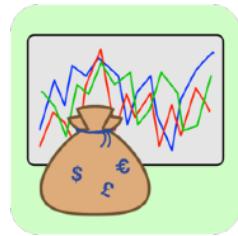


Property Manual

V2.0.4



Frank-Peter Poschmann - August 7, 2021

Screenshot of a financial software interface for managing investments, specifically for Apple Inc. (WKN/ISIN: 865985, US0378331005).

Buy History:

Date	Pieces	Investment	Rate
06/05/2015	100	\$12,412.33	\$124.12
08/31/2020	300		(i)
07/19/2021			(i)

Sell History:

Date	Pieces	Revenue	Rate
12/02/2020	200	\$24,647.53	\$123.24
07/19/2021			(i)

Dividends:

Date	Amount
11/14/2019	\$77.00
02/13/2020	\$77.00
05/14/2020	\$82.00
08/13/2020	\$82.00
11/12/2020	\$82.00
02/11/2021	\$41.00
05/13/2021	\$44.00
07/19/2021	(i)

Year-end balances:

Year	Value	Rate	Perf.	Ø Yield
2015	\$10,805.00	\$108.05	-22.6%	-22.6%
2016	\$11,668.00	\$116.68	9.2%	-3.2%
2017	\$17,142.00	\$171.42	49.0%	14.2%
2018	\$15,737.00	\$157.37	-7.0%	8.0%
2019	\$31,618.00	\$316.18	103.4%	23.6%
2020	\$27,014.00	\$135.07	68.7%	30.1%
2021	\$26,816.00	\$134.08	-0.4%	27.4%

Annual Performance:

Year	Value
2015	\$10,805.00
2016	\$11,668.00
2017	\$17,142.00
2018	\$15,737.00
2019	\$31,618.00
2020	\$27,014.00
2021	\$26,816.00

Content

Content	2
1. Introduction	4
2. Our first Investment: Apple Shares	4
2.1. Asset Names	5
2.2. WKN, ISIN and Web	5
2.3. Groupings: Category and Portfolio	5
2.4. Buys	6
2.5. Sells	7
2.6. Dividends	8
2.7. Remarks	8
2.8. Extra costs	8
2.9. Investments	8
2.10. Result	9
2.11. Year-end balances	9
2.12. Graphics	10
3. Our second Asset: iShares Core MSCI World	10
3.1. Split up Invoice by Portfolio	11
3.2. Split up Invoice by Selection	12
4. Our third Asset: a Life Insurance	12
4.1. Monthly Savings Rates	12
4.2. Further non-denominational Investments	13
5. Year-end Balances	14
5.1. Acquisition of Rates from a Text File	15
5.2. The Graphics	15
5.2.1. Segmentation	15
5.2.2. Values	16
5.2.3. Dividends	16
6. Assets List	16

7. Printing	17
8. Export	17

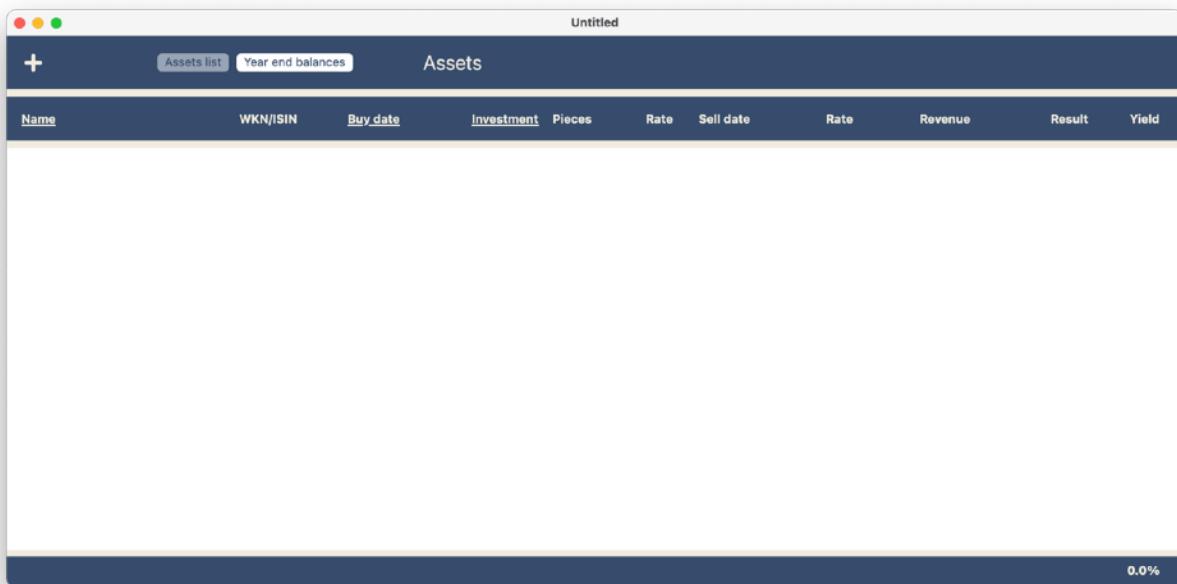
1. Introduction

Property is a macOS app for managing and calculating the return on investments. These can be stocks and funds, for example, but also non-denominational investments such as life insurance or rented real estate. The investments are grouped into investment classes (categories) and can be combined in portfolios. Repurchases, (partial) sales, dividend payments and costs of the assets are recorded as well as the year-end balances. The resulting yields are determined for the individual investments as well as for the investment classes and portfolios and for both the sale date and the year-end balances.

