



**Analysis of the
Comparative
Performance of Banks
Operating in Jordan
During 2015**

This chapter contains a full summary of the overall developments experienced by banks operating in Jordan during 2015. The first part of the chapter handles the developments of the main items in the balance sheet in terms of total assets, credit facilities and deposits at the banks operating in Jordan, in addition to the shareholders' equity and capital. The second part contains the most important items of the income statement of banks operating in Jordan, which are the pretax profit and the net after-tax profit. The third part deals with the most important profitability measurements of banks operating in Jordan that link the balance sheet and the income statement, which are the average return on assets (ROA) and the average return on shareholders' equity (ROE) during 2015. The fourth part shows the indicators of banks' branching in Jordan, including the number of branches and that of ATMs. The fifth and final part reflects the development and distribution of the volume of human resources in the banks operating in Jordan at the end of 2015.

It is noteworthy here that the banks are ranked in a descending manner (from the highest bank to the lowest bank) according to each of the previous criteria, in addition to calculating the relative importance for each bank in relation to the total operating banks. We also took into consideration the division of banks into three main categories to include the Jordanian commercial banks, the Islamic banks and the foreign banks. It is also important to indicate that the data included in this chapter belong only to the branches of banks operating in Jordan and do not include outside branches. The following are the definitions of the most important concepts used in this chapter:

- ❖ **Total deposits at commercial banks:** includes banks and financial institutions deposits, Customers' deposits, and Margin accounts.
- ❖ **Return on Shareholders' Equity (ROE) in 2015:** net profit after tax in 2015 divided by the average shareholders' equity for the years 2014 and 2015.
- ❖ **Return on Assets (ROA) in 2015:** net profit after tax in 2015 divided by the average Assets for the years 2014 and 2015.
- ❖ **Total assets of Islamic banks:** include total assets only without the accounts managed on behalf of others.
- ❖ **Financial Investments of Islamic banks:** financial investments include all kinds of loans and finances granted by the bank, including deferred sale and other receivables (net), Ijara muntahia bittamleek Assets (net), finances or other financing investments (net), excluding accounts managed on behalf of others.
- ❖ **Total savings instruments of Islamic banks:** include banks and banking institutions accounts, clients' current and call accounts, cash margins, and the total joint investment accounts holders' equity, excluding accounts managed on behalf of others.

First: Banks' Ranking According to Some Balance Sheet Items

A. Banks' Ranking According to the Total Assets

The total assets of licensed banks operating in Jordan increased by 5.15% at the end of 2015, reaching to JD 45.2 billion, distributed as follows: JD 34.7 billion for Jordanian commercial banks (76.8% of the total assets of banks operating in Jordan); JD 6.8 billion for the Islamic banks (15.1% of total assets) and JD 3.7 billion for foreign banks (8.1% of total assets).

Table (1)

Total Assets of Banks Operating in Jordan at the end of 2014 and 2015

	Bank	2015			2014			Change percentage (%)
		Ranking	Assets (JD million)	Ratio to Total Assets %	Ranking	Assets (JD million)	Ratio to Total Assets %	
		2015			2014			
Jordanian Commercial Banks	Arab Bank	1	8,806.00	19.48%	1	8,726.00	20.30%	0.92%
	The Housing Bank for Trade & Finance	2	6,841.91	15.14%	2	6,508.58	15.14%	5.12%
	Jordan Kuwait Bank	3	2,547.00	5.64%	3	2,369.00	5.51%	7.51%
	Bank Al-Etihad	4	2,392.87	5.29%	4	2,239.47	5.21%	6.85%
	Jordan Ahli Bank	5	2,270.00	5.02%	5	2,120.00	4.93%	7.08%
	Cairo Amman Bank	6	2,076.60	4.59%	6	1,885.43	4.39%	10.14%
	Bank of Jordan	7	1,872.70	4.14%	7	1,859.60	4.33%	0.70%
	Capital Bank	8	1,787.43	3.95%	8	1,825.47	4.25%	-2.08%
	Arab Jordan Investment Bank	9	1,657.10	3.67%	9	1,632.00	3.80%	1.54%
	Jordan Commercial Bank	10	1,405.15	3.11%	10	1,092.96	2.54%	28.56%
	Societe General - Jordan	11	1,210.77	2.68%	12	867.13	2.02%	39.63%
	ABC Bank	12	1,015.60	2.25%	11	1,082.71	2.52%	-6.20%
	Investbank	13	811.00	1.79%	13	779.00	1.81%	4.11%
Total Assets of Jordanian Commercial Banks			34,694.14	76.76%		32,987.35	76.75%	5.17%
Islamic Banks	Bank	Ranking	Assets (JD million)	Ratio to Total Assets %	Ranking	Assets (JD million)	Ratio to Total Assets %	Change percentage (%)
		2015			2014			
	Jordan Islamic Bank	1	3,799.00	8.41%	1	3,555.00	8.27%	6.86%
	Islamic International Arab Bank	2	1,808.58	4.00%	2	1,568.86	3.65%	15.28%
	Jordan Dubai Islamic Bank	3	780.00	1.73%	3	658.00	1.53%	18.54%
Al-Rajhi Bank *	4	442.33	0.98%	4	353.82	0.82%	25.02%	
Total Assets of Islamic Banks			6,829.92	15.11%		6,135.67	14.28%	11.31%
Foreign Commercial Banks	Bank	Ranking	Assets (JD million)	Ratio to Total Assets %	Ranking	Assets (JD million)	Ratio to Total Assets %	Change percentage (%)
		2015			2014			
	Bank Audi	1	898.00	1.99%	1	1,013.00	2.36%	-11.35%
	BLOM Bank	2	818.00	1.81%	2	812.00	1.89%	0.74%
	Standard Chartered Bank	3	442.53	0.98%	3	487.94	1.14%	-9.31%
	National Bank of Abu Dhabi	4	382.01	0.85%	6	339.08	0.79%	12.66%
	Egyptian Arab Land Bank	5	369.00	0.82%	4	399.00	0.93%	-7.52%
	National Bank of Kuwait - Jordan	6	320.30	0.71%	5	361.80	0.84%	-11.47%
	Citi Bank	7	309.15	0.68%	7	311.07	0.72%	-0.62%
Rafidain Bank	8	132.48	0.29%	8	133.42	0.31%	-0.71%	
Total Assets of Foreign Commercial Banks			3,671.47	8.12%		3,857.31	8.97%	-4.82%
Total Assets of Banks Operating in Jordan			45,195.52	100.0%		42,980.34	100.0%	5.15%

Source: Banks' financial data

* Foreign Bank

B. Banks' Ranking According to the direct credit facilities - net

The balance of direct credit facilities - net granted by the banks operating in Jordan increased by 10.5% at the end of 2015, reaching to JD 19.77 billion, distributed as follows: JD 14.03 billion were granted by Jordanian commercial banks (71% of the total credit facilities); JD 4.61 billion by Islamic banks (23.3% of total credit facilities) and JD 1.13 billion by foreign banks (5.7% of total credit facilities).

