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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

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.

A market leading corporate banking franchise, with top tier capabilities in project finance, syndications, trade finance, and best in class cash management platform.

The Bank was awarded “Best Jordanian Bank” for the year 2021

Stock Parameters (March 31st, 2026)

Listed on Amman Stock Exchange (ASE)

Free Float ≈ 5.278%

Market Cap. of \$1.95b
(4th in ASE, 2nd amongst Listed Banks)

Share Price of \$6.19 per share

Price to Book 0.94x

Price to Earnings 8.29x

Key Financial indicators March 31st, 2026

Total Assets

\$13.6b
ROA: 1.8%

Customer’s Deposits

\$8.3b

Total Equity

\$2.2b
CAR: 18.3%
ROE: 11.2%

Net Loans

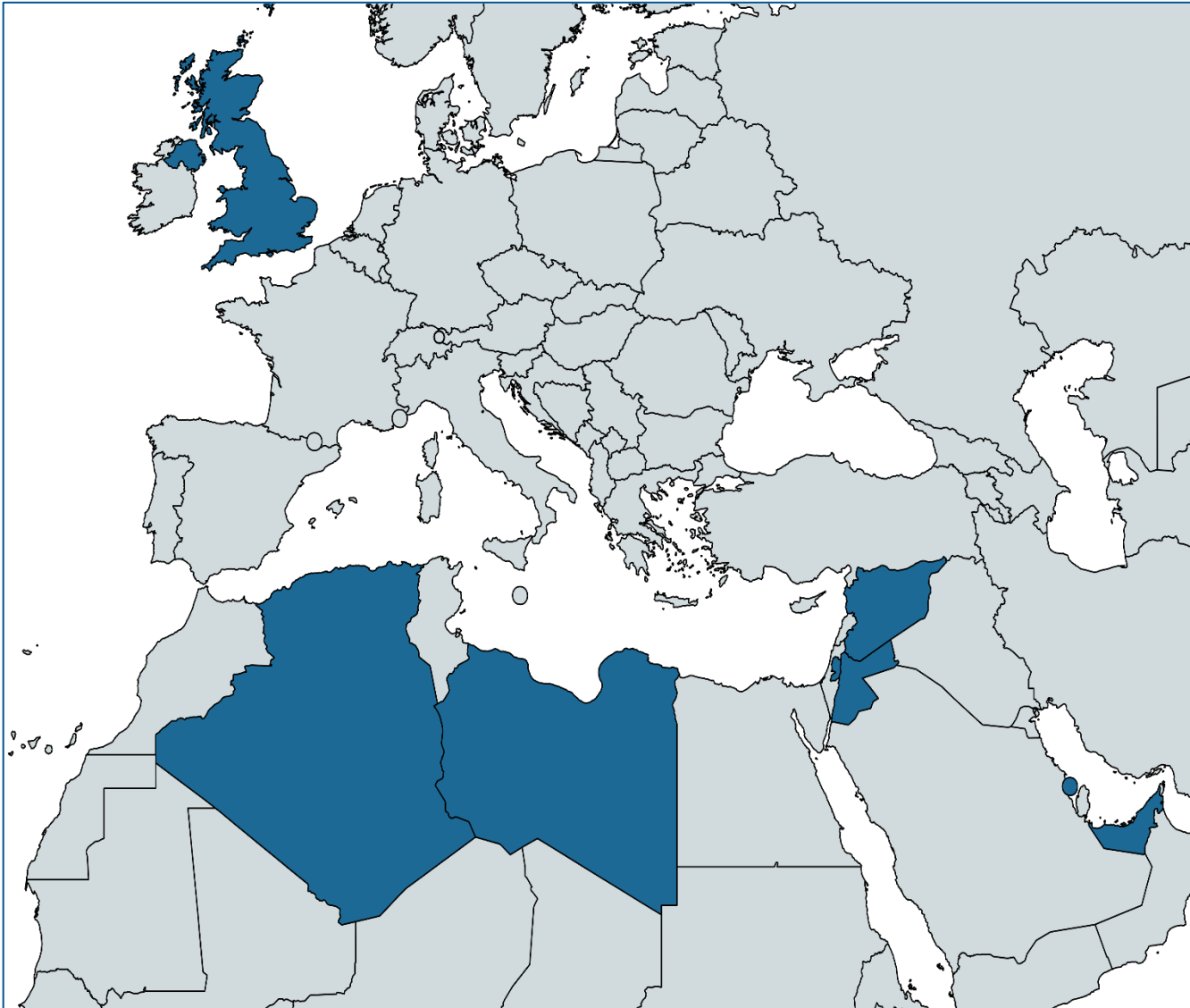
\$6.9b
10.3% YOY ↑
NPLs (net): 5.9%

Total Operating Income

\$165m
3.5% Growth ↑
Cost to Income: 43.8%

Net Profit

\$60m
Earning Per Share: \$0.19



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)

