



Bank of Palestine Group



INVESTOR PRESENTATION - YE 2021



Together we Impact



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Hashim Shawa

Chairman
Bank of Palestine Group

“We are proud to say that our banking group was able to maintain both shareholder and stakeholder value at the same footing, throughout its journey, but especially during this pandemic in the year 2021. We have planted deep rooted seeds of trust with our community and we see hope in the resilience this community has shown. We are confident that our customers, our stakeholders and our community will shield us from the economic downturn because of the trust we have built and the values we have displayed during the COVID-19 crisis. Together we shall continue this journey of growing our business, attracting investors and serving our stakeholders”.



AFD Group's Investment Vehicle – FISEA advised by Proparco invests in BOP

- On September 21, 2021, Bank of Palestine raised its subscribed capital through a special issuance of shares in connection with its earlier agreement with FISEA (the AFD Group Investment Vehicle advised by Proparco) - dated July 15, 2021- whereby FISEA became a strategic partner investing in the Bank.
- Bank of Palestine's new paid up capital is now US\$ 217,433,527 after the issuance of 7,272,727 shares in the name of FISEA.
- Percentage of Shares
3.34%

Shares Prospectus Bank of Palestine

Date: 21/09/2022

Investor: FISEA

Number of Shares: 7,272,727

Paid up capital before the issuance: USD 210,160,800

Paid up capital after the issuance: USD 217,433,527





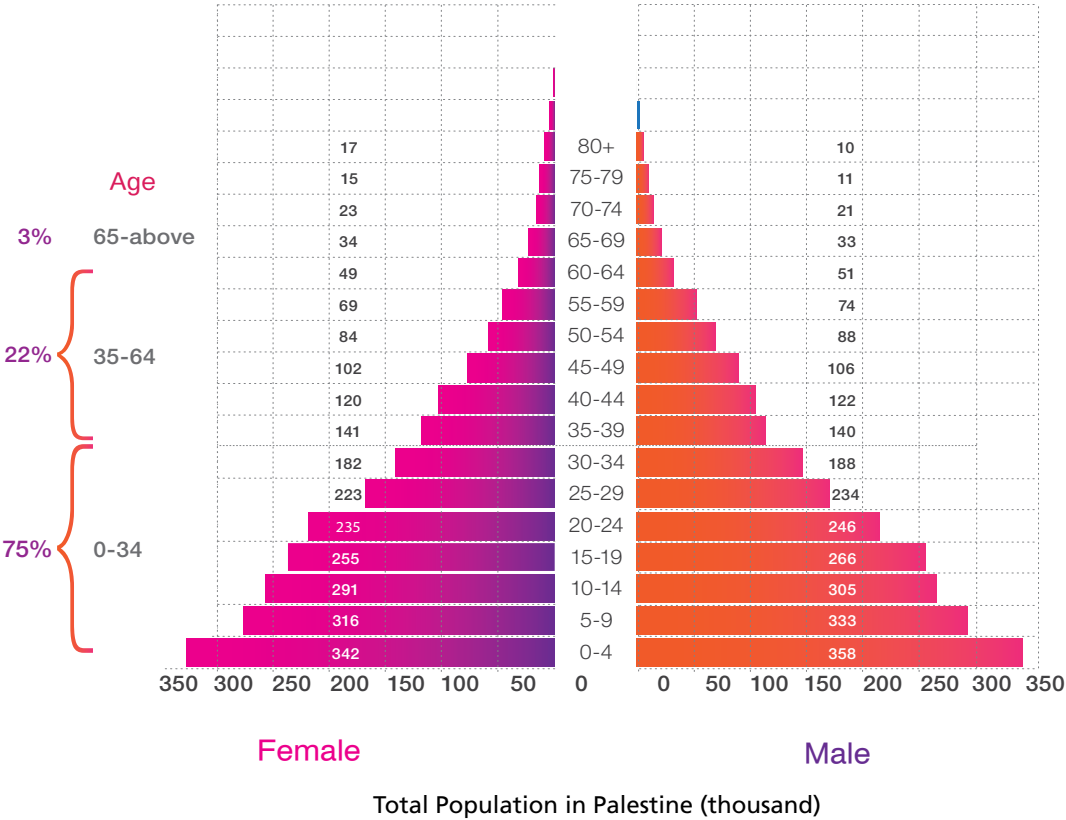
Palestine Market And Financial Sector Overview

PALESTINE TOTAL POPULATION: 5.2M

West Bank + Gaza: 5.2M

LITERACY RATE

97%





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	3176

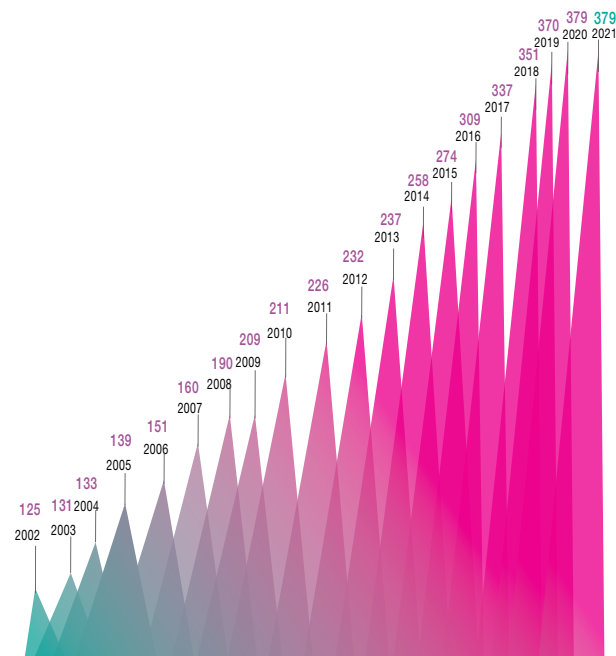
GDP 16.6 Billion (2021)

