

2025

Condensed consolidated **FINANCIAL STATEMENTS**



478.35

102.07

12.66
125.74

103.11
35.64



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

Financial Highlights:

- Record net profit growth of 34.2%, reaching JOD 94.2 million, up from JOD 70.2 million in 2024.
- Group Balance Sheet size remained reaching JOD 8.4 billion, up from JOD 8.2 billion in 2024.
- Group deposit remained flat at JOD 6.0 billion.
- Net direct credit facilities growth of 5.3% reaching JOD 3.6 billion, up from JOD 3.4 billion in 2024.

Operational Growth & Shareholders' Equity:

- Net operating income increased by 8% to JOD 137.5 million, from JOD 127.3 million in 2024.
- Shareholders' equity increased by 2.8% to JOD 745.1 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 94.2 Million



Total Assets
JOD 8.4 Billion

**Capital Bank of Jordan
Balance Sheet**

	2025	2024
	JD	JD
Assets		
Cash and balances with banks and financial institutions	1,655,857,304	1,875,772,008
Direct credit facilities at amortized cost,net investment	3,611,455,646	3,429,168,025
Other Assets	2,544,160,425	2,419,674,207
Total Assets	8,369,905,571	8,238,384,367
Liabilities		
Banks's and financial institutions deposit	96,415,311	152,901,755
Customer Deposit	5,961,923,312	5,879,067,897
Margin Accounts	743,195,100	651,071,794
Loans and borrowing	452,087,480	499,532,102
Other Liabilities	246,991,285	223,263,475
Total Liabilities	7,500,612,488	7,405,837,023
Shareholder Equity		
Net equity attribute to the bank's shareholders	745,131,969	724,586,169
Net equity	869,293,083	832,547,344
Total liabilities and equity	8,369,905,571	8,238,384,367

**Capital Bank of Jordan
Income Statement**

	2025	2024
	JD	JD
Net Interest Income	121,981,677	104,658,257
Net Commission income	81,650,245	91,400,083
Other Income	14,533,712	10,139,445
Gross profit	218,165,634	206,197,785
Operating Expenses	80,655,218	78,889,183
Expected credit loss on financial assets	26,982,365	37,317,952
Other Expenses	2,531,183	3,822,384
Total Expenses	110,168,766	120,029,519
Net Income before Tax	107,996,868	86,168,266
Less: Income tax expense	13,809,922	15,999,648
Net Income	94,186,946	70,168,618