Table (2): Direct credit facilities - net Extended By Banks Operating in Jordan at the end of 2014 and 2015

	Bank	2015			2014			Change percentage (%)
		Ranking 2015	Direct credit facilities - net (JD million)	Ratio to total Direct credit facilities - net %	Ranking 2014	Direct credit facilities - net (JD million)	Ratio to total Direct credit facilities - net %	
Jordanian Commercial Banks	Arab Bank	1	2,664.00	13.48%	1	2,602.00	14.55%	2.38%
	The Housing Bank for Trade & Finance	2	2,652.22	13.42%	2	1,979.13	11.06%	34.01%
	Bank Al-Etihad	3	1,285.20	6.50%	3	1,226.87	6.86%	4.75%
	Jordan Kuwait Bank	4	1,147.00	5.80%	4	1,095.00	6.12%	4.75%
	Jordan Ahli Bank	5	1,043.00	5.28%	5	1,022.00	5.71%	2.05%
	Bank of Jordan	6	980.00	4.96%	6	974.40	5.45%	0.57%
	Cairo Amman Bank	7	908.16	4.59%	7	803.56	4.49%	13.02%
	Capital Bank	8	800.60	4.05%	8	690.61	3.86%	15.93%
	Arab Jordan Investment Bank	9	649.60	3.29%	9	615.20	3.44%	5.59%
	Jordan Commercial Bank	10	548.79	2.78%	10	485.33	2.71%	13.08%
	ABC Bank	11	503.29	2.55%	11	480.18	2.68%	4.81%
	Societe General - Jordan	12	431.59	2.18%	13	320.04	1.79%	34.86%
	Investbank	13	412.00	2.08%	12	414.00	2.31%	-0.48%
Total direct credit facilities - net extended by Jordanian Commercial Banks			14,025.47	70.96%		12,708.31	71.04%	10.36%
Islamic Banks	Jordan Islamic Bank	1	2,793.00	14.13%	1	2,390.00	13.36%	16.86%
	Islamic International Arab Bank	2	1,022.94	5.18%	2	888.64	4.97%	15.11%
	Jordan Dubai Islamic Bank	3	511.00	2.59%	3	451.00	2.52%	13.30%
	Al-Rajhi Bank *	4	281.22	1.42%	4	248.67	1.39%	13.09%
Total direct credit facilities - net extended by Islamic Banks			4,608.16	23.31%		3,978.31	22.24%	15.83%
Foreign Commercial Banks	BLOM Bank	1	359.00	1.82%	2	322.00	1.80%	11.49%
	Bank Audi	2	321.00	1.62%	1	365.00	2.04%	-12.05%
	Egyptian Arab Land Bank	3	141.00	0.71%	3	164.00	0.92%	-14.02%
	Standard Chartered Bank	4	139.13	0.70%	4	152.75	0.85%	-8.92%
	National Bank of Abu Dhabi	5	118.67	0.60%	5	112.04	0.63%	5.92%
	Citi Bank	6	27.09	0.14%	7	40.80	0.23%	-33.62%
	National Bank of Kuwait - Jordan	7	26.80	0.14%	6	45.50	0.25%	-41.10%
	Rafidain Bank	8	0.06	0.00%	8	0.146	0.00%	-59.03%
Total direct credit facilities - net extended by Foreign Commercial Banks			1,132.75	5.73%		1,202.24	6.72%	-5.78%
Total direct credit facilities - net extended by Banks Operating in Jordan			19,766.37	100.0%		17,888.37	100.0%	10.50%

Source: Banks' financial data

* Foreign Bank

C. Banks' Ranking according to the Total Deposit

The total deposit at the banks operating in Jordan increased by 5.3% at the end of 2015, reaching to JD 37.9 billion . These deposit are divided as follows: JD 29 billion at Jordanian commercial banks (76.5% of total deposit), JD 6 billion at Islamic banks (15.9% of total deposit), and JD 2.9 billion for foreign commercial banks (7.6% of total deposit).

Table (3): Total Deposits at Banks Operating in Jordan at the end of 2014 and 2015

	Bank	2015			2014			Change percentage (%)
		Ranking 2015	Total Deposits (JD million)	Ratio to Total Deposits %	Ranking 2014	Total Deposits (JD million)	Ratio to Total Deposits %	
Jordanian Commercial Banks	Arab Bank	1	7,604.00	20.09%	1	7,598.00	21.13%	0.08%
	The Housing Bank for Trade & Finance	2	5,729.79	15.14%	2	5,426.60	15.09%	5.59%
	Jordan Kuwait Bank	3	2,056.00	5.43%	4	1,887.00	5.25%	8.96%
	Bank Al-Etihad	4	2,040.56	5.39%	3	1,917.76	5.33%	6.40%
	Jordan Ahli Bank	5	1,910.00	5.05%	5	1,758.00	4.89%	8.65%
	Cairo Amman Bank	6	1,647.59	4.35%	6	1,526.96	4.25%	7.90%
	Arab Jordan Investment Bank	7	1,437.70	3.80%	9	1,380.40	3.84%	4.15%
	Capital Bank	8	1,404.45	3.71%	7	1,420.09	3.95%	-1.10%
	Bank of Jordan	9	1,385.90	3.66%	8	1,400.10	3.89%	-1.01%
	Jordan Commercial Bank	10	1,235.08	3.26%	10	956.84	2.66%	29.08%
	Societe General - Jordan	11	1,046.50	2.76%	12	711.72	1.98%	47.04%
	ABC Bank	12	844.31	2.23%	11	919.37	2.56%	-8.17%
	Investbank	13	630.00	1.66%	13	614.00	1.71%	2.61%
Total Deposits at Jordanian Commercial Banks			28,971.87	76.53%		27,516.84	76.51%	5.29%
Islamic Banks	Bank	Ranking 2015	Total Deposits (JD million)	Ratio to Total Deposits %	Ranking 2014	Total Deposits (JD million)	Ratio to Total Deposits %	Change percentage (%)
	Jordan Islamic Bank	1	3,385.00	8.94%	1	3,181.00	8.84%	6.41%
	Islamic International Arab Bank	2	1,612.44	4.26%	2	1,391.41	3.87%	15.89%
	Jordan Dubai Islamic Bank	3	625.00	1.65%	3	501.00	1.39%	24.75%
	Al-Rajhi Bank *	4	383.46	1.01%	4	300.82	0.84%	27.47%
Total Deposits at Islamic Banks			6,005.90	15.87%		5,374.23	14.94%	11.75%
Foreign Commercial Banks	Bank	Ranking 2015	Total Deposits (JD million)	Ratio to Total Deposits %	Ranking 2014	Total Deposits (JD million)	Ratio to Total Deposits %	Change percentage (%)
	Bank Audi	1	764.00	2.02%	1	881.00	2.45%	-13.28%
	BLOM Bank	2	674.00	1.78%	2	683.00	1.90%	-1.32%
	Standard Chartered Bank	3	328.71	0.87%	3	363.43	1.01%	-9.55%
	National Bank of Abu Dhabi	4	319.17	0.84%	5	280.34	0.78%	13.85%
	Egyptian Arab Land Bank	5	266.00	0.70%	4	290.00	0.81%	-8.28%
	Citi Bank	6	235.53	0.62%	7	237.45	0.66%	-0.81%
	National Bank of Kuwait - Jordan	7	231.80	0.61%	6	276.80	0.77%	-16.26%
	Rafidain Bank	8	58.64	0.15%	8	61.37	0.17%	-4.44%
Total Deposits at Foreign Commercial Banks			2,877.85	7.60%		3,073.39	8.55%	-6.36%
Total Deposits at Banks Operating in Jordan			37,855.62	100.0%		35,964.45	100.0%	5.26%

Source: Banks' financial data

* Foreign Bank

D. Banks' Ranking According to Shareholders' Equity

Shareholders' Equity in the banks operating in Jordan increased by 3.9% at the end of 2015, reaching to JD 5.8 billion, These are distributed as follows: JD 4.52 billion in Jordanian commercial banks (78.6% of total shareholders' equity), JD 636 million in Islamic banks (11.1% of total shareholders' equity), and JD 597 million in foreign commercial banks (10.4% of total shareholders' equity).

