Joint Development Bank
Call: 021 213531-6

BALANCE SHEET
quarter I year 2013

Code	ASSETS	Note	Amount Quarter I year 2013
I	**Cash and deposits at the central bank**		**189,787.80**
	1. Cash and hold it as ca		46,475.66
	2. Deposits at banks and financial institutions		143,312.14
II	**The loan must be received from another bank and financial institution**		**70,630.87**
III	**Stock purchased with resale agreement**		**-**
IV	**Investment in securities**		**6,300.00**
	1. Trading securities		4,300.00
	2. Stocks for sale		-
	3. Investment securities		2,000.00
V	**Loans and advances to net clients**		**515,681.01**
VI	**Group / A investments, joint ventures and securities management activities**		**-**
VII	**Leasing - Purchase and lease finance**		**-**
VIII	**Net fixed assets**		**116,043.10**
	1. SOC is buying and under construction		6,331.10
	2. The NCC does not exist		73,070.31
	3. There is an identity		36,641.69
	4. Leasehold right (NBV)		-
IX	**Registered Capital deposited**		**-**
X	**Other assets**		**25,373.89**
	1. Interest and other accrued income		3,202.60
	2. Account between head office and branch		-
	3. Before the delay		-
	4. Other		22,171.29
	TOTAL:		**923,816.64**
			-

Prepared | **Accounting Division** | **Manager Director**

JOINT DEVELOPMENT BANK

Joint Development Bank
Call: 021 213531-6

BALANCE SHEET
quarter I year 2013

Code	LIABILITIES AND CAPILAL	Note	Amount
			Quarter I year 2013
I	**The letter must be sent to banks and other financial institutions**		**159,544.89**
	1. Unlimited deposit		2,244.89
	2. Loans and other receipts		157,300.00
II	**This card must be sent to the customer**		**473,559.42**
	1. Deposit		473,367.48
	2. The petition must send other		191.94
III	**Stocks sold with a repurchase agreement**		-
IV	**The invoice must be delivered originating from a securities deal**		-
V	**Other debts**		**30,990.94**
	1. Interest and other outstanding expenses		4,418.22
	2. Account between head office and branch (in case of outstanding balance)		3,864.12
	3. Before the delay		-
	4. Other		22,708.60
VI	**Capital and holdings are the capital of the Bank**		**259,721.40**
	1. Registered capital		304,666.10
	2. Share value increase		(39,757.05)
	3. Reserve by law		391.69
	4. Bank expansion business		-
	5. Other reserves		550.52
	6. Mistakes from new valuation		23,671.96
	7. Provision for provisions		2,562.08
	8. Retained earnings		(34,503.83)
	9. Result in instance of appoval		1,664.34
	10. Results of the year		475.59
	11. Subsidies and funds allocated by the state		-
	12. This card must be sent as a backup		-
	TOTAL:		**923,816.64**

-

Prepared	Accounting Division	Manager Director

Joint Development Bank
Call: 021 213531-6

INCOME STATEMENT
quarter I year 2013

Code	Item	Note	Amount Quarter I year 2013
A	**OPERATING INCOME AND EXPENSES**		
1	**Interest and similar income**		**10,134.00**
1.1	Interest and similar income from interbanks		253.71
1.2	Interest and similar income from customers		9,533.68
1.3	Interest from Securities sold under repurchase agreement		-
1.4	Interest from Securities for Sales landing		346.89
1.5	Other interest and similar income		-
2	**Interest and similar expense**		**(3,063.84)**
2.1	Interest and similar expense for interbanks		(0.37)
2.2	Interest and similar expense for customers		(3,063.47)
2.3	Interest on Securities sold under repurchase agreement		-
2.4	Interest nd similar of Certificate Borrowing		-
2.5	Other interest and similar income		-
3	**Net gain/(loss) from trading gold and other precious metals**		-
I	**NET INTEREST AND SIMILAR INCOME**		**7,070.16**
4	Income from Leasing		9.71
5	Expenses on Leasing		-
6	Revenue from operating lease		-
7	Expenses on ordinary Lease		-
8	Income from Securities for Sales		-
9	Fee and commission income		3,484.20
10	Fee and commission expense		(1,406.89)
11	Net gain/(loss) from Revaluated trading Securities		-
12	Net gain/(loss) from Securities for sales		-
13	Net gain/(loss) from dealing in foreign currencies		(4,426.48)
14	Net gain/(loss) from Conditional Instruments for Interesr Rate		-
II	**NET OPERATING INCOME (1+3+..14)**		**4,730.70**
B	**OTHER INCOME AND EXPENSES**		-
15	Other operating income		510.69
16	**Administration expenses**		**(4,991.60)**
16.1	Payroll and other staff costs		(3,049.93)
16.2	Other administrative expenses		(1,941.67)
17	**Depreciation and amortization charges**		**(1,641.02)**
18	**Other operating expenses**		**(1,390.38)**
19	**Net specific provision charges/reversal for loans to customers**		**3,256.90**
19.1	Specific provision expenses for loans to customers		(31.12)
19.2	Reversal of specific provision for loans to customers		3,288.02
20	Net gain/(loss) from selling Financial Asset		-
III	**Net INCOME AND EXPENSES**		**(4,255.41)**
IV	**TOTAL PROFIT BEFORE TAX**		**475.29**
21	Current enterprise income tax		-
V.	**PROFIT AFTER TAX**		**475.29**
C	**COMPREHENSIVE INCOME**		**23,671.96**
22	Margin for Revaluations Fixed Values		23,671.96
23	Margin for Revaluations Securities		-
24	Margin for Deferred tax		-
	TOTAL NET OF COMPREHENSIVE INCOME		**23,671.96**

Prepared | **Accounting Division** | **Manager Director**