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- **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



Credit Rating

MOODY'S

CAPITAL
Intelligence

Long Term: Ba3
Short Term: NP
Outlook: Stable

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

HBTF at a Glance

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 (December 31th, 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 \$4.71 per share

Price to Book 0.78x

Price to Earnings 7.14x

Key Financial indicators December 31st, 2024 *

Total Assets

\$13.0b
6.3% YOY ↑
ROA: 1.7%

Customer’s Deposits

\$8.4b
5.9% YOY ↑

Total Equity

\$2.0b
CAR: 18.6%
ROE: 11%

Net Loans

\$6.4b
0.9% YOY ↑
NPLs (net): 5.8%

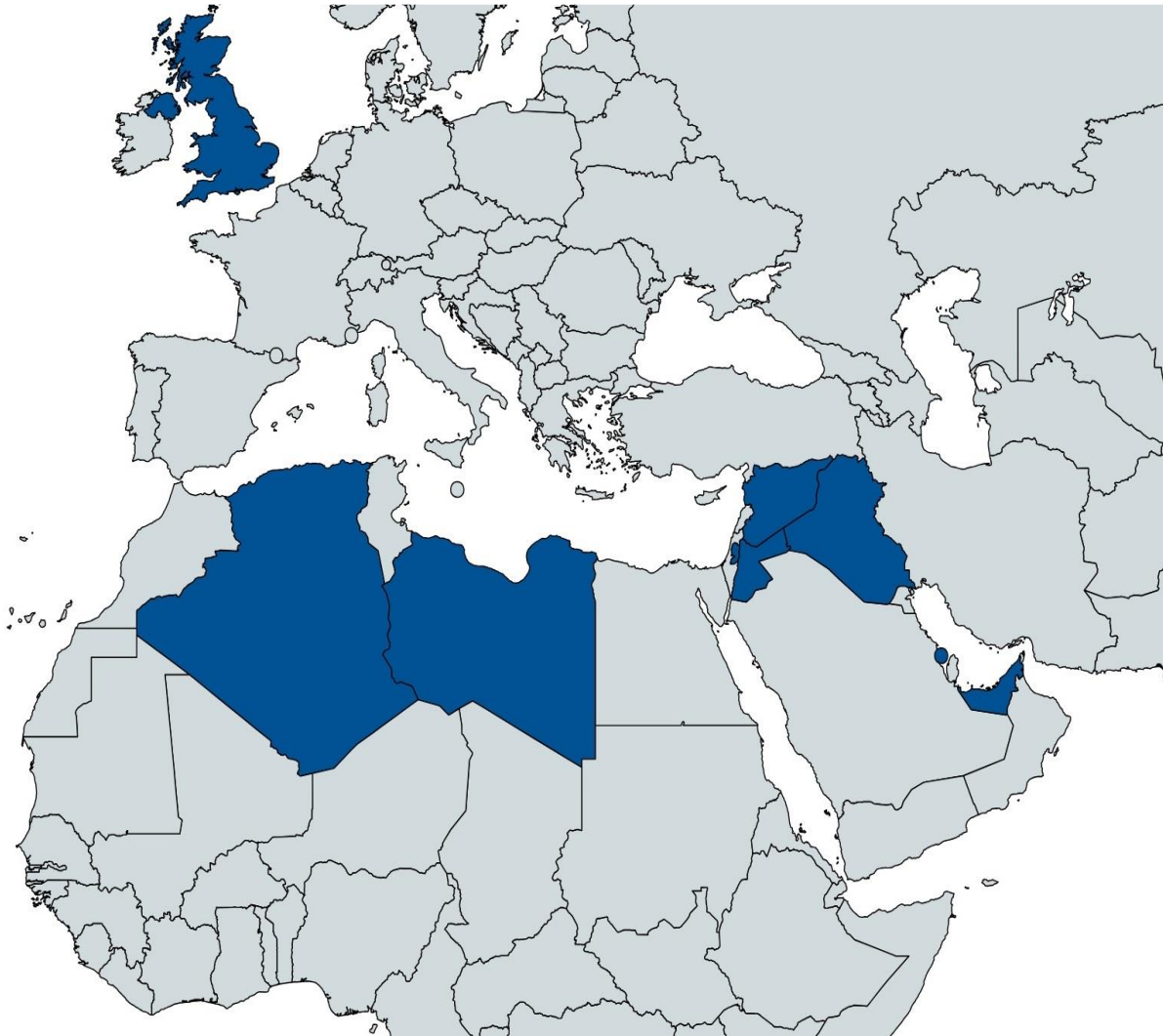
Total Operating Income

\$627m
Cost to Income: 42.7%

Net Profit

\$212m
Earning Per Share: \$0.66

* The financial statements as of December 31st 2024 are subject to the CBJ approval



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): 10 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

