

## CONSOLIDATED STATEMENT OF FINANCIAL POSITION

| Assets         JD         December 31, 2012           Cash and balances at central banks         375,967,054         214,668,238           Balances at banks and financial institutions         199,027,137         283,193,446           Deposits at banks and financial institutions         10,652,725         14,197,725           Direct credit facilities - net         1,314,495,946         1,416,259,522           Financial assets through profit or loss         97,818,310         103,939,302           Financial assets through other comprehensive income         27,247,035         23,325,166           Financial assets at amortized cost         339,193,443         211,555,606           Pledged financial assets at amortized cost         12,329,574         12,062,131           Property and equipment - net         12,329,574         12,062,131           Intargible assets - net         4,148,642         2,227,153           Deferred tax assets         340,805         3,618,831           Other assets         104,605,986         87,899,786           TOTAL ASSETS         2,488,894,217         2,409,637,456           Customers deposits         350,886,140         417,902,297           Customers deposits         1,576,899,579         1,367,281,067           Cash margins         82,115,839         1  |   | September 30, 2013 |                   |
|---|---|--------------------|-------------------|
| Cash and balances at central banks         375,967,054         214,668,238           Balances at banks and financial institutions         199,027,137         283,193,446           Deposits at banks and financial institutions         10,652,725         14,197,725           Direct credit facilities - net         1,314,495,946         1,416,259,522           Financial assets through profit or loss         97,818,310         103,930,302           Financial assets through other comprehensive income         27,247,035         23,325,166           Financial assets at amortized cost         339,193,443         211,555,606           Pledged financial assets         0         6,700,000           Property and equipment - net         12,329,574         12,062,11           Intangible assets - net         4,148,642         2,227,153           Deferred tax assets         3,408,365         3,618,381           Other assets         104,605,986         87,899,786           TOTAL ASSETS         2,488,894,217         2,409,637,456           Customers deposits         350,886,140         417,902,297           Customers deposits         350,886,140         417,902,297           Customers deposits         350,886,140         417,902,297           Customers deposits         3,508,861,40         417,902,29   |   | ·                  | December 31, 2012 |
| Balances at banks and financial institutions         199,027,137         283,193,446           Deposits at banks and financial institutions         10,652,725         14,197,725           Direct credit facilities - net         1,314,495,946         1,416,259,522           Financial assets through profit or loss         97,818,310         103,930,302           Financial assets through other comprehensive income         27,247,035         23,325,166           Financial assets at amortized cost         339,193,443         211,555,606           Pledged financial assets         0         36,700,000           Property and equipment - net         12,329,574         12,062,131           Intangible assets - net         4,148,642         2,227,151           Deferred tax assets         3,408,365         3,618,381           Other assets         104,605,986         87,899,786           TOTAL ASSETS         2,488,894,217         2,409,637,456           LIABILITIES AND OWNERS' EQUITY           LIABILITIES AND OWNERS' EQUITY           Customers deposits         350,886,140         417,902,297           Cust margins         350,886,140         417,902,297           Cust margins         82,115,839         149,146,601           Borrowed funds         8,000,000 <td< td=""><td></td><td></td><td></td></td<>  |   |                    |                   |
| Deposits at banks and financial institutions         10,652,725         14,197,725           Direct credit facilities - net         1,314,495,946         1,416,259,522           Financial assets through profit or loss         97,818,310         103,903,03           Financial assets through other comprehensive income         27,247,035         23,325,166           Financial assets at amortized cost         339,193,443         211,555,606           Pledged financial assets         0         36,700,000           Property and equipment - net         12,329,574         12,062,131           Intagible assets - net         4,148,642         2,227,153           Deferred tax assets         3,408,365         3,618,381           Other assets         104,605,966         87,899,786           TOTAL ASSETS         2,488,894,217         2,409,637,456           LIABILITIES AND OWNERS' EQUITY           LIABILITIES AND OWNERS' EQUITY         2         4           Customers deposits         350,886,140         417,902,297           Customers deposits         3,576,899,579         1,367,281,067           Cash margins         8,000,000         35,966,000           Other provisions         8,724,561         8,727,504           Provision for income tax         10,422,301  |   |                    |                   |
