

<b>JORDAN HIMMEH MINERAL</b>	
<b>Establish In</b>	<b>: 1964</b>
<b>Address</b>	<b>: Amman- Wadi Saqra Str. - Astra Plaza Building.</b>
<b>Telephone</b>	<b>: (4651228)</b>
<b>P.O.Box</b>	<b>: (5315) Amman 11183</b>
<b>E-Mail</b>	<b>: Zara@Zara.Com.Jo</b>
<b>Fax</b>	<b>: (4651533)</b>
<b>No. of Branches</b>	<b>: Local: 1                      Abroad: —</b>

<b>Auditors</b>	<b>: Allied Accountants</b>
<b>Legal Counselor</b>	<b>: Ibrahim Al-Moany</b>

<b><u>Main Objectives of the Co.:</u></b> <b>Tourism services (spa &amp; Resort).</b>
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<b>Board of Directors</b>
<b>Khaled Al-Masri / Chairman</b> <b>Saheh Al-Refai / Vice</b> <b>Jamil Habbas</b> <b>Thamer Obeidat</b> <b>Dr. Hani Al-Halawani</b> <b>Sahl Dudin</b> <b>Yassin Al-Talhouni</b>
<b>General Manager   Fathi Samarah</b>
<b>Termination Date of the Board: 14-04-2006</b>

	<b>No. of Shareholder</b>				<b>Ownership(Share)</b>				<b>Ownership ratio %</b>			
	<b>Jordanians</b>	<b>Arabs</b>	<b>Foreigners</b>	<b>Total</b>	<b>Jordanians</b>	<b>Arabs</b>	<b>Foreigners</b>	<b>Total</b>	<b>Jordanians</b>	<b>Arabs</b>	<b>Foreigners</b>	<b>Total</b>
<b>Individuals</b>	<b>443</b>	<b>1</b>	<b>0</b>	<b>444</b>	<b>217,693</b>	<b>3,000</b>	<b>0</b>	<b>220,693</b>	<b>43.539</b>	<b>0.600</b>	<b>0.000</b>	<b>44.139</b>
<b>Companies</b>	<b>11</b>	<b>0</b>	<b>0</b>	<b>11</b>	<b>279,307</b>	<b>0</b>	<b>0</b>	<b>279,307</b>	<b>55.861</b>	<b>0.000</b>	<b>0.000</b>	<b>55.861</b>
<b>Gov.Agencies</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.000</b>	<b>0.000</b>	<b>0.000</b>	<b>0.000</b>
<b>Government</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.000</b>	<b>0.000</b>	<b>0.000</b>	<b>0.000</b>
<b>Others</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.000</b>	<b>0.000</b>	<b>0.000</b>	<b>0.000</b>
<b>Total</b>	<b>454</b>	<b>1</b>	<b>0</b>	<b>455</b>	<b>497,000</b>	<b>3,000</b>	<b>0</b>	<b>500,000</b>	<b>99.400</b>	<b>0.600</b>	<b>0.000</b>	<b>100.000</b>

<b>No.</b>	<b>Name of shareholders owning 5% or more of the company shares</b>	<b>Ownership Ratio %</b>
<b>1</b>	<b>Zara Investment Co. (Holding)</b>	<b>54.38</b>
<b>2</b>	<b>Jamil Habbas</b>	<b>22.96</b>
<b>3</b>	<b>Khalida Al-Khaldi</b>	<b>9.34</b>

<b>No. of Employees</b>			
	<b>Male</b>	<b>Female</b>	<b>Total</b>
<b>Jordanians</b>	<b>17</b>	<b>2</b>	<b>19</b>
<b>Non-Jordanians</b>	<b>0</b>	<b>0</b>	<b>0</b>

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

Par Value/Share(JD)	1	1
Closing Price(JD)	4.41	4.41
Value Traded(JD)	6,615	18,597
No. of Shares Traded	1,500	4,217
No. of Transaction	1	3
No. of Subscribed Shares	500,000	500,000
Market Capitalization(JD)	2,205,000	2,205,000
Fiscal Year Ended	31-12-2000	31-12-2001