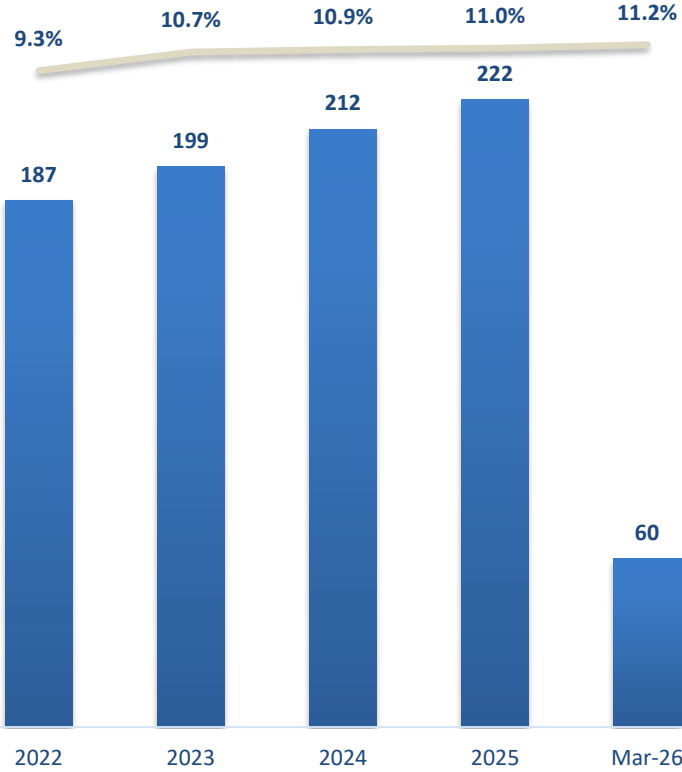
Representative offices

- Libya
- United Arab Emirates

Income Statement Analysis

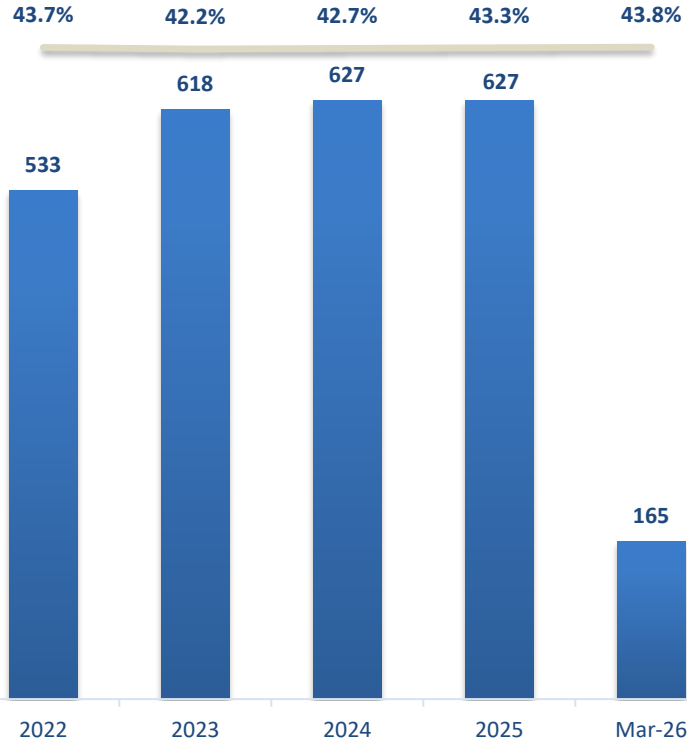
March 31st, 2026 (USD million)