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

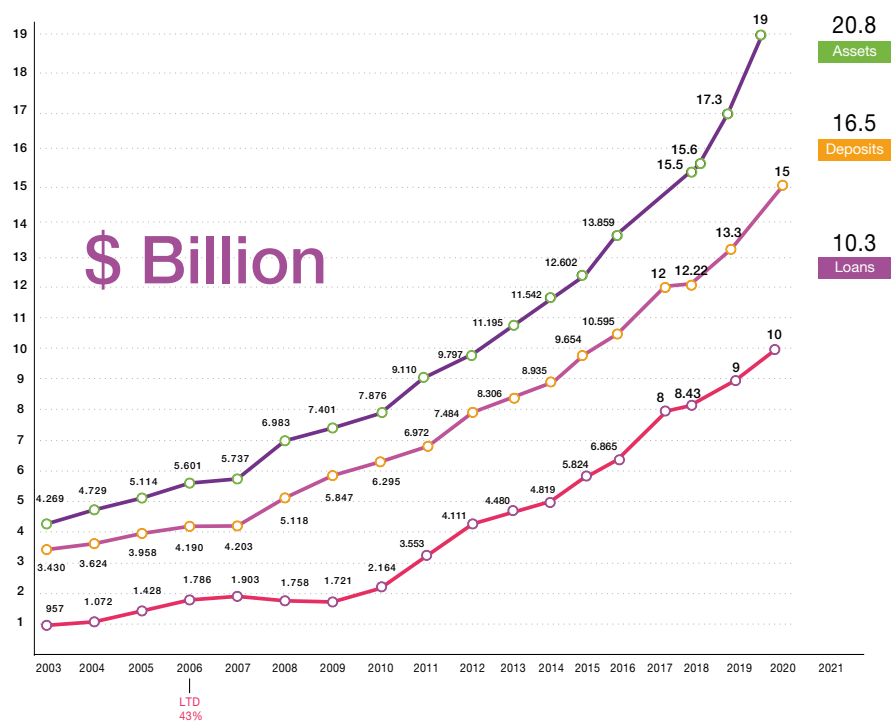


13 Banks Operating in Palestine

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



Bank of Palestine Market Share Palestine Exchange

9.87%

Deposits

32.12%

Loans

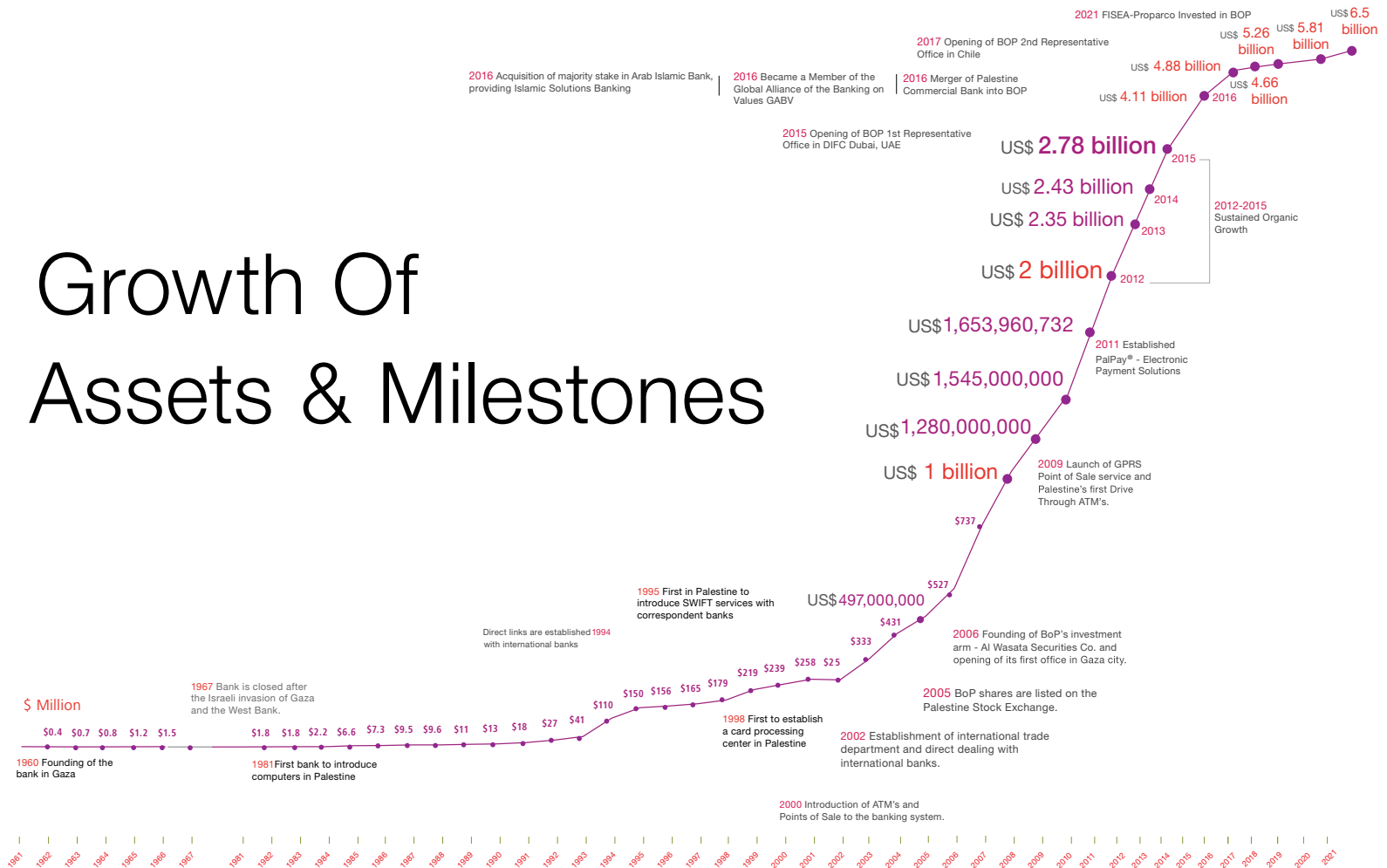
33.44%



BANK OF PALESTINE OVERVIEW



Growth Of Assets & Milestones

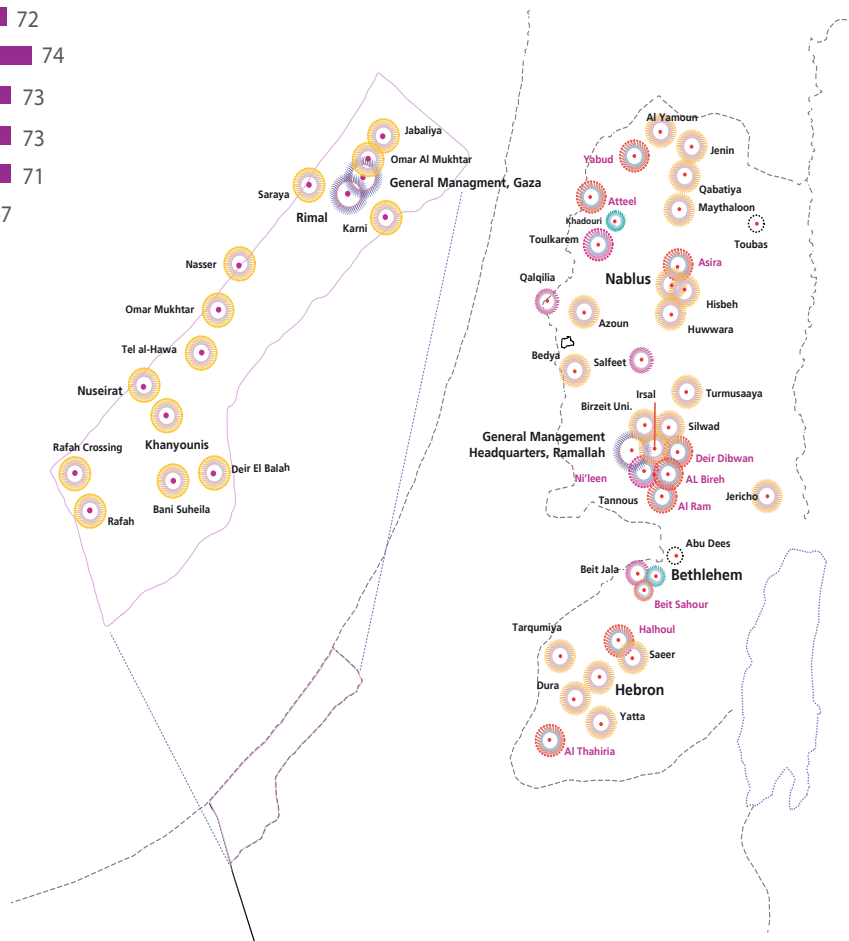
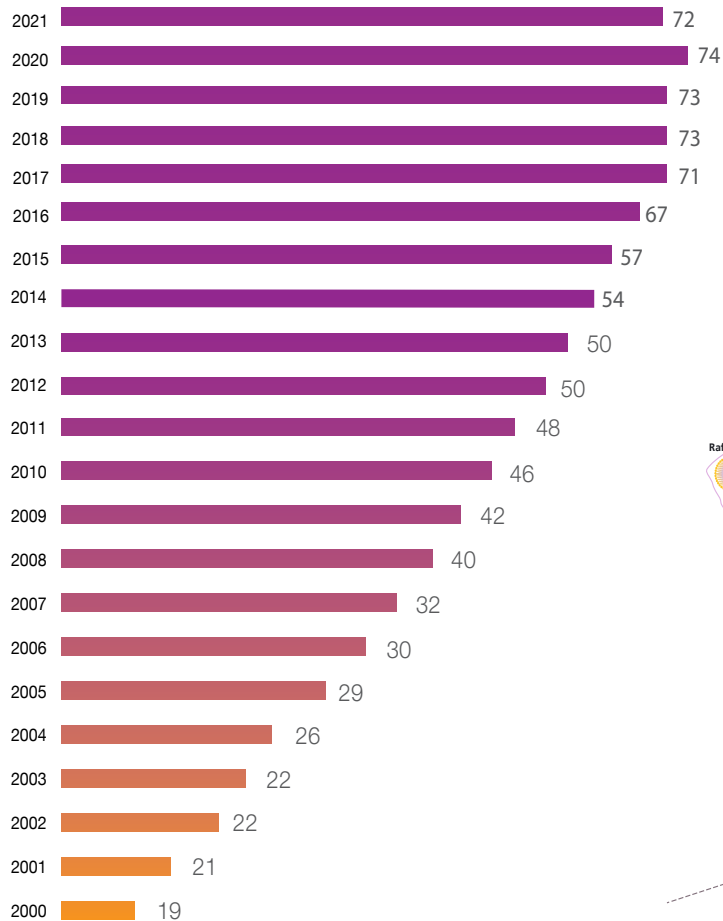




Palestine's largest banking network with

72 BRANCHES

across all major cities & underbanked areas



BOP - FLAGSHIP BUILDINGS

بنك فلسطين
BANK OF PALESTINE



