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## 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



## Credit Rating

MOODY'S

Long Term: Ba3  
Short Term: NP  
Outlook: Stable

CAPITAL  
Intelligence

Long Term: BB-  
Short Term: B  
Outlook: Stable

## 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 30<sup>th</sup>, 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 30<sup>th</sup>, 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

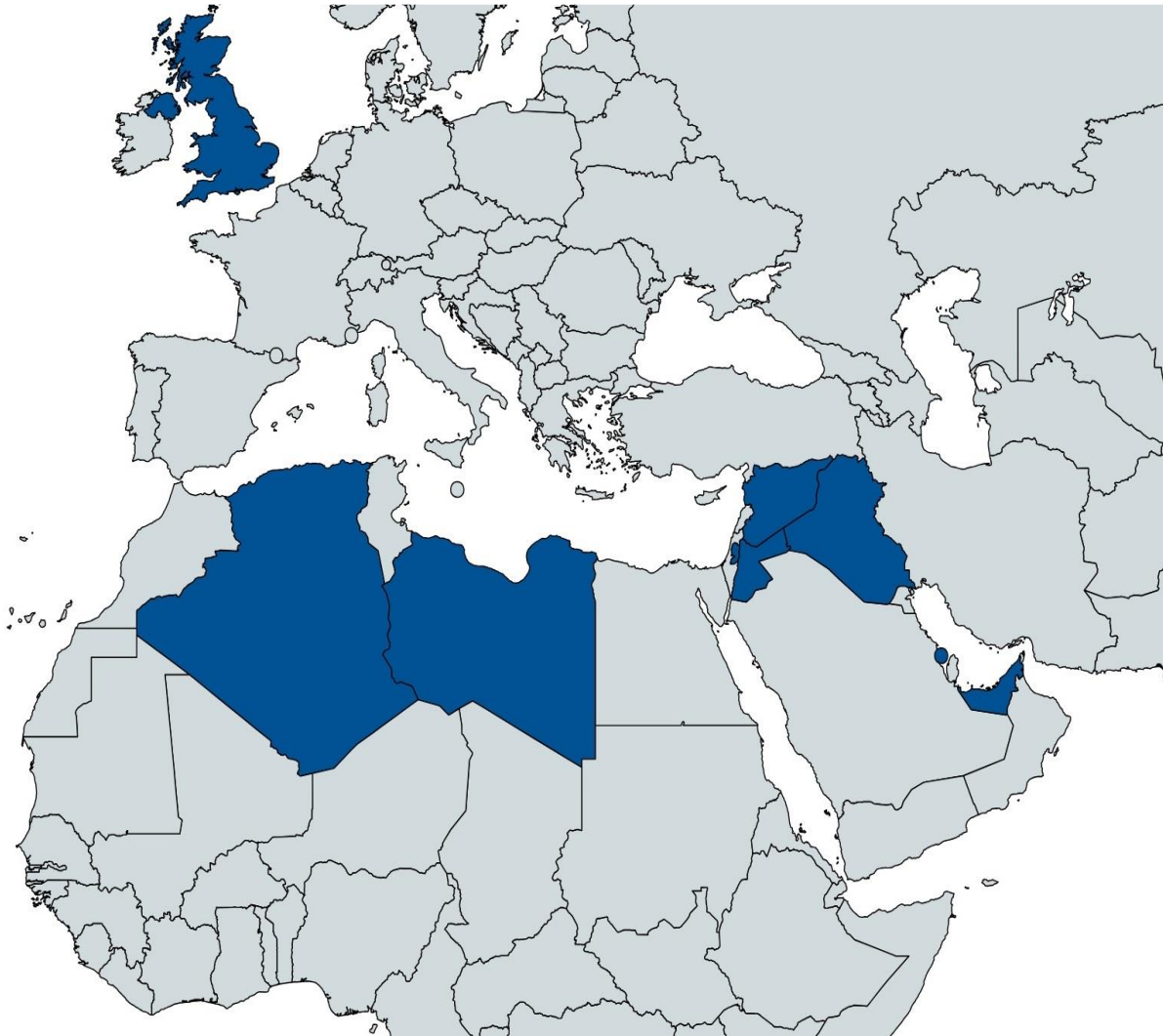
\$6.6b  
5.2% YOY ↑  
NPLs (net): 5.9%

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

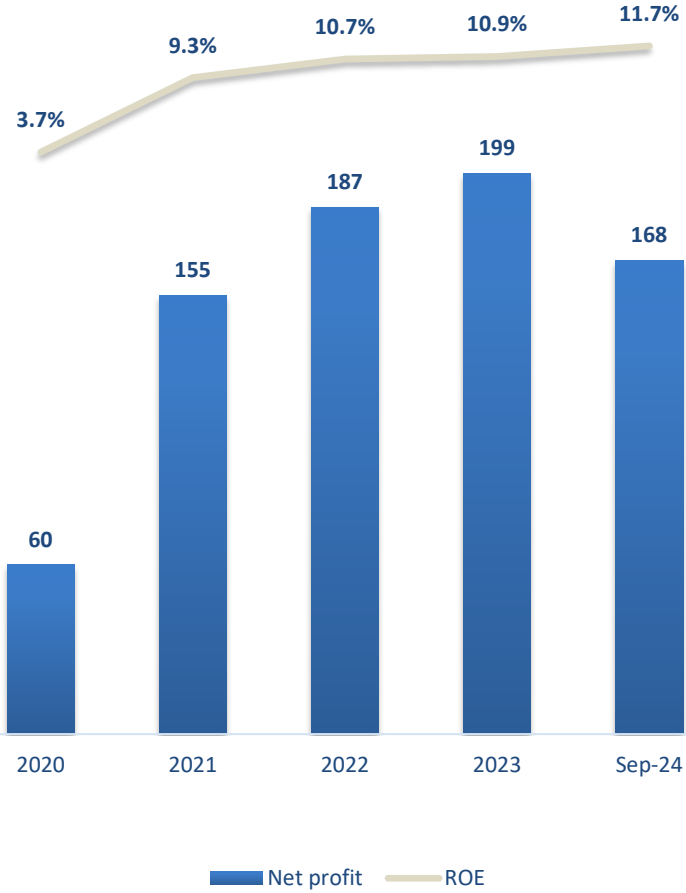
## Representative offices

- Iraq
