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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

Well Diversified
Domestic
presence

Digital
Empowered
Strategy

Solid Balance
Sheet

Regional and
International
Presence

Strong Capital
Base

Commitment
towards CSR

Wide Customer
Base

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 Conventional 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 (December 31st, 2025)

Listed on Amman Stock Exchange (ASE)

Free Float ≈ 5.282%

Market Cap. of \$1.97b
(4th in ASE, 2nd amongst Listed Banks)

Share Price of \$6.25 per share

Price to Book 0.98x

Price to Earnings 9.01x

Key Financial indicators December 31st, 2025

Total Assets

\$13.2b
ROA: 1.7%

Customer’s Deposits

\$8.3b

Total Equity

\$2.1b
CAR: 19.0%
ROE: 10.9%

Net Loans

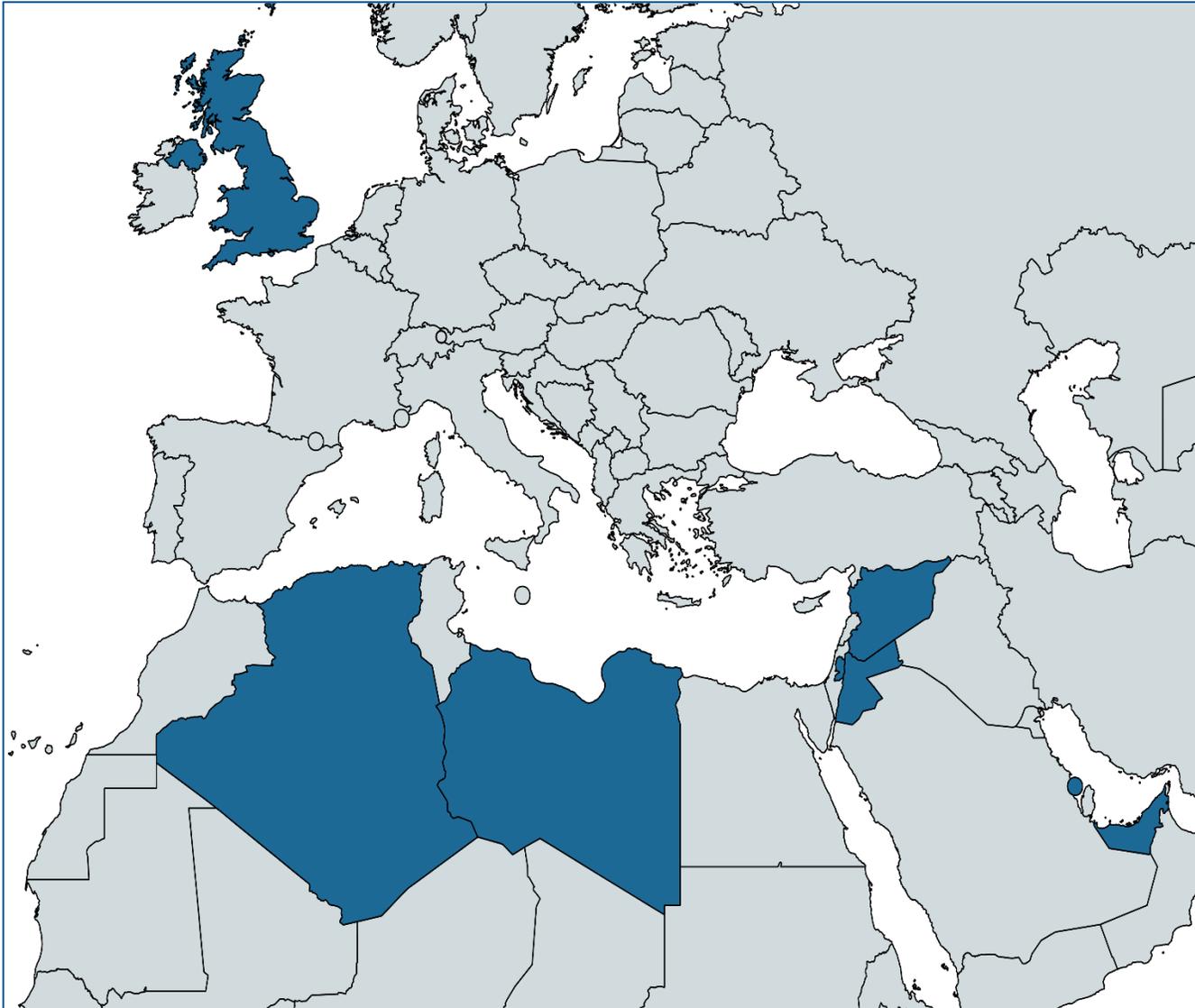
\$6.3b
NPLs (net): 6.6%

Total Operating Income

\$627m
Cost to Income: 43.3%

Net Profit

\$222m
Earning Per Share: \$0.69



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 (SLC) - Jordan (Fully Owned)
- Specialized Islamic Finance Company – Jordan (SLC Subsidiary)