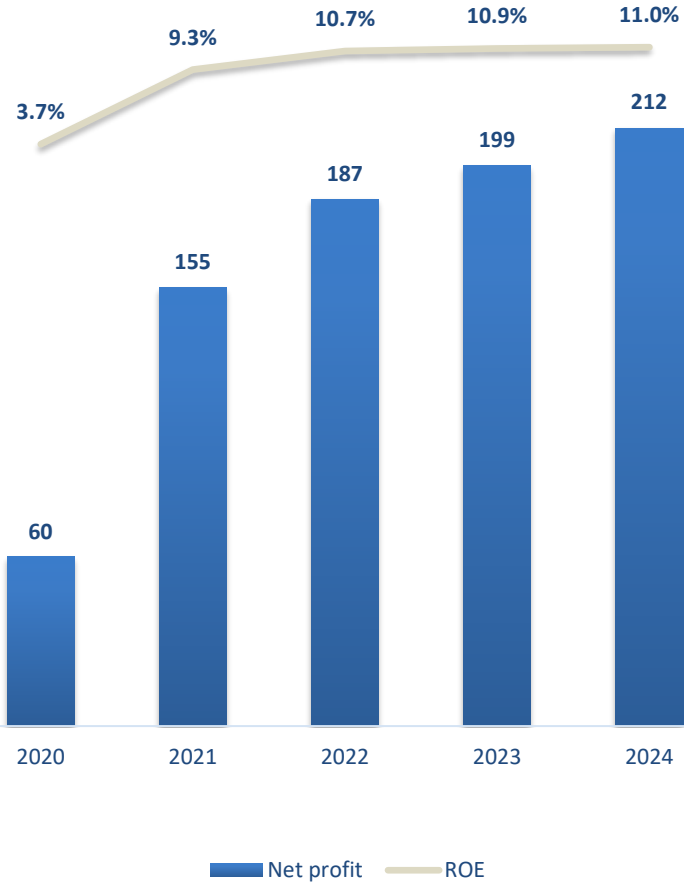
Representative offices

- Iraq
- Libya
- United Arab Emirates

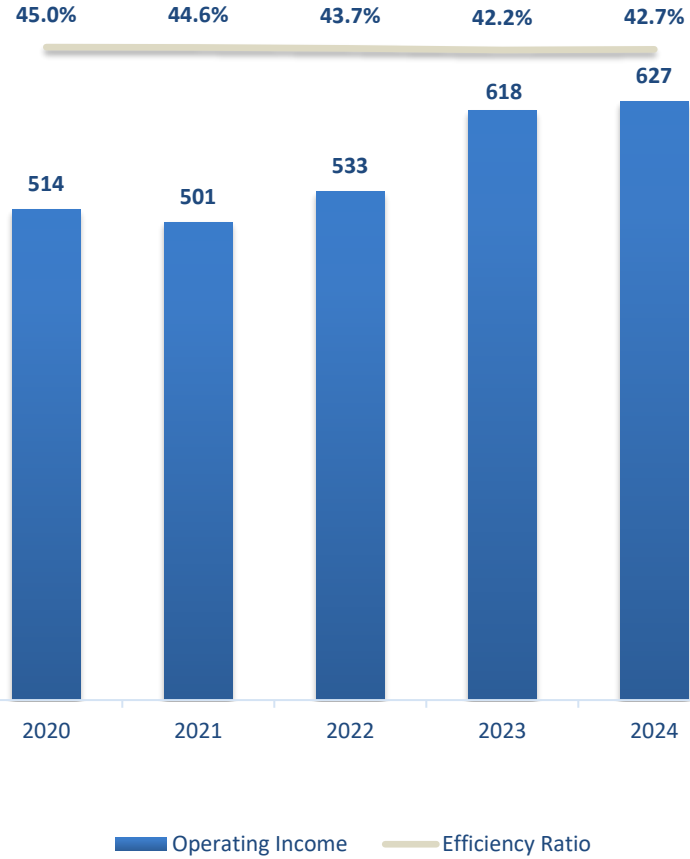
Income Statement Analysis

December 31st, 2024 (USD million)

