



EXIN Blockchain

ESSENTIALS

Certified by


Sample Exam

Edition 202011

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Introduction

This is the EXIN Blockchain Essentials (BLOCKCHAINED) sample exam. The Rules and Regulations for EXIN's examinations apply to this exam.

This exam consists of 20 multiple-choice questions. Each multiple-choice question has a number of possible answers, of which only one is correct.

The maximum number of points that can be obtained for this exam is 20. Each correct answer is worth 1 point. You need 13 points to pass the exam.

The time allowed for this exam is 30 minutes.

Good luck!

Sample Exam

1 / 20

What is a blockchain?

- A) A centralized database that holds a subset of all transactions on all nodes.
- B) A client-server database existing on a limited number of nodes at the same time.
- C) A distributed database with a record of all transactions on the network.
- D) A standalone database with history of all transactions on various nodes.

2 / 20

What is the function of a lightweight node within a blockchain network?

- A) It stores a complete history of every transaction on the network.
- B) It stores purchased cryptocurrency for users of a blockchain network.
- C) It verifies transactions by piggybacking on the work of full nodes.

3 / 20

A bearer instrument used to transfer value between two parties over a blockchain network.

What is this instrument?

- A) A DApp
- B) A hash
- C) A node
- D) A token

4 / 20

What is a **key** characteristic of a public blockchain?

- A) Allowing a user to elect nodes to process transactions
- B) Allowing anyone to participate in the blockchain network
- C) Allowing control over who can participate and at what level
- D) Allowing only trusted parties to operate their blockchain

5 / 20

How do blockchains function like ledgers?

- A) They hold a record of all transactions that have ever occurred on a network.
- B) They hold vast amounts of transaction data as a centralized database.
- C) They periodically update all balances of each wallet to the blockchain.

6 / 20

What is the task of miners in a blockchain network?

- A) Miners act as a single third party to aggregate records and provide trust in the network by the miners' authority.
- B) Miners are computers that allow access to the blockchain, ensuring the number of corrupt nodes will stay low.
- C) Miners are nodes that compete for a reward by calculating the correct nonce to make a transaction possible.
- D) Miners determine the consensus rules that should be followed and interfere when these rules are broken.

7 / 20

Blockchain networks are vulnerable to 51% attacks.

Which network would incentivize hackers **most** to break the network?

- A) Bitcoin
- B) Fabric
- C) Factom
- D) Ripple

8 / 20

One of the greatest threats to the blockchain community is the narcissism of small differences.

What is the result of this narcissism of small differences?

- A) One community group makes fun of another community group over small differences, resulting in greater collaboration.
- B) The community cares about and works to resolve small differences that cannot be perceived by outside groups.
- C) The community has developed many similar projects and these fight with one another over small differences.
- D) The community has grown closer and works together in a collaborative fashion to solve common problems.

9 / 20

How do fraudsters use a Ponzi scheme?

- A) A fraudster convinces a victim to pay for receiving something of greater value later on.
- B) A fraudster finds investors, then dumps the tokens of the investors to crash the market.
- C) A fraudster pays dividends to initial investors using the funds of subsequent investors.
- D) A fraudster steals credit cards and uses them to buy money, goods or property.

10 / 20

In what way do blockchains use a public witness?

- A) A digital courthouse or library acts as a public witness to store information to reference.
- B) A node on a blockchain network attests to the accuracy and truthfulness of information.
- C) A person sends a transaction over a public network to earn rewards as a public witness.
- D) A preferred node can be elected to attest to the accuracy and truthfulness of information.

11 / 20

Blockchain enables self-sovereign identity.

How does blockchain do this?

- A) It enables centralized third parties to offer easy-to-use and valid identity information.
- B) It enables each person to have exclusive control of their money, property and identity.
- C) It enables governments to effortlessly issue identities with advanced digital certificates.
- D) It enables only internet companies to offer world-class secure personal identity repositories.

12 / 20

Public blockchains give an incentive to encourage users to mine blocks and secure the network.

What incentive is this?

- A) Public blockchains allow users to create tokens to sell on secondary markets.
- B) Public blockchains do not offer rewards, because they are open source.
- C) Public blockchains offer cash rewards for running mining nodes.
- D) Public blockchains offer rewards for mining in the form of cryptocurrency.

