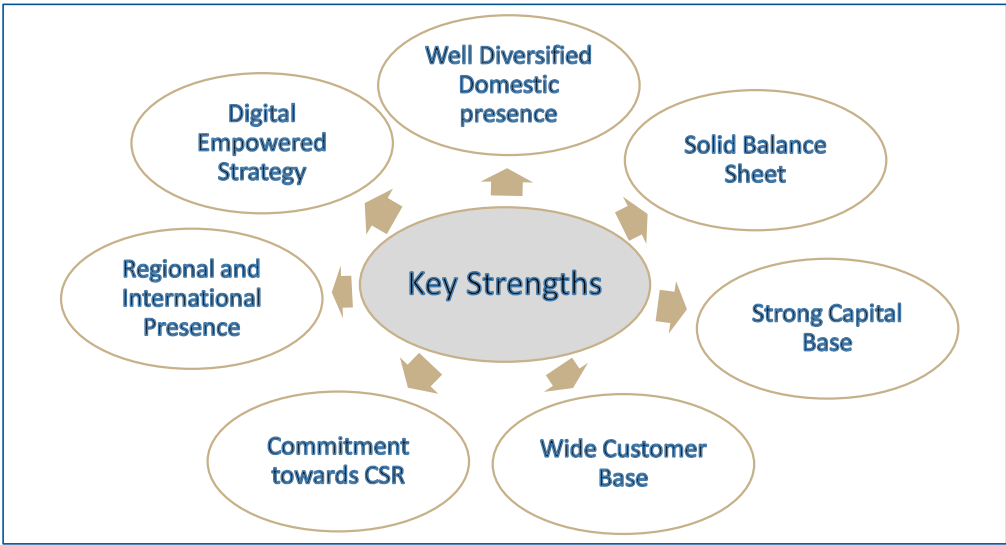
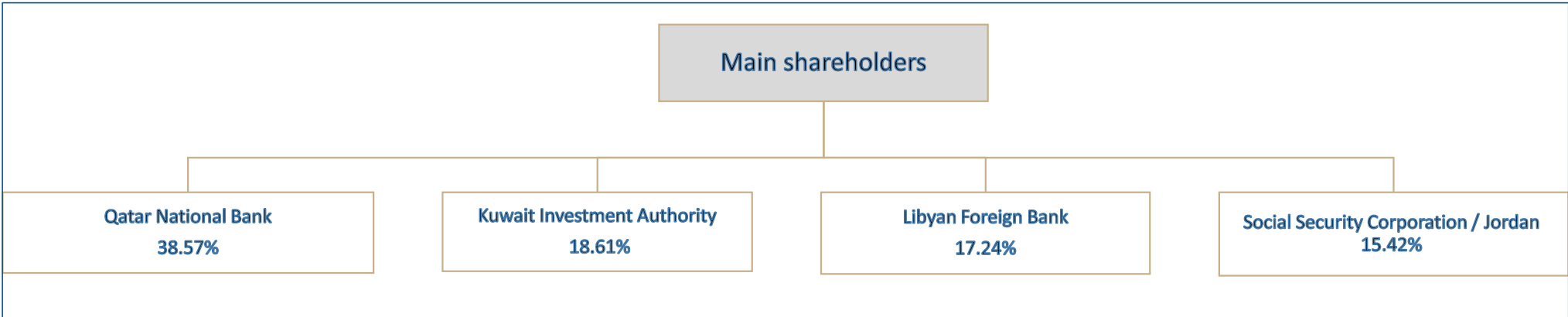