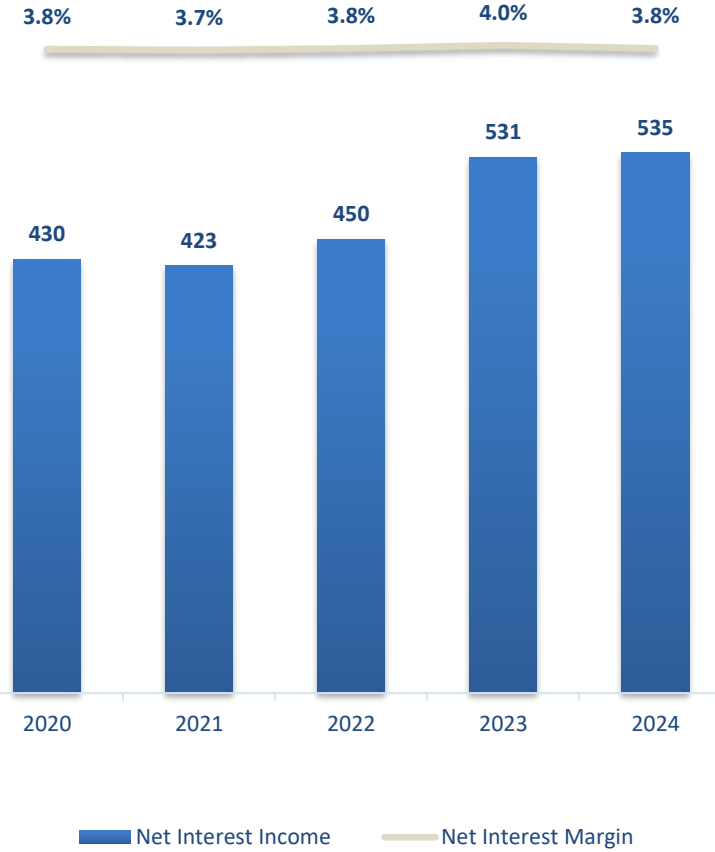
Net Profit



Operating Income

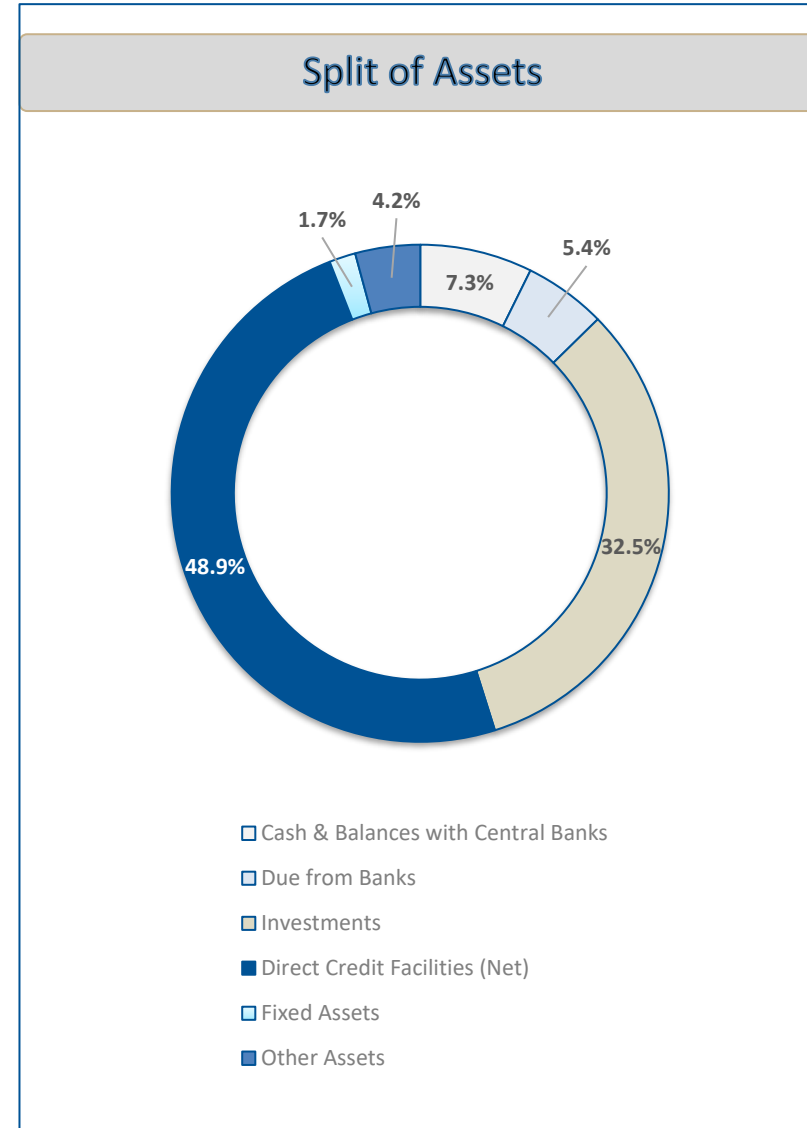
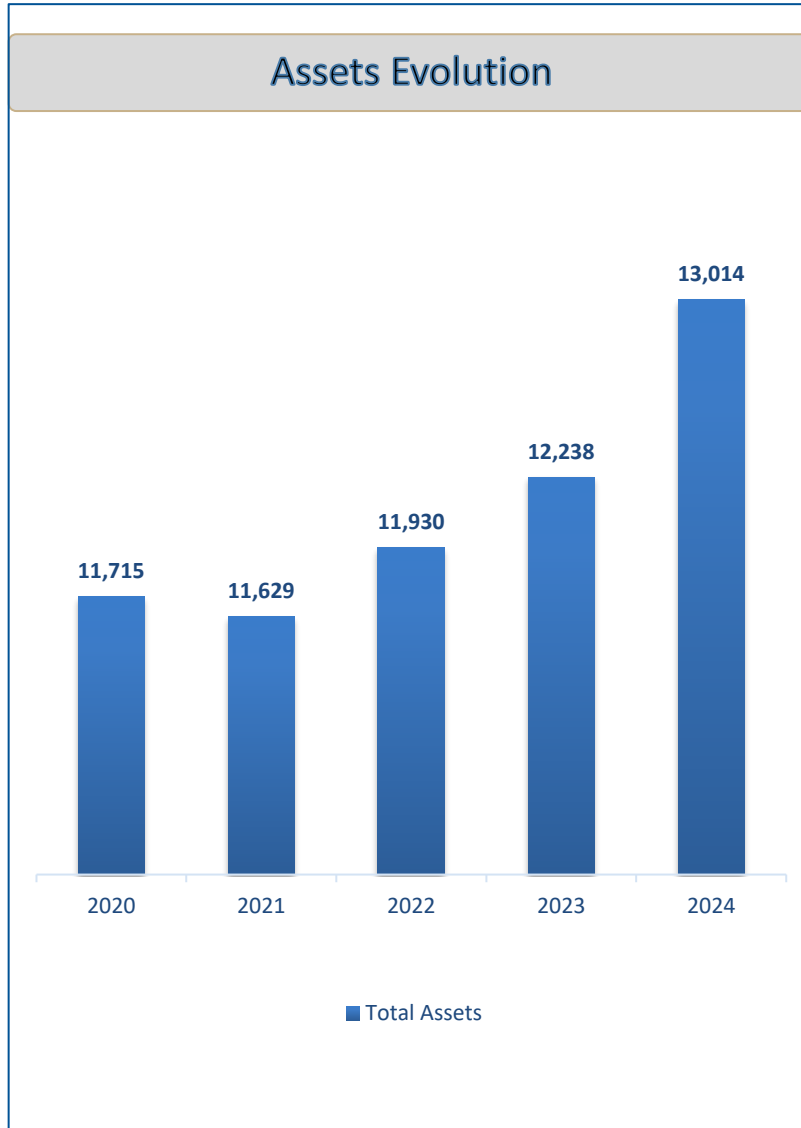