13 / 20

What is the **best** use case for smart contracts?

- A) Digitalize and automate legally binding contracts using artificial intelligence (AI)
- B) Enforce the execution of contracts in the legal system using cryptocurrencies
- C) Ensure automatic payments by predetermined actions or events in insurance contracts
- D) Extend the Bitcoin blockchain, the best-known smart contract platform, to the judicial system

14 / 20

What is the role of a DAO (decentralized autonomous organization)?

- A) Address the principal-agent dilemma with collaboration and acceptance of actions within agreed rules
- B) Embed regulated online smart contracts with the current judicial system, using public blockchains
- C) Offer complex online smart contracts without any link to tangible and intangible offline assets
- D) Provide a private blockchain contract platform on which users can run their online applications

15 / 20

How can blockchain technology **best** help securing identity data?

- A) By eliminating third parties through providing secured-data storage at a user's server
- B) By encoding all the health data and save it on a private and permissionless blockchain
- C) By protecting data that has been submitted on the internet using a cryptographic algorithm
- D) By providing information personal data without disclosing the actual data that proves it

16 / 20

What is the value of using blockchain networks with Internet of Things (IoT)?

- A) Allowing blockchain users to follow self-driving cars and access these cars
- B) Avoiding a spoofing attack using the secured identity that is stored on a blockchain
- C) Enabling software that programs itself to solve problems without human intervention
- D) Solving expensive and complex calculations using Hyperledger Fabric mining

17 / 20

How does blockchain improve supply chains?

- A) By automatically creating trade agreements between two parties
- B) By creating safe centralized marketplaces to trade goods on
- C) By stabilizing the national currencies of the countries involved
- D) By transferring tokenized ownership through a software system

18 / 20

What is digital fiat currency?

- A) A digital form of currency, that represents a country's financial reserves
- B) An e-currency, that creates a transparent and borderless debt market
- C) An online system, that enables making transactions without a bank account

19 / 20

How does blockchain technology benefit the insurance industry?

- A) By avoiding compliance requirements of national authorities, which reduces overhead
- B) By ensuring accuracy of data and automating micro insurances, which reduces costs
- C) By introducing flexible premiums to be paid by customers, which increases profits
- D) By setting up a digital mode of payment, which simplifies claims settlement

20 / 20

How does blockchain technology help to protect intellectual property rights (IP)?

- A) It allows a user to include IP transactions in smart contracts.
- B) It allows a user to record an event and establish the timeline.
- C) It allows a user to record the creation of software packages.
- D) It allows a user to send a transaction and receive IP ownership.

Answer Key

1 / 20

What is a blockchain?

- A) A centralized database that holds a subset of all transactions on all nodes.
 - B) A client-server database existing on a limited number of nodes at the same time.
 - C) A distributed database with a record of all transactions on the network.
 - D) A standalone database with history of all transactions on various nodes.
-
- A) Incorrect. Blockchain is a decentralized, peer-to-peer (P2P) distributed database where every node holds record of all transactions.
 - B) Incorrect. Blockchain consists of P2P distributed databases.
 - C) Correct. It is a P2P distributed time-stamped database that holds a record of all transactions that have ever occurred on the network. (Literature: A, Chapter 1.1)
 - D) Incorrect. Blockchain is a decentralized, P2P distributed database with history of all transactions.

2 / 20

What is the function of a lightweight node within a blockchain network?

- A) It stores a complete history of every transaction on the network.
 - B) It stores purchased cryptocurrency for users of a blockchain network.
 - C) It verifies transactions by piggybacking on the work of full nodes.
-
- A) Incorrect. A node does not necessarily store a complete history of every transaction on the network. That is only true for a full node.
 - B) Incorrect. A node does not store cryptocurrency itself, but it stores blocks that contain a record of all transactions.
 - C) Correct. Lightweight nodes verify transactions by piggybacking on the work of full nodes. (Literature: A, Chapter 1.1)

3 / 20

A bearer instrument used to transfer value between two parties over a blockchain network.

What is this instrument?

