



Jordan International Bank Plc

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Jordan International Bank Plc

Senior Staff

David Gates.....*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*
Stephen Gulson.....*Assistant General Manager, Corporate & Institutional Banking*
Paul Van Dang.....*Assistant General Manager, Credit*
James Story.....*Senior Manager, Financial Reporting*
Simon Singer.....*Manager, Trade Finance*
Carol Allen.....*Manager, Corporate & Private Banking Administration*

Interim Report
2007

Jordan International Bank Plc

Interim Report 2007

Income & Expenses

| | 6 months to 30 June 2007 <i>(unaudited)</i> £'000's | 6 months to 30 June 2006 <i>(unaudited)</i> £'000's | Year to 31 Dec 2006 £'000's |
|-----------------------------------|--|--|-----------------------------------|
| Net interest income | 1,940 | 1,786 | 3,718 |
| Net fees & commissions receivable | 378 | 378 | 666 |
| Dealing profits | 145 | 141 | 252 |
| Other Income | 6 | 9 | 17 |
| Securities revaluation | 42 | 23 | 22 |
| Financial assets revaluation | 7 | 0 | -368 |
| Derivatives revaluation | 792 | 0 | 582 |
| Total operating income | 3,310 | 2,337 | 4,889 |
| Operating expenses | -1,860 | -1,741 | -3,611 |
| Depreciation | -57 | -52 | -94 |
| Impairment | 200 | 0 | -914 |
| Profit before tax | 1,593 | 544 | 270 |
| Taxation | -177 | -162 | -137 |
| Profit after tax | 1,416 | 382 | 133 |
| Proposed dividend | 0 | 0 | 0 |
| Profit retained | 1,416 | 382 | 133 |

Balance Sheet Highlights

| | 30 June 2007 <i>(unaudited)</i> £'000's | 30 June 2006 <i>(unaudited)</i> £'000's | 31 Dec 2006 £'000's |
|-------------------------------|---|---|------------------------|
| Assets | | | |
| Cash & balances at banks | 262 | 6,283 | 1,371 |
| Loans & advances to banks | 94,680 | 102,215 | 123,597 |
| Loans & advances to customers | 65,713 | 45,249 | 49,207 |
| Debt securities | 68,529 | 66,394 | 60,920 |
| Tangible fixed assets | 471 | 399 | 449 |
| Other assets | 2,525 | 1,870 | 1,458 |
| Total assets | 232,180 | 222,410 | 237,002 |
| Liabilities | | | |
| Deposits by banks | 174,413 | 171,402 | 178,829 |
| Customer accounts | 26,974 | 21,049 | 29,259 |
| Other liabilities | 3,330 | 3,239 | 2,867 |
| | 204,717 | 195,690 | 210,955 |
| Called-up share capital | 20,000 | 20,000 | 20,000 |
| Share premium | 316 | 316 | 316 |
| Profit & loss | 7,147 | 6,404 | 5,731 |
| Shareholders' funds | 27,463 | 26,720 | 26,047 |
| Total liabilities | 232,180 | 222,410 | 237,002 |