Net Interest Income



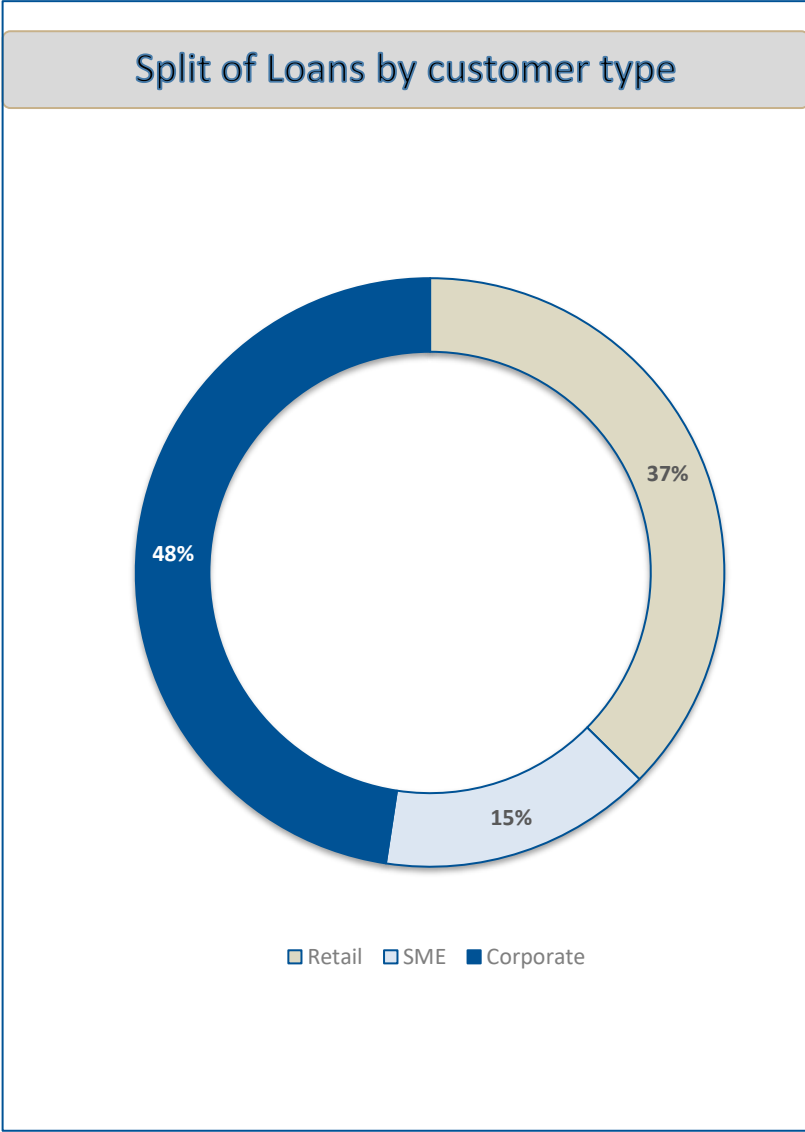
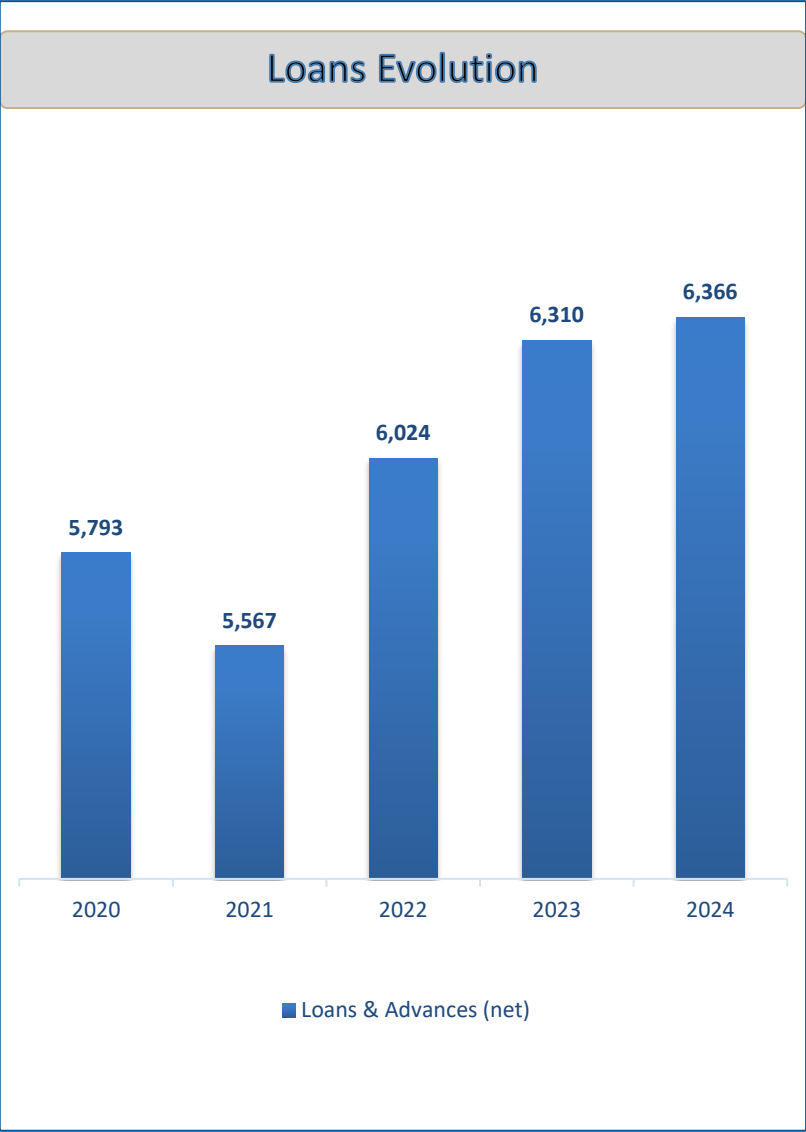
Assets Analysis

December 31st, 2024 (USD million)



