



Key Financial Indicators for Banks in Jordan
December 2010

By : Shaher Suleiman

Key Performance Indicators for Banks in Jordan December, 2010

Prepared by: Shaher Suleiman *MSC (UK), CRP (USA), CRISC (USA)*
Head of Risk Management and Compliance Group
Jordan Kuwait Bank

Conclusions and opinions stated in this study convey the subjective opinion of the analyst and shall not represent in any way recommendation to sell or to buy or to adopt any investment decisions thereof.

This study was premised on published financial statements; therefore, in light of possible human or technical errors in said statements, the analyst may not guarantee the accuracy or completeness of the information and he shall not be responsible for any mistakes, deletions or conclusions resulting from the use of these statements.

Kindly refer to this study when publishing or copying any data or tables therein.

Table of Contents

Executive Summary	1
Objectives and Assumptions	2
Financial Position	3
Capital Adequacy	6
Assets Quality	6
Earnings	7
Share Performance	8
Tables	9

Executive Summary

- The wave of negative impacts that stormed global economies as a result of the global financial crisis continued but started to relatively recede during 2010 due to governments support through large financial packages.
- At the local level, the impact of this crisis on the Jordanian economy was limited from the outset, and remained so during 2010 as a direct result of the prudential and effective supervision over banks practiced by the Central Bank of Jordan, in addition to the implementation of best practices in the area of risk management and the application of corporate governance concepts.
- Banks assets grew by USD3.034 billion, at a growth rate of 4.8% (6.2% in 2009), to USD66.451 billion. The highest rise was attained by the Housing Bank (USD831 million). The Arab Bank continued to dominate most of banks' assets, whereby it acquires 49.5% (51.4% in 2009) of these assets, followed by the Housing Bank and the Jordan Islamic Bank.
- The measures adopted by the Government and the Central Bank of Jordan continued to have a positive impact. Deposits increased by USD3.517 billion, with a growth rate of 8.9%, reaching USD43.206 billion. These deposits finance 65% of the total banks' assets. All banks witnessed an increase in customers' deposits with the exception of the Invest Bank.
- Unlike 2009, banks deposits decreased by USD588 million, to USD6.496 billion. The decrease of banks deposits at the Arab Bank by USD984 million, contributed to , a large extent, in this decline.
- Banks continued to enhance their shareholders' equity, whereby it increased by USD295 million, reaching USD9.803 billion, with a growth rate of 3.1% (7% in 2009). All banks realized an increase in their shareholders' equity, with the exception of the Arab Bank. Nevertheless, the Arab Bank, the Housing Bank and the Jordan Kuwait Bank continued to maintain the top three positions with regard to total shareholders' equity.
- The most worthy note about the structure of banks' assets is the increase of the net credit facilities by USD1.117 billion, reaching USD29.127 billion with a growth rate of 4%. This comes contrary to the situation prevailed during 2009, where facilities declined by USD608.6 million. The increase in credit facilities indicates the easing of banks and clients concerns in offering and demanding facilities.
- Banks continued to invest in highly liquid assets. Banks' investments in cash and balances increased by USD1.737 billion, reaching USD21.259 billion, with a growth rate of 8.9%.
- All banks, registered high capital adequacy ratio exceeding the minimum requirements by the Central Bank of Jordan and the Basel Committee, reaching an average of 16.09%, indicating that the Jordanian Banking Sector is well capitalized, with the exception of the Jordan Ahli Bank (11.67%).
- It is worth noting, that all Jordanian banks have already fulfilled the required ratios, stipulated by the recent amendments to the Basel Committee requirement, although banks were allowed to meet those levels by the end of 2019.
- The financial leverage ratio at banks reached (14.8%), all banks exceeded the minimum of 6% required by the Central Bank of Jordan.
- The year 2010, had less impact on banks in terms of non-performing loans compared with 2009. Non-performing loans increased by USD179 million (USD 1.207 billion in 2009) reaching USD 2.269 billion,. The non-performing loans/total credit facilities ratio reached 7.4% compared with 7.2% in the previous year. Nevertheless this ratio remains below the maximum accepted international standard (less than 10%).
- The Jordan Kuwait Bank continued to surpass, for many years, by the efficient and effective management of the Credit Facilities portfolio. Its non-performing loans reached 3.3%, which is considered the lowest between rivals.

- Banks' ability to cover non-performing loans increased, with the Provision for Impairment in Direct Credit Facilities/Principal of Non-Performing Loans reaching 65.3%, compared to 49.2% in 2009. Cairo Amman Bank recorded the highest ratio followed by the Jordan Kuwait Bank.
- The pressure of non-performing loans on equity eased in 2010. The ratio declined and reached 8% against 11.2% by the end of 2009
- Banks' earnings before taxes decreased by USD30.4 million, reaching USD951 million, easing by 3.1%, compared with a decrease of 23.3% for 2009.
- Banks earnings structure continued to rely on the net interest which contributed to 67.7% of the gross income.
- Interest Rates continued the descending trend, reducing the cost of funds to 1.9% from 3.5% by the end of 2009.
- All banks have demonstrated high efficiency in managing their expenses and at different rates. The best record was achieved by the Union Bank, reaching 29.5%.
- Return on Average Assets (ROAA) reached 1.5% compared with 1.6% in 2009. Jordan Kuwait Bank maintained the top rank it used to hold for many years and recorded (3.5%).
- Return on Average Equity (ROAE) reached 9.8% compared with 10.7% in 2009. However, the highest rate of return was recorded by the Cairo Amman Bank.
- Banks earning per share inclined except the Arab Bank and the Jordan Commercial Bank. Whereas, the highest EPS was registered by the Jordan Kuwait Bank (USD 0.732).
- The Price to Earning (P/E) ratio decreased among most banks, except the Arab Bank, Jordan Ahli Bank, Bank of Jordan, and the Jordan Commercial Bank. The P/E of the Jordan Kuwait Bank remains at (8.3 times).
- Banks market capitalization showed a decrease of USD780 million

(5.3%), reaching USD13.967 billion by the end of 2010. (the decrease in 2009 amounted to USD3.221 billion (18%). The largest decrease was registered by the Arab Bank (USD1.634 billion).

- Despite the major decrease in market capitalization, the Arab Bank maintained first position, followed by the Housing Bank and the Jordan Kuwait Bank respectively.

Key Performance Indicators for Banks Listed at the Amman Stock Exchange as of 31/12/2010

Study Objectives

This analytical study aims to show the key financial indicators for banks listed at the Amman Stock Exchange (ASE) on the basis of their financial statements for 2010, 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. 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 the 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 size of their assets as follows:

- Category (A), includes the Arab Bank.
- Category (B), includes large banks with assets exceeding USD2.8 billion (USD2.1 billion in previous studies).
- Category (C), includes medium banks with assets ranging between USD1.4 billion and USD2.8 billion (USD1 billion – USD2.1 billion in previous studies).
- Category (D), includes small banks with assets less than USD1.4 billion (USD1 billion in previous studies).

The attached tables clarify the detailed financial indicators for 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 continuation of the negative effects of the global financial crisis that started at the mid of 2008, and reached its climax in 2009, and despite its large impact on most world economies, the effects of this crisis started to recede during 2010 as a result of the huge interventions and efforts exerted by the countries around the world.
- On the local level, the global crisis effect was limited on the Jordanian economy since its outset, despite its escalating impact on other

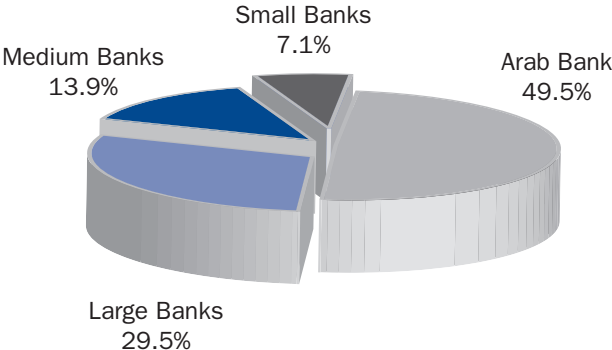
world economies. This relatively limited effect persisted throughout the past year.

