant market. In the same way, are part of a geographic relevant market, in a general way, all companies considered by the offers and plaintiffs in the

negotiations seeking the fixation of the prices and other business conditions in the considered area.

#### 1.7. CUSTOMERS AND INDEPENDENT SUPPLIERS.

Customers and independent suppliers are those companies which do not participate in none of the groups of the Applicants.

#### 1.8. INDEPENDENT IMPORTATION.

Independent importation is that performed by any company that does not belong to none of the groups of the Applicants.

#### 1.9. EFFICIENCIES.

Efficiencies means the reductions of costs of any nature, quantitatively esteemed and intrinsic

to the transaction type related, that could not just be obtained by means of internal effort.

#### 1.10. ACTIVITY SECTORS

##### 1 MINERAL EXTRACTION

- 01 Precious Minerals
- 02 No-ferrous Minerals
- 03 Ferrous Minerals
- 04 Petroleum and Natural Gas
- 05 Coal and other Mineral Fuels
- 06 Calcareous
- 07 Fertilizers Minerals
- 08 Salt
- 09 Search, Prospecting and other Services
- 10 Stones and Other No-metallic Minerals
- 99 Several

##### 2 AGRICULTURE

- 01 Agricultural Cooperatives
- 02 Search and Agricultural Development
- 03 Grains
- 04 Coffee
- 05 Soy
- 06 Cotton
- 07 Orange
- 08 Fruits
- 09 Seeds and Scions
- 10 Integrated plants: Cane-sugar-alcohol
- 99 Several

##### 3 CATTLE BREEDING AND ANIMAL PRODUCTION

- 01 Cattle for Slaughter and Milk
- 02 Bovine Cold-Storage Rooms
- 03 Milk Cattle
- 04 Milk Cooperatives
- 05 Swine
- 06 Fowls and Eggs
- 07 Swine and Fowls Cold-Storage Rooms
- 08 Rations
- 09 Fishing
- 99 Several

##### 4 WOOD INDUSTRY

- 01 Extraction
- 02 Reforestation
- 03 Sawmills
- 04 Agglomerates and Pressed
- 05 Laminate and Veneer
- 06 Wood for Construction
- 07 Wood Manufacture
- 99 Several