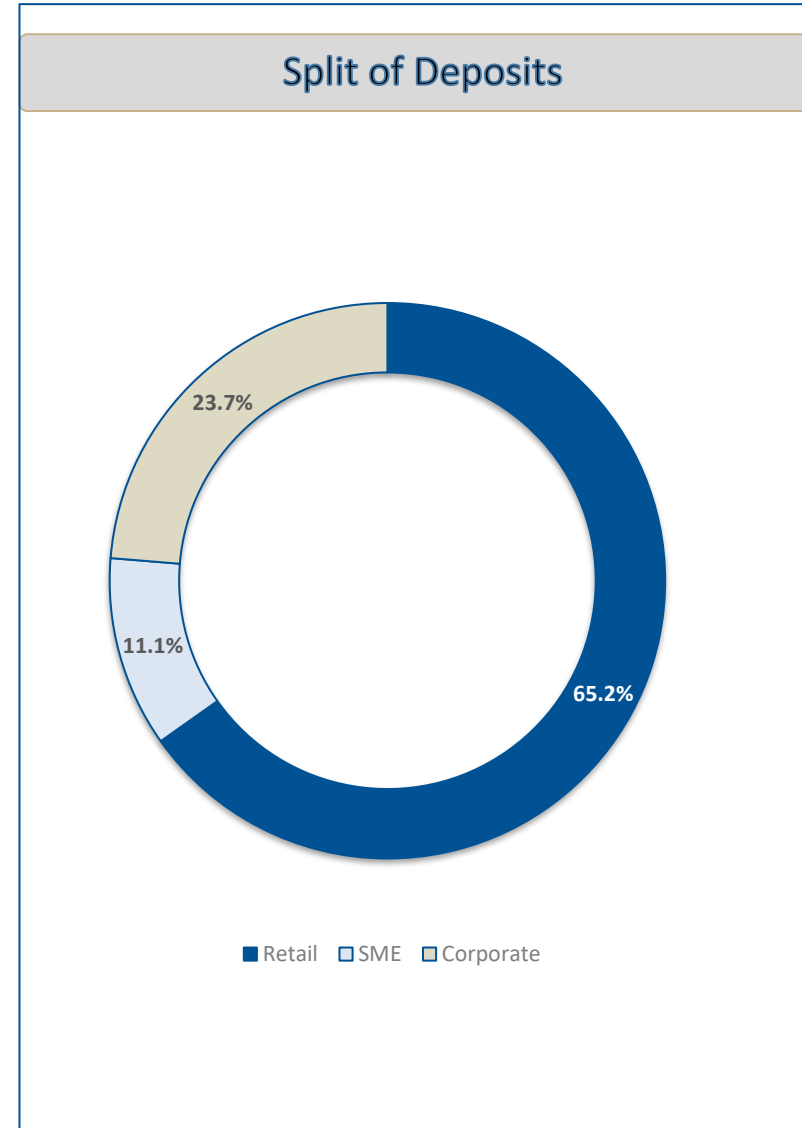
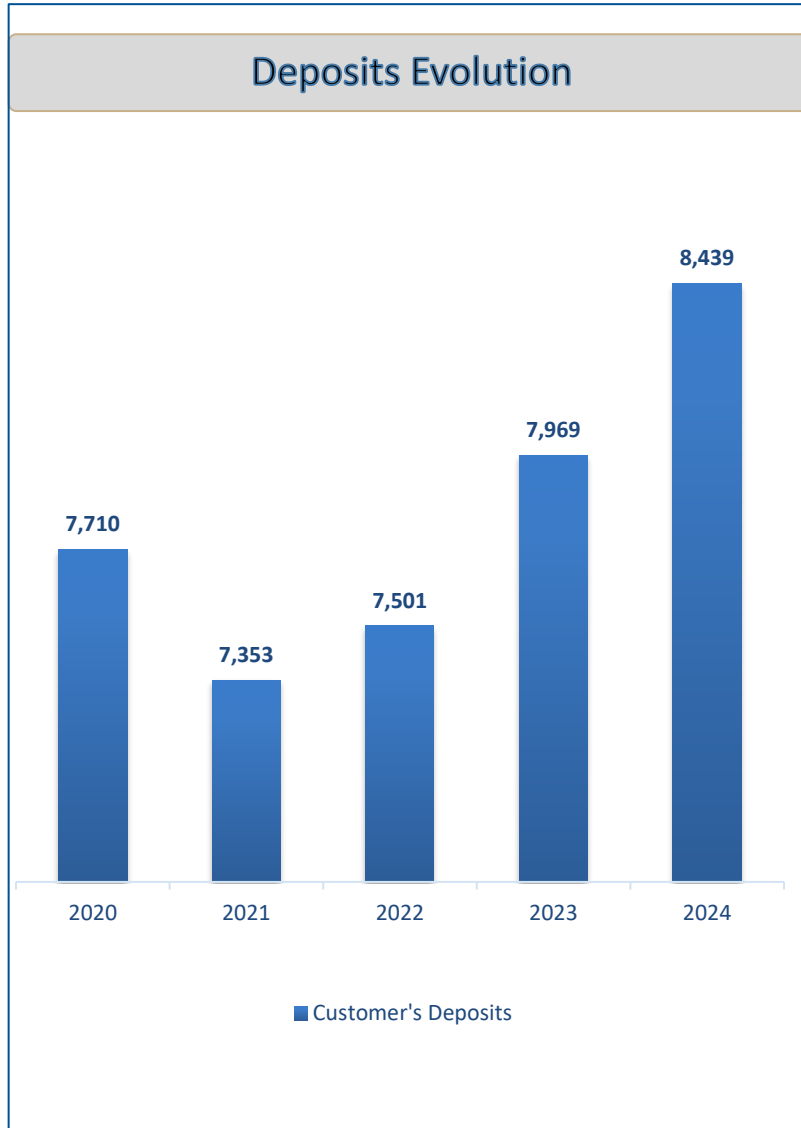
Loans Analysis

December 31st, 2024 (USD million)



