



**The Comparative  
Performance of Banks  
Operating in Jordan  
During 2016**

This chapter contains a summary of the overall developments experienced by banks operating in Jordan during 2016. 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 indicators 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 2016. The fourth part shows the indicators of banks' branching in Jordan, including the number of branches and ATMs. The fifth and final part deals with the development and distribution of human resources in the banks operating in Jordan at the end of 2016.

It is noteworthy here that the banks are ranked in a descending manner (from the highest to the lowest) 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 2016:** net profit after tax in 2016 divided by the average shareholders' equity for the years 2015 and 2016.
- **Return on Assets (ROA) in 2016:** net profit after tax in 2016 divided by the average Assets for the years 2015 and 2016.
- **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.
- **Data regarding base year may changed in the case that any bank has changed his previous data.**

## First: Banks' Ranking According to Some Balance Sheet Items

### A. Banks' Ranking According to the Total Assets

The total assets of banks operating in Jordan increased by 2.6% at the end of 2016, reaching to JD 46.4 billion, distributed as follows: JD 35.5 billion for Jordanian commercial banks (76.5% of the total assets of banks operating in Jordan); JD 7.4 billion for the Islamic banks (16% of total assets) and JD 3.5 billion for foreign banks (7.5% of total assets).

**Table (1): Total Assets of Banks Operating in Jordan at the end of 2015 and 2016**

	Bank	2016			2015			Change percentage (%)
		Ranking 2016	Assets (JD million)	Ratio to Total Assets %	Ranking 2015	Assets (JD million)	Ratio to Total Assets %	
Jordanian Commercial Banks	Arab Bank	1	9,267.00	19.99%	1	8,806.00	19.48%	5.24%
	The Housing Bank for Trade & Finance	2	6,751.00	14.56%	2	6,842.00	15.14%	-1.33%
	Bank Al-EtiHAD	3	2,563.07	5.53%	4	2,392.87	5.29%	7.11%
	Jordan Ahli Bank	4	2,505.00	5.40%	5	2,270.00	5.02%	10.35%
	Jordan Kuwait Bank	5	2,447.13	5.28%	3	2,546.90	5.63%	-3.92%
	Bank of Jordan	6	2,005.17	4.33%	7	1,872.71	4.14%	7.07%
	Cairo Amman Bank	7	1,998.00	4.31%	6	2,077.00	4.60%	-3.80%
	Capital Bank	8	1,817.95	3.92%	8	1,787.43	3.95%	1.71%
	Arab Jordan Investment Bank	9	1,678.60	3.62%	9	1,661.20	3.68%	1.05%
	Societe General - Jordan	10	1,303.73	2.81%	11	1,210.77	2.68%	7.68%
	Jordan Commercial Bank	11	1,171.00	2.53%	10	1,405.00	3.11%	-16.65%
	ABC Bank	12	1,099.28	2.37%	12	1,015.60	2.25%	8.24%
	Investbank	13	854.83	1.84%	13	810.71	1.79%	5.44%
<b>Total Assets of Jordanian Commercial Banks</b>			<b>35,461.76</b>	<b>76.50%</b>		<b>34,698.19</b>	<b>76.76%</b>	<b>2.20%</b>
Islamic Banks	Bank	Ranking 2016	Assets (JD million)	Ratio to Total Assets %	Ranking 2015	Assets (JD million)	Ratio to Total Assets %	Change percentage (%)
	Jordan Islamic Bank	1	4,100.00	8.84%	1	3,799.00	8.40%	7.92%
	International Islamic Arab Bank	2	1,969.82	4.25%	2	1,808.58	4.00%	8.91%
	Safwa Islamic Bank	3	921.12	1.99%	3	781.60	1.73%	17.85%
	Al-Rajhi Bank *	4	413.75	0.89%	4	442.33	0.98%	-6.46%
<b>Total Assets of Islamic Banks</b>			<b>7,404.68</b>	<b>15.97%</b>		<b>6,831.52</b>	<b>15.11%</b>	<b>8.39%</b>
Foreign Commercial Banks	Bank	Ranking 2016	Assets (JD million)	Ratio to Total Assets %	Ranking 2015	Assets (JD million)	Ratio to Total Assets %	Change percentage (%)
	Bank Audi	1	832.00	1.79%	1	898.00	1.99%	-7.35%
	BLOM Bank	2	786.00	1.70%	2	818.00	1.81%	-3.91%
	Standard Chartered Bank	3	395.19	0.85%	3	442.53	0.98%	-10.70%
	Citi Bank	4	375.66	0.81%	7	309.15	0.68%	21.51%
	National Bank of Abu Dhabi	5	351.62	0.76%	4	382.01	0.85%	-7.96%
	Egyptian Arab Land Bank	6	336.00	0.72%	5	369.00	0.82%	-8.94%
	National Bank of Kuwait - Jordan	7	279.88	0.60%	6	320.37	0.71%	-12.64%
	Rafidain Bank	8	133.00	0.29%	8	132.50	0.29%	0.38%
<b>Total Assets of Foreign Commercial Banks</b>			<b>3,489.35</b>	<b>7.53%</b>		<b>3,671.56</b>	<b>8.12%</b>	<b>-4.96%</b>
<b>Total Assets of Banks Operating in Jordan</b>			<b>46,355.79</b>	<b>100.0%</b>		<b>45,201.26</b>	<b>100.0%</b>	<b>2.55%</b>

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 9.4% at the end of 2016, reaching to JD 21.6 billion, distributed as follows: JD 15.5 billion were granted by Jordanian commercial banks (71.6% of the total credit facilities); JD 5 billion by Islamic banks (23.1% of total credit facilities) and JD 1.1 billion by foreign banks (5.3% of total credit facilities).

**Table (2): Direct credit facilities - net Extended By Banks Operating in Jordan at the end of 2015 and 2016**

	Bank	2016			2015			Change percentage (%)
		Ranking 2016	Direct credit facilities - net (JD million)	Ratio to total Direct credit facilities - net %	Ranking 2015	Direct credit facilities - net (JD million)	Ratio to total Direct credit facilities - net %	
Jordanian Commercial Banks	The Housing Bank for Trade & Finance	1	3,081.00	14.24%	2	2,652.00	13.42%	16.18%
	Arab Bank	2	2,872.00	13.28%	1	2,664.00	13.48%	7.81%
	Bank Al-Etihad	3	1,381.87	6.39%	3	1,285.20	6.50%	7.52%
	Jordan Kuwait Bank	4	1,188.09	5.49%	4	1,146.54	5.80%	3.62%
	Jordan Ahli Bank	5	1,177.00	5.44%	5	1,043.00	5.28%	12.85%
	Cairo Amman Bank	6	1,052.00	4.86%	7	908.00	4.59%	15.86%
	Bank of Jordan	7	1,042.53	4.82%	6	979.95	4.96%	6.39%
	Capital Bank	8	898.63	4.15%	8	800.60	4.05%	12.24%
	Arab Jordan Investment Bank	9	681.20	3.15%	9	649.60	3.29%	4.86%
	Jordan Commercial Bank	10	572.20	2.64%	10	548.80	2.78%	4.26%
	Societe General - Jordan	11	568.22	2.63%	12	431.59	2.18%	31.65%
	ABC Bank	12	529.10	2.45%	11	503.29	2.55%	5.13%
	Investbank	13	446.79	2.07%	13	412.28	2.09%	8.37%
Total direct credit facilities - net extended by Jordanian Commercial Banks			15,490.63	71.61%		14,024.87	70.95%	10.45%
Islamic Banks	Bank	Ranking 2016	Direct credit facilities - net (JD million)	Ratio to total Direct credit facilities - net %	Ranking 2015	Direct credit facilities - net (JD million)	Ratio to total Direct credit facilities - net %	Change percentage (%)
	Jordan Islamic Bank	1	2,887.00	13.35%	1	2,793.00	14.13%	3.37%
	International Islamic Arab Bank	2	1,201.29	5.55%	2	1,022.94	5.17%	17.43%
	Safwa Islamic Bank	3	602.64	2.79%	3	512.47	2.59%	17.59%
Al-Rajhi Bank *	4	309.92	1.43%	4	281.22	1.42%	10.21%	
Total direct credit facilities - net extended by Islamic Banks			5,000.85	23.12%		4,609.63	23.32%	8.49%
Foreign Commercial Banks	Bank	Ranking 2016	Direct credit facilities - net (JD million)	Ratio to total Direct credit facilities - net %	Ranking 2015	Direct credit facilities - net (JD million)	Ratio to total Direct credit facilities - net %	Change percentage (%)
	BLOM Bank	1	363.00	1.68%	1	359.00	1.82%	1.11%
	Bank Audi	2	325.00	1.50%	2	321.00	1.62%	1.25%
	Egyptian Arab Land Bank	3	151.00	0.70%	3	141.00	0.71%	7.09%
	Standard Chartered Bank	4	133.52	0.62%	4	139.13	0.70%	-4.03%
	National Bank of Abu Dhabi	5	99.28	0.46%	5	118.67	0.60%	-16.34%
	Citi Bank	6	48.49	0.22%	6	27.09	0.14%	79.02%
	National Bank of Kuwait - Jordan	7	21.58	0.10%	7	26.78	0.14%	-19.41%
Rafidain Bank	8	0.094	0.00%	8	0.060	0.00%	56.67%	
Total direct credit facilities - net extended by Foreign Commercial Banks			1,141.96	5.28%		1,132.72	5.73%	0.82%
Total direct credit facilities - net extended by Banks Operating in Jordan			21,633.44	100.0%		19,767.22	100.0%	9.44%