| Direct credit facilities - net         1,314,95,946         1,416,259,522           Financial assets through profit or loss         97,818,310         103,930,302,302           Financial assets through other comprehensive income         27,247,035         23,325,166           Financial assets at amortized cost         339,193,443         211,555,606           Pledged financial assets         0         36,700,000           Property and equipment - net         12,329,574         12,062,131           Intangible assets - net         4,148,642         2,227,153           Deferred tax assets         3,408,365         3,618,381           Other assets         104,605,986         87,899,786           TOTAL ASSETS         2,488,894,217         2,409,637,456           LIABILITIES AND OWNERS' EQUITY           Customers deposits         1,576,899,579         1,367,281,067           Cash margins         82,115,839         149,46,601           Sorrowed funds         8,000,000         35,966,000           Other provisions         8,724,561         8,727,584           Provision for income tax         10,422,301         13,493,854           Deferred tax liabilities         50,003,815         36,04,001           Other liabilities         50,003,815         36,04   |   |                    |                   |
| Financial assets through profit or loss         97,818,310         103,930,302           Financial assets through other comprehensive income         27,247,035         23,251,666           Financial assets at amortized cost         339,193,443         211,555,606           Pledged financial assets         0         36,700,000           Property and equipment - net         11,329,574         12,062,131           Intangible assets - net         4,148,642         2,227,153           Deferred tax assets         3,408,365         3,618,381           Other assets         104,605,986         87,899,786           TOTAL ASSETS         2,488,894,217         2,409,637,456           LIABILITIES           Banks and financial institutions deposits         350,886,140         417,902,297           Customers deposits         1,576,899,579         1,367,281,067           Cash margins         82,115,839         149,146,601           Borrowed funds         8,000,000         35,966,000           Other provisions         8,724,561         8,727,584           Provision for income tax         10,422,301         13,493,854           Deferred tax liabilities         2,333,892         1,787,059           Other liabilities         50,003,815         36,204,401   | •   |                    |                   |
| Financial assets through other comprehensive income         27,247,035         23,325,166           Financial assets at amortized cost         339,193,443         211,555,606           Pledged financial assets         0         36,700,000           Property and equipment - net         12,329,574         12,062,131           Intangible assets - net         4,148,642         2,227,153           Deferred tax assets         3,408,365         3,618,381           Other assets         104,605,986         87,899,786           TOTAL ASSETS         2,488,894,217         2,409,637,456           LIABILITIES AND OWNERS' EQUITY           Banks and financial institutions deposits         350,886,140         417,902,297           Customers deposits         3,508,000  |   |                    |                   |
| Financial assets at amortized cost         339,193,443         211,555,606           Pledged financial assets         0         36,700,000           Property and equipment - net         12,329,574         12,062,131           Intangible assets - net         4,148,642         2,227,153           Deferred tax assets         3,408,365         3,618,381           Other assets         104,605,986         87,899,786           TOTAL ASSETS         2,488,894,217         2,409,637,456           LIABILITIES AND OWNERS' EQUITY           LIABILITIES AND OWNERS' EQUITY           LIABILITIES AND OWNERS' EQUITY           Customers deposits         350,886,140         417,902,297           Customers deposits         1,576,899,579         1,367,281,067           Cash margins         82,115,839         149,146,601           Borrowed funds         8,000,000         35,966,000           Other provisions         8,724,561         8,727,584           Provision for income tax         10,422,301         13,493,854           Deferred tax liabilities         2,333,892         1,787,059           Other liabilities         2,033,3815         36,204,401           TOTAL LIABILITIES         2,003,508,861         2,003,508,861  |   |                    |                   |
