



Bank of Jordan الاردنية بنك



# Bank of Jordan Group Q4 - 2025

Investor Presentation

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# About Bank of Jordan

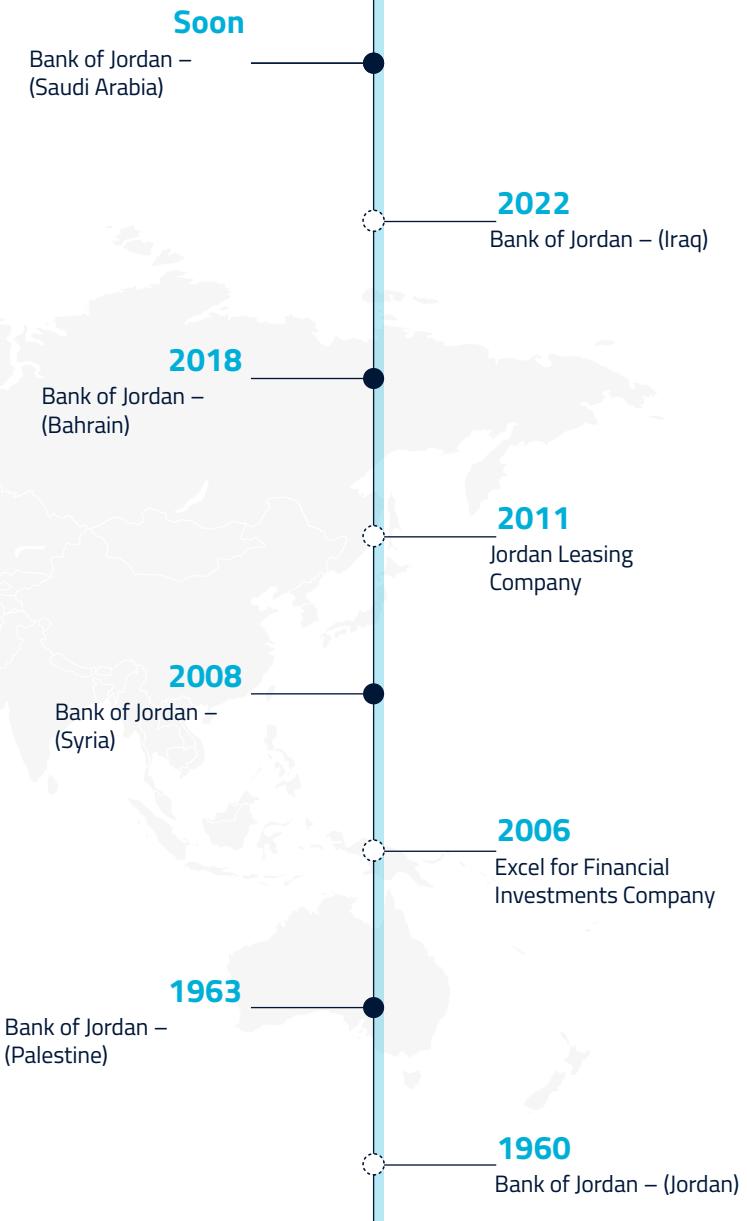
# About Bank of Jordan

Bank of Jordan, established in 1960, stands today as one of the leading national banking institutions. Since its inception, the bank has been committed to sustainable development and continuous improvement, keeping pace with the latest local and international advancements.

With a paid-up capital of JOD 200 million, the bank has successfully established a strong position among the top banks in the local market, supported by an integrated banking system that combines extensive geographic presence with advanced digital services.

the Bank of Jordan Group encompasses Bank of Jordan – Jordan, its branches in Palestine, Iraq a wholesale branch in the Kingdom of Bahrain, a branch in Iraq, Bank of Jordan – Syria, and two subsidiaries: Excel for Financial Investments and Jordan Leasing Company. This reflects the bank's commitment to comprehensive and sustainable growth.

## Our Journey



# Expansion and Footprint

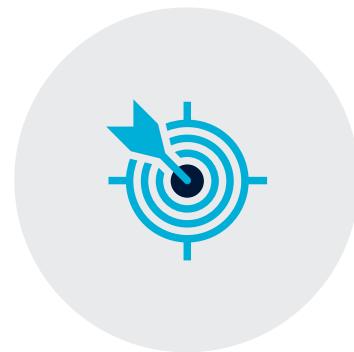


<b>Bank of Jordan</b> Jordan	(Jordan)
<b>79 Branches</b>	
<b>Mobile Branch</b> (Jordan)	(Jordan)
<b>1 Branches</b>	<b>189 ATMs</b>
<b>Bank of Jordan</b> (Palestine)	(Palestine)
<b>19 Branches</b>	<b>46 ATMs</b>
<b>Bank of Jordan</b> Subsidiary (Syria)	(Syria)
<b>11 Branches</b>	<b>12 ATMs</b>
<b>Wholesale</b> Bahrain Branch	(Bahrain)
<b>1 Branch</b>	<b>0 ATMs</b>
<b>Bank of Jordan – Iraq</b>	(Iraq)
<b>4 Branch</b>	<b>4 ATMs</b>



### **Our Vision**

To be a pioneering bank that excels in providing products and services, offers comprehensive financial solutions and acquires an advanced position in the Arab region.

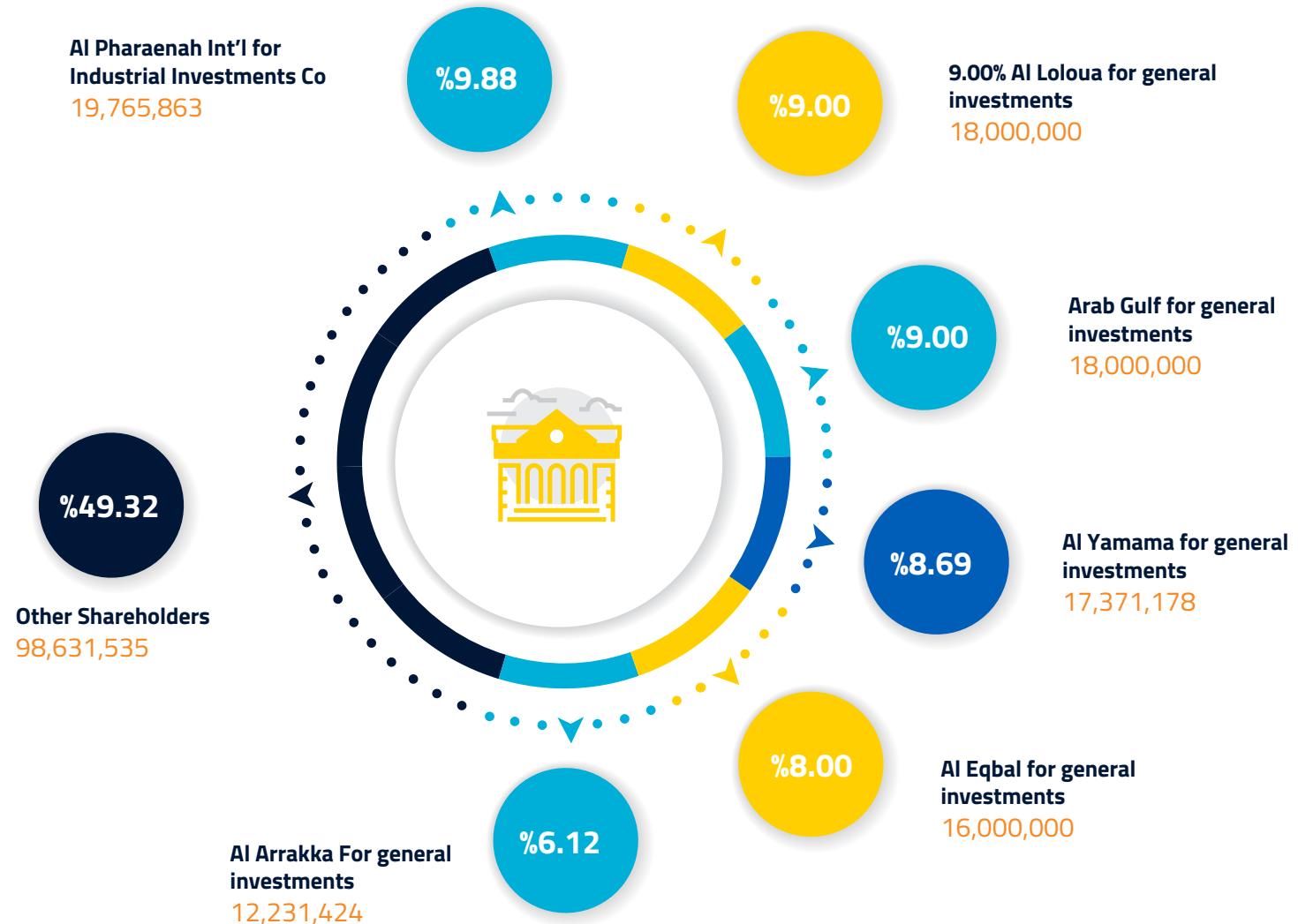


### **Our Mission**

To build amicable relations with our customers, optimize the returns to shareholders and contribute to social advancement by providing comprehensive financial solutions through high quality and efficient service channels and modern business environment that comprise an excelling team of employees.

# Shareholders information

## Main Shareholders\*



## Board and Executive Management



**Board Members**



**Executive Management**

# Executive Summary

# Bank of Jordan at a Glance

Bank of Jordan group currently operates and has a strong network in the Middle East.

Balances as of Q4 - 2025.



## ASSETS

~ \$4,596 Million



## CUSTOMER DEPOSITS

~ \$3,365 Million



## SHAREHOLDERS EQUITY

~ \$731 Million



## BRANCHES

115 branches



## NET PROFIT AFTER TAX

~ \$63 Million



## CREDIT FACILITIES - NET

~ \$2,217 Million



## SERVED BY

1,975 employees



## ATMS

251 ATMs



## BUSINESS DIVISIONS

Corporate & SME

Retail

Treasury

Investment Services

Financial Leasing



## PRESENCE

Jordan

Palestine

Syria

Bahrain

Iraq



# Strategic Direction for 2025

# Executive Objectives 2025

## Strategic Pillars and Organizational Transformation

**Brand Identity:** Redefining the Bank's brand identity and delivering a unique and distinguished experience for both internal and external customers, thereby strengthening Bank of Jordan's position in the regional market as an innovative and future-ready bank.

**Retail Banking:** Offering an innovative banking experience that is aligned with the evolving needs of customers, with a targeted focus on specific customer segments.