Source: Banks' financial data

\* Foreign Bank

## C. Banks' Ranking According to Total Deposits

The total deposits at banks operating in Jordan increased by 2% at the end of 2016, reaching to JD 39.2 billion . These deposits are divided as follows: JD 29.4 billion at Jordanian commercial banks (75.1% of total deposit), JD 7 billion at Islamic banks (18% of total deposit), and JD 2.7 billion at foreign commercial banks (7% of total deposit).

**Table (3): Total Deposits at Banks Operating in Jordan at the end of 2015 and 2016**

	Bank	2016			2015			Change percentage (%)
		Ranking 2016	Total Deposits (JD million)	Ratio to Total Deposits %	Ranking 2015	Total Deposits (JD million)	Ratio to Total Deposits %	
Jordanian Commercial Banks	Arab Bank	1	7,934.00	20.25%	1	7,604.00	19.79%	4.34%
	The Housing Bank for Trade & Finance	2	5,606.00	14.31%	2	5,730.00	14.92%	-2.16%
	Bank Al-Etihad	3	2,163.24	5.52%	4	2,040.56	5.31%	6.01%
	Jordan Ahli Bank	4	2,133.00	5.44%	5	1,910.00	4.97%	11.68%
	Jordan Kuwait Bank	5	1,932.90	4.93%	3	2,056.03	5.35%	-5.99%
	Bank of Jordan	6	1,573.63	4.02%	7	1,482.37	3.86%	6.16%
	Cairo Amman Bank	7	1,566.00	4.00%	6	1,648.00	4.29%	-4.98%
	Arab Jordan Investment Bank	8	1,455.40	3.71%	8	1,437.70	3.74%	1.23%
	Capital Bank	9	1,441.51	3.68%	9	1,404.50	3.66%	2.64%
	Societe General - Jordan	10	1,134.72	2.90%	11	1,046.50	2.72%	8.43%
	Jordan Commercial Bank	11	931.10	2.38%	10	1,168.00	3.04%	-20.28%
	ABC Bank	12	887.69	2.27%	12	844.31	2.20%	5.14%
	Investbank	13	664.34	1.70%	13	629.63	1.64%	5.51%
<b>Total Deposits at Jordanian Commercial Banks</b>			<b>29,423.53</b>	<b>75.08%</b>		<b>29,001.59</b>	<b>75.49%</b>	<b>1.45%</b>
Islamic Banks	Bank	Ranking 2016	Total Deposits (JD million)	Ratio to Total Deposits %	Ranking 2015	Total Deposits (JD million)	Ratio to Total Deposits %	Change percentage (%)
	Jordan Islamic Bank	1	4,049.00	10.33%	1	3,756.00	9.78%	7.80%
	International Islamic Arab Bank	2	1,873.83	4.78%	2	1,745.26	4.54%	7.37%
	Safwa Islamic Bank	3	767.36	1.96%	3	625.59	1.63%	22.66%
	Al-Rajhi Bank *	4	348.83	0.89%	4	383.46	1.00%	-9.03%
<b>Total Deposits at Islamic Banks</b>			<b>7,039.02</b>	<b>17.96%</b>		<b>6,510.32</b>	<b>16.95%</b>	<b>8.12%</b>
Foreign Commercial Banks	Bank	Ranking 2016	Total Deposits (JD million)	Ratio to Total Deposits %	Ranking 2015	Total Deposits (JD million)	Ratio to Total Deposits %	Change percentage (%)
	Bank Audi	1	697.00	1.78%	1	764.00	1.99%	-8.77%
	BLOM Bank	2	652.00	1.66%	2	674.00	1.75%	-3.26%
	Citi Bank	3	301.25	0.77%	6	235.53	0.61%	27.90%
	Standard Chartered Bank	4	285.67	0.73%	3	328.71	0.86%	-13.10%
	National Bank of Abu Dhabi	5	285.60	0.73%	4	319.17	0.83%	-10.52%
	Egyptian Arab Land Bank	6	257.00	0.66%	5	292.00	0.76%	-11.99%
	National Bank of Kuwait - Jordan	7	190.45	0.49%	7	231.85	0.60%	-17.85%
	Rafidain Bank	8	57.00	0.15%	8	59.00	0.15%	-3.39%
<b>Total Deposits at Foreign Commercial Banks</b>			<b>2,725.97</b>	<b>6.96%</b>		<b>2,904.26</b>	<b>7.56%</b>	<b>-6.14%</b>
<b>Total Deposits at Banks Operating in Jordan</b>			<b>39,188.53</b>	<b>100.0%</b>		<b>38,416.17</b>	<b>100.0%</b>	<b>2.01%</b>

Source: Banks' financial data

\* Foreign Bank

## D. Banks' Ranking According to Shareholders' Equity

Shareholders' Equity in the banks operating in Jordan increased by 3.5% at the end of 2016, reaching to JD 6 billion, These are distributed as follows: JD 4.7 billion for Jordanian commercial banks (78.2% of total shareholders' equity), JD 686.9 million for Islamic banks (11.5% of total shareholders' equity), and JD 614.2 million for foreign commercial banks (10.3% of total shareholders' equity).

