Investor Relations

Presentation for investors and analysts

2026 September





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 The aforementioned law was repealed, and was replaced by a chapter on Islamic banks within the Banking Law.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 (86 branches and 18 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 (336) machines.

Total Staff of The Bank employs (2,419) 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 (1,3) 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.



Vision

Leadership in Islamic banking based on trust and innovation.



Our Goal

Providing innovative Islamic solutions that ensure the provision of a distinctive customer experience covering all stages of life with the best digital technologies, which enhances financial inclusion and leaves a positive impact on society



Our Core Values

- Believing in the capabilities of our employees
- Flexibility
- Integrity and transparency
- Sustainability
- Leading Change
- Customer first



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 corparation with hajj fund)
- Electronic Saving Account

Corporate Accounts

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

Electronic Accounts

Open an electronic account through (Islami Mobile).
Electronic savings account.
Electronic current account.
Electronic demand account.
Electronic investment deposit account.

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
- Salary service in advance

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).
- Service Pearl (Customer Service)

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.
- Apple pay
- Islami pay

Transfer

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



Main Financial Figures for the Period Ending September 2026

- Total Assets 7.6 Billion JD with a growth rate 11.3% **Regarding the year-end balance of 2025**
- Total Financing And Investment 6.1 Billion JD with a growth rate 9.3% **Regarding the year-end balance of 2025**
- Total Customer Deposits 6.6 Billion JD with a growth rate 10.9% **Regarding the year-end balance of 2025**
- Net Income After tax 61.9 Million JD with a growth rate 15.1% **Compared to September 2025**



Financial Highlights for the Period Ending September 2026

- Return On Average Equity (**ROAE**) 14.0%
- Return On Average Assets (**ROAA**) 1.15 %
- Earning Per Share **(EPS)** of the period 0/309 Fils/JOD
- Capital Adequacy Ratio(**CAR**) 19.5 %
- Non-Performing Financing ratio (**NPF**) 3.3 %
- Coverage Ratio for non-performing Financing (**Coverage Ratio**) 78.1%



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	76.78%
Other	23.22%

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