**Corporate Banking:** Positioning Bank of Jordan as a leading institution in the corporate banking sector by providing added value that empowers clients to excel and exceed expectations, making the Bank their preferred and trusted financial partner.

**Human Resources:** Advancing the human resources framework to enhance the employee experience, thereby supporting organizational performance and positioning Bank of Jordan as a preferred employer over the next three years.

**Environmental and Social Sustainability:** Enhancing the Bank of Jordan's status as a leading financial institution through the integration of sustainability practices into its operations, while contributing to a positive impact that reflects excellence in institutional performance.

## Financial Pillar

**Achieving Financial Growth:** Increasing revenues and meeting financial targets by developing new strategies aimed at enhancing profitability.

**Reducing Financial Risks:** Strengthening collection policies and credit provisioning to ensure financial sustainability

**Enhancing Financial Management:** Improving performance review mechanisms for budget analysis, and conducting monthly financial reviews to ensure the accuracy of financial planning.

# Executive Objectives 2025

## Market and Customer Pillar

Enhancing Customer Satisfaction and Market Share Through

Implementation of Regional Expansion Plans in the Following Markets

Redefining Bank of Jordan's Brand and Customer Experience

Environmental and Social Sustainability

## Operations Pillar

Launching an innovation center in partnership with local and regional financial technology companies to deliver value-added, innovative services to clients, thereby enhancing the Bank's differentiation and responsiveness to changing market demands.

Improving operational efficiency through the adoption of innovative technologies such as automation, data analytics, and artificial intelligence, which contribute to reducing processing times and improving the accuracy of decision-making.

# Executive Objectives 2025

## Human Resources Pillar

Implementing a talent management project Group-wide, aimed at supporting succession planning and mapping career paths for employees, thereby contributing to high-performance outcomes.

Developing employee capabilities to support performance excellence in line with the Bank's institutional transformation efforts, which includes the establishment of a digital learning and development platform.

Enhancing the performance evaluation framework to improve the Bank's institutional performance and ensure the effective achievement of strategic

Upgrading the electronic human resources management system to serve as a reliable data foundation for informed decision-making.

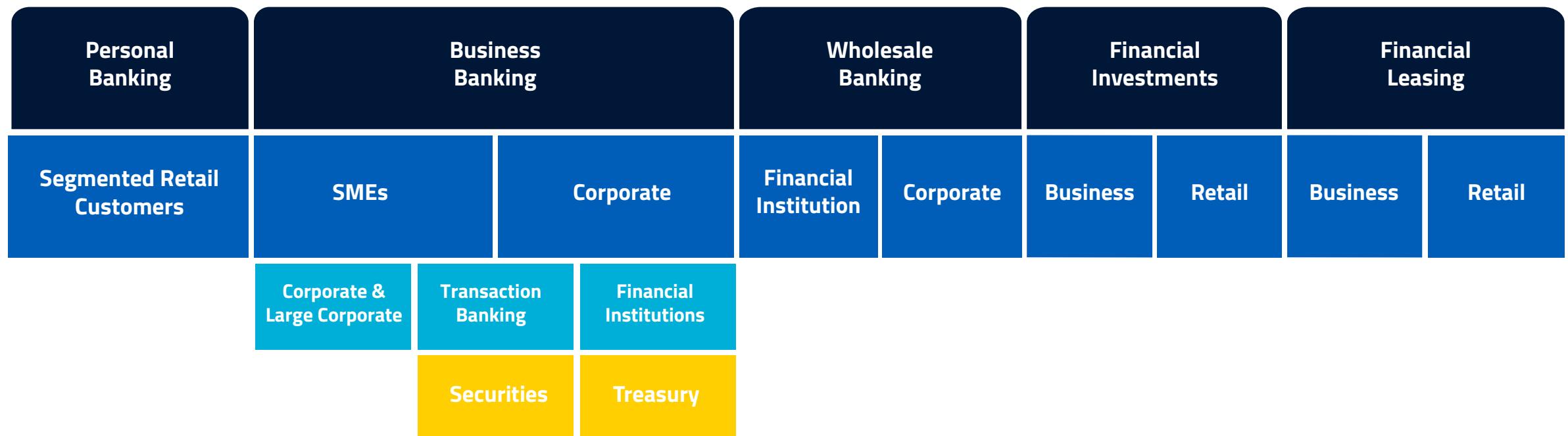


# Value Proposition

# Segmentation

## Strategic Segmentation Map

Bank of Jordan is committed to creating, communicating, and delivering its value proposition to its customers through meticulous customer segmentation, aiming to serve your personal, business, and investment needs. Our customer-centric approach is designed to fulfill our customers' requirements efficiently and effectively.



# Value Proposition Elements

## How BOJ is Creating Value to Customers?



# Value Proposition Elements

## How BOJ is Creating Value to Customers?

### Financial Leasing

### Securities Services

• **Your Leasing  
Financing**

• **For foreign  
institutional  
investors  
in the  
Jordanian  
market**

#### Financial leasing options

1. Ijarah Ending with Ownership Transfer (Ijara Muntahia Bittamleek)
2. Operating lease
3. Selling then Leasing the Asset/ Asset liquidation

- Safekeeping
- Settlement
- Reporting
- Corporate actions
- Dividends collection and distribution
- Market updates and news



**Innovation  
and Agility**

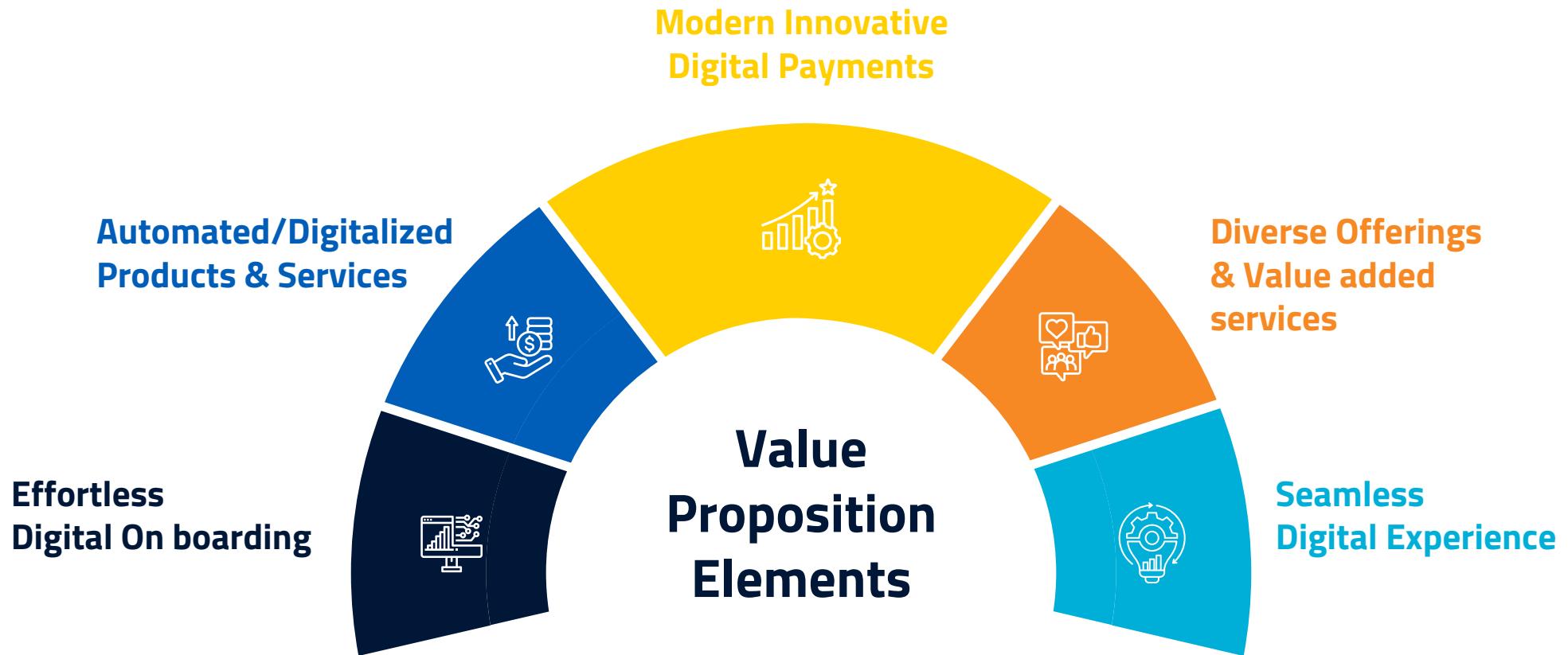
# Digital Banking & E-Channels

Driven by the bank's progressive strategy, the Digital Banking and E-Channels department is overseeing digital functions which are core to the daily banking functions, and attend to the overall strategy of digital transformation. While continuously adapting to the latest customer needs and banking trends, the bank tends to utilize a customer-driven approach in order to enhance customer-facing channels.



# Value Proposition Elements

## How is BOJ Creating Value for Customers?





# Corporate & Institutional Banking Solutions Management



# Corporate & Institutional Banking Solutions Management

## Cash Management Solutions

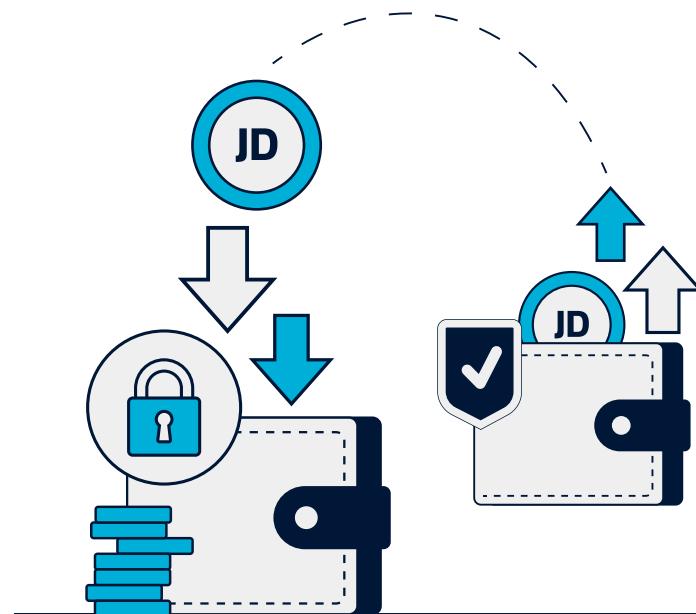
- Terms & Commercial Loans
- CBJ Loans
- Overdraft/Advances on Current Accounts
- Revolving Loans (finance imports/exports through Letters of Credit, bills for collection, covering working capital needs, financing postdated commercial checks, and financing commercial invoices)
- Commercial Promissory Notes
- Bonded Services
- Syndicated Loans
- CDM's

## Trade Finance

- Letters of Credit (LC) and Letters of Guarantees (LG)
- Bills for Collection
- Buyer and Supplier Finance

## Securities Services (Custody and Clearing)

- Safekeeping and Settlement
- Reporting
- Corporate Actions Execution
- Dividend Collection and Distribution
- Market News and Information Delivery



# Cash Management

## Cash & Liquidity Management Services



### Cheque Clearing

Depositing or issuing cheques as a means of payment or receipt using approved banking templates.



