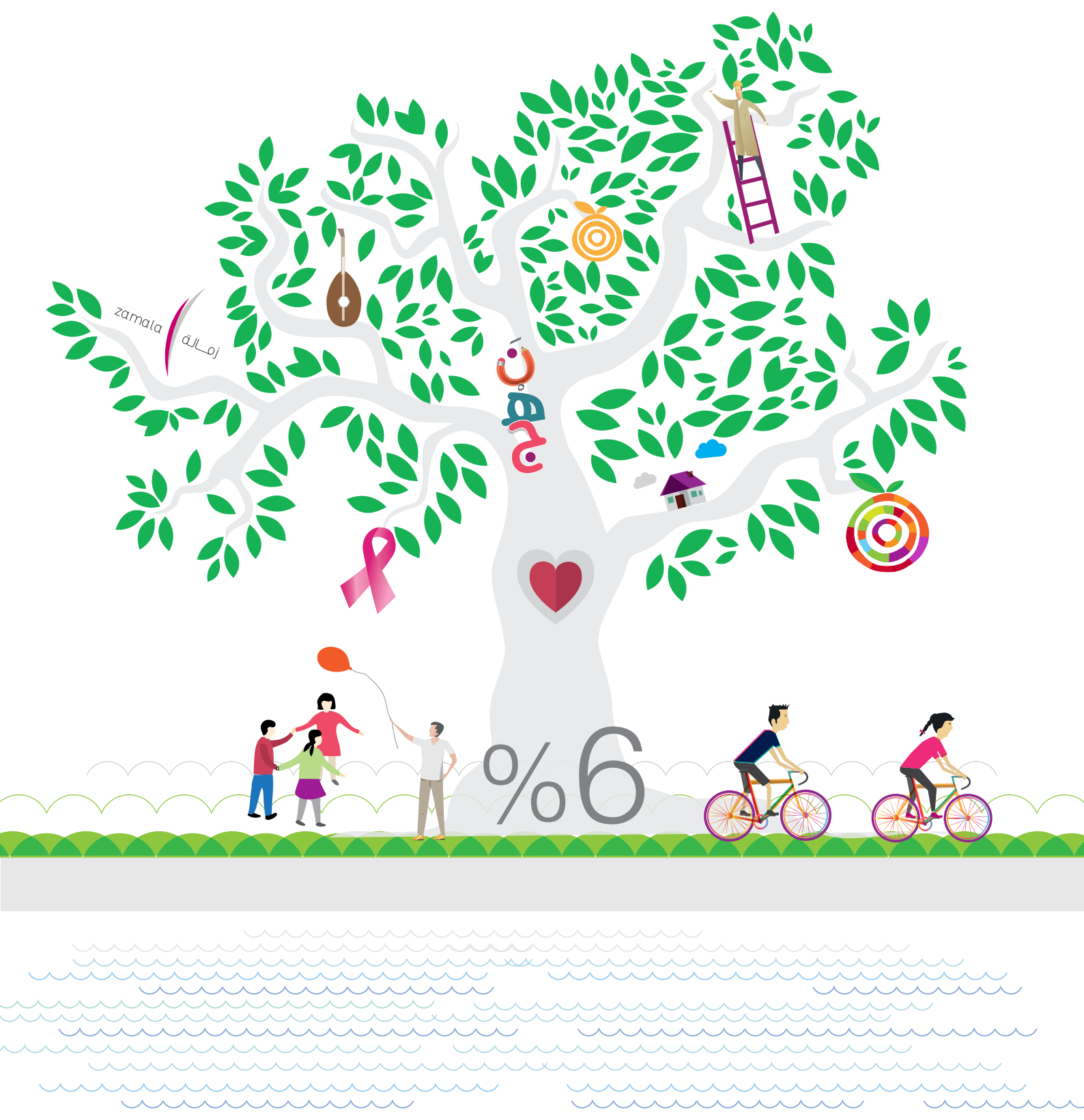


Corporate Social Responsibility 2016

Our Responsibility is to Serve our Community



Our Social Responsibility is Deeply Rooted in our Values

Bank of Palestine persisted in its journey to give and contribute to society and support developmental projects in the various sectors within and outside Palestine. This falls in line with a set of values in support of its financial inclusion approach and taking on social responsibility. In view of the increasing needs of society and the bank's commitment to further support developmental projects in Palestine, the bank continued to allocate 6% of its annual profits to corporate social responsibility projects and activities in various fields.

