



Contents

- **HBTF at a Glance**
- **HBTF's Regional and International Footprint**
- **Financial Highlights**
 - **Income Statement Analysis**
 - **Assets Analysis**
 - **Loans Analysis**
 - **Funding Analysis**
 - **Capital Analysis**
- **Jordan Economy - Overview**

Main shareholders

Qatar National Bank
38.57%

Kuwait Investment Authority
18.61%

Libyan Foreign Bank
17.24%

Social Security Corporation / Jordan
15.42%

Key Strengths

Digital Empowered Strategy

Well Diversified Domestic presence

Solid Balance Sheet

Regional and International Presence

Strong Capital Base

Commitment towards CSR

Wide Customer Base

Credit Rating

MOODY'S

Long Term: B1
Short Term: NP
Outlook: Positive

CAPITAL Intelligence

Long Term: B+
Short Term: B
Outlook: Positive

Key Achievements

The Leadership Position in Retail Banking in the Jordanian Market

Largest bank in Jordan by Number of Branches, ATMs, JOD Saving Accounts, Debit Cards and Customer Base

Second Largest bank in Jordan by Total Assets, Deposits, Credit Facilities and Credit Cards

The Bank was awarded “Best Jordanian Bank” for the year 2021

Stock Parameters (September 30th, 2024)

Listed on Amman Stock Exchange (ASE)

Free Float ≈ 5.284%

Market Cap. of \$1.48b
(4th in ASE, 2nd amongst Listed Banks)

Share Price of USD 4.70 per share

Price to Book 0.79x

Price to Earnings 6.62x

Key Financial indicators September 30th, 2024

Total Assets

\$13b
6% YOY ↑
ROA: 1.8%

Customer's Deposits

\$8.5b
6.1% YOY ↑

Total Equity

\$1.9b
CAR: 18.6%
ROE: 11.7%

Net Loans

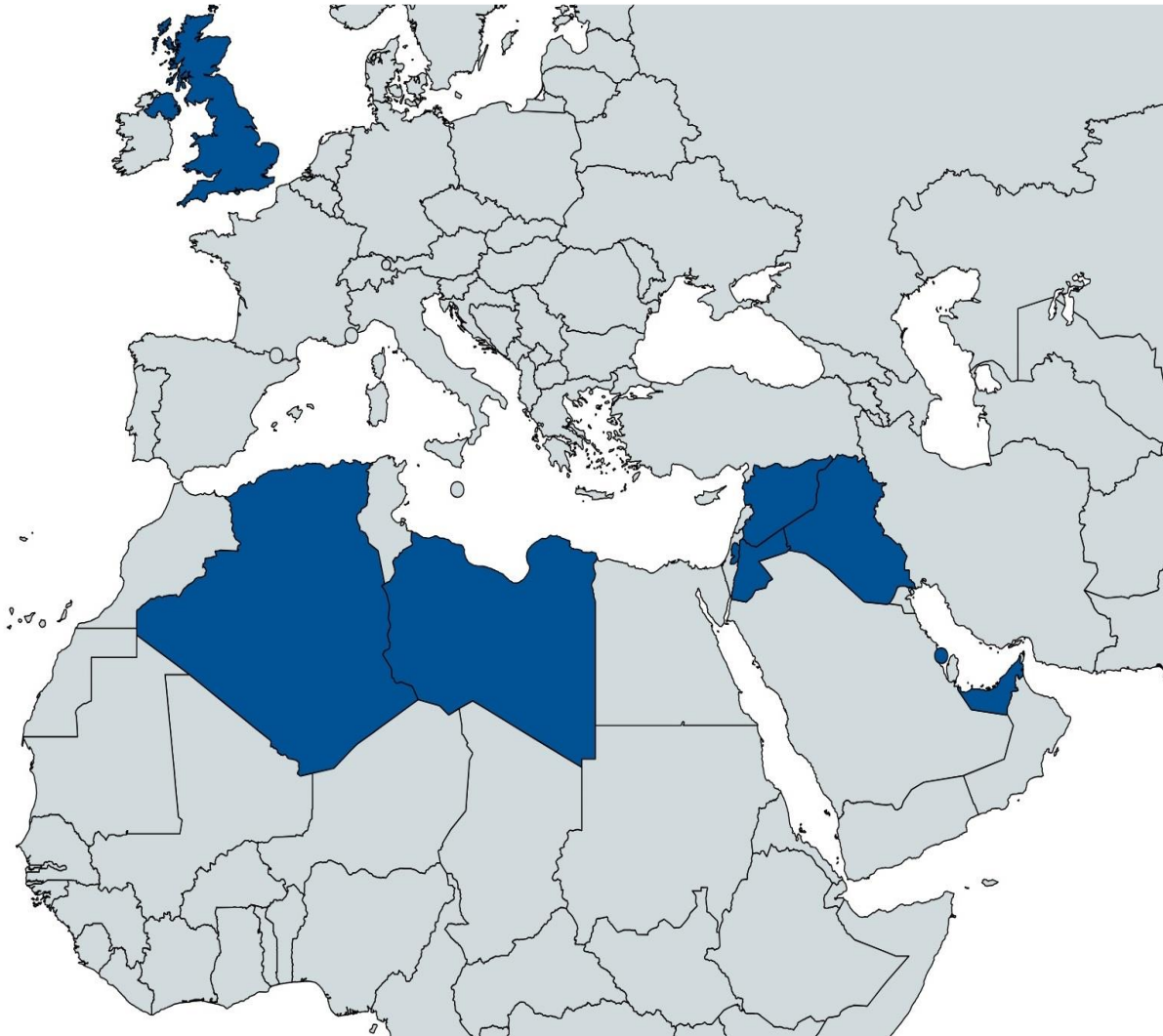
\$6.6b
5.2% YOY ↑
NPLs (net): 5.9%

Total Operating Income

\$474m
Cost to Income: 41.9%

Net Profit

\$167.7m
Earning Per Share: 0.370



Branches

- Jordan: 104 Branches
- Palestine: 15 Branches
- Bahrain: 1 Branch

Banking Subsidiaries

- 75% stake in Jordan International Bank (UK): 1 Branch
- 85% stake in The Housing Bank for trade and Finance (Algeria): 9 Branches
- 49.1% stake in The International Bank for Trade and Finance (Syria): 24 Branches

Non-Banking Subsidiaries

- Specialized Leasing Company - Jordan (Fully Owned).
- 77.5% stake in The International Financial Center - Jordan

