



Bank of Palestine Group



Sustainable Banking Since 1960
Together we Impact



- Our Vision & Strategic Priorities
- Bank of Palestine Overview
- Corporate Governance and Shareholding Structure
- Palestine Market and Financial Sector Overview
- Bank of Palestine Group Companies
- Bank of Palestine Group Financial Highlights
- Corporate Actions and Dividends




OUR VISION

We aspire to be distinguished as a values based, sustainable, forward thinking financial group on a local and international level.

OUR STRATEGIC PRIORITIES

- Customer Service & Shareholder Rights
- Sustainability
- Digital Transformation
- Stakeholder Impact



BANK OF PALESTINE OVERVIEW



1 Largest Banking Group in Palestine

Robust Historical Growth & Healthy Ratios

\$ 6.30 b
Total Assets
YTD -3.2%

\$ 3.43 b
Net Loans
YTD -0.6%

\$ 5.19 b
Customer Deposits
YTD -2.1%

\$ 34.8 m
Net Profit
YoY 20.4%

\$ 479 m
Market Cap
11.2% of PEX

103 Local Branches
3 Representative Offices

> 911 k
Customers

> 2,541
Employees

33.62%
Market Share

13.60%
ROE%

1.11%
ROA

62.6%
Cost/Income%

55.16%
Operating Cost/Income%

15.33%
CAR%

12.08%
Tier 1%

4.47%
NPLs%

66.08%
Loans/Deposits%

\$ 0.28
EPS

292%
LCR

*ROA, ROE and EPS are presented on an annual basis.



Palestine's largest banking network with over 100 branches

Digital Transformation strategy targets to convert 25% of branches to digital





Dubai International Financial Center (DIFC) 2015



Representative Office Santiago, Chile 2017



REPRESENTATIVE OFFICE SERVICES:

- FINANCIAL ADVISORY SERVICES.
- INVESTMENT ADVISORY SERVICES.
- NETWORKING AND RELATIONSHIP MANAGEMENT AMONG DIASPORA PALESTINIANS.
- FACILITATION OF FINANCIAL SERVICES IN PALESTINE (ACCOUNT OPENING, FIXED TIME DEPOSITS AND CREDIT CARDS).
- MORTGAGE LOANS AND OTHER LOANS IN PALESTINE.
- TREASURY SERVICES AND CUSTODY SERVICES FOR INVESTMENTS IN THE PALESTINE STOCK EXCHANGE (PEX).

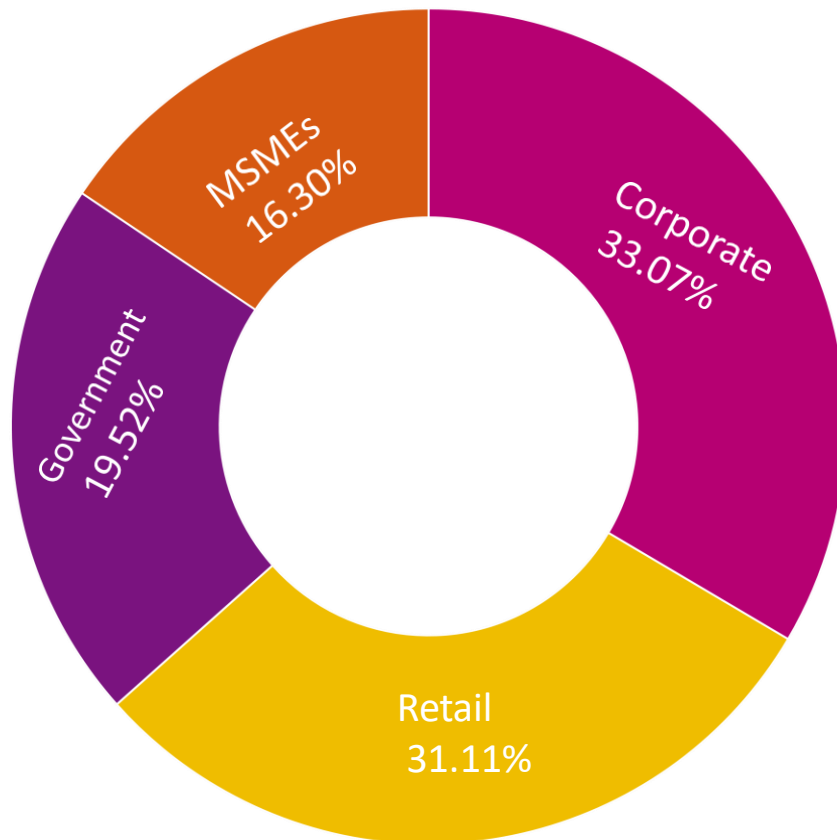


Diversified Loan Portfolio H1 2022

Over \$3.43 billion
in loans

NPL Ratio 4.47%

Coverage Ratio
60.74%





Largest SME Portfolio in Country

\$591 million

Specialized teams and programs servicing Micro, Small, & Medium Sized Enterprises (MSMEs)

Risk mitigation through several loan guarantee programs





More partnerships with local and international organizations focusing on enhancing and empowering women.



Falestineya Women inclusion program:

- 16,000 Female Beneficiaries – 1,050 sessions
- 152 Mini MBA Women Graduates

Felesteineya program develops products and services to serve women through:

Financial Products:

- Women Entrepreneurs Bundles
- Women in Business Bundles

Non-Financial Services:

- Banking Literacy Sessions
- Felesteineya Mini-MBA
- Keys to Financial Management
- Digital Marketing
- Introductory Sessions with different partners
- Benefiting from Agreements with Local and International Partners
- Networking Opportunities

Mobile Bank

Serving 50% unbanked population in Palestine in rural areas





- Digital Banking
- Mobile Banking – e-Bank
- Cards
- E Commerce
- Cyber Security

New POS Machine with Mobile QR Code



e-Bank
on my mobile

Online **Banking**





Green Loans

BOP created a distinctive programme entitled Green Loans to enable residents of rural areas to invest in renewable access to energy and resources such as:

- Solar Energy
- Greywater Recycling Rainwater
- Harvesting
- Other environmentally friendly projects

A holistic sustainability strategy:

- Promoting Sustainable Finance
- Developing a Sustainable Economy
- Gender Inclusion
- Investing in Youth
- BOP – A Sustainable Business
- Corporate Social Responsibility (CSR)

We contribute 5% of our annual profits towards CSR

We hire 6% of all staff – Persons with Disabilities



Global Alliance for
Banking on Values

BOP achieved a score card of B+ in its commitment to real economy and values



Subordinated Loan



SME, Women in Business Loans



Equity Investor, SME,
Green Loans, Loan Guarantee



SME, Loan guarantees



Loan Guarantee Program



Loan Guarantees



ARAB FUND FOR ECONOMIC
& SOCIAL DEVELOPMENT

SME Loans



Housing Loans





Mr. Hashim Shawwa

Chairman of Bank of Palestine Financial Group
Experience
Banking, Investments, Operations