Bank of Palestine annually contributes to various sectors in society, among which are education, youth empowerment, innovation, sports, health and environment; arts and culture, development, economic affairs and Diaspora relations, humanitarian aid in addition to women empowerment. The bank also encourages its employees to practice voluntary activities through the developmental projects and humanitarian endeavors that it steers with partner organizations.

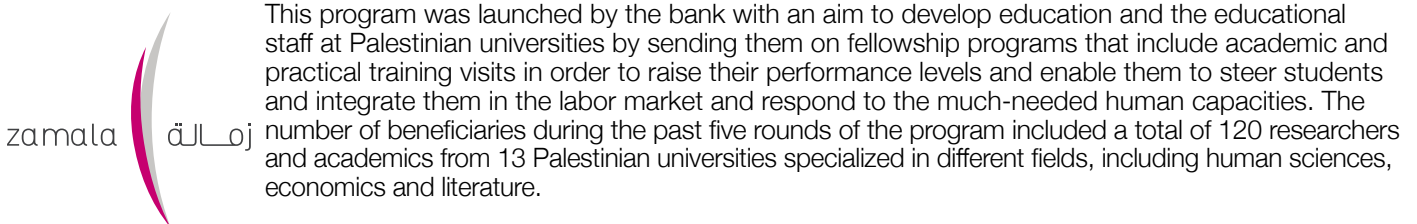
Education, Youth Empowerment and Innovation

This sector is among the major pillars that contribute to the development of countries and the promotion of their cultivated presence around the world. Bank of Palestine revealed noticeable interest in supporting youth and their innovations making this sector the largest share of the bank's contributions. It supported youth endeavors and encouraged them to innovate, develop, lead and increase their knowledge through information, as well as practice creative thinking and keep up with the latest developments around the world.

These contributions opened new horizons, and promoted the educational path of Palestinian youth at all levels, so that they could work effectively and can take on the responsibility to have considerable positive impact on our societies on the economic, social, cultural and artistic levels.

The main projects supported by Bank of Palestine in this field during 2016 include the following:

Continuing to implement the Zamala Fellowship Program



Other supported projects include:

- Providing support for the Nahj program for promoting innovation and thinking among middle school students in Jerusalem. This program contributed to promoting the concept of entrepreneurship among Jerusalem students during their basic years of education.
- Bank of Palestine continued to provide donations to the Mahmoud Abbas Foundation that provides educational scholarships to high school students in Lebanon with outstanding achievements.
- For the second year in a row, Bank of Palestine contributed to the maintenance of three public schools in Gaza, as part of the periodical maintenance project of government schools, in cooperation with the United National Development Program.
- Bank of Palestine sponsored the "Hand in Hand" project that was established by the Birzeit University Friends Association to produce simple handicrafts that are marketed in the Palestinian private sector. This is an income-generating project that assists students with limited income.
- Donation for the development of the late Dr. Hani Al Shawa auditorium at Al Azhar University.
- Support for the Gaza Sky Geeks, which is a leading incubator of co-working space, a startup accelerator, and technology education hub that prepares developers and entrepreneurs in Gaza to compete on an international level.

Sports

Sports contribute tremendously to the promotion of Palestinian civilization in various countries around the world, considering it a common language between people. Bank of Palestine provided its support and sponsorship for this important sector, which includes sports clubs, championships and tournaments between Palestinian teams and international teams, among many others. Among the most important sports projects that the bank supported during 2016 include the following:

Women's Football

Last year, Bank of Palestine was interested in supporting women's football among which was the general women's football league. This league is considered the main women football championship in Palestine, as it involves the participation of all the women clubs. This initiative is in harmony with the bank's policy to encourage and promote the participation of Palestinian women in all areas of life.