- A) A DApp
- B) A hash
- C) A node
- D) A token

- A) Incorrect. DApps are applications that run on a peer-to-peer (P2P) network instead of a single system. DApps are built with smart contracts but use other services such as secure messaging and often allow an unlimited number of participants to interact within a given rule set.
- B) Incorrect. A hash function is used to secure all the data in a block of transactions. A hash is the output of this mathematical process that creates a string of numbers and letters of a fixed size.
- C) Incorrect. A node is a computer that is connected to a blockchain network. It runs the software for the network and keeps the network healthy by transferring information across the network to other nodes.
- D) Correct. A token is a bearer instrument used to transfer value between two parties over a blockchain network. (Literature: A, Chapter 1.1)

4 / 20

What is a **key** characteristic of a public blockchain?

- A) Allowing a user to elect nodes to process transactions
- B) Allowing anyone to participate in the blockchain network
- C) Allowing control over who can participate and at what level
- D) Allowing only trusted parties to operate their blockchain

- A) Incorrect. Federated blockchain nodes can exist in both public blockchains and private blockchains. Federation is when the system, or rather the user of a system, elects nodes to process transactions.
- B) Correct. Public blockchains allow anyone to participate in the network as long as they have access to the internet, hardware and electricity. (Literature: A, Chapter 1.1)
- C) Incorrect. Hybrid blockchains control who can participate and at what level of participation each node is allowed to operate.
- D) Incorrect. Private blockchains only allow trusted parties to operate their blockchain.

5 / 20

How do blockchains function like ledgers?

- A) They hold a record of all transactions that have ever occurred on a network.
 - B) They hold vast amounts of transaction data as a centralized database.
 - C) They periodically update all balances of each wallet to the blockchain.
-
- A) Correct. Blockchains are widely distributed public accounts that let anyone see who has what cryptocurrency and the full history of that coin over time. Every transaction can be found as well as the parties involved in these transactions. (Literature: A, Chapter 2.1)
 - B) Incorrect. Blockchain are widely distributed ledgers that hold a limited amount of transaction data. The size limit is restricted because they are distributed, and it is impractical to share and reconcile vast quantities of data.
 - C) Incorrect. Wallets do not keep a private ledger. They pull in balance data from a blockchain.

6 / 20

What is the task of miners in a blockchain network?

- A) Miners act as a single third party to aggregate records and provide trust in the network by the miners' authority.
 - B) Miners are computers that allow access to the blockchain, ensuring the number of corrupt nodes will stay low.
 - C) Miners are nodes that compete for a reward by calculating the correct nonce to make a transaction possible.
 - D) Miners determine the consensus rules that should be followed and interfere when these rules are broken.
-
- A) Incorrect. Needing a single third party was exactly what Satoshi wanted to avoid by introducing blockchain technology.
 - B) Incorrect. Miners are not responsible for access to the blockchain.
 - C) Correct. Miners compete for a reward by trying to calculate the nonce. (Literature: A, Chapter 1.1)
 - D) Incorrect. Miners do not determine the rules in blockchain. Miners operate in the playing field determined by the rules.

7 / 20

Blockchain networks are vulnerable to 51% attacks.

Which network would incentivize hackers **most** to break the network?

- A) Bitcoin
- B) Fabric
- C) Factom
- D) Ripple

- A) Correct. Miners must use their computing power and electricity to generate new cryptocurrency like bitcoins. If a network becomes too concentrated, criminal miners can corrupt the network with impunity. This particular type of vulnerability is called a 51% attack. 51% is the number that creates a tipping point for many blockchains. If fewer nodes are independent, a network will be rolled back. (Literature: A, Chapter 10.1)
- B) Incorrect. Hyperledger's Fabric does not have cryptocurrency. With little to steal, hackers are less incentivized to break the network.
- C) Incorrect. Factom does not use mining but has a native cryptocurrency Factoids. The federated nodes are rewarded with Factoids. The nodes can sell Factoids back into the market to those who wish to use the Factom blockchain. An anchoring technique is used to take a snapshot of this blockchain in the form of a hash and every ten minutes store in large networks such as bitcoin. If an attacker takes control of 51% of the network, he cannot change the history. This attack would be detected and the blockchain could be forked by the 49% to regain control.
- D) Incorrect. Unlike bitcoin, that does not require users to trust or know other individuals on the network, the whole infrastructure of Ripple requires that all parties trust and know one another to some extent. A financial participant must trust the issuers of assets it holds, and a node operator must trust that the other nodes in its validator list will not collude to block valid transactions from being confirmed. Since trust and aligned incentives for cooperation are built in, this network is less likely to suffer a 51% attack.