- Libya
- United Arab Emirates

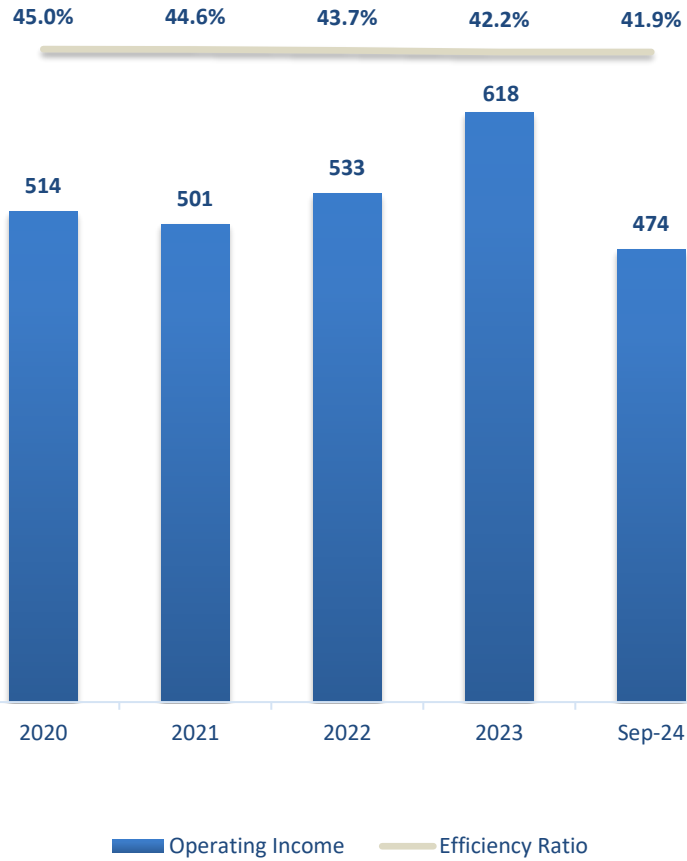
# Income Statement Analysis

## September 30<sup>th</sup>, 2024 (USD million)

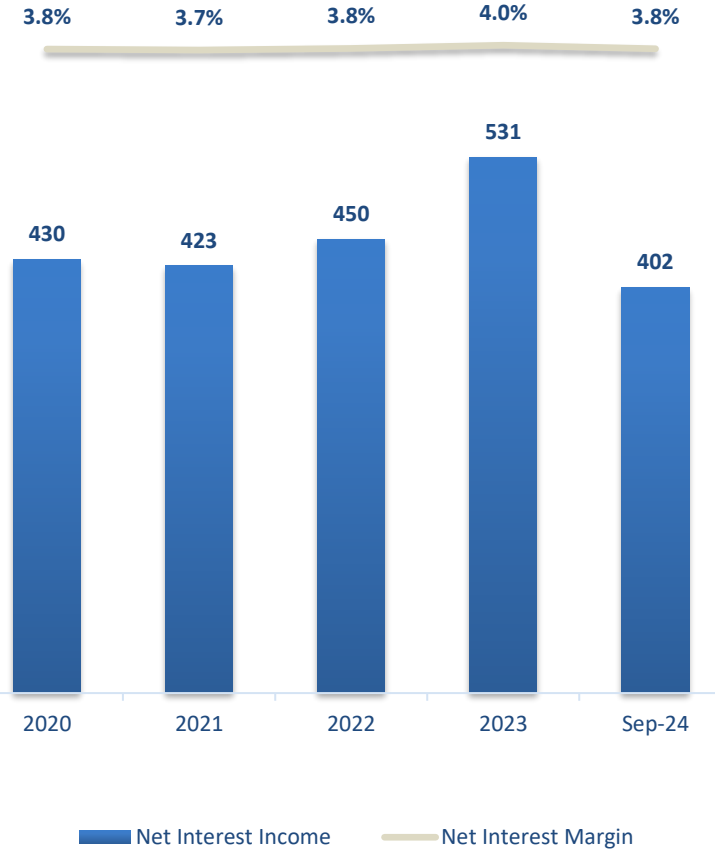
### Net Profit



### Operating Income

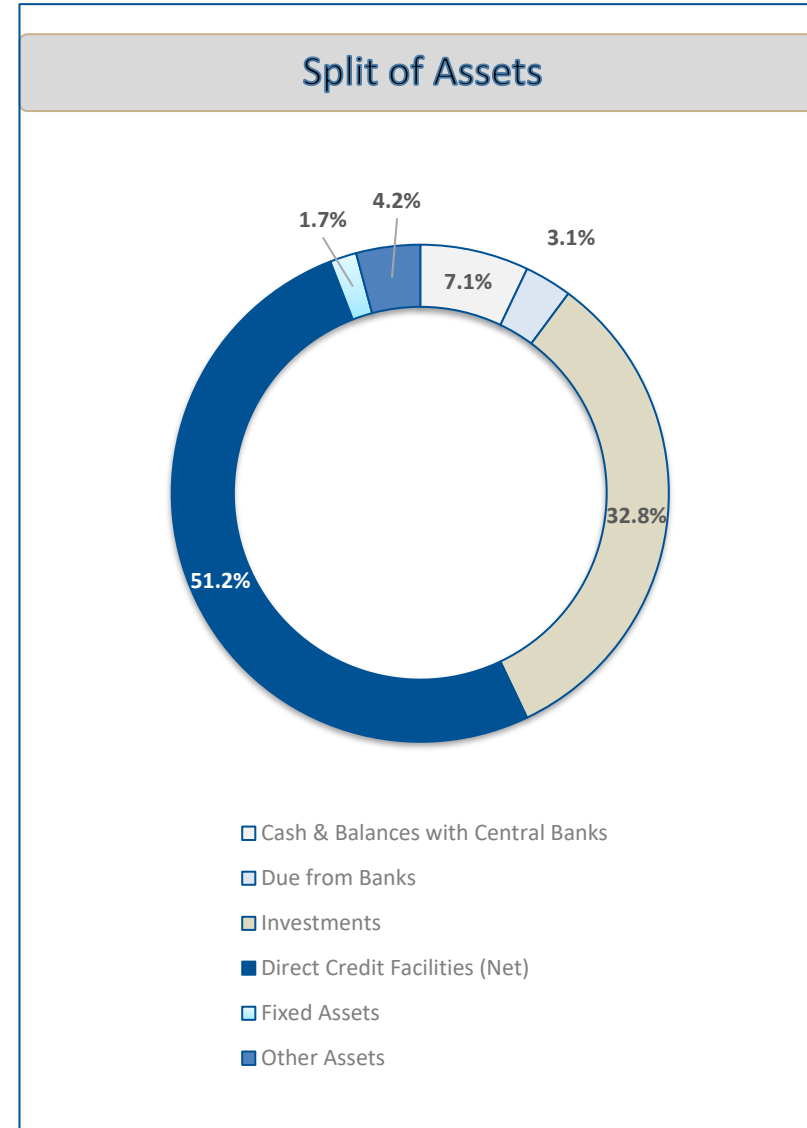
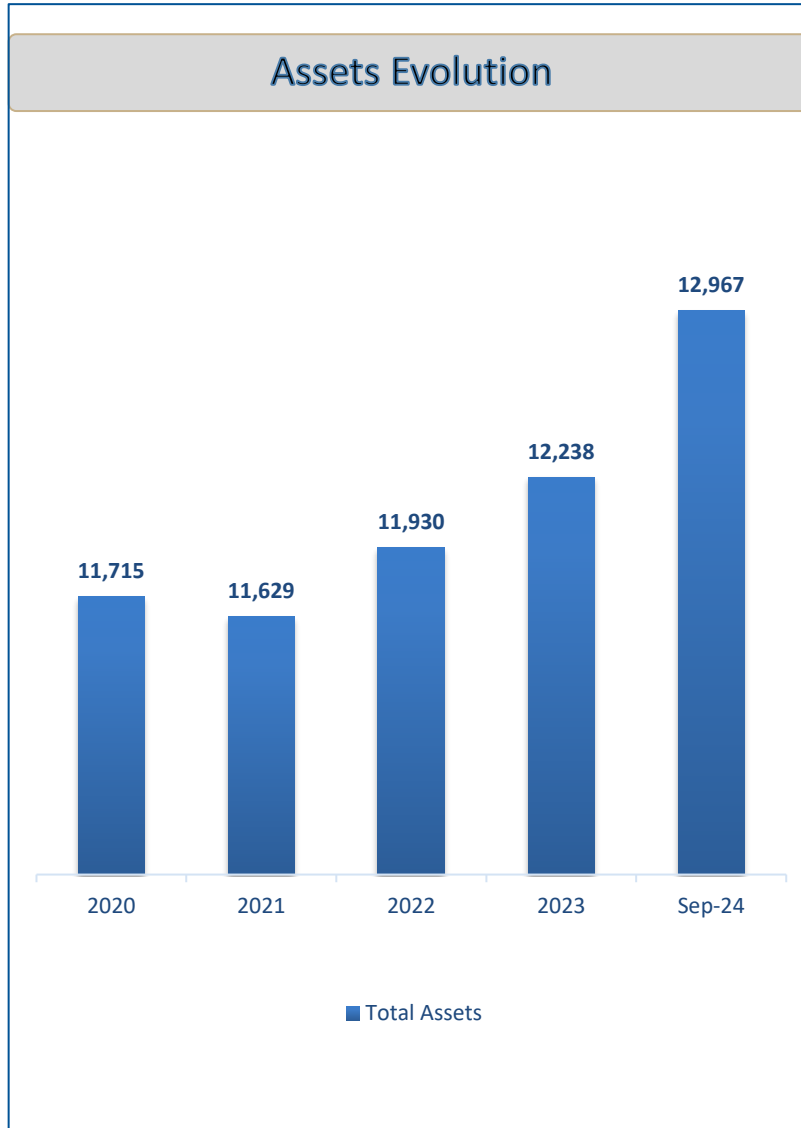


