



البنك الأردني الكويتي
JORDAN KUWAIT BANK

Condensed Interim Consolidated Statement of Financial Position

	March 31, 2012	December 31, 2011
	JD	JD
<u>Assets</u>		
Cash and balances at central banks	201,539,145	260,847,765
Balances at banks and financial institutions	274,303,456	245,370,852
Deposits at banks and financial institutions	21,270,000	3,562,725
Direct credit facilities - net	1,277,508,201	1,248,699,799
Financial assets designated at fair value through Profit or loss	128,286,821	125,026,796
Financial assets designated at fair value through other comprehensive income	21,506,721	21,662,983
Financial assets measured at amortized cost	350,672,634	317,571,528
Property and equipment - net	11,831,801	11,917,354
Intangible assets - net	1,030,027	1,097,052
Deferred tax assets	2,580,198	2,463,524
Other assets	42,063,630	35,429,305
Total Assets	2,332,592,634	2,273,649,683
<u>Liabilities and Owners' Equity</u>		
Liabilities:		
Banks and financial institutions deposits	369,446,691	351,606,536
Customers deposits	1,437,455,006	1,417,161,647
Cash margins	88,196,127	87,139,037
Other provisions	8,102,487	7,738,691
Provision for income tax	15,475,316	12,819,866
Deferred tax liabilities	331,921	705,388
Other liabilities	66,907,115	44,460,432
Total Liabilities	1,985,914,663	1,921,631,597
Owners' Equity:		
<u>Equity - Bank Shareholders</u>		
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	11,217,375	10,553,734
Financial assets valuation reserve	673,934	503,075
Retained earnings	68,352,092	89,026,687
Income for the period	14,384,442	-
Total Equity - Bank Shareholders	341,187,474	346,643,127
Non- controlling interest	5,490,497	5,374,959
Total Owners' Equity	346,677,971	352,018,086
Total Liabilities and Owners' Equity	2,332,592,634	2,273,649,683



البنك الأردني الكويتي
JORDAN KUWAIT BANK

Condensed Interim Consolidated Statement of Income

For the Three Months Ended
March 31,

	2012	2011
	JD	JD
Interest income	30,243,167	30,572,359
<u>Less: Interest expense</u>	9,624,104	8,163,590
Net interest income	20,619,063	22,408,769
Net commission income	2,135,452	2,035,226
Net interest and Commission	22,754,515	24,443,995
Foreign exchange income	672,525	742,704
Gains (losses) from financial assets designated at fair value through profit or loss	4,223,578	(127,640)
Dividends from financial assets designated at fair value through other comprehensive income	1,417,700	1,227,792
Other income	1,989,781	1,628,277
Gross Income	31,058,099	27,915,128
Staff expenses	4,950,615	4,858,682
Depreciation and amortization	604,033	663,168
Provision for impairment in direct credit facilities	2,181,425	1,510,876
Other provisions	440,956	559,754
Other expenses	4,244,620	2,835,145
Total Expenses	12,421,649	10,427,625
Income for the Period before Income Tax	18,636,450	17,487,503
<u>Less: Income tax</u>	(4,136,248)	(4,763,590)
Income for the period	14,500,202	12,723,913
<u>Pertains to:</u>		
Bank's Shareholders	14,384,442	12,686,245
Non-Controlling Interest	115,760	37,668
<u>Earning per Share (Bank's Shareholders):</u>		
Basic and Diluted	-/144	-/127