BOP - RAMALLAH GENERAL
MANAGEMENT HEADQUARTERS

BOP - BETHLEHEM
FLAGSHIP BUILDING

BOP - JERICHO
FLAGSHIP BUILDING



Dubai International Financial Center (DIFC) 2015



Representative Office Chile 2017



REPRESENTATIVE OFFICE SERVICES:

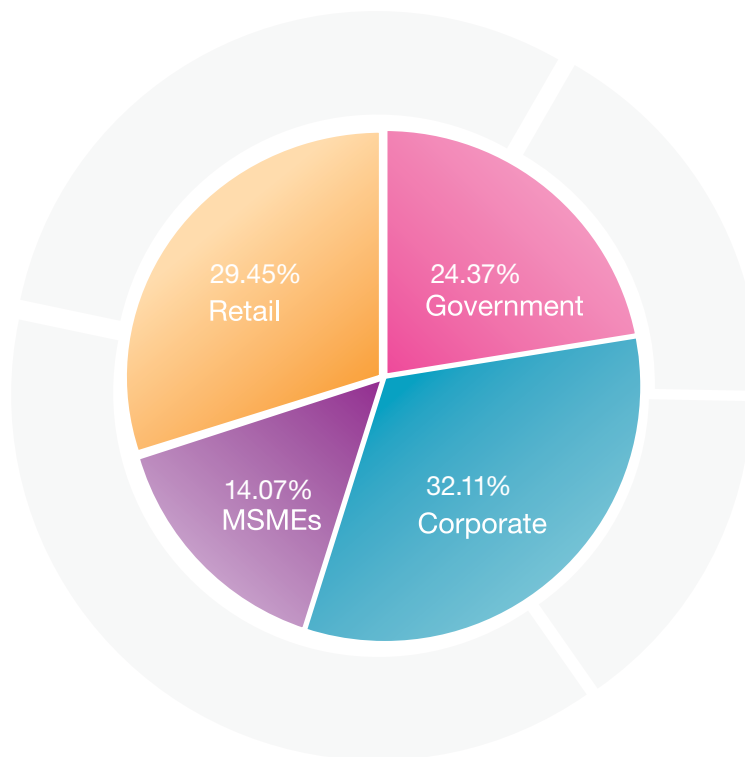
- FINANCIAL ADVISORY SERVICES.
- INVESTMENT ADVISORY SERVICES.
- NETWORKING AND RELATIONSHIP MANAGEMENT AMONG DIASPORA PALESTINIANS.
- FACILITATION OF FINANCIAL SERVICES IN PALESTINE (ACCOUNT OPENING, FIXED TIME DEPOSITS AND CREDIT CARDS).
- MORTGAGE LOANS AND OTHER LOANS IN PALESTINE.
- TREASURY SERVICES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