8 / 20

One of the greatest threats to the blockchain community is the narcissism of small differences.

What is the result of this narcissism of small differences?

- A) One community group makes fun of another community group over small differences, resulting in greater collaboration.
 - B) The community cares about and works to resolve small differences that cannot be perceived by outside groups.
 - C) The community has developed many similar projects and these fight with one another over small differences.
 - D) The community has grown closer and works together in a collaborative fashion to solve common problems.
-
- A) Incorrect. There is no collaboration. The rifts in the communities go all the way down to the code and this has divided the community repeatedly.
 - B) Incorrect. The communities are more likely to ridicule and mock one another and become hypersensitive to small things.
 - C) Correct. Communities with adjoining territories and close relationships are more likely to fight. (Literature: A, Chapter 10.2)
 - D) Incorrect. The opposite happens. Communities are more likely to ridicule and mock one another than collaborate.

9 / 20

How do fraudsters use a Ponzi scheme?

- A) A fraudster convinces a victim to pay for receiving something of greater value later on.
 - B) A fraudster finds investors, then dumps the tokens of the investors to crash the market.
 - C) A fraudster pays dividends to initial investors using the funds of subsequent investors.
 - D) A fraudster steals credit cards and uses them to buy money, goods or property.
-
- A) Incorrect. This is an advance fee scheme scam.
 - B) Incorrect. This is a market manipulation scam.
 - C) Correct. In old-school Ponzi schemes, the fraudster pays dividends to initial investors using the funds of subsequent investors. (Literature: A, Chapter 10.3)
 - D) Incorrect. This is an identity theft and credit card fraud scam.

10 / 20

In what way do blockchains use a public witness?

- A) A digital courthouse or library acts as a public witness to store information to reference.
 - B) A node on a blockchain network attests to the accuracy and truthfulness of information.
 - C) A person sends a transaction over a public network to earn rewards as a public witness.
 - D) A preferred node can be elected to attest to the accuracy and truthfulness of information.
-
- A) Incorrect. Blockchains are in essence a digital archive, but they do not need a separate digital courthouse or library to act as a public witness. That is what the nodes do.
 - B) Correct. Each node on a blockchain network witnesses information. All nodes attest to its accuracy and truthfulness at a later date, much like how court houses, libraries and archives are places where people store information to reference at another point in time. (Literature: A, Chapter 2.4)
 - C) Incorrect. Nodes act as public witnesses, not persons. The nodes do not always earn rewards to act as a public witness.
 - D) Incorrect. Each node on a blockchain network is witnessing information, not just preferred nodes.

11 / 20

Blockchain enables self-sovereign identity.

How does blockchain do this?

- A) It enables centralized third parties to offer easy-to-use and valid identity information.
 - B) It enables each person to have exclusive control of their money, property and identity.
 - C) It enables governments to effortlessly issue identities with advanced digital certificates.
 - D) It enables only internet companies to offer world-class secure personal identity repositories.
-
- A) Incorrect. Centralized systems can be compromised, and documents can be faked or changed, making it difficult to verify identities. Facebook hit the news headlines in 2018 after it shared the personal data of more than 87 million customers with Cambridge Analytica, which is a third party. That information was then used to manipulate individual's behavior. Convenience and ease of use has compromised many people's identities and financial information.
 - B) Correct. Blockchain technology has allowed for a shift in the concepts of self-ownership. It has sparked new life into social movements around the moral and natural rights of each person to have exclusive control of their money, property, and identity. (Literature: A, Chapter 6.1)
 - C) Incorrect. A self-sovereign identity is one that is managed by an individual and not a third party. A person would authenticate herself and not rely on a third party to validate and corroborate her credentials.
 - D) Incorrect. There is only a small group of companies that have control over issuing website security certificates and curating and cultivating online identities. This centralization has caused huge volumes of personal data to be housed on centralized servers for everyone who uses the internet. These servers can and do get hacked.

12 / 20

Public blockchains give an incentive to encourage users to mine blocks and secure the network.

What incentive is this?