This document is intended as a manual to introduce the use of Property. Particular emphasis is placed on practical examples that illustrate the functional scope of Property.

2. Our first Investment: Apple Shares

Then let's get started right away. After opening Property for the first time, we can create a new document. Our investments are stored in this document so that we can process several compilations in parallel. We can also easily send or share our investments using this document. So, our first document is still empty and looks rather simple:



All of our assets are displayed in this view. That's not much yet. The + button in the top left corner look promising. With that we can definitely register a new investment. Let's try that.

In fact, we have created our first asset ("New Asset") and the display jumps to a detailed view in which we can enter and examine all the important information about our investment. Let's start at the top left.

2.1. Asset Names

Date	Name
07/09/2021	New Asset
07/09/2021	

Here we enter the name of our asset. Since assets can change their names (e.g. from “Apple Computer Inc.” to “Apple Inc.”), we can also keep up with the times and recognize the different names of our investments. With today's date, “New Asset” is entered here. Let's change that to “Apple Inc.”. Incidentally, as usual, we can undo all changes.

The fields with a green background always show the space for new entries. So if Apple should rename itself again in the future, we can enter the date and the new name in the green field and the list of names will expand. The newest name is always at the top and designates the asset in the other views.

2.2. WKN, ISIN and Web

The block to the right gives us more information about our asset. The 6-digit WKN is the german security identification number and, like its international counterpart, the ISIN, is used to identify the security paper. In the “Web” field, we can enter a website that, for example, lists the prices of our security paper. A click on the blue “Web” leads us directly to this website in the browser, if the entered URL is valid.

WKN/ISIN	865985	US0378331005
Web	http://www.onvista.de/aktien/Apple-Aktie	

2.3. Groupings: Category and Portfolio

Property always groups our investments according to two criteria: category and portfolio. The category represents the asset class and the portfolio is used to distinguish between liquid and illiquid investments or different bank custody accounts.

Category	Shares
Portfolio	ABC-Bank

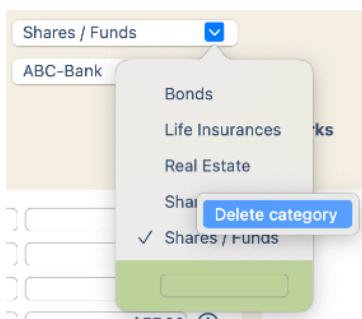
To the right of the WKN / ISIN block, we can manage the grouping of our asset. “Shares” is now entered as the category, which is not entirely wrong. But we also want to allow other asset classes. If we click on this field, we get a list of the currently possible categories with the already familiar green field for new entries. With this we create the following new asset classes:

Category	Shares / Funds
Portfolio	ABC-Bank
Dividends	Bonds
Date	Life Insurances
08/13/2015	Real Estate
11/12/2015	Shares
02/11/2016	Shares / Funds

- Shares / Funds
- Bonds
- Real Estate

- Life Insurances

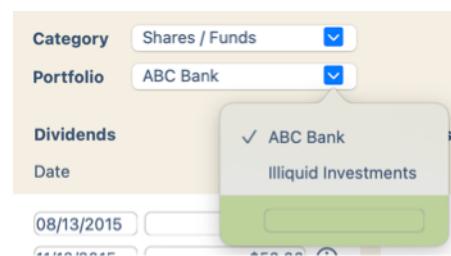
With the creation of a new category, our investment is also assigned to this new category, but when we have set up all categories, we want to re-assign our Apple share to the category "Shares / Funds". To do this, we simply have to click on this category in the list.



Actually, the categories "Shares" and "Shares / Funds" are somehow double. With the right mouse click on "Shares" we get rid of this category. **Attention!** If we have already assigned other assets to this category to be deleted, these assets will be assigned to the first category in the list. We can not delete the one and only last remaining category.

A second classification criterion is the portfolio. For example, we may combine all investments in a bank's custody account or all investments that are not easily traded (e.g. real estate or life insurances) in a separate portfolio.

Currently, there is only the "ABC Bank" available for the portfolio grouping. Let's leave it that way, but add the portfolio "Illiquid Investments" by entering this name in the green field at the end of the portfolio list. By clicking on "ABC Bank" we re-assign our asset to the bank account again.



2.4. Buys

So now it's getting serious. We have entered our Apple share, but have not issued any money yet. Directly under the name there is a block for the purchases of our asset. Let's say we bought 100 shares of Apple on June 5th, 2015. We've spent \$ 12,412.33 on it. We want to enter this in the first line under the "Buys" block. Property automatically calculates the purchase price here.

Date	Name
06/05/2015	Apple Inc.
07/12/2021	

Buys				
Date	Pieces	Investment	Rate	
06/05/2015	100	\$12,412.33	\$124.12	(i)
07/12/2021				(i)

Year-end balances				
	Performance Values			
Year	Value	Rate	Perf.	Ø Yield
2015	-174.6%	-100.0%		
2016	0.0%	-100.0%		
2017	0.0%	-100.0%		
2018	0.0%	-100.0%		
2019	0.0%	-100.0%		
2020	0.0%	-99.5%		
2021	0.0%	-93.5%		

In the middle block at the lower edge of the window, the year-end balances of our asset are listed; but, oh dear, that doesn't look good at all. Don't worry, it's just because we haven't entered any year-end rates yet; Property does not organize these courses by itself.

We want to enter the year-end rates right away. By clicking on a line we come to the view of the year-end balances:

We'll look at the details later; Now let's first enter the rates for the individual years:

At the top left we can change the year in the year-end balances. Since this manual was created in mid-2021, the rate from mid-2021 is entered here for 2021.

