



**Analysis of the Comparative
Performance of Banks Operating
in Jordan during 2017**

This chapter includes a detailed outline of the overall developments that banks operating in Jordan went through during 2017. The first section handles developments in the main items in the statement of financial position in terms of total assets, facilities and deposits of banks operating in Jordan, in addition to the shareholders' equity and capital. The second section includes the most important items of the income statement of banks operating in Jordan during 2017, which are pretax profits, and post tax net profits. The third section handles the most important standards of profitability in Jordan which 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), during 2017. The fourth section reviews indicators of bank branching in Jordan, including the number of branches and ATMs. The fifth section reflects the development and distribution of human resources of banks operating in Jordan as by the end of 2017.

It should be noted that the chapter ranks banks in a descending way (from the highest to the lowest) according to each of the previous standards, in addition to calculating the relative weight of each bank to the total working banks. The chapter also took into consideration the division of banks into three main categories that include Jordanian commercial banks, Islamic banks and foreign banks. It is also noteworthy that data in this chapter are exclusively for branches of banks operating in Jordan and do not include subsidiary companies and branches abroad. The following is an explanation of the most important terms used in this chapter:

- Total deposits at commercial banks: This includes deposits at banks, banking institutions, customers' deposits and cash margins.
- Average Return on equity (ROE) in 2017: it is the net after tax profit in 2017 divided by the average shareholders' equity for the years 2016 and 2017.
- Average return on assets (ROA) in 2017: it is the net after tax profit in 2017 divided by the average assets for the years 2016 and 2017.
- 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.
- Changes or amendments might occur on the year of comparison (the previous year) in case any bank amends or updates its previous data.

First: Classification of banks according to the Statement of Financial Position

A) Classification of Banks according to Total Assets

Total assets of banks operating in Jordan rose by 2.1% the end of 2017 compared with 2016, reaching JD 46.45 billion. This is distributed as JD 35.4 billion at Jordanian commercial banks (76.2% of total assets of banks operating in Jordan), and JD 7.7 billion at Islamic banks (16.6% of total assets), and JD 3.4 billion for foreign commercial banks (7.3% of total assets).

Table (1): Total Assets of Banks Operating in Jordan at the end of 2016 and 2017

	Bank	2017			2016			Change percentage (%)
		Ranking 2017	Assets (JD million)	Ratio to Total Assets %	Ranking 2016	Assets (JD million)	Ratio to Total Assets %	
Jordanian Commercial Banks	Arab Bank	1	8,943.0	19.25%	1	9,267.0	20.37%	-3.50%
	The Housing Bank for Trade & Finance	2	6,932.2	14.92%	2	6,750.9	14.84%	2.69%
	Jordan Kuwait Bank	3	2,852.0	6.14%	5	2,447.0	5.38%	16.55%
	Bank Al-Etihad	4	2,662.3	5.73%	3	2,563.1	5.63%	3.87%
	Jordan Ahli Bank	5	2,393.0	5.15%	4	2,505.0	5.51%	-4.47%
	Bank of Jordan	6	2,216.5	4.77%	6	2,005.2	4.41%	10.54%
	Cairo Amman Bank	7	2,157.0	4.64%	7	1,998.0	4.39%	7.96%
	Capital Bank	8	1,788.0	3.85%	8	1,817.9	4.00%	-1.65%
	Arab Jordan Investment Bank	9	1,692.5	3.64%	9	1,678.6	3.69%	0.83%
	Societe General - Jordan	10	1,352.0	2.91%	10	1,304.0	2.87%	3.68%
	Jordan Commercial Bank	11	1,274.1	2.74%	11	1,171.3	2.57%	8.78%
	ABC Bank	12	1,111.2	2.39%	12	1,099.3	2.42%	1.08%
	Investbank	NA	NA	NA	NA	NA	NA	NA
Total Assets of Jordanian Commercial Banks			35,373.83	76.16%		34,607.26	76.06%	2.22%
Islamic Banks	Jordan Islamic Bank	1	4,212.0	9.07%	1	4,100.0	9.01%	2.73%
	Islamic International Arab Bank	2	2,052.1	4.42%	2	1,969.8	4.33%	4.18%
	Safwa Islamic Bank	3	959.3	2.07%	3	921.1	2.02%	4.15%
	Al-Rajhi Bank *	4	470.7	1.01%	4	413.7	0.91%	13.77%
	Total Assets of Islamic Banks			7,694.10	16.56%		7,404.68	16.27%
Foreign Commercial Banks	Bank Audi	1	775.0	1.67%	1	832.0	1.83%	-6.85%
	BLOM Bank	2	758.0	1.63%	2	786.0	1.73%	-3.56%
	Standard Chartered Bank	3	461.1	0.99%	3	395.2	0.87%	16.68%
	Egyptian Arab Land Bank	4	336.3	0.72%	6	336.1	0.74%	0.07%
	Citi Bank	5	316.9	0.68%	4	375.7	0.83%	-15.64%
	First Abu Dhabi Bank (National Bank of Abu Dhabi)	6	308.5	0.66%	5	351.6	0.77%	-12.26%
	National Bank of Kuwait - Jordan	7	292.4	0.63%	7	279.9	0.62%	4.48%
	Rafidain Bank	8	132.7	0.29%	8	132.6	0.29%	0.05%
	Total Assets of Foreign Commercial Banks			3,380.87	7.28%		3,488.98	7.67%
Total Assets of Banks Operating in Jordan			46,448.80	100.0%		45,500.92	100.0%	2.08%

Source: Banks' financial data

* Foreign Bank

B) Banks' Classification according to direct credit facilities (net)

Direct credit facilities granted by banks operating in Jordan grew by the end of 2017 by 8.4% compared with 2016, reaching JD 23.0 billion, distributed as JD 16.5 billion for Jordanian commercial banks (71.7% of total facilities), JD 5.3 billion for Islamic banks (23.2% of total facilities), and JD 1.2 billion for foreign commercial banks (5.1% of total facilities).

Table (2): Direct credit facilities - net Extended By Banks Operating in Jordan at the end of 2016 and 2017

