

Financial Soundness:

مؤشرات المتانة المالية

Jordan Branches

فروع الاردن

Millions JOD

(مليون دينار)

	2010	2011	*6/2012	2012	*6/2013	2013	2014	2015	6-2016	2016	6/2017	2017	6/2018	12/2018	06/2019	12/2019	06/2020	12/2020	06/2021	
Nonperforming Loans/Total Loans	8.2%	8.5%	8.4%	7.7%	7.4%	7.0%	5.6%	4.9%	4.7%	4.3%	4.4%	4.2%	4.6%	4.9%	5.2%	5.0%	5.4%	5.5%	5.3%	نسبة الديون غير العاملة /الجمالي الديون
Nonperforming Loans (excluding interest in suspense)	1159	1315	1391	1336	1330	1285	1064	1010	1021	969	1046	1019	1159	1236	1342	1299	1473	1496	1517	حجم الديون غير العاملة(بعد استثناء الفوائد المعلقة)
Coverage Ratio	52.4%	52.3%	63.2%	69.4%	75.0%	77.0%	77.6%	74.7%	76.2%	77.9%	73.0%	75.4%	74.1%	79.3%	68.2%	69.5%	68.0%	71.5%	75.2%	نسبة تغطية الديون غير العاملة
NPLs net of provisions/Equity	12.6%	13.4%	10.7%	8.3%	6.6%	5.6%	4.3%	4.5%	4.2%	3.6%	4.7%	4.1%	5.0%	4.2%	7.0%	6.3%	7.3%	6.4%	5.7%	الجزء غير المغطى من الديون غير العاملة/حقوق المساهمين
Capital Adequacy Ratio	20.3%	19.3%	18.6%	19.0%	17.9%	18.4%	18.4%	19.1%	18.2%	18.5%	17.9%	17.8%	17.2%	16.9%	17.0%	18.3%	17.9%	18.3%	18.3%	نسبة كفاية راس المال
Leverage Ratio	13.1%	13.1%	13.3%	13.3%	12.9%	12.9%	12.5%	12.7%	12.7%	12.9%	12.9%	13.2%	12.6%	12.6%	12.4%	12.4%	12.6%	12.2%	12.1%	نسبة الرفع المالي
ROE*	8.8%	8.3%	4.8%	8.6%	5.1%	9.9%	11.0%	10.3%	9.6%	8.9%	9.6%	9.1%	9.8%	9.6%	9.4%	9.4%	5.2%	5.1%	9.5%	العائد على حقوق المساهمين
ROA*	1.1%	1.1%	0.6%	1.1%	0.6%	1.2%	1.4%	1.3%	1.2%	1.1%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	0.6%	0.6%	1.2%	العائد على الموجودات
Margin/gross income	74.3%	70.1%	72.2%	76.6%	76.9%	77.6%	77.9%	77.4%	76.4%	79.0%	73.7%	75.8%	74.9%	78.5%	75.3%	77.6%	81.3%	80.6%	78.1%	هامش الفائدة/الجمالي الدخل
Net Profits Before Taxes	523	517	322	588	368	719	822	862	412	775	412	813	441	841	427	879	266	493	433	صافي الربح قبل الضريبة
Net Profits After Taxes	366	382	229	414	256	502	596	582	276	522	286	554	300	590	287	587	165	328	314	صافي الربح بعد الضريبة
Liquidity Ratio	161.4%	152.9%	148.4%	143.5%	144.2%	149.1%	152.2%	149.0%	141.7%	137.8%	129.2%	130.1%	126.7%	131.9%	129.5%	133.8%	128.9%	136.5%	136.2%	نسبة السيولة القانونية
Growth Rate of Total Assets	9.6%	7.9%	0.9%	4.3%	4.6%	9.1%	4.9%	5.1%	0.9%	2.6%	0.3%	1.6%	1.1%	3.0%	1.9%	5.4%	0.5%	5.6%	2.6%	معدل نمو اجمالي الموجودات
Growth Rate of Customer Deposits	10.9%	8.3%	2.4%	2.4%	6.2%	10.5%	9.3%	7.7%	1.2%	1.1%	-0.4%	0.9%	1.6%	2.0%	0.5%	4.4%	-1.0%	4.2%	3.2%	معدل نمو ودائع العملاء
Growth Rate of Credit Facilities	8.6%	9.8%	8.0%	12.5%	3.1%	6.3%	5.2%	9.6%	5.0%	8.9%	5.0%	8.0%	4.0%	5.3%	2.6%	3.1%	4.3%	5.9%	4.9%	معدل نمو التسهيلات