



الاستثماري
INVESTBANK

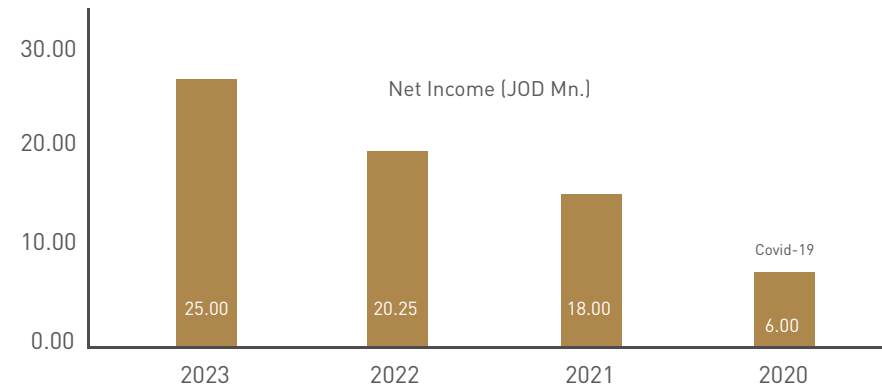
2023

Earning Presentation

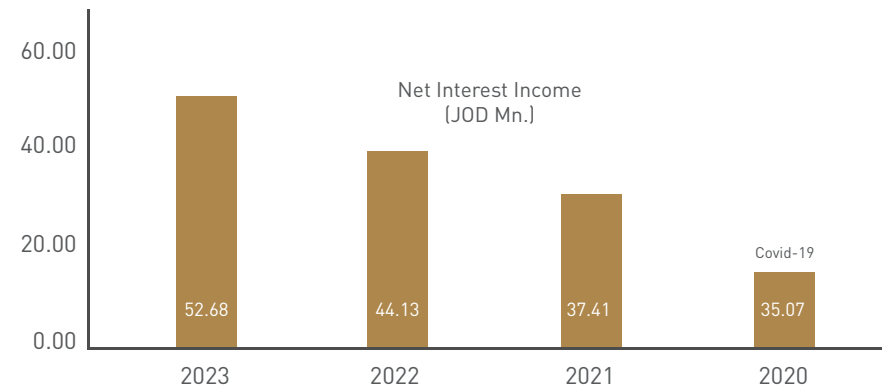


Executive Summary 2023

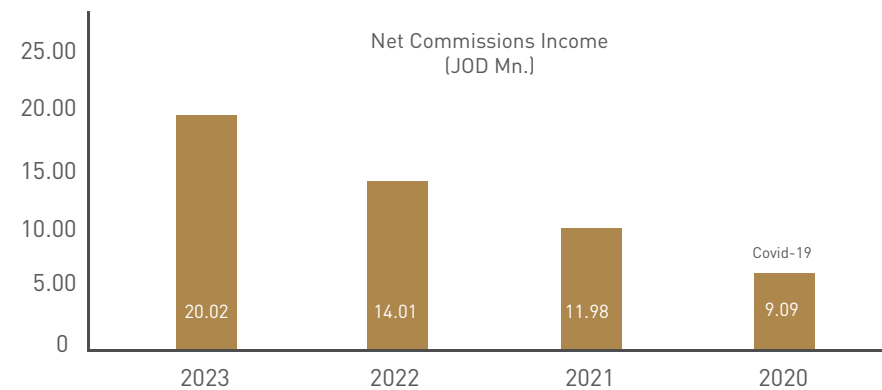
Net Profit
JOD 25 Mn.
23.5% YoY



Net Interest Income
JOD 52.7 Mn.
19.4% YoY

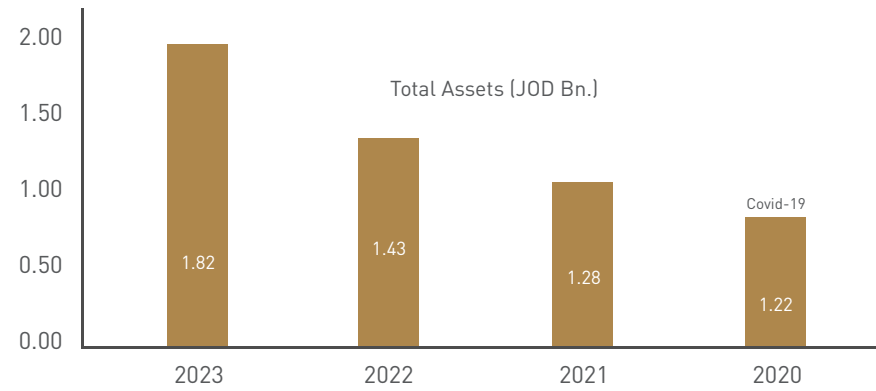


Net Commissions Income