Bank	2017			2016			Change percentage (%)
	Ranking 2017	Direct credit facilities - net (JD million)	Ratio to total Direct credit facilities - net %	Ranking 2016	Direct credit facilities - net (JD million)	Ratio to total Direct credit facilities - net %	
Jordanian Commercial Banks							
Arab Bank	1	3,588.0	15.62%	2	2,872.0	13.56%	24.93%
The Housing Bank for Trade & Finance	2	3,273.1	14.25%	1	3,080.6	14.54%	6.25%
Bank Al-Etihad	3	1,408.6	6.13%	3	1,381.9	6.52%	1.93%
Jordan Kuwait Bank	4	1,298.0	5.65%	4	1,188.0	5.61%	9.26%
Bank of Jordan	5	1,218.6	5.31%	7	1,042.5	4.92%	16.89%
Jordan Ahli Bank	6	1,204.0	5.24%	5	1,177.0	5.56%	2.29%
Cairo Amman Bank	7	1,088.0	4.74%	6	1,052.0	4.97%	3.42%
Capital Bank	8	832.4	3.62%	8	898.6	4.24%	-7.36%
Arab Jordan Investment Bank	9	692.0	3.01%	9	681.2	3.22%	1.59%
Societe General - Jordan	10	650.0	2.83%	11	568.0	2.68%	14.44%
Jordan Commercial Bank	11	643.5	2.80%	10	572.2	2.70%	12.46%
ABC Bank	12	572.6	2.49%	12	529.1	2.50%	8.22%
Investbank	NA	NA	NA	NA	NA	NA	NA
Total direct credit facilities - net extended by Jordanian Commercial Banks		16,468.77	71.70%		15,043.09	71.01%	9.48%
Islamic Banks							
Jordan Islamic Bank	1	2,933.0	12.77%	1	2,887.0	13.63%	1.59%
Islamic International Arab Bank	2	1,349.8	5.88%	2	1,201.3	5.67%	12.36%
Safwa Islamic Bank	3	672.4	2.93%	3	602.6	2.84%	11.58%
Al-Rajhi Bank *	4	366.7	1.60%	4	309.9	1.46%	18.33%
Total Financial investments of Islamic Banks		5,321.94	23.17%		5,000.85	23.60%	6.42%
Foreign Commercial Banks							
BLOM Bank	1	370.0	1.61%	1	363.0	1.71%	1.93%
Bank Audi	2	316.0	1.38%	2	325.0	1.53%	-2.77%
Egyptian Arab Land Bank	3	162.9	0.71%	3	150.7	0.71%	8.09%
Standard Chartered Bank	4	148.4	0.65%	4	133.5	0.63%	11.16%
First Abu Dhabi Bank (National Bank of Abu Dhabi)	5	106.5	0.46%	5	99.3	0.47%	7.25%
Citi Bank	6	56.8	0.25%	6	48.5	0.23%	17.06%
National Bank of Kuwait - Jordan	7	16.4	0.07%	7	21.6	0.10%	-23.93%
Rafidain Bank	8	0.14	0.00%	8	0.09	0.00%	47.87%
Total direct credit facilities - net extended by Foreign Commercial Banks		1,177.13	5.13%		1,141.69	5.39%	3.10%
Total direct credit facilities - net extended by Banks Operating in Jordan		22,967.83	100.0%		21,185.62	100.0%	8.41%

Source: Banks' financial data

* Foreign Bank

C) Banks' Classification according to total deposits

Total assets at banks operating in Jordan rose by 0.32% by the end of 2017 compared with 2016, reaching JD 38.2 billion, distributed as follows: JD 28.9 billion at Jordanian commercial banks (75.7% of total deposits), JD 6.7 billion at Islamic banks (17.6% of total deposits), and JD 2.6 billion for foreign commercial banks (6.7% of total deposits.)

Table (3): Total Deposits at Banks Operating in Jordan at the end of 2016 and 2017

	Bank	2017			2016			Change percentage (%)
		Ranking 2017	Total Deposits (JD million)	Ratio to Total Deposits %	Ranking 2016	Total Deposits (JD million)	Ratio to Total Deposits %	
Jordanian Commercial Banks	Arab Bank	1	7,547.0	19.77%	1	7,934.0	20.85%	-4.88%
	The Housing Bank for Trade & Finance	2	5,727.2	15.00%	2	5,605.8	14.73%	2.17%
	Bank Al-Etihad	3	2,167.0	5.68%	3	2,163.2	5.69%	0.17%
	Jordan Kuwait Bank	4	2,019.0	5.29%	5	1,933.0	5.08%	4.45%
	Jordan Ahli Bank	5	1,976.0	5.18%	4	2,133.0	5.61%	-7.36%
	Bank of Jordan	6	1,740.5	4.56%	6	1,573.6	4.14%	10.61%
	Cairo Amman Bank	7	1,695.0	4.44%	7	1,566.0	4.12%	8.24%
	Arab Jordan Investment Bank	8	1,477.4	3.87%	8	1,455.4	3.82%	1.51%
	Capital Bank	9	1,369.6	3.59%	9	1,441.5	3.79%	-4.99%
	Societe General - Jordan	10	1,186.0	3.11%	10	1,135.0	2.98%	4.49%
	Jordan Commercial Bank	11	1,085.8	2.84%	11	995.7	2.62%	9.05%
	ABC Bank	12	896.6	2.35%	12	887.7	2.33%	1.00%
Investbank	NA	NA	NA	NA	NA	NA	NA	
Total Deposits at Jordanian Commercial Banks			28,886.99	75.67%		28,823.95	75.75%	0.22%
Islamic Banks	Jordan Islamic Bank	1	3,716.0	9.73%	1	3,646.0	9.58%	1.92%
	Islamic International Arab Bank	2	1,803.6	4.72%	2	1,738.0	4.57%	3.77%
	Safwa Islamic Bank	3	797.8	2.09%	3	767.4	2.02%	3.97%
	Al-Rajhi Bank *	4	396.2	1.04%	4	348.8	0.92%	13.58%
Total Savings Schemes of Islamic banks			6,713.55	17.59%		6,500.17	17.08%	3.28%
Foreign Commercial Banks	BLOM Bank	1	629.0	1.65%	2	652.0	1.71%	-3.53%
	Bank Audi	2	623.0	1.63%	1	697.0	1.83%	-10.62%
	Standard Chartered Bank	3	355.9	0.93%	4	285.7	0.75%	24.57%
	First Abu Dhabi Bank (National Bank of Abu Dhabi)	4	238.9	0.63%	5	285.6	0.75%	-16.35%
	Citi Bank	5	238.8	0.63%	3	301.2	0.79%	-20.74%
	Egyptian Arab Land Bank	6	229.7	0.60%	6	257.5	0.68%	-10.81%
	National Bank of Kuwait - Jordan	7	201.4	0.53%	7	190.5	0.50%	5.77%
	Rafidain Bank	8	55.4	0.15%	8	57.0	0.15%	-2.76%
Total Deposits at Foreign Commercial Banks			2,572.06	6.74%		2,726.45	7.17%	-5.66%
Total Deposits at Banks Operating in Jordan			38,172.60	100.0%		38,050.57	100.0%	0.32%

Source: Banks' financial data

* Foreign Bank

D) Classification of Banks according to Equity Rights

Total equity rights in banks operating in Jordan rose by 4% by the end of 2017, compared with 2016, reaching JD 6 billion. This is distributed as follows: JD 4.7 billion for Jordanian commercial banks (77.2% of total equity rights), JD 748.7 million for Islamic banks (12.4% of total equity rights) and JD 628 million for foreign commercial banks (10.4% of total equity rights.)

Table (4) Shareholders' Equity of Banks Operating in Jordan at the end of 2016 and 2017