Net Profit



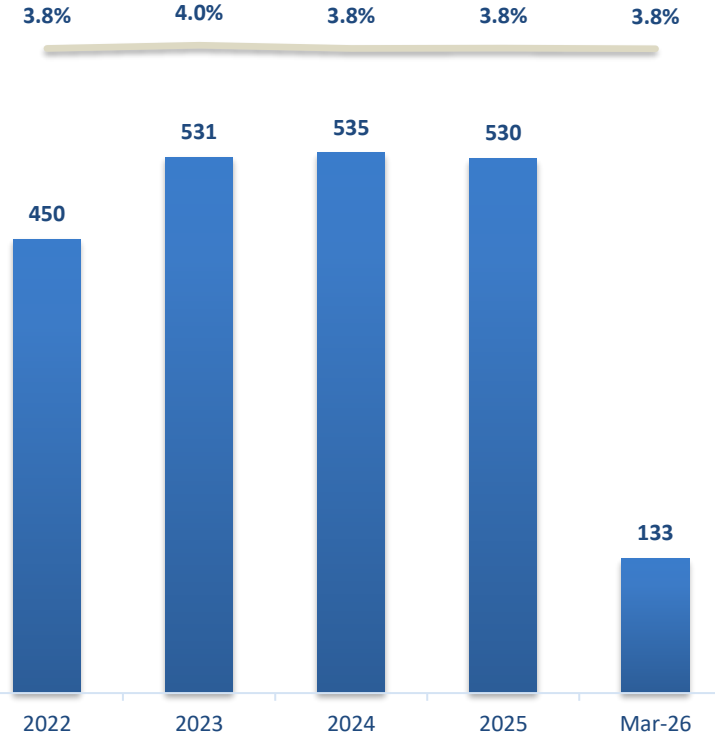
Net profit ROE

Operating Income



Operating Income Efficiency Ratio

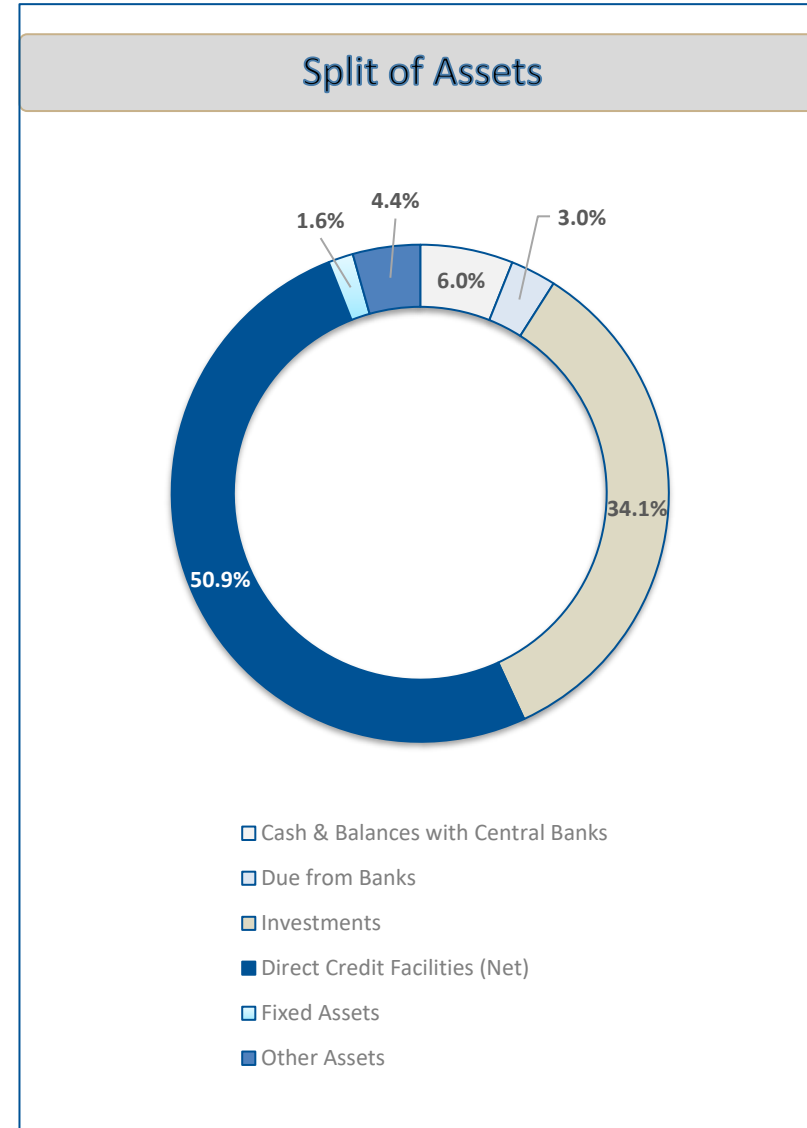
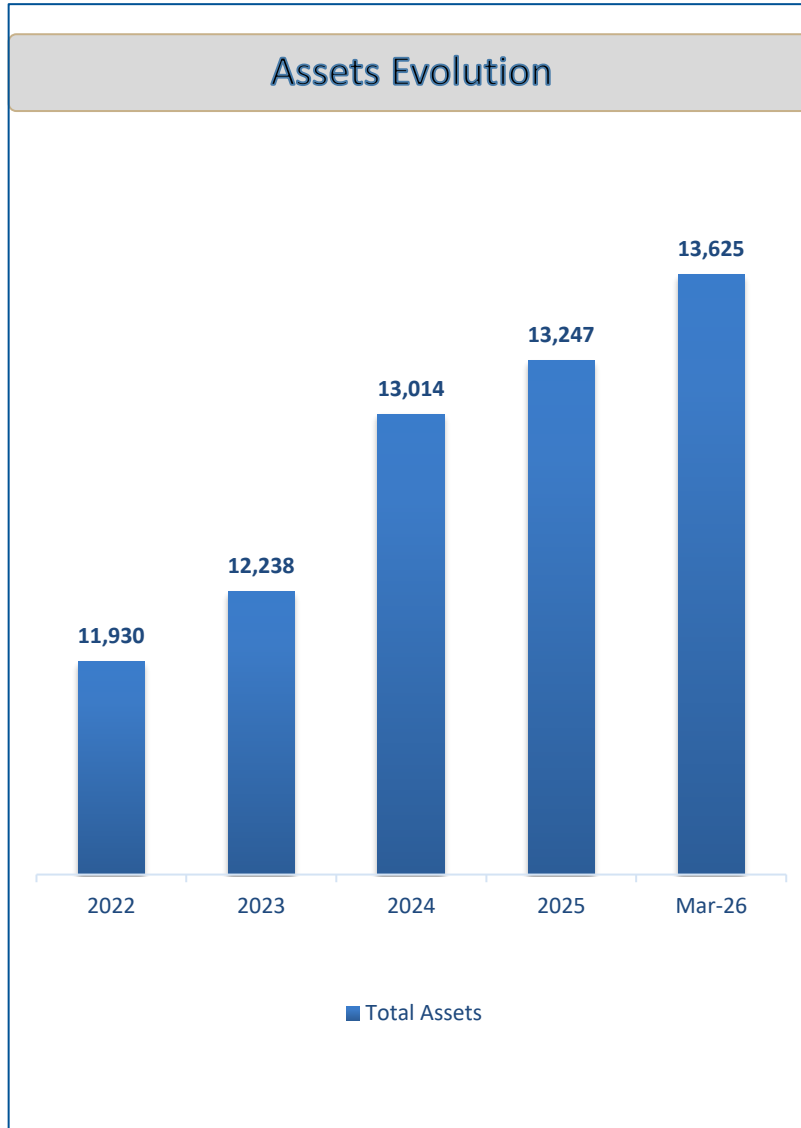
Net Interest Income



