



البنك الأردني الكويتي
JORDAN KUWAIT BANK

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

	March 31, 2013	December 31, 2012
	JD	JD
<u>Assets</u>		
Cash and balances at central banks	239,700,304	214,668,238
Balances at banks and financial institutions	296,029,294	283,193,446
Deposits at banks and financial institutions	17,725,000	14,197,725
Direct credit facilities - net	1,317,361,746	1,416,259,522
Financial assets at fair value through profit or loss	102,310,724	103,930,302
Financial assets at fair value through other comprehensive income	23,967,947	23,325,166
Financial assets at amortized cost	252,987,352	211,555,606
Pledged financial assets	-	36,700,000
Property and equipment - net	12,616,325	12,062,131
Intangible assets - net	2,464,662	2,227,153
Deferred tax assets	3,490,173	3,618,381
Other assets	80,140,902	87,899,786
TOTAL ASSETS	2,348,794,429	2,409,637,456
<u>LIABILITIES AND OWNERS' EQUITY</u>		
<u>LIABILITIES</u>		
Banks and financial institutions deposits	370,324,432	417,902,297
Customers deposits	1,412,836,311	1,367,281,067
Cash margins	111,738,863	149,146,601
Borrowed funds	-	35,966,000
Other provisions	9,207,119	8,727,584
Provision for income tax	7,971,161	13,493,854
Deferred tax liabilities	2,256,298	1,787,059
Other liabilities	41,403,919	36,204,401
TOTAL LIABILITIES	1,955,738,103	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	11,913,177	12,115,732
Financial assets valuation reserve net of tax	2,570,068	1,599,529
Retained earnings	94,464,403	94,804,778
Income for the period	13,383,292	-
TOTAL EQUITY - BANK'S SHAREHOLDERS	387,896,043	374,085,142
Non-controlling interests	5,160,283	5,043,451
TOTAL OWNERS' EQUITY	393,056,326	379,128,593
TOTAL LIABILITIES AND OWNERS' EQUITY	2,348,794,429	2,409,637,456



البنك الأردني الكويتي
JORDAN KUWAIT BANK

CONSOLIDATED STATEMENT OF INCOME

	For the three months ended March 31,	
	2013	2012
	JD	JD
Interest income	34,287,218	30,243,167
Less: Interest expense	10,611,905	9,624,104
Net Interest Income	23,675,313	20,619,063
Net Commission income	2,681,849	2,135,452
Net Interest and Commission	26,357,162	22,754,515
Foreign exchange income	793,293	672,525
Gains from financial assets at fair value through profit or loss	307,690	4,223,578
Cash dividends from financial assets at fair value through other comprehensive income	1,364,229	1,417,700
Other income	3,223,035	1,989,781
Gross Income	32,045,409	31,058,099
Employees expenses	5,250,001	4,950,615
Depreciation and amortization	493,733	604,033
Provision for impairment in direct credit facilities	3,956,456	2,181,425
Other provisions	586,003	440,956
Other expenses	3,239,808	4,244,620
Total Expenses	13,526,001	12,421,649
Income for the Period before Income Tax	18,519,408	18,636,450
Less: Income tax	5,062,210	4,136,248
Income for the Period	13,457,198	14,500,202
Pertains to:		
Bank's Shareholders	13,383,292	14,384,442
Non-Controlling Interests	73,906	115,760
Earnings per Share (Bank's Shareholders) - Basic & Diluted	0.134	0.144