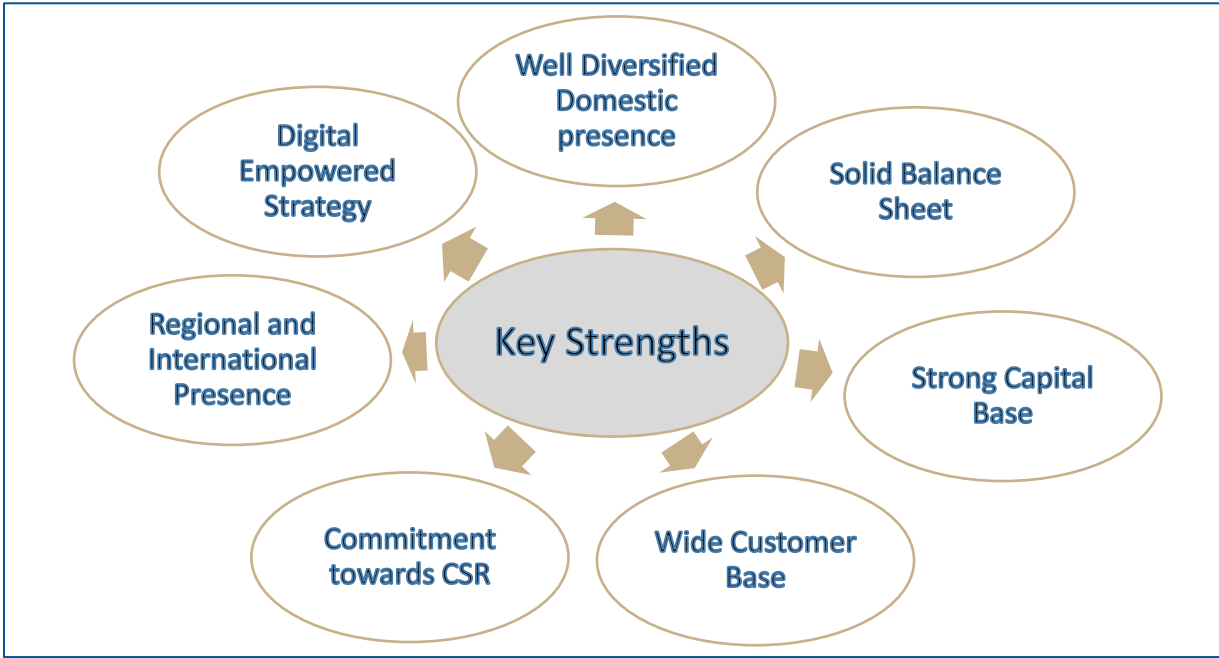
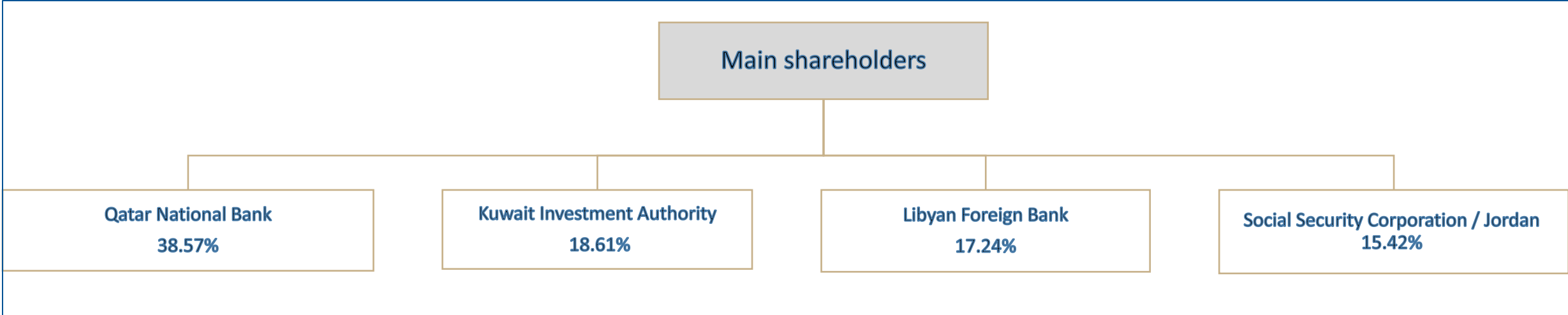




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- **HBTF at a Glance**
- **HBTF's Regional and International Footprint**
- **Financial Highlights**
 - **Income Statement Analysis**
 - **Assets Analysis**
 - **Loans Analysis**
 - **Funding Analysis**
 - **Capital Analysis**
- **Jordan Economy - Overview**