	Bank	2017			2016			Change percentage (%)
		Ranking 2017	Equity Rights (JD million)	Ratio to total Equity Rights %	Ranking 2016	Equity Rights (JD million)	Ratio to total Equity Rights %	
Jordanian Commercial Banks	The Housing Bank for Trade & Finance	1	986.900	16.32%	2	951.600	16.37%	3.71%
	Arab Bank	2	970.000	16.04%	1	961.000	16.53%	0.94%
	Jordan Kuwait Bank	3	442.000	7.31%	3	440.000	7.57%	0.45%
	Bank of Jordan	4	420.200	6.95%	4	393.900	6.77%	6.68%
	Bank Al-Etihad	5	365.653	6.05%	5	306.781	5.28%	19.19%
	Cairo Amman Bank	6	302.000	4.99%	6	293.000	5.04%	3.07%
	Jordan Ahli Bank	7	294.000	4.86%	7	292.000	5.02%	0.68%
	Capital Bank	8	267.782	4.43%	8	257.612	4.43%	3.95%
	Arab Jordan Investment Bank	9	196.500	3.25%	9	196.800	3.38%	-0.15%
	ABC Bank	10	148.204	2.45%	10	146.897	2.53%	0.89%
	Jordan Commercial Bank	11	143.739	2.38%	11	140.551	2.42%	2.27%
	Societe General - Jordan	12	134.000	2.22%	12	133.000	2.29%	0.75%
	Investbank	NA	NA	NA	NA	NA	NA	NA
Shareholders' Equity of Jordanian Commercial Banks			4,670.978	77.24%		4,513.140	77.62%	3.50%
Islamic Banks	Jordan Islamic Bank	1	375.000	6.20%	1	343.000	5.90%	9.33%
	Islamic International Arab Bank	2	174.583	2.89%	2	155.799	2.68%	12.06%
	Safwa Islamic Bank	3	137.860	2.28%	3	132.231	2.27%	4.26%
	Al-Rajhi Bank *	4	61.278	1.01%	4	55.872	0.96%	9.68%
	Shareholders' Equity of Islamic Banks			748.722	12.38%		686.901	11.81%
Foreign Commercial Banks	Bank Audi	1	104.000	1.72%	1	104.000	1.79%	0.00%
	BLOM Bank	2	89.000	1.47%	2	86.000	1.48%	3.49%
	National Bank of Kuwait - Jordan	3	86.902	1.44%	3	85.596	1.47%	1.53%
	Standard Chartered Bank	4	82.200	1.36%	4	83.300	1.43%	-1.32%
	Rafidain Bank	5	71.430	1.18%	5	69.370	1.19%	2.97%
	Citi Bank	6	68.064	1.13%	6	64.615	1.11%	5.34%
	First Abu Dhabi Bank (National Bank of Abu Dhabi)	7	65.500	1.08%	7	61.700	1.06%	6.16%
	Egyptian Arab Land Bank	8	60.930	1.01%	8	59.565	1.02%	2.29%
	Shareholders' Equity of Foreign Commercial Banks			628.026	10.38%		614.146	10.56%
Shareholders' Equity of Banks Operating in Jordan			6,047.725	100.0%		5,814.188	100.0%	4.02%

Source: Banks' financial data

* Foreign Bank

E) Banks' Classification according to Capital

Total capital of banks operating in Jordan rose by 4.6% by the end of 2017, compared with 2016, reaching JD 3.3 billion. This is distributed as follows: JD 2.46 billion for Jordanian commercial banks (74.5% of total capital), JD 430 million for Islamic banks (13% of total capital), and JD 411.4 million for foreign commercial banks (12.5% of total capital.)

Table (5): Capital of Banks Operating in Jordan at the end of 2016 and 2017

	Bank	2017			2016			Change percentage (%)
		Ranking 2017	Capital (JD million)	Ratio to Total Capital %	Ranking 2016	Capital (JD million)	Ratio to Total Capital %	
Jordanian Commercial Banks	Arab Bank	1	641.0	19.42%	1	641.0	20.30%	0.00%
	The Housing Bank for Trade & Finance	2	315.0	9.54%	2	252.0	7.98%	25.00%
	Bank of Jordan	3	200.0	6.06%	3	200.0	6.33%	0.00%
	Capital Bank	3	200.0	6.06%	3	200.0	6.33%	0.00%
	Jordan Ahli Bank	5	184.0	5.57%	6	175.0	5.54%	5.14%
	Cairo Amman Bank	6	180.0	5.45%	5	180.0	5.70%	0.00%
	Bank Al-Etihad	7	160.0	4.85%	8	125.0	3.96%	28.00%
	Arab Jordan Investment Bank	8	150.0	4.54%	7	150.0	4.75%	0.00%
	Jordan Commercial Bank	9	120.0	3.63%	9	112.9	3.58%	6.31%
	ABC Bank	10	110.0	3.33%	10	110.0	3.48%	0.00%
	Jordan Kuwait Bank	11	100.0	3.03%	11	100.0	3.17%	0.00%
	Societe General - Jordan	11	100.0	3.03%	11	100.0	3.17%	0.00%
	Investbank	NA	NA	NA	NA	NA	NA	NA
Capital of Jordanian Commercial Banks			2,460.00	74.51%		2,345.88	74.30%	4.86%
Islamic Banks	Jordan Islamic Bank	1	180.0	5.45%	1	150.0	4.75%	20.00%
	Islamic International Arab Bank	2	100.0	3.03%	2	100.0	3.17%	0.00%
	Safwa Islamic Bank	2	100.0	3.03%	2	100.0	3.17%	0.00%
	Al-Rajhi Bank *	4	50.0	1.51%	4	50.0	1.58%	0.00%
Capital of Islamic Banks			430.00	13.02%		400.00	12.67%	7.50%
Foreign Commercial Banks	Standard Chartered Bank	1	61.4	1.86%	1	61.4	1.94%	0.00%
	Egyptian Arab Land Bank	2	50.0	1.51%	2	50.0	1.58%	0.00%
	Rafidain Bank	2	50.0	1.51%	2	50.0	1.58%	0.00%
	Citi Bank	2	50.0	1.51%	2	50.0	1.58%	0.00%
	Bank Audi	2	50.0	1.51%	2	50.0	1.58%	0.00%
	National Bank of Kuwait - Jordan	2	50.0	1.51%	2	50.0	1.58%	0.00%
	BLOM Bank	2	50.0	1.51%	2	50.0	1.58%	0.00%
	First Abu Dhabi Bank (National Bank of Abu Dhabi)	2	50.0	1.51%	2	50.0	1.58%	0.00%
Capital of Foreign Commercial Banks			411.40	12.46%		411.40	13.03%	0.00%
Capital of Banks Operating in Jordan			3,301.40	100.0%		3,157.28	100.0%	4.56%

Source: Banks' financial data

* Foreign Bank

Second: Banks' Classification according to some items of Income Statement

A) Classification of Banks according to Pre-Tax Profit

Total pre-tax profits of banks operating in Jordan rose by 5% by 2017, compared by 2016, to reach JD 805.5 million, distributed as follows: JD 605 million for Jordanian commercial banks (75.1% of total pre-tax profits), JD 141.6 million for Islamic banks (17.6% of total pre-tax profits), and JD 58.9 million for foreign commercial banks (7.3% of total pre-tax profits).

Table (6): Pre-Tax Profit of Banks Operating in Jordan at the end of 2016 and 2017

	Bank	2017			2016			Change percentage (%)
		Ranking 2017	pretax profit (JD million)	% of Total pretax profit	Ranking 2016	pretax profit (JD million)	% of Total pretax profit	
Jordanian Commercial Banks	Arab Bank	1	181.000	22.47%	2	152.000	19.82%	19.08%
	The Housing Bank for Trade & Finance	2	156.500	19.43%	1	152.900	19.93%	2.35%
	Bank of Jordan	3	60.800	7.55%	3	50.900	6.64%	19.45%
	Bank Al-Etihad	4	43.392	5.39%	4	41.557	5.42%	4.42%
	Jordan Kuwait Bank	5	33.700	4.18%	6	33.300	4.34%	1.20%
	Cairo Amman Bank	6	33.000	4.10%	5	40.000	5.22%	-17.50%
	Arab Jordan Investment Bank	7	24.200	3.00%	7	31.200	4.07%	-22.44%
	Capital Bank	8	22.950	2.85%	10	13.730	1.79%	67.15%
	ABC Bank	9	17.136	2.13%	8	20.890	2.72%	-17.97%
	Jordan Ahli Bank	10	16.000	1.99%	12	4.000	0.52%	300.00%
	Societe General - Jordan	11	12.000	1.49%	9	17.000	2.22%	-29.41%
	Jordan Commercial Bank	12	4.363	0.54%	11	10.422	1.36%	-58.14%
	Investbank	NA	NA	NA	NA	NA	NA	NA
Pre-Tax Profit of Jordanian Commercial Banks			605.04	75.11%		567.90	74.04%	6.54%
Islamic Banks	Jordan Islamic Bank	1	80.900	10.04%	1	83.700	10.91%	-3.35%
	Islamic International Arab Bank	2	43.525	5.40%	2	34.643	4.52%	25.64%
	Safwa Islamic Bank	3	8.673	1.08%	3	8.745	1.14%	-0.83%
	Al-Rajhi Bank *	4	8.491	1.05%	4	7.311	0.95%	16.14%
	Pre-Tax Profit of Islamic Banks			141.59	17.58%		134.40	17.52%
Foreign Commercial Banks	Bank Audi	1	19.000	2.36%	1	22.000	2.87%	-13.64%
	BLOM Bank	2	14.000	1.74%	2	16.000	2.09%	-12.50%
	Citi Bank	3	8.517	1.06%	4	6.615	0.86%	28.75%
	First Abu Dhabi Bank (National Bank of Abu Dhabi)	4	6.100	0.76%	5	5.900	0.77%	3.39%
	Standard Chartered Bank	5	4.000	0.50%	3	6.700	0.87%	-40.30%
	National Bank of Kuwait - Jordan	6	2.783	0.35%	6	3.161	0.41%	-11.96%
	Rafidain Bank	7	2.280	0.28%	7	2.270	0.30%	0.44%
	Egyptian Arab Land Bank	8	2.190	0.27%	8	2.050	0.27%	6.82%
Pre-Tax Profit of Foreign Commercial Banks			58.87	7.31%		64.70	8.44%	-9.01%
Pre-Tax Profit of Banks Operating in Jordan			805.50	100.0%		766.99	100.0%	5.02%