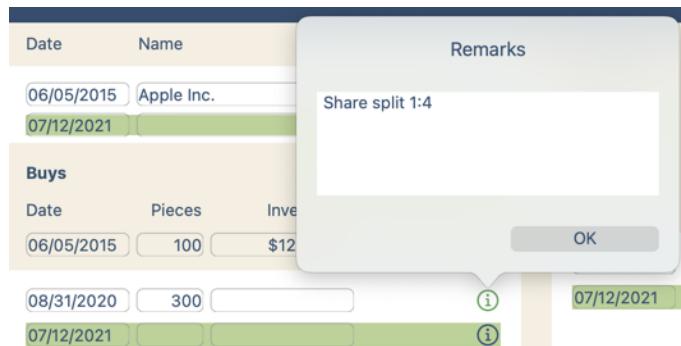
By clicking on the only entry in the list of year-end balances (Apple Inc.) we come back to the detailed view.

Year-end balances				
		Performance Values		
Year	Value	Rate	Perf.	Ø Yield
2015	\$10,805.00	\$108.05	-22.6%	-22.6%
2016	\$11,668.00	\$116.68	8.0%	-3.9%
2017	\$17,142.00	\$171.42	46.9%	13.3%
2018	\$15,737.00	\$157.37	-8.2%	6.9%
2019	\$31,618.00	\$316.18	100.9%	22.6%
2020	\$13,507.00	\$135.07	-57.3%	1.5%
2021	\$13,408.00	\$134.08	-0.7%	1.2%

Name	WKN/ISIN	Pieces	Rate / Value	Value
Shares				Category <input type="button" value="..."/>
Apple Inc.	US0378331005	100		

The return looks better now, but something is still wrong here. As far as we can remember, there was no loss of Apple shares in 2020 to half their value, but rather a doubling, right?

Exactly, on August 31, 2020 a 1:4 share split was carried out, which optically reduced the price to a quarter. We can also follow up that in Property. To do this, we enter a "buy" of 300 shares on August 31, 2020 without paying anything for them. The 100 stocks became 400 overnight.



this is supposed to mean, we click on the little info button (i) and write a note about this transaction. The comment is only saved when we press the OK button. If there is a comment on the transaction, the info button turns green.

2.5. Sells

So, the return now looks really great, but on December 2nd, 2020 we got cold feet and sold half of our Apple shares. We received \$24,647.53 for this. Not bad, right? In the bottom line in the sales block, we enter the proceeds if we liquidate the entire asset. We don't want to do that with the Apple shares, but instead enter the partial sale in the upper line with a green background. With a click of the right mouse button on an entry we can delete it again.

Sells				
Date	Pieces	Revenue	Rate	
12/02/2020	200	\$24,647.53		<input type="button" value="Delete"/> <input type="button" value="i"/>
07/12/2021				<input type="button" value="i"/>
07/12/2021				<input type="button" value="i"/>

Datum	Dividen-de
08/13/2015	\$52.00
11/12/2015	\$52.00
02/11/2016	\$52.00
05/12/2016	\$57.00
08/11/2016	\$57.00
11/10/2016	\$57.00
02/16/2017	\$57.00
05/18/2017	\$63.00
08/17/2017	\$63.00
11/16/2017	\$63.00
02/15/2018	\$63.00
05/17/2018	\$73.00
08/16/2018	\$73.00
11/15/2018	\$73.00
02/14/2019	\$73.00
05/16/2019	\$77.00
08/15/2019	\$77.00
11/14/2019	\$77.00
02/13/2020	\$77.00
05/14/2020	\$82.00
08/13/2020	\$82.00
11/12/2020	\$82.00
02/11/2021	\$41.00
05/13/2021	\$44.00

2.6.Dividends

That looks very good, but we also received dividends. We enter them in the block to the right of the sales.

Phew, that was quite a hard job now. But you can see that with every entry, the return increases a little.

Here, too, we can save additional information for an entry by clicking the info button ⓘ, e.g. the respective € / \$ exchange rate. We can also delete an entry with the right mouse click or undo the entries and changes via the Edit menu.

2.7.Remarks

And to the right of the dividends we have a nice, large text field in which we can store further information about our investment. Changes are only saved here when we press the OK button.

2.8.Extra costs

Well, and then there are the extra costs. Of course, they reduce our return on investment.

Let's say we have to pay the bank € 100 per year in deposit fees. We can see this in the lower left block:

Extra costs		
Date	Amount	Annotation
12/31/2015	\$100.00	Deposit Fees
12/31/2016	\$100.00	Deposit Fees
12/31/2017	\$100.00	Deposit Fees
12/31/2018	\$100.00	Deposit Fees
12/31/2019	\$100.00	Deposit Fees
12/31/2020	\$100.00	Deposit Fees
07/12/2021		

So now we have really recorded all the data for our first investment. What else can we discover in the detailed view?

2.9. Investments

Investment:	400	\$12,412.33
Extra costs:		\$492.54
Total investment:		\$12,904.87
Mean bound capital:		\$7,834.45

I omitted a small block between the buys and the extra costs. Our expenses are summarized there. In addition to the total of the purchases, the total of the extra costs is also shown here. The returns (dividend payments and

sales) reduce the mean bound capital.

2.10. Result

Here we see the preliminary result of our investment. For the time being, because we haven't sold it yet. Only after a complete sale the final balance can be drawn. This provisional estimate of the result is based on the assumption that the price will exist as entered at the end of the year and that we will sell the asset exactly then. So if we were to sell it now, the return would be higher because we no longer have to wait until the end of the year.