Bank of Palestine supported the following clubs:

- Al Hilal Club in Jerusalem.
- Al Ahli Sports Club in Hebron.
- Gaza Sports Club.
- Al Hilal Club in Jericho.
- Eizareya Club team in Jerusalem.

Other supported projects include:

- The Fourth Palestine Marathon that involved the participation of almost 3,000 runners.
- A donation for the Jericho Youth Club for the rehabilitation of the club's playground and its surroundings.

Health and the Environment

During 2016, Bank of Palestine continued to strongly contribute to the health sector and the protection of the environment, since they both form a rather important and sustainable sector for the lives of citizens and have great benefits on the long term and at a national level. Following are some of the main health projects supported by the bank during 2016:

Continuation of "I want to Hear" campaign: launched by the bank in cooperation with the Palestinian Red Crescent Society, to assist persons with hearing impairments by collecting 1,000 hearing aids for the most severe cases. The Bank also contributed the amount of \$100,000 in addition to the media campaign expenses, which encouraged citizens to donate.

Other supported projects include:

- The bank sponsored the project for the separation of solid waste – Ramallah Municipality.
- The bank continued to implement its agreement with Riwaq Center for Architectural Heritage, which deals with the renovation of unique historic buildings in Palestine to contribute to protecting them and promoting their existence as historic and civic Palestinian sites through documentation projects.



مشروع فصل النفايات الصلبة

بنفِرز اليوم... ليزهر بكرة

- The bank, in cooperation with the Union of Agricultural Works Committee, implemented an agreement to support traditional seeds, activate the agricultural sector, and develop agricultural and productive crops in the West Bank.
- Through a partnership with the United Palestinian Appeal, Bank of Palestine inaugurated two operation rooms specialized in surgeries for the face, jaws and skull at the Palestinian Medical Complex.
- Through an agreement with the Ramallah Convention in the United States, the Bank sponsored a medical mission that comes to Palestine annually to perform all types of surgeries alongside Palestinian doctors.

Arts and Culture

Culture plays a significant role in the advancement and development of societies and in pushing them to flourish in the various scientific, intellectual, and literary fields. Culture is one of the strong pillars of Palestinian identity and plays an important role in preserving the legacy of our ancestors. Based on that, the bank promotes and supports cultural activities in Palestine by providing sponsorships for various cultural activities, festivals and exhibitions, which strongly root our identity and preserve our memory, as well as honor our innovators, creative minds and poets.

The main projects supported by Bank of Palestine in this field during 2016 include the following:

Support for the Edward Said National Conservatory of Music: the bank continued to support the conservatory by sponsoring several cultural and musical concerts, among which are a concert for the Palestinian National Orchestra, the Christmas Nights Festival and the Sea and Freedom Concert.



Other supported projects include:

- Sponsorship for the Palestinian Festival of Literature "PalFest 2016", which included presentations of cultural life in Palestine.
- Sponsorship for a charitable dinner to raise funds for the Young Artists Forum.
- Bank of Palestine continued to support the Yabous Cultural Center, which is considered a cultural investment that aims to build and deeply root the Palestinian national identity in the heart of Jerusalem, to promote and engrain the level of Arab cultural presence in the city.
- Continuous contribution for activities implemented by El-Funoun Dance Troupe.
- Sponsorship for several cultural festivals that managed to promote the Palestinian identity and reclaim the history and legacy of the Palestinian people.

Development, economic affairs and Diaspora relations:

Development is practiced on many levels in Palestine, and branched to establish plans for projects that aim to promote growth and decrease the level of unemployment. Outside Palestine, the bank managed to reach out to the Diaspora communities and provide support for activities that attract Palestinians in the Diaspora, as well as investors from the Arab World in order to achieve a qualitative transformation at the level of developing the economy and other projects.