| Pledged financial assets         0         36,700,000           Property and equipment - net         12,329,574         12,062,131           Intangible assets - net         4,148,642         2,227,153           Deferred tax assets         3,408,365         3,618,381           Other assets         104,605,986         87,899,786           TOTAL ASSETS         2,488,894,217         2,409,637,456           LIABILITIES           Banks and financial institutions deposits         350,886,140         417,902,297           Customers deposits         1,576,899,579         1,367,281,067           Cash margins         82,115,839         149,146,601           Borrowed funds         8,000,000         35,966,000           Other provisions         8,724,561         8,727,584           Provision for income tax         10,422,301         13,493,854           Deferred tax liabilities         2,333,892         1,787,059           Other liabilities         50,003,815         36,204,401           TOTAL LIABILITIES         2,003,508,861         2,030,508,863           OWNERS' EQUITY         59,011,350         59,011,350           Statutory reserve         59,011,350         59,011,350           Voluntary reserve         106,476,193  | - '                                       |                    |                   |
| Property and equipment - net         12,329,574         12,062,131           Intangible assets - net         4,148,642         2,227,153           Deferred tax assets         3,408,365         3,618,381           Other assets         104,605,986         87,899,786           TOTAL ASSETS         2,488,894,217         2,409,637,456           LIABILITIES           Banks and financial institutions deposits         350,886,140         417,902,297           Customers deposits         1,576,899,579         1,367,281,067           Cash margins         8,000,000         35,966,000           Borrowed funds         8,000,000         35,966,000           Other provisions         8,724,561         8,727,584           Provision for income tax         10,422,301         13,493,854           Deferred tax liabilities         2,333,892         1,787,059           Other liabilities         50,003,815         36,204,401           TOTAL LIABILITIES         2,089,386,127         2,030,508,63           OWNERS' EQUITY         EQUITY - BANK'S SHAREHOLDERS:         4           Authorized and paid-up capital         100,000,000         100,000,000           Statutory reserve         59,011,350         59,011,350           Voluntary reserve  |   | 339,193,443        |                   |
| Intangible assets - net         4,148,642         2,227,153           Deferred tax assets         3,408,365         3,618,381           Other assets         104,605,986         87,899,786           TOTAL ASSETS         2,488,894,217         2,409,637,456           LIABILITIES AND OWNERS' EQUITY           LIABILITIES AND OWNERS' EQUITY           LIABILITIES AND OWNERS' EQUITY           LIABILITIES AND OWNERS' EQUITY           Customers deposits         350,886,140         417,902,297           Customers deposits         1,576,899,579         1,367,281,067           Cash margins         8,000,000         35,966,000           Borrowed funds         8,000,000         35,966,000           Other provisions         8,724,561         8,727,584           Provision for income tax         10,422,301         13,493,854           Deferred tax liabilities         2,333,892         1,787,059           Other liabilities         2,003,308,602         2,003,508,603           Other liabilities         2,089,386,127         2,030,508,603           Other liabilities         2,003,508,603         2,004,401           TOTAL LIABILITIES         2,003,508,603         2,004,001           OWNERS' EQUITY  | _   |                    |                   |
| Deferred tax assets         3,408,365         3,618,381           Other assets         104,605,986         87,899,786           TOTAL ASSETS         2,488,894,217         2,409,637,456           LIABILITIES AND OWNERS' EQUITY           LIABILITIES           Banks and financial institutions deposits         350,886,140         417,902,297           Customers deposits         1,576,899,579         1,367,281,067           Cash margins         82,115,839         149,146,601           Borrowed funds         8,000,000         35,966,000           Other provisions         8,724,561         8,727,584           Provision for income tax         10,422,301         13,493,854           Deferred tax liabilities         2,333,892         1,787,059           Other liabilities         5,003,815         36,204,401           TOTAL LIABILITIES         2,089,386,127         2,030,508,863           OWNERS' EQUITY         EQUITY - BANK'S SHAREHOLDERS         4,000,000         100,000,000           Statutory reserve         59,011,350         59,011,350         59,011,350           Voluntary reserve         106,476,193         106,476,193         106,476,193         106,476,193           Pro-cyclicality reserve         77,560         77   |   | 12,329,574         | 12,062,131        |
