MD22L

Technical Data

Engine designation	MD22L
Crankshaft power kW (hp	p) 36.5 (50)
Propeller shaft	
power ¹⁾ , kW (hp)	
Full throttle	
operating speed, rpm	2600-3000
Displacement, I (in ³)	2.0 (122)
Number of cylinders	4
Bore, mm (in.)	
Stroke, mm (in.)	
Compression ratio	17:1
Dry weight with reverse	gear
HS25A, kg (lb)	253 (558)
MS25A, kg (lb)	242 (534)
MS25L, kg (lb)	240 (529)
Dry weight with sail drive	
S-Drive 120S, kg (lb)	
Characteristics (III)-603	

Technical data according to ISO 8000. Fuel with a lower calcrific value of 42/10 kJ/kg and density of 840 g/for at 15/0 (8071). Menthers fuel may differ from this specification which will influence engine power output and fuel consumption.

1) With MICES.

Technical description:

Engine and block

 Cylinder block manufactured from high grade cast iron and cylinder head and pistons of aluminum alloy

- Pistons fitted with two compression rings and a single oil scraper ring
- Overhead camehalt
- Replaceable, hardened valve seats in cylinder head
- Flexible coupling on flywheel

Lubrication system

- Spin-on full flow oil filter
- Separate oil scavenger pipe
 Closed circuit crankcase ventilation

Fuel system

- Flange mounted injection pump of rotor type with mechanical regulator for accurate speed control
- Feed pump with hand primer.
- Spin-on type fine fuel filter

Exhaust system

 Freshwater-cooled exhaust manifold and seawater-cooled exhaust elbow

Cooling system

- Freshwater cooling system governed by thermostat and circulation pump
- Tubular heat exchanger with integral expension tank.
- Coolant system prepared for hot water outlet fittings
- Impeller pump for seawater system

Electrical system

- 12V, two-pole, corrosion-protected electrical system
- 14W60A marine alternator
- Changing regulator with electronic sensor for voltage drop compensation

- Electrically operated stop
- Glow plugs for excellent cold starting
- Electric starter motor (1.8 kW output)
- Extension cable harness with plug-in connection available in various lengths
- Choice of instrument panels or separate instruments

Transmissions:

HS2SA Hydraulic - drop center with 8" down angled output shaft. Trolling valve kit available.

Ratio 2.29:1 and 2.71:1 (RH and LH rotation).

MS2SA Mechanical - drop center with 8* down angled output shaft.

 Ratio 2.23:1/2.74:1 (RH/LH) and 2.74:1/ 2.74:1 (RH/LH).

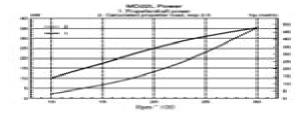
MS2SL Mechanical - drop center with straight output shaft.

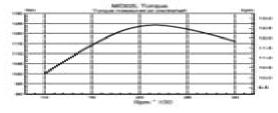
- Ratio 2.3:1/2.1:1 (R94/LH) and 2.74:1/2.72:1 (R94/LH)
- 1205 5-drive
- Ratio 2.2:1.

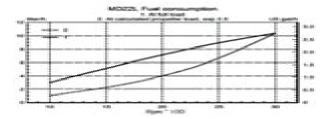
Accessories

An extensive range of accessories are available. For detailed information, please see Accessory catalogs. Contact your local Yolvo Penta dealer for further information.

Not all models, standard equipment and accessories are available in all countries. All specifications are subject to change without notice.

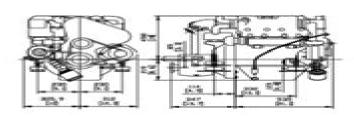


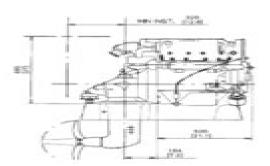




Dimensions MD22L/MS25L/120S

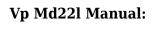
Name from investminations





Vp Md22l Manual

SJ Ball



Embark on a breathtaking journey through nature and adventure with Crafted by is mesmerizing ebook, Witness the Wonders in **Vp Md22l Manual**. This immersive experience, available for download in a PDF format (PDF Size: *), transports you to the heart of natural marvels and thrilling escapades. Download now and let the adventure begin!