Diversified Loan Portfolio YE 2021

Over \$3.45 billion
in loans granted by
Bank of Palestine

NPL Ratio 4.5%





Largest SME Portfolio in Country

\$485 million

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





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

Falestineya Women inclusion program:

- 14,000 Female Beneficiaries – 1,000 sessions
- 151 Mini MBA Women Graduates

Felestineya program develops products and services to serve women through:

Financial Products:

- Felestineya Collateral-Free Loan for Women
- Felestineya Business Gold Loan for Women
- Felestineya Personal Gold Loan for Women

Non-Financial Services:

- Banking Literacy Sessions
- Felestineya Mini-MBA Graduates
- Networking
- Business Consultation





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**



-  **IFC** | International Finance Corporation
WORLD BANK GROUP Subordinated Loan | Advisory
-  **European Bank**
for Reconstruction and Development SME, Women in Business Loans
-  **PROPARCO**
GROUPE AFD Equity Partner, SME, Green Loans
-  **European Investment Bank** SME, Loan guarantees
-  **Middle East Investment Initiative** Loan guarantee program
-  **KfW** IPEX-Bank
Bank aus Verantwortung Loan guarantees
-  **ARAB FUND FOR ECONOMIC & SOCIAL DEVELOPMENT** SMEs loans
-  **IsDB** Housing loans

BOP'S - CORRESPONDENT BANKS

بنك فلسطين
BANK OF PALESTINE



BBVA

citibank

بنك الإمارات دبي الوطني
Emirates NBD

COMMERZBANK

UniCredit

Santander
Corporate & Investment Banking

ABN-AMRO

BCP
BANQUE DE COMMERCE ET DE PLACEMENTS

INTESA SANPAOLO

Bank of Sydney

DNB

KEB Hana Bank

الوطني QNB

الوطني NBK

bank hapoalim

Al Rajhi Bank مصرف الراجحي

البنك الأهلي المصري
NATIONAL BANK OF EGYPT

TÜRKİYE BANKASI

aktif bank

KBC

INVESTBANK
البنك الإستثماري

Bank ABC

الأهلي | ahli

بنك الإسكان
Housing Bank

بنك الاتحاد
Bank al Etihad

AJIB
بنك الإستثمار العربي الأردني

Bank 鄞州银行 Yinzhou Bank

浙江稠州商业银行
ZHEJIANG CHOUZHOU COMMERCIAL BANK

BOP - MEMBERSHIPS & RECOGNITIONS

بنك فلسطين
BANK OF PALESTINE



THE BUSINESS OF FINANCIAL INCLUSION: INSIGHTS FROM BANKS IN EMERGING MARKETS

BANK OF PALESTINE (PALESTINE)

"It's high time we get more serious about financial inclusion. We can do much more to position banks at the core of people's lives so that we are meeting their real needs and the needs of the community as a whole."

— Hashim Hani Sheek, Chairman and General Manager

PALESTINE: FINANCIAL INCLUSION DATA		BANK OF PALESTINE: KEY STATISTICS (2019)	
Population (Bn)	5,447,390	No. of branches	32
GDP per capita (USD \$)	2,843.9	Age of ATM	33.7
Commercial bank deposits (USD \$Bn)	10.8	No. of agents POB agents	5,814
ATM per 100,000 adults	25.1	No. of customers (AT accounts)	1,847,849
Mobile banking activations per 100 people	72.0	No. of mobile banking accounts	39,000
Smartphone penetration (adults, 2019)	46.0%	No. of successful customers	7,383
Active mobile financial services (age 15+)	21.2%	Member in charge of financial inclusion	Business Development and Financial Inclusion
Mobile banking app download (age 15+)	1.0%	Member in charge of financial inclusion	Business Development and Financial Inclusion
Financial literacy (age 15+)	29.1%		

FINANCIAL INCLUSION STRATEGIES

- Start locally with any transformation: When the Bank of Palestine set a target to serve underserved women, it first laid gender equality training for its staff and increased female staff from 17% to 22%. Because, when a set a target of serving women with disabilities, it started with training employees sign language, making branches handi-accessible, and ensuring that at least 4% of its staff were comprised of persons with disabilities. All these measures contributed the bank raised the 40% of its new loans were women, and 15% were persons with disabilities. These internal steps set it up for successful outreach to these new market segments.
- Go straight to solving around legal barriers: Bank of Palestine has found several ways to meet the needs of women after housing their law, ensuring women related to their rights to culture where the women is legally protected to make financial decisions. It opens sub-accounts in their children's names, in an environment where children can only open an independent account with their father's approval and parental financial control, where it is a clear option for women to open credit on their own.
- Create a structure for financial inclusion: Bank of Palestine created a structure for financial inclusion, where it has a dedicated team for financial inclusion, which is responsible for identifying and addressing the needs of underserved women. This team is responsible for identifying and addressing the needs of underserved women, which is responsible for identifying and addressing the needs of underserved women.
- Build banking literacy: Bank of Palestine has a dedicated team for financial inclusion, which is responsible for identifying and addressing the needs of underserved women. This team is responsible for identifying and addressing the needs of underserved women, which is responsible for identifying and addressing the needs of underserved women.