Contents

- **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**

HBTF at a Glance



Credit Rating

Long Term: Ba3
Short Term: NP
Outlook: Stable

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

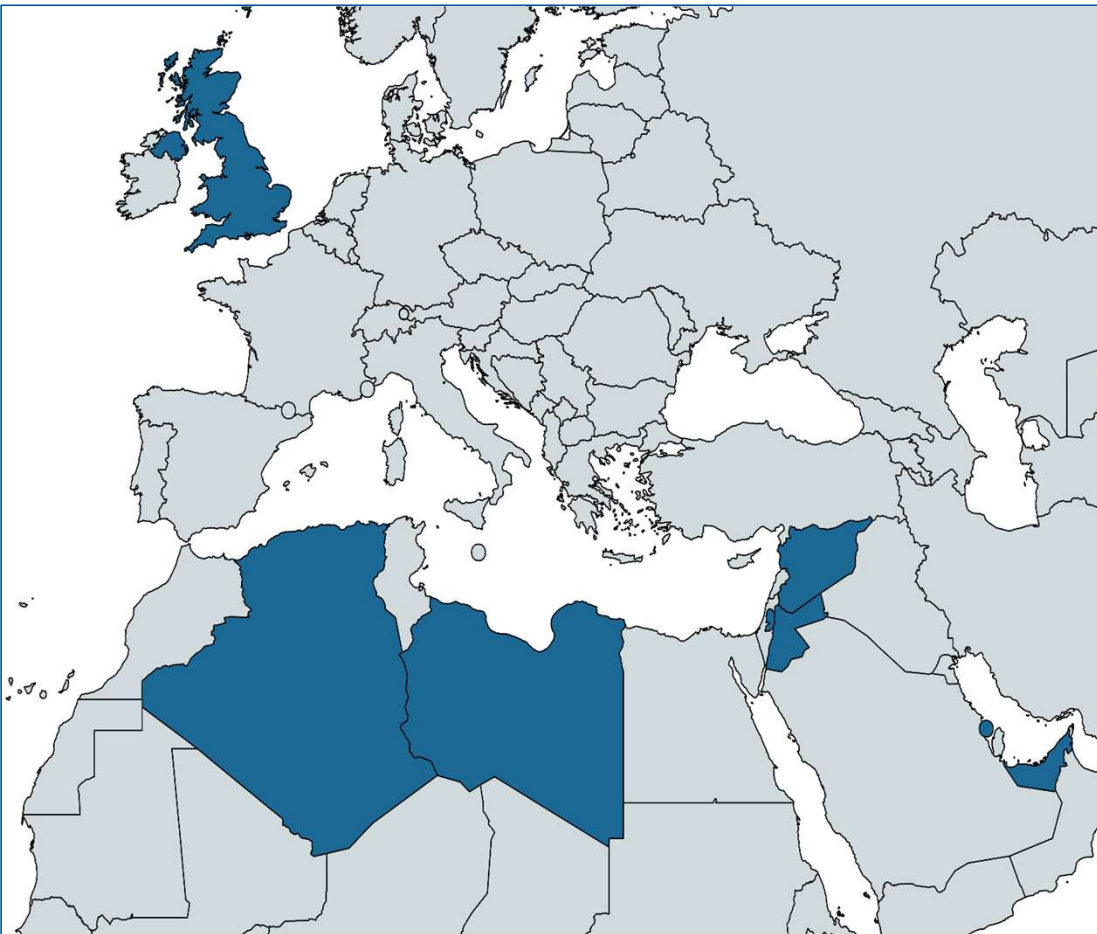
HBTF at a Glance

Key Achievements	The Leadership Position in Retail Banking in the Jordanian Market
	Largest bank in Jordan by Number of Branches, Debit Cards and Customer Base.
	The Bank was awarded “Best Jordanian Bank” for the year 2021

Stock Parameters (September 30 th , 2025)	Listed on Amman Stock Exchange (ASE)
	Free Float ≈ 5.282%
	Market Cap. of \$1.75b (4th in ASE, 2nd amongst Listed Banks)
	Share Price of \$5.54 per share
	Price to Book 0.89x
	Price to Earnings 7.92x

Key Financial indicators September 30 th , 2025	
Total Assets	\$13.5b ROA: 1.7%
Customer’s Deposits	\$8.5b 1% YOY 
Total Equity	\$2.0b CAR: 18.7% ROE: 11.1%
Net Loans	\$6.6b 4.0% YOY  NPLs (net): 6.1%
Total Operating Income	\$474m Cost to Income: 42.7%
Net Profit	\$168m Earning Per Share: \$0.53

HBTF's Regional and International Footprint



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

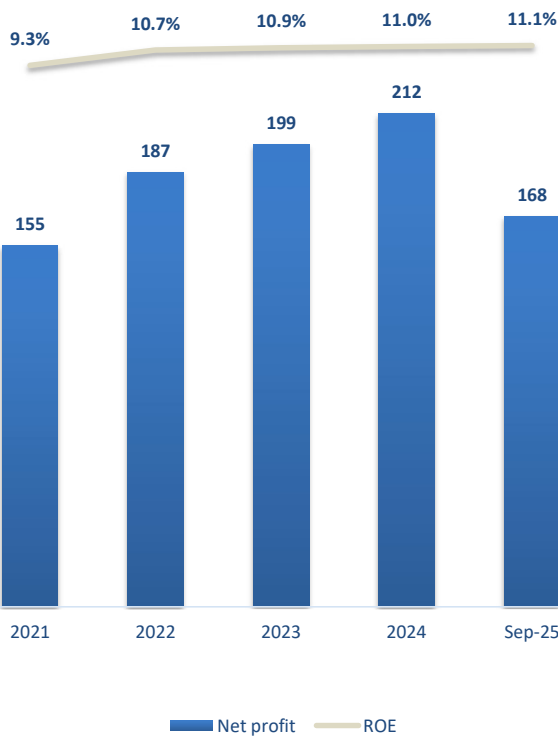
- Specialized Leasing Company - Jordan (Fully Owned).
- 77.5% stake in The International Financial Center - Jordan