Dividends:	\$1,567.00
Total return:	\$26,214.53
Result:	\$40,018.20
per annum:	\$6,087.73

This block shows the sums of previous dividend payments and the total return including the sales proceeds. The result is calculated using the following formula:

$$\text{Result} = \text{Return} + \text{Current Value} - \text{Total Investment}$$

When an asset is completely sold, the average yield achieved is also shown.

2.11. Year-end balances

We have already briefly touched the middle block on the lower edge of the window. All year-end balances of our asset are listed here.

Year	Performance			Values			
	Value	Rate	Perf.	Ø Yield	Value	Dividends	Costs
2015	\$10,805.00	\$108.05	-22.6%	-22.6%	\$104.00	\$100.00	
2016	\$11,668.00	\$116.68	9.2%	-3.2%	\$223.00	\$100.00	
2017	\$17,142.00	\$171.42	49.0%	14.2%	\$246.00	\$61.16	
2018	\$15,737.00	\$157.37	-7.0%	8.0%	\$282.00	\$61.68	
2019	\$31,618.00	\$316.18	103.4%	23.6%	\$304.00	\$69.70	
2020	\$27,014.00	\$135.07	68.7%	30.1%	\$323.00	\$100.00	
2021	\$26,816.00	\$134.08	-0.4%	27.4%	\$85.00		

The following figures are listed in the first tab:

- Year
- Value at the end of the year
- Rate (for pieced investments)

- Annual performance

$(\text{Year-end value} - \text{Previous year value} - \text{Inflows} + \text{Outflows}) / \text{Mean bound capital}$

This is also how the banks generally calculate the performance of a custody account. In the first year of an investment, this corresponds to the average yield.

- Mean annual yield

This is the interest rate at which the investments, including previous inflows and outflows, would have had to be paid in order to achieve the result at the end of the year or upon sale. Interest write-ups take place once a year at the end of the year.

In the second tab, further key figures are shown:

- Total dividends for that year
- Total of extra costs in the year

By clicking on a line, we jump directly to the display of the annual balances for the corresponding year (see below).

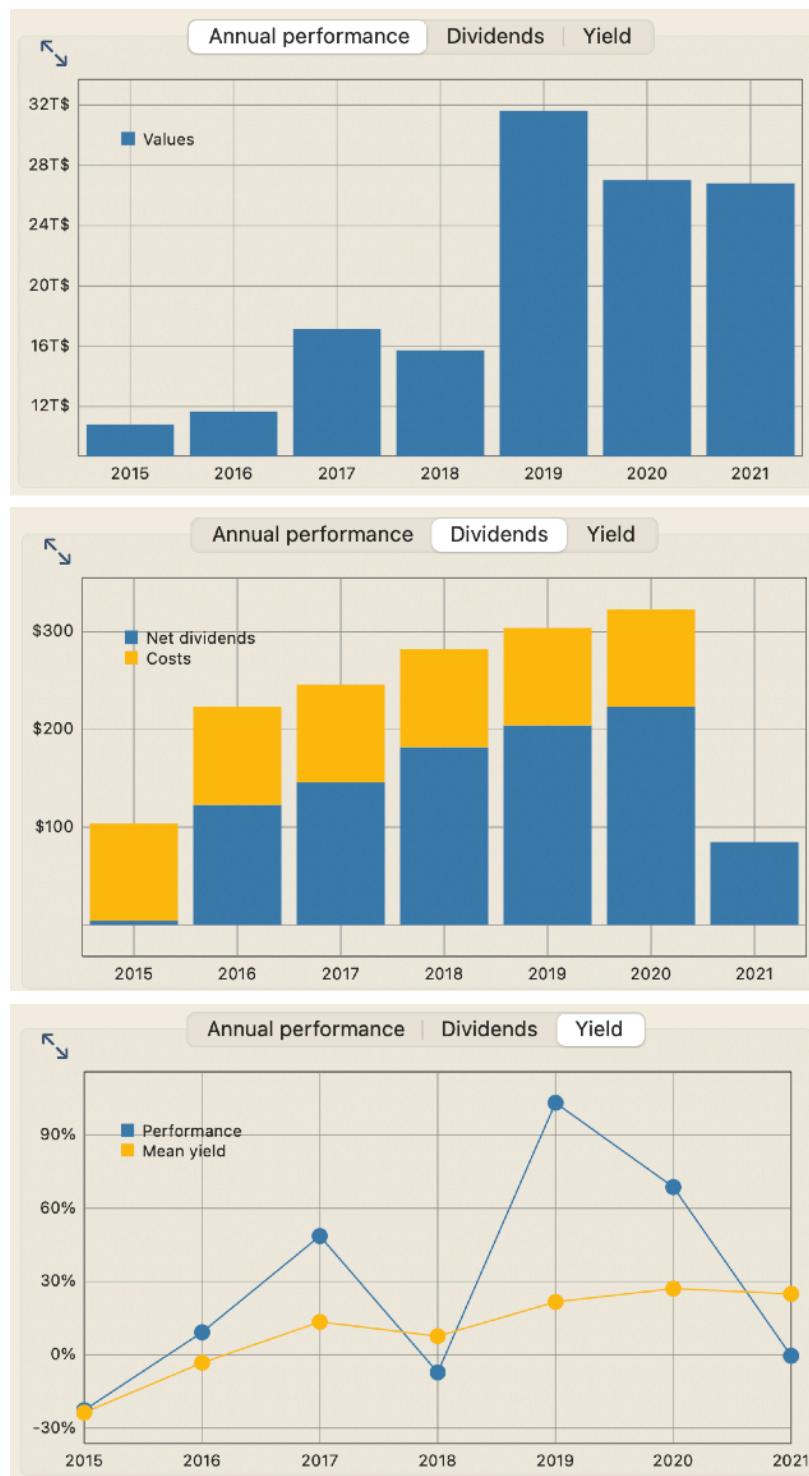
2.12. Graphics

Well, and at the bottom right of the window there is a graphic representation of the important key figures.

