

JORDAN MORTGAGE REFINANCE	
Establish In	: 1996
Address	: Shmeisani West - Amman
Telephone	: (5601417)
P.O.Box	: (940743) Amman 11194
E-Mail	: jmrc@go.com.jo
Fax	: (5601542)
No. of Branches	: Local: — Abroad: —

Auditors	: Arab Professionals
Legal Counselor	: Nabeel Law Office

<u>Main Objectives of the Co.:</u> Development and improvement of the housing finance market. Enhancement and development of the capital market by issuing medium and long term bonds.

Board of Directors
Dr. Umyya Touqan/Chairman Bashir Al-Jaghbeer /Vice Dr. Zuhaier Khalifeh Fares Sharaf Marwan Al-Hmood Ibraheem Al-Zaher Mohammad Mousa Zahi Fakhouri Tawfiq Mekhel Simona Bashoti Dr. Mohammad Abu Aredah
General Manager Dr. Zouhair Khaleefeh
Termination Date of the Board: 08-03-2004

	No. of Shareholder				Ownership(Share)				Ownership ratio %			
	Jordanians	Arabs	Foreigners	Total	Jordanians	Arabs	Foreigners	Total	Jordanians	Arabs	Foreigners	Total
Individuals	0	0	0	0	0	0	0	0	0.000	0.000	0.000	0.000
Companies	12	1	0	13	2,950,000	150,000	0	3,100,000	59.000	3.000	0.000	62.000
Gov.Agencies	3	0	0	3	1,900,000	0	0	1,900,000	38.000	0.000	0.000	38.000
Government	0	0	0	0	0	0	0	0	0.000	0.000	0.000	0.000
Others	0	0	0	0	0	0	0	0	0.000	0.000	0.000	0.000
Total	15	1	0	16	4,850,000	150,000	0	5,000,000	97.000	3.000	0.000	100.000

No.	Name of shareholders owning 5% or more of the company shares	Ownership Ratio %
1	Central Bank of Jordan	18.00
2	Social Security Corporation	10.00
3	Housing & Urban Development Corp.	10.00
4	Housing Bank for Trade & Finance	10.00
5	Arab Bank	10.00
6	Jordan Loan Guarantee Corporation	6.00
7	Jordan National Bank	5.00
8	Cairo Amman Bank	5.00
9	Jordan Gulf Bank	5.00

No. of Employees			
	Male	Female	Total
Jordanians	17	4	21
Non-Jordanians	1	0	1