



Jordan Kuwait Bank
Consolidated Statements of Income

**For the Years Ended
December 31,**

	2008	2007
	JD	JD
Interest income	145,842,239	132,756,834
Less: Interest expense	63,344,052	67,610,357
Net Interest Income	82,498,187	65,146,477
Commission income - net	13,153,933	14,737,001
Net Interest and Commission	95,652,120	79,883,478
Foreign exchange income	4,116,745	3,887,477
Income from trading financial assets	(216,705)	(69,591)
Income from available-for-sale financial assets	(1,920,951)	1,356,605
Other income	19,024,544	11,716,257
Gross Income	116,655,753	96,774,226
Employees expenses	20,433,783	16,881,841
Depreciation and amortization	3,661,805	3,590,959
Other expenses	11,965,792	10,113,947
Provision (surplus) for impairment in credit facilities	10,332,256	1,499,108
Other various provisions	1,927,933	1,019,980
Total Expenses	48,321,569	33,105,835
Income before Taxes	68,334,184	63,668,391
Less: Income tax expense	19,258,193	18,271,729
Income for the Year	49,075,991	45,396,662
Pertains to:		
Bank Shareholders	46,440,407	44,378,547
Minority Interest	2,635,584	1,018,115
Earnings per Share - Bank Shareholders		
Basic	0.464	0.444
Diluted	0.464	0.444