



Jordan Kuwait Bank
Consolidated Balance Sheet

	December 31,	
	2008	2007
<u>ASSETS</u>	JD	JD
Cash and balances at central banks	275,470,965	254,821,414
Balances at banks and financial institutions	201,489,474	317,483,296
Deposits at banks and financial institutions	12,160,500	2,948,822
Trading financial assets	375,599	1,871,254
Direct credit facilities - net	1,237,394,692	1,129,106,496
Available-for-sale financial assets	228,214,796	199,230,465
Held-to-maturity investments - net	45,615,164	41,656,562
Fixed assets - net	12,920,684	13,175,555
Intangible assets	1,609,247	1,802,111
Other assets	41,823,472	53,023,434
Deferred tax assets	5,716,611	1,608,197
TOTAL ASSETS	2,062,791,204	2,016,727,606
<u>LIABILITIES AND OWNERS' EQUITY</u>		
<u>LIABILITIES</u>		
Banks and financial institutions deposits	294,190,077	266,756,424
Customers deposits	1,193,543,511	1,092,957,018
Share capital payments on account for companies under establishment	996,379	31,783,412
Cash margins	115,836,779	131,468,362
Borrowed funds	15,104,151	15,104,151
Provisions	16,540,797	12,881,063
Provision for income tax	22,725,321	18,335,327
Deferred tax liabilities	0	398,601
Other liabilities	153,697,539	221,279,781
TOTAL LIABILITIES	1,812,634,554	1,790,964,139
<u>OWNERS' EQUITY</u>		
Equity - Bank Shareholders:		
Paid-up capital	100,000,000	75,000,000
Share premium reserve	5,000,000	30,000,000
Statutory reserve	33,814,668	27,244,808
Voluntary reserve	56,082,829	42,943,109
General banking risks reserve	11,882,337	9,970,215
Cumulative change in fair value - net	(7,900,942)	1,137,442
Retained earnings	40,518,830	30,651,096
TOTAL EQUITY - BANK SHAREHOLDERS	239,397,722	216,946,670
Minority interest	10,758,928	8,816,797
TOTAL OWNERS' EQUITY	250,156,650	225,763,467
TOTAL LIABILITIES AND OWNERS' EQUITY	2,062,791,204	2,016,727,606