

MAJOR FINANCIAL INDICATORS AND RATIOS 2018 & 2017

	Amounts in thousands JD	
	2018	2017
Major Operating Results		
Net Interest and Commission	102,346	105,886
Gross Income	124,688	123,411
Income from Continuous Operations before taxes	55,849	42,313
Income from Continuous Operations after taxes	41,882	28,185
Net income after taxes and non-controlling interest	42,144	26,956
Earning per Share	0.421	0.270
Major Financial Position Items		
Total Assets	2,721,445	2,832,207
Direct Credit Facilities - Net	1,632,672	1,562,287
Customers Deposits and Cash Margins	1,879,886	1,904,489
Total Equity - Bank Shareholders	445,562	468,411
Off the Financial Position Items	647,152	500,799
Major Financial Ratios		
	2018	2017
Return on Average Assets	1.52%	0.97%
Return on Average Owners' Equity	9.22%	5.77%
Capital Adequacy Ratio	17.07%	18.30%
Financial Leverage Ratio	16.37%	12.79%
Efficiency Indicators		
G&A Expenses/Net Interest and Commission	61.19%	55.20%
G&A Expenses/Gross Income	50.22%	47.36%
Assets Quality Indicators		
Non Performing Loans/Gross Credit Facilities	-	5.52%
Non Performing Loans Coverage Ratio	-	60.80%
Stage 3 loans/Gross Credit Facilities *	9.30%	-
Stage 3 loans Coverage Ratio *	40.95%	-

* The Bank implemented the International Financial Reporting standard (9) effective January 1st 2018.