Representative offices

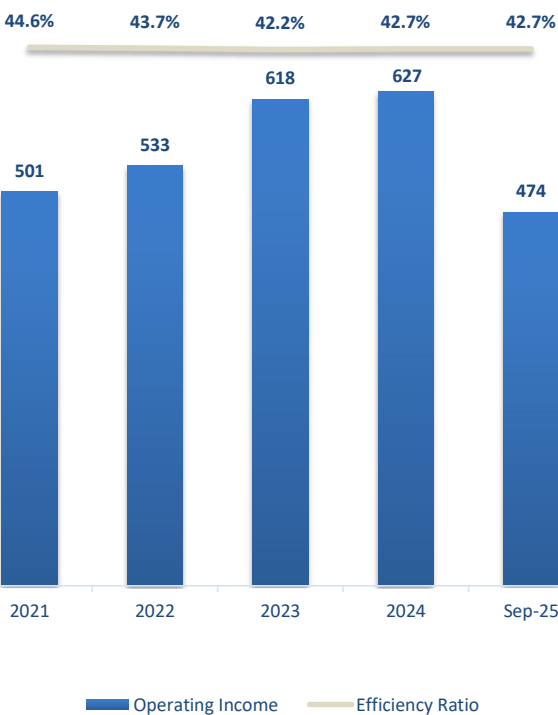
- Libya
- United Arab Emirates

Income Statement Analysis
September 30th ,2025 (USD million)

