

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

AS OF DECEMBER 31, 2019 AND 2018

	2019	2018
Assets	JD	JD
Cash and balances at central banks	402,004,690	210,936,892
Balances at banks and financial institutions	134,085,678	215,594,692
Deposits at banks and financial institutions	217,231	8,750,300
Direct credit facilities - net	1,573,776,716	1,632,672,467
Financial assets at fair value through other comprehensive income	96,124,306	127,683,431
Financial assets at amortised cost	308,656,110	293,048,859
Property and equipment, net	26,711,598	26,106,712
Intangible assets, net	1,357,766	3,020,319
Deferred tax assets	31,137,943	29,918,911
Other assets	163,332,131	170,218,835
Right of use assets	14,278,048	-
Assets held for sale, net	4,318,694	3,493,721
Total assets	2,756,000,911	2,721,445,139
Liabilities and Owners' Equity		
Liabilities:		
Bank and financial institutions deposits	141,237,514	223,387,840
Customers deposits	1,866,092,506	1,785,172,783
Cash margins	82,178,622	94,713,087
Borrowed funds	102,207,464	83,458,298
Other Porvisions	12,408,652	11,540,044
Provision for income tax	14,760,848	12,053,013
Deferred tax liabilities	3,489,800	4,231,861
Other liabilities	59,542,151	60,644,778
Lease liabilities	13,245,180	-
Liabilities directly related to assets held for sale	1,305,735	681,626
Total liabilities	2,296,468,472	2,275,883,330
Owners' Equity		
Equity – Bank Shareholders:		
Authorized and paid-in capital	100,000,000	100,000,000
Statutory reserve	96,043,640	91,350,185
Voluntary reserve	181,023,362	171,636,452
Financial assets valuation reserve - net of tax	2,296,466	4,160,518
Equity directly related to assets held for sale	(17,829)	(17,829)
Retained earnings	80,186,800	78,432,483
Total Owners' Equity	459,532,439	445,561,809
Total Liabilities and Owners' Equity	2,756,000,911	2,721,445,139

CONSOLIDATED STATEMENT OF INCOME

FOR THE YEAR ENDED DECEMBER 31, 2019 AND 2018

	2019	2018
	JD	JD
Interest income	152,228,944	146,443,509
Less: Interest expense	62,373,111	55,498,598
Net interest income	89,855,833	90,944,911
Net commission income	11,035,726	11,400,650
Net interest and commissions income	100,891,559	102,345,561
Foreign currency income	3,345,425	3,960,557
Gain on sale of financial assets at fair value through statement of comprehensive income	91,329	2,379,579
Cash dividends from financial assets at fair value through comprehensive income	1,878,337	1,262,957
Gain on sale of external branches	-	1,280,419
Other income	16,468,794	13,459,256
Gross income	122,675,444	124,688,329
Employees' expenses	27,843,261	26,709,630
Depreciation and amortization	6,575,780	6,309,945
Provision of impairment loss in direct credit facilities	14,003,821	2,328,885
(Recoverable) credit losses expected to be indirect	290,843	(4,789,575)
(Recoverable) credit losses expected by banks	(30,279)	(63,645)
(Recoverable) expected losses on investments	(391,011)	(146,720)
Other provisions	3,875,582	2,023,201
Other expenses	23,572,901	36,467,223
Total expenses	75,740,898	68,838,944
Income for the year before income tax	46,934,545	55,849,385
Less: Income tax expense	(16,869,524)	(13,967,820)
Income for the Year from continuous operations	30,065,021	41,881,565
Net (loss) profit from non-continuous operations	(127,402)	261,943
Income for the year	29,937,619	42,143,508
Pertains to:		
Bank's shareholders	29,937,619	42,143,508
Earnings per Share for the Year Attributable to the Bank's Shareholders;		
Basic and diluted	0.299	0.421
Earnings per Share from continuing operations for the Year Attributable to the Bank's Shareholders;		
Basic and diluted	0.301	0.419
Earnings (losses) per Share from non-continuing operations for the Year Attributable to the Bank's Shareholders;		
Basic and Diluted	(0.001)	0.003