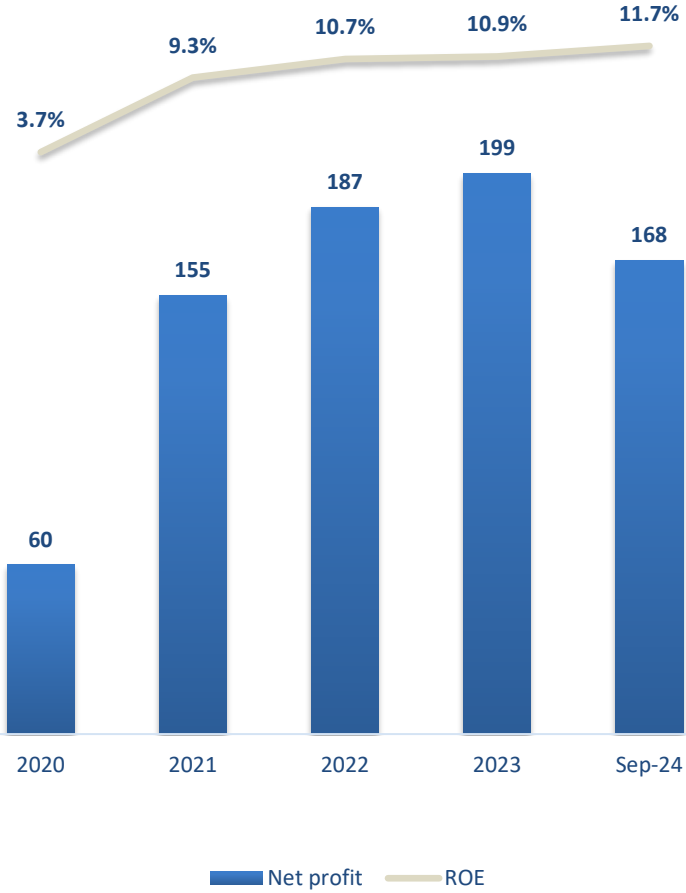
Representative offices

- Iraq
- Libya
- United Arab Emirates

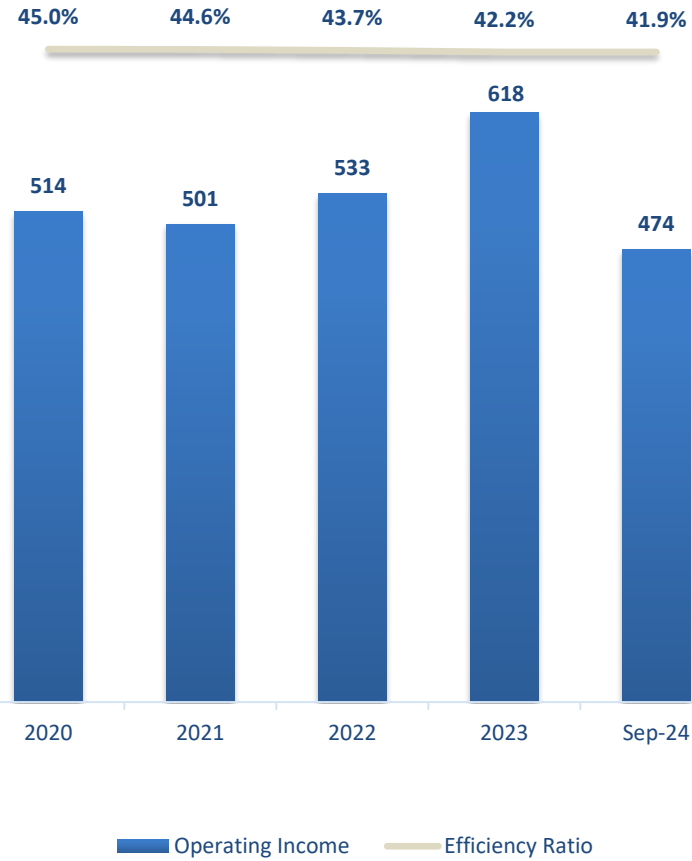
Income Statement Analysis

September 30th, 2024 (USD million)

