

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

ASSETS JD	_	December 31,	
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 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 - 2374,283 Available-for-sale financial assets - 365,158,639 Held-to-maturity financial assets - 43,973,171 Property and equipment -net 1,997,052 1,139,890 Deferred tax assets 2,463,524 2,165,623 Other assets 2,463,524 2,165,623 Other assets 35,429,305 38,286,231 TOTAL ASSETS 255,434,435 Customers deposits 37,47,86,683 255,434,435 Customers deposits 37,36,66,536 255,434,435 Customers deposits 1,417,161,647		2011	2010
Balances at banks and financial institutions 245.370.852 175.076.659 Deposits at banks and financial institutions 3,562,725 7,060,470 1,248,699,799 1,170,473,395 1,170,473,417 1,1917,354 1,164,826 1,197,052 1,139,980 1,097,052 1,139,980 1,097,052 1,139,980 1,097,052 1,139,980 1,170,473,395 1,170,473,495 1	ASSETS	JD	JD
Deposits at banks and financial institutions Direct credit facilities Financial assets designated at fair value through profit or loss Financial assets designated at fair value through other comprehensive income Financial assets measured at amortized cost Trading financial assets Financial assets measured at amortized cost Trading financial assets Financial ass	Cash and balances at central banks	260,847,765	266,572,328
Direct credit facilities	Balances at banks and financial institutions	245.370.852	175.076.659
Financial assets designated at fair value through profit or loss Financial assets designated at fair value through other combrehensive income 21.662.983 - Financial assets measured at amortized cost 317,571,528 - 2,374,283 Available-for-sale financial assets	Deposits at banks and financial institutions	3,562,725	7,060,470
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	Direct credit facilities	1,248,699,799	1,170,473,395
Financial assets measured at amortized cost Trading financial assets Available-for-sale financial assets Held-to-maturity financial assets 1,1917,354 Held-to-maturity financial assets Held-to-maturity financial assets Held-to-maturity financial assets 1,1917,354 Held-to-maturity financial assets Held-to-maturity financial assets 1,417,161,647 1,304,914,523 1,316,606,536 2,273,649,683	Financial assets designated at fair value through profit or loss Financial assets designated at fair value through other	125,026,796	-
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 351,606,536 255,434,435 Customers 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 Cowners equity- 1,753,236,725	comprehensive income	21.662.983	-
Available-for-sale financial assets Held-to-maturity financial assets Held-to-maturity financial assets - 43,973,171 Property and equipment - net Interpret	Financial assets measured at amortized cost	317,571,528	-
Held-to-maturity financial assets - 43,973,171	Trading financial assets	-	2,374,283
Property and equipment - net Interpretation of the interpretation	Available-for-sale financial assets	-	365,158,639
Intangible assets - net Deferred tax assets Deferred tax assets Other assets TOTAL ASSETS LIABILITIES AND OWNERS EQUITY LIABILITIES Banks and financial institutions deposits Customers deposits Cash margins Borrowed funds Provisions Provisions Total tax liabilities Deferred tax liabilities Owners deposits Other liabilities Deferred tax liabilities Owners Equity EQUITY - BANK SHAREHOLDERS: 1,139,980 2,2463,524 2,165,623 38,286,231 2,273,649,683 2,083,965,605 255,434,435 1,417,161,647 1,304,914,523 2,351,606,536 255,434,435 1,417,161,647 1,304,914,523 2,351,606,536 2,551,434,435 1,417,161,647 1,304,914,523 2,351,439,937 1,354,139 2,1354,1354 2,1354,135 2,13	Held-to-maturity financial assets	-	43,973,171