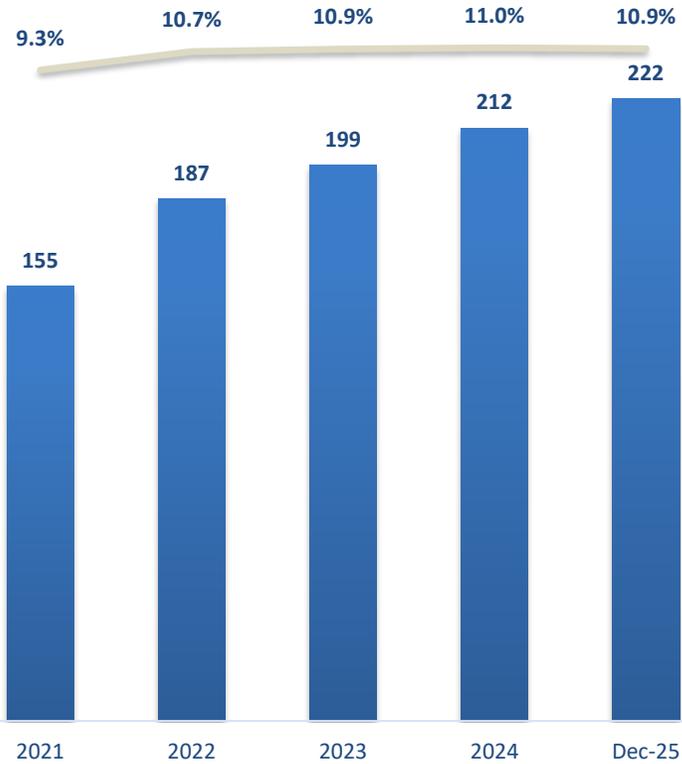
Representative offices

- Libya
- United Arab Emirates

Income Statement Analysis

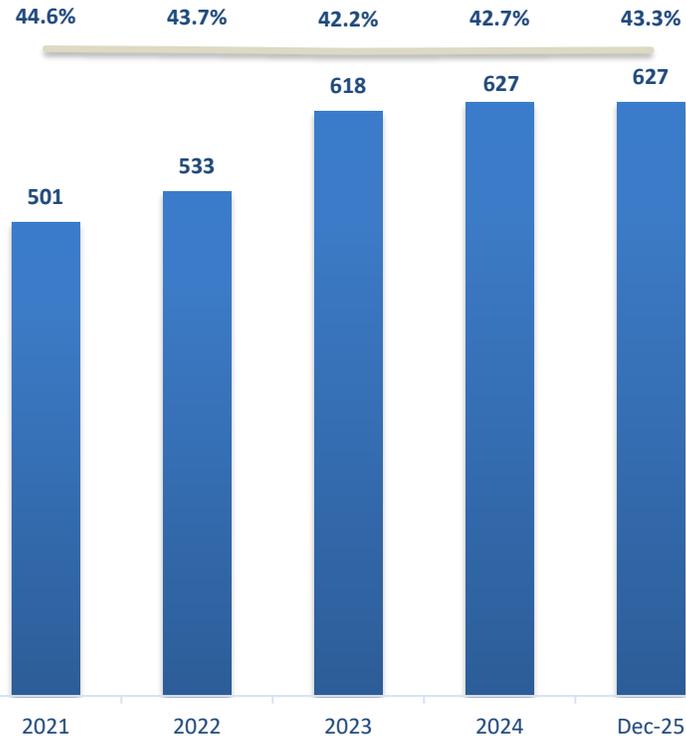
December 31st ,2025 (USD million)