Net Interest Income Net Interest Margin

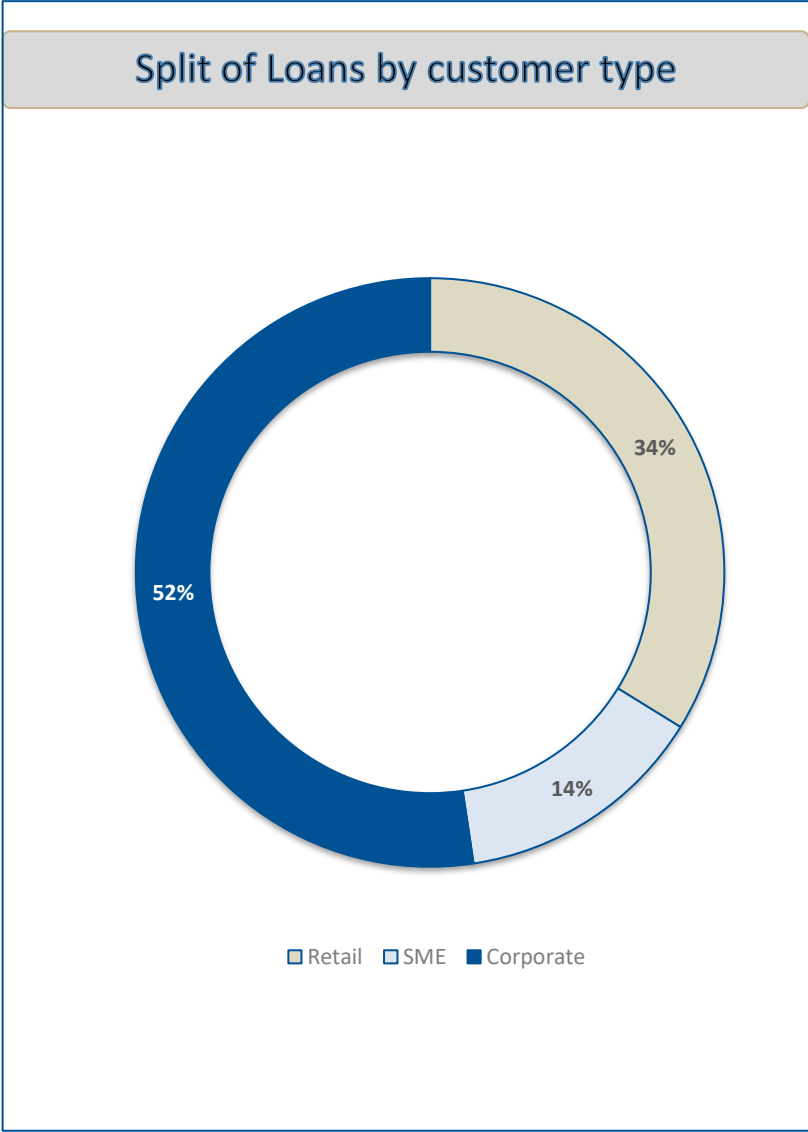
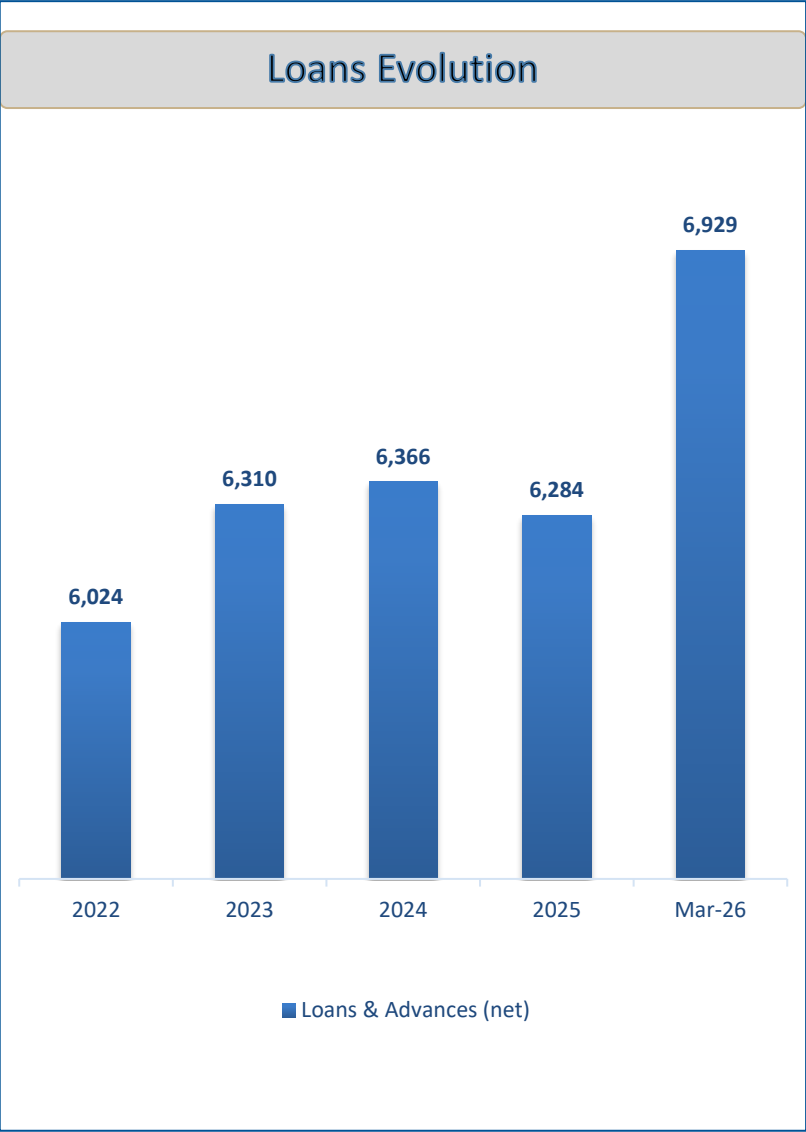
Assets Analysis

March 31st ,2026 (USD million)