**Table (4): Shareholders' Equity of Banks Operating in Jordan at the end of 2015 and 2016**

	Bank	2016			2015			Change percentage (%)
		Ranking 2016	Equity Rights (JD million)	Ratio to total Equity Rights %	Ranking 2015	Equity Rights (JD million)	Ratio to total Equity Rights %	
Jordanian Commercial Banks	Arab Bank	1	961.000	16.11%	1	951.000	16.51%	1.05%
	The Housing Bank for Trade & Finance	2	952.000	15.96%	2	928.000	16.11%	2.59%
	Jordan Kuwait Bank	3	439.778	7.37%	3	427.020	7.41%	2.99%
	Bank of Jordan	4	393.975	6.61%	4	358.470	6.22%	9.90%
	Bank Al-Etihad	5	306.781	5.14%	6	290.099	5.04%	5.75%
	Cairo Amman Bank	6	293.000	4.91%	7	276.000	4.79%	6.16%
	Jordan Ahli Bank	7	292.000	4.90%	5	301.000	5.22%	-2.99%
	Capital Bank	8	257.612	4.32%	8	251.780	4.37%	2.32%
	Arab Jordan Investment Bank	9	196.800	3.30%	9	197.700	3.43%	-0.46%
	Investbank	10	149.100	2.50%	10	144.340	2.51%	3.30%
	ABC Bank	11	146.897	2.46%	11	142.691	2.48%	2.95%
	Jordan Commercial Bank	12	140.600	2.36%	12	133.200	2.31%	5.56%
	Societe General - Jordan	13	132.900	2.23%	13	127.069	2.21%	4.59%
Shareholders' Equity of Jordanian Commercial Banks			4,662.442	78.18%		4,528.369	78.60%	2.96%
Islamic Banks	Jordan Islamic Bank	1	343.000	5.75%	1	311.000	5.40%	10.29%
	International Islamic Arab Bank	2	155.799	2.61%	2	139.868	2.43%	11.39%
	Safwa Islamic Bank	3	132.231	2.22%	3	133.624	2.32%	-1.04%
	Al-Rajhi Bank *	4	55.872	0.94%	4	51.180	0.89%	9.17%
	Shareholders' Equity of Islamic Banks			686.901	11.52%		635.673	11.03%
Foreign Commercial Banks	Bank Audi	1	104.000	1.74%	1	100.000	1.74%	4.00%
	BLOM Bank	2	86.000	1.44%	4	82.000	1.42%	4.88%
	National Bank of Kuwait - Jordan	3	85.596	1.44%	2	83.799	1.45%	2.14%
	Standard Chartered Bank	4	83.302	1.40%	3	83.328	1.45%	-0.03%
	Rafidain Bank	5	69.000	1.16%	5	68.000	1.18%	1.47%
	Citi Bank	6	64.615	1.08%	6	64.385	1.12%	0.36%
	National Bank of Abu Dhabi	7	61.682	1.03%	8	57.953	1.01%	6.43%
	Egyptian Arab Land Bank	8	60.000	1.01%	7	58.000	1.01%	3.45%
Shareholders' Equity of Foreign Commercial Banks			614.195	10.30%		597.465	10.37%	2.80%
Shareholders' Equity of Banks Operating in Jordan			5,963.538	100.0%		5,761.507	100.0%	3.51%

Source: Banks' financial data

\* Foreign Bank

## E. Banks' Ranking According to Capital

The total capital of banks operating in Jordan increased by 2.3% at the end of 2016, reaching to JD 3.26 billion, distributed as follows: JD 2.45 billion at Jordanian commercial banks (75.1% of total capital), JD 400 million at Islamic banks (12.3% of total capital), and JD 411.4 million at foreign banks (12.6% of total capital).

**Table (5): Capital of Banks Operating in Jordan at the end of 2015 and 2016**

	Bank	2016			2015			Change percentage (%)
		Ranking 2016	Capital (JD million)	Ratio to Total Capital %	Ranking 2015	Capital (JD million)	Ratio to Total Capital %	
Jordanian Commercial Banks	Arab Bank	1	641.00	19.68%	1	641.00	20.13%	0.00%
	The Housing Bank for Trade & Finance	2	252.00	7.74%	2	252.00	7.91%	0.00%
	Capital Bank	3	200.00	6.14%	3	200.00	6.28%	0.00%
	Bank of Jordan	3	200.00	6.14%	6	155.10	4.87%	28.95%
	Cairo Amman Bank	5	180.00	5.53%	5	160.00	5.02%	12.50%
	Jordan Ahli Bank	6	175.00	5.37%	4	175.00	5.50%	0.00%
	Arab Jordan Investment Bank	7	150.00	4.60%	7	150.00	4.71%	0.00%
	Bank Al-Etihad	8	125.00	3.84%	8	125.00	3.93%	0.00%
	Jordan Commercial Bank	9	112.90	3.47%	10	105.00	3.30%	7.52%
	ABC Bank	10	110.00	3.38%	9	110.00	3.45%	0.00%
	Jordan Kuwait Bank	11	100.00	3.07%	11	100.00	3.14%	0.00%
	Investbank	11	100.00	3.07%	11	100.00	3.14%	0.00%
	Societe General - Jordan	11	100.00	3.07%	11	100.00	3.14%	0.00%
Capital of Jordanian Commercial Banks			2,445.90	75.09%		2,373.10	74.52%	3.07%
Islamic Banks	Bank	Ranking 2016	Capital (JD million)	Ratio to Total Capital %	Ranking 2015	Capital (JD million)	Ratio to Total Capital %	Change percentage (%)
	Jordan Islamic Bank	1	150.00	4.60%	1	150.00	4.71%	0.00%
	International Islamic Arab Bank	2	100.00	3.07%	2	100.00	3.14%	0.00%
	Safwa Islamic Bank	2	100.00	3.07%	2	100.00	3.14%	0.00%
	Al-Rajhi Bank *	4	50.00	1.53%	4	50.00	1.57%	0.00%
Capital of Islamic Banks			400.00	12.28%		400.00	12.56%	0.00%
Foreign Commercial Banks	Bank	Ranking 2016	Capital (JD million)	Ratio to Total Capital %	Ranking 2015	Capital (JD million)	Ratio to Total Capital %	Change percentage (%)
	Standard Chartered Bank	1	61.43	1.89%	1	61.43	1.93%	0.00%
	Egyptian Arab Land Bank	2	50.00	1.53%	2	50.00	1.57%	0.00%
	Rafidain Bank	2	50.00	1.53%	2	50.00	1.57%	0.00%
	Citi Bank	2	50.00	1.53%	2	50.00	1.57%	0.00%
	Bank Audi	2	50.00	1.53%	2	50.00	1.57%	0.00%
	National Bank of Kuwait - Jordan	2	50.00	1.53%	2	50.00	1.57%	0.00%
	BLOM Bank	2	50.00	1.53%	2	50.00	1.57%	0.00%
National Bank of Abu Dhabi	2	50.00	1.53%	2	50.00	1.57%	0.00%	
Capital of Foreign Commercial Banks			411.43	12.63%		411.43	12.92%	0.00%
Capital of Banks Operating in Jordan			3,257.33	100.0%		3,184.53	100.0%	2.29%

Source: Banks' financial data

\* Foreign Bank

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

### A. Banks' Ranking According to Pre-Tax Profits

The total pre-tax profits of banks operating in Jordan decreased by 9.2% at the end of 2016, reaching to JD 784.1 million, of which JD 585 million went to Jordanian commercial banks (74.6% of total pre-tax profits); JD 134.7 million for Islamic banks (17.2% of total pre-tax profits) and JD 64.4 million for foreign banks (8.2% of total pre-tax profits).

