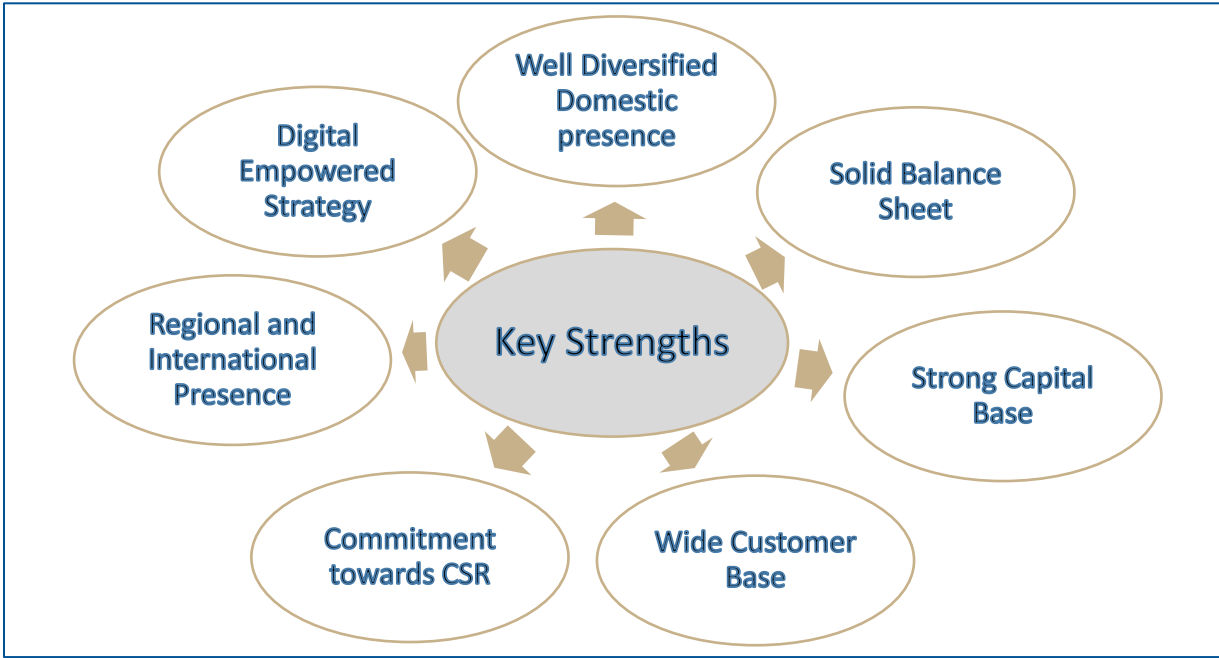
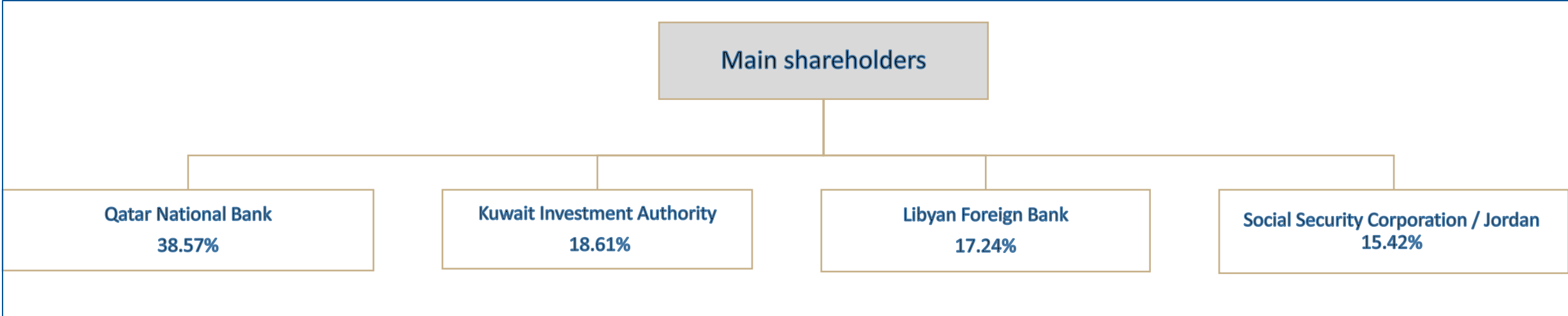




