



البنك الأردني الكويتي
JORDAN KUWAIT BANK

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

	September 30, 2013	December 31, 2012
	JD	JD
<u>Assets</u>		
Cash and balances at central banks	375,967,054	214,668,238
Balances at banks and financial institutions	199,027,137	283,193,446
Deposits at banks and financial institutions	10,652,725	14,197,725
Direct credit facilities - net	1,314,495,946	1,416,259,522
Financial assets through profit or loss	97,818,310	103,930,302
Financial assets through other comprehensive income	27,247,035	23,325,166
Financial assets at amortized cost	339,193,443	211,555,606
Pledged financial assets	0	36,700,000
Property and equipment - net	12,329,574	12,062,131
Intangible assets - net	4,148,642	2,227,153
Deferred tax assets	3,408,365	3,618,381
Other assets	104,605,986	87,899,786
TOTAL ASSETS	2,488,894,217	2,409,637,456
<u>LIABILITIES AND OWNERS' EQUITY</u>		
<u>LIABILITIES</u>		
Banks and financial institutions deposits	350,886,140	417,902,297
Customers deposits	1,576,899,579	1,367,281,067
Cash margins	82,115,839	149,146,601
Borrowed funds	8,000,000	35,966,000
Other provisions	8,724,561	8,727,584
Provision for income tax	10,422,301	13,493,854
Deferred tax liabilities	2,333,892	1,787,059
Other liabilities	50,003,815	36,204,401
TOTAL LIABILITIES	2,089,386,127	2,030,508,863
<u>OWNERS' EQUITY</u>		
<u>EQUITY - BANK'S SHAREHOLDERS:</u>		
Authorized and paid-up capital	100,000,000	100,000,000
Statutory reserve	59,011,350	59,011,350
Voluntary reserve	106,476,193	106,476,193
Pro-cyclicality reserve	77,560	77,560
General banking risks reserve	12,052,659	12,115,732
Financial assets valuation reserve	5,106,146	1,599,529
Retained earnings	74,304,502	94,804,778
Income for the period	37,656,339	-
TOTAL EQUITY - BANK'S SHAREHOLDERS	394,684,749	374,085,142
Non-controlling interests	4,823,341	5,043,451
TOTAL OWNERS' EQUITY	399,508,090	379,128,593
TOTAL LIABILITIES AND OWNERS' EQUITY	2,488,894,217 0	2,409,637,456



البنك الأردني الكويتي
JORDAN KUWAIT BANK

CONSOLIDATED STATEMENT OF INCOME

	For the nine months ended September 30,	
	2013	2012
	JD	JD
Interest income	105,813,509	94,862,778
<u>Less: Interest expense</u>	<u>34,037,954</u>	<u>28,448,244</u>
Net Interest Income	71,775,555	66,414,534
Net Commission income	8,236,437	7,372,977
Net Interest and Commission	80,011,992	73,787,511
Foreign exchange income	2,370,218	1,998,488
Gains from financial assets at fair value through profit or loss	(1,350,425)	3,613,491
Cash dividends from financial assets at fair value through other comprehensive income	1,601,297	1,512,540
Other income	7,650,668	7,826,303
Gross Income	90,283,750	88,738,333
Employees expenses	17,248,767	15,880,133
Depreciation and amortization	1,403,094	1,711,673
Provision for impairment in direct credit facilities	7,456,699	11,500,218
Other provisions	1,300,095	953,598
Other expenses	11,172,146	9,977,356
Total Expenses	38,580,801	40,022,978
Income for the Period before Income Tax	51,702,949	48,715,355
<u>Less: Income tax</u>	<u>14,084,749</u>	<u>12,296,559</u>
Income for the Period	37,618,200	36,418,796
<u>Pertains to:</u>		
Bank's Shareholders	37,656,339	36,177,254
Non-Controlling Interests	(38,139)	241,542
Earnings per Share (Bank's Shareholders) - Basic & Diluted	0.377	0.362