Mr. Abdullah Qais AL - Ghanim

Al Muhalab Kuwait Real Estate Company, Kuwait
Vice Chairman - Bank of Palestine
Experience
Banking, Investment, Real Estate



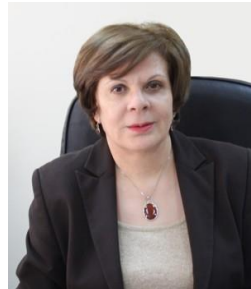
Mr. Tarek Aggad

Chairman & CEO - Arab Palestinian Investment Company (APIC) Palestine
Experience
Investments, Manufacturing, Trading



Mrs. Maha Awad

General Manager - Abu Shousheh Contracting Co
Experience
Investments, Trading



Dr. Tafeeda Jarbawi

Former Director General of Taawon (Welfare Association)
Experience
Sustainability, Studies & Research, Author of Publication in Women affairs and education



Mrs. Lana Abu Hijleh

Country Director of Global Communities (Formerly known as CHF International - Palestine)
Experience
Women & Youth Activist, Investments, Real Estate, Startups



Mr. Eric Shehadeh

President & CEO of My Money Group, France
Experience
Banking, Operations, Finance, Strategy



Mrs. Lama Kanaan

Executive Director, Wealth Management at Azura
Asset Management, Bahrain
Experience
Private Banking, Investment and Commercial
Banking, Portfolio Management, Private Equity



Mr. Tewficl. Habesch

Vice Chairman: Aqariya Commercial & Investment Company and
The Arab Chamber of Commerce & Industry, Jerusalem
Experience
Insurance, Investments, Risk



Mrs. Linda Tarazi

Head of Digital-Wholesale Banking- Corporate and
Financial Institutions at Mashreq Bank, UAE
Experience
Transformational change, Corporate Banking, Digital
Transformation, Market Intelligence



Mr. Adel A. Dajani

Founder and Managing Director at Maghreb Venture
Partners, North Africa
Experience
Investment Banking, Commercial Banking

64%
Banking
Experience

All members are
non-executive

45%
Independent
Members

50%
Female
Members



Mr. Mahmoud Shawa
BOP CEO

- Appointed in January 2021 as CEO and joined BOP in 2005
- Holds a BA degree in Accounting from the AUC
- Holds MBA in Banking and Finance from Wales University
- Deep & extensive knowledge and experience in the Bank's operations and the banking sector
- Former BOP CRO (2016)
- Former BOP CFO (2020)

83% Masters
17% Bachelor

23% Female

Name	Position	Joining
Business		
Mr. Naser Bakeer	Chief Business Banking Officer	1994
Mr. Thaer Hamayel	Chief Retail Officer	2000
Mr. Suliman Naser	Chief Treasury Officer	2000
Support		
Mr. Sakhr Nammari	Chief Financial Officer	2018
Mr. Kamel Hussein	Chief Strategic Relations & Engagements Officer	2016
Mr. Hanna Sahhar	Chief Credit Officer	2020
Mrs. Maissa Shunar	Chief Digital Transformation Officer	End of 2022
Mr. Musa Shamieh	Chief Operations Officer	2014
Mr. Basem Maraqa	Chief Information Technology Officer	2015
Mrs. Randa Mousa	Chief Human Resources Officer	2011
Control		
Mr. Najeeb Yaser	Chief Audit Officer	2017
Mrs. "Amal Patricia" Masis	Chief Risk Officer	2014



Overview¹

Listed on Palestine Stock Exchange

Symbol: BOP

ISIN: PS1004112600

Market Capitalization: \$ 480 million

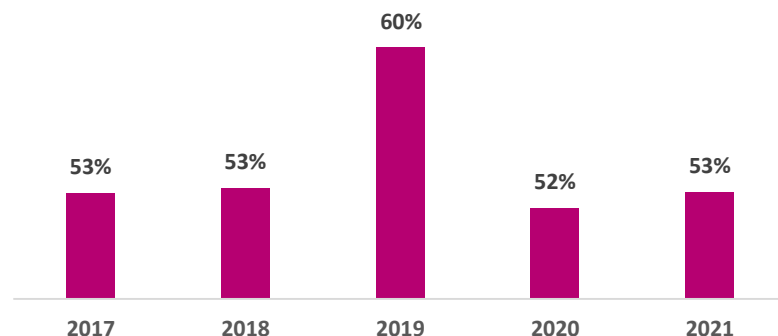
Number of issued shares: 223,958,577

Closing Price: \$ 2.14

EPS: \$0.14

EPS-Annualized: \$0.28

Dividends payout ratio



PE Ratio (x)

7.68

P/B (x)

0.93

Book Value (\$)

\$2.29

ROE

13.60%

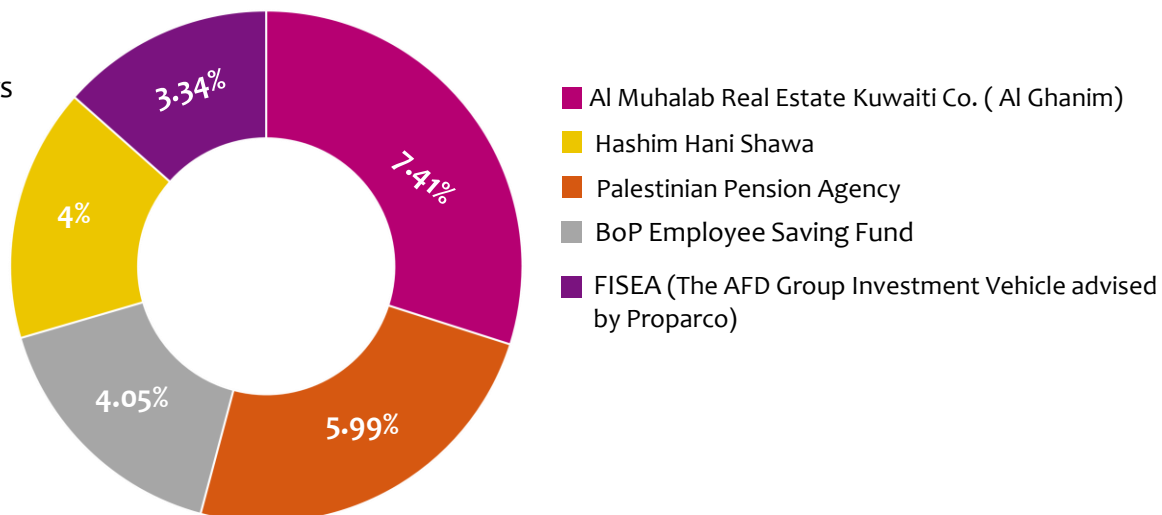
Dividends Yield

4.5%

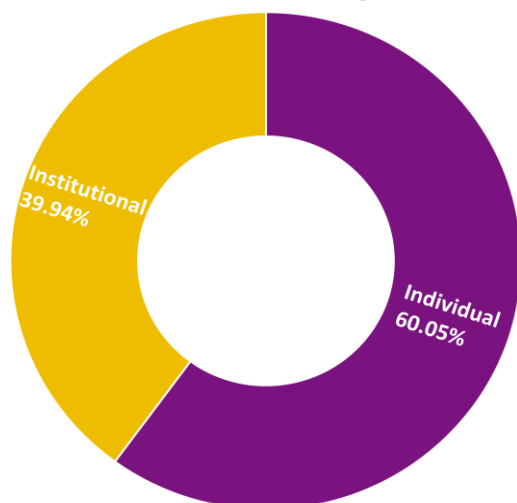
¹Based on closing price as of June 30, 2022.