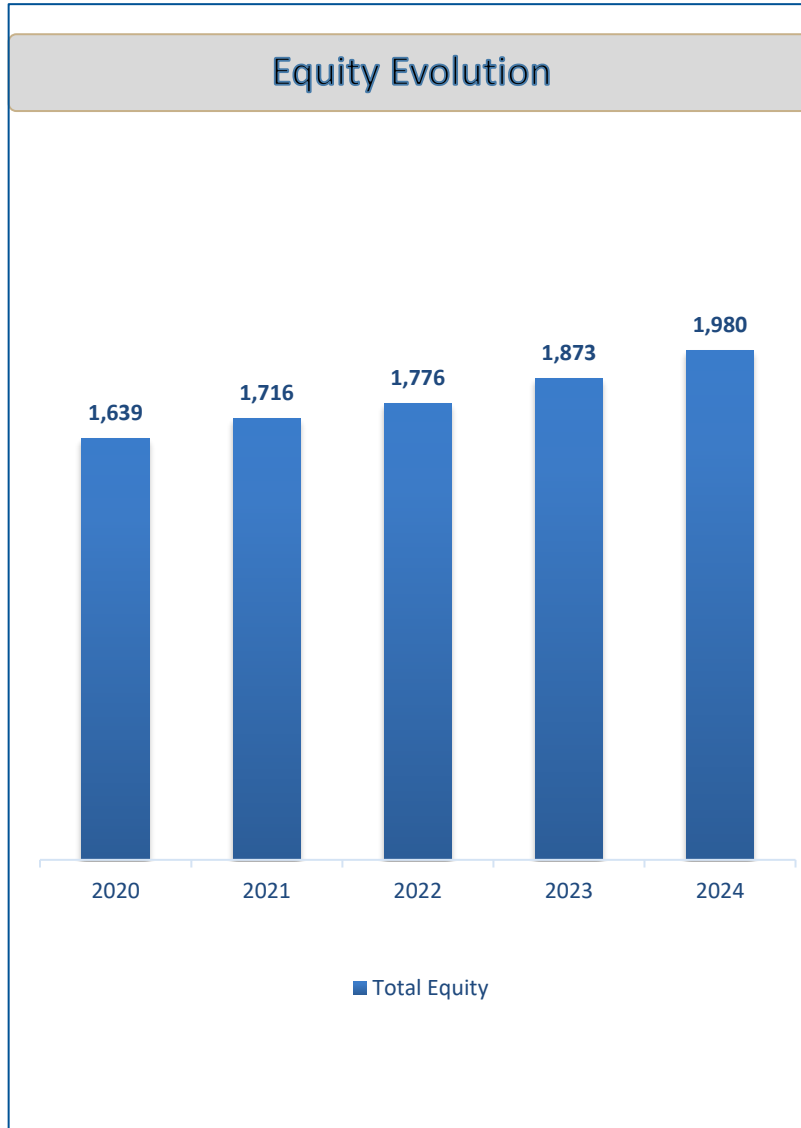
Funding Analysis

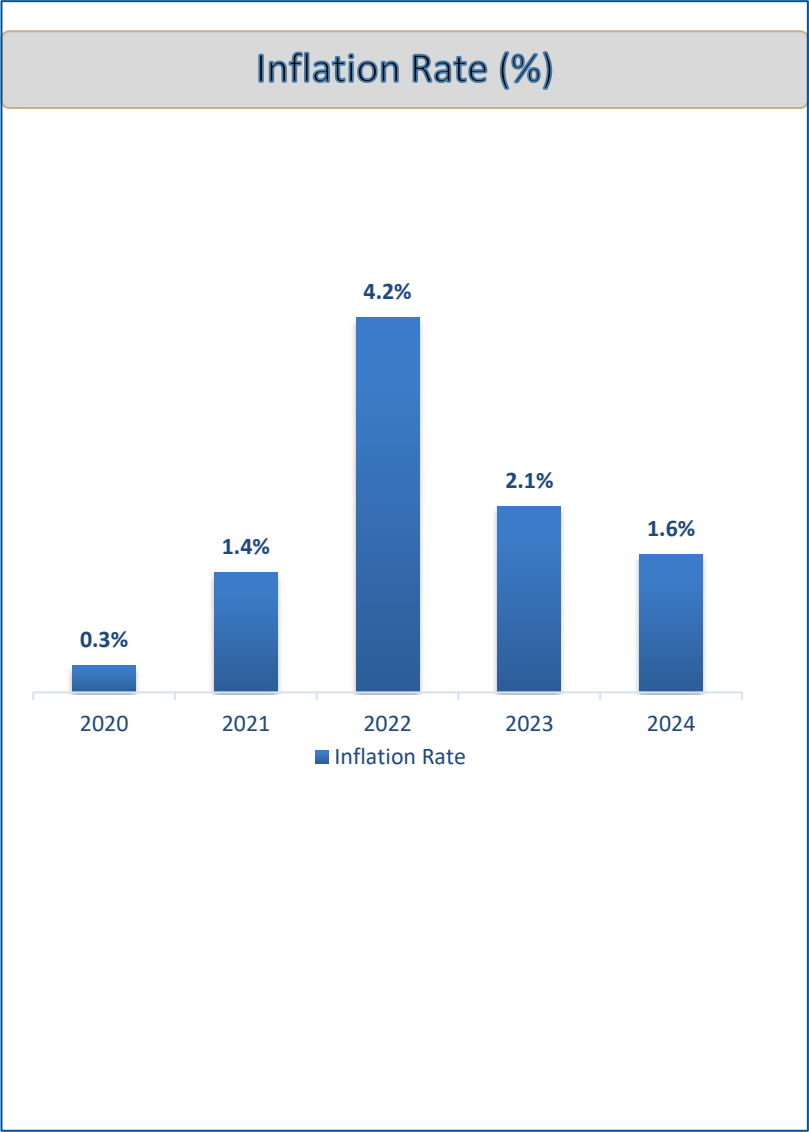
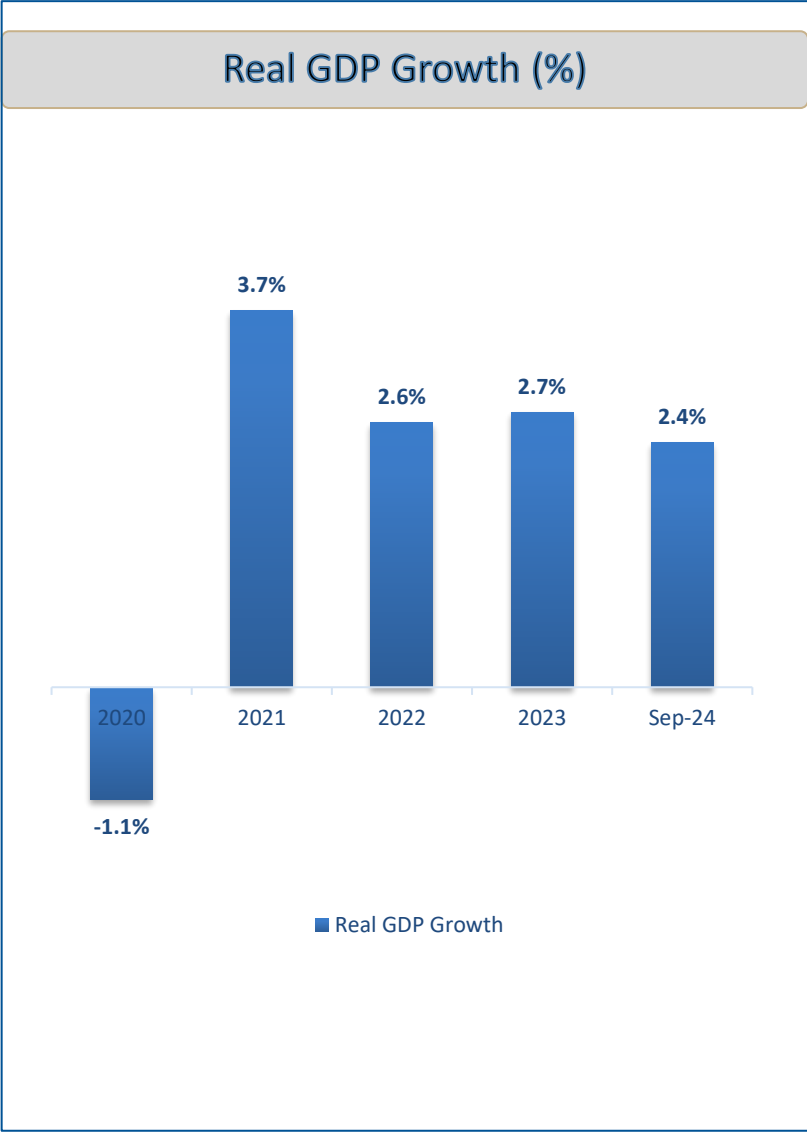
December 31st, 2024 (USD million)