**Table (6): Pre-Tax Profits of Banks Operating in Jordan at the end of 2015 and 2016**

	Bank	2016			2015			Change percentage (%)
		Ranking 2016	pretax profit (JD million)	% of Total pretax profit	Ranking 2015	pretax profit (JD million)	% of Total pretax profit	
Jordanian Commercial Banks	The Housing Bank for Trade & Finance	1	153.000	19.51%	2	155.000	17.95%	-1.29%
	Arab Bank	2	152.000	19.39%	1	168.000	19.45%	-9.52%
	Bank of Jordan	3	50.945	6.50%	3	63.396	7.34%	-19.64%
	Bank Al-Etihad	4	41.557	5.30%	5	47.045	5.45%	-11.67%
	Cairo Amman Bank	5	40.000	5.10%	4	56.000	6.48%	-28.57%
	Jordan Kuwait Bank	6	33.334	4.25%	6	40.384	4.68%	-17.46%
	Arab Jordan Investment Bank	7	31.200	3.98%	7	31.000	3.59%	0.65%
	ABC Bank	8	20.890	2.66%	9	23.113	2.68%	-9.62%
	Investbank	9	17.270	2.20%	11	17.810	2.06%	-3.03%
	Societe General - Jordan	10	16.534	2.11%	12	15.349	1.78%	7.72%
	Capital Bank	11	13.730	1.75%	13	15.000	1.74%	-8.47%
	Jordan Commercial Bank	12	10.400	1.33%	10	22.400	2.59%	-53.57%
	Jordan Ahli Bank	13	4.100	0.52%	8	28.000	3.24%	-85.36%
Pre-Tax Profit of Jordanian Commercial Banks			584.96	74.61%		682.50	79.02%	-14.29%
Islamic Banks	Bank	Ranking 2016	pretax profit (JD million)	% of Total pretax profit	Ranking 2015	pretax profit (JD million)	% of Total pretax profit	Change percentage (%)
	Jordan Islamic Bank	1	84.000	10.71%	1	75.000	8.68%	12.00%
	International Islamic Arab Bank	2	34.643	4.42%	2	25.010	2.90%	38.52%
	Safwa Islamic Bank	3	8.745	1.12%	4	4.795	0.56%	82.40%
Al-Rajhi Bank *	4	7.311	0.93%	3	5.124	0.59%	42.69%	
Pre-Tax Profit of Islamic Banks			134.70	17.18%		109.93	12.73%	22.53%
Foreign Commercial Banks	Bank	Ranking 2016	pretax profit (JD million)	% of Total pretax profit	Ranking 2015	pretax profit (JD million)	% of Total pretax profit	Change percentage (%)
	Bank Audi	1	22.000	2.81%	1	21.000	2.43%	4.76%
	BLOM Bank	2	16.000	2.04%	2	19.000	2.20%	-15.79%
	Standard Chartered Bank	3	6.679	0.85%	6	6.064	0.70%	10.15%
	Citi Bank	4	6.615	0.84%	3	6.749	0.78%	-1.99%
	National Bank of Abu Dhabi	5	5.957	0.76%	4	6.324	0.73%	-5.81%
	National Bank of Kuwait - Jordan	6	3.161	0.40%	5	6.156	0.71%	-48.65%
	Egyptian Arab Land Bank	7	2.000	0.26%	7	4.000	0.46%	-50.00%
Rafidain Bank	8	2.000	0.26%	8	2.000	0.23%	0.00%	
Pre-Tax Profit of Foreign Commercial Banks			64.41	8.22%		71.29	8.25%	-9.65%
Pre-Tax Profit of Banks Operating in Jordan			784.07	100.0%		863.72	100.0%	-9.22%

Source: Banks' financial data

\* Foreign Bank

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

The total after tax net profits of banks operating in Jordan decreased by 10.4% at the end of 2016, reaching to JD 522.8 million, of which JD 393 million went to Jordanian commercial banks (75.2% of the total net profits), JD 87.3 million went to Islamic banks (16.7% of the total net profits) and JD 42.4 million for foreign banks (8.1% of the total net profits).

**Table (7): Net After-Tax Profits of Banks Operating in Jordan at the end of 2015 and 2016**

	Bank	2016			2015			Change percentage (%)
		Ranking 2016	Net After Tax Profit (JD million)	Ratio to Total Net After Tax Profit %	Ranking 2015	Net After Tax Profit (JD million)	Ratio to Total Net After Tax Profit %	
Jordanian Commercial Banks	The Housing Bank for Trade & Finance	1	104.000	19.89%	2	110.000	18.85%	-5.45%
	Arab Bank	2	103.000	19.70%	1	114.000	19.54%	-9.65%
	Bank of Jordan	3	33.490	6.41%	3	41.893	7.18%	-20.06%
	Bank Al-Etihad	4	29.150	5.58%	5	31.735	5.44%	-8.15%
	Cairo Amman Bank	5	26.000	4.97%	4	38.000	6.51%	-31.58%
	Jordan Kuwait Bank	6	21.535	4.12%	6	25.829	4.43%	-16.62%
	Arab Jordan Investment Bank	7	20.800	3.98%	7	21.200	3.63%	-1.89%
	ABC Bank	8	13.942	2.67%	9	15.262	2.62%	-8.65%
	Investbank	9	11.810	2.26%	11	12.290	2.11%	-3.91%
	Societe General - Jordan	10	10.885	2.08%	12	9.968	1.71%	9.20%
	Jordan Commercial Bank	11	8.300	1.59%	10	14.700	2.52%	-43.54%
	Capital Bank	12	5.414	1.04%	13	6.607	1.13%	-18.05%
	Jordan Ahli Bank	13	4.700	0.90%	8	20.600	3.53%	-77.18%
Net After-Tax Profit of Jordanian Commercial Banks			393.03	75.18%		462.08	79.18%	-14.94%
Islamic Banks	Jordan Islamic Bank	1	54.000	10.33%	1	49.000	8.40%	10.20%
	International Islamic Arab Bank	2	23.013	4.40%	2	16.638	2.85%	38.32%
	Safwa Islamic Bank	3	5.606	1.07%	4	3.295	0.56%	70.17%
	Al-Rajhi Bank *	4	4.691	0.90%	3	3.429	0.59%	36.82%
	Net After-Tax Profit of Islamic Banks			87.31	16.70%		72.36	12.40%
Foreign Commercial Banks	Bank Audi	1	14.000	2.68%	1	14.000	2.40%	0.00%
	BLOM Bank	2	11.000	2.10%	2	13.000	2.23%	-15.38%
	Standard Chartered Bank	3	4.561	0.87%	3	5.650	0.97%	-19.29%
	Citi Bank	4	3.867	0.74%	4	4.144	0.71%	-6.70%
	National Bank of Abu Dhabi	5	3.766	0.72%	5	4.032	0.69%	-6.60%
	Egyptian Arab Land Bank	6	1.900	0.36%	7	3.000	0.51%	-36.67%
	National Bank of Kuwait - Jordan	7	1.842	0.35%	6	3.885	0.67%	-52.59%
	Rafidain Bank	8	1.500	0.29%	8	1.400	0.24%	7.14%
	Net After-Tax Profit of Foreign Commercial Banks			42.44	8.12%		49.11	8.42%
Net After-Tax Profit of Banks Operating in Jordan			522.77	100.0%		583.56	100.0%	-10.42%

Source: Banks' financial data

\* Foreign Bank

### Third: Banks' Ranking According to Some Profitability Indicators

#### A. Banks' Ranking According to the Average Return on Assets (ROA)

The average return on the assets of banks operating in Jordan decreased from 1.28% at the end of 2015 to 1.05% at the end of 2016. The average ROA for Jordanian commercial banks was 1.05%, 1.07% for Islamic banks and 1.06% for foreign commercial banks.

**Table (8): Average Return on Assets for the Banks Operating in Jordan at the end of 2015 and 2016**

	Bank	2016		2015		Increase (decrease) Compared with last year
		Ranking 2016	Average Return on Assets %	Ranking 2015	Average Return on Assets %	
Jordanian Commercial Banks	Bank of Jordan	1	1.727%	1	2.240%	-0.51%
	The Housing Bank for Trade & Finance	2	1.530%	3	1.650%	-0.12%
	Investbank	3	1.420%	4	1.550%	-0.13%
	ABC Bank	4	1.320%	5	1.450%	-0.13%
	Arab Jordan Investment Bank	5	1.300%	8	1.200%	0.10%
	Cairo Amman Bank	6	1.270%	2	2.000%	-0.73%
	Bank Al-Etihad	7	1.180%	6	1.370%	-0.19%
	Arab Bank	8	1.140%	7	1.300%	-0.16%
	Societe General - Jordan	9	0.870%	11	0.960%	-0.09%
	Jordan Kuwait Bank	10	0.860%	10	1.100%	-0.24%
	Jordan Commercial Bank	11	0.568%	9	1.180%	-0.61%
	Capital Bank	12	0.300%	13	0.370%	-0.07%
	Jordan Ahli Bank	13	0.200%	12	0.940%	-0.74%
Average Return on Assets for Jordanian Commercial Banks			1.05%		1.33%	-0.28%
Islamic Banks	Bank	Ranking 2016	Average Return on Assets %	Ranking 2015	Average Return on Assets %	Increase (decrease) Compared with last year
	Jordan Islamic Bank	1	1.370%	1	1.330%	0.04%
	International Islamic Arab Bank	2	1.200%	2	1.000%	0.20%
	Al-Rajhi Bank *	3	1.060%	3	0.910%	0.15%
Safwa Islamic Bank	4	0.660%	4	0.460%	0.20%	
Average Return on Assets for Islamic Banks			1.07%		0.93%	0.15%
Foreign Commercial Banks	Bank	Ranking 2016	Average Return on Assets %	Ranking 2015	Average Return on Assets %	Increase (decrease) Compared with last year
	Bank Audi	1	1.620%	4	1.470%	0.15%
	BLOM Bank	2	1.330%	2	1.600%	-0.27%
	Citi Bank	3	1.130%	5	1.340%	-0.21%
	Rafidain Bank	4	1.100%	1	1.980%	-0.88%
	Standard Chartered Bank	5	1.090%	6	1.210%	-0.12%
	National Bank of Abu Dhabi	6	1.030%	7	1.100%	-0.07%
	National Bank of Kuwait - Jordan	7	0.610%	3	1.500%	-0.89%
Egyptian Arab Land Bank	8	0.540%	8	0.800%	-0.26%	
Average Return on Assets for Foreign Commercial Banks			1.06%		1.38%	-0.32%
Average Return on Assets for the Banks Operating in Jordan			1.05%		1.28%	-0.23%