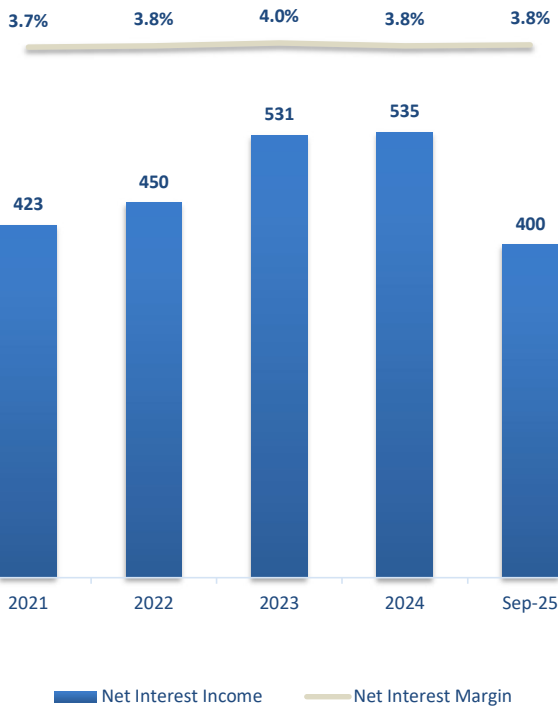
Net Profit



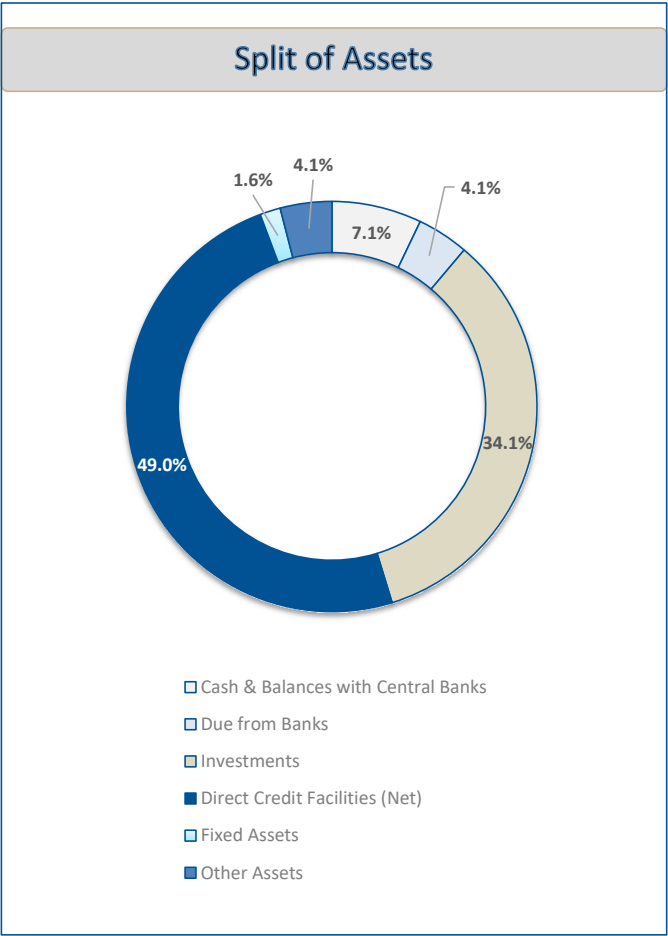
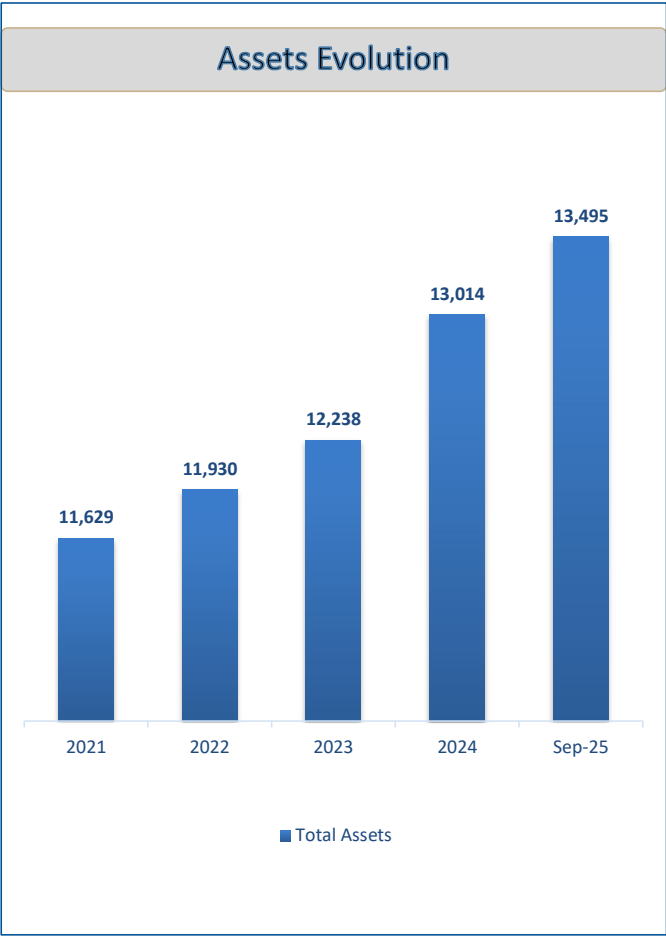
Operating Income



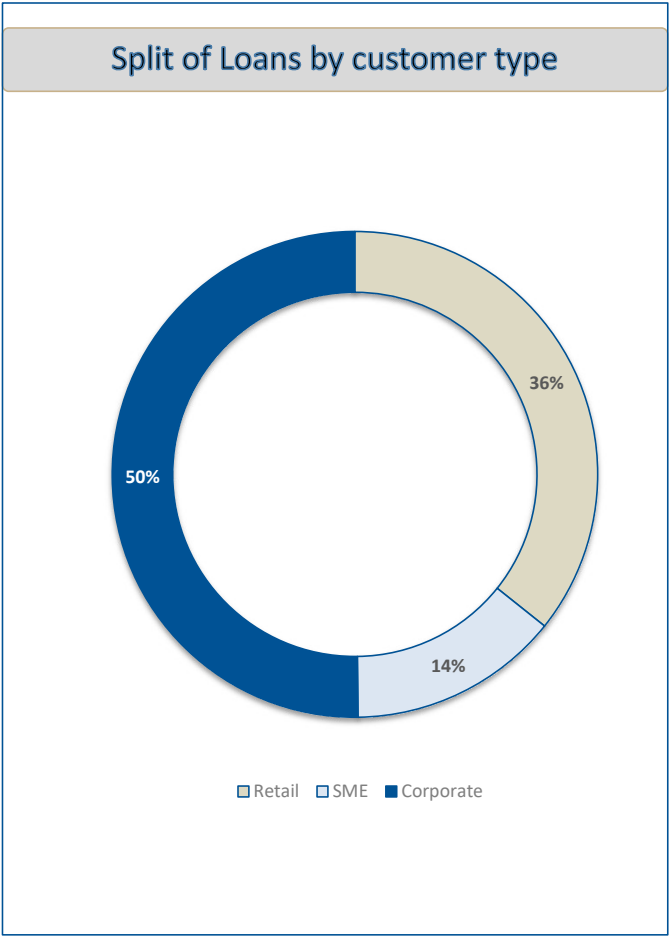
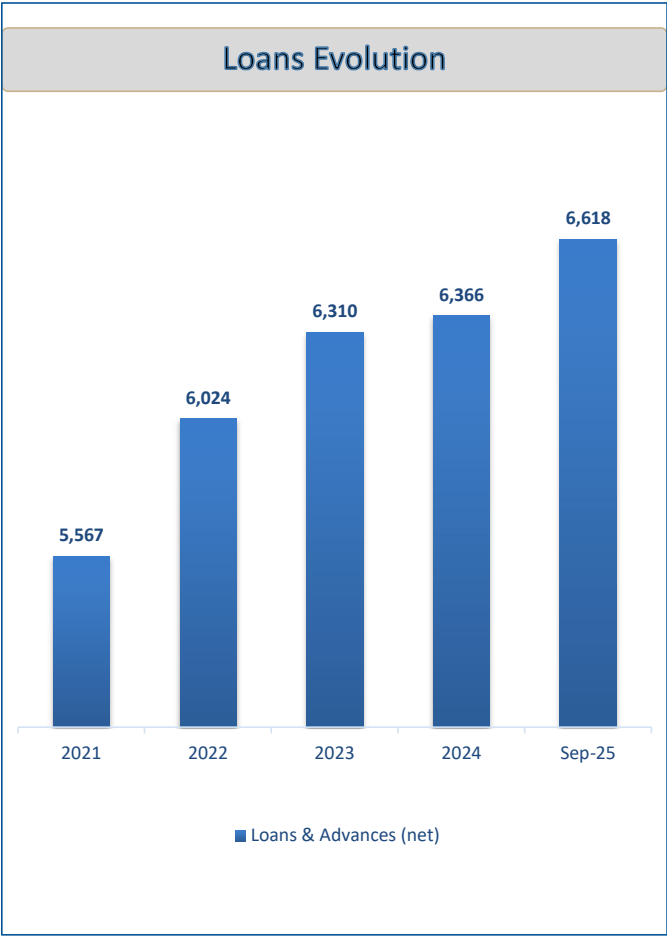
Net Interest Income



