



CONSOLIDATED STATEMENT OF FINANCIAL POSITION

	As of December 31,	
	2013	2012
	JOD	JOD
<u>Assets</u>		
Cash and balances at central banks	368,043,325	214,668,238
Balances at banks and financial institutions	256,730,022	283,193,446
Deposits at banks and financial institutions	3,562,725	14,197,725
Direct credit facilities - net	1,328,188,339	1,416,259,522
Financial assets through profit or loss	78,264,937	103,930,302
Financial assets through other comprehensive income	27,273,622	23,325,166
Financial assets at amortized cost	341,127,753	211,555,606
Pledged financial assets	-	36,700,000
Property and equipment - net	14,657,605	12,062,131
Intangible assets - net	3,197,186	2,227,153
Deferred tax assets	3,945,011	3,618,381
Other assets	127,475,223	87,899,786
TOTAL ASSETS	2,552,465,748	2,409,637,456
<u>LIABILITIES AND OWNERS' EQUITY</u>		
<u>LIABILITIES</u>		
Banks and financial institutions deposits	374,832,240	417,902,297
Customers deposits	1,601,864,631	1,367,281,067
Cash margins	68,060,691	149,146,601
Borrowed funds	8,000,000	35,966,000
Other provisions	9,016,943	8,727,584
Provision for income tax	15,029,541	13,493,854
Deferred tax liabilities	2,000,625	1,787,059
Other liabilities	64,326,714	36,204,401
TOTAL LIABILITIES	2,143,131,385	2,030,508,863
<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	59,011,350
Voluntary reserve	119,698,801	106,476,193
Pro-cyclicality reserve	185,805	77,560
General banking risks reserve	12,141,495	12,115,732
Financial assets valuation reserve	5,107,767	1,599,529
Retained earnings	101,769,877	94,804,778
TOTAL EQUITY - BANK'S SHAREHOLDERS	404,526,399	374,085,142
Non-controlling interests	4,807,964	5,043,451
TOTAL OWNERS' EQUITY	409,334,363	379,128,593
TOTAL LIABILITIES AND OWNERS' EQUITY	2,552,465,748	2,409,637,456



CONSOLIDATED STATEMENT OF INCOME

	For the year ended December 31,	
	2013	2012
	JOD	JOD
Interest income	141,959,136	127,873,123
<u>Less: Interest expense</u>	46,783,633	38,477,985
Net Interest Income	95,175,503	89,395,138
Net Commission income	12,023,302	10,655,050
Net Interest and Commission	107,198,805	100,050,188
Foreign exchange income	3,084,005	2,657,151
(Losses) gains from financial assets at fair value through profit or loss	(1,102,954)	4,025,504
Cash dividends from financial assets at fair value through other comprehensive income	1,603,609	1,434,477
Other income	12,229,921	9,406,726
Gross Income	123,013,386	117,574,046
Employees expenses	22,888,277	21,147,069
Depreciation and amortization	1,785,618	2,203,944
Other expenses	13,970,813	11,559,941
Provision for impairment in direct credit facilities	16,551,074	18,050,805
Other provisions	1,783,095	1,266,950
Total Expenses	56,978,877	54,228,709
Income for the Period before Income Tax	66,034,509	63,345,337
<u>Less: Income tax</u>	18,616,674	16,737,429
Income for the Period	47,417,835	46,607,908
<u>Pertains to:</u>		
Bank's Shareholders	47,496,368	46,355,615
Non-Controlling Interests	(78,533)	252,293
Earnings per Share (Bank's Shareholders) - Basic & Diluted	-/475	-/464