Source: Banks' financial data

\* Foreign Bank

## B. Bank's Ranking According to the Average Return on Equity (ROE)

The average return on equity of banks operating in Jordan decreased from 9.17% at the end of 2015 to 8.13% at the end of 2016. The average ROE reached 8.21% for Jordanian commercial banks, 11.19% for Islamic banks and 6.47% for foreign commercial banks.

**Table (9): Average Return on Shareholders' Equity for the Banks Operating in Jordan at the end of 2015 and 2016**

	Bank	2016		2015		Increase (decrease) Compared with last year
		Ranking 2016	Average Return on Equity %	Ranking 2015	Average Return on Equity %	
Jordanian Commercial Banks	Cairo Amman Bank	1	14.400%	1	14.240%	0.16%
	The Housing Bank for Trade & Finance	2	11.090%	4	12.010%	-0.92%
	Arab Bank	3	10.770%	2	12.120%	-1.35%
	Arab Jordan Investment Bank	4	10.600%	8	10.500%	0.10%
	Bank Al-Etihad	5	9.770%	6	11.410%	-1.64%
	ABC Bank	6	9.630%	7	10.900%	-1.27%
	Bank of Jordan	7	8.902%	3	12.100%	-3.20%
	Societe General - Jordan	8	8.740%	10	8.370%	0.37%
	Investbank	9	8.050%	9	8.700%	-0.65%
	Jordan Commercial Bank	10	6.070%	5	11.880%	-5.81%
	Jordan Kuwait Bank	11	4.970%	12	6.200%	-1.23%
	Capital Bank	12	2.125%	13	2.600%	-0.48%
	Jordan Ahli Bank	13	1.580%	11	6.900%	-5.32%
Average Return on Shareholders' Equity for Jordanian Commercial Banks			8.21%		9.84%	-1.63%
Islamic Banks	Jordan Islamic Bank	1	16.520%	1	16.420%	0.10%
	International Islamic Arab Bank	2	15.600%	2	12.000%	3.60%
	Al-Rajhi Bank *	3	8.410%	3	6.940%	1.47%
	Safwa Islamic Bank	4	4.220%	4	2.500%	1.72%
	Average Return on Shareholders' Equity for Islamic Banks			11.19%		9.47%
Foreign Commercial Banks	Bank Audi	1	13.700%	2	14.260%	-0.56%
	BLOM Bank	2	12.710%	1	16.600%	-3.89%
	National Bank of Abu Dhabi	3	6.300%	3	7.200%	-0.90%
	Citi Bank	4	5.990%	5	6.420%	-0.43%
	Standard Chartered Bank	5	5.480%	4	6.600%	-1.12%
	Egyptian Arab Land Bank	6	3.220%	6	5.490%	-2.27%
	Rafidain Bank	7	2.200%	8	2.180%	0.02%
	National Bank of Kuwait - Jordan	8	2.180%	7	4.700%	-2.52%
Average Return on Shareholders' Equity for Foreign Commercial Banks			6.47%		7.93%	-1.46%
Average Return on Shareholders' Equity for the Banks Operating in Jordan			8.13%		9.17%	-1.04%

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 786 branches at the end of 2015 to 808 branches at the end of 2016. These are distributed as follows: 607 branches of Jordanian commercial banks (75.1% of total number of branches), 147 branches of Islamic banks (constituting 18.2% of total branches) and 54 branches of foreign commercial banks (6.7% of total branches).

**Table (10): The Number of Branches of Banks Operating in Jordan at the end of 2015 and 2016**

	Bank	2016			2015			Change percentage (%)
		Ranking 2016	Number of Branches In Jordan	Ratio to Total Number of Branches %	Ranking 2015	Number of Branches In Jordan	Ratio to Total Number of Branches %	
Jordanian Commercial Banks	The Housing Bank for Trade & Finance	1	117	14.48%	1	113	14.38%	3.54%
	Arab Bank	2	74	9.16%	2	75	9.54%	-1.33%
	Cairo Amman Bank	3	73	9.03%	3	72	9.16%	1.39%
	Bank of Jordan	4	71	8.79%	4	70	8.91%	1.43%
	Jordan Kuwait Bank	5	61	7.55%	5	56	7.12%	8.93%
	Jordan Ahli Bank	6	55	6.81%	5	56	7.12%	-1.79%
	Bank Al-Etihad	7	41	5.07%	7	38	4.83%	7.89%
	Jordan Commercial Bank	8	29	3.59%	8	27	3.44%	7.41%
	ABC Bank	9	27	3.34%	8	27	3.44%	0.00%
	Arab Jordan Investment Bank	10	18	2.23%	10	18	2.29%	0.00%
	Societe General - Jordan	11	17	2.10%	11	17	2.16%	0.00%
	Capital Bank	12	12	1.49%	12	12	1.53%	0.00%
	Investbank	12	12	1.49%	13	11	1.40%	9.09%
The Number of Branches of Jordanian Commercial Banks			607	75.12%		592	75.32%	2.53%
Islamic Banks	Bank	Ranking 2016	Number of Branches In Jordan	Ratio to Total Number of Branches %	Ranking 2015	Number of Branches In Jordan	Ratio to Total Number of Branches %	Change percentage (%)
	Jordan Islamic Bank	1	74	9.16%	1	73	9.29%	1.37%
	International Islamic Arab Bank	2	41	5.07%	2	41	5.22%	0.00%
	Safwa Islamic Bank	3	25	3.09%	3	21	2.67%	19.05%
	Al-Rajhi Bank *	4	7	0.87%	4	6	0.76%	16.67%
The Number of Branches of Islamic Banks			147	18.19%		141	17.94%	4.26%
Foreign Commercial Banks	Bank	Ranking 2016	Number of Branches In Jordan	Ratio to Total Number of Branches %	Ranking 2015	Number of Branches In Jordan	Ratio to Total Number of Branches %	Change percentage (%)
	BLOM Bank	1	14	1.73%	1	14	1.78%	0.00%
	Bank Audi	1	14	1.73%	2	13	1.65%	7.69%
	Egyptian Arab Land Bank	3	11	1.36%	3	10	1.27%	10.00%
	Standard Chartered Bank	4	6	0.74%	4	6	0.76%	0.00%
	National Bank of Kuwait - Jordan	5	3	0.37%	5	3	0.38%	0.00%
	National Bank of Abu Dhabi	6	2	0.25%	5	3	0.38%	-33.33%
	Rafidain Bank	6	2	0.25%	7	2	0.25%	0.00%
Citi Bank	6	2	0.25%	7	2	0.25%	0.00%	
The Number of Branches of Foreign Commercial Banks			54	6.68%		53	6.74%	1.89%
The Number of Branches of Banks Operating in Jordan			808	100.0%		786	100.0%	2.80%

Source: Banks' financial data

\* Foreign Bank

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

The total number of ATMs of banks inside Jordan increased from 1488 machine at the end of 2015 to 1637 machine at the end of 2016. These are distributed as follows: 1218 ATMs belonging to Jordanian commercial banks (constituting 74.4% of the total number of ATMs), 343 ATMs belonging to Islamic banks (21% of total ATMs), and 76 ATMs belonging to foreign commercial banks (4.6% of the total number of ATMs).