- A) Public blockchains allow users to create tokens to sell on secondary markets.
 - B) Public blockchains do not offer rewards, because they are open source.
 - C) Public blockchains offer cash rewards for running mining nodes.
 - D) Public blockchains offer rewards for mining in the form of cryptocurrency.
-
- A) Incorrect. Usually, miners earn cryptocurrency directly.
 - B) Incorrect. Even though they are based on an open license and are open source, the public blockchains still offer rewards for mining.
 - C) Incorrect. Miners are given cryptocurrency, not regular currency.
 - D) Correct. Public blockchains usually give cryptocurrency as a reward for mining. (Literature: A, Chapter 1.1)

13 / 20

What is the **best** use case for smart contracts?

- A) Digitalize and automate legally binding contracts using artificial intelligence (AI)
 - B) Enforce the execution of contracts in the legal system using cryptocurrencies
 - C) Ensure automatic payments by predetermined actions or events in insurance contracts
 - D) Extend the Bitcoin blockchain, the best-known smart contract platform, to the judicial system
-
- A) Incorrect. Smart contracts are created by developers and enforced with Boolean logic, mathematics, and encryption. A legally binding contract, on the other hand, is created by a lawyer and enforced by a judicial system. Most smart contracts are not legally binding. AI and smart contracts might be used together, but this is not the best use case.
 - B) Incorrect. Legal contracts are enforced by a judicial system; they do not have the same limitations as smart contracts. If a court order to pay somebody is violated, even in a civil lawsuit, it is possible to be charged with contempt and go to prison, or funds can be automatically withdrawn from an account. Laws are more flexible, and software is more rigid. Laws and contracts are interpreted by people who have legal options. Code is usually only interpreted one way, and if it executes unexpectedly it means there is a bug that needs to be fixed.
 - C) Correct. A farming smart contract can ensure insurance payments are made automatically. If the temperature goes down and damages crops, the farmer will receive payment. (Literature: A, Chapter 5.1)
 - D) Incorrect. The Bitcoin blockchain is less known for smart contracts, but the white paper that originally proposed the Bitcoin network alluded to their creation. Smart contracts on Bitcoin use what is known as "opcode", which was introduced by Peter Todd as Bitcoin Improvement Proposal (BIP) 65.

14 / 20

What is the role of a DAO (decentralized autonomous organization)?

- A) Address the principal-agent dilemma with collaboration and acceptance of actions within agreed rules
 - B) Embed regulated online smart contracts with the current judicial system, using public blockchains
 - C) Offer complex online smart contracts without any link to tangible and intangible offline assets
 - D) Provide a private blockchain contract platform on which users can run their online applications
- A) Correct. The concept of a DAO was created to address what in economics is referred to as the “principal-agent problem”. The principal-agent problem is a dilemma that occurs when an “agent” can make decisions on behalf of another agent but is influenced by their own self-interest. The “agent” may choose to take more risk, because they do not actually carry the cost of that risk. (Literature: A, Chapter 5.4)
- B) Incorrect. The code and capabilities of DAOs do not absolve individuals from complying with regulations and laws.
- C) Incorrect. DAOs run through rules encoded within their smart contracts. They live completely online but can govern assets that are offline, like real estate or natural resources.
- D) Incorrect. All public blockchains are DAOs. These include Bitcoin, Ethereum, Factom, and others. DAOs can be more than public networks. They can be used to manage all types of human organizations such as corporations, investment funds, or even governments.

15 / 20

How can blockchain technology **best** help securing identity data?

- A) By eliminating third parties through providing secured-data storage at a user’s server
 - B) By encoding all the health data and save it on a private and permissionless blockchain
 - C) By protecting data that has been submitted on the internet using a cryptographic algorithm
 - D) By providing information personal data without disclosing the actual data that proves it
- A) Incorrect. It makes no sense to use a blockchain at the user’s server. Blockchain is supposed to be a distributed ledger.
- B) Incorrect. Encoding personal data at a permissionless blockchain makes no sense as a permissionless blockchain is not well-enough secured for this.
- C) Incorrect. It makes no sense to protect information that has been submitted on the internet before, as it might have been compromised already.
- D) Correct. Providing information without disclosing the actual data is one of the important functions of a blockchain. (Literature: A, Chapter 6.1)

16 / 20

What is the value of using blockchain networks with Internet of Things (IoT)?