Contents



- **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**

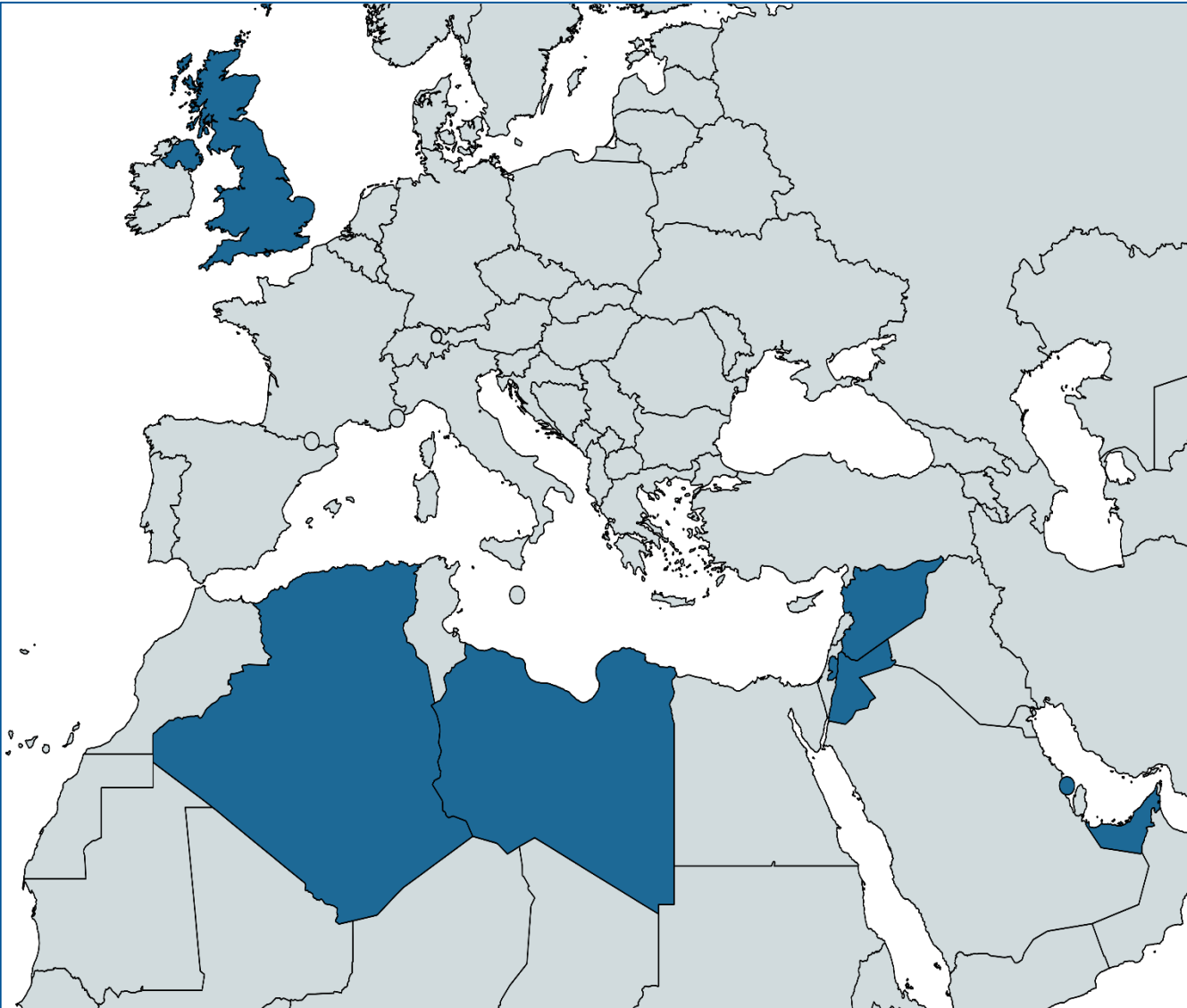


Credit Rating

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 June 30 th , 2025	
	Largest bank in Jordan by Number of Branches, ATMs, Debit Cards and Customer Base.	Total Assets	\$13.1b ROA: 1.7%
	The Bank was awarded “Best Jordanian Bank” for the year 2021	Customer’s Deposits	\$8.6b 2% YOY 
Stock Parameters (June 30 th , 2025)	Listed on Amman Stock Exchange (ASE)	Total Equity	\$2.0b CAR: 18.6% ROE: 11.4%
	Free Float ≈ 5.282%	Net Loans	\$6.7b 5.9% YOY  NPLs (net): 5.7%
	Market Cap. of \$1.7b (4th in ASE, 2nd amongst Listed Banks)	Total Operating Income	\$320m Cost to Income: 42.5%
	Share Price of \$5.39 per share	Net Profit	\$113m Earning Per Share: \$0.36
	Price to Book 0.89x		
	Price to Earnings 7.55x		



Branches

- Jordan: 103 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): 23 Branches

Non-Banking Subsidiaries

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

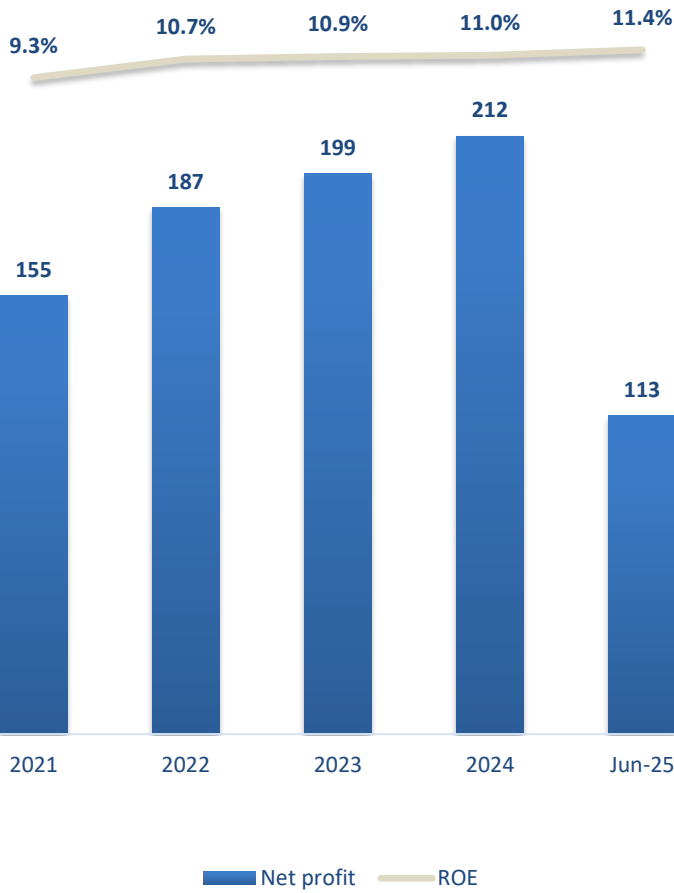
Representative offices

- Libya
- United Arab Emirates

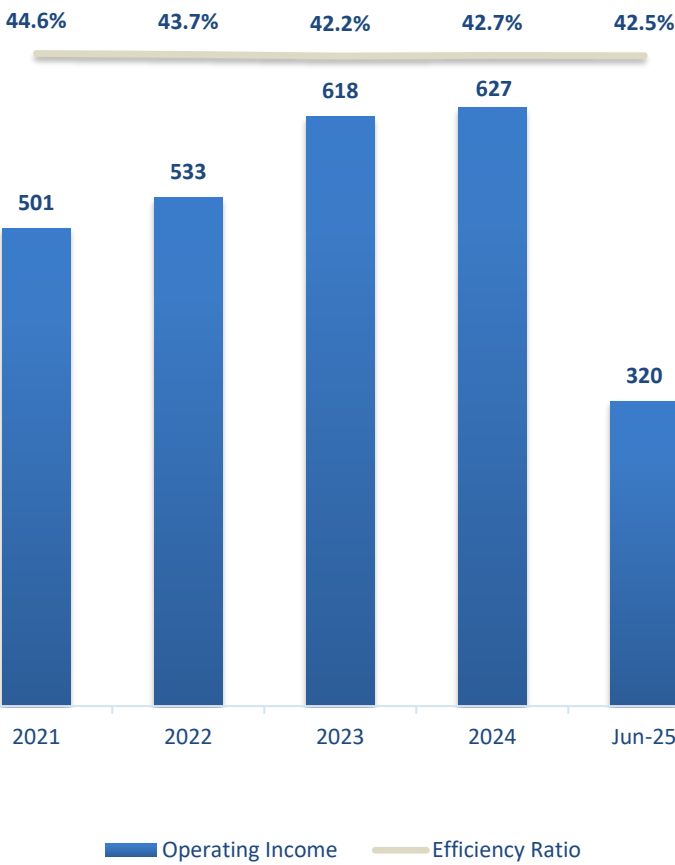
Income Statement Analysis

June 30th ,2025 (USD million)