### Net Interest Income



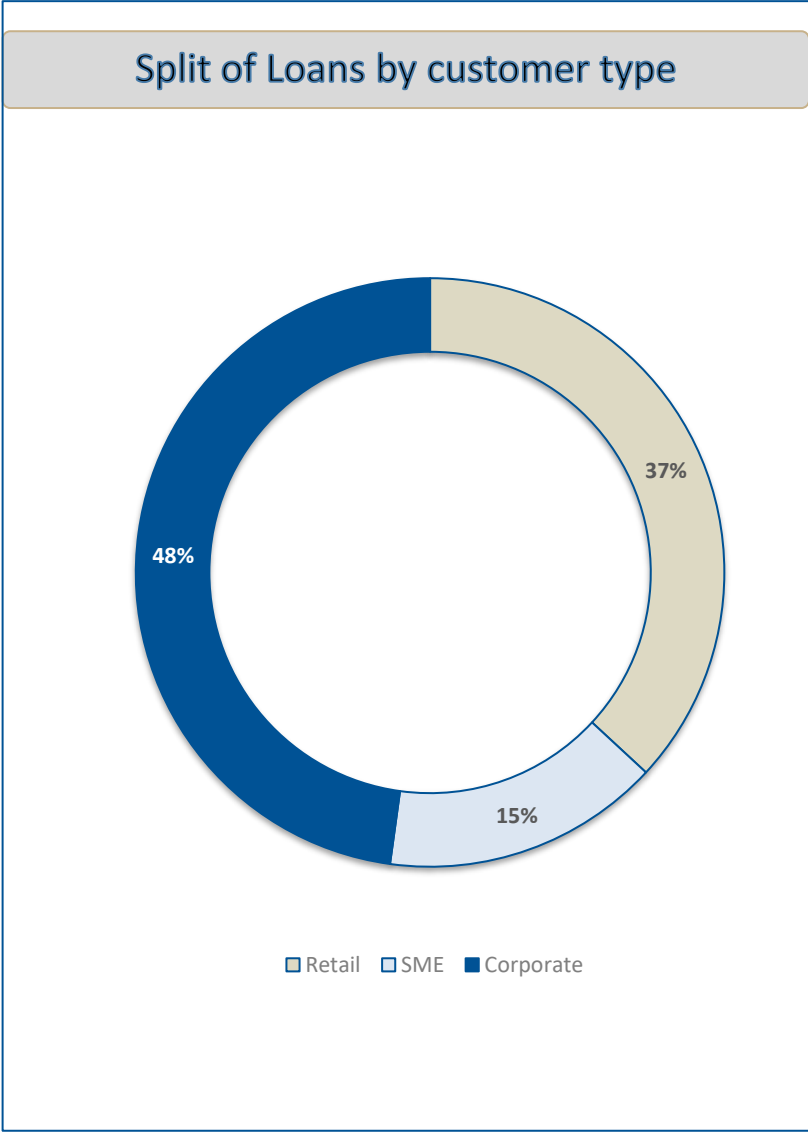
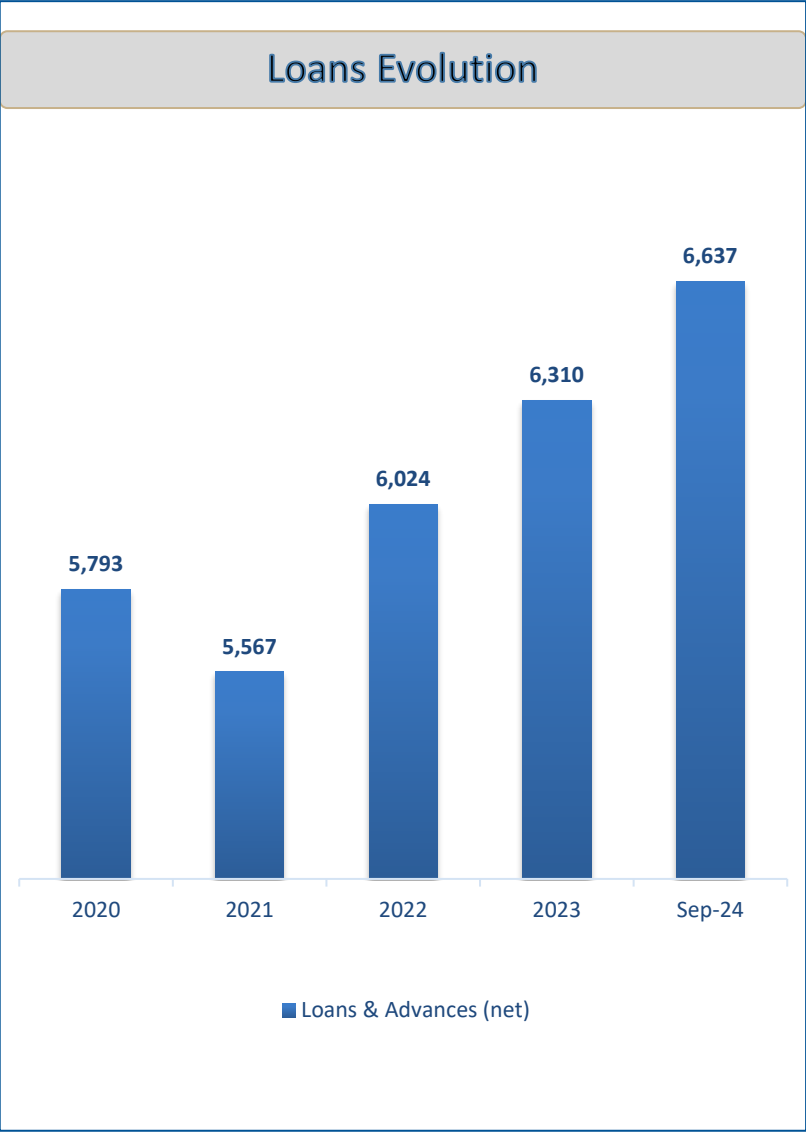
# Assets Analysis

