



جمعية البنوك في الأردن

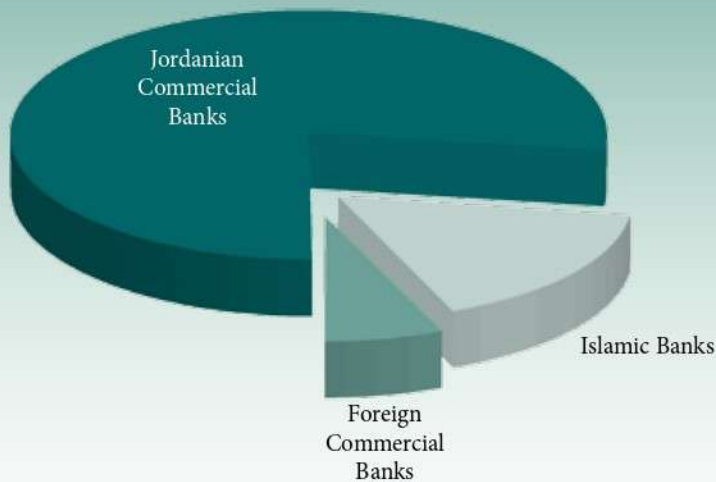
ASSOCIATION OF BANKS IN JORDAN

Booklet No. (3)

Volume (10)

ABJ's Booklets Series

The Comparative Performance of Banks Operating In Jordan during the Years 2017 and 2018



August 2019
Amman – Jordan

By
Department of Studies
Association of Banks in Jordan



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Design and Printing Services

Tel: 07 88 620 228

e-mail: control1est@gmail.com

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Foreword

The Association of Banks in Jordan (ABJ) has been working, ever since its establishment in 1978, on the advancement of banking through fostering the interests of its member banks and coordinating their work to better achieve their common interests. The ABJ also seeks to develop and modernize banking services and to boost the concepts and traditions of banking.

Therefore, and based on the substantial role it plays, and its keenness to provide precise and objective information, the ABJ decided to make brief studies to dissipate any confusion as regards specific aspects of banking, and to answer all inquiries and questions about issues of banking in Jordan. This is in addition to the conventional role of studies in raising awareness and education about banking.

We hope that such studies would achieve their desired goals in dispelling ambiguities and vagueness as they depend on data and information taken right from their original sources.

Hani AL-Qadi
Chairman of Board of Directors

Statement of the Director General

ABJ is pleased to present you with the third issue of the tenth volume of ABJ's Booklets entitled: "The Comparative Performance of Banks Operating in Jordan during the Years 2017 and 2018"

This booklet includes a detailed outline of the overall developments that banks operating in Jordan went through during 2018 compared with 2017. The first part handles developments in the main items in the statement of financial position in terms of total assets, credit facilities and deposits of banks operating in Jordan, in addition to the shareholders' equity and capital.

The second part includes the most important items of the income statement of banks operating in Jordan during 2018 compared with 2017, which are pretax and after tax profits.

The third part handles the most important profitability indicators for banks operating in Jordan that links the statement of financial position with the income statement, which are the average return on assets (ROA) and the average return on equity (ROE), in 2018 compared with 2017. The fourth part reviews indicators of bank branching in Jordan, including the number of branches and ATMs. The fifth part reflects the development and distribution of human resources of banks operating in Jordan at the end of 2018 compared with 2017.

It should be noted that the booklet ranks banks in a descending order (from the highest to the lowest) according to each of the previous standards, in addition to calculating the relative weight of each bank. The booklet classifies banks into three main categories, Jordanian commercial banks, Islamic banks and foreign banks. It is also noteworthy that data in this study is exclusively for branches of banks operating in Jordan and do not include subsidiary companies and branches abroad.

We hope that publishing this booklet would shed further light on the performance of the banking sector during the years 2018 and 2017 and highlight the most important financial indicators of the banking sector for all stakeholders.

Dr. Adli Kandah
General Director

Methodology and Terminology

- **Total deposits at commercial banks:** This includes deposits at banks and banking institutions, customers' deposits and cash margins.
- **Average Return on Equity (ROE) in 2018:** the net after tax profit in 2018 divided by the average shareholders' equity for the years 2017 and 2018.
- **Average Return on Assets (ROA) in 2018:** the net after tax profit in 2018 divided by the average assets for the years 2017 and 2018.
- **Total assets at Islamic banks:** It includes total assets only without accounts managed on behalf of others.
- **Financial investments of Islamic banks:** Investments include all types of loans and financing granted by the bank, including deferred sales and other receivables (net), Ijara ending with Tamleek Assets (net), financing and other financing investments (net). They do not include accounts managed on behalf of others.
- **Total Savings Schemes of Islamic banks:** This includes savings on accounts of banks and banking institutions, customers' current accounts, cash margins and the total joint investment accounts holders equity, excluding accounts managed on behalf of others.
- Data in this booklet is exclusively for branches of banks operating in Jordan and do not include subsidiary companies and branches abroad.
- Changes or amendments might occur on the year of comparison (the previous year) as some banks amend or update its previous data.

First

**Ranking of Banks according to Some
Items of the Statement of
Financial Position**

A) Ranking of Banks according to Total Assets

Total assets of banks operating in Jordan rose by 3.02% at the end of 2018 compared with 2017, reaching JD 48.57 billion. This is distributed as JD 37.64 billion for Jordanian commercial banks (77.49% of total assets of banks operating in Jordan), JD 7.95 billion for Islamic banks (16.37% of total assets), and JD 2.99 billion for foreign commercial banks (6.15% of total assets).

Table (1): Total Assets of Banks Operating in Jordan at the end of 2018 and 2017

	Bank	2018			2017			Change percentage
		Ranking 2018	Assets (JD million)	Ratio to Total Assets	Ranking 2017	Assets (JD million)	Ratio to Total Assets	
Jordanian Commercial Banks	Arab Bank	1	9,549.0	19.66%	1	8,943.0	18.97%	6.78%
	The Housing Bank for Trade and Finance	2	6,986.2	14.38%	2	6,972.2	14.79%	0.20%
	Bank Al-Etihad	3	2,803.0	5.77%	3	2,662.0	5.65%	5.30%
	Jordan Kuwait Bank	4	2,551.4	5.25%	4	2,582.4	5.48%	-1.20%
	Jordan Ahli Bank	5	2,459.0	5.06%	5	2,393.0	5.08%	2.76%
	Bank of Jordan	6	2,273.0	4.68%	6	2,217.0	4.70%	2.53%
	Cairo Amman Bank	7	2,192.0	4.51%	7	2,157.0	4.58%	1.62%
	Arab Jordan Investment Bank	8	1,889.3	3.89%	9	1,692.5	3.59%	11.63%
	Capital Bank	9	1,811.2	3.73%	8	1,788.0	3.79%	1.29%
	Societe General - Jordan	10	1,702.7	3.51%	10	1,352.1	2.87%	25.93%
	Jordan Commercial Bank	11	1,274.4	2.62%	11	1,274.1	2.70%	0.02%
	ABC Bank	12	1,127.0	2.32%	12	1,111.0	2.36%	1.44%
	Investbank	13	1,019.0	2.10%	13	928.0	1.97%	9.81%
Total assets of Jordanian Commercial Banks			37,637.20	77.49%		36,072.36	76.51%	4.34%
Islamic Banks	Bank	Ranking 2018	Assets (JD million)	Ratio to Total Assets	Ranking 2017	Assets (JD million)	Ratio to Total Assets	Change percentage
	Jordan Islamic Bank	1	4,161.0	8.57%	1	4,212.0	8.93%	-1.21%
	Islamic International Arab Bank	2	2,159.0	4.44%	2	2,052.1	4.35%	5.21%
	Safwa Islamic Bank	3	1,122.6	2.31%	3	959.3	2.03%	17.02%
	Al-Rajhi Bank *	4	507.8	1.05%	4	470.7	1.00%	7.88%
Total Assets of Islamic Banks			7,950.44	16.37%		7,694.09	16.32%	3.33%
Foreign Commercial Banks	Bank	Ranking 2018	Assets (JD million)	Ratio to Total Assets	Ranking 2017	Assets (JD million)	Ratio to Total Assets	Change percentage
	BLOM Bank	1	740.0	1.52%	2	758.0	1.61%	-2.37%
	Bank Audi	2	702.0	1.45%	1	775.0	1.64%	-9.42%
	Standard Chartered Bank	3	511.2	1.05%	3	461.1	0.98%	10.87%
	Egyptian Arab Land Bank	4	347.0	0.71%	4	336.0	0.71%	3.27%
	Citi Bank	5	295.4	0.61%	5	316.9	0.67%	-6.78%
	National Bank of Kuwait - Jordan	6	250.8	0.52%	7	292.4	0.62%	-14.24%
	Rafidain Bank	7	139.0	0.29%	8	133.0	0.28%	4.51%
	First Abu Dhabi Bank	Acquired by Societe General- Jordan			6	308.5	0.65%	-
Total Assets of Foreign Commercial Banks			2,985.40	6.15%		3,380.92	7.17%	-11.70%
Total Assets of Banks Operating in Jordan			48,573.04	100.0%		47,147.37	100.0%	3.02%