| Other assets         104,605,986         87,899,786           TOTAL ASSETS         2,488,894,217         2,409,637,456           LIABILITIES AND OWNERS' EQUITY           LIABILITIES           Banks and financial institutions deposits         350,886,140         417,902,297           Customers deposits         1,576,899,579         1,367,281,067           Cash margins         82,115,839         149,146,601           Borrowed funds         8,000,000         35,966,000           Other provisions         8,724,561         8,727,584           Provision for income tax         10,422,301         13,493,854           Deferred tax liabilities         2,333,892         1,787,059           Other liabilities         50,003,815         36,204,401           TOTAL LIABILITIES         2,089,386,127         2,030,508,863           OWNERS' EQUITY           EQUITY - BANK'S SHAREHOLDERS:         4         2         3         3         6         0  | Intangible assets - net                   | 4,148,642          | 2,227,153         |
| TOTAL ASSETS         2,409,637,456           LIABILITIES AND OWNERS' EQUITY           LIABILITIES           Banks and financial institutions deposits         350,886,140         417,902,297           Customers deposits         1,576,899,579         1,367,281,067           Cash margins         82,115,839         149,146,601           Borrowed funds         8,000,000         35,966,000           Other provisions         8,724,561         8,727,584           Provision for income tax         10,422,301         13,493,854           Deferred tax liabilities         2,333,892         1,787,059           Other liabilities         5,0003,815         36,204,401           TOTAL LIABILITIES         2,089,386,127         2,030,508,863           OWNERS' EQUITY           EQUITY - BANK'S SHAREHOLDERS:         Authorized and paid-up capital         100,000,000         100,000,000           Statutory reserve         59,011,350         59,011,350         59,011,350         59,011,350         59,011,350         59,0   | Deferred tax assets                       | 3,408,365          | 3,618,381         |
| LIABILITIES AND OWNERS' EQUITY           LIABILITIES           Banks and financial institutions deposits         350,886,140         417,902,297           Customers deposits         1,576,899,579         1,367,281,067           Cash margins         82,115,839         149,146,601           Borrowed funds         8,000,000         35,966,000           Other provisions         8,724,561         8,727,584           Provision for income tax         10,422,301         13,493,854           Deferred tax liabilities         2,333,892         1,787,059           Other liabilities         50,003,815         36,204,401           TOTAL LIABILITIES         2,089,386,127         2,030,508,863           OWNERS' EQUITY         EQUITY - BANK'S SHAREHOLDERS:         30,000,000         100,000,000           Statutory reserve         59,011,350         59,011,350         59,011,350           Voluntary reserve         106,476,193         106,476,193         106,476,193         106,476,193         106,476,193         106,476,193         17,560         77,560         General banking risks reserve         12,052,659         12,115,732         Financial assets valuation reserve         5,106,146         1,599,529         Retained earnings         74,304,502         94,804,778         Inco   | Other assets                              |                    |                   |
| LIABILITIES         Banks and financial institutions deposits         350,886,140         417,902,297           Customers deposits         1,576,899,579         1,367,281,067           Cash margins         82,115,839         149,146,601           Borrowed funds         8,000,000         35,966,000           Other provisions         8,724,561         8,727,584           Provision for income tax         10,422,301         13,493,854           Deferred tax liabilities         2,333,892         1,787,059           Other liabilities         50,003,815         36,204,401           TOTAL LIABILITIES         2,089,386,127         2,030,508,863           OWNERS' EQUITY         EQUITY - BANK'S SHAREHOLDERS:         100,000,000         100,000,000           Statutory reserve         59,011,350         59,011,350         59,011,350           Voluntary reserve         106,476,193         106,476,193         106,476,193           Pro-cyclicality reserve         77,560         77,560         77,560           General banking risks reserve         12,052,659         12,115,732           Financial assets valuation reserve         5,106,146         1,599,529           Retained earnings         74,304,502         94,804,778           Income for the period         3   | TOTAL ASSETS                              | 2,488,894,217      | 2,409,637,456     |