**Table (11): The Number of ATMs of Banks Operating in Jordan at the end of 2015 and 2016**

	Bank	2016			2015			Change percentage (%)
		Ranking 2016	Number of ATMs	Ratio to Total Number of ATMs %	Ranking 2015	Number of ATMs	Ratio to Total Number of ATMs %	
Jordanian Commercial Banks	The Housing Bank for Trade & Finance	1	226	13.81%	1	214	14.38%	5.61%
	Cairo Amman Bank	2	164	10.02%	2	165	11.09%	-0.61%
	Arab Bank	3	163	9.96%	3	151	10.15%	7.95%
	Bank of Jordan	4	120	7.33%	4	118	7.93%	1.69%
	Jordan Ahli Bank	5	116	7.09%	5	100	6.72%	16.00%
	Jordan Kuwait Bank	6	92	5.62%	6	83	5.58%	10.84%
	Bank Al-Etihad	7	78	4.76%	7	59	3.97%	32.20%
	Arab Jordan Investment Bank	8	58	3.54%	8	51	3.43%	13.73%
	ABC Bank	9	53	3.24%	8	51	3.43%	3.92%
	Jordan Commercial Bank	10	50	3.05%	10	45	3.02%	11.11%
	Capital Bank	11	47	2.87%	11	38	2.55%	23.68%
	Investbank	12	31	1.89%	12	28	1.88%	10.71%
	Societe General - Jordan	13	20	1.22%	13	17	1.14%	17.65%
The Number of ATMs of Jordanian Commercial Banks			1218	74.40%		1120	75.27%	8.75%
Islamic Banks	Bank	Ranking 2016	Number of ATMs	Ratio to Total Number of ATMs %	Ranking 2015	Number of ATMs	Ratio to Total Number of ATMs %	Change percentage (%)
	Jordan Islamic Bank	1	190	11.61%	1	169	11.36%	12.43%
	International Islamic Arab Bank	2	61	3.73%	2	57	3.83%	7.02%
	Safwa Islamic Bank	3	58	3.54%	4	35	2.35%	65.71%
	Al-Rajhi Bank *	4	34	2.08%	3	36	2.42%	-5.56%
The Number of ATMs of Islamic Banks			343	20.95%		297	19.96%	15.49%
Foreign Commercial Banks	Bank	Ranking 2016	Number of ATMs	Ratio to Total Number of ATMs %	Ranking 2015	Number of ATMs	Ratio to Total Number of ATMs %	Change percentage (%)
	Bank Audi	1	26	1.59%	1	25	1.68%	4.00%
	BLOM Bank	2	16	0.98%	2	14	0.94%	14.29%
	Egyptian Arab Land Bank	3	15	0.92%	2	14	0.94%	7.14%
	Standard Chartered Bank	4	8	0.49%	4	8	0.54%	0.00%
	National Bank of Kuwait - Jordan	5	6	0.37%	5	6	0.40%	0.00%
	National Bank of Abu Dhabi	6	5	0.31%	6	4	0.27%	25.00%
	Rafidain Bank		0	0.00%		0	0.00%	0.00%
Citi Bank		0	0.00%		0	0.00%	0.00%	
The Number of ATMs of Foreign Commercial Banks			76	4.64%		71	4.77%	7.04%
The Number of ATMs of Banks Operating in Jordan			1637	100.00%		1488	100.00%	10.01%

Source: Banks' 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 banks operating in Jordan increased from 20095 employees at the end of 2015 to 20573 employees at the end of 2016. Of the total, 15332 employees in Jordanian commercial banks (74.5% of the total number of employees), 3841 employees in Islamic banks (18.7% of the total number of employees), and 1400 employees in foreign commercial banks (6.8% of the total number of employees).

**Table (12): Number of Employees at Banks Operating in Jordan at the end of 2015 and 2016**

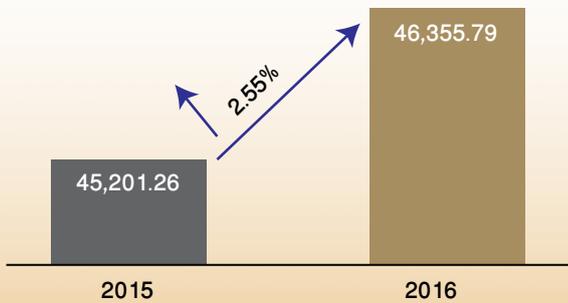
	Bank	2016			2015			Change percentage (%)
		Ranking 2016	Number Of Employees	Ratio to Total Employees %	Ranking 2015	Number Of Employees	Ratio to Total Employees %	
Jordanian Commercial Banks	Arab Bank	1	2990	14.53%	1	2934	14.60%	1.91%
	The Housing Bank for Trade & Finance	2	2393	11.63%	2	2363	11.76%	1.27%
	Bank of Jordan	3	1578	7.67%	4	1489	7.41%	5.98%
	Cairo Amman Bank	4	1553	7.55%	3	1614	8.03%	-3.78%
	Jordan Ahli Bank	5	1379	6.70%	5	1416	7.05%	-2.61%
	Jordan Kuwait Bank	6	1151	5.59%	6	1100	5.47%	4.64%
	Bank Al-Etihad	7	1022	4.97%	7	915	4.55%	11.69%
	Jordan Commercial Bank	8	713	3.47%	9	695	3.46%	2.59%
	Arab Jordan Investment Bank	9	706	3.43%	8	714	3.55%	-1.12%
	Capital Bank	10	583	2.83%	10	575	2.86%	1.39%
	Investbank	11	508	2.47%	12	461	2.29%	10.20%
	ABC Bank	12	492	2.39%	11	500	2.49%	-1.60%
	Societe General - Jordan	13	264	1.28%	13	257	1.28%	2.72%
Number of Employees at Jordanian Commercial Banks			15332	74.52%		15033	74.81%	1.99%
Islamic Banks	Bank	Ranking 2016	Number Of Employees	Ratio to Total Employees %	Ranking 2015	Number Of Employees	Ratio to Total Employees %	Change percentage (%)
	Jordan Islamic Bank	1	2236	10.87%	1	2148	10.69%	4.10%
	International Islamic Arab Bank	2	877	4.26%	2	852	4.24%	2.93%
	Safwa Islamic Bank	3	478	2.32%	3	424	2.11%	12.74%
	Al-Rajhi Bank *	4	250	1.22%	4	248	1.23%	0.81%
Number of Employees at Islamic Banks			3841	18.67%		3672	18.27%	4.60%
Foreign Commercial Banks	Bank	Ranking 2016	Number Of Employees	Ratio to Total Employees %	Ranking 2015	Number Of Employees	Ratio to Total Employees %	Change percentage (%)
	BLOM Bank	1	353	1.72%	1	382	1.90%	-7.59%
	Egyptian Arab Land Bank	2	324	1.57%	2	307	1.53%	5.54%
	Bank Audi	3	288	1.40%	3	269	1.34%	7.06%
	Standard Chartered Bank	4	188	0.91%	4	196	0.98%	-4.08%
	National Bank of Kuwait - Jordan	5	108	0.52%	5	98	0.49%	10.20%
	Citi Bank	6	62	0.30%	6	66	0.33%	-6.06%
	National Bank of Abu Dhabi	7	53	0.26%	7	53	0.26%	0.00%
	Rafidain Bank	8	24	0.12%	8	19	0.09%	26.32%
Number of Employees at Foreign Commercial Banks			1400	6.81%		1390	6.92%	0.72%
Number of Employees at Banks Operating in Jordan			20573	100.00%		20095	100.00%	2.38%