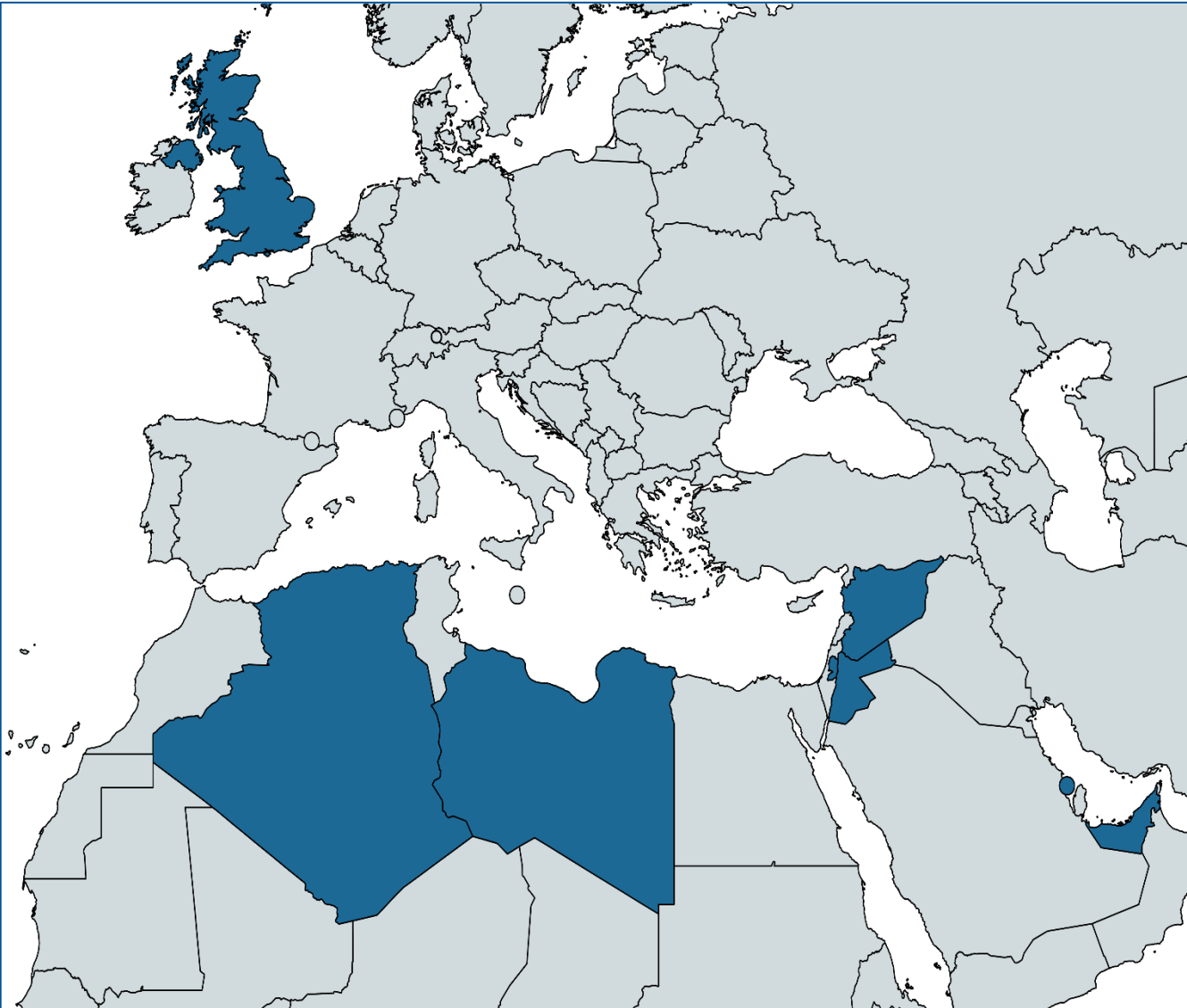


Credit Rating

Long Term: Ba3
Short Term: NP
Outlook: Stable

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

Key Achievements	The Leadership Position in Retail Banking in the Jordanian Market	Key Financial indicators March 31 st , 2025	
	Largest bank in Jordan by Number of Branches, ATMs, JOD Saving Accounts, Debit Cards and Customer Base	Total Assets	\$13.0b ROA: 1.7%
	Second Largest bank in Jordan by Total Assets, Deposits, Credit Facilities and Credit Cards	Customer's Deposits	\$8.5b 1% YOY 
	The Bank was awarded "Best Jordanian Bank" for the year 2021	Total Equity	\$2.0b CAR: 18.3% ROE: 11.2%
Stock Parameters (March 31 st , 2025)	Listed on Amman Stock Exchange (ASE)	Net Loans	\$6.7b 5.2% YOY  NPLs (net): 5.6%
	Free Float ≈ 5.282%	Total Operating Income	\$159m Cost to Income: 42.9%
	Market Cap. of \$1.67b (4th in ASE, 2nd amongst Listed Banks)	Net Profit	\$56.4m Earning Per Share: \$0.18
	Share Price of \$5.33 per share		
	Price to Book 0.86x		
	Price to Earnings 6.88x		



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

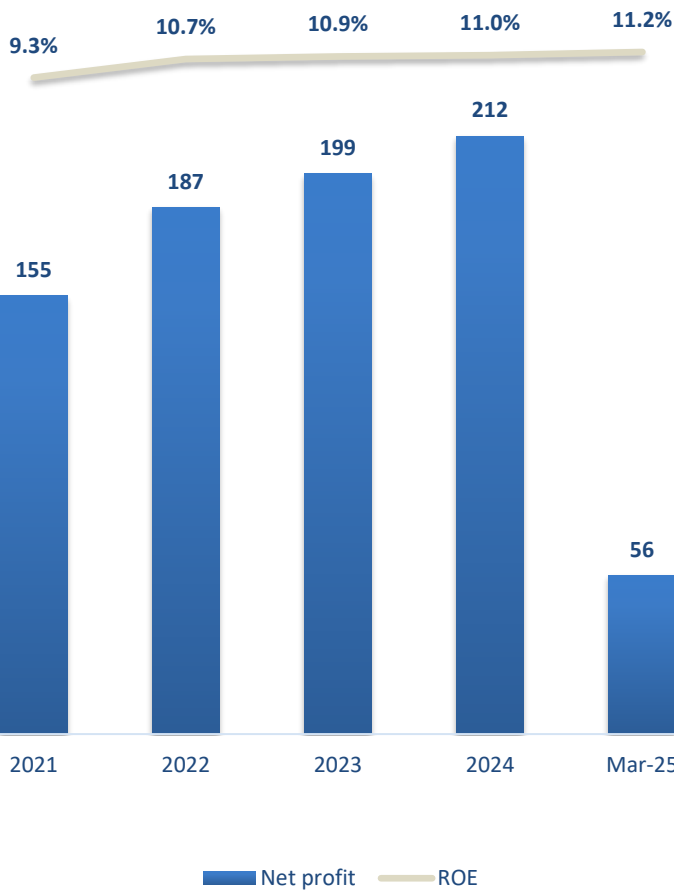
Representative offices

- Libya
- United Arab Emirates

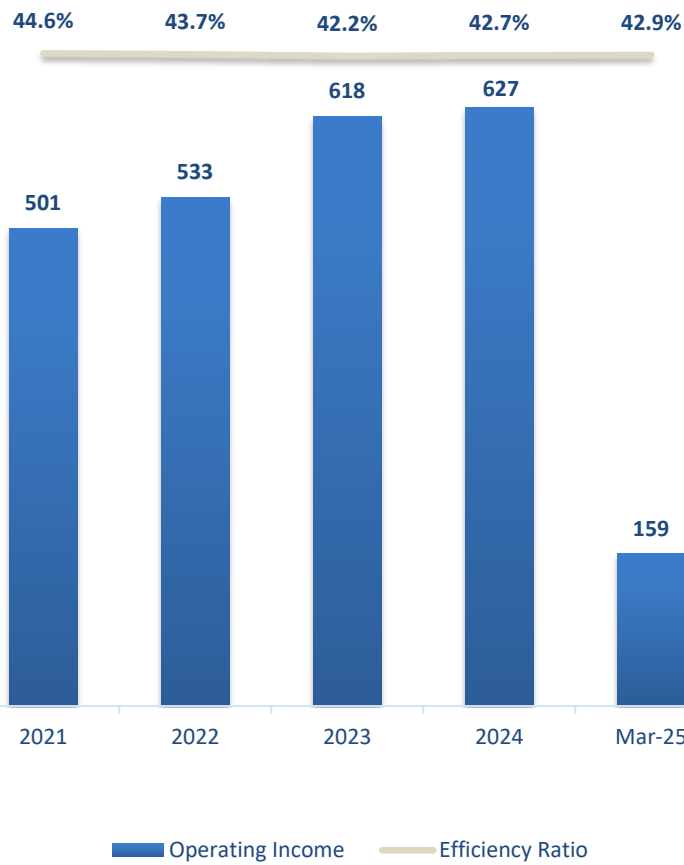
Income Statement Analysis

March 31st ,2025 (USD million)

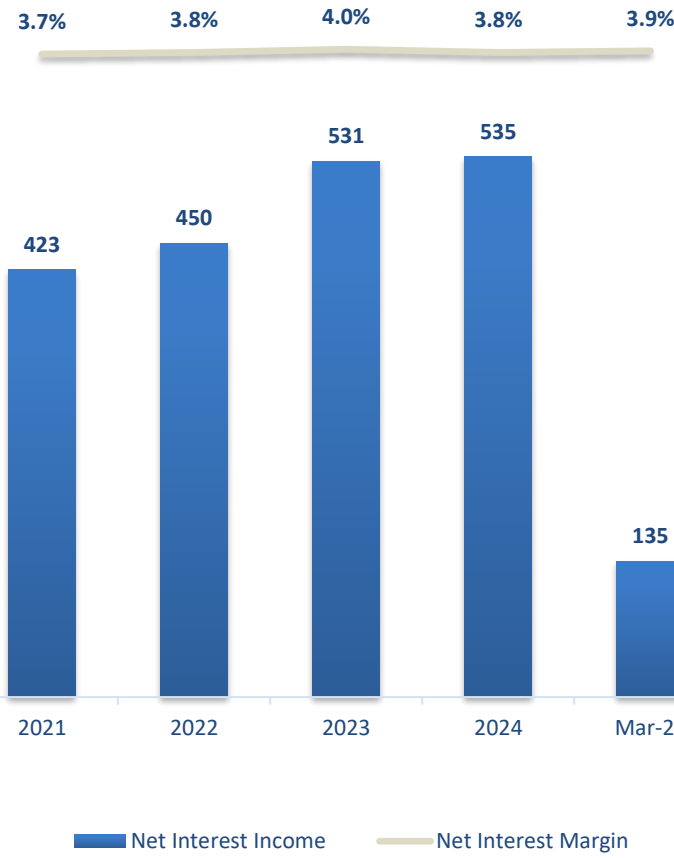
Net Profit



Operating Income

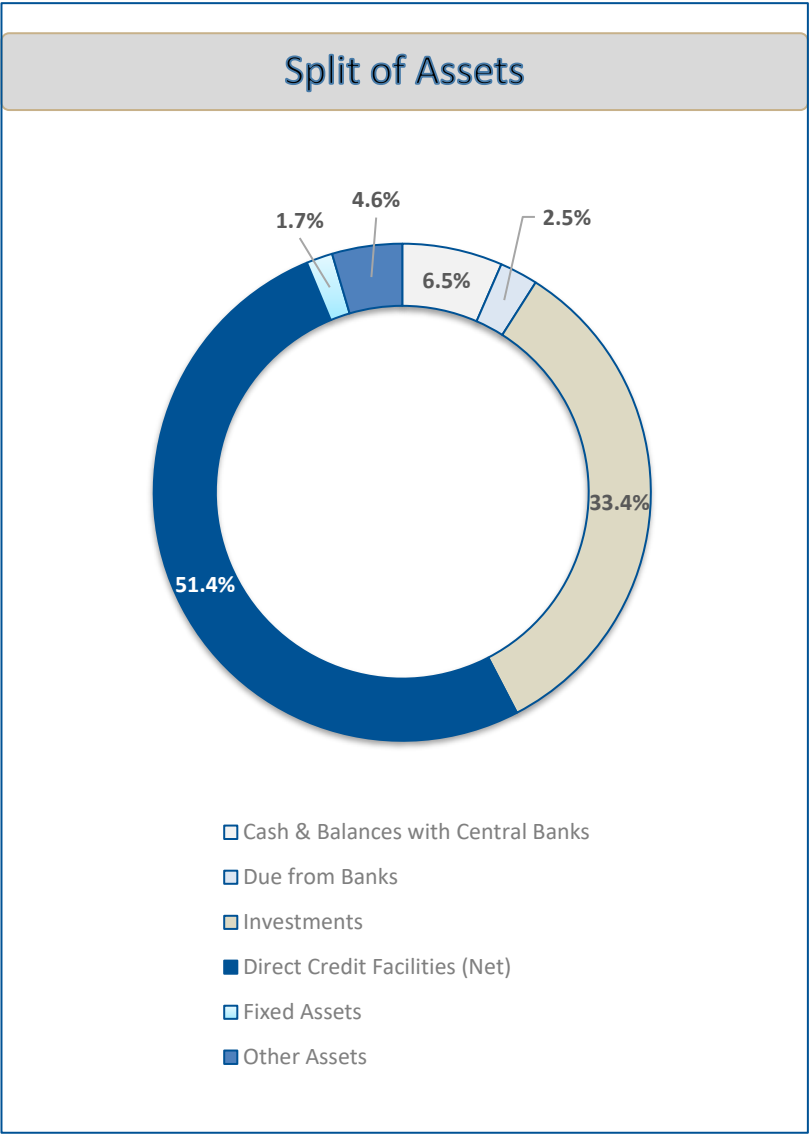
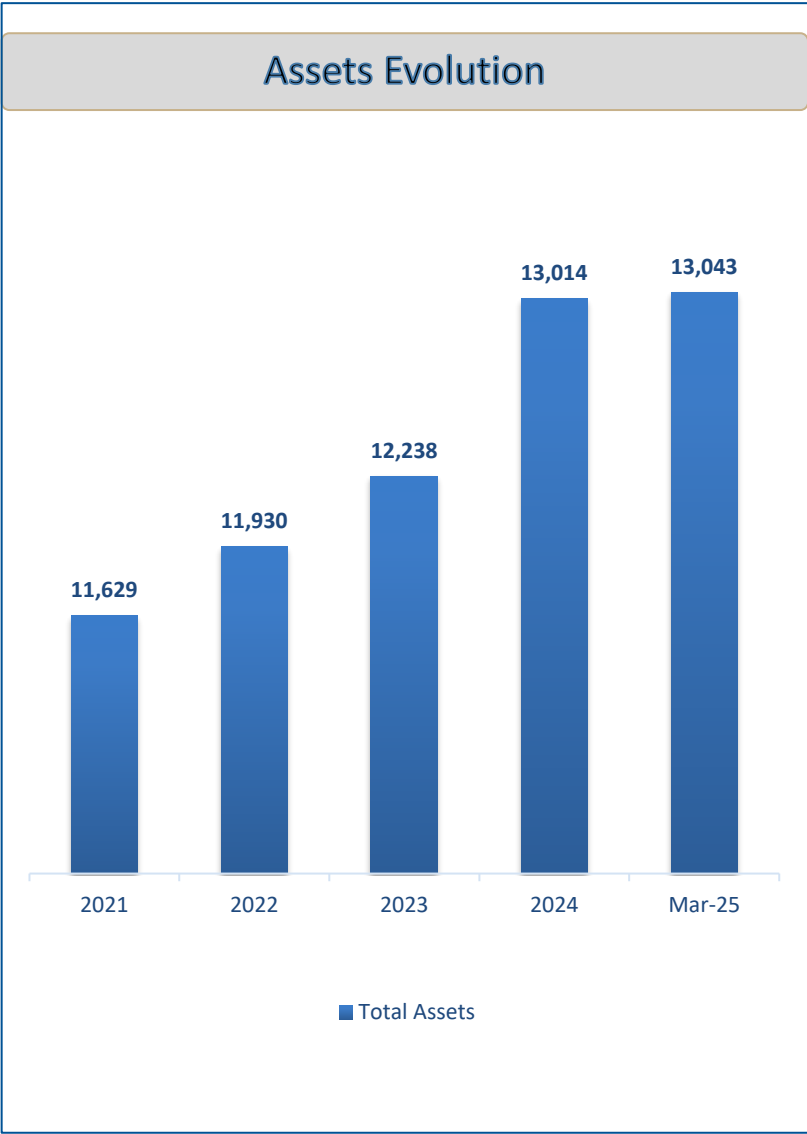


Net Interest Income

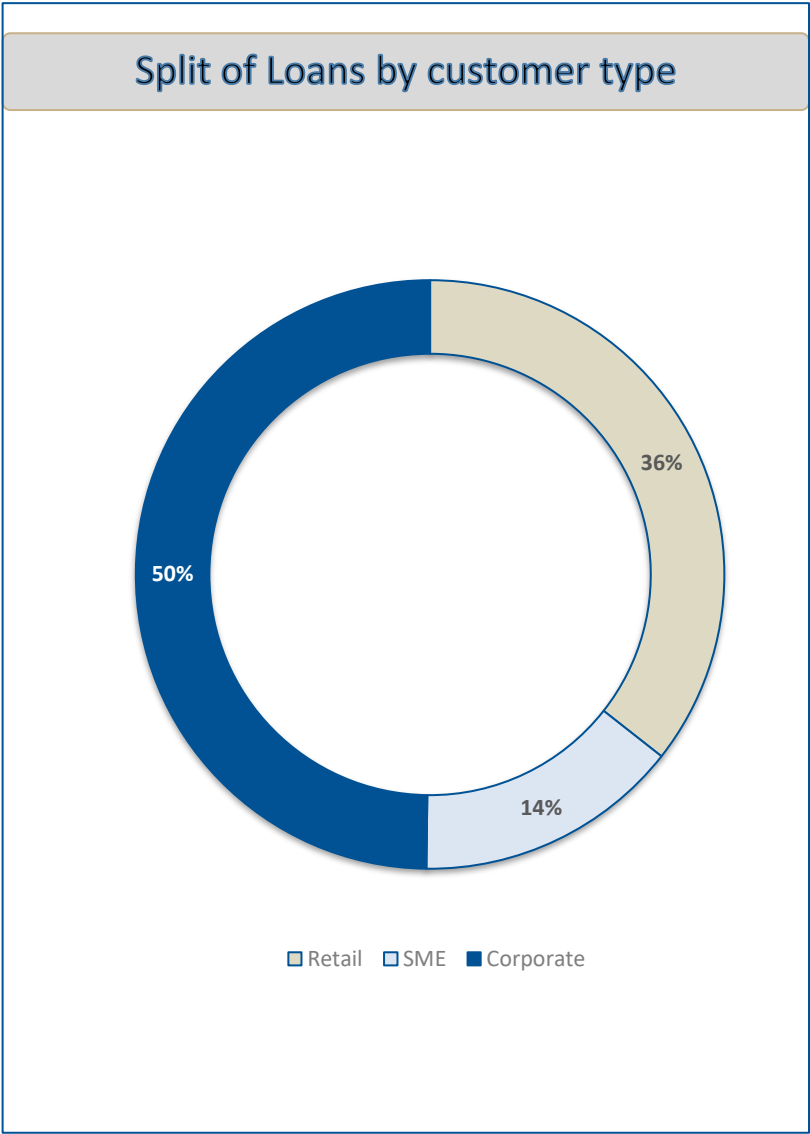
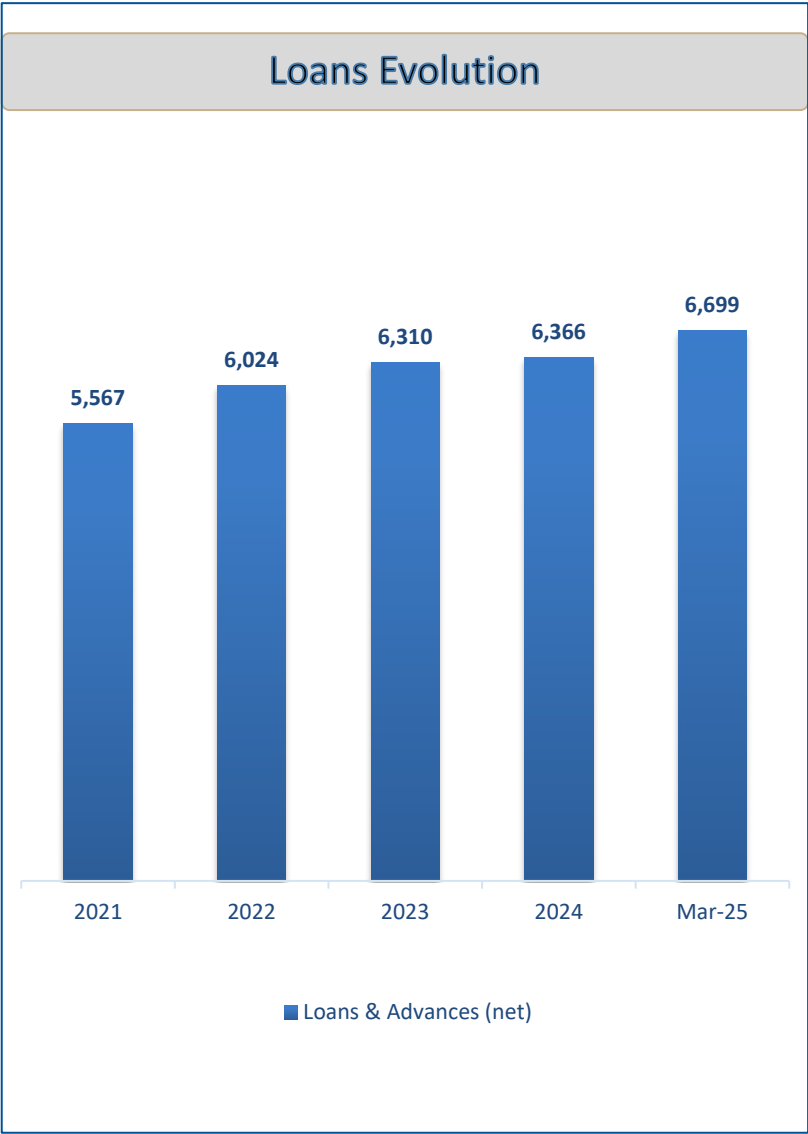


Assets Analysis

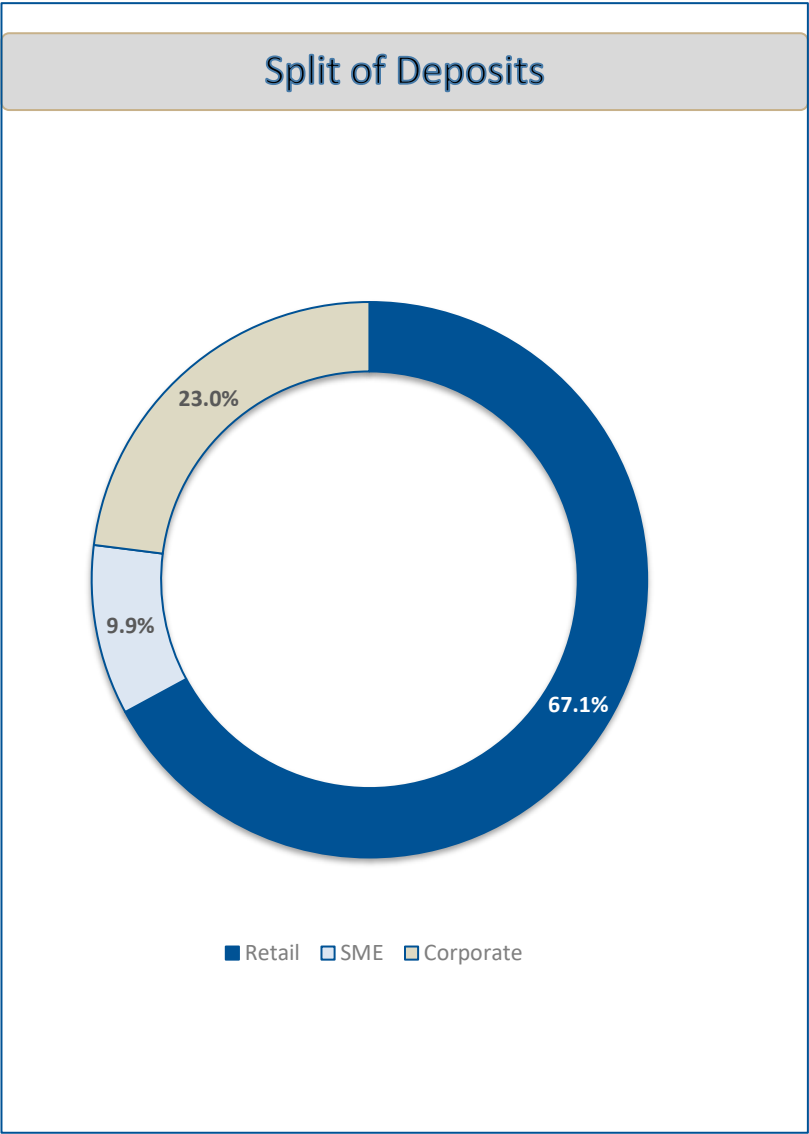
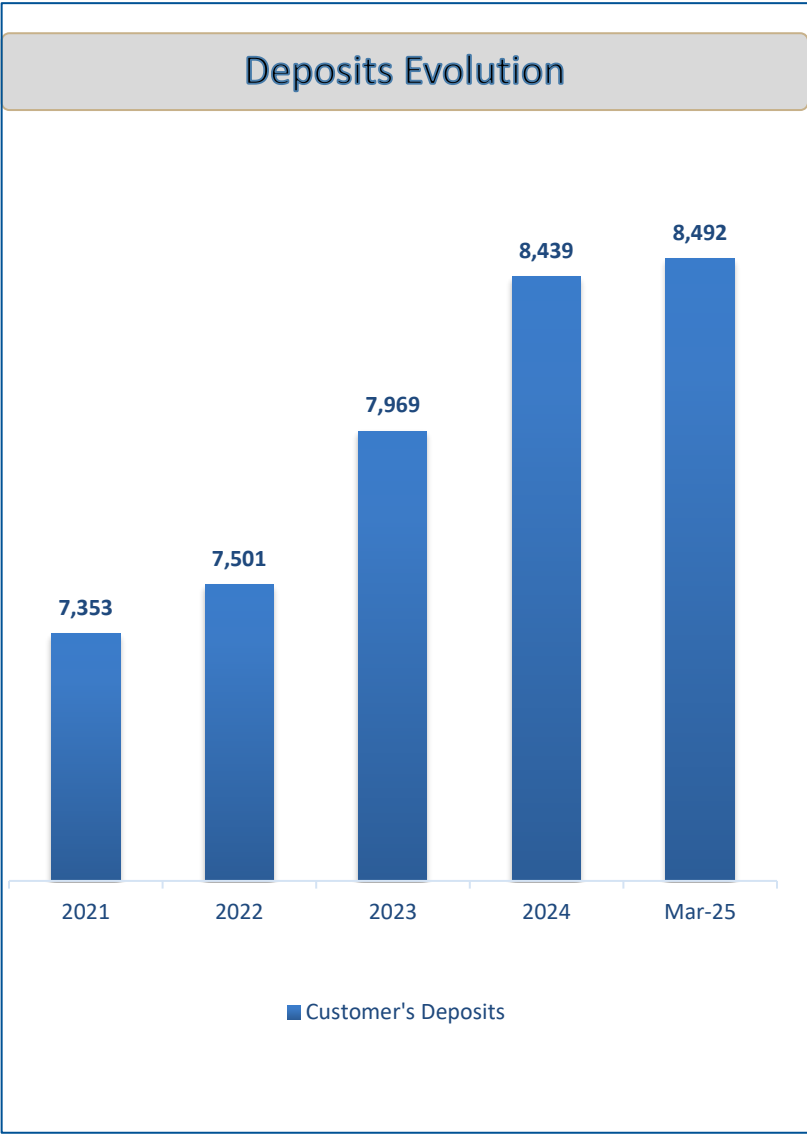
March 31st, 2025 (USD million)



