

EXPORT & FINANCE BANK	
Establish In	: 1995
Address	: Issam Ajlouni Str. - Shmeisani
Telephone	: (5694250)
P.O.Box	: (941283) Amman 11194
E-Mail	: info@efbank.com.jo
Fax	: (5692062)
No. of Branches	: Local: 1 Abroad: —

Auditors	: Allied Accountacts, Arthur Andersen
Legal Counselor	: Ali Zu'bi & Sharif Zu'bi

<u>Main Objectives of the Co.:</u> Comprehensive commercial and investment banking services. The bank is also specialized in channeling credit facilities to jordanian exporters.	
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Board of Directors	
"Muhammad Ali" Al-Husary / Chairman Dr. Fayiz Soheimat / Vice Said Darwazeh Investments and Integrated Industries Co. Bassem Salem Jaloul Trade & Investment Abdel Raouf Al-Bitar Mohammed Al-Seif Social Security Corporation Jordan Loan Guarantee Corp. Jordan Phosphate Mines Bayader Trade & Investment	
General Manager Hakop Bannayan	
Termination Date of the Board: 31-12-2003	

	No. of Shareholder				Ownership(Share)				Ownership ratio %			
	Jordanians	Arabs	Foreigners	Total	Jordanians	Arabs	Foreigners	Total	Jordanians	Arabs	Foreigners	Total
Individuals	789	33	1	823	13,597,642	5,362,632	237	18,960,511	45.325	17.875	0.001	63.202
Companies	43	1	1	45	7,445,393	82,996	225,000	7,753,389	24.818	0.277	0.750	25.845
Gov.Agencies	1	0	0	1	3,000,000	0	0	3,000,000	10.000	0.000	0.000	10.000
Government	4	0	0	4	21,393	0	0	21,393	0.071	0.000	0.000	0.071
Others	8	0	0	8	264,797	0	0	264,797	0.883	0.000	0.000	0.883
Total	845	34	2	881	24,329,225	5,445,628	225,237	30,000,090	81.097	18.152	0.751	100.000

No.	Name of shareholders owning 5% or more of the company shares	Ownership Ratio %
1	Social Security Corp.	10.00
2	Mohammad al- Saef	9.73
3	Abdel Raouf Al-Bitar	8.50
4	"Mohammad Ali" Al -Hosari	6.77
5	Basem Al-Salem	6.39
6	Abeer Bint Turki Bin Naser Bin Abdel Aziz	5.85

No. of Employees			
	Male	Female	Total
Jordanians	60	38	98
Non-Jordanians	0	0	0