IIF INSTITUTE OF INTERNATIONAL FINANCE

Bank of the Year for Financial Inclusion



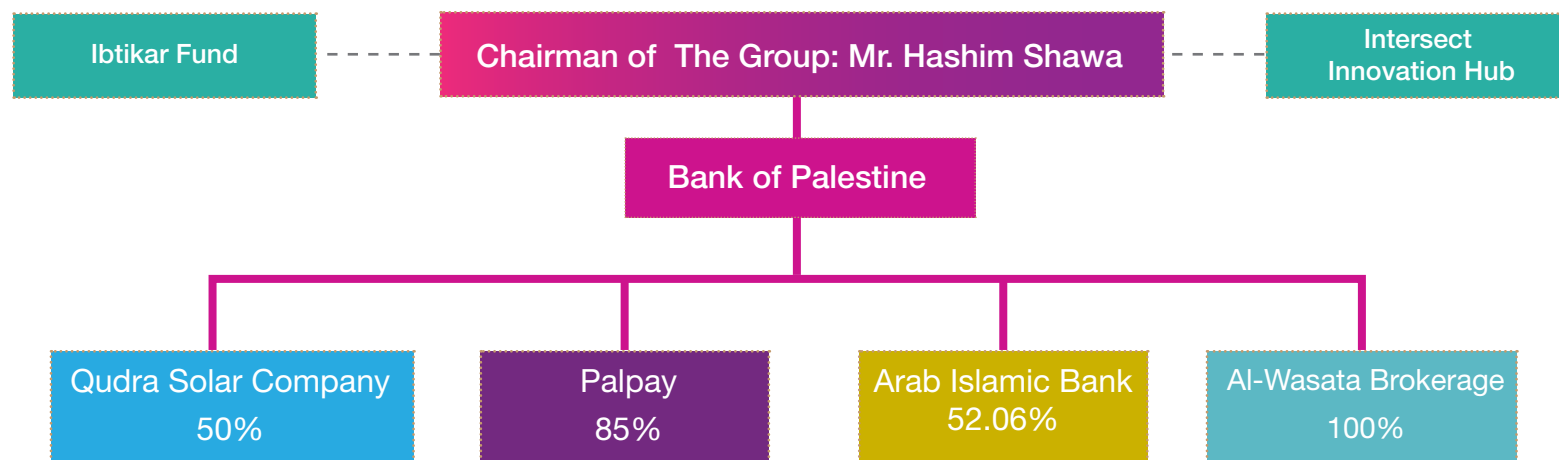
Global Alliance for
Banking on Values



Global Banking
Alliance for Women
BUILDING WOMEN'S WEALTH WORLDWIDE

WORLD
ECONOMIC
FORUM







البنك الإسلامي العربي
ARAB ISLAMIC BANK

ARAB ISLAMIC BANK (AIB), is the latest subsidiary addition to Bank of Palestine Group, and in essence is the Islamic banking arm for Bank of Palestine, allowing it to provide with its 28 branches Islamic Banking solutions to a growing segment of customers requiring such sharia' compliant solutions. The bank has assets of USD 1,737,576,005 with net profits in YE 2021 of USD 11,689,174.





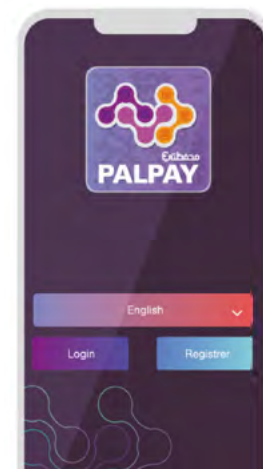
PALPAY E-WALLET

First E-wallet in Palestine

- PalPay® – Palestine Payments – The leading payment platform company in Palestine.
- Ability to pay all bills through over 6,000 POS machines.
- Over ILS 1.2 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 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.



Target capacity of 100mw



Intersect Innovation Hub (IIHO) is a Palestinian non-profit established in 2020 with the aim of supporting the innovative ecosystem. In particular, Intersect focuses on Fintech, Digital Innovation, Social entrepreneurship, and the Fourth Industrial Revolution (4IR). To accomplish this mission, Intersect provides entrepreneurs with a range of services to enable them to thrive; including dynamic workspaces, business support services, exposure and access to local and international networks, tailored financial solutions, and connections to investors.

Intersect at a Glance

- Not for Profit Organization
- Local Branches: Ramallah, Nablus
- Future Gaza, Jerusalem
- Leverages Bank of Palestine's international and regional networks
- Supports the Palestinian Technology Ecosystem
- Focuses on Fintech, Digital Innovation, Social Entrepreneurship, and 4IR
- Aims to create synergy between ecosystem stakeholders

STARTUP IN RESIDENCE (STIR) PROGRAM

The Startups in Residence (STIR) program aims to establish connections between solution-driven startups and the private sector, government agencies, and development financial institutions, allowing for collaboration towards the development of custom solutions that address real challenges and the growth of these startups.

What we offer:

- Dynamic and accessible workspaces
- Business support services
- Networking opportunities
- Connections to Investors
- Peer-to-peer mentoring
- Tailored financial solutions

PARTNERSHIPS

GAZA SKY GEEKS: MENTORSHIP, PARTNER IN RESIDENCE, SPACE FACILITIES

GLOBAL ENTREPRENEURSHIP WEEK

BUILD PALESTINE -SOCIAL ENTREPRENEURSHIP PLATFORM



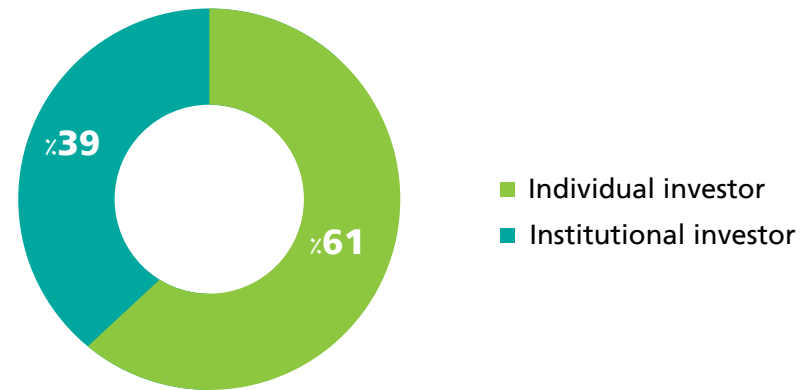
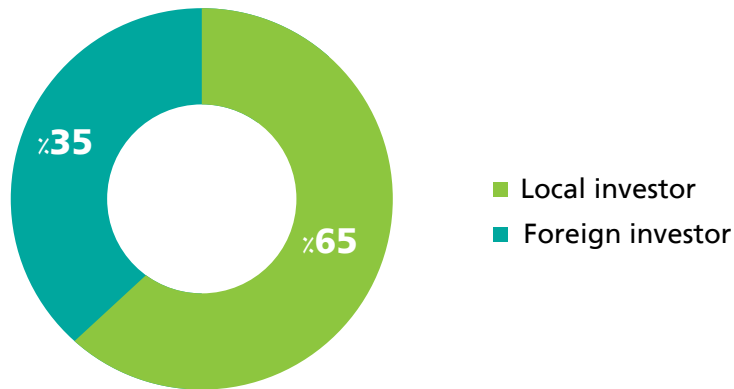
Ibtikar Innovation Fund