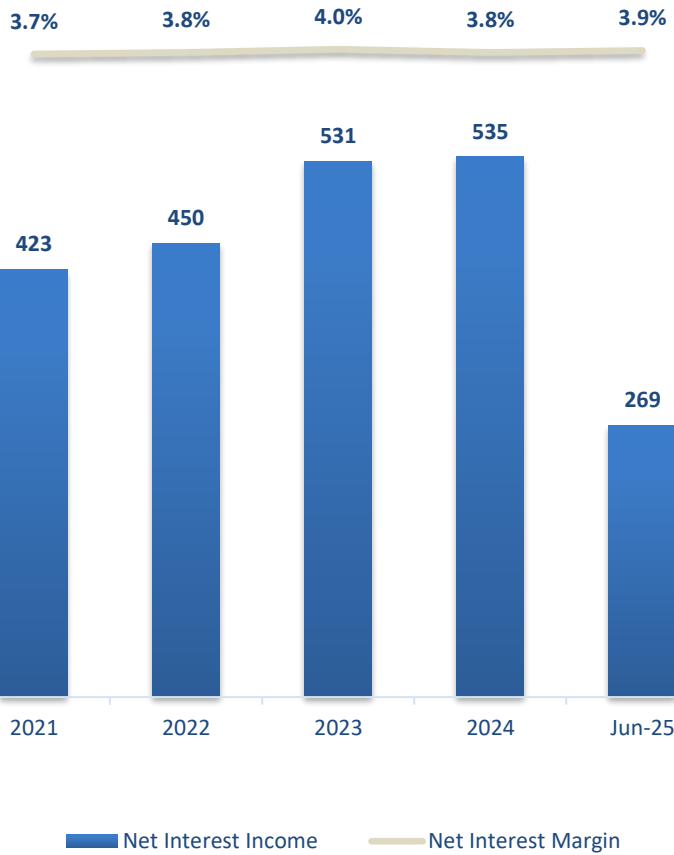
Net Profit



Operating Income

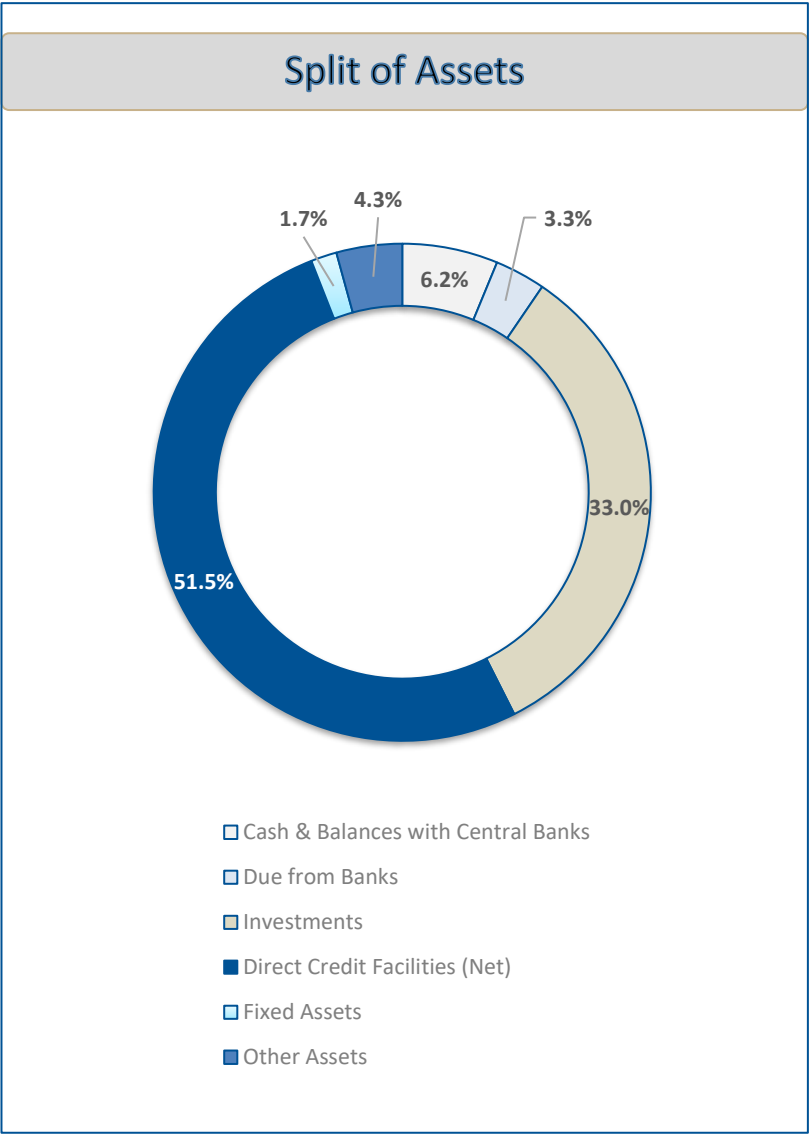
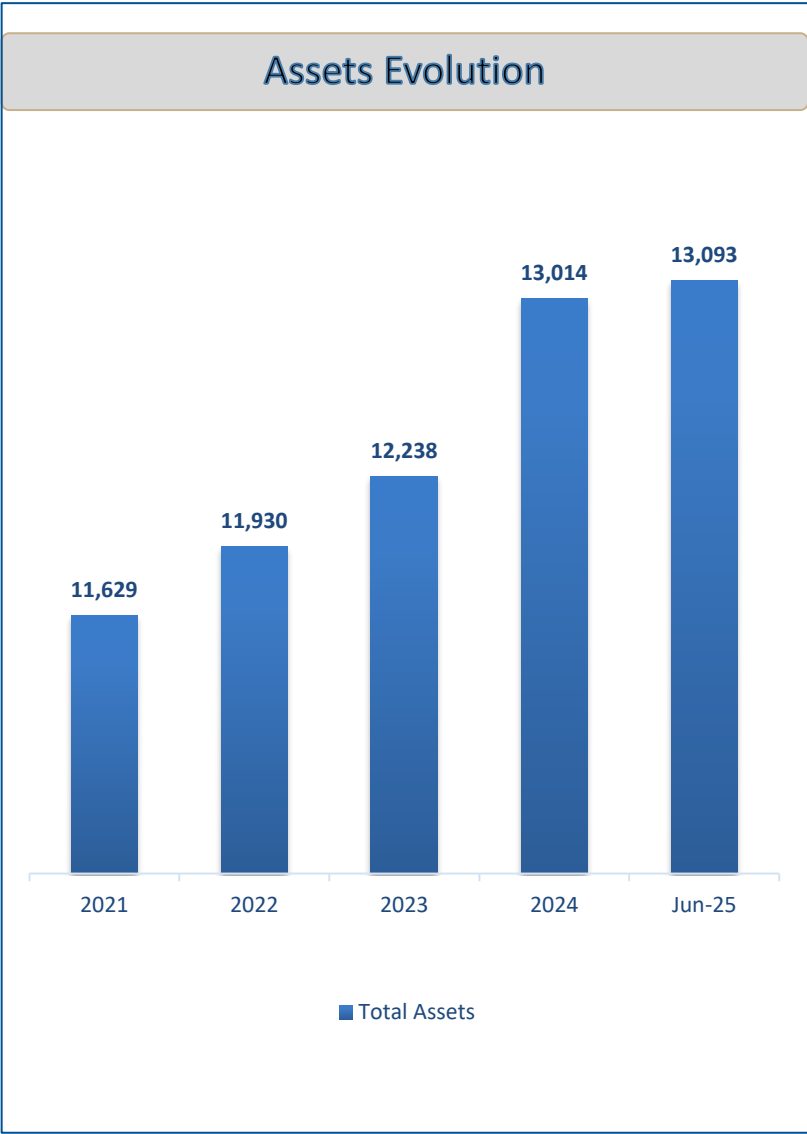