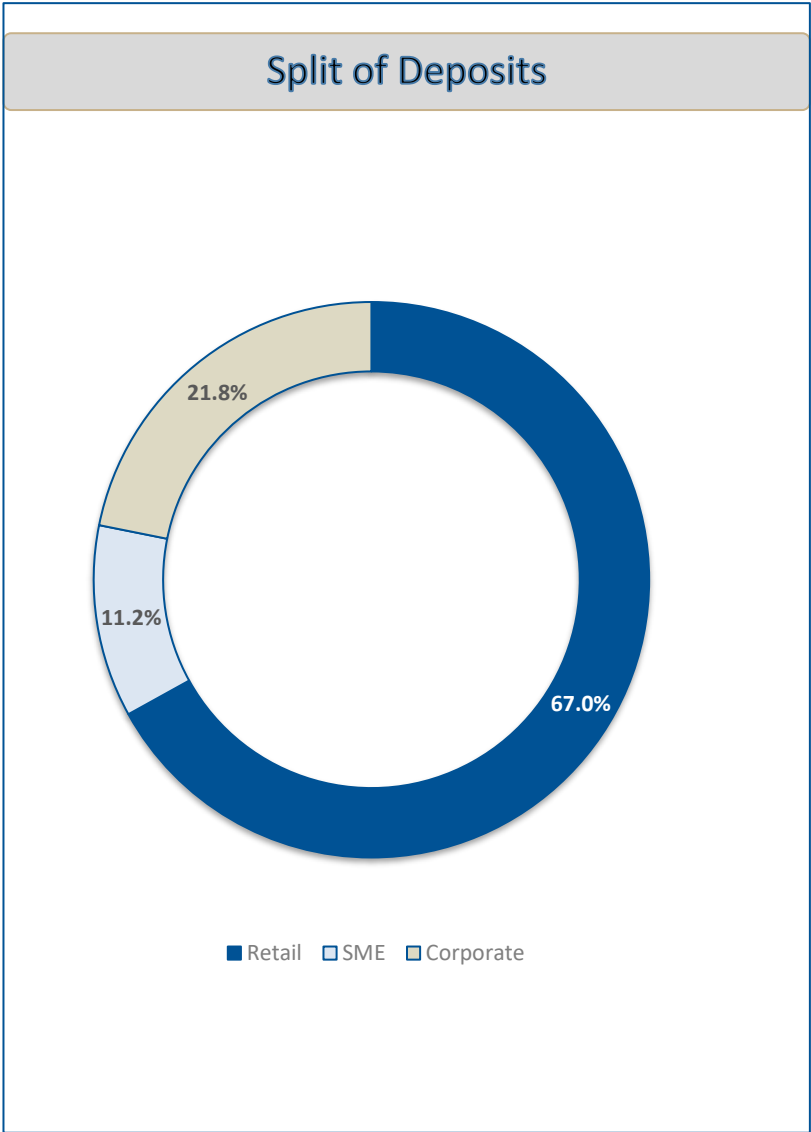
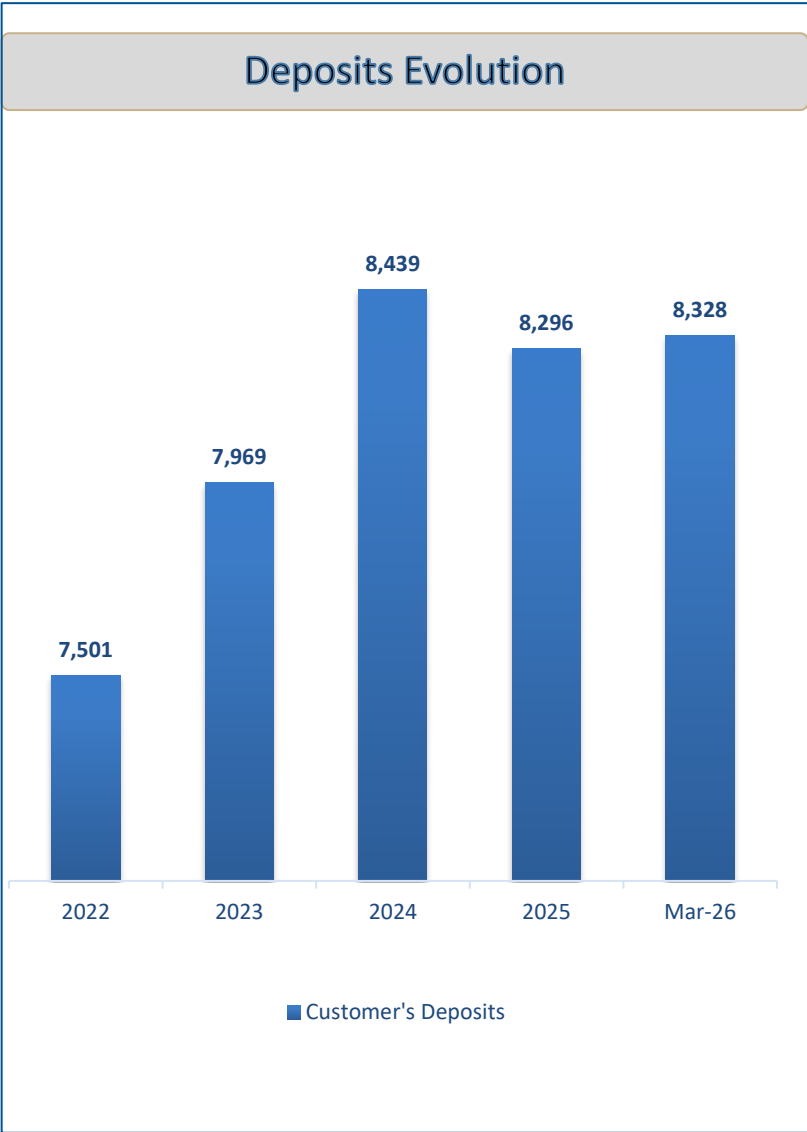
Loans Analysis

March 31st ,2026 (USD million)