Source: Banks' financial data

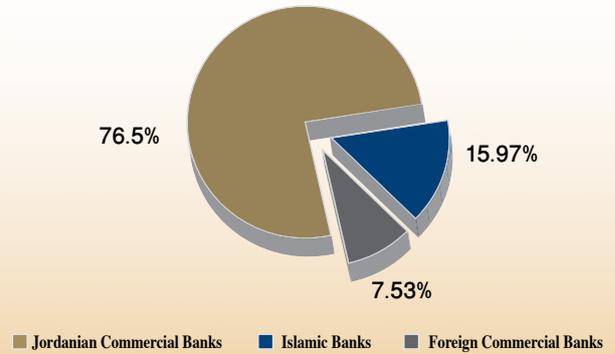
\* Foreign Bank

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

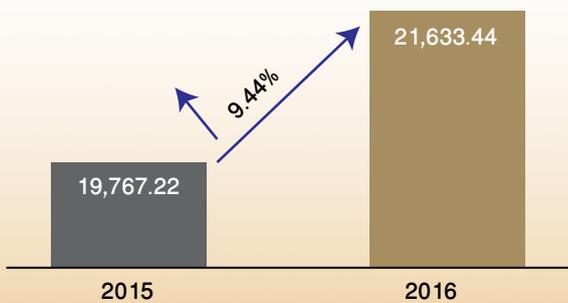
**Total Assets of Banks Operating in Jordan (JD Million)**



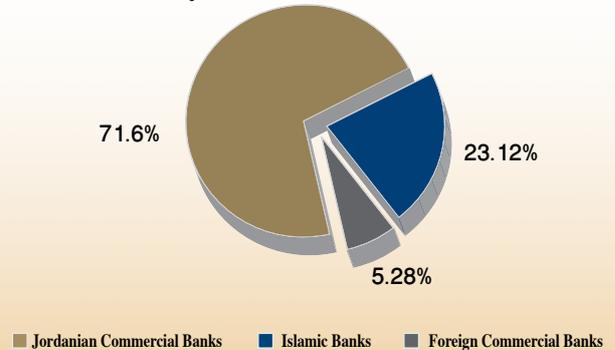
**Distribution of Total Assets of Banks Operating in Jordan at the End of 2016**



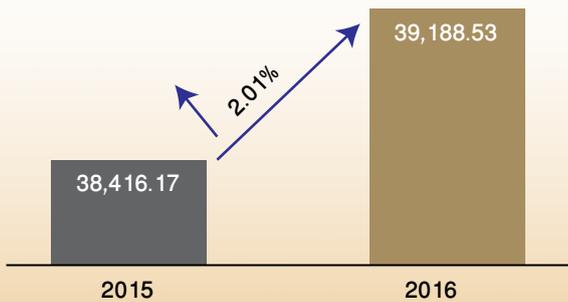
**Total Direct Credit Facilities net Extended by Banks in Jordan (JD Million)**



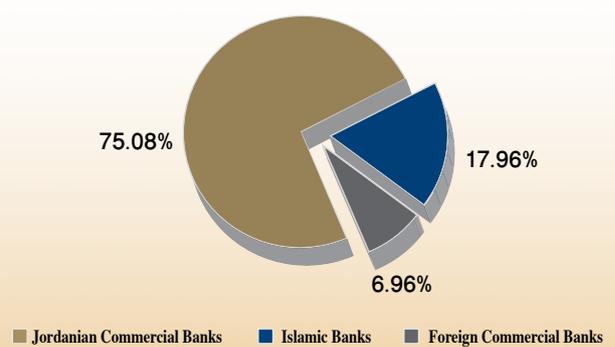
**Distribution of Total Direct Credit Facilities Extended by Banks in Jordan at the End of 2016**



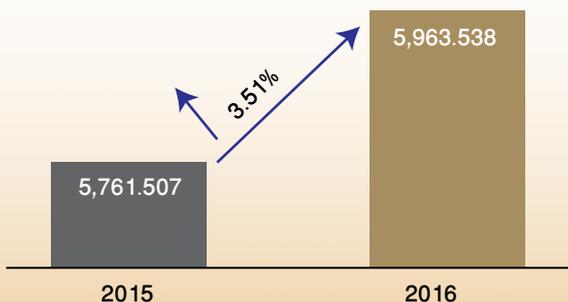
**Total Deposits at Banks Operating in Jordan (JD Million)**



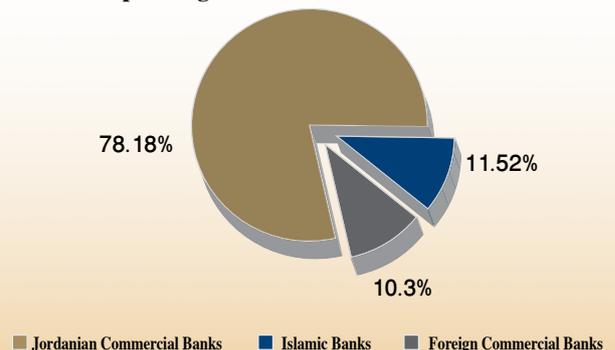
**Distribution of Total Deposits at Banks Operating in Jordan at the End of 2016**



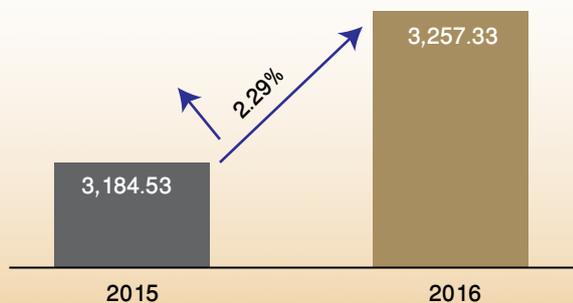
**Total Shareholders' Equity of Banks Operating in Jordan (JD Million)**



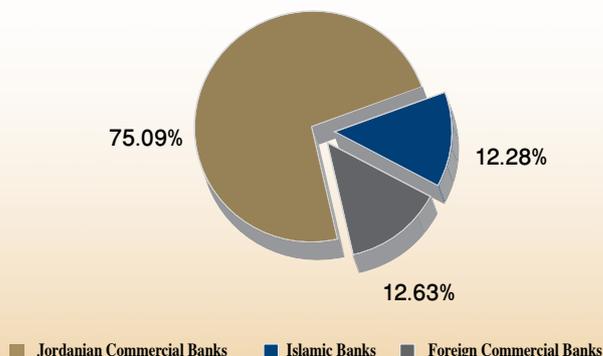
**Distribution of Shareholders' Equity of Banks Operating in Jordan at the End of 2016**



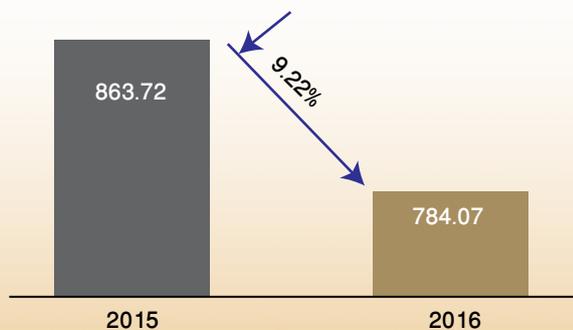
**Total Capital of Banks Operating in Jordan (JD Million)**



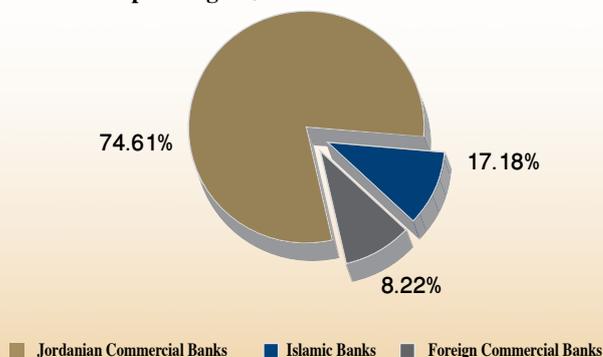
**Distribution of Capital of Banks Operating in Jordan at the End of 2016**



