

UNITED FINANCIAL INVESTMENTS			
Establish In	:	1980	
Address	:	Sweifieah - Amman	
Telephone	:	(5863209) (5815070)	
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No. of Branches	:	Local: 1	Abroad: —

Auditors	:	Riyad Jinini & Co.
Legal Counselor	:	Khaled Marar

<b>Main Objectives of the Co.:</b>	
Acting as a broker at the Amman Stock Exchange, investing in securities, managing financial portfolios, and providing financial advisory services.	

Board of Directors			
Strategic Investment Co. Jordan Kuwait Bank Mohammad Al-Amad Naser Al-Amad Jamal Al-Amad Abdullah Arafat			
General Manager Naser Al-Amad			
Termination Date of the Board: 01-01-2004			

	No. of Shareholder				Ownership(Share)				Ownership ratio %			
	Jordanians	Arabs	Foreigners	Total	Jordanians	Arabs	Foreigners	Total	Jordanians	Arabs	Foreigners	Total
Individuals	25	0	0	25	760,450	0	0	760,450	38.023	0.000	0.000	38.023
Companies	7	1	0	8	936,050	303,500	0	1,239,550	46.803	15.175	0.000	61.978
Gov. Agencies	0	0	0	0	0	0	0	0	0.000	0.000	0.000	0.000
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	32	1	0	33	1,696,500	303,500	0	2,000,000	84.825	15.175	0.000	100.000

No.	Name of shareholders owning 5% or more of the company shares	Ownership Ratio %
1	Jordan Kuwait Bank	51.10
2	Jordan Investment Trust	21.96
3	Muteea'h Badran	5.42

No. of Employees			
	Male	Female	Total
Jordanians	10	2	12
Non-Jordanians	0	0	0

**131090 UNITED FINANCIAL INVESTMENTS****Trading Information****2000****2001**

Par Value/Share(JD)	1	1
Closing Price(JD)	1.10	1.30
Value Traded(JD)	460,055	946,366
No. of Shares Traded	406,500	770,928
No. of Transaction	28	40
No. of Subscribed Shares	2,000,000	2,000,000
Market Capitalization(JD)	2,200,000	2,600,000
Fiscal Year Ended	31-12-2000	31-12-2001

**Assets(JD)**

Cash on Hand & at Banks	1,481,464	1,372,451
Accounts Receivables,Net	544,421	2,474,016
Short Term Investments	352,646	246,216
Total Current Assets	2,529,231	4,220,338
Long Term Investments	0	0
Fixed Assets,Net	68,012	83,021
Projects in Progress	0	0
Total Fixed Assets	68,012	83,021
Other Assets	0	0
Total Assets	2,597,243	4,303,359

Liabilities & Owners Equity

Liabilities(JD)

2000

2001

Accounts and Notes Payable	296,135	1,604,403
Credit Banks	0	0
Short Term Loans	0	0
Accrued Part of Long Term Loans	0	0
Total Current Liabilities	304,522	1,852,109
Long Term Loans & Notes Payable	0	0
Corporate Bonds	0	0
Other Liabilities	0	0
Total Liabilities	304,522	1,852,109

Shareholders Equity(JD)

Authorized Capital	2,000,000	2,000,000
Subscribed Capital	2,000,000	2,000,000
Paid in Capital	2,000,000	2,000,000
Compulsory Reserves	85,266	136,393
Voluntary Reserve	74,410	99,973
Other Reserves	0	0
Issuance Premium	0	0
Issuance Discount	0	0
Treasury Stocks	0	0
Proposed Dividends	111,111	180,000
Accumulated Change in Fair Value	0	0
Retained Earnings	21,934	34,884
Total Shareholders Equity	2,292,721	2,451,250
Total Liabilities & Shareholders Equity	2,597,243	4,303,359

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

Operating Revenues	401,568	896,441
Operating Expenses	0	0
Gross Profit	401,568	896,441
General and Administrative Expenses	177,044	227,950
Selling and Distribution Expenses	0	0
Depreciation(period)	84,490	83,991
Other Operating Expenses		0
Net Operating Income	224,524	668,491
Other Revenues	0	0
Other Expenses	84,490	83,991
Minority Interest	0	0
Income Before Interest & Tax	140,034	584,500
Interest Expenses	16,280	10,798
Net Income Before Tax	123,754	573,702
Income Tax (period)	0	54,395
Income Tax (Previous Years)	36,000	101,430
Jordan Universities Fees	878	5,113
Scientific Research Fees	878	5,113
Net Income	85,998	407,651

**Cash Flow(JD)**

Cash Balance(Beginning)	1,110,629	1,481,464
Net Cash Flow from (Used in) Operating Activities	631,142	38,556
Net Cash Flow from (Used in) Investing Activities	-21,970	-32,888
Net Cash Flow from (Used in) Financing Activities	-238,337	-114,681
Cash Balance(Ending)	1,481,464	1,372,451

## Financial Ratios

2000

2001

Turnover Ratio %	20.33	38.55
Earning Per Share (JD)	0.04	0.20
Dividends Per Share (JD)	0.06	0.09
Book Value Per Share (JD)	1.15	1.23
Price Earnings Ratio(Times)	25.58	6.38
Dividend Yield %	5.05	6.92
Dividends Per Share to Earning Per Share %	129.20	44.16
Price to Book Value (Times)	0.96	1.06

Gross Margin %	100.00	100.00
Margin Before Interest and Tax %	34.87	65.20
Profit Margin %	21.42	45.47
Return On Assets %	3.31	9.47
Return On Equity %	3.75	16.63

Debt Ratio %	11.72	43.04
Equity Ratio %	88.28	56.96
Interest Coverage Ratio (Times)	8.60	54.13

Total Assets Turnover(Times)	0.15	0.21
Fixed Assets Turnover(Times)	5.90	10.80
Working Capital Turnover(Times)	0.18	37.85

Current Ratio (Times)	8.31	2.28
Working Capital (JD)	2,224,709	2,368,229