Major Shareholders



Investor by Type

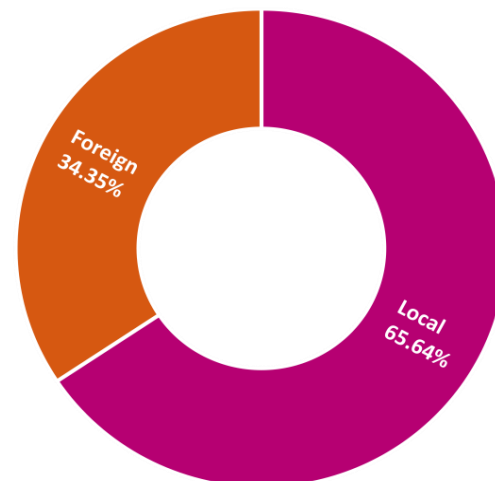


of Shareholders
4,726

BOP market Cap
of total PEX
11.2%

LCR
292%

Investor By Nationality





- Bank of Palestine has a dedicated Compliance and AML Department, recently underwent review by international firm Deloitte
- Compliance and AML are independent and reports to the Board Audit Committee.
- Bank of Palestine is in compliance with Local AML and CFT regulations working with the Palestinian Monetary Authority (PMA) and Financial Follow Up Unit (FFU).
- New AML and CFT law signed by the president in December 2015.
- A presidential decree concerning the enforcement of UN security council resolutions.
- Bank of Palestine is in compliance with International AML and CFT regulations and Standards.
- Bank of Palestine as part of its compliance adheres to all correspondent banks' lists including United Nations list, OFAC, EU regulations and other international lists.
- Adhering to a strict policy on updating clients data on a regular basis.
- Using advanced AML systems for monitoring accounts and clients transactions to detect any potential suspicious transactions.
- Mandatory training for all bank employees in AML and CFT on a yearly basis.

ENHANCED AML/CFT COMPLIANCE - INTERNATIONAL STANDARDS

Letter From Deloitte

بنك فلسطين
BANK OF PALESTINE



Deloitte.

Our Reference: Project Sarab

Subject: Confirmation of the implementation of the recommendations regarding strengthening Bank of Palestine's Anti Money Laundering ('AML') / Counter Financing of Terrorism (CFT) framework

23 February 2021

Mahmoud Shawa
Chief Executive Officer
Bank of Palestine
P.O. Box 471
Ramallah
Palestine

Dear Mr Shawa,

This letter is to confirm that Bank of Palestine ("BOP") has addressed the recommendations in line with the agreed implementation plan to strengthen its Anti Money Laundering ('AML') / Counter Financing of Terrorism (CFT) framework.

BOP engaged Deloitte as per the contract dated 26 December 2019 to 'Support BOP in strengthening the AML / CFT policies and procedures (Phase 1)' and the addendum to the contract dated 4 February 2020 to 'Support BOP with the implementation of selected recommendations (Phase 2)'.

During Phase 1, Deloitte conducted an independent assessment of BOP's AML/CTF program and identified areas of improvements after which we agreed an Implementation Plan with BOP in line with local regulatory requirements, international guidelines, such as: FATF 40 Recommendations, Basel Committee AML/CFT guidelines, Wolfsberg Principles and leading industry practices.

During Phase 2 we validated BOP's implementation of the recommendations, as follows:

[A] Deloitte assisted in the implementation of the following recommendations for BOP which are confirmed as completed and approved in line BOP's approval processes as of 31 January 2021:

1. AML / CFT Policy (documented and approved);
2. Customer Risk Assessment Methodology (documented and approved);
3. Enterprise wide Financial Crime Risk Assessment Methodology (approved and implemented by BOP);
4. Internal Suspicious Transaction Reporting Process (process manual documented and approved);
5. Sanctions Screening Process (process manual documented and approved);
6. Transaction Monitoring Optimization (Document listing additional scenarios to detect red flags not detected by existing scenarios and identifying changes to the parameters of existing scenarios); and
7. AML/CTF Training presentation (documented).

B) Following recommendations have been reported to Deloitte as implemented by BOP*

1. Update of Board Auditing Committee Charter (charter documented and approved);
2. Update of existing Anti Bribery and Corruption and Whistleblowing Policy (policy manual documented and approved);
3. Update of existing Risk Management Policy (policy documented and approved);
4. Customer On-boarding Procedures (procedure manual documented and approved);

5. Customer Exit Processes (process manual documented and approved);
6. Update Money Laundering Reporting Officer (MLRO) Report (identifying key financial crime risk metrics to be reported to the Board) (documented);
7. Update Internal Audit Report to the Board (documented);
8. Update of the Core Banking System to capture and retrieve relevant customer information (System updated);
9. Update of the Sanctions Screening System to include name screening to identify Politically Exposed Person(s) (System updated)
10. Appointment of the Deputy MLRO (Appointed).

*In order to validate the implemented recommendations, we followed this approach:

- a. Review activities performed against each finding/gap in order to identify the progress made by BOP;
- b. Collect evidence from BOP on the implemented recommendations to ensure that they were in line with local regulations and industry standards;
- c. Agree next steps with BOP for recommendations (if any) that were not implemented in line with local regulations and / or industry standards; and
- d. We did not conduct any system testing and have relied on BOP to provide us with evidence on the implementation of the recommendations.

[C] The following recommendations are in progress and are expected to be completed by 31 March 2021

1. AML / CFT Periodic Testing – The testing methodology was approved by the Board. The testing outcome needs to be approved by BOP's Senior Management; and
2. Know Your Customer Remediation and File Review – Deloitte has reviewed a random sample 25 updated Retail customer files. BOP had proved Corporate customer files and our review is expected to be completed by February 28, 2021.

I want to take the opportunity to congratulate BOP on the significant progress made in strengthening its AML / CFT framework, please keep it up.

Yours faithfully

Ralph Stobwasser

Partner | Forensic

For and on behalf of Deloitte Professional Services (DIFC) Limited



Palestine Monetary Authority:

(PMA) is an independent public institution responsible for the formulation and implementation of monetary and banking policies to maintain price stability and low inflation, foster financial stability and safeguard the banking sector and promote sustainable growth of the national economy.



