



# Key Financial Indicators for Banks in Jordan

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## Executive Summary

- Despite the severe negative impact of the global financial crisis, that started in mid 2008 and peaked in 2009, and its major effects on the majority of global economies, the impact of this crisis on the local economy in Jordan was limited, especially in relation to banks, which are considered the main pillar of the economy.
- The ability of the economy and the banks to withstand the negative impact of the global financial crisis was the direct result of wise policies adopted by the government, especially its guarantee of all types of deposits, as well as the prudential supervision exercised by the Central Bank of Jordan over banking institutions, in addition to the implementation of best practices in the area of risk management and the application of corporate governance concepts by banks' managements applied in response to those concepts.
- Assets of banks (listed at Amman Stock Exchange) grew by 6.2%, reaching USD 63.418 billion, whereby the highest growth was recorded by the Housing Bank (USD931 million) while the Arab Bank continues to monopolize the majority of banks' assets, of which its share reached 51.4%.
- Procedures adopted by the government and the Central Bank had a direct impact on enhancing the public's trust in the banking system. Deposits increased by USD2.395 billion with a growth rate of 6.4%, reaching USD39.689 billion. These deposits finance 63% of the total banks' assets. All banks witnessed an increase in Customers deposits with the exception of the Arab Bank.
- Unlike 2008, many banks resorted to the inter-banking market to strengthen their liquidity. Inter-banking deposits increased by USD461 million, reaching USD7.084 billion.
- Banks continued to enhance their equity, whereby it increased by USD621 million, reaching USD9.508 billion. The Arab Bank, the Housing Bank and the Jordan Kuwait Bank have maintained the top three positions for many years.
- The most that was noted about the structure of banks' investments is the decrease of the net credit facilities by USD609 million, making them USD28.010 billion, with a decrease rate of 2.1%, while an increase of around USD3.4 billion was registered in 2008. With the exception of the Arab Bank (whose facilities decreased by USD989 million, there is growth in facilities at banks by USD381 million). Banks directed the decrease in facilities into other more cash-oriented investments, although it was at the expense of earnings. Naturally, the reduction of facilities was the outcome of the global financial crisis, whereby demand on facilities by borrowers backtracked and at the same time, bank policies became more stringent.
- The performance of the portfolio of financial assets improved over that in 2008, achieving profits against losses suffered during 2008.
- All banks registered capital adequacy that exceeded the minimum required by the Central Bank of Jordan, which is 12%. The rate at listed banks reached 17.8%, with the exception of the Bank of Jordan and Jordan Ahli Bank. All listed banks are considered well capitalised (according to the classification of the Central Bank of Jordan) whereby their rates exceeded 14%.
- The rate of financial leverage at banks reached (15%), and all banks exceeded the minimum of 6% required by the Central Bank of Jordan.
- While the portfolio of credit facilities decreased by USD609 million, making the net facilities USD28.010 billion, Non- Performing Loans increased by USD1.208 billion, reaching USD2.090 billion, with an increase rate of 137%. The rate of Non-performing loans / Total credit facilities became 7.2% compared with 3% in 2008, but they nevertheless remained with acceptable international rates (less than 10%).
- The Jordan Kuwait Bank continued to excel over the many years by managing the credit facilities portfolio efficiently and effectively. Its Non- Performing Loans reached 3%, which is the lowest percentage compared with all other banks.

- Banks' ability to cover Non- performing loans decreased, with the Provision for Impairment in Direct Credit Facilities/Principal of Non-Performing Loans reaching 49.2%, compared to 84.9% by the end of 2008. A major contribution to this decrease was the high increase in the level of Non- performing loans. The best ratio was achieved by the Cairo Amman Bank, followed by the Jordan Kuwait Bank.
- The pressure caused by Non- performing loans on equity reached 11.2%, compared with 1.5% by the end of 2008, which indicates the increase of pressure by Non- performing loans on equity.
- Banks' earnings decreased by USD297 million, reaching USD981 million, at a reduction rate of 23.3%, compared with a growth rate of 7.2% during 2008.
- Banks continued to rely to a large degree on net interest in their earnings structure, whereby they reached 69.2% of the gross income. International banks relied on non-interest income, being non-vulnerable to the interest rates risks.
- Interest rates were on a descending trend and in line with the reduction that occurred on interest rates globally. This reflected on the decrease of cost of funds in banks, reaching 2.5% compared with 3.3% in 2008. The lowest cost of funds was at the Arab Bank.
- It could be said that banks have demonstrated high efficiency in managing their expenses and at different rates, and the least and best rate was recorded by the Jordan Kuwait Bank, reaching 31.2%.
- Return on Average Assets (ROAA) reached 1.6% compared with 2.2% in 2008, whereby the Jordan Kuwait Bank maintained the first position it has held for many years (2.9%).
- Return on Average Equity reached 10.7% compared with 14.6% in 2008. The best rate of return was registered by the Jordan Islamic Bank for many years.
- Earning per share (EPS) showed variations among banks, increasing with some and decreasing with others. The highest EPS was registered by the Arab Bank (USD0.661).

- As for the Price to Earning (P/E) ratio, it varied among the banks. The best P/E was registered by the Bank of Jordan (8.1 times).
- The value of market capitalization showed a noticeable decrease of USD3.222 billion, reaching USD14.747 billion by the end of 2009, at a decrease rate of 18%. The largest decrease was registered by the Arab Bank at USD2.267 billion, constituting 70% of the total decrease in banks. The decreasing value of market capitalization was the general characteristic among all banks.
- Despite the major decrease, the Arab Bank maintained first position, followed by the Housing Bank and the Jordan Kuwait Bank consecutively.

### Key Performance Indicators for Banks Listed at the Amman Stock Exchange as on 31/12/2009

#### Study Objectives

This analytical study aims to show the key financial indicators for banks listed at the Amman Stock Exchange on the basis of their financial statements for 2009, using the CAMEL methodology.

This methodology measures financial indicators using a set of ratios, because comparing banks using absolute numbers only fails to express performance standards. The most prominent ratios have been used in this analytical study.

#### Study Assumptions

This study relied on the consolidated financial statements, published in banks' annual reports. This study did not include banks that are not listed at the Amman Stock Exchange (ASE).

The analysis of the banks' financial status on a consolidated manner co-relates with best international practices in term of comprehensive supervision over banks' financial statements.

Banks' operations results and performance rates were measured on basis of net profits before taxes, given the different-tax related legislations of countries where Jordanian banks are present. At the local level, there are many banks that have not reached a final settlement with the Income Tax Department. Therefore, using the net profit before tax was a true expression of the real performance of banks, and reflects the extent of the management's effectiveness in realizing these profits without the impact of the income tax in this regard.

- The principles used in previous studies were followed, whereby banks were divided into four categories according to the volume of their assets and as follows:

- Category (A), includes the Arab Bank.
- Category (B), includes large banks with assets in excess of USD 2.1 billion .
- Category (C), includes medium banks with assets ranging between USD 1 billion and USD 2.1 billion.
- Category (D), includes small banks with assets less than USD 1 billion.

The attached tables clarify the detailed financial indicators for the banks, and show the rank of each in relation to all other banks on one hand and in relation to its category on the other.

## First: Financial Position / Banks' Resources and Utilization of Funds

- Despite the deep negative effects of the global financial crisis that started at the beginning of 2008, and reached its climax in 2009, and despite its large impact on most world economies, the effects of this crisis were rather mild on the local economy in Jordan, and mostly on banks, which are considered the main pillar of the economy.

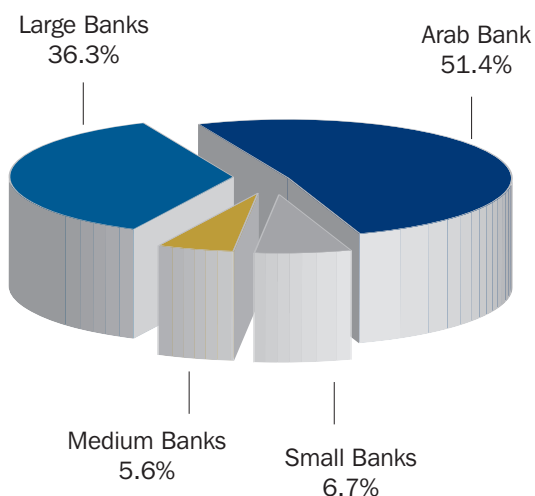
- The ability of the economy and banks to face the negative effects of the financial crisis came as a direct result of prudent policies followed by the government, especially guaranteeing deposits of all types, in addition to implementing best practices in managing risk and implementing corporate governance practices by banks' managements as a response to these concepts.
- The main change to the banks' investments structure was the decrease in credit facilities in favor of investment in assets characterized by liquidity, to hedge against any potential risks that may appear as a direct or indirect result of the global financial crisis.
- All banks remained in the same categories they were listed in, with the exception of the Cairo Amman Bank which joined category (B).

