



**H2 2022
NEWSLETTER**

Bankers
PETROLEUM ALBANIA LTD.

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INTRODUCTION

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GENERAL OVERVIEW

A Comprehensive Snapshot of Banker's Albania's Activity

Banker's Newsletter is the go-to source for comprehensive data and analysis of Banker's Albania's activity over a six-month period. The newsletter is published online at bankersalbania.com and provides readers with a detailed snapshot of the company's operations.

The content of the newsletter is carefully curated and includes a selection of important topics from reports generated by different departments and units of the company. The information presented in the newsletter is designed to help readers gain a broader understanding of Banker's activities and the current state of the industry.

The newsletter includes updates and other significant topics related to the company, the market sector, and the industry as a whole. It provides readers with details about any new projects that the company is planning to start or has already begun. This information is especially valuable for investors and stakeholders who want to stay up-to-date on Banker's plans and progress.

Overall, Banker's Newsletter is an essential resource for anyone interested in the oil and gas industry in Albania. It provides a comprehensive view of Banker's activity, and the information presented in the newsletter is of great value to anyone who wants to stay informed about the latest developments in the industry. With Banker's Albania's ongoing commitment to responsible development and sustainable growth, the future looks bright, and the newsletter is a valuable tool for staying up-to-date on this dynamic company.



LETTER FROM THE CEO

I am pleased to inform you that Bankers Petroleum Albania has experienced a positive development in the oil industry after the difficult period of the pandemic that we faced. As we move forward into 2023, I would like to take this opportunity to highlight our company's performance and plans for the future.

This positive situation has allowed us to restart drilling activity in Patos-Marinza oilfield. We plan to drill over 25 new oil wells (including 2 thermal horizontal wells) in the oilfield during this year. We are very optimistic that we will be able to slow down the overall production drop by implementing our new strategy to produce with advanced technologies, such as thermal method which increases the energy in the layers and pushes more oil in the surface. We will continue to invest in increasing the efficiency of operations throughout this year.

Bankers Petroleum Albania will continue to be a long-term value investor and our relationship with the Albanian government remains mutually beneficial and win-win. Our aim is to gradually increase production to 1 million tons in the next three years, and we plan to drill 45 more wells next year. These investments are necessary for our growth and success.



At Bankers, we believe in protecting the environment and we have started hydrocarbon waste treatment as part of our ambitious plan. Over US\$ 7 Million will be invested in the hydrocarbon waste treatment this year. We have already collaborated with ANTEA Cement for the treatment of the hydrocarbon waste, ensuring there is no secondary pollution.

We will also build the sludge treatment facility in the Patos-Marinza oilfield, which is an innovation for the oil industry in the country. Our ambition is to be friendly with the environment and for this, we will continue with these important investments.

For years, Bankers has been making a contribution not only to the area where it operates but also to the residents. We will continue to prioritize environmental protection and invest in sustainable practices.

Thank you for your continued trust and support!

Huanqin Xiao
CEO of Bankers Petroleum Albania

ABOUT BANKERS PETROLEUM ALBANIA

Leading the Way in Albania's Oil and Gas Sector

Bankers Petroleum Ltd. (Bankers) is an independent oil and gas exploration and production company with a global presence, committed to responsible development of its world-class oil assets. With its technical team based in Albania, Bankers operates some of the country's largest and most promising oil fields in Eastern Europe.

At Bankers, we understand the importance of being a trusted partner in the development of Albania's natural resources. We take great pride in our track record of delivering safe and sustainable operations while maximizing the potential of our assets. With our extensive technical expertise and deep understanding of the local market, we have positioned ourselves as the partner of choice for Albania's energy sector.

We have been able to leverage our expertise to produce more oil than in the previous 85-year history of the field. As the largest foreign direct investor and taxpayer in Albania, we have invested over \$3 billion in the country's economy, creating thousands of jobs and driving economic growth.

Despite the challenges posed by the recent fall in oil prices, Bankers remains committed to its long-term strategy of responsible development and sustainable growth. We have taken proactive measures to optimize our operations and reduce costs, while maintaining the highest standards of safety and environmental stewardship.