Net Profit



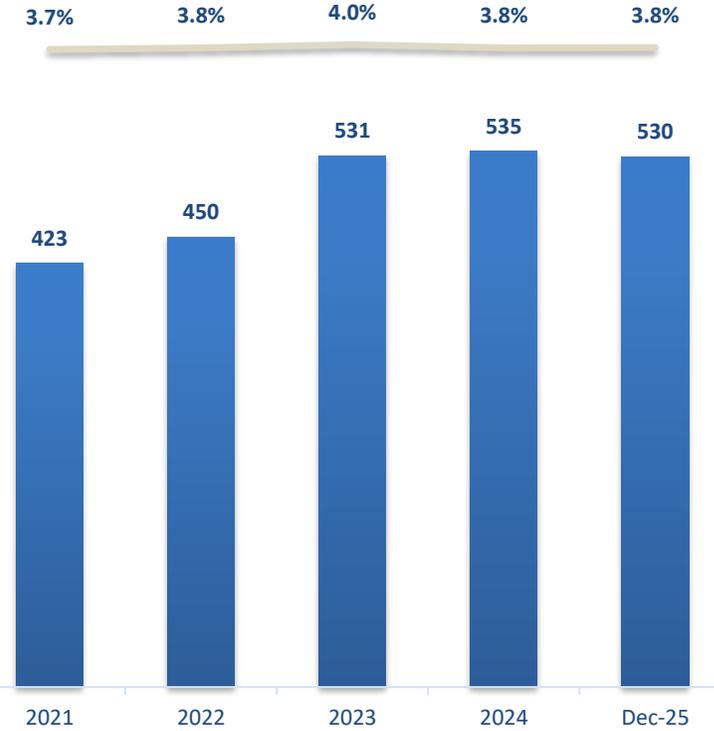
Net profit ROE

Operating Income



Operating Income Efficiency Ratio

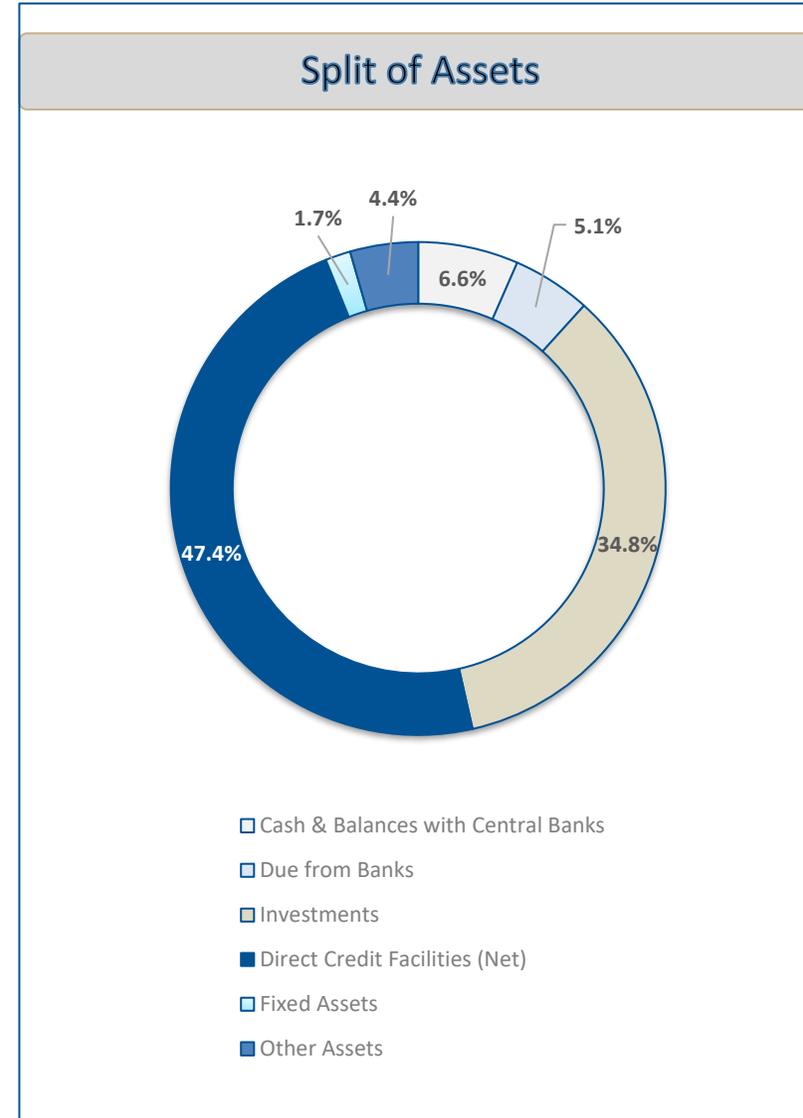
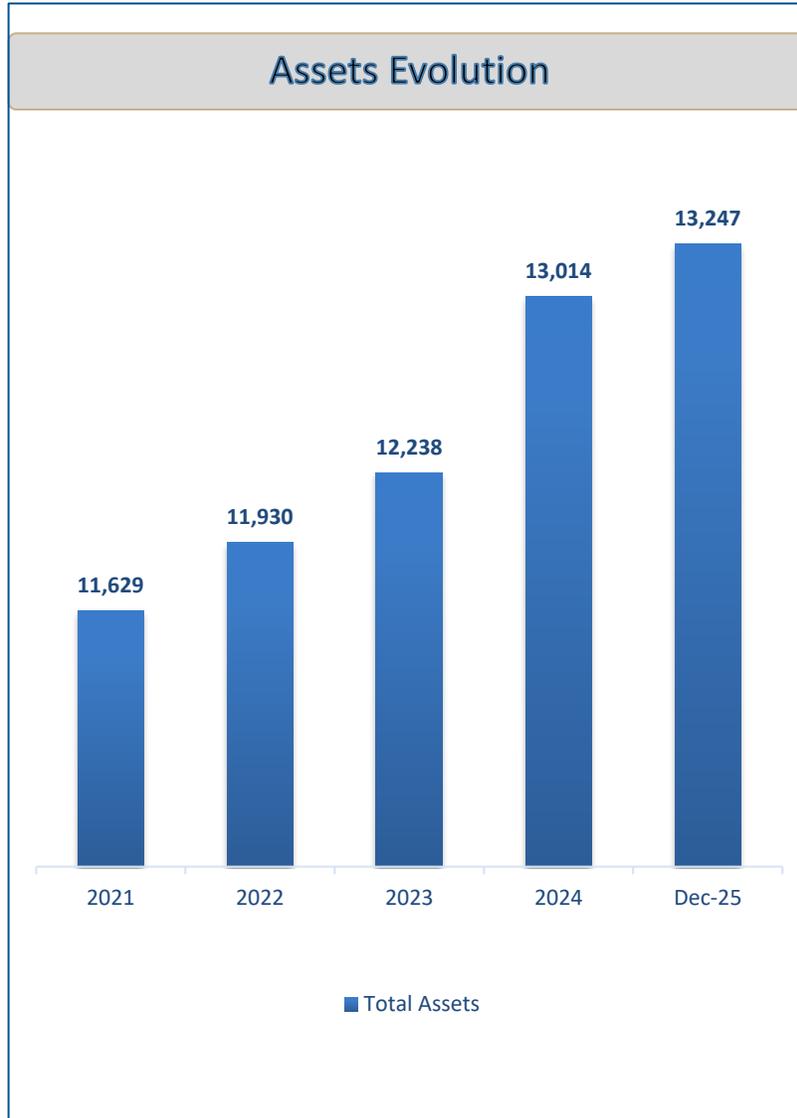
Net Interest Income



Net Interest Income Net Interest Margin

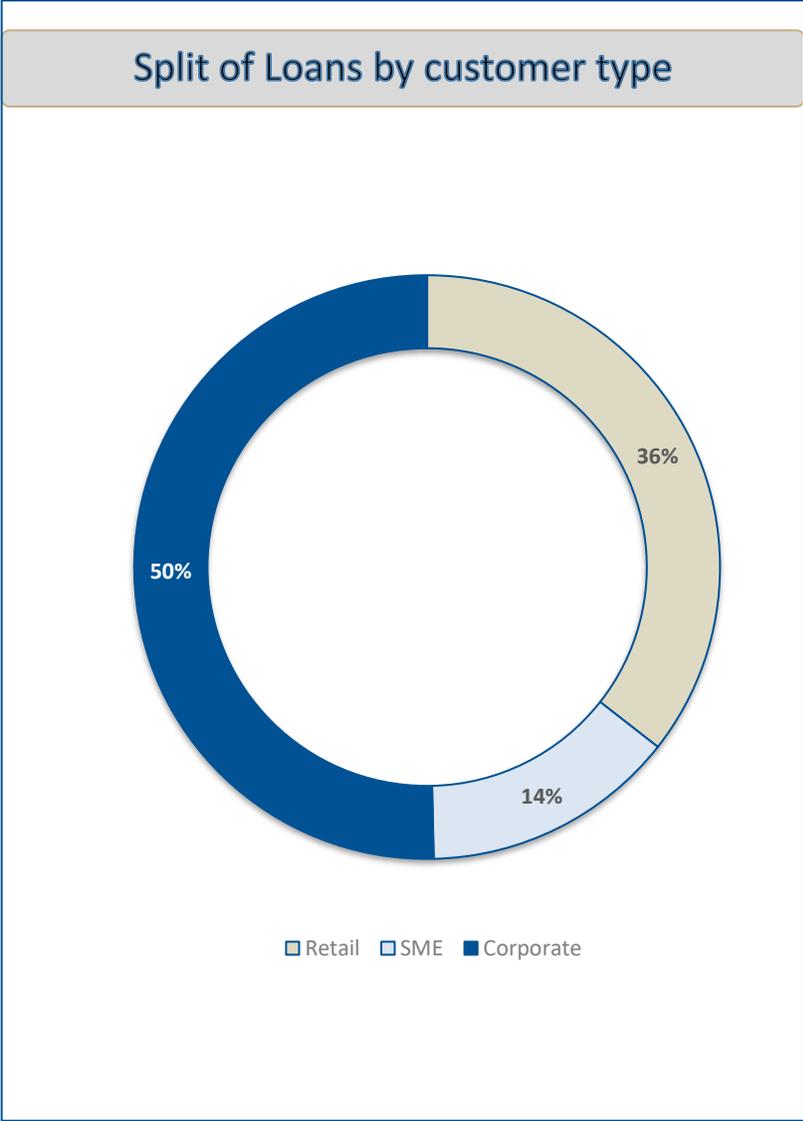
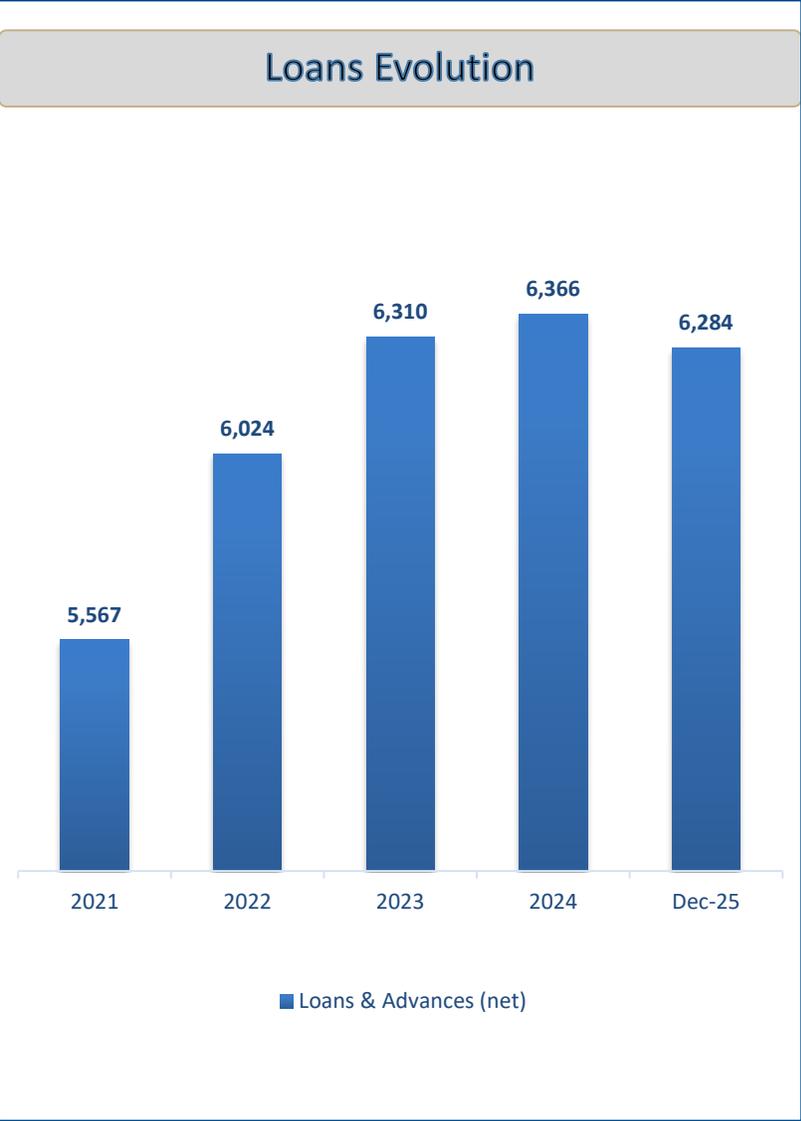
Assets Analysis

