

THE HOUSING BANK FOR TRADE AND FINANCE	
Establish In	: 1973
Address	: Amman - Abdali - Parliament St.
Telephone	: (5607315) (5667126)
P.O.Box	: (7693) Amman 11118
E-Mail	: quality@hbtbf.com.jo
Fax	: (5678121) (5690207) (5691675)
No. of Branches	: Local: 96 Abroad: 8

Auditors	: Saba & Co./Deloitte & Touche, and Ernst & Young
Legal Counselor	: Saleem Jarrar

<u>Main Objectives of the Co.:</u> Practicing all comercial banking businesses.	
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Board of Directors	
Zuhair Khouri / Chairman Othman M. Bafagih / Vice Abdel Qader Al-Dweik Ahmad Tahous Al-Rashid Saad M. Alhenaidi Sheikh Ali Bin Jassim Al Thani Abdullah Al-Saudi Sheikh Khalid Salim Bim Mahfouz Abdullatif El-Kib Hamad Faraj Balkhair Ahmad Abedel Fattah Abdel-Rahman Al-Jada Ali Shams Ardekani	
General Manager Abdel Qader Al-Dweik	
Termination Date of the Board: 15-04-2005	

	No. of Shareholder				Ownership(Share)				Ownership ratio %			
	Jordanians	Arabs	Foreigners	Total	Jordanians	Arabs	Foreigners	Total	Jordanians	Arabs	Foreigners	Total
Individuals	3,066	234	34	3,334	6,791,813	14,861,525	343,409	21,996,747	6.792	14.862	0.343	21.997
Companies	22	8	7	37	974,906	21,392,633	695,473	23,063,012	0.975	21.393	0.695	23.063
Gov.Agencies	16	6	6	28	17,154,220	20,761,618	3,691,948	41,607,786	17.154	20.762	3.692	41.608
Government	0	2	0	2	0	13,332,455	0	13,332,455	0.000	13.332	0.000	13.332
Others	0	0	0	0	0	0	0	0	0.000	0.000	0.000	0.000
Total	3,104	250	47	3,401	24,920,939	70,348,231	4,730,830	100,000,000	24.921	70.348	4.731	100.000

No.	Name of shareholders owning 5% or more of the company shares	Ownership Ratio %
1	Kuwait Real Estate Investment Group	18.76
2	Social Security Corporation	15.61
3	Libyan Arab Foreign Bank	15.15
4	Sheikh Khalid Salim Bin Mahfouz	11.90
5	Ministry of Finance, Economy and Trade Government of Qatar	10.33
6	Holding Company For Capital Investment / Bahrain	5.00
7	Sultanate of Oman Ministry of Finance and Omani Inv. Funds	5.00

No. of Employees			
	Male	Female	Total
Jordanians	1316	341	1657
Non-Jordanians	0	0	0