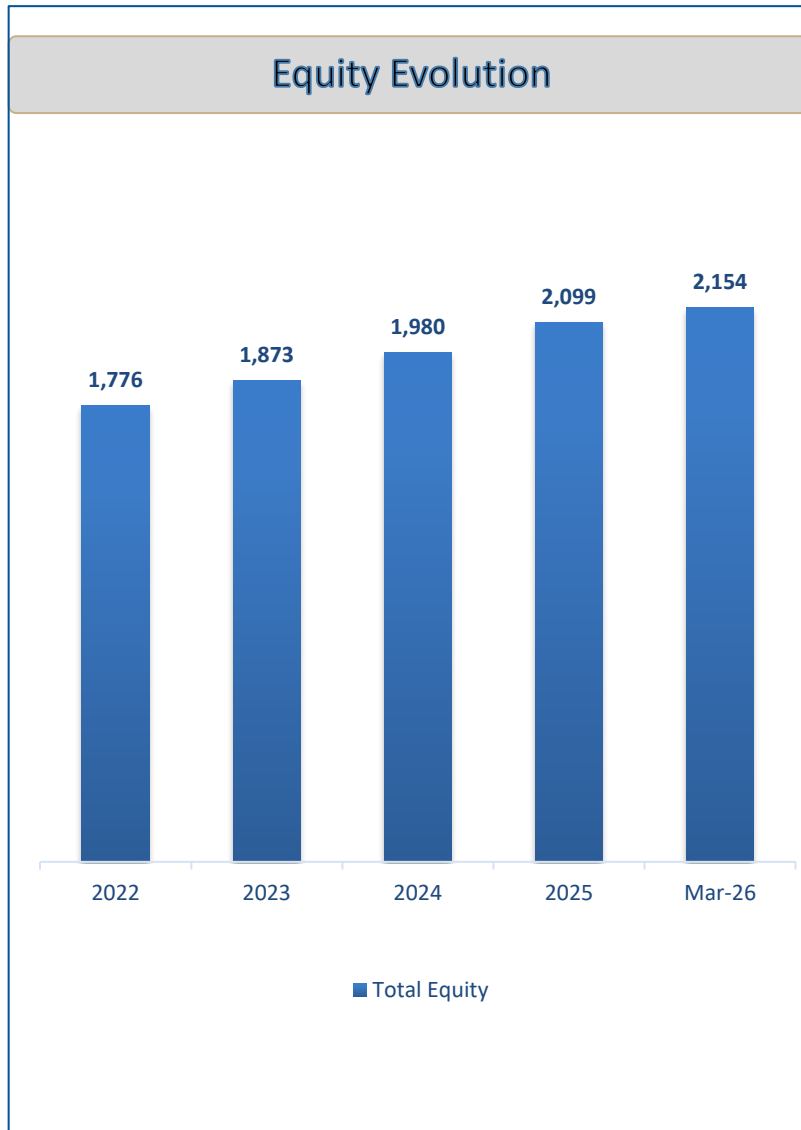
Funding Analysis

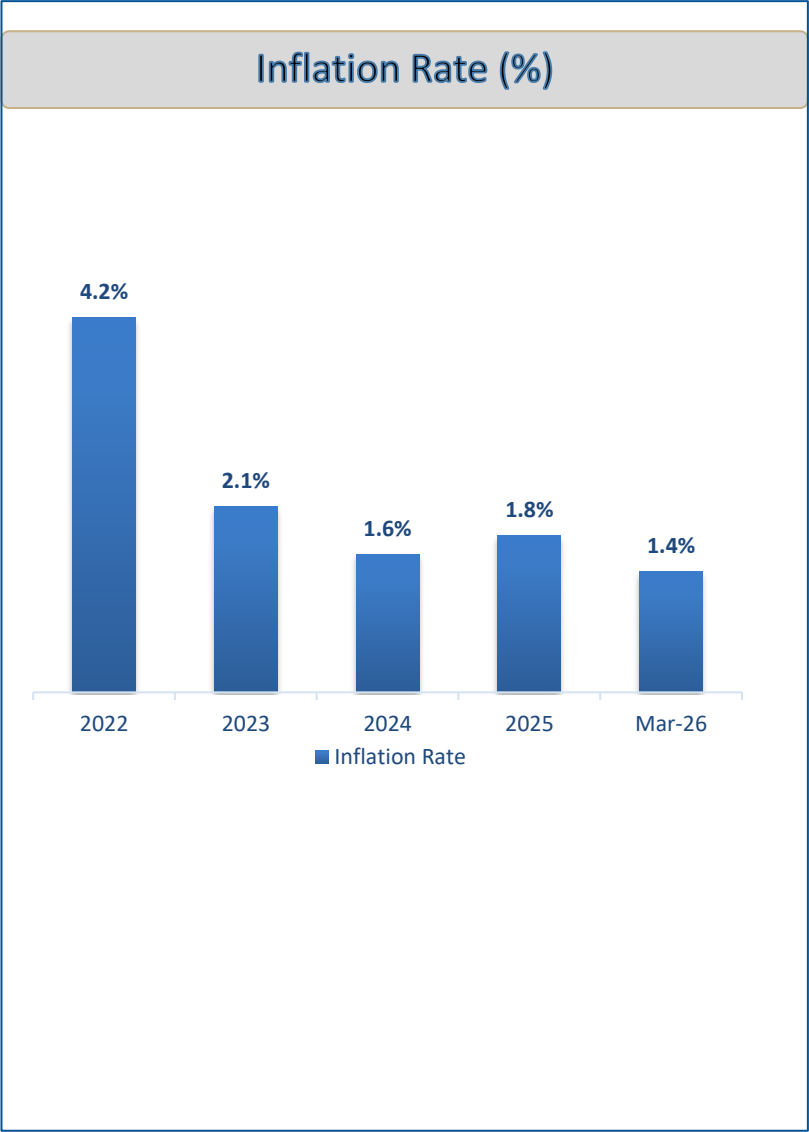
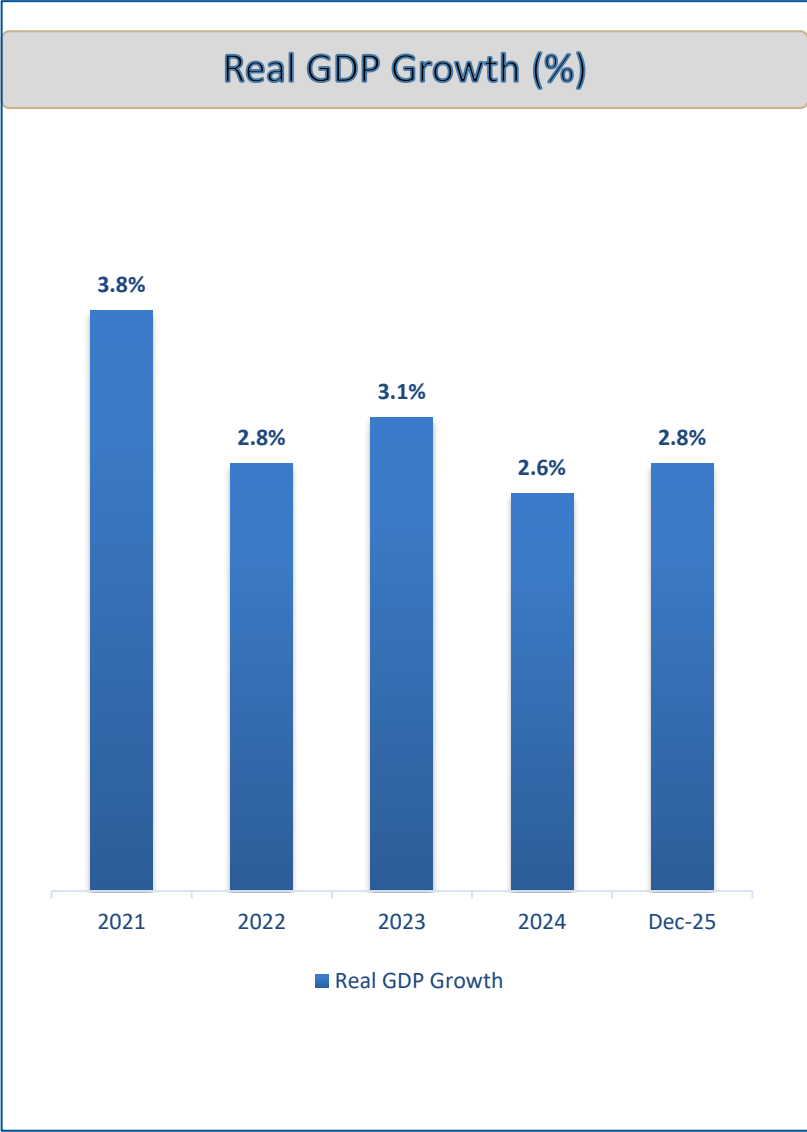
March 31st ,2026 (USD million)

