

JORDAN KUWAIT BANK
(A PUBLIC LIMITED SHAREHOLDING COMPANY)
AMMAN - JORDAN
CONSOLIDATED STATEMENT OF FINANCIAL POSITION

	December 31,	
	2015	2014
<u>ASSETS</u>	JD	JD
Cash and balances at central banks	402,439,784	328,810,958
Balances at banks and financial institutions	224,544,517	211,823,670
Deposits at banks and financial institutions	9,107,715	11,107,725
Direct credit facilities-net	1,372,787,204	1,306,259,250
Financial assets at fair value through profit or loss	76,219,060	52,767,542
Financial assets at fair value through other comprehensive Income	35,229,279	29,873,323
Financial assets at amortized cost	505,749,976	465,656,017
Property and equipment - net	25,801,797	16,154,954
Intangible assets - net	7,065,200	7,362,498
Deferred tax assets	7,393,577	6,527,456
Other assets	178,393,394	173,371,173
TOTAL ASSETS	2,844,731,503	2,609,714,566
<u>LIABILITIES AND OWNERS' EQUITY</u>		
LIABILITIES:		
Banks and financial institutions deposits	316,010,975	340,190,210
Customers deposits	1,900,905,886	1,669,839,041
Cash margins	86,902,100	82,697,561
Borrowed funds	24,015,900	11,725,398
Other provisions	10,526,597	9,223,890
Provision for income tax	13,238,965	13,789,069
Deferred tax liabilities	3,261,015	3,077,201
Other liabilities	35,616,596	42,216,269
TOTAL LIABILITIES	2,390,478,034	2,172,758,639
OWNERS' EQUITY:		
EQUITY - BANK SHAREHOLDERS:		
Authorized and paid-up capital	100,000,000	100,000,000
Statutory reserve	77,479,744	71,918,373
Voluntary reserve	143,357,259	132,234,517
Pro-cyclicality reserve	227,597	227,597
General banking risks reserve	13,353,038	12,982,394
Financial assets valuation reserve - net of tax	4,280,152	6,043,831
Retained earnings	109,880,864	108,377,609
TOTAL EQUITY - BANK'S SHAREHOLDERS	448,578,654	431,784,321
Non-controlling interests	5,674,815	5,171,606
TOTAL OWNERS' EQUITY	454,253,469	436,955,927
TOTAL LIABILITIES AND OWNERS' EQUITY	2,844,731,503	2,609,714,566

JORDAN KUWAIT BANK
(A PUBLIC LIMITED SHAREHOLDING COMPANY)
AMMAN - JORDAN
CONSOLIDATED STATEMENT OF INCOME

	For the Year Ended	
	December 31,	
	2015	2014
	JD	JD
Interest income	129,783,872	134,198,963
<u>Less: Interest expense</u>	39,515,093	45,701,374
Net Interest Income	90,268,779	88,497,589
Net commission income	11,940,749	12,695,494
Net Interest and Commission Income	102,209,528	101,193,083
Foreign exchange income	4,225,200	3,013,354
(Loss) from financial assets at fair value through profit or loss	(633,460)	(3,804,029)
Cash dividends from financial assets at fair value through other comprehensive income	870,143	2,178,069
Gain from sale of financial assets at amortized cost	(38,683)	869,243
Other income	21,267,340	20,654,238
Gross Income	127,900,068	124,103,958
Employees expenses	23,134,334	22,058,983
Depreciation and amortization	5,228,395	3,194,382
Provision of impairment loss in direct credit facilities	20,978,720	14,355,560
Other provisions	1,815,203	1,795,476
Other Expenses	20,276,080	19,804,760
Total Expenses	71,432,732	61,209,161
Income for the Year before Income Tax Expense	56,467,336	62,894,797
<u>Less: Income tax expense</u>	17,055,660	16,133,101
Income for the Year	39,411,676	46,761,696
<u>Pertains to:</u>		
Bank's Shareholders	38,558,054	46,545,475
Non-Controlling Interests	853,622	216,221
<u>Earnings per Share for the Year Attributable to the Bank's Shareholders:</u>		
Basic and Diluted	-/386	-/465