**Assets(JD)**

Cash on Hand & at Banks	1,254,473	1,076,452
Accounts Receivables,Net	6,522	59,131
Short Term Investments	0	0
Total Current Assets	1,260,995	1,135,583
Long Term Investments	0	0
Fixed Assets,Net	216,369	201,037
Projects in Progress	160,238	260,485
Total Fixed Assets	463,188	596,898
Other Assets	0	0
Total Assets	1,724,183	1,732,481

Liabilities & Owners Equity

Liabilities(JD)

2000

2001

Accounts and Notes Payable	20,692	56,482
Credit Banks	0	0
Short Term Loans	0	0
Accrued Part of Long Term Loans	0	0
Total Current Liabilities	20,692	56,482
Long Term Loans & Notes Payable	0	0
Corporate Bonds	0	0
Other Liabilities	0	0
Total Liabilities	20,692	56,482

Shareholders Equity(JD)

Authorized Capital	500,000	500,000
Subscribed Capital	500,000	500,000
Paid in Capital	500,000	500,000
Compulsory Reserves	46,361	52,268
Voluntary Reserve	29,185	40,999
Other Reserves	0	0
Issuance Premium	1,034,517	1,034,517
Issuance Discount	0	0
Treasury Stocks	0	0
Proposed Dividends	75,000	0
Accumulated Change in Fair Value	0	0
Retained Earnings	18,428	48,215
Total Shareholders Equity	1,703,491	1,675,999
Total Liabilities & Shareholders Equity	1,724,183	1,732,481

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

Operating Revenues	119,297	111,135
Operating Expenses	57,974	48,484
Gross Profit	61,323	62,651
General and Administrative Expenses	40,265	51,293
Selling and Distribution Expenses	0	0
Depreciation(period)	24,405	18,545
Other Operating Expenses	24,405	28,372
Net Operating Income	-3,347	-17,014
Other Revenues	63,201	76,080
Other Expenses	0	0
Minority Interest	0	0
Income Before Interest & Tax	59,854	59,066
Interest Expenses	0	0
Net Income Before Tax	59,854	59,066
Income Tax (period)	0	6,306
Income Tax (Previous Years)	0	0
Jordan Universities Fees	599	591
Scientific Research Fees	599	591
Net Income	58,656	51,578

**Cash Flow(JD)**

Cash Balance(Beginning)	792,563	1,254,473
Net Cash Flow from (Used in) Operating Activities	77,200	49,143
Net Cash Flow from (Used in) Investing Activities	-224,862	-152,164
Net Cash Flow from (Used in) Financing Activities	609,572	-75,000
Cash Balance(Ending)	1,254,473	1,076,452

## Financial Ratios

2000

2001

Turnover Ratio %	0.30	0.84
Earning Per Share (JD)	0.12	0.10
Dividends Per Share (JD)	0.15	0.00
Book Value Per Share (JD)	3.41	3.35
Price Earnings Ratio(Times)	37.59	42.75
Dividend Yield %	3.40	0.00
Dividends Per Share to Earning Per Share %	127.86	0.00
Price to Book Value (Times)	1.29	1.32

Gross Margin %	51.40	56.37
Margin Before Interest and Tax %	50.17	53.15
Profit Margin %	49.17	46.41
Return On Assets %	3.40	2.98
Return On Equity %	3.44	3.08

Debt Ratio %	1.20	3.26
Equity Ratio %	98.80	96.74
Interest Coverage Ratio (Times)	—	—

Total Assets Turnover(Times)	0.07	0.06
Fixed Assets Turnover(Times)	0.26	0.19
Working Capital Turnover(Times)	0.10	10.30

Current Ratio (Times)	60.94	20.11
Working Capital (JD)	1,240,303	1,079,101