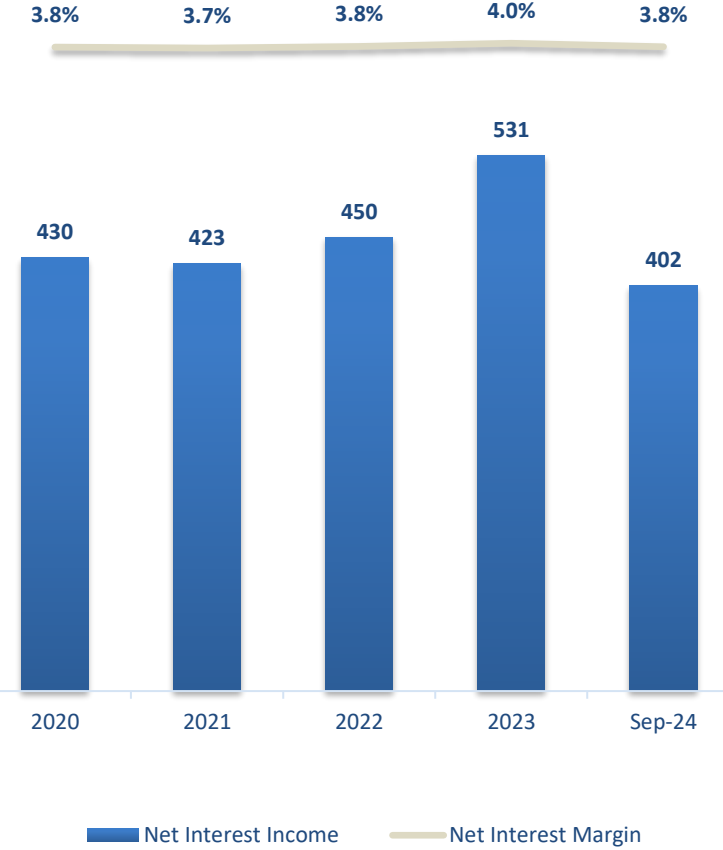
Net Profit



Operating Income

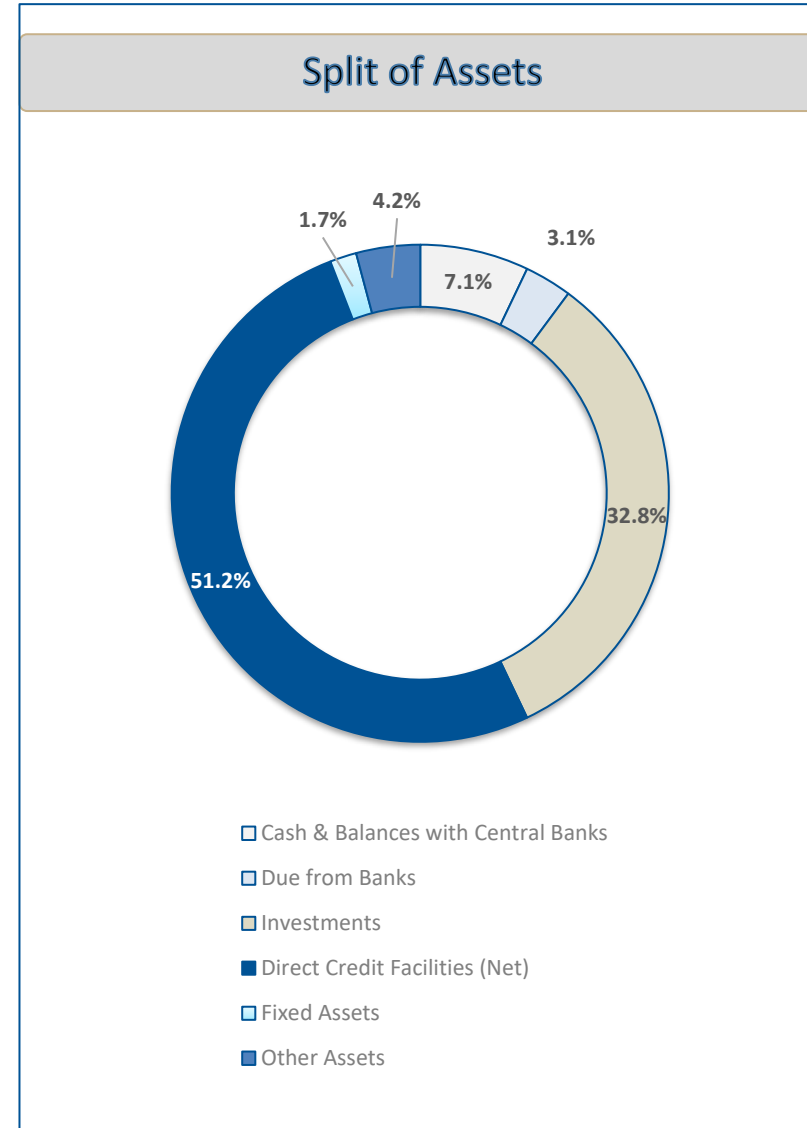
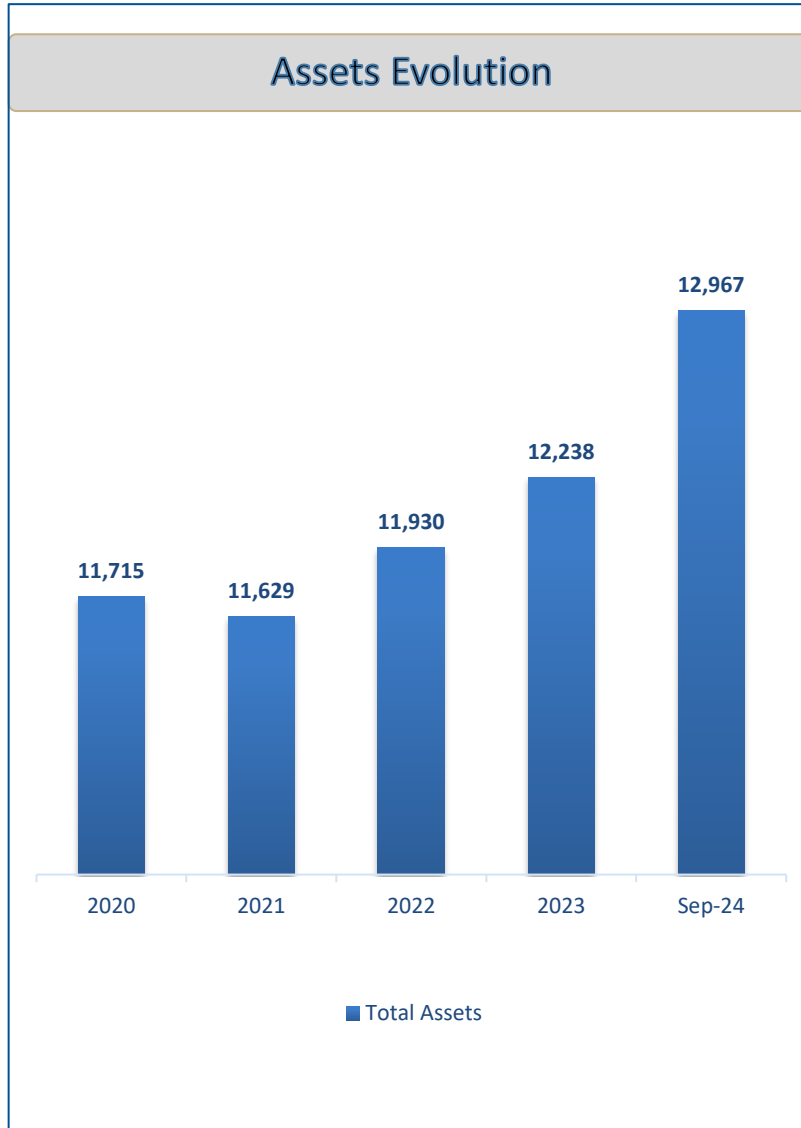


Net Interest Income



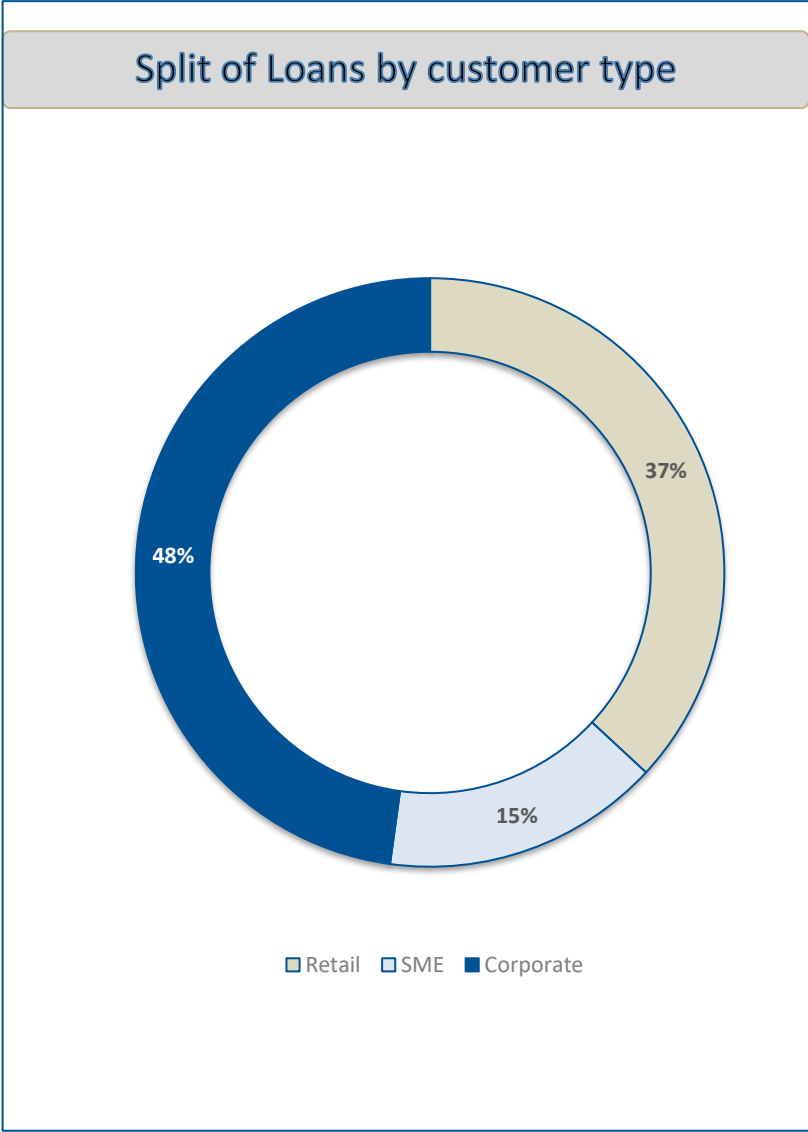
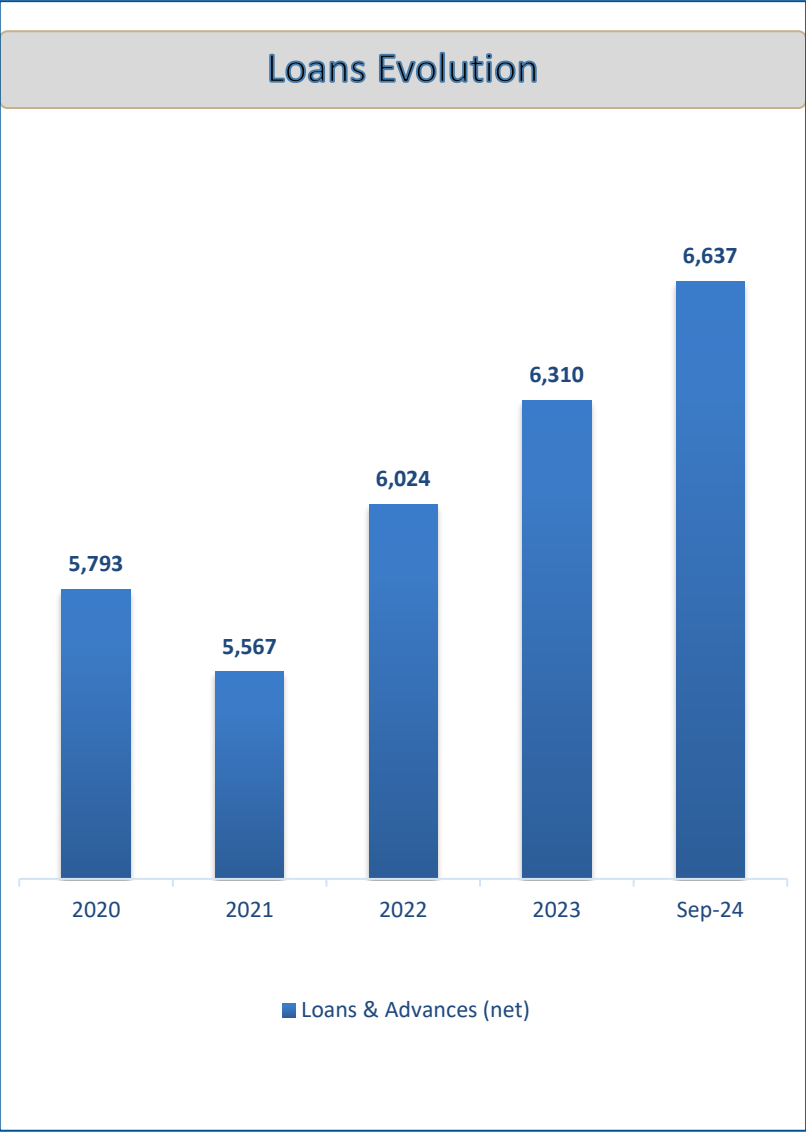
Assets Analysis

September 30th ,2024 (USD million)



