

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: 93 Abroad: 5

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 Sayed Abul Hassan Marashi	
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	3,290	228	29	3,547	6,815,386	14,962,454	343,844	22,121,684	6.815	14.962	0.344	22.122
Companies	30	8	7	45	1,511,480	20,793,554	654,774	22,959,808	1.511	20.794	0.655	22.960
Gov. Agencies	16	6	6	28	17,214,260	20,761,618	3,610,175	41,586,053	17.214	20.762	3.610	41.586
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	3,336	244	42	3,622	25,541,126	69,850,081	4,608,793	100,000,000	25.541	69.850	4.609	100.000

No.	Name of shareholders owning 5% or more of the company shares	Ownership Ratio %
1	Kuwait Real Estate Investment Consortium (K.S.C) Closed	18.76
2	Social Security Corporation	15.61
3	Libyan Arab Foreign Bank	15.18
4	Sheikh Khalid Salim Bin Mahfouz Group	11.30
5	Ministry of Finance, Economy and Commerce/Qatar	10.33
6	Capital Investment Holding Co.	5.00
7	Sultanate of Oman Ministry of Finance and Omani Inv. Funds	5.00

No. of Employees			
	Male	Female	Total
Jordanians	1318	321	1639
Non-Jordanians	0	0	0

111004 THE HOUSING BANK FOR TRADE AND FINANCE

Trading Information	2000	2001
Par Value/Share(JD)	1	1
Closing Price(JD)	1.62	2.36
Value Traded(JD)	10,423,643	15,565,009
No. of Shares Traded	5,233,519	7,197,258
No. of Transactions	3,876	6,611
No. of Subscribed Shares	100,000,000	100,000,000
Market Capitalization	162,000,000	236,000,000
Fiscal Year Ended	31-12-2000	31-12-2001

Assets (JD)

Cash and Balances at Central Banks	444,976,021	328,940,538
Balances at Banks and Financial Institutions	243,423,527	286,782,945
Deposits at Banks and Financial Institutions	33,483,500	34,974,633
Trading Investments	48,342,543	22,244,107
Available for Sale Investments	64,234,591	88,279,899
Held to Maturity Investments, Net	159,006,138	277,194,898
Investments in Affiliates	12,795,073	24,778,541
Direct Credit Facilities, Net	556,611,418	584,751,392
Provision for Credit Facilities	42,085,758	46,081,224
Interests in Suspense	18,566,850	22,777,007
Fixed Assets, Net	29,658,485	32,038,957
Other Assets	30,714,078	28,825,882
Total Assets	1,623,245,374	1,708,811,792

111004 THE HOUSING BANK FOR TRADE AND FINANCE

Liabilities & Shareholders Equity

Liabilities (JD)	2000	2001
Customers Deposits	1,209,389,902	1,239,299,639
Banks & Financial Institutions Deposits	56,358,930	73,925,498
Cash Margins	31,624,732	45,558,514
Other Liabilities	89,584,242	93,572,666
Total Liabilities	1,386,957,806	1,452,356,317

Shareholders Equity (JD)

Authorized Capital	100,000,000	100,000,000
Subscribed Capital	100,000,000	100,000,000
Paid In Capital	100,000,000	100,000,000
Legal Reserve	18,361,492	21,609,448
Voluntary Reserve	33,222,068	33,222,068
Other Reserves	3,704,008	3,704,008
Issuance Premium	71,000,000	71,000,000
Issuance Discount	0	0
Treasury Stocks	0	0
Proposed Dividends	10,000,000	12,000,000
Foreign Currencies Translation	0	0
Accumulated Change in Fair Value	0	7,518,459
Retained Earnings	0	7,401,492
Total Shareholders Equity	236,287,568	256,455,475
Total Liabilities	1,623,245,374	1,708,811,792

Income Statement (JD)

2000

2001

Interest Income	113,321,734	104,944,186
Interest Expense	65,758,069	51,763,530
Net Interest Income	47,563,665	53,180,656
Net Commissions Income	7,982,614	8,127,182
Gains from Financial Assets and Instruments	1,807,133	2,141,000
Other Operations Income	6,599,139	8,827,555
Net Operational Income	63,952,551	72,276,393
Depreciation & Amortization (period)	6,386,206	5,424,707
Provision for Credit Facilities (period)	-2,831,698	5,660,422
Total Operational Expenses	49,727,525	46,209,341
Operational Income	14,225,026	26,067,052
Other (Expenses) Revenue	2,293,511	3,943,803
Minority Interest	36,160	10,372
Net Income Before Tax	16,482,377	30,000,483
Income Tax (period)	4,316,827	7,345,750
Income Tax (previous years)	0	0
Jordan Universities Fees	175,046	324,795
Scientific Research Fees	175,046	324,795
Net Income	11,815,458	22,005,143

Cash Flow (JD)

Cash Balance (Beginning)	559,798,175	632,040,618
Net Cash Flow from (Used In) Operating Activities	143,630,674	44,858,796
Net Cash Flow from (Used In) Investing Activities	-57,061,353	-118,070,136
Net Cash Flow from (Used In) Financing Activities	-14,326,878	-10,551,106
Differences in Exchange	0	0
Cash Balance (Ending)	632,040,618	548,278,172

Financial Ratios

2000

2001

Turnover Ratio %	5.23	7.20
Earning Per Share (JD)	0.12	0.22
Dividend Per Share (JD)	0.10	0.12
Book Value Per Share (JD)	2.36	2.56
Price Earnings Ratio (Times)	13.71	10.72
Dividend Yield %	6.17	5.08
Dividends Per Share to Earning Per Share %	84.63	54.53
Price to Book Value (Times)	0.69	0.92

Return On Assets %	0.73	1.29
Return On Equity %	5.00	8.58
Net Interest and Commissions Income/Operational	86.86	84.82
Credit Interest/Credit Facilities, Net %	20.36	17.95
Net Income / Total Revenues %	9.11	17.74
Total Revenues / Total Assets %	7.99	7.26
(Provision for Credit Facilities + Interest in Suspense)/Credit Facilities%	10.90	11.78

Equity Ratio %	14.56	15.01
Shareholders Equity /Total Deposits%	18.67	19.53
Debt Ratio %	85.44	84.99
Total Deposits/Total Assets%	79.92	79.52

Net Credit Facilities to Total Assets%	34.29	34.22
Net Credit Facilities to Total Deposits%	43.97	44.53
Shareholders Equity to Credit Facilities, Net%	42.45	43.86

Quick Ratio (Times)	0.57	0.50
Cash & Investments to Total Deposits%	79.50	80.96
Cash + Trading Investments / Total Deposits (Times)	0.61	0.51