

Banking Sector

Trading Information

2000**2001**

Number of Companies	17	17
No. of Subscribed Shares	451,095,067	471,311,067
Market Capitalization	1,863,519,290	2,532,056,781

Assets(JD)

Cash and Balances at Central Banks	3,134,008,048	3,245,314,792
Balances at Banks and Financial Institutions	4,784,588,573	5,386,877,918
Deposits at Banks and Financial Institutions	1,014,018,275	667,653,273
Trading Investments	330,073,567	609,042,332
Available for Sale Investments	1,247,646,857	1,524,295,773
Held to Maturity Investments,Net	1,837,178,889	1,899,595,856
Investments in Affiliates	233,676,525	230,155,018
Direct Credit Facilities,Net	8,037,818,306	8,447,723,701
Provision for Credit Facilities	552,036,590	626,867,764
Interests in Suspense	151,230,475	180,524,868
Fixed Assets,Net	306,085,137	319,868,092
Other Assets	570,895,691	582,359,778
Total Assets	21,495,989,868	22,912,886,533

Liabilities & Shareholders Equity

Liabilities(JD)	2000	2001
Customers Deposits	14,292,236,780	14,956,662,406
Banks & Financial Institutions Deposits	3,175,360,665	3,639,847,969
Cash Margins	1,381,113,694	1,470,346,996
Other Liabilities	877,630,284	898,702,083
Total Liabilities	19,726,341,423	20,965,559,454

Shareholders Equity(JD)

Authorized Capital	530,295,067	550,511,067
Subscribed Capital	530,295,067	550,511,067
Paid In Capital	530,295,067	550,511,067
Legal Reserve	176,275,049	184,536,453
Voluntary Reserve	274,779,890	313,347,305
Other Reserves	647,301,989	721,584,074
Issuance Premium	96,544,915	77,114,174
Issuance Discount	3,333,500	5,000,000
Treasury Stocks	0	0
Proposed Dividends	53,625,000	56,448,500
Foreign Currencies Translation	16,234,000	13,008,292
Accumulated Change in Fair Value	4,702,520	5,764,979
Retained Earnings	-26,776,485	30,012,235
Total Shareholders Equity	1,769,648,445	1,947,327,079
Total Liabilities	21,495,989,868	22,912,886,533

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

Interest Income	1,416,774,474	1,276,491,027
Interest Expense	962,578,831	798,239,588
Net Interest Income	454,195,643	478,251,439
Net Commissions Income	125,826,964	130,816,407
Gains from Financial Assets and Instruments	26,306,859	58,122,067
Other Operations Income	64,202,558	73,079,996
Net Operational Income	670,532,024	740,269,909
Depreciation & Amortization (period)	37,780,954	37,612,219
Provision for Credit Facilities (period)	75,244,284	115,179,551
Total Operational Expenses	467,877,147	510,636,357
Operational Income	202,654,877	229,633,552
Other(Expenses) Revenue	2,281,302	8,662,821
Minority Interest	-294,407	-554,690
Net Income Before Tax	205,230,586	238,851,063
Income Tax (period)	48,527,248	48,681,172
Income Tax (previous years)	421,394	250,834
Jordan Universities Fees	472,025	750,516
Scientific Research Fees	472,025	750,516
Net Income	155,337,894	188,418,025

Cash Flow (JD)

Cash Balance (Beginning)	4,738,212,074	5,210,806,865
Net Cash Flow from (Used In) Operating Activities	1,126,272,989	444,129,741
Net Cash Flow from (Used In) Investing Activities	-620,129,775	-301,490,094
Net Cash Flow from (Used In) Financing Activities	-43,379,271	-30,872,903
Differences in Exchange	9,830,848	4,755,838
Cash Balance(Ending)	5,210,806,865	5,327,329,447

Insurance Sector

Trading Information

	2000	2001
Number of Companies	25	25
No. of Subscribed Shares	63,340,000	69,701,865
Market Capitalization(JD)	95,967,200.00	99,974,555.75

