

Financial Soundness Indict

Jordan Branches

Millions JOD

مؤشرات المتانة المالية
فروع الاردن
(مليون دينار)

	*6/2012	2012	*6/2013	2013	9/2014	2014	2015	6-2016	2016	6/2017	2017	6/2018	12/2018	06/2019	12/2019	06/2020	12/2020	06/2021	12/2021	06/2022	12/2022	06/2023	12/2023	06/2024	12/2024	06/2025	
Nonperforming Loans/Total Loans	8.4%	7.7%	7.4%	7.0%	6.2%	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%	5.0%	4.6%	4.5%	5.0%	5.1%	5.6%	5.6%	5.8%	نسبة الديون غير العاملة /الجمالي الديون
Nonperforming Loans (excluding interest in suspense)	1391	1336	1330	1285	1175	1064	1010	1021	969	1046	1019	1159	1236	1342	1299	1473	1496	1517	1422	1389	1410	1592	1630	1850	1867	1987	حجم الديون غير العاملة(بعد استثناء الفوائد المعلقة)
Coverage Ratio	63.2%	69.4%	75.0%	77.0%	86.9%	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%	79.9%	83.4%	81.5%	78.9%	75.6%	73.1%	74.5%	71.3%	نسبة تغطية الديون غير العاملة
NPLs net of provisions/Equity	10.7%	8.3%	6.6%	5.6%	2.8%	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%	4.2%	3.4%	3.8%	4.9%	5.4%	6.7%	6.1%	7.2%	الجزء غير المغطى من الديون غير العاملة/حقوق المساهمين
Capital Adequacy Ratio	18.6%	19.0%	17.9%	18.4%	17.7%	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%	18.0%	17.1%	17.3%	17.4%	17.9%	17.6%	18.0%	18.0%	نسبة كفاية رأس المال
Leverage Ratio	13.3%	13.3%	12.9%	12.9%	12.8%	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%	11.7%	11.5%	11.4%	11.6%	11.8%	11.7%	11.7%	11.6%	نسبة الرقع المالي
ROE*	4.8%	8.6%	5.1%	9.9%	11.8%	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%	8.3%	8.2%	8.8%	10.2%	9.3%	9.8%	9.1%	11.5%	العائد على حقوق المساهمين
ROA*	0.6%	1.1%	0.6%	1.2%	1.4%	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%	1.0%	1.0%	1.0%	1.2%	1.1%	1.2%	1.1%	1.3%	العائد على الموجودات
Interest Margin/gross income	72.2%	76.6%	76.9%	77.6%	72.2%	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%	79.1%	74.0%	77.9%	78.2%	79.3%	77.7%	78.8%	72.2%	هامش الفائدة/الجمالي الدخل
Net Profits Before Taxes	322	588	368	719	636	822	862	412	775	412	813	441	841	427	879	266	493	433	805	404	876	528	964	532	1008	611	صافي الربح قبل الضريبة
Net Profits After Taxes	229	414	256	502	466	596	582	276	522	286	554	300	590	287	587	165	328	314	550	278	599	355	659	364	689	448	صافي الربح بعد الضريبة
Liquidity Ratio	148.4%	143.5%	144.2%	149.1%	149.2%	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%	141.5%	136.7%	138.0%	135.4%	142.5%	138.8%	144.7%	142.4%	نسبة السيولة القفوتنيه
Growth Rate of Total Assets	0.9%	4.3%	4.6%	9.1%	3.9%	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%	7.9%	2.5%	4.9%	0.8%	3.7%	2.3%	5.8%	2.4%	معدل نمو اجمالي الموجودات
Growth Rate of Customer Deposits	2.4%	2.4%	6.2%	10.5%	7.8%	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%	8.4%	3.6%	6.6%	0.9%	4.4%	2.8%	6.8%	3.1%	معدل نمو ودائع العملاء
Growth Rate of Credit Facilities	8.0%	12.5%	3.1%	6.3%	5.8%	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%	5.9%	6.4%	8.9%	2.7%	2.7%	2.4%	4.1%	2.0%	معدل نمو التسهيلات