

## Financial Presentation to Investors'

Summary of the key quarterly financial indicators for the financial year:

Summary of Key Financial Indicators for 2023/2024		Rounded to nearest million (JD)				
	March 2024	Dec 2023	Sep 2023	June 2023	March 2023	
<b>Main Items of the Income Statement</b>						
Net interest income	11.5	48.3	36.7	25.0	12.5	
Net interest and commission	12.3	51.8	39.2	26.6	13.3	
Gross income	13.4	59.9	43.8	29.8	14.7	
Profit before tax	3.2	16.9	10.3	7.9	2.3	
Profit for the year	2.0	11.5	7.2	5.4	1.8	
Earnings (Loss) per share/JD	0.017	0.096	0.060	0.045	0.015	
<b>Main Items of the Balance Sheet</b>						
Total assets	1,387.2	1,377.7	1,348.3	1,309.1	1,341.6	
Shareholders' equity	170.5	168.9	165.0	163.0	165.4	
Direct credit facilities, Net	719.8	732.4	714.1	696.9	697.5	
Financial Assets	388.2	394.9	396.3	388.4	411.3	
Cash and Balances with Banks	167.3	137.0	125.1	114.1	120.2	
Customer deposits	956.8	967.5	953.5	911.3	889.3	
Cash margins	39.5	40.2	38.9	38.6	38.0	
Banks' deposits	72.2	48.4	41.1	48.7	79.1	
<b>Key Financial Ratios</b>						
Return on assets ratio	0.58%	0.84%	0.7%	0.8%	0.5%	
Return on equity ratio	4.75%	6.94%	5.8%	6.6%	4.5%	
Capital adequacy	13.41%	13.41%	13.9%	14.1%	13.7%	
Direct credit facilities, Net / customers' deposits	75.23%	75.70%	74.9%	76.5%	78.4%	
Coverage ratio for non-performing loans	97.01%	97.03%	90.8%	89.8%	95%	
Statutory liquidity ratio	126.40%	130.04%	131.8%	127.9%	124.7%	

Financial Position and Operating Results:

Summary of Key Financial Indicators for the last five years:		Rounded to nearest million (JD)			
	2023	2022	2021	2020	2019
<b><u>Main Items of the Income Statement</u></b>					
Net interest income	48.3	41.2	35.8	33.5	31.0
Net interest and commission	51.8	45.3	40.0	37.8	36.8
Gross income	59.9	51.4	44.4	42.7	42.5
Profit before tax	16.9	18.0	12.5	6.7	12.8
Profit for the year	11.5	11.3	7.0	0.5	5.3
Earnings (Loss) per share/JD	0.096	0.095	0.058	0.004	0.044
<b><u>Main Items of the Balance Sheet</u></b>					
Total assets	1,377.7	1,364.1	1,444.9	1,352.0	1,386.6
Shareholders' equity	168.9	162.1	147.2	139.5	139.2
Direct credit facilities, Net	732.4	701.9	773.9	713.9	669.0
Financial Assets	394.9	417.4	396.1	312.9	289.7
Cash and Balances with Banks	137.0	117.7	144.8	176.2	107.9
Customer deposits	967.5	896.8	969.4	935.7	836.7
Cash margins	40.2	37.8	40.8	41.8	56.6
Banks' deposits	48.4	82.1	111.3	102.7	87.4
<b><u>Key Financial Ratios</u></b>					
Return on assets ratio	0.84%	0.81%	0.50%	0.04%	0.38%
Return on equity ratio	6.94%	7.33%	4.89%	0.37%	3.68%
Capital adequacy	13.41%	13.29%	11.78%	11.43%	11.16%
Direct credit facilities, Net / customers' deposits	75.70%	78.26%	79.83%	76.30%	79.96%
Coverage ratio for non-performing loans	97.03%	89.14%	81.71%	83.66%	68.00%
Statutory liquidity ratio	130.04%	114.06%	109.97%	117.75%	108.51%

Chronological order of realized profits (losses), dividends, shareholders' net equity, and share price for the years 2019 - 2023 (JD):

Description	2023	2022	2021	2020	2019
Profit for the year	11,484,784	11,340,183	7,004,775	513,503	5,313,066
Shareholders' equity	168,908,981	162,116,116	147,171,725	139,466,787	139,198,774
Cash dividends (proposed)	6,000,000	6,000,000	-	-	-
Dividend payout ratio (proposed)	5.0%	5.0%	-	-	-
Bonus issue (proposed)	-	-	-	-	-
Bonus issue ratio (proposed)	-	-	-	-	-
Closing price/share	1.01	1.00	1.03	0.69	0.79

## Financial Data Analysis:

