



Jordan International Bank Plc

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Jordan International Bank Plc

2005

Senior Staff

Roger Smithyes *General Manager*
Kevin Qualters *Deputy General Manager*
Bassel A Kekhia *Senior Assistant General Manager & Treasurer*
Fayez Al-Momani *Assistant General Manager*
George Shihata *Assistant General Manager, Private Banking*
James Story *Senior Manager, Financial Reporting*
Stephen Gulson *Assistant General Manager, Corporate & Institutional Banking*
Anthony Hunt *Senior Manager, Trade Finance*
Paul Van Dang *Senior Manager, Credit*
Carol Allen *Manager, Commercial and Private Banking*

Interim Report

Jordan International Bank Plc

Interim Report 2005

Income & Expenses

	6 months to 30 June 2005 £'000's (unaudited)	6 months to 30 June 2004 £'000's (unaudited)	Year to 31 Dec 2004 £'000's
Net interest income	1,829	1,754	3,496
Net fees & commissions receivable	408	158	383
Dealing profits	121	75	241
Other income	9	8	18
Securities revaluation	2	0	0
Total operating income	2,369	1,995	4,138
Operating expenses	-1,579	-1,261	-2,746
Depreciation	-44	-42	-83
Provisions	0	0	0
Profit before tax	746	692	1,309
Taxation	-226	-207	-391
Profit after tax	520	485	918
Proposed dividend	0	0	-800
Profit retained	520	485	1

Balance Sheet Highlights

	30 June 2005 £'000's (unaudited)	30 June 2004 £'000's (unaudited)	31 Dec 2004 £'000's
Assets			
Cash & balances at banks	6,734	2,091	1,396
Loans & advances to banks	55,915	51,451	64,909
Loans & advances to customers	46,807	26,160	33,601
Debt securities	76,084	82,521	87,418
Tangible fixed assets	442	470	468
Other assets	1,760	1,886	2,487
Total Assets	187,742	164,579	190,279
Liabilities			
Deposits by banks	135,297	116,714	136,178
Customer accounts	23,262	19,622	24,696
Other liabilities	3,221	2,438	3,968
	161,780	138,774	164,842
Called-up share capital	20,000	20,000	20,000
Share premium	316	316	316
Profit & Loss	5,646	5,489	5,121
Shareholders' funds	25,962	25,805	25,437
Total liabilities	187,742	164,579	190,279