The main projects supported by Bank of Palestine in this field during 2016 include the following:

Al Bayyara Project: the bank continued to implement Al Bayyara Parks project in all cities within the Palestinian governorates, to provide a safe place for children that responds to their entertainment needs and physical health. The project is implemented with contribution from several organizations in Palestine and abroad, among which are the Welfare Association and Muna and Bassem Hishmeh Foundation. Several entertainment parks were established for children in many areas including: Eizareya, part of Jerusalem city; Turmusaiya, Deir Dibwan and Birzeit, in the northwest of Ramallah; and Tal El Hawa, Khan Yunis and Deir Al Balah in the Gaza Strip.



Other supported projects include:

- Continued support for the Palestine Economic Policy Research – MAS, which works in the field of economic development and promoting public participation in decision-making processes and economic and social policies in Palestine.
- Main sponsorship for the Palestine Exporter Award 2016, organized by PALTRADE.
- Finalization of the vocational capacity building for Fishermen sons in the Gaza Strip, which aims to provide qualitative vocational training for fishermen sons who work in fishing and related professions.
- Sponsorship for the Fifth Palestinian Diaspora Convention in partnership with the Holy Land Christian Ecumenical Foundation.
- Sponsorship for the Diaspora Convention, part of the bank's partnership with the Ramallah Convention in the United States.

Humanitarian Aid

During 2016, the bank continued to make humanitarian contributions within and outside Palestine. It adopted several programs and projects, established partnerships with charitable organizations and community organizations that care for orphans, children and persons with disabilities, and provided assistance to social cases.

The main projects supported by Bank of Palestine in this field during 2016 include the following:

The bank provided its sponsorship for the Wajd program, which was designed to assist orphans of the 2014 war on the Gaza Strip. The program aims to provide comprehensive and sustainable care to approximately 2,128 children who either lost one parent or their entire family because of the war. The program funds support education, health, training and rehabilitation, as well as other domains. The Welfare Association implements this project with support from the Qatar Development Fund, Bank of Palestine and Haj Hashem Atta Shawa Fund.

Other supported projects include:

- Organizing a number of Ramadan Iftars for over 3,000 orphaned children from various cities in the West Bank and the Gaza Strip.
- Continuing the charitable partnership with Give Palestine Association, which provides humanitarian services in various Palestinian governorates.
- Sponsorship for a Marathon in the United States, which was organized by Friends of UNRWA, and whose funds are raised to support health programs in Gaza.

Women Empowerment

Bank of Palestine grants special attention to women and implements projects that encourage them to actively participate in social and economic life. In addition to launching banking and financial programs that assist women to access the economy, the bank also implemented awareness campaigns in the cultural, health, social and other fields, which reflect positively on all sectors of society. The bank believes that the development of communities is achieved through the empowerment of women and allowing them to play a bigger role in social and economic life.

The main projects supported by Bank of Palestine in this field during 2016 include the following:

Launching the October Campaign for the Early Detection of Breast Cancer:

For the fifth year in a row, Bank of Palestine, in cooperation with Dunya Women's Cancer Clinic – a subsidiary of the Health Work Committees, and the Aid and Hope Program for Cancer Patient Care, launched a unique awareness campaign under the title "You are life. Get screened and reassure us."

Bank of Palestine, in partnership with its cultural partner Le Trio Joubran, launched the first charitable music marathon entitled "Le Trio Joubran Marathon",. The event was covered by a massive media campaign with an aim to raise funds for breast cancer patients and spread awareness in Palestine on the early detection of this disease.