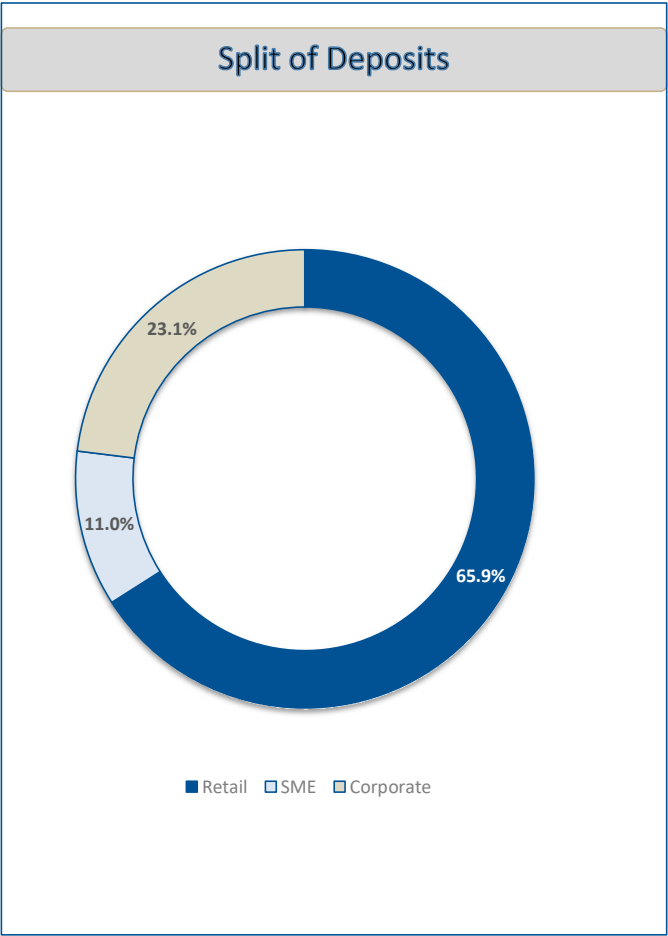
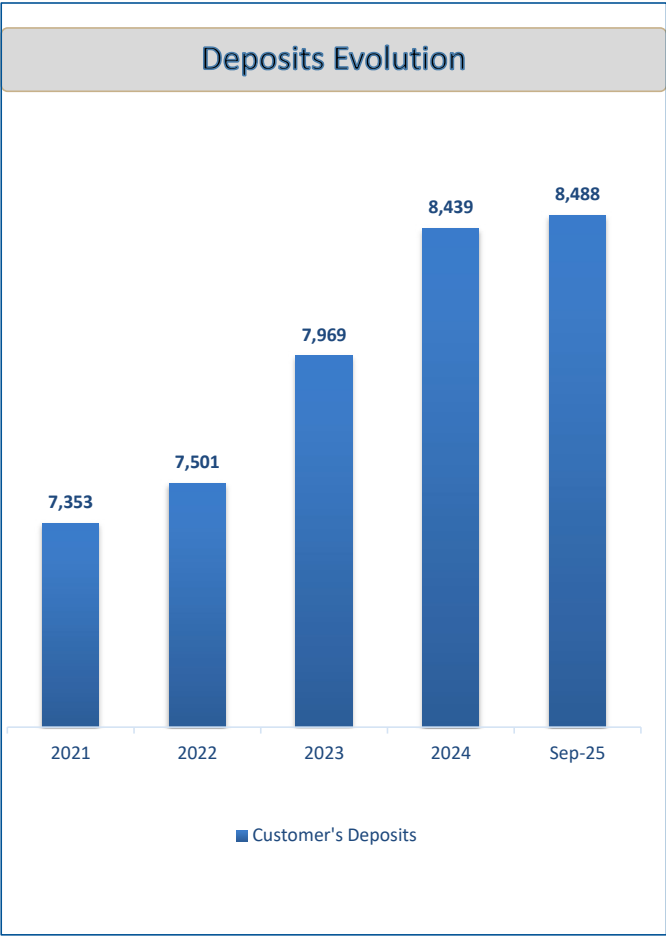
Assets Analysis
September 30th ,2025 (USD million)