Source: Banks' financial data

* Foreign Bank

B) Ranking of Banks according to Direct Credit Facilities (net)

Direct credit facilities (net) granted by banks operating in Jordan grew by 4.65% at the end of 2018 compared with 2017, reaching JD 24.61 billion. This is distributed as JD 17.71 billion granted by Jordanian commercial banks (71.95% of total credit facilities), JD 5.82 billion granted by Islamic banks (23.67% of total credit facilities), and JD 1.08 billion granted by foreign commercial banks (4.39% of total credit facilities).

Table (2): Direct credit facilities (net) Extended by Banks Operating in Jordan at the end of 2018 and 2017

	Bank	2018			2017			Change percentage
		Ranking 2018	Direct credit facilities - net (JD million)	Ratio to total direct credit facilities-net	Ranking 2017	Direct credit facilities - net (JD million)	Ratio to total direct credit facilities - net	
Jordanian Commercial Banks	Arab Bank	1	3,865.0	15.70%	1	3,588.0	15.26%	7.72%
	The Housing Bank for Trade and Finance	2	3,300.4	13.41%	2	3,313.1	14.09%	-0.38%
	Bank Al-EtiHAD	3	1,506.0	6.12%	3	1,409.0	5.99%	6.88%
	Jordan Kuwait Bank	4	1,393.3	5.66%	4	1,297.9	5.52%	7.35%
	Bank of Jordan	5	1,192.0	4.84%	5	1,219.0	5.18%	-2.21%
	Jordan Ahli Bank	6	1,176.0	4.78%	6	1,204.0	5.12%	-2.33%
	Cairo Amman Bank	7	1,131.0	4.60%	7	1,088.0	4.63%	3.95%
	Capital Bank	8	833.0	3.38%	8	832.4	3.54%	0.06%
	Societe General - Jordan	9	803.5	3.26%	10	650.4	2.77%	23.55%
	Arab Jordan Investment Bank	10	697.5	2.83%	9	692.0	2.94%	0.79%
	Jordan Commercial Bank	11	669.7	2.72%	11	643.5	2.74%	4.08%
	ABC Bank	12	587.0	2.39%	12	573.0	2.44%	2.44%
	Investbank	13	552.0	2.24%	13	508.0	2.16%	8.66%
Total direct credit facilities - net extended by Jordanian Commercial Banks			17,706.42	71.95%		17,018.23	72.36%	4.04%
Islamic Banks	Bank	Ranking 2018	Financial investments (JD million)	Ratio to total Direct credit facilities - net	Ranking 2017	Financial investments (JD million)	Ratio to total Direct credit facilities - net	Change percentage
	Jordan Islamic Bank	1	3,136.0	12.74%	1	2,933.0	12.47%	6.92%
	Islamic International Arab Bank	2	1,476.8	6.00%	2	1,349.8	5.74%	9.41%
	Safwa Islamic Bank	3	776.6	3.16%	3	672.4	2.86%	15.49%
	Al-Rajhi Bank *	4	434.9	1.77%	4	366.7	1.56%	18.60%
Total Financial investments of Islamic Banks			5,824.25	23.67%		5,321.91	22.63%	9.44%
Foreign Commercial Banks	Bank	Ranking 2018	Direct credit facilities - net (JD million)	Ratio to total direct credit facilities - net	Ranking 2017	Direct credit facilities - net (JD million)	Ratio to total direct credit facilities - net	Change percentage
	BLOM Bank	1	374.0	1.52%	1	370.0	1.57%	1.08%
	Bank Audi	2	287.0	1.17%	2	316.0	1.34%	-9.18%
	Egyptian Arab Land Bank	3	180.0	0.73%	3	163.0	0.69%	10.43%
	Standard Chartered Bank	4	166.3	0.68%	4	148.4	0.63%	12.06%
	Citi Bank	5	55.0	0.22%	6	56.8	0.24%	-3.14%
	National Bank of Kuwait - Jordan	6	17.2	0.07%	7	16.4	0.07%	4.67%
	Rafidain Bank	7	0.3	0.00%	8	0.1	0.00%	80.71%
	First Abu Dhabi Bank	Acquired by Societe General- Jordan			5	106.5	0.45%	-
Total direct credit facilities - net extended by foreign commercial banks			1,079.71	4.39%		1,177.22	5.01%	-8.28%
Total direct credit facilities - net extended by Banks Operating in Jordan			24,610.39	100.0%		23,517.36	100.0%	4.65%

Source: Banks' financial data

* Foreign Bank

C) Ranking of Banks according to Total Deposits

Total deposits at banks operating in Jordan rose by 2.66% by the end of 2018 compared with 2017, reaching JD 39.94 billion, distributed as follows: JD 30.74 billion at Jordanian commercial banks (76.97% of total deposits), JD 6.90 billion at Islamic banks (17.28% of total deposits), and JD 2.30 billion at foreign commercial banks (5.75% of total deposits.)

Table (3): Total Deposits at Banks Operating in Jordan at the end of 2018 and 2017