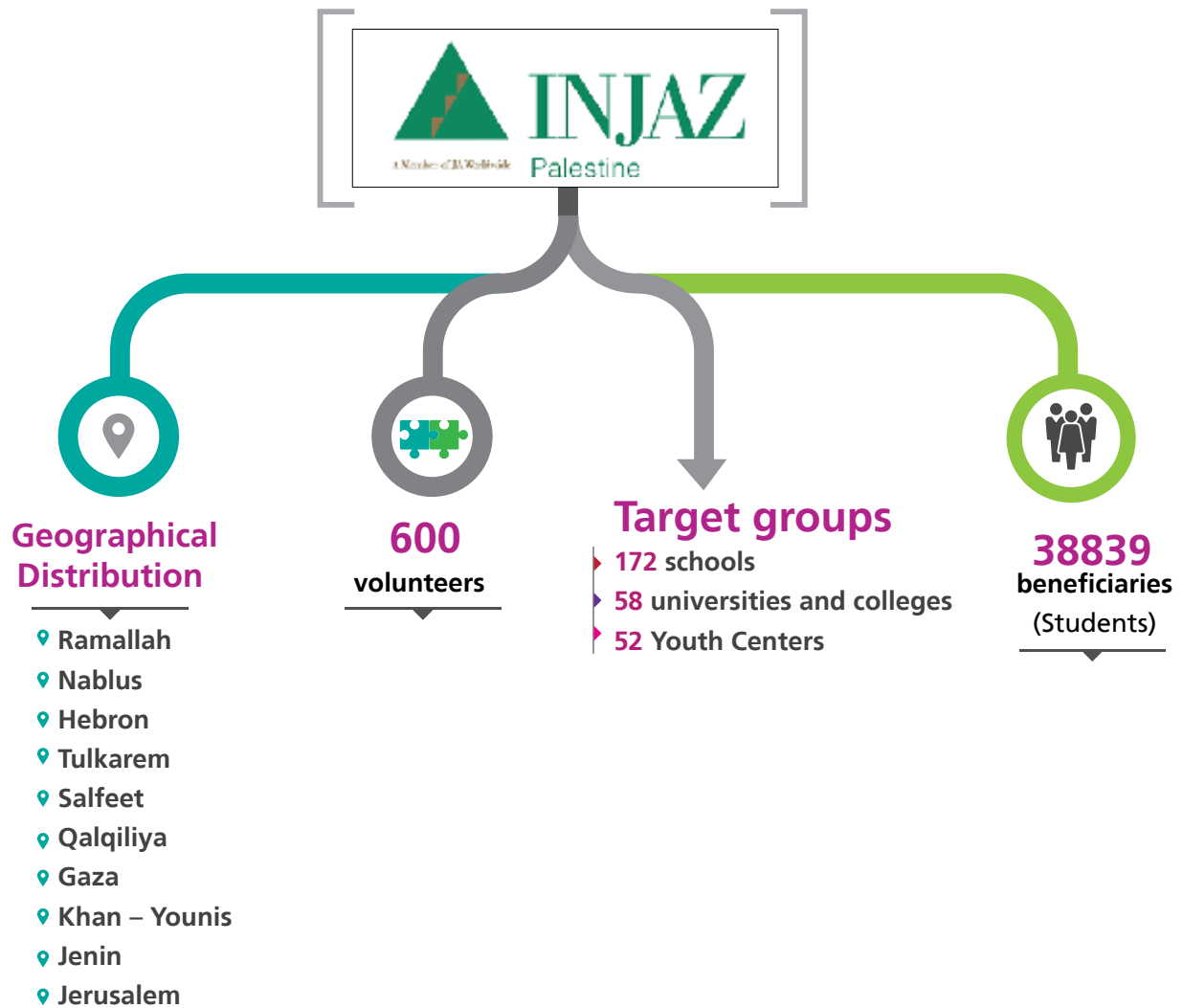
The marathon was organized alongside the annual campaign carried out by the bank on an annual basis to raise awareness on the importance of early breast cancer detection and assist in combating this disease in Palestine. The marathon involved the participation of prominent Palestinian artists who work in the fields of writing, singing, music playing, and was implemented in partnership with the Palestinian Red Crescent Society and Dunya Women's Cancer Clinic.