Table (4): Shareholders' Equity of Banks Operating in Jordan at the end of 2014 and 2015

	Bank	2015			2014			Change percentage (%)
		Ranking 2015	Equity Rights (JD million)	Ratio to total Equity Rights %	Ranking 2014	Equity Rights (JD million)	Ratio to total Equity Rights %	
Jordanian Commercial Banks	Arab Bank	1	951.000	16.52%	1	936.000	16.90%	1.60%
	The Housing Bank for Trade & Finance	2	928.077	16.12%	2	906.186	16.36%	2.42%
	Jordan Kuwait Bank	3	427.000	7.42%	3	413.000	7.45%	3.39%
	Bank of Jordan	4	358.500	6.23%	4	333.800	6.03%	7.40%
	Jordan Ahli Bank	5	301.000	5.23%	5	298.000	5.38%	1.01%
	Bank Al-Etihad	6	290.099	5.04%	6	266.020	4.80%	9.05%
	Cairo Amman Bank	7	276.379	4.80%	7	258.534	4.67%	6.90%
	Capital Bank	8	251.780	4.37%	8	257.123	4.64%	-2.08%
	Arab Jordan Investment Bank	9	193.600	3.36%	9	190.900	3.45%	1.41%
	Investbank	10	144.000	2.50%	10	138.000	2.49%	4.35%
	ABC Bank	11	142.691	2.48%	11	137.278	2.48%	3.94%
	Jordan Commercial Bank	12	133.230	2.31%	13	114.540	2.07%	16.32%
	Societe General - Jordan	13	127.069	2.21%	12	121.041	2.18%	4.98%
Shareholders' Equity of Jordanian Commercial Banks			4,524.425	78.58%		4,370.423	78.89%	3.52%
Islamic Banks	Jordan Islamic Bank	1	311.000	5.40%	1	282.000	5.09%	10.28%
	Islamic International Arab Bank	2	139.868	2.43%	2	130.486	2.36%	7.19%
	Jordan Dubai Islamic Bank	3	134.000	2.33%	3	130.000	2.35%	3.08%
	Al-Rajhi Bank *	4	51.180	0.89%	4	47.751	0.86%	7.18%
Shareholders' Equity of Islamic Banks			636.048	11.05%		590.237	10.65%	7.76%
Foreign Commercial Banks	Bank Audi	1	100.000	1.74%	1	97.000	1.75%	3.09%
	National Bank of Kuwait - Jordan	2	83.800	1.46%	3	79.900	1.44%	4.88%
	Standard Chartered Bank	3	83.328	1.45%	2	87.948	1.59%	-5.25%
	BLOM Bank	4	82.000	1.42%	4	75.000	1.35%	9.33%
	Rafidain Bank	5	67.931	1.18%	5	66.315	1.20%	2.44%
	Citi Bank	6	64.385	1.12%	6	64.657	1.17%	-0.42%
	National Bank of Abu Dhabi	7	57.953	1.01%	8	53.921	0.97%	7.48%
	Egyptian Arab Land Bank	8	57.729	1.00%	7	54.578	0.99%	5.77%
Shareholders' Equity of Foreign Commercial Banks			597.126	10.37%		579.319	10.46%	3.07%
Shareholders' Equity of Banks Operating in Jordan			5,757.600	100.0%		5,539.979	100.0%	3.93%

Source: Banks' financial data
* Foreign Bank

E. Banks' Ranking According to Capital

The total capital of banks operating in Jordan increased by 4.75% at the end of 2015, reaching to JD 3.2 billion, distributed as follows: JD 2.4 billion at Jordanian commercial banks (74.5% of total capital), JD 400 million at Islamic banks (12.6% of total capital), and JD 411.4 million at foreign banks (12.9% of total capital).

Table (5): Capital of Banks Operating in Jordan at the end of 2014 and 2015

	Bank	2015			2014			Change percentage (%)
		Ranking 2015	Capital (JD million)	Ratio to Total Capital %	Ranking 2014	Capital (JD million)	Ratio to Total Capital %	
Jordanian Commercial Banks	Arab Bank	1	641.00	20.13%	1	570.00	18.75%	12.46%
	The Housing Bank for Trade & Finance	2	252.00	7.91%	2	252.00	8.29%	0.00%
	Capital Bank	3	200.00	6.28%	3	181.50	5.97%	10.19%
	Jordan Ahli Bank	4	175.00	5.50%	4	175.00	5.76%	0.00%
	Cairo Amman Bank	5	160.00	5.02%	7	125.00	4.11%	28.00%
	Bank of Jordan	6	155.10	4.87%	5	155.10	5.10%	0.00%
	Arab Jordan Investment Bank	7	150.00	4.71%	6	150.00	4.93%	0.00%
	Bank Al-Etihad	8	125.00	3.93%	8	110.00	3.62%	13.64%
	ABC Bank	9	110.00	3.45%	8	110.00	3.62%	0.00%
	Jordan Commercial Bank	10	105.00	3.30%	10	100.00	3.29%	5.00%
	Jordan Kuwait Bank	11	100.00	3.14%	10	100.00	3.29%	0.00%
	Investbank	11	100.00	3.14%	10	100.00	3.29%	0.00%
	Societe General - Jordan	11	100.00	3.14%	10	100.00	3.29%	0.00%
Capital of Jordanian Commercial Banks			2,373.10	74.52%		2,228.60	73.31%	6.48%
Islamic Banks	Bank	Ranking 2015	Capital (JD million)	Ratio to Total Capital %	Ranking 2014	Capital (JD million)	Ratio to Total Capital %	Change percentage (%)
	Jordan Islamic Bank	1	150.00	4.71%	1	150.00	4.93%	0.00%
	Islamic International Arab Bank	2	100.00	3.14%	2	100.00	3.29%	0.00%
	Jordan Dubai Islamic Bank	2	100.00	3.14%	2	100.00	3.29%	0.00%
	Al-Rajhi Bank *	4	50.00	1.57%	4	50.00	1.64%	0.00%
Capital of Islamic Banks			400.00	12.56%		400.00	13.16%	0.00%
Foreign Commercial Banks	Bank	Ranking 2015	Capital (JD million)	Ratio to Total Capital %	Ranking 2014	Capital (JD million)	Ratio to Total Capital %	Change percentage (%)
	Standard Chartered Bank	1	61.43	1.93%	1	61.43	2.02%	0.00%
	Egyptian Arab Land Bank	2	50.00	1.57%	2	50.00	1.64%	0.00%
	Rafidain Bank	2	50.00	1.57%	2	50.00	1.64%	0.00%
	Citi Bank	2	50.00	1.57%	2	50.00	1.64%	0.00%
	Bank Audi	2	50.00	1.57%	2	50.00	1.64%	0.00%
	National Bank of Kuwait - Jordan	2	50.00	1.57%	2	50.00	1.64%	0.00%
	BLOM Bank	2	50.00	1.57%	2	50.00	1.64%	0.00%
National Bank of Abu Dhabi	2	50.00	1.57%	2	50.00	1.64%	0.00%	
Capital of Foreign Commercial Banks			411.43	12.92%		411.43	13.53%	0.00%
Capital of Banks Operating in Jordan			3,184.53	100.0%		3,040.03	100.0%	4.75%

Source: Banks' financial data

* Foreign Bank

Second: Banks' Ranking According to some Items of Income Statement

A. Banks' Ranking According to Pre-Tax Profit

The total pre-tax profit of banks operating in Jordan increased by 4.7% at the end of 2015, reaching to JD 862.7 million, of which JD 681.6 million went to Jordanian commercial banks (79% of total pre-tax profit); JD 109.9 million for Islamic banks (12.7% of total pre-tax profit) and JD 71.2 million for foreign banks (8.3% of total pre-tax profit).