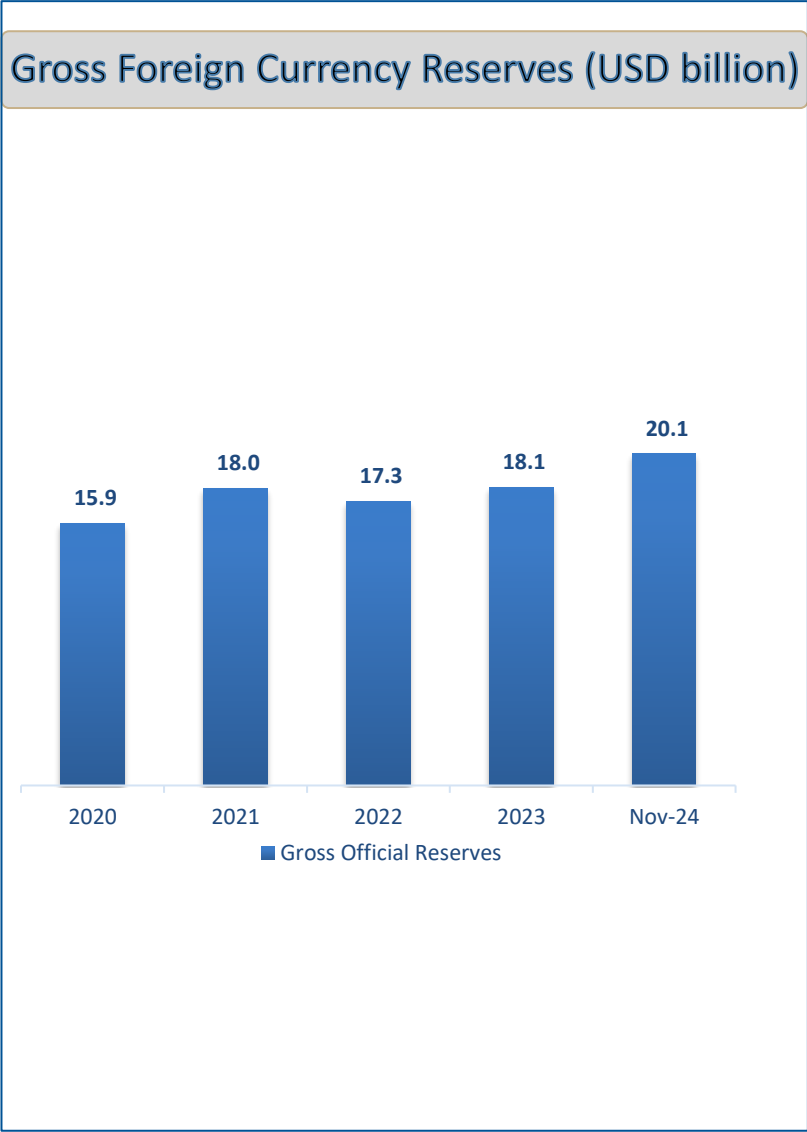
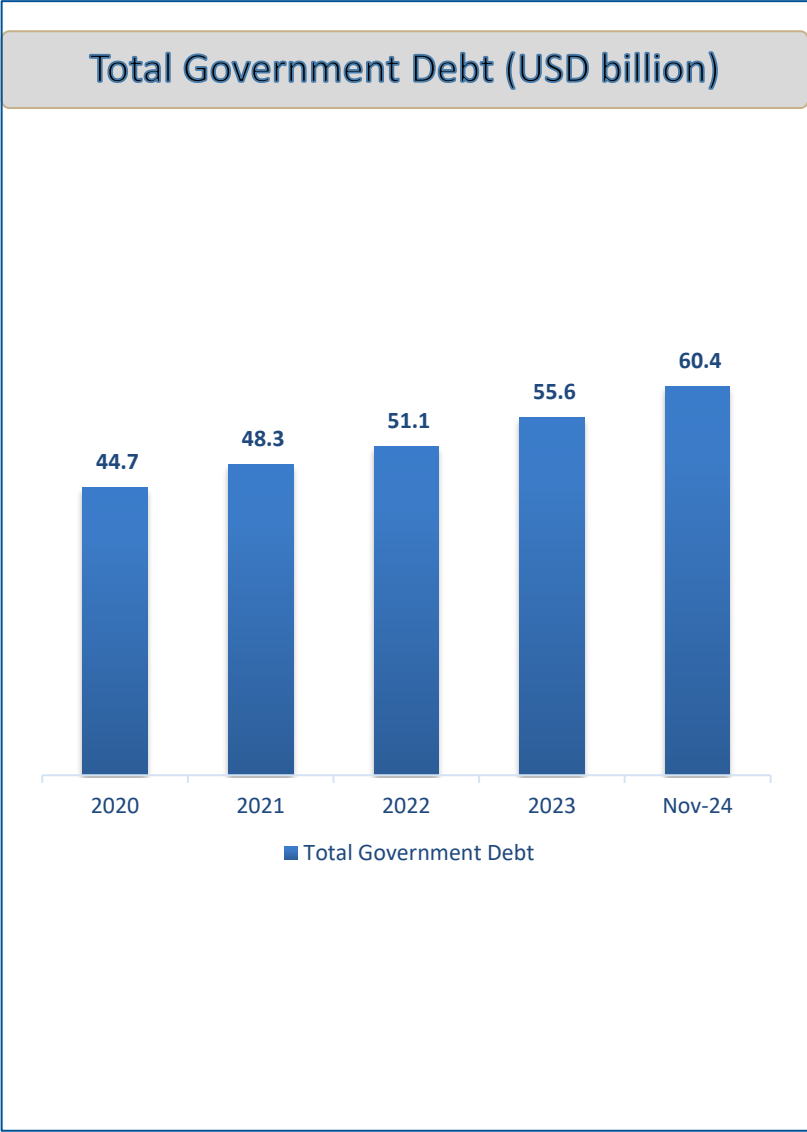