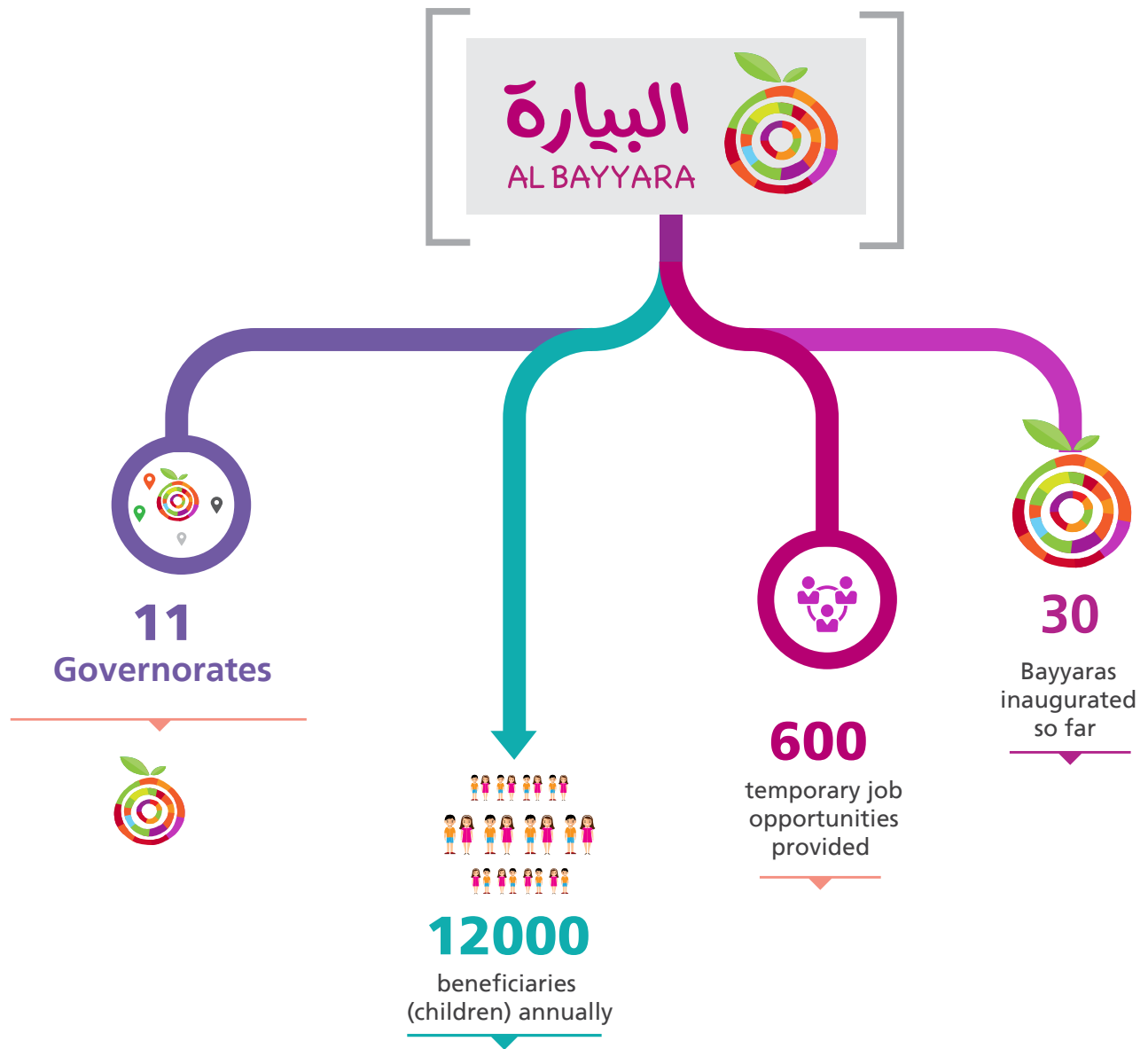
Other sponsorships in the field of women empowerment include the Pink Women's Marathon for increasing the importance of early breast cancer detection.



