

Meezan Bank The Premier Islamic Bank



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# Stimulating a Culture of Innovation & Transformation in the Bank



MEEZAN BANK - NEWSLETTER

# **President & CEO's Message**

السلام عليكم ورحمته اللدوبر كانته

Ramadan Mubarak to you and your families.

The times that we are going through are unprecedented. I hope that you and your families are safe and are taking all necessary precautions for your safety. At Meezan Bank, our first concern is the health and safety of our staff and our customers. As an essential business, we have taken several steps to ensure that we continue to provide quality banking services to our customers while playing our part to slow down the spread of the disease.

As a pro-active response to COVID -19, many staff members are working remotely from active BCP sites and from their homes. Only selected branches are operational and customers of closed branches are being served through their nearest open branch. We are also actively encouraging staff members and customers to follow social distancing measures.

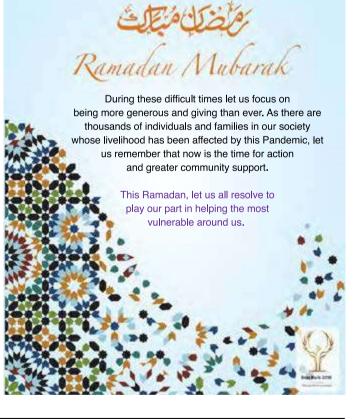
While a certain number of our branches remain open, I encourage all of you to guide our customers to use our 24/7 digital banking channels for their financial transactions and limit branch visits and use of cash and cheques. Customers can easily access their accounts, make transfers, deposits, pay bills or even send payments through Meezan Mobile App and Meezan Internet Banking from the comfort and safety of their homes.

In addition to ensuring that we continue serving our customers seamlessly, we also believe that it is our duty to support those members of the society whose livelihoods have been affected by the current situation. COVID-19 has left thousands of daily wage workers without any means to afford the basic necessities of life for their families. In order to provide rations to families of such workers. Meezan Bank has established two collection funds (one for donations and one for Zakat). The Bank and its employees have made generous contributions to this cause and we are accelerating our efforts to fight poverty and hunger across the country during these extraordinary times.

I would also like to take this opportunity to personally thank the teams that are regularly monitoring the situation to help ensure implementation of precautionary measures to protect ourselves against this pandemic. My sincere gratitude to all those who have whole-heartedly complied with these arrangements and continue to show dedication in their day-today work. With the blessings of Allah (1), our collective actions and the unwavering commitment of our staff members, we will Insha'Allah get through these challenging times together, successfully.

I wish you and your families good health and a Ramadan full of Allah's blessings.

> Irfan Siddigui President & CEO





## **Editorial Team**

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newsletter

pages

# From the Desk of **Ariful Islam (Deputy CEO)**

Dear Colleagues,

السلام عليكم ورحمتهاللدوبركابته

Ramadan Mubarak to you and your families!

During these gloomy times, I would like to share some positive thoughts with you.

Firstly, let us acknowledge and celebrate the excellent bonus that has been paid to staff on account of the outstanding performance of the Bank in 2019. I would like to thank the Board of Directors, on behalf of all staff, that this timely bonus has given us the ability (if we choose) to help so many people around us who are struggling to make ends meet - the thousands of daily wage earners and others who have lost their livelihoods. So let us offer our Shukar to Allah is for His Blessings during these challenging times and not forget that this is the time we must share this bounty with those that are less fortunate than us.

Secondly, you would be happy to learn that our Bank has improved its ranking in the banking industry and is now the 6<sup>th</sup> largest bank in Pakistan and has been the fastest growing bank in the history of the country.

All these achievements would not have been possible without the blessings of Allah ()); and the dedication and continuous hard work of the entire Meezan family. I would, therefore, like to take this opportunity to thank each one of you and your respective families for this fantastic achievement.