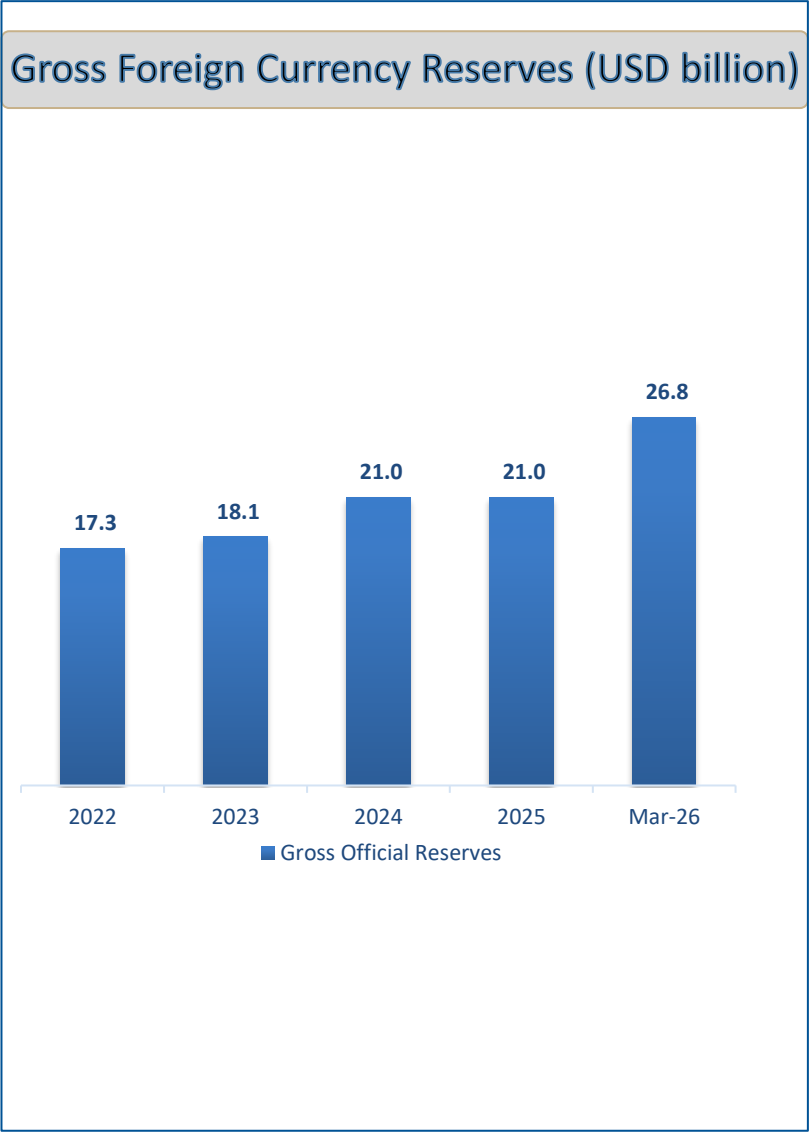
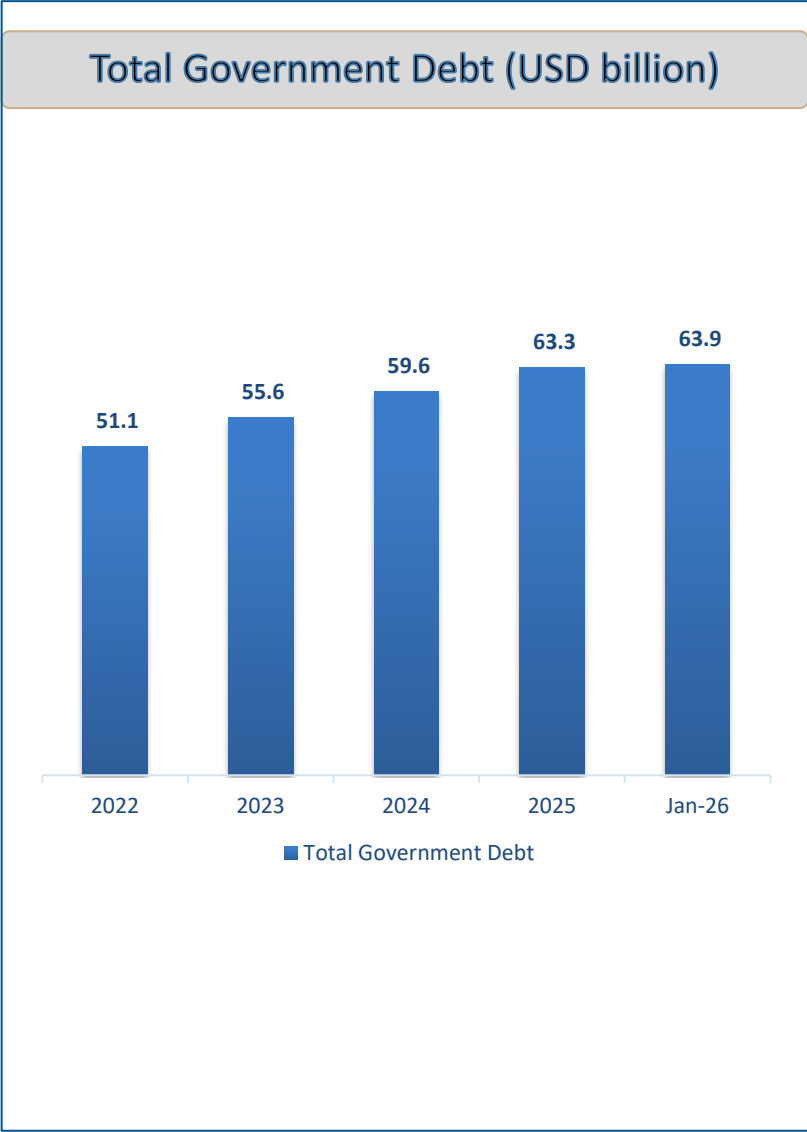