Net Interest Income



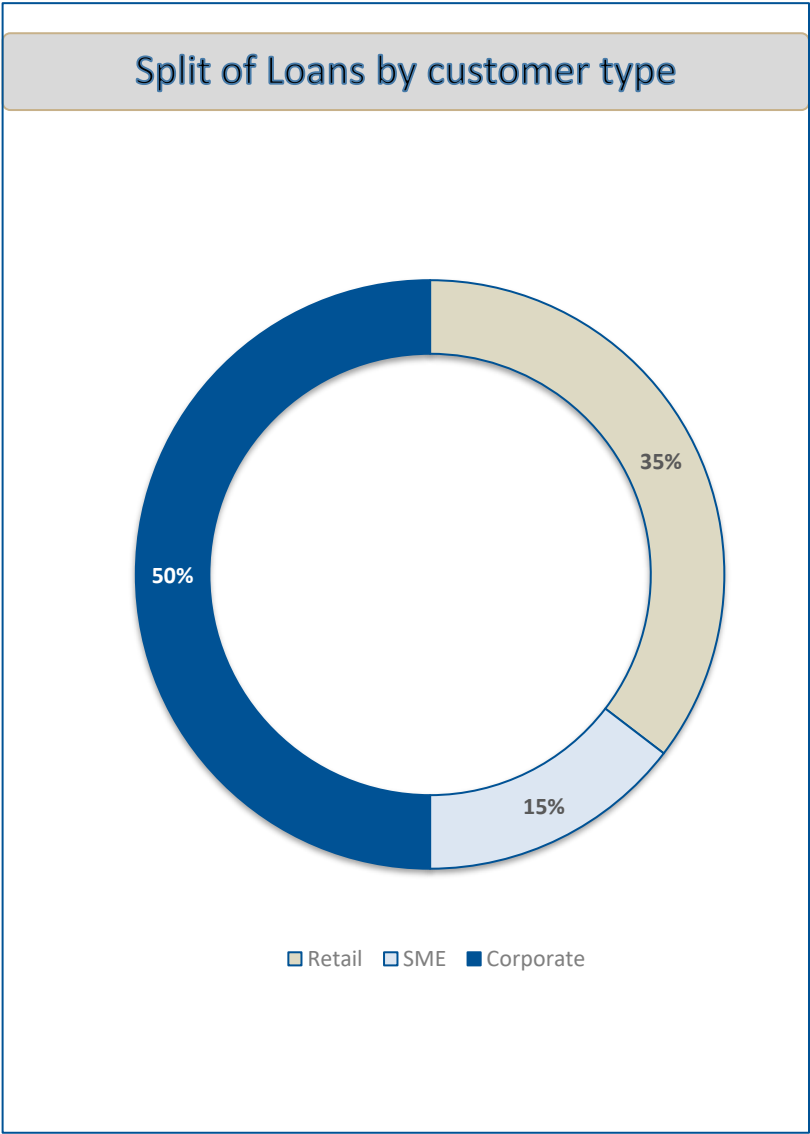
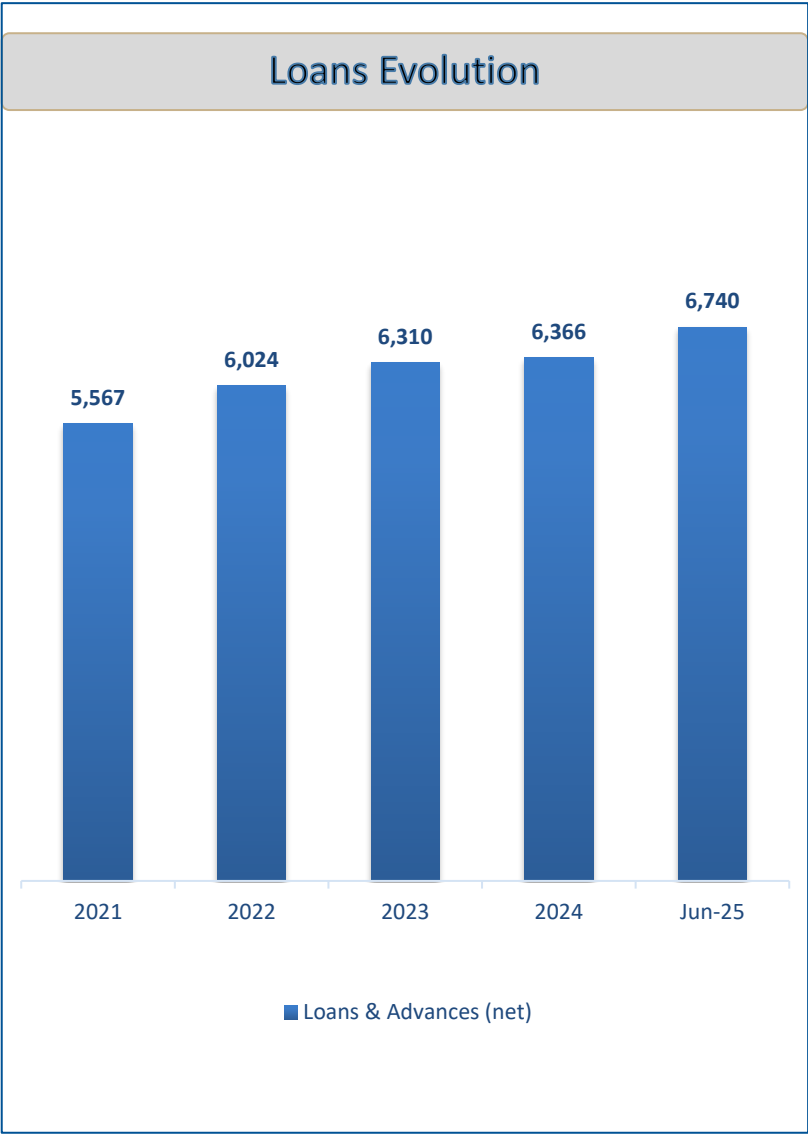
Assets Analysis