### At the Positive Changes Level:-

- Banks' assets increased during 2009 by about USD3.704 billion, reaching USD63.418 billion, with a growth rate of 6.2% (7.7% in 2008) (Table 1). The largest growth increase was at the Housing Bank, whose assets increased by USD931 million, representing 25% of the total increase in banks' assets.
- The Arab Bank assumed 51.4% of total banks' assets at the first place, followed by the Housing Bank and the Jordan Ahli Bank.
- All banks showed an increase in their assets, with the exception of the Invest Bank, whose assets decreased by USD23.4 million.

## Assets Distribution Across the Banks' Groups

as of Dec. 2009



The increase in the banks' assets came as a direct result of the growth in main sources of funds as shown below:

- Customers' deposits increased (Table 2) by USD2.395 billion, reaching USD39.689 billion, at a growth rate of 6.4%. These deposits finance about 63% of total banks' assets. They maintained the same level as in 2008. It is noteworthy that the step taken by the government regarding guaranteeing Customers deposits is what enhanced depositors' confidence in the Jordanian banking system, since the government had guaranteed all deposits in Jordanian Dinars and foreign currencies until the end of 2009.
- With the exception of the Arab Bank, all banks showed an increase

in Customers deposits at different levels. The largest increase was at the Housing Bank (about USD939 million, representing 39% of the total increase in Customers' deposits in banks), while the lowest increase was at Societe Generale (at USD16.7 million). The Arab Bank showed a decrease in Customers' deposits amounting to USD376 million, compared with an increase of USD1.4 billion in 2008.

- Contrary to the situation in 2008, banks' deposits increased by USD461million, reaching USD7.084 billion (Table 3), while deposits increased by USD57 million only during 2008. The largest increase was at the Union Bank (USD185 million). Banks normally resort to this source of funds due to their temporary or permanent need for liquidity, and hence the need to look for longer-term sources of funds.
- Cash collaterals also increased by USD539 million, reaching USD4.713 billion, with a growth rate of 12.9% (23.1% in 2008), (Table 4). Cash collaterals at the Arab Bank increased by USD574 million, while decreasing at most other banks. Cash collaterals cover around 16.8% of net credit facilities and finance about 7% of total banks' assets.
- Owners' equity (Table 5) increased by USD621 million, reaching USD9.508 billion, at a growth rate of 7%, financing 15% of total banks' assets. Owners' equity increased in all banks at different rates.
- At the banks' level, the Arab Bank, the Housing Bank and the Jordan Kuwait Bank maintained the top three positions respectively regarding owners' equity, as was the case in previous years.

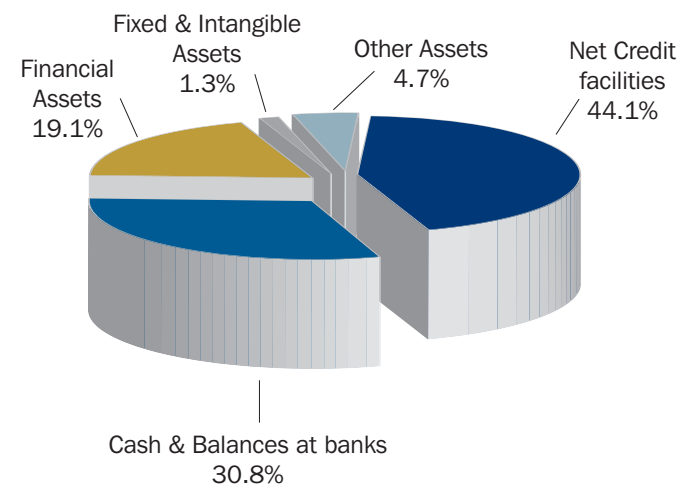
Banks normally strive to increase and enhance owners' equity for the purpose of enhancing capital adequacy ratios and increasing their credit capability, in addition to enhancing their capacity to face unexpected risks.

**This increase in banks' sources of funds reflected on their investments as follows:**

- The most prominent feature in banks' investments is the decrease in net credit facilities of USD609 million, reaching USD28.010 billion, with a decline rate of 2.1% (Table 6), in a different direction from that during 2008, when facilities increased by about USD3.4 billion at a rate of 13.4%. The largest decrease was at the Arab Bank, where facilities decreased by USD989.4 million. It is worth mentioning that with the exception of the Arab Bank, facilities witnessed a growth in all banks, amounting to USD381 million. Facilities represented 44.1% of total banks' assets, compared to 48% in 2008.
- It may be said that the decrease in facilities as mentioned above came as a direct result of the global financial crisis, which cast its shadows on all sectors. The decrease in facilities may be explained through two axes: The first is related to a decrease in demand for facilities by borrowers, due to a slower pace in their business operations. The second is the fact that banks became more conservative in extending credit. Despite this, the effect of the global financial crisis was rather limited on the Jordanian economy in general and the banking sector in particular, whereby banks were able to absorb its effects, as indicated by most financial indicators as well as this study.
- The Arab Bank, the Housing Bank and the Jordan Kuwait Bank maintained their positions as the top three banks in credit, as has been the case over the past few years.
- The financial assets portfolio (Table 7) increased by USD2.148 billion, reaching USD12.089 billion at the end of 2009. It managed to realize profits, as will be explained later, yet incurred a loss in 2008. The increase in the financial assets portfolio came at the expense of credit facilities. As for the volume of the credit portfolio, the Arab Bank assumed the first position, followed by the Housing Bank and the Jordan Kuwait Bank.

- Banks' investments in Cash and Balances at Banks increased by USD2.012 billion, reaching USD19.522 billion by the end of 2009, at a growth rate of 11.5% (Table 8), contrary to the situation in 2008 when these investments recorded a decrease amounting to USD1.158 billion, at a rate of 6.2% at the time.
- It is clearly evident that during 2009, banks managed to restructure its investments in the direction of enhancing liquidity in order to face any potential risks, knowing fully well that this would be at the expense of its earnings. This reflects the effectiveness of banks' managements in managing risks according to best international practices in this field.

**Banks' Assets Structure  
as of Dec. 2009**



## Second: Capital Adequacy Indicator

- (Table 9) indicates that all banks listed have recorded a capital adequacy ratio higher than the minimum assigned by the Central Bank of Jordan and Basel requirements, amounting to 12% and 8% respectively. According to the Central Bank of Jordan classification, any bank with a capital adequacy ratio exceeding 14% is considered well-capitalised. In this respect, the ratio for all banks exceeded the limit mentioned at various rates, with the exception of the Bank of Jordan and the Jordan Ahli Bank.
- The general average for all banks reached 17.80%, compared to 16.15% for 2008. The highest percentage was achieved by Arab Banking Corporation (ABC), amounting to 34.46%, and the lowest was at the Jordan Ahli Bank at 12.89%.
- It must be noted that achieving very high capital adequacy ratios represents a burden on the bank, as it is considered over-capitalised in this case, exerting a pressure on profit distribution, because the more the bank's paid-up capital is, the more the need to distribute profits at higher amounts. Hence, banks should achieve a reasonable balance between capital adequacy requirements and liquidity, and return on owners' equity requirements.
- Financial leverage ratios at banks reached 15%, compared to 14.9% at the end of 2008 (Table 10). It can be noted that all banks largely surpassed the minimum ratio required by the Central Bank of Jordan, set at (6%). The highest ratio was achieved by the Capital Bank (19.4%), and the lowest by the Jordan Islamic Bank (8.1%).

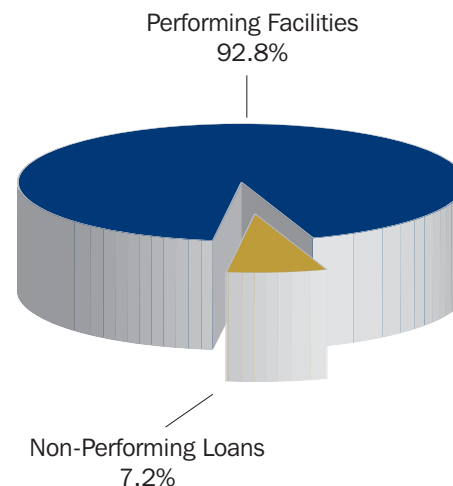
## Third: Assets Quality

- It is clear that the year 2009 was a year of challenges for banks, whereby the global financial crisis reflected on the economy as a whole, and therefore on banks' assets, especially banks' loan portfolios. At the time when there was a decrease in the banks' credit

portfolio, this was accompanied by an increase in Non- Performing Loans (Table 11), whereby they increased by USD1.208 billion, reaching USD2.090 billion, with a very high increase rate of 136.8%. This reflected on the ratio of Non- Performing Loans to total credit facilities, reaching 7.2% compared to 3% at the end of 2008.

- Despite the increase in the above ratio (7.2%), it remained below the minimum limit accepted internationally, which is 10%. The ratio for most banks was below the 10% benchmark, with the exception of the Jordan Ahli Bank (11%), and the Capital Bank (11.5%) (Table 12).

### Types of Facilities at Banks as of Dec. 2009



- At the Banks' level, the highest value of Non- Performing Loans was at the Arab Bank (USD1.115 billion) and the lowest was at the Societe Generale Bank (USD13.0 million).