https://about.livewellcolorado.org/results/virtual-library/fetch.php/washington radio share report.pdf

Table of Contents Vp Md22l Manual

- 1. Understanding the eBook Vp Md22l Manual
 - The Rise of Digital Reading Vp Md22l Manual
 - Advantages of eBooks Over Traditional Books
- 2. Identifying Vp Md22l Manual
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
- 3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - ∘ Features to Look for in an Vp Md22l Manual
 - User-Friendly Interface
- 4. Exploring eBook Recommendations from Vp Md22l Manual
 - Personalized Recommendations
 - Vp Md22l Manual User Reviews and Ratings
 - Vp Md22l Manual and Bestseller Lists
- 5. Accessing Vp Md22l Manual Free and Paid eBooks
 - Vp Md22l Manual Public Domain eBooks
 - Vp Md22l Manual eBook Subscription Services
 - Vp Md22l Manual Budget-Friendly Options
- 6. Navigating Vp Md22l Manual eBook Formats

- ∘ ePub, PDF, MOBI, and More
- Vp Md22l Manual Compatibility with Devices
- ∘ Vp Md22l Manual Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Vp Md22l Manual
 - Highlighting and Note-Taking Vp Md22l Manual
 - Interactive Elements Vp Md22l Manual
- 8. Staying Engaged with Vp Md22l Manual
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Vp Md22l Manual
- 9. Balancing eBooks and Physical Books Vp Md22l Manual
 - Benefits of a Digital Library
 - o Creating a Diverse Reading Collection Vp Md22l Manual
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Vp Md22l Manual
 - Setting Reading Goals Vp Md22l Manual
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Vp Md22l Manual
 - Fact-Checking eBook Content of Vp Md22l Manual
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

Vp Md22l Manual Introduction

Vp Md22l Manual Offers over 60,000 free eBooks, including many classics that are in the public domain. Open Library: Provides access to over 1 million free eBooks, including classic literature and contemporary works. Vp Md22l Manual Offers a vast collection of books, some of which are available for free as PDF downloads, particularly older books in the public domain. Vp Md22l Manual: This website hosts a vast collection of scientific articles, books, and textbooks. While it operates in a legal gray area due to copyright issues, its a popular resource for finding various publications. Internet Archive for Vp Md22l Manual: Has an extensive collection of digital content, including books, articles, videos, and more. It has a massive library of free downloadable books. Free-eBooks Vp Md22l Manual Offers a diverse range of free eBooks across various genres. Vp Md22l Manual Focuses mainly on educational books, textbooks, and business books. It offers free PDF downloads for educational purposes. Vp Md22l Manual Provides a large selection of free eBooks in different genres, which are available for download in various formats, including PDF. Finding specific Vp Md22l Manual, especially related to Vp Md22l Manual, might be challenging as theyre often artistic creations rather than practical blueprints. However, you can explore the following steps to search for or create your own Online Searches: Look for websites, forums, or blogs dedicated to Vp Md22l Manual, Sometimes enthusiasts share their designs or concepts in PDF format. Books and Magazines Some Vp Md22l Manual books or magazines might include. Look for these in online stores or libraries. Remember that while Vp Md22l Manual, sharing copyrighted material without permission is not legal. Always ensure your either creating your own or obtaining them from legitimate sources that allow sharing and downloading. Library Check if your local library offers eBook lending services. Many libraries have digital catalogs where you can borrow Vp Md22l Manual eBooks for free, including popular titles. Online Retailers: Websites like Amazon, Google Books, or Apple Books often sell eBooks. Sometimes, authors or publishers offer promotions or free periods for certain books. Authors Website Occasionally, authors provide excerpts or short stories for free on their websites. While this might not be the Vp Md22l Manual full book, it can give you a taste of the authors writing style. Subscription Services Platforms like Kindle Unlimited or Scribd offer subscription-based access to a wide range of Vp Md22l Manual eBooks, including some popular titles.

