

Condensed Consolidated
**FINANCIAL
STATEMENTS
2026**

Capital Bank Group achieves strong operational performance during the first half of 2026

Financial Highlights:

- Net profit amounted to JOD 85.67 million for the first Half of 2026.
- Total assets amounted to JOD 8.73 billion for the same period.
- Customer deposits amounted to JOD 5.62 billion for the first Half of 2026.
- Net direct credit facilities increased 1.4%, reaching JOD 3.91 billion, up from JOD 3.85 billion in 2025.

Operational Growth & Shareholders' Equity:

- Net operating income reached JOD124.52 million for the first Half of 2026.
- Shareholders' equity increased 0.93% to JOD 825.72 million, up from JOD 818.09 million in 2025, reflecting improved returns, increased shareholder value, and strong profit margins while supporting sustainable growth.

Key Awards & Achievements:

- "Best Banking App" award for the 3rd consecutive year from International Business Magazine.
- Best Digital Bank by MEED Banking Excellence Awards
- "Best Wealth Management Services" award for the second year in a row from International Business Magazine.
- "Best Green Finance Initiative in Jordan" award from Global Business & Finance Magazine.
- Capital Bank Named Among Global Finance's Best Private Banks for 2026.



Jordan's 4th
Largest Bank



Presence in
4 Markets



Net Profit
JOD 85.67 Million



Total Assets
JOD 8.73 Billion

Capital Bank of Jordan
Consolidated Statement of Financial Position
as at 30 June 2026

	2026	2025
	JD	JD
Assets		
Cash and balance with banks and financial institutions	1,622,776,098	1,471,450,155
Direct credit facilities at amortized cost, net	3,911,918,386	3,858,067,733
Investments	2,512,169,828	2,723,263,961
Other assets	683,674,198	674,161,890
Total Assets	8,730,538,510	8,726,943,739
Liabilities		
Banks' and financial institutions' deposits	127,925,114	118,213,626
Customers' deposits	5,618,749,954	5,937,436,544
Margin accounts	1,071,130,452	763,819,530
Loans and borrowings	526,290,965	438,265,523
Other Liabilities	394,646,129	480,653,500
Total Liabilities	7,738,742,614	7,738,388,723
Total equity attributable to the bank's shareholders	825,715,242	818,089,773
Non-controlling interest	166,080,654	170,465,243
Total Equity	991,795,896	988,555,016
Total Liabilities and Equity	8,730,538,510	8,726,943,739

Capital Bank of Jordan
Consolidated income statement
For the period ended 30 June 2026

	2026	2025
	JD	JD
Net Interest Income	135,982,807	121,981,677
Net Commission Income	74,570,334	81,650,245
Other Income	15,383,087	14,533,712
Gross Profit	225,936,228	218,165,634
Operating Expenses	101,417,145	80,655,218
Expected Credit Loss on Financial Assets	24,329,718	26,982,365
Other Expenses	2,141,472	2,531,183
Total Expenses	127,888,335	110,168,766
Net Income before Tax	98,047,893	107,996,868
Less: Income tax expense	12,381,371	13,809,922
Net Income	85,666,522	94,186,946