Table (6): Pre-Tax Profit of Banks Operating in Jordan at the end of 2014 and 2015

	Bank	2015			2014			Change percentage (%)
		Ranking 2015	pretax profit (JD million)	of Total % pretax profit	Ranking 2014	pretax profit (JD million)	of Total % pretax profit	
Jordanian Commercial Banks	Arab Bank	1	168.000	19.47%	1	166.000	20.14%	1.20%
	The Housing Bank for Trade & Finance	2	155.287	18.00%	2	116.184	14.10%	33.66%
	Bank of Jordan	3	63.400	7.35%	3	60.700	7.36%	4.45%
	Cairo Amman Bank	4	55.818	6.47%	5	51.233	6.22%	8.95%
	Bank Al-EtiHAD	5	47.045	5.45%	8	34.451	4.18%	36.55%
	Jordan Kuwait Bank	6	40.400	4.68%	6	47.700	5.79%	-15.30%
	Arab Jordan Investment Bank	7	30.000	3.48%	9	30.800	3.74%	-2.60%
	Jordan Ahli Bank	8	27.900	3.23%	7	42.300	5.13%	-34.04%
	ABC Bank	9	23.113	2.68%	10	18.271	2.22%	26.50%
	Jordan Commercial Bank	10	22.480	2.61%	13	12.160	1.48%	84.87%
	Investbank	11	17.800	2.06%	11	13.300	1.61%	33.83%
	Societe General - Jordan	12	15.349	1.78%	12	12.854	1.56%	19.41%
	Capital Bank	13	15.000	1.74%	4	53.534	6.50%	-71.98%
	Pre-Tax Profit of Jordanian Commercial Banks			681.59	79.01%		659.49	80.02%
Islamic Banks	Bank	Ranking 2015	pretax profit (JD million)	% of Total pretax profit	Ranking 2014	pretax profit (JD million)	% of Total pretax profit	Change percentage (%)
	Jordan Islamic Bank	1	75.000	8.69%	1	64.000	7.77%	17.19%
	Islamic International Arab Bank	2	25.010	2.90%	2	19.092	2.32%	31.00%
	Al-Rajhi Bank *	3	5.124	0.59%	4	2.584	0.31%	98.25%
	Jordan Dubai Islamic Bank	4	4.800	0.56%	3	2.700	0.33%	77.78%
Pre-Tax Profit of Islamic Banks			109.93	12.74%		88.38	10.72%	24.39%
Foreign Commercial Banks	Bank	Ranking 2015	pretax profit (JD million)	% of Total pretax profit	Ranking 2014	pretax profit (JD million)	% of Total pretax profit	Change percentage (%)
	Bank Audi	1	20.600	2.39%	1	19.400	2.35%	6.19%
	BLOM Bank	2	19.000	2.20%	3	17.000	2.06%	11.76%
	Citi Bank	3	6.749	0.78%	4	7.482	0.91%	-9.79%
	National Bank of Abu Dhabi	4	6.324	0.73%	8	2.070	0.25%	205.54%
	National Bank of Kuwait - Jordan	5	6.200	0.72%	5	6.400	0.78%	-3.13%
	Standard Chartered Bank	6	6.064	0.70%	2	18.936	2.30%	-67.98%
	Egyptian Arab Land Bank	7	4.100	0.48%	7	2.500	0.30%	64.00%
	Rafidain Bank	8	2.152	0.25%	6	2.541	0.31%	-15.31%
Pre-Tax Profit of Foreign Commercial Banks			71.19	8.25%		76.33	9.26%	-6.73%
Pre-Tax Profit of Banks Operating in Jordan			862.71	100.0%		824.19	100.0%	4.67%

Source: Banks' financial data

* Foreign Bank

B. Banks' Ranking According to the After-Tax Net Profit

The total after tax net profit of banks operating in Jordan decreased by 2.5% at the end of 2015, reaching to JD 583 million, of which JD 461.34 million went to Jordanian commercial banks (79.1% of the total net profit), JD 72.4 million went to Islamic banks (12.4% of the total net profit) and JD 49.3 million for foreign banks (8.5% of the total net profit).

Table (7): Net After-Tax Profit of Banks Operating in Jordan at the end of 2014 and 2015

	Bank	2015			2014			Change percentage (%)
		Ranking 2015	Net After Tax Profit (JD million)	Ratio to Total Net After Tax Profit %	Ranking 2014	Net After Tax Profit (JD million)	Ratio to Total Net After Tax Profit %	
Jordanian Commercial Banks	Arab Bank	1	114.000	19.55%	1	118.000	19.74%	-3.39%
	The Housing Bank for Trade & Finance	2	110.175	18.90%	2	87.150	14.58%	26.42%
	Bank of Jordan	3	41.900	7.19%	3	45.100	7.54%	-7.10%
	Cairo Amman Bank	4	38.078	6.53%	5	35.872	6.00%	6.15%
	Bank Al-Etihad	5	31.735	5.44%	8	26.063	4.36%	21.76%
	Jordan Kuwait Bank	6	25.800	4.43%	6	34.000	5.69%	-24.12%
	Jordan Ahli Bank	7	20.700	3.55%	7	30.700	5.14%	-32.57%
	Arab Jordan Investment Bank	8	20.100	3.45%	9	21.900	3.66%	-8.22%
	ABC Bank	9	15.262	2.62%	10	12.889	2.16%	18.42%
	Jordan Commercial Bank	10	14.720	2.52%	13	8.930	1.49%	64.84%
	Investbank	11	12.300	2.11%	11	10.500	1.76%	17.14%
	Societe General - Jordan	12	9.967	1.71%	12	9.182	1.54%	8.55%
	Capital Bank	13	6.607	1.13%	4	41.561	6.95%	-84.10%
Net After-Tax Profit of Jordanian Commercial Banks			461.34	79.13%		481.85	80.60%	-4.25%
Islamic Banks	Jordan Islamic Bank	1	49.000	8.40%	1	45.000	7.53%	8.89%
	Islamic International Arab Bank	2	16.638	2.85%	2	13.364	2.24%	24.50%
	Al-Rajhi Bank *	3	3.429	0.59%	4	1.680	0.28%	104.04%
	Jordan Dubai Islamic Bank	4	3.300	0.57%	3	1.900	0.32%	73.68%
Net After-Tax Profit of Islamic Banks			72.37	12.41%		61.94	10.36%	16.83%
Foreign Commercial Banks	Bank Audi	1	14.000	2.40%	1	13.500	2.26%	3.70%
	BLOM Bank	2	13.000	2.23%	3	12.000	2.01%	8.33%
	Standard Chartered Bank	3	5.650	0.97%	2	12.054	2.02%	-53.12%
	Citi Bank	4	4.144	0.71%	4	5.211	0.87%	-20.46%
	National Bank of Abu Dhabi	5	4.032	0.69%	8	1.536	0.26%	162.53%
	National Bank of Kuwait - Jordan	6	3.900	0.67%	5	4.300	0.72%	-9.30%
	Egyptian Arab Land Bank	7	3.100	0.53%	6	3.600	0.60%	-13.89%
	Rafidain Bank	8	1.461	0.25%	7	1.859	0.31%	-21.42%
Net After-Tax Profit of Foreign Commercial Banks			49.29	8.45%		54.06	9.04%	-8.83%
Net After-Tax Profit of Banks Operating in Jordan			583.00	100.0%		597.85	100.0%	-2.48%

Source: Banks' financial data

* Foreign Bank

Third: Banks' Ranking According to most Important Profitability Indicators

A. Banks' Ranking According to the Average Return on Assets

The average return on the assets of all banks operating in Jordan increased from 1.27% at the end of 2014 to 1.28% at the end of 2015. The average for Jordanian commercial banks was 1.33%, 0.93% for Islamic banks and 1.38% for foreign commercial banks.