| LIABILITIES         Banks and financial institutions deposits         350,886,140         417,902,297           Customers deposits         1,576,899,579         1,367,281,067           Cash margins         82,115,839         149,146,601           Borrowed funds         8,000,000         35,966,000           Other provisions         8,724,561         8,727,584           Provision for income tax         10,422,301         13,493,854           Deferred tax liabilities         2,333,892         1,787,059           Other liabilities         50,003,815         36,204,401           TOTAL LIABILITIES         2,089,386,127         2,030,508,863           OWNERS' EQUITY         EQUITY - BANK'S SHAREHOLDERS:         100,000,000         100,000,000           Statutory reserve         59,011,350         59,011,350         59,011,350           Voluntary reserve         106,476,193         106,476,193         106,476,193           Pro-cyclicality reserve         77,560         77,560         77,560           General banking risks reserve         12,052,659         12,115,732           Financial assets valuation reserve         5,106,146         1,599,529           Retained earnings         74,304,502         94,804,778           Income for the period         3   | LIABILITIES AND OWNERS' EQUITY            |                    |                   |
| Customers deposits         1,576,899,579         1,367,281,067           Cash margins         82,115,839         149,146,601           Borrowed funds         8,000,000         35,966,000           Other provisions         8,724,561         8,727,584           Provision for income tax         10,422,301         13,493,854           Deferred tax liabilities         2,333,892         1,787,059           Other liabilities         50,003,815         36,204,401           TOTAL LIABILITIES         2,089,386,127         2,030,508,863           OWNERS' EQUITY         EQUITY - BANK'S SHAREHOLDERS:         Voluntary reserve         59,011,350         59,011,350           Voluntary reserve         106,476,193         106,476,193         106,476,193           Pro-cyclicality reserve         12,052,659         12,115,732           Financial assets valuation reserve         5,106,146         1,599,529           Retained earnings         74,304,502         94,804,778           Income for the period         37,556,339         -           TOTAL EQUITY - BANK'S SHAREHOLDERS         394,684,749         374,085,142           Non-controlling interests         4,823,341         5,043,451           TOTAL OWNERS' EQUITY         399,508,090         379,128,593 <td>· · · · · · · · · · · · · · · · · · ·</td> <td></td> <td></td>                           | · · · · · · · · · · · · · · · · · · ·     |                    |                   |
| Customers deposits         1,576,899,579         1,367,281,067           Cash margins         82,115,839         149,146,601           Borrowed funds         8,000,000         35,966,000           Other provisions         8,724,561         8,727,584           Provision for income tax         10,422,301         13,493,854           Deferred tax liabilities         2,333,892         1,787,059           Other liabilities         50,003,815         36,204,401           TOTAL LIABILITIES         2,089,386,127         2,030,508,863           OWNERS' EQUITY         EQUITY - BANK'S SHAREHOLDERS:         Voluntary reserve         59,011,350         59,011,350           Voluntary reserve         106,476,193         106,476,193         106,476,193           Pro-cyclicality reserve         12,052,659         12,115,732           Financial assets valuation reserve         5,106,146         1,599,529           Retained earnings         74,304,502         94,804,778           Income for the period         37,556,339         -           TOTAL EQUITY - BANK'S SHAREHOLDERS         394,684,749         374,085,142           Non-controlling interests         4,823,341         5,043,451           TOTAL OWNERS' EQUITY         399,508,090         379,128,593 <td>Banks and financial institutions deposits</td> <td>350,886,140</td> <td>417,902,297</td> | Banks and financial institutions deposits | 350,886,140        | 417,902,297       |
| Cash margins         82,115,839         149,146,601           Borrowed funds         8,000,000         35,966,000           Other provisions         8,724,561         8,727,584           Provision for income tax         10,422,301         13,493,854           Deferred tax liabilities         2,333,892         1,787,059           Other liabilities         50,003,815         36,204,401           TOTAL LIABILITIES         2,089,386,127         2,030,508,863           OWNERS' EQUITY         SUITY - BANK'S SHAREHOLDERS:         Voluntary reserve         100,000,000         100,000,000           Statutory reserve         106,476,193         106,476,193         106,476,193         106,476,193           Pro-cyclicality reserve         77,560         77,560         77,560         General banking risks reserve         12,052,659         12,115,732         Financial assets valuation reserve         5,106,146         1,599,529         Retained earnings         74,304,502         94,804,778         Income for the period         37,656,339         -         -           TOTAL EQUITY - BANK'S SHAREHOLDERS         394,684,749         374,085,142         Non-controlling interests         4,823,341         5,043,451           TOTAL OWNERS' EQUITY         399,508,090         379,128,593   | ·   |                    |                   |