Capital Market Authority:

The PCMA aims to create the appropriate environment to achieve stability and growth in the capital market and protect the rights of consumers, by regulating, developing, and supervising the activities of the non-banking financial sectors subject to the supervision of the PCMA represented in the sectors of insurance, securities, financial leasing and financial mortgage.



Palestine Exchange:

PEX was Established in 1995 as a private company aimed at promoting investment in Palestine the PEX held its inaugural trading session in February 1997. In 2010 PEX transformed itself to become the second publicly traded Arab stock exchange entirely owned by the private sector.

The Exchange provides investors with a fair transparent and fully automated trading venue. It focuses on attracting a wide range of regional and global investors including those among the Palestinian Diaspora. PEX listed companies are divided into five sectors: banking and financial services insurance investment industry and services. It requires banks to disclose quarterly financial statements and annual financial reports.



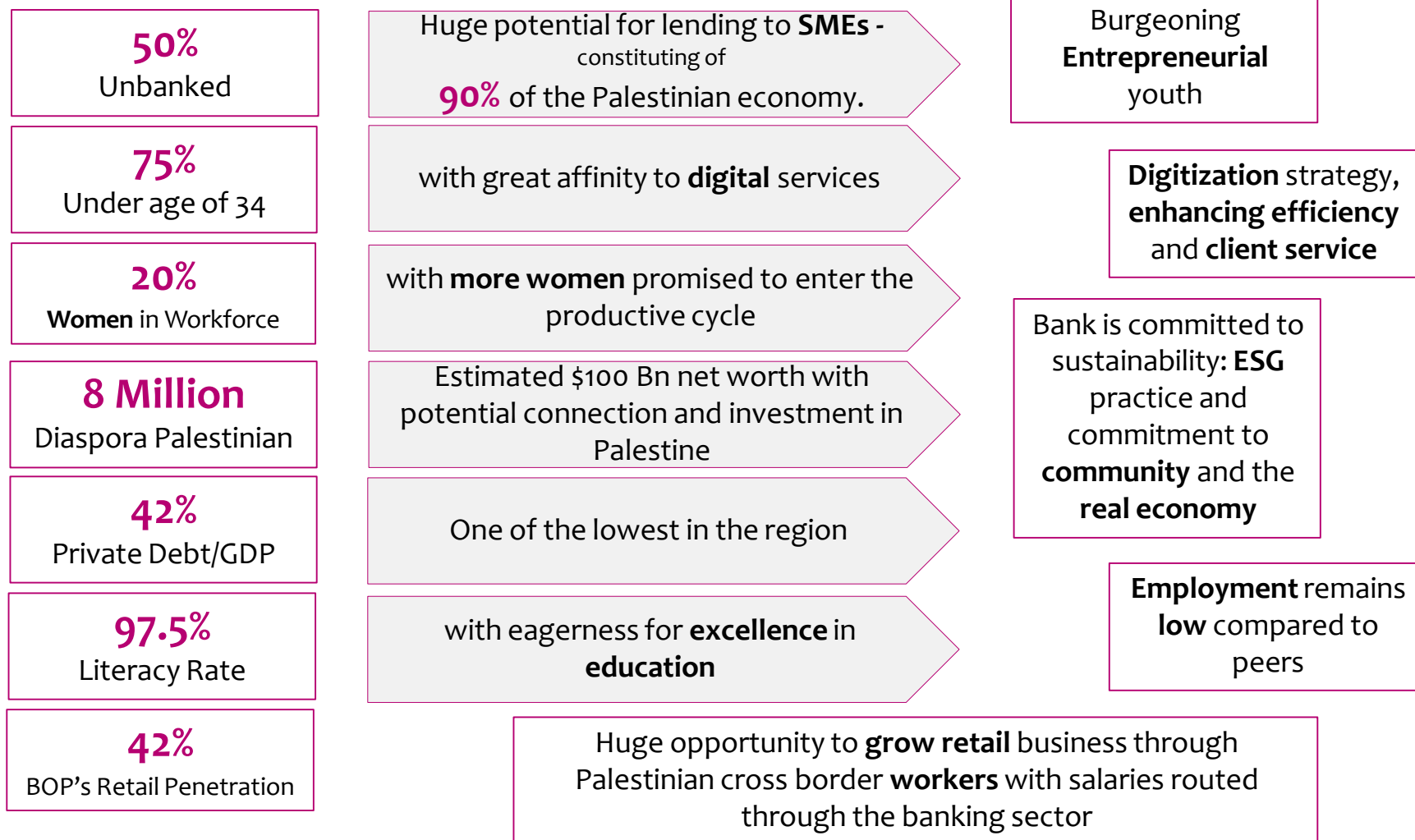


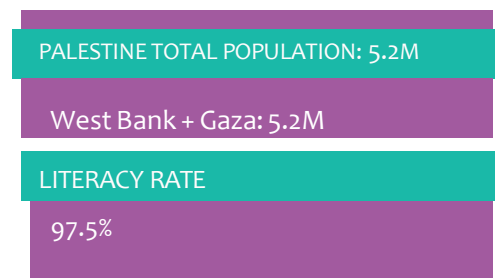
Palestine Market And Financial Sector Overview

With Opportunities for Growth

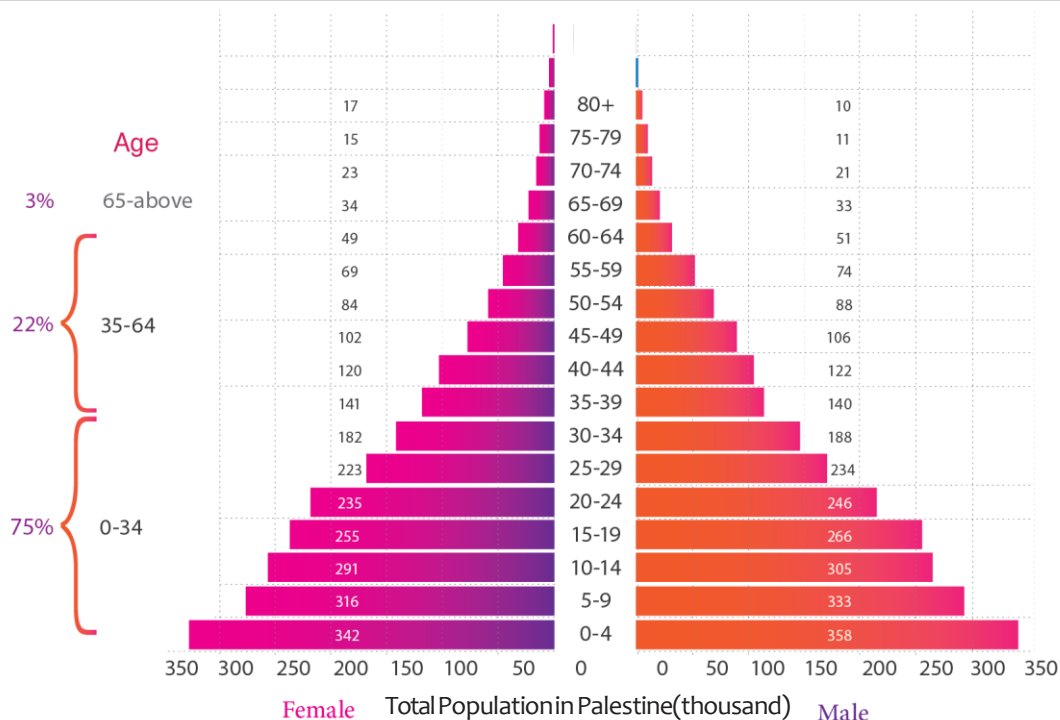


Favorable Demographics & Market Dynamics Supporting BOP Growth Strategy





75% of Population under
34 years



GDP | Capita

2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
2557	2880	3067	3315	3352	3272	3527	3620	3562	3656	3239	3664