- Worth noting that the limited exposure of the Jordanian economy to the global crisis would not have been possible if it was not for the tight and prudential supervision practiced by the Central Bank of Jordan over the banking sector, in addition to implementing the best practices in managing risk, as well as implementing corporate governance concepts and the genuine and positive response by banks to these measures. This formed a powerful fence that protected the banks against different hazards resulting from the global financial crisis.
- The main change to bank assets structure was evident in banks increasing their credit facilities during 2010, contrary to what the situation that prevailed during 2009, when the trend was towards decreasing credit facilities. This change indicates that banks have more confidence in the economy. On the other hand, banks continued to increase investment in cash deposits aiming at enhancing their liquidity levels.

At the Positive Changes Level:

- Banks' assets increased during 2010 by about USD3.034 billion, reaching USD66.451 billion, with a growth rate of 4.8% (6.2% in 2009) (Table 1). The largest growth increase was at the Housing Bank, whose assets increased by USD831 million, representing 27% of the total increase in banks' assets. The Arab Bank held 49.5% of total banks' assets at the first position, followed by the Housing Bank and the Jordan Islamic Bank.

Assets Distribution Across the Banks' Groups as of Dec. 2010



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 by USD3.517 billion (Table 2), reaching USD43.206 billion, at a growth rate of 8.9% (6.4% in 2009). These deposits finance about 65% of total banks' assets (63% in 2009). This increase represents a clear indication of confidence in the Jordanian economy in general and the banking sector in particular.

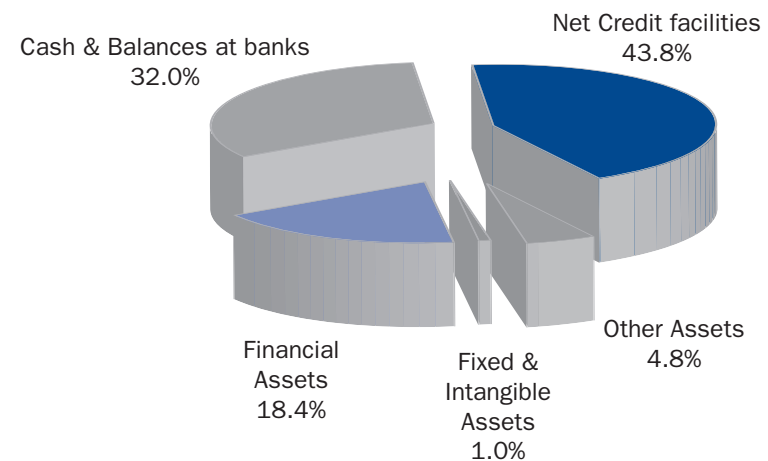
- The Arab Bank witnessed the largest increase in customer deposits, reaching USD1.428 billion, representing 41% of the total increase in customer deposits in all banks. Worth noting that customer deposits at the Arab Bank decreased by USD377 million in 2009, compared to 2008.
- Contrary to the situation in 2009, banks' deposits decreased by USD588 million, reaching USD6.496 billion (Table 3). This came as a direct result of the decrease in banks' deposits with the Arab Bank, amounting to USD984 million. The largest increase was at the Housing Bank (USD171 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 increased only by USD7.4 million (USD539 million in 2009), reaching USD4.720 billion (Table 4). Cash collaterals cover about 16.2% of net credit facilities and finance 7.1% of total bank assets.
- Owners' equity (Table 5) increased by USD295 million, reaching USD9.803 billion, at a growth rate of 3.1% (7% in 2009), financing 14.8% of total banks' assets. Owners' equity increased in all banks at different rates, with the exception of the Arab Bank where they decreased by USD20.6 million, as a result of the decrease in Foreign currency translation reserve by USD65.8 million. The Arab Bank, the Housing Bank and the Jordan Kuwait Bank maintained their forefront positions in equity volumes, marking the same rank as last year. In general, banks strive to enhance their owners' equity to enhance capital adequacy levels, in addition to increasing their credit capacity and increasing their ability to face any potential risks.

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

- The most prominent feature in banks' investments is the increase in net credit facilities of USD1.117 billion, reaching USD29.127 billion, with a growth rate of 4% (Table 6), reflecting a different direction from that prevailing in 2009, when facilities decreased by about USD609 million. Net credit facilities increased in all banks, with the exception of the Arab Bank, where facilities continued to decrease, reaching USD108 million in 2010(The decrease was USD989 million in 2009). Furthermore, facilities at Societe General Bank decreased by USD35.5 million. The largest increase was at the Jordan Islamic Bank (USD225 million).
- Doubtlessly, the increase in credit facilities during 2010 against a sharp decrease in 2009 is considered a clear indication of receding worries as opposed to 2009, which caused banks and customers to refrain equally from offering and demanding credit facilities.
- The largest balance of credit facilities was at the Arab Bank, representing about 49% of all net facilities at banks, followed by the Housing Bank and the Jordan Islamic Bank.
- The financial assets portfolio (Table 7) increased by USD123 million, reaching USD12.207 billion, despite the decrease in financial assets at the Arab Bank by USD373 million.
- Banks' investments in Cash and Balances increased by USD1.737 billion, reaching USD21.259 billion, at a growth rate of 8.9% (Table 8).

Banks that witnessed decreased in investments in cash and balances are the Jordan Kuwait Bank, Cairo Bank Amman, Jordan Capital Bank, Arab Jordan Investment Bank and the Invest Bank.

**Banks' Assets Structure
as of Dec. 2010**



Second: Capital Adequacy Indicator

- With the exception of Jordan Ahli Bank (11.67%), all banks have recorded a capital adequacy ratio higher than the minimum required by the Central Bank of Jordan and Basel requirements, amounting to 12% and 8% respectively (Table 9). According to the Central Bank of Jordan classification, any bank with a capital adequacy ratio exceeding 14% is considered well-capitalised. In this respect, all

banks exceeded the limit mentioned, with the exception of the Jordan Islamic Bank, Bank of Jordan and the Jordan Commercial Bank.

- The general average of all banks reached 16.09%, compared to 17.78% in 2009, which indicates that the banking sector is well capitalized. The highest percentage was achieved by Societe Generale Bank, amounting to 29.53%, and the lowest was at the Jordan Ahli Bank at 11.67%.
- However, achieving very high capital adequacy ratios represents a burden on banks, as it is considered over-capitalised in this case, exerting a pressure on dividends distribution, because the more the bank's paid – up capital is, the higher the need to distribute dividends at larger amounts. Hence, banks should achieve a reasonable balance between capital adequacy and liquidity requirements, and return on owners' equity requirements.
- Financial leverage ratios at banks reached 14.8% (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 (17.8%), and the lowest by the Jordan Islamic Bank (7.5%).

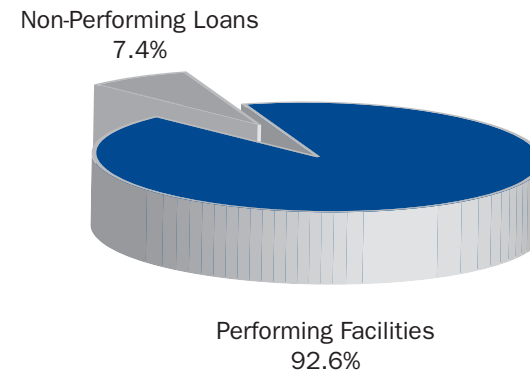
Third: Assets Quality

- It could be said that the year of 2010 had less impact on banks. At the time that non-performing loans increased by USD1.208 billion in 2009, credit facilities decreased by USD609 million in the same year. These non-performing loans did not increase in 2010 except by USD179 million, reaching USD2.269 billion, although facilities increased by USD1.117 billion (Table11). The largest increase of non-performing loans was recorded by the Housing Bank (USD98 million), while the Arab Bank recorded a decrease of USD105 million (increased in 2009 by USD828 million).
- The ratio of non-performing loans to total credit facilities in 2010 reached around 7.4% compared to 7.2% at the end of 2009. This

ratio however remains below the internationally minimum acceptable limit, at 10% (Table 12).