Table (8): Average Return on Assets for the Banks Operating in Jordan at the end of 2014 and 2015

	Bank	2015		2014		Increase (decrease) Compared with last year
		Ranking 2015	Average Return on Assets %	Ranking 2014	Average Return on Assets %	
Jordanian Commercial Banks	Bank of Jordan	1	2.24%	1	2.51%	-0.27%
	Cairo Amman Bank	2	2.00%	3	1.90%	0.10%
	The Housing Bank for Trade & Finance	3	1.65%	6	1.40%	0.25%
	Investbank	4	1.55%	8	1.36%	0.19%
	ABC Bank	5	1.45%	10	1.28%	0.17%
	Bank Al-Etihad	6	1.37%	11	1.26%	0.11%
	Arab Bank	7	1.30%	8	1.36%	-0.06%
	Arab Jordan Investment Bank	8	1.20%	4	1.63%	-0.43%
	Jordan Commercial Bank	9	1.18%	13	0.69%	0.49%
	Jordan Kuwait Bank	10	1.10%	6	1.40%	-0.30%
	Societe General - Jordan	11	0.96%	12	1.22%	-0.26%
	Jordan Ahli Bank	12	0.94%	5	1.49%	-0.55%
	Capital Bank	13	0.37%	2	2.43%	-2.06%
Average Return on Assets for Jordanian Commercial Banks			1.33%		1.53%	-0.20%
Islamic Banks	Bank	Ranking 2015	Average Return on Assets %	Ranking 2014	Average Return on Assets %	Increase (decrease) Compared with last year
	Jordan Islamic Bank	1	1.33%	1	1.32%	0.01%
	Islamic International Arab Bank	2	1.00%	2	1.00%	0.00%
	Al-Rajhi Bank *	3	0.91%	3	0.48%	0.43%
Jordan Dubai Islamic Bank	4	0.46%	4	0.32%	0.14%	
Average Return on Assets for Islamic Banks			0.93%		0.78%	0.15%
Foreign Commercial Banks	Bank	Ranking 2015	Average Return on Assets %	Ranking 2014	Average Return on Assets %	Increase (decrease) Compared with last year
	Rafidain Bank	1	1.98%	8	0.40%	1.58%
	BLOM Bank	2	1.60%	2	1.49%	0.11%
	National Bank of Kuwait - Jordan	3	1.50%	4	1.30%	0.20%
	Bank Audi	4	1.47%	3	1.43%	0.04%
	Citi Bank	5	1.34%	1	1.72%	-0.38%
	Standard Chartered Bank	6	1.21%	5	1.00%	0.21%
	National Bank of Abu Dhabi	7	1.10%	7	0.50%	0.60%
Egyptian Arab Land Bank	8	0.80%	6	0.80%	0.00%	
Average Return on Assets for Foreign Commercial Banks			1.38%		1.08%	0.30%
Average Return on Assets for the Banks Operating in Jordan			1.28%		1.27%	0.01%

Source: Banks' financial data

* Foreign Bank

B. Average Return on Equity in Banks Operating in Jordan

The average return on equity of all banks operating in Jordan decreased from 9.88% at the of 2014 to 9.17% at the end of 2015. The average reached 9.84% for Jordanian commercial banks, 9.47% for Islamic banks and 7.93% for foreign commercial banks.

Table (9): Average Return on Shareholders' Equity for the Banks Operating in Jordan at the end of 2014 and 2015

	Bank	2015		2014		Increase (decrease) Compared with last year
		Ranking 2015	Average Return on % Equity	Ranking 2014	Average Return % on Equity	
Jordanian Commercial Banks	Cairo Amman Bank	1	14.24%	2	14.00%	0.24%
	Arab Bank	2	12.12%	5	13.26%	-1.14%
	Bank of Jordan	3	12.10%	3	13.90%	-1.80%
	The Housing Bank for Trade & Finance	4	12.01%	9	9.70%	2.31%
	Jordan Commercial Bank	5	11.88%	13	6.30%	5.58%
	Bank Al-Etihad	6	11.41%	7	10.17%	1.24%
	ABC Bank	7	10.90%	8	9.85%	1.05%
	Arab Jordan Investment Bank	8	10.50%	4	13.52%	-3.02%
	Investbank	9	8.70%	12	7.73%	0.97%
	Societe General - Jordan	10	8.37%	11	7.89%	0.48%
	Jordan Ahli Bank	11	6.90%	6	10.73%	-3.83%
	Jordan Kuwait Bank	12	6.20%	10	8.55%	-2.35%
	Capital Bank	13	2.60%	1	16.97%	-14.37%
Average Return on Shareholders' Equity for Jordanian Commercial Banks			9.84%		10.97%	-1.13%
Islamic Banks	Jordan Islamic Bank	1	16.42%	1	16.79%	-0.37%
	Islamic International Arab Bank	2	12.00%	2	11.00%	1.00%
	Al-Rajhi Bank *	3	6.94%	3	3.58%	3.36%
	Jordan Dubai Islamic Bank	4	2.50%	4	1.48%	1.02%
Average Return on Shareholders' Equity for Islamic Banks			9.47%		8.21%	1.25%
Foreign Commercial Banks	BLOM Bank	1	16.60%	1	16.37%	0.23%
	Bank Audi	2	14.26%	2	14.40%	-0.14%
	National Bank of Abu Dhabi	3	7.20%	7	2.80%	4.40%
	Standard Chartered Bank	4	6.60%	3	14.00%	-7.40%
	Citi Bank	5	6.42%	4	8.05%	-1.63%
	Egyptian Arab Land Bank	6	5.49%	5	7.50%	-2.01%
	National Bank of Kuwait - Jordan	7	4.70%	6	5.60%	-0.90%
	Rafidain Bank	8	2.18%	7	2.80%	-0.62%
Average Return on Shareholders' Equity for Foreign Commercial Banks			7.93%		8.94%	-1.01%
Average Return on Shareholders' Equity for the Banks Operating in Jordan			9.17%		9.88%	-0.71%

Source: Banks' financial data

* Foreign Bank

Fourth: Banks' ranking According to Bank Branching

A. Banks' Ranking According to the number of Branches inside Jordan

The total number of bank branches inside Jordan increased from 770 branches at the end of 2014 to 786 branches at the end of 2015. These are distributed as follows: 592 branches of Jordanian commercial banks (75.32% of total number of branches), 141 branches of Islamic banks (constituting 17.94% of total branches) and 53 branches of foreign commercial banks (6.74% of total branches).

Table (10): The Number of Branches of Banks Operating in Jordan at the end of 2014 and 2015

	Bank	2015			2014			Change percentage (%)
		Ranking 2015	Number of Branches In Jordan	Ratio to Total Number of Branches %	Ranking 2014	Number of Branches In Jordan	Ratio to Total Number of Branches %	
Jordanian Commercial Banks	The Housing Bank for Trade & Finance	1	113	14.38%	1	113	14.68%	0.00%
	Arab Bank	2	75	9.54%	2	74	9.61%	1.35%
	Cairo Amman Bank	3	72	9.16%	3	69	8.96%	4.35%
	Bank of Jordan	4	70	8.91%	3	69	8.96%	1.45%
	Jordan Kuwait Bank	5	56	7.12%	5	56	7.27%	0.00%
	Jordan Ahli Bank	5	56	7.12%	6	55	7.14%	1.82%
	Bank Al-Etihad	7	38	4.83%	7	37	4.81%	2.70%
	Jordan Commercial Bank	8	27	3.44%	8	28	3.64%	-3.57%
	ABC Bank	8	27	3.44%	9	27	3.51%	0.00%
	Arab Jordan Investment Bank	10	18	2.29%	10	20	2.60%	-10.00%
	Societe General - Jordan	11	17	2.16%	11	16	2.08%	6.25%
	Capital Bank	12	12	1.53%	12	12	1.56%	0.00%
	Investbank	13	11	1.40%	13	10	1.30%	10.00%
The Number of Branches of Jordanian Commercial Banks			592	75.32%		586	76.12%	1.02%
Islamic Banks	Jordan Islamic Bank	1	73	9.29%	1	70	9.09%	4.29%
	Islamic International Arab Bank	2	41	5.22%	2	40	5.19%	2.50%
	Jordan Dubai Islamic Bank	3	21	2.67%	3	16	2.08%	31.25%
	Al-Rajhi Bank *	4	6	0.76%	4	6	0.78%	0.00%
The Number of Branches of Islamic Banks			141	17.94%		132	17.14%	6.82%
Foreign Commercial Banks	BLOM Bank	1	14	1.78%	1	14	1.82%	0.00%
	Bank Audi	2	13	1.65%	2	13	1.69%	0.00%
	Egyptian Arab Land Bank	3	10	1.27%	3	9	1.17%	11.11%
	Standard Chartered Bank	4	6	0.76%	4	6	0.78%	0.00%
	National Bank of Kuwait - Jordan	5	3	0.38%	5	3	0.39%	0.00%
	National Bank of Abu Dhabi	5	3	0.38%	5	3	0.39%	0.00%
	Rafidain Bank	7	2	0.25%	7	2	0.26%	0.00%
Citi Bank	7	2	0.25%	7	2	0.26%	0.00%	
The Number of Branches of Foreign Commercial Banks			53	6.74%		52	6.76%	1.92%
The Number of Branches of Banks Operating in Jordan			786	100.0%		770	100.0%	2.08%