- The Jordan Kuwait Bank continued to excel for many years with its effective and efficient management of a credit facilities portfolio. Despite the increase of Non- Performing Loans at USD39.1 million, its ratio of Non- Performing Loans remained at an absolute lowest (3%), and hence the bank continued to assume the first position with this ratio for many years at the banking system level.
- Banks' ability to cover Non- Performing Loans decreased, reaching a ratio of Provision for Impairment in Direct Credit Facilities / Principal of Non-Performing Loans base of 49.2%, compared to 84.9% at the end of 2008. This is a rather large decrease (Table 13). The large increase in Non- Performing Loans itself contributed to the said decrease. The best coverage ratio was achieved by the Cairo Amman Bank (121.5%), followed by the Jordan Kuwait Bank (115.3%). The lowest coverage ratio was achieved by the Union Bank (36.6%) and the Arab Bank (37.4%).
- Due to the ability of Owners' equity rights to cover Non- Performing Loans, or, in other words, the amount of pressure exerted by these Non- Performing Loans on Owners' equity, the ratio of Non- Performing Loans - Provision for Impairment in Direct Credit Facilities / Equity, reached 11.2%, compared to 1.5% at the end of 2008. This indicates an increase in pressure exerted by Non- Performing Loans on Owners' equity (Table 14). The best ratio was achieved by the Cairo Amman Bank (-4.3%), followed by the Jordan Kuwait Bank (-1.8%), while the highest ratio was achieved by the Jordan Ahli Bank (21.9%).

#### Fourth: Earnings

- Contrary to the situation during 2008, earnings before taxes decreased during 2009 by USD297 million, reaching USD981 million, or a decline rate of 23.3% (Table 15). There was, however, a growth at the rate of 7.2% in 2008, compared to 2007. Doubtlessly, this decline, though limited, came as a direct result of the global financial crisis. The Arab Bank, the Housing Bank and the Jordan Kuwait Bank continued to achieve the highest three positions where earnings are concerned,

which reached USD457.9 million, USD136.8 million and USD85.3 million respectively. It must be noted here that these banks achieved the top positions despite the decline in their earnings compared to 2008, whereby the decline reached 27.8%, 31.7% and 11.5% for the Arab Bank, the Housing Bank and the Jordan Kuwait Bank respectively.

#### The most significant earnings indicators achieved by banks during 2009 were as follows:

- Banks continued to rely on their earnings mix, and to a large extent on net interest (Table 16), where the ratio of net interest to gross income was 69.2%, compared to 71.6% in 2008. The highest ratio was achieved by the Bank of Jordan (76.4%), and the lowest by the Invest Bank (62.3%). It should be noted that international banks rely on non interest income, which is not considered sensitive to interest rate risks.
- The performance of the financial assets portfolio was positive in 2009 despite the humble earnings of this portfolio, which reached USD40.3 million for all banks (Table 17), compared to losses amounting to USD56.7 million in 2008. In other words, the actual increase in profits reached USD97 million. The Arab Bank, Jordan Islamic Bank, Cairo Amman Bank, Housing Bank, Arab Banking Corporation and Societe Generale Bank achieved profits at different levels, while the Bank of Jordan, Jordan Kuwait Bank, Jordan Ahli Bank, Union Bank, Capital Bank, Arab Jordan Investment Bank, Jordan Commercial Bank and Invest Bank incurred losses at different levels as well.
- Furthermore, the accumulated change in the fair value during 2009 (Table 18) witnessed an improvement, with the accumulated change increasing by USD200.6 million, reaching USD19.6 million. (Accumulated change showed a loss of USD181 million in 2008). The Arab Bank achieved the best improvement (USD115.6 million), followed by the Housing Bank (USD35.9 million). The Jordan Kuwait Bank assumed the third position with the value of accumulated change in fair value reaching (USD18.8 million), to become USD7.6 million compared to USD -11.1 million in 2008.

- Contrary to 2008, interest rates in general were in a downward trend during 2009, whereby all interest rates paid on deposits or received from facilities decreased, with the exception of promissory notes (Table 19). The highest rate of decrease for time deposits was 1.43 basis points. There is no doubt that this decrease came as a direct response to and reflection of the decrease in interest rates internationally, where the decrease was very large compared to the situation in Jordan.
- The decrease in interest rates reflected on cost of funds in banks in general, where the cost of funds decreased from 3.3% in 2008 to 2.5% in 2009. The lowest cost was at the Arab Bank (2.1%), and the highest was at the Capital Bank (4.7%) (Table 20).

#### The performance of expenses management was as follows:

- The ratio of general and administrative expenses to net interest and commissions was 47.2%, compared to 45.9% in 2008 (Table 21). All banks are considered efficient in managing expenses at different rates, whereby the standard rate is less than 60%. The best and lowest ratio was at the Jordan Kuwait Bank (31.2%), followed by the Union Bank (31.8%), while the highest ratio was at the Jordan Ahli Bank (64.3%).
- As for the general and administrative expenses to revenues ratio, it reached 26.7% compared to 24.5% (Table 22). The lowest and best ratio was at the Invest Bank (16.2%), followed in the second position by the Jordan Kuwait Bank (17.2%), while the highest ratio was at the Jordan Ahli Bank and the Cairo Amman Bank (34.8%).

#### In conclusion, performance indicators highlighted the following facts and results:

- Return on Average Assets decreased to 1.6%, compared to 2.2% in 2008. The Jordan Kuwait Bank continued maintain its advance status and excellence, for several years, achieving a ratio of (2.9%),

followed by the Arab Banking Corporation (ABC). The lowest ratio was achieved by the Capital Bank at 0.4% (Table 23).

- The same applies for the Return on Average Equity, which decreased to 10.7% compared with 14.6% in 2008 (Table 24). The Jordan Islamic Bank and the Jordan Kuwait Bank maintained the first and second positions for long years, whereby the ratio for the Jordan Islamic Bank reached 23%, followed by the Jordan Kuwait Bank (22.3%), while the lowest ratio was recorded by the Capital Bank (2.1%).

### Fifth: Share Performance

- (Table 25) shows the earning per share indicator (EPS). It can be noticed that there is a variation in this ratio. The Arab Bank and the Jordan Kuwait Bank maintained the first and second positions at values of USD0.661 and USD0.619 respectively, while the lowest profit value was for the Capital Bank at USD0.021.
- As for the share price to earning ratio (P/E), it witnessed some improvement for some banks, and retreat for others. The best indicator, as (Table 26) shows, was for the Bank of Jordan (8.1 times), and the lowest was for the Capital Bank (104 times).
- Market capitalization showed a decrease of USD3.222 billion, reaching USD14.747 billion at the end of 2009, with a decrease rate of about 18% (Table 27). The largest decrease was at the Arab Bank (USD2.267 billion), representing 70% of the total decrease at all banks). The decrease was the general feature for all banks with the exception of the Jordan Islamic Bank and the Cairo Amman Bank.
- Despite the large retreat at the Arab Bank, it continued to assume the first position where market capitalization is concerned, followed by the Housing Bank and the Jordan Kuwait Bank. This has been the same classification over many years.

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Table No. 1

Total Assets (In millions USD)									
Banks	12/2009			12/2008			Changes		
	Balance	Rank among Banks	Rank among Group	Balance	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
<b>Group (A)</b>									
Arab Bank Plc	32,580.4	1		32,088.9	1		1.5%	12	
<b>Group (B)</b>									
Housing Bank	8,590.0	2	1	7,659.5	2	1	12.1%	6	4
Jordan Ahli Bank	3,182.1	3	2	2,970.6	3	2	7.1%	9	5
Jordan Islamic Bank	3,079.1	4	3	2,607.0	5	4	18.1%	3	2
Jordan Kuwait Bank	3,016.7	5	4	2,909.4	4	3	3.7%	11	6
Bank of Jordan	2,691.1	6	5	2,378.0	6	5	13.2%	5	3
Cairo Amman Bank	2,463.9	7	6	2,062.4	7	6	19.5%	2	1
<b>Total Group (B)</b>	<b>23,022.9</b>			<b>20,586.9</b>			<b>11.8%</b>		
<b>Group (C)</b>									
Union Bank	2,054.4	8	1	1,600.1	8	1	28.4%	1	1
Capital Bank	1,515.7	9	2	1,387.2	9	2	9.3%	7	2
<b>Total Group (C)</b>	<b>3,570.1</b>			<b>2,987.3</b>			<b>19.5%</b>		
<b>Group (D)</b>									
Arab Jordan Investment Bank	1,129.5	10	1	983.7	10	1	14.8%	4	1
Invest Bank	940.4	11	2	963.7	11	2	-2.4%	14	5
Jordan Commercial Bank	888.7	12	3	886.0	12	3	0.3%	13	4
Arab Banking Corporation(ABC)	861.8	13	4	827.9	13	4	4.1%	10	3
Societe Generale	423.9	14	5	389.1	14	5	9.0%	8	2
<b>Total Group (D)</b>	<b>4,244.3</b>			<b>4,050.4</b>			<b>4.8%</b>		
<b>Grand Total</b>	<b>63,417.7</b>			<b>59,713.5</b>			<b>6.2%</b>		

