



Jordan International Bank Plc

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Jordan International Bank Plc

Senior Staff

Kevin Qualters.....*Acting 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
2008

Jordan International Bank Plc

Interim Report 2008

Income & Expenses

	6 months to 30 June 2008 (unaudited) £'000's	6 months to 30 June 2007 (unaudited) £'000's	Year to 31 Dec 2007 £'000's
Net interest income	1,839	1,940	3,748
Net fees & commissions receivable	405	378	763
Dealing profits	211	145	193
Other Income	6	6	12
Securities revaluation	0	42	42
Financial assets revaluation	256	7	-40
Derivatives revaluation	-177	792	248
Total operating income	2,540	3,310	4,966
Operating expenses	-1,876	-1,860	-3,699
Depreciation	-52	-57	-100
Impairment	636	200	-1,682
Profit/(loss) before tax	1,248	1,593	-515
Taxation	-350	-177	129
Profit/(loss) after tax	898	1,416	-386
Proposed dividend	0	0	0
Retained profit/(loss)	898	1,416	-386

Balance Sheet Highlights

	30 June 2008 (unaudited) £'000's	30 June 2007 (unaudited) £'000's	31 Dec 2007 £'000's
Assets			
Cash & balances at banks	1,322	262	2,290
Loans & advances to banks	66,787	94,680	93,661
Loans & advances to customers	57,293	65,713	44,523
Debt securities	84,781	68,529	77,912
Tangible fixed assets	388	471	427
Other assets	2,656	2,525	1,485
Total assets	213,227	232,180	220,298
Liabilities			
Deposits by banks	164,161	174,413	172,921
Customer accounts	19,441	26,974	19,662
Other liabilities	3,066	3,330	2,054
	186,668	204,717	194,637
Called-up share capital	20,000	20,000	20,000
Share premium	316	316	316
Profit & loss	6,243	7,147	5,345
Shareholders' funds	26,559	27,463	25,661
Total liabilities	213,227	232,180	220,298