



البنك الأردني الكويتي  
JORDAN KUWAIT BANK

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

	March 31, 2014	December 31, 2013
	JOD	JOD
<u>Assets</u>		
Cash and balances at central banks	460,159,615	368,043,325
Balances at banks and financial institutions	252,375,645	256,730,022
Deposits at banks and financial institutions	3,545,000	3,562,725
Direct credit facilities - net	1,297,141,099	1,328,188,339
Financial assets through profit or loss	71,408,862	78,264,937
Financial assets through other comprehensive income	25,900,752	27,273,622
Financial assets at amortized cost	361,667,827	341,127,753
Property and equipment - net	13,658,935	14,657,605
Intangible assets - net	4,347,560	3,197,186
Deferred tax assets	4,010,468	3,945,011
Other assets	110,156,722	127,475,223
<b>TOTAL ASSETS</b>	<b>2,604,372,485</b>	<b>2,552,465,748</b>
<u>LIABILITIES AND OWNERS' EQUITY</u>		
<u>LIABILITIES</u>		
Banks and financial institutions deposits	333,641,169	374,832,240
Customers deposits	1,690,647,438	1,601,864,631
Cash margins	71,701,974	68,060,691
Borrowed funds	9,000,000	8,000,000
Other provisions	9,610,534	9,016,943
Provision for income tax	15,702,966	15,029,541
Deferred tax liabilities	1,786,407	2,000,625
Other liabilities	52,705,334	64,326,714
<b>TOTAL LIABILITIES</b>	<b>2,184,795,822</b>	<b>2,143,131,385</b>
<u>OWNERS' EQUITY</u>		
<u>EQUITY - BANK'S SHAREHOLDERS:</u>		
Authorized and paid-up capital	100,000,000	100,000,000
Statutory reserve	65,622,654	65,622,654
Voluntary reserve	119,698,801	119,698,801
Pro-cyclicality reserve	185,805	185,805
General banking risks reserve	12,081,028	12,141,495
Financial assets valuation reserve - Net after tax	4,568,664	5,107,767
Retained earnings	101,830,344	101,769,877
Income for the Period	10,777,272	-
<b>TOTAL EQUITY - BANK'S SHAREHOLDERS</b>	<b>414,764,568</b>	<b>404,526,399</b>
Non-controlling interests	4,812,095	4,807,964
<b>TOTAL OWNERS' EQUITY</b>	<b>419,576,663</b>	<b>409,334,363</b>
<b>TOTAL LIABILITIES AND OWNERS' EQUITY</b>	<b>2,604,372,485</b>	<b>2,552,465,748</b>



البنك الأردني الكويتي  
JORDAN KUWAIT BANK

CONSOLIDATED STATEMENT OF INCOME

	For the three months ended March 31,	
	2014	2013
	JOD	JOD
Interest income	34,536,974	34,287,218
<u>Less: Interest expense</u>	12,656,585	10,611,905
Net Interest Income	21,880,389	23,675,313
Net Commission income	2,933,525	2,681,849
Net Interest and Commission	24,813,914	26,357,162
Foreign exchange income	696,538	793,293
Gains from financial assets at fair value through profit or loss	238,730	307,690
Cash dividends from financial assets at fair value through other comprehensive income	1,930,517	1,364,229
Other income	2,564,109	3,223,035
Gross Income	30,243,808	32,045,409
Employees expenses	5,883,536	5,250,001
Depreciation and amortization	343,055	493,733
Provision for impairment in direct credit facilities	4,462,371	3,956,456
Other provisions	699,724	586,003
Other expenses	4,024,598	3,239,808
Total Expenses	15,413,284	13,526,001
Income for the Period before Income Tax	14,830,524	18,519,408
<u>Less: Income tax</u>	3,998,438	5,062,210
Income for the Period	10,832,086	13,457,198
<u>Pertains to:</u>		
Bank's Shareholders	10,777,272	13,383,292
Non-Controlling Interests	54,814	73,906
Earnings per Share (Bank's Shareholders) - Basic & Diluted	-/108	-/134