Table No. 2

Customers Deposits (In Millions USD)									
Banks	12/2009			12/2008			Changes		
	Balance	Rank among Banks	Rank among Group	Balance	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
<b>Group (A)</b>									
Arab Bank Plc	18,315.0	1		18,691.5	1		-2.0%	14	
<b>Group (B)</b>									
Housing Bank	6,248.8	2	1	5,309.6	2	1	17.7%	5	2
Jordan Islamic Bank	2,666.9	3	2	2,184.4	3	2	22.1%	3	1
Jordan Ahli Bank	2,141.3	4	3	1,937.4	4	3	10.5%	8	5
Bank of Jordan	2,000.1	5	4	1,800.8	5	4	11.1%	7	4
Cairo Amman Bank	1,777.0	6	5	1,587.2	7	6	12.0%	6	3
Jordan Kuwait Bank	1,755.4	7	6	1,683.4	6	5	4.3%	13	6
<b>Total Group (B)</b>	<b>16,589.5</b>			<b>14,502.8</b>			<b>14.4%</b>		
<b>Group (C)</b>									
Union Bank	1,175.5	8	1	921.3	8	1	27.6%	2	2
Capital Bank	959.1	9	2	747.8	9	2	28.2%	1	1
<b>Total Group (C)</b>	<b>2,134.6</b>			<b>1,669.1</b>			<b>27.9%</b>		
<b>Group (D)</b>									
Invest Bank	673.6	10	1	631.8	10	1	6.6%	10	3
Arab Jordan Investment Bank	646.5	11	2	541.8	12	3	19.3%	4	1
Jordan Commercial Bank	625.3	12	3	594.5	11	2	5.2%	12	5
Arab Banking Corporation(ABC)	496.2	13	4	471.2	13	4	5.3%	11	4
Societe Generale	207.9	14	5	191.2	14	5	8.7%	9	2
<b>Total Group (D)</b>	<b>2,649.5</b>			<b>2,430.5</b>			<b>9.0%</b>		
<b>Grand Total</b>	<b>39,688.6</b>			<b>37,293.9</b>			<b>6.4%</b>		

Table No. 3

Banks Deposits (In Millions USD)									
Banks	12/2009			12/2008			Changes		
	Balance	Rank among Banks	Rank among Group	Balance	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
<b>Group (A)</b>									
Arab Bank Plc	4,557.7	1		4,529.2	1		0.6%	7	
<b>Group (B)</b>									
Jordan Kuwait Bank	455.5	2	1	414.9	3	2	9.8%	5	3
Jordan Ahli Bank	404.8	3	2	379.3	4	3	6.7%	6	4
Housing Bank	400.7	4	3	433.2	2	1	-7.5%	10	5
Cairo Amman Bank	235.6	7	4	62.7	11	5	275.8%	1	1
Bank of Jordan	152.8	8	5	75.4	9	4	102.7%	3	2
Jordan Islamic Bank	7.3	14	6	12.0	14	6	-39.0%	13	6
<b>Total Group (B)</b>	<b>1,656.7</b>			<b>1,377.5</b>			<b>20.3%</b>		
<b>Group (C)</b>									
Union Bank	357.8	5	1	173.3	6	1	106.5%	2	1
Capital Bank	52.5	11	2	72.4	10	2	-27.6%	12	2
<b>Total Group (C)</b>	<b>410.3</b>			<b>245.7</b>			<b>67.0%</b>		
<b>Group (D)</b>									
Arab Jordan Investment Bank	237.6	6	1	197.8	5	1	20.1%	4	1
Arab Banking Corporation(ABC)	100.4	9	2	106.7	7	2	-5.8%	9	3
Invest Bank	59.0	10	3	97.1	8	3	-39.2%	14	5
Societe Generale	34.8	12	4	39.8	12	4	-12.6%	11	4
Jordan Commercial Bank	27.7	13	5	29.1	13	5	-4.8%	8	2
<b>Total Group (D)</b>	<b>459.5</b>			<b>470.5</b>			<b>-2.3%</b>		
<b>Grand Total</b>	<b>7,084.2</b>			<b>6,622.9</b>			<b>7.0%</b>		

Table No. 4

Cash Collaterals (In Millions USD)									
Banks	12/2009			12/2008			Changes		
	Balance	Rank among Banks	Rank among Group	Balance	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
<b>Group (A)</b>									
Arab Bank Plc	3,094.6	1		2,520.3	1		22.8%	2	
<b>Group (B)</b>									
Housing Bank	408.6	2	1	428.3	2	1	-4.6%	10	4
Jordan Ahli Bank	258.9	3	2	277.4	3	2	-6.6%	11	5
Jordan Kuwait Bank	160.7	4	3	163.4	4	3	-1.6%	9	3
Bank of Jordan	154.6	5	4	137.2	5	4	12.6%	3	1
Cairo Amman Bank	55.6	11	5	68.8	10	5	-19.1%	13	6
Jordan Islamic Bank	45.9	14	6	46.2	13	6	-0.5%	8	2
<b>Total Group (B)</b>	<b>1,084.3</b>			<b>1,121.3</b>			<b>-3.3%</b>		
<b>Group (C)</b>									
Union Bank	143.2	6	1	129.4	6	1	10.7%	4	1
Capital Bank	70.7	9	2	76.9	9	2	-8.1%	12	2
<b>Total Group (C)</b>	<b>213.9</b>			<b>206.2</b>			<b>3.7%</b>		
<b>Group (D)</b>									
Arab Banking Corporation(ABC)	84.1	7	1	79.0	8	2	6.4%	6	3
Societe Generale	78.0	8	2	61.4	11	3	27.0%	1	1
Jordan Commercial Bank	60.7	10	3	93.6	7	1	-35.1%	14	5
Invest Bank	49.1	12	4	47.6	12	4	3.2%	7	4
Arab Jordan Investment Bank	48.3	13	5	45.0	14	5	7.4%	5	2
<b>Total Group (D)</b>	<b>320.2</b>			<b>326.6</b>			<b>-2.0%</b>		
<b>Grand Total</b>	<b>4,713.0</b>			<b>4,174.4</b>			<b>12.9%</b>		

Table No. 5

Total Owners' Equity (In Millions USD)									
Banks	12/2009			12/2008			Changes		
	Balance	Rank among Banks	Rank among Group	Balance	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
<b>Group (A)</b>									
Arab Bank Plc	5,361.4	1		5,049.3	1		6.2%	9	
<b>Group (B)</b>									
Housing Bank	1,363.2	2	1	1,284.9	2	1	6.1%	10	6
Jordan Kuwait Bank	412.9	3	2	352.8	3	2	17.0%	1	1
Jordan Ahli Bank	304.9	5	3	286.3	6	3	6.5%	8	5
Bank of Jordan	302.0	6	4	269.6	7	4	12.0%	4	3
Jordan Islamic Bank	250.3	8	5	227.9	8	5	9.8%	5	4
Cairo Amman Bank	249.7	9	6	213.7	9	6	16.9%	2	2
<b>Total Group (B)</b>	<b>2,882.9</b>			<b>2,635.2</b>			<b>9.4%</b>		
<b>Group (C)</b>									
Union Bank	323.4	4	1	308.2	4	1	4.9%	11	1
Capital Bank	293.5	7	2	286.5	5	2	2.4%	13	2
<b>Total Group (C)</b>	<b>616.9</b>			<b>594.7</b>			<b>3.7%</b>		
<b>Group (D)</b>									
Arab Jordan Investment Bank	176.9	10	1	175.0	10	1	1.1%	14	5
Arab Banking Corporation(ABC)	135.7	11	2	120.0	13	4	13.1%	3	1
Invest Bank	131.5	12	3	120.9	12	3	8.7%	7	3
Jordan Commercial Bank	128.3	13	4	123.6	11	2	3.8%	12	4
Societe Generale	74.3	14	5	68.3	14	5	8.8%	6	2
<b>Total Group (D)</b>	<b>646.7</b>			<b>607.8</b>			<b>6.4%</b>		
<b>Grand Total</b>	<b>9,507.9</b>			<b>8,887.0</b>			<b>7.0%</b>		

