



JORDAN KUWAIT BANK
CONSOLIDATED STATEMENTS OF FINANCIAL POSITION

	December 31,	
	2009	2008
<u>ASSETS</u>	USD	USD
Cash and balances at central banks	572,980,719	388,534,506
Balances at banks and financial institutions	208,926,798	284,188,257
Deposits at banks and financial institutions	160,339	17,151,622
Trading financial assets	2,419,069	529,759
Direct credit facilities	1,536,176,092	1,745,267,549
Available-for-sale financial assets	500,377,962	321,882,646
Held-to-maturity financial assets	137,857,819	64,337,326
Property and equipment - net	16,558,172	18,223,814
Intangible assets - net	1,795,135	2,269,742
Deferred tax assets	12,001,632	8,062,921
Other assets	27,474,260	58,989,382
TOTAL ASSETS	3,016,727,997	2,909,437,524
<u>LIABILITIES AND OWNERS' EQUITY</u>		
<u>LIABILITIES</u>		
Banks and financial institutions deposits	455,456,518	414,936,639
Customers deposits	1,755,391,357	1,683,418,210
Cash margins	160,744,986	163,380,506
Borrowed funds	21,303,457	21,303,457
Provisions	8,500,656	23,329,756
Provision for income tax	23,603,087	32,052,639
Deferred tax liabilities	2,114,910	-
Other liabilities	176,713,133	218,186,063
TOTAL LIABILITIES	2,603,828,104	2,556,607,270
<u>OWNERS' EQUITY</u>		
<u>EQUITY - BANK SHAREHOLDERS:</u>		
Paid-up capital	141,043,724	141,043,724
Share premium reserve	7,052,186	7,052,186
Statutory reserve	56,074,721	47,693,467
Voluntary reserve	95,863,818	79,101,310
General banking risks reserve	13,395,953	16,759,291
Cumulative change in fair value - net of tax	7,648,900	(11,143,783)
Retained earnings	83,113,078	57,149,267
TOTAL EQUITY - BANK SHAREHOLDERS	404,192,380	337,655,462
Non-controlling interest	8,707,513	15,174,792
TOTAL OWNERS' EQUITY	412,899,893	352,830,254
TOTAL LIABILITIES AND OWNERS' EQUITY	3,016,727,997	2,909,437,524