	Bank	2018			2017			Change percentage
		Ranking 2018	Total Deposits (JD million)	Ratio to Total Deposits	Ranking 2017	Total Deposits (JD million)	Ratio to Total Deposits	
Jordanian Commercial Banks	Arab Bank	1	8,089.0	20.25%	1	7,547.0	19.40%	7.18%
	The Housing Bank for Trade and Finance	2	5,755.1	14.41%	2	5,727.2	14.72%	0.49%
	Bank Al-Etihad	3	2,292.0	5.74%	3	2,167.0	5.57%	5.77%
	Jordan Ahli Bank	4	2,006.0	5.02%	5	1,976.0	5.08%	1.52%
	Jordan Kuwait Bank	5	2,002.4	5.01%	4	2,019.4	5.19%	-0.84%
	Bank of Jordan	6	1,805.0	4.52%	6	1,740.0	4.47%	3.74%
	Cairo Amman Bank	7	1,676.0	4.20%	7	1,695.0	4.36%	-1.12%
	Societe General - Jordan	8	1,524.9	3.82%	10	1,186.2	3.05%	28.56%
	Arab Jordan Investment Bank	9	1,490.3	3.73%	8	1,477.4	3.80%	0.87%
	Capital Bank	10	1,376.7	3.45%	9	1,369.6	3.52%	0.52%
	Jordan Commercial Bank	11	1,023.3	2.56%	11	1,085.8	2.79%	-5.76%
	ABC Bank	12	885.0	2.22%	12	897.0	2.31%	-1.34%
	Investbank	13	817.0	2.05%	13	731.0	1.88%	11.76%
Total Deposits at Jordanian Commercial Banks			30,742.71	76.97%		29,618.49	76.13%	3.80%
Islamic Banks	Bank	Ranking 2018	Total Savings Schemes (JD million)	Ratio to Total Deposits	Ranking 2017	Total Savings Schemes (JD million)	Ratio to Total Deposits	Change percentage
	Jordan Islamic Bank	1	3,638.0	9.11%	1	3,716.0	9.55%	-2.10%
	Islamic International Arab Bank	2	1,891.5	4.74%	2	1,803.6	4.64%	4.88%
	Safwa Islamic Bank	3	945.4	2.37%	3	797.8	2.05%	18.50%
	Al-Rajhi Bank *	4	427.2	1.07%	4	396.9	1.02%	7.63%
Total Savings Schemes of Islamic banks			6,902.16	17.28%		6,714.26	17.26%	2.80%
Foreign Commercial Banks	Bank	Ranking 2018	Total Deposits (JD million)	Ratio to Total Deposits	Ranking 2017	Total Deposits (JD million)	Ratio to Total Deposits	Change percentage
	BLOM Bank	1	611.0	1.53%	1	629.0	1.62%	-2.86%
	Bank Audi	2	569.0	1.42%	2	623.0	1.60%	-8.67%
	Standard Chartered Bank	3	404.8	1.01%	3	355.9	0.91%	13.74%
	Egyptian Arab Land Bank	4	274.0	0.69%	6	230.0	0.59%	19.13%
	Citi Bank	5	219.7	0.55%	5	238.8	0.61%	-8.00%
	National Bank of Kuwait – Jordan	6	156.0	0.39%	7	201.4	0.52%	-22.54%
	Rafidain Bank	7	61.2	0.15%	8	55.4	0.14%	10.43%
First Abu Dhabi Bank			Acquired by Societe General- Jordan		4	238.9	0.61%	-
Total Deposits at Foreign Commercial Banks			2,295.64	5.75%		2,572.39	6.61%	-10.76%
Total Deposits at Banks Operating in Jordan			39,940.52	100.0%		38,905.14	100.0%	2.66%

Source: Banks' financial data

* Foreign Bank

D) Ranking of Banks according to Shareholders' Equity

Total shareholders' equity in banks operating in Jordan declined by 1.4% at the end of 2018, compared with 2017, reaching JD 6.11 billion. This is distributed as follows: JD 4.76 billion for Jordanian commercial banks (77.84% of total shareholders' equity), JD 795.3 million for Islamic banks (13.01% of total shareholders' equity) and JD 559.1 million for foreign commercial banks (9.15% of total shareholders' equity).

Table (4): Shareholders' Equity of Banks Operating in Jordan at the end of 2018 and 2017

	Bank	2018			2017			Change percentage
		Ranking 2018	Shareholders' Equity (JD million)	Ratio to total shareholders' equity	Ranking 2017	Shareholders' Equity (JD million)	Ratio to total shareholders' equity	
Jordanian Commercial Banks	Arab Bank	1	996.000	16.29%	2	970.000	15.65%	2.68%
	The Housing Bank for Trade and Finance	2	956.834	15.65%	1	986.914	15.92%	-3.05%
	Jordan Kuwait Bank	3	407.700	6.67%	3	442.300	7.13%	-7.82%
	Bank of Jordan	4	403.000	6.59%	4	420.000	6.77%	-4.05%
	Bank Al-Etihad	5	370.000	6.05%	5	366.000	5.90%	1.09%
	Cairo Amman Bank	6	309.000	5.05%	6	302.000	4.87%	2.32%
	Jordan Ahli Bank	7	294.000	4.81%	7	294.000	4.74%	0.00%
	Capital Bank	8	273.602	4.48%	8	267.782	4.32%	2.17%
	Arab Jordan Investment Bank	9	192.900	3.16%	9	196.500	3.17%	-1.83%
	Investbank	10	150.000	2.45%	10	152.000	2.45%	-1.32%
	ABC Bank	11	148.000	2.42%	11	148.000	2.39%	0.00%
	Jordan Commercial Bank	12	130.206	2.13%	12	143.739	2.32%	-9.41%
	Societe General - Jordan	13	127.158	2.08%	13	133.559	2.15%	-4.79%
Shareholders' Equity of Jordanian Commercial Banks			4,758.400	77.84%		4,822.794	77.79%	-1.34%
Islamic Banks	Bank	Ranking 2018	Shareholders' Equity (JD million)	Ratio to total shareholders' equity	Ranking 2017	Shareholders' Equity (JD million)	Ratio to total shareholders' equity	Change percentage
	Jordan Islamic Bank	1	393.000	6.43%	1	375.000	6.05%	4.80%
	Islamic International Arab Bank	2	193.891	3.17%	2	174.583	2.82%	11.06%
	Safwa Islamic Bank	3	140.897	2.30%	3	137.860	2.22%	2.20%
	Al-Rajhi Bank *	4	67.500	1.10%	4	61.300	0.99%	10.11%
Shareholders' Equity of Islamic Banks			795.288	13.01%		748.743	12.08%	6.22%
Foreign Commercial Banks	Bank	Ranking 2018	Shareholders' Equity (JD million)	Ratio to total shareholders' equity	Ranking 2017	Shareholders' Equity (JD million)	Ratio to total shareholders' equity	Change percentage
	Bank Audi	1	92.000	1.51%	1	104.000	1.68%	-11.54%
	BLOM Bank	1	92.000	1.51%	2	89.000	1.44%	3.37%
	National Bank of Kuwait - Jordan	3	90.134	1.47%	3	86.902	1.40%	3.72%
	Standard Chartered Bank	4	84.500	1.38%	4	82.200	1.33%	2.80%
	Rafidain Bank	5	72.890	1.19%	5	71.430	1.15%	2.04%
	Citi Bank	6	68.614	1.12%	6	68.064	1.10%	0.81%
	Egyptian Arab Land Bank	7	59.000	0.97%	8	61.000	0.98%	-3.28%
	First Abu Dhabi Bank	Acquired by Societe General- Jordan			7	65.500	1.06%	-
Shareholders' Equity of Foreign Commercial Banks			559.138	9.15%		628.096	10.13%	-10.98%
Total Shareholders' Equity of Banks Operating in Jordan			6,112.827	100.0%		6,199.633	100.0%	-1.40%

Source: Banks' financial data

* Foreign Bank

E) Ranking of Banks according to Capital

Total capital of banks operating in Jordan declined by 1.2% at the end of 2018, compared with 2017, reaching JD 3.36 billion. This is distributed as follows: JD 2.57 billion for Jordanian commercial banks (76.45% of total capital), JD 430 million for Islamic banks (12.8% of total capital), and JD 361.4 million for foreign commercial banks (10.75% of total capital.).