##### 5 FURNITURE INDUSTRY

01 Furniture Predominantly of Wood

02 Furniture Predominantly of Metal

99 Several

#### 6 PAPER AND CELLULOSE INDUSTRIES

01 Paste and Cellulose

02 Paper

03 Paper Manufacture

99 Several

#### 7 ALIMENTARY INDUSTRY

01 Milky

02 Mills

03 Pasta and Breeds

04 Cereals

05 Sweet and Cookies

06 Ice Creams

07 Prepared and Frozen

08 Several Condiments

09 Several Preserves

10 Torrefaction and Soluble Coffee

11 Several Smoke-dried

12 Vegetable oils

99 Several

#### 8 INDUSTRY OF DRINKS

01 Wine

02 Distilled

03 Beer

04 Soft Drinks

05 Juices

06 Waters

99 Several

#### 9 FUME

01 Cigarettes

99 Several

#### 10 TEXTILE INDUSTRY AND LEATHER PRODUCTS

01 Spinning

02 Weaving

03 Lines

04 Bed, Table and Bathing

05 Clothes

06 Underwear and Bathing suits

07 Several makings

08 Laces and Embroideries

09 Accessories

10 Rugs, Curtains and Awnings

11 Woolen Goods

12 Silk

13 Jute and Sisal

14 Printworks, Dye works and Finishing

15 Textile Several

16 Tanning

17 Footwear

18 Leather Manufacture

99 Several

## 11 COMMUNICATION AND ENTERTAINMENT

01 Newspapers

02 Magazines

03 Books

04 Graphic services

05 Radio and Television

06 Films, Videos and Records

07 Movies and Theaters

99 Several

## 12 CHEMICAL AND PETROCHEMICAL INDUSTRIES

01 Refining of Petroleum

02 Petrochemical Central

03 Petrochemical Several

04 Artificial and Synthetic Fibers

05 Thermoplastics Resins

06 Lubricants

07 Asphalt

08 Soda/Chlorine/Alkalis

09 Industrial gases

10 Coloring and Anilines

11 Tincture/Varnish/Solvents

12 Glues and Stickers

13 Grease/Tallow/Candles

14 Explosive

15 Flavouring and Fertilizers

16 Defensive

17 Matches

99 Several

## 13 PLASTICS AND RUBBERS INDUSTRIES

01 Foam

02 Packing

03 Toys and Games

04 Elastomers

05 Rubber Manufacture

06 Plastic Manufacture

99 Several

## 14 PHARMACEUTICAL INDUSTRY AND HYGIENE PRODUCTS

01 Pharmaceutical and Veterinary products

02 Cleaning Products

03 Personal Hygiene Products

04 Cosmetics and Perfumery

99 Several

15 INDUSTRY OF NO-METALLIC MINERALS PRODUCTS

01 Cement and Whitewash

02 Concretion

03 Bricks and Roofing Tiles

04 Ceramic and Porcelain

05 Industrial porcelains

06 Floors and Wall Tiles

07 Sanitary Dishware

08 Glass

09 Crystals

10 Abrasive

11 Amianthus

12 Refractory and Insulating Thermos

13 Stones, Marbles and Granites

99 Several

16 METALLURGIC INDUSTRY

01 Precious metals

02 Aluminum

03 Copper

04 Tin

05 Other No-ferrous ones

06 League-Iron

07 Cast-Iron

08 Melted of Iron

09 Special steels

10 Steels Semi-finishes and Plans

11 Steels No-plans

12 Laminate steels

13 Melted of Steel

14 Tubes of Steel

15 Forged

16 Structures

17 Heavy Kettle

18 Metal Manufacture

19 Cutlery

20 Tools

21 Ironware

22 Wiredrawing and Screens

23 Printings

24 Treatment of Metals

25 Valves and Connections

26 Solders

27 Cables and Currents

99 Several

17 MECHANICAL INDUSTRY

01 Tractors and Agricultural Implements

- 02 Elevators
- 03 Rolling Bridges, Cuts and Cranes
- 04 Presses
- 05 Tools Machines
- 06 Textile Machines
- 07 Machines for Wood
- 08 Machines for Paper
- 09 Machines for Victuals
- 10 Machines and Heavy Equipment
- 11 Weapons
- 12 Bombs and Compressors
- 99 Several
- 18 LIGHT MECHANICAL INDUSTRY
- 01 Ovens and Stoves
- 02 Refrigeration
- 03 Mensuration Instruments
- 04 Doctor-dental equipments
- 05 Clocks
- 06 Musical instruments
- 07 Exhauster and Fans
- 99 Several
- 19 ELECTRIC AND ELECTRONIC INDUSTRIES
- 01 Electric Conduits
- 02 Electric Components
- 03 Electric Motors
- 04 Controls
- 05 Illumination
- 06 Faucets, Showers and Heaters
- 07 Typewriters and Calculators
- 08 Household Electric Appliances
- 09 Electronic components
- 10 Sound and Image
- 99 Several
- 20 COMPUTER INDUSTRY AND TELECOMMUNICATIONS
- 01 Computers
- 02 Peripheral
- 03 Programs
- 04 Consulting
- 05 Industrial automation
- 06 Copying Machines
- 07 Central Phone
- 08 Data Transmission
- 99 Several
- 21 AUTOMOBILE AND TRANSPORT INDUSTRIES
- 01 Assemblers
- 02 Motors and Components
- 03 Electric material

- 04 Batteries
- 05 Transmission and Components
- 06 Brakes and Components
- 07 Shock absorbers and Springs
- 08 Tires
- 09 Wheels
- 10 Accessories
- 11 Motorcar Body
- 12 Shipyards
- 13 Airplanes and Components
- 14 Rail material
- 15 Bicycles and Motorcycles
- 99 Several
- 22 CIVIL CONSTRUCTION
- 01 Contractors and Manufacturers
- 02 Predial Reforms
- 03 Industrial Assemblies
- 04 Paving and Earthwork
- 05 Soils and Foundations
- 06 Heavy Construction
- 07 Real Estate and Predial Administration
- 08 Projects and Engineering
- 09 Electric facilities, Hydraulics, etc
- 99 Several
- 23 WHOLESALER TRADE
- 01 Victuals and Drunk
- 02 Cereals
- 03 Products of Hygiene and Cleaning
- 04 Pharmaceutical products
- 05 Textiles and Makings
- 06 Publications
- 07 Paper Products
- 08 Fuels
- 09 Chemical Products
- 10 Electric Material
- 11 Material for Construction
- 12 Steel Distributors
- 13 Metallurgic Products
- 14 Machines and Tools
- 99 Several
- 24 RETAILER TRADE
- 01 Supermarkets
- 02 Department stores
- 03 Household Electric Appliances
- 04 Computer Science
- 05 Textiles and Makings
- 06 Footwear

- 07 Pharmacies and Drugstores
- 08 Bookstores and Stationers
- 09 Jewels, Presents and Souvenirs
- 10 Liquefied Gas
- 11 Fuels
- 12 Material for Construction
- 13 Electric and Illumination Materials
- 14 Metallurgic Products
- 15 Machines and Tools
- 16 Ironworks
- 17 Chemical Products
- 18 Medical and Dental material
- 19 Furniture
- 20 Vehicles and Vehicles Pieces Dealers
- 99 Several
- 25 TRANSPORT SERVICES AND STORAGE
- 01 Railways and Subway
- 02 Urban bus
- 03 State, National and International Bus
- 04 Hydroways
- 05 National and International Civil Aviation
- 06 Port and Airport Services
- 07 Perishable Load Transport
- 08 No-perishable Load Transport
- 09 Inflammable Transport
- 10 Cars Renting
- 11 Storage
- 99 Several
- 26 ESSENTIAL AND INFRASTRUCTURE SERVICES
- 01 Public cleaning
- 02 Electric energy
- 03 Gas
- 04 Basic Sanitation - Water and Sewer
- 05 Telecommunications
- 99 Several
- 27 GENERAL SERVICES
- 01 Hospitals
- 02 Medical Services
- 03 Hotels
- 04 Travel Agencies
- 05 Restaurants
- 06 Safety
- 99 Several
- 28 FINANCIAL SERVICES
- 01 Private Commercial Banks
- 02 State Commercial banks and Savings Banks
- 03 Development Banks



04 Investment Banks  
05 Credit Cards  
06 Values Brokers and Exchange  
07 Dealers  
99 Financial  
29 INSURANCES AND WELFARE  
01 Health Insurance  
02 Several Insurance Companies  
03 Insurance Brokers  
99 Private Welfare