June 30th ,2025 (USD million)

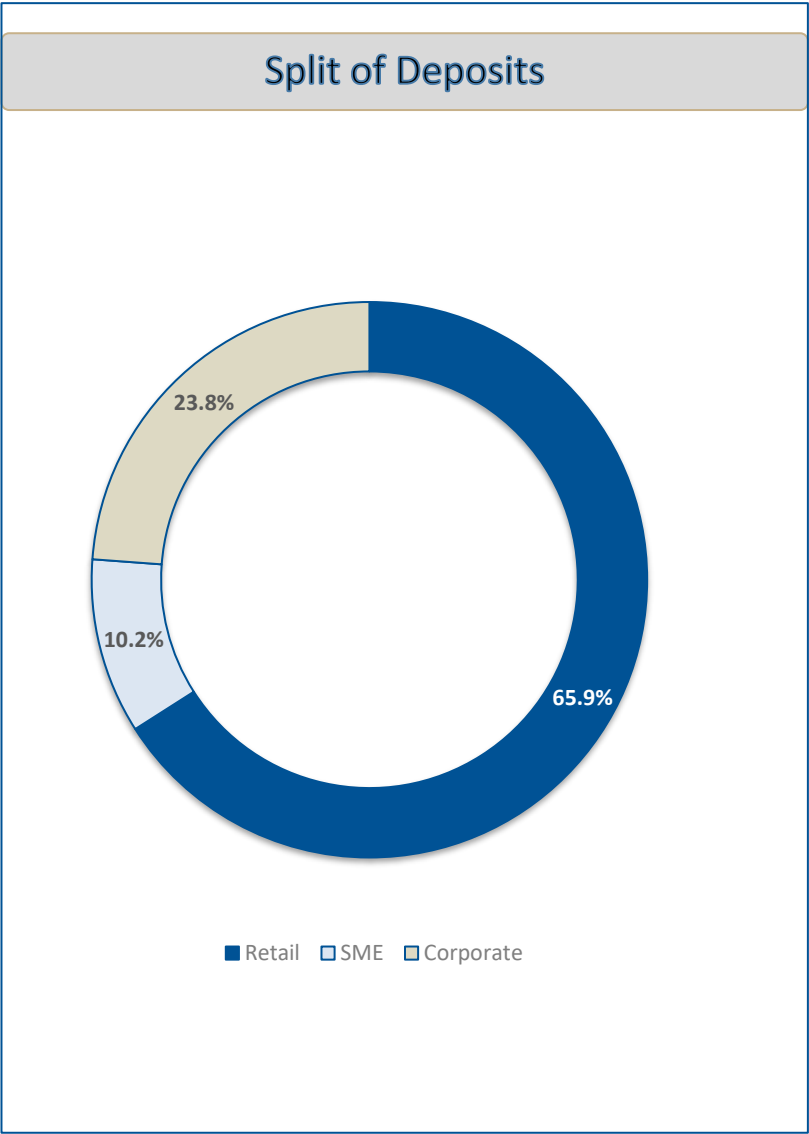
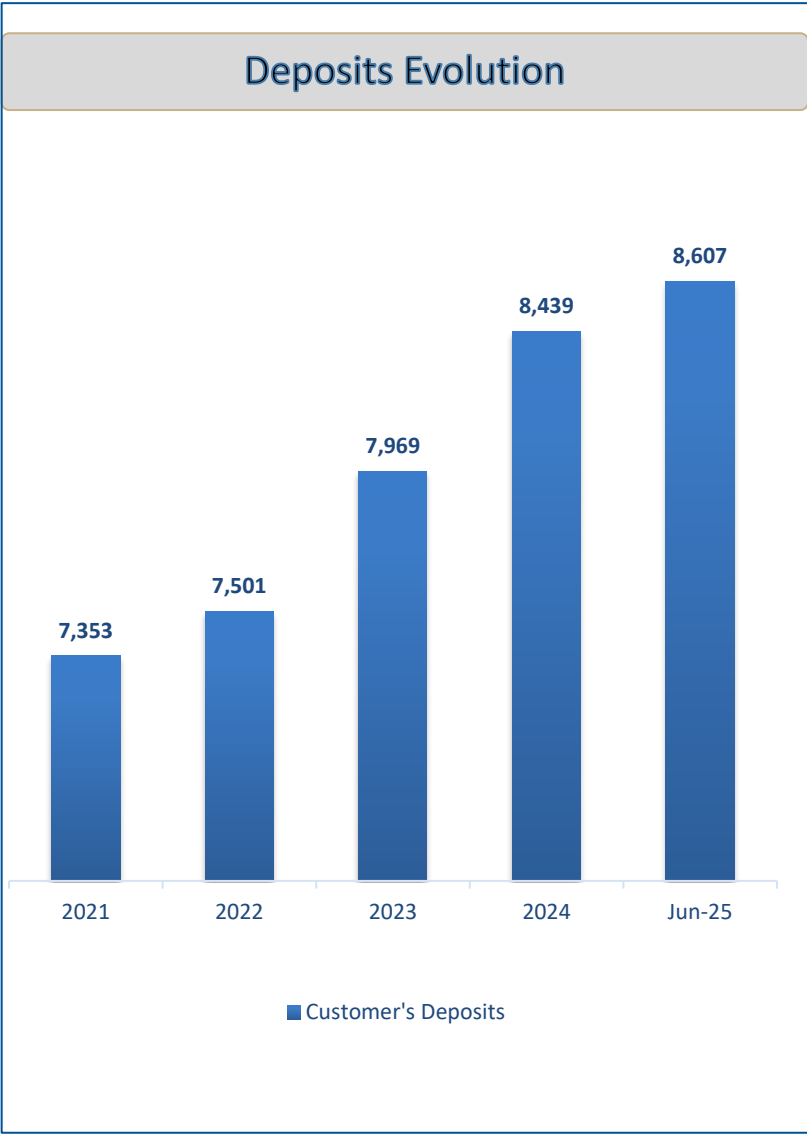


Loans Analysis

June 30th ,2025 (USD million)