- The ratio for most banks was below the internationally acceptable 10% benchmark, with the exception of the Jordan Ahli Bank (11.2%), the Capital Bank (15.6%), the Invest Bank (10.4%), and the Jordan Commercial Bank (16%) .

Types of Facilities at Banks as of Dec. 2010



- The Jordan Kuwait Bank continued to excel for many years with its effective and efficient management of a credit facilities portfolio. Its ratio of non-performing loans remained at 3.3%, which is the

absolute lowest ratio in the Jordanian banking sector. The Bank is distinguished by its fulfillment of the lowest and best ratio for many years.

- Although banks' ability to cover non-performing loans decreased in 2009 (the percentage plunged from 84.9% to 49.2%), yet the ratio increased once again, reaching 65.3% by the end of 2010 (Table 13). The fact that banks made additional provisions to cover the non-performing loans, which have not increased to the same levels seen in 2009.
- The highest coverage ratio was achieved by the Cairo Amman Bank (124.6%), followed by the Jordan Kuwait Bank (108.6%) and the Arab Banking Corporation (89%), staying in line with 2009 results.
- As for the ability of owners' equity 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 8%, compared to 11.2% at the end of 2009. This indicates a decrease in pressure exerted by non-performing loans on owners' equity. The largest pressure ratio was recorded by the Jordan Commercial Bank (52.7%) followed by Capital Bank (31.5%) (Table 14).

Fourth: Earnings

- (Table 15) shows that earnings before taxes decreased during 2010 by USD 30.4 million, reaching USD951 million, falling 3.1%, although 2009 had witnessed a decrease of USD297.2 million or 23.3% compared with 2008.
- All banks earnings increased with exception of the Arab Bank (decreasing by USD149.4 million) and the Jordan Commercial Bank (decrease by USD0.1 million). Worth noting that deducting Arab Banks earnings from the total earnings of banks would show growth of 119 million.

- The Arab Bank, the Housing Bank and the Jordan Kuwait Bank continued to achieve the highest three positions where earnings are concerned, which reached USD308.5 million, USD164.2 million and USD104.2 million respectively.

The most significant earnings indicators achieved by banks during 2010 were as follows:

- Banks continued to rely for their earnings structure on net interest to a large extent (Table 16). The ratio of net interest to gross income descends to 67.7%, compared to 69.3% in 2009. The highest ratio was achieved by the Arab Jordan Investment Bank (82.7%) and the lowest by the Arab Bank (61.5%).
- The performance of the financial assets portfolio continued to improve. The total banks portfolio's earnings in 2010 reached to USD86.4 million, with an increase of USD46.7 million compared with 2009 (Table 17). The highest earnings were recorded by the Arab Bank (USD59.1 million, followed by the Housing Bank (USD9.6 million) and the Jordan Kuwait Bank (USD8.7 million).
- With the exception of the Jordan Islamic Bank, Cairo Amman Bank, Union Bank, Arab Invest Bank, and the Jordan Commercial Bank, whose portfolios suffered losses, all other banks achieved earnings from their portfolios.
- Regarding the accumulated change in the fair value as a part of the securities portfolio's performance (Table 18), its value increased in most banks by USD38.6 million, reaching USD58.3 million; noting that an increase of USD200.6 million took place in 2009. Cairo Amman bank achieved the highest accumulated change of (USD35.1 million), followed by the Bank of Jordan (USD10.8 million), and the Jordan Kuwait Bank (USD9.1 million). The Arab Bank (USD25.8 million) and the Jordan Commercial Bank (USD0.5 million) fell in the negative values.
- The general downward trend of interest rates, which had started in 2009, continued during 2010. Weighted average interest rates on

deposits and on credit facilities continued to decrease, with the exception of interest received from overdrafts and discounted bills and bonds, which increased 9 basis points and 24 basis points respectively (Table 19). The weighted average interest rate on time deposit and the deposit on demand plunged 83 basis points and 23 basis points respectively.

- Despite the aforementioned decrease in the weighted average interest rates on deposits, the Jordanian currency continued to have a major competitive edge over other currencies.
- The easing interest rates had positive effects on cost of funds, where it decreased from 2.5% in 2009 to 1.9% in 2010. The lowest cost was seen at the Arab Bank and the Housing Bank (1.7%), and the Capital Bank recorded the highest cost ratio at (3.5%) (Table 20).

The performance of expenses management was as follows:

- The ratio of general and administrative expenses to net interest and commissions was 45.6%, compared to 47.1% in 2009 (Table 21). Banks managed their expenses efficiently on different levels staying below the 60% levels according to the international standard ratio. The best ratio was seen at the Union Bank (29.5%), followed by Jordan Kuwait Bank (31.5%), while the highest ratio was seen at the Jordan Ahli Bank (55.6%).
- The general and administrative expenses to revenues ratio reached 27.4% for all banks compared to 26.7% in 2009 (Table 22). The best ratio was seen at the Union Bank (18.9%), followed by the Jordan Kuwait Bank (20.3%), while the highest ratio was seen at the Cairo Amman Bank (34.2%).

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

- Return on Average Assets (ROAA) decreased slightly to 1.5%, compared to 1.6% in 2009, but it continues to be higher than the

acceptable international standards (1%). The Jordan Kuwait Bank continued to maintain its advance status and excellence for several years, achieving a ratio of (3.5%), followed by the Cairo Amman Bank (2.6%). The lowest ratio was achieved by the Capital Bank at 0.7% (Table 23).

- The same applies for the Return on Average Equity (ROAE), which slightly decreased to 9.8% compared with 10.7% in 2009 (Table 24). The highest ratio was recorded by the Cairo Amman Bank (24.6%), followed by the Jordan Kuwait Bank (23.7%), while the lowest ratio was recorded by the Capital Bank (3.5%).

Fifth: Share Performance

- (Table 25) shows the earning per share indicator (EPS). The Jordan Kuwait Bank (EPS) ranked the first position at USD0.732; while the lowest earning per share was for the Capital Bank at USD0.045.
- As for the Price to Earning (P/E) ratio, it decreased among most banks, with the exception of the Arab Bank, Jordan Ahli Bank, Bank of Jordan, and the Jordan Commercial Bank. The P/E ratio of the Jordan Kuwait Bank remains at (8.3 times).
- Market capitalization decreased by USD780 million, reaching USD13.967 billion, falling 5.3% (Table 27). Worth noting that the Market Capitalization plunged by USD3.222 billion in 2009 compared with 2008. The Market Capitalizations decreased at the Arab Bank USD1.634 billion, the Jordan Islamic Bank USD24 million, and at Societe Generale Bank USD13.7 million; on the contrary other banks increased at various levels.
- When the impact of the Arab Bank's receding market capitalization is excluded, there is an increase in the market capitalization of all banks in the value of USD854 million.
- Despite the large retreat at the Arab Bank, it continued to hold the first position in market capitalization, followed by the Housing Bank and the Jordan Kuwait Bank. This has been the same classification over many years.