## September 30<sup>th</sup>, 2024 (USD million)



# Loans Analysis

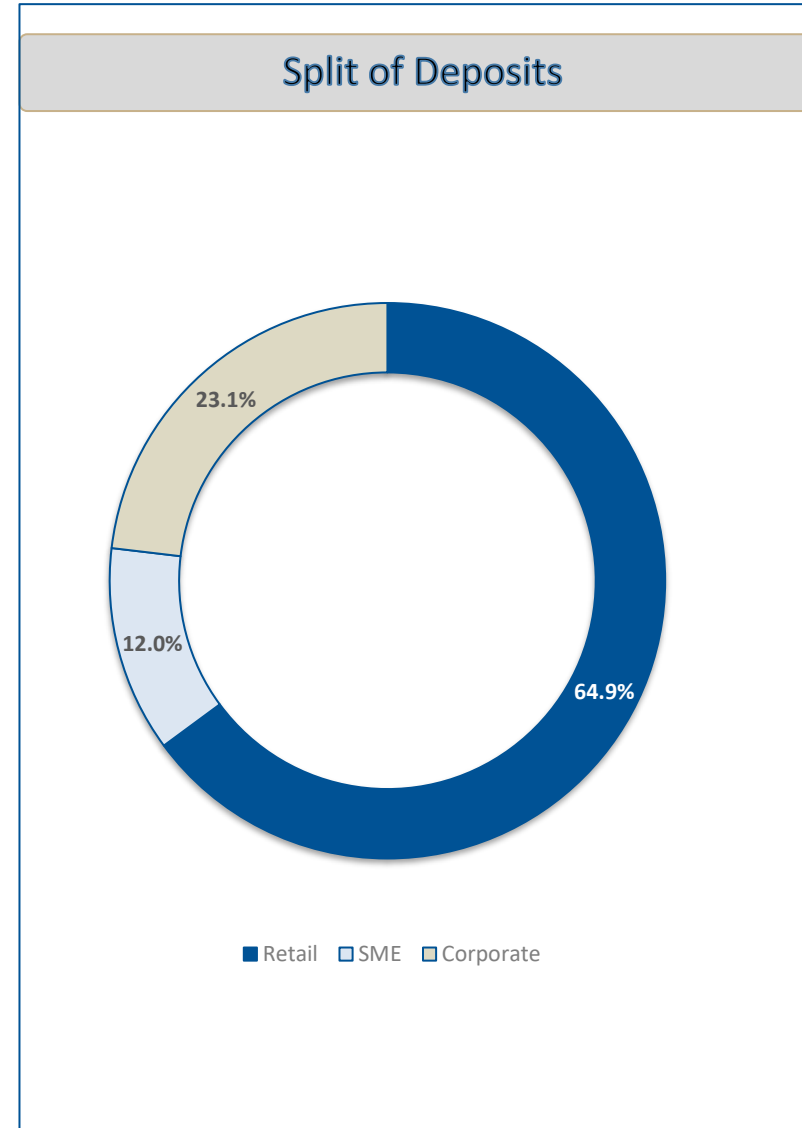
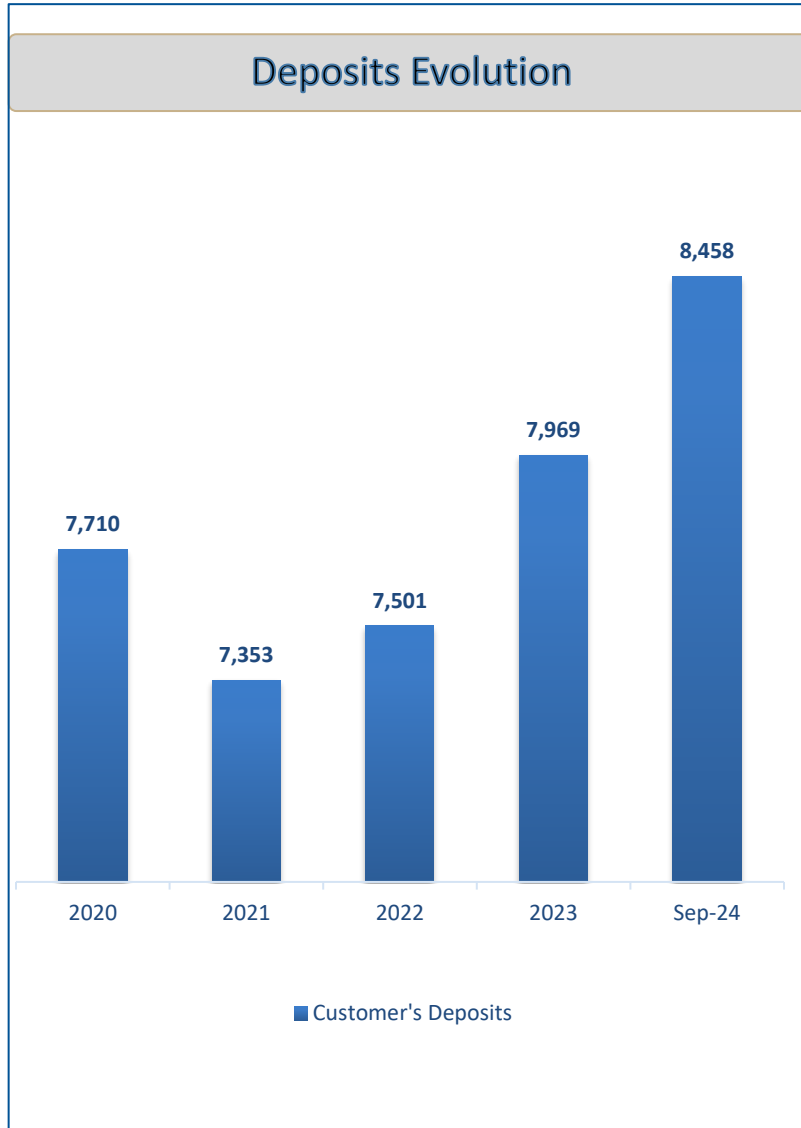
## September 30<sup>th</sup> ,2024 (USD million)