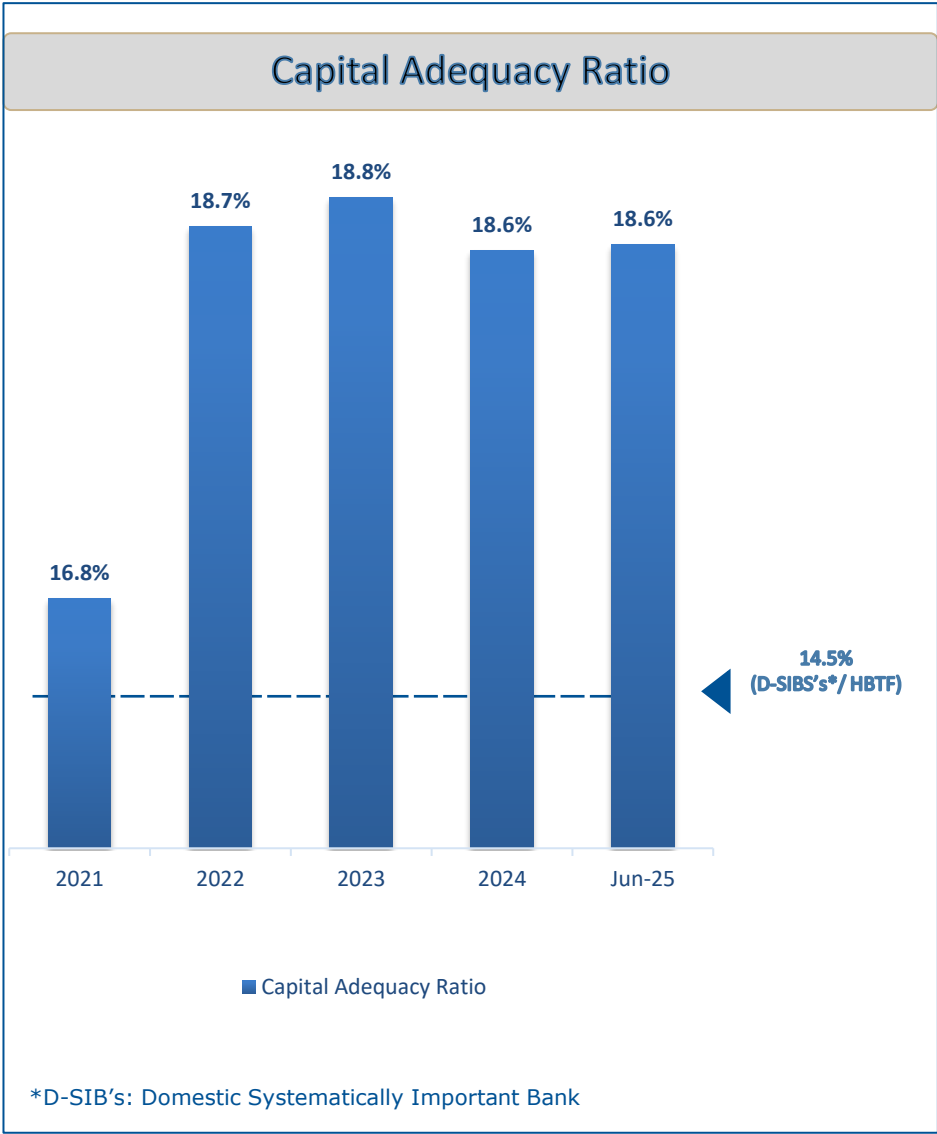
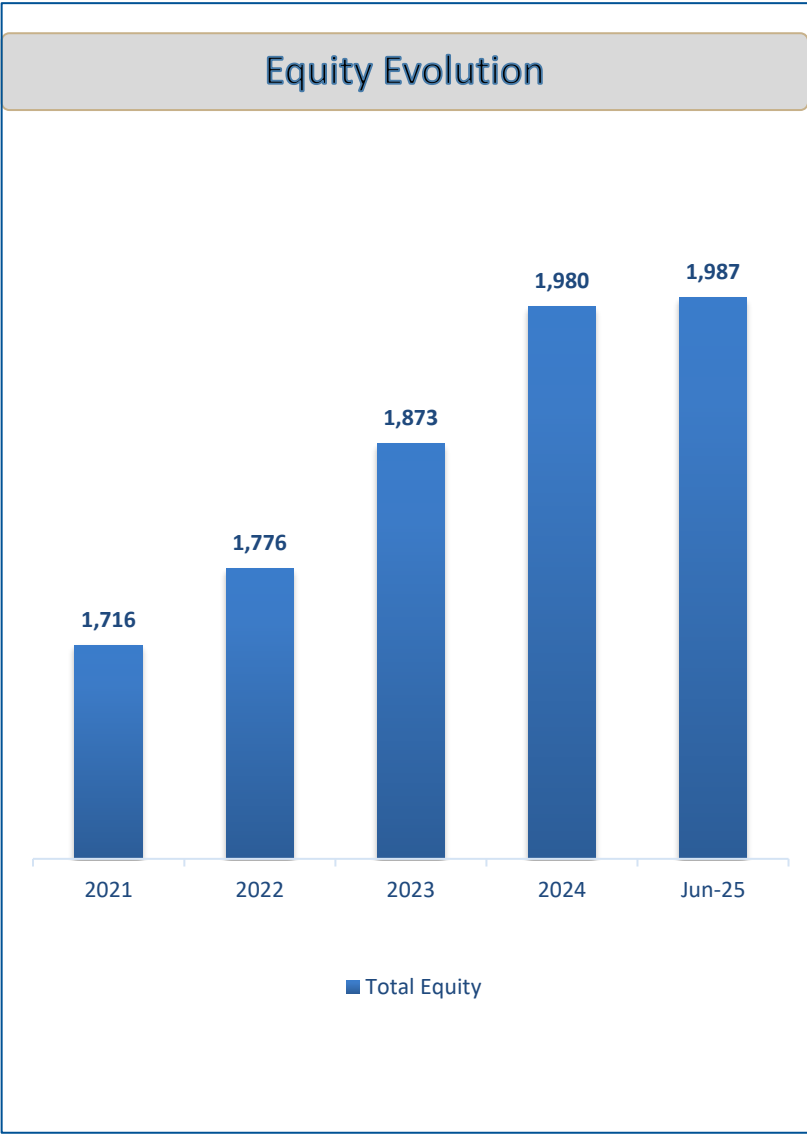