Looking ahead, we are confident in the future of Albania's oil and gas industry, and we are committed to continuing our leadership role in the sector. With our world-class technical team, extensive experience, and unwavering commitment to responsible development, Bankers is focused for continued success in Albania and beyond.



H2 AT GLANCE

Oil Production: The average oil production for H2 2022 was **9,267.1 barrels of oil per day (bopd)**, which represents an increase of 0.87% compared to the previous quarter. At the end of Q4, there were **400 oil producer wells**, four more than at the end of Q3.

Sales and Deliveries: Total sales and deliveries for H2 2022 were 281,380.9 m³ (1,770,548.7 bbl), including solar as diluent. This figure includes export sales shipments, domestic market sales, and deliveries to Albpetrol. Oil sales (net of solar used as diluent) during H2 2022 averaged 9,244.4 bopd, which is 4.6% less than the previous year average of 9,696.6 bopd.

Average Oil Price: Bankers' average oil price for H2 2022 was approximately \$80.6 per barrel (representing 85% of the Brent oil price of \$94.8 per barrel). This is a decrease of 11.4% compared to the previous year average oil price of \$91.0 per barrel (representing 83.4% of the Brent oil price of \$109.1 per barrel).

Export Sales: Sales to the export market during H2 2022 represented 94.0% of total sales, at an average export price of 84.4% of the Brent oil price. Sales prices in H2 2022 decreased compared to the previous year because the Brent price decreased.

Overall, H2 2022 saw a slight increase in oil production compared to the previous quarter, but a decrease in sales and deliveries and average oil price. The majority of sales continue to be to the export market.



HSSE

09 Health & Safety
10 Environment & Security



HEALTH & SAFETY

H2 2022 HS Information

As a company, Bankers Petroleum Albania places the highest priority on the health and safety of our employees and contractors, as well as protecting the environment. Our goal is always zero incidents, and we continuously work to improve our safety and environmental performance.

We are pleased to report that our incident frequencies remain low compared to IOGP European Regional data. In 2022, we recorded two injury incidents and a sharp decrease in the number of recordable and non-recordable incidents. In Q4, there was one injury incident, which serves as a reminder that we must remain vigilant and focused on safety at all times.

MVI

Our Motor Vehicle Incidents (MVI) rates were also lower compared to the previous year. During H2, eight MVIs were reported, mainly due to human error such as lack of attention, failure to follow procedures, and maneuvering without due care and attention. We recognize the importance of continuous training and reinforcement of safety policies and procedures to reduce these incidents

H2 Trainings & Inspections	Hours
HSE Training Manhours	850
HSE Audits & Inspections	1,371

HSE Training Manhours, HSE Audits & Inspections

Bankers Petroleum is constantly striving to enhance safety measures and reduce the frequency of incidents. In H2, the company conducted 850 hours of training covering various areas such as H2S refreshers, work at height, emergency response, man down drills, eGSO/LSR, and SCBA training.

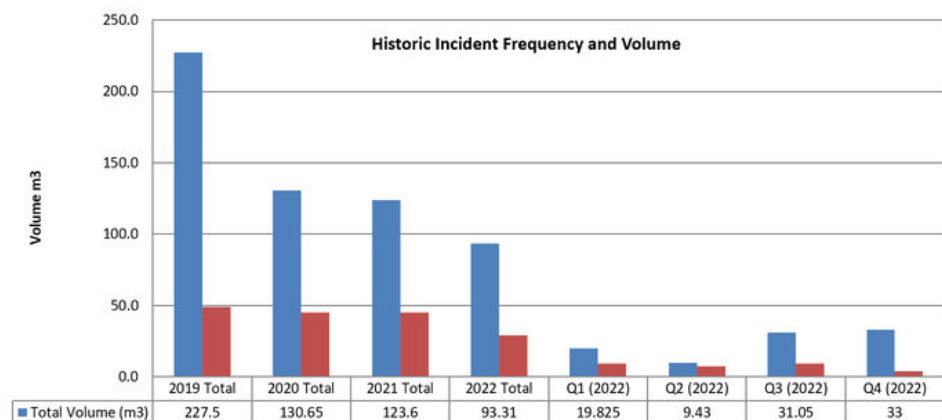
Additionally, HSE audits and inspections totaled 1,371, covering work sites, trucks, leases, and rigs.