### Direct Credit

Transferring funds from one account to another within the country through the Net Settlement System.



### Local Bank Transfer

Executing domestic money transfers in local currency via the Real-Time Gross Settlement (RTGS) system.



### Direct Debit

Authorization given by the client to a beneficiary to deduct a recurring amount from the client's account upon prior approval.



### Cash Deposits

Depositing funds through Cash Deposit Machines (CDMs), including secure transportation, processing, and electronic reporting.



### Standing Order

An automatic instruction from the client to the Bank to pay a fixed amount regularly to a designated beneficiary.



### Banker's Draft/ Cashier's Order

Issuance of guaranteed payment instruments from the Bank to a specified party, ensuring secure and official execution of the payment.



### International Transfers

Sending funds to any global destination and in any currency through SWIFT or Telex networks.

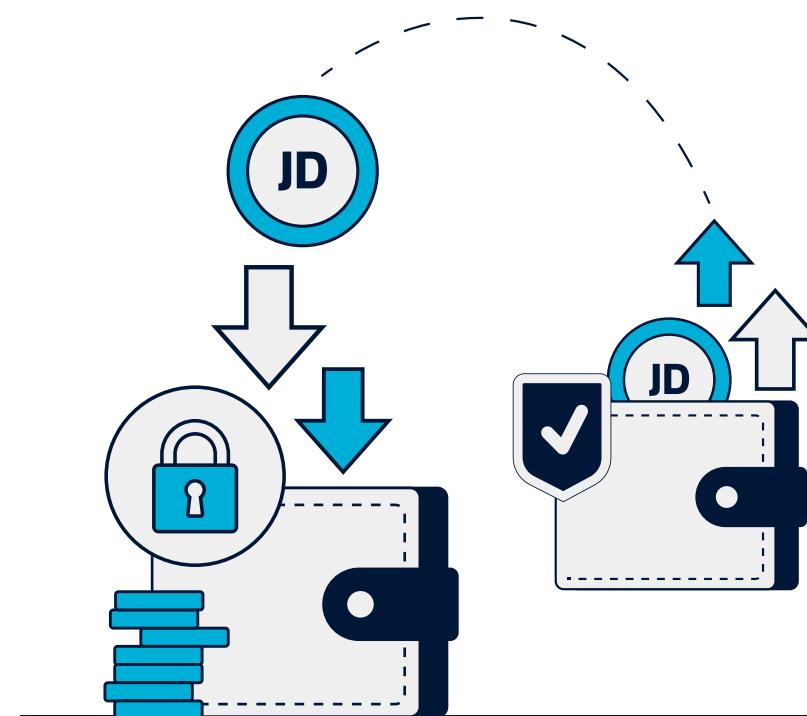
We offer a comprehensive suite of cash management services designed to streamline financial flows and improve liquidity for businesses with high efficiency. These services are delivered by specialized teams using advanced technologies to ensure accuracy, speed, and a high-quality Banking experience.

## Our Digital Banking Gateway

A fully integrated digital platform tailored for corporate and institutional clients, designed to support business growth and sustainability at both local and regional levels. It addresses the evolving needs of modern businesses by simplifying daily Banking operations with high efficiency. The platform provides a flexible and secure environment for executing financial transactions, monitoring accounts, and controlling cash flows—powered by advanced technologies that ensure speed and accuracy

### Key Platform Features:

- Support for multi-level authority structures and complex approval matrices
- Real-time tools and reports to enhance operational decision-making



# Key Platform

## Core Features & Capabilities

Online Business Banking  
Login 

### Comprehensive Account Management:

- View summaries of accounts, loans, deposits, and cheques in one place
- Submit requests for cheque books and deposits with ease

### Efficient Liquidity Management:

- Notional pooling and automatic liquidity sweeping (coming soon) to simplify cash control

### Fast and Simple Payment Execution:

- Transfers between own accounts and within the Bank
- Domestic and international payments
- Bulk and salary payments
- Issuance of cashier's cheques (draft payments)
- Electronic payments via "e-Sadad" and "e-Fawatercom" systems

### Real-Time Reporting and Advanced Tools:

- Instant financial transaction reports to support data-driven decision-making
- Complex approval and permission flows customized to match company structures



### Platform capabilities:

Reflect the company's authority matrix regardless of its level of complexity.

Customize user entitlements / limits on product level and account level.

Ability to hide / mask salary file details for selected users.

Create up to 8 different authorization group levels (A,B,C,D,...).

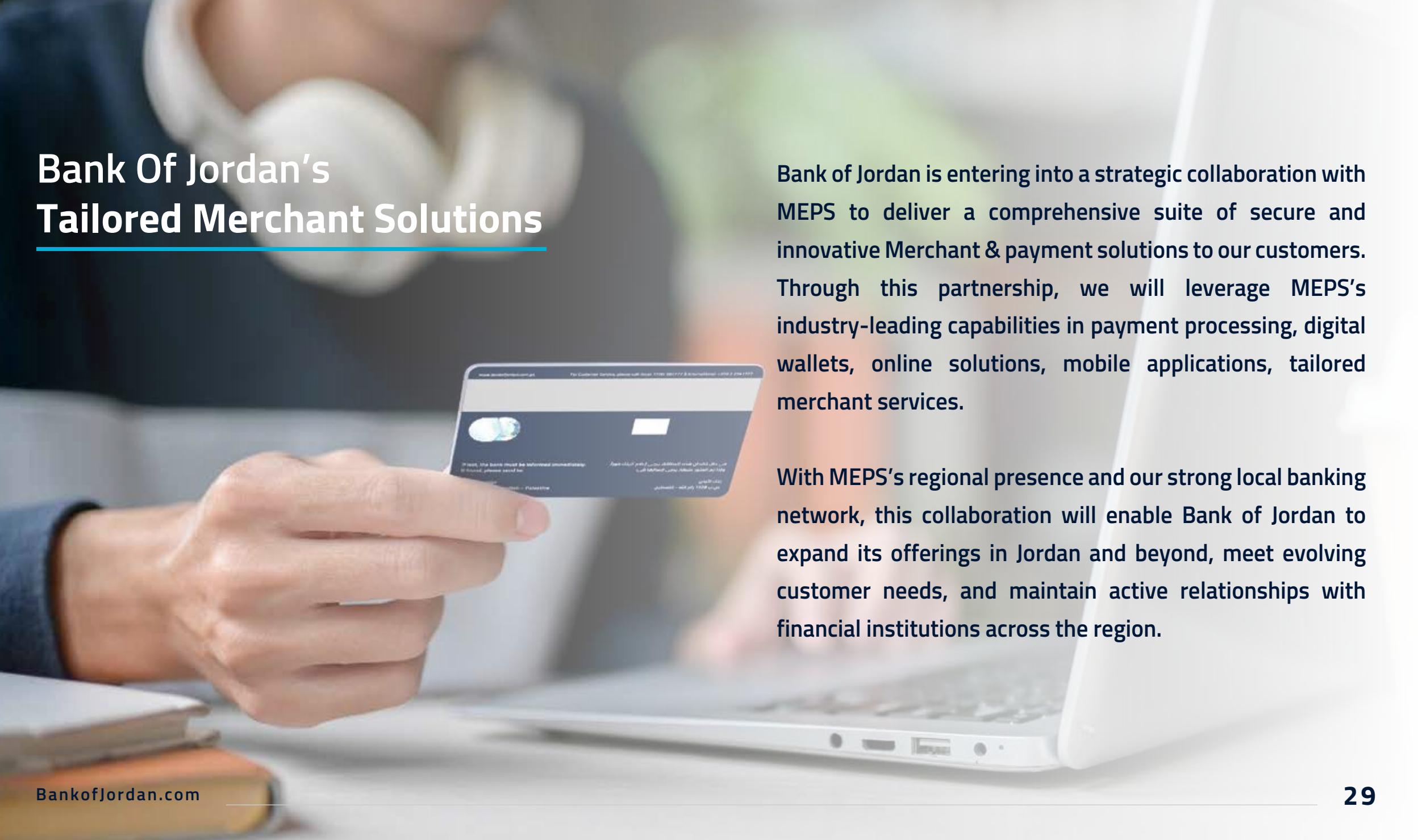
Unlimited number of user creation.

# Cash & Cheque Deposit Machines (CDM's) by BRINKS

 Following the successful implementation and growing demand for Smart, instant Cash Deposit Services and post-dated Cheques safe box in Jordan, we are evaluating regional expansion into Iraq, Palestine, and Bahrain. This initiative reflects our commitment to innovation and extending value-added services across our regional network.

 Automated reconciliation between BOJ clients and their vendor accounts can be efficiently implemented through integration with the BOJ client's financial system via the Cash Deposit Machine (CDM) system. This integration streamlines financial operations, reduces manual processing, and improves the accuracy of transaction matching.





## Bank Of Jordan's Tailored Merchant Solutions

Bank of Jordan is entering into a strategic collaboration with MEPS to deliver a comprehensive suite of secure and innovative Merchant & payment solutions to our customers. Through this partnership, we will leverage MEPS's industry-leading capabilities in payment processing, digital wallets, online solutions, mobile applications, tailored merchant services.

With MEPS's regional presence and our strong local banking network, this collaboration will enable Bank of Jordan to expand its offerings in Jordan and beyond, meet evolving customer needs, and maintain active relationships with financial institutions across the region.

# What do we offer?

As part of this collaboration, Bank of Jordan and MEPS are committed to enhancing the payment infrastructure for both the bank and our Merchant & consumer clients. Our joint solutions will streamline payment services, ensure unmatched consumer security throughout the region, and deliver cutting-edge, reliable, scalable payment solutions.

Together, we are transforming the way businesses and consumers interact with financial services building toward a fully integrated, digital-first payments ecosystem in the Middle East.

