

Financial Soundness Indict

Jordan Branches

Millions JOD

مؤشرات المتانة المالية
فروع الأردن
(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 | 12/2025 | |
|--|---------|--------|---------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---|
| 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% | 5.5% | 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 | 1916 | 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% | 75.7% | 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% | 5.7% | 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% | 17.8% | نسبة تغطية 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% | 11.7% | نسبة الرقعة 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% | 8.6% | 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% | 1.0% | 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% | 76.3% | هامش القاعد/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 | 942 | 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 | 683 | 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% | 148.4% | نسبة السيولة القانونية |
| 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% | 6.4% | معدل نمو إجمالي 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% | 7.1% | 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% | 3.6% | معدل نمو التسهيلات |