Table (5): Capital of Banks Operating in Jordan at the end of 2018 and 2017

	Bank	2018			2017			Change percentage
		Ranking 2018	Capital (JD million)	Ratio to Total Capital	Ranking 2017	Capital (JD million)	Ratio to Total Capital	
Jordanian Commercial Banks	Arab Bank	1	641.0	19.08%	1	641.0	18.85%	0.00%
	The Housing Bank for Trade and Finance	2	315.0	9.37%	2	315.0	9.26%	0.00%
	Bank of Jordan	3	200.0	5.95%	3	200.0	5.88%	0.00%
	Capital Bank	3	200.0	5.95%	3	200.0	5.88%	0.00%
	Jordan Ahli Bank	5	193.0	5.74%	5	184.0	5.41%	4.89%
	Cairo Amman Bank	6	180.0	5.36%	6	180.0	5.29%	0.00%
	Bank Al-Etihad	7	160.0	4.76%	7	160.0	4.70%	0.00%
	Arab Jordan Investment Bank	8	150.0	4.46%	8	150.0	4.41%	0.00%
	Jordan Commercial Bank	9	120.0	3.57%	9	120.0	3.53%	0.00%
	ABC Bank	10	110.0	3.27%	10	110.0	3.23%	0.00%
	Jordan Kuwait Bank	11	100.0	2.98%	11	100.0	2.94%	0.00%
	Investbank	11	100.0	2.98%	11	100.0	2.94%	0.00%
	Societe General - Jordan	11	100.0	2.98%	11	100.0	2.94%	0.00%
Total Capital of Jordanian Commercial Banks			2,569.00	76.45%		2,560.00	75.26%	0.35%
Islamic Banks	Bank	Ranking 2018	Capital (JD million)	Ratio to Total Capital	Ranking 2017	Capital (JD million)	Ratio to Total Capital	Change percentage
	Jordan Islamic Bank	1	180.0	5.36%	1	180.0	5.29%	0.00%
	Islamic International Arab Bank	2	100.0	2.98%	2	100.0	2.94%	0.00%
	Safwa Islamic Bank	2	100.0	2.98%	2	100.0	2.94%	0.00%
	Al-Rajhi Bank *	4	50.0	1.49%	4	50.0	1.47%	0.00%
Total Capital of Islamic Banks			430.00	12.80%		430.00	12.64%	0.00%
Foreign Commercial Banks	Bank	Ranking 2018	Capital (JD million)	Ratio to Total Capital	Ranking 2017	Capital (JD million)	Ratio to Total Capital	Change percentage
	Standard Chartered Bank	1	61.4	1.83%	1	61.4	1.81%	0.00%
	Egyptian Arab Land Bank	2	50.0	1.49%	2	50.0	1.47%	0.00%
	Rafidain Bank	2	50.0	1.49%	2	50.0	1.47%	0.00%
	Citi Bank	2	50.0	1.49%	2	50.0	1.47%	0.00%
	Bank Audi	2	50.0	1.49%	2	50.0	1.47%	0.00%
	National Bank of Kuwait - Jordan	2	50.0	1.49%	2	50.0	1.47%	0.00%
	BLOM Bank	2	50.0	1.49%	2	50.0	1.47%	0.00%
	First Abu Dhabi Bank	Acquired by Societe General- Jordan			2	50.0	1.47%	-
Capital of Foreign Commercial Banks			361.40	10.75%		411.40	12.10%	-12.15%
Total Capital of Banks Operating in Jordan			3,360.40	100.0%		3,401.40	100.0%	-1.21%

Source: Banks' financial data

* Foreign Bank

Second

**Ranking of Banks according to Some
Items of Income Statement**

A) Ranking of Banks according to Pre-Tax Profit

Total pre-tax profits of banks operating in Jordan rose by 3.6% to reach JD 843.2 million in 2018 compared with 2017. This is distributed as follows: JD 639.7 million for Jordanian commercial banks (75.87% of total pre-tax profits), JD 144.8 million for Islamic banks (17.17% of total pre-tax profits), and JD 58.7 million for foreign commercial banks (6.96% of total pre-tax profits).

Table (6): Pre-Tax Profit of Banks Operating in Jordan at the end of 2018 and 2017

	Bank	2018			2017			Change percentage
		Ranking 2018	Pretax profit (JD million)	Ratio to Total pretax profit	Ranking 2017	Pretax profit (JD million)	Ratio to Total pretax profit	
Jordanian Commercial Banks	Arab Bank	1	212.000	25.14%	1	181.000	22.25%	17.13%
	The Housing Bank for Trade and Finance	2	102.734	12.18%	2	156.601	19.25%	-34.40%
	Bank of Jordan	3	61.000	7.23%	3	61.000	7.50%	0.00%
	Bank Al-EtiHAD	4	50.100	5.94%	4	43.400	5.33%	15.44%
	Cairo Amman Bank	5	42.000	4.98%	6	33.000	4.06%	27.27%
	Capital Bank	6	37.891	4.49%	8	22.950	2.82%	65.10%
	Jordan Kuwait Bank	7	36.900	4.38%	5	33.700	4.14%	9.50%
	Jordan Ahli Bank	8	28.400	3.37%	10	16.000	1.97%	77.50%
	Arab Jordan Investment Bank	9	22.600	2.68%	7	24.200	2.97%	-6.61%
	ABC Bank	10	15.000	1.78%	9	17.000	2.09%	-11.76%
	Investbank	11	13.000	1.54%	12	8.000	0.98%	62.50%
	Societe General - Jordan	12	12.257	1.45%	11	12.030	1.48%	1.89%
	Jordan Commercial Bank	13	5.824	0.69%	13	4.363	0.54%	33.49%
Pre-Tax Profit of Jordanian Commercial Banks			639.71	75.87%		613.24	75.38%	4.32%
Islamic Banks	Bank	Ranking 2018	Pretax profit (JD million)	Ratio to Total pretax profit	Ranking 2017	Pretax profit (JD million)	Ratio to Total pretax profit	Change percentage
	Jordan Islamic Bank	1	75.400	8.94%	1	80.900	9.94%	-6.80%
	Islamic International Arab Bank	2	46.763	5.55%	2	43.525	5.35%	7.44%
	Safwa Islamic Bank	3	12.913	1.53%	3	8.673	1.07%	48.89%
	Al-Rajhi Bank *	4	9.700	1.15%	4	8.500	1.04%	14.12%
Pre-Tax Profit of Islamic Banks			144.78	17.17%		141.60	17.41%	2.24%
Foreign Commercial Banks	Bank	Ranking 2018	Pretax profit (JD million)	Ratio to Total pretax profit	Ranking 2017	Pretax profit (JD million)	Ratio to Total pretax profit	Change percentage
	Bank Audi	1	19.000	2.25%	1	19.000	2.34%	0.00%
	BLOM Bank	2	13.000	1.54%	2	14.000	1.72%	-7.14%
	Citi Bank	3	8.635	1.02%	3	8.517	1.05%	1.39%
	Standard Chartered Bank	4	8.400	1.00%	5	4.000	0.49%	110.00%
	National Bank of Kuwait - Jordan	5	5.055	0.60%	6	2.783	0.34%	81.64%
	Rafidain Bank	6	2.607	0.31%	7	2.288	0.28%	13.94%
	Egyptian Arab Land Bank	7	2.000	0.24%	8	2.000	0.25%	0.00%
	First Abu Dhabi Bank	Acquired by Societe General- Jordan			4	6.100	0.75%	-
Pre-Tax Profit of Foreign Commercial Banks			58.70	6.96%		58.69	7.21%	0.02%
Pre-Tax Profit of Banks Operating in Jordan			843.18	100.0%		813.53	100.0%	3.64%

Source: Banks' financial data

* Foreign Bank

B) Ranking of Banks according to After Tax Profits

Total after-tax profits of banks operating in Jordan rose by 6.4% at the end of 2018 compared with 2017, reaching JD 589.2 million. This is distributed as follows: JD 455.8 million for Jordanian commercial banks (77.4% of total after-tax profits), JD 96.1 million for Islamic banks (16.3% of total after-tax profits), and JD 37.3 million for foreign commercial banks (6.3% of total after-tax profits.)

Table (7): Net After-Tax Profit of Banks Operating in Jordan at the end of 2018 and 2017