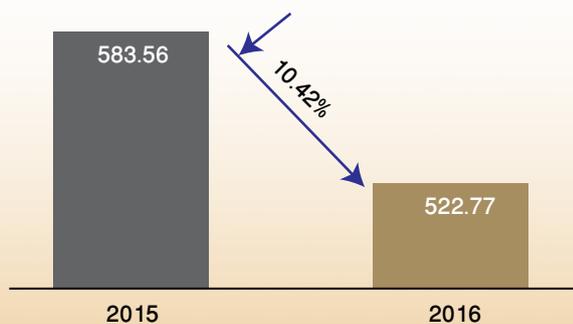
**Total Pre-Tax Profit of Banks Operating in Jordan (JD Million)**



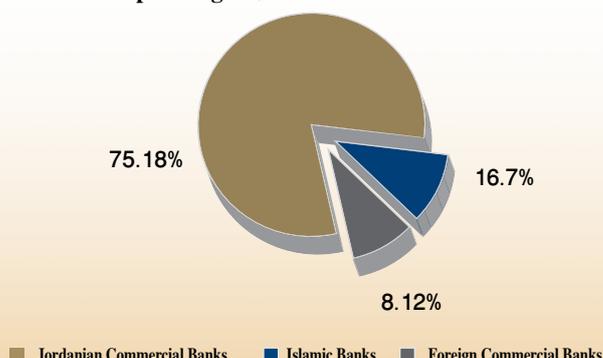
**Distribution of Pre-Tax Profit of Banks Operating in Jordan at the End of 2016**



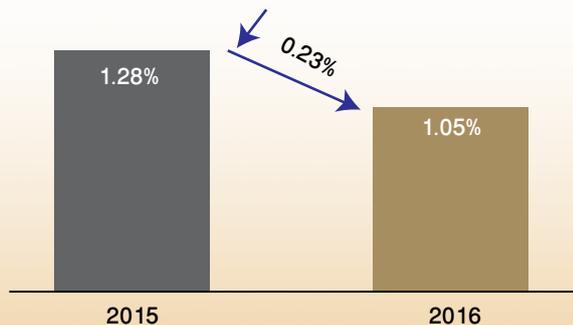
**Total After Tax Profit of Banks Operating in Jordan (JD Million)**



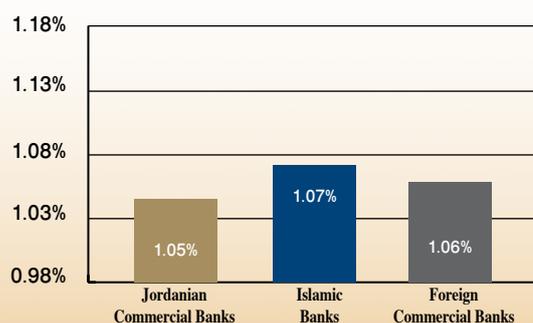
**Distribution of After Tax Profit of Banks Operating in Jordan at the End of 2016**



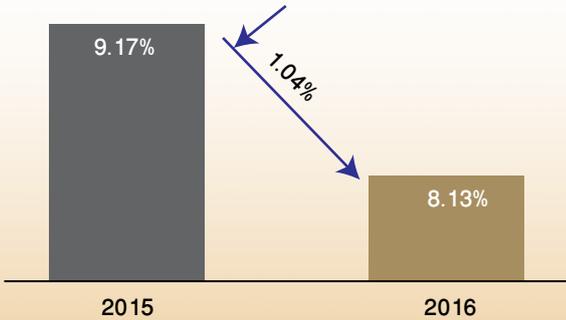
**Return on Assets for Banks Operating in Jordan (%)**



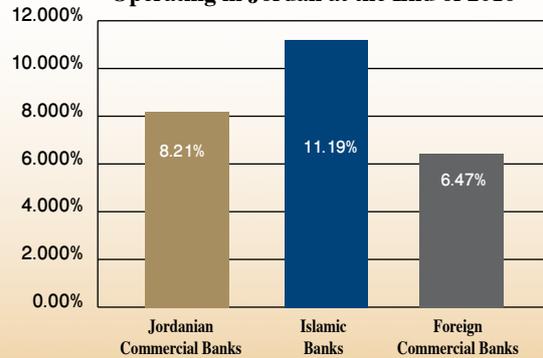
**Distribution of Return on Assets for Banks Operating in Jordan at the End of 2016**



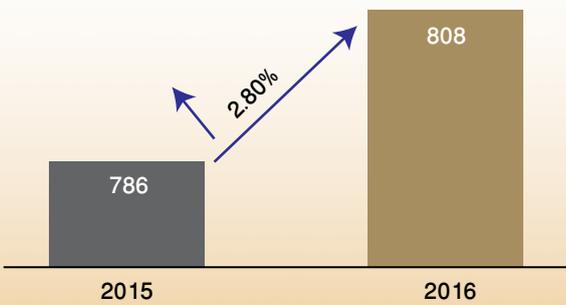
**Return on shereholder's Equity for Banks Operating in Jordan (%)**



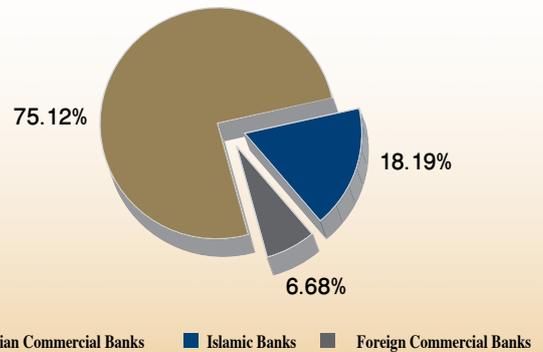
**Distribution of Return on shereholder's Equity for Banks Operating in Jordan at the End of 2016**



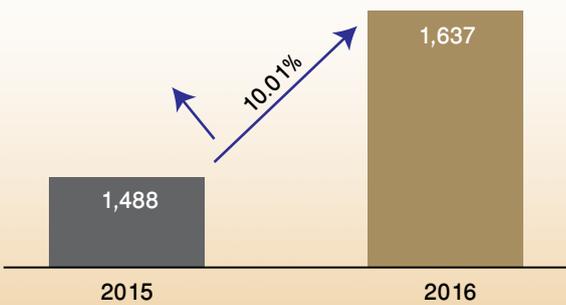
**Total Number of Branches of Banks Operating in Jordan**



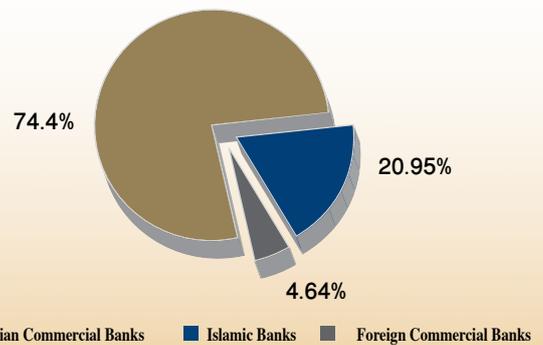
**Distribution of Number of Branches of Banks Operating in Jordan at the End of 2016**



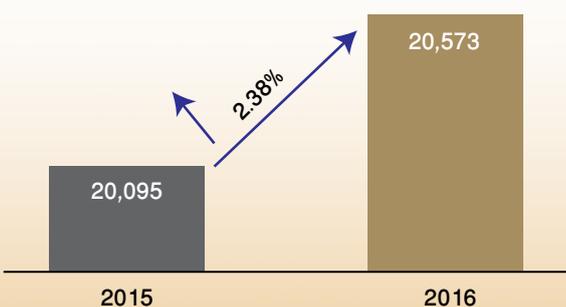
**Total Number of ATMs of Banks Operating in Jordan**



**Distribution of Number of ATMs of Banks Operating in Jordan at the End of 2016**



**Total Number of Employees in Banks Operating in Jordan**



**Distribution of Number of Employees in Banks Operating in Jordan at the End of 2016**