ENVIRONMENT

H2 2022 Environmental Information

Regarding environmental incidents, we are proud to report that our rates have decreased in Q4, and the absolute numbers for 2022 are better than previous years. Over 90% of fluid lost during Q4 was a result of equipment failures due to corrosion, which is consistent with our analysis for the entire year. We will continue to focus on equipment maintenance and monitoring to mitigate the risk of environmental incidents.

We take full responsibility for our environmental impact and recognize the need to protect the environment for future generations. We are committed to reducing our environmental footprint and continuously improving our environmental performance. The majority of our environmental incidents in the past two years have been a result of equipment failure, particularly corrosion. We are taking steps to prevent these incidents from occurring by implementing improved equipment monitoring and maintenance protocols.



SECURITY

CCTV Camera

We are monitoring the CCTV system's performance and have installed cameras at specific locations to improve our monitoring capabilities. Due to high overtime, we have started recruiting a CCTV Operator in November 2022. Our investments in security measures and personnel will help us maintain a safe and secure environment for all stakeholders.

Security Contractor

We closely monitor the performance of our security contractors and make adjustments as needed. However, we are currently in a court process with our security service provider due to the minimum wages increase in April and September 2022. Although we have not yet received a resolution, we remain committed to providing fair compensation to our employees and partners.

CONTRIBUTION TO SOCIETY

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WORKING FOR BANKERS

Zenggui Wu is an experienced petroleum engineer who has worked in the industry for over 20 years before joining Bankers. In this interview, he shares his insights on reactivating long shut in wells in PM field and his achievements at Bankers.

Can you tell us about your background and how you got interested in petroleum engineering?

My name is Zenggui Wu, and I am from China. I graduated from the University of Petroleum (East China) with a major in reservoir engineering. I then pursued a Ph.D. in Petroleum Engineering at the Research Institute of Petroleum Exploration & Development of Petrochina. Before joining Bankers, I worked in the petroleum industry for over 20 years, first at the University of Petroleum (East China), then in KERR-McGEE China Petroleum Ltd and Sinochem Petroleum E&P Co., Ltd. From those careers, I enriched my professional knowledge and experiences.

What motivated you to join Bankers, and what do you find exciting about your work?

I joined Bankers in 2016 and started my brand new career.



This opportunity is special for me because PM field has large varieties of reservoir types and development technologies.

The intrinsic complexity of the PM field can arouse the passion of any person who enjoys facing challenges and solving problems. Reactivating long shut in wells is one of the challenges. Due to pressure depletion or water intrusion, many oil producers in the PM field were shut in for many years, resulting in low inflow or high water cut. However, as water flooding or polymer flooding go on, the pressure and fluid distribution in the reservoir are changing from time to time. This gives us the opportunities to reactivate some wells.

WORKING FOR BANKERS

Can you share with us an example of a successful reactivation project that you led?

There are two long shut in wells, 5231 and 5464, in the M zone which are close to a small gas cap. I proposed water flooding of well 5231 in late 2020, which was supported by Mr. Luntao Chen and approved by the geology and reservoir engineering team.

After 5231 started water flooding for half a year, FDT of 5464 indicated that it had got a response from water flooding. So I suggested reactivating this well. After reactivation, 5464 has been producing with an oil rate of 15-20 m³/d for around two years. Up to now, it has produced cumulative incremental net oil of over 10000m³.

Currently, 5464 is still producing at an oil rate of 19.8m³/d and ranks the 2nd highest oil production well in PM field. Because the API of oil produced from 5464 is 17.1, it also reduces about 5.3m³/d solar oil as a diluent.

The reactivation of 5464 has brought over 2.5 million US dollars of free cash flow since it was reactivated. Besides well 5464, I also proposed other 5 successful reactivations in 2022 whose average 90-day oil production is above 3m³/d.

