Arab Jordan Investment Bank

Investor Relationship Department

Q3 - 2026 Financial Results

ABOUT THE BANK

Arab Jordan Investment Bank is a public shareholding limited company headquartered in Amman, the Hashemite Kingdom of Jordan.

The Bank was registered on 2 February 1978 in accordance with the Companies Law and its subsequent amendments, the latest of which was Amendment No. 22 of 1997.

Moreover, the Bank’s authorized and paid-up capital was gradually increased, most recently in 2014, to JOD 150 million, comprising shares with a nominal value of JOD 1 each.



AJIB
بنك الإستثمار العربي الأردني
ARAB JORDAN INVESTMENT BANK

VISION, MISSION & VALUES

Our Vision

We strive to become a leading investment and commercial bank by leveraging cutting-edge technologies, delivering an exceptional customer experience, and maximizing returns for our shareholders.

Our Mission

To be recognized as a leading bank in Jordan and the region through innovative products, advanced technology, customer focus, service excellence, and highly skilled employees.

Our Values

Our core values guide our day-to-day operations and provide a framework for how we interact with our customers and employees.

AJIB
بنك الإستثمار العربي الأردني
Arab Jordan Investment Bank

FINANCIAL HIGHLIGHTS

JOD million

Statement/Year	September 2026	December 2025	Difference	%
Total Assets	2428.7	2761.6	(332.9)	(12.1%)
Net Credit Facilities	764.8	803.0	(38.2)	(4.8%)
Financial Assets at Amortized Cost	703.8	662.6	41.2	6.2%
Customer Deposits and Cash Margins	1802.8	1981.6	(178.8)	(9.0%)
Total Equity	246.0	248.2	(2.2)	(0.9%)
NPL Ratio	2.58%	2.57%		
CAR	17.45%	16.38%		
Proposed Dividend Distribution		0.12		

AJIB
بنك الإستثمار العربي الأردني
Arab Jordan Investment Bank

FINANCIAL HIGHLIGHTS

JOD million

Statement/Year	September 2026	September 2025
Net Operating Income	53.7	59.4
Operating Expenses	33.7	34.2
Efficiency Ratio	62.8%	57.6%
Non-Interest Income	13.2	16.6
Net Interest Income	40.5	42.8
ROAA	0.7%	0.7%
ROAE	7.3%	7.3%

AJIB
بنك الإستثمار العربي الأردني
Arab Jordan Investment Bank

CREDIT RATING

Arab Jordan Investment Bank's Ratings Affirmend with Positive Outlook

Date: 29/06/2026

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 or the Bank) at 'BB-' and 'B', respectively. At the same time, CI Ratings has affirmed AJIB's Bank Standalone Rating (BSR) of 'bb-', Core Financial Strength (CFS) rating of 'bb+' and Extraordinary Support Level (ESL) of Moderate. The Outlook on the LT FCR and BSR remains Stable.

SUBSIDIARIES

The United Arab Jordan Company for Investment and Financial Brokerage

In 2022, United Arab Jordan Company for Investment and Financial Brokerage 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 JOD 8 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 objectives, expand its business, and increase its revenue and profits. The bank seized the best opportunities to achieve gains and diversify investments and financing portfolios to spread risks, which strengthened the bank's position in the Qatar Financial Center, as well as in the Qatari and regional markets.



AJIB
بنك الإستثمار العربي الأردني
Arab Jordan Investment Bank

AFFILIATED BANK

Jordan International Bank (JIB) - London

Jordan International Bank (JIB) is an affiliate company of AJIB. AJIB has held a 25% stake in JIB since 2010. Headquartered in London, JIB offers a wide range of banking and investment services to companies and other enterprises in the United Kingdom and abroad.

AJIB
بنك الإستثمار العربي الأردني
Arab Jordan Investment Bank