
Banking
Relationship
2025
48 years
The First Islamic Bank in Jordan
Version 2026
Jordan Islamic Bank
A member of Al Baraka Group

Our Vision
The Trusted and Innovative Pioneer in Islamic Banking.

Our Purpose (Our Message)
Deliver Innovative Islamic Financial Solutions That Offer Exceptional Customer Experience Through All Stages of Life, Utilizing the Best Digital Technology, Thereby Enhancing Financial Inclusion and Making a Positive Impact on The Community.

Our Values
- Client-First.
- Change Pioneer. Sustainability.
- Integrity and Transparency.
- Agility. Realize the Power of our People.

Our Slogan
Your Partner Bank

About JIB

Jordan Islamic Bank (JIB) registered as a Jordanian public shareholding limited liability company in the companies registry on 28 /11/ 1978 under reference No. 124 pursuant to the requirements of the by-then effective Companies Law and in accordance with the provisions of Jordan Islamic Bank temporary Law No. 13 of 1978, which was superseded by the Banks Law No. 62 of 1985 that was abolished pursuant to the Banks Law No. 28 of 2000 effective as of 02/08/2000, which included a special chapter on Islamic Banks and as amended in 01/05/2019.

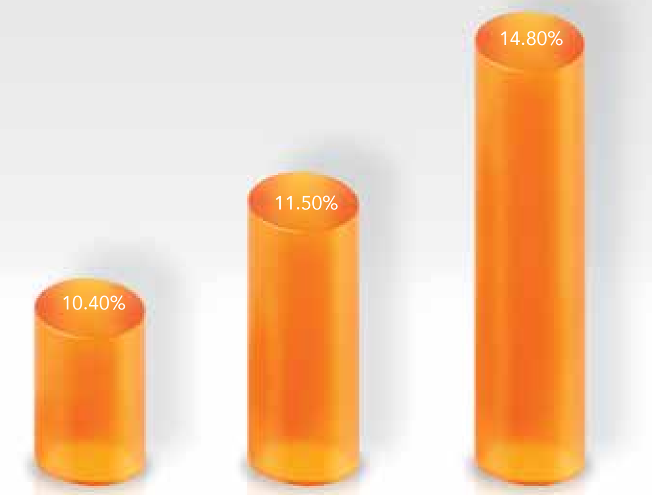
- JIB offers banking, financial and investment services in compliance with the glorious principles of the Islamic Sharia.
- JIB’s chairman is H.E. Mr. Houssem Ben Haj Amor and the CEO/ GM is H.E. Dr. Hussein Said Saifan.
- Regulated by Central Bank of Jordan (CBJ).
- Listed on Amman Stock Exchange –Jordan (JOIB).
- JIB’s External Auditor is Messrs (PWC)

(Financial Highlights)

USD – Million	2024	2025
Total Assets	8635	9572
Shareholders' Equity	793	824
Total Deposits	7494	8372
Total Financing and Investment	6958	7836
Operating Income	246.3	282.1
Net Operating Income	140.2	178.4
Net Income	93.2	100.3
Capital Adequacy Ratio (CAR)	20.4%	19.2%
Coverage Ratio	90%	83%
ROAA	1.13%	1.10%
ROAE	12.0%	12.4%
Number of Employees	2445	2414
Number of Branches & Offices	111	105
Number of ATMs	332	320

JIB's Market Share among Islamic Banking Sector in Jordan - 2025

JIB's Market Share among Banking Sector in Jordan - 2025



Credit and Sharia Ratings

FitchRatings

(BB-/Stable/B)

الوكالة الإسلامية الدولية للتصنيف
Islamic International Rating Agency

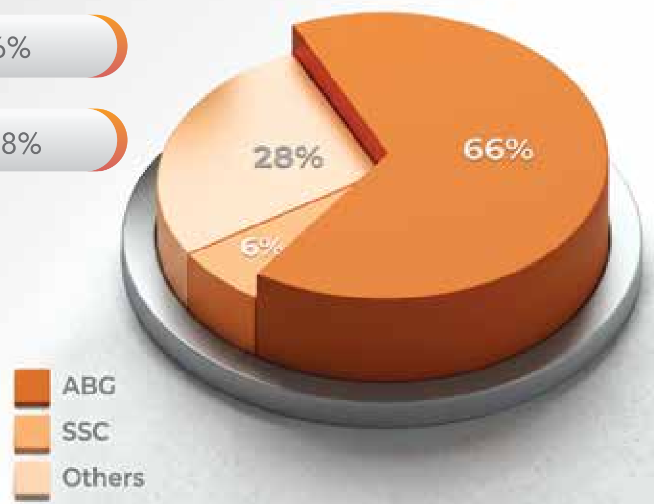
Shari'a Quality Rating at : AA+ (sq)