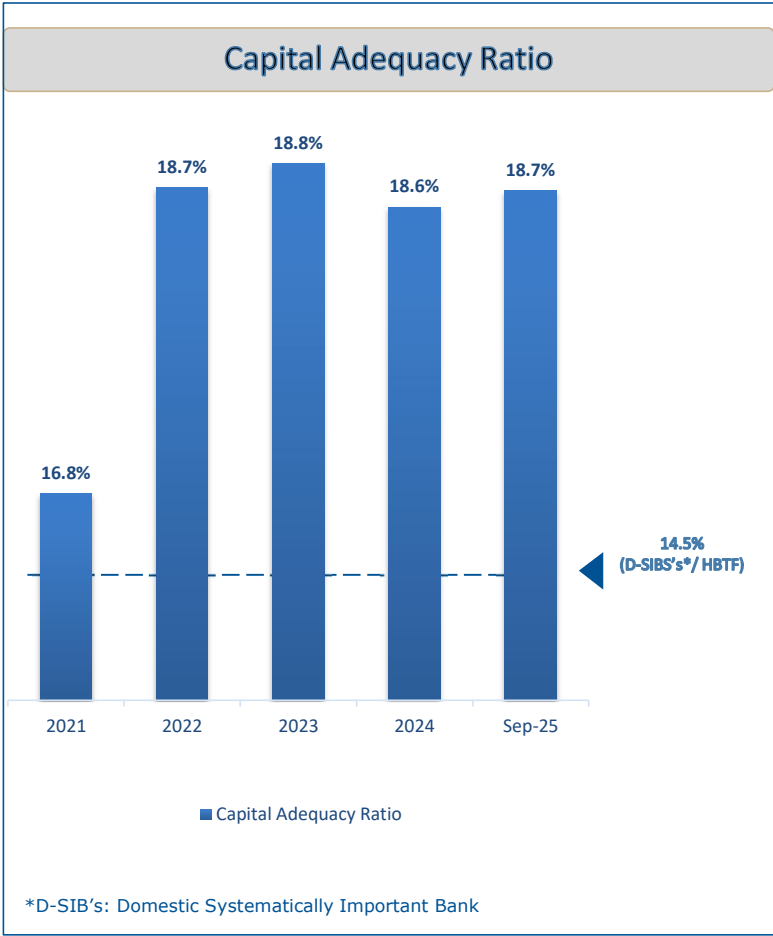
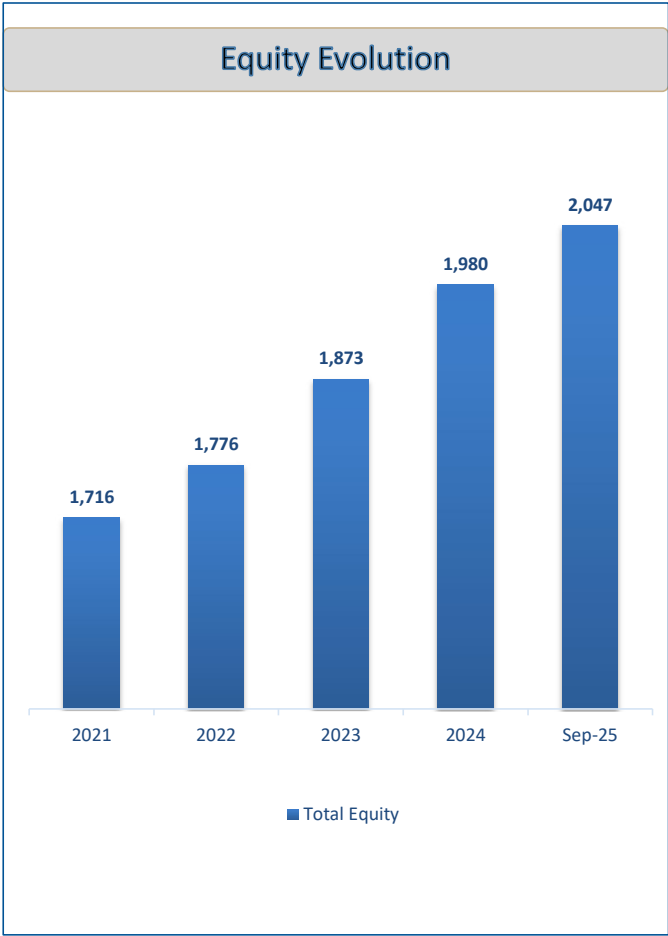
Loans Analysis
September 30th ,2025 (USD million)