December 31st, 2025 (USD million)



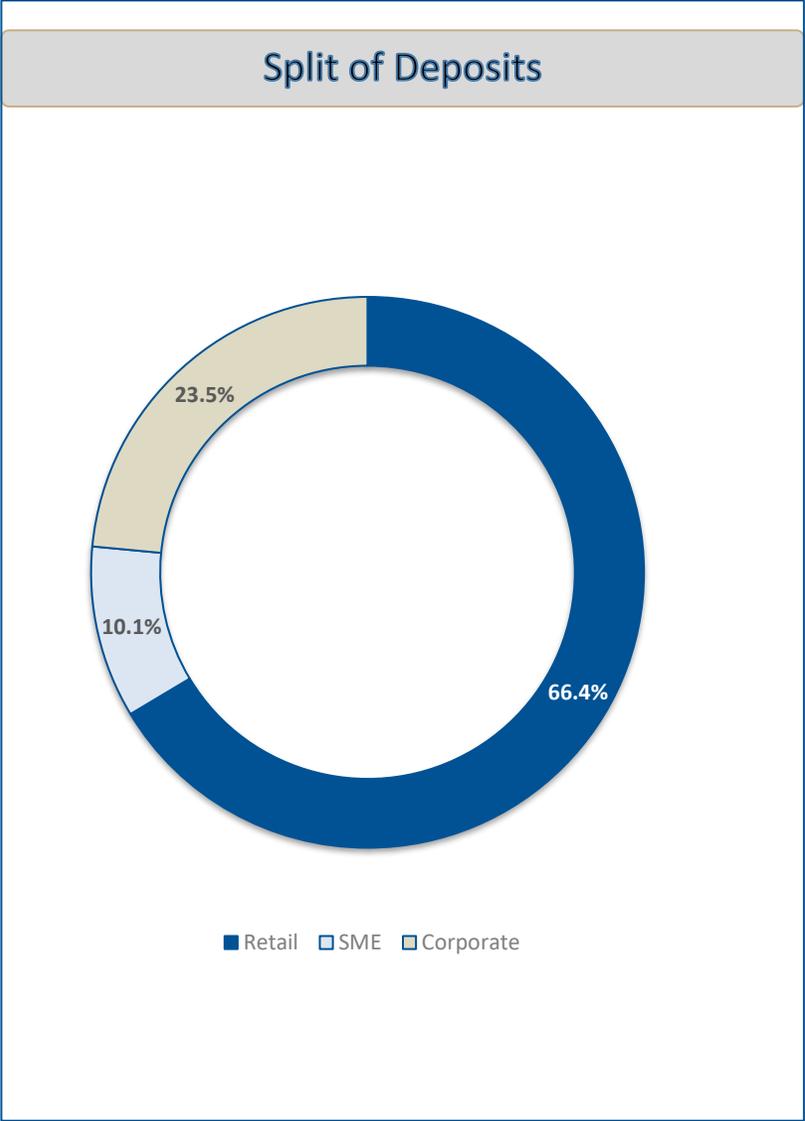
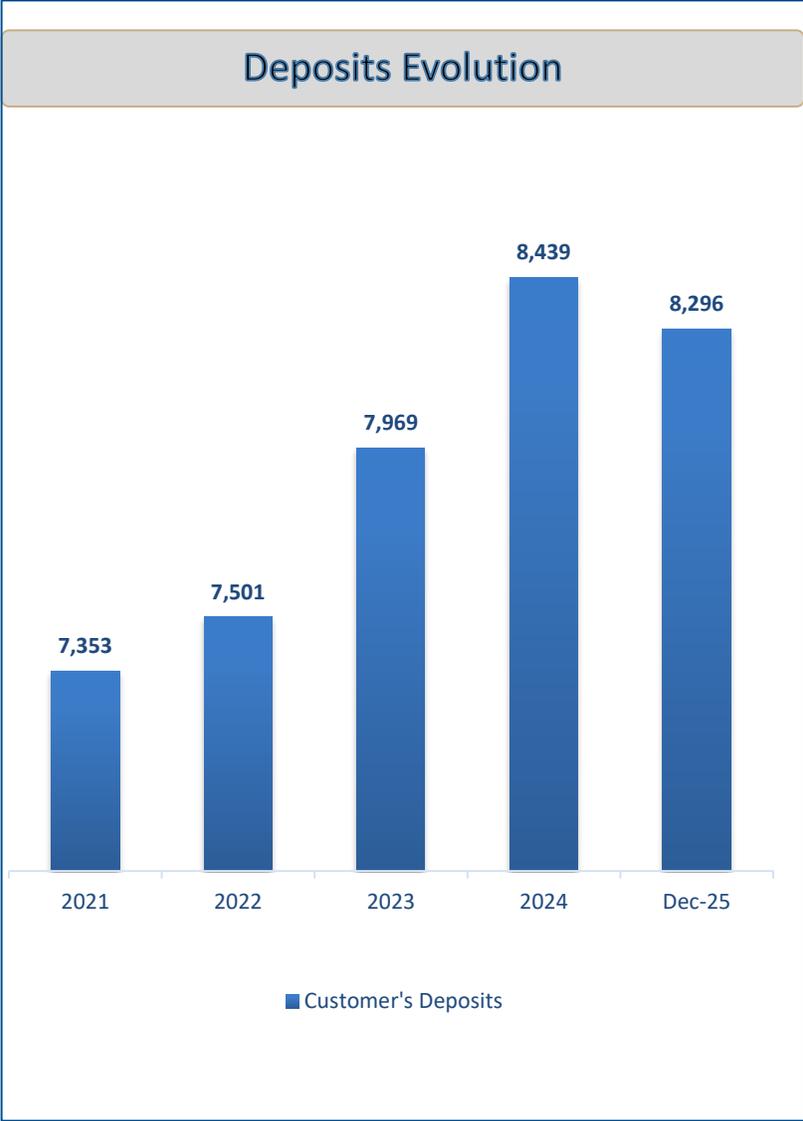
Loans Analysis