| Borrowed funds         8,000,000         35,966,000           Other provisions         8,724,561         8,727,584           Provision for income tax         10,422,301         13,493,854           Deferred tax liabilities         2,333,892         1,787,059           Other liabilities         50,003,815         36,204,401           TOTAL LIABILITIES         2,089,386,127         2,030,508,863           OWNERS' EQUITY           EQUITY - BANK'S SHAREHOLDERS:         400,000,000         100,000,000           Statutory reserve         59,011,350         59,011,350           Voluntary reserve         106,476,193         106,476,193           Pro-cyclicality reserve         77,560         77,560           General banking risks reserve         12,052,659         12,115,732           Financial assets valuation reserve         5,106,146         1,599,529           Retained earnings         74,304,502         94,804,778           Income for the period         37,656,339         -           TOTAL EQUITY - BANK'S SHAREHOLDERS         394,684,749         374,085,142           Non-controlling interests         4,823,341         5,043,451           TOTAL OWNERS' EQUITY         399,508,090         379,128,593   | ·   |                    |                   |
| Other provisions         8,724,561         8,727,584           Provision for income tax         10,422,301         13,493,854           Deferred tax liabilities         2,333,892         1,787,059           Other liabilities         50,003,815         36,204,401           TOTAL LIABILITIES         2,089,386,127         2,030,508,863           OWNERS' EQUITY           EQUITY - BANK'S SHAREHOLDERS:         ***         ***           Authorized and paid-up capital         100,000,000         100,000,000           Statutory reserve         59,011,350         59,011,350           Voluntary reserve         106,476,193         106,476,193           Pro-cyclicality reserve         77,560         77,560           General banking risks reserve         12,052,659         12,115,732           Financial assets valuation reserve         5,106,146         1,599,529           Retained earnings         74,304,502         94,804,778           Income for the period         37,656,339         -           TOTAL EQUITY - BANK'S SHAREHOLDERS         394,684,749         374,085,142           Non-controlling interests         4,823,341         5,043,451           TOTAL OWNERS' EQUITY         399,508,090         379,128,593  | _   |                    |                   |
| Provision for income tax         10,422,301         13,493,854           Deferred tax liabilities         2,333,892         1,787,059           Other liabilities         50,003,815         36,204,401           TOTAL LIABILITIES         2,089,386,127         2,030,508,863           OWNERS' EQUITY           EQUITY - BANK'S SHAREHOLDERS:         ***         ***           Authorized and paid-up capital         100,000,000         100,000,000           Statutory reserve         59,011,350         59,011,350           Voluntary reserve         106,476,193         106,476,193           Pro-cyclicality reserve         77,560         77,560           General banking risks reserve         12,052,659         12,115,732           Financial assets valuation reserve         5,106,146         1,599,529           Retained earnings         74,304,502         94,804,778           Income for the period         37,656,339         -           TOTAL EQUITY - BANK'S SHAREHOLDERS         394,684,749         374,085,142           Non-controlling interests         4,823,341         5,043,451           TOTAL OWNERS' EQUITY         399,508,090         379,128,593   |   |                    |                   |
| Deferred tax liabilities         2,333,892         1,787,059           Other liabilities         50,003,815         36,204,401           TOTAL LIABILITIES         2,089,386,127         2,030,508,863           OWNERS' EQUITY           EQUITY - BANK'S SHAREHOLDERS:         30,000,000         100,000,000           Authorized and paid-up capital         100,000,000         59,011,350           Statutory reserve         59,011,350         59,011,350           Voluntary reserve         106,476,193         106,476,193           Pro-cyclicality reserve         77,560         77,560           General banking risks reserve         12,052,659         12,115,732           Financial assets valuation reserve         5,106,146         1,599,529           Retained earnings         74,304,502         94,804,778           Income for the period         37,656,339         -           TOTAL EQUITY - BANK'S SHAREHOLDERS         394,684,749         374,085,142           Non-controlling interests         4,823,341         5,043,451           TOTAL OWNERS' EQUITY         399,508,090         379,128,593  |   |                    |                   |
| Other liabilities         50,003,815         36,204,401           TOTAL LIABILITIES         2,089,386,127         2,030,508,863           OWNERS' EQUITY           EQUITY - BANK'S SHAREHOLDERS:  | Deferred tax liabilities                  |                    |                   |