Table No. 6

Net Credit Facilities (In Millions USD)									
Banks	12/2009			12/2008			Changes		
	Balance	Rank among Banks	Rank among Group	Balance	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
<b>Group (A)</b>									
Arab Bank Plc	14,299.3	1		15,288.7	1		-6.5%	12	
<b>Group (B)</b>									
Housing Bank	3,340.8	2	1	3,302.8	2	1	1.2%	8	5
Jordan Kuwait Bank	1,536.1	3	2	1,745.3	3	2	-12.0%	14	6
Jordan Islamic Bank	1,511.5	4	3	1,328.7	4	3	13.8%	3	2
Jordan Ahli Bank	1,383.4	5	4	1,254.9	5	4	10.2%	4	3
Bank of Jordan	1,219.6	6	5	1,165.8	6	5	4.6%	6	4
Cairo Amman Bank	1,029.3	7	6	892.6	7	6	15.3%	1	1
<b>Total Group (B)</b>	<b>10,020.7</b>			<b>9,690.1</b>			<b>3.4%</b>		
<b>Group (C)</b>									
Union Bank	972.3	8	1	848.5	8	1	14.6%	2	1
Capital Bank	803.6	9	2	836.2	9	2	-3.9%	10	2
<b>Total Group (C)</b>	<b>1,775.9</b>			<b>1,684.6</b>			<b>5.4%</b>		
<b>Group (D)</b>									
Jordan Commercial Bank	459.5	10	1	519.6	10	1	-11.6%	13	5
Invest Bank	422.6	11	2	427.7	11	2	-1.2%	9	3
Arab Jordan Investment Bank	413.0	1	3	398.4	12	3	3.7%	7	2
Arab Banking Corporation(ABC)	401.0	13	4	377.0	13	4	6.4%	5	1
Societe Generale	217.7	14	5	232.5	14	5	-6.4%	11	4
<b>Total Group (D)</b>	<b>1,913.8</b>			<b>1,955.1</b>			<b>-2.1%</b>		
<b>Grand Total</b>	<b>28,009.7</b>			<b>28,618.5</b>			<b>-2.1%</b>		

Table No. 7

Financial Assets (In Millions USD)									
Banks	12/2009			12/2008			Changes		
	Balance	Rank among Banks	Rank among Group	Balance	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
<b>Group (A)</b>									
Arab Bank Plc	5,851.7	1		4,943.3	1		18.4%	9	
<b>Group (B)</b>									
Housing Bank	1,871.8	2	1	1,731.0	2	1	8.1%	13	5
Jordan Kuwait Bank	640.7	3	2	386.8	6	5	65.7%	3	1
Bank of Jordan	604.9	4	3	513.0	3	2	17.9%	10	3
Jordan Ahli Bank	583.9	5	4	477.4	5	4	22.3%	7	2
Cairo Amman Bank	571.8	6	5	501.8	4	3	14.0%	11	4
Jordan Islamic Bank	159.3	13	6	148.3	12	6	7.4%	14	6
<b>Total Group (B)</b>	<b>4,432.4</b>			<b>3,758.2</b>			<b>17.9%</b>		
<b>Group (C)</b>									
Union Bank	437.7	7	1	222.0	9	2	97.2%	2	1
Capital Bank	254.9	10	2	231.2	8	1	10.2%	12	2
<b>Total Group (C)</b>	<b>692.6</b>			<b>453.2</b>			<b>52.8%</b>		
<b>Group (D)</b>									
Arab Jordan Investment Bank	324.7	8	1	241.7	7	1	34.3%	6	4
Invest Bank	276.6	9	2	189.6	10	2	45.9%	4	2
Arab Banking Corporation(ABC)	213.4	11	3	180.1	11	3	18.5%	8	5
Jordan Commercial Bank	203.9	12	4	144.6	13	4	41.0%	5	3
Societe Generale	93.9	14	5	30.1	14	5	212.2%	1	1
<b>Total Group (D)</b>	<b>1,112.5</b>			<b>786.1</b>			<b>41.5%</b>		
<b>Grand Total</b>	<b>12,089.2</b>			<b>9,940.8</b>			<b>21.6%</b>		

Table No. 8

Cash % Balances at Banks (In Millions USD)									
Banks	12/2009			12/2008			Changes		
	Balance	Rank among Banks	Rank among Group	Balance	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
<b>Group (A)</b>									
Arab Bank Plc	9,906.4	1		9,392.3	1		5.5%	9	
<b>Group (B)</b>									
Housing Bank	3,133.0	2	1	2,418.5	2	1	29.5%	3	2
Jordan Islamic Bank	1,237.6	3	2	972.5	4	3	27.3%	4	3
Jordan Ahli Bank	988.6	4	3	1,021.5	3	2	-3.2%	11	6
Jordan Kuwait Bank	782.1	5	4	689.9	5	4	13.4%	7	5
Cairo Amman Bank	764.1	6	5	566.0	7	6	35.0%	2	1
Bank of Jordan	727.2	7	6	580.6	6	5	25.2%	5	4
<b>Total Group (B)</b>	<b>7,632.6</b>			<b>6,249.0</b>			<b>22.1%</b>		
<b>Group (C)</b>									
Union Bank	546.8	8	1	489.3	8	1	11.7%	8	2
Capital Bank	376.4	9	2	227.4	12	2	65.5%	1	1
<b>Total Group (C)</b>	<b>923.2</b>			<b>716.7</b>			<b>28.8%</b>		
<b>Group (D)</b>									
Arab Jordan Investment Bank	351.5	10	1	300.7	10	2	16.9%	6	1
Arab Banking Corporation(ABC)	222.1	11	2	242.3	11	3	-8.3%	12	3
Invest Bank	195.4	12	3	306.9	9	1	-36.3%	14	5
Jordan Commercial Bank	185.5	13	4	182.6	13	4	1.6%	10	2
Societe Generale	105.1	14	5	119.5	14	5	-12.0%	13	4
<b>Total Group (D)</b>	<b>1,059.6</b>			<b>1,152.0</b>			<b>-8.0%</b>		
<b>Grand Total</b>	<b>19,521.8</b>			<b>17,510.0</b>			<b>11.5%</b>		

Table No. 9

CAR According to CBJ Requirements						
Banks	12/2009			12/2008		
	Ratio	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
<b>Group (A)</b>						
Arab Bank Plc	16.98%	8		14.27%	10	
<b>Group (B)</b>						
Housing Bank	22.92%	3	1	23.16%	5	1
Jordan Kuwait Bank	17.76%	7	2	14.99%	9	3
Jordan Islamic Bank	14.47%	11	3	13.73%	11	4
Cairo Amman Bank	14.44%	12	4	15.56%	8	2
Bank of Jordan	13.72%	13	5	13.37%	12	5
Jordan Ahli Bank	12.89%	14	6	12.08%	14	6
<b>Group (B) Ratio</b>	<b>17.66%</b>			<b>17.03%</b>		
<b>Group (C)</b>						
Capital Bank	21.81%	4	1	20.14%	6	2
Union Bank	19.58%	6	2	23.23%	3	1
<b>Group (C) Ratio</b>	<b>20.57%</b>			<b>21.64%</b>		
<b>Group (D)</b>						
Arab Banking Corporation(ABC)	34.46%	1	1	31.80%	1	1
Societe Generale	26.06%	2	2	25.52%	2	2
Arab Jordan Investment Bank	21.02%	5	3	23.20%	4	3
Invest Bank	16.69%	9	4	17.01%	7	4
Jordan Commercial Bank	15.33%	10	5	13.04%	13	5
<b>Group (D) Ratio</b>	<b>20.75%</b>			<b>20.17%</b>		
<b>Sector Ratio</b>	<b>17.80%</b>			<b>16.15%</b>		

Table No. 10

Leverage Ratio (Equity/Assets)						
Banks	12/2009			12/2008		
	Ratio	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
<b>Group (A)</b>						
Arab Bank Plc	16.5%	3		15.7%	6	
<b>Group (B)</b>						
Housing Bank	15.9%	4	1	16.8%	5	1
Jordan Kuwait Bank	13.7%	10	2	12.1%	10	2
Bank of Jordan	11.2%	11	3	11.3%	11	3
Cairo Amman Bank	10.1%	12	4	10.4%	12	4
Jordan Ahli Bank	9.6%	13	5	9.6%	13	5
Jordan Islamic Bank	8.1%	14	6	8.7%	14	6
<b>Group (B) Ratio</b>	<b>12.5%</b>			<b>12.8%</b>		
<b>Group (C)</b>						
Capital Bank	19.4%	1	1	20.7%	1	1
Union Bank	15.7%	6	2	19.3%	2	2
<b>Group (C) Ratio</b>	<b>17.3%</b>			<b>19.9%</b>		
<b>Group (D)</b>						
Societe Generale	17.5%	2	1	17.6%	4	2
Arab Banking Corporation(ABC)	15.8%	5	2	14.5%	7	3
Arab Jordan Investment Bank	15.7%	7	3	17.8%	3	1
Jordan Commercial Bank	14.4%	8	4	14.0%	8	4
Invest Bank	14.0%	9	5	12.6%	9	5
<b>Group (D) Ratio</b>	<b>15.2%</b>			<b>15.0%</b>		
<b>Sector Ratio</b>	<b>15.0%</b>			<b>14.9%</b>		
Standard Ratio > =6%						

