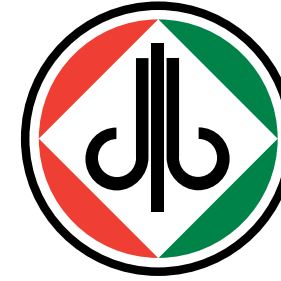




Jordan International Bank Plc

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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*
Carol Allen..... *Senior Manager, Corporate & Private Banking Administration*
Simon Singer..... *Manager, Trade Finance*

Interim Report
2009

Jordan International Bank Plc

Interim Report 2009

Income & Expenses

	6 months to 30 June 2009 <i>unaudited</i> £'000's	6 months to 30 June 2008 <i>unaudited</i> £'000's	Year to 31 Dec 2008 £'000's
Net interest income	1,770	1,839	3,973
Net fees & commissions receivable	292	405	812
Dealing profits	192	211	570
Other income	6	6	12
Securities revaluation	~	~	(52)
Financial assets revaluation	829	256	(2,154)
Derivatives revaluation	1,105	(177)	(3,332)
Total operating income	4,194	2,540	(171)
Operating expenses	(1,904)	(1,876)	(3,874)
Depreciation	(45)	(52)	(93)
Impairment	~	636	(4,749)
Profit/(loss) before tax	2,245	1,248	(8,887)
Taxation	~	(350)	2,317
Profit/(loss) after tax	2,245	898	(6,570)
Proposed dividend	~	~	~
Retained profit/(loss)	2,245	898	(6,570)

Balance Sheet Highlights

	30 June 2009 <i>unaudited</i> £'000's	30 June 2008 <i>unaudited</i> £'000's	31 Dec 2008 £'000's
Assets			
Cash & balances at banks	4,951	1,322	3,644
Loans & advances to banks	57,548	66,787	66,802
Loans & advances to customers	66,197	57,293	61,186
Debt securities	70,340	84,781	82,418
Tangible fixed assets	323	388	350
Deferred tax	2,494	~	2,494
Other assets	2,397	2,656	2,292
Total assets	204,250	213,227	219,186
Liabilities			
Deposits by banks	153,039	164,161	163,443
Customer accounts	18,420	19,441	21,589
Other liabilities	2,418	3,066	4,776
Subordinated liabilities	9,034	~	10,287
	182,911	186,668	200,095
Called-up share capital	20,000	20,000	20,000
Share premium	316	316	316
Profit & loss	1,023	6,243	(1,225)
Shareholders' funds	21,339	26,559	19,091
Total liabilities	204,250	213,227	219,186