	Bank	2018			2017			Change percentage
		Ranking 2018	Net After Tax Profit (JD million)	Ratio to Total Net After Tax Profit	Ranking 2017	Net After Tax Profit (JD million)	Ratio to Total Net After Tax Profit	
Jordanian Commercial Banks	Arab Bank	1	150.000	25.46%	1	123.000	22.21%	21.95%
	The Housing Bank for Trade and Finance	2	77.350	13.13%	2	111.016	20.05%	-30.33%
	Bank of Jordan	3	41.000	6.96%	3	40.000	7.22%	2.50%
	Bank Al-Etihad	4	33.600	5.70%	4	29.400	5.31%	14.29%
	Capital Bank	5	32.461	5.51%	7	20.663	3.73%	57.10%
	Cairo Amman Bank	6	29.000	4.92%	5	22.000	3.97%	31.82%
	Jordan Kuwait Bank	7	25.200	4.28%	6	21.200	3.83%	18.87%
	Jordan Ahli Bank	8	19.000	3.22%	9	12.000	2.17%	58.33%
	Arab Jordan Investment Bank	9	15.300	2.60%	8	15.900	2.87%	-3.77%
	ABC Bank	10	10.000	1.70%	10	11.000	1.99%	-9.09%
	Investbank	10	10.000	1.70%	12	6.000	1.08%	66.67%
	Societe General - Jordan	12	8.147	1.38%	11	7.817	1.41%	4.22%
	Jordan Commercial Bank	13	4.729	0.80%	13	2.385	0.43%	98.28%
Net After-Tax Profit of Jordanian Commercial Banks			455.79	77.36%		422.38	76.27%	7.91%
Islamic Banks		Ranking 2018	Net After Tax Profit (JD million)	Ratio to Total Net After Tax Profit	Ranking 2017	Net After Tax Profit (JD million)	Ratio to Total Net After Tax Profit	Change percentage
	Jordan Islamic Bank	1	49.800	8.45%	1	54.100	9.77%	-7.95%
	Islamic International Arab Bank	2	31.891	5.41%	2	28.798	5.20%	10.74%
	Safwa Islamic Bank	3	8.229	1.40%	3	5.629	1.02%	46.18%
	Al-Rajhi Bank *	4	6.200	1.05%	4	5.400	0.98%	14.81%
Net After-Tax Profit of Islamic Banks			96.12	16.31%		93.93	16.96%	2.33%
Foreign Commercial Banks		Ranking 2018	Net After Tax Profit (JD million)	Ratio to Total Net After Tax Profit	Ranking 2017	Net After Tax Profit (JD million)	Ratio to Total Net After Tax Profit	Change percentage
	Bank Audi	1	12.000	2.04%	1	12.000	2.17%	0.00%
	BLOM Bank	2	8.000	1.36%	2	9.000	1.63%	-11.11%
	Standard Chartered Bank	3	5.500	0.93%	5	2.500	0.45%	120.00%
	Citi Bank	4	5.299	0.90%	3	5.601	1.01%	-5.40%
	National Bank of Kuwait - Jordan	5	3.389	0.58%	7	1.523	0.28%	122.52%
	Rafidain Bank	6	1.670	0.28%	6	1.541	0.28%	8.37%
	Egyptian Arab Land Bank	7	1.400	0.24%	8	1.400	0.25%	0.00%
	First Abu Dhabi Bank	Acquired by Societe General- Jordan			4	3.900	0.70%	-
Net After-Tax Profit of Foreign Commercial Banks			37.26	6.32%		37.47	6.77%	-0.55%
Net After-Tax Profit of Banks Operating in Jordan			589.16	100.0%		553.77	100.0%	6.39%

Source: Banks' financial data

* Foreign Bank

Third

**Ranking of Banks according to Most
Important Profitability Indicators**

A) Ranking of Banks according to Average Return on Assets (ROA)

The average return on assets of banks operating in Jordan rose from 1.034% in 2017 to 1.147% in 2018. The average return on assets of Jordanian commercial banks reached 1.1%, while it reached to 1.19% for Islamic banks and 1.21% for foreign commercial banks.

Table (8): Average Return on Assets for the Banks Operating in Jordan at the end of 2018 and 2017

	Bank	2018		2017		Increase (decrease) Compared with previous year
		Ranking 2018	Average Return on Assets (ROA)	Ranking 2017	Average Return on Assets (ROA)	
Jordanian Commercial Banks	Bank of Jordan	1	1.830%	1	1.920%	
	Capital Bank	2	1.800%	4	1.150%	0.65%
	Arab Bank	3	1.620%	3	1.350%	0.27%
	Cairo Amman Bank	4	1.300%	6	1.080%	0.22%
	Bank Al-Etihad	5	1.230%	5	1.120%	0.11%
	The Housing Bank for Trade and Finance	6	1.100%	2	1.600%	-0.50%
	Investbank	7	1.000%	8	1.000%	0.00%
	Jordan Kuwait Bank	8	0.980%	10	0.840%	0.14%
	ABC Bank	9	0.940%	7	1.010%	-0.07%
	Arab Jordan Investment Bank	10	0.850%	9	0.940%	-0.09%
	Jordan Ahli Bank	11	0.780%	12	0.480%	0.30%
	Societe General - Jordan	12	0.530%	11	0.590%	-0.06%
	Jordan Commercial Bank	13	0.370%	13	0.200%	0.17%
Average Return on Assets for Jordanian Commercial Banks			1.10%		1.02%	0.08%
Islamic Banks	Bank	Ranking 2018	Average Return on Assets (ROA)	Ranking 2017	Average Return on Assets (ROA)	Increase (decrease) Compared with previous year
	Islamic International Arab Bank	1	1.500%	1	1.400%	0.10%
	Al-Rajhi Bank *	2	1.270%	3	1.220%	0.05%
	Jordan Islamic Bank	3	1.190%	2	1.300%	-0.11%
Islamic Banks	Safwa Islamic Bank	4	0.790%	4	0.600%	0.19%
	Average Return on Assets for Islamic Banks		1.19%		1.13%	0.06%
Foreign Commercial Banks	Bank	Ranking 2018	Average Return on Assets (ROA)	Ranking 2017	Average Return on Assets (ROA)	Increase (decrease) Compared with previous year
	Citi Bank	1	1.730%	1	1.620%	0.11%
	Bank Audi	2	1.630%	2	1.500%	0.13%
	National Bank of Kuwait - Jordan	3	1.250%	7	0.530%	0.72%
	Rafidain Bank	4	1.200%	4	1.100%	0.10%
	Standard Chartered Bank	5	1.130%	6	0.590%	0.54%
	BLOM Bank	6	1.100%	4	1.100%	0.00%
	Egyptian Arab Land Bank	7	0.410%	8	0.420%	-0.01%
	First Abu Dhabi Bank	Acquired by Societe General- Jordan		3	1.180%	-
Average Return on Assets for Foreign Commercial Banks			1.21%		1.01%	0.20%
Average Return on Assets for the Banks Operating in Jordan			1.147%		1.034%	0.113%

Source: Banks' financial data

* Foreign Bank

B) Ranking of Banks according to Average Return on Equity (ROE)

The average return on equity for banks operating in Jordan increased from 7.46% in 2017 to 8.24% in 2018. The average return on equity for Jordanian commercial banks reached 8.32%, while it reached 11.46% for Islamic banks and 6.26% for foreign commercial banks.

Table (9): Average Return on Shareholders' Equity for the Banks Operating in Jordan at the end of 2018 and 2017

	Bank	2018		2017		Increase (decrease) Compared with previous year
		Ranking 2018	Average Return on Equity (ROE)	Ranking 2017	Average Return on Equity (ROE)	
Jordanian Commercial Banks	Arab Bank	1	15.260%	1	12.740%	2.52%
	Capital Bank	2	11.990%	6	7.870%	4.12%
	Bank of Jordan	3	9.960%	3	9.930%	0.03%
	Cairo Amman Bank	4	9.500%	7	7.550%	1.95%
	Bank Al-Etihad	5	9.130%	5	8.730%	0.40%
	The Housing Bank for Trade and Finance	6	8.000%	2	11.500%	-3.50%
	Arab Jordan Investment Bank	7	7.900%	4	8.800%	-0.90%
	ABC Bank	8	7.070%	7	7.550%	-0.48%
	Investbank	9	7.000%	12	4.000%	3.00%
	Societe General - Jordan	10	6.500%	9	6.000%	0.50%
	Jordan Ahli Bank	11	6.470%	11	4.020%	2.45%
	Jordan Kuwait Bank	12	5.920%	10	4.800%	1.12%
	Jordan Commercial Bank	13	3.450%	13	1.680%	1.77%
Average Return on Shareholders' Equity for Jordanian Commercial Banks			8.32%		7.32%	1.00%
Islamic Banks	Bank	Ranking 2018	Average Return on Equity (ROE)	Ranking 2017	Average Return on Equity (ROE)	Increase (decrease) Compared with previous year
	Islamic International Arab Bank	1	17.300%	1	17.400%	-0.10%
	Jordan Islamic Bank	2	12.960%	2	15.090%	-2.13%
	Al-Rajhi Bank *	3	9.680%	3	9.230%	0.45%
	Safwa Islamic Bank	4	5.900%	4	4.170%	1.73%
Average Return on Shareholders' Equity for Islamic Banks			11.46%		11.47%	-0.01%
Foreign Commercial Banks	Bank	Ranking 2018	Average Return on Equity (ROE)	Ranking 2017	Average Return on Equity (ROE)	Increase (decrease) Compared with previous year
	Bank Audi	1	12.240%	1	11.560%	0.68%
	BLOM Bank	2	8.800%	2	10.100%	-1.30%
	Citi Bank	3	7.750%	3	8.440%	-0.69%
	Standard Chartered Bank	4	6.580%	5	3.030%	3.55%
	National Bank of Kuwait - Jordan	5	3.830%	8	1.770%	2.06%
	Egyptian Arab Land Bank	6	2.350%	6	2.370%	-0.02%
	Rafidain Bank	7	2.300%	7	2.100%	0.20%
	First Abu Dhabi Bank	Acquired by Societe General- Jordan		4	6.100%	-
Average Return on Shareholders' Equity for Foreign Commercial Banks			6.26%		5.68%	0.58%
Average Return on Shareholders' Equity for the Banks Operating in Jordan			8.24%		7.46%	0.78%

