

**JORDAN INVESTMENT & FINANCE BANK**

Establish In : 1982  
 Address : Shmeisani - Issam Ajlouni St.  
 Telephone : (5665145)(5692470)  
 P.O.Box : (950601) Amman 11195  
 E-Mail : Investment@jifbank.com  
 Fax : (5681410)  
 No. of Branches : Local: 7 Abroad: —

Auditors : Allied Accountants  
 Legal Counselor : Zaher Jardaneh

**Main Objectives of the Co.:**

Practicing all financial, investment, and commercial activities in addition to brokerage services at Amman Stock Exchange.

**Board of Directors**

Nizar Jardaneh / Chairman  
 Khaled Abu Saoud / Vice  
 Ziyad Abu Jaber  
 Dr. Osama Talhouni  
 Basil Jardaneh  
 Dr. Nabeel Qaddomi  
 Ziyad Innab  
 Ahmad Tantash  
 Dr. Mohamed Tell  
 Tayseer Wahbe  
 Kleman M. Bachee

General Manager Basil Jardaneh

Termination Date of the Board: 31-05-2003

	No. of Shareholder				Ownership(Share)				Ownership ratio %			
	Jordanians	Arabs	Foreigners	Total	Jordanians	Arabs	Foreigners	Total	Jordanians	Arabs	Foreigners	Total
Individuals	2,687	73	1	2,761	13,599,151	1,294,766	496	14,894,413	67.996	6.474	0.002	74.472
Companies	37	1	0	38	2,375,891	987,192	0	3,363,083	11.879	4.936	0.000	16.815
Gov.Agencies	1	0	0	1	962,308	0	0	962,308	4.812	0.000	0.000	4.812
Government	0	0	0	0	0	0	0	0	0.000	0.000	0.000	0.000
Others	13	0	0	13	780,196	0	0	780,196	3.901	0.000	0.000	3.901
Total	2,738	74	1	2,813	17,717,546	2,281,958	496	20,000,000	88.588	11.410	0.002	100.000

No.	Name of shareholders owning 5% or more of the company shares	Ownership Ratio %
1	Nizar Jardaneh	11.61

No. of Employees			
	Male	Female	Total
Jordanians	114	52	166
Non-Jordanians	0	0	0

## 111014 JORDAN INVESTMENT & FINANCE BANK

Trading Information	2000	2000
Par Value/Share(JD)	1	1
Closing Price(JD)	1.00	1.00
Value Traded(JD)	602,593	602,593
No. of Shares Traded	579,476	579,476
No. of Transactions	418	418
No. of Subscribed Shares	20,000,000	20,000,000
Market Capitalization	20,000,000	20,000,000
Fiscal Year Ended	31-12-2000	31-12-2000

### Assets (JD)

Cash and Balances at Central Banks	127,266,386	127,266,386
Balances at Banks and Financial Institutions	40,960,275	40,960,275
Deposits at Banks and Financial Institutions	18,270,885	18,270,885
Trading Investments	12,289,726	12,289,726
Available for Sale Investments	14,987,115	14,987,115
Held to Maturity Investments, Net	38,846,240	38,846,240
Investments in Affiliates	0	0
Direct Credit Facilities, Net	87,811,559	87,811,559
Provision for Credit Facilities	7,120,964	7,120,964
Interests in Suspense	2,256,314	2,256,314
Fixed Assets, Net	2,853,745	2,853,745
Other Assets	4,803,090	4,803,090
Total Assets	348,089,021	348,089,021

Liabilities & Shareholders Equity

Liabilities (JD)	2000	2000
Customers Deposits	264,024,955	264,024,955
Banks & Financial Institutions Deposits	40,224,457	40,224,457
Cash Margins	11,457,719	11,457,719
Other Liabilities	6,373,202	6,373,202
Total Liabilities	322,080,333	322,080,333

Shareholders Equity (JD)

Authorized Capital	20,000,000	20,000,000
Subscribed Capital	20,000,000	20,000,000
Paid In Capital	20,000,000	20,000,000
Legal Reserve	3,220,589	3,220,589
Voluntary Reserve	1,325,624	1,325,624
Other Reserves	200,000	200,000
Issuance Premium	0	0
Issuance Discount	0	0
Treasury Stocks	0	0
Proposed Dividends	1,200,000	1,200,000
Foreign Currencies Translation	0	0
Accumulated Change in Fair Value	0	0
Retained Earnings	62,475	62,475
Total Shareholders Equity	26,008,688	26,008,688
Total Liabilities	348,089,021	348,089,021

## Income Statement (JD)

2000

2000

Interest Income	21,586,115	21,586,115
Interest Expense	18,648,789	18,648,789
Net Interest Income	2,937,326	2,937,326
Net Commissions Income	2,464,254	2,464,254
Gains from Financial Assets and Instruments	-135,410	-135,410
Other Operations Income	528,176	528,176
Net Operational Income	5,794,346	5,794,346
Depreciation & Amortization (period)	486,115	486,115
Provision for Credit Facilities (period)	76,152	76,152
Total Operational Expenses	3,433,096	3,433,096
Operational Income	2,361,250	2,361,250
Other (Expenses) Revenue	0	0
Minority Interest	0	0
Net Income Before Tax	2,361,250	2,361,250
Income Tax (period)	205,621	205,621
Income Tax (previous years)	270,520	270,520
Jordan Universities Fees	23,613	23,613
Scientific Research Fees	23,613	23,613
Net Income	1,837,883	1,837,883

## Cash Flow (JD)

Cash Balance (Beginning)	106,937,940	106,937,940
Net Cash Flow from (Used In) Operating Activities	7,899,077	7,899,077
Net Cash Flow from (Used In) Investing Activities	14,937,077	14,937,077
Net Cash Flow from (Used In) Financing Activities	-1,133,637	-1,133,637
Differences in Exchange	310,086	310,086
Cash Balance (Ending)	128,950,543	128,950,543

## Financial Ratios

2000

2000

Turnover Ratio %	2.90	2.90
Earning Per Share (JD)	0.09	0.09
Dividend Per Share (JD)	0.06	0.06
Book Value Per Share (JD)	1.30	1.30
Price Earnings Ratio (Times)	10.88	10.88
Dividend Yield %	6.00	6.00
Dividends Per Share to Earning Per Share %	65.29	65.29
Price to Book Value (Times)	0.77	0.77

Return On Assets %	0.53	0.53
Return On Equity %	7.07	7.07
Net Interest and Commissions Income/Operational	93.22	93.22
Credit Interest/Credit Facilities, Net %	24.58	24.58
Net Income / Total Revenues %	7.52	7.52
Total Revenues / Total Assets %	7.02	7.02
(Provision for Credit Facilities + Interest in Suspense)/Credit Facilities%	10.68	10.68

Equity Ratio %	7.47	7.47
Shareholders Equity /Total Deposits%	8.55	8.55
Debt Ratio %	92.53	92.53
Total Deposits/Total Assets%	90.70	90.70

Net Credit Facilities to Total Assets%	25.23	25.23
Net Credit Facilities to Total Deposits%	28.86	28.86
Shareholders Equity to Credit Facilities, Net%	29.62	29.62

Quick Ratio (Times)	0.61	0.61
Cash & Investments to Total Deposits%	83.03	83.03
Cash + Trading Investments / Total Deposits (Times)	0.65	0.65