- Ibtikar Fund, Palestine's only active investor in startups, is an early stage venture capital fund of which Bank of Palestine was the anchor investor and limited partner.
- Ibtikar continued to make a strong impact in the Palestinian entrepreneurial ecosystem by investing in the top Palestinian tech startups. Ibtikar provides the funds with hands-on support necessary for such startups to expand, within and outside Palestine.
- Several of Ibtikar investments reached major revenue milestones, raised money from international investors (many of whom are investing in Palestinian startups for the first time), and won many regional and international awards and competitions. New Ibtikar's companies span several sectors, including marketing technology financial technology, real estate, health and wellness, and e-commerce.
- Ibtikar's portfolio companies have created over 250 employment opportunities for highly-skilled Palestinians, nearly %30 of whom are women, and over %50 of whome are under the age of 30.
- Ibtikar fund II is expected to reach its target of \$ 30 million fund by december 2022, and will build on very positive momentum gernered through Ibtikar I.
- World Bank President Malpass, presented Ibtikar Fund with an award recognizing its role in advancing Palestinian innovation and job creation for youth and women in Pal estine.

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.



Number of shareholders 4,708

Overview¹

Listed on Palestine Stock Exchange

Symbol: BOP, ISIN: PS1004112600

Market Capitalization: \$ 434,867,054

Number of issued shares: 217,433,527

Closing Price: \$ 2

EPS: \$0.23

¹Based on closing price as of Dec. 31, 2021.



Major Shareholders as of Dec. 31,2021	PERCENTAGE
Al Muhalab Real Estate Kuwaiti Co.	7.15%
Palestinian Pension Agency	4.09%
Bop Employee Saving Fund	4.07%
Hashim Hani Shawa	3.97%
*New Institutional Shareholder FISEA The AFD Group Investment Vehicle advised by Proparco	3.34%



- ▶ 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. For the first time the Palestinian law addresses combating financing of terrorism.
- ▶ 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 Nation list, Israeli list ,OFAC, EU regulations and other international lists.
- ▶ AML and CFT program is continuously updated through technology and training, investing in system using AI to detect suspicious transactions.
- ▶ 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.
- ▶ All of our employees get intensive training in AML and CFT on a yearly basis.

ENHANCED AML/CFT COMPLIANCE - INTERNATIONAL STANDARDS

Letter From Deloitte

بنك فلسطين
BANK OF PALESTINE



Deloitte.

23 February 2021

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

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

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).

3) 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 / CTF 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



BANK OF PALESTINE FINANCIAL HIGHLIGHTS

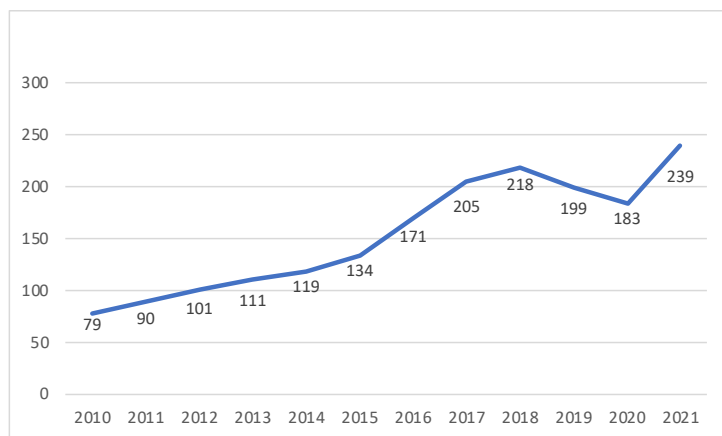
BOP - KEY PERFORMANCE INDICATORS

بنك فلسطين
BANK OF PALESTINE



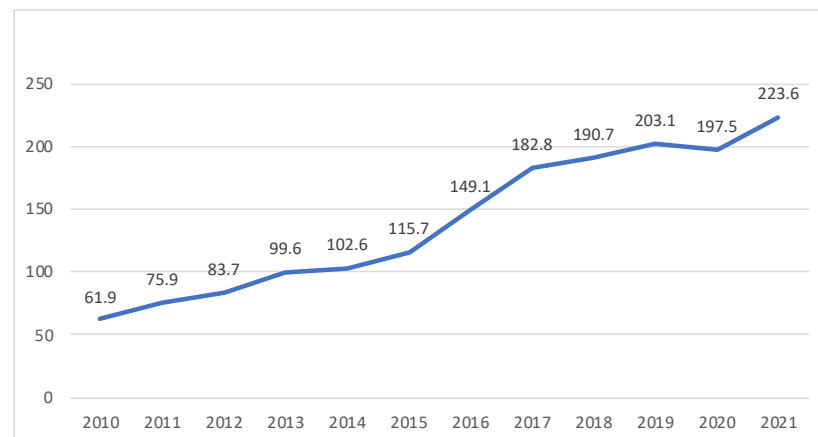
Total Revenue

Million (USD)



Net Interest & Commissions Income

Million (USD)