Source: Banks' financial data

* Foreign Bank

B) Banks' Classification according to after-Tax Profits

Total after-tax profits of banks operating in Jordan rose at the end of 2017 by 7.2%, compared with 2016, reaching JD 548.5 million. This is distributed as follows: JD 417.1 million for Jordanian commercial banks (76% of total after-tax profits,) JD 93.0 million for Islamic banks (17.1% of total after-tax profits,) and JD 37.5 million for foreign commercial banks (6.8% of total after-tax profits.)

Table (7): Net After-Tax Profit of Banks Operating in Jordan at the end of 2016 and 2017

	Bank	2017			2016			Change percentage (%)
		Ranking 2017	Net After Tax Profit (JD million)	Ratio to Total Net After Tax Profit %	Ranking 2016	Net After Tax Profit (JD million)	Ratio to Total Net After Tax Profit %	
Jordanian Commercial Banks	Arab Bank	1	123.000	22.43%	2	103.000	20.13%	19.42%
	The Housing Bank for Trade & Finance	2	111.000	20.24%	1	104.200	20.37%	6.53%
	Bank of Jordan	3	40.400	7.37%	3	33.500	6.55%	20.60%
	Bank Al-Etihad	4	29.364	5.35%	4	29.150	5.70%	0.73%
	Cairo Amman Bank	5	22.000	4.01%	5	26.000	5.08%	-15.38%
	Jordan Kuwait Bank	6	21.200	3.87%	6	21.500	4.20%	-1.40%
	Capital Bank	7	20.663	3.77%	11	5.414	1.06%	281.66%
	Arab Jordan Investment Bank	8	15.900	2.90%	7	20.800	4.07%	-23.56%
	Jordan Ahli Bank	9	12.000	2.19%	12	5.000	0.98%	140.00%
	ABC Bank	10	11.138	2.03%	8	13.942	2.72%	-20.11%
	Societe General - Jordan	11	8.000	1.46%	9	11.000	2.15%	-27.27%
	Jordan Commercial Bank	12	2.385	0.43%	10	8.319	1.63%	-71.33%
Investbank	NA	NA	NA	NA	NA	NA	NA	
Net After-Tax Profit of Jordanian Commercial Banks			417.05	76.04%		381.82	74.63%	9.23%
Islamic Banks	Jordan Islamic Bank	1	54.100	9.86%	1	54.000	10.55%	0.19%
	Islamic International Arab Bank	2	28.798	5.25%	2	23.013	4.50%	25.14%
	Safwa Islamic Bank	3	5.629	1.03%	3	5.606	1.10%	0.41%
	Al-Rajhi Bank *	4	5.407	0.99%	4	4.691	0.92%	15.25%
	Net After-Tax Profit of Islamic Banks			93.93	17.13%		87.31	17.06%
Foreign Commercial Banks	Bank Audi	1	12.000	2.19%	1	14.000	2.74%	-14.29%
	BLOM Bank	2	9.000	1.64%	2	11.000	2.15%	-18.18%
	Citi Bank	3	5.601	1.02%	4	3.867	0.76%	44.86%
	First Abu Dhabi Bank (National Bank of Abu Dhabi)	4	3.900	0.71%	5	3.800	0.74%	2.63%
	Standard Chartered Bank	5	2.500	0.46%	3	4.600	0.90%	-45.65%
	Rafidain Bank	6	1.540	0.28%	8	1.530	0.30%	0.65%
	National Bank of Kuwait - Jordan	7	1.522	0.28%	7	1.842	0.36%	-17.37%
	Egyptian Arab Land Bank	8	1.429	0.26%	6	1.862	0.36%	-23.29%
Net After-Tax Profit of Foreign Commercial Banks			37.49	6.84%		42.50	8.31%	-11.79%
Net After-Tax Profit of Banks Operating in Jordan			548.48	100.0%		511.64	100.0%	7.20%

Source: Banks' financial data

* Foreign Bank

Third: Classification of Banks according to most important profitability indicators

A) Banks' Classification according to Average Return on Assets

The average return on assets of banks operating in Jordan registered 1.035% in 2017. The average return on assets of Jordanian commercial banks reached 1.02%, while the average return on assets for Islamic banks and 1.01% for foreign commercial banks.

Table (8): Average Return on Assets for the Banks Operating in Jordan at the end of 2016 and 2017

Bank	2017		2016		Increase (decrease) Compared with last year
	Ranking 2017	Average Return on Assets %	Ranking 2016	Average Return on Assets %	
Jordanian Commercial Banks					
Bank of Jordan	1	1.920%	1	1.727%	0.19%
The Housing Bank for Trade & Finance	2	1.600%	2	1.530%	0.07%
Arab Bank	3	1.350%	7	1.140%	0.21%
Capital Bank	4	1.150%	11	0.300%	0.85%
Bank Al-Etihad	5	1.120%	6	1.180%	-0.06%
Cairo Amman Bank	6	1.080%	5	1.270%	-0.19%
ABC Bank	7	1.010%	3	1.320%	-0.31%
Arab Jordan Investment Bank	8	0.940%	4	1.300%	-0.36%
Jordan Kuwait Bank	9	0.840%	9	0.860%	-0.02%
Societe General - Jordan	10	0.590%	8	0.870%	-0.28%
Jordan Ahli Bank	11	0.480%	12	0.200%	0.28%
Jordan Commercial Bank	12	0.200%	10	0.568%	-0.37%
Investbank	NA	NA	NA	NA	NA
Average Return on Assets for Jordanian Commercial Banks		1.02%		1.02%	0.00%
Islamic Banks					
Islamic International Arab Bank	1	1.400%	2	1.200%	0.20%
Jordan Islamic Bank	2	1.300%	1	1.370%	-0.07%
Al-Rajhi Bank *	3	1.220%	3	1.060%	0.16%
Safwa Islamic Bank	4	0.600%	4	0.660%	-0.06%
Average Return on Assets for Islamic Banks		1.13%		1.07%	0.06%
Foreign Commercial Banks					
Citi Bank	1	1.620%	3	1.130%	0.49%
Bank Audi	2	1.500%	1	1.620%	-0.12%
First Abu Dhabi Bank (National Bank of Abu Dhabi)	3	1.180%	6	1.030%	0.15%
BLOM Bank	4	1.100%	2	1.330%	-0.23%
Rafidain Bank	4	1.100%	4	1.100%	0.00%
Standard Chartered Bank	6	0.590%	5	1.090%	-0.50%
National Bank of Kuwait - Jordan	7	0.530%	7	0.610%	-0.08%
Egyptian Arab Land Bank	8	0.420%	8	0.540%	-0.12%
Average Return on Assets for Foreign Commercial Banks		1.01%		1.06%	-0.05%
Average Return on Assets for the Banks Operating in Jordan		1.035%		1.042%	-0.007%

Source: Banks' financial data

* Foreign Bank

B) Average Return on Equity in Banks Operating in Jordan

The average return on equity for banks operating in Jordan decreased from 8.13% in 2016 to 7.61% in 2017, a decline of 0.53%. The average return on equity for Jordanian commercial banks reached 7.6%, while the average return on equity of Islamic banks reached 11.47% and 5.68% for foreign commercial banks.