The total production from the reactivated wells I proposed contributes about 47% of total reactivation production in 2022. These wells are still producing at around 20m³/d in April 2023, excluding well 5464.

That's impressive. Can you tell us about how Bankers management team recognized your achievements?

Considering the outstanding results of these wells, Bankers management team agreed to give me the CEO award. Thanks to Bankers



WORKING FOR BANKERS

Zenggui Wu's journey in the petroleum industry has been one of hard work, dedication, and passion. He has spent over two decades in the industry and has accumulated vast knowledge and experience. Zenggui's transition to Bankers has been a significant milestone in his career, and his success in reactivating long shut-in wells has been remarkable. Zenggui's love for Albania and its people is evident from his description of the country and its pleasant environment. He is grateful to Bankers and Albania for providing him with a platform to explore his potential, and he wishes the company and the country all the best for a more prosperous future



WORKING FOR BANKERS

Bankers Recognizes Long-Serving Employees with Special Award

Bankers has recognized its long-serving employees with a special award this year. Over 90 employees who have been with the company for over 15 years were awarded a gold medal branded with the company's logo, as a token of appreciation for their long-term contribution to the company.

These loyal employees have been an integral part of the company's success and are considered a valuable asset. By recognizing and honoring them, Bankers hopes to encourage a sense of loyalty and dedication among its employees. The company values its employees and their hard work, and this recognition serves as a reminder of their importance in Bankers' continued growth and success.

2007

Xinxife Grembi
Ferdinant Ziu
Andrea Stefani
Gramoz Skenderaj
Rrapi Nushi
Lorenc Prifti
Festim Hoxhaj
Redjan Hazbiu
Dervish Velkani
Nikolin Alushaj
Leonard Shehu
Ago Nuhaj
Besnik Ziu
Fredri Sako
Ervin Rrapushaj
Arqile Profka
Agron Hoxha
Demir Xhemalaj
Elda Fora
Sofokli Bregu
Qemal Dogani
Kostandin Shyti
Vilson Gjini
Julian Kolici
Avdi Hoxhaj
Leonard Ikonomi
Mira Rezhda
Eduard Selami
Riza Hasantari
Ardjan Nushi
Saimir Beraj

2006

Arben Gega
Aristir Tupa
Stjuart Isufi
Adrian Muskaj
Petraq Mara
Leonidha Gernjoti
Dhimitraq Prifti
Bardhyl Shpata
Ervin Brahimaj
Angjelin Ikonomi
Fatbardha Manoku
Fabiola Haxhi
Ylli Hamataj
Aurel Toska
Mirjana Cala
Matilda Ibraliu
Nuredin Haxhiu
Pavli Mara
Gezim Karemanaj
Todi Suku
Shkelqim Maneku
Ardian Merkaj
Marken Mavriqi
Eduart Cepelja
Rajmondi Rapushaj
Klodian Jovani
Alma Hoxha
Petrit Shehaj
Ilir Vongli
Sotiraq Golemi
Roland Gjergji

2005

2004

Maksim Mileti
Altin Mata
Alfred Sopiçoti
Irena Laçi
Kastriot Muskaj
Esmeralda Golloshi
Feta Sulaj
Fatmir Braho
Gurim Prence
Lindita Nasko
Aleksander Prifti
Leonard Lamaj
Vilson Lashi
Shyqyri Karemanaj
Shpetim Rrapushaj
Shpetim Merkaj
Shpendi Agaj
Artur Çelniku
Astrit Kasemi
Tatjana Robo
Miltjadh Prifti
Perparim Agaj
Engjell Memushaj
Altin Cuko
Arjan Rapi
Eduart Lizaj
Denada Jupe
Marenglen Xhaho
Xhemal Idrizi
Alfred Rezhda
Piro Kusta

WORKING FOR BANKERS

End of the Year Party

Bankers Petroleum celebrated the end of the year with an appreciation party for its hardworking employees. The highlight of the event was a lottery, with each employee receiving a unique number. Winners were announced and congratulated by colleagues and supervisors.

