

**Balance Sheet**

December 31,2015

By DEZHOU BANK CO.,LTD

Unit: CNY

<b>Item</b>	<b>Note 5</b>	<b>Ending balance</b>	<b>Opening balance</b>
<b>Assets:</b>			
Cash and deposits in central bank	One	6,261,262,626.43	5,935,990,263.77
Deposits in other banks	Two	705,317,583.43	89,117,150.60
Trading financial assets	Three	99,627,600.00	2,509,655,584.17
Financial assets purchased under resale agreements	Four	3,002,169,000.00	2,525,100,000.00
Interest receivable	Five	202,562,493.76	52,301,093.66
Loans and advances	Six	18,714,740,488.75	16,600,468,660.75
Available-for-sale financial assets	Seven	3,940,485,144.70	36,907,785.25
Held-to-maturity investment	Eight	2,844,600,000.00	2,004,338,302.91
Receivable Investment	Nine	2,945,092,927.25	2,600,948,889.05
Long-term equity investment			
Investment property	Ten	34,766,212.84	37,457,146.29
Fixed assets and projects under construction	Eleven	710,677,665.46	626,713,907.63
Intangible assets	Twelve	47,388,997.98	46,813,502.61
Deferred income tax assets	Thirteen	257,837,483.64	157,742,308.14
Other assets	Fourteen	654,715,241.24	534,897,592.64
<b>Total assets</b>		<b>40,421,243,465.48</b>	<b>33,758,452,187.47</b>
<b>Liabilities:</b>			
Borrowings from central bank	Fifteen	461,000,000.00	
Deposits in other banks and financing institutions	Sixteen	1,972,840,991.45	2,380,501,370.80
Borrowing capital	Seventeen	64,936,000.00	
Specific item loan	Eighteen	400,000,000.00	
Sale of repurchase financial assets	Nineteen	2,685,000,000.00	2,343,400,000.00
Deposit taking	Twenty	30,895,599,734.97	25,254,599,792.53
Payable wages	Twenty-one	104,210,935.32	69,734,937.49
Payable tax	Twenty-two	27,854,182.78	101,879,908.11
Payable interest	Twenty-three	502,868,978.06	377,495,848.02
Long-term bonds			
Deferred income tax liabilities	Thirteen	40,394,286.18	
Other liabilities	Twenty-four	164,464,934.39	320,168,333.69
<b>Total liability</b>		<b>37,319,170,043.15</b>	<b>30,847,780,190.64</b>
<b>Stockholders' equity:</b>			
Capital stock	Twenty-five	900,000,000.00	900,000,000.00
Capital reserve	Twenty-six	560,235,218.46	560,235,218.46
Other comprehensive income	Twenty-seven	121,182,858.56	
Surplus reserves	Twenty-eight	234,914,544.79	214,963,842.82
General Risk Reserve	Twenty-nine	216,862,919.78	216,862,919.78
Undistributed profit	Thirty	1,068,877,880.74	1,018,610,015.77
<b>Total shareholder's equity</b>		<b>3,102,073,422.33</b>	<b>2,910,671,996.83</b>
<b>Liabilities and stockholders' equity in total</b>		<b>40,421,243,465.48</b>	<b>33,758,452,187.47</b>

Legal Representative: Sun Yuzhi    Person in Charge of Accounting: Li Shuhua    Person in Charge of Accounting Organization: Zhu Jianli