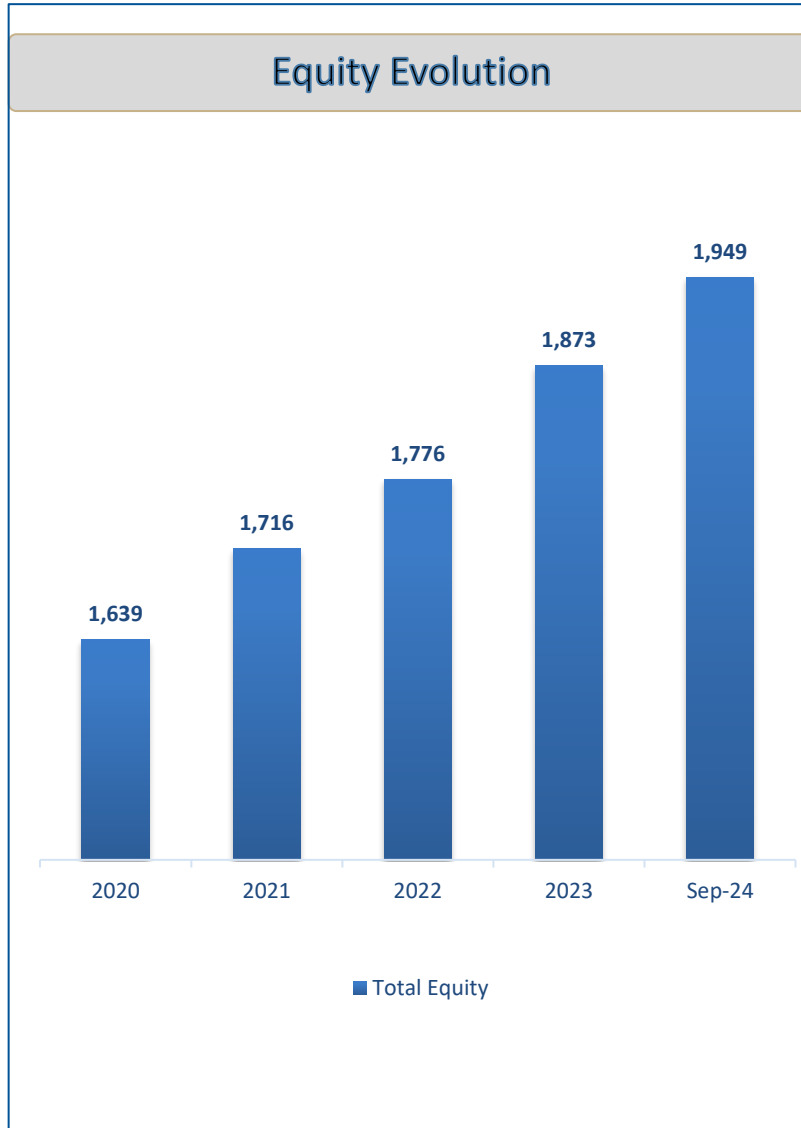
# Funding Analysis

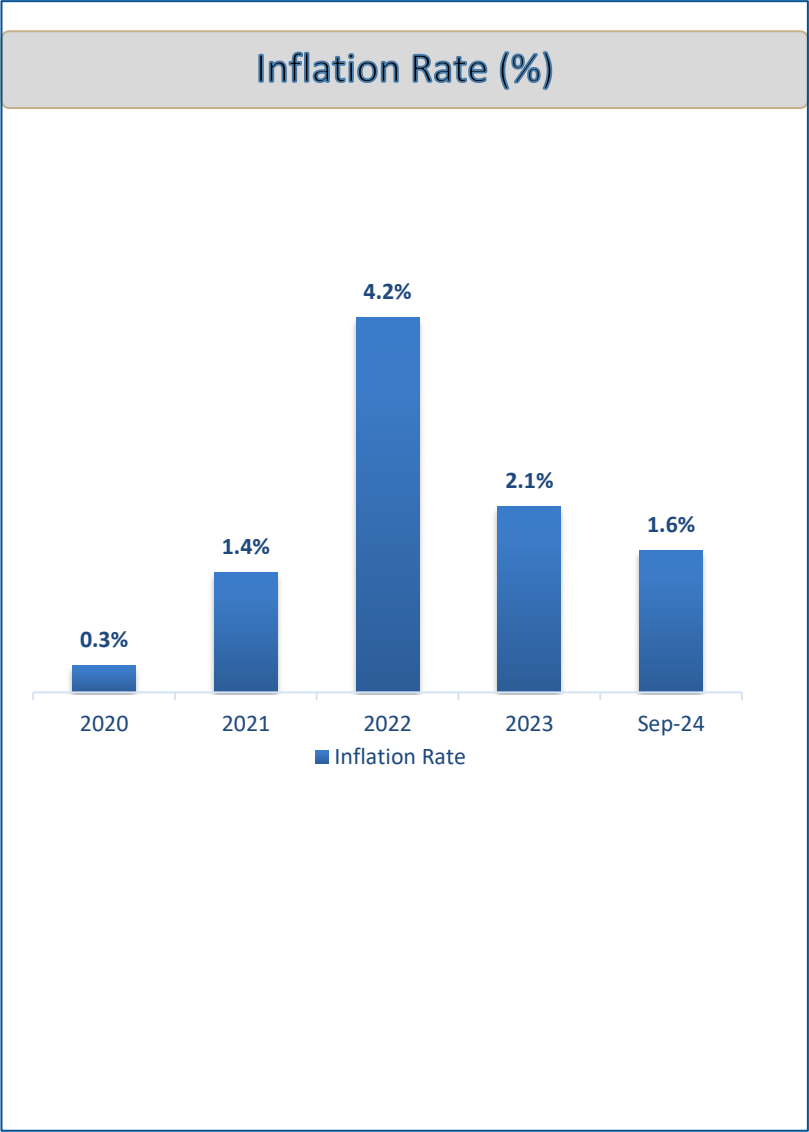
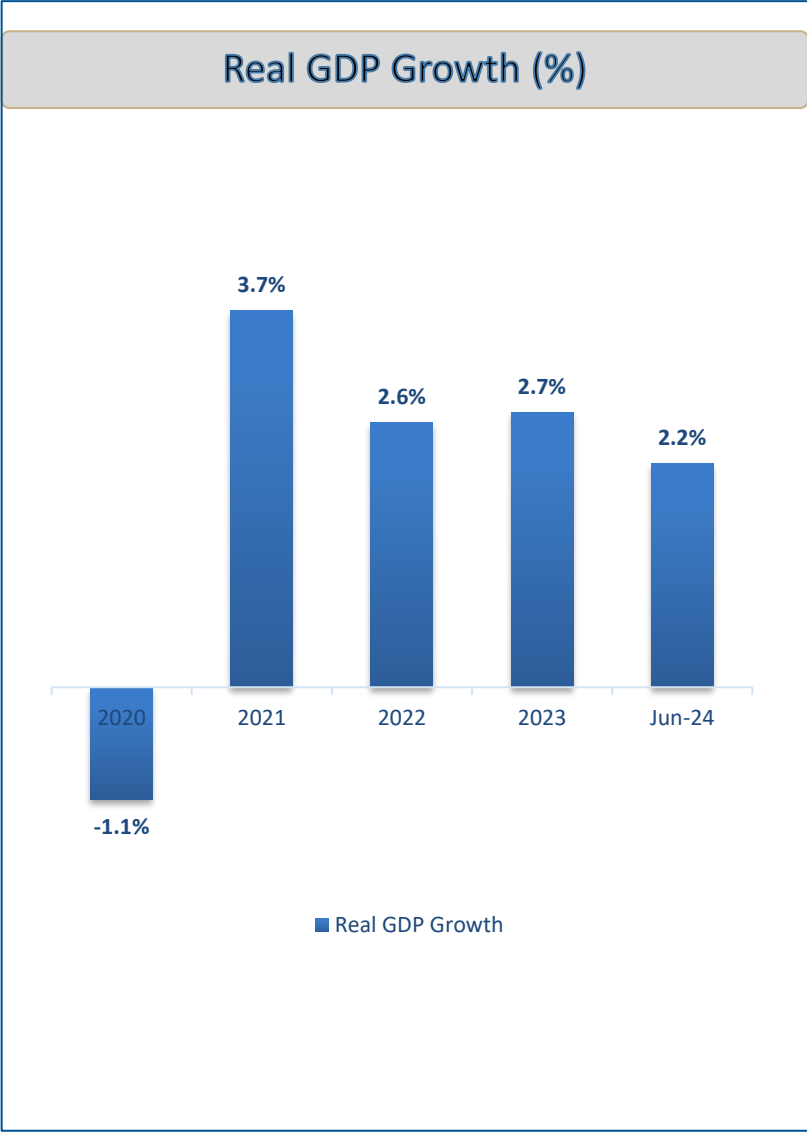
September 30<sup>th</sup> ,2024 (USD million)