JOD 20 Mn.
42.9% YoY

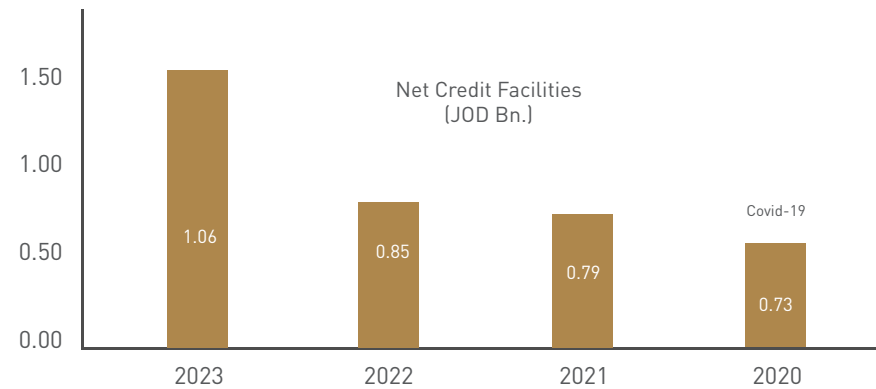


••• Executive Summary 2023

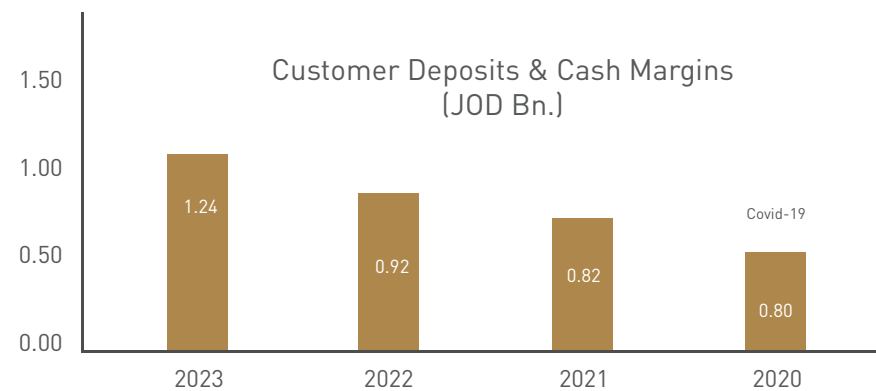
Total Assets
JOD 1.816 Bn.
27.1% YoY



Net Credit Facilities
JOD 1.06 Bn.
29.4% YoY



Customers Deposits & Cash Margins
JOD 1.24 Bn.
34.5% YoY

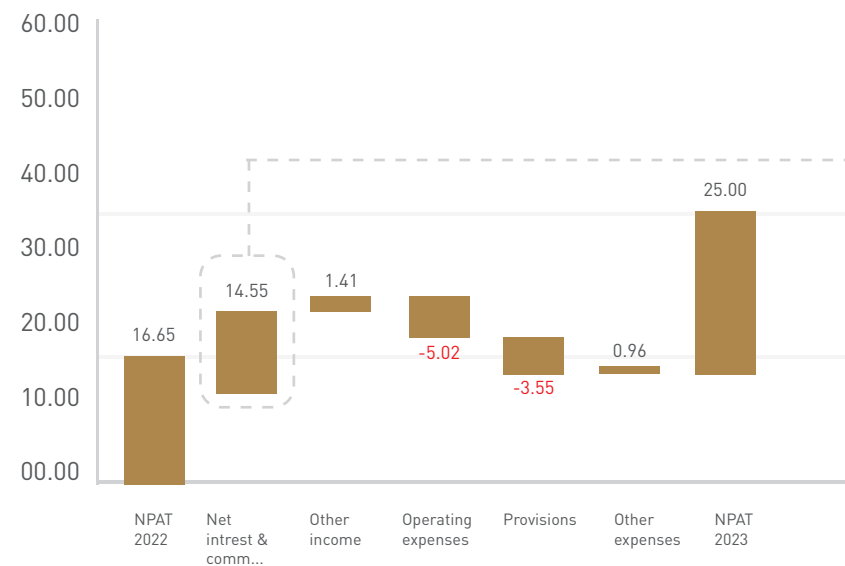


Income Statement 2023