Source: Banks' financial data

* Foreign Bank

B. Banks' Ranking According to the Number of ATMs inside Jordan

The total number of ATMs at banks inside Jordan increased from 1434 machine at the end of 2014 to 1488 machine at the end of 2015. These are distributed as follows: 1120 machines belonging to Jordanian commercial banks (constituting 75.3% of the total number of ATMs), 297 machines belonging to Islamic banks (20% of total ATMs), and 71 ATMs belonging to foreign commercial banks (4.8% of the total number of ATMs).

Table (11): The Number of ATMs of Banks Operating in Jordan at the end of 2014 and 2015

	Bank	2015			2014			Change percentage (%)
		Ranking 2015	Number of ATMs	Ratio to Total Number of ATMs %	Ranking 2014	Number of ATMs	Ratio to Total Number of ATMs %	
Jordanian Commercial Banks	The Housing Bank for Trade & Finance	1	214	14.38%	1	208	14.50%	2.88%
	Cairo Amman Bank	2	165	11.09%	2	189	13.18%	-12.70%
	Arab Bank	3	151	10.15%	3	146	10.18%	3.42%
	Bank of Jordan	4	118	7.93%	4	118	8.23%	0.00%
	Jordan Ahli Bank	5	100	6.72%	5	98	6.83%	2.04%
	Jordan Kuwait Bank	6	83	5.58%	6	79	5.51%	5.06%
	Bank Al-Etihad	7	59	3.97%	8	52	3.63%	13.46%
	ABC Bank	8	51	3.43%	7	53	3.70%	-3.77%
	Arab Jordan Investment Bank	8	51	3.43%	9	51	3.56%	0.00%
	Jordan Commercial Bank	10	45	3.02%	10	41	2.86%	9.76%
	Capital Bank	11	38	2.55%	11	30	2.09%	26.67%
	Investbank	12	28	1.88%	12	22	1.53%	27.27%
	Societe General - Jordan	13	17	1.14%	13	17	1.19%	0.00%
	The Number of ATMs of Jordanian Commercial Banks			1120	75.27%		1104	76.99%
Islamic Banks	Bank	Ranking 2015	Number of ATMs	Ratio to Total Number of ATMs %	Ranking 2014	Number of ATMs	Ratio to Total Number of ATMs %	Change percentage (%)
	Jordan Islamic Bank	1	169	11.36%	1	147	10.25%	14.97%
	Islamic International Arab Bank	2	57	3.83%	2	52	3.63%	9.62%
	Al-Rajhi Bank *	3	36	2.42%	3	32	2.23%	12.50%
	Jordan Dubai Islamic Bank	4	35	2.35%	4	30	2.09%	16.67%
The Number of ATMs of Islamic Banks			297	19.96%		261	18.20%	13.79%
Foreign Commercial Banks	Bank	Ranking 2015	Number of ATMs	Ratio to Total Number of ATMs %	Ranking 2014	Number of ATMs	Ratio to Total Number of ATMs %	Change percentage (%)
	Bank Audi	1	25	1.68%	1	23	1.60%	8.70%
	BLOM Bank	2	14	0.94%	2	14	0.98%	0.00%
	Egyptian Arab Land Bank	2	14	0.94%	3	13	0.91%	7.69%
	Standard Chartered Bank	4	8	0.54%	4	8	0.56%	0.00%
	National Bank of Kuwait - Jordan	5	6	0.40%	5	7	0.49%	-14.29%
	National Bank of Abu Dhabi	6	4	0.27%	6	4	0.28%	0.00%
	Rafidain Bank	7	0	0.00%	7	0	0.00%	-
Citi Bank	7	0	0.00%	7	0	0.00%	-	
The Number of ATMs of Foreign Commercial Banks			71	4.77%		69	4.81%	2.90%
The Number of ATMs of Banks Operating in Jordan			1488	100.00%		1434	100.00%	3.77%

Source: Banks' financial data

* Foreign Bank

Fifth: Human Resources of Banks Operating in Jordan

A. Banks' Ranking According to the Number of Employees

The total number of employees in all banks operating in Jordan increased from 19433 employees at the end of 2014 to 20095 employees at the end of 2015. Of the total, 15033 employees in Jordanian commercial banks (74.8% of the total number of employees), 3672 employees in Islamic banks (18.3% of the total number of employees), and 1390 employees in foreign commercial banks (6.9% of the total number of employees).

Table (12): Number of Employees at Banks Operating in Jordan at the end of 2014 and 2015

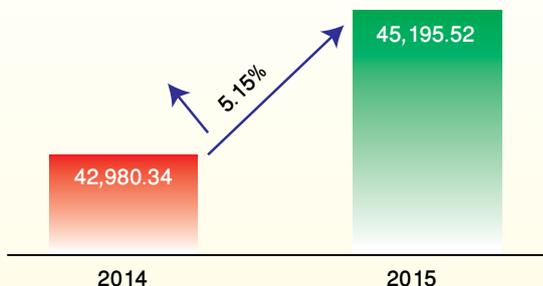
	Bank	2015			2014			Change percentage (%)
		Ranking 2015	Number Of Employees	Ratio to Total Employees %	Ranking 2014	Number Of Employees	Ratio to Total Employees %	
Jordanian Commercial Banks	Arab Bank	1	2934	14.60%	1	2826	14.54%	3.82%
	The Housing Bank for Trade & Finance	2	2363	11.76%	2	2260	11.63%	4.56%
	Cairo Amman Bank	3	1614	8.03%	3	1587	8.17%	1.70%
	Bank of Jordan	4	1489	7.41%	4	1508	7.76%	-1.26%
	Jordan Ahli Bank	5	1416	7.05%	5	1432	7.37%	-1.12%
	Jordan Kuwait Bank	6	1100	5.47%	6	1002	5.16%	9.78%
	Bank Al-Etihad	7	915	4.55%	7	848	4.36%	7.90%
	Arab Jordan Investment Bank	8	714	3.55%	9	746	3.84%	-4.29%
	Jordan Commercial Bank	9	695	3.46%	8	769	3.96%	-9.62%
	Capital Bank	10	575	2.86%	10	557	2.87%	3.23%
	ABC Bank	11	500	2.49%	11	489	2.52%	2.25%
	Investbank	12	461	2.29%	12	381	1.96%	21.00%
	Societe General - Jordan	13	257	1.28%	13	232	1.19%	10.78%
Number of Employees at Jordanian Commercial Banks			15033	74.81%		14637	75.32%	2.71%
Islamic Banks	Jordan Islamic Bank	1	2148	10.69%	1	2051	10.55%	4.73%
	Islamic International Arab Bank	2	852	4.24%	2	795	4.09%	7.17%
	Jordan Dubai Islamic Bank	3	424	2.11%	3	357	1.84%	18.77%
	Al-Rajhi Bank *	4	248	1.23%	4	147	0.76%	68.71%
Number of Employees at Islamic Banks			3672	18.27%		3350	17.24%	9.61%
Foreign Commercial Banks	BLOM Bank	1	382	1.90%	1	440	2.26%	-13.18%
	Egyptian Arab Land Bank	2	307	1.53%	2	298	1.53%	3.02%
	Bank Audi	3	269	1.34%	3	261	1.34%	3.07%
	Standard Chartered Bank	4	196	0.98%	4	220	1.13%	-10.91%
	National Bank of Kuwait - Jordan	5	98	0.49%	5	92	0.47%	6.52%
	Citi Bank	6	66	0.33%	6	58	0.30%	13.79%
	National Bank of Abu Dhabi	7	53	0.26%	7	55	0.28%	-3.64%
	Rafidain Bank	8	19	0.09%	8	22	0.11%	-13.64%
Number of Employees at Foreign Commercial Banks			1390	6.92%		1446	7.44%	-3.87%
Number of Employees at Banks Operating in Jordan			20095	100.00%		19433	100.00%	3.41%