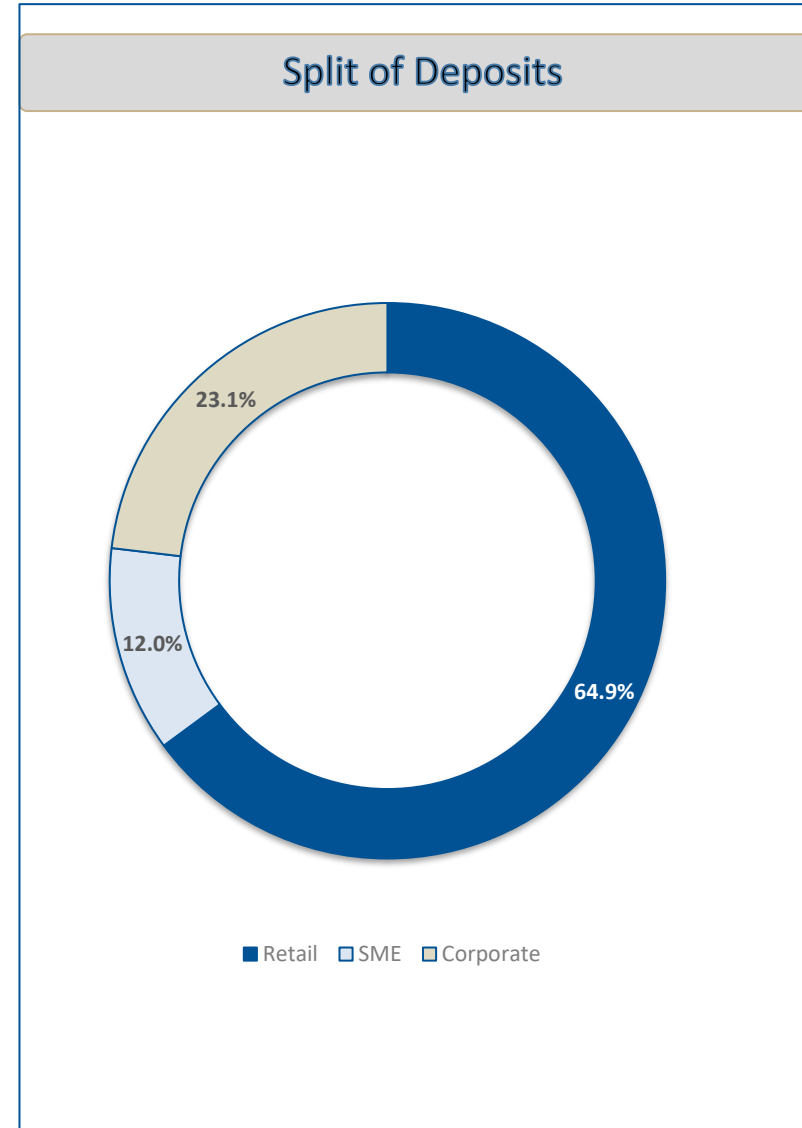
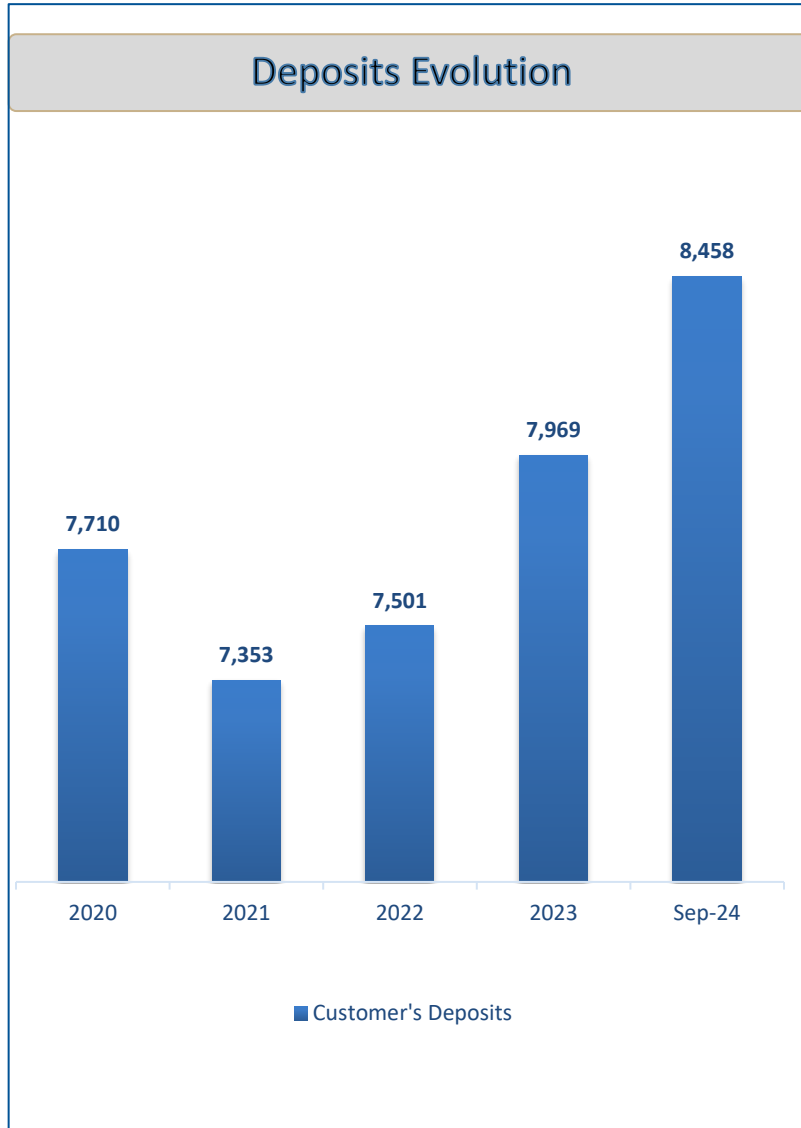
Loans Analysis

September 30th ,2024 (USD million)



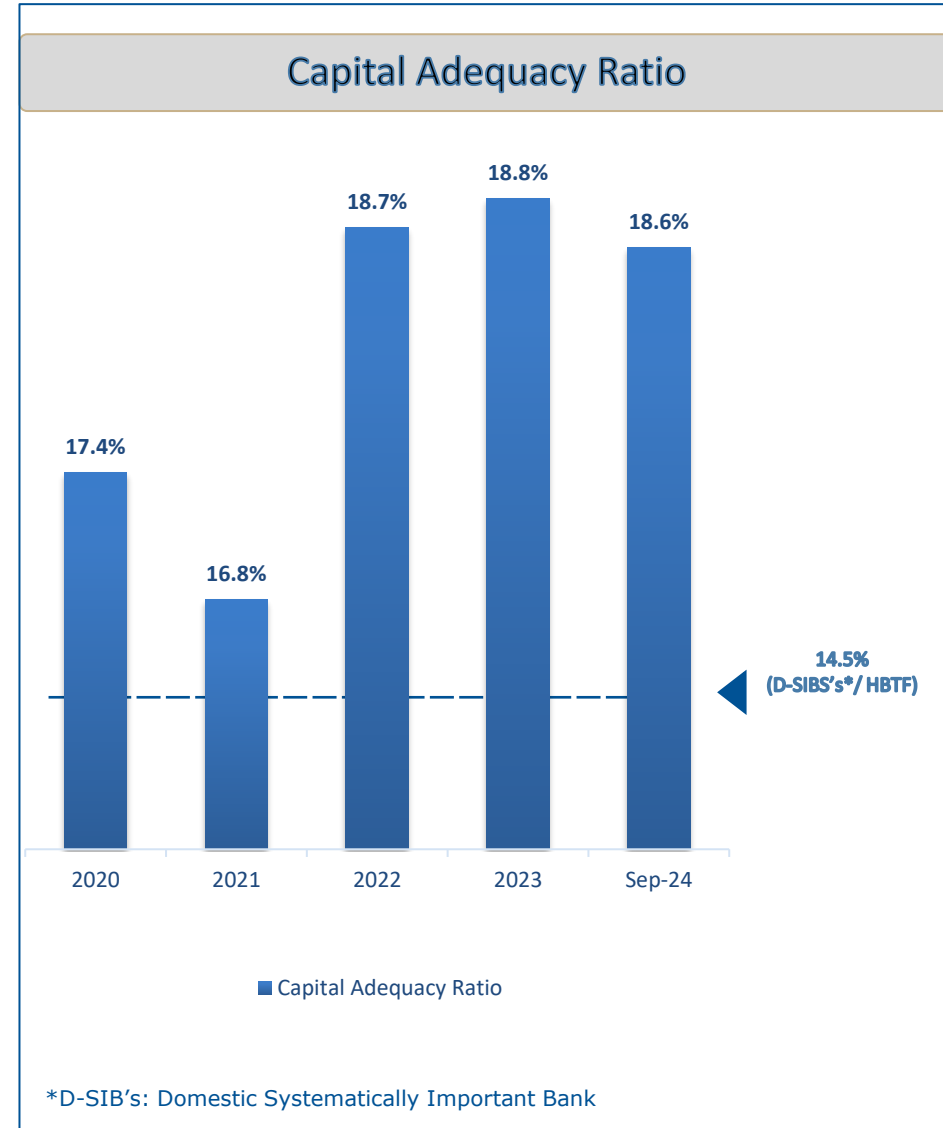
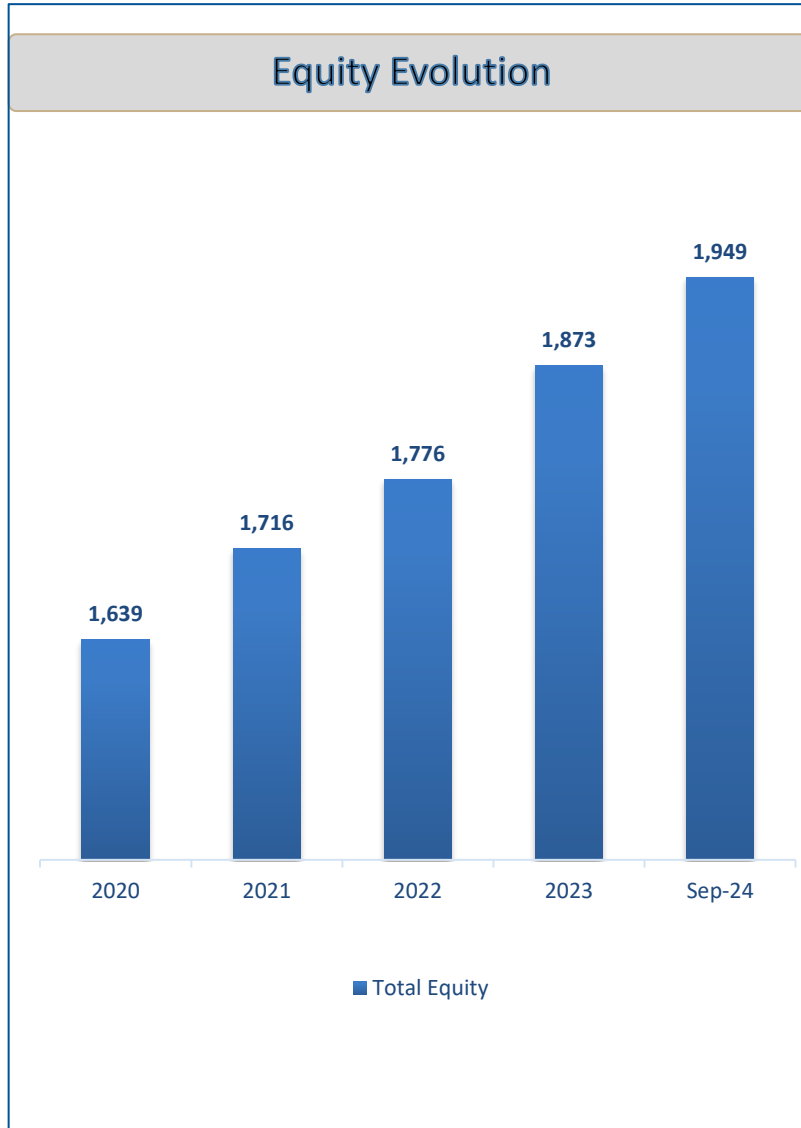
Funding Analysis

