

CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS OF DECEMBER 31, 2018 AND 2017

	Note	2018	2017
Assets		JD	JD
Cash and balances at central banks	4	210,936,892	224,259,331
Balances at banks and financial institutions	5	215,594,692	317,656,834
Deposits at banks and financial institutions	6	8,750,300	6,246,210
Direct credit facilities-net	7	1,632,672,467	1,562,286,911
Financial assets at fair value through profit or loss	8	-	66,673,669
Financial assets at fair value through comprehensive income	9	127,683,431	29,240,711
Financial assets at amortized cost	10	293,048,859	395,100,921
Property and equipment - net	11	26,106,712	29,388,555
Intangible assets - net	12	3,020,319	5,095,610
Deferred tax assets	19	29,918,911	11,299,456
Other assets	13	170,218,835	180,796,785
Assets held for sales- net	46	3,493,721	4,162,033
Total Assets		2,721,445,139	2,832,207,026
Liabilities and Owners' Equity			
Liabilities			
Banks and financial institutions deposits	14	223,387,840	306,217,195
Customers deposits	15	1,785,172,783	1,808,308,934
Cash margins	16	94,713,087	96,179,696
Borrowed funds	17	83,458,298	80,137,973
Other provisions	18	11,540,044	10,921,129
Provision for income tax	19	12,053,013	12,210,713
Deferred tax liabilities	19	4,231,861	3,791,258
Other liabilities	20	60,644,778	45,367,012
Liabilities directly related to assets held for sale	46	681,626	661,794
Total Liabilities		2,275,883,330	2,363,795,704
Owners' Equity			
Equity – Bank Shareholders			
Authorized and paid-in capital	21	100,000,000	100,000,000
Statutory reserve	22	91,350,185	86,034,401
Voluntary reserve	22	171,636,452	160,466,574
Pro-cyclicality reserve	22	-	227,597
General banking risks reserve	22	-	14,288,875
Financial assets valuation reserve - net of tax	23	4,160,518	8,135,930
Equity directly related to assets held for sale	46	(17,829)	(17,829)
Retained earnings	24	78,432,483	99,275,774
Total Owners' Equity		445,561,809	468,411,322
Total Liabilities and Owners' Equity		2,721,445,139	2,832,207,026

The accompanying notes from 1 to 46 constitute an integral part of these consolidated financial statements and should be read with the independent auditor's report

CONSOLIDATED STATEMENT OF INCOME
FOR THE YEAR ENDED DECEMBER 31, 2018 AND 2017

	Note	2018	2017
		JD	JD
Interest income	26	146,443,509	138,865,522
Less: Interest expense	27	55,498,598	44,281,156
Net Interest Income		90,944,911	94,584,366
Net commission income	28	11,400,650	11,301,779
Net Interest and Commission Income		102,345,561	105,886,145
Foreign currency income	29	3,960,557	4,896,518
Gain from financial assets at fair value through profit or loss	30	-	620,346
Gain on sale of financial assets at fair value through statement of comprehensive income	9	2,379,579	-
Cash dividends from financial assets at fair value through comprehensive income	9	1,262,957	866,046
Gain on sale of external branches		1,280,419	-
Other income	31	13,459,256	11,142,154
Gross Income		124,688,329	123,411,209
Employees expenses	32	26,709,630	26,548,039
Depreciation and amortization	12 & 11	6,309,945	6,502,225
Provision of impairment loss in direct credit facilities	7	2,328,885	15,720,456
(Recoverable) credit losses expected to be indirect	44	(4,789,575)	-
(Recoverable) credit losses expected by banks	4&5&6	(63,645)	-
(Recoverable) expected losses on investments	9&10	(146,720)	-
Other provisions	18	2,023,201	1,287,777
Other expenses	33	36,467,223	31,039,589
Total Expenses		68,838,944	81,098,086
Income for the Year before Income Tax		55,849,385	42,313,123
Less: Income tax expense	19	13,967,820	14,128,272
Income for the Year from continuous operations		41,881,565	28,184,851
Net profit from non-continuous operations	46	261,943	(1,229,058)
Income for the year		42,143,508	26,955,793
Pertains to:			
Bank's Shareholders		42,143,508	26,955,793
Earnings per Share for the Year Attributable to the Bank's Shareholders;			
Basic and Diluted	34	0.421	0.270
Earnings per Share from continuing operations for the Year Attributable to the Bank's Shareholders;			
Basic and Diluted	34	0.419	0.282
Earnings per Share from continuing operations for the Year Attributable to the Bank's Shareholders;			
Basic and Diluted	34	0.003	(0.012)

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