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Chairman of the Board Speech

Ladies and Gentlemen,

I am delighted to present to you a copy of Bank of Palestine's activities in the corporate social responsibility field during 2018. This report reflects a promising aspect of the bank's contributions that support the local community, promote the concept of corporate social responsibility, contribute to the improvement of education and health services, promote culture, heritage and the arts, promote activities related to humanitarian endeavors, economic development and women empowerment, and contribute to responding to the needs of our community, apart from the banking services that we offer.

During the past few years, the Corporate Social Responsibility Department at Bank of Palestine was developed based on an important strategy that aims to serve our fellow Palestinians and develop our communities, whereby the bank allocated approximately 5% of its annual profits to community development. This percentage increased over the years, after the bank started to realize the increasing needs of society and the hard times confronted by the Palestinian people. The bank also focused on encouraging its employees to promote the culture of volunteerism through the many and different developmental projects and humanitarian endeavors implemented with partner organizations.

The year 2018 witnessed the implementation of several developmental projects, whereby the bank continued to support Wajd program, which was designed to assist orphans of the 2014 aggression on the Gaza Strip the fields of education, health and training. In the field of sports, the bank continued to sponsor women's football, and in the field of education, it continued to support Zamala Fellowship Program, which, by the end of 2018, benefited 181 multidisciplinary researchers and academicians from 14 Palestinian universities. Also in 2018, the bank launched two huge campaigns in support of health: the first was for decreasing cases of diabetes, while the second campaign was to spread awareness about the importance of early detection of breast cancer among women, which became an annual tradition that contributed to saving many women from this disease. Through sponsoring these projects and activities, the bank aimed to promote the concept of sustainability and encourage both the organizations and citizens to adopt methods that protect the environment and use sustainable tools while performing farming, agriculture and other activities.



The aforementioned activities that were implemented by the bank as part of its corporate social responsibility played an important role in promoting the trust of customers and citizens in the services provided by the bank.

We pledge to do our utmost best to serve our community in order to achieve a thriving nation and a bright future for our children and youth.

May God bless you.

Hashim Shawa

Bank of Palestine Group Chairman

Education, Youth and Innovation

Education continues to represent the real wealth of the Palestinian people. The education, youth and innovation 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, so that they have the lion's share of 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 developments taking place in the world around them.

These contributions managed to bear fruits, open new horizons, and promote the educational path of Palestinian youth at all levels so that they could work effectively, be able to take on responsibility, and have considerable positive impact on our societies on the economic, social, cultural and artistic levels.

Following are some of the most important educational projects supported by the bank during 2018:



Sports

Sports contribute tremendously to the promotion of Palestinian civilization in various countries around the world considering it a common language between people. Along these lines, Bank of Palestine provided its support and sponsorship for this rather important sector, , which includes sports clubs, championships and tournaments between Palestinian teams and international teams.

Following are some of the most important sports projects supported by the bank during 2018:



Health and Environment

During 2018, Bank of Palestine continued to strongly contribute to the health sector and the protection of the environment, considering them to be two important sectors that sustain the lives of citizens and the community's ability to maintain a healthy and disease-free society through healthy practices. The bank's contribution to these rather important fields has long term benefits on a national level.

Following are some of the most important health projects supported by the bank during 2018:



Arts and Culture

Banks of Palestine sought to promote and support cultural activities and the cultural movement in Palestine through the sponsorship of many cultural events that promote the concepts of identity and memory, and honor creative talents in Palestine.

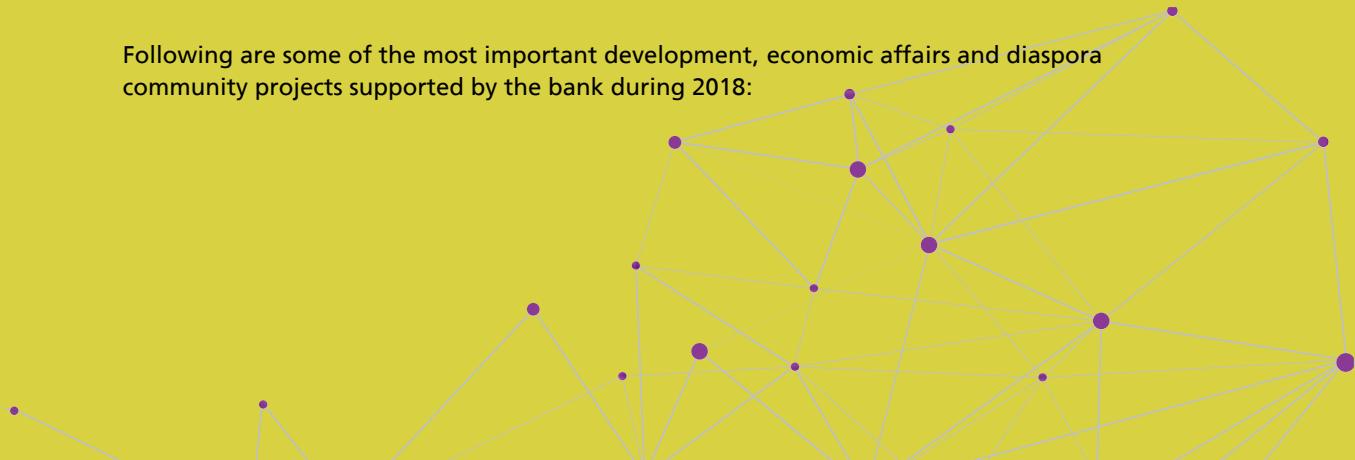
Following are some of the most important cultural projects supported by the bank during 2018:



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.

Following are some of the most important development, economic affairs and diaspora community projects supported by the bank during 2018:



Humanitarian Aid

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.

Following are some of the most important humanitarian aid projects supported by the bank during 2018:



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.

Following are some of the most important women empowerment projects supported by the bank during 2018:



Flagship Projects in Numbers

