

Establish In	:	1988
Address	:	Abdali - Building of Professional Union
Telephone	:	(5693044/3)
P.O.Box	:	(930220)Amman11193
E-Mail	:	holdng@index.com
Fax	:	(5693544)
No. of Branches	:	Local: — Abroad: —

Legal Counselor : Samer Al-Awabeda

Investing in different fields of projects: financial ,industrial ,agricultural ,trading , services and/ or controlling as a holding company.

Chazi Abu-Nahl / Chairman
Muhyeddin Al-Jamal / Vice
Radhi Al-Natsheh
Ashraf Bseisu
Rawhi Al-Terhi
Hatem Hussein
Jamal Abu-Nahl

General Manager Jamal Abu Nahl

Termination Date of the Board: 23-04-2003

No.	Name of shareholders owning 5% or more of the company shares	Ownership Ratio %
1	Trust International Insurance Co.	47.76
2	Muhyeddin Al-Jamal	6.13

No. of Employees			
	Male	Female	Total
Jordanians	4	1	5
Non-Jordanians	0	0	0

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

Par Value/Share(JD)	1	1
Closing Price(JD)	0.95	0.95
Value Traded(JD)	0	9,500
No. of Shares Traded	0	10,000
No. of Transaction	0	1
No. of Subscribed Shares	8,379,895	8,379,895
Market Capitalization(JD)	7,960,900	7,960,900
Fiscal Year Ended	30-06-2001	30-06-2002

Assets(JD)

Cash on Hand & at Banks	2,277,034	1,935,142
Accounts Receivables,Net	393,392	276,448
Short Term Investments	24,766	39,580
Total Current Assets	2,705,194	2,260,921
Long Term Investments	5,010,042	5,532,747
Fixed Assets,Net	499,499	497,283
Projects in Progress	0	0
Total Fixed Assets	499,499	497,283
Other Assets	0	0
Total Assets	8,214,735	8,290,951

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	79,373	87,311
Long Term Loans & Notes Payable	0	0
Corporate Bonds	0	0
Other Liabilities	0	0
Total Liabilities	79,373	87,311

Shareholders Equity(JD)

Authorized Capital	8,379,895	8,379,895
Subscribed Capital	8,379,895	8,379,895
Paid in Capital	8,379,895	8,379,895
Compulsory Reserves	62,083	64,278
Voluntary Reserve	123,413	123,413
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	4,678	51,445
Retained Earnings	-434,707	-415,391
Total Shareholders Equity	8,135,362	8,203,640
Total Liabilities & Shareholders Equity	8,214,735	8,290,951

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

Operating Revenues	72,112	76,496
Operating Expenses	0	0
Gross Profit	72,112	76,496
General and Administrative Expenses	53,432	55,816
Selling and Distribution Expenses	0	0
Depreciation(period)	2,418	4,106
Other Operating Expenses	71,933	0
Net Operating Income	-53,253	20,680
Other Revenues	0	100
Other Expenses	0	0
Minority Interest	0	0
Income Before Interest & Tax	-53,253	20,780
Interest Expenses	0	0
Net Income Before Tax	-53,253	20,780
Income Tax (period)	0	0
Income Tax (Previous Years)	0	0
Jordan Universities Fees	0	220
Scientific Research Fees	0	220
Net Income	-53,253	20,340

Cash Flow(JD)

Cash Balance(Beginning)	2,220,194	2,277,034
Net Cash Flow from (Used in) Operating Activities	147,470	96,287
Net Cash Flow from (Used in) Investing Activities	-90,630	-438,179
Net Cash Flow from (Used in) Financing Activities	0	0
Cash Balance(Ending)	2,277,034	1,935,142

Financial Ratios

2000

2001

Turnover Ratio %	0.00	0.12
Earning Per Share (JD)	-0.01	0.00
Dividends Per Share (JD)	0.00	0.00
Book Value Per Share (JD)	0.97	0.98
Price Earnings Ratio(Times)	-149.49	391.39
Dividend Yield %	0.00	0.00
Dividends Per Share to Earning Per Share %	0.00	0.00
Price to Book Value (Times)	0.98	0.97

Gross Margin %	100.00	100.00
Margin Before Interest and Tax %	-73.85	27.16
Profit Margin %	-73.85	26.59
Return On Assets %	-0.65	0.25
Return On Equity %	-0.65	0.25

Debt Ratio %	0.97	1.05
Equity Ratio %	99.03	98.95
Interest Coverage Ratio (Times)	—	—

Total Assets Turnover(Times)	0.01	0.01
Fixed Assets Turnover(Times)	0.14	0.15
Working Capital Turnover(Times)	0.03	3.52

Current Ratio (Times)	34.08	25.90
Working Capital (JD)	2,625,821	2,173,610