Table (9): Average Return on Shareholders' Equity for the Banks Operating in Jordan at the end of 2016 and 2017

	Bank	2017		2016		Increase (decrease) Compared with last year
		Ranking 2017	Average Return on Equity %	Ranking 2016	Average Return on Equity %	
Jordanian Commercial Banks	Arab Bank	1	12.740%	3	10.770%	1.97%
	The Housing Bank for Trade & Finance	2	11.500%	2	11.090%	0.41%
	Bank of Jordan	3	9.930%	7	8.902%	1.03%
	Arab Jordan Investment Bank	4	8.800%	4	10.600%	-1.80%
	Bank Al-Etihad	5	8.730%	5	9.770%	-1.04%
	Capital Bank	6	7.870%	11	2.125%	5.75%
	Cairo Amman Bank	7	7.550%	1	14.400%	-6.85%
	ABC Bank	7	7.550%	6	9.630%	-2.08%
	Societe General - Jordan	9	6.000%	8	8.740%	-2.74%
	Jordan Kuwait Bank	10	4.800%	10	4.970%	-0.17%
	Jordan Ahli Bank	11	4.020%	12	1.580%	2.44%
	Jordan Commercial Bank	12	1.680%	9	6.070%	-4.39%
	Investbank	NA	NA	NA	NA	NA
Average Return on Shareholders' Equity for Jordanian Commercial Banks			7.60%		8.22%	-0.62%
Islamic Banks	Bank	Ranking 2017	Average Return on Equity %	Ranking 2016	Average Return on Equity %	Increase (decrease) Compared with last year
	Islamic International Arab Bank	1	17.400%	2	15.600%	1.80%
	Jordan Islamic Bank	2	15.090%	1	16.520%	-1.43%
	Al-Rajhi Bank *	3	9.230%	3	8.410%	0.82%
	Safwa Islamic Bank	4	4.170%	4	4.220%	-0.05%
Average Return on Shareholders' Equity for Islamic Banks			11.47%		11.19%	0.28%
Foreign Commercial Banks	Bank	Ranking 2017	Average Return on Equity %	Ranking 2016	Average Return on Equity %	Increase (decrease) Compared with last year
	Bank Audi	1	11.560%	1	13.700%	-2.14%
	BLOM Bank	2	10.100%	2	12.710%	-2.61%
	Citi Bank	3	8.440%	4	5.990%	2.45%
	First Abu Dhabi Bank (National Bank of Abu Dhabi)	4	6.100%	3	6.300%	-0.20%
	Standard Chartered Bank	5	3.030%	5	5.480%	-2.45%
	Egyptian Arab Land Bank	6	2.370%	6	3.220%	-0.85%
	Rafidain Bank	7	2.100%	7	2.200%	-0.10%
	National Bank of Kuwait - Jordan	8	1.770%	8	2.180%	-0.41%
Average Return on Shareholders' Equity for Foreign Commercial Banks			5.68%		6.47%	-0.79%
Average Return on Shareholders' Equity for the Banks Operating in Jordan			7.61%		8.13%	-0.53%

Source: Banks' financial data

* Foreign Bank

Fourth: Classification of Banks according to Bank Branching

A) Classification of banks according to the number of branches in Jordan

The number of branches of banks operating in Jordan went up from 796 branches by the end of 2016 to 806 branches by the end of 2017. This is an increase percentage of 1.26%. The number of branches of Jordanian commercial banks reached 603 branches (74.8% of total branches), the number of Islamic banks' branches reached 148 branches (18.4% of total branches), and the number of foreign commercial banks' branches reached 55 branches (6.8% of total branches).

Table (10) The Number of Branches of Banks Operating in Jordan at the end of 2016 and 2017

	Bank	2017			2016			Change percentage (%)
		Ranking 2017	Number of Branches In Jordan	Ratio to Total Number of Branches %	Ranking 2016	Number of Branches In Jordan	Ratio to Total Number of Branches %	
Jordanian Commercial Banks	The Housing Bank for Trade & Finance	1	117	14.52%	1	117	14.70%	0.00%
	Arab Bank	2	74	9.18%	2	74	9.30%	0.00%
	Cairo Amman Bank	2	74	9.18%	3	73	9.17%	1.37%
	Bank of Jordan	4	73	9.06%	4	71	8.92%	2.82%
	Jordan Kuwait Bank	5	64	7.94%	5	61	7.66%	4.92%
	Jordan Ahli Bank	6	56	6.95%	6	55	6.91%	1.82%
	Bank Al-Etihad	7	44	5.46%	7	41	5.15%	7.32%
	Jordan Commercial Bank	8	27	3.35%	8	29	3.64%	-6.90%
	ABC Bank	8	27	3.35%	9	27	3.39%	0.00%
	Arab Jordan Investment Bank	10	18	2.23%	10	18	2.26%	0.00%
	Societe General - Jordan	11	17	2.11%	11	17	2.14%	0.00%
	Capital Bank	12	12	1.49%	12	12	1.51%	0.00%
	Investbank	NA	NA	NA	NA	NA	NA	NA
The Number of Branches of Jordanian Commercial Banks			603	74.81%		595	74.75%	1.34%
Islamic Banks	Jordan Islamic Bank	1	74	9.18%	1	74	9.30%	0.00%
	Islamic International Arab Bank	2	42	5.21%	2	41	5.15%	2.44%
	Safwa Islamic Bank	3	25	3.10%	3	25	3.14%	0.00%
	Al-Rajhi Bank *	4	7	0.87%	4	7	0.88%	0.00%
The Number of Branches of Islamic Banks			148	18.36%		147	18.47%	0.68%
Foreign Commercial Banks	BLOM Bank	1	15	1.86%	1	14	1.76%	7.14%
	Bank Audi	2	14	1.74%	1	14	1.76%	0.00%
	Egyptian Arab Land Bank	2	14	1.74%	3	11	1.38%	27.27%
	Standard Chartered Bank	4	5	0.62%	4	6	0.75%	-16.67%
	Rafidain Bank	5	2	0.25%	6	2	0.25%	0.00%
	Citi Bank	5	2	0.25%	6	2	0.25%	0.00%
	First Abu Dhabi Bank (National Bank of Abu Dhabi)	5	2	0.25%	6	2	0.25%	0.00%
	National Bank of Kuwait - Jordan	8	1	0.12%	5	3	0.38%	-66.67%
The Number of Branches of Foreign Commercial Banks			55	6.82%		54	6.78%	1.85%
The Number of Branches of Banks Operating in Jordan			806	100.0%		796	100.0%	1.26%

Source: Banks' financial data

* Foreign Bank

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

The number of ATMs of banks inside Jordan went up from 1606 machines in 2016 to 1707 machines in 2017, a rise of 6.3%. The number of ATMs belonging to Jordanian commercial banks reached 1253 machines (73.4% of total ATMs), while ATMs of Islamic banks reached 375 (22% of total machines), and the number of ATMs belonging to foreign commercial banks amounted to 79 machines (4.6% of total ATMs.)