Now, let us get back to the stark reality that faces us. The COVID-19 menace is probably the biggest disaster the world has experienced since World War II. There is no doubt that every country will be negatively impacted by it - with varying degrees of severity. Whether we survive this tsunami or not will depend upon our ability to adapt and cope with the adverse impact of this malaise. What is certain is

that economic growth in almost all countries of the world will be stunted. We will, therefore, have to concentrate on innovating and transforming our business so as to deliver on the expectations of our stakeholders - our shareholders, our customers and also us, the 10,000+ staff of Meezan Bank.

I am confident Insha'Allah that with the Blessings of Allah and your commitment and hard work, we will overcome these challenges and come out stronger. Your management team is already working on developing a new strategy that focuses on innovation and improving productivity and efficiency i.e. a culture of innovation and transformation. This new strategy will focus on increasing revenue streams and managing costs in a sensible and rational manner.

I am also confident that Insha'Allah with our joint efforts, we will be able to navigate the difficult road ahead – so please fasten your seat belt and hold on tight. Remember that our Vision is to "...establish Islamic Banking as banking of first choice" and we have seen over the last 20 years that Allah is has showered us with His Blessings numerous times whenever we have been faced with adversity.

Seek help through patience and prayer. It is indeed exacting, but not for those who are humble in their hearts. اور مير اور ثماز ب دو حاصل كرو. نماز بمارى مترور معلوم بوتى ب، مر ان لوگون كو شيمن جو تشوي (يينى وحيان اور عاجزى) ب چرف شي-SURAH AL-BAQARAH ي



# **Mandatory Mask Rule at Meezan Bank**

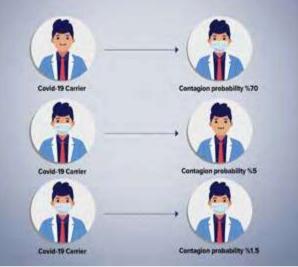
It is commonly known that one of the most common causes of spread of COVID-19 is droplet infection. As a preventive measure, Meezan Bank has implemented 'The Mask Rule' to promote safety of its employees stationed both at the Head Office and at the branches.

Under this rule, all employees are required to wear a face mask properly, covering both nose and mouth at all times while they are in the office. Employees may either wear a surgical mask or a cloth mask but must ensure compliance to the rule, to ensure that they stay safe and also not become a health hazard to their colleagues or to the customers.

The Mask Rule has been put in place because very credible and well reputed health experts have advised that the possibility of one person infecting the other is reduced to almost Nil if both of them are wearing face masks properly. The Mask Rule is in addition to social distancing and will NOT replace it. All employees MUST therefore also maintain adequate distancing from each other.

COVID-19 is highly contagious and spreads from person to person very easily. It is, therefore, critical for our own safety and for the safety of our families that we adopt all possible precautions to ensure that we don't get infected or infect others.

# The importance of wearing face masks!



# Additional Preventive Measures taken by the Bank to contain the spread of COVID-19

As an essential business, we remain committed to serving our customers, while also ensuring the health and safety of our employees through a series of preventive measures, which include:

- Implementation of the 70:30 Rule at the Head Office, where most of the staff is stationed, 30% employees
  are attending office while the remaining 70% are working remotely.
- Activation of alternate processing sites to continue smooth operations as well as providing staff with necessary infrastructure to enable them to operate remotely.
- Weekly deep cleaning of the Head Office by SGS Pakistan, a renowned name in bacterial disinfection as well as verification and testing, in addition to daily disinfection of the most commonly used areas by the Bank's own staff.
- Active employee and customer awareness campaigns to encourage social distancing. In addition, regular health and safety sessions have also been conducted for support staff such as janitors, tea boys and cafeteria staff.
- Modification of processes that require 'frequent contact' and may serve as a source of contamination.
   E.g. Attendance marking via face recognition machines instead of thumb impression biometric attendance, scattered lunch timings, reducing customer contact with Que-Matic (token) machines at branches etc.
- Usage of masks, gloves and sanitizers for staff dealing with currency notes. In addition, cash tellers are advised to use cash machines to count cash.
- Fever monitoring through non-contact infrared thermometers of people entering the office.
- Online training sessions for staff to encourage continuous learning.





