



Arab Jordan Investment Bank

Investor Relationship Department

Q3 2024 Financial Results

ABOUT THE BANK

Arab Jordan Investment Bank is a public shareholding limited company with headquarter in Amman - Hashemite Kingdom of Jordan.

On 2 February 1978, it was registered according to the Companies Law and related subsequent amendments, the last of which was amendment number (22) for the year 1997.

Moreover, the Bank's authorized and paid-up capital was increased gradually, the last of which was during the year 2014 to become JOD 150 Million at face value of JOD 1 each.



VISION, MISSION & VALUES

Our Vision

We strive to become a leading investment and commercial bank by utilizing cutting-edge and state-of-the-art development, delivering a unique and one-of-a-kind experience to our customers, and maximizing profits for our shareholders.

Our Mission

To be recognized as the leading bank in Jordan and the region; in products, and in the use of technology, by being customer focused, innovative and having customer service excellence and highly skilled employees.

Our Values

We rely on several core values that exemplify our day-to-day operations and provide a general framework that dictates how we interact both with our customers and our employees.

FINANCIAL HIGHLIGHTS

Statement/Year	Sep 2024	Dec 2023	Difference	JOD Million
				%
Total Assets	2432.8	2537.5	(104.7)	(4.1%)
Net Credit Facilities	816.2	847.6	(31.4)	(3.7%)
Financial Assets at Amortized Cost	751.2	729.3	21.9	3.0%
Customer Deposits and Cash Margins	1750.4	1648.5	101.9	6.2%
Total Equity	236.8	237.6	(0.8)	(0.3%)
NPL Ratio	2.08%	1.75%		
CAR	16.99%	16.24%		
Proposed Dividend Distribution		0.10		

FINANCIAL HIGHLIGHTS

Statement/Year	JOD Million	
	Sep 2024	Sep 2023
Net Operating Income	54.7	57.3
Operating Expense	31.3	30.2
Efficiency Ratio	57.2%	52.7%
Non Interest Income	14.9	17.7
Net Interest Income	39.8	39.6
ROaA	0.7%	0.8%
ROaE	7.0%	8.4%

CREDIT RATING



Arab Jordan Investment Bank's Ratings Affirmed with a Positive Outlook

Date: 06/03/2024

Capital Intelligence Ratings (CI Ratings or CI) today announced that it has affirmed the Long-Term Foreign Currency Rating (LT FCR) and Short-Term Foreign Currency Rating (ST FCR) of Arab Jordan Investment Bank (AJIB) at 'B+' and 'B', respectively. At the same time, CI Ratings has affirmed AJIB's Bank Standalone Rating (BSR) of 'b+', Core Financial Strength (CFS) rating of 'bb+', and Extraordinary Support Level (ESL) of Moderate. The Outlook for both the LT FCR and BSR remains Positive.

SUBSIDIARIES

The United Arab Jordan Company for Investment and Financial Brokerage

In 2022, the United Arab Jordanian Investment and Financial Brokerage Company continued to offer its services in the field of buying and selling local shares and bonds in an ideal and comfortable climate for its clients.

Al-Kawthar for Financial Leasing

Al-Kawthar for Financial Leasing is a private shareholding company established by AJIB in 2022 with a capital of JD8 million to meet the non-traditional financing needs and requirements of corporate and individual customers and supporting the continuous development of their businesses.

Arab Jordan Investment Bank (Qatar)

AJIB Qatar continued to achieve its strategic goals and grow its business and was able to achieve an increase in the volume of revenues and profits. The bank seized the best opportunities to achieve gains and diversify investments and financing portfolios to distribute risks, which strengthened the bank's position in the Qatar Financial Center, as well as in the Qatari and regional markets.



AFFILIATED BANK

Jordan International Bank (JIB) - London

Jordan International Bank (JIB) is an affiliate company of AJIB, which owns 25% of JIB's capital since 2010, which operates from its UK headquarter in London and offers a wide range of banking and investment services for companies and enterprises both in the United Kingdom and abroad.