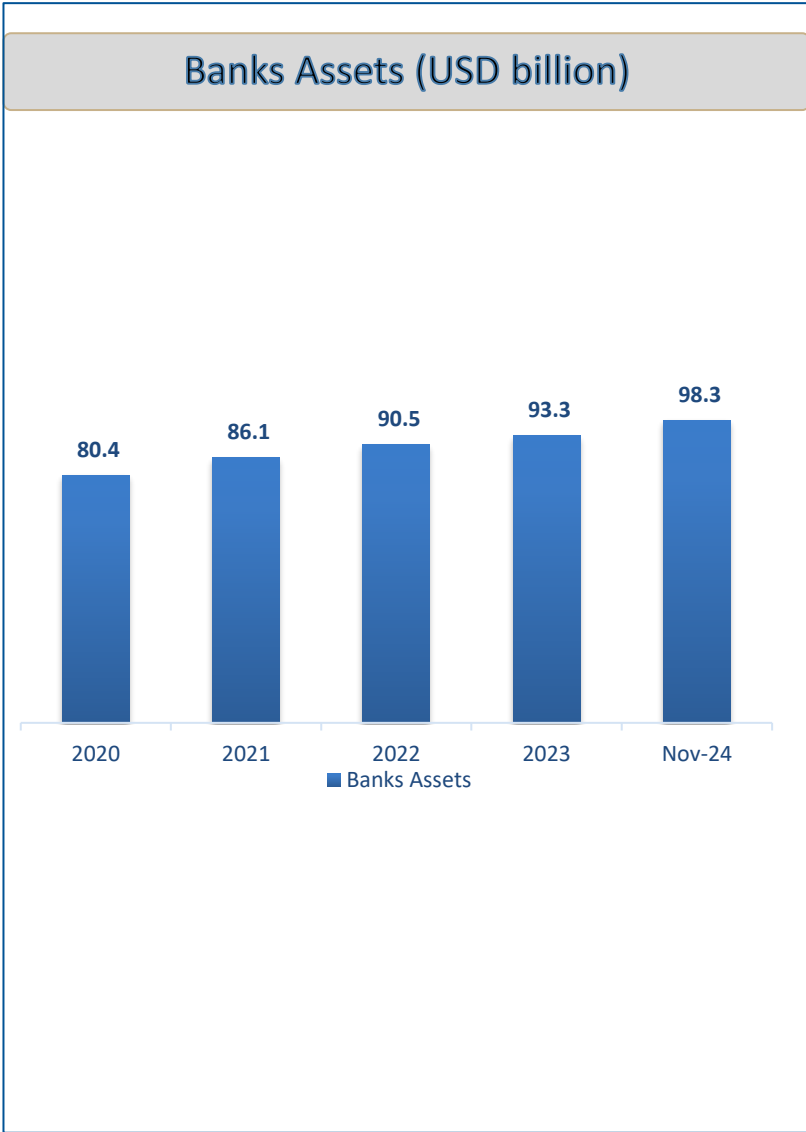
Capital Analysis

December 31st, 2024 (USD million)











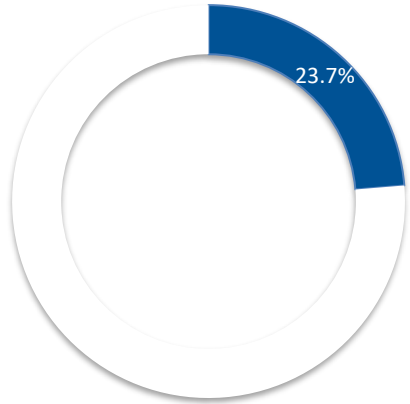
Appendix 1- Historical Financial Information

USD million

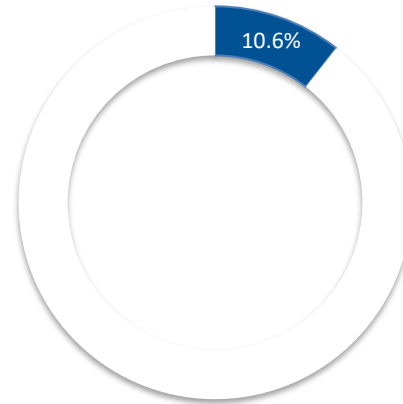
Item	2020	2021	2022	2023	2024
Loans & Advances (Gross)	6,564	6,394	6,835	7,167	7,198
Loans & Advances (Net)	5,793	5,567	6,024	6,310	6,366
Loans Classified under Stage III (net)	459	381	338	381	439
Stage III Ratio (net)	7.2%	6.1%	5.1%	5.4%	6.3%
Coverage Ratio	133%	168%	181%	167%	141%
Customer's Deposits	7,710	7,353	7,501	7,969	8,439
Total Equity	1,639	1,716	1,776	1,873	1,980
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%	14.7%
Efficiency Ratio	45.0%	44.6%	43.7%	42.2%	42.7%
Return on Assets	0.5%	1.3%	1.6%	1.6%	1.7%
Return on Equity	3.7%	9.3%	10.7%	10.9%	11.0%

Appendix 2- Market Share in Jordan December 31st ,2024

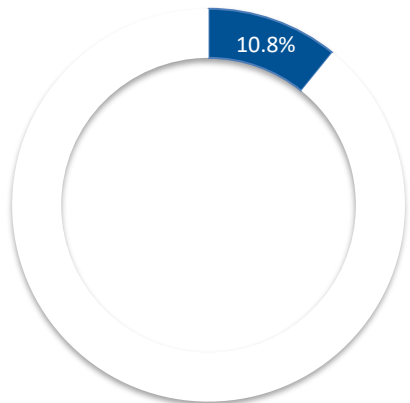
JOD Saving accounts



Total Customer's Deposits



Credit Facilities



Total Assets