| TOTAL LIABILITIES         2,089,386,127         2,030,508,863           OWNERS' EQUITY EQUITY EQUITY - BANK'S SHAREHOLDERS:         100,000,000         100,000,000           Authorized and paid-up capital         59,011,350         59,011,350           Voluntary reserve         59,011,350         77,560           Voluntary reserve         106,476,193         106,476,193           Pro-cyclicality reserve         77,560         77,560           General banking risks reserve         12,052,659         12,115,732           Financial assets valuation reserve         5,106,146         1,599,529           Retained earnings         74,304,502         94,804,778           Income for the period         37,656,339         -           TOTAL EQUITY - BANK'S SHAREHOLDERS         394,684,749         374,085,142           Non-controlling interests         4,823,341         5,043,451           TOTAL OWNERS' EQUITY         399,508,090         379,128,593  | Other liabilities                         |                    |                   |
| EQUITY - BANK'S SHAREHOLDERS:           Authorized and paid-up capital         100,000,000         100,000,000           Statutory reserve         59,011,350         59,011,350           Voluntary reserve         106,476,193         106,476,193           Pro-cyclicality reserve         77,560         77,560           General banking risks reserve         12,052,659         12,115,732           Financial assets valuation reserve         5,106,146         1,599,529           Retained earnings         74,304,502         94,804,778           Income for the period         37,656,339         -           TOTAL EQUITY - BANK'S SHAREHOLDERS         394,684,749         374,085,142           Non-controlling interests         4,823,341         5,043,451           TOTAL OWNERS' EQUITY         399,508,090         379,128,593  |   |                    |                   |
| EQUITY - BANK'S SHAREHOLDERS:           Authorized and paid-up capital         100,000,000         100,000,000           Statutory reserve         59,011,350         59,011,350           Voluntary reserve         106,476,193         106,476,193           Pro-cyclicality reserve         77,560         77,560           General banking risks reserve         12,052,659         12,115,732           Financial assets valuation reserve         5,106,146         1,599,529           Retained earnings         74,304,502         94,804,778           Income for the period         37,656,339         -           TOTAL EQUITY - BANK'S SHAREHOLDERS         394,684,749         374,085,142           Non-controlling interests         4,823,341         5,043,451           TOTAL OWNERS' EQUITY         399,508,090         379,128,593  | OWNERS' FOLLITY                           |                    |                   |
| Authorized and paid-up capital       100,000,000       100,000,000         Statutory reserve       59,011,350       59,011,350         Voluntary reserve       106,476,193       106,476,193         Pro-cyclicality reserve       77,560       77,560         General banking risks reserve       12,052,659       12,115,732         Financial assets valuation reserve       5,106,146       1,599,529         Retained earnings       74,304,502       94,804,778         Income for the period       37,656,339       -         TOTAL EQUITY - BANK'S SHAREHOLDERS       394,684,749       374,085,142         Non-controlling interests       4,823,341       5,043,451         TOTAL OWNERS' EQUITY       399,508,090       379,128,593  | · · · · · · · · · · · · · · · · · · ·     |                    |                   |
| Voluntary reserve         106,476,193         106,476,193           Pro-cyclicality reserve         77,560         77,560           General banking risks reserve         12,052,659         12,115,732           Financial assets valuation reserve         5,106,146         1,599,529           Retained earnings         74,304,502         94,804,778           Income for the period         37,656,339         -           TOTAL EQUITY - BANK'S SHAREHOLDERS         394,684,749         374,085,142           Non-controlling interests         4,823,341         5,043,451           TOTAL OWNERS' EQUITY         399,508,090         379,128,593   |   | 100,000,000        | 100,000,000       |
| Voluntary reserve         106,476,193         106,476,193           Pro-cyclicality reserve         77,560         77,560           General banking risks reserve         12,052,659         12,115,732           Financial assets valuation reserve         5,106,146         1,599,529           Retained earnings         74,304,502         94,804,778           Income for the period         37,656,339         -           TOTAL EQUITY - BANK'S SHAREHOLDERS         394,684,749         374,085,142           Non-controlling interests         4,823,341         5,043,451           TOTAL OWNERS' EQUITY         399,508,090         379,128,593   | Statutory reserve                         | 59,011,350         | 59,011,350        |
| Pro-cyclicality reserve       77,560       77,560         General banking risks reserve       12,052,659       12,115,732         Financial assets valuation reserve       5,106,146       1,599,529         Retained earnings       74,304,502       94,804,778         Income for the period       37,656,339       -         TOTAL EQUITY - BANK'S SHAREHOLDERS       394,684,749       374,085,142         Non-controlling interests       4,823,341       5,043,451         TOTAL OWNERS' EQUITY       399,508,090       379,128,593   | Voluntary reserve                         | 106,476,193        |                   |
