

Major Financial Indicators and Ratios 2019 & 2018

Amounts in thousands JOD

	2019	2018
Major Operating Results		
Net Interest and Commission	100,892	102,346
Gross Income	122,675	124,688
Income from Continuous Operations before taxes	46,935	55,849
Income from Continuous Operations after taxes	30,065	41,882
Net income after taxes and non-controlling interest	29,938	42,144
Earning per Share	0.299	0.421
Major Financial Position Items		
Total Assets	2,756,001	2,721,445
Direct Credit Facilities - Net	1,573,777	1,632,672
Customers Deposits and Cash Margins	1,948,271	1,879,886
Total Equity - Bank Shareholders	459,532	445,562
Off the Financial Position Items	675,703	647,152
Major Financial Ratios		
Return on Average Assets	1.09%	1.52%
Return on Average Owners' Equity	6.62%	9.22%
Capital Adequacy Ratio	19.45%	17.07%
Financial Leverage Ratio	16.67%	16.37%
Efficiency Indicators		
G&A Expenses/Net Interest and Commission	60.68%	61.19%
G&A Expenses/Gross Income	49.90%	50.22%
Assets Quality Indicators		
Stage 3 loans/Gross Credit Facilities	8.59%	9.30%
Stage 3 loans Coverage Ratio	44.45%	40.95%