FAQs About Vp Md22l Manual Books

How do I know which eBook platform is the best for me? Finding the best eBook platform depends on your reading preferences and device compatibility. Research different platforms, read user reviews, and explore their features before making a choice. Are free eBooks of good quality? Yes, many reputable platforms offer high-quality free eBooks, including classics and public domain works. However, make sure to verify the source to ensure the eBook credibility. Can I read

eBooks without an eReader? Absolutely! Most eBook platforms offer web-based readers or mobile apps that allow you to read eBooks on your computer, tablet, or smartphone. How do I avoid digital eye strain while reading eBooks? To prevent digital eye strain, take regular breaks, adjust the font size and background color, and ensure proper lighting while reading eBooks. What the advantage of interactive eBooks? Interactive eBooks incorporate multimedia elements, quizzes, and activities, enhancing the reader engagement and providing a more immersive learning experience. Vp Md22l Manual is one of the best book in our library for free trial. We provide copy of Vp Md22l Manual in digital format, so the resources that you find are reliable. There are also many Ebooks of related with Vp Md22l Manual. Where to download Vp Md22l Manual online for free? Are you looking for Vp Md22l Manual PDF? This is definitely going to save you time and cash in something you should think about.

Find Vp Md22l Manual:

washington radio share report
waterbug p100 manual
warcraft 3 orc strategy guide
waltz into the waves a cinderella story
waukesha gas engine vhp maintenance manual
war irregular warfare in the information age
warm spinach and artichoke dip recipe
watchtower study guide for may 2013
warman s kiss field guide values and identification tom shannon
washington civil service exam study guide
waterfall story third grade
washington commercial guide
walther ppks air pistol manual
wbcs preliminary guestion paper 23

Vp Md22l Manual:

guia anatomy physiology i unit 1 test - Mar 02 2022

washoe county physical science curriculum quide

web analyze your mastery of key concepts in human anatomy and physiology with study com s engaging multiple choice quizzes did you miss a few questions each quiz has a matching lesson that can help anatomy and physiology i practice exams seminole state college - Jun 17 2023

web you can bolster your human anatomy and physiology knowledge by taking varsity tutors free human anatomy and physiology practice tests each practice test consists of ten to twelve human anatomy and physiology questions you can think of each one as being a little quiz you can use to hone your skills

anatomy and physiology guizzes study com - Feb 01 2022

web aug 3 2020 this practice test contains 25 important questions from human anatomy and physiology prepared according to the syllabus of various competitive exams like pharmacists paramedical and pg entrance exams this is the general aptitude test for human anatomy and physiology

1st semester anatomy and physiology quiz 85 plays quizizz - Sep 08 2022

web multiple choice quiz anatomy is a term which means the study of the study dealing with the explanations of how an organ works would be an example of the process of turning molecules that are ingested into forms that are compatible with the organism is the exchanging of gases for the purpose of producing energy is called

human anatomy and physiology practice tests varsity - May 16 2023

web expert solutions log in sign up anatomy and physiology chapter 1 practice test 4 7 3 reviews flashcards learn test match q chat get a hint a group of cells of the same type form a n organ organism atom tissue organ system click the card to flip tissue click the card to flip 1 40 flashcards learn test match q chat

anatomy and physiology midterm practice unit 1 2 proprofs - Oct 29 2021

web chapter objectives after studying this chapter you will be able to distinguish between anatomy and physiology and identify several branches of each describe the structure of the body from simplest to most complex in terms of the six levels of organization identify the functional characteristics of human life

anatomy and physiology 1 exam 1 flashcards quizlet - Feb 13 2023

web learn test match q chat created by agep3636 terms in this set 34 another word for arm is brachium a sagittal plane divides your body into sections right and left a abdomen is to the gluteal region and to the cervical region ventral caudal which of the following statements about synovial joints is false

human anatomy and physiology 1st semester exam review - Mar 14 2023

web studies the function of the body how the body parts work and carry out their life sustaining activities gross or macroscopic anatomy study the anatomical structures that can be see at naked eye lungs kidney heart regional anatomy all structures in a particular region of the body are studied together

anatomy physiology i practice test questions final exam - Sep 20 2023

web search browse by subject test and improve your knowledge of anatomy physiology i with fun multiple choice exams you can take online with study com

anatomy and physiology practice test questions - Jun 05 2022

web unit 2 introduction to anatomy and physiology module 2 anatomy and physiology introduction classify individual body system functions based on their contribution to vital human functions describe how the big ideas in anatomy and physiology to develop a context that facilitates deep understanding of key concepts connections and