December 31st, 2025 (USD million)



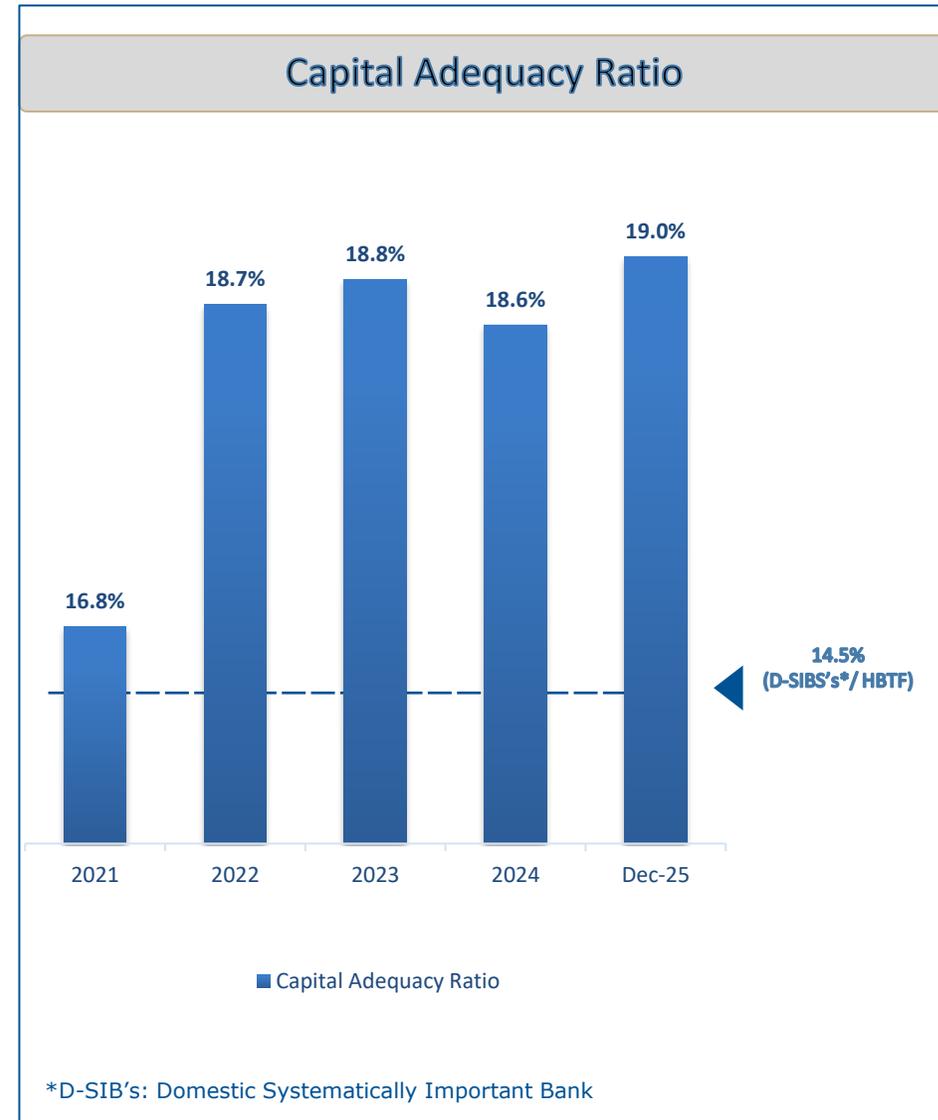
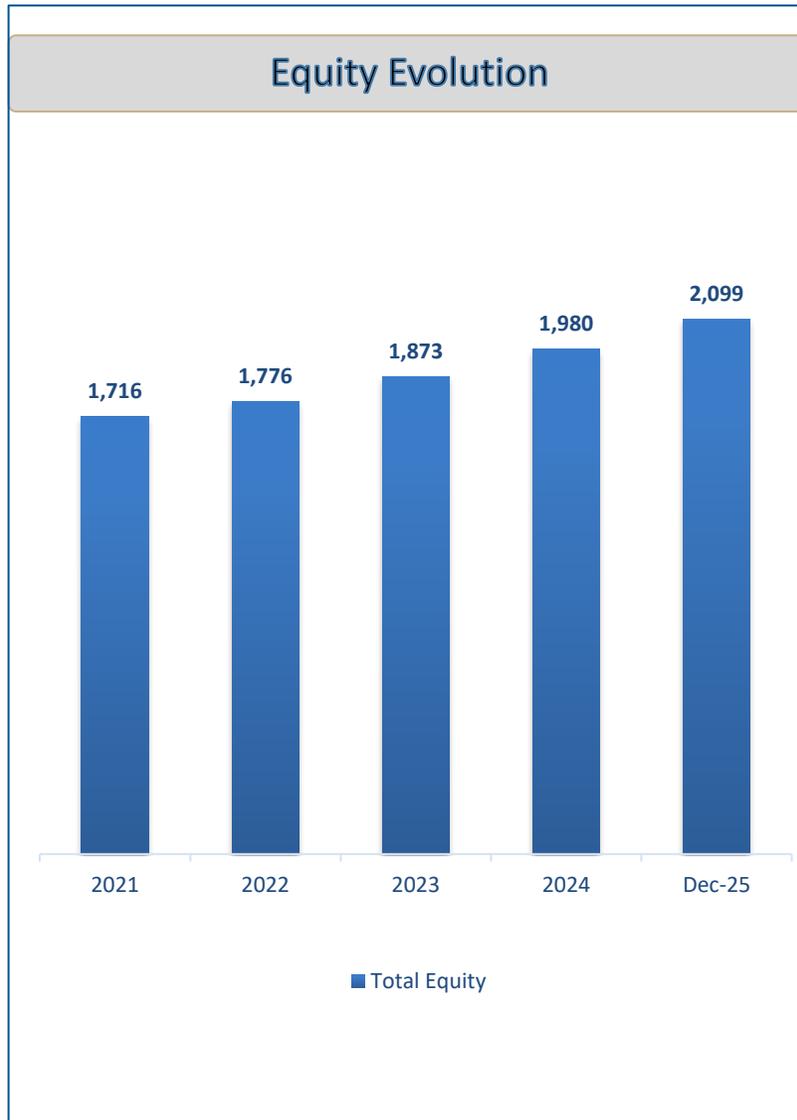
Funding Analysis