List of Tables

Table No.	Table Name	Page No.
1	Total Assets	10
2	Customers Deposits	11
3	Banks Deposits	12
4	Cash Collaterals	13
5	Total Owners' Equity	14
6	Net Credit Facilities	15
7	Financial Assets	16
8	Cash & Balances at Banks	17
9	Capital Adequacy Ratio (CAR)	18
10	Leverage Ratio (Equity / Assets)	19
11	Non- Performing Loans (Principal)	20
12	Non- Performing Loans / Gross Loans	21
13	Coverage Ratio (Provision for Impairment in Direct Credit Facilities / Principal of Non-Performing Loans)	22
14	Non- Performing Loans - Provision for Impairment in Direct Credit Facilities / Equity	23
15	Pre-Taxes Profits (Losses)	24
16	Net-Interest / Gross Income	25
17	Income (loss) from Financial Assets	26
18	Cumulative Change in Fair Value - net	27
19	Credit and Deposits Interest Rate Structure (%)	28
20	Funding Costs	29
21	General and Administrative Expenses / Net Interest and Commissions Ratio	30
22	General and Administrative Expenses / Revenues Ratio	31
23	Return On Average Assets (ROAA)	32
24	Return On Average Equity (ROAE)	33
25	Earning Per Share (EPS)	34
26	Price / Earning Ratio (P/E)	35
27	Market Capitalization	36

Table No. 1

Total Assets (In millions USD)									
Banks	12/2010			12/2009			Changes		
	Balance	Rank among Banks	Rank among Group	Balance	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
Group (A)									
Arab Bank Plc	32,890.6	1		32,580.4	1		1.0%	13	
Group (B)									
Housing Bank	9,421.2	2	1	8,590.0	2	1	9.7%	7	3
Jordan Islamic Bank	3,672.3	3	2	3,079.1	4	3	19.3%	2	1
Jordan Ahli Bank	3,554.3	4	3	3,182.1	3	2	11.7%	6	2
Jordan Kuwait Bank	2,939.3	5	4	3,016.7	5	4	-2.6%	14	4
Total Group (B)	19,587.2			17,867.9			9.6%		
Group (C)									
Bank of Jordan	2,777.2	6	1	2,691.1	6	1	3.2%	11	4
Cairo Amman Bank	2,600.1	7	2	2,463.9	7	2	5.5%	10	3
Union Bank	2,171.2	8	3	2,054.4	8	3	5.7%	9	2
Capital Bank	1,699.3	9	4	1,515.7	9	4	12.1%	5	1
Total Group (C)	9,247.8			8,725.1			6.0%		
Group (D)									
Arab Jordan Investment Bank	1,228.7	10	1	1,129.5	10	1	8.8%	8	4
Jordan Commercial Bank	1,075.9	11	2	888.7	12	3	21.1%	1	1
Arab Banking Corporation (ABC)	982.8	12	3	861.8	13	4	14.1%	3	2
Invest Bank	955.2	13	4	940.4	11	2	1.6%	12	5
Societe Generale	483.3	14	5	423.9	14	5	14.0%	4	3
Total Group (D)	4,725.9			4,244.3			11.3%		
Grand Total	66,451.4			63,417.6			4.8%		

Table No. 2

Customers Deposits (In Millions USD)									
Banks	12/2010			12/2009			Changes		
	Balance	Rank among Banks	Rank among Group	Balance	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
Group (A)									
Arab Bank Plc	19,742.8	1		18,315.0	1		7.8%	9	
Group (B)									
Housing Bank	6,782.2	2	1	6,248.8	2	1	8.5%	8	3
Jordan Islamic Bank	3,194.5	3	2	2,666.9	3	2	19.8%	3	1
Jordan Ahli Bank	2,347.4	4	3	2,141.3	4	3	9.6%	6	2
Jordan Kuwait Bank	1,840.5	7	4	1,755.4	7	4	4.8%	11	4
Total Group (B)	14,164.6			12,812.4			10.6%		
Group (C)									
Bank of Jordan	2,091.3	5	1	2,000.1	5	1	4.6%	12	4
Cairo Amman Bank	1,884.1	6	2	1,777.0	6	2	6.0%	10	3
Union Bank	1,286.9	8	3	1,175.5	8	3	9.5%	7	2
Capital Bank	1,064.5	9	4	959.1	9	4	11.0%	5	1
Total Group (C)	6,326.9			5,911.7			7.0%		
Group (D)									
Jordan Commercial Bank	778.0	10	1	625.3	12	3	24.4%	2	2
Arab Jordan Investment Bank	729.3	11	2	646.5	11	2	12.8%	4	3
Invest Bank	633.7	12	3	673.6	10	1	-5.9%	14	5
Arab Banking Corporation (ABC)	508.2	13	4	496.2	13	4	2.4%	13	4
Societe Generale	322.3	14	5	207.9	14	5	55.0%	1	1
Total Group (D)	2,971.5			2,649.5			12.1%		
Grand Total	43,205.7			39,688.7			8.9%		

Table No. 3

Banks Deposits (In Millions USD)									
Banks	12/2010			12/2009			Changes		
	Balance	Rank among Banks	Rank among Group	Balance	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
Group (A)									
Arab Bank Plc	3,573.5	1		4,557.7	1		-21.6%	13	
Group (B)									
Housing Bank	571.7	2	1	400.7	4	3	42.7%	5	2
Jordan Ahli Bank	503.2	3	2	404.8	3	2	24.3%	7	3
Jordan Kuwait Bank	360.3	4	3	455.5	2	1	-20.9%	11	4
Jordan Islamic Bank	62.1	13	4	7.3	14	4	747.3%	1	1
Total Group (B)	1,497.3			1,268.3			18.1%		
Group (C)									
Union Bank	339.8	5	1	357.8	5	1	-5.0%	10	3
Cairo Amman Bank	186.1	8	2	235.6	7	2	-21.0%	12	4
Bank of Jordan	147.0	9	3	152.8	8	3	-3.8%	9	2
Capital Bank	141.7	10	4	52.5	11	4	170.2%	2	1
Total Group (C)	814.7			798.7			2.0%		
Group (D)									
Arab Jordan Investment Bank	252.9	6	1	237.6	6	1	6.4%	8	4
Arab Banking Corporation (ABC)	208.2	7	2	100.4	9	2	107.3%	4	2
Invest Bank	77.0	11	3	59.0	10	3	30.6%	6	3
Jordan Commercial Bank	67.3	12	4	27.7	13	5	143.2%	3	1
Societe Generale	5.3	14	5	34.8	12	4	-84.9%	14	5
Total Group (D)	610.8			459.5			32.9%		
Grand Total	6,496.3			7,084.2			-8.3%		

Table No. 4

Cash Collaterals (In Millions USD)									
Banks	12/2010			12/2009			Changes		
	Balance	Rank among Banks	Rank among Group	Balance	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
Group (A)									
Arab Bank Plc	3,049.6	1		3,094.6	1		-1.5%	10	
Group (B)									
Housing Bank	416.1	2	1	408.6	2	1	1.8%	9	4
Jordan Ahli Bank	305.9	3	2	258.9	3	2	18.1%	1	1
Jordan Kuwait Bank	170.7	4	3	160.7	4	3	6.2%	6	3
Jordan Islamic Bank	50.7	13	4	45.9	14	4	10.3%	3	2
Total Group (B)	943.4			874.2			7.9%		
Group (C)									
Union Bank	156.5	5	1	143.2	6	1	9.3%	5	2
Bank of Jordan	143.4	6	2	154.6	5	2	-7.2%	11	4
Capital Bank	73.4	8	3	70.7	9	3	3.8%	8	3
Cairo Amman Bank	62.8	10	4	55.6	11	4	12.9%	2	1
Total Group (C)	436.1			424.1			2.8%		
Group (D)									
Arab Banking Corporation (ABC)	75.1	7	1	84.1	7	1	-10.7%	13	4
Jordan Commercial Bank	64.3	9	2	60.7	10	3	5.9%	7	2
Invest Bank	54.1	11	3	49.1	12	4	10.1%	4	1
Societe Generale	53.4	12	4	78.0	8	2	-31.5%	14	5
Arab Jordan Investment Bank	44.4	14	5	48.3	13	5	-8.0%	12	3
Total Group (D)	291.3			320.1			-9.0%		
Grand Total	4,720.4			4,713.1			0.2%		

Table No. 5

Total Owners' Equity (In Millions USD)									
Banks	12/2010			12/2009			Changes		
	Balance	Rank among Banks	Rank among Group	Balance	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
Group (A)									
Arab Bank Plc	5340.8	1		5361.4	1		-0.4%	14	
Group (B)									
Housing Bank	1444.2	2	1	1363.1	2	1	5.9%	8	3
Jordan Kuwait Bank	466.5	3	2	412.9	3	2	13.0%	3	1
Jordan Ahli Bank	322.5	6	3	304.9	5	3	5.8%	9	4
Jordan Islamic Bank	274.0	9	4	250.3	8	4	9.5%	6	2
Total Group (B)	2507.1			2331.2			7.5%		
Group (C)									
Bank of Jordan	332.5	4	1	302.0	6	2	10.1%	5	2
Union Bank	331.7	5	2	323.4	4	1	2.6%	13	4
Capital Bank	302.0	7	3	293.5	7	3	2.9%	12	3
Cairo Amman Bank	290.4	8	4	249.7	9	4	16.3%	1	1
Total Group (C)	1256.7			1168.6			7.5%		
Group (D)									
Arab Jordan Investment Bank	182.4	10	1	176.9	10	1	3.1%	11	5
Invest Bank	151.8	11	2	131.5	12	3	15.4%	2	1
Arab Banking Corporation (ABC)	150.3	12	3	135.7	11	2	10.8%	4	2
Jordan Commercial Bank	132.9	13	4	128.3	13	4	3.6%	10	4
Societe Generale	80.8	14	5	74.3	14	5	8.7%	7	3
Total Group (D)	698.2			646.8			8.0%		
Grand Total	9802.8			9507.9			3.1%		

