

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: 5

Auditors	: Saba & Co. 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			
Dr. Michel Marto / Chairman Othman M. Bafagih / Vice Ammar Farouk Zahran Ahmad Tahous Al-Rashid Saad M. Alhenaidi Sheikh Ali Bin Jassim Al Thani Elsharef Alwan Abdul-Magid Gadad Mohammad Khalil Adeinat Abdullah Al-Saudi Ali Shams Ardekani Abdel-Rahman Al-Jada			
General Manager Ahmad Abed AlFattah			
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	2,993	237	42	3,272	7,136,908	14,422,014	346,505	21,905,427	7.137	14.422	0.347	21.905
Companies	34	7	6	47	1,144,606	21,339,518	575,405	23,059,529	1.145	21.340	0.575	23.060
Gov.Agencies	6	0	0	6	15,946,793	0	0	15,946,793	15.947	0.000	0.000	15.947
Government	1	3	1	5	9,994	32,094,073	3,748,919	35,852,986	0.010	32.094	3.749	35.853
Others	15	5	5	25	1,179,770	2,000,000	55,495	3,235,265	1.180	2.000	0.055	3.235
Total	3,049	252	54	3,355	25,418,071	69,855,605	4,726,324	100,000,000	25.418	69.856	4.726	100.000

No.	Name of shareholders owning 5% or more of the company shares	Ownership Ratio %
1	Kuwait Real Estate Investment Consortim	18.76
2	Social Security Corporation	15.61
3	Libyan Arab Foreign Bank	15.08
4	Sheikh Khalid Salim Bin Mahfouz	11.90
5	Ministry of Finance, Economy and Trade Government of Qatar	10.33
6	Capital Investment Holding Co. / Bahrain	5.00
7	Sultanate of Oman Ministry of Finance and Omani Inv. Funds	5.00

No. of Employees			
	Male	Female	Total
Jordanians	1332	362	1694
Non-Jordanians	14	4	18