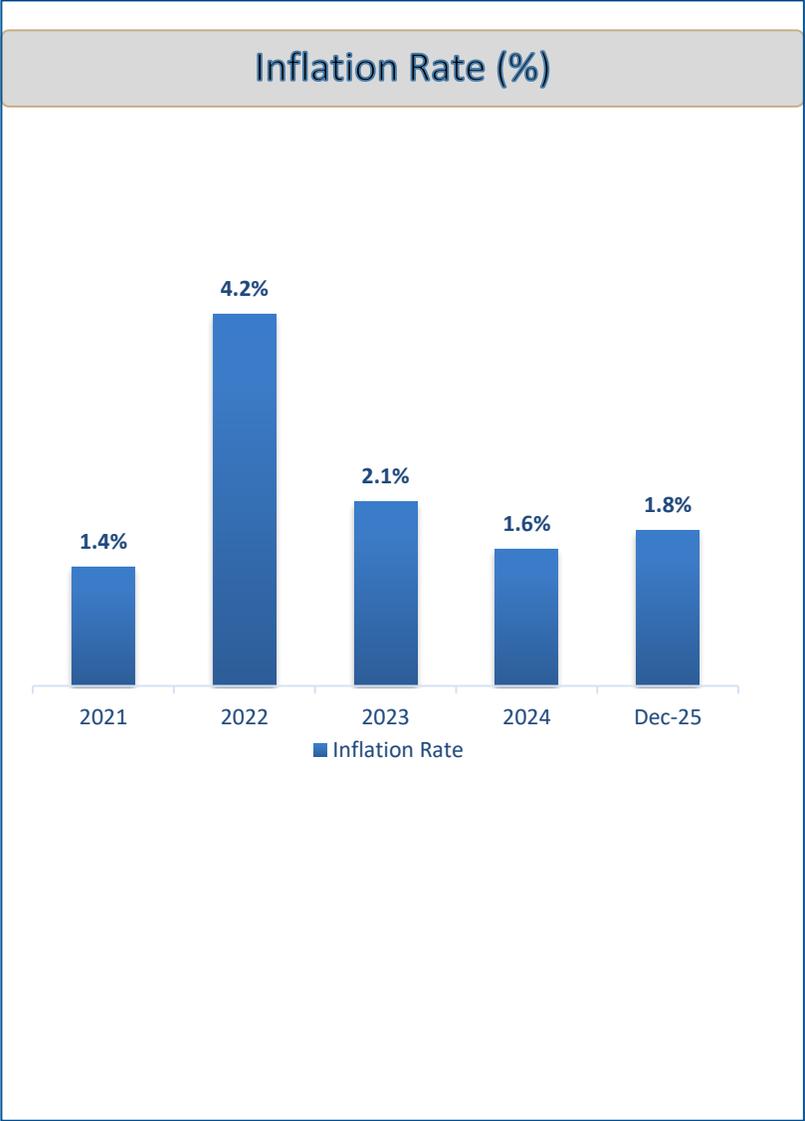
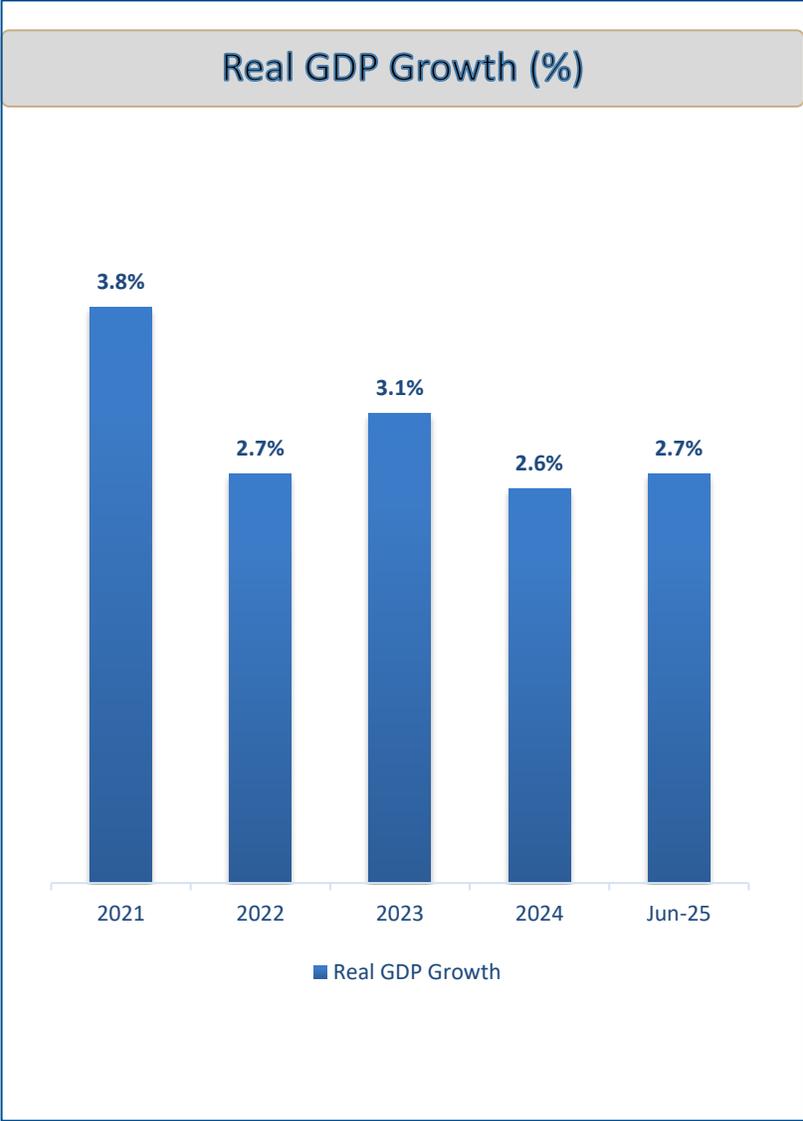
December 31st ,2025 (USD million)