Table No. 6

Net Credit Facilities (In Millions USD)									
Banks	12/2010			12/2009			Changes		
	Balance	Rank among Banks	Rank among Group	Balance	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
Group (A)									
Arab Bank Plc	1,4191.4	1		14,299.3	1		-0.8%	13	
Group (B)									
Housing Bank	3,454.4	2	1	3,340.8	2	1	3.4%	11	4
Jordan Islamic Bank	1,736.7	3	2	1,511.5	4	3	14.9%	4	1
Jordan Kuwait Bank	1,650.9	4	3	1,536.1	3	2	7.5%	10	3
Jordan Ahli Bank	1,504.3	5	4	1,383.4	5	4	8.7%	9	2
Total Group (B)	8,346.3			7,771.9			7.4%		
Group (C)									
Bank of Jordan	1,355.7	6	1	1,219.6	6	1	11.2%	6	3
Cairo Amman Bank	1,160.9	7	2	1,029.3	7	2	12.8%	5	2
Union Bank	1,003.9	8	3	972.3	8	3	3.3%	12	4
Capital Bank	945.2	9	4	803.6	9	4	17.6%	2	1
Total Group (C)	4,465.7			4,024.9			11.0%		
Group (D)									
Jordan Commercial Bank	550.7	10	1	459.5	10	1	19.8%	1	1
Invest Bank	494.0	11	2	422.6	11	2	16.9%	3	2
Arab Jordan Investment Bank	456.7	12	3	413.0	12	3	10.6%	7	3
Arab Banking Corporation (ABC)	440.2	13	4	401.0	13	4	9.8%	8	4
Societe Generale	182.2	14	5	217.7	14	5	-16.3%	14	5
Total Group (D)	2,123.9			1,913.9			11.0%		
Grand Total	29,127.3			28,009.9			4.0%		

Table No. 7

Financial Assets (In Millions USD)									
Banks	12/2010			12/2009			Changes		
	Balance	Rank among Banks	Rank among Group	Balance	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
Group (A)									
Arab Bank Plc	5,479.0	1		5,851.7	1		-6.4%	12	
Group (B)									
Housing Bank	2,219.1	2	1	1,871.8	2	1	18.6%	6	1
Jordan Ahli Bank	590.8	4	2	583.9	5	3	1.2%	9	3
Jordan Kuwait Bank	580.4	5	3	640.7	3	2	-9.4%	13	4
Jordan Islamic Bank	171.2	13	4	159.3	13	4	7.5%	7	2
Total Group (B)	3,561.5			3,255.6			9.4%		
Group (C)									
Cairo Amman Bank	593.2	3	1	571.8	6	2	3.7%	8	2
Bank of Jordan	437.4	6	2	605.0	4	1	-27.7%	14	4
Union Bank	433.8	7	3	437.7	7	3	-0.9%	10	3
Capital Bank	355.6	9	4	254.9	10	4	39.5%	2	1
Total Group (C)	1,819.9			1,869.4			-2.6%		
Group (D)									
Arab Jordan Investment Bank	405.2	8	1	319.3	8	1	26.9%	4	3
Arab Banking Corporation (ABC)	273.3	10	2	213.4	11	3	28.1%	3	2
Invest Bank	259.3	11	3	276.6	9	2	-6.2%	11	5
Jordan Commercial Bank	257.0	12	4	203.9	12	4	26.1%	5	4
Societe Generale	151.7	14	5	93.9	14	5	61.6%	1	1
Total Group (D)	1,346.6			1,107.0			21.6%		
Grand Total	12,207.1			12,083.7			1.0%		

Table No. 8

Cash&Balances at Banks (In Millions USD)									
Banks	12/2010			12/2009			Changes		
	Balance	Rank among Banks	Rank among Group	Balance	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
Group (A)									
Arab Bank Plc	10,778.4	1		9,906.4	1		8.8%	9	
Group (B)									
Housing Bank	3,453.1	2	1	3,133.0	2	1	10.2%	7	3
Jordan Islamic Bank	1,585.9	3	2	1,237.6	3	2	28.1%	2	1
Jordan Ahli Bank	1,229.4	4	3	988.6	4	3	24.4%	3	2
Jordan Kuwait Bank	632.9	8	4	782.1	5	4	-19.1%	13	4
Total Group (B)	6,901.3			6,141.4			12.4%		
Group (C)									
Bank of Jordan	833.0	5	1	727.2	7	2	14.5%	6	2
Cairo Amman Bank	724.9	6	2	764.1	6	1	-5.1%	10	3
Union Bank	653.7	7	3	546.8	8	3	19.6%	5	1
Capital Bank	316.5	9	4	376.4	9	4	-15.9%	12	4
Total Group (C)	2,528.1			2,414.5			4.7%		
Group (D)									
Arab Jordan Investment Bank	308.2	10	1	351.5	10	1	-12.3%	11	4
Arab Banking Corporation (ABC)	242.7	11	2	222.1	11	2	9.3%	8	3
Jordan Commercial Bank	222.3	12	3	185.5	13	4	19.8%	4	2
Invest Bank	139.7	13	4	195.4	12	3	-28.5%	14	5
Societe Generale	138.2	14	5	105.1	14	5	31.5%	1	1
Total Group (D)	1,051.1			1,059.7			-0.8%		
Grand Total	21,258.9			19,522.0			8.9%		

Table No. 9

CAR According to CBJ Requirements						
Banks	12/2010			12/2009		
	Ratio	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
Group (A)						
Arab Bank Plc	14.40%	10		16.98%	8	
Group (B)						
Housing Bank	22.45%	3	1	22.92%	3	1
Jordan Kuwait Bank	19.06%	5	2	17.76%	7	2
Jordan Islamic Bank	12.86%	13	3	14.54%	11	3
Jordan Ahli Bank	11.67%	14	4	12.79%	14	4
Group (B) Ratio	17.96%			18.69%		
Group (C)						
Capital Bank	19.90%	4	1	21.81%	4	1
Union Bank	18.75%	6	2	19.58%	6	2
Cairo Amman Bank	14.93%	9	3	14.4%	12	3
Bank of Jordan	13.57%	12	4	13.7%	13	4
Group (C) Ratio	16.54%			17.11%		
Group (D)						
Societe Generale	29.53%	1	1	26.06%	2	2
Arab Banking Corporation (ABC)	29.17%	2	2	30.83%	1	1
Arab Jordan Investment Bank	18.01%	7	3	21.02%	5	3
Invest Bank	16.64%	8	4	16.69%	9	4
Jordan Commercial Bank	13.58%	11	5	15.31%	10	5
Group (D) Ratio	19.11%			20.43%		
Sector Ratio	16.09%			17.78%		
Standard Ratio > = 12%						