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 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	Property and equipment - net	11,917,354	11,684,826
Other assets 35,429,305 38,286,231 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:	Intangible assets - net	1,097,052	1,139,980
TOTAL ASSETS LIABILITIES AND OWNERS EQUITY LIABILITIES Banks and financial institutions deposits Customers deposits Cash margins Borrowed funds Provisions Provisions Provision for income tax Deferred tax liabilities Other liabilities OWNERS EQUITY EQUITY - BANK SHAREHOLDERS. LIABILITIES AND OWNERS EQUITY 2,273.649.683 2,083.965.605 255,434,435 1,304,914,523 87,139,037 121,048,110 1,354,139 7,738,691 7,361,434 12,819,866 16,525,266 705,388 1,318,251 1,921.631.597 1,753,236.725	Deferred tax assets	2,463,524	2,165,623
LIABILITIES AND OWNERS EQUITY 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.	Other assets	35,429,305	38,286,231
LIABILITIES 351,606,536 255,434,435 Cust omers 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:	TOTAL ASSETS	2,273,649,683	2,083,965,605
Banks and financial institutions deposits Customers deposits Cash margins Borrowed funds Provisions Provision for income tax Deferred tax liabilities TOTAL LIABILITIES Deferred tax SHAREHOLDERS: 351,606,536 255,434,435 1,304,914,523 1,319,037 121,048,110 7,738,691 7,738,691 7,361,434 12,819,866 16,525,266 16,525,266 1,318,251 1,921,631,597 1,753,236,725	LIABILITIES AND OWNERS EQUITY		
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:	LIABILITIES		
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	Banks and financial institutions deposits	351,606,536	255,434,435
Borrowed funds	Customers deposits	1,417,161,647	1,304,914,523
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:	Cash margins	87,139,037	121,048,110
Provision for income tax Deferred tax liabilities Other liabilities TOTAL LIABILITIES OWNERS EQUITY EQUITY - BANK SHAREHOLDERS: 12,819,866 16,525,266 705,388 1,318,251 44,460,432 45,280,567 1,921,631,597 1,753,236,725	Borrowed funds	-	1,354,139
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:	Provisions	7,738,691	7,361,434
Other liabilities 44,460,432 45,280,567 TOTAL LIABILITIES 1,921,631,597 1,753,236,725 OWNERS EQUITY EQUITY - BANK SHAREHOLDERS:	Provision for income tax	12,819,866	16,525,266
TOTAL LIABILITIES OWNERS EQUITY EQUITY - BANK SHAREHOLDERS. 1,921,631,597 1,753,236,725	Deferred tax liabilities	705,388	1,318,251
OWNERS EQUITY EQUITY - BANK SHAREHOLDERS:		44,460,432	45,280,567
EQUITY - BANK SHAREHOLDERS:	TOTAL LIABILITIES	1,921,631,597	1,753,236,725
	OWNERS EQUITY		
B. ()	EQUITY - BANK SHAREHOLDERS:		
Paid-up capital 100,000,000 100,000,000	Paid-up capital	100,000,000	100,000,000
Statutory reserve 52,702,046 47,116,495	Statutory reserve	52,702,046	47,116,495
Voluntary reserve 93,857,585 82,686,483	Voluntary reserve	93,857,585	82,686,483
General banking risks reserve 10,553,734 10,580,322	General banking risks reserve	10,553,734	10,580,322
Financial assets valuation reserve 503,075	Financial assets valuation reserve	503,075	-
Cumulative change in fair value - net of tax - 6,465,730	Cumulative change in fair value - net of tax	-	6,465,730
Retained earnings <u>89,026,687</u> <u>77,707,620</u>	Retained earnings	89,026,687	77,707,620
TOTAL EQUITY - BANK SHAREHOLDERS 346,643,127 324,556,650	TOTAL EQUITY - BANK SHAREHOLDERS	346,643,127	324,556,650
Non-controlling interest 5,374,959 6,172,230	Non-controlling interest	5,374,959	6,172,230
TOTAL OWNERS EQUITY 352,018,086 330,728,880	TOTAL OWNERS EQUITY	352,018,086	330,728,880
TOTAL LIABILITIES AND OWNERS EQUITY <u>2,273,649,683</u> 2,083,965,605	TOTAL LIABILITIES AND OWNERS EQUITY	2,273,649,683	2,083,965,605