Source: Banks' financial data

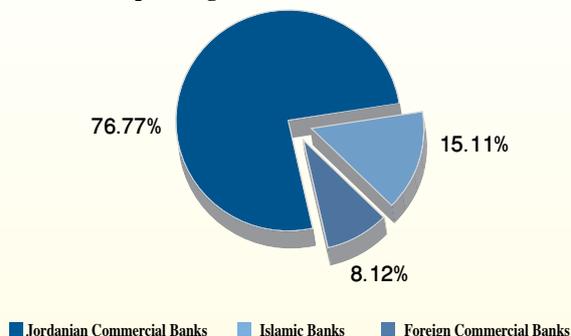
* Foreign Bank

Sixth: Summary of the Most Important Financial Indicators of Banks Operating in Jordan

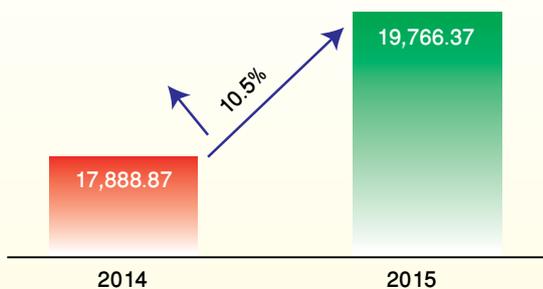
Total Assets of Banks Operating in Jordan (JD Million)



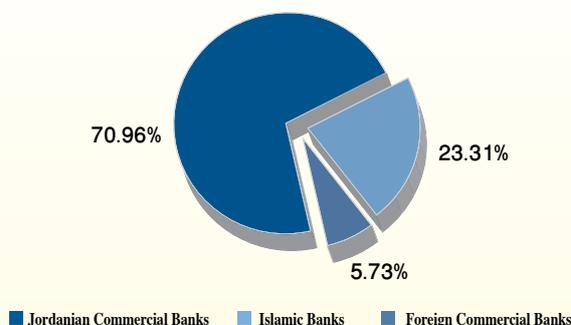
Distribution of Total Assets of Banks Operating in Jordan at the End of 2015



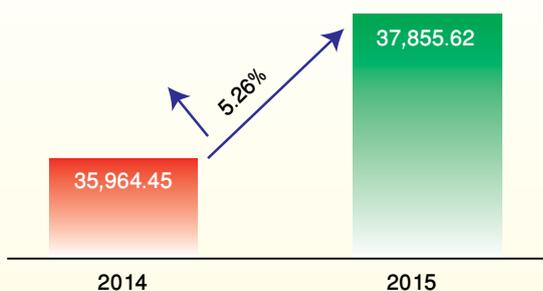
Total Direct Credit Facilities net Extended by Banks in Jordan (JD Million)



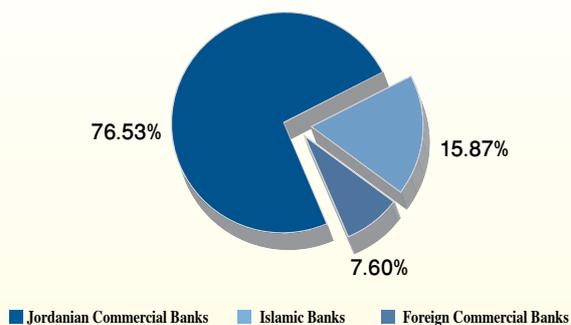
Distribution of Total Direct Credit Facilities Extended by Banks in Jordan at the End of 2015



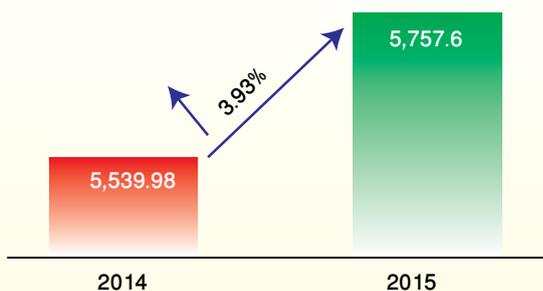
Total Deposits at Banks Operating in Jordan (JD Million)



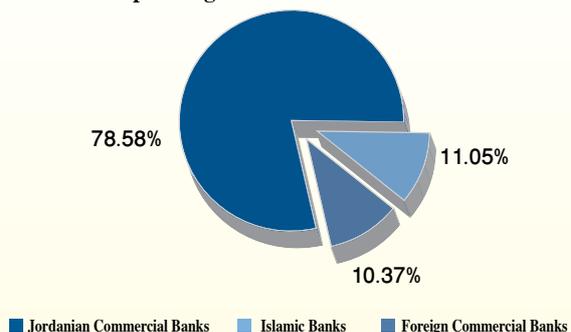
Distribution of Total Deposits at Banks Operating in Jordan at the End of 2015



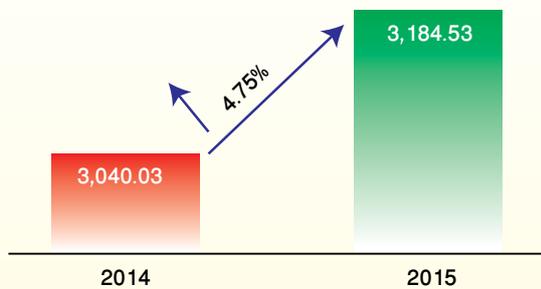
Total Shareholders' Equity of Banks Operating in Jordan (JD Million)



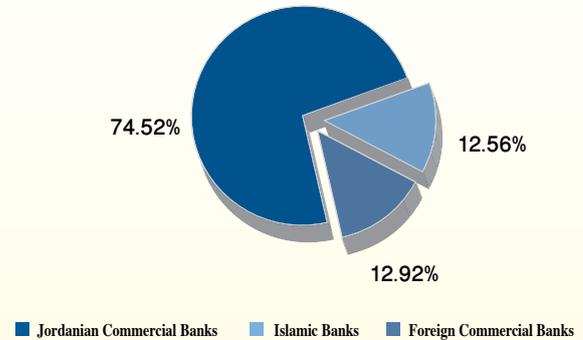
Distribution of Shareholders' Equity of Banks Operating in Jordan at the End of 2015



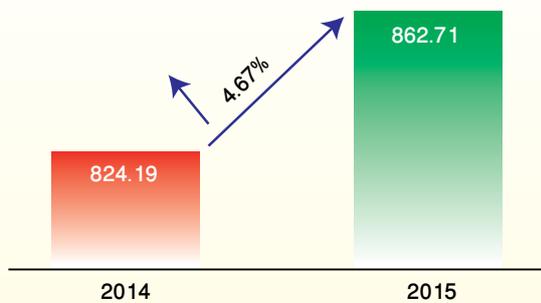
Total Capital of Banks Operating in Jordan (JD Million)