**Profit Statement**

2015

By DEZHOU BANK CO.,LTD

Unit: CNY

<b>Item</b>	<b>Note 5</b>	<b>Current Amount</b>	<b>Last Term Amount</b>
<b>1. Revenue</b>	Thirty-one	<b>1,485,605,371.91</b>	<b>1,325,423,921.82</b>
Net interest income		876,901,429.95	1,067,631,820.79
Interest income		1,786,776,079.94	1,828,952,527.97
Interest expense		909,874,649.99	761,320,707.18
Net income of fees and commissions		60,146,912.05	30,470,560.03
Income of fees and commissions		77,757,444.25	45,547,308.41
Expense of fees and commissions		17,610,532.20	15,076,748.38
Investment income	Thirty-two	542,126,909.25	218,899,108.61
Investment returns from the associated enterprises and joint venture		623,826.68	623,826.68
Income on the changes in the fair value		21,700.00	5,752,068.64
Exchange earning		7,651,354.11	3,913,297.21
Other net income		-1,242,933.45	-1,242,933.46
<b>2. Revenue expenditure</b>	Thirty-three	<b>1,315,642,611.17</b>	<b>777,418,910.61</b>
Business tax and surcharges		102,564,711.92	79,350,804.64
Expenditure for operation and administration		598,274,681.15	445,867,445.97
Assets impairment loss		614,803,218.10	252,200,660.00
<b>3. Operating profit</b>		<b>169,962,760.74</b>	<b>548,005,011.21</b>
Plus: nonbusiness income	Thirty-four	13,527,716.54	11,442,081.04
Minus: non-business expenditure	Thirty-five	2,302,253.58	7,215,902.91
<b>4. Total profit</b>		<b>181,188,223.70</b>	<b>552,231,189.34</b>
Minus: income tax fee	Thirty-six	-18,318,795.96	192,424,780.95
<b>5. Net Profit</b>		<b>199,507,019.66</b>	<b>359,806,408.39</b>
<b>6. Net of other comprehensive income after tax</b>		<b>121,182,858.56</b>	
6.1 Other comprehensive income can not be reclassified			
6.2 Other comprehensive income can be reclassified		121,182,858.56	
of which: gains and losses from changes in fair value available-for-sale financial assets		121,182,858.52	
Foreign currency financial statement translation difference		0.04	
<b>7. Total income</b>		<b>320,689,878.22</b>	<b>359,806,408.39</b>

Legal Representative: Sun Yuzhi    Person in Charge of Accounting: Li Shuhua    Person in Charge of Accounting Organization: Zhu Jianli

## Statement of Changes in Shareholder's Equity

2015

By DEZHOU BANK CO.,LTD

Unit:CNY

Item	Current Amount								
	Capital	Capital reserve	Minus: treasury stock	Other comprehensive income	Surplus reserve	Generic risk reserve	Undistributed profit	Other	Total shareholder's equity
1. Balance at the end of last year	900,000,000.00	560,235,218.46			214,963,842.82	216,862,919.78	1,018,610,015.77		2,910,671,996.83
1.1 Changes in accounting policies									
1.2 Early error correction									
2. Balance at the beginning of this year	900,000,000.00	560,235,218.46			214,963,842.82	216,862,919.78	1,018,610,015.77		2,910,671,996.83
3. Increase / decrease in this year (“-” means decrease)				121,182,858.56	19,950,701.97		50,267,864.97		191,401,425.50
3.1 Total comprehensive income				121,182,858.56			199,507,019.66		320,689,878.22
3.2 Invest or reduce capital of Shareholders									
3.2.1 Invested capital of shareholders									
3.2.2 Invest capital of other equity instrument holders									
3.2.3 Share-based payment recognized in shareholders' equity									
3.2.4 Other									
3.3 Distribution of Profits					19,950,701.97	-149,239,154.69			-129,288,452.72
3.3.1 Withdrawal surplus reserve					19,950,701.97	-19,950,701.97			

3.3.2 Distribution to shareholders						-113,400,000.00			-113,400,000.00
3.3.3 Withdrawal long term constraint and incentive fund						-15,888,452.72			-15,888,452.72
3.3.4 Withdrawal general risk preparation									
3.4 Internal transfer of shareholders' equity									
3.4.1 Capitalization of capital reserves									
3.4.2 Capitalization of surplus reserve									
3.4.3 Surplus reserve covering deficit									
3.4.4 Other									
4. Balance at the end of this year	900,000,000.00	560,235,218.46		121,182,858.56	234,914,544.79	216,862,919.78	1,068,877,880.74		3,102,073,422.33