# Meezan Bank Foundation – Extending Support to the Most Vulnerable

As a conscientious corporate institution, Meezan Bank considers Corporate Social Responsibility (CSR) to be an integral part of its value system. Over the years, the Bank has made efforts to support those in need and contribute to the society through various means. As a continuation of these efforts, the Bank has now established Meezan Bank Foundation in order to manage the CSR activities of the Bank. With the establishment of this Foundation, the Bank is stepping up its CSR efforts to care for communities, the society and the vulnerable, especially during these challenging times.

Meezan Bank Foundation shall work towards supporting areas of Health, Education as well as various community support projects.

The on-going spread of COVID-19 has created an additional and unprecedented burden on the most vulnerable members of our society including the daily wagers and labourers. These extraordinary times serve as a stark reminder that the less privileged populations in our country require immediate and urgent support to help them survive this crisis. Meezan Foundation will therefore also extend support to meet their immediate needs and to help alleviate the strain on those who have been disproportionately affected by this crisis.

#### Meezan Bank's focus on combatting Trade Based Money Laundering



Trade Based Money Laundering (TBML) is one of the most talked about topics nowadays. As financial markets and practices continue to evolve, so do the potential threats to the system. Considering the importance of TBML, Meezan Bank has established a Trade Compliance & Internal Control Unit under Operations Department. Since its inception in July, 2019 the Unit has trained more than 400 employees from Business Units, Branch Banking, Compliance, Risk Management and Trade Operations.

The formation of this new Unit and its aggressive focus on training depicts the Bank's commitment towards regulatory and policy compliance in all of its operations.

## Corporate Social Responsibility (CSR) – Meezan Bank Relief Fund for COVID-19

As a responsible corporate citizen, Meezan Bank has established a special Relief Fund to support and provide ration to daily wage workers and their families whose income has been impacted by the current situation. The Bank has opened two accounts through Ihsan Trust, for collecting funds of Zakat and Non-Zakat donations.

The campaign was initially announced internally so that Meezan family can contribute, to this noble cause. Alhamdulillah, after the initial response, it has been extended to the customers as well. Till date, the Bank and the employees have supported more than 5,000 families in Karachi and the drive is still on!



#### THANK YOU FOR HELPING US PROVIDE RATION TO OVER 5,000 FAMILIES SO FAR!

PLEASE CONTINUE TO DONATE GENEROUSLY.

Account Title IBAN Bank Name IHSAN TRUST - RELIEF FUND FOR COVID-19 PK23MEZN0001010104409150 MEEZAN BANK LIMITED

Account Title IBAN Bank Name MEEZAN BANK LIMITED IHSAN TRUST - RELIEF FUND FOR COVID-19 ZAKAT PK37MEZN0001010104409189 MEEZAN BANK LIMITED









Banking in the modern era has changed its form in more than countable ways. Customers of today expect banking services to be fast, robust and convenient in nature. Coupled with customers' expectations and our strategic goal of becoming world-class customer-centric bank. Meezan Bank has set up a dedicated Innovation & Transformation department for stimulating a culture for reshaping banking products and services as per growing and changing needs of our valued customers.

The Bank encourages its people to continuously improve the way they work and this is where Innovation & Transformation team will facilitate various business and support functions in improving their policies and procedures.

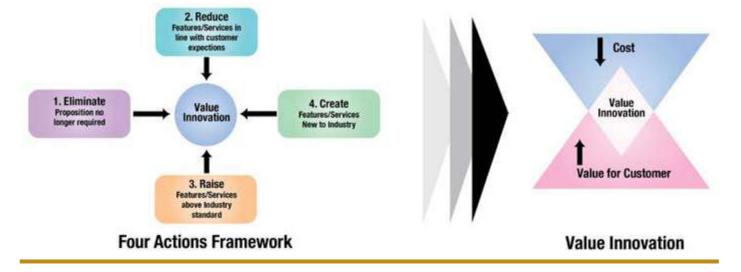
The goal in mind is to implement Four Actions Framework for

creating value innovation in the organization.