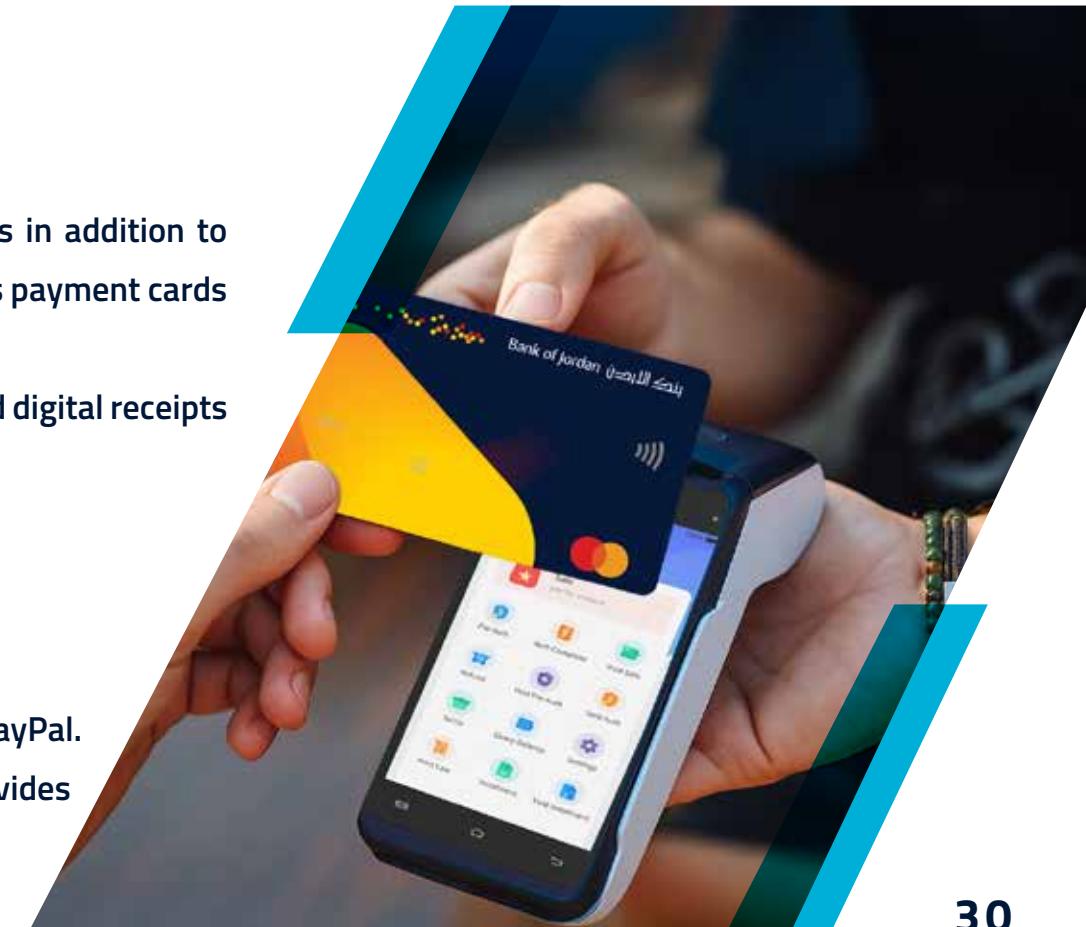
## BOJ Point of Sale

Receive payments quickly, directly in your account with no limits on daily instant payouts in addition to Accepting secure payments from Visa and Mastercard, including EMV chip cards, contactless payment cards and QR code payments.

Merchant Portal gives you secure, instant access to account info, transaction statements, and digital receipts anytime, anywhere.

## E-Commerce solution

- Accept payments from Mastercard, Visa, American Express, UnionPay International, and PayPal.
- Multi-currency acceptance, Fast & simple integration, Advanced fraud Monitoring And Provides detailed reports and dashboards of all transactions.



# Trade Finance

We offer a comprehensive range of Trade Finance services designed to meet the needs of businesses and support their trade operations both locally and internationally. These services are managed by a specialized team within the Transactional Banking Division, supported by highly skilled operations staff to ensure precise and timely execution.

Our Trade Finance Sales Managers provide clients with expert consultation and develop flexible, value-added solutions that contribute to the growth and sustainability of their businesses.

## Our services include:



Import/Export Letters of Credit



Inward/Outward Letters of Guarantees



Inward/Outward Collections



Shipping Guarantee Issuance

## New Product Development

We have launched a range of new initiatives designed to offer value-added services that help clients manage their trade operations more efficiently. These solutions focus on risk mitigation and improving liquidity. Notable examples include Supply Chain Financing, Receivables Discounting, and both Pre-shipment and Post-shipment on Letters of Credit (LCs) trade funding.

## Digital Trade Platform Adoption

Our Trade Finance features on the digital platform have received positive feedback from clients, improving accessibility, and overall client engagement across our services.

## Client Base Expansion

With stronger risk management practices in place, the quality of our trade finance portfolio has improved, ensuring a more stable and resilient financial performance. The unit has successfully expanded Bank Of Jordan's client base, which solidifies our position in the market and enhances our competitive edge.

## Operational Efficiency Gains

Significant improvements have been made in transaction processing speed and reliability. Through process optimization and digital transformation, we have enhanced the client experience and reduced operational costs.

## Revenue Growth

The Trade Finance unit has demonstrated consistent improvement, achieving a rise in client demand, effective execution of our business strategy, and higher volumes of cross-border transactions.

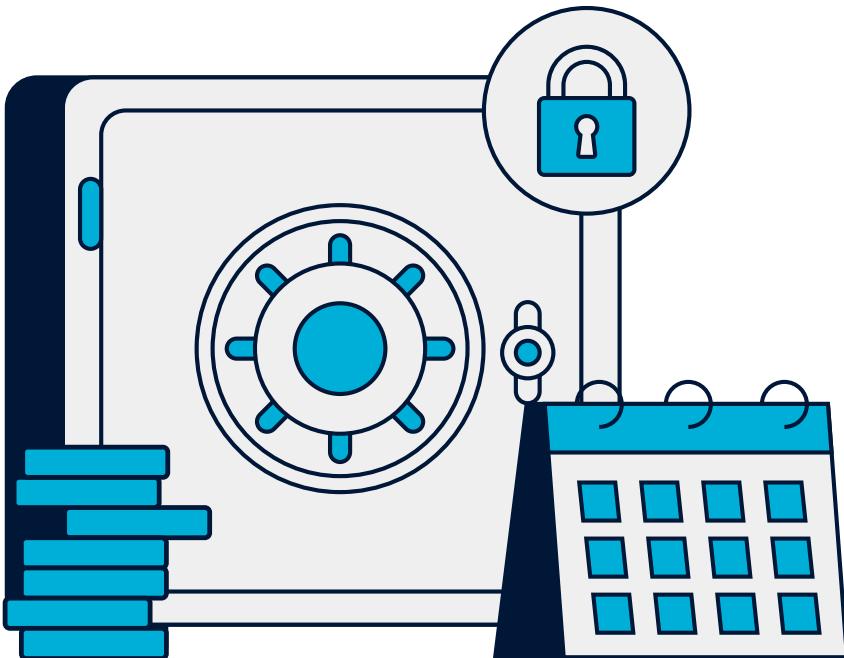
# Securities Services (Custody & Clearing)

Bank of Jordan is the first local Bank in the Kingdom to offer custody and clearing services, laying the foundation for a secure and integrated investment experience for foreign institutional investors in the Jordanian market. The Bank has developed a comprehensive framework that includes advanced technical infrastructure along with well-defined policies and procedures, ensuring the delivery of this service with high levels of efficiency and reliability.

This service provides investors with a key advantage — the ability to conduct their operations within a regulated legal environment that guarantees service continuity and protects their investment rights with full transparency.

Since the establishment of this service in 2014, Bank of Jordan has continued to reinforce its position in this field through its ongoing commitment to supporting the investment environment and advancing the financial infrastructure in the Kingdom.

\*\*\* Custody clients and banks can now view their live transactions and accounts through our platform



Enhanced cut-off times for instructions, cash, and corporate actions



Faster responses to queries



The highest straight-through processing (STP) rates



Active representation with local market regulators and infrastructure



An experienced and specialized team



Custody clients and banks can now view their live transactions and accounts through our platform

# Liability Management

We provide specialized banking services tailored for non-borrowing companies—those without granted credit facilities—by efficiently and transparently managing their term deposits and current accounts. Our dedicated team delivers flexible Banking solutions and competitive interest rates designed to meet client needs, strengthen relationships with the Bank, and support business continuity and customer satisfaction.

## Key Benefits of Liability Management Services:

- Offering competitive interest rates on term deposits to ensure optimal returns for clients
- Efficient and reliable management of deposits for non-borrowing companies
- Managing current accounts and providing comprehensive solutions that streamline daily financial operations and enhance the overall client experience

# Financial Institutions

The Financial Institutions Department at Bank of Jordan is a key pillar of the bank's institutional banking platform, driving both regional and international expansion. The department is organized into three specialized units—Correspondent Banking, FI Business Development & Trading Desk, and Non-Bank Financial Institutions (NBFI)—each focused on distinct client segments, products, and market activities.

The department leads the formulation and execution of strategic initiatives aligned with shifting market dynamics, while fostering institutional relationships that support the bank's trade finance, treasury, and correspondent banking operations.

Through the Correspondent Banking unit, the department manages an extensive and expanding network of global financial partners, along with a broad portfolio of *nostro* and *vostro* accounts that facilitate the bank's international operations in Jordan, Palestine, Iraq, Saudi Arabia, and other key markets. This unit also delivers trade finance services—such as letters of credit, guarantees, and discounting—and ensures strong compliance, risk oversight, and accurate reporting related to international transactions.

The FI Business Development & Trading Desk is responsible for originating and executing primary and secondary trade finance transactions, in addition to leading syndication and distribution efforts in cooperation with domestic, regional, and international banks. It offers solutions including LC confirmations, LG reissuance, and secondary market trading of trade finance instruments for both financial institutions and corporate clients. This desk also conducts in-depth market research and analysis to support data-driven decision-making. A notable strength of the department lies in its ability to secure trade-related financing and participate in risk-sharing arrangements, allowing it to function as a self-sustaining, revenue-generating unit aligned with the bank's trade strategy.



# Financial Institutions

The Non-Bank FI unit provides comprehensive coverage of insurance companies, money service businesses (MSBs) such as exchange houses, sovereign wealth funds (SWFs), pension funds, and other non-bank financial institutions. It offers customized solutions including cash and liquidity management, financial markets products, guarantee structures, and custody services, particularly for sovereign and regional institutional clients.