CSR in Numbers









Beneficiaries
646 families
2114 orphans



1600

- orphans and mothers benefited from health services



220

- job opportunities provided



21

- beneficiary institutions

1977

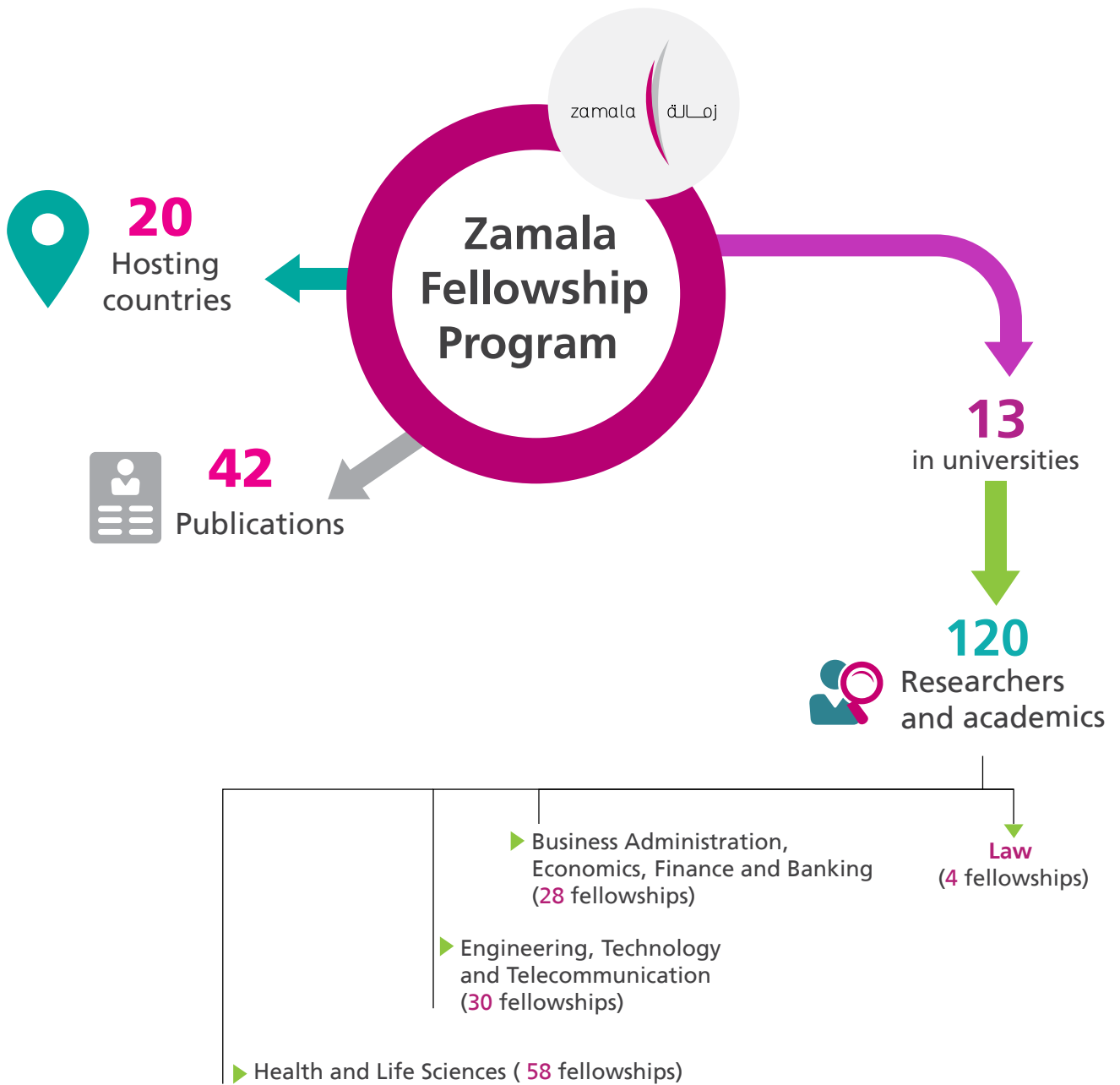
- orphans benefited from educational services