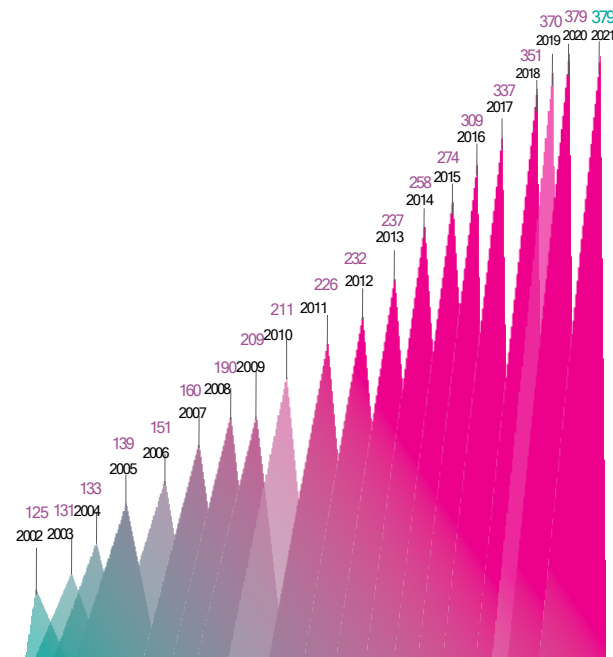
GDP 18 Billion (2021)

- New potential could unleash \$5 billion/ year infusion to GDP according to World Bank estimates



13 Banks Operating in Palestine

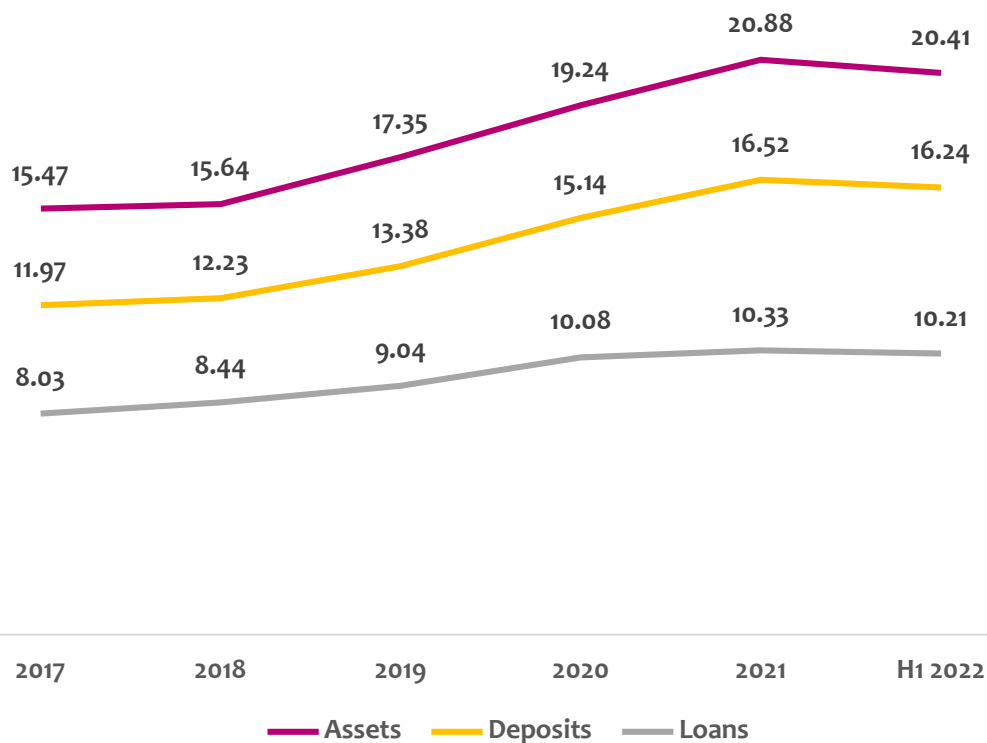
Local Banks (7)	Foreign Banks (6)
Commercial Banks (4)	Jordanian (5)
Bank of Palestine (BOP)	Arab Bank
Palestine Investment Bank (PIBC)	Cairo Amman Bank
Al Quds Bank (QUDS)	Jordan Ahli Bank
The National Bank (TNB)	Bank of Jordan
Islamic Banks (3)	The Housing Bank for Trade & Finance
Arab Islamic Bank (AIB)	Other Foreign Banks (1)
Palestine Islamic Bank (ISBK)	Egyptian Arab Land Bank
AL-Safa Bank (SAFA)	