In close coordination with the Treasury Department, the Financial Institutions team also plays a proactive role in promoting and sourcing financial products—facilitating access to international counterparties for foreign exchange and money market operations, while simultaneously cross-selling Bank of Jordan's own local currency FX solutions to peer institutions. This reciprocal model enhances execution capabilities, expands market presence, and strengthens the bank's overall treasury ecosystem.

The department also upholds a high standard of compliance and risk management, executing stringent due diligence and KYC procedures. It supervises accounts for exchange companies, manages U.S. Federal Benefit Unit (FBU) disbursements in Jordan and Palestine, and oversees the review and execution of key institutional agreements, including ISDAs, MRPA, and custody arrangements.

With its specialized structure, strategic focus, and operational independence, the Financial Institutions Department is a cornerstone of Bank of Jordan's international banking strategy—reinforcing its standing as a trusted and agile partner within the global financial landscape .

Global Financial Institutions Department structured into the below three specialized units:

Correspondent banking.

FI Business Development trading desk.

Non-Bank FI .



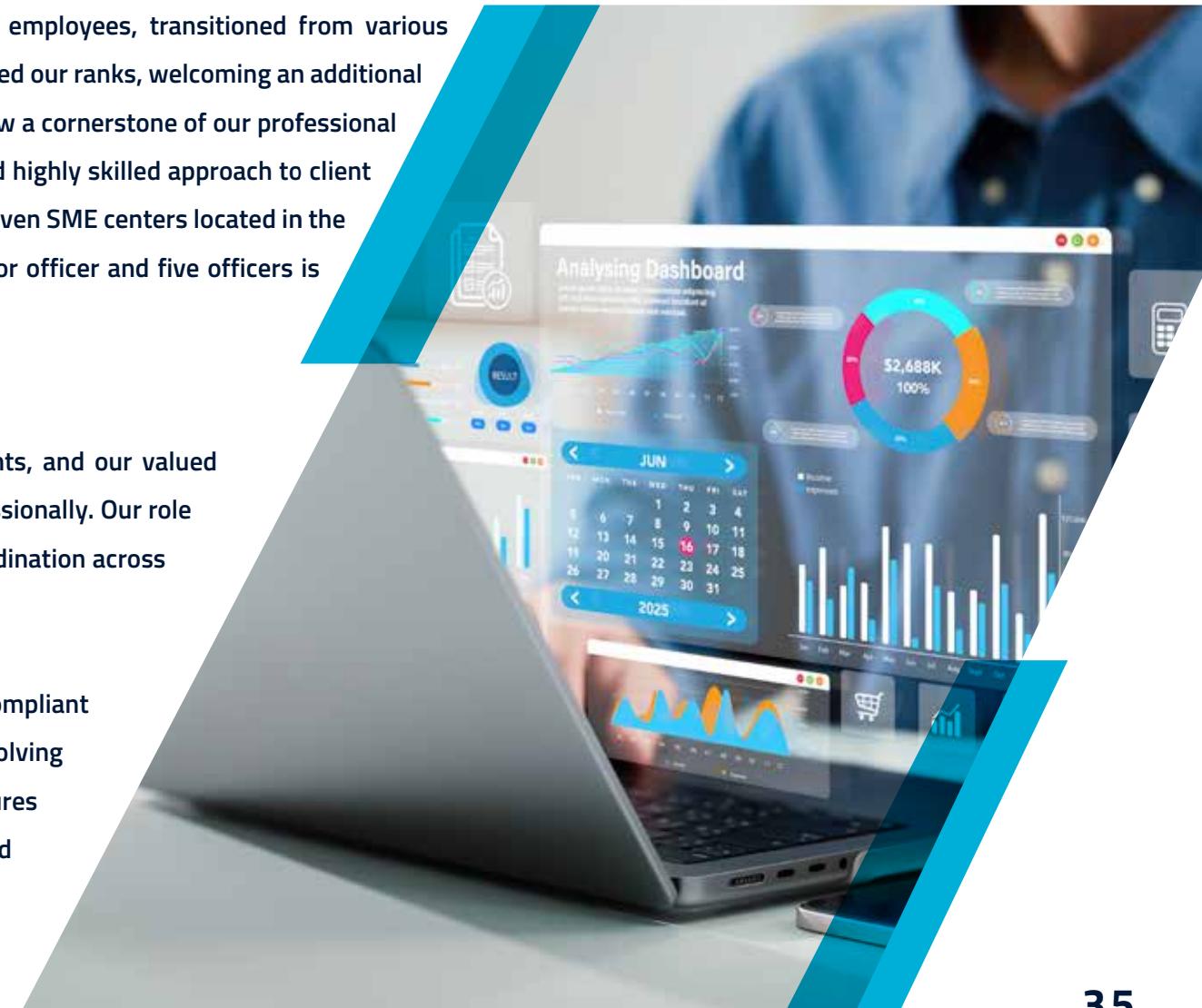
# Central corporate customer service department

Our journey began a year and a half ago with a foundational team of 12 dedicated employees, transitioned from various departments to serve as our initial CCCS officers. Since then, we have successfully expanded our ranks, welcoming an additional 14 employees to our team. To ensure our team's continuous excellence, This course is now a cornerstone of our professional development, designed to be taken annually by all team members, ensuring a unified and highly skilled approach to client service. Our team now consists of 6 senior officers and officers, distributed across the eleven SME centers located in the North, South, and Central regions of the kingdom. Additionally, a core team of one senior officer and five officers is based at our headquarters.

## What Do We Do and Why Are We Here?

As the central point of contact between Relationship Managers, processing departments, and our valued clients, the CCCS department manages client requests and inquiries efficiently and professionally. Our role is to improve the services we provide to our corporate clients by ensuring seamless coordination across all touchpoints.

We are committed to delivering unified, exceptional service in a timely manner, fully compliant with bank policies and Central Bank of Jordan (CBJ) regulations. Our efforts go beyond resolving immediate issues—we aim to identify root causes and propose reengineering procedures where needed, ensuring a long-term, sustainable approach to client satisfaction and operational excellence.



# BOJ Information Security Program

Bank of Jordan is committed to maintaining a strong cybersecurity position by adhering to internationally recognized standards and frameworks, in addition to local and regional authoritative regulatory requirements.



Bank of Jordan achieved second place among all banks and financial institutions in Jordan that participated in the interactive cyber-attack tabletop exercise conducted by the Central Bank of Jordan.



# Sustainability

# Sustainability at Bank of Jordan

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As part of our ongoing strategic transformation, Bank of Jordan is integrating Environmental, Social, and Governance (ESG) principles across all aspects of our business to build long-term value and enhance future resilience.

We are aligning with leading global ESG standards to promote greater transparency, strengthen governance, and contribute to a more inclusive and sustainable economy. By embedding ESG into our core strategy, we are developing responsible financial solutions, fostering ethical business practices, supporting community well-being, and proactively addressing environmental risks.

This commitment positions Bank of Jordan to meet evolving international expectations, contribute to national development goals, and play a leadership role in accelerating ESG progress within the regional banking sector.

For more information: <https://bankofjordan.com/ar/reports/SustainabilityReports>

# 2024 Highlights

We are marking a significant milestone in our journey towards fostering a sustainable future. We have dedicated substantial efforts to establishing a robust sustainability framework, anchored on four key pillars that shape our approach to integrating sustainability into the bank's operational processes.

## Reinforcing Our Primary Governance Principles and Advancing Sustainable Finance



Board members had an attendance rate of **97%** at board meetings.



**100%** of the Board of Directors are non-executive members.



Zero incidents of non-compliance with laws and regulations nor non-monetary penalties documented within the past 3 years.



BOJ has maintained the distribution of cash dividends of **18%** of the capital, amounting to JOD 36 million within the past 3 years.



Environmentally friendly car loans increased to reach **16.7%**, an increase compared to **13.3%** in 2023.



The Bank's total income (revenues) reached approximately JOD 170 million in 2024, achieving a growth of **1.7%**, compared to JOD 168 million in 2023, which had marked a growth of **13.3%**.



**13.6%** of our total credit facilities portfolio is dedicated to financing small and medium enterprises.

## Cultivating Amicable Relations with Our Customers



**92.4%** overall customer satisfaction rate.



The percentage of CIB clients enrolled in BOJ Business Banking reached approximately **67%** of total eligible clients in 2024, compared to **38%** in 2023.



**68%** of the complaints resolved in 2024 were addressed within five business days, compared to **87%** in 2023.



The electronic archiving project was completed **100%** in accordance with the targeted plan for 2023 and 2024.



**64%** of customers were digitally active on the BOJ Mobile app in 2024, compared to **85%** in 2023.



**95%** relative importance of movements executed digitally from the total transactions executed.



Zero data breaches have been recorded within the past 3 years.



A total of **54** ATMs and **33** branches are equipped to accommodate individuals with mobility.

# 2024 Highlights

## Unwavering Commitment to Our Communities and Our Environment



**Zero fines** for non-compliance with environmental laws and regulations within the past 3 years.



**100%** of our electricity needs have been met through solar energy over the past three years.



**15,931** beneficiaries were reached through our social initiatives and programs in 2024, compared to **9,000** beneficiaries in 2023.



Spending on local suppliers increased by **23.8%** in 2024, compared to an **11%** increase in 2023.



Donations and support provided by the Bank accounted for **1.6%** of its net profit before tax in 2024, compared to **2.2%** in

## Developing a Team of Exceptional Employees



**99.7%** of our total workforce are locals.



The percentage of women in middle management increased by **11.8%** in 2024, compared to 2023.



**364** employees attended Code of Conduct trainings in 2024, compared to **1,136** employees in 2023.



The average number of training hours per employee was **approximately 24 hours** per year for both 2024 and 2023.



**100%** of grievances submitted were addressed and resolved in 2024, compared to **94%** in 2023.

# Corporate Social Responsibility (CSR)

Rooted in our unwavering belief in the principles of social solidarity and understanding the ever-evolving societal needs, Bank of Jordan is deeply committed to executing impactful social responsibility initiatives. Over the years, we have fostered strategic partnerships with various charitable and civil society organizations, reflecting our dedication towards bolstering key societal pillars.