The lottery prizes ranged from a couple of weekends at Diamond Hill in Vlora to an iPhone 13.

- Sokol Xu and Renchun Qiao drew the fifth prize, 5 weekends for two nights at Diamond Hill in Vlora.
- Kastriot Muskaj and Chris Thompson drew the fourth prize, four bicycles.
- Runqi Wang drew the third prize, three TVs.
- Luntao Chen drew the second prize, 2 weekends outside Albania and
- Mr. Xiao awarded the first prize, an iPhone 13.



WORKING FOR BANKERS

Festive End-of-Year Party for Children of Employees

Bankers Petroleum organized a fun-filled end-of-the-year party for the children of its employees. All the kids were invited to attend the party, which was held at a suitable location decorated with festive elements such as décor, music, and entertainment. Each child had received a personalized gift beforehand, adding to their excitement for the event.

The party featured a group of professional entertainers in themed dresses, who welcomed the children and organized games, dances, and other fun activities. A special catering menu was also prepared to ensure the kids had plenty to eat and drink throughout the party. The location was carefully chosen and fulfilled all the necessary requirements to organize the event smoothly.



COMMUNITY

Team Building Activity

Bankers Petroleum recently organized a team-building activity for their employees that combined sporting events with cultural exploration. The team participated in a badminton competition against players from the Albanian Badminton Federation in the historical city of Korça, known for its long tradition of hosting national and international competitions of this sport.

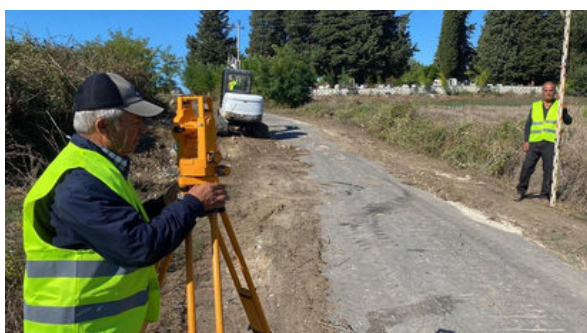
Besides the competition, the team also had the opportunity to visit many tourist sites, including the Medieval Museum and the Gjon Mili Museum of Photography. This activity provided an excellent opportunity for Bankers employees to come together and strengthen their team bonds while experiencing the cultural heritage of Albania.



Reconstruction of the new road in the village of Zharrëz

Bankers Petroleum Albania is set to finance the construction of a new road in the village of Zharrëz in the Municipality of Patos. The new road will connect the villages of Sheqishte and Fshati i Ri, making daily life easier for over 1000 families in the area. General Manager of Bankers, Mr. Huanqin Xiao, said that the company has allocated \$100,000 for the project, which is part of their community investment program.

This investment is part of Bankers' commitment to improving the lives of people in the area, and they have invested over \$7.5 million in community projects, including infrastructure, education, health, and tree planting.



COMMUNITY

Reconstruction of the Fshat i Ri - Sheqishte road

Patos Municipality and Bankers Petroleum Albania have jointly invested in the reconstruction of the Fshat i Ri - Sheqishte road, an important segment that serves the residents of both villages and connects them to the city of Fier. The road also benefits farmers who have their lands along this segment.

The reconstruction of this road is a testament to Bankers Petroleum Albania's commitment to investing in the community and improving the infrastructure in the areas where it operates. The joint investment by the Municipality and Bankers will undoubtedly benefit the residents of Fshat i Ri and Sheqishte, as well as the farmers who rely on the road for transportation.



Dressed in white

Bankers Petroleum has supported the charity event "Dressed in white", organized by WorldVisionAlbania, to help abused girls and women in the country. The event aims to empower these women through psycho-social support, professional courses and strat-up support. Representatives from various communities and institutions joined this event, where inspiring stories of triumphant women were shared to bring hope, light and generosity to those who have been affected by violence.

The proceeds collected from this charity evening will be used to support abused women and girls, promoting their wellbeing and progress towards better lives.