Table No. 10

Leverage Ratio (Equity / Assets)						
Banks	12/2010			12/2009		
	Ratio	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
Group (A)						
Arab Bank Plc	16.2%	3		16.5%	3	
Group (B)						
Jordan Kuwait Bank	15.9%	5	1	13.7%	10	2
Housing Bank	15.3%	6	2	15.9%	4	1
Jordan Ahli Bank	9.1%	13	3	9.6%	13	3
Jordan Islamic Bank	7.5%	14	4	8.1%	14	4
Group (B) Ratio	12.8%			13.0%		
Group (C)						
Capital Bank	17.8%	1	1	19.4%	1	1
Union Bank	15.3%	8	2	15.7%	6	2
Bank of Jordan	12.0%	11	3	11.2%	11	3
Cairo Amman Bank	11.2%	12	4	10.1%	12	4
Group (C) Ratio	13.6%			13.4%		
Group (D)						
Societe Generale	16.7%	2	1	17.5%	2	1
Invest Bank	15.9%	4	2	14.0%	9	5
Arab Banking Corporation (ABC)	15.3%	7	3	15.7%	5	2
Arab Jordan Investment Bank	14.8%	9	4	15.7%	7	3
Jordan Commercial Bank	12.4%	10	5	14.4%	8	4
Group (D) Ratio	14.8%			15.2%		
Sector Ratio	14.8%			15.0%		
Standard Ratio > = 6%						

Table No. 11

Non- Performing Loans (Principal) (In Millions USD)									
Banks	12/2010			12/2009			Changes		
	Balance	Rank among Banks	Rank among Group	Balance	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
Group (A)									
Arab Bank Plc	1,009.3	14		1,114.5	14		-9.4%	2	
Group (B)									
Jordan Kuwait Bank	55.7	6	1	47.7	6	1	16.9%	7	2
Jordan Islamic Bank	101.0	9	2	68.4	8	2	47.6%	12	4
Jordan Ahli Bank	181.0	12	3	162.7	12	3	11.3%	6	1
Housing Bank	319.1	13	4	221.2	13	4	44.3%	11	3
Total Group (B)	656.9			499.9			31.4%		
Group (C)									
Cairo Amman Bank	50.1	4	1	49.5	7	1	1.3%	3	2
Union Bank	83.1	7	2	93.3	9	2	-10.9%	1	1
Bank of Jordan	109.6	10	3	98.5	10	3	11.2%	5	3
Capital Bank	157.6	11	4	98.6	11	4	59.8%	13	4
Total Group (C)	400.5			340.0			17.8%		
Group (D)									
Societe Generale	16.0	1	1	13.0	1	1	23.6%	8	2
Arab Banking Corporation (ABC)	20.5	2	2	16.5	2	2	24.2%	9	3
Arab Jordan Investment Bank	20.8	3	3	19.2	3	3	8.2%	4	1
Invest Bank	54.3	5	4	41.1	4	4	32.0%	10	4
Jordan Commercial Bank	91.2	8	5	45.9	5	5	98.9%	14	5
Total Group (D)	202.8			135.6			49.5%		
Grand Total	2,269.4			2,090.1			8.6%		

Table No. 12

Non- Performing Loans / Gross Loans						
Banks	12/2010			12/2009		
	Ratio	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
Group (A)						
Arab Bank Plc	6.8%	6		7.6%	8	
Group (B)						
Jordan Kuwait Bank	3.3%	1	1	3.0%	1	1
Jordan Islamic Bank	5.7%	5	2	4.4%	3	2
Housing Bank	8.7%	10	3	6.4%	7	3
Jordan Ahli Bank	11.2%	12	4	11.0%	13	4
Group (B) Ratio	7.5%			6.2%		
Group (C)						
Cairo Amman Bank	4.1%	2	1	4.5%	5	1
Bank of Jordan	7.7%	7	2	7.7%	9	2
Union Bank	7.9%	8	3	9.3%	10	3
Capital Bank	15.6%	13	4	11.5%	14	4
Group (C) Ratio	8.5%			8.0%		
Group (D)						
Arab Jordan Investment Bank	4.4%	3	1	4.5%	4	2
Arab Banking Corporation (ABC)	4.5%	4	2	4.0%	2	1
Societe Generale	8.3%	9	3	5.7%	6	3
Invest Bank	10.4%	11	4	9.3%	11	4
Jordan Commercial Bank	16.0%	14	5	9.5%	12	5
Group (D) Ratio	9.1%			6.8%		
Sector Ratio	7.4%			7.2%		
Standard Ratio < 10%						

Table No. 13

Coverage Ratio (Provision for Impairment in Direct Credit Facilities) / Principal of Non-Performing Loans						
Banks	12/2010			12/2009		
	Ratio	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
Group (A)						
Arab Bank Plc	70.7%	4		37.4%	13	
Group (B)						
Jordan Kuwait Bank	108.6%	2	1	115.3%	2	1
Jordan Ahli Bank	63.2%	8	2	58.9%	8	3
Housing Bank	63.1%	9	3	64.1%	6	2
Jordan Islamic Bank	49.9%	12	4	47.9%	10	4
Group (B) Ratio	65.0%			65.1%		
Group (C)						
Cairo Amman Bank	124.6%	1	1	121.5%	1	1
Bank of Jordan	68.1%	6	2	63.9%	7	2
Union Bank	56.2%	10	3	36.3%	14	4
Capital Bank	39.8%	13	4	54.5%	9	3
Group (C) Ratio	61.5%			62.0%		
Group (D)						
Arab Banking Corporation (ABC)	89.0%	3	1	78.1%	3	1
Societe Generale	70.6%	5	2	68.7%	4	2
Arab Jordan Investment Bank	66.6%	7	3	64.1%	5	3
Invest Bank	53.5%	11	4	47.7%	11	4
Jordan Commercial Bank	23.3%	14	5	45.5%	12	5
Group (D) Ratio	46.2%			55.0%		
Sector Ratio	65.3%			49.2%		

Table No. 14

Non- Performing Loans -Provision for Impairment in Direct Credit Facilities / Equity						
Banks	12/2010			12/2009		
	Ratio	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
Group (A)						
Arab Bank Plc	5.5%	5		13.0%	8	
Group (B)						
Jordan Kuwait Bank	-1.0%	2	1	-1.8%	2	1
Housing Bank	8.2%	7	2	5.8%	6	2
Jordan Islamic Bank	18.5%	11	3	14.2%	9	3
Jordan Ahli Bank	20.7%	12	4	21.9%	14	4
Group (B) Ratio	9.2%			7.5%		
Group (C)						
Cairo Amman Bank	-4.2%	1	1	-4.3%	1	1
Bank of Jordan	10.5%	8	2	11.8%	7	2
Union Bank	11.0%	9	3	18.4%	12	4
Capital Bank	31.5%	13	4	15.3%	10	3
Group (C) Ratio	12.3%			11.1%		
Group (D)						
Arab Banking Corporation (ABC)	1.5%	3	1	2.7%	3	1
Arab Jordan Investment Bank	3.8%	4	2	3.9%	4	2
Societe Generale	5.8%	6	3	5.5%	5	3
Invest Bank	16.6%	10	4	16.3%	11	4
Jordan Commercial Bank	52.7%	14	5	19.5%	13	5
Group (D) Ratio	15.6%			9.4%		
Sector Ratio	8.0%			11.2%		

Table No. 15

Pre-Taxes Profits (Losses) In millions USD									
Banks	12/2010			12/2009			Changes		
	Balance	Rank among Banks	Rank among Group	Balance	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
Group (A)									
Arab Bank Plc	308.5	1		457.9	1		-32.6%	14	
Group (B)									
Housing Bank	164.2	2	1	136.8	2	1	20.0%	8	3
Jordan Kuwait Bank	104.2	3	2	85.3	3	2	22.2%	7	2
Jordan Islamic Bank	57.4	6	3	54.9	4	3	4.6%	12	4
Jordan Ahli Bank	48.6	7	4	38.9	7	4	25.0%	5	1
Total Group (B)	374.3			315.8			18.5%		
Group (C)									
Cairo Amman Bank	66.5	4	1	48.4	6	2	37.4%	4	3
Bank of Jordan	64.1	5	2	52.1	5	1	23.1%	6	4
Union Bank	42.8	8	3	27.7	8	3	54.2%	2	2
Capital Bank	10.5	12	4	6.0	14	4	74.2%	1	1
Total Group (C)	183.8			134.2			37.0%		
Group (D)									
Invest Bank	22.4	9	1	15.0	11	3	49.3%	3	1
Arab Jordan Investment Bank	22.3	10	2	21.0	9	1	6.1%	11	4
Arab Banking Corporation (ABC)	20.2	11	3	18.6	10	2	8.8%	9	2
Jordan Commercial Bank	10.1	13	4	10.2	12	4	-0.8%	13	5
Societe Generale	9.3	14	5	8.7	13	5	6.8%	10	3
Total Group (D)	84.3			73.5			14.7%		
Grand Total	951.0			981.4			-3.1%		