CSR Spending till Q4 - 2025 (by activity) ~ (2.50 Million Dollar)

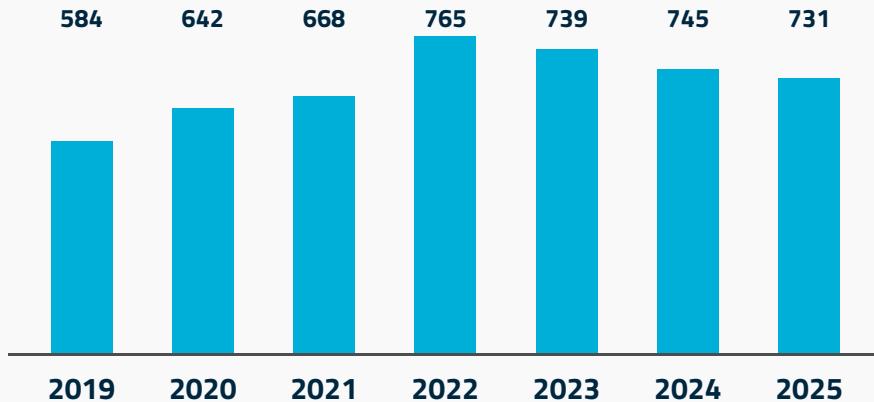


# Financial Performance Key Performance Indicators

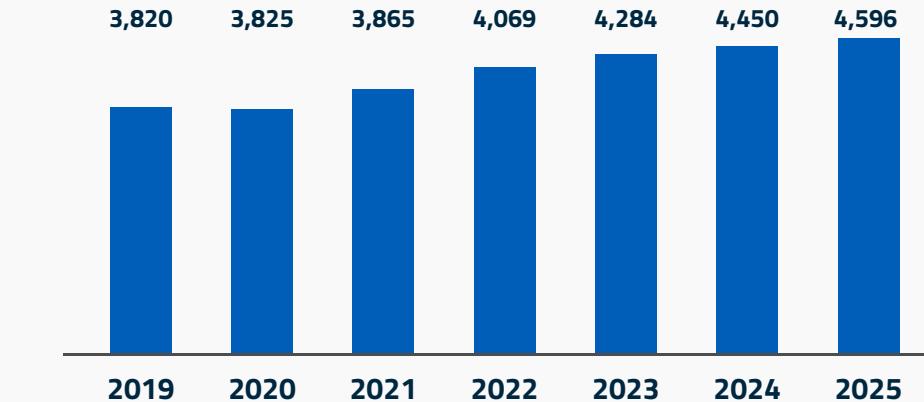
# Financial Performance

## Key Performance Indicators

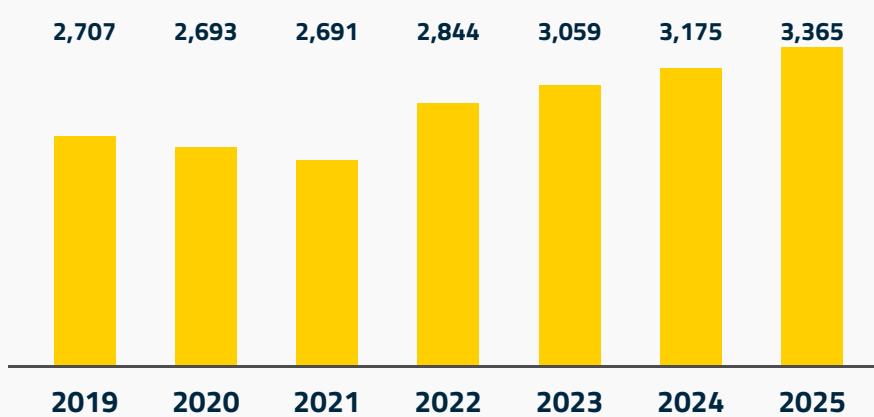
**Equity Attributable to Shareholders (\$ Million)**



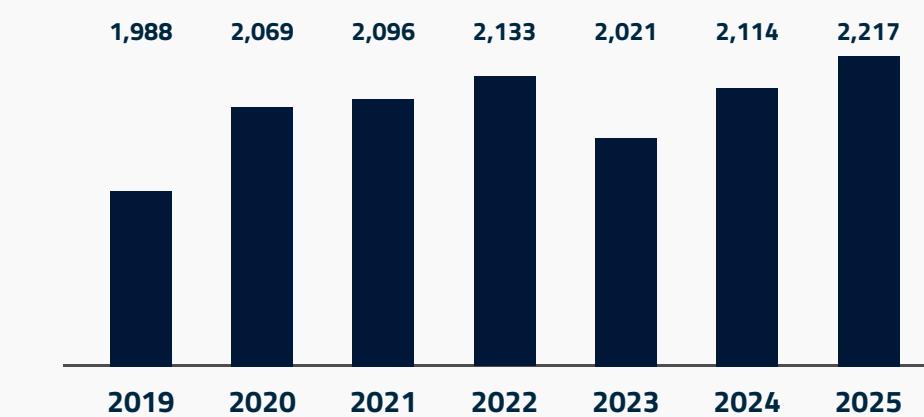
**Total Assets (\$ Million)**



**Customer Deposits (\$ Million)**

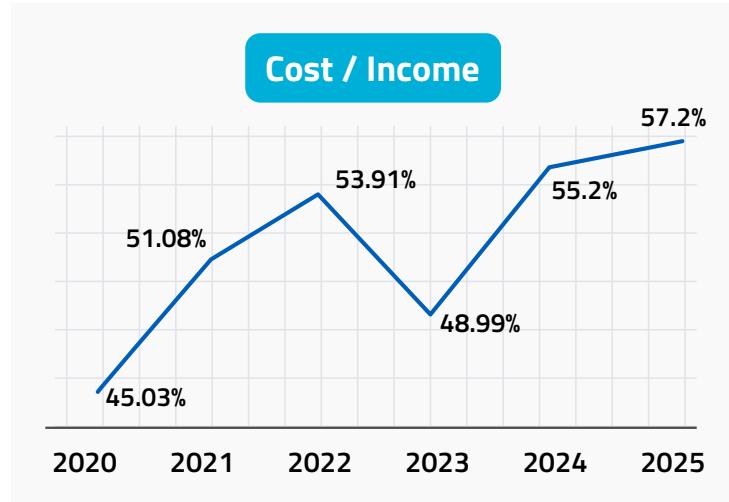
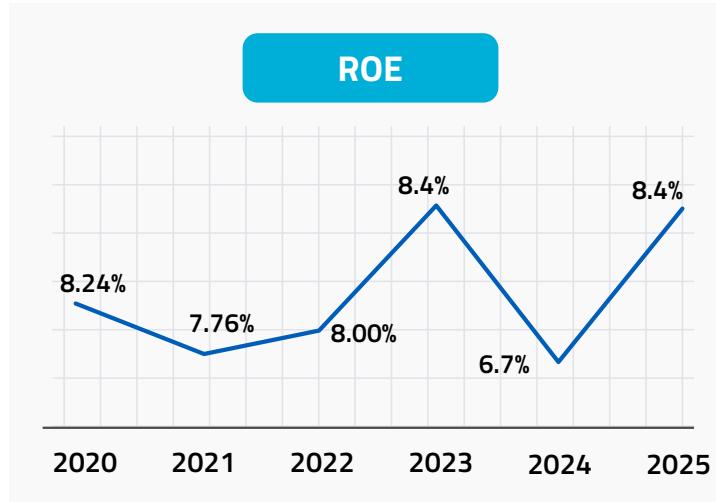
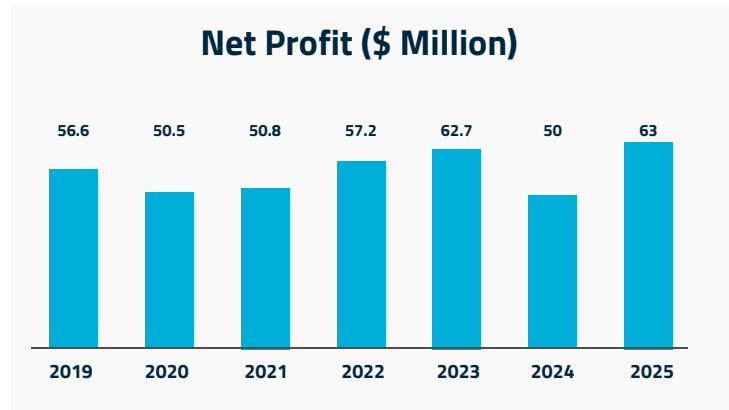
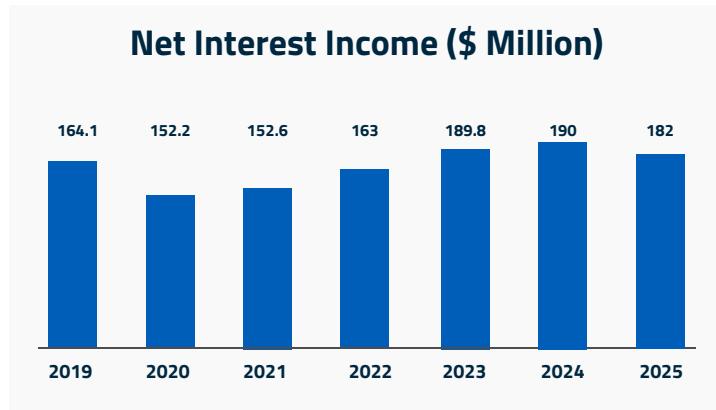
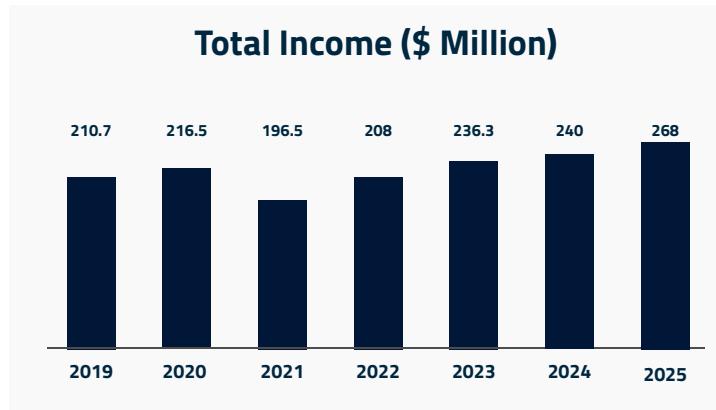


