



CONSOLIDATED STATEMENT OF FINANCIAL POSITION

	December 31,	
	2011	2010
	JD	JD
ASSETS		
Cash and balances at central banks	260,847,765	266,572,328
Balances at banks and financial institutions	245,370,852	175,076,659
Deposits at banks and financial institutions	3,562,725	7,060,470
Direct credit facilities	1,248,699,799	1,170,473,395
Financial assets designated at fair value through profit or loss	125,026,796	-
Financial assets designated at fair value through other comprehensive income	21,662,983	-
Financial assets measured at amortized cost	317,571,528	-
Trading financial assets	-	2,374,283
Available-for-sale financial assets	-	365,158,639
Held-to-maturity financial assets	-	43,973,171
Property and equipment - net	11,917,354	11,684,826
Intangible assets - net	1,097,052	1,139,980
Deferred tax assets	2,463,524	2,165,623
Other assets	35,429,305	38,286,231
TOTAL ASSETS	2,273,649,683	2,083,965,605
LIABILITIES AND OWNERS' EQUITY		
LIABILITIES		
Banks and financial institutions deposits	351,606,536	255,434,435
Customers deposits	1,417,161,647	1,304,914,523
Cash margins	87,139,037	121,048,110
Borrowed funds	-	1,354,139
Provisions	7,738,691	7,361,434
Provision for income tax	12,819,866	16,525,266
Deferred tax liabilities	705,388	1,318,251
Other liabilities	44,460,432	45,280,567
TOTAL LIABILITIES	1,921,631,597	1,753,236,725
OWNERS' EQUITY		
EQUITY - BANK SHAREHOLDERS:		
Paid-up capital	100,000,000	100,000,000
Statutory reserve	52,702,046	47,116,495
Voluntary reserve	93,857,585	82,686,483
General banking risks reserve	10,553,734	10,580,322
Financial assets valuation reserve	503,075	-
Cumulative change in fair value - net of tax	-	6,465,730
Retained earnings	89,026,687	77,707,620
TOTAL EQUITY - BANK SHAREHOLDERS	346,643,127	324,556,650
Non-controlling interest	5,374,959	6,172,230
TOTAL OWNERS' EQUITY	352,018,086	330,728,880
TOTAL LIABILITIES AND OWNERS' EQUITY	2,273,649,683	2,083,965,605