Table (11): The Number of ATMs of Banks Operating in Jordan at the end of 2016 and 2017

	Bank	2017			2016			Change percentage (%)
		Ranking 2017	Number of ATMs	Ratio to Total Number of ATMs %	Ranking 2016	Number of ATMs	Ratio to Total Number of ATMs %	
Jordanian Commercial Banks	The Housing Bank for Trade & Finance	1	229	13.42%	1	226	14.07%	1.33%
	Arab Bank	2	180	10.54%	3	163	10.15%	10.43%
	Cairo Amman Bank	3	171	10.02%	2	164	10.21%	4.27%
	Bank of Jordan	4	134	7.85%	4	120	7.47%	11.67%
	Jordan Ahli Bank	5	121	7.09%	5	116	7.22%	4.31%
	Jordan Kuwait Bank	6	99	5.80%	6	92	5.73%	7.61%
	Bank Al-Etiihad	7	90	5.27%	7	78	4.86%	15.38%
	Arab Jordan Investment Bank	8	60	3.51%	8	58	3.61%	3.45%
	Jordan Commercial Bank	9	53	3.10%	10	50	3.11%	6.00%
	ABC Bank	10	51	2.99%	9	53	3.30%	-3.77%
	Capital Bank	11	45	2.64%	11	47	2.93%	-4.26%
	Societe General - Jordan	12	20	1.17%	12	20	1.25%	0.00%
	Investbank	NA	NA	NA	NA	NA	NA	NA
The Number of ATMs of Jordanian Commercial Banks			1253	73.40%		1187	73.91%	5.56%
Islamic Banks	Jordan Islamic Bank	1	205	12.01%	1	190	11.83%	7.89%
	Islamic International Arab Bank	2	71	4.16%	2	61	3.80%	16.39%
	Safwa Islamic Bank	3	58	3.40%	3	58	3.61%	0.00%
	Al-Rajhi Bank *	4	41	2.40%	4	34	2.12%	20.59%
	The Number of ATMs of Islamic Banks			375	21.97%		343	21.36%
Foreign Commercial Banks	Bank Audi	1	26	1.52%	1	26	1.62%	0.00%
	BLOM Bank	2	19	1.11%	2	16	1.00%	18.75%
	Egyptian Arab Land Bank	3	16	0.94%	3	15	0.93%	6.67%
	Standard Chartered Bank	4	7	0.41%	4	8	0.50%	-12.50%
	National Bank of Kuwait - Jordan	5	6	0.35%	5	6	0.37%	0.00%
	First Abu Dhabi Bank (National Bank of Abu Dhabi)	6	5	0.29%	6	5	0.31%	0.00%
	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			79	4.63%		76	4.73%	3.95%
The Number of ATMs of Banks Operating in Jordan			1707	100.00%		1606	100.00%	6.29%

Source: Banks' data

* Foreign Bank

** Does not have ATMs

Fifth: Human Resources in Banks Operating in Jordan

A) Banks' Ranking according to the number of Employees

The number of workers in all banks operating in Jordan went up from 20065 male and female employees in 2016 to 20582 male and female employees in 2017, an increase of 2.6%. The number of employees of Jordanian commercial banks reached 15112 male and female employees (73.4% of total employees), while the number of employees in Islamic banks reached 4086 male and female employees (19.9% of total employees), and it reached 1384 male and female employees in foreign commercial banks (6.7% of total employees.)

Table (12) Number of Employees at Banks Operating in Jordan at the end of 2016 and 2017

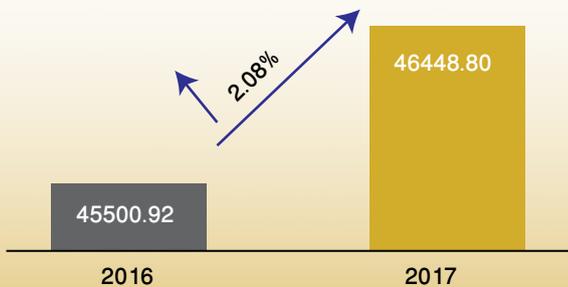
	Bank	2017			2016			Change percentage (%)
		Ranking 2017	Number Of Employees	Ratio to Total Employees %	Ranking 2016	Number Of Employees	Ratio to Total Employees %	
Jordanian Commercial Banks	Arab Bank	1	3075	14.94%	1	2990	14.90%	2.84%
	The Housing Bank for Trade & Finance	2	2426	11.79%	2	2393	11.93%	1.38%
	Bank of Jordan	3	1675	8.14%	3	1578	7.86%	6.15%
	Cairo Amman Bank	4	1612	7.83%	4	1553	7.74%	3.80%
	Jordan Ahli Bank	5	1206	5.86%	5	1379	6.87%	-12.55%
	Jordan Kuwait Bank	6	1192	5.79%	6	1151	5.74%	3.56%
	Bank Al-Etihad	7	1136	5.52%	7	1022	5.09%	11.15%
	Arab Jordan Investment Bank	8	732	3.56%	9	706	3.52%	3.68%
	Jordan Commercial Bank	9	717	3.48%	8	713	3.55%	0.56%
	Capital Bank	10	552	2.68%	10	583	2.91%	-5.32%
	ABC Bank	11	512	2.49%	11	492	2.45%	4.07%
	Societe General - Jordan	12	277	1.35%	12	264	1.32%	4.92%
	Investbank	NA	NA	NA	NA	NA	NA	NA
Number of Employees at Jordanian Commercial Banks			15112	73.42%		14824	73.88%	1.94%
Islamic Banks	Jordan Islamic Bank	1	2335	11.34%	1	2236	11.14%	4.43%
	Islamic International Arab Bank	2	909	4.42%	2	877	4.37%	3.65%
	Safwa Islamic Bank	3	570	2.77%	3	478	2.38%	19.25%
	Al-Rajhi Bank *	4	272	1.32%	4	250	1.25%	8.80%
	Number of Employees at Islamic Banks			4086	19.85%		3841	19.14%
Foreign Commercial Banks	BLOM Bank	1	429	2.08%	1	353	1.76%	21.53%
	Egyptian Arab Land Bank	2	316	1.54%	2	324	1.61%	-2.47%
	Bank Audi	3	276	1.34%	3	288	1.44%	-4.17%
	Standard Chartered Bank	4	175	0.85%	4	188	0.94%	-6.91%
	National Bank of Kuwait - Jordan	5	66	0.32%	5	108	0.54%	-38.89%
	Citi Bank	6	56	0.27%	6	62	0.31%	-9.68%
	First Abu Dhabi Bank (National Bank of Abu Dhabi)	7	45	0.22%	7	53	0.26%	-15.09%
	Rafidain Bank	8	21	0.10%	8	24	0.12%	-12.50%
Number of Employees at Foreign Commercial Banks			1384	6.72%		1400	6.98%	-1.14%
Number of Employees at Banks Operating in Jordan			20582	100.00%		20065	100.00%	2.58%

Source: Banks' financial data

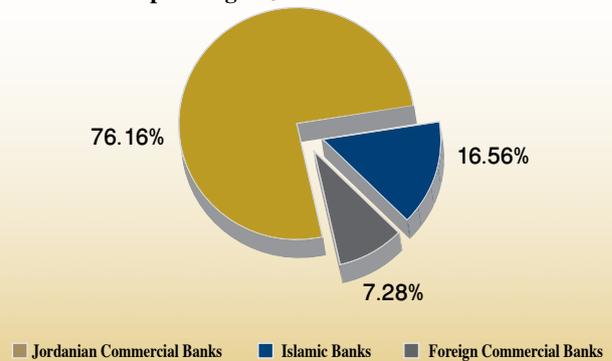
* Foreign Bank

Sixth: An Outline of Most Important Financial Indicators of Banks Operating in Jordan