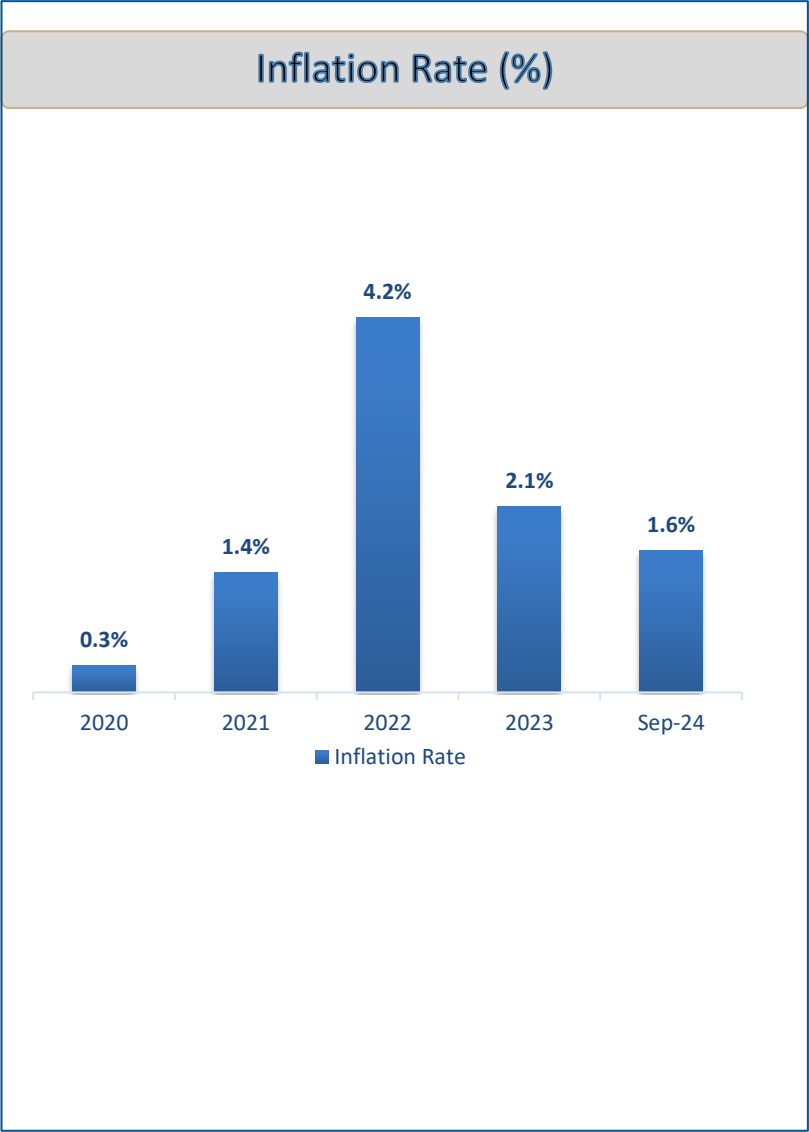
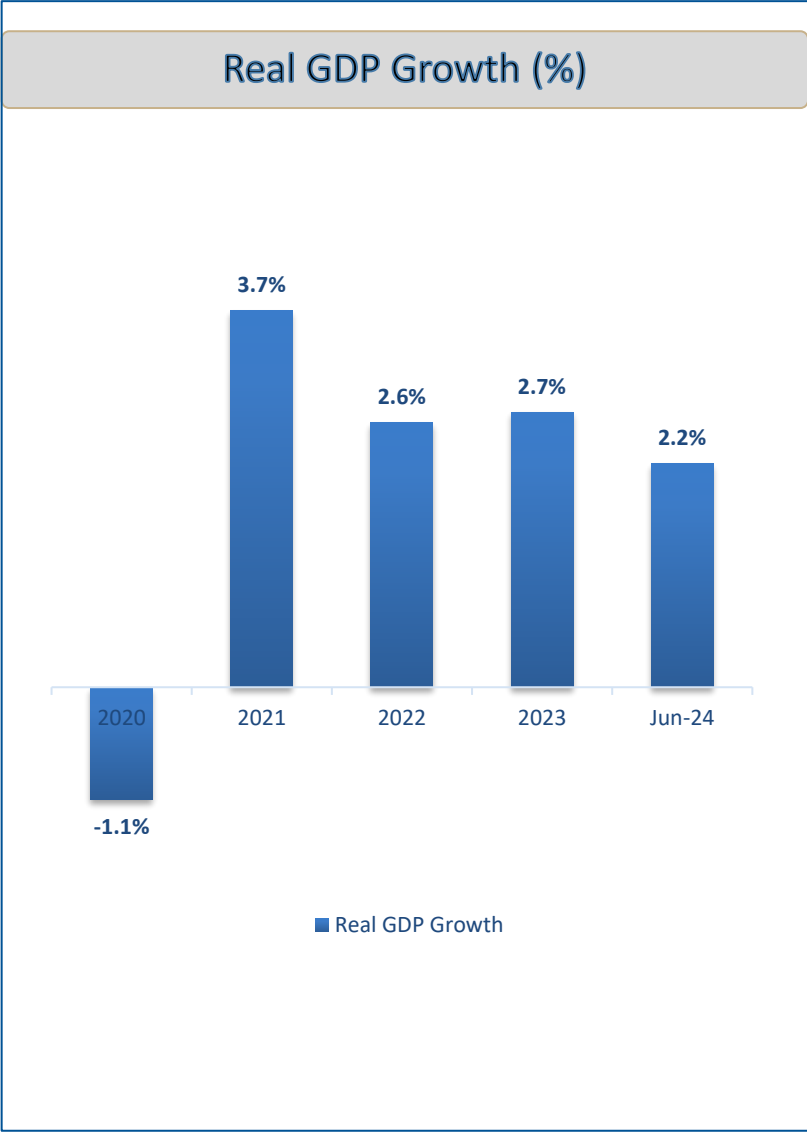
September 30th ,2024 (USD million)