Shareholders

Following are the name of shareholders holding 5% or more at the end of 2025

01	Al Baraka Group B.S.C (Closed) (ABG)	66%
02	Social Security Corporation (SSC)	6%
03	Others (less than 5%)	28%

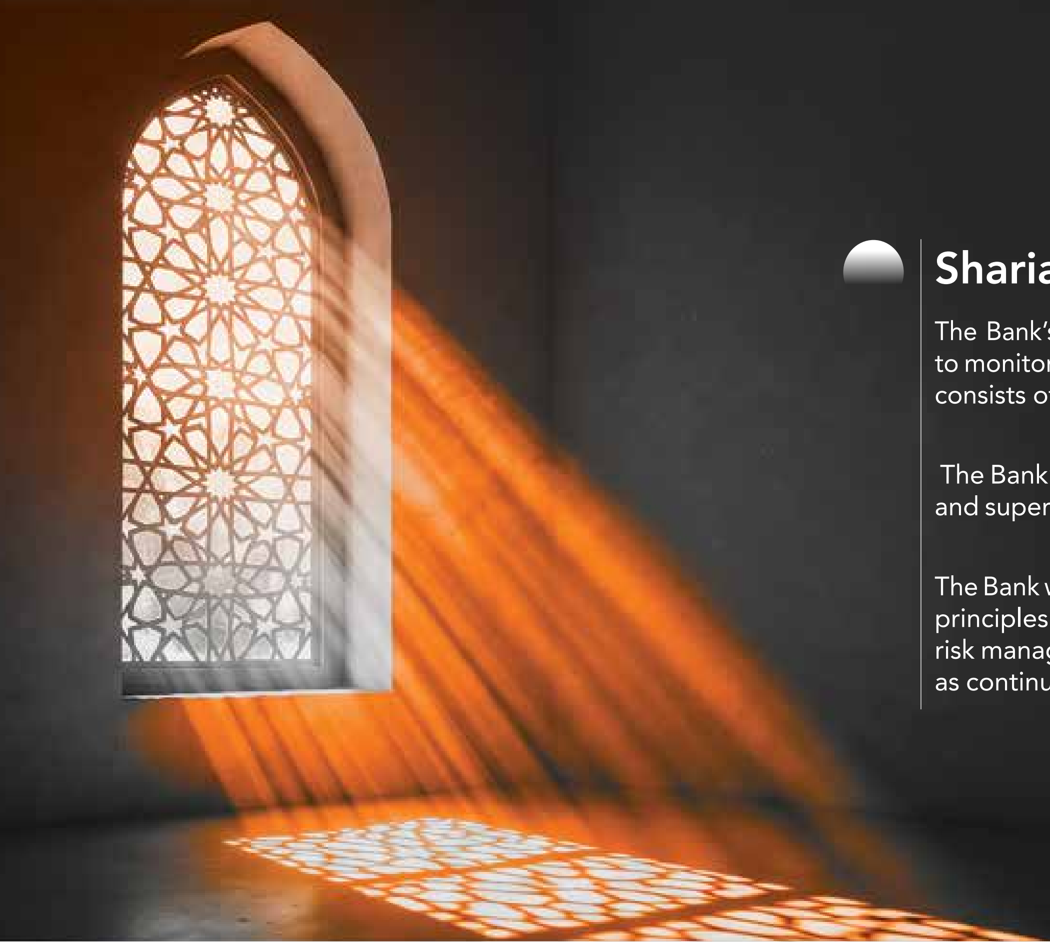
The Bank is a member of the Al Baraka Group, which owns 66% of our capital. Al Baraka Group is an investment company based in the Kingdom of Bahrain and holds the "Al Baraka" brand name. The Group comprises one of the world's largest networks of Islamic banking and financial institutions, operating in 13 countries including (Turkey) with total assets of approximately 26 billion US dollars.



International Awards:

The Bank also obtained a number of international awards and certificates of honor in 2025 from many international bodies including:

- Islamic Finance News (IFN) Awards:
  - Best Islamic Bank in Jordan 2024.
  - Best Islamic Investment Bank in Jordan 2024.
  - Best Islamic Retail Bank in Jordan 2024.
  - Most Innovative Islamic Bank in Jordan 2024.
- EMEA Finance Magazine:
  - Best Islamic Bank in Jordan 2024.
- World Finance Magazine:
  - Best Islamic Bank in Jordan 2025.
  - Best Banking Group in Jordan 2025.
  - Best Corporate Governance 2025.
  - Business Leadership and Outstanding Contribution to Islamic Finance 2025 Award for His Excellency CEO Dr. Hussein Said.
- Euromoney Magazine:
  - Best Islamic Bank in Jordan 2025.
- Middle East Business Intelligence Magazine:
  - Best Islamic Bank in the Middle East Jordan 2025.
- Global Finance Magazine
  - Best Islamic Financial Institution Award in Jordan 2025
- Banking Executive Magazine
  - Leadership and Excellence Award in Promoting Financial Inclusion through Islamic Finance in Jordan 2025
- Cambridge IF Analytica Limited
  - Best Islamic Retail Bank in Corporate Social Responsibility Award in Jordan 2025
  - Strongest Islamic Retail Bank Award in Jordan 2025



Sharia and Legal Supervision

The Bank's transactions and contracts are subject to monitoring by a Sharia Supervisory Board which consists of Four prominent Sharia scholars.