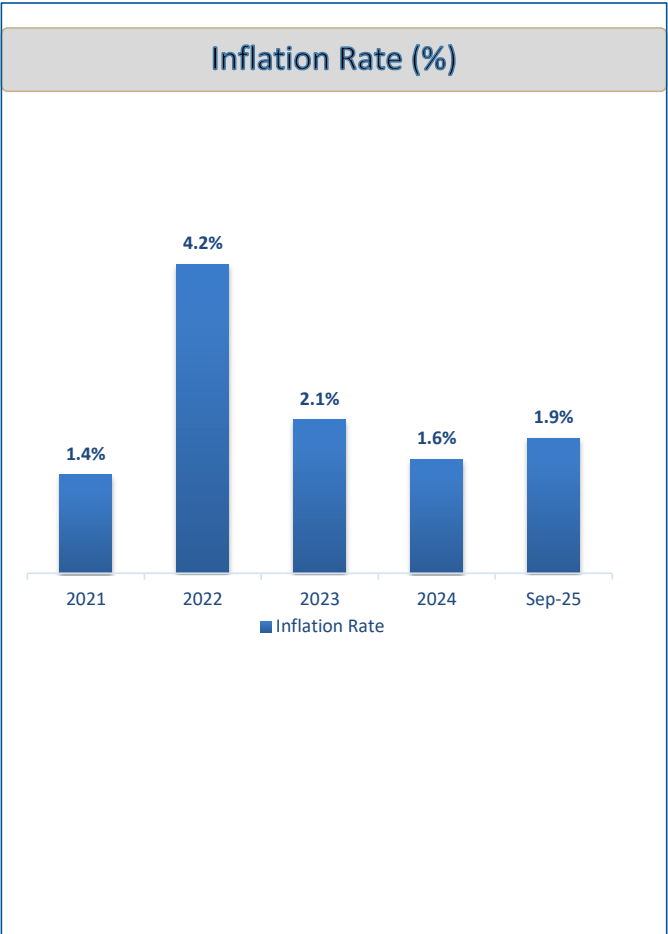
Funding Analysis
September 30th ,2025 (USD million)