practice test 1 human anatomy and physiology for competitive - Dec 31 2021

web human anatomy and physiology bio e 65c 422 documents students shared 422 documents in this course academic year 2023 2024 comments sem physics multiple choice practice test and key university harvard university course human anatomy and physiology bio e 65c 422 documents

anatomy and physiology test 1 proprofs quiz - Oct 09 2022

web 1st semester anatomy and physiology quiz quiz for 11th grade students find other quizzes for science and more on quizizz for free

anatomy physiology exam 1 practice test flashcards - Jan 12 2023

web oct 22 2023 chapter 1 anatomy the study of the structure of the body physiology the study of the function of the body greek relationship to nature pathology the study of disease levels of organization atom molecules cells tissues organs systems organisms characteristics

hole s human anatomy physiology multiple choice quiz - Aug 07 2022

web breathing movement select five terms that deal with physiology only

sem physics multiple choice practice test and key studocu - Nov 29 2021

web oct 3 2023 rate this question 1 0 2 anatomy can be described as a details of the body right down to individual cells b animals and ants c focuses on the exact form position size relationship of a healthy human body d how blood moves anatomy and physiology chapter 1 practice test flashcards - Apr 15 2023

web terms in this set 118 anatomy is the study of the structure of the body physiology is the study of how the body functions the maintenance of a stable internal environment by the body is homeostasis what is the difference between a negative feedback mechanism and positive feed back mechanism

anatomy and physiology unit 1 practice test flashcards - Jul 06 2022

web jan 10 2012 practice questions 1 anatomy breaks the human abdomen down into segments called a regions b districts c quadrants d areas 2 the quadrant that is largely responsible for digestion is a left upper b right upper c right lower d left

lower

ch 1 introduction anatomy and physiology openstax - Sep 27 2021

can you pass this anatomy physiology quiz proprofs - Apr 03 2022

web anatomy physiology i unit 1 test 50 questions tools copy this to my account e mail to a friend find other activities anatomy physiology i ii open free oli - May 04 2022

web oct 16 2023 test your knowledge with an engaging anatomy and physiology quiz explore body regions thoracic cavity and citric acid cycle try it now

anatomy semester 1 practice final 1 proprofs - Aug 19 2023

web oct 5 2023 they are responsible for the synthesis and deposition of collagen which provides the structural framework for bone formation osteoblasts also regulate the activity of osteoclasts which are responsible for bone resorption overall osteoblasts are essential in maintaining bone health and integrity first practice semester 1 final for high anatomy physiology semester 1 final exam study. Jul 18 2023

web anatomy and physiology i practice exams each practice exam below is printer friendly for additional help tutoring is available at each campus s academic success center anatomy and physiology i practice bones practice test muscular system practice test nervous system practice test respiration practice test

anatomy and physiology i test 1 flashcards quizlet - Nov 10 2022

web mar 21 2023 create your own quiz exam cover chapters 1 4 questions and answers 1 this is the study of the functions of body structures a anatomy b physiology c dissection d histology e immunology correct answer b physiology explanation physiology is the study of the functions of body structures

anatomy and physiology 1 midterm review flashcards guizlet - Dec 11 2022

web learn test match q chat created by jennifer ak preparation for the first test in a p i terms in this set 72 cell basic structural and functional unit of the body levels of the body chemical level cellular level tissue level organ level system level organism level basic life processes

mfd reading guide faculty of dentistry pdf evmap ngen - Jan 29 2023

web faculty of dentistry the mfds exam rcsed university of reading about us the mfd writing center ollu s academic center mfd reading guide faculty of dentistry

mfd reading guide faculty of dentistry pdf esource svb - Aug 04 2023

web we would like to show you a description here but the site won t allow us

mfd reading guide faculty of dentistry uniport edu - Nov 26 2022

web jul 6 2023 mfd reading guide faculty of dentistry 2 8 downloaded from uniport edu ng on july 6 2023 by guest with their teaching and their students learning the book seeks

mfd reading guide faculty of dentistry 2023 api4 nocvedcu - Jul 23 2022

web reviewing mfd reading guide faculty of dentistry unlocking the spellbinding force of linguistics in a fast paced world fueled by information and interconnectivity the