Assets(JD)

Cash on Hand & at Banks	44,531,381	51,255,631
Post Dated Cheques	2,446,966	2,848,612
Account Receivables	46,685,352	50,896,990
Total Current Assets	97,282,013	110,983,400
Deposits & Securities Held to the Order of the General Manager of IRC	6,579,109	6,619,936
Trading Investments	12,187,647	10,395,000
Available for Sale Investments	22,331,778	26,204,765
Held to Maturity Investments,Net	4,373,777	5,211,442
Other Investments	1,975,764	1,499,191
Fixed Assets,Net	12,447,706	13,443,880
Real Estate and Lands	13,947,207	14,756,357
Total Fixed Assets	26,394,913	28,200,237
Other Assets	2,474,212	1,537,499
Total Assets	173,599,213	190,651,470

Liabilities & Shareholders Equity

Liabilities(JD)

2000**2001**

Reserve for Outstanding Claims,Net	21,100,019	25,705,677
Total Current Liabilities	50,637,609	58,343,118
Mathematical Reserve	11,062,721	10,925,864
Unexpired Risks Reserve	31,249,823	36,671,339
Total Technical Reserves	42,312,544	47,597,203
Other Liabilities	882,270	1,209,780
Total Liabilities	93,832,423	107,150,101

Shareholders Equity(JD)

Authorized Capital	68,340,000	69,770,000
Subscribed Capital	63,340,000	69,701,865
Paid in Capital	63,027,500	69,701,865
Compulsory Reserves	9,474,092	10,135,251
Voluntary Reserve	4,032,409	2,590,874
Other Reserves	699,188	699,188
Issuance Premium	1,049,603	1,049,603
Issuance Discount	500,000	500,000
Treasury Stocks	0	0
Proposed Dividends	690,000	1,745,231
Accumulated Change in Fair Value	-182,315	631,536
Retained Earnings	1,476,313	-2,552,179
Total Shareholders Equity	79,766,790	83,501,369
Total Liabilities & Shareholders Equity	173,599,213	190,651,470

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

Total Revenues / Marine	4,339,791	4,886,508
Net Profit (Loss) / Marine	1,513,761	1,967,548
Total Revenues / Fire	3,770,068	3,800,206
Net Profit (Loss) / Fire	645,366	676,938
Total Revenues / Motor	39,648,418	46,475,220
Net Profit (Loss) / Motor	-465,197	-1,123,498
Total Revenues / General Accidents & Others	3,135,157	3,626,938
Net Profit (Loss) / General Accidents & Others	1,194,732	248,463
Total Revenues / Life	6,465,724	6,289,211
Net Profit (Loss) / Life	1,668,758	460,029
Total Revenues / Health	7,910,849	14,543,445
Net Profit (Loss) / Health	-485,875	-79,621
Total Revenues for Insurance Departments	65,270,007	79,621,528
Income from Insurance Departments	4,071,545	2,149,859
Unallocated General and Administrative Expenses	2,711,873	2,668,230
Other Revenues	6,550,074	7,738,286
Other Expense	3,518,981	2,668,858
Minority Interest	-15,466	7,053
Net Income Before Tax	4,406,231	4,544,004
Income Tax (period)	1,154,913	1,363,956
Income Tax (Previous Year)	-63,355	373,928
Jordan Universities Fees	62,078	59,205
Scientific Research Fees	62,078	59,205
Net Income	3,190,517	2,687,710

Cash Flow (JD)

Cash Balance(Beginning)	39,813,545	42,098,089
Net Cash Flow from (Used in) Operating Activites	8,650,272	11,110,526
Net Cash Flow from (Used in) Investing Activities	-1,925,952	-3,869,096
Net Cash Flow from (Used in) Financing Activities	-4,443,794	1,083,066
Cash Balance(Ending)	42,094,071	50,422,585

Services Sector

Trading Information

	2000	2001
Number of Companies	41	41
No. of Subscribed Shares	444,476,573	469,141,108
Market Capitalization(JD)	574,433,987	629,800,353

