



CONSOLIDATED STATEMENT OF FINANCIAL POSITION

	September 30, 2014	December 31, 2013
<u>Assets</u>	JD	JD
Cash and balances at central banks	460,032,825	368,043,325
Balances at banks and financial institutions	215,560,326	256,730,022
Deposits at banks and financial institutions	15,635,000	3,562,725
Direct credit facilities - net	1,325,808,586	1,328,188,339
Financial assets at fair value through profit or loss	63,475,137	78,264,937
Financial assets at fair value through other comprehensive income	30,997,629	27,273,622
Financial assets at amortized cost	424,300,831	341,127,753
Property and equipment - net	13,372,002	14,657,605
Intangible assets - net	7,216,032	3,197,186
Deferred tax assets	5,086,215	3,945,011
Other assets	185,100,978	127,475,223
<b>TOTAL ASSETS</b>	<b>2,746,585,561</b>	<b>2,552,465,748</b>
<u>LIABILITIES AND OWNERS' EQUITY</u>		
<u>LIABILITIES</u>		
Banks and financial institutions deposits	417,825,631	374,832,240
Customers deposits	1,726,186,150	1,601,864,631
Cash margins	77,952,650	68,060,691
Borrowed funds	10,265,699	8,000,000
Other provisions	10,366,776	9,016,943
Provision for income tax	12,478,109	15,029,541
Deferred tax liabilities	2,936,582	2,000,625
Other liabilities	57,137,692	64,326,714
<b>TOTAL LIABILITIES</b>	<b>2,315,149,289</b>	<b>2,143,131,385</b>
<u>OWNERS' EQUITY</u>		
<u>EQUITY - BANK'S SHAREHOLDERS:</u>		
Authorized and paid-up capital	100,000,000	100,000,000
Statutory reserve	65,622,654	65,622,654
Voluntary reserve	119,698,801	119,698,801
Pro-cyclicality reserve	185,805	185,805
General banking risks reserve	12,788,148	12,141,495
Financial assets valuation reserve net of tax	7,289,640	5,107,767
Retained earnings	80,899,607	101,769,877
Income for the period	39,871,536	-
<b>TOTAL EQUITY - BANK'S SHAREHOLDERS</b>	<b>426,356,191</b>	<b>404,526,399</b>
Non-controlling interests	5,080,081	4,807,964
<b>TOTAL OWNERS' EQUITY</b>	<b>431,436,272</b>	<b>409,334,363</b>
<b>TOTAL LIABILITIES AND OWNERS' EQUITY</b>	<b>2,746,585,561</b>	<b>2,552,465,748</b>



CONSOLIDATED STATEMENT OF INCOME

	For the nine months ended September 30,	
	2014	2013
	JD	JD
Interest income	103,228,352	105,813,509
<u>Less: Interest expense</u>	35,748,249	34,037,954
Net Interest Income	67,480,103	71,775,555
Net Commission income	8,583,193	8,236,437
Net Interest and Commission	76,063,296	80,011,992
Foreign exchange income	2,321,703	2,370,218
(Loss) from financial assets at fair value through profit or loss	(1,575,699)	(1,350,425)
Cash dividends from financial assets at fair value through other comprehensive income	2,171,903	1,601,297
Gains from financial assets at amortized cost sale	869,243	-
Other income	7,317,475	7,650,668
Gross Income	87,167,921	90,283,750
Employees expenses	18,096,073	17,248,767
Depreciation and amortization	2,015,425	1,403,094
(Recovery) provision for impairment in direct credit facilities	(4,603,318)	7,456,699
Other provisions	1,633,229	1,300,095
Other expenses	14,640,598	11,172,146
Total Expenses	31,782,007	38,580,801
Income for the Period before Income Tax	55,385,914	51,702,949
<u>Less: Income tax</u>	15,345,482	14,084,749
Income for the Period	40,040,432	37,618,200
<u>Pertains to:</u>		
Bank's Shareholders	39,871,536	37,656,339
Non-Controlling Interests	168,896	(38,139)
Earnings per Share (Bank's Shareholders) - Basic & Diluted	-/399	-/377