No. of Branches



\$ Billion



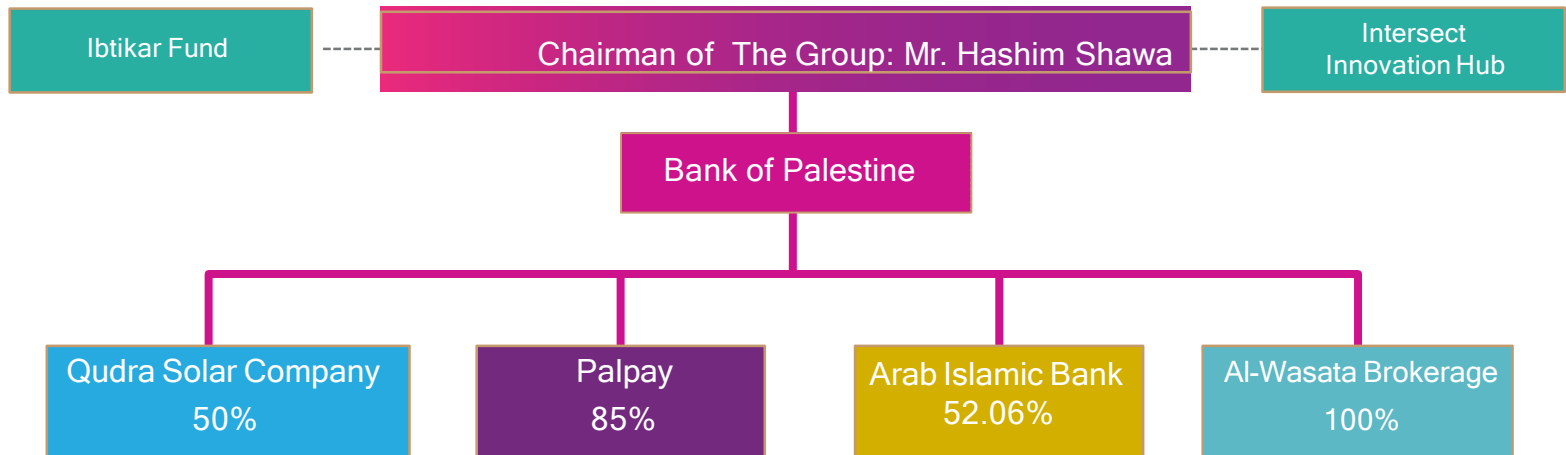
BOP Market Share

Deposits

32.01%

Loans

33.54%





Key Financial Indicators



البنك الإسلامي العربي
ARAB ISLAMIC BANK

صيرفة إسلامية حديثة



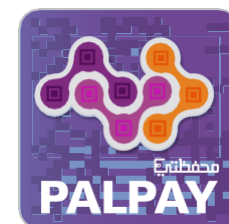
\$1.70 Billion	\$1.40 Billion
Total Assets	Total Deposits
\$7.4 Million	\$998 Million
Total Profits	Total Loans
10.96%	0.87%
ROE%	ROA
2.42%	9.08%
Cash Dividend Return%	Total Return%
11.6	1.31
PE (X)	P/BV
2.07%	71%
NPLs%	Loans/Deposits%
20%	\$1.83
Profit Growth	Share Price



PALPAY E-WALLET

First E-wallet in Palestine

- PalPay® – Palestine Payments – The leading payment platform company in Palestine.
- Ability to pay all bills through over 10,000 POS machines. Over ILS 1.5 Billion in payment transactions.
- PalPay E-Voucher and cash assistance Platform won the first place in the Citi Tech for integrity challenge; a global competition among 2000 international companies.



Targeting the
unbanked





الوساطة للأوراق المالية



Al-Wasata Securities has been one of the fastest growing brokerage companies in Palestine, playing a major role in the acquisition of new investors into the Palestinian market, and adding new markets to its dealing platform. The company is continuously committed to provide the latest technologies, noting that the company has launched its mobile trading application where it enables its clients to trade in the local, regional, and US markets via one platform, making Al Wasata Securities Co. the first broker in Palestine to provide us a service. The company's Trading volume for the YE 2021 is around \$283 million in the local, regional and US markets, more than USD 500 Million assets under management, as well as having the highest registered capital between the Palestinian brokerage firms being USD 5 million.



Qudra

for Renewable Energy Solutions

Qudra for Energy solutions is a joint venture between NAPCO and Bank of Palestine Group, to provide renewable energy solutions with the highest specifications quality at international standards, Qudra will enhance the founder's joint values of sustainability. Qudra seeks to achieve sustainable development by diversifying local electrical energy production sources reducing the import of electrical energy from abroad, working with all local and international partners in the energy sector.

Since starting 2021 Qudra rolled out 25 MW



Target capacity of 100 MW



Intersect Innovation Hub is a non-profit business incubator powered by the Bank of Palestine Group (BoPG), with a focus on fintech, digital innovation, and social entrepreneurship. To accomplish our mission, Intersect provides entrepreneurs with a range of services to enable them to thrive, including workspaces, business support services, exposure, access to local and international networks, tailored financial solutions, and connections to investors.

We at Intersect have identified with our partners, Bank of Palestine Group, Ibtikar Fund, and other key stakeholders, the existence of a gap in creating investment-ready startups in Palestine.

Intersect at a Glance

- Not for profit organization.
 - Local Branches: Ramallah, Nablus
 - Hebron, Jerusalem and Gaza.
 - Leverages Bank of Palestine's international and regional networks
- Supports the Palestinian technology startup ecosystem
- Focuses on Fintech, Digital Innovation, Social Entrepreneurship, and 4IR
- Works to create synergy between ecosystem stakeholders

Partnerships

- Gaza Sky Geeks
- Flat6labs
- Palestine Capital Market Authority- PCMA
- Ngata-Najah University Innovation Hub
- Global Entrepreneurship Week
- Build Palestine

Community Engagement

- ecosystem alignment sessions
- fireside chats with industry experts
- toastmasters Ramallah
- global shapers - east Jerusalem and Ramallah hub - a world economic forum initiative

As such we took it upon ourselves to offer an inclusive solution for entrepreneurs starting at the idea stage up to investment readiness, enabling entrepreneurs to be ready to receive their first check from an angel investor, accelerator, or a Venture Capital fund

Our intervention is based on two axes:

1 Geographic coverage that allows a wider outreach to entrepreneurs

2 Access to services from the idea phase to investment readiness, by providing working space, added value services, and a network of mentors and advisors to startups. Our services help entrepreneurs to crystalize their ideas allowing them to develop their MVP. Such a step would enable them to present their startups with solid financials to investors, be it private accelerators or funds.

INCUBATION PROGRAMS

- Intersect is implementing an iterative incubation model to be applied, and improved upon, for each consecutive cohort.
- Design, Outreach, and Promotion- online and offline outreach activities to attract the most qualified applicants.
- Recruitment and Selection- 3 day bootcamp providing an ideation- friendly environment and resulting in the selection of 10 startups per location.
- Incubation-startups will receive tailored support services to help develop their businesses.
- Community Engagement- The hubs will engage the entrepreneurial community at large within each location.



Ibtikar Innovation Fund

- Ibtikar Fund is Palestine's only venture capital fund, investing in Palestinian tech startups at their earliest stages, providing much needed funding coupled with strong support from their management team.
- Through Ibtikar Fund I, of USD 10.35M, Ibtikar invested in 26 companies, which created over 250 direct jobs for highly-skilled, young graduates.
- All of Ibtikar's companies moved from idea to sales; nine received follow-on investments at higher valuations, with 31 co-investors investing in 24 different rounds.
- Ibtikar Fund II target fund size is USD 30M (by December 2022), of which USD 15M has been closed.
- Bank of Palestine is the anchor investor and limited partner in both Funds I and II in addition to investments from IFC, Dutch Good Growth Fund and EBRD.
- Ibtikar's companies span several sectors, including marketing technology, real estate, green energy, health and wellness, and e-commerce.

Investments in Ibtikar Companies:

Ibtikar Fund portfolio company, Gamiphy, had secured a six-figure pre-series A investment round.