The Bank's operations are also subject to control and supervision by Central Bank of Jordan (CBJ).

The Bank works on developing and deepening the principles of Corporate Governance, developing risk management and compliance control as well as continuing to implement Basel requirements.

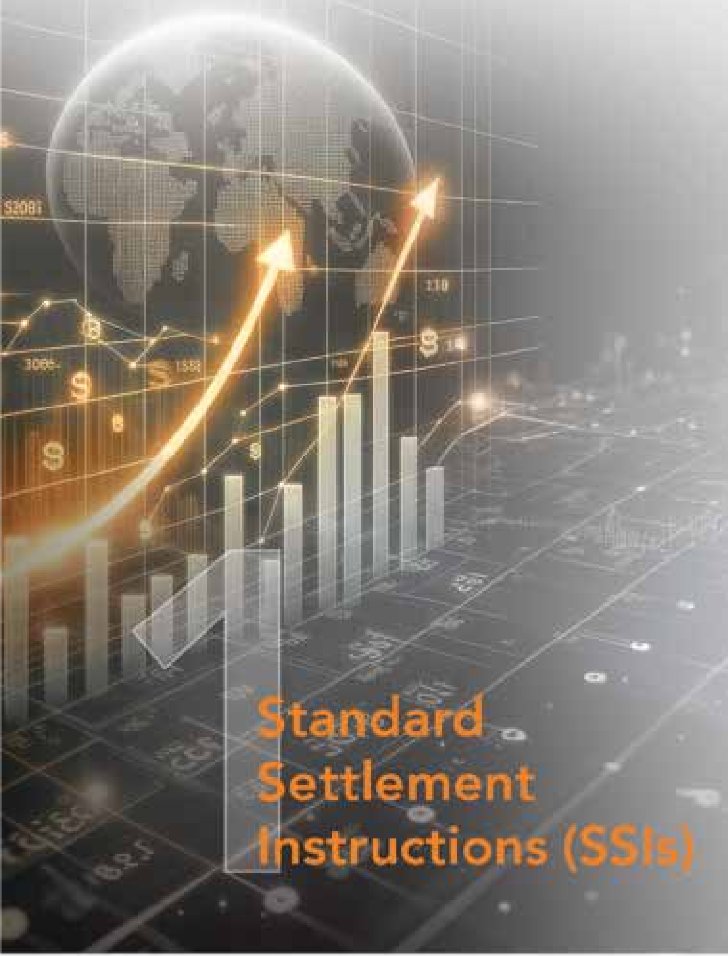
Strategic Objectives of Social Responsibility and Sustainability

JIB, as a leading Islamic bank in Jordan, is one of the pioneers in the area of social responsibility and sustainability. Since its establishment, JIB has been keen to maintain its social responsibilities along with its banking activities.

- Depending on renewable energy;
- Protecting the environment and mitigating the negative impact on it;
- Motivating the SMEs; which works to penetrate job opportunities.
- Contributing to the development of the society and national economy and participating in the relative initiatives.
- Professional development and training of the employees.
- Delivering finance products to support health and education.
- Adoption of a governance framework that ensures full adherence to effective risk management.

Why to establish Correspondent Banking Relationship with JIB

- JIB has the **volume** of **business** which result in to render such correspondent banking relationship **rewarding economically**.
- JIB has **diversified product** mix between **corporate & SMEs** and **retail** as well.
- JIB has very stringent **compliance** operation mode and **strict customer selection process.**
- **JIB has good growth** and consistent steady performance .
- JIB has a wide geographical presence in all Jordanian cities and towns.
- JIB is the pioneer of Jordanian Islamic Banks, and the first Islamic bank in Jordan.

