

UNITED ARAB INVESTORS	
Establish In	: 1994
Address	: The Housing Bank Complex
Telephone	: (5662327/28) (5662362/81)
P.O.Box	: (841327) Amman 11184
E-Mail	: uai@nets.jo
Fax	: (5662398)
No. of Branches	: Local: — Abroad: —

Auditors	: Allied Accountants
Legal Counselor	: Basem Alamam

<u>Main Objectives of the Co.:</u> Investing in different economic fields either financial, industrial, real estate, tourism, commercial, agricultural, or services aspects. Practicing brokerge businesses at Amman Stock Exchange.
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Board of Directors
Zuhair al Khouri / Chairman Arab Bank / Vice The Housing Bank for Trade & Finance Jordan Investment & Finance Bank Nabel Al-Saraf Arab Banking Corporation Jordan National Bank Yousf Al Mouasher Union Bank for Saving and Investment Technical Construction Co. International Trade Union Arab Life Insurance Tarek Merza
General Manager Younis Qawasmi
Termination Date of the Board: 18-04-2003

	No. of Shareholder				Ownership(Share)				Ownership ratio %			
	Jordanians	Arabs	Foreigners	Total	Jordanians	Arabs	Foreigners	Total	Jordanians	Arabs	Foreigners	Total
Individuals	234	11	1	246	6,444,627	2,226,250	165,000	8,835,877	39.058	13.492	1.000	53.551
Companies	37	3	2	42	6,087,998	495,000	272,500	6,855,498	36.897	3.000	1.652	41.548
Gov. Agencies	1	0	0	1	412,500	0	0	412,500	2.500	0.000	0.000	2.500
Government	0	0	0	0	0	0	0	0	0.000	0.000	0.000	0.000
Others	3	1	0	4	114,125	282,000	0	396,125	0.692	1.709	0.000	2.401
Total	275	15	3	293	13,059,250	3,003,250	437,500	16,500,000	79.147	18.202	2.652	100.000

No.	Name of shareholders owning 5% or more of the company shares	Ownership Ratio %
1	The Housing Bank for Trade & Finance	7.58
2	Arab Bank	5.50

No. of Employees			
	Male	Female	Total
Jordanians	6	2	8
Non-Jordanians	0	0	0

Trading Information**2000****2001**

Par Value/Share(JD)	1	1
Closing Price(JD)	0.65	0.94
Value Traded(JD)	919,845	8,893,769
No. of Shares Traded	1,418,167	10,787,695
No. of Transaction	1,144	8,367
No. of Subscribed Shares	16,500,000	16,500,000
Market Capitalization(JD)	10,725,000	15,510,000
Fiscal Year Ended	31-12-2000	31-12-2001

Assets(JD)

Cash on Hand & at Banks	2,642	60,260
Accounts Receivables,Net	891,191	743,564
Short Term Investments	5,436,633	7,312,678
Total Current Assets	6,344,986	8,206,794
Long Term Investments	15,225,366	16,476,091
Fixed Assets,Net	33,889	47,178
Projects in Progress	0	0
Total Fixed Assets	33,889	47,178
Other Assets	200,000	200,000
Total Assets	21,804,241	24,930,063

Liabilities & Owners Equity

Liabilities(JD)

2000

2001

Accounts and Notes Payable	450,245	39,572
Credit Banks	985,815	934,055
Short Term Loans	2,087,605	2,196,054
Accrued Part of Long Term Loans	0	0
Total Current Liabilities	3,862,086	3,628,324
Long Term Loans & Notes Payable	0	0
Corporate Bonds	0	0
Other Liabilities	1,918,893	2,306,761
Total Liabilities	5,780,979	5,935,085

Shareholders Equity(JD)

Authorized Capital	16,500,000	16,500,000
Subscribed Capital	16,500,000	16,500,000
Paid in Capital	16,500,000	16,500,000
Compulsory Reserves	385,905	608,591
Voluntary Reserve	0	0
Other Reserves	0	0
Issuance Premium	0	0
Issuance Discount	0	0
Treasury Stocks	0	0
Proposed Dividends	0	1,320,000
Accumulated Change in Fair Value	0	0
Retained Earnings	-862,643	566,387
Total Shareholders Equity	16,023,262	18,994,978
Total Liabilities & Shareholders Equity	21,804,241	24,930,063

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

Operating Revenues	738,301	3,305,822
Operating Expenses	1,012,851	573,708
Gross Profit	-274,550	2,732,114
General and Administrative Expenses	132,010	144,607
Selling and Distribution Expenses	0	0
Depreciation(period)	9,568	10,335
Other Operating Expenses	34,768	35,535
Net Operating Income	-441,328	2,551,972
Other Revenues	1,372	2,369
Other Expenses	0	0
Minority Interest	-2,290	-4,409
Income Before Interest & Tax	-437,666	2,558,750
Interest Expenses	470,387	327,476
Net Income Before Tax	-908,053	2,231,274
Income Tax (period)	0	0
Income Tax (Previous Years)	0	0
Jordan Universities Fees	0	22,268
Scientific Research Fees	0	22,268
Net Income	-908,053	2,186,738

Cash Flow(JD)

Cash Balance(Beginning)	110,657	2,642
Net Cash Flow from (Used in) Operating Activities	1,787,999	195,854
Net Cash Flow from (Used in) Investing Activities	-29,221	-229,197
Net Cash Flow from (Used in) Financing Activities	-1,866,793	90,961
Cash Balance(Ending)	2,642	60,260

Financial Ratios

2000

2001

Turnover Ratio %	8.59	65.38
Earning Per Share (JD)	-0.06	0.13
Dividends Per Share (JD)	0.00	0.08
Book Value Per Share (JD)	0.97	1.15
Price Earnings Ratio(Times)	-11.81	7.09
Dividend Yield %	0.00	8.51
Dividends Per Share to Earning Per Share %	0.00	60.36
Price to Book Value (Times)	0.67	0.82

Gross Margin %	-37.19	82.65
Margin Before Interest and Tax %	-59.28	77.40
Profit Margin %	-122.99	66.15
Return On Assets %	-4.16	8.77
Return On Equity %	-5.67	11.51

Debt Ratio %	26.51	23.81
Equity Ratio %	73.49	76.19
Interest Coverage Ratio (Times)	-0.93	7.81

Total Assets Turnover(Times)	0.03	0.13
Fixed Assets Turnover(Times)	21.79	70.07
Working Capital Turnover(Times)	0.30	72.20

Current Ratio (Times)	1.64	2.26
Working Capital (JD)	2,482,900	4,578,470