SOCIAL PERFORMANCE

Urban requalification of Marinza

Bankers Petroleum Albania has made a significant investment in the redesigning of the water drainage system in Marinza, improving the lives of 2,200 residents in the area. The project, which involved the cleaning, systematization, and covering of the main canal in Marinzë, will enable further investments in infrastructure, such as lighting, sidewalks, and green spaces.

The investment was entirely funded by Bankers and marks the completion of the first phase of the project. Mayor of Roskovec Municipality, Mrs. Majlinda Bufi, expressed her gratitude to Bankers for their productive cooperation with the Municipality and the Community, emphasizing the importance of the investment for the residents of Marinza.

Bankers CEO Huanqing Xiao reaffirmed the company's commitment to giving back to the community, stating that "We are a Corporation of Good Citizens, and we want to give back to the community as much as we can." Bankers annually finances community projects, focusing mainly on infrastructure, education, health, and recreational areas. Their program is dedicated to the areas of Patos, Roskovec, and Fier, and has made dozens of significant investments that have helped the residents of the community.

The investment in the water drainage system in Marinza will enhance the village's infrastructure, increase opportunities for a better environment, and significantly improve the quality of life for the residents in the area. Bankers' commitment to investing in the community is a testament to its dedication to being a good corporate citizen and its desire to make a positive impact on the areas where it operates.



WORKING TOGETHER

At Bankers Petroleum Albania, we prioritize the well-being and success of our employees. We foster a culture of collaboration, respect, integrity, and care for each other, and share common values that guide everything we do.

We offer purpose-driven careers where the work you do can make a positive impact on your life, community, and beyond. Joining our team means joining a community that values personal and professional growth and strives to make a difference.

If you're looking for a career that aligns with your values and offers opportunities for meaningful impact, consider Bankers Petroleum Albania. Together, we can create a better future for ourselves and those around us.

Vacant Positions for this period included

1. Drafting Assistant
2. A.I.V. Operator
3. CCTV Operator
4. GPS Operator
5. Lawyer
6. Security



MEDIA PRESENCE

July

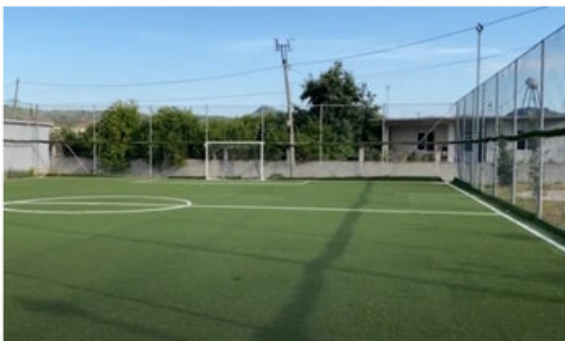
During July Bankers was present in several media portals showing the investments made by the company in Zharrëz.

Bankers invests in sports and creative facilities in Zharrëz



Investim i Bankers Petroleum, fëmijëve dhe të rinjve të Zharrës iu rikthehen mjediset sportive, rikonstruktivet dhe godina e Njësisë Administrative

08 Korrik, 2022 10:19



August

On February, the focal point were the investments made in Marinza

Bankers invests for radical change in Marinza area



September

In September the Chinese Ambassador visited Bankers' Offices and Oilfield. The visit was widely covered by the media.

Visit of the Chinese Ambassador in Tirana at Bankers premises and oilfield



Ambasadori i Kinës në Tiranë, Zhou Ding vizitoi mjediset e kompanisë më të madhe të naftës në vend, Bankers Petroleum Albania.

In September Bankers' CEO was interviewed by the most important economic magazine in Albania "Monitori"

Monitor Magazine, Special Edition / Interview with CEO of "Bankers Petroleum Albania", Mr. Huanqin Xiao: "We will drill 25 new oil wells in 2022"



October

The residents of the village of Zharrëz in the Municipality of Patos will soon have modern infrastructure.