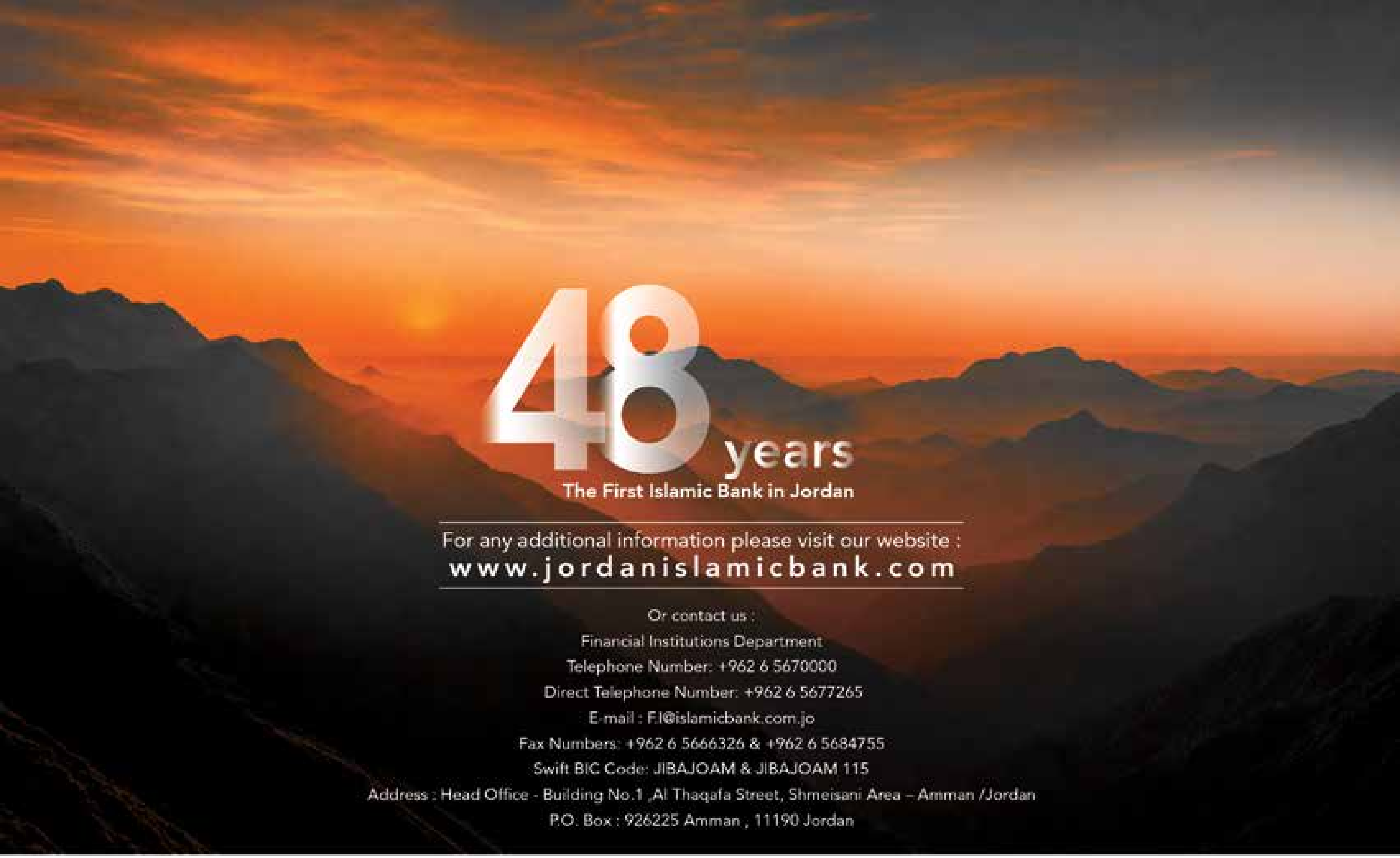


Standard Settlement Instructions (SSIs)

Correspondent Banks	Country
USD	
The Bank of New York Mellon	USA
JPMorgan Chase Bank	USA
CitiBank N.A.	USA
Standard Chartered Bank	USA
EURO	
Commerzbank AG	Germany
UniCredit SpA	Italy
Banco De Sabadell , S.A.	Spain
Standard Chartered Bank	Germany
GBP	
Jordan International Bank plc	UK
JP Morgan Chase Bank	UK

2 Standard Settlement Instructions (SSIs)

Correspondent Banks	Country
CHF	
Standard Chartered Bank	UK
JPY	
Union de Banques Arabes et Françaises (UBAF)	Japan
SAR	
Riyad Bank	KSA
Bank AL Jazira	KSA
Al Rajhi Bank	KSA
KWD	
Kuwait Finance House	Kuwait
AED	
Abu Dhabi Islamic Bank	UAE
Mashreq Bank	UAE
BHD	
AL Baraka Islamic Bank	Bahrain
OMR	
Nizwa Bank	Oman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The First Islamic Bank in Jordan
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E-mail : F.I@islamicbank.com.jo
Fax Numbers: +962 6 5666326 & +962 6 5684755
Swift BIC Code: JIBAJOAM & JIBAJOAM 115
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