Innovation & Transformation team is equipped with qualified professionals experienced in leading innovation strategically and transforming business processes in a structured manner through Design Thinking and Lean Six Sigma techniques.

Design Thinking is a creative approach towards innovation for developing new products or services and making changes in the existing portfolio from a customer's point of view while also looking at technological feasibility and economic viability.

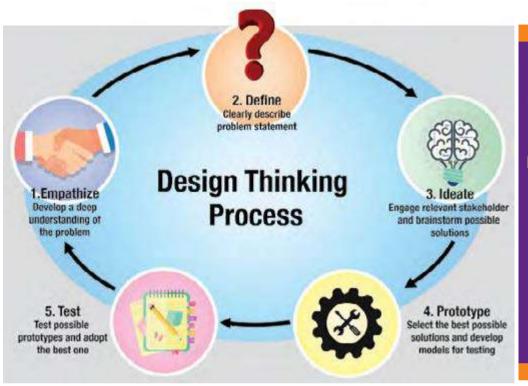
The Bank has been implementing Design Thinking and, in this regard, has commenced several projects for transforming its banking services with the objective of improving customer experience. These projects include, and are not limited to





#### COVER STORY

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Meezan Bank's Mission Statement for Innovation & Transformation

To stimulate a culture of exploring innovative ways for fulfilling banking needs of our customers while continuously improving internal policies and procedures with an objective of creating value for our people and customers

Branch Banking, Commercial & Corporate Banking, Home Remittance, etc.

Recently, Branch Transformation Project was commenced with the objective of identification of activities and processes that add no value for our staff and customers. In this regard, a team comprising of Branch Banking, Operations and Innovation & Transformation departments conducted a comprehensive exercise by visiting 12 branches in 5 major cities (Karachi, Lahore, Rawalpindi, Faisalabad and Islamabad). The team was trained by Innovation & Transformation department on 'Lean Thinking' and they were provided with necessary tools and templates required for achieving desired result.

For Commercial & Corporate Banking transformation project, a cross functional team comprising of 28 members from Shariah Compliance, Shariah Audit, Commercial and Corporate Banking, Risk Management, Information Technology, Treasury, Credit Administration, Trade Finance and Innovation & Transformation departments was formed.

The team gathered for a 2-day Process Transformation Workshop conducted in Karachi recently in which the team was first trained on Lean Six Sigma tools and later the team was divided into small groups for performing tasks including Identification of Customer Pain Points, Value Stream Mapping, Waste Identification and Identification of Solutions with the objective of ensuring 100% Shariah-compliance, improving turn-around-time and creating ease for staff in executing transactions.





The Bank is also working closely to improve its customer experience for Home Remittance transactions. A team comprising of Home Remittance, Information Technology, Operations, Compliance, Branch Banking, and Innovation & Transformation departments through Design Thinking workshops has finalized a simplified process of home remittance encashment from Meezan Bank's branch counters.





Meezan Bank is pleased to announce the launch of its New Mobile App, a revamped version of its former mobile banking application which has been a part of Meezan's product portfolio since 2014.

Leveraging on world-class technology, the New Meezan Mobile App is designed to put the Bank at the forefront of digital banking while also offering enhanced customer convenience. One of the most noticeable features of the App is the elimination of transaction passwords and OTPs (One Time Passwords), once logged on. This is coupled with stringent compliance to the highest security standards to ensure privacy and security of data.

The New App comes with a bundle of new features including the option to restore forgotten password as well as username. Customers can also register for Mobile Banking or Internet Banking, directly from the App. Moreover, transferring funds or paying bills has been simplified to a 5-tap process; allowing customers to add funds transfer and bill beneficiaries directly from the App. This means that a customer can now complete a transaction in less than 20 secs!

Meezan's New Mobile App is currently the highest rated App in the industry; attracting more than 75% of funds transfer and bill payment transactions from the Bank's customers. With continuous improvement and addition of more utile and innovative features, the New Mobile App promises ease, speed, convenience and much more!

Launch of Service Quality Mobile App – A step towards digitization of essential tasks



Meezan Bank's Customer Service Group is leading the way through digitization initiatives to achieve enhanced efficiency and making actionable information available quicker. The launch of SQ Mobile App named Falcon is a welcome step in the same direction, using which the Service Quality Consultants (SQCs) have now replaced paper forms used in monthly branch visits with digital input through an in-house developed App.

There is also a Meezan World Portal page for Branch Managers to review the visit report. In addition, the morning health checklist maintained earlier over hard copies has also been replaced with an online form. These two initiatives have resulted in a saving of more than 50,000 papers per month.

#### MEEZAN BANK SIGNS MOU WITH FORMAN CHRISTIAN UNIVERSITY FOR ANNUAL FEE COLLECTION

Meezan Bank has recently signed an MoU with Forman Christian College to facilitate in annual fee collection. The Bank is also in process of installing Meezan Bank ATM at the campus.





# Meezan Bank & Punjab Land Record Authority (PLRA) sign Service Level Agreement for quick agricultural loans



Meezan Bank has recently signed a Service Level Agreement with the Punjab Land Record Authority (PLRA) to gain exclusive access to the digital land record for the issuance of agricultural property documents.

The signing ceremony was conducted in Lahore which was attended by the Honourable Prime Minister of Pakistan - Mr. Imran Khan.

The Prime Minister announced the major initiative of issuing property documents through PLRA online portal by the banks. Through this initiative, farmers will be facilitated to get financing from commercial banks eliminating the need to visit banks and Arazi Centers repetedly. Under this system, provision of loans will be ensured to the farmers within three days.

The Prime Minister also emphasized that an effective monitoring mechanism will be devised under the new system to ensure minimum bottle-necks and maximum facilitation. For Meezan Bank, this is a milestone initiative, that will enable facilitation of rural masses. The Bank's agreement with PLRA will provide exclusive arrangements for the facilitation of farming communities.

Meezan Bank is also among the top two banks to have real time access of PLRA system for charge creation, document verification, etc. of agriculture properties. In this regard, a separate counter has been set up in Agri Finance Department for using the PLRA online portal. This initiative will enhance the scope of services of the agriculture finance. Meezan Bank has a secure digital link with the central database of land records and its Agriculture Finance is now able to verify the current/up to date status of land collaterals.





Meezan Bank supports fundraising for the Lady Dufferin Hospital

In an effort to create awareness regarding maternal mortality in Pakistan and to raise funds to save the lives of mothers during childbirth, Meezan Bank actively supported the Lady Dufferin Hospital Golf Tournament - a fundraiser event held at Karachi Golf Club.

Honourable Dr. Arif Alvi - President of Pakistan also took part in the tournament to show his support for the cause.



## Meezan Bank participates in Used Car Gala

Meezan Bank recently participated in Used Car Gala to facilitate its customers at a time when new car prices have spiked considerably. The Gala displayed Car First inventory for sale and for financing where Meezan Bank's Car Ijarah was the exclusive financial consultant at the event.



# **Continuing the Learning Journey at Meezan Bank During the COVID-19 Crisis**

Over the past few weeks, COVID-19 has transformed our lives in ways we had never thought. As the volatility and uncertainty caused by this outbreak increases, organizations across sectors are entering a "new normal" and our learning is no exception.

In these challenging times, where all social and physical business meetings are suspended and staff is working from different locations, it is really encouraging to share how Meezan Bank's Learning and Development (L&D) has kept pace up with the need of the hour.