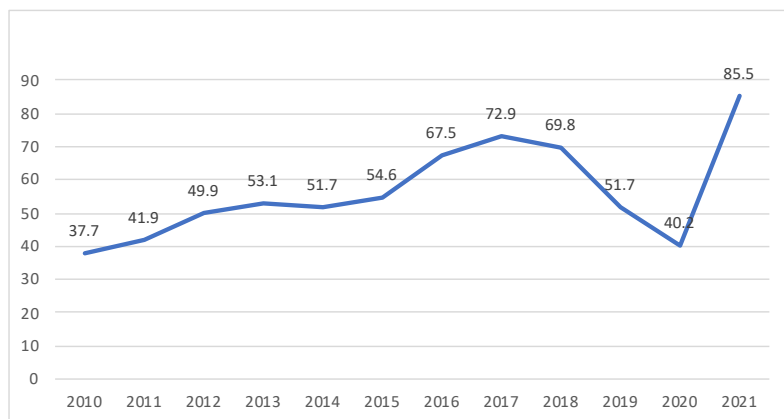
BOP - KEY PERFORMANCE INDICATORS

بنك فلسطين
BANK OF PALESTINE



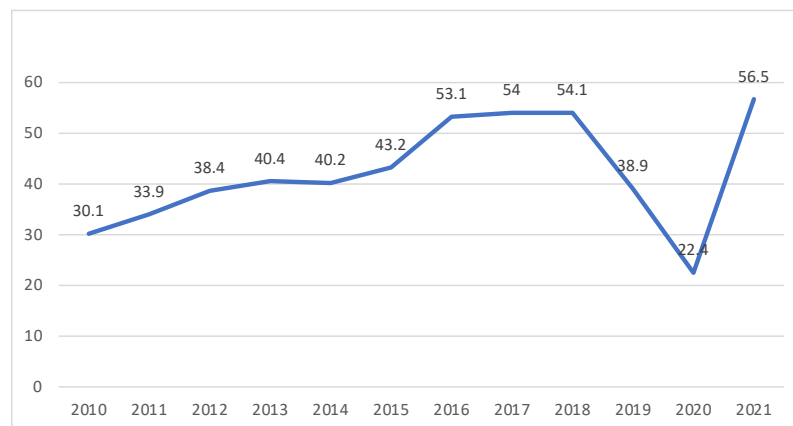
Profit Before Tax

Million (USD)



Net Profit

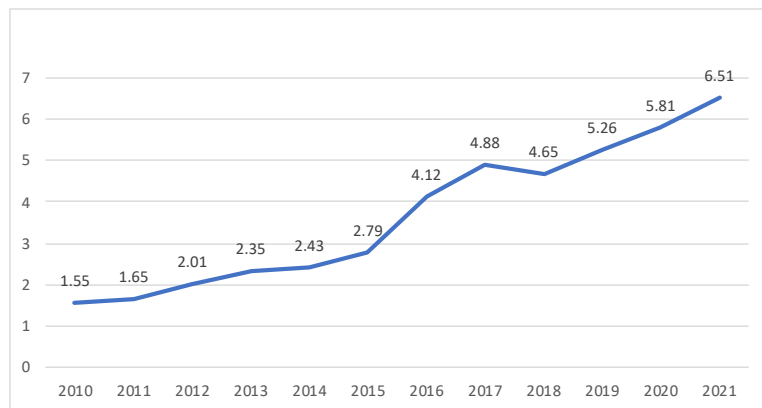
Million (USD)





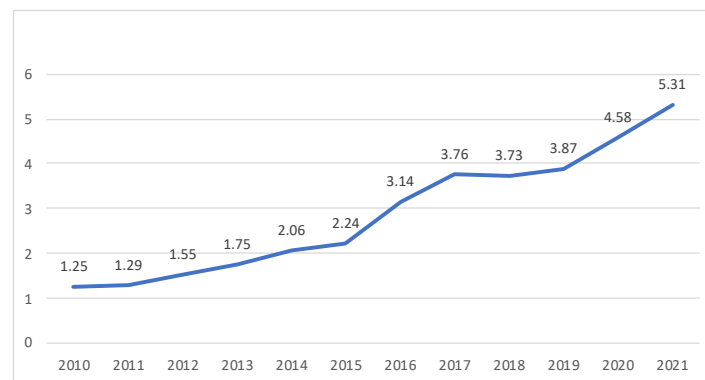
Assets

Billion (USD)



Customer Deposits

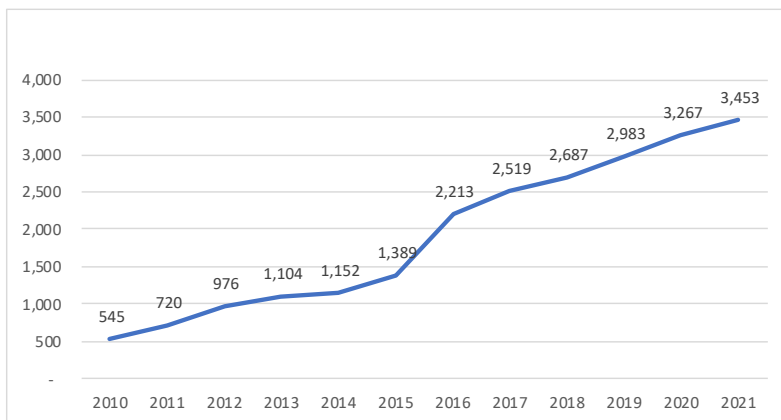
Billion (USD)



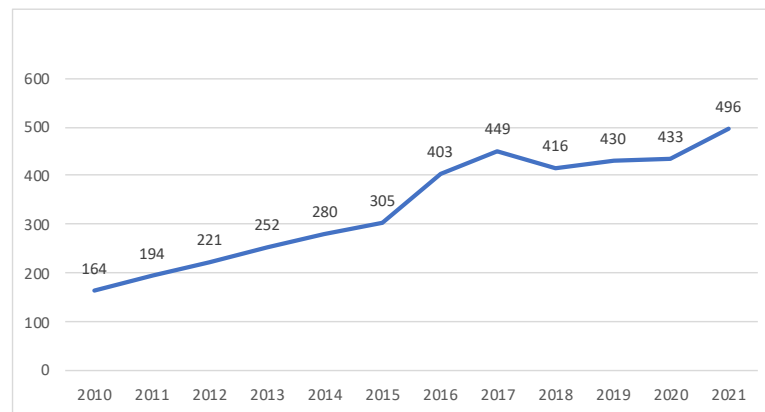


Net Loans

Billion (USD)