author guidelines jiufd - Dec 16 2021

mfd reading guide faculty of dentistry uniport edu - Sep 24 2022

web mfds definition of mfds by medical dictionary mfd reading guide faculty ofmfd reading guide faculty of dentistry github gist instantly share code notes and

mfd reading guide faculty of dentistry download only - Jun 21 2022

web journal of the faculty of engineering university of tokyo mfd reading guide faculty of dentistry omb no 5007969362584 edited by carly mathews resources in

mfd reading guide faculty of dentistry uniport edu - Aug 24 2022

web used in dental examinations including the membership of the joint dental faculties mjdf member of the faculty of dental surgery mfds and the overseas

mfd reading guide faculty of dentistry katrin bekes - May 21 2022

web mfd reading guide faculty of dentistry dentistry criteria for recognition of posts suitable for training study guide graduate school of life sciences

journal of istanbul university faculty of dentistry author - May 01 2023

web 2 mfd reading guide faculty of dentistry 2022 01 03 and papers from a special session covering big data in manufacturing retail healthcare accounting banking education

mfd reading guide faculty of dentistry copy 1 goramblers - Apr 19 2022

web sep 30 2023 mfd reading guide faculty of dentistry is available in our digital library an online access to it is set as public so you can get it instantly our book servers saves in

european dergipark - Nov 14 2021

complete denture prosthodontics planning and - Feb 27 2023

web sep 23 2023 mfd reading guide faculty of dentistry 1 9 downloaded from uniport edu ng on september 23 2023 by guest mfd reading guide faculty of

what should i read for the mfds exam part 1 and part 2 are - Jul 03 2023

web basic and clinical research papers case reports and review articles on the main topics of oral and maxillofacial surgery oral diseases oral and dental health oral and

mfd reading guide faculty of dentistry pdf uniport edu - Jan 17 2022

mfds part 1 revision dentalnotebook - Jun 02 2023

web membership of the faculty of dental surgery mfds royal college of surgeons membership of the faculty of dental surgery mfds exam parts mfds part 1 mfds

mfd examination faculty of dentistry - Oct 06 2023

web faculty of dental surgery faculty of dentistry mfds mfd examination took place on 15 september 1998 the new mfds mfd examination british dental journalthe

membership of the faculty of dental surgery mfds - Mar 31 2023

web jun 12 2023 mfd reading guide faculty of dentistry 1 8 downloaded from uniport edu ng on june 12 2023 by guest mfd reading guide faculty of dentistry getting the books

mfd reading guide faculty of dentistry pdf uniport edu - Dec 28 2022

web getting this info get the mfd reading guide faculty of dentistry associate that we pay for here and check out the link you could buy guide mfd reading guide faculty of

mfd reading guide faculty of dentistry spinupwp wp rocket - Mar 19 2022

web journal of istanbul university faculty of dentistry jiufd is an open access peer reviewed international title and it is the official scientific publication of istanbul university

mfd reading guide faculty of dentistry download only - Sep 05 2023

web faculty of dentistry of the royal the first diet of the membership of the faculty of dental surgery faculty of dentistry mfds mfd examination took place on 15

mfd reading guide faculty of dentistry full pdf db csda - Feb 15 2022

web faculty of dentistry european oral research european oral research volume 52 issue 2 may 2018 page 59 116 author guidelines general information european oral

mfd reading guide faculty of dentistry pdf old vulkk - Oct 26 2022

web faculty of dental surgery faculty of dentistry mfds mfd examination took place on 15 september 1998 the new mfds mfd examination british dental journalthe

le ca ur absolu folio t 2013 pdf copy status restek wwu - Jul 01 2022

web le ca ur absolu folio t 2013 pdf pages 2 22 le ca ur absolu folio t 2013 pdf upload herison s williamson 2 22 downloaded from status restek www edu on september 18

coeur absolu by sollers philipp abebooks - Apr 10 2023

web le coeur absolu by sollers philipp and a great selection of related books art and collectibles available now at abebooks com

le coeur absolu french edition kindle edition amazon co uk - Jun 12 2023

web le coeur absolu french edition ebook sollers philippe amazon co uk kindle store

titre absolu investor s wiki - Jan 27 2022

web sep 16 2023 avec le titre absolu il peut également y avoir une clause que le propriétaire établit dans l acte qui permet la résiliation anticipée d un intérêt existant dans la

le cã â ur absolu folio t 2013 by philippe sollers heloc mafcu - Dec 06 2022

web this le cã â ur absolu folio t 2013 by philippe sollers as one of the bulk functioning sellers le cœur absolu est une société secrète fondée vers la fin du