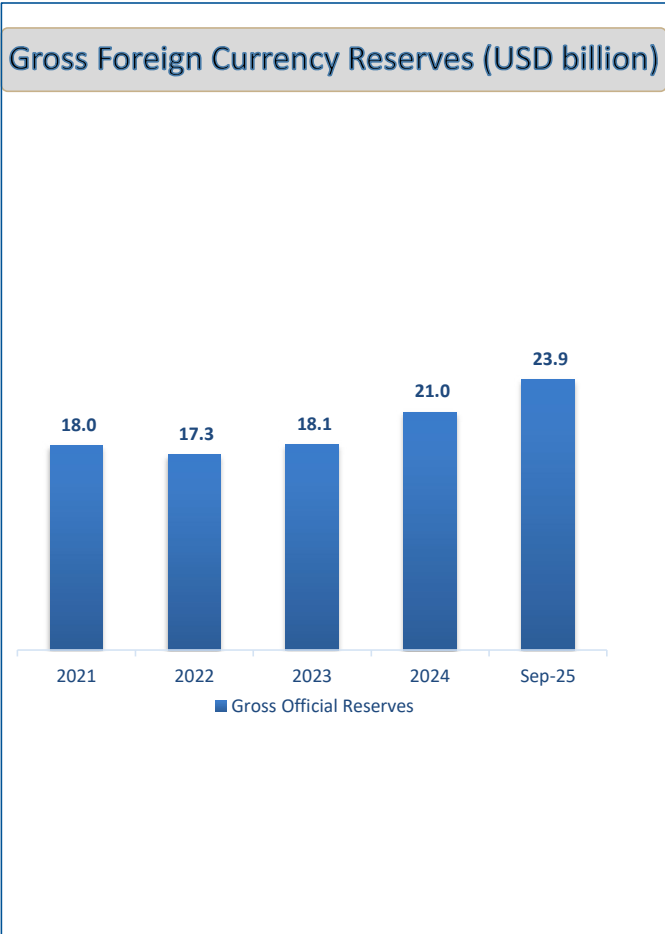
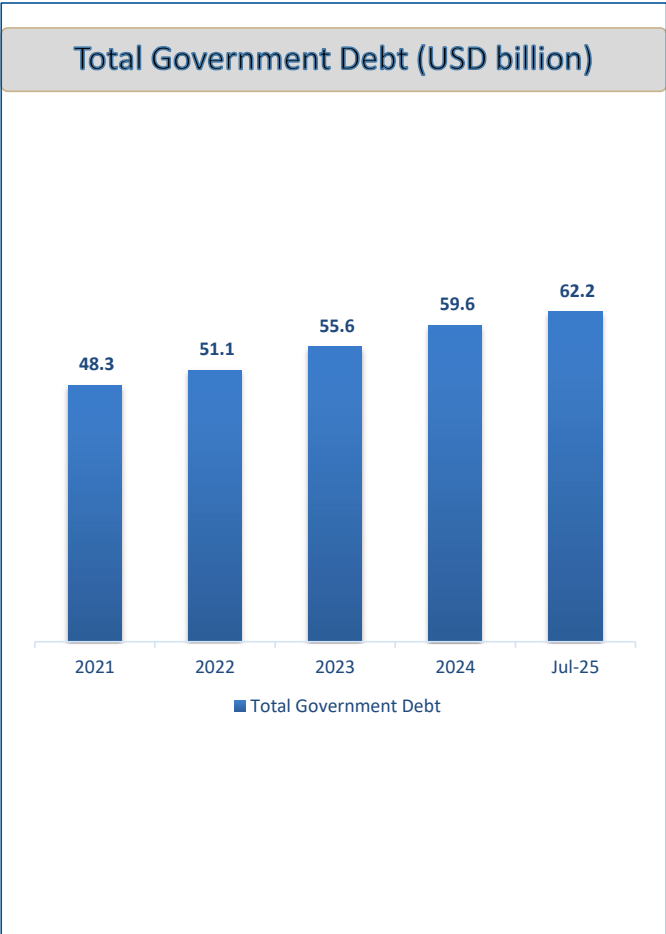
Capital Analysis
September 30th ,2025 (USD million)



Jordan Economy - Overview



Jordan Economy - Overview



Jordan Economy - Overview





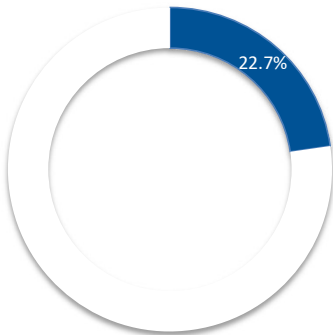
Appendix 1- Historical Financial Information

USD million

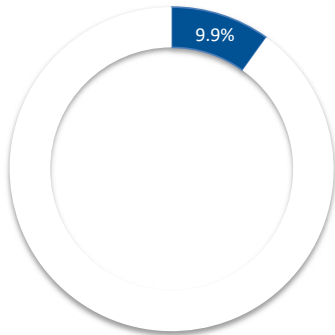
Item	2021	2022	2023	2024	Sep-2025
Loans & Advances (Gross)	6,394	6,835	7,167	7,198	7,399
Loans & Advances (Net)	5,567	6,024	6,310	6,366	6,618
Loans Classified under Stage III (net)	381	338	381	439	437
Stage III Ratio (net)	6.1%	5.1%	5.4%	6.3%	6.1%
Coverage Ratio	168%	181%	167%	141%	136%
Customer's Deposits	7,353	7,501	7,969	8,439	8,488
Total Equity	1,716	1,776	1,873	1,980	2,047
Net Interest Margin (%)	3.7%	3.8%	4.0%	3.8%	3.8%
Non-Interest Income / Total Revenue (%)	15.5%	15.6%	14.0%	14.7%	15.7%
Efficiency Ratio	44.6%	43.7%	42.2%	42.7%	42.7%
Return on Assets	1.3%	1.6%	1.6%	1.7%	1.7%
Return on Equity	9.3%	10.7%	10.9%	11.0%	11.1%

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

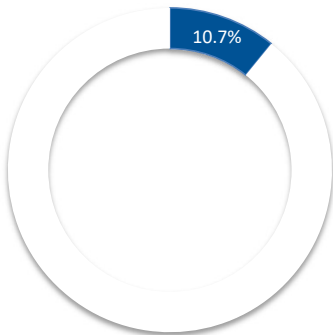
JOD Saving accounts



Total Customer's Deposits



Credit Facilities



Total Assets