Table No. 16

Net-Interest / Gross Income						
Banks	12/2010			12/2009		
	Ratio	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
Group (A)						
Arab Bank Plc	61.5%	13		67.8%	9	
Group (B)						
Jordan Kuwait Bank	76.5%	4	1	68.5%	8	2
Housing Bank	71.8%	8	2	73.3%	4	1
Jordan Ahli Bank	67.8%	11	3	65.0%	13	3
Group (B) Ratio	72.0%			70.5%		
Group (C)						
Capital Bank	76.7%	3	1	73.6%	3	2
Bank of Jordan	75.4%	5	2	76.4%	1	1
Union Bank	73.8%	6	3	65.1%	12	4
Cairo Amman Bank	72.5%	7	4	67.1%	10	3
Group (C) Ratio	74.3%			70.7%		
Group (D)						
Arab Jordan Investment Bank	82.7%	1	1	76.1%	2	1
Jordan Commercial Bank	76.9%	2	2	70.3%	5	2
Arab Banking Corporation (ABC)	71.4%	9	3	69.2%	7	4
Societe Generale	68.0%	10	4	66.2%	11	5
Invest Bank	66.4%	12	5	70.0%	6	3
Group (D) Ratio	73.4%			70.9%		
Sector Ratio	67.7%			69.3%		

Table No. 17

Income (loss) from Financial Assets (In Millions USD)									
Banks	12/2010			12/2009			Changes		
	Balance	Rank among Banks	Rank among Group	Balance	Rank among Banks	Rank among Group	Value	Rank among Banks	Rank among Group
Group (A)									
Arab Bank Plc	59.1	1		32.2	1		26.9	1	
Group (B)									
Housing Bank	9.6	2	1	2.9	4	2	6.7	4	3
Jordan Kuwait Bank	8.7	3	2	-3.0	12	3	11.8	2	1
Jordan Islamic Bank	5.8	4	3	16.1	2	1	-10.3	13	4
Jordan Ahli Bank	4.2	5	4	-4.8	13	4	9.1	3	2
Total Group (B)	28.3			11.1			17.2		
Group (C)									
Bank of Jordan	3.9	6	1	-1.9	10	4	5.9	5	1
Cairo Amman Bank	1.8	7	2	4.1	3	1	-2.3	10	4
Capital Bank	-0.2	10	3	-1.6	9	3	1.4	7	2
Union Bank	-1.2	11	4	-0.2	6	2	-1.0	9	3
Total Group (C)	4.3			0.3			4.0		
Group (D)									
Arab Banking Corporation (ABC)	0.9	8	1	0.3	5	1	0.5	8	2
Invest Bank	0.3	9	2	-2.9	11	4	3.2	6	1
Arab Jordan Investment Bank	-3.06	12	3	-0.27	7	2	-2.8	12	4
Jordan Commercial Bank	-3.35	13	4	-0.56	8	3	-2.8	11	3
Total Group (D)	-5.3			-3.4			-1.9		
Grand Total	86.4			40.3			46.2		

Table No. 18

Cumulative Change in Fair Value - net (In Millions USD)									
Banks	12/2010			12/2009			Changes		
	Balance	Rank among Banks	Rank among Group	Balance	Rank among Banks	Rank among Group	Value	Rank among Banks	Rank among Group
Group (A)									
Arab Bank Plc	-25.8	13		-44.4	13		18.6	1	
Group (B)									
Jordan Kuwait Bank	9.1	3	1	7.6	2	1	1.5	7	2
Jordan Ahli Bank	8.4	4	2	7.6	3	2	0.7	8	3
Jordan Islamic Bank	2.5	8	3	3.0	7	3	-0.5	11	4
Housing Bank	0.5	11	4	-4.0	12	4	4.5	4	1
Total Group (B)	20.5			14.3			6.2		
Group (C)									
Cairo Amman Bank	35.1	1	1	31.0	1	1	4.1	5	2
Bank of Jordan	10.8	2	2	4.8	5	3	6.0	2	1
Capital Bank	5.9	5	3	3.4	6	4	2.6	6	3
Union Bank	4.2	7	4	6.5	4	2	-2.4	13	4
Total Group (C)	56.0			45.7			10.4		
Group (D)									
Invest Bank	5.1	6	1	0.5	11	4	4.6	3	1
Arab Jordan Investment Bank	1.5	9	2	1.1	9	2	0.4	9	2
Arab Banking Corporation (ABC)	1.4	10	3	1.4	8	1	0.0	10	3
Jordan Commercial Bank	-0.5	12	4	1.1	10	3	-1.6	12	4
Total Group (D)	7.6			4.1			3.5		
Grand Total	58.3			19.6			38.6		

Table No. 19

Credit and Deposits Interest Rate Structure (%)			
Item's	12 / 2010	12 / 2009	Change (Basis Point)
Deposits			
Current	0.44	0.67	(0.23)
Saving	0.77	0.84	(0.07)
Time	3.40	4.23	(0.83)
Credit Facilities			
Discounted Bills & Bounds	9.41	9.17	0.24
Loans and Advances	9.01	9.07	(0.06)
Overdraft	9.12	9.03	0.09
Prime Lending Rate	8.20	8.34	(0.14)

Source : Central Bank of Jordan / Monthly Statistical Bulletin.

Table No. 20

Funding Costs						
Banks	12/2010			12/2009		
	Ratio	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
Group (A)						
Arab Bank Plc	1.7%	1		2.1%	1	
Group (B)						
Housing Bank	1.7%	2	1	2.2%	2	1
Jordan Kuwait Bank	2.0%	5	2	3.0%	5	2
Jordan Ahli Bank	2.4%	7	3	3.0%	6	3
Group (B) Ratio	1.9%			2.5%		
Group (C)						
Bank of Jordan	1.8%	3	1	2.7%	3	1
Cairo Amman Bank	2.0%	4	2	2.7%	4	2
Union Bank	2.5%	8	3	3.5%	8	3
Capital Bank	3.5%	13	4	4.7%	13	4
Group (C) Ratio	2.3%			3.2%		
Group (D)						
Arab Banking Corporation (ABC)	2.3%	6	1	3.2%	7	1
Arab Jordan Investment Bank	2.9%	9	2	3.6%	9	2
Invest Bank	3.0%	10	3	4.0%	12	5
Jordan Commercial Bank	3.1%	11	4	3.9%	11	4
Societe Generale	3.1%	12	5	3.7%	10	3
Group (D) Ratio	2.9%			3.7%		
Sector Ratio	1.9%			2.5%		

Table No. 21

General and Administrative Expenses / Net Interest and Commissions Ratio						
Banks	12/2010			12/2009		
	Ratio	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
Group (A)						
Arab Bank Plc	50.1%	10		50.8%	9	
Group (B)						
Jordan Kuwait Bank	31.5%	2	1	31.2%	1	1
Housing Bank	39.1%	4	2	37.3%	4	2
Jordan Ahli Bank	55.6%	13	3	63.9%	13	3
Group (B) Ratio	41.1%			41.2%		
Group (C)						
Union Bank	29.5%	1	1	31.8%	2	1
Capital Bank	42.8%	6	2	40.6%	5	2
Bank of Jordan	43.7%	7	3	49.6%	7	3
Cairo Amman Bank	48.5%	8	4	56.7%	10	4
Group (C) Ratio	42.3%			46.7%		
Group (D)						
Invest Bank	37.2%	3	1	35.9%	3	1
Arab Jordan Investment Bank	41.2%	5	2	43.3%	6	2
Jordan Commercial Bank	49.6%	9	3	50.1%	8	3
Arab Banking Corporation (ABC)	51.0%	11	4	58.1%	12	4
Societe Generale	52.0%	12	5	57.5%	11	5
Group (D) Ratio	45.3%			48.2%		
Sector Ratio	45.6%			47.1%		
Standard Ratio < =60%						