Legal Representative:SunYuzhi

Person in Charge of Accounting:LiShuhua

Person in Charge of Accounting Organization:ZhuJianli

Cash Flows Statement  
2015

By: DEZHOU BANK CO.,LTD

Unit: CNY

Item	Volume of Current Period	Volume of Last Period
<b>One Cash Flows from Operating Activities</b>		
Net Increase of Deposit from Customers and Interbanks	5,075,227,318.87	2,797,456,258.98
Net Increase of Borrowing from Central Bank	-34,000,000.00	-200,000,000.00
Net Increase of Borrowing from Banks and Financial Institutions & Financial Assets Sold for Repurchase	1,301,536,000.00	323,556,530.00
Interest&Commission Received	1,710,828,859.80	1,858,596,867.12
Cash from Other Activities Relating to Operation	15,273,751.04	19,684,081.04
<b>Sum of Cash Inflows from Operating Activities</b>	<b>8,068,865,929.71</b>	<b>4,799,293,737.14</b>
Net Increase of Loans & Advance of Customers	2,871,115,549.85	2,481,232,353.89
Net Increase of Due from Central Bank&Interbanks	684,894,976.00	149,954,463.30
Net Increase of Lending to Banks and Financial Institutions& Financial Assets Bought for Resell	477,069,000.00	-496,587,740.86
Interests&Commission Paid	801,373,705.10	662,918,554.25
Cash Paid to/for Employees	252,324,989.94	192,225,133.08
All Tax Paid	270,581,838.85	256,613,686.91
Cash Paid for Other Activities Relating to Operation	254,405,233.27	188,787,051.10
<b>Sum of Cash Outflows from Operating Activities</b>	<b>5,611,765,293.01</b>	<b>3,435,143,501.67</b>
<b>Net Volume of Cash Flows from Operating Activities</b>	<b>2,457,100,636.70</b>	<b>1,364,150,235.47</b>
<b>Two Cash Flow from Investment</b>		
Cash from Investment Withdrawal		
Cash from Investment Return	522,786,584.85	220,227,912.52
Cash from Other Activities Relating to Investment		
<b>Sum of Cash Inflows from Investment</b>	<b>522,786,584.85</b>	<b>220,227,912.52</b>
Cash Paid for Investment	2,476,594,916.21	4,233,837,639.58
Cash Paid for Fixed Assets, Intangible Assets & Other Long-Term Assets	142,636,298.74	248,229,985.53

	Cash Paid for Other Activities Relating to Investment		
	<b>Sum of Cash Outflows from Investments</b>	<b>2,619,231,214.95</b>	<b>4,482,067,625.11</b>
	<b>Net Volume of Cash Flows from Investments</b>	<b>-2,096,444,630.10</b>	<b>-4,261,839,712.59</b>
Three	Cash Flows from Financing Activities		
	Cash from Investors		
	Cash from Issuing Bonds		
	Cash from Other Activities Relating to Financing		
	Cash Inflows from Financing Activities		
	Cash Paid for Debts		
	Cash Paid for Dividends, Bonuses, Profits & Interests	110,240,312.67	94,528,666.35
	Cash Paid for Other Activities Relating to Financing		
	<b>Sum of Cash Outflows from Financing Activities</b>	<b>110,240,312.67</b>	<b>94,528,666.35</b>
	<b>Net Volume of Cash Flows from Financing Activities</b>	<b>-110,240,312.67</b>	<b>-94,528,666.35</b>
Four	<b>Effect of Fluctuations of Exchange Rate on Cash&amp; Cash Equivalent</b>	<b>1,612,307.67</b>	<b>3,565,797.23</b>
Five	<b>Net Increase of Cash&amp;Cash Equivalent</b>	<b>252,028,001.60</b>	<b>-2,988,652,346.24</b>
	Plus: Balance of Cash&Cash Equivalent at the Beginning of Period	1,475,542,280.37	4,464,194,626.61
Six	<b>Balance of Cash&amp;Cash Equivalent at the End of Period</b>	<b>1,727,570,281.97</b>	<b>1,475,542,280.37</b>

Legal Representative: Sun Yuzhi

Person in Charge of Accounting: Li Shuhua

Person in Charge of Accounting Organization: Zhu Jianli