**Credit Facilities - Net (\$ Million)**



# Financial Performance

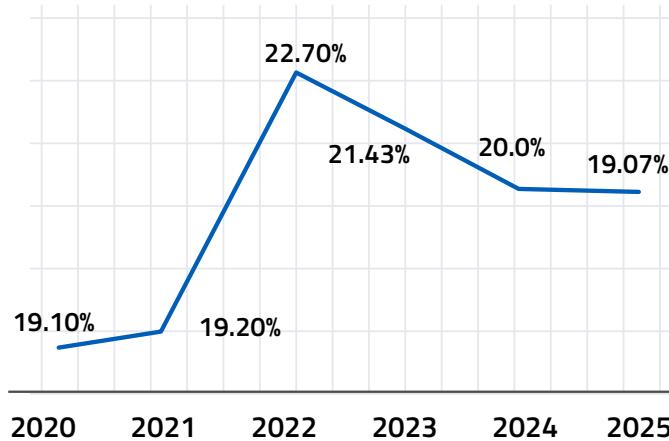
## Key Performance Indicators



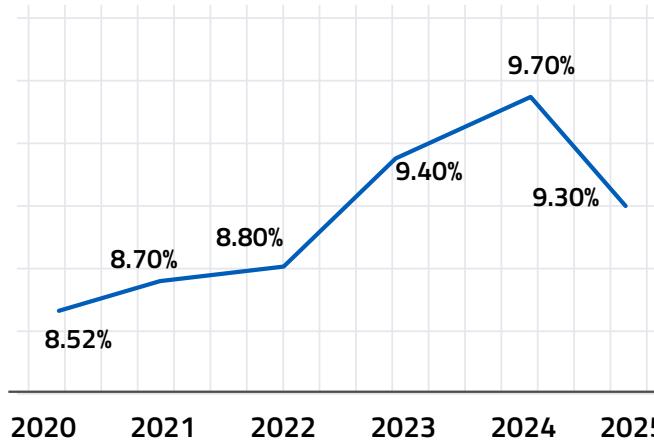
# Financial Performance

## Key Performance Indicators

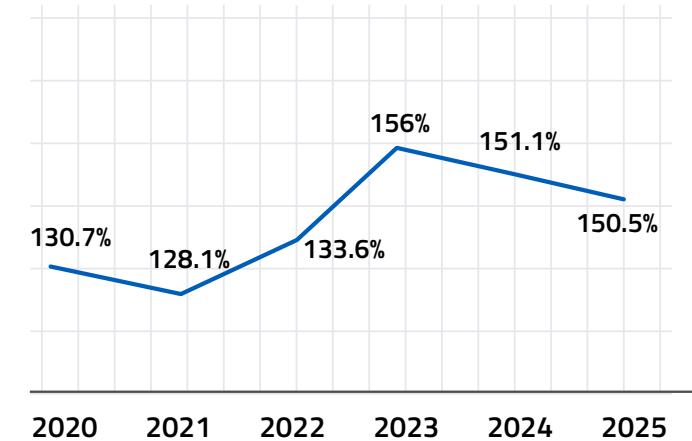
Capital Adequacy  
Ratio (CAR)



NPL Ratio



Legal Liquidity  
Ratio



# Consolidated Statement of Financial Position **as of 2025**

Assets	2025 USD	2024 USD
Cash and balances with central banks – Net	1,291,366,606	1,088,271,893
Balances with banks and financial institutions – Net	332,046,248	378,145,326
Deposits with banks and financial institutions -Net	1,979,969	660,008
Financial assets at fair value through profit or loss	549,592	500,984
Financial assets at fair value through other comprehensive income	232,386,374	353,394,519
Direct credit facilities at amortized cost - Net	2,216,705,217	2,113,926,955
Financial assets at amortized cost - Net	214,251,952	233,935,499
Property and equipment – Net	94,685,839	86,066,753
Intangible assets – Net	11,805,975	12,168,058
Deferred tax assets	34,234,578	35,441,808
Other assets	165,736,361	147,315,594
<b>Total Assets</b>	<b>4,595,748,712</b>	<b>4,449,827,398</b>

# Liabilities and Owners' Equity

<b>Liabilities:</b>	<b>2025</b>	<b>2024</b>
	<b>USD</b>	<b>USD</b>
Banks and financial institutions' deposits	41,021,575	59,712,417
Customers' deposits	3,365,199,925	3,175,421,291
Cash margins	207,027,578	281,786,124
Sundry provisions	6,164,193	7,802,928
Income tax provision	21,401,384	26,994,111
Deferred tax liabilities	343,286	324,275
Borrowed funds	66,252,621	56,167,515
Other liabilities	136,983,450	76,838,434
<b>Total Liabilities</b>	<b>3,844,394,013</b>	<b>3,685,047,096</b>

# Owners' Equity

Bank's Shareholders Equity	2025 USD	2024 USD
Paid-up capital	282,087,447	282,087,447
Statutory reserve	181,215,873	172,682,704
Voluntary reserve	281,257	154,028
General banking risks reserve	5,785,643	5,785,643
Special reserve	8,250,695	8,250,695
Foreign currency translation differences	-13,010,032	-13,286,463
Fair value reserve	26,286,186	52,265,292
Retained earnings	239,824,485	237,192,422
Profit for the period after tax	0	0
<b>Total Owner's Equity - Bank's Shareholders</b>	<b>730,721,554</b>	<b>745,131,769</b>
Non-controlling interests	20,633,145	19,648,533
<b>Total Owners' Equity</b>	<b>751,354,700</b>	<b>764,780,302</b>
<b>Total Liabilities and Owners' Equity</b>	<b>4,595,748,712</b>	<b>4,449,827,398</b>

# Consolidated Statement of Profit or Loss as 2025

		For the Year Ended 31 Dec 2025	
		2025	2024
		USD	USD
Interest income		264,659,471	277,945,841
Less: Interest expense		82,881,144	88,035,319
<b>Net Interest Income</b>		<b>181,778,327</b>	<b>189,910,522</b>
Net Commissions income		68,828,193	36,259,566
<b>Net Interest and Commissions Income</b>		<b>250,606,520</b>	<b>226,170,087</b>
Foreign currencies income		7,104,917	6,911,825
Gain from financial assets at fair value through profit or loss		74,109	12,484
Cash dividends from financial assets at fair value through other comprehensive income		1,067,623	801,324
Profits from the sale of financial assets at fair value through other comprehensive income - debt Instruments		500,302	212,344
Other income		8,535,638	6,232,560
<b>Total Income</b>		<b>267,889,109</b>	<b>240,340,625</b>

# Consolidated Statement of Profit or Loss as of 2025 Cont.

	2025	2024
Employees expenses	70,061,901	58,425,725
Depreciation and amortization	17,866,334	16,141,638
Other expenses	65,303,657	58,047,238
Expected credit loss	26,756,437	28,890,381
(Recovered from) assets foreclosed by the Bank impairment provision	-372,427	45,532
Sundry provisions	3,330,089	1,177,952
<b>Total Expenses</b>	<b>182,945,992</b>	<b>162,728,465</b>
<b>Profit for the Year Before Income Tax</b>	<b>84,943,117</b>	<b>77,612,159</b>
Less: Income tax	22,178,619	27,841,283
<b>Profit for the Year</b>	<b>62,764,498</b>	<b>49,770,876</b>
<b>Attributable to:</b>		
Bank's Shareholders	62,067,192	49,389,530
Non-controlling Interests	697,306	381,346
<b>Profit for the Year</b>	<b>62,764,498</b>	<b>49,770,876</b>
<b>Earnings per share for the year attributable to the Banks' shareholders</b>	<b>0.310</b>	<b>0.247</b>

# Awards



Quality Choice Prize 2025



Sub-Custodian Bank award



(Jo-FinCERT)