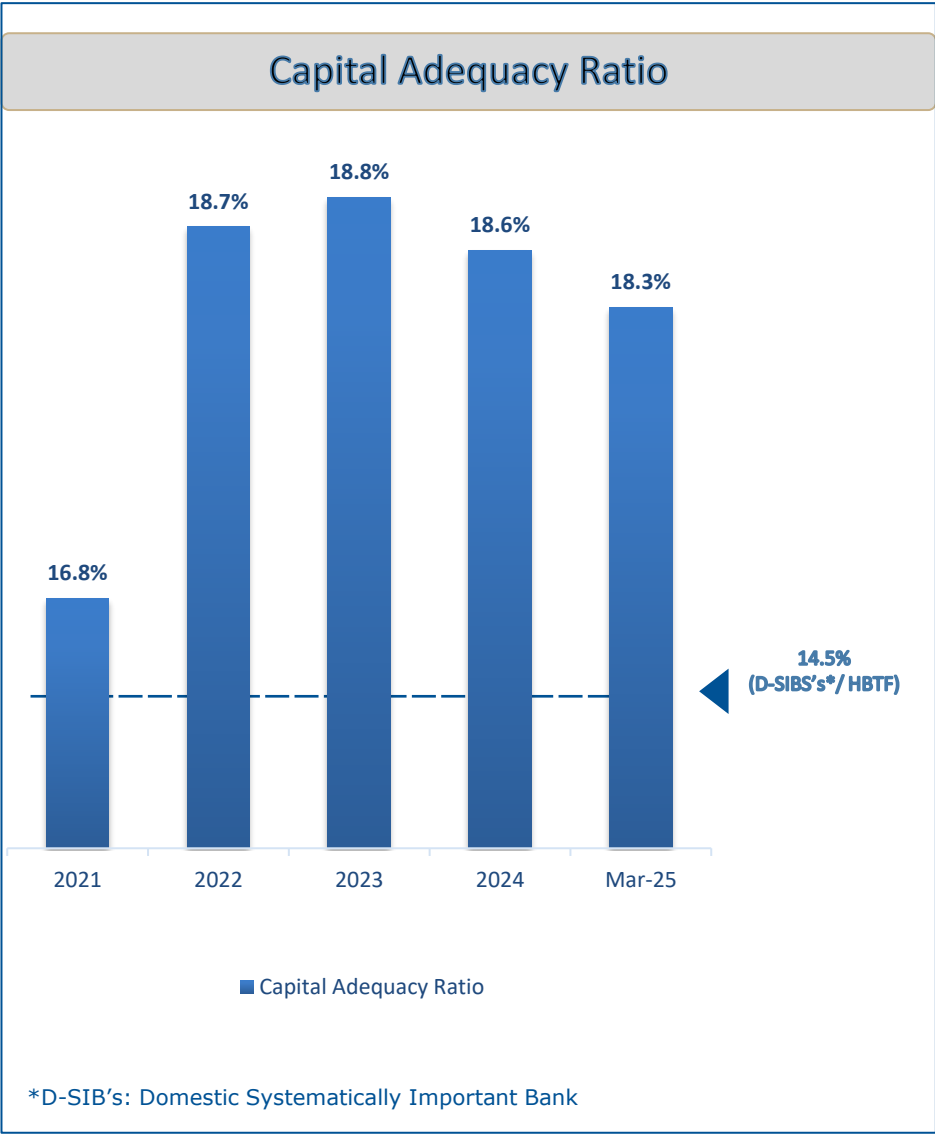
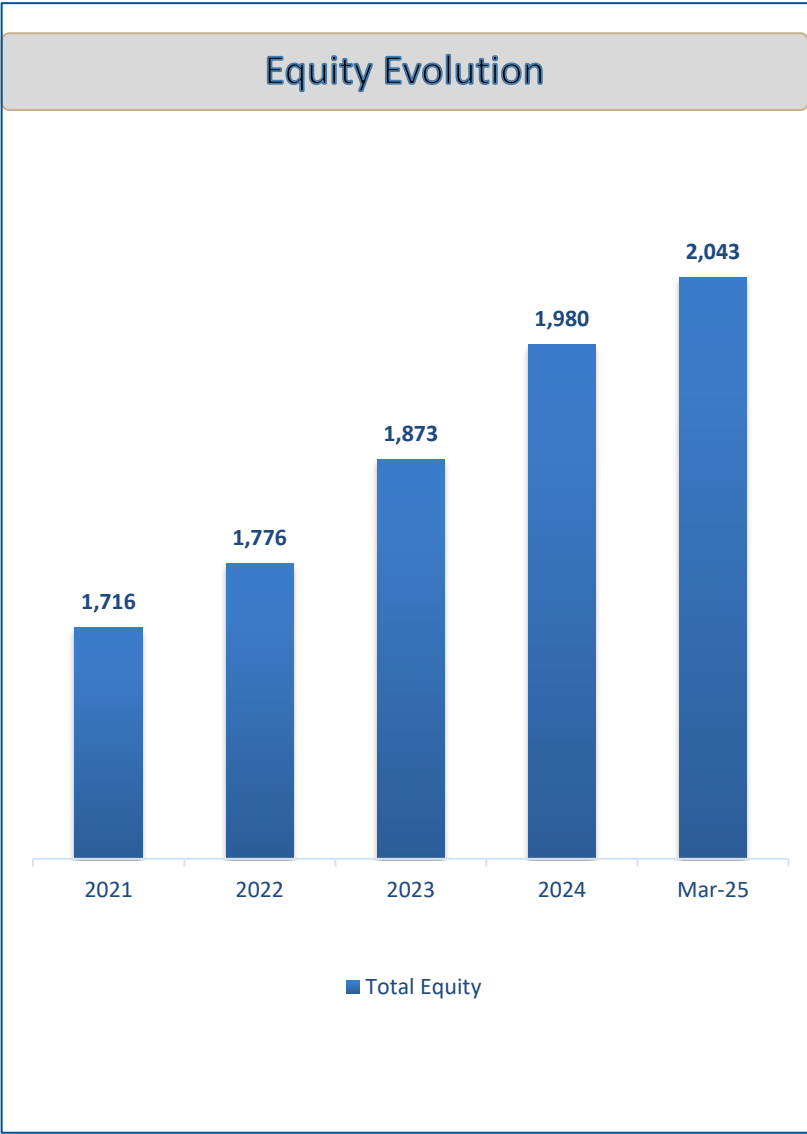
Loans Analysis
March 31st ,2025 (USD million)