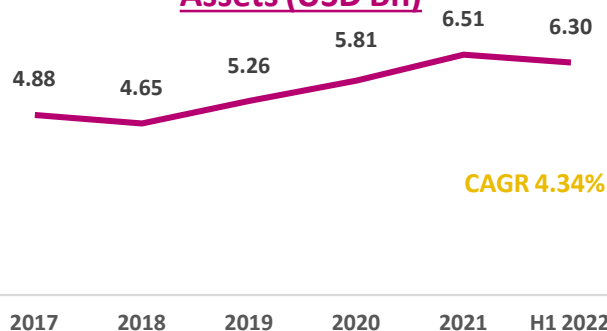
- Gamiphy offers businesses with plug and play tools that empower their strategies in different verticals, such as customer acquisition and loyalty, customer engagement through games, and workforce management and motivation through gamification.
- Ibtikar Fund portfolio company, Receet, secured a six-figure, pre-series A investment round.



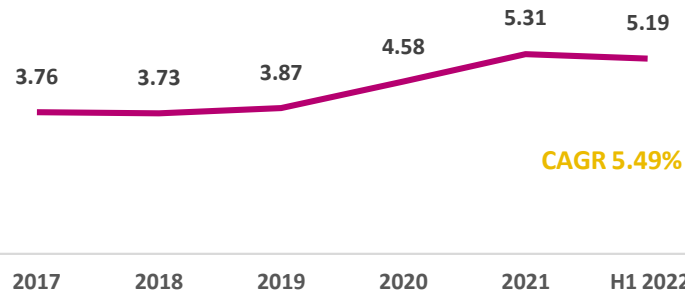
BANK OF PALESTINE FINANCIAL HIGHLIGHTS



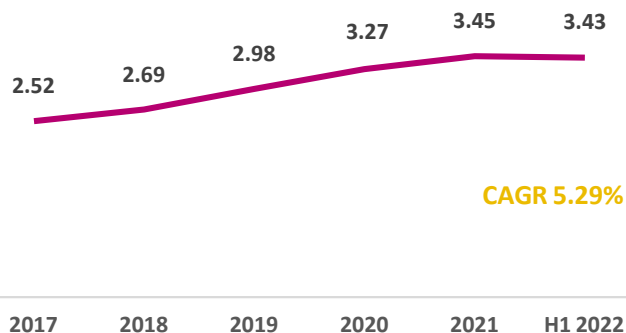
Assets (USD Bn)



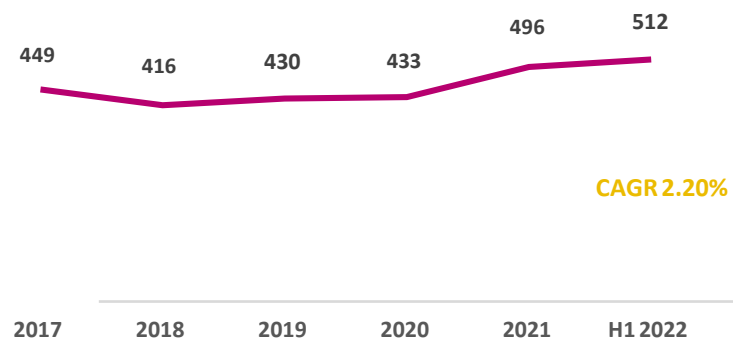
Customer Deposits (USD Bn)



Net Loans (USD Bn)

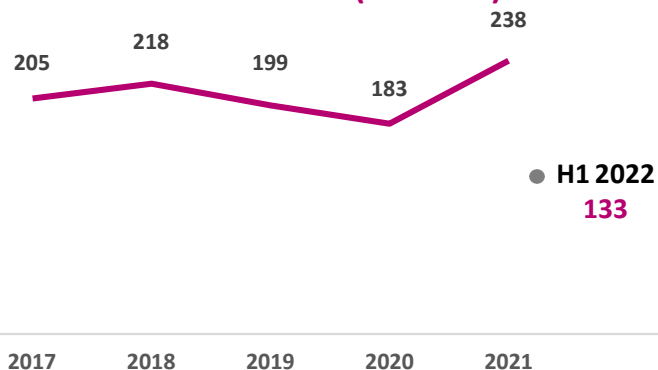


Shareholders Equity (USD Mn)

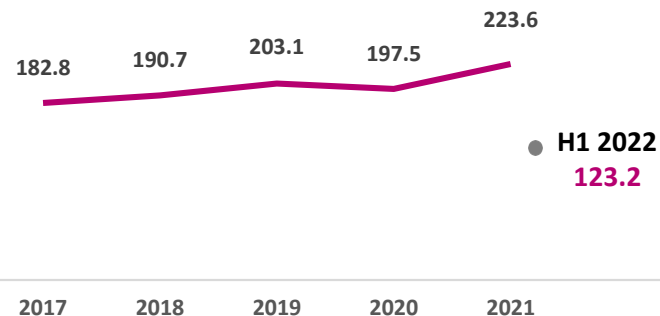




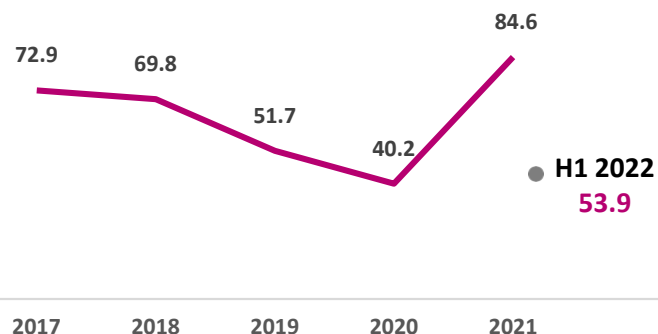
Total Revenue (USD Mn)



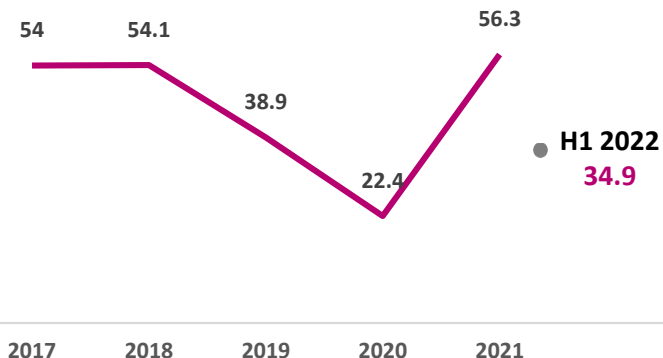
Net Interest & Commissions Income (USD Mn)



Profit Before Tax (USD Mn)