- A) Allowing blockchain users to follow self-driving cars and access these cars
 - B) Avoiding a spoofing attack using the secured identity that is stored on a blockchain
 - C) Enabling software that programs itself to solve problems without human intervention
 - D) Solving expensive and complex calculations using Hyperledger Fabric mining
-
- A) Incorrect. This would be a dangerous situation where self-driving cars would be open to spoofing attacks or hacks. There are many companies developing technologies that utilize blockchain to protect IoT devices.
 - B) Correct. IoT can utilize blockchain secured identity to prevent a spoofing attack where a malicious party impersonates another device to launch an attack to steal data or cause some other disorder. (Literature: A, Chapter 6.3)
 - C) Incorrect. This is the value of using blockchain networks with artificial intelligence (AI).
 - D) Incorrect. There is no mining in Hyperledger Fabric. Matrix AI is providing a solution that makes it easy to combine machine learning and smart contracts. The platform modifies how smart contracts are executed, and improves their speed, flexibility, ease and security. Matrix uses its mining power to solve expensive and complex AI computations.

17 / 20

How does blockchain improve supply chains?

- A) By automatically creating trade agreements between two parties
 - B) By creating safe centralized marketplaces to trade goods on
 - C) By stabilizing the national currencies of the countries involved
 - D) By transferring tokenized ownership through a software system
-
- A) Incorrect. Trade agreements can be programmed into smart contracts, but blockchain does not create these.
 - B) Incorrect. Blockchain can help making decentralized marketplaces more secure, but it definitely does not help to create centralized marketplaces.
 - C) Incorrect. Blockchain does not help stabilizing national currencies.
 - D) Correct. Blockchain can transfer value, or tokenized ownership through just a software system. (Literature: A, Chapter 7.1)

18 / 20

What is digital fiat currency?

- A) A digital form of currency, that represents a country's financial reserves
 - B) An e-currency, that creates a transparent and borderless debt market
 - C) An online system, that enables making transactions without a bank account
-
- A) Correct. Digital fiat currency is defined as the representation in the digital form of a currency of a particular nation and is issued and regulated by the competent monetary authority of the country. (Literature: A, Chapter 8.1)
 - B) Incorrect. Digital fiat currency has nothing to do with debt markets.
 - C) Incorrect. Digital fiat currency works only for people with a bank account. It is aimed at international payment balance, not individual transactions.

19 / 20

How does blockchain technology benefit the insurance industry?

- A) By avoiding compliance requirements of national authorities, which reduces overhead
 - B) By ensuring accuracy of data and automating micro insurances, which reduces costs
 - C) By introducing flexible premiums to be paid by customers, which increases profits
 - D) By setting up a digital mode of payment, which simplifies claims settlement
-
- A) Incorrect. Blockchain activities must comply with legislation and regulations.
 - B) Correct. Blockchain technology enables insurance companies to provide more value to the contacts they already have. (Literature: A, Chapter 8.3)
 - C) Incorrect. Blockchain does not define the premium for customers.
 - D) Incorrect. Blockchain does not define the mode of payment to the insurance company.

20 / 20

How does blockchain technology help to protect intellectual property rights (IP)?

- A) It allows a user to include IP transactions in smart contracts.
 - B) It allows a user to record an event and establish the timeline.
 - C) It allows a user to record the creation of software packages.
 - D) It allows a user to send a transaction and receive IP ownership.
-
- A) Incorrect. A smart contract acts as an online contract between two or more parties. Smart contracts are digital agreements or sets of rules governing the IP access.
 - B) Correct. IP is grounded in a concept of fairness, "who did what when" and the first person that did something should have the right to the commercial benefit for those efforts. Using blockchain, it is possible to establish that something existed at a given point in time and third parties can verify that information. (Literature: A, Chapter 8.4)
 - C) Incorrect. Blockchain technology is used to record an event regarding creation of an IP.
 - D) Incorrect. It is not possible to establish ownership over an IP by simply sending a transaction.

Evaluation

The table below shows the correct answers to the questions in this sample exam.

Question	Answer	Question	Answer
1	C	11	B
2	C	12	D
3	D	13	C
4	B	14	A
5	A	15	D
6	C	16	B
7	A	17	D
8	C	18	A
9	C	19	B
10	B	20	B



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