The Bank has launched Continuous Learning Initiative as the 'new normal' to ensure that the learning process continues. L&D team issues a pan-Bank learning plan on daily basis covering virtual training sessions on ZOOM along with carefully selected videos and articles helping staff acquire business acumen and enhancing their skills for professional as well as

#### Meezan Bank's Human Resources, Learning and Development Group conducts recruitment drives



Meezan Bank's Human Resources, Learning and Development Group has conducted recruitment drives at different educational institutions in Karachi including: Iqra University, Mohammad Ali Jinnah University, Shaheed Zulfikar Ali Bhutto Institute of Science and Technology (SZABIST), PAF Karachi Institute of Economics and Technology (KIET), University of Karachi (Including Karachi University Business School and Department of Public Administration), etc.

The series of career drives was conducted to provide job opportunities to fresh talent of our country for the position of Personal Banking Officer (PBO).

Career drives also allow the Bank to identify a pool of candidates for reducing the vacancy gap and strengthening its relationship with universities for future events. The Human Resources, Learning & Development group would like to express gratitude to the Inbound Sales Force Management team for coordination and support in all aspects of the recruitment drives. personal development.

During the last 28 days, L&D has arranged 64 ZOOM sessions that have been attended by 7,500+ staff.

Category	No. of ZOOM trainings held
Islamic Banking (IB)	14
Soft Skills and Leadership	14
IB + Product	12
Compliance, Governance & Control	10
Operations	6
Customer Experience	3
Sales	3
Awareness-COVID19	1
Orientation Program for New Joiners	1
Grand Total	64

Videos	No.	Articles	No.
Islamic Banking	12	Team Management Skills	7
Soft Skills	6	Communication Skills	5
Awareness of COVID-19	3	Self Development	5
Banking	2	Stress Management	1
Customer Experience	1	Decision Making	2
Total	24	Total	20

As Pakistan's premier Islamic bank, Meezan Bank aims to encourage learning and help individuals thrive despite the crisis. We hope and encourage our people to use this resource so that the information shared may enable them to perform better.

Happy Learning!





# **Meezan Bank participates in the 10<sup>th</sup> Annual Classic Car Rally**

Meezan Bank recently participated in the 10<sup>th</sup> Annual Classic Car Rally - Khyber to Karachi which was inaugurated by Mr. Shah Farman - Governor of KPK in Peshawar.

At the rally, various products and services of the Bank were showcased particularly Car Ijarah. Participants of the rally were given gift hampers by the Bank's team and Mr. Shah Farman - Governor of KPK was presented an honorary shield by Mr. Arif Aslam Khan - Regional Manager KPK, Meezan Bank.

The car rally started from Garrison Club (PGC) to Fort Balahisar in Peshawar. Car Ijarah Team also remained present at the stall for the entire day to guide the prospective

### Meezan Bank enters into Institutional Collaboration with Sindh Enterprise Development Fund (SEDF)



Meezan Bank's Agriculture Finance Department has entered into an agreement with Sindh Enterprise Development Fund (SEDF) for the provision of banking services for the rural communities of Sindh. The agreement will enable the parties to acquire new technology that can enable these communities in improving efficiencies in agriculture sector.

With an aim to encourage investment in the SME sector, inculcate entrepreneurial ability and to provide a major push to the wider Agriculture economy, Meezan Bank's partnership with SEDF will provide opportunities through growth, intermediary services and productivity. This engagement will also be helpful in introducing farm level interventions to improve efficiency and profitability.





customers. At the venue, shields were presented by G.M. - North, Mr. Muhammad Saleem Khan to IG FC Maj. Gen. Naseem Ahmed Khan in recognition of his support and efforts to make this car rally a huge success.



### Meezan Bank's employees receive Courage Award by Jasarat Media Group

As an equal opportunity employer, Meezan Bank works with an aim to advance disability inclusion in its workforce. The Bank is currently working towards broadening its talent practices by recruiting differently-abled individuals in relevant domains.

The Bank recently participated in a ceremony held by Jasarat Media Group for disabled persons, where its employees Mr. Abdul Hakeem Gatta and Mr. Muhammad Imran received 'Bahimmat (Courage) Award'.

Mr. Mohammad Raza - Group Head Customer Support, Meezan Bank was also present at the ceremony to present awards to disabled persons and to acknowledge their contributions.