Table No. 11

Non-performing Loans (Principal) * (In Millions USD)									
Banks	12/2009			12/2008			Changes		
	Balance	Rank among Banks	Rank among Group	Balance	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
<b>Group (A)</b>									
Arab Bank Plc	1,114.5	14		286.9	14		288.5%	13	
<b>Group (B)</b>									
Jordan Kuwait Bank	47.7	6	1	8.5	1	1	458.5%	14	6
Cairo Amman Bank	49.5	7	2	47.2	8	2	4.9%	2	2
Jordan Islamic Bank	68.4	8	3	52.7	10	3	29.9%	5	3
Bank of Jordan	98.5	10	4	71.9	11	4	37.1%	6	4
Jordan Ahli Bank	162.7	12	5	161.8	13	6	0.6%	1	1
Housing Bank	221.2	13	6	74.8	12	5	195.5%	12	5
<b>Total Group (B)</b>	<b>648.0</b>			<b>416.9</b>			<b>55.4%</b>		
<b>Group (C)</b>									
Union Bank	93.3	9	1	49.6	9	2	88.1%	10	1
Capital Bank	98.6	11	2	38.0	7	1	159.5%	11	2
<b>Total Group (C)</b>	<b>191.9</b>			<b>87.6</b>			<b>119.0%</b>		
<b>Group (D)</b>									
Societe Generale	13.0	1	1	11.4	3	2	13.5%	3	1
Arab Banking Corporation(ABC)	16.5	2	2	9.3	2	1	77.5%	9	5
Arab Jordan Investment Bank	19.2	3	3	11.9	4	3	61.4%	7	3
Invest Bank	41.1	4	4	32.4	6	5	27.1%	4	2
Jordan Commercial Bank	45.9	5	5	26.2	5	4	74.7%	8	4
<b>Total Group (D)</b>	<b>135.7</b>			<b>91.2</b>			<b>48.8%</b>		
<b>Grand Total</b>	<b>2,090.1</b>			<b>882.6</b>			<b>136.8%</b>		

\* Loans = Direct Credit Facilities.

Table No. 12

Non Performing Loans/Gross Loans						
Banks	12/2009			12/2008		
	Ratio	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
<b>Group (A)</b>						
Arab Bank Plc	7.6%	8		1.8%	2	
<b>Group (B)</b>						
Jordan Kuwait Bank	3.0%	1	1	0.5%	1	1
Jordan Islamic Bank	4.4%	3	2	3.9%	6	3
Cairo Amman Bank	4.5%	5	3	5.0%	10	4
Housing Bank	6.4%	7	4	2.2%	3	2
Bank of Jordan	7.7%	9	5	5.9%	12	5
Jordan Ahli Bank	11.0%	13	6	11.8%	14	6
<b>Group (B) Ratio</b>	<b>6.2%</b>			<b>4.2%</b>		
<b>Group (C)</b>						
Union Bank	9.3%	10	1	5.8%	11	2
Capital Bank	11.5%	14	2	4.4%	7	1
<b>Group (C) Ratio</b>	<b>10.3%</b>			<b>5.1%</b>		
<b>Group (D)</b>						
Arab Banking Corporation(ABC)	4.0%	2	1	2.4%	4	1
Arab Jordan Investment Bank	4.5%	4	2	2.9%	5	2
Societe Generale	5.7%	6	3	4.8%	8	3
Invest Bank	9.3%	11	4	7.1%	13	5
Jordan Commercial Bank	9.5%	12	5	4.9%	9	4
<b>Group (D) Ratio</b>	<b>6.8%</b>			<b>4.5%</b>		
<b>Sector Ratio</b>	<b>7.2%</b>			<b>3.0%</b>		
Standard Ratio < 10%						

Table No. 13

Coverage Ratio ( Provision for Impairment in Direct Credit Facilities / Principal of Non-Performing Loans)						
Banks	12/2009			12/2008		
	Ratio	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
<b>Group (A)</b>						
Arab Bank Plc	37.4%	13		106.8%	4	
<b>Group (B)</b>						
Cairo Amman Bank	121.5%	1	1	124.6%	2	2
Jordan Kuwait Bank	115.3%	2	2	253.1%	1	1
Housing Bank	64.1%	6	3	68.9%	11	5
Bank of Jordan	63.9%	7	4	82.5%	5	3
Jordan Ahli Bank	58.9%	8	5	70.1%	9	4
Jordan Islamic Bank	47.9%	10	6	52.6%	13	6
<b>Group (B) Ratio</b>	<b>69.2%</b>			<b>79.7%</b>		
<b>Group (C)</b>						
Capital Bank	54.5%	9	1	70.2%	8	1
Union Bank	36.3%	14	2	27.8%	14	2
<b>Group (C) Ratio</b>	<b>45.7%</b>			<b>46.2%</b>		
<b>Group (D)</b>						
Arab Banking Corporation(ABC)	78.1%	3	1	111.3%	3	1
Societe Generale	68.7%	4	2	69.0%	10	4
Arab Jordan Investment Bank	64.1%	5	3	80.1%	6	2
Invest Bank	47.7%	11	4	79.2%	7	3
Jordan Commercial Bank	45.5%	12	5	62.2%	12	5
<b>Group (D) Ratio</b>	<b>55.0%</b>			<b>76.4%</b>		
<b>Sector Ratio</b>	<b>49.2%</b>			<b>84.9%</b>		

Table No. 14

Non- Performing Loans - Provision for Impairment in Direct Credit Facilities / Equity						
Banks	12/2009			12/2008		
	Ratio	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
<b>Group (A)</b>						
Arab Bank Plc	13.0%	8		-0.4%	4	
<b>Group (B)</b>						
Cairo Amman Bank	-4.3%	1	1	-5.4%	1	1
Jordan Kuwait Bank	-1.8%	2	2	-3.7%	2	2
Housing Bank	5.8%	6	3	1.8%	6	3
Bank of Jordan	11.8%	7	4	4.7%	8	4
Jordan Islamic Bank	14.2%	9	5	11.0%	12	5
Jordan Ahli Bank	21.9%	14	6	16.9%	14	6
<b>Group (B) Ratio</b>	<b>6.9%</b>			<b>3.2%</b>		
<b>Group (C)</b>						
Capital Bank	15.3%	10	1	4.0%	7	1
Union Bank	18.4%	12	2	11.6%	13	2
<b>Group (C) Ratio</b>	<b>16.9%</b>			<b>7.9%</b>		
<b>Group (D)</b>						
Arab Banking Corporation(ABC)	2.7%	3	1	-0.9%	3	1
Arab Jordan Investment Bank	3.9%	4	2	1.4%	5	2
Societe Generale	5.5%	5	3	5.2%	9	3
Invest Bank	16.3%	11	4	5.6%	10	4
Jordan Commercial Bank	19.5%	13	5	8.0%	11	5
<b>Group (D) Ratio</b>	<b>9.4%</b>			<b>3.5%</b>		
<b>Sector Ratio</b>	<b>11.2%</b>			<b>1.5%</b>		
Standard Ratio < =60%						

Table No. 15

Pre-Taxes Profits (Losses) (In millions USD)									
Banks	12/2009			12/2008			Changes		
	Balance	Rank among Banks	Rank among Group	Balance	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
<b>Group (A)</b>									
Arab Bank Plc	457.9	1		634.5	1		-27.8%	11	
<b>Group (B)</b>									
Housing Bank	136.8	2	1	200.3	2	1	-31.7%	12	6
Jordan Kuwait Bank	85.3	3	2	96.4	3	2	-11.5%	7	3
Jordan Islamic Bank	54.8	4	3	70.6	4	3	-22.3%	10	5
Bank of Jordan	52.1	5	4	62.5	5	4	-16.7%	9	4
Cairo Amman Bank	48.4	6	5	38.3	6	5	26.3%	1	1
Jordan Ahli Bank	38.5	7	6	35.1	7	6	9.5%	2	2
<b>Total Group (B)</b>	<b>415.9</b>			<b>503.2</b>			<b>-17.4%</b>		
<b>Group (C)</b>									
Union Bank	27.7	8	1	29.8	8	1	-7.0%	5	1
Capital Bank	6.0	14	2	27.8	9	2	-78.4%	14	2
<b>Total Group (C)</b>	<b>33.7</b>			<b>57.6</b>			<b>-41.4%</b>		
<b>Group (D)</b>									
Arab Jordan Investment Bank	21.0	9	1	21.0	11	2	0.1%	4	2
Arab Banking Corporation(ABC)	18.6	10	2	21.1	10	1	-12.0%	8	4
Invest Bank	15.0	11	3	16.3	12	3	-8.0%	6	3
Jordan Commercial Bank	10.2	12	4	16.2	13	4	-37.2%	13	5
Societe Generale	8.7	13	5	8.2	14	5	5.8%	3	1
<b>Total Group (D)</b>	<b>73.5</b>			<b>82.9</b>			<b>-11.3%</b>		
<b>Grand Total</b>	<b>981.0</b>			<b>1,278.2</b>			<b>-23.3%</b>		