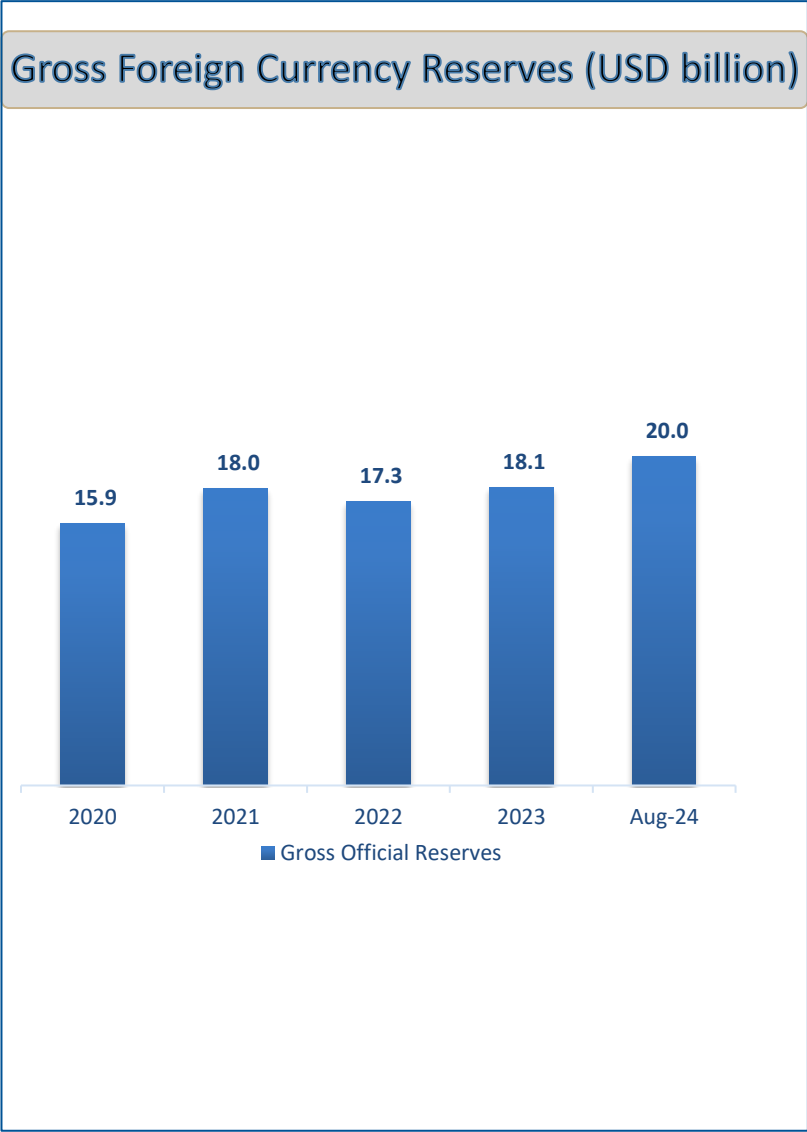
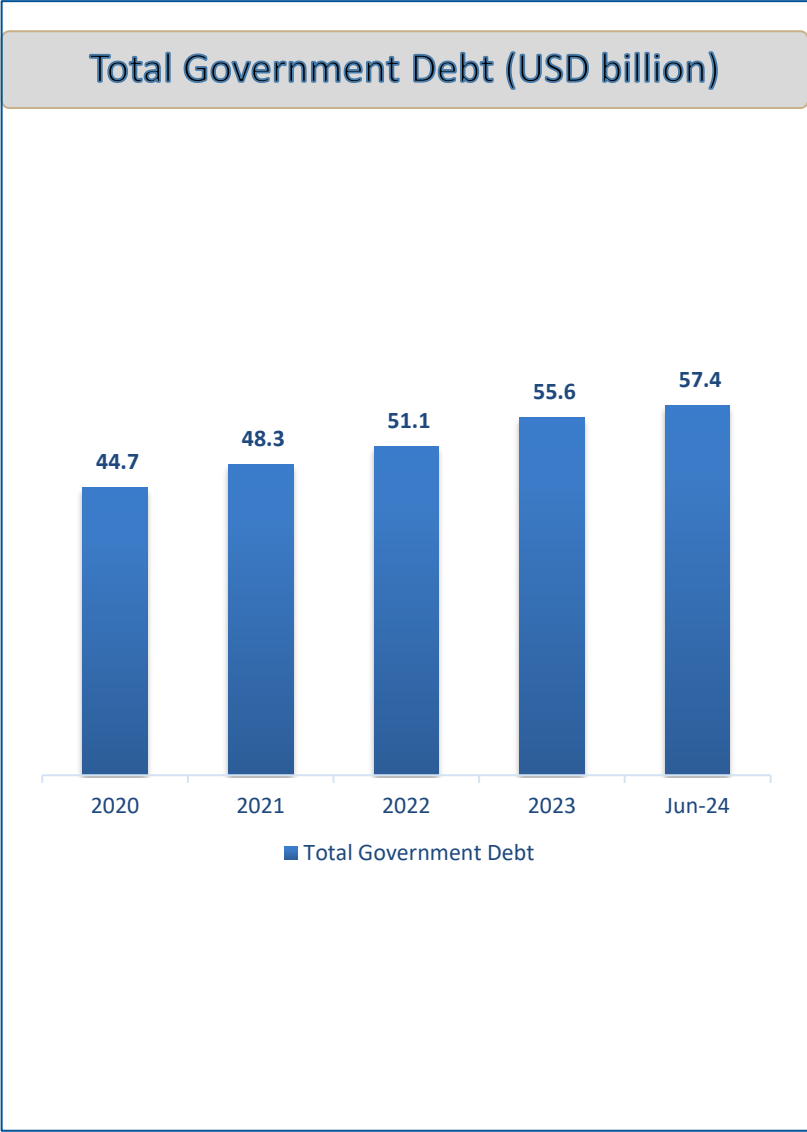