Assets(JD)

Cash on Hand & at Banks	73,803,610	67,873,239
Accounts Receivables,Net	88,048,184	87,106,506
Short Term Investments	27,060,623	29,661,270
Total Current Assets	235,083,692	249,609,271
Long Term Investments	113,297,649	118,686,232
Fixed Assets,Net	473,596,138	515,201,021
Projects in Progress	89,663,374	69,491,073
Total Fixed Assets	568,301,365	590,314,742
Other Assets	104,075,699	111,020,072
Total Assets	1,020,758,405	1,069,630,317

Liabilities & Owners Equity

Liabilities(JD)

2000**2001**

Accounts and Notes Payable	68,586,519	70,154,693
Credit Banks	17,362,296	23,025,393
Short Term Loans	16,591,686	19,574,445
Accrued Part of Long Term Loans	14,385,394	20,725,713
Total Current Liabilities	199,125,139	200,959,603
Long Term Loans & Notes Payable	101,970,209	110,872,971
Corporate Bonds	37,354,774	37,000,000
Other Liabilities	128,858,702	137,991,456
Total Liabilities	467,308,824	486,824,030

Shareholders Equity(JD)

Authorized Capital	456,523,989	493,323,989
Subscribed Capital	444,476,573	469,141,108
Paid in Capital	443,740,773	468,907,458
Compulsory Reserves	29,199,829	32,906,691
Voluntary Reserve	33,367,102	31,787,078
Other Reserves	5,376,766	6,696,755
Issuance Premium	45,216,006	43,801,927
Issuance Discount	150,000	150,000
Treasury Stocks	1,224,042	0
Proposed Dividends	12,084,611	18,549,215
Accumulated Change in Fair Value	870,195	976,511
Retained Earnings	-15,031,659	-20,669,348
Total Shareholders Equity	553,449,581	582,806,287
Total Liabilities & Shareholders Equity	1,020,758,405	1,069,630,317

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

Operating Revenues	341,489,885	354,263,123
Operating Expenses	248,439,952	257,039,905
Gross Profit	93,049,933	97,223,218
General and Administrative Expenses	32,935,060	32,960,692
Selling and Distribution Expenses	2,236,677	2,324,028
Depreciation(period)	34,229,968	36,346,455
Other Operating Expenses	41,355,669	44,318,203
Net Operating Income	16,522,527	17,620,295
Other Revenues	20,380,909	23,210,704
Other Expenses	5,352,043	1,287,254
Minority Interest	-487,677	-1,217,375
Income Before Interest & Tax	32,039,070	40,761,120
Interest Expenses	15,271,426	14,477,405
Net Income Before Tax	16,767,644	26,283,715
Income Tax (period)	4,347,397	5,515,193
Income Tax (Previous Years)	948,428	691,510
Jordan Universities Fees	365,389	435,391
Scientific Research Fees	365,389	435,391
Net Income	10,741,041	19,206,230

Cash Flow(JD)

Cash Balance(Beginning)	63,591,843	73,803,610
Net Cash Flow from (Used in) Operating Activities	57,545,367	43,232,486
Net Cash Flow from (Used in) Investing Activities	-87,104,472	-64,265,028
Net Cash Flow from (Used in) Financing Activities	39,770,872	15,102,171
Cash Balance(Ending)	73,803,610	67,873,239

Industrial Sector

Trading Information

2000

2001

Par Value/Share(JD)	70	70
No. of Subscribed Shares	613,821,055	627,010,324
Market Capitalization(JD)	1,001,680,921	1,209,875,776

Assets(JD)

Cash on Hand & at Banks	152,841,567	154,928,924
Accounts Receivables,Net	288,899,580	250,375,118
Short Term Investments	1,074,919	1,153,829
Inventory	351,512,873	370,204,503
Total Current Assets	891,829,224	875,720,719
Long Term Investments	104,034,036	125,577,184
Fixed Assets,Net	747,546,911	710,518,023
Projects in Progress	107,747,487	143,500,389
Total Fixed Assets	861,390,191	860,205,270
Other Assets	122,529,140	137,460,119
Total Assets	1,979,782,591	1,998,963,292

Liabilities & Shareholders Equity

Liabilities(JD)

	2000	2001
Accounts and Notes Payable	241,307,201	208,922,398
Credit Banks	90,691,276	90,833,328
Short Term Loans	25,695,334	17,005,918
Accrued Part of Long Term Loans	40,627,374	81,522,135
Total Current Liabilities	532,979,144	509,812,305
Long Term Loans & Notes Payable	206,889,666	226,470,895
Corporate Bonds	97,800,000	56,064,100
Other Liabilities	90,891,981	84,482,244
Total Liabilities	928,560,791	876,829,544

Shareholders Equity(JD)

Authorized Capital	650,800,933	663,807,748
Subscribed Capital	639,421,055	652,610,324
Paid in Capital	639,249,423	651,796,997
Compulsory Reserves	189,031,628	198,445,548
Voluntary Reserve	118,439,861	131,456,042
Other Reserves	14,301,506	16,498,574
Issuance Premium	91,351,042	91,174,868
Issuance Discount	14,734,318	14,812,803
Treasury Stocks	156,358	156,358
Proposed Dividends	47,489,258	54,833,058
Accumulated Change in Fair Value	-2,646,302	8,798,456
Retained Earnings	-31,103,940	-15,900,634
Total Shareholders Equity	1,051,221,800	1,122,133,748
Total Liabilities & Shareholders Equity	1,979,782,591	1,998,963,292

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

Sales,Net	1,484,866,642	1,543,044,709
Cost of Goods Sold	1,220,320,456	1,256,853,642
Gross Profit	264,546,186	286,191,067
General and Administrative Expenses	48,809,552	46,738,031
Selling and Distribution Expenses	80,734,554	85,698,578
Depreciation(period)	214,075,729	86,659,289
Other Operating Expenses	100,246,611	37,437,746
Net Operating Income	34,755,469	116,316,712
Other Revenues	31,682,255	32,156,669
Other Expenses	74,529,991	19,658,035
Minority Interest	-605,014	-167,454
Income Before Interest & Tax	-7,487,253	128,982,800
Interest Expenses	40,585,774	30,530,007
Income Before Tax	-48,073,027	98,452,793
Income Tax (period)	13,930,233	13,988,851
Income Tax (Previous Years)	-93,481	734,446
Jordan Universities Fees	588,013	723,094
Scientific Research Fees	588,013	731,544
Net Income	-63,085,805	82,274,858

Cash Flow (JD)

Cash Balance(Beginning)	165,847,792	152,792,229
Net Cash Flow from (Used In) Operating Activities	189,157,961	151,006,100
Net Cash Flow from (Used In) Investing Activities	-117,440,900	-107,772,439
Net Cash Flow from (Used In) Financing Activities	-84,834,090	-42,939,960
Cash Balance(Ending)	152,730,763	153,085,930

First and Second Markets Companies

	No. of Shareholder			
	Jordanians	Arabs	Foreigners	Total
Individuals	452,092	11,703	622	464,417
Companies	3,251	219	130	3,600
Gov.Agencies	291	10	8	309
Government	57	16	0	73
Others	1,054	203	59	1,316
Total	456,745	12,151	819	469,715

	Ownership(Share)			
	Jordanians	Arabs	Foreigners	Total
Individuals	587,529,151	138,403,453	6,847,188	732,779,792
Companies	316,624,393	158,827,100	101,209,400	576,660,893
Gov.Agencies	103,747,652	23,972,641	5,610,175	133,330,468
Government	130,041,044	37,184,298	0	167,225,342
Others	72,349,632	4,882,967	8,496,347	85,728,946
Total	1,210,291,872	363,270,459	122,163,110	1,695,725,441

	No. of Employees		
	Male	Female	Total
Male	38,539	6,654	45,193
Female	3,614	1,533	5,147