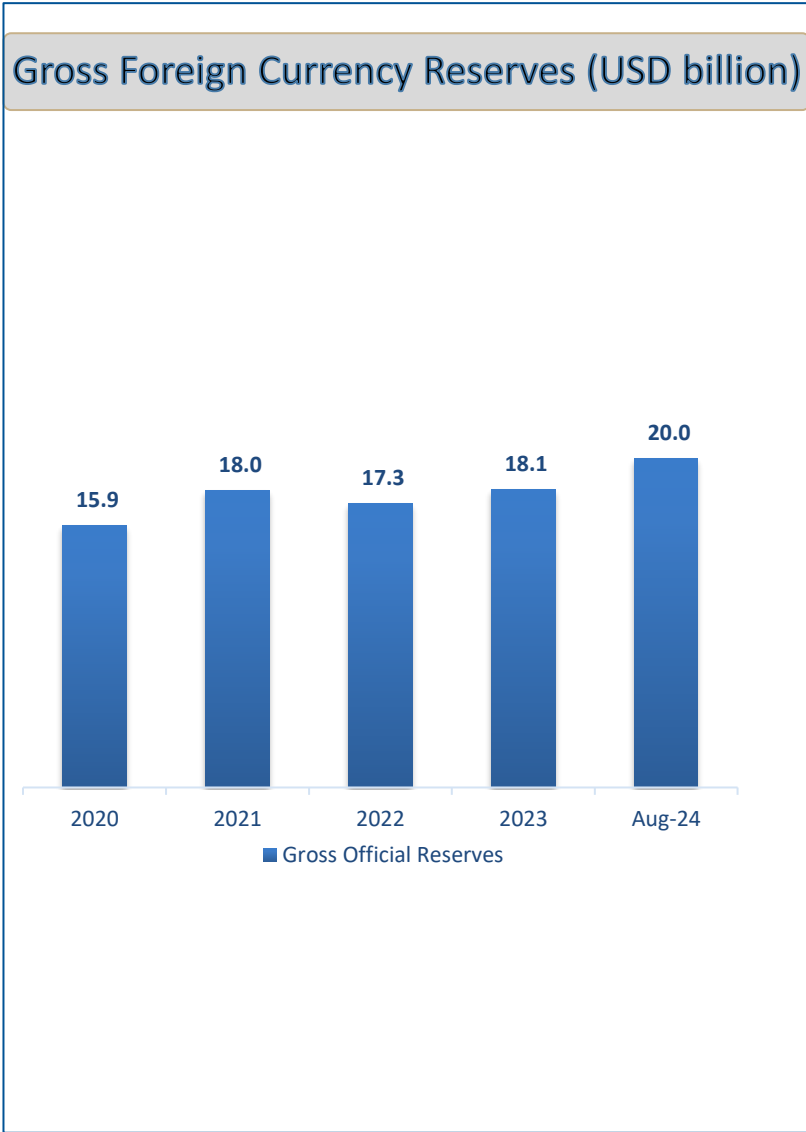
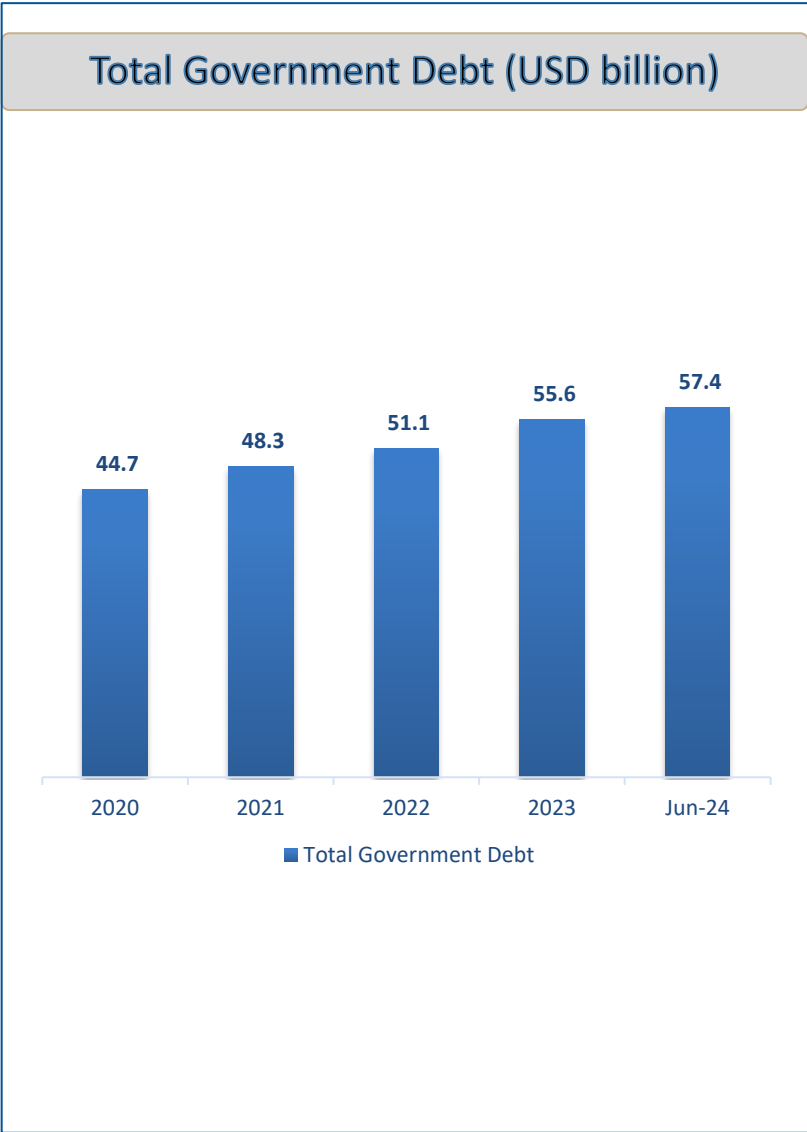