Source: Banks' financial data

* Foreign Bank

Fourth

**Ranking of Banks according
to Bank Branching**

A) Ranking of Banks according to the Number of Branches in Jordan

The number of branches of banks operating in Jordan went up by 3.7% from 818 branches in 2017 to 848 branches in 2018. The number of branches of Jordanian commercial banks reached 630 branches (74.3% of total branches), the number of Islamic banks' branches reached 164 branches (19.3% of total branches), and the number of foreign commercial banks' branches reached 54 branches (6.4% of total branches).

Table (10) The Number of Branches of Banks Operating in Jordan at the end of 2018 and 2017

	Bank	2018			2017			Change percentage
		Ranking 2018	Number of Branches Inside Jordan	Ratio to total number of branches	Ranking 2017	Number of Branches Inside Jordan	Ratio to total number of branches	
Jordanian Commercial Banks	The Housing Bank for Trade and Finance	1	117	13.80%	1	117	14.30%	0.00%
	Arab Bank	2	78	9.20%	2	74	9.05%	5.41%
	Bank of Jordan	3	75	8.84%	4	73	8.92%	2.74%
	Cairo Amman Bank	4	73	8.61%	2	74	9.05%	-1.35%
	Jordan Kuwait Bank	5	64	7.55%	5	64	7.82%	0.00%
	Jordan Ahli Bank	6	55	6.49%	6	56	6.85%	-1.79%
	Bank Al-Etihad	7	48	5.66%	7	44	5.38%	9.09%
	Jordan Commercial Bank	8	30	3.54%	8	27	3.30%	11.11%
	ABC Bank	9	27	3.18%	8	27	3.30%	0.00%
	Societe General - Jordan	10	19	2.24%	11	17	2.08%	11.76%
	Arab Jordan Investment Bank	11	18	2.12%	10	18	2.20%	0.00%
	Capital Bank	12	14	1.65%	12	12	1.47%	16.67%
	Investbank	13	12	1.42%	12	12	1.47%	0.00%
The Number of Branches of Jordanian Commercial Banks			630	74.29%		615	75.18%	2.44%
Islamic Banks		Ranking 2018	Number of Branches Inside Jordan	Ratio to total number of branches	Ranking 2017	Number of Branches Inside Jordan	Ratio to total number of branches	Change percentage
	Jordan Islamic Bank	1	76	8.96%	1	74	9.05%	2.70%
	Islamic International Arab Bank	2	45	5.31%	2	42	5.13%	7.14%
	Safwa Islamic Bank	3	33	3.89%	3	25	3.06%	32.00%
	Al-Rajhi Bank *	4	10	1.18%	4	7	0.86%	42.86%
The Number of Branches of Islamic Banks			164	19.34%		148	18.09%	10.81%
Foreign Commercial Banks		Ranking 2018	Number of Branches Inside Jordan	Ratio to total number of branches	Ranking 2017	Number of Branches Inside Jordan	Ratio to total number of branches	Change percentage
	BLOM Bank	1	16	1.89%	1	15	1.83%	6.67%
	Egyptian Arab Land Bank	2	14	1.65%	2	14	1.71%	0.00%
	Bank Audi	2	14	1.65%	2	14	1.71%	0.00%
	Standard Chartered Bank	4	5	0.59%	4	5	0.61%	0.00%
	Rafidain Bank	5	2	0.24%	5	2	0.24%	0.00%
	Citi Bank	5	2	0.24%	5	2	0.24%	0.00%
	National Bank of Kuwait - Jordan	7	1	0.12%	8	1	0.12%	0.00%
	First Abu Dhabi Bank	Acquired by Societe General- Jordan			5	2	0.24%	-
The Number of Branches of Foreign Commercial Banks			54	6.37%		55	6.72%	-1.82%
The Number of Branches of Banks Operating in Jordan			848	100.0%		818	100.0%	3.67%

Source: Banks' financial data

* Foreign Bank

B) Ranking of Banks according to the Number of ATMs inside Jordan

The number of ATMs of banks inside Jordan went up from 1744 in 2017 to 1872 in 2018, a rise of 7.3%. The number of ATMs belonging to Jordanian commercial banks reached 1361 (72.7% of total ATMs), while ATMs belonging to Islamic banks reached 438 (23.4% of total ATMs), and the number of ATMs belonging to foreign commercial banks amounted 73 (3.9% of total ATMs.)

Table (11): The Number of ATMs of Banks Operating in Jordan at the end of 2018 and 2017

	Bank	2018			2017			Change percentage
		Ranking 2018	Number of ATMs	Ratio to total number of ATMs	Ranking 2017	Number of ATMs	Ratio to total number of ATMs	
Jordanian Commercial Banks	The Housing Bank for Trade and Finance	1	228	12.18%	1	229	13.13%	-0.44%
	Arab Bank	2	197	10.52%	2	180	10.32%	9.44%
	Cairo Amman Bank	3	172	9.19%	3	171	9.81%	0.58%
	Bank of Jordan	4	143	7.64%	4	134	7.68%	6.72%
	Jordan Ahli Bank	5	117	6.25%	5	121	6.94%	-3.31%
	Bank Al-Etihad	6	109	5.82%	7	90	5.16%	21.11%
	Jordan Kuwait Bank	7	96	5.13%	6	99	5.68%	-3.03%
	Arab Jordan Investment Bank	8	62	3.31%	8	60	3.44%	3.33%
	Jordan Commercial Bank	9	59	3.15%	9	53	3.04%	11.32%
	ABC Bank	10	55	2.94%	10	51	2.92%	7.84%
	Capital Bank	11	53	2.83%	11	45	2.58%	17.78%
	Investbank	12	44	2.35%	12	37	2.12%	18.92%
	Societe General - Jordan	13	26	1.39%	13	20	1.15%	30.00%
The Number of ATMs of Jordanian Commercial Banks			1361	72.70%		1290	73.97%	5.50%
Islamic Banks	Bank	Ranking 2018	Number of ATMs	Ratio to total number of ATMs	Ranking 2017	Number of ATMs	Ratio to total number of ATMs	Change percentage
	Jordan Islamic Bank	1	232	12.39%	1	205	11.75%	13.17%
	Islamic International Arab Bank	2	82	4.38%	2	71	4.07%	15.49%
	Safwa Islamic Bank	3	74	3.95%	3	58	3.33%	27.59%
	Al-Rajhi Bank *	4	50	2.67%	4	41	2.35%	21.95%
The Number of ATMs of Islamic Banks			438	23.40%		375	21.50%	16.80%
Foreign Commercial Banks	Bank	Ranking 2018	Number of ATMs	Ratio to total number of ATMs	Ranking 2017	Number of ATMs	Ratio to total number of ATMs	Change percentage
	Bank Audi	1	25	1.34%	1	26	1.49%	-3.85%
	BLOM Bank	2	20	1.07%	2	19	1.09%	0.00%
	Egyptian Arab Land Bank	3	16	0.85%	3	16	0.92%	0.00%
	Standard Chartered Bank	4	7	0.37%	4	7	0.40%	0.00%
	National Bank of Kuwait - Jordan	5	5	0.27%	5	6	0.34%	-16.67%
	Rafidain Bank **		0	0.00%		0	0.00%	-
	Citi Bank **		0	0.00%		0	0.00%	-
First Abu Dhabi Bank		Acquired by Societe General- Jordan			6	5	0.29%	-
The Number of ATMs of Foreign Commercial Banks			73	3.90%		79	4.53%	-7.59%
The Number of ATMs of Banks Operating in Jordan			1872	100.00%		1744	100.00%	7.34%