Table No. 22

General and Administrative Expenses / Revenues Ratio						
Banks	12/2010			12/2009		
	Ratio	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
Group (A)						
Arab Bank Plc	28.4%	8		28.4%	8	
Group (B)						
Jordan Kuwait Bank	20.3%	2	1	17.2%	2	1
Housing Bank	24.4%	5	2	23.1%	6	2
Jordan Ahli Bank	33.2%	12	3	34.6%	12	3
Group (B) Ratio	25.6%			24.1%		
Group (C)						
Union Bank	18.9%	1	1	17.5%	3	1
Capital Bank	23.0%	4	2	20.4%	4	2
Bank of Jordan	30.3%	11	3	31.1%	11	3
Cairo Amman Bank	34.2%	13	4	34.8%	13	4
Group (C) Ratio	27.9%			27.2%		
Group (D)						
Invest Bank	21.3%	3	1	17.1%	1	1
Arab Jordan Investment Bank	24.7%	6	2	23.0%	5	2
Societe Generale	27.9%	7	3	29.9%	10	5
Jordan Commercial Bank	29.3%	9	4	25.8%	7	3
Arab Banking Corporation (ABC)	29.9%	10	5	29.7%	9	4
Group (D) Ratio	26.3%			24.6%		
Sector Ratio	27.4%			26.7%		
Standard Ratio 25%-30%						

Table No. 23

Return On Average Assets (ROAA)						
Banks	12/2010			12/2009		
	Ratio	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
Group (A)						
Arab Bank Plc	0.9%	13		1.4%	11	
Group (B)						
Jordan Kuwait Bank	3.5%	1	1	2.9%	1	1
Housing Bank	1.8%	9	2	1.7%	8	3
Jordan Islamic Bank	1.7%	10	3	1.9%	7	2
Jordan Ahli Bank	1.4%	11	4	1.3%	12	4
Group (B) Ratio	2.0%			1.9%		
Group (C)						
Cairo Amman Bank	2.6%	2	1	2.1%	3	1
Bank of Jordan	2.3%	4	2	2.1%	5	2
Union Bank	2.0%	7	3	1.5%	10	3
Capital Bank	0.7%	14	4	0.4%	14	4
Group (C) Ratio	2.0%			1.7%		
Group (D)						
Invest Bank	2.4%	3	1	1.6%	9	4
Arab Banking Corporation (ABC)	2.2%	5	2	2.2%	2	1
Societe Generale	2.0%	6	3	2.1%	4	2
Arab Jordan Investment Bank	1.9%	8	4	2.0%	6	3
Jordan Commercial Bank	1.0%	12	5	1.1%	13	5
Group (D) Ratio	1.9%			1.8%		
Sector Ratio	1.5%			1.6%		
Standard Ratio > =1%						

Table No. 24

Return On Average Equity (ROAE)						
Banks	12/2010			12/2009		
	Ratio	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
Group (A)						
Arab Bank Plc	5.8%	13		8.8%	11	
Group (B)						
Jordan Kuwait Bank	23.7%	2	1	22.3%	2	2
Jordan Islamic Bank	21.9%	3	2	23.0%	1	1
Jordan Ahli Bank	15.5%	6	3	13.1%	6	3
Housing Bank	11.7%	11	4	10.3%	10	4
Group (B) Ratio	15.5%			14.1%		
Group (C)						
Cairo Amman Bank	24.6%	1	1	20.9%	3	1
Bank of Jordan	20.2%	4	2	18.2%	4	2
Union Bank	13.1%	8	3	8.8%	12	3
Capital Bank	3.5%	14	4	2.1%	14	4
Group (C) Ratio	15.2%			11.9%		
Group (D)						
Invest Bank	15.8%	5	1	11.9%	9	4
Arab Banking Corporation (ABC)	14.2%	7	2	14.5%	5	1
Arab Jordan Investment Bank	12.4%	9	3	12.0%	8	3
Societe Generale	11.9%	10	4	12.2%	7	2
Jordan Commercial Bank	7.7%	12	5	8.1%	13	5
Group (D) Ratio	12.5%			11.7%		
Sector Ratio	9.8%			10.7%		

Standard Ratio > = 15%

Table No. 25

Earning Per Share (EPS) In USD						
Banks	12/2010			12/2009		
	Ratio	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
Group (A)						
Arab Bank Plc	0.383	6		0.660	1	
Group (B)						
Jordan Kuwait Bank	0.732	1	1	0.619	2	1
Housing Bank	0.441	4	2	0.336	6	3
Jordan Islamic Bank	0.410	5	3	0.394	3	2
Jordan Ahli Bank	0.293	8	4	0.240	7	4
Group (C)						
Cairo Amman Bank	0.489	2	1	0.360	5	2
Bank of Jordan	0.447	3	2	0.377	4	1
Union Bank	0.303	7	3	0.230	8	3
Capital Bank	0.045	14	4	0.018	14	4
Group (D)						
Invest Bank	0.199	9	1	0.133	12	4
Arab Banking Corporation (ABC)	0.182	10	2	0.162	9	1
Arab Jordan Investment Bank	0.165	11	3	0.148	11	3
Societe Generale	0.161	12	4	0.150	10	2
Jordan Commercial Bank	0.076	13	5	0.097	13	5

Table No. 26

Price / Earning Ratio (P/E)						
Banks	12/2010			12/2009		
	Ratio	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
Group (A)						
Arab Bank Plc	36.7	13		25.9	12	
Group (B)						
Jordan Kuwait Bank	8.3	1	1	8.7	2	1
Jordan Ahli Bank	9.2	4	2	8.9	3	2
Jordan Islamic Bank	10.3	8	3	11.4	7	3
Housing Bank	25.9	11	4	30.0	13	4
Group (C)						
Cairo Amman Bank	9.2	3	1	9.7	5	2
Bank of Jordan	9.3	5	2	8.1	1	1
Union Bank	9.3	6	3	11.0	6	3
Capital Bank	48.1	14	4	120.0	14	4
Group (D)						
Arab Banking Corporation (ABC)	8.9	2	1	9.5	4	1
Societe Generale	9.5	7	2	12.5	9	3
Invest Bank	11.4	9	3	16.0	10	4
Arab Jordan Investment Bank	12.1	10	4	12.3	8	2
Jordan Commercial Bank	32.4	12	5	23.5	11	5

Table No. 27

Market Capitalization (In millions USD)									
Banks	12/2010			12/2009			Changes		
	Balance	Rank among Banks	Rank among Group	Balance	Rank among Banks	Rank among Group	Ratio	Rank among Banks	Rank among Group
Group (A)									
Arab Bank Plc	7,516.7	1		9,151.1	1		-17.9%	13	
Group (B)									
Housing Bank	2,879.0	2	1	2,541.3	2	1	13.3%	8	3
Jordan Kuwait Bank	609.3	3	2	536.0	3	2	13.7%	7	2
Jordan Islamic Bank	423.1	5	3	447.1	4	3	-5.4%	12	4
Jordan Ahli Bank	297.9	8	4	235.8	9	4	26.3%	3	1
Total Group (B)	4,209.3			3,760.2			11.9%		
Group (C)									
Cairo Amman Bank	448.5	4	1	306.6	5	1	46.3%	1	1
Bank of Jordan	417.5	6	2	303.2	6	2	37.7%	2	2
Capital Bank	325.8	7	3	291.1	7	3	11.9%	9	3
Union Bank	283.5	9	4	253.9	8	4	11.7%	10	4
Total Group (C)	1,475.3			1,154.7			27.8%		
Group (D)									
Arab Jordan Investment Bank	200.3	10	1	181.9	10	1	10.1%	11	4
Jordan Commercial Bank	198.3	11	2	166.9	11	2	18.8%	6	3
Invest Bank	176.0	12	3	148.1	12	3	18.8%	5	2
Arab Banking Corporation (ABC)	129.8	13	4	109.0	13	4	19.0%	4	1
Societe Generale	61.6	14	5	75.3	14	5	-18.2%	14	5
Total Group (D)	766.0			681.3			12.4%		
Grand Total	13,967.3			14,747.3			-5.3%		