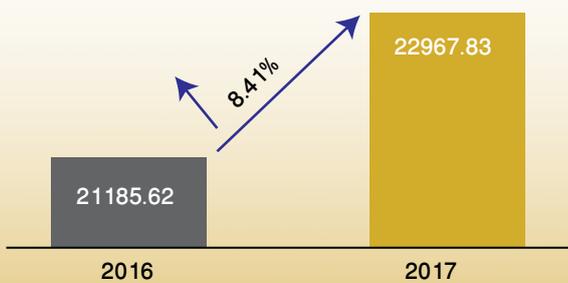
Total Assets of Banks Operating in Jordan (JD Million)



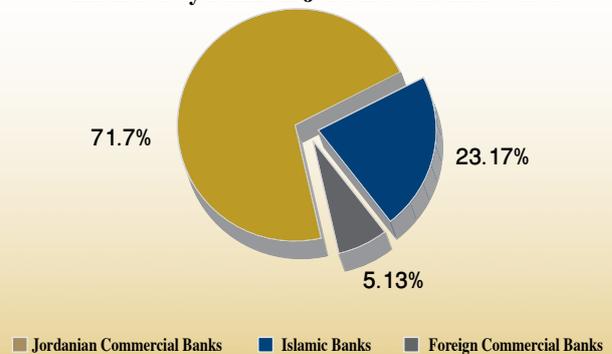
Distribution of Total Assets of Banks Operating in Jordan at the End of 2017



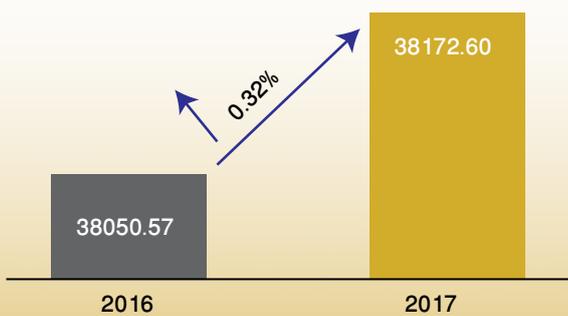
Total Direct Credit Facilities net Extended by Banks in Jordan (JD Million)



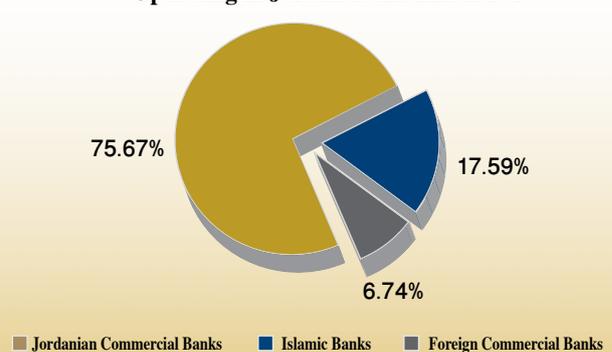
Distribution of Total Direct Credit Facilities Extended by Banks in Jordan at the End of 2017



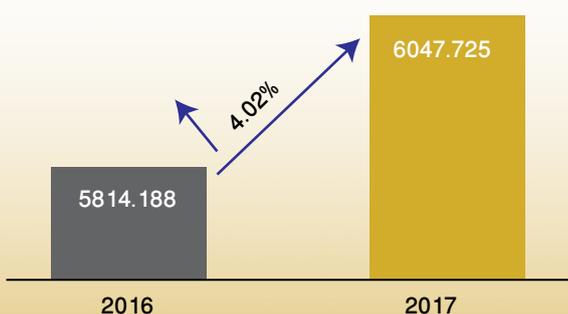
Total Deposits at Banks Operating in Jordan (JD Million)



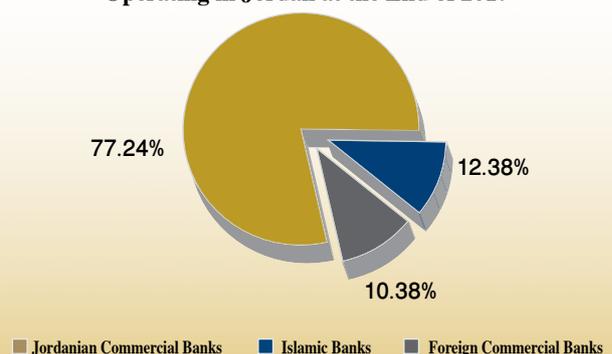
Distribution of Total Deposite at Banks Operating in Jordan at the End of 2017



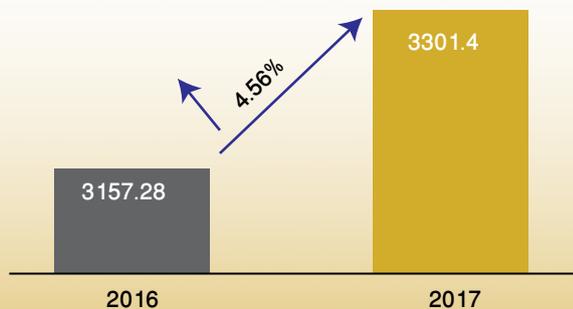
Total Shareholders' Equity of Banks Operating in Jordan (JD Million)



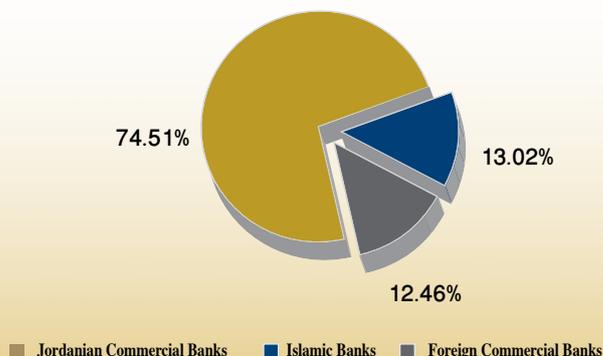
Distribution of Shareholders' Equity of Banks Operating in Jordan at the End of 2017



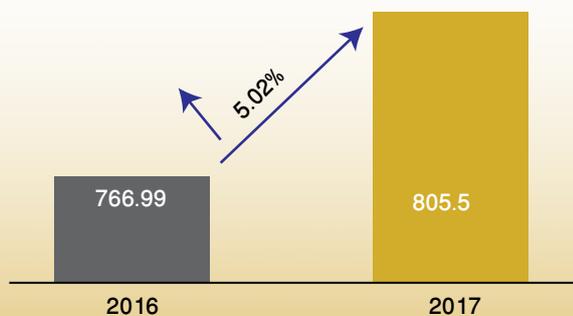
Total Capital of Banks Operating in Jordan (JD Million)



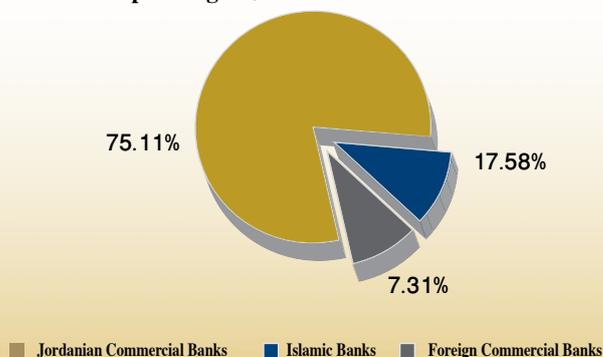
Distribution of Capital of Banks Operating in Jordan at the End of 2017