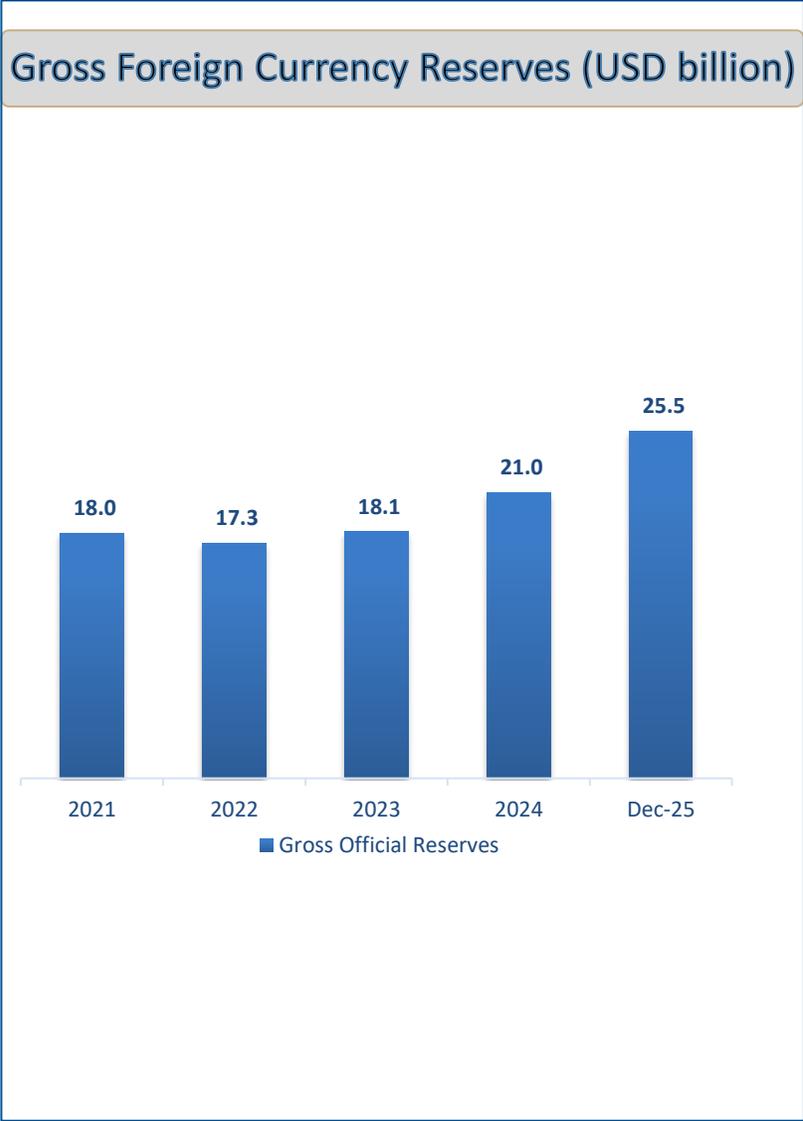
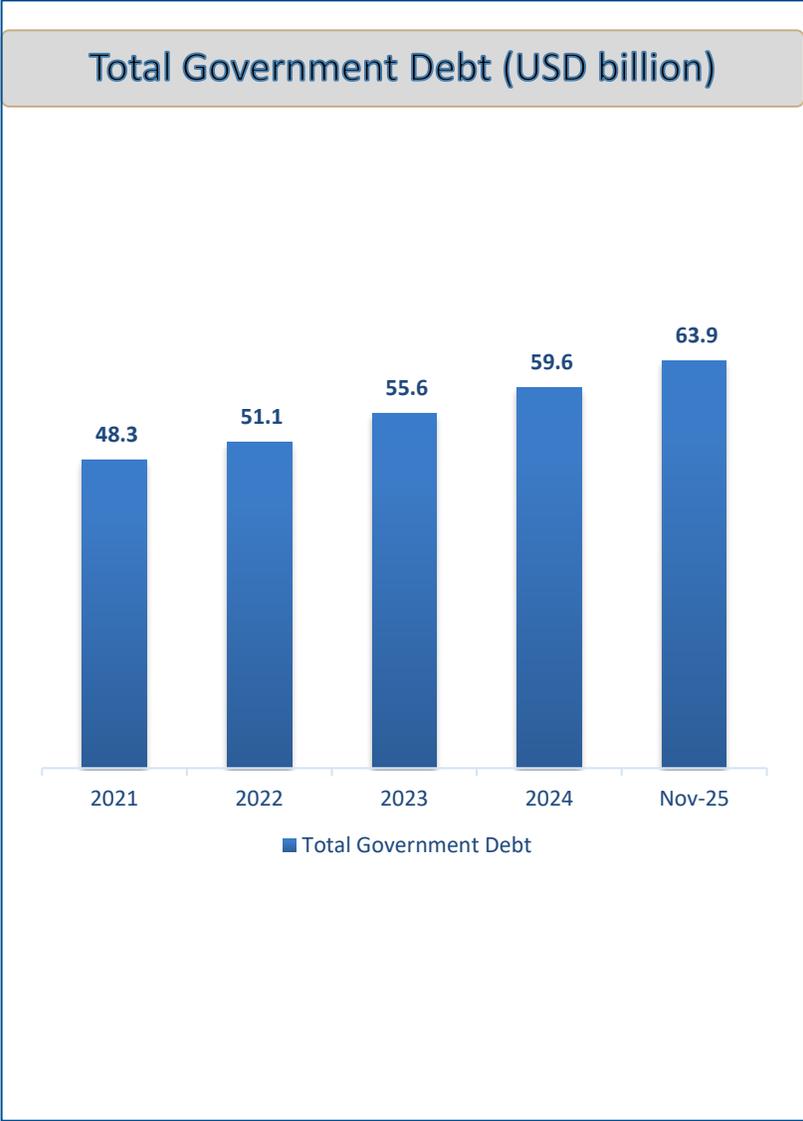


