

ARAB FINANCIAL INVESTMENT	
Establish In	: 1994
Address	: Umuthaina - Ta'ez St. front Al-Moroj
Telephone	: (5538721)(5538722)(5696791)
P.O.Box	: (922634) Amman 11192
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No. of Branches	: Local: 1 Abroad: —

Auditors	: Arab Professionals
Legal Counselor	: Haddidi & Partners

Main Objectives of the Co.:

Acting as a broker in securities at Amman Stock Exchange. Acting as a trader for its own portfolio in securities at Amman Stock Exchange.

Provider of financial advisory services.

e)		Ownership ratio %			
Category	Total	Jordanians	Arabs	Foreigners	Total
1	1,120,881	27.877	0.145	0.000	28.022
2	2,667,879	66.046	0.651	0.000	66.697
3	0	0.000	0.000	0.000	0.000
4	0	0.000	0.000	0.000	0.000
5	211,240	5.281	0.000	0.000	5.281
6	4,000,000	99.204	0.796	0.000	100.000

No.	Name of shareholders owning 5% or more of the company shares	Ownership Ratio %
1	Al- Kawkaba for Trade & Investment	53.94
2	Osama Mohammad Khater	10.06
3	Modern Supply Co.	9.87
4	Issam Gamoh	5.50

Non-Jordanians	0	0	0
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131070 ARAB FINANCIAL INVESTMENT**Trading Information****2000****2001**

Par Value/Share(JD)	1	1
Closing Price(JD)	0.60	0.75
Value Traded(JD)	1,315,269	80,834
No. of Shares Traded	2,836,459	129,491
No. of Transaction	1,264	149
No. of Subscribed Shares	4,000,000	4,000,000
Market Capitalization(JD)	2,400,000	3,000,000
Fiscal Year Ended	31-12-2000	31-12-2001

Assets(JD)

Cash on Hand & at Banks	126,660	350,694
Accounts Receivables,Net	1,049,007	959,393
Short Term Investments	1,149,242	1,292,428
Total Current Assets	2,408,918	2,654,379
Long Term Investments	306,918	208,107
Fixed Assets,Net	66,434	39,436
Projects in Progress	0	0
Total Fixed Assets	66,434	39,436
Other Assets	200,000	175,000
Total Assets	2,982,270	3,076,922

Liabilities & Owners Equity

Liabilities(JD)

2000

2001

Accounts and Notes Payable	57,047	111,935
Credit Banks	0	0
Short Term Loans	0	0
Accrued Part of Long Term Loans	0	0
Total Current Liabilities	78,785	153,515
Long Term Loans & Notes Payable	0	0
Corporate Bonds	0	0
Other Liabilities	0	0
Total Liabilities	78,785	153,515

Shareholders Equity(JD)

Authorized Capital	4,000,000	4,000,000
Subscribed Capital	4,000,000	4,000,000
Paid in Capital	4,000,000	4,000,000
Compulsory Reserves	0	2,033
Voluntary Reserve	0	0
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	-1,096,515	-1,078,626
Total Shareholders Equity	2,903,485	2,923,407
Total Liabilities & Shareholders Equity	2,982,270	3,076,922

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

Operating Revenues	233,795	292,320
Operating Expenses	166,643	0
Gross Profit	67,152	292,320
General and Administrative Expenses	170,050	127,986
Selling and Distribution Expenses	0	0
Depreciation(period)	390,028	67,892
Other Operating Expenses	609,828	190,193
Net Operating Income	-712,726	-25,859
Other Revenues	37,178	50,903
Other Expenses	0	0
Minority Interest	0	0
Income Before Interest & Tax	-675,548	25,044
Interest Expenses	4,687	11,522
Net Income Before Tax	-680,235	13,522
Income Tax (period)	0	0
Income Tax (Previous Years)	0	0
Jordan Universities Fees	0	203
Scientific Research Fees	0	203
Net Income	-680,235	13,116

Cash Flow(JD)

Cash Balance(Beginning)	462,080	126,660
Net Cash Flow from (Used in) Operating Activities	-239,990	141,117
Net Cash Flow from (Used in) Investing Activities	-107,930	82,917
Net Cash Flow from (Used in) Financing Activities	12,500	0
Cash Balance(Ending)	126,660	350,694

Financial Ratios

2000

2001

Turnover Ratio %	70.91	3.24
Earning Per Share (JD)	-0.17	0.00
Dividends Per Share (JD)	0.00	0.00
Book Value Per Share (JD)	0.73	0.73
Price Earnings Ratio(Times)	-3.53	228.73
Dividend Yield %	0.00	0.00
Dividends Per Share to Earning Per Share %	0.00	0.00
Price to Book Value (Times)	0.83	1.03

Gross Margin %	28.72	100.00
Margin Before Interest and Tax %	-288.95	8.57
Profit Margin %	-290.95	4.49
Return On Assets %	-22.81	0.43
Return On Equity %	-23.43	0.45

Debt Ratio %	2.64	4.99
Equity Ratio %	97.36	95.01
Interest Coverage Ratio (Times)	-144.13	2.17

Total Assets Turnover(Times)	0.08	0.10
Fixed Assets Turnover(Times)	3.52	7.41
Working Capital Turnover(Times)	0.10	11.69

Current Ratio (Times)	30.58	17.29
Working Capital (JD)	2,330,133	2,500,864