



البنك الأردني الكويتي  
JORDAN KUWAIT BANK

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

	September 30, 2012	December 31, 2011
	JD	JD
<b>Assets</b>		
Cash and balances at central banks	190,344,778	260,847,765
Balances at banks and financial institutions	309,627,482	245,370,852
Deposits at banks and financial institutions	28,377,725	3,562,725
Direct credit facilities - net	1,321,959,667	1,248,699,799
Financial assets through profit or loss	116,229,412	112,028,902
Financial assets through other comprehensive income	22,233,158	21,662,983
Financial assets at amortized cost	273,186,804	317,571,528
Property and equipment - net	11,356,944	11,917,354
Intangible assets - net	2,021,966	1,097,052
Deferred tax assets	3,490,194	3,302,971
Other assets	58,132,048	48,427,199
<b>TOTAL ASSETS</b>	<b>2,336,960,178</b>	<b>2,274,489,130</b>
<b>LIABILITIES AND OWNERS' EQUITY</b>		
<b>LIABILITIES</b>		
Banks and financial institutions deposits	405,917,885	351,606,536
Customers deposits	1,420,998,965	1,417,161,647
Cash margins	81,685,847	87,139,037
Other provisions	8,495,334	7,738,691
Provision for income tax	9,740,346	12,819,866
Deferred tax liabilities	1,472,395	1,544,835
Other liabilities	40,408,015	44,460,432
<b>TOTAL LIABILITIES</b>	<b>1,968,718,787</b>	<b>1,922,471,044</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	11,972,692	10,553,734
Financial assets valuation reserve	759,991	503,075
Retained earnings	67,597,675	89,026,687
Income for the period	36,177,254	-
<b>TOTAL EQUITY - BANK'S SHAREHOLDERS</b>	<b>363,067,243</b>	<b>346,643,127</b>
Non-controlling interests	5,174,148	5,374,959
<b>TOTAL OWNERS' EQUITY</b>	<b>368,241,391</b>	<b>352,018,086</b>
<b>TOTAL LIABILITIES AND OWNERS' EQUITY</b>	<b>2,336,960,178</b>	<b>2,274,489,130</b>



البنك الأردني الكويتي  
JORDAN KUWAIT BANK

CONSOLIDATED STATEMENT OF INCOME

	For the three months ended September 30,		For the nine months ended September 30,	
	2012	2011	2012	2011
	JD	JD	JD	JD
Interest income	32,566,954	29,786,170	94,276,031	89,024,909
Less: Interest expense	9,628,963	8,796,139	28,448,244	24,831,559
Net Interest Income	22,937,991	20,990,031	65,827,787	64,193,350
Net Commission income	2,448,388	2,062,626	7,372,977	6,550,106
Net Interest and Commission	25,386,379	23,052,657	73,200,764	70,743,456
Foreign exchange income	713,067	642,978	1,998,488	1,952,751
Recovered from impairment of financial assets at amortized cost	-	285,401	-	750,323
Gains from financial assets at fair value through profit or loss	862,416	1,033,868	3,613,491	1,046,460
Cash dividends from financial assets at fair value through other comprehensive income	-	30,571	1,512,540	1,487,764
Other income	2,482,243	1,634,886	8,413,050	5,197,109
Gross Income	29,444,105	26,680,361	88,738,333	81,177,863
Employees expenses	5,334,529	4,973,299	15,880,133	14,625,012
Depreciation and amortization	536,680	661,201	1,711,673	2,010,538
Provision for impairment in direct credit facilities	5,283,122	5,150,043	11,500,218	10,602,555
Other provisions	239,515	172,357	953,598	907,593
Other expenses	3,132,525	2,617,821	9,977,356	7,916,689
Total Expenses	14,526,371	13,574,721	40,022,978	36,062,387
Income for the Period before Income Tax	14,917,734	13,105,640	48,715,355	45,115,476
Less: Income tax	4,137,835	3,599,146	12,296,559	12,226,651
Income for the Period	10,779,899	9,506,494	36,418,796	32,888,825
Pertains to:				
Bank's Shareholders	10,823,063	9,591,775	36,177,254	33,020,042
Non-Controlling Interests	(43,164)	(85,281)	241,542	(131,217)
Earnings per Share (Bank's Shareholders) - Basic & Diluted	0.108	0.096	0.362	0.330