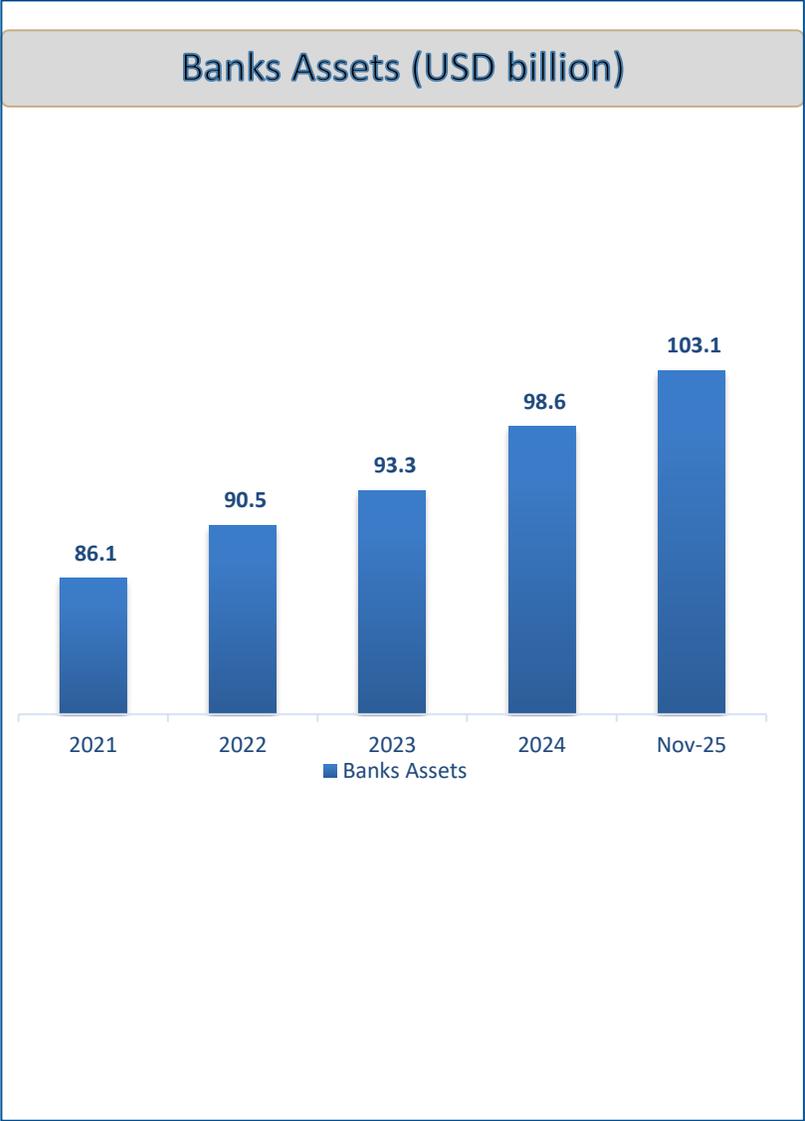
Capital Analysis

December 31st, 2025 (USD million)











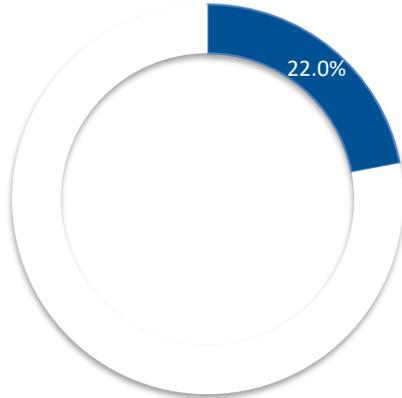
Appendix 1- Historical Financial Information

USD million

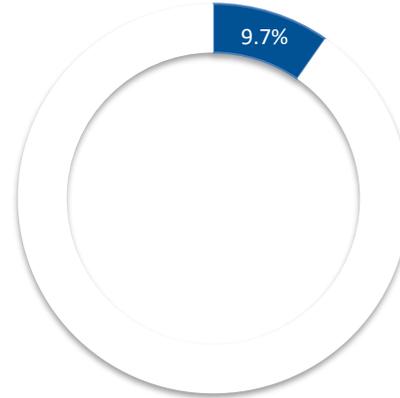
Item	2021	2022	2023	2024	Dec-2025
Loans & Advances (Gross)	6,394	6,835	7,167	7,198	7,046
Loans & Advances (Net)	5,567	6,024	6,310	6,366	6,284
Loans Classified under Stage III (net)	381	338	381	439	452
Stage III Ratio (net)	6.1%	5.1%	5.4%	6.3%	6.6%
Coverage Ratio	168%	181%	167%	141%	128%
Customer's Deposits	7,353	7,501	7,969	8,439	8,296
Total Equity	1,716	1,776	1,873	1,980	2,099
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%	15.5%
Efficiency Ratio	44.6%	43.7%	42.2%	42.7%	43.3%
Return on Assets	1.3%	1.6%	1.6%	1.7%	1.7%
Return on Equity	9.3%	10.7%	10.9%	11.0%	10.9%

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

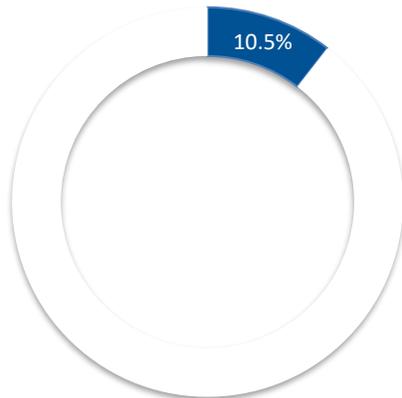
JOD Saving accounts



Total Customer's Deposits



Credit Facilities



Total Assets

