



البنك الأردني الكويتي  
JORDAN KUWAIT BANK

**CONSOLIDATED STATEMENT OF FINANCIAL POSITION**

	June 30, 2012	December 31, 2011
	JD	JD
<b>Assets</b>		
Cash and balances at central banks	161,897,277	260,847,765
Balances at banks and financial institutions	267,525,310	245,370,852
Deposits at banks and financial institutions	12,296,681	3,562,725
Direct credit facilities - net	1,283,707,216	1,248,699,799
Financial assets through profit or loss	111,036,028	112,028,902
Financial assets through other comprehensive income	21,345,428	21,662,983
Financial assets at amortized cost	259,861,190	317,571,528
Property and equipment - net	11,521,848	11,917,354
Intangible assets - net	1,777,321	1,097,052
Deferred tax assets	2,623,728	2,463,524
Other assets	59,524,692	48,427,199
<b>TOTAL ASSETS</b>	<b>2,193,116,719</b>	<b>2,273,649,683</b>
<b>LIABILITIES AND OWNERS' EQUITY</b>		
<b>LIABILITIES</b>		
Banks and financial institutions deposits	327,143,512	351,606,536
Customers deposits	1,350,745,938	1,417,161,647
Cash margins	91,368,329	87,139,037
Other provisions	8,297,788	7,738,691
Provision for income tax	8,909,988	12,819,866
Deferred tax liabilities	297,915	705,388
Borrowed funds	8,526,000	-
Other liabilities	41,128,187	44,460,432
<b>TOTAL LIABILITIES</b>	<b>1,836,417,657</b>	<b>1,921,631,597</b>
<b>OWNERS' EQUITY</b>		
<b>EQUITY - BANK'S SHAREHOLDERS:</b>		
Authorized and paid-up capital	100,000,000	100,000,000
Statutory reserve	52,702,046	52,702,046
Voluntary reserve	93,857,585	93,857,585
General banking risks reserve	11,649,055	10,553,734
Financial assets valuation reserve	9,819	503,075
Retained earnings	67,920,412	89,026,687
Income for the period	25,354,191	-
<b>TOTAL EQUITY - BANK'S SHAREHOLDERS</b>	<b>351,493,108</b>	<b>346,643,127</b>
Non-controlling interests	5,205,954	5,374,959
<b>TOTAL OWNERS' EQUITY</b>	<b>356,699,062</b>	<b>352,018,086</b>
<b>TOTAL LIABILITIES AND OWNERS' EQUITY</b>	<b>2,193,116,719</b>	<b>2,273,649,683</b>



البنك الأردني الكويتي  
JORDAN KUWAIT BANK

CONSOLIDATED STATEMENT OF INCOME

	For the six months ended June 30,	
	2012	2011
	JD	JD
Interest income	61,709,077	59,238,739
<u>Less: Interest expense</u>	<u>18,819,281</u>	<u>16,035,420</u>
Net Interest Income	42,889,796	43,203,319
Net Commission income	4,924,589	4,487,480
Net Interest and Commission	47,814,385	47,690,799
Foreign exchange income	1,285,421	1,309,773
Recovered from impairment of financial assets at amortized	-	464,922
Gains from financial assets at fair value through profit or loss	2,751,075	12,592
Cash dividends from financial assets at fair value through other comprehensive income	1,512,540	1,457,193
Other income	5,930,807	3,562,223
Gross Income	<u>59,294,228</u>	<u>54,497,502</u>
Employees expenses	10,545,604	9,651,713
Depreciation and amortization	1,174,993	1,349,337
Provision for impairment in direct credit facilities	6,217,096	5,452,512
Other provisions	714,083	735,236
Other expenses	6,844,831	5,298,868
Total Expenses	<u>25,496,607</u>	<u>22,487,666</u>
Income for the Period before Income Tax	33,797,621	32,009,836
<u>Less: Income tax</u>	<u>8,158,724</u>	<u>8,627,505</u>
Income for the Period	<u>25,638,897</u>	<u>23,382,331</u>
<u>Pertains to:</u>		
Bank's Shareholders	25,354,191	23,428,267
Non-Controlling Interests	284,706	(45,936)
Earnings per Share (Bank's Shareholders) - Basic & Diluted	<u>-/254</u>	<u>-/234</u>