



Financial Calendar and Insider Trading Window for the Year 2015

S/N	ACTIVITY	DATE
1	Announcement of quarterly financial results - 4 th Quarter 2014	13 th February, 2015
2	Public Awareness Seminar - Send notice to shareholders	27 th February, 2015
3	Public Awareness Seminar	28 th March, 2015
4	Produce copies of AGM notice for all shareholders	8 th – 17 th April, 2015
5	Send AGM notice to News Media	1 st April, 2015
6	Send AGM notice to Shareholders through the post, SMS and email	10 th – 20 th April, 2015
7	Audited Financial Statements, 2014	15 th April, 2015
8	Announcing Results (Dividend Payment)	15 th April, 2015
9	Trading of shares Cum Dividend	15th April - 5th May, 2015
10	Appearance of AGM - 2015 notice in the News Media	8 th April – 21 st May, 2015
11	Preparations of shareholders register	20 th – 24 th April, 2015
12	Trading of Shares Ex-Dividend	6th May, 2015 onwards
13	Voting preparation procedure formulas	22 nd April, 2015
14	Closure of Members Register (for dividend payment)	8th May, 2015
15	Re-opening of the register	12th May, 2015
16	Preparation of Members register	8 th - 9 th May, 2015
17	Shareholders Seminar	8 th May, 2015
18	Registration and Receiving of shareholders	9 th May, 2015
19	Annual General Meeting	9 th May, 2015
20	Announcement of quarterly financial results - 1 st Quarter 2015	15 th May, 2015
21	Dividend payment on/or about	22nd May, 2015
22	Announcement of quarterly financial results - 2 nd Quarter 2015	14 th August, 2015
23	Announcement of quarterly financial results - 3 rd Quarter 2015.	13 th November, 2015

Insider Trading Window

Clause 7.7 of the Insider Trading Policy, 2009 as reviewed in July 2014 provides that;

*“As a general rule, material information shall not be public the date that insiders become aware of it until at least one business day after it has been released by the Bank to the public. Insiders shall **be allowed to trade for a period of three weeks from three (3) trading days** after the disclosure of quarterly and annual financial results and any other material information”.*

The dates for the Insider Trading Window derived from the Bank’s Financial Calendar for year 2015 are shown below.

S/N	ACTIVITY	DATES	INSIDER TRADING WINDOW FOR 2014
1.	Announcement of quarterly financial results - 4 th Q 2014	13 th February, 2015	19 th Feb to 11 th March, 2015
2.	Audited Financial Statements, 2014.	15 th April, 2015	21 st April to 11 th May, 2015
3.	Announcing Dividend Payment	15 th April, 2015	21 st April to 11 th May, 2015
4.	Announcement of quarterly financial results - 1st Q 2015.	15 th May, 2015	21 st May to 10 th June, 2015
5.	Announcement of quarterly financial results - 2 nd Q 2015	14 th August, 2015	20 th August to 9 th September, 2015
6.	Announcement of quarterly financial results - 3 rd Q 2015	13 th November, 2015	19 th November to 9 th December, 2015