

INMA INVESTMENT & FINANCIAL ADVANCES			
Establish In	:	1986	
Address	:	Professional Union Building	
Telephone	:	(5672674)(5604661)	
P.O.Box	:	(20200) Amman 11118	
E-Mail	:		
Fax	:	(5685912)	
No. of Branches	:	Local: 1	Abroad: —

Auditors	:	Audit & Consult Consortium
Legal Counselor	:	Mohammad Al-Tarawneh

Main Objectives of the Co.:	
Erecting housing projects and commercial residential industrial tourist centers, in addition to the construction of stores and warehouses.	

Board of Directors			
Sat'e Nawaf Naser / Chairman Tharwat Al Barghouthi / Vice Ibraheem Al-Hourany M. Akram Al-Tal Cairo - Amman Bank Nilly Batshoon Mohammad Hammami Nafeth Abdel Fattah			
General Manager Ali Kamal			
Termination Date of the Board: 04-02-2003			

	No. of Shareholder				Ownership(Share)				Ownership ratio %			
	Jordanians	Arabs	Foreigners	Total	Jordanians	Arabs	Foreigners	Total	Jordanians	Arabs	Foreigners	Total
Individuals	2,163	169	0	2,332	982,474	142,779	0	1,125,253	31.637	4.598	0.000	36.234
Companies	7	1	0	8	1,919,863	1,000	0	1,920,863	61.821	0.032	0.000	61.854
Gov.Agencies	1	0	0	1	59,384	0	0	59,384	1.912	0.000	0.000	1.912
Government	0	0	0	0	0	0	0	0	0.000	0.000	0.000	0.000
Others	0	0	0	0	0	0	0	0	0.000	0.000	0.000	0.000
Total	2,171	170	0	2,341	2,961,721	143,779	0	3,105,500	95.370	4.630	0.000	100.000

No.	Name of shareholders owning 5% or more of the company shares	Ownership Ratio %
1	Petra Bank -Under Liquidation	61.09

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

131036 INMA INVESTMENT & FINANCIAL ADVANCES**Trading Information****2000****2001**

Par Value/Share(JD)	1	1
Closing Price(JD)	–	–
Value Traded(JD)	0	0
No. of Shares Traded	0	0
No. of Transaction	0	0
No. of Subscribed Shares	3,105,500	3,105,500
Market Capitalization(JD)	–	–
Fiscal Year Ended	31-12-2000	31-12-2001

Assets(JD)

Cash on Hand & at Banks	10,491	33,847
Accounts Receivables,Net	22,523	42,804
Short Term Investments	1,931	1,826
Total Current Assets	2,737,006	2,780,538
Long Term Investments	2,323,525	2,271,538
Fixed Assets,Net	3,596	2,584
Projects in Progress	0	0
Total Fixed Assets	3,596	2,584
Other Assets	32,806	25,494
Total Assets	5,096,933	5,080,154

Liabilities & Owners Equity

Liabilities(JD)

2000

2001

Accounts and Notes Payable	568,219	568,274
Credit Banks	2,341,602	2,337,112
Short Term Loans	0	0
Accrued Part of Long Term Loans	0	0
Total Current Liabilities	8,592,936	8,588,691
Long Term Loans & Notes Payable	0	0
Corporate Bonds	0	0
Other Liabilities	27,716	-5,970,020
Total Liabilities	8,620,652	2,618,671

Shareholders Equity(JD)

Authorized Capital	3,105,500	3,105,500
Subscribed Capital	3,105,500	3,105,500
Paid in Capital	3,105,500	3,105,500
Compulsory Reserves	77,717	77,717
Voluntary Reserve	55,875	55,875
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	0	0
Retained Earnings	-6,762,811	-777,609
Total Shareholders Equity	-3,523,719	2,461,483
Total Liabilities & Shareholders Equity	5,096,933	5,080,154

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

Operating Revenues	84,324	71,447
Operating Expenses	57,497	41,582
Gross Profit	26,827	29,865
General and Administrative Expenses	73,870	68,843
Selling and Distribution Expenses	722	1,566
Depreciation(period)	14,264	14,241
Other Operating Expenses	89,000	24,826
Net Operating Income	-136,765	-65,370
Other Revenues	73,327	50,572
Other Expenses	0	0
Minority Interest	0	0
Income Before Interest & Tax	-63,438	-14,798
Interest Expenses	0	0
Net Income Before Tax	-63,438	-14,798
Income Tax (period)	0	0
Income Tax (Previous Years)	0	0
Jordan Universities Fees	0	0
Scientific Research Fees	0	0
Net Income	-63,438	-14,798

Cash Flow(JD)

Cash Balance(Beginning)	95,487	10,491
Net Cash Flow from (Used in) Operating Activities	-64,363	-10,912
Net Cash Flow from (Used in) Investing Activities	52,337	38,758
Net Cash Flow from (Used in) Financing Activities	-72,970	-4,490
Cash Balance(Ending)	10,491	33,847

Financial Ratios**2000****2001**

Turnover Ratio %	0.00	0.00
Earning Per Share (JD)	-0.02	0.00
Dividends Per Share (JD)	0.00	0.00
Book Value Per Share (JD)	-1.13	0.79
Price Earnings Ratio(Times)	0.00	0.00
Dividend Yield %	—	—
Dividends Per Share to Earning Per Share %	0.00	0.00
Price to Book Value (Times)	0.00	0.00

Gross Margin %	31.81	41.80
Margin Before Interest and Tax %	-75.23	-20.71
Profit Margin %	-75.23	-20.71
Return On Assets %	-1.24	-0.29
Return On Equity %	1.80	-0.60

Debt Ratio %	169.13	51.55
Equity Ratio %	-69.13	48.45
Interest Coverage Ratio (Times)	—	—

Total Assets Turnover(Times)	0.02	0.01
Fixed Assets Turnover(Times)	23.45	27.65
Working Capital Turnover(Times)	-0.01	-1.23

Current Ratio (Times)	0.32	0.32
Working Capital (JD)	-5,855,930	-5,808,153