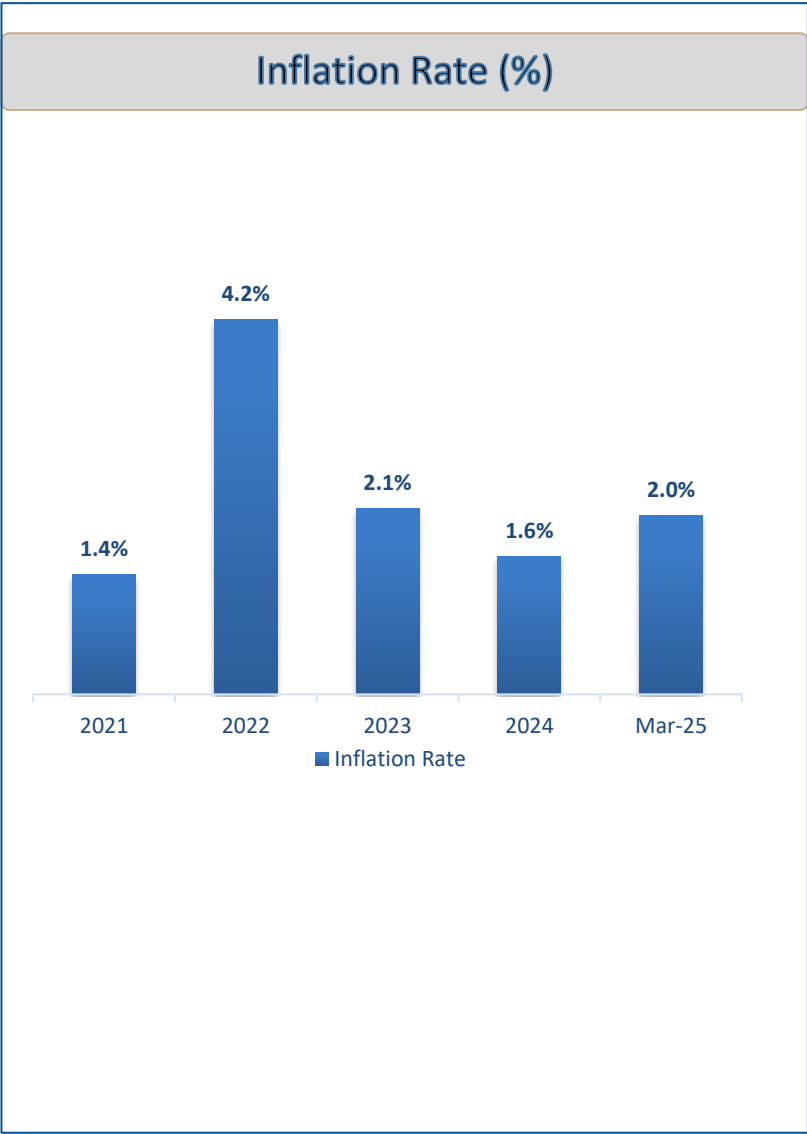
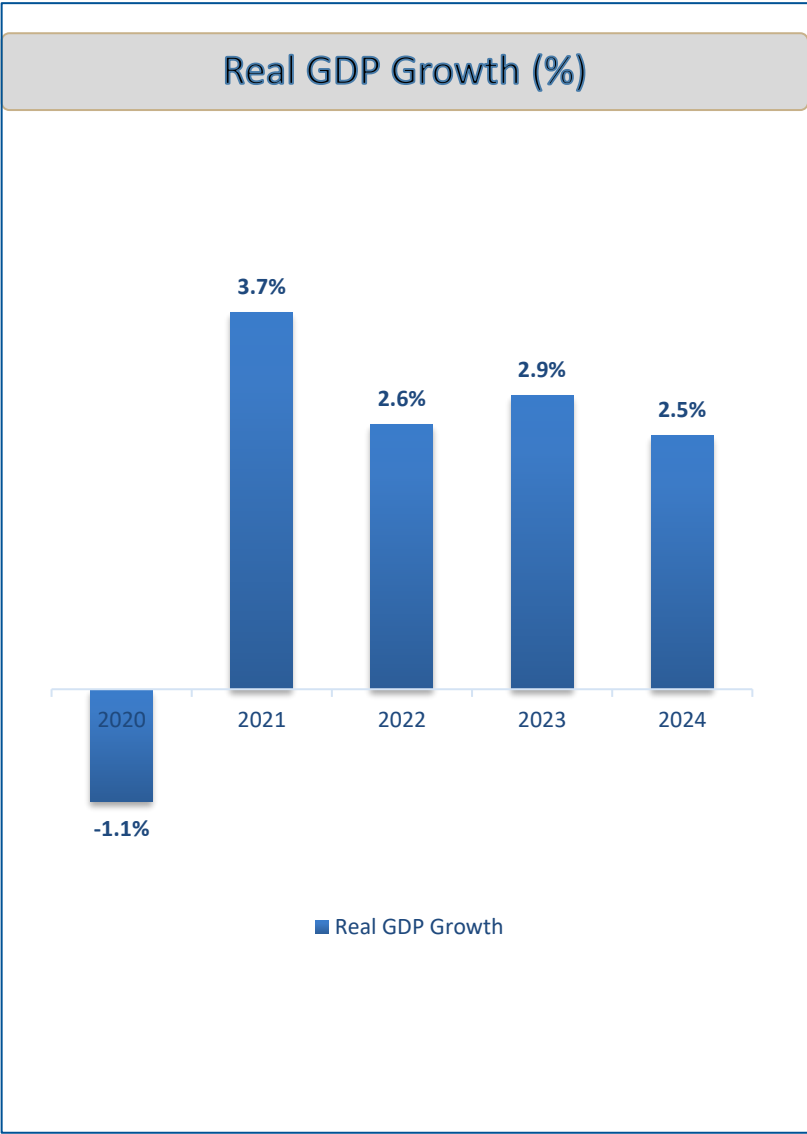