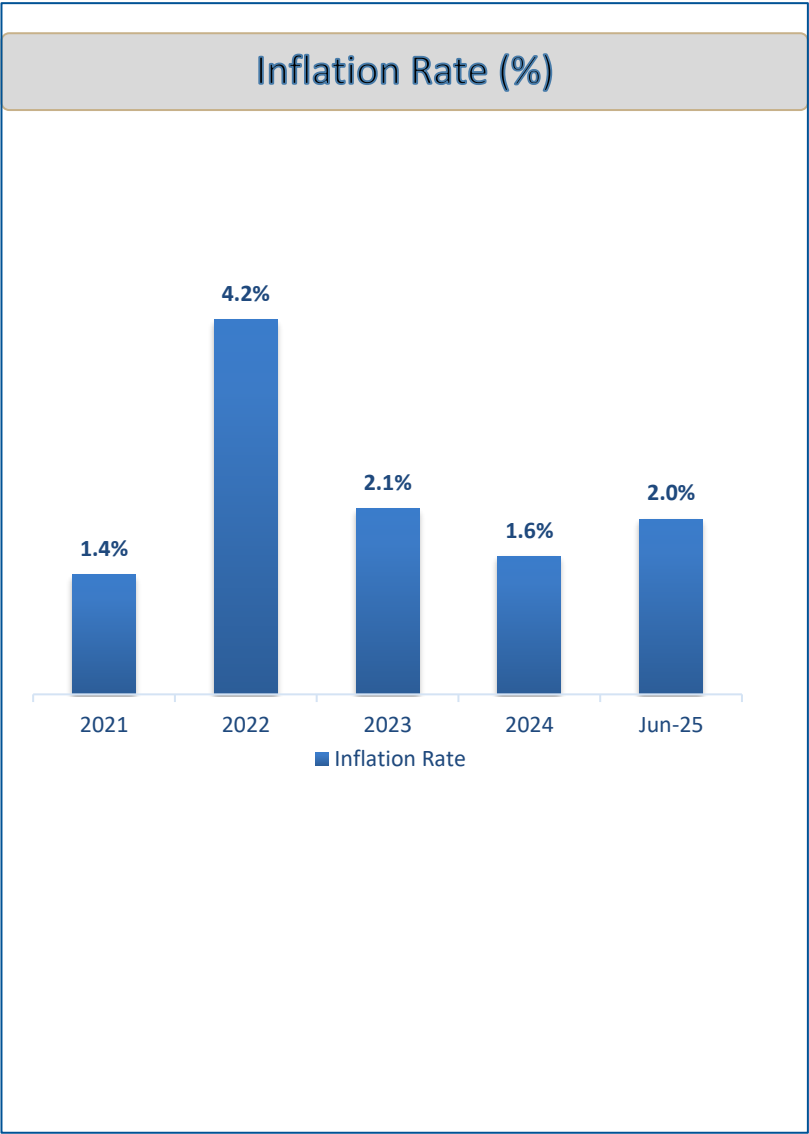
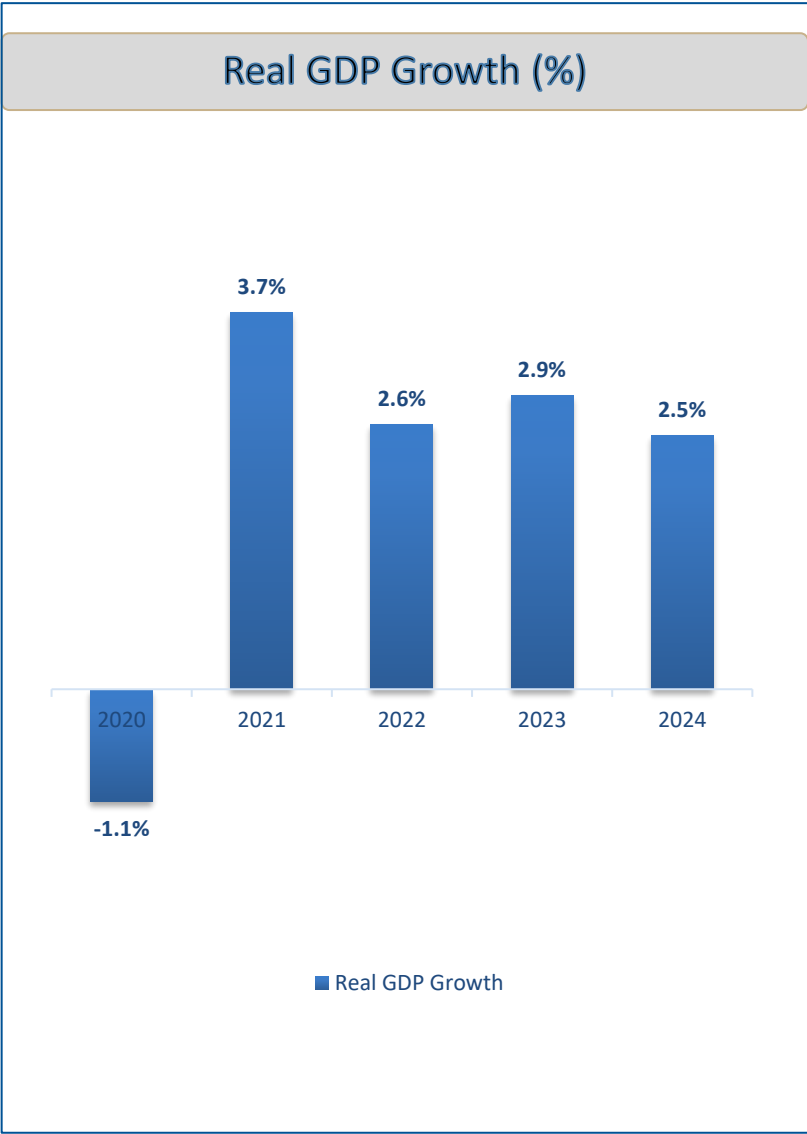
Funding Analysis
June 30th ,2025 (USD million)