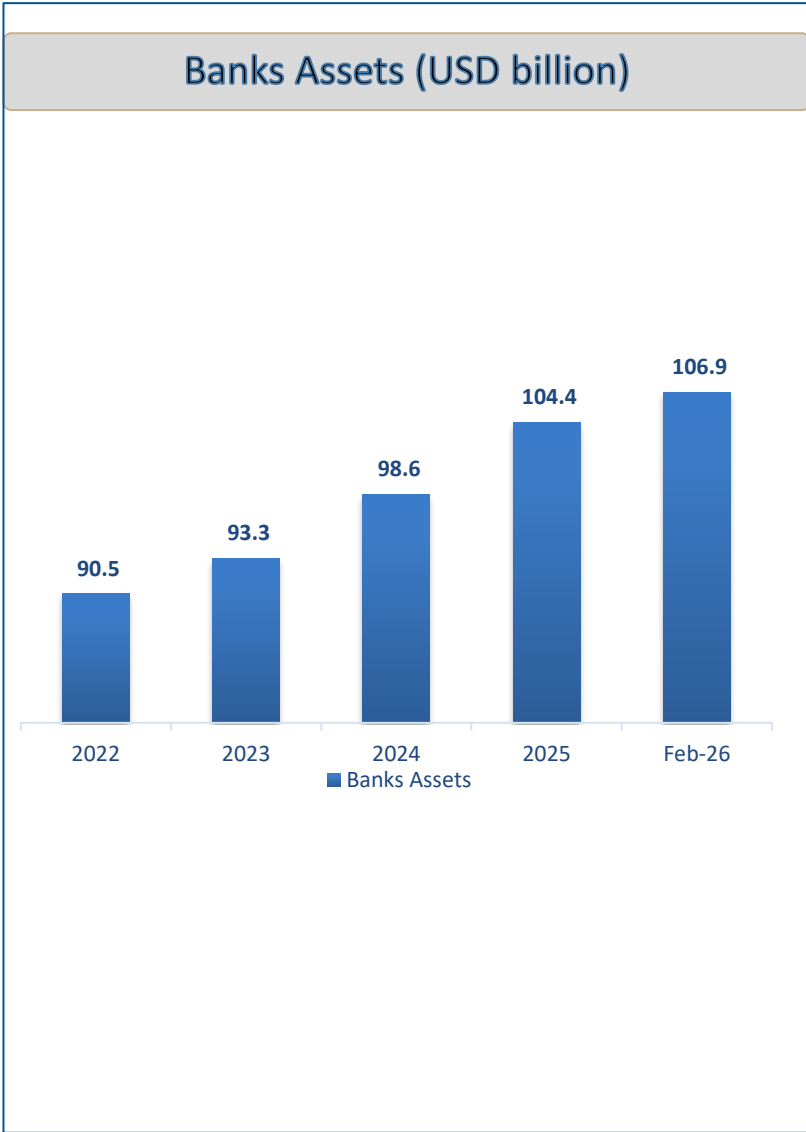
Capital Analysis

March 31st ,2026 (USD million)











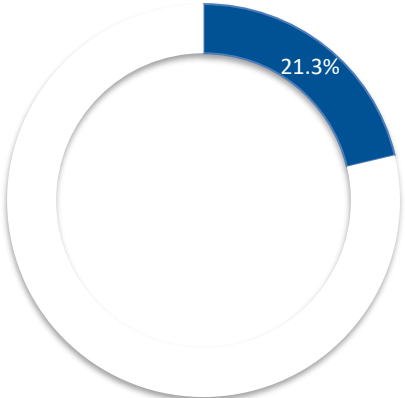
Appendix 1- Historical Financial Information

USD million

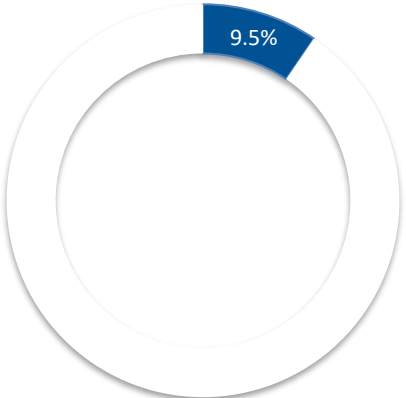
Item	2022	2023	2024	2025	Mar-2026
Loans & Advances (Gross)	6,835	7,167	7,198	7,046	7,608
Loans & Advances (Net)	6,024	6,310	6,366	6,284	6,929
Loans Classified under Stage III (net)	338	381	439	452	437
Stage III Ratio (net)	5.1%	5.4%	6.3%	6.6%	5.9%
Coverage Ratio	181%	167%	141%	128%	121%
Customer's Deposits	7,501	7,969	8,439	8,296	8,328
Total Equity	1,776	1,873	1,980	2,099	2,154
Net Interest Margin (%)	3.8%	4.0%	3.8%	3.8%	3.8%
Non-Interest Income / Total Revenue (%)	15.6%	14.0%	14.7%	15.5%	19.4%
Efficiency Ratio	43.7%	42.2%	42.7%	43.3%	43.8%
Return on Assets	1.6%	1.6%	1.7%	1.7%	1.8%
Return on Equity	10.5%	10.9%	11.0%	10.9%	11.2%

Appendix 2- Market Share in Jordan
February 28th ,2026

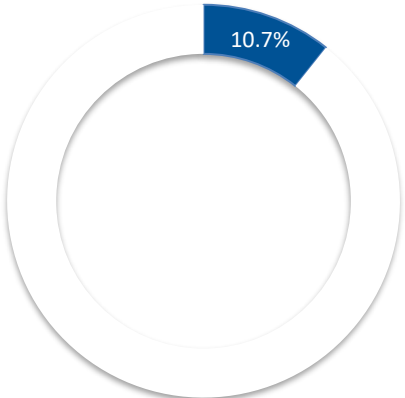
JOD Saving accounts



Total Customer's Deposits



Credit Facilities



Total Assets

