

AL-AMIN FOR INVESTMENT			
Establish In	:	1995	
Address	:	Shmeisani-Amman	
Telephone	:	(5677377)	
P.O.Box	:	(940216) Amman	
E-Mail	:		
Fax	:	(5666326)	
No. of Branches	:	Local: —	Abroad: —

Auditors	:	Arab Professionals
Legal Counselor	:	Tamer Obaidat

<u>Main Objectives of the Co.:</u>	
To subscribe and invest in stocks, to conduct brokerage business in Amman Stock Exchange, to manage and develop securities portfolios of the third party and to manage Muqaradha bonds.	

Board of Directors			
Musa Shihadeh/ Chairman Jordan Islamic Bank/ Vice Al-Tawfeek For Inv. Funds Al-Amin for Securities & Inv. Co. Awni & Bashar Shaker Co. Jordanian Engineers Association Reritement Fund Othman Bodeir Mohammad Al-Dawood Arabian Steel Pipes Co. Amman Co. for Inv. & Financial Papers Al-Rizq Trading Co.			
General Manager Daoud Al-Sa'eedi/ Deputy			
Termination Date of the Board: 28-12-2005			

	No. of Shareholder				Ownership(Share)				Ownership ratio %			
	Jordanians	Arabs	Foreigners	Total	Jordanians	Arabs	Foreigners	Total	Jordanians	Arabs	Foreigners	Total
Individuals	97	0	0	97	800,950	0	0	800,950	8.010	0.000	0.000	8.010
Companies	120	4	0	124	6,124,050	2,800,000	0	8,924,050	61.241	28.000	0.000	89.241
Gov. Agencies	0	0	0	0	0	0	0	0	0.000	0.000	0.000	0.000
Government	0	0	0	0	0	0	0	0	0.000	0.000	0.000	0.000
Others	3	0	0	3	275,000	0	0	275,000	2.750	0.000	0.000	2.750
Total	220	4	0	224	7,200,000	2,800,000	0	10,000,000	72.000	28.000	0.000	100.000

No.	Name of shareholders owning 5% or more of the company shares	Ownership Ratio %
1	Jordan Islamic Bank	46.01
2	Al-Tawfeek for Investment Funds	10.00
3	Al-Amin for Securities	10.00
4	Arabian Steel Pipes Co.	5.50
5	Awni & Bashar Shaker Co.	5.00

No. of Employees			
	Male	Female	Total
Jordanians	3	0	3
Non-Jordanians	0	0	0

Trading Information**2000****2001**

Par Value/Share(JD)	1	1
Closing Price(JD)	–	–
Value Traded(JD)	0	0
No. of Shares Traded	0	0
No. of Transaction	0	0
No. of Subscribed Shares	10,000,000	10,000,000
Market Capitalization(JD)	–	–
Fiscal Year Ended	31-12-2000	31-12-2001

Assets(JD)

Cash on Hand & at Banks	1,936,260	3,011,777
Accounts Receivables,Net	0	0
Short Term Investments	3,292,737	3,828,484
Total Current Assets	5,246,487	6,857,751
Long Term Investments	1,977,218	1,244,389
Fixed Assets,Net	0	0
Projects in Progress	0	0
Total Fixed Assets	0	0
Other Assets	0	0
Total Assets	7,223,705	8,102,140

Liabilities & Owners Equity

Liabilities(JD)

2000

2001

Accounts and Notes Payable	0	0
Credit Banks	0	0
Short Term Loans	0	0
Accrued Part of Long Term Loans	0	0
Total Current Liabilities	10,553	82,771
Long Term Loans & Notes Payable	0	0
Corporate Bonds	0	0
Other Liabilities	0	0
Total Liabilities	10,553	82,771

Shareholders Equity(JD)

Authorized Capital	10,000,000	10,000,000
Subscribed Capital	10,000,000	10,000,000
Paid in Capital	7,448,159	7,448,906
Compulsory Reserves	39,805	127,608
Voluntary Reserve	0	0
Other Reserves	0	0
Issuance Premium	0	0
Issuance Discount	0	0
Treasury Stocks	0	0
Proposed Dividends	0	0
Accumulated Change in Fair Value	0	0
Retained Earnings	-274,812	442,855
Total Shareholders Equity	7,213,152	8,019,369
Total Liabilities & Shareholders Equity	7,223,705	8,102,140

Income Statement(JD)**2000****2001**

Operating Revenues	242,562	928,557
Operating Expenses	0	0
Gross Profit	242,562	928,557
General and Administrative Expenses	39,014	50,631
Selling and Distribution Expenses	0	0
Depreciation(period)	11,521	0
Other Operating Expenses	11,521	0
Net Operating Income	192,027	877,926
Other Revenues	0	104
Other Expenses	0	0
Minority Interest	0	0
Income Before Interest & Tax	192,027	878,030
Interest Expenses	0	0
Net Income Before Tax	192,027	878,030
Income Tax (period)	0	0
Income Tax (Previous Years)	0	0
Jordan Universities Fees	1,920	8,780
Scientific Research Fees	1,920	8,780
Net Income	188,187	860,470

Cash Flow(JD)

Cash Balance(Beginning)	1,797,121	1,936,260
Net Cash Flow from (Used in) Operating Activities	-406,942	353,270
Net Cash Flow from (Used in) Investing Activities	490,000	721,500
Net Cash Flow from (Used in) Financing Activities	56,081	747
Cash Balance(Ending)	1,936,260	3,011,777

Financial Ratios**2000****2001**

Turnover Ratio %	0.00	0.00
Earning Per Share (JD)	0.02	0.09
Dividends Per Share (JD)	0.00	0.00
Book Value Per Share (JD)	0.72	0.80
Price Earnings Ratio(Times)	0.00	0.00
Dividend Yield %	–	–
Dividends Per Share to Earning Per Share %	0.00	0.00
Price to Book Value (Times)	0.00	0.00

Gross Margin %	100.00	100.00
Margin Before Interest and Tax %	79.17	94.56
Profit Margin %	77.58	92.67
Return On Assets %	2.61	10.62
Return On Equity %	2.61	10.73

Debt Ratio %	0.15	1.02
Equity Ratio %	99.85	98.98
Interest Coverage Ratio (Times)	–	–

Total Assets Turnover(Times)	0.03	0.11
Fixed Assets Turnover(Times)	–	–
Working Capital Turnover(Times)	0.05	13.71

Current Ratio (Times)	497.16	82.85
Working Capital (JD)	5,235,934	6,774,980