# Meezan Bank participates in the Islamic Finance Conference (IFC) 2019

Meezan Bank participated in the Institute of Business Administration - Centre for Excellence in Islamic Finance (IBA - CEIF) Islamic Finance Conference (IFC) 2019, held at IBA City Campus, Karachi. The objective of the conference themed as 'Emerging Trends in Islamic Finance' was to promote research and industry collaboration.



**AWARDS & ACHIEVEMENTS** 

#### Mr. Tahseen UI Ahad completes JAIBP and sercures 3<sup>rd</sup> Position in IBC Level-II

Mr. Tahseen UI Ahad - Area Coordinator, Bahawalnagar has successfully completed Junior Associateship of IBP (JAIBP) and attained the title of 'Associate

Chartered Banker' by Chartered Institute of Bankers in Scotland. In addition, he has also passed Islamic Banker Certificate (IBC Level-II) and secured 3<sup>rd</sup> Position countrywide. We congratulate Mr. Ahad on this tremendous achievement.







Meezan Bank has been recognized as the 'Best Compliant Employer' by Employees' Old-Age Benefits Institution (EOBI).



Meezan Bank is honoured to be recognized as the 'Best Compliant Employer' by Employees' Old-Age Benefits Institution (EOBI). Mr. Muhammad Saleem Khan - General Manager North, Meezan Bank received the award from Syed Zulfiqar Abbas Bukhari - Special Assistant to Prime Minister of Pakistan for Overseas Pakistanis & Human Resource Development.

The Employees' Old - Age Benefits Institution (EOBI) is the pension, old age benefits and social insurance institution of the Government of Pakistan. It operates under the control of Ministry of Overseas Pakistanis and Human Resource Development.



#### Meezan Bank Faisalabad Region receives Best Performance Award 2019 by MORA - Faisalabad

By the grace of Almighty Allah. Meezan Bank Faisalabad received 'Best Performance Award' from MORA 2019. With 13 Banks participating in Hajj Operations 2019 in Haji Camp Faisalabad and 3 Haji Camps (Faisalabad, Lahore & Sialkot) reporting to MORA office Lahore; Meezan Bank was the only Bank that was awarded this prestigious award for the exemplary services provided. The award was presented to Mr.Muhammad Faisal Raza - Manager Hajj Booth.

#### Mr. Asad Ali wins National Finance Challenge under National Finance Olympiad, 2019

Mr. Asad Ali, Vice President – Finance has been awarded as winner of National Finance Challenge under National Finance Olympiad 2019 organised by Institute of Chartered Accountants of Pakistan (ICAP) at Pearl Continental Hotel, Karachi.

The Finance Challenge was based on questions relating to knowledge on International Financial Reporting Standards (IFRS) and International Accounting Standards (IAS) to test the Accounting and Finance acumen.

Mirza Anas Baig awarded Gold Medal by Institute of Bankers Pakistan (IBP)



Mirza Anas Baig - Team Leader, Internal Controls Unit, Finance Department has been awarded State Bank of Pakistan Gold Medal for his outstanding performance in Institute of Bankers (IBP) Superior Qualification (ISQ) examination. Mr. Jamil Ahmed, Deputy Governor, State Bank of Pakistan (SBP) presented the award at the event organized by IBP. It is first time in the history of Meezan Bank that our staff has achieved Gold Medal in IBP Examination.

We congratulate Mr. Baig and wish him all the best for his future endeavours!



AS WE CELEBRATE THIS MILESTONE, WE THANK ALL OF YOU FOR YOUR CONTRIBUTION IN HELPING US ACHIEVE THE LARGEST FOLLOWING ON SOCIAL MEDIA IN PAKISTAN'S BANKING INDUSTRY AND 19<sup>TH</sup> LARGEST ON FACEBOOK AMONG WORLD'S TOP 100 BANKS\*.

# OUR DIGITAL MEDIA FOOTPRINT (f) OVER 2 MILLION (i) OVER 138,000 (v) OVER 7,900

**OVER 50,100** 

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