With the button at the top left we can also enlarge or reduce the graphics to window size.

The last year always plays a special role here. If the asset has not yet been completely sold, the values for the current (last) year are always provisional. You can see here that dividend payments are obviously still outstanding in 2021 and that the costs (deposit fees) have not yet been entered.

In the last graph you can see very clearly that the performance represents the individual annual output (blue curve) and fluctuates quite strongly, while the mean annual yield (yellow curve) takes into account all previous years and the curve smooths out significantly with increasing years of investment.



3. Our second Asset: iShares Core MSCI World

Great, we have recorded one asset, but it will be more interesting when we have another. Let us assume that we bought 200 shares in the ETF fund iShares Core MSCI World on May 12,

2017 for \$10,089.00. This fund is not distributing so we don't need to record any dividends here. Again, we get the new investment by clicking on the + button in the top left.

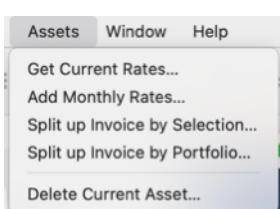
The respective year-end rates can be seen in the table on the right. On 11/11/2020 we then sold the security again and received \$13,751.99 in the process.

Great, so now we have (had) two assets in our depot. But, wait a minute, we always charged the deposit fees completely to our Apple shares, which is a bit unfair, isn't it? It would be better to split the deposit fees between the assets, e.g. based on the respective year-end value. And there is also a separate function for this in Property.

Year	Year-end rate
2017	\$54.43
2018	\$48.88
2019	\$68.72

3.1. Split up Invoice by Portfolio

To do this, we first delete the extra costs of the Apple share for the years 2017 - 2019. To do this, we switch to the detailed view of the Apple share via the assets list and delete the entries for 2017 - 2019 in the ancillary costs with the right mouse button.

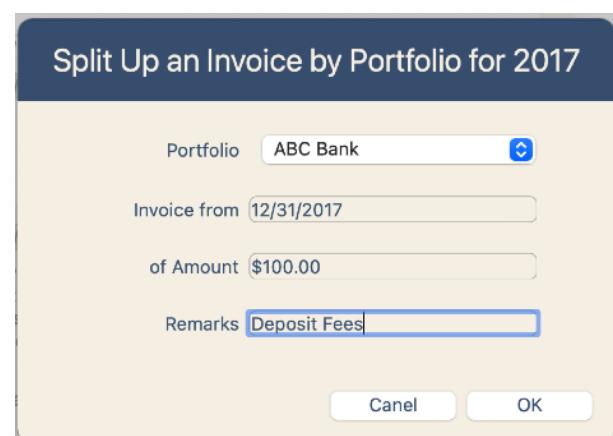


And then we call up the function "Split up Invoice by Portfolio" from the "Assets" menu. In the following dialog box, we will re-enter the invoice for

December 31, 2017. We currently have only investments in one portfolio (deposit at ABC Bank), so that's the only portfolio we can select. If we now press OK, an entry for \$61.16 on the invoice date of December 31, 2017 appears in the extra costs of the Apple share. If we switch back to the iShares fund, we will find the missing \$38.84 in the extra costs.

Property split up the invoice based on the year-end values in the portfolio.

Extra costs		
Date	Amount	Annotation
12/31/2015	\$100.00	Deposit Fees
12/31/2016	\$100.00	Deposit Fees
12/31/2017	\$100.00	Deposit Fees
12/31/2018	\$100.00	Deposit Fees
12/31/2019	\$100.00	Deposit Fees
12/31/2020	\$100.00	Deposit Fees
07/12/2021		

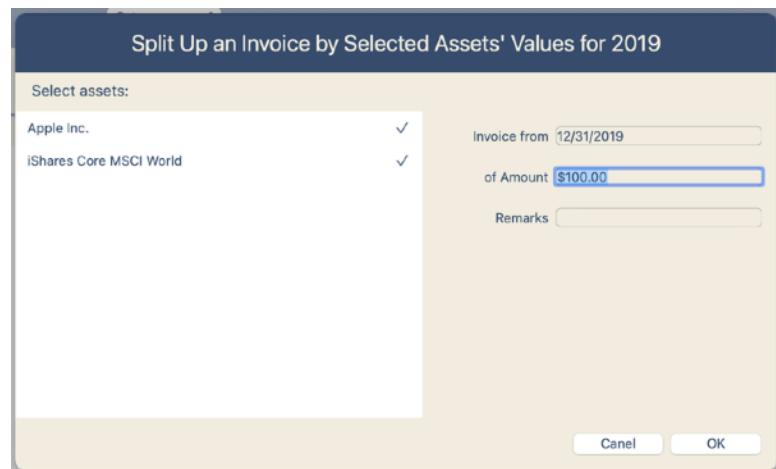


Extra costs		
Date	Amount	Annotation
12/31/2015	\$100.00	Deposit Fees
12/31/2016	\$100.00	Deposit Fees
12/31/2017	\$61.16	Deposit Fees
12/31/2018	\$61.68	Deposit Fees
12/31/2019	\$69.70	Deposit Fees
12/31/2020	\$100.00	Deposit Fees
07/12/2021		

We will do the same for the following two years 2018 and 2019 and now have more fairly distributed extra costs in the depot.