112

- youths benefited from capacity building trainings







6

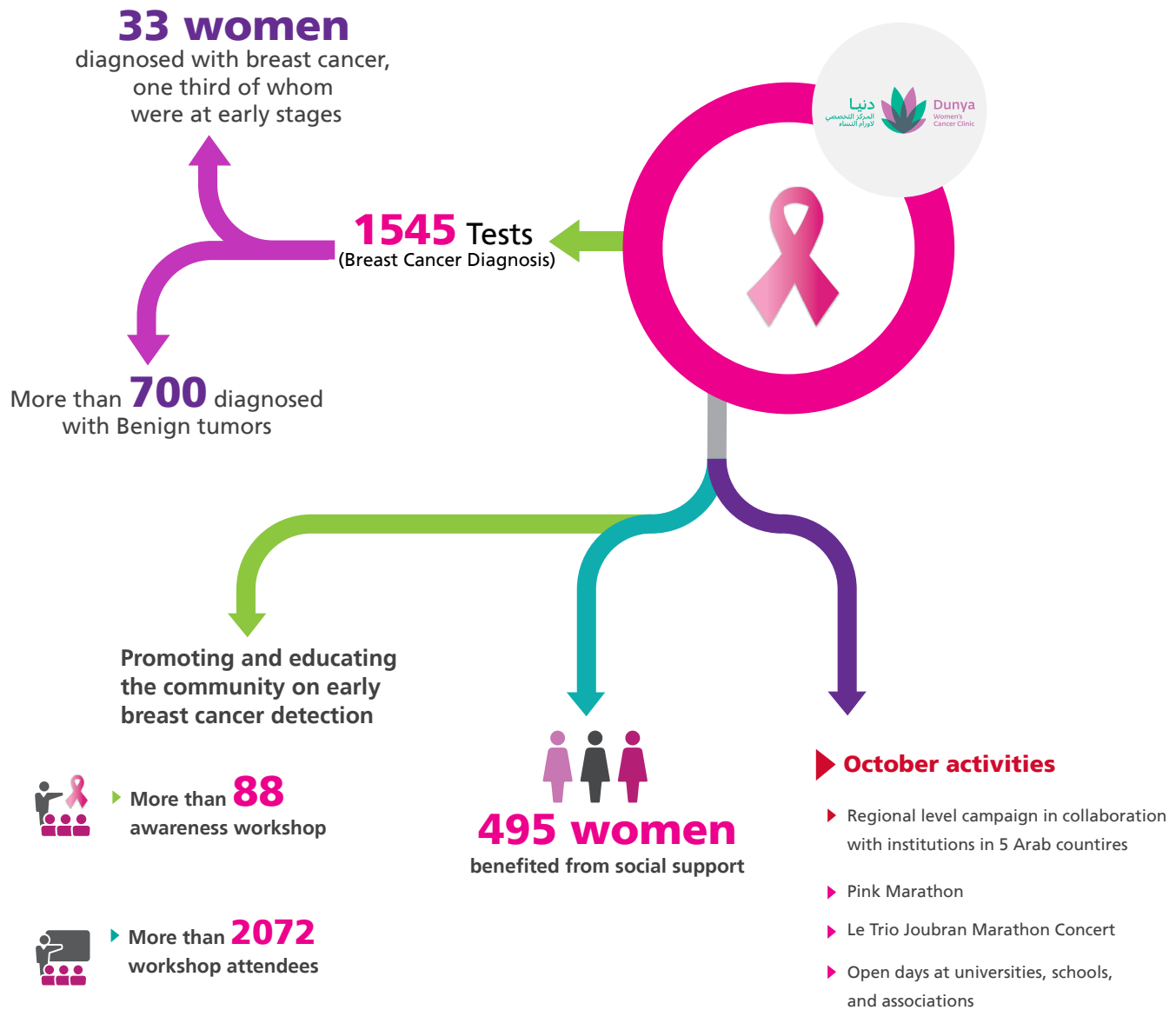
schools

15
teachers

150
students
targeted

12
unique entrepreneurial
initiatives





Emeafinance - Best CSR program in the Middle East 2015



CSR budget over the past years