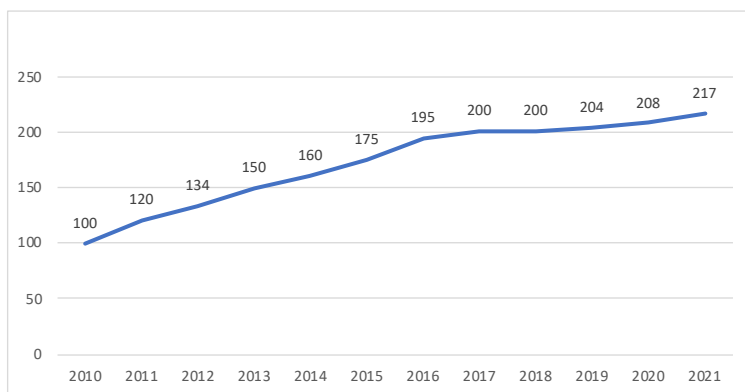
Shareholders' Equity



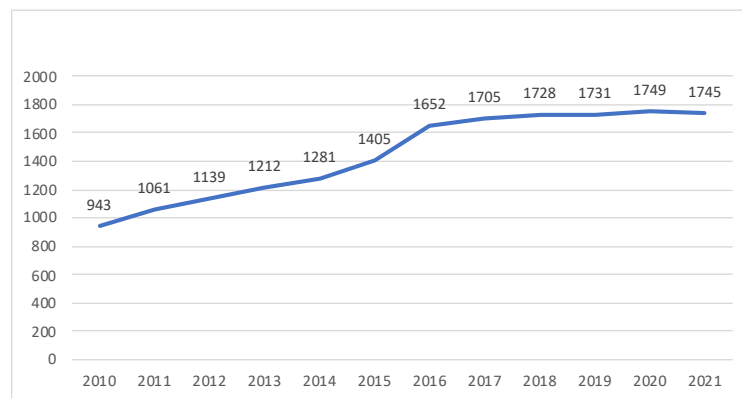


Paid-Up Capital

Million (USD)

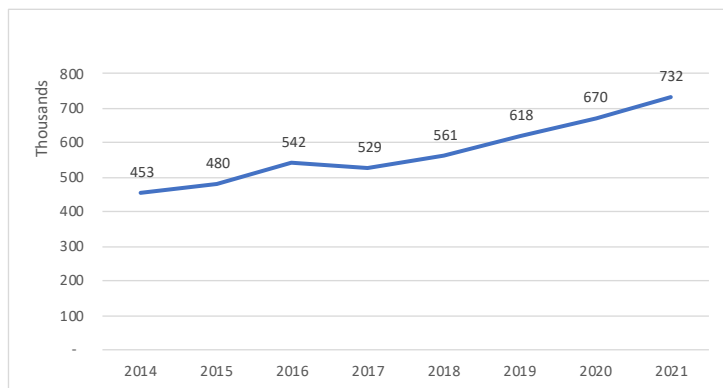


No. of Employees

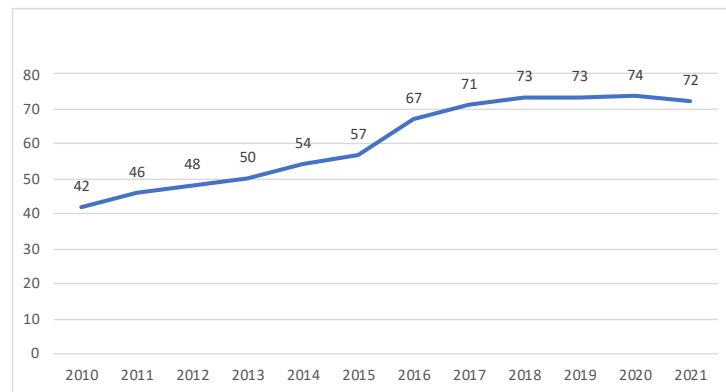




No. of Customers



No. of Branches





ROA (%)	0.87%
ROE(%)	11.31%
Net Interest, Financing, Investment and Commissions Income/Total Revenues (%)	93.65%
Cost to income(%)	64.20%
Operating Cost to Income (%)	58.45%
Market Share - Deposits (%)	32.12%
Market Share - Net Loans (%)	33.44%
NPLs (%)	4.50%
Net Loans to Deposits (%)	65.09%
Capital Adequacy (%)	15.20%
Stage 3 -Coverage Ratio (%)	63.31%
Cash Dividend yield (%)	9.00%
Book value (\$)	\$2.00
Earnings Per Share (EPS)	\$0.23
PE Ratio (x)	8.70x
Price to Book Value (x)	1.00x

BOP - INVESTOR RELATIONS- CORPORATE ACTIONS AND DIVIDENDS

بنك فلسطين
BANK OF PALESTINE



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.	% of Dividends
2021								
* Special Issuance	21/09/2021	21/09/2021		210,160,800		7,272,727	217,433,527	
Stock Dividend	31/03/2021	18/04/2021	18/04/2021	208,080,000		2,080,800	210,160,800	1%
Cash Dividend-USD	31/03/2021	01/04/2021	01/04/2021		8,323,200		208,080,000	4%
2020								
Stock Dividend	26/03/2020	29/04/2020	29/04/2020	204,000,000		4,080,000	208,080,000	2%
Cash Dividend-USD	26/03/2020	29/03/2020	29/03/2020		16,320,000		204,000,000	8%
2019								
Stock Dividend	28/3/2019	7/4/2019	7/4/2019	200,000,000		4,000,000	204,000,000	2%
Cash Dividend-USD	28/3/2019	31/3/2019	31/3/2019		23,000,000		200,000,000	11.5%
2018								
Cash Dividend-USD	29/3/2018	1/4/2018	1/4/2018	200,000,000	27,000,000		200,000,000	13.5%
2017								
Stock Dividend	6/4/2017	16/4/2017	16/4/2017	195,008,685		4,991,315	200,000,000	2.56%
Cash Dividend-USD	6/4/2017	6/4/2017	9/4/2017		20,359,814		195,008,685	10.44%
2016								
Stock Dividend	25/3/2016	4/4/2016	4/4/2016	175,000,000		10,000,000	185,000,000	5.71%
Cash Dividend-USD	25/3/2016	25/3/2016	27/3/2016		18,000,000		175,000,000	10.29%
2015								
Stock Dividend	4/24/2015	5/3/2015	5/3/2015	160,000,000		15,000,000	175,000,000	9.375%
Cash Dividend-USD	4/24/2015	4/26/2015	4/26/2015		19,200,000		160,000,000	12%
2014								
Stock Dividend	4/25/2014	5/4/2014	5/5/2014	150,000,000		10,000,000	160,000,000	6.66%
Cash Dividend-USD	4/25/2014	4/27/2014	4/27/2014		12,500,000		150,000,000	8.33%
2013								
Stock Dividend	4/26/2013	5/5/2013	5/2/2013	134,000,000		16,000,000	150,000,000	11.94%
Cash Dividend-USD	4/26/2013	4/28/2013	5/2/2013		10,050,000		134,000,000	7.50%
2012								
Stock Dividend	4/27/2012	4/29/2012	5/2/2012	120,000,000		14,000,000	134,000,000	11.66%
Cash Dividend-USD	4/27/2012	4/29/2012	5/2/2012		9,000,000		120,000,000	7.50%

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FOR FURTHER INFORMATION PLEASE CONTACT

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