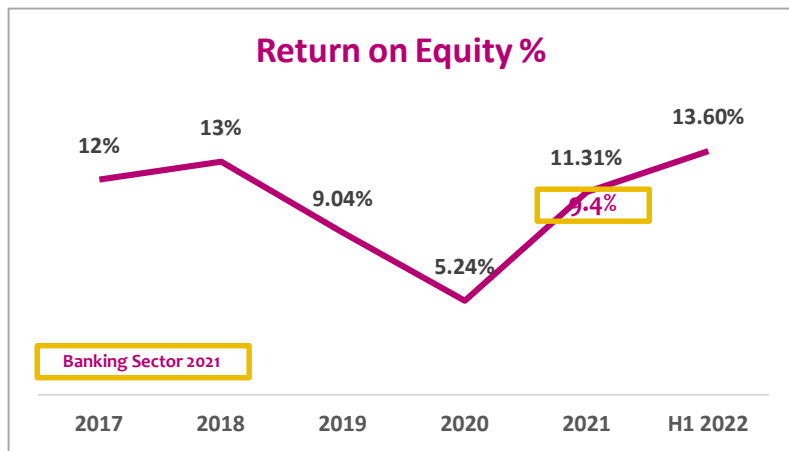


Net Profit (USD Mn)

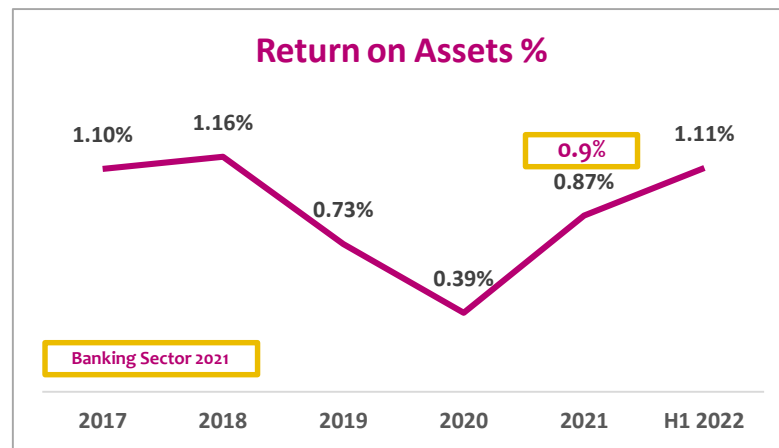




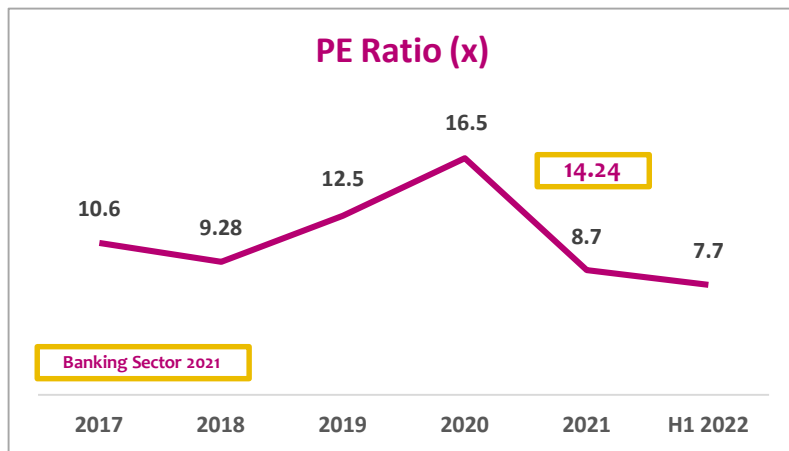
Return on Equity %



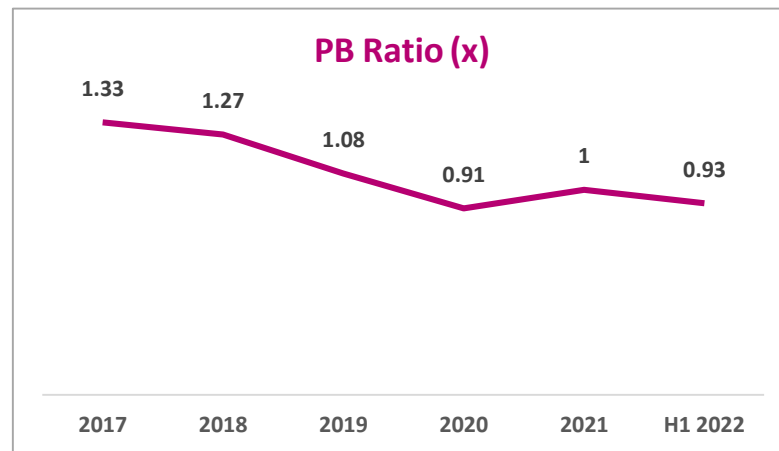
Return on Assets %



PE Ratio (x)



PB Ratio (x)



*ROA and ROE are presented on an annualized basis.

BOP – INVESTOR RELATIONS- CORPORATE ACTIONS & DIVIDENDS

بنك فلسطين
BANK OF PALESTINE



% of Dividends	C.A. Type	Announcement Date/AGM Date	Dividend Date	Dividend Payment Date	Outstanding Shares Before C.A.	Cash Dividends- USD	No. of New Shares	Outstanding Shares After C.A.
2022 - 12%								
3%	Stock Dividend	19/04/2022	21/04/2022	28/04/2022	217,433,527		6,525,050	223,958,577
9%	Cash Dividend-USD	19/04/2022	21/04/2022	21/04/2022		19,569,017		217,433,527
2021 - 5%								
1%	* Special Issuance Stock Dividend	21/09/2021	21/09/2021		210,160,800		7,272,727	217,433,527
		31/03/2021	18/04/2021	18/04/2021	208,080,000		2,080,800	210,160,800
4%	Cash Dividend-USD	31/03/2021	01/04/2021	01/04/2021		8,323,200		208,080,000
2020 - 10%								
2%	Stock Dividend	26/03/2020	29/04/2020	29/04/2020	204,000,000		4,080,000	208,080,000
8%	Cash Dividend-USD	26/03/2020	29/03/2020	29/03/2020		16,320,000		204,000,000
2019 - 13.5%								
2%	Stock Dividend	28/3/2019	7/4/2019	7/4/2019	200,000,000		4,000,000	204,000,000
11.5%	Cash Dividend-USD	28/3/2019	31/3/2019	31/3/2019		23,000,000		200,000,000
2018 - 13.5%								
13.5%	Cash Dividend-USD	29/3/2018	1/4/2018	1/4/2018	200,000,000	27,000,000		200,000,000
2017 - 13%								
2.56%	Stock Dividend	6/4/2017	16/4/2017	16/4/2017	195,008,685		4,991,315	200,000,000
10.44%	Cash Dividend-USD	6/4/2017	6/4/2017	9/4/2017		20,359,814		195,008,685
2016 -16%								
5.71%	Stock Dividend	25/3/2016	4/4/2016	4/4/2016	175,000,000		10,000,000	185,000,000
10.29%	Cash Dividend-USD	25/3/2016	25/3/2016	27/3/2016		18,000,000		175,000,000

* The Bank has increased its paid up capital to USD 217.4 million through a private placement with FISEA - the AFD Group Investment Vehicle advised by Proparco. FISEA is now a strategic partnership and shareholder of Bank of Palestine with an ownership of 3.34%.



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Rounding

Rounding differences may appear throughout the presentation.



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