Pikasso Gold Award

# Bank of Jordan Credit Rating

## Fitch Credit Rating

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### Ratings

**Foreign Currency**

**Long-Term IDR**

**Short-Term IDR**

**BB-**

**B**

**Viability Rating**

**bb-**

**Government Support Rating**

**b**

### Sovereign Risk (Hashemite Kingdom of Jordan)

**Long-Term Foreign-Currency IDR**

**BB-**

**Long-Term Local-Currency IDR**

**BB-**

**Country Ceiling**

**BB**

### Outlooks

**Long-Term Foreign-Currency IDR**

**Stable**

**Sovereign Long-Term Foreign Currency IDR**

**Stable**

**Sovereign Long-Term Local Currency IDR**

**Stable**



# Subsidiaries and External Branches

# Subsidiaries and External Branches

## External Branches

### **Bank of Jordan – Palestine**

Paid-up Capital: \$ 75,000,000

Date of Establishment: 1963

### **Bank of Jordan - Bahrain**

Paid-up Capital: \$ 50,000,000

Date of Establishment: 2018

### **Bank of Jordan - Iraq**

Paid-up Capital: \$ 83,500,000

Date of Establishment: 2022

## Subsidiaries

### **Excel for Financial Investments Company**

% Ownership: 100.0%

Paid-up Capital: \$ 4,936,530

Date of Establishment: 2006

### **Bank of Jordan - Syria**

% Ownership: 49.0%

Paid-up Capital: SYP 15,000,000,000

Date of Establishment: 2008

### **Jordan Leasing Company**

% Ownership: 100.0%

Paid-up Capital: \$ 28,208,744

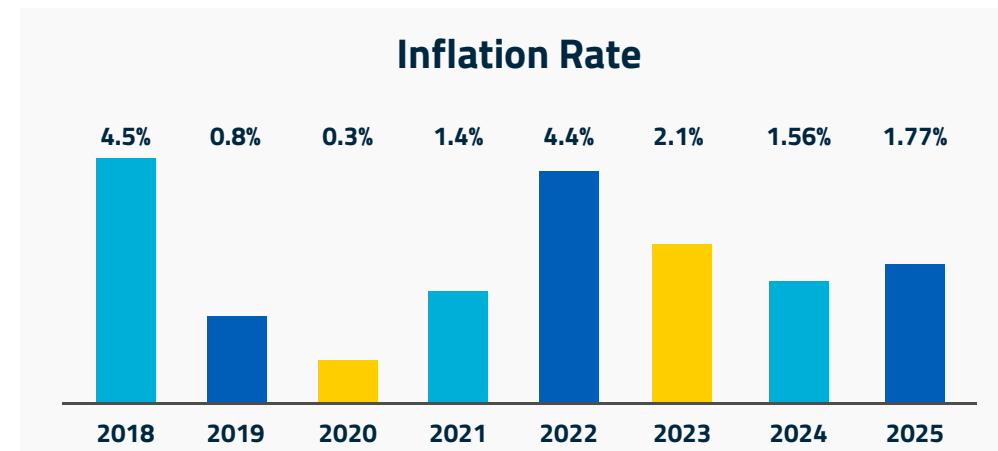
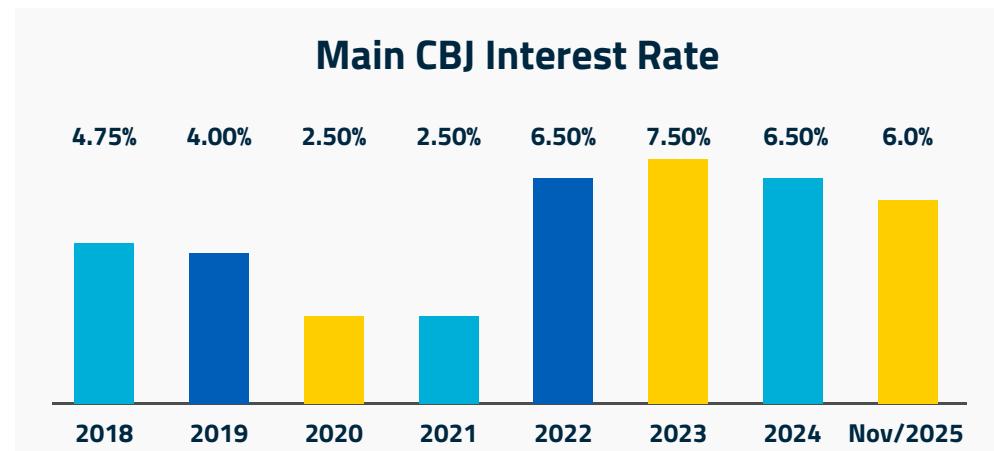
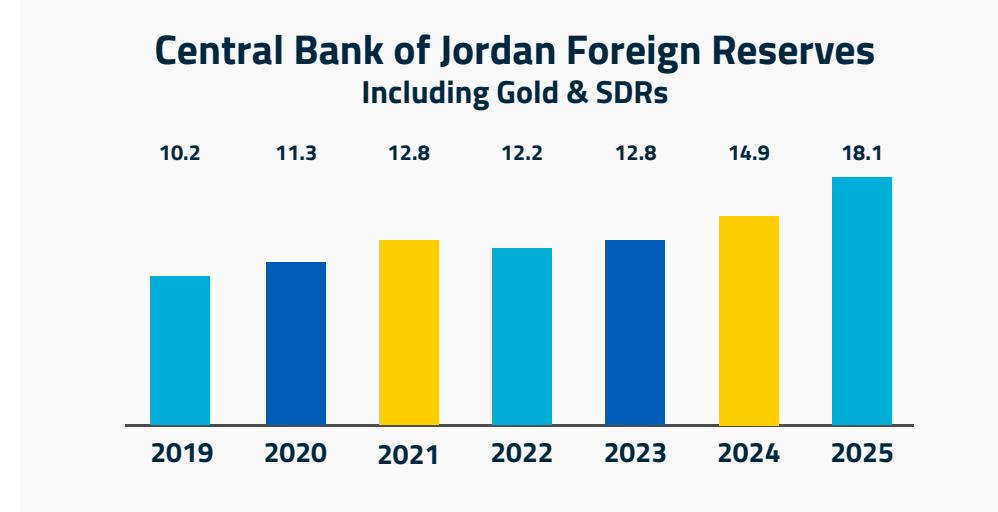
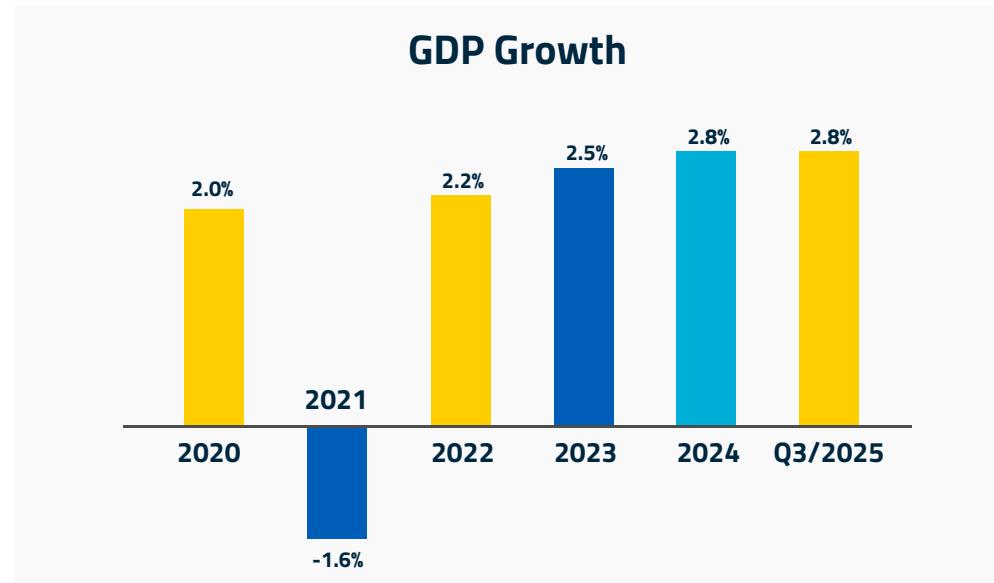
Date of Establishment: 2011



# Economic Overview

# Economic Performance

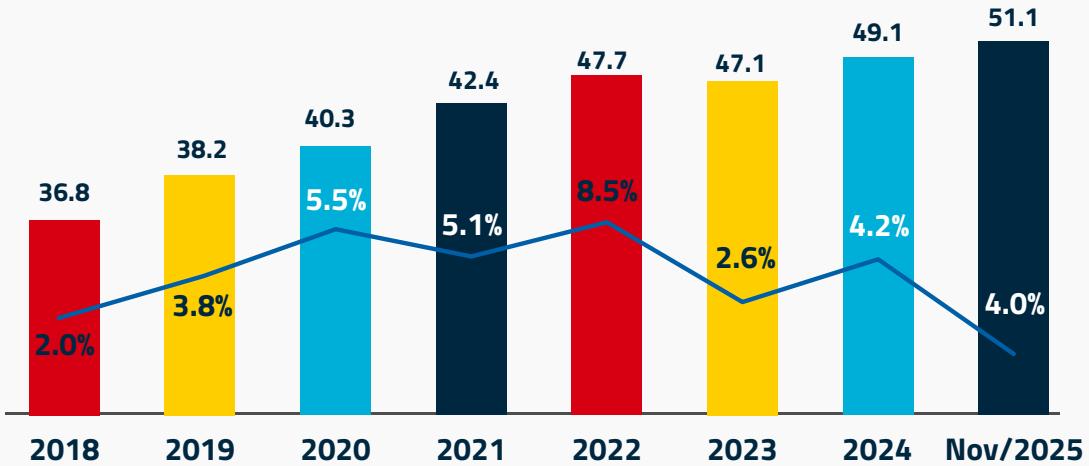
## Jordan



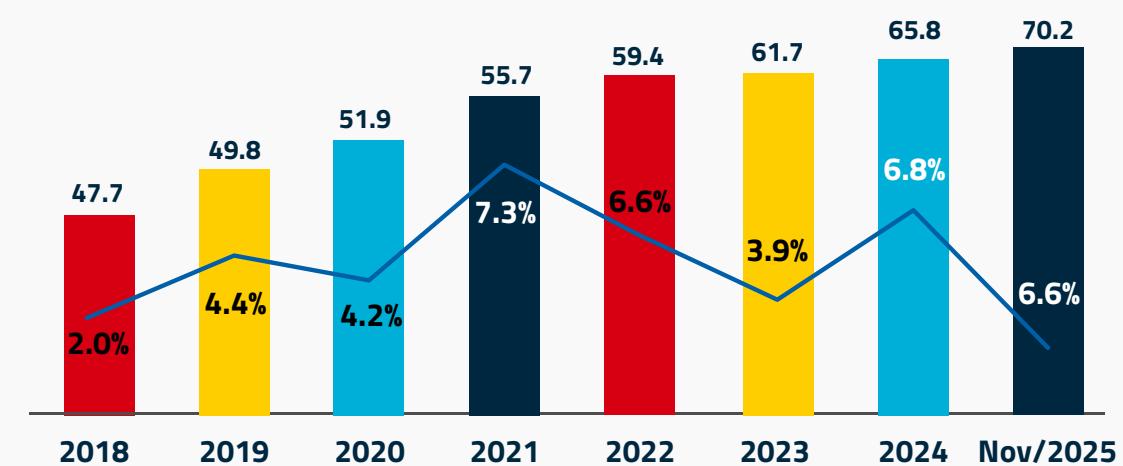
# Financial and Banking Sector

## Jordan

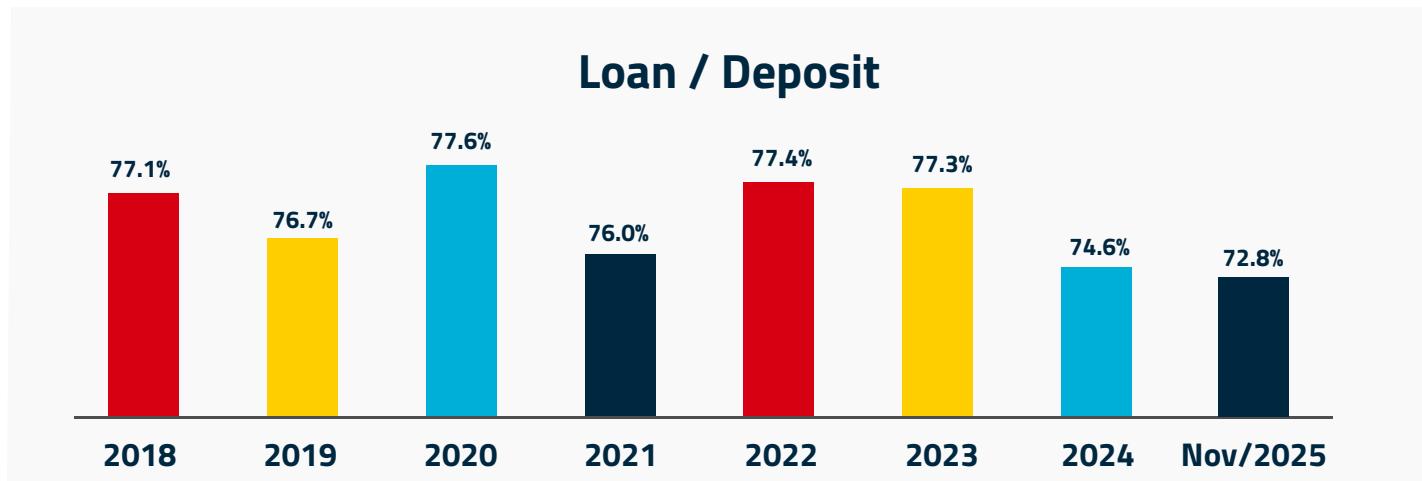
### Credit Facilities USD Billion



### Deposits USD Billion



### Loan / Deposit



# THANK YOU!

