

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

	December 31,	
	2012	2011
	JD	JD
ASSETS		
Cash and balances at central banks	214,668,238	260,847,765
Balances at banks and financial institutions	283,193,446	245,370,852
Deposits at banks and financial institutions	14,197,725	3,562,725
Direct credit facilities-net	1,416,259,522	1,248,699,799
Financial assets at fair value through profit or loss	103,930,302	112,028,902
Financial assets at fair value through other comprehensive Income	23,325,166	21,662,983
Financial assets at amortized cost	211,555,606	317,571,528
Mortgaged financial assets	36,700,000	-
Property and equipment - net	12,062,131	11,917,354
Intangible assets - net	2,227,153	1,097,052
Deferred tax assets	3,618,381	3,302,971
Other assets	87,899,786	48,427,199
TOTAL ASSETS	2,409,637,456	2,274,489,130
LIABILITIES AND OWNERS' EQUITY		
LIABILITIES:		
Banks and financial institutions deposits	417,902,297	351,606,536
Customers deposits	1,367,281,067	1,417,161,647
Cash margins	149,146,601	87,139,037
Borrowed funds	35,966,000	-
Other provisions	8,727,584	7,738,691
Provision for income tax	13,493,854	12,819,866
Deferred tax liabilities	1,787,059	1,544,835
Other liabilities	36,204,401	44,460,432
TOTAL LIABILITIES	2,030,508,863	1,922,471,044
OWNERS' EQUITY:		
EQUITY - BANK SHAREHOLDERS:		
Authorized and paid-up capital	100,000,000	100,000,000
Statutory reserve	59,011,350	52,702,046
Voluntary reserve	106,476,193	93,857,585
Pro-cyclicality reserve	77,560	-
General banking risks reserve	12,115,732	10,553,734
Financial assets valuation reserve - net of tax	1,599,529	503,075
Retained earnings	94,804,778	89,026,687
TOTAL EQUITY - BANK'S SHAREHOLDERS	374,085,142	346,643,127
Non-controlling interests	5,043,451	5,374,959
TOTAL OWNERS' EQUITY	379,128,593	352,018,086
TOTAL LIABILITIES AND OWNERS' EQUITY	2,409,637,456	2,274,489,130

CONSOLIDATED STATEMENT OF INCOME

	For the Year Ended	
	December 31,	
	2012	2011
	JD	JD
Interest income	127,873,123	119,773,651
<u>Less: Interest expense</u>	<u>38,477,985</u>	<u>34,032,382</u>
Net Interest Income	89,395,138	85,741,269
Net Commission Income	10,655,050	9,090,351
Net Interest and Commission	100,050,188	94,831,620
Foreign exchange income	2,657,151	2,630,828
Recovered from impairment of financial assets at amortized cost	-	750,323
Gain from financial assets at fair value through profit or loss	4,025,504	5,060,481
Cash dividends from financial assets at fair value through other comprehensive income	1,434,477	1,487,764
Other income	9,406,726	7,083,479
Gross Income	<u>117,574,046</u>	<u>111,844,495</u>
Employees expenses	21,147,069	18,393,942
Depreciation and amortization	2,203,944	2,676,273
Other expenses	11,559,941	13,180,998
Provision of impairment loss in direct credit facilities	18,050,805	20,816,569
Other provisions	1,266,950	1,154,645
Total Expenses	<u>54,228,709</u>	<u>56,222,427</u>
Income for the Year before Income Tax	63,345,337	55,622,068
<u>Less: Income tax for the year</u>	<u>16,737,429</u>	<u>15,925,362</u>
Income for the Year	<u>46,607,908</u>	<u>39,696,706</u>
<u>Pertains to:</u>		
Bank's Shareholders	46,355,615	39,930,150
Non-Controlling Interests	252,293	(233,444)
<u>Earnings per Share for the year attributable to the Bank's Shareholders;</u> Basic and Diluted	<u>0/464</u>	<u>0/399</u>