

FINANCIAL HIGHLIGHTS

As at 31 December 2015
Amount in USD

BALANCE SHEET	AUDITED 31 DEC 2014	AUDITED 31 DEC 2015
Assets		
Cash and Banks	111,469,118	175,883,227
Net Loan Portfolio	571,187,994	847,173,235
Other Assets	18,917,877	23,749,983
Total Assets	701,574,989	1,046,806,445
Liabilities		
Customers' Deposits	305,163,807	467,433,465
Subordinated Debts	32,204,313	49,335,158
Liabilities	282,345,788	408,287,815
Total Liabilities	619,713,908	925,056,438
Equity		
Registered Capital	47,000,000	72,000,000
Reserves	5,482,607	2,272,647
Retained Earnings	29,378,474	47,477,360
Total Equity	81,861,081	121,750,007
Total Liabilities and Equity	701,574,989	1,046,806,445

INCOME AND EXPENSES	AUDITED 31 DEC 2014	AUDITED 31 DEC 2015
Interest & Fee Income	109,506,510	159,876,603
Interest & Fee Expenses	(35,668,040)	(54,816,797)
Operating Expenses	(33,042,503)	(45,612,697)
Non-Operating Expenses	(3,131,325)	(1,236,354)
Income Tax Expenses	(7,609,837)	(11,754,666)
Profit After Tax	30,054,805	46,456,089

ADDITIONAL HIGHLIGHTS

- ✦ Total number of borrowers: 320,893
- ✦ Total number of depositors: 449,669
- ✦ Total network coverage: 25 cities and provinces, 181 branches
- ✦ Total number of ATMs: 101
- ✦ Total number of staff: 5,285

Financial Solutions For Your Growth

- Credits
- Deposits
- Money Transfer
- Foreign Exchange
- ATM
- Phone Top-Up
- Bill Payments
- Payroll Service
- Mobile and Internet Banking
- Others