Table No. 16

Net-Interest / Gross Income						
Banks	12/2009			12/2008		
	Ratio	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
<b>Group (A)</b>						
Arab Bank Plc	67.8%	8		69.4%	9	
<b>Group (B)</b>						
Bank of Jordan	76.4%	1	1	71.6%	5	2
Housing Bank	73.2%	4	2	81.1%	1	1
Jordan Kuwait Bank	68.5%	7	3	70.7%	7	4
Cairo Amman Bank	67.1%	9	4	70.8%	6	3
Jordan Ahli Bank	65.0%	12	5	66.5%	11	5
<b>Group (B) Ratio</b>	<b>70.8%</b>			<b>74.4%</b>		
<b>Group (C)</b>						
Capital Bank	73.6%	3	1	77.3%	3	2
Union Bank	65.1%	11	2	79.8%	2	1
<b>Group (C) Ratio</b>	<b>69.1%</b>			<b>78.5%</b>		
<b>Group (D)</b>						
Arab Jordan Investment Bank	76.1%	2	1	62.4%	12	4
Jordan Commercial Bank	70.3%	5	2	76.9%	4	1
Arab Banking Corporation(ABC)	69.2%	6	3	69.3%	10	3
Societe Generale	66.2%	10	4	69.7%	8	2
Invest Bank	62.3%	13	5	59.6%	13	5
<b>Group (D) Ratio</b>	<b>69.4%</b>			<b>67.8%</b>		
<b>Sector Ratio</b>	<b>69.2%</b>			<b>71.6%</b>		

Table No. 17

Income (loss) from Financial Assets (In Millions USD)									
Banks	12/2009			12/2008			Changes		
	Balance	Rank among Banks	Rank among Group	Balance	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
<b>Group (A)</b>									
Arab Bank Plc	32.2	1		-18.9	12		-270.0%	1	
<b>Group (B)</b>									
Jordan Islamic Bank	16.1	2	1	37.6	1	1	-57.3%	12	5
Cairo Amman Bank	4.1	3	2	-4.2	8	4	-198.9%	2	1
Housing Bank	2.9	4	3	-36.8	14	6	-107.9%	5	2
Bank of Jordan	-1.9	11	4	-0.2	4	2	708.5%	14	6
Jordan Kuwait Bank	-3.0	13	5	-3.0	6	3	-0.1%	11	4
Jordan Ahli Bank	-4.8	14	6	-4.9	9	5	-0.9%	10	3
<b>Total Group (B)</b>	<b>13.4</b>			<b>-11.5</b>			<b>-216.4%</b>		
<b>Group (C)</b>									
Union Bank	-0.2	7	1	-12.0	12	2	-98.0%	6	1
Capital Bank	-1.6	10	2	-6.0	11	1	-72.8%	8	2
<b>Total Group (C)</b>	<b>-1.8</b>			<b>-18.1</b>			<b>-89.8%</b>		
<b>Group (D)</b>									
Arab Banking Corporation(ABC)	0.3	5	1	-2.0	5	3	-117.3%	4	2
Societe Generale	0.04	6	2	-0.04	3	2	-188.5%	3	1
Arab Jordan Investment Bank	-0.3	8	3	3.1	2	1	-108.8%	13	5
Jordan Commercial Bank	-0.6	9	4	-5.1	10	5	-89.1%	7	3
Invest Bank	-2.9	12	5	-4.0	7	4	-27.8%	9	4
<b>Total Group (D)</b>	<b>-3.4</b>			<b>-8.2</b>			<b>-59.0%</b>		
<b>Grand Total</b>	<b>40.3</b>			<b>-56.7</b>			<b>-171.1%</b>		

Table No. 18

Cumulative Change in Fair Value - net (In Millions USD)									
Banks	12/2009			12/2008			Changes		
	Balance	Rank among Banks	Rank among Group	Balance	Rank among Banks	Rank among Group	Value	Rank among Banks	Rank among Group
<b>Group (A)</b>									
Arab Bank Plc	-44.4	13		-160.0	13		115.6	1	
<b>Group (B)</b>									
Cairo Amman Bank	31.0	1	1	25.4	1	1	5.6	5	4
Jordan Kuwait Bank	7.6	2	2	-11.1	11	5	18.7	3	2
Jordan Ahli Bank	7.6	3	3	0.6	5	4	7.0	4	3
Bank of Jordan	4.8	5	4	2.0	3	3	2.8	8	5
Jordan Islamic Bank	3.0	7	5	2.8	2	2	0.2	13	6
Housing Bank	-4.0	12	6	-39.9	12	6	35.9	2	1
<b>Total Group (B)</b>	<b>50.0</b>			<b>-20.3</b>			<b>70.3</b>		
<b>Group (C)</b>									
Union Bank	6.5	4	1	1.0	4	1	5.5	6	1
Capital Bank	3.4	6	2	0.3	6	2	3.1	7	2
<b>Total Group (C)</b>	<b>9.9</b>			<b>1.3</b>			<b>8.6</b>		
<b>Group (D)</b>									
Arab Banking Corporation(ABC)	1.4	8	1	-1.3	10	4	2.7	9	1
Arab Jordan Investment Bank	1.1	9	2	-0.1	8	2	1.2	11	3
Jordan Commercial Bank	1.1	10	3	-0.7	9	3	1.8	10	2
Invest Bank	0.5	11	4	0.1	7	1	0.4	12	4
<b>Total Group (D)</b>	<b>4.1</b>			<b>-2.0</b>			<b>6.1</b>		
<b>Grand Total</b>	<b>19.6</b>			<b>-181.0</b>			<b>200.6</b>		

Table No. 19

Credit and Deposits Interest Rate Structure ( % )			
Items	12/2009	12/2008	Change ( Basis Point )
Deposits			
Current	0.67	1.01	(0.34)
Saving	0.84	1.04	(0.20)
Time	4.23	5.66	(1.43)
Credit Facilities			
Discounted Bills & Bounds	9.17	8.89	0.28
Loans and Advances	9.07	9.48	(0.41)
Overdraft	9.03	9.31	(0.28)
Prime Lending Rate	8.34	8.45	(0.11)

Source : Central Bank of Jordan / Annual Report 2009.

Table No. 20

Funding Costs						
Banks	12/2009			12/2008		
	Ratio	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
<b>Group (A)</b>						
Arab Bank Plc	2.1%	1		3.2%	4	
<b>Group (B)</b>						
Housing Bank	2.2%	2	1	2.4%	1	1
Bank of Jordan	2.7%	3	2	2.8%	2	2
Cairo Amman Bank	2.7%	4	3	3.0%	3	3
Jordan Kuwait Bank	3.0%	5	4	3.7%	6	5
Jordan Ahli Bank	3.0%	6	5	3.3%	5	4
<b>Group (B) Ratio</b>	<b>2.6%</b>			<b>2.9%</b>		
<b>Group (C)</b>						
Union Bank	3.5%	8	1	4.5%	10	1
Capital Bank	4.7%	13	2	5.0%	13	2
<b>Group (C) Ratio</b>	<b>4.0%</b>			<b>4.7%</b>		
<b>Group (D)</b>						
Arab Banking Corporation(ABC)	3.2%	7	1	4.0%	7	1
Arab Jordan Investment Bank	3.6%	9	2	4.5%	11	4
Societe Generale	3.7%	10	3	4.1%	8	2
Jordan Commercial Bank	3.9%	11	4	4.3%	9	3
Invest Bank	4.0%	12	5	4.7%	12	5
<b>Group (D) Ratio</b>	<b>3.7%</b>			<b>4.4%</b>		
<b>Sector Ratio</b>	<b>2.5%</b>			<b>3.3%</b>		

Table No. 21

General and Administrative Expenses / Net Interest and Commissions Ratio						
Banks	12/2009			12/2008		
	Ratio	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
<b>Group (A)</b>						
Arab Bank Plc	50.8%	9		47.6%	8	
<b>Group (B)</b>						
Jordan Kuwait Bank	31.2%	1	1	33.9%	3	1
Housing Bank	37.1%	4	2	38.7%	4	2
Bank of Jordan	49.6%	7	3	45.9%	7	3
Cairo Amman Bank	56.7%	10	4	61.6%	13	5
Jordan Ahli Bank	64.3%	13	5	60.7%	12	4
<b>Group (B) Ratio</b>	<b>44.5%</b>			<b>45.0%</b>		
<b>Group (C)</b>						
Union Bank	31.8%	2	1	31.1%	1	1
Capital Bank	40.6%	5	2	40.7%	5	2
<b>Group (C) Ratio</b>	<b>35.8%</b>			<b>35.7%</b>		
<b>Group (D)</b>						
Invest Bank	36.4%	3	1	31.4%	2	1
Arab Jordan Investment Bank	43.3%	6	2	50.6%	9	3
Jordan Commercial Bank	50.1%	8	3	45.6%	6	2
Societe Generale	57.5%	11	4	54.2%	10	4
Arab Banking Corporation(ABC)	58.1%	12	5	55.5%	11	5
<b>Group (D) Ratio</b>	<b>48.3%</b>			<b>47.3%</b>		
<b>Sector Ratio</b>	<b>47.2%</b>			<b>45.9%</b>		
Standard Ratio < =60%						