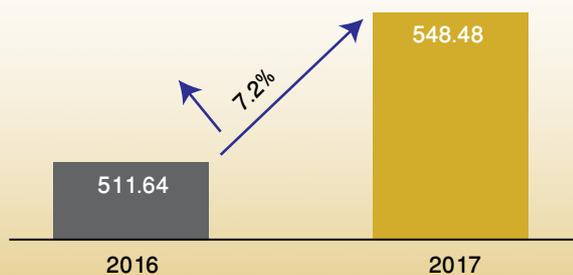
Total Pre-Tax Profit of Banks Operating in Jordan (JD Million)



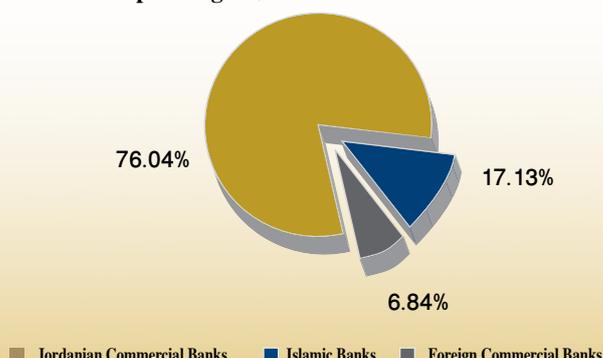
Distribution of Pre-Tax Profit of Banks Operating in Jordan at the End of 2017



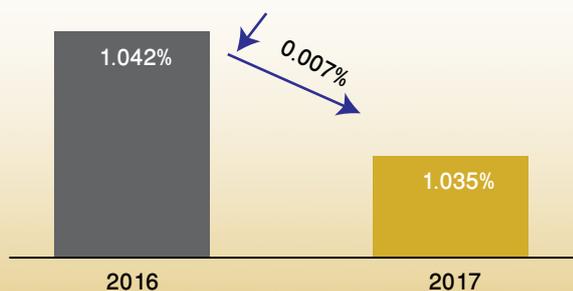
Total After Tax Profit of Banks Operating in Jordan (JD Million)



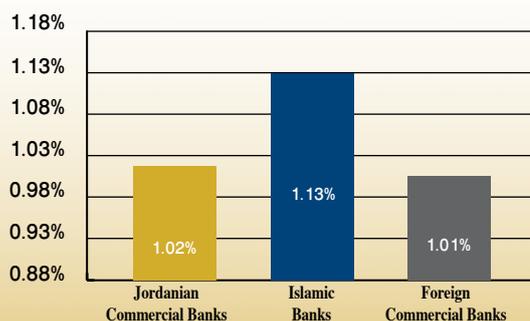
Distribution of After Tax Profit of Banks Operating in Jordan at the End of 2017



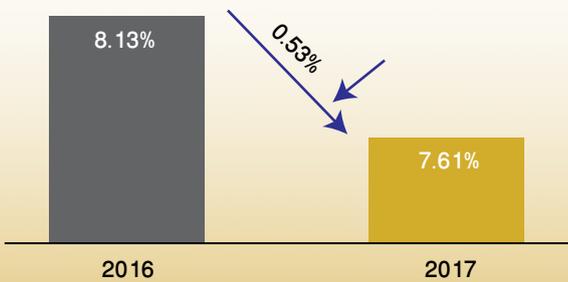
Return on Assets for Banks Operating in Jordan (%)



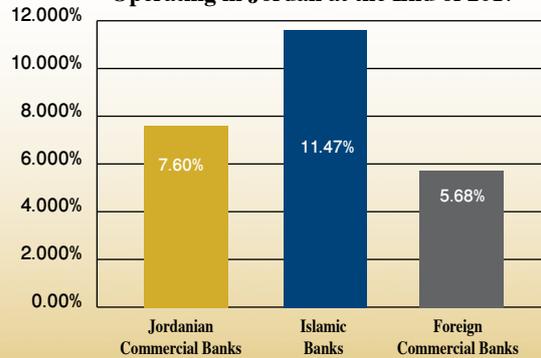
Distribution of Return on Assets for Banks Operating in Jordan at the End of 2017



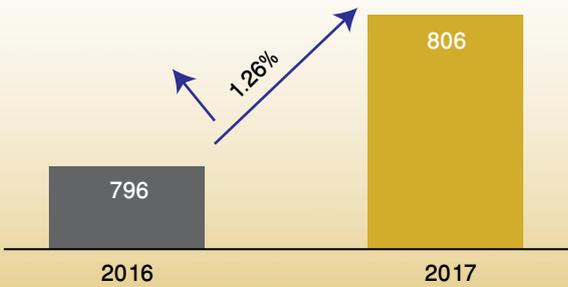
Return on shereholder's Equity for Banks Operating in Jordan (%)



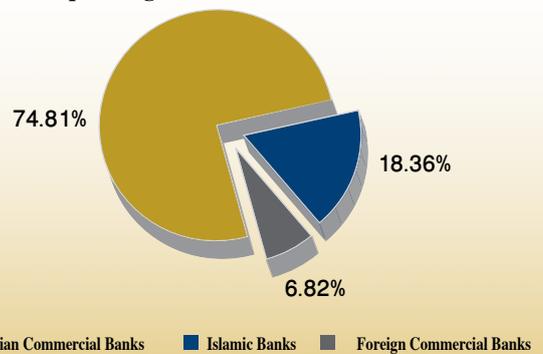
Distribution of Return on shereholder's Equity for Banks Operating in Jordan at the End of 2017



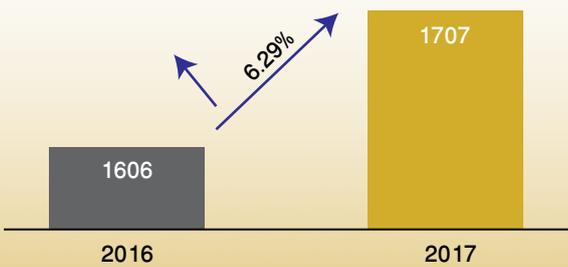
Total Number of Branches of Banks Operating in Jordan



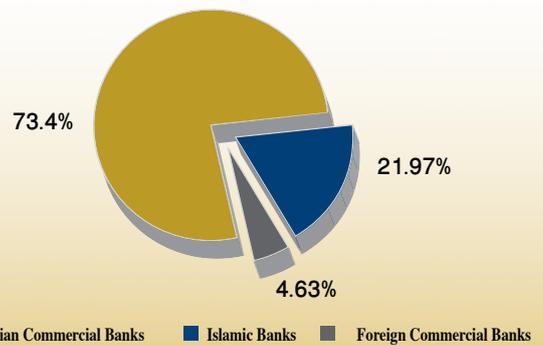
Distribution of Number of Branches of Banks Operating in Jordan at the End of 2017



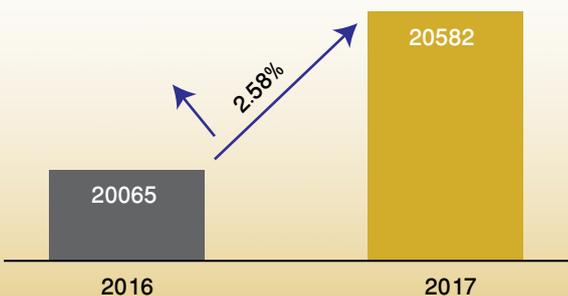
Total Number of ATMs of Banks Operating in Jordan



Distribution of Number of ATMs of Banks Operating in Jordan at the End of 2017



Total Number of Employees in Banks Operating in Jordan



Distribution of Number of Employees in Banks Operating in Jordan at the End of 2017