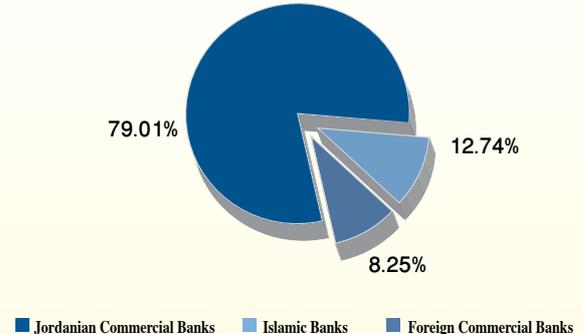
Distribution of Capital of Banks Operating in Jordan at the End of 2015



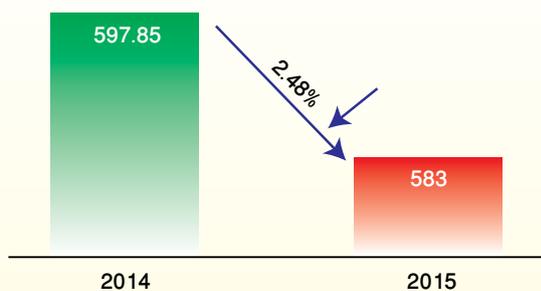
Total Pre-Tax Profit of Banks Operating in Jordan (JD Million)



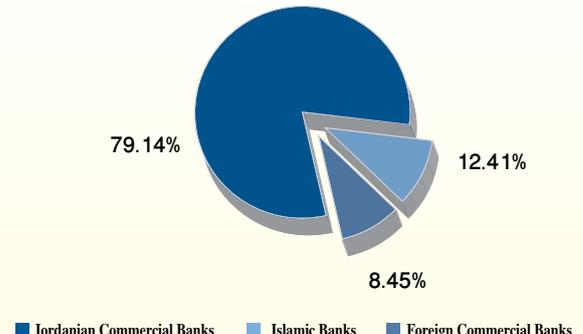
Distribution of Pre-Tax Profit of Banks Operating in Jordan at the End of 2015



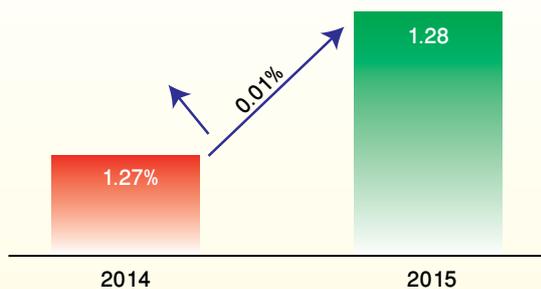
Total After Tax Profit of Banks Operating in Jordan (JD Million)



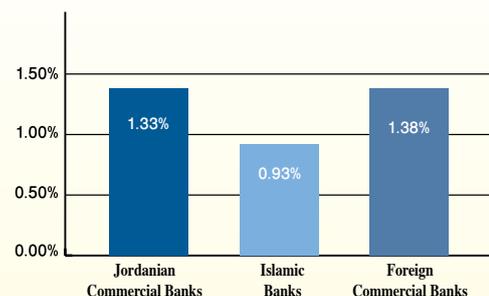
Distribution of After Tax Profit of Banks Operating in Jordan at the End of 2015



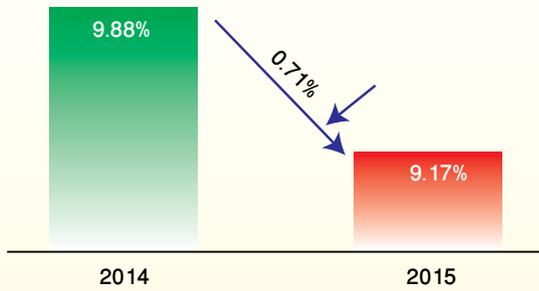
Return on Assets for Banks Operating in Jordan (%)



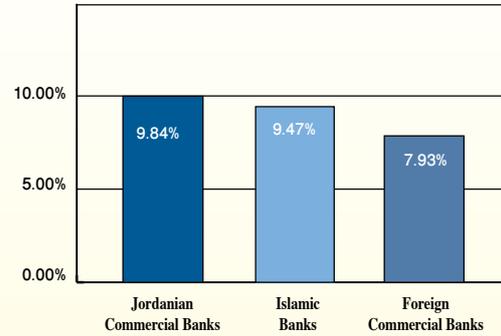
Distribution of Return on Assets for Banks Operating in Jordan at the End of 2015



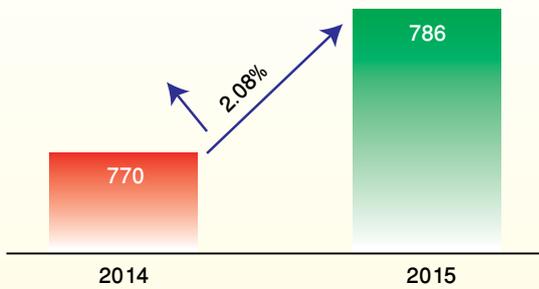
Return on shereholder's Equity for Banks Operating in Jordan (%)



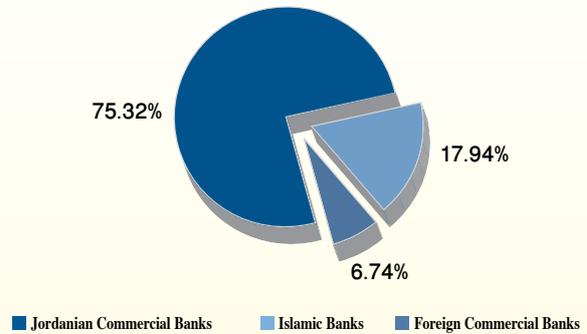
Distribution of Return on shereholder's Equity for Banks Operating in Jordan at the End of 2015



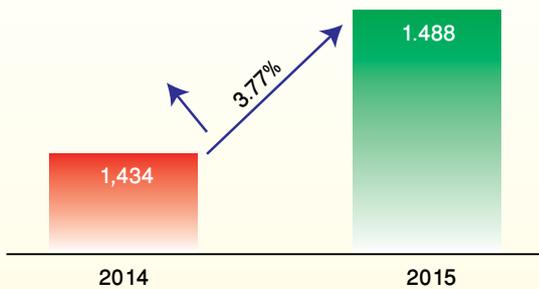
Total Number of Branches of Banks Operating in Jordan



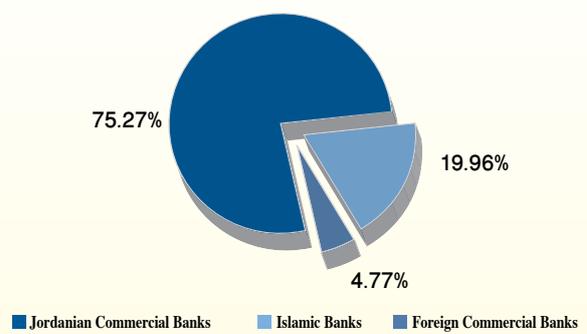
Distribution of Number of Branches of Banks Operating in Jordan at the End of 2015



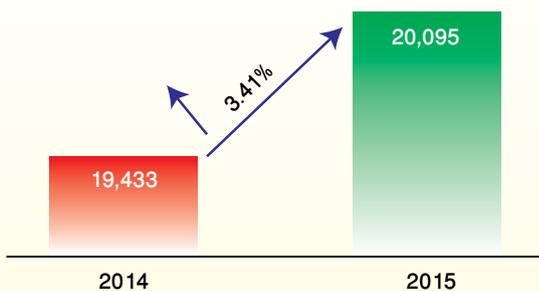
Total Number of ATMs of Banks Operating in Jordan



Distribution of Number of ATMs of Banks Operating in Jordan at the End of 2015



Total Number of Employees in Banks Operating in Jordan



Distribution of Number of Employees in Banks Operating in Jordan at the End of 2015