Table No. 22

General and Administrative Expenses / Revenues Ratio						
Banks	12/2009			12/2008		
	Ratio	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
<b>Group (A)</b>						
Arab Bank Plc	28.4%	8		23.7%	6	
<b>Group (B)</b>						
Jordan Kuwait Bank	17.2%	2	1	18.0%	3	1
Housing Bank	22.9%	5	2	25.4%	7	2
Bank of Jordan	31.1%	11	3	27.9%	10	3
Cairo Amman Bank	34.8%	12	4	38.4%	13	5
Jordan Ahli Bank	34.8%	13	5	32.9%	12	4
<b>Group (B) Ratio</b>	<b>26.4%</b>			<b>27.1%</b>		
<b>Group (C)</b>						
Union Bank	17.5%	3	1	17.3%	2	1
Capital Bank	20.4%	4	2	19.4%	4	2
<b>Group (C) Ratio</b>	<b>18.9%</b>			<b>18.3%</b>		
<b>Group (D)</b>						
Invest Bank	16.2%	1	1	12.5%	1	1
Arab Jordan Investment Bank	23.0%	6	2	23.0%	5	2
Jordan Commercial Bank	25.8%	7	3	25.6%	8	3
Arab Banking Corporation(ABC)	29.7%	9	4	26.5%	9	4
Societe Generale	29.9%	10	5	29.3%	11	5
<b>Group (D) Ratio</b>	<b>24.3%</b>			<b>22.7%</b>		
<b>Sector Ratio</b>	<b>26.7%</b>			<b>24.5%</b>		
Standard Ratio 25%-30%						

Table No. 23

Return On Average Assets (ROAA)						
Banks	12/2009			12/2008		
	Ratio	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
<b>Group (A)</b>						
Arab Bank Plc	1.4%	11		2.1%	9	
<b>Group (B)</b>						
Jordan Kuwait Bank	2.9%	1	1	3.4%	1	1
Cairo Amman Bank	2.1%	3	2	2.0%	11	5
Bank of Jordan	2.1%	5	3	2.8%	3	3
Jordan Islamic Bank	1.9%	7	4	2.9%	2	2
Housing Bank	1.7%	8	5	2.7%	4	4
Jordan Ahli Bank	1.3%	12	6	1.2%	14	6
<b>Group (B) Ratio</b>	<b>1.9%</b>			<b>2.6%</b>		
<b>Group (C)</b>						
Union Bank	1.5%	10	1	1.9%	12	2
Capital Bank	0.4%	14	2	2.1%	8	1
<b>Group (C) Ratio</b>	<b>1.0%</b>			<b>2.0%</b>		
<b>Group (D)</b>						
Arab Banking Corporation(ABC)	2.2%	2	1	2.5%	5	1
Societe Generale	2.1%	4	2	2.3%	6	2
Arab Jordan Investment Bank	2.0%	6	3	2.2%	7	3
Invest Bank	1.6%	9	4	1.7%	13	5
Jordan Commercial Bank	1.2%	13	5	2.0%	10	4
<b>Group (D) Ratio</b>	<b>1.8%</b>			<b>2.1%</b>		
<b>Sector Ratio</b>	<b>1.6%</b>			<b>2.2%</b>		
Standard Ratio > =1%						

Table No. 24

Return On Average Equity ( ROAE )						
Banks	12/2009			12/2008		
	Ratio	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
<b>Group (A)</b>						
Arab Bank Plc	8.8%	11		12.6%	10	
<b>Group (B)</b>						
Jordan Islamic Bank	23.0%	1	1	33.9%	1	1
Jordan Kuwait Bank	22.3%	2	2	28.7%	2	2
Cairo Amman Bank	20.9%	3	3	18.3%	5	4
Bank of Jordan	18.2%	4	4	25.1%	3	3
Jordan Ahli Bank	13.0%	6	5	12.4%	11	6
Housing Bank	10.3%	10	6	15.8%	6	5
<b>Group (B) Ratio</b>	<b>15.1%</b>			<b>19.7%</b>		
<b>Group (C)</b>						
Union Bank	8.8%	12	1	9.7%	14	2
Capital Bank	2.1%	14	2	10.5%	13	1
<b>Group (C) Ratio</b>	<b>5.6%</b>			<b>10.1%</b>		
<b>Group (D)</b>						
Arab Banking Corporation(ABC)	14.6%	5	1	<b>10.1%</b>	4	1
Societe Generale	12.2%	7	2	15.3%	7	2
Arab Jordan Investment Bank	12.0%	8	3	12.3%	12	5
Invest Bank	11.9%	9	4	14.0%	8	3
Jordan Commercial Bank	8.1%	13	5	13.6%	9	4
<b>Group (D) Ratio</b>	<b>11.7%</b>			<b>14.4%</b>		
<b>Sector Ratio</b>	<b>10.7%</b>			<b>14.7%</b>		

Standard Ratio &gt; = 15%

Table No. 25

Earning Per Share (EPS) In USD						
Banks	12/2009			12/2008		
	Ratio	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
<b>Group (A)</b>						
Arab Bank Plc	0.661	1		0.951	1	
<b>Group (B)</b>						
Jordan Kuwait Bank	0.619	2	1	0.654	2	1
Cairo Amman Bank	0.409	3	2	0.326	6	5
Jordan Islamic Bank	0.394	4	3	0.495	4	3
Bank of Jordan	0.377	5	4	0.463	5	4
Housing Bank	0.336	6	5	0.540	3	2
Jordan Ahli Bank	0.240	7	6	0.234	7	6
<b>Group (C)</b>						
Union Bank	0.230	8	1	0.220	8	1
Capital Bank	0.021	14	2	0.152	13	2
<b>Group (D)</b>						
Arab Banking Corporation(ABC)	0.183	9	1	0.197	9	1
Societe Generale	0.150	10	2	0.142	14	5
Arab Jordan Investment Bank	0.148	11	3	0.164	12	4
Invest Bank	0.145	12	4	0.179	11	3
Jordan Commercial Bank	0.107	13	5	0.181	10	2

Table No. 26

Price / Earning Ratio (P/E)						
Banks	12/2009			12/2008		
	Ratio	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
<b>Group (A)</b>						
Arab Bank Plc	25.9	12		22.5	13	
<b>Group (B)</b>						
Bank of Jordan	8.1	1	1	6.7	1	1
Cairo Amman Bank	8.5	3	2	10.9	6	5
Jordan Kuwait Bank	8.7	4	3	10.1	3	3
Jordan Ahli Bank	8.9	5	4	9.9	2	2
Jordan Islamic Bank	11.4	7	5	10.5	5	4
Housing Bank	30.0	13	6	21.8	12	6
<b>Group (C)</b>						
Union Bank	11.0	6	1	19.2	11	2
Capital Bank	104.0	14	2	16.7	9	1
<b>Group (D)</b>						
Arab Banking Corporation(ABC)	8.4	2	1	10.4	4	1
Arab Jordan Investment Bank	12.3	8	2	15.5	8	3
Societe Generale	12.5	9	3	24.8	14	5
Invest Bank	14.6	10	4	15.0	7	2
Jordan Commercial Bank	21.3	11	5	17.7	10	4

Table No. 27

Market Capitalization (In millions USD)									
Banks	12/2009			12/2008			Changes		
	Balance	Rank among Banks	Rank among Group	Balance	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
<b>Group (A)</b>									
Arab Bank Plc	9,151.1	1		11,418.1	1		-19.9%	10	
<b>Group (B)</b>									
Housing Bank	2,541.3	2	1	2,960.7	2	1	-14.2%	7	5
Jordan Kuwait Bank	536.0	3	2	661.5	3	2	-19.0%	9	6
Jordan Islamic Bank	447.1	4	3	424.0	4	3	5.4%	2	2
Cairo Amman Bank	306.6	5	4	284.3	8	5	7.8%	1	1
Bank of Jordan	303.2	6	5	310.3	7	4	-2.3%	3	3
Jordan Ahli Bank	235.8	9	6	256.0	9	6	-7.9%	4	4
<b>Total Group (B)</b>	<b>4,370.0</b>			<b>4,896.8</b>			<b>-10.8%</b>		
<b>Group (C)</b>									
Capital Bank	291.1	7	1	335.8	6	2	-13.3%	6	1
Union Bank	253.9	8	2	402.0	5	1	-36.8%	13	2
<b>Total Group (C)</b>	<b>545.0</b>			<b>737.8</b>			<b>-26.1%</b>		
<b>Group (D)</b>									
Arab Jordan Investment Bank	181.9	10	1	253.9	10	1	-28.3%	12	4
Jordan Commercial Bank	166.9	11	2	222.8	11	2	-25.1%	11	3
Invest Bank	148.1	12	3	164.3	12	3	-9.9%	5	1
Arab Banking Corporation(ABC)	109.0	13	4	132.8	14	5	-17.9%	8	2
Societe Generale	75.3	14	5	142.7	13	4	-47.2%	14	5
<b>Total Group (D)</b>	<b>681.2</b>			<b>916.5</b>			<b>-25.7%</b>		
<b>Grand Total</b>	<b>14,747.3</b>			<b>17,969.2</b>			<b>-17.9%</b>		