

CAIRO AMMAN BANK	
Establish In	: 1960
Address	: Wadi Saqrah St./ Amman
Telephone	: (4616910)
P.O.Box	: (950661) Amman 11195
E-Mail	:
Fax	: (4642890)
No. of Branches	: Local: 52 Abroad: 20

Auditors	: Allied Accountants
Legal Counselor	: Kamal Bakri

<u>Main Objectives of the Co.:</u> Practicing all commercial banking businesses inside the Kingdom or abroad.	
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Board of Directors	
Khalil Al-Masri / Chairman Banque Du Caire / Egypt / Vice Astra Investment Co. Almasira Investment Co. Zafer Investment Co. Ishraq Investment Co. Meqdad Enab Nashat Masri Misr America International Bank Palestine Development & Investment Ltd Levant Investment Co. Al-Watanieh Development & Supplement Co.	
General Manager Yazeed Al-Mufti	
Termination Date of the Board: 29-06-2006	

	No. of Shareholder				Ownership(Share)				Ownership ratio %			
	Jordanians	Arabs	Foreigners	Total	Jordanians	Arabs	Foreigners	Total	Jordanians	Arabs	Foreigners	Total
Individuals	440	3	0	443	11,278,455	472,569	0	11,751,024	56.392	2.363	0.000	58.755
Companies	24	5	1	30	4,730,885	2,506,191	1,000,000	8,237,076	23.654	12.531	5.000	41.185
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	1	0	0	1	11,900	0	0	11,900	0.060	0.000	0.000	0.060
Total	465	8	1	474	16,021,240	2,978,760	1,000,000	20,000,000	80.106	14.894	5.000	100.000

No.	Name of shareholders owning 5% or more of the company shares	Ownership Ratio %
1	Almasira Investment Co.	11.35
2	Banque Du Caire	12.00
3	Najwa Madi	10.45
4	Hamza Al-Talhoni	5.91
5	Yaseen Al-Talhoni	5.91
6	Nfez Saleh Nafez	5.50
7	Sabeeh Al-Masri	5.21
8	Palestine Development & Investment Ltd	5.00

No. of Employees			
	Male	Female	Total
Jordanians	574	315	889
Non-Jordanians	378	232	610

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Trading Information	2000	2001
Par Value/Share(JD)	1	1
Closing Price(JD)	2.55	2.23
Value Traded(JD)	632,140	921,646
No. of Shares Traded	254,107	421,786
No. of Transactions	310	1,003
No. of Subscribed Shares	20,000,000	20,000,000
Market Capitalization	51,000,000	44,600,000
Fiscal Year Ended	31-12-2000	31-12-2001

Assets (JD)

Cash and Balances at Central Banks	218,416,959	212,080,301
Balances at Banks and Financial Institutions	223,779,872	223,842,094
Deposits at Banks and Financial Institutions	18,230,019	20,892,667
Trading Investments	592,666	505,954
Available for Sale Investments	42,738,850	114,074,701
Held to Maturity Investments, Net	47,405,689	0
Investments in Affiliates	0	0
Direct Credit Facilities, Net	288,764,313	310,100,115
Provision for Credit Facilities	27,243,993	36,125,942
Interests in Suspense	10,307,100	11,382,484
Fixed Assets, Net	18,017,956	18,419,357
Other Assets	26,856,537	30,205,629
Total Assets	884,802,861	930,120,818

Liabilities & Shareholders Equity

Liabilities (JD)	2000	2001
Customers Deposits	732,379,912	720,733,972
Banks & Financial Institutions Deposits	14,646,514	33,156,603
Cash Margins	32,421,472	51,257,239
Other Liabilities	64,006,937	72,480,635
Total Liabilities	843,454,835	877,628,449

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	8,753,133	8,791,005
Voluntary Reserve	1,986,377	0
Other Reserves	8,108,516	10,284,368
Issuance Premium	0	0
Issuance Discount	0	0
Treasury Stocks	0	0
Proposed Dividends	2,500,000	0
Foreign Currencies Translation	0	-36,708
Accumulated Change in Fair Value	0	-2,731,622
Retained Earnings	0	16,185,326
Total Shareholders Equity	41,348,026	52,492,369
Total Liabilities	884,802,861	930,120,818

Income Statement (JD)

2000

2001

Interest Income	62,117,111	55,254,096
Interest Expense	37,662,689	31,426,469
Net Interest Income	24,454,422	23,827,627
Net Commissions Income	7,684,885	7,037,000
Gains from Financial Assets and Instruments	1,521,249	2,470,272
Other Operations Income	4,404,579	3,764,610
Net Operational Income	38,065,135	37,099,509
Depreciation & Amortization (period)	3,373,099	2,875,046
Provision for Credit Facilities (period)	2,050,178	8,882,431
Total Operational Expenses	30,891,401	37,885,916
Operational Income	7,173,734	-786,407
Other (Expenses) Revenue	607,341	981,244
Minority Interest	-22,661	-31,155
Net Income Before Tax	7,803,736	225,992
Income Tax (period)	3,907,724	1,929,581
Income Tax (previous years)	0	0
Jordan Universities Fees	30,068	3,388
Scientific Research Fees	30,067	3,388
Net Income	3,835,877	-1,710,365

Cash Flow (JD)

Cash Balance (Beginning)	397,019,576	427,550,317
Net Cash Flow from (Used In) Operating Activities	37,517,094	-13,884,048
Net Cash Flow from (Used In) Investing Activities	-8,513,241	-9,678,236
Net Cash Flow from (Used In) Financing Activities	-240,621	-2,673,807
Differences in Exchange	1,767,509	1,451,566
Cash Balance (Ending)	427,550,317	402,765,792

Financial Ratios

2000

2001

Turnover Ratio %	1.27	2.11
Earning Per Share (JD)	0.19	-0.09
Dividend Per Share (JD)	0.13	0.00
Book Value Per Share (JD)	2.07	2.62
Price Earnings Ratio (Times)	13.30	-26.08
Dividend Yield %	4.90	0.00
Dividends Per Share to Earning Per Share %	65.17	0.00
Price to Book Value (Times)	1.23	0.85

Return On Assets %	0.43	-0.18
Return On Equity %	9.28	-3.26
Net Interest and Commissions Income/Operational	84.43	83.19
Credit Interest/Credit Facilities, Net %	21.51	17.82
Net Income / Total Revenues %	5.07	-2.50
Total Revenues / Total Assets %	8.56	7.37
(Provision for Credit Facilities + Interest in Suspense)/Credit Facilities%	13.00	15.32

Equity Ratio %	4.67	5.64
Shareholders Equity /Total Deposits%	5.54	6.96
Debt Ratio %	95.33	94.36
Total Deposits/Total Assets%	88.09	86.56

Net Credit Facilities to Total Assets%	32.64	33.34
Net Credit Facilities to Total Deposits%	38.66	41.13
Shareholders Equity to Credit Facilities, Net%	14.32	16.93

Quick Ratio (Times)	0.62	0.61
Cash & Investments to Total Deposits%	73.78	75.79
Cash + Trading Investments / Total Deposits (Times)	0.62	0.61