

Condensed consolidated  
**Financial Statements**



**Years**

**Aspiring, Creating, Innovating**

**capital**  
bank

**30**  
Years  
Ready

# Capital Bank Group Reports Net Profit of JOD 50 Million in Q1 2025

## Financial Highlights:

- Net profit grew reaching JOD 50 million in the first quarter of 2025.
- The group's total assets stood at JOD 8.2 billion, while the customer deposits reached approximately JOD 5.9 billion by the end of the quarter.
- Net direct credit facilities growth of 2.1% reaching JOD 3.5 billion, up from JOD 3.4 billion in 2024.

## Operational Growth & Shareholders' Equity:

- Net operating income reached JOD 72.3 million.
- Shareholders' equity increased by 4.41% to JOD 756.5 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:

- Moody's upgraded Capital Bank's rating to Ba3 in 2024.
- Awarded Best Mobile Banking App in Jordan by The International Business Magazine for the second consecutive year, in addition to receiving "Best Wealth Management Services in Jordan 2025".
- Recognized as the Best Cash Management Bank in Jordan for 2024 by The Digital Banker.
- Capital Bank received Best Bank in Jordan for 2025 and Best Banking App in Jordan for 2025 awards from Global Financial Market Review.



Jordan's 4<sup>th</sup>  
Largest Bank



Presence in  
4 Markets



Net Profit  
JOD 50 Million



Total Assets  
JOD 8.2 Billion

**Capital Bank of Jordan**  
**Consolidated Statement of Financial Position**  
**As at 31 March 2025**

	2025	2024
	JD	JD
<b>Assets</b>		
Cash and balances with Banks and Financial Institutions	1,634,978,360	1,875,772,008
Direct credit facilities at amortized cost, net	3,502,854,479	3,429,168,025
Investments	2,543,963,805	2,419,674,207
Other assets	531,141,308	513,770,127
<b>Total Assets</b>	<b>8,212,937,952</b>	<b>8,238,384,367</b>
<b>Liabilities</b>		
Banks' and financial institutions' deposits	89,062,303	152,901,755
Customers' deposits	5,860,548,544	5,879,067,897
Margin accounts	722,094,759	651,071,794
Loans and borrowings	470,550,205	499,532,102
Other Liabilities	205,530,825	223,263,475
<b>Total Liabilities</b>	<b>7,347,786,636</b>	<b>7,405,837,023</b>
<b>Shareholders' Equity</b>		
<b>Net equity attributable to the Bank's shareholders</b>		
<b>Net Equity</b>	756,514,374	724,586,169
<b>Total Liabilities and Equity</b>	<b>8,212,937,952</b>	<b>8,238,384,367</b>

**Capital Bank of Jordan**  
**Consolidated income statement**  
**For the Three Months Period Ended 31 March 2025**

	2025	2024
	JD	JD
Net Interest Income	59,491,308	52,653,205
Net Commission Income	40,955,821	51,635,478
Other Income	8,948,502	5,579,759
<b>Gross Profit</b>	<b>109,395,631</b>	<b>109,868,442</b>
Operating Expenses	37,098,775	33,270,983
Expected Credit Loss on Financial Assets	14,590,157	15,864,961
Other Expenses	1,280,089	371,706
<b>Total Expenses</b>	<b>52,969,021</b>	<b>49,507,650</b>
Net Income before Tax	56,426,609	60,360,792
Less: Income tax expense	6,395,282	11,165,793
<b>Net Income</b>	<b>50,031,327</b>	<b>49,194,999</b>