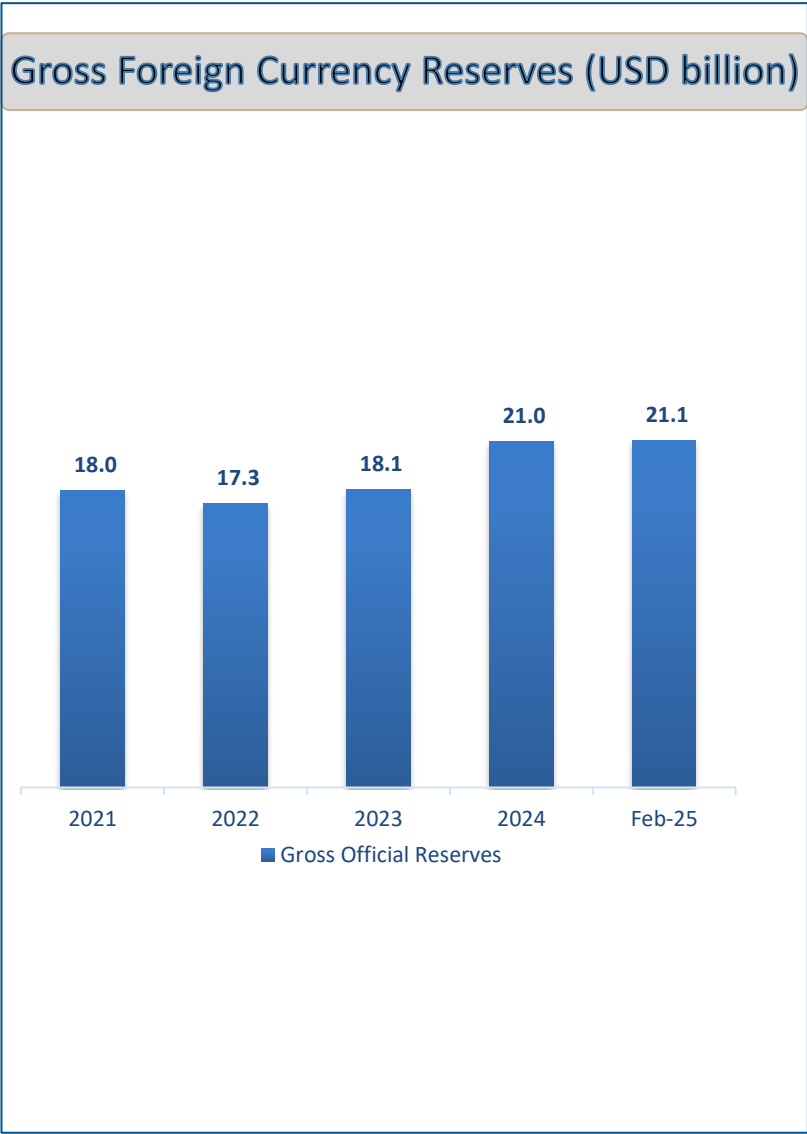
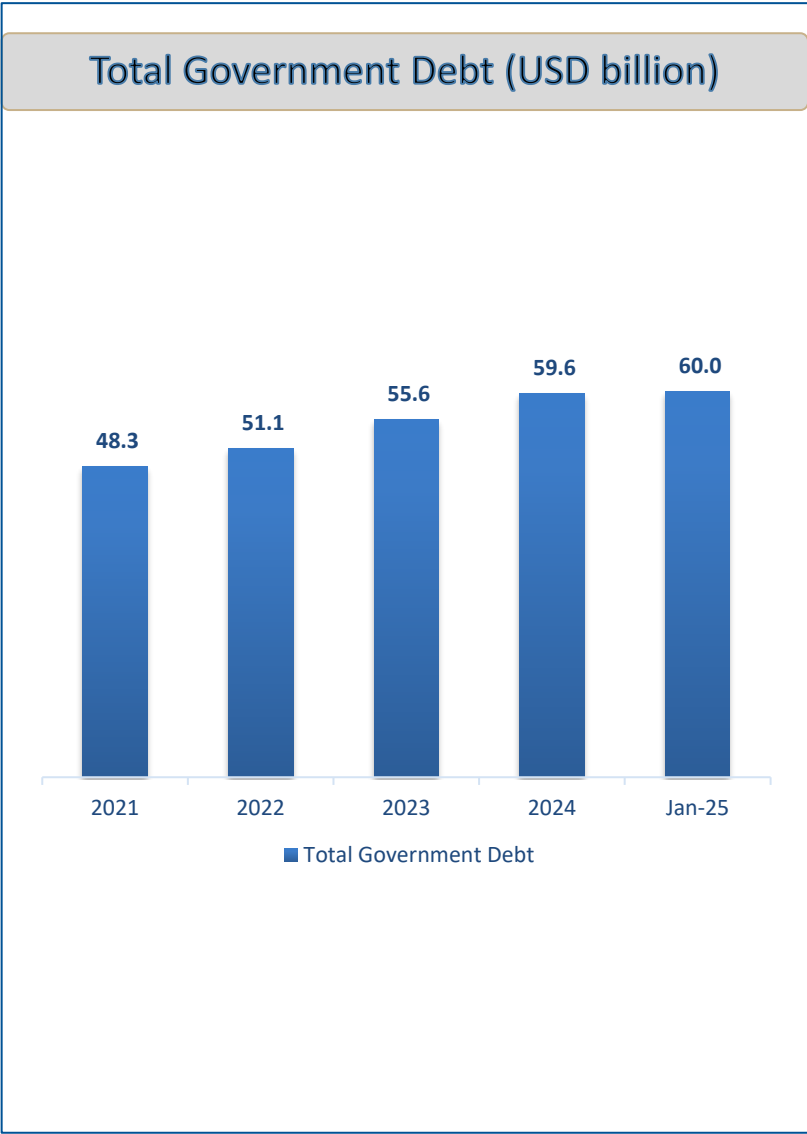
Funding Analysis
March 31st ,2025 (USD million)



Capital Analysis
March 31st ,2025 (USD million)











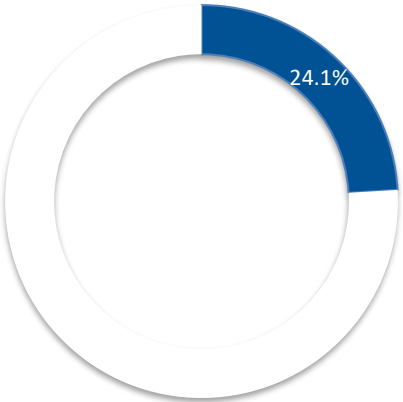
Appendix 1- Historical Financial Information

USD million

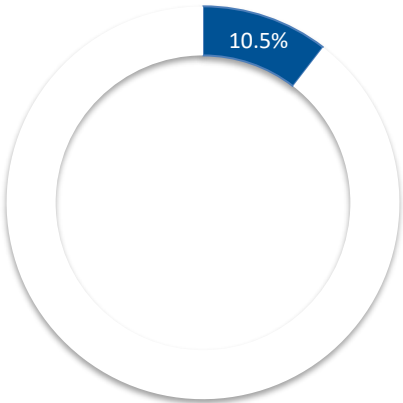
Item	2021	2022	2023	2024	Mar-2025
Loans & Advances (Gross)	6,394	6,835	7,167	7,198	7,515
Loans & Advances (Net)	5,567	6,024	6,310	6,366	6,699
Loans Classified under Stage III (net)	381	338	381	439	435
Stage III Ratio (net)	6.1%	5.1%	5.4%	6.3%	5.9%
Coverage Ratio	168%	181%	167%	141%	141%
Customer's Deposits	7,353	7,501	7,969	8,439	8,492
Total Equity	1,716	1,776	1,873	1,980	2,043
Net Interest Margin (%)	3.7%	3.8%	4.0%	3.8%	3.9%
Non-Interest Income / Total Revenue (%)	15.5%	15.6%	14.0%	14.7%	15.5%
Efficiency Ratio	44.6%	43.7%	42.2%	42.7%	42.9%
Return on Assets	1.3%	1.6%	1.6%	1.7%	1.7%
Return on Equity	9.3%	10.7%	10.9%	11.0%	11.2%

Appendix 2- Market Share in Jordan
March 31st ,2025

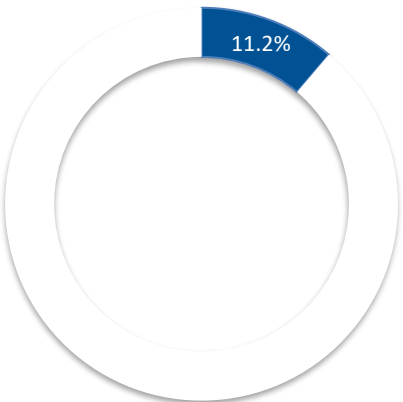
JOD Saving accounts



Total Customer's Deposits



Credit Facilities



Total Assets