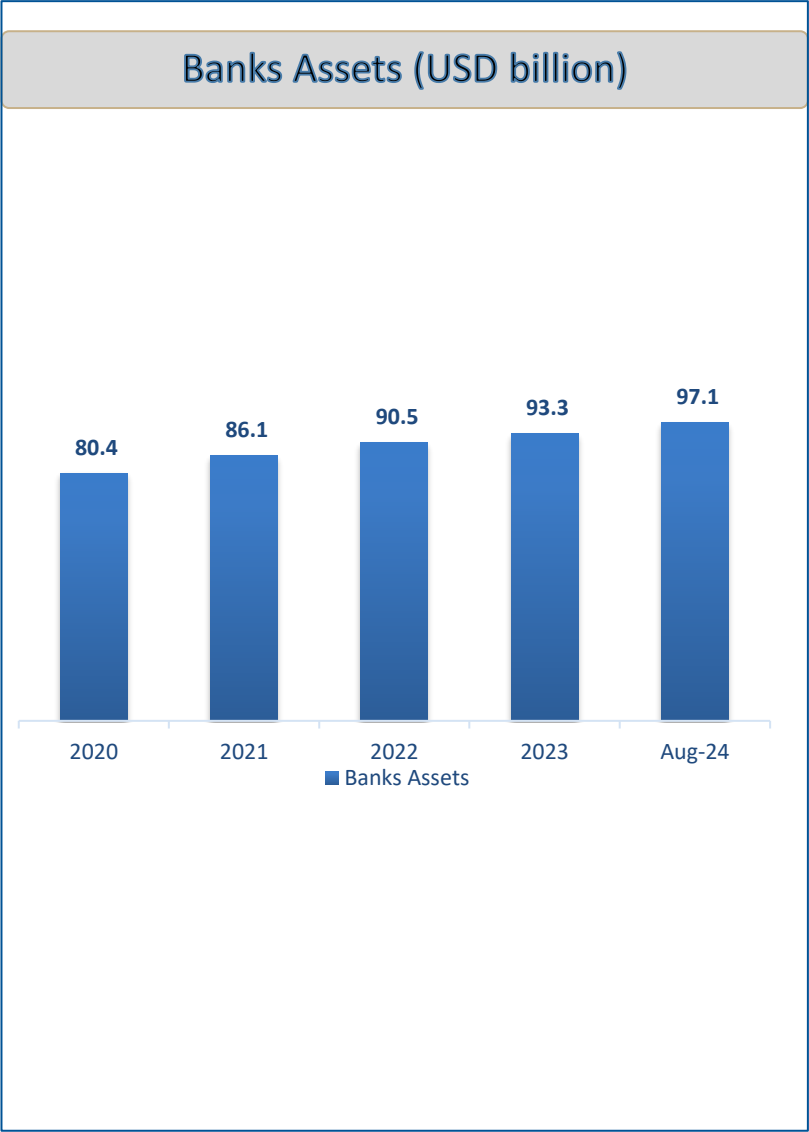
# Capital Analysis

## September 30<sup>th</sup>, 2024 (USD million)











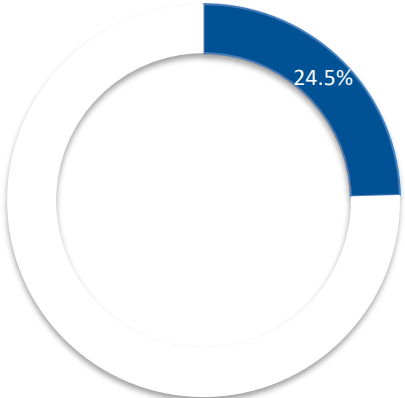
## Appendix 1- Historical Financial Information

### USD million

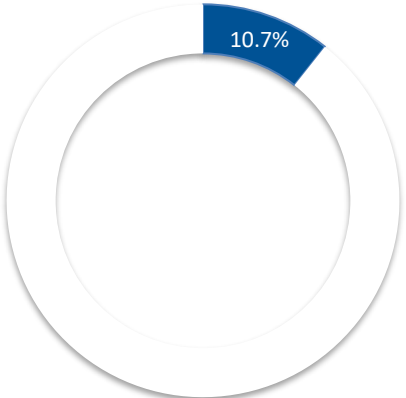
Item	2020	2021	2022	2023	Sep-24
Loans & Advances (Gross)	6,564	6,394	6,835	7,167	7,460
Loans & Advances (Net)	5,793	5,567	6,024	6,310	6,637
Loans Classified under Stage III (net)	459	381	338	381	443
Stage III Ratio (net)	7.2%	6.1%	5.1%	5.4%	6.1%
Coverage Ratio	133%	168%	181%	167%	138%
Customer's Deposits	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 30<sup>th</sup> ,2024

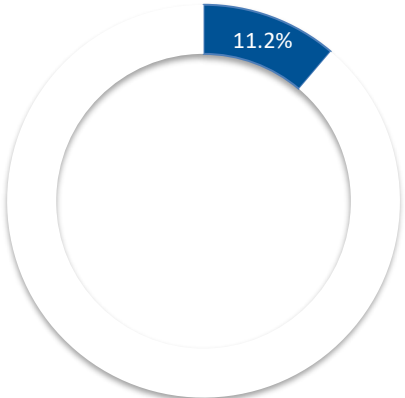
JOD Saving accounts



Total Customer's Deposits



Credit Facilities



Total Assets

