

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

	June 30, 2014	December 31, 2013
<u>Assets</u>	JD	JD
Cash and balances at central banks	389,307,517	368,043,325
Balances at banks and financial institutions	238,865,017	256,730,022
Deposits at banks and financial institutions	10,652,725	3,562,725
Direct credit facilities - net	1,326,365,999	1,328,188,339
Financial assets at fair value through profit or loss	63,302,607	78,264,937
Financial assets at fair value through other comprehensive income	29,458,725	27,273,622
Financial assets at amortized cost	376,053,617	341,127,753
Property and equipment - net	13,800,710	14,657,605
Intangible assets - net	8,689,074	3,197,186
Deferred tax assets	4,726,883	3,945,011
Other assets	117,231,868	127,475,223
<b>TOTAL ASSETS</b>	<b>2,578,454,742</b>	<b>2,552,465,748</b>
<u>LIABILITIES AND OWNERS' EQUITY</u>		
<u>LIABILITIES</u>		
Banks and financial institutions deposits	334,548,490	374,832,240
Customers deposits	1,661,919,237	1,601,864,631
Cash margins	75,085,159	68,060,691
Borrowed funds	14,886,759	8,000,000
Other provisions	10,077,451	9,016,943
Provision for income tax	11,496,963	15,029,541
Deferred tax liabilities	2,548,442	2,000,625
Other liabilities	49,942,588	64,326,714
<b>TOTAL LIABILITIES</b>	<b>2,160,505,089</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	12,260,847	12,141,495
Financial assets valuation reserve net of tax	6,375,707	5,107,767
Retained earnings	81,426,908	101,769,877
Income for the period	27,405,160	-
<b>TOTAL EQUITY - BANK'S SHAREHOLDERS</b>	<b>412,975,882</b>	<b>404,526,399</b>
Non-controlling interests	4,973,771	4,807,964
<b>TOTAL OWNERS' EQUITY</b>	<b>417,949,653</b>	<b>409,334,363</b>
<b>TOTAL LIABILITIES AND OWNERS' EQUITY</b>	<b>2,578,454,742</b>	<b>2,552,465,748</b>



CONSOLIDATED STATEMENT OF INCOME

	For the six months ended June 30,	
	2014	2013
	JD	JD
Interest income	69,451,265	70,156,752
<u>Less: Interest expense</u>	24,764,340	21,898,760
Net Interest Income	44,686,925	48,257,992
Net Commission income	5,625,157	5,753,131
Net Interest and Commission	50,312,082	54,011,123
Foreign exchange income	1,666,241	1,593,678
(Loss) Gains from financial assets at fair value through profit or loss	(1,095,090)	145,535
Cash dividends from financial assets at fair value through other comprehensive income	2,160,853	1,790,898
Gains from financial assets at amortized cost sale	869,243	-
Other income	4,751,614	6,261,481
Gross Income	58,664,943	63,802,715
Employees expenses	11,037,160	11,495,552
Depreciation and amortization	861,199	991,910
(Recovery) provision for impairment in direct credit facilities	(2,119,224)	4,044,321
Other provisions	1,209,218	964,667
Other expenses	9,706,249	7,556,461
Total Expenses	20,694,602	25,052,911
Income for the Period before Income Tax	37,970,341	38,749,804
<u>Less: Income tax</u>	10,445,636	12,104,912
Income for the Period	27,524,705	26,644,892
<u>Pertains to:</u>		
Bank's Shareholders	27,405,160	26,672,434
Non-Controlling Interests	119,545	(27,542)
Earnings per Share (Bank's Shareholders) - Basic & Diluted	-/274	-/267