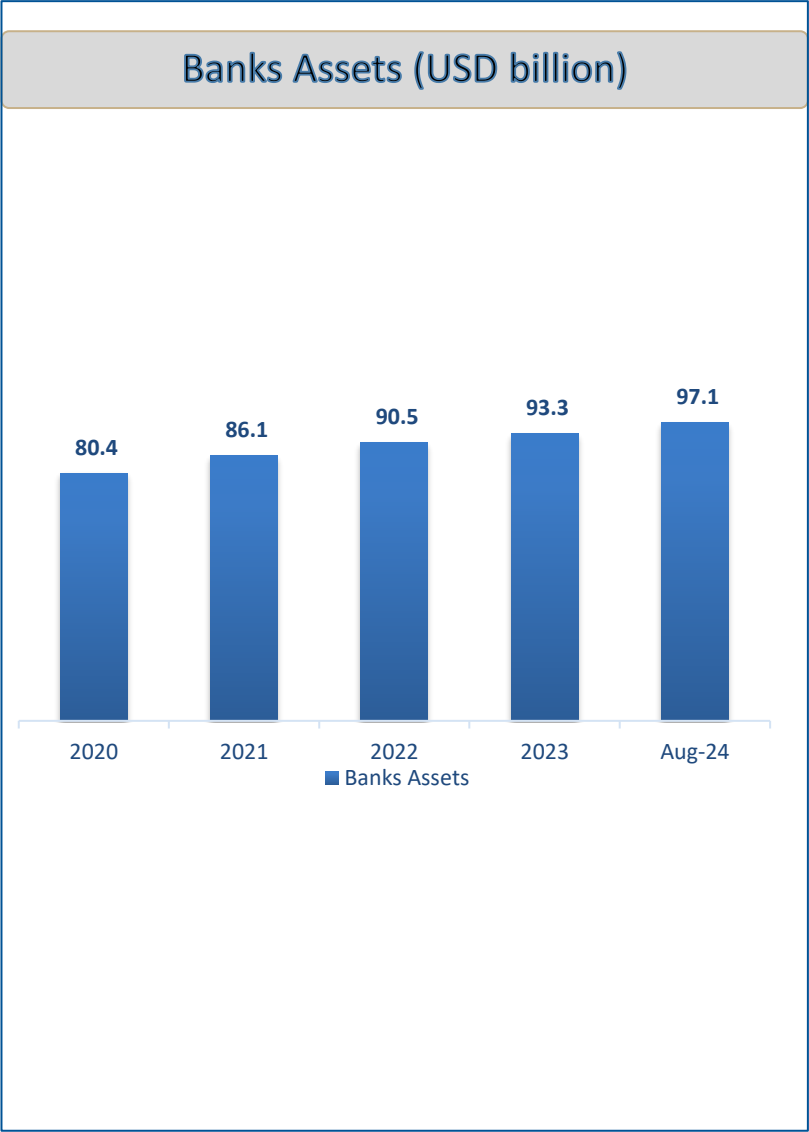
Capital Analysis

September 30th ,2024 (USD million)











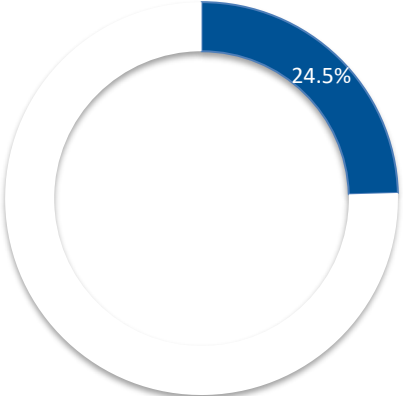
Appendix 1- Historical Financial Information

USD million

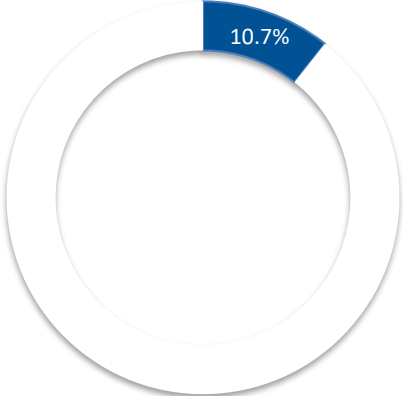
Item	2020	2021	2022	2023	Sep-24
Loans & Advances (Gross)	6,564	6,394	6,835	7,167	7,460
Loans & Advances (Net)	5,793	5,567	6,024	6,310	6,637
Loans Classified under Stage III (net)	459	381	338	381	443
Stage III Ratio (net)	7.2%	6.1%	5.1%	5.4%	6.1%
Coverage Ratio	133%	168%	181%	167%	138%
Customer's Deposits	7,710	7,353	7,501	7,969	8,458
Total Equity	1,639	1,716	1,776	1,873	1,949
Net Interest Margin (%)	3.8%	3.7%	3.8%	4.0%	3.8%
Non-Interest Income / Total Revenue (%)	13.0%	15.5%	15.6%	14.0%	15.1%
Efficiency Ratio	45.0%	44.6%	43.7%	42.2%	41.9%
Return on Assets	0.5%	1.3%	1.6%	1.6%	1.8%
Return on Equity	3.7%	9.3%	10.7%	10.9%	11.7%

Appendix 2- Market Share in Jordan September 30th ,2024

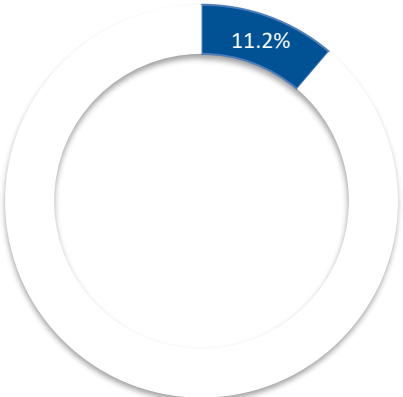
JOD Saving accounts



Total Customer's Deposits



Credit Facilities



Total Assets

