

Investor Relations

Presentation for investors and analysts

September 2024





Bank Establishment

Jordan Islamic Bank was established (as a public limited shareholding company) in 1978 to practice banking and investment business in accordance with the provisions of Islamic Sharia, in accordance with the Law of Jordan Islamic Bank No. (13) of 1978. The aforementioned law was repealed, and was replaced by a chapter on Islamic banks within the Banking Law. No. (28) of 2000 and became effective as of 2/8/2000.

The bank provides its banking, investment and financing services through its branches (89 branches and 22 offices) spread throughout the Kingdom, in addition to three digital self-service corners (Islami Digital), in addition to Bonded Office. It also provides ATM services, which number in branches and public facilities throughout Jordan (329) machines.

Total Staff of The Bank employs (2,437) male and female employees who are characterized by sufficient experience and knowledge to provide Islamic banking services. The number of customer accounts operating in the bank has reached (1,2) million accounts, and the bank has been able to grow continuously and rapidly, and to consolidate its position in the front group of Jordanian banks. It was able to provide banking and investment services to customers in accordance with Sharia controls that take a distinct approach to the Islamic economy and adopt a vision different from traditional visions of the function of money.





MISSION

Commitment to providing
banking services based on compliance with the rules and principles of the glorious Islamic Sharia in all our activities to serve our community as a whole.

Commitment to equally
serve the interests of all related parties including shareholders, depositors, and employees.

Commitment to apply
the latest innovative products in the banking technology to meet the expectations and needs of customers and to maintain a competitive edge.





Vision

We believe that society needs a fair and equitable financial system, one that rewards effort and contributes to the development of society.





Values

Partnership:

Our shared beliefs create strong bonds that form the basis of long-term relationships with customers and staff.

Agility:

We are fleet-footed to adapt to the Digital Age to meet the fast changing customer behavior and needs in a dynamic and challenging environment.

Innovation:

We recognize that an 'INNOVATION FIRST' culture is necessary to be able to serve our customers on a 'here and now' basis in a fast changing world.

Trust:

Our customers can experience peace of mind and rest assured that their financial interests are being managed by us to the highest ethical standards of participation finance.

Development:

By banking with our banking subsidiaries, our customers make a positive contribution to a better society - their growth and ours will sustain the greater good of society.





The most important services and technologies at the bank

Individual Accounts

- Current Accounts
- Salary And on Demand Current Accounts
- Saving Accounts
- Restricted Investment Accounts
- AL Wakala Bi AL Istithmar (investment portfolio)
- Primary bank Account
- Al Qard Al Hassan Fund Accounts
- AL Hajj Sukulc (in corporation with hajj fund)

Corporate Accounts

- Current Accounts
- Investment Deposit Account
- Notice Accounts
- Off Balance Sheet Asset Under Management
- AL Hajj Sukulc (in corporation with hajj fund)

Financing Products

- Murabaha to the Purchase Order
- Ijarah Muntahia Bittamleek
- Deferred Sales
- Istisna'a
- Istisna'a ending with musharaka.
- Diminishing participation.
- Musawama Sale And Card
- Ijarah Mawsoofa bil thimma
- In Advance SALARY

Banking, Financial & Electronic Services

- Cheque payment and clearing.
- (LG) Letter of Guarantees.
- Safety boxes rental.
- (LC) Letter of Credits
- Exchange Currency.
- Providing bonded services.
- Financial brokerage in the stock exchange.
- The service of accepting bank cards and contracting with merchants (Acquiring).

Banking Technologies

- Smart bank cards (credit and debit) service.
- Mobile Banking.
- Internet Banking(I-Banking).
- Islamic Digital Self Services (Islamic Digital).
- Automated bill payment (Efawateercom) through the online banking channel and Smark Phones and Tiller staff.
- SMS service
- Interactive voice recording (IVR).
- Cash withdrawal through ATMs using QR code
- Cash deposit through ATM.
- Digital brochures service.
- (NFC) On Banking cards and mobile .
- Quick response (QR) code on checks.
- Instant cash deposit service through ATMs.
- Islamic real estate application service.

Transfer

- Western Union service.
- Standing order.
- Digital Money transfer services.
- Wire Transfer.





Main Financial Figures for the Period Ending September 2024

- Total Assets **5889** Million JD
- Total Financing And Investment **4805** Million JD
- Total Customer Deposits **5166** Million JD
- Net Income After tax **49.8** Million JD





Financial Highlights for the Period Ending September 2024

- Return On Average Equity (**ROAE**) **12.4%**
- Return On Average Assets (**ROAA**) **1.15 %**
- Earning Per Share (**EPS**) of the period **0/249** Fils/JOD
- Capital Adequacy Ratio(**CAR**) **20.9 %**
- Non-Performing Financing ratio (**NPF**) **3.3 %**
- Coverage Ratio for non-performing Financing (**Coverage Ratio**) **86%**





Credit and Sharia Rating of the Bank

Rating Agencies		
International Islamic Rating Agency IIRA	Fitch Ratings	
-	BB-	Long-term classification
-	Stable	Future outlook
AA+	-	Sharia'a Rating





Distribution of the Bank's main shareholders

	Ratio
Shareholders exceeding %1	76.77%
Other	23.23%



Contact Information



Shmeisani - Amman / Jordan - Culture Street

Postal Address: P.O. Box 926225 Amman 11190 Jordan



Phone : +96265666325 - +96265677377 - +96265629801



Fax : +96265666326 - +96265606144 – +96265684755

Email : jib@islamicbank.com.jo, investrelations@islamicbank.com.jo

