

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

| | June 30, 2013 | December 31, 2012 |
|---|----------------------|----------------------|
| | JD | JD |
| <u>Assets</u> | | |
| Cash and balances at central banks | 318,464,632 | 214,668,238 |
| Balances at banks and financial institutions | 260,495,750 | 283,193,446 |
| Deposits at banks and financial institutions | 10,652,725 | 14,197,725 |
| Direct credit facilities - net | 1,284,648,962 | 1,416,259,522 |
| Financial assets at fair value through profit or loss | 98,662,539 | 103,930,302 |
| Financial assets at fair value through other comprehensive income | 26,897,292 | 23,325,166 |
| Financial assets at amortized cost | 280,912,689 | 211,555,606 |
| Pledged financial assets | - | 36,700,000 |
| Property and equipment - net | 12,945,235 | 12,062,131 |
| Intangible assets - net | 2,509,303 | 2,227,153 |
| Deferred tax assets | 3,147,747 | 3,618,381 |
| Other assets | 103,851,307 | 87,899,786 |
| TOTAL ASSETS | 2,403,188,181 | 2,409,637,456 |
| | | |
| <u>LIABILITIES AND OWNERS' EQUITY</u> | | |
| <u>LIABILITIES</u> | | |
| Banks and financial institutions deposits | 374,869,775 | 417,902,297 |
| Customers deposits | 1,485,413,270 | 1,367,281,067 |
| Cash margins | 86,405,708 | 149,146,601 |
| Borrowed funds | - | 35,966,000 |
| Other provisions | 8,688,960 | 8,727,584 |
| Provision for income tax | 12,350,917 | 13,493,854 |
| Deferred tax liabilities | 2,505,167 | 1,787,059 |
| Other liabilities | 44,782,282 | 36,204,401 |
| TOTAL LIABILITIES | 2,015,016,079 | 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 | 12,044,424 | 12,115,732 |
| Financial assets valuation reserve net of tax | 4,724,446 | 1,599,529 |
| Retained earnings | 74,333,156 | 94,804,778 |
| Income for the period | 26,672,434 | - |
| TOTAL EQUITY - BANK'S SHAREHOLDERS | 383,339,563 | 374,085,142 |
| Non-controlling interests | 4,832,539 | 5,043,451 |
| TOTAL OWNERS' EQUITY | 388,172,102 | 379,128,593 |
| TOTAL LIABILITIES AND OWNERS' EQUITY | 2,403,188,181 | 2,409,637,456 |



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JORDAN KUWAIT BANK

CONSOLIDATED STATEMENT OF INCOME

| | For the three months ended June 30, | | For the six months ended June 30, | |
|---|--|-------------|--------------------------------------|------------|
| | 2013 | 2012 | 2013 | 2012 |
| | JD | JD | JD | JD |
| Interest income | 35,869,534 | 31,465,910 | 70,156,752 | 61,709,077 |
| Less: Interest expense | 11,286,855 | 9,195,177 | 21,898,760 | 18,819,281 |
| Net Interest Income | 24,582,679 | 22,270,733 | 48,257,992 | 42,889,796 |
| Net Commission income | 3,071,282 | 2,789,137 | 5,753,131 | 4,924,589 |
| Net Interest and Commission | 27,653,961 | 25,059,870 | 54,011,123 | 47,814,385 |
| Foreign exchange income | 800,385 | 612,896 | 1,593,678 | 1,285,421 |
| (Loss) Gains from financial assets at fair value through profit or loss | (162,155) | (1,472,503) | 145,535 | 2,751,075 |
| Cash dividends from financial assets at fair value through other comprehensive income | 426,669 | 94,840 | 1,790,898 | 1,512,540 |
| Other income | 3,038,446 | 3,941,026 | 6,261,481 | 5,930,807 |
| Gross Income | 31,757,306 | 28,236,129 | 63,802,715 | 59,294,228 |
| Employees expenses | 6,245,551 | 5,594,989 | 11,495,552 | 10,545,604 |
| Depreciation and amortization | 498,177 | 570,960 | 991,910 | 1,174,993 |
| Provision for impairment in direct credit facilities | 87,865 | 4,035,671 | 4,044,321 | 6,217,096 |
| Other provisions | 378,664 | 273,127 | 964,667 | 714,083 |
| Other expenses | 4,316,653 | 2,600,211 | 7,556,461 | 6,844,831 |
| Total Expenses | 11,526,910 | 13,074,958 | 25,052,911 | 25,496,607 |
| Income for the Period before Income Tax | 20,230,396 | 15,161,171 | 38,749,804 | 33,797,621 |
| Less: Income tax | 7,042,702 | 4,022,476 | 12,104,912 | 8,158,724 |
| Income for the Period | 13,187,694 | 11,138,695 | 26,644,892 | 25,638,897 |
| Pertains to: | | | | |
| Bank's Shareholders | 13,289,142 | 10,969,749 | 26,672,434 | 25,354,191 |
| Non-Controlling Interests | (101,448) | 168,946 | (27,542) | 284,706 |
| Earnings per Share (Bank's Shareholders) - Basic & Diluted | 0.133 | 0.110 | 0.267 | 0.254 |