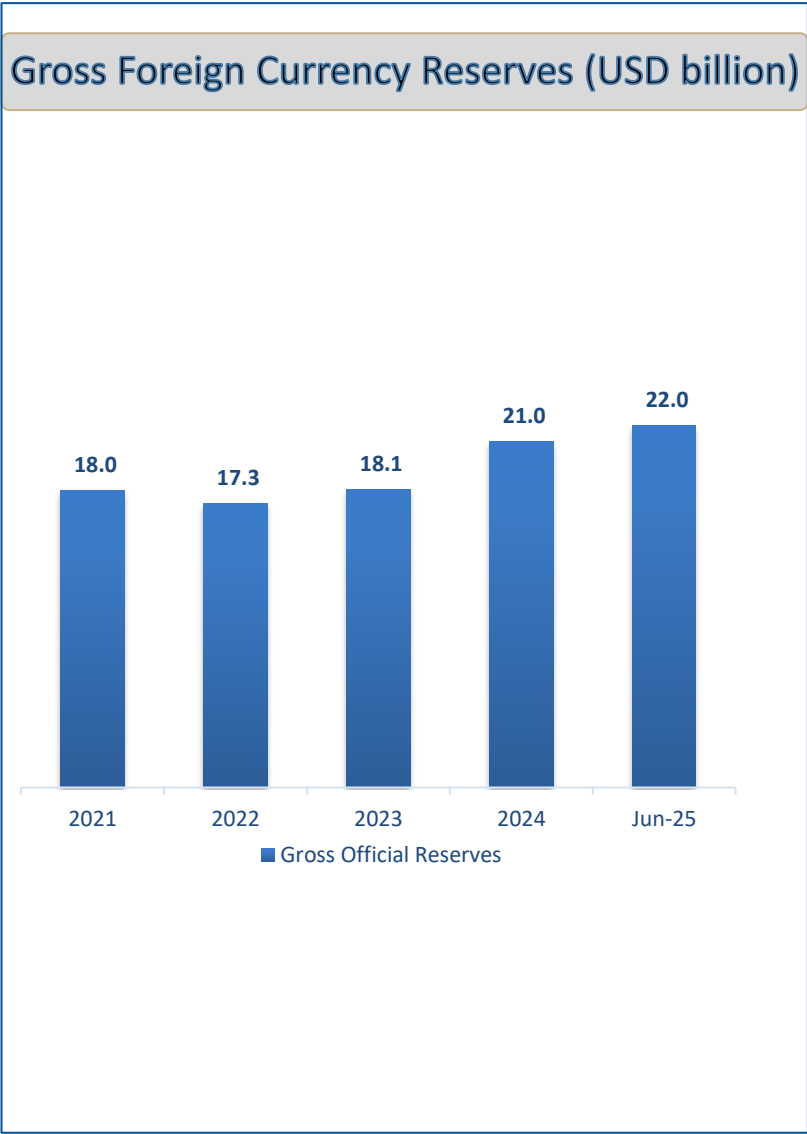
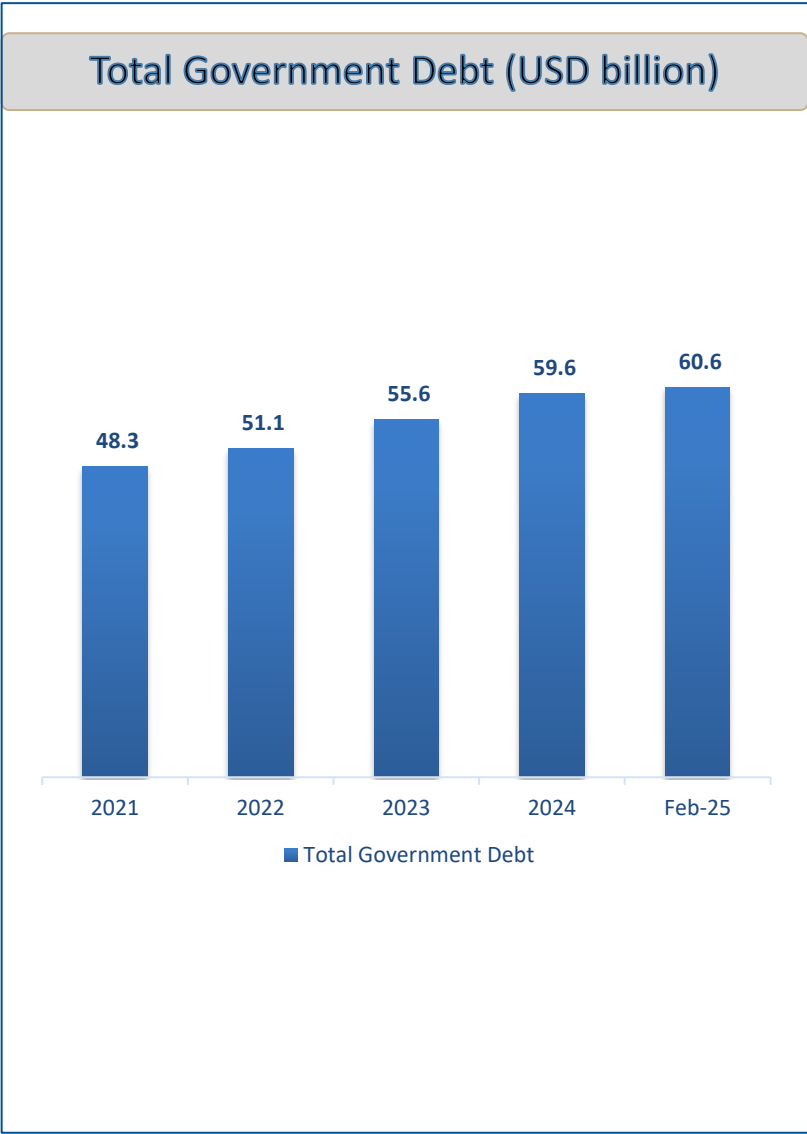


Capital Analysis

June 30th ,2025 (USD million)











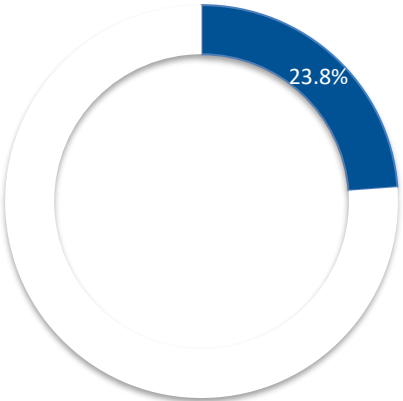
Appendix 1- Historical Financial Information

USD million

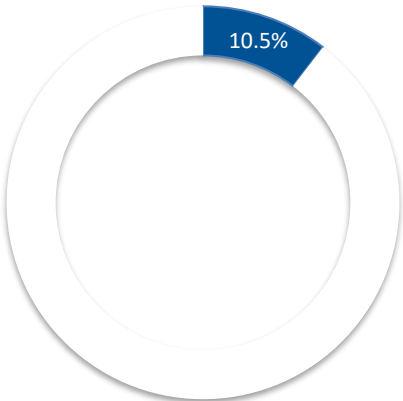
Item	2021	2022	2023	2024	Jun-2025
Loans & Advances (Gross)	6,394	6,835	7,167	7,198	7,516
Loans & Advances (Net)	5,567	6,024	6,310	6,366	6,740
Loans Classified under Stage III (net)	381	338	381	439	417
Stage III Ratio (net)	6.1%	5.1%	5.4%	6.3%	5.7%
Coverage Ratio	168%	181%	167%	141%	143%
Customer's Deposits	7,353	7,501	7,969	8,439	8,607
Total Equity	1,716	1,776	1,873	1,980	1,987
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%	15.8%
Efficiency Ratio	44.6%	43.7%	42.2%	42.7%	42.5%
Return on Assets	1.3%	1.6%	1.6%	1.7%	1.7%
Return on Equity	9.3%	10.7%	10.9%	11.0%	11.4%

Appendix 2- Market Share in Jordan
June 30th ,2025

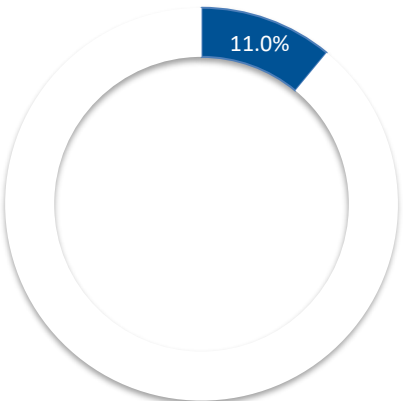
JOD Saving accounts



Total Customer's Deposits



Credit Facilities



Total Assets

