



FINANCIAL HIGHLIGHTS

As at 30 June 2016
Amount in USD

BALANCE SHEET	AUDITED 31 Dec 2015	AUDITED 30 June 2016
Assets		
Cash and Banks	175,883,227	249,085,673
Net Loan Portfolio	847,173,235	852,993,930
Other Assets	23,749,983	23,377,684
Total Assets	1,046,806,445	1,125,457,287
Liabilities		
Customers' Deposits	467,433,465	545,720,497
Subordinated Debts	49,335,158	52,711,653
Liabilities	408,287,815	384,291,334
Total Liabilities	925,056,438	982,723,484
Equity		
Registered Capital	72,000,000	72,000,000
Reserves	2,272,647	2,448,508
Retained Earnings	47,477,360	68,285,295
Total Equity	121,750,007	142,733,803
Total Liabilities and Equity	1,046,806,445	1,125,457,287

INCOME AND EXPENSES	AUDITED 31 Dec 2015	AUDITED 30 June 2016
Interest & Fee Income	159,876,603	95,694,851
Interest & Fee Expenses	(54,816,797)	(34,788,562)
Operating Expenses	(45,612,697)	(27,947,355)
Non-Operating Expenses	(1,236,354)	(884,143)
Income Tax Expenses	(11,754,666)	(6,445,386)
Profit After Tax	46,456,089	25,629,405

ADDITIONAL HIGHLIGHTS

- ✦ Total number of borrowers: 324,600
- ✦ Total number of depositors: 468,009
- ✦ Total network coverage: 25 cities and provinces, 181 branches
- ✦ Total number of ATMs: 107
- ✦ Total number of staff: 5,397

Financial Solutions For Your Growth

- Credits
- Deposits
- Money Transfer
- Foreign Exchange

- Phone Top-Up
- Bill Payments
- Payroll Service
- Mobile and Internet Banking

- ATM
- POS
- Fast Payment
- Others