

2025

Condensed consolidated
FINANCIAL STATEMENTS



30
Years
Ready

capital
bank

Capital Bank Group Reports Strong Growth Driven by Core Business Performance and a Robust 2025 Strategy

Financial Highlights:

- Record net profit growth of 29.5%, reaching JOD 142 million, up from JOD 109.7 million in 2024.
- Group Balance Sheet size growth of 4.9% reaching JOD 8.6 billion, up from JOD 8.2 billion in 2024.
- Group deposits also remained growth of 5.0% reaching JOD 6.2 billion, up from JOD 5.9 billion in 2024.
- Net direct credit facilities growth of 10.7% reaching JOD 3.8 billion, up from JOD 3.4 billion in 2024

Operational Growth & Shareholders' Equity:

- Net operating income increased by 12.5% to JOD 208.2 million, from JOD 185 million in 2024.
- Shareholders' equity increased by 7.0% to JOD 775.2 million, compared to JOD 724.6 million in 2024. This reflects improved returns, increased shareholder value, and strong profit margins while ensuring sustainable growth.

Key Awards & Achievements:

- Best Mobile Banking App in Jordan (for the second consecutive year) and Best Wealth Management Services in Jordan, awarded by International Business Magazine
- Best Bank in Jordan and Best Banking App in Jordan, awarded by Global Financial Market Review



Jordan's 4th
Largest Bank



Presence in
4 Markets



Net Profit
JOD 142 Million



Total Assets
JOD 8.6 Billion

Capital Bank of Jordan
Consolidated Statement of Financial Position
As of 30 September 2025

	2025	2024
	JD	JD
Assets		
Cash and balances with Banks and Financial Institutions	1,843,449,129	1,875,772,008
Direct credit facilities at amortized cost, net	3,797,588,155	3,429,168,025
Investments	2,501,120,016	2,419,674,207
Other assets	501,748,001	513,770,127
Total Assets	8,643,905,301	8,238,384,367
Liabilities		
Banks' and financial institutions' deposits	87,841,870	152,901,755
Customers' deposits	6,175,139,474	5,879,067,897
Margin accounts	747,709,598	651,071,794
Loans and borrowings	470,987,428	499,532,102
Other Liabilities	245,835,792	223,263,475
Total Liabilities	7,727,514,162	7,405,837,023
Shareholders' Equity		
Net equity attributable to the Bank's shareholders	775,216,303	724,586,169
Non-controlling interest	141,174,836	107,961,175
Net Equity	916,391,139	832,547,344
Total Liabilities and Equity	8,643,905,301	8,238,384,367

Capital Bank of Jordan Consolidated income statement
As of 30 September 2025

	2025	2024
	JD	JD
Net Interest Income	186,444,065	159,337,929
Net Commission income	124,619,413	128,480,453
Other Income	22,763,490	13,988,925
Gross profit	333,826,968	301,807,307
Operating Expenses	125,626,218	116,841,039
Expected credit loss on financial assets	41,266,958	53,873,999
Other Expenses	3,760,564	5,008,511
Total Expenses	170,653,740	175,723,549
Net Income before Tax	163,173,228	126,083,758
Less: Income tax expense	21,186,767	16,418,692
Net Income	141,986,461	109,665,066