| General banking risks reserve       12,052,659       12,115,732         Financial assets valuation reserve       5,106,146       1,599,529         Retained earnings       74,304,502       94,804,778         Income for the period       37,656,339       -         TOTAL EQUITY - BANK'S SHAREHOLDERS       394,684,749       374,085,142         Non-controlling interests       4,823,341       5,043,451         TOTAL OWNERS' EQUITY       399,508,090       379,128,593   | ·   |                    |                   |
| Financial assets valuation reserve         5,106,146         1,599,529           Retained earnings         74,304,502         94,804,778           Income for the period         37,656,339         -           TOTAL EQUITY - BANK'S SHAREHOLDERS         394,684,749         374,085,142           Non-controlling interests         4,823,341         5,043,451           TOTAL OWNERS' EQUITY         399,508,090         379,128,593   | •   |                    |                   |
| Retained earnings       74,304,502       94,804,778         Income for the period       37,656,339       -         TOTAL EQUITY - BANK'S SHAREHOLDERS       394,684,749       374,085,142         Non-controlling interests       4,823,341       5,043,451         TOTAL OWNERS' EQUITY       399,508,090       379,128,593  |   |                    |                   |
| Income for the period         37,656,339         -           TOTAL EQUITY - BANK'S SHAREHOLDERS         394,684,749         374,085,142           Non-controlling interests         4,823,341         5,043,451           TOTAL OWNERS' EQUITY         399,508,090         379,128,593  |   |                    |                   |
| TOTAL EQUITY - BANK'S SHAREHOLDERS         394,684,749         374,085,142           Non-controlling interests         4,823,341         5,043,451           TOTAL OWNERS' EQUITY         399,508,090         379,128,593   | _   |                    | -                 |
| Non-controlling interests         4,823,341         5,043,451           TOTAL OWNERS' EQUITY         399,508,090         379,128,593  | •   |                    | 374,085.142       |
| TOTAL OWNERS' EQUITY 399,508,090 379,128,593  |   |                    |                   |
|   |   |                    |                   |
|   |   |                    |                   |



## CONSOLIDATED STATEMENT OF INCOME

|   | For the nine months end | For the nine months ended September 30, |  |
|---|-------------------------|---|--|
|   | 2013                    | 2012                                    |  |
|   | JD                      | JD                                      |  |
| Interest income   | 105,813,509             | 94,862,778                              |  |
| Less: Interest expense  | 34,037,954              | 28,448,244                              |  |
| Net Interest Income   | 71,775,555              | 66,414,534                              |  |
| Net Commission income   | 8,236,437               | 7,372,977                               |  |
| Net Interest and Commission   | 80,011,992              | 73,787,511                              |  |
| Foreign exchange income   | 2,370,218               | 1,998,488                               |  |
| Gains from financial assets at fair value through profit or loss Cash dividends from financial assets at fair value through other | (1,350,425)             | 3,613,491                               |  |
| comprehensive income  | 1,601,297               | 1,512,540                               |  |
| Other income  | 7,650,668               | 7,826,303                               |  |
| Gross Income  | 90,283,750              | 88,738,333                              |  |
| Employees expenses  | 17,248,767              | 15,880,133                              |  |
| Depreciation and amortization   | 1,403,094               | 1,711,673                               |  |
| Provision for impairment in direct credit facilities  | 7,456,699               | 11,500,218                              |  |
| Other provisions  | 1,300,095               | 953,598                                 |  |
| Other expenses  | 11,172,146              | 9,977,356                               |  |
| Total Expenses  | 38,580,801              | 40,022,978                              |  |
| Income for the Period before Income Tax   | 51,702,949              | 48,715,355                              |  |
| Less: Income tax  | 14,084,749              | 12,296,559                              |  |
| Income for the Period   | 37,618,200              | 36,418,796                              |  |
| Pertains to:  |                         | _                                       |  |
| Bank's Shareholders   | 37,656,339              | 36,177,254                              |  |
| Non-Controlling Interests   | (38,139)                | 241,542                                 |  |
| Earnings per Share (Bank's Shareholders) - Basic & Diluted  | 0.377                   | 0.362                                   |  |