3.2. Split up Invoice by Selection

We can also split up an invoice individually to certain assets. To do this, there is the “Split up Invoice by Selection” function in the “Assets” menu. Depending on the invoice date, the investments are displayed for selection in the list on the left. By clicking on an asset, we select it (ticked) or cancel the selection. With “OK” the invoice is then split between the selected assets.



4. Our third Asset: a Life Insurance

So, and now we want to enter a third and final asset (promised). On July 1st, 2016, we took out capital-forming life insurance with Peppermint life Insurance. The monthly insurance rate is \$100.

First we create a new investment and call it “Peppermint Life 123456789” (including the insurance certificate number to distinguish it from other contracts with the same company). The first installment is due when the insurance is taken out and we enter it in the first line of the buys block. Life insurance has no denominations, so we leave the “Pieces” field blank here. Property then does not show a rate.

Category	Life Insurances
Portfolio	Illiquid Investments

To assign this new investment, we select “Life Insurances” as the category and “Illiquid Investments” as the portfolio, as it is difficult for us to sell them.

4.1. Monthly Savings Rates

So, now it is a bit tedious to enter the insurance rate as “buys” for each month. Property has something nice for us again. In the assets menu we find the function “Add monthly rates”. We want to call them up. In the dialog box that appears, we enter the first and last month for which we want to

Date	Name
07/01/2016	Peppermint Life 123456789
07/12/2021	

Buys			
Date	Pieces	Investment	Rate
07/01/2016		\$100.00	(i)
07/12/2021			(i)

Year	Year-end value
2016	\$602
2017	\$1815
2018	\$3,040
2019	\$4,270
2020	\$5,510
2021	\$6,740

enter savings rates in the current asset and the monthly amount. If we click on “OK”, the savings rates are entered in the buy block of our asset.

Great, now we only have to record the year-end values that we regularly receive from the insurance company and can track the progress of the insurance policy. Since the insurance is non-denominated, we do not enter the rates for the year-end balances but the values itself. Since the year 2021 is not yet over as of writing this manual, we have given an estimate of the value here.

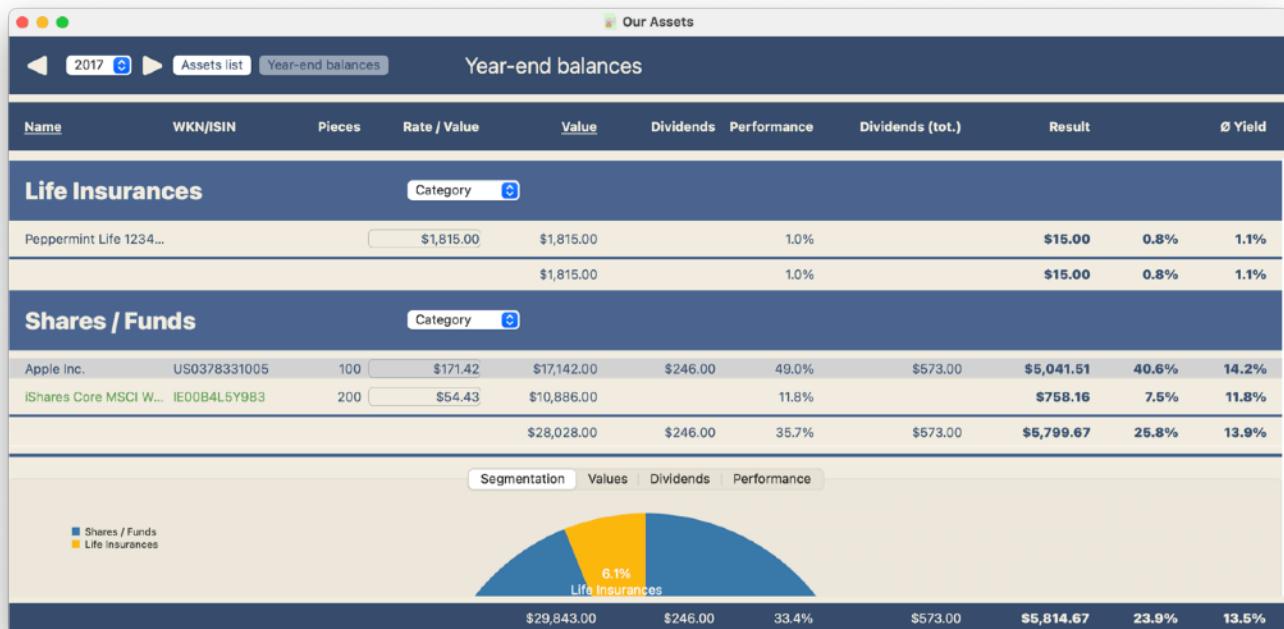
4.2. Further non-denominational Investments

We can also record other non-denominated investments. For example, rented real estates are ideal here. For “buys” we enter the acquisition costs, the “dividends” are the rent paid and for “extra costs” we list everything that we have incurred as costs in connection with the real estate and the rental. With the year-end values, we enter the estimated sales value of the real estate.

We can also record and track closed funds or direct company investments (private equity).

5. Year-end Balances

So, let's take a closer look at the year-end balances. To do this, we click in the top line in the window on the button "End of year balances" and select the year 2017.



The first thing you notice is that our investments are grouped by "Category" or by "Portfolio". We can choose the order with the drop-down list in the group heading.