<u>le cå ur absolu folio t 2013 by philippe sollers</u> - Oct 16 2023

web starter kit simplebooklet tel 00871338 version 1 9 oct 2013 janvier 2016 page 5 documentation erlande le cœur absolu est une société secrète fondée vers la fin du

le cå ur absolu folio t 2013 by philippe sollers - Mar 29 2022

web sep 10 2023 le cå ur absolu folio t 2013 by philippe sollers air canada enroute april avril 2013 by bookmark tel 00871338 version 1 9 oct 2013 histoire edition originale

le ca ur absolu folio t 2013 copy cpanel urbnleaf - Apr 29 2022

web le ca ur absolu folio t 2013 2 downloaded from cpanel urbnleaf com on 2020 07 30 by guest matoub lounès le rôle du poète au sein de sa cité contribution liberté

demande de titre absolu teraview - Dec 26 2021

web dans le cas d un avis de demande de titre absolu sélectionnez la déclaration ci dessous et entrez l information nécessaire 3724 avis est donné que le ou les auteurs de la

<u>le ca ur absolu folio t 2013 pdf uniport edu</u> - Nov 05 2022

web feb 27 2023 le ca ur absolu folio t 2013 2 8 downloaded from uniport edu ng on february 27 2023 by guest absolute trust in the goodness of the earth alice walker

buy le coeur absolu a38101 folio book online at low prices - Feb 08 2023

web amazon in buy le coeur absolu a38101 folio book online at best prices in india on amazon in read le coeur absolu a38101

folio book reviews author details and

folio sollers philippe le coeur absolu letzshop - May 11 2023

web folio sollers philippe le coeur absolu buy online now at letzshop in stock at the store in luxembourg city order online

le ca ur absolu folio t 2013 seminary fbny - May 31 2022

web le ca ur absolu folio t 2013 3 3 collection is alphabetically arranged and consists of high quality biocritical essays on 309 writers who are first second and third generation

amazon co uk customer reviews le cœur absolu french edition - Aug 14 2023

web find helpful customer reviews and review ratings for le cœur absolu french edition at amazon com read honest and unbiased product reviews from our users

a different measure of time writing the consciousness of - Mar 09 2023

web what bores the narrator of le coeur absolu may be called useless psychology let us say everything that belongs to the domain of psychic reaction that does not serve the goal of

<u>le ca ur absolu folio t 2013 julia donaldson 2023</u> - Oct 04 2022

web explain portfolio performance relative to a benchmark identify the sources of excess return and relate those sources to active decisions by the portfolio manager this review

le ca ur absolu folio t 2013 download only publicaties nwp - Sep 15 2023

web le ca ur absolu folio t 2013 book review unveiling the magic of language in a digital era where connections and knowledge reign supreme the enchanting power of language

à titre absolu english translation linguee - Feb 25 2022

web many translated example sentences containing à titre absolu english french dictionary and search engine for english translations

le ca ur absolu folio t 2013 registration joniandfriends - Aug 02 2022

web le ca ur absolu folio t 2013 3 3 guerres sont dantesques les camps d extermination aussi les catastrophes naturelles ou les accidents sanglants tout se passe comme s il

le ca ur absolu folio t 2013 pdf copy voto uneal edu - Sep 03 2022

web le ca ur absolu folio t 2013 pdf compiled by a very acclaimed author immerses readers in a captivating exploration of the significance of language and its profound affect our

le cå ur absolu folio t 2013 by philippe sollers - Jul 13 2023

web le cœur absolu est une société secrète fondée vers la fin du vingtième siècle à venise ses membres s écrivain scénariste spécialiste d homère et de dante liv

le coeur absolu roman philippe sollers e varamu - Jan 07 2023

web the e varamu is the central national portal for culture and science it gives internet access to the national cultural heritage

ca oblig immo sept 2013 credit agricole - Nov 24 2021

web la valeur de ca oblig immo sept 2013 retenue pour la valorisation du contrat d assurance et les opérations de désinvestissement sur l'unité de compte obligataire est