Source: Banks' financial data

* Foreign Bank

** doesn't have ATMs.

Fifth

**Human Resources in Banks
Operating in Jordan**

A) Ranking of Banks according to the Number of Employees

The number of workers in all banks operating in Jordan went up from 21038 male and female employees in 2017 to 21262 male and female employees in 2018, an increase of 1.06%. The number of employees in Jordanian commercial banks reached 15661 male and female employees (73.66% of total employees), while the number of employees in Islamic banks reached 4294 male and female employees (20.2% of total employees), and it reached 1307 male and female employees in foreign commercial banks (6.15% of total employees).

Table (12): Number of Employees at Banks Operating in Jordan at the end of 2018 and 2017

	Bank	2018			2017			Change percentage
		Ranking 2018	Number of Employees	Ratio to total employees	Ranking 2017	Number of Employees	Ratio to total employees	
Jordanian Commercial Banks	Arab Bank	1	3133	14.74%	1	3075	14.62%	1.89%
	The Housing Bank for Trade and Finance	2	2463	11.58%	2	2426	11.53%	1.53%
	Bank of Jordan	3	1583	7.45%	3	1675	7.96%	-5.49%
	Cairo Amman Bank	4	1564	7.36%	4	1612	7.66%	-2.98%
	Jordan Ahli Bank	5	1216	5.72%	5	1206	5.73%	0.83%
	Jordan Kuwait Bank	6	1201	5.65%	6	1192	5.67%	0.76%
	Bank Al-EtiHAD	7	1146	5.39%	7	1136	5.40%	0.88%
	Jordan Commercial Bank	8	756	3.56%	9	717	3.41%	5.44%
	Arab Jordan Investment Bank	9	727	3.42%	8	732	3.48%	-0.68%
	Capital Bank	10	608	2.86%	10	552	2.62%	10.14%
	ABC Bank	11	529	2.49%	11	512	2.43%	3.32%
	Investbank	12	415	1.95%	12	456	2.17%	-8.99%
	Societe General - Jordan	13	320	1.51%	13	277	1.32%	15.52%
Number of Employees at Jordanian Commercial Banks			15661	73.66%		15568	74.00%	0.60%
Islamic Banks	Bank	Ranking 2018	Number of Employees	Ratio to total employees	Ranking 2017	Number of Employees	Ratio to total employees	Change percentage
	Jordan Islamic Bank	1	2405	11.31%	1	2335	11.10%	3.00%
	Islamic International Arab Bank	2	960	4.52%	2	909	4.32%	5.61%
	Safwa Islamic Bank	3	608	2.86%	3	570	2.71%	6.67%
	Al-Rajhi Bank *	4	321	1.51%	4	272	1.29%	18.01%
Number of Employees at Islamic Banks			4294	20.20%		4086	19.42%	5.09%
Foreign Commercial Banks	Bank	Ranking 2018	Number of Employees	Ratio to total employees	Ranking 2017	Number of Employees	Ratio to total employees	Change percentage
	BLOM Bank	1	416	1.96%	1	429	2.04%	-3.03%
	Egyptian Arab Land Bank	2	333	1.57%	2	316	1.50%	5.38%
	Bank Audi	3	254	1.19%	3	276	1.31%	-7.97%
	Standard Chartered Bank	4	159	0.75%	4	175	0.83%	-9.14%
	National Bank of Kuwait - Jordan	5	63	0.30%	5	66	0.31%	-4.55%
	Citi Bank	6	57	0.27%	6	56	0.27%	1.79%
	Rafidain Bank	7	25	0.12%	8	21	0.10%	19.05%
	First Abu Dhabi Bank	Acquired by Societe General- Jordan			7	45	0.21%	-
Number of Employees at Foreign Commercial Banks			1307	6.15%		1384	6.58%	-5.56%
Number of Employees at Banks Operating in Jordan			21262	100.00%		21038	100.00%	1.06%

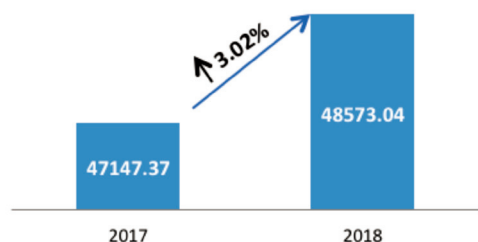
Source: Banks' financial data

* Foreign Bank

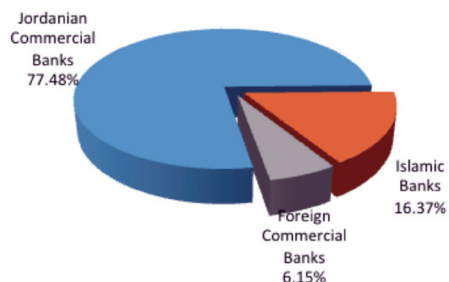
Sixth

**Summary of the Most Important
Financial Indicators of Banks
Operating in Jordan**

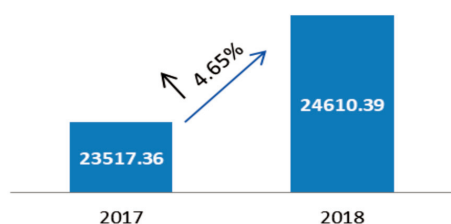
Total Assets of Banks Operating in Jordan (JD Million)



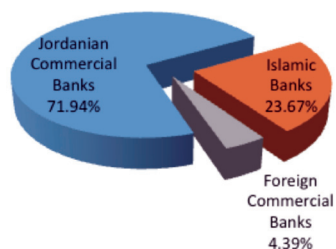
Distribution of Total Assets of Banks Operating in Jordan at the End of 2018



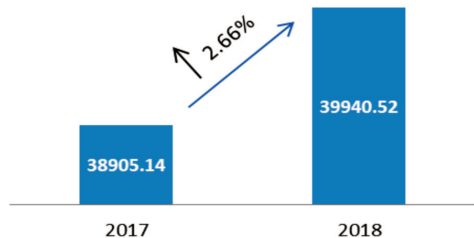
Total Direct Credit facilities - net Extended By Banks Operating in Jordan (JD Million)



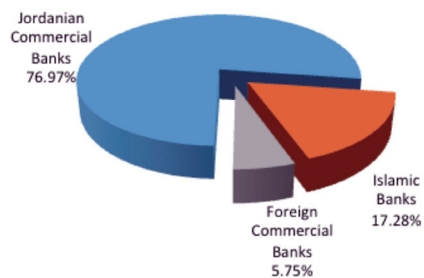
Distribution of Total Direct credit facilities - net Extended By Banks Operating in Jordan at the End of 2018



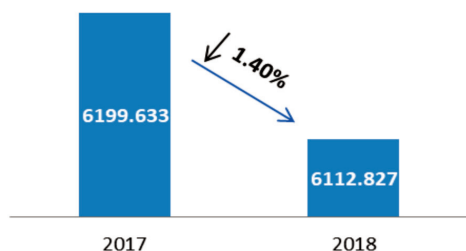
Total Deposits at Banks Operating in Jordan (JD Million)