Bankers finances the reconstruction of the new read in Zharreza village

Bankers financon një tjetër investim për publikun



18-04/05/10/2022

Rruga e re lehtëson qarkullimin për 1 mijë familje

Banorët e fshatit Zharrëz në Bashkinë Patos do të kenë së shpejti një infrastrukturë moderne. Një rrugë e re që lidh fshatrat Sheqishtë dhe Fshati i Ri do të ndërtohet për të lehtësuar jetën e përditshme të më shumë se 1.000 familjeve që jetojnë në këtë zonë. Projekti do të financohet nga kompania prodhuese e naftës, Bankers Petroleum Albania si pjesë e programit të saj të dedikuar për investimet komunitare.

Bankers invests for water drainage system in Marinëz

[Shqiptarja.com]

E hënë 24 Prill 2023 - Përditësimi i fundit 15:08

HOME EDICIONET LOKALE KRONIKË POLITIKE SHËNDETI EKONOMI SPORT KOSOVË & RAJONI BOTË KULTURË


TË FUNDTI SOCIALE DREJT PUNËS SPECIALE LIFESTYLE VIP & SPEKTAKËL RECETA HOROSKOPËI DËSJE FOTOGALERI VIDEOGALERI

POP 5 **Lajme në nevojë të çmimit të fuqit**

Sociale

'Bankers' investon për sistemin e kullimit në Marinëz

Kompania e naftës Bankers Petroleum do të investojnë për sistemin e ri të kanaleve kulluese në zonën naftëmbajtëse të Marinëz në Roskovec. Një investim që u shërben 2000 banorëve.



MEDIA PRESENCE

November

-Bankers Petroleum 'repays' former-oilmen, reconstructs the "Retirees' Park of Patos


BalkanWeb GAZETA SHQIPTARE

FILLIMI SHQIPËRIA KOSOVA RAJONI SPORT BOTA KULTURË

Filimi > -Sociale

Bankers Petroleum Albania "shpërblen" ish-naftëtarët, rikonstruktton "Parkun e Pensionistëve të Patosit

07 Nëntor, 2022 11:37



December

-Bankers donates 150 food packages to families in need in Fieri region.

BalkanWeb GAZETA SHQIPTARE

FILLIMI SHQIPËRIA KOSOVA RAJONI SPORT BOTA KULTURË

Filimi > -Sociale

Kompania Bankers Petroleum dhuron 150 pako ushqimore për familjet në nevojë në rajonin e Fierit

30 Dhjetor, 2022 11:07



PRODUCTION & SALES

25 Overview & Sales



OVERVIEW & SALES

Production Performance

The producer well count at the end of H2, 2022 was 400

Category	Well Breakdown					
	July	August	September	October	November	December
Active Wells	594	598	601	600	602	607
Oil Producers	394	395	396	396	398	400

Production H2 - 2022

There was no well taken over from Albpetrol during the second or fourth quarter.

- A total of 16 new wells were drilled during H2.
- Net oil production for H2 totaled 271,987.4 m³ (1,705,150.3 bbl), which averages 9,267.1 bopd, compared to 268,635.5 m³ (1,690,319.1 bbl), which averages 9,236.9 bopd in H1, which is an increase of 0.32% in bopd.
- Total solar and gasoil used during H2 was 11,058 m³ (69,580.8 bbl), which is about 4.07% of net oil production.

Total sales and deliveries were 281,380.9 m³ (1,770,548.7 bbl) during H2 (including solar as diluent), like export sales shipment, domestic market sales, and deliveries to Albpetrol.

Year	Monthly Prod (exc.solar)		Daily Avg. Oil Prod	Sales	
				Sales (inc.solar)	
	m ³	bbl	bopd	m ³	bbl
Q1 2022	131,803	829,302	9,215	139,207	875,885
Q2 2022	134,228	844,591	9,281	130,816	823,122
Q3 2022	134,407	845,729	9,193	146,360	920,940
October	46,071	289,898	9,352	45,040	283,408
November	44,487	279,937	9,331	45,600	286,940
December	46,022	289,587	9,342	44,381	279,261
Q4 2022	136,580	859,422	9,549	135,021	849,609
End 2022	537,019	3,379,043	9,258	551,404	3,469,556

Bankers
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