If an asset was purchased in the year shown, the name and ISIN are displayed in green. That is the case here with the iShares fund. If we sell an asset in its entirety, it is shown in red for the year in question. The name and WKN / ISIN are followed by the number of shares at the end of the year. The next field is the only one in which we can enter something in this view. In the case of non-denominated investments, we record the value at the end of the year; in the case of investments in segments, the rate; the value of the investment is then calculated from the rate and the pieces.

The next columns show the dividends that were paid this year followed by the performance (annual output) for that year.

The next columns refer to the total holding period of the investments to date. First, the total dividend payments are shown. The result of this investment follows, assuming that it would have been sold at the end of the year. This result is expressed both as an absolute number and as a percentage relative to the sum of the deposits. Finally, the average yield on the asset is output. With this interest rate, yearly interest would have had to be paid on all deposits minus the return flows in order to achieve the reported result.

Two column headings are underlined in the title line (Name and Value). This is to indicate that they can be clicked to change the sorting of the attachments accordingly. When sorting by value, the most valuable assets are displayed first in each block.

The same figures are then also shown as a total line for each category or each portfolio. For example, the “Average yield” column in the total line shows the average annual yield of all assets in a block or in the total line at the bottom of the window for all assets in this file.

5.1. Acquisition of Rates from a Text File

As already mentioned, the last, current year is a special case. It can be interesting to observe the development of our assets in the current year and not wait for the end of the year. It is still incomplete, but it can give an idea of where the journey is going. That is why we might want to enter the current rates in the current year and have the possible performance calculated.

We do not have to enter the prices of our assets by hand, provided they can be identified via ISIN or WKN, but can also take them from a text file. To do this, there is the “Get Current Rates” function in the “Assets” menu. The entries in the text file must have the following form:

Date - tab - ISIN / WKN - tab - Rate

so about

07/05/2021 US0378331005 134.08

07/05/2021 IE00B4L5Y983 80.505

for our two systems in the bank custody account. If the date does not match the current year of the year-end balances when the rates are adopted, a warning is issued.

5.2. The Graphics

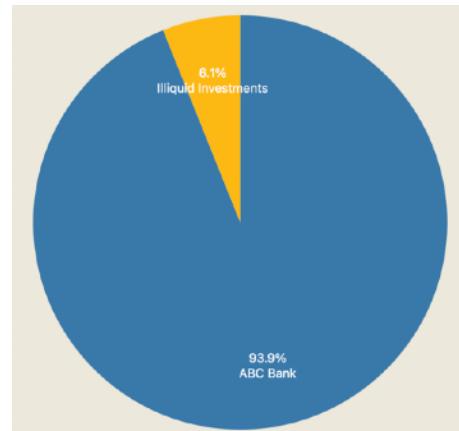
Yes, and then there are the graphics of that view. They each show the group divisions according to the selected arrangement as either after

- Categories or
- Portfolios.

5.2.1. Segmentation

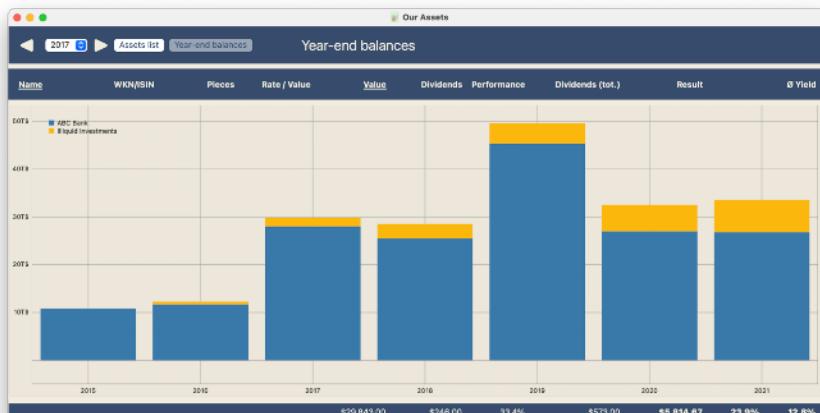
The segmentation of our assets in the year shown is displayed here, either

- Shares / Funds – Life Insurances or
- ABC Bank – Illiquid Investments.



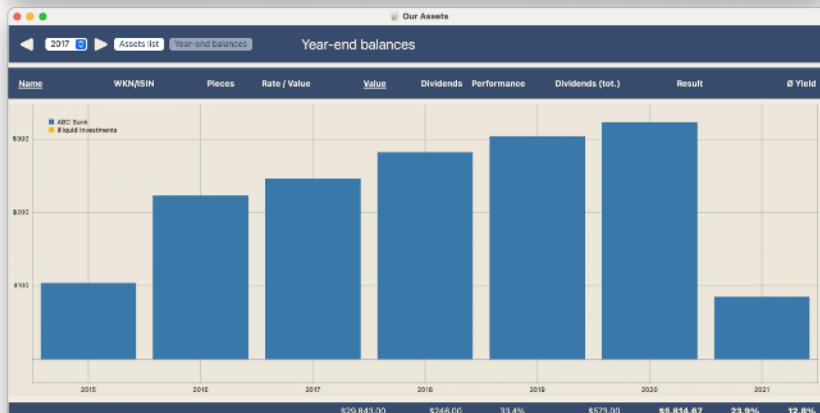
5.2.2. Values

This graph shows the development of asset values over the years:



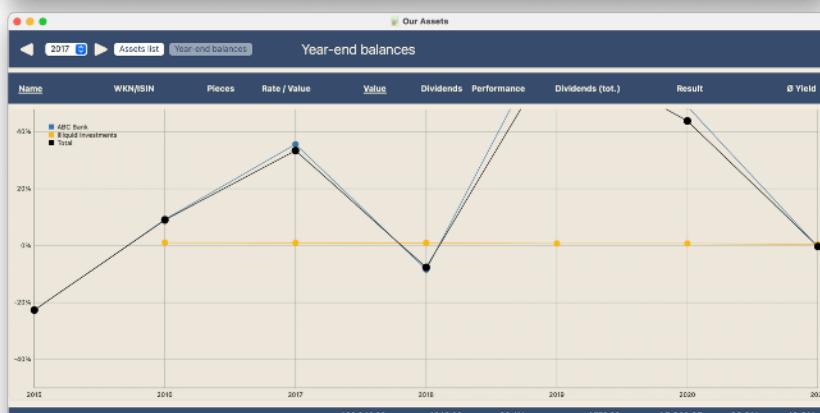
5.2.3. Dividends

The following graphic shows the course of the dividend payments:



5.2.4. Performance

And finally, the annual performance of our asset groups is shown:



There is an additional black curve here, which shows the course of the performance summarized for all assets in the file.

6. Assets List

So, let's take a look at the entire list of assets. All investments are listed here, regardless of whether we have already sold them or not.

For investments that we have not yet sold, the columns "Sell Date" and to the right of it are empty. The totals lines for the categories / portfolios or the final totals line also only take into account the results actually achieved for the assets that have already been completed or sold.

Name	WKN/ISIN	Buy date	Investment	Pieces	Rate	Sell date	Rate	Revenue	Result	Yield
Life Insurances										
Peppermint Life 123456789		07/01/2016	\$100.00							0.0%
Shares / Funds										
Apple Inc.	US0378331005	06/05/2015	\$12,412.33	100	\$124.12					
iShares Core MSCI World	IE00B4L5Y983	05/12/2017	\$10,089.00	200	\$50.44	11/11/2020	\$68.76	\$13,751.99	\$3,555.53	8.9%
									\$3,555.53	8.9%

Here, too, some column headings are underlined (Name, Buy date and Investment) and allow the assets list to be rearranged.

7. Printing

We can also send everything that we have seen so far to the printer. Depending on the current view, it will be printed

- the assets list,
- the detailed view of an asset or
- the year-end balances of the selected year.

This is how our Apple share is printed, for example (next page):

8. Export

Or we export the data of the current view as a text file with tab separation for further processing (e.g. with Excel or Numbers). Like printing, this function can be found in the “File” menu.

Apple Inc.

Date	Name	WKN	865985
06/05/2015	Apple Inc.	ISIN	US0378331005
		Category	Shares / Funds
		Portfolio	ABC Bank

Buys

Date	Pieces	Investment	Rate	Remarks
06/05/2015	100	\$12,412.33	\$124.12	
08/31/2020	300			Share split 1:4

Costs

Date	Amount	Annotation
12/31/2015	\$100.00	Deposit Fees
12/31/2016	\$100.00	Deposit Fees
12/31/2017	\$61.16	Deposit Fees
12/31/2018	\$61.68	Deposit Fees
12/31/2019	\$69.70	Deposit Fees
12/31/2020	\$100.00	Deposit Fees

Dividends

Date	Amount	Remarks
08/13/2015	\$52.00	
11/12/2015	\$52.00	
02/11/2016	\$52.00	
05/12/2016	\$57.00	
08/11/2016	\$57.00	
11/10/2016	\$57.00	
02/16/2017	\$57.00	
05/18/2017	\$63.00	
08/17/2017	\$63.00	
11/16/2017	\$63.00	
02/15/2018	\$63.00	
05/17/2018	\$73.00	
08/16/2018	\$73.00	
11/15/2018	\$73.00	
02/14/2019	\$73.00	
05/16/2019	\$77.00	
08/15/2019	\$77.00	
11/14/2019	\$77.00	
02/13/2020	\$77.00	
05/14/2020	\$82.00	
08/13/2020	\$82.00	
11/12/2020	\$82.00	
02/11/2021	\$41.00	
05/13/2021	\$44.00	

Sells

Date	Pieces	Revenue	Rate	Remarks
12/02/2020	200	\$24,647.53	\$123.24	

Year-end balances

Year	Pieces	Rate / Value	Value	Dividends	Performance	Dividends (tot.)	Result	Ø Yield
2015	100	\$108.05	\$10,805.00	\$104.00	-22.6%	\$104.00	\$1,603.33	-12.9%
2016	100	\$116.68	\$11,668.00	\$223.00	9.2%	\$327.00	-\$617.33	-5.0%
2017	100	\$171.42	\$17,142.00	\$246.00	49.0%	\$573.00	\$5,041.51	40.6%
2018	100	\$157.37	\$15,737.00	\$282.00	-7.0%	\$855.00	\$3,856.83	31.1%
2019	100	\$316.18	\$31,618.00	\$304.00	103.4%	\$1,159.00	\$19,972.13	160.9%
2020	200	\$135.07	\$27,014.00	\$323.00	68.7%	\$1,482.00	\$40,238.66	324.2%
2021	200	\$134.08	\$26,816.00	\$85.00	-0.4%	\$1,567.00	\$40,125.66	323.3%

Investment: 400 \$12,412.33 Dividends: \$1,567.00
 Extra costs: \$492.54 Total return: \$26,214.53
 Total investment: \$12,904.87 Result: \$40,125.66
Mean bound capital: **\$7,834.45** per annum: \$6,104.08