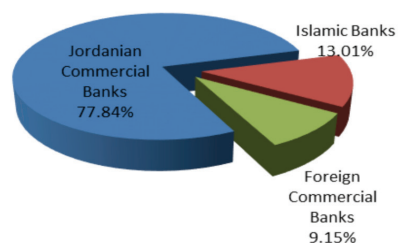
Distribution of Total Deposits at Banks Operating in Jordan at the End of 2018



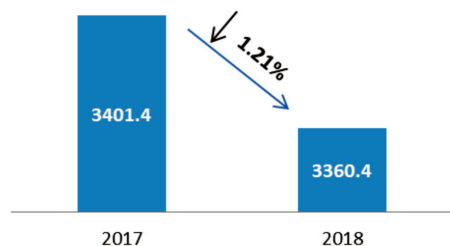
Total Shareholders' Equity of Banks Operating in Jordan (JD Million)



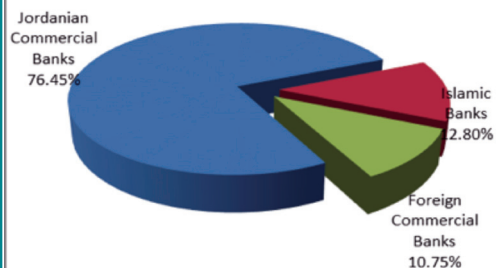
Distribution of Shareholders' Equity of Banks Operating in Jordan at the End of 2018



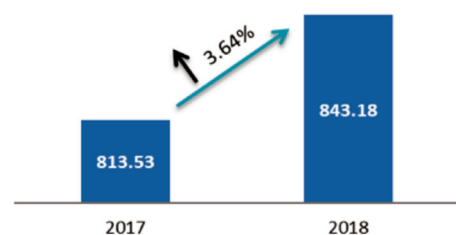
Total Capital of Banks Operating in Jordan (JD Million)



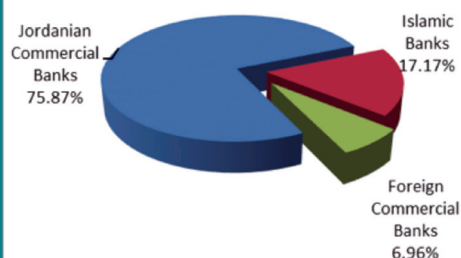
Distribution of Capital of Banks Operating in Jordan at the End of 2018



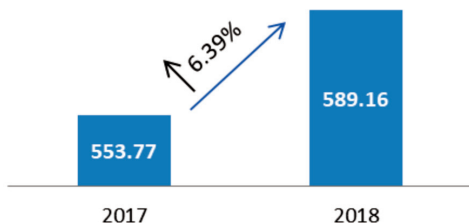
Total Pre-Tax Profit of Banks Operating in Jordan (JD Million)



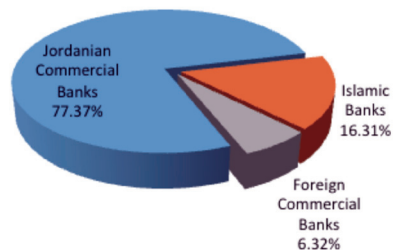
Distribution of Pre-Tax Profit of Banks Operating in Jordan at the End of 2018



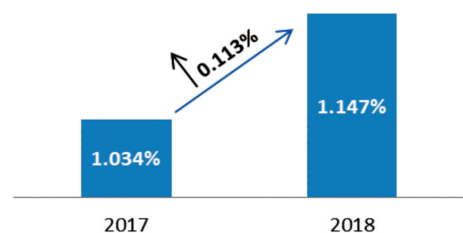
Total After-Tax Profit of Banks Operating in Jordan (JD Million)



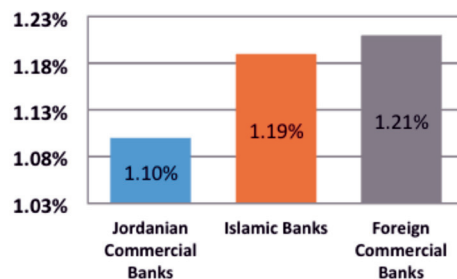
Distribution of After-Tax Profit of Banks Operating in Jordan at the End of 2018



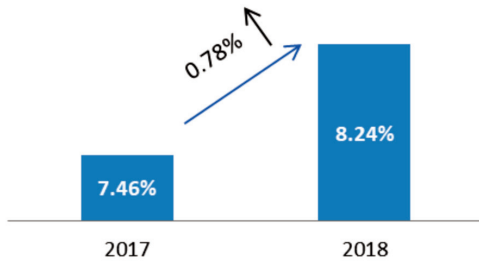
Return on Assets for the Banks Operating in Jordan (%)



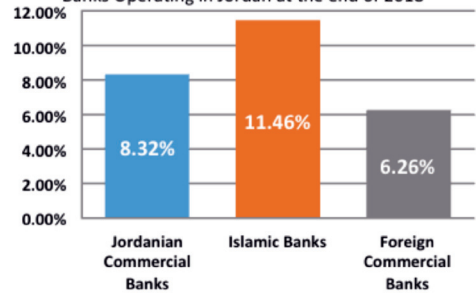
Distribution of Return on Assets for Banks Operating in Jordan at the end of 2018



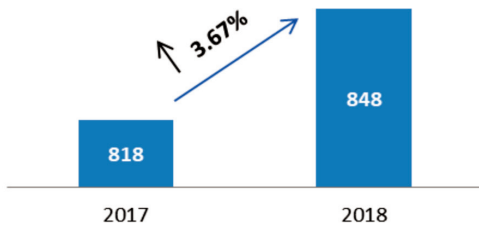
Return on Shareholders' Equity for Banks Operating in Jordan (%)



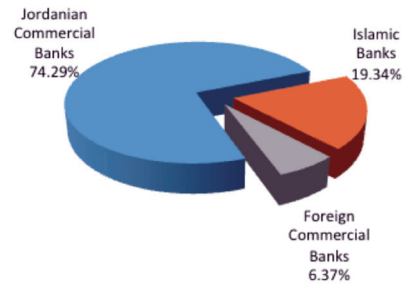
Distribution Return on Shareholders' Equity for Banks Operating in Jordan at the end of 2018



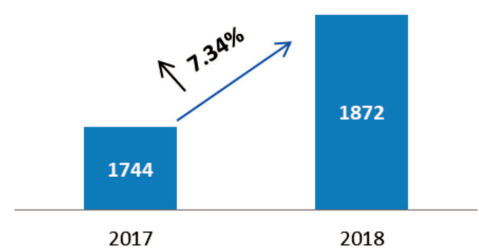
Total Number of Branches of Banks Operating in Jordan



Distribution of Number of Branches of Banks Operating in Jordan at the end of 2018



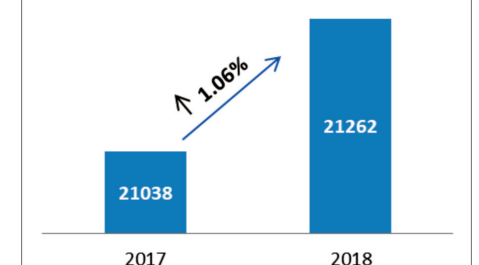
Total Number of ATMs of Banks Operating in Jordan



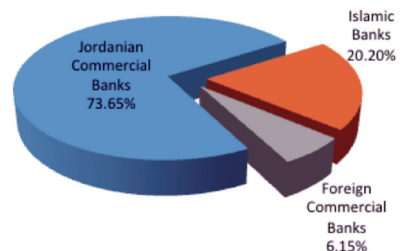
Distribution of Number of ATMs of Banks Operating in Jordan at the end of 2018



Total Number of Employees at Banks Operating in Jordan



Distribution of Number of Employees at Banks Operating in Jordan at the end of 2018





Association of Banks in Jordan

Jordan – Amman - Wadi Saqra

Musa Ibn Nosair Street - Bldg No 62

P.O.Box: 926174 Amman 11190 Jordan

Tel: 5662258 – 5669328 – 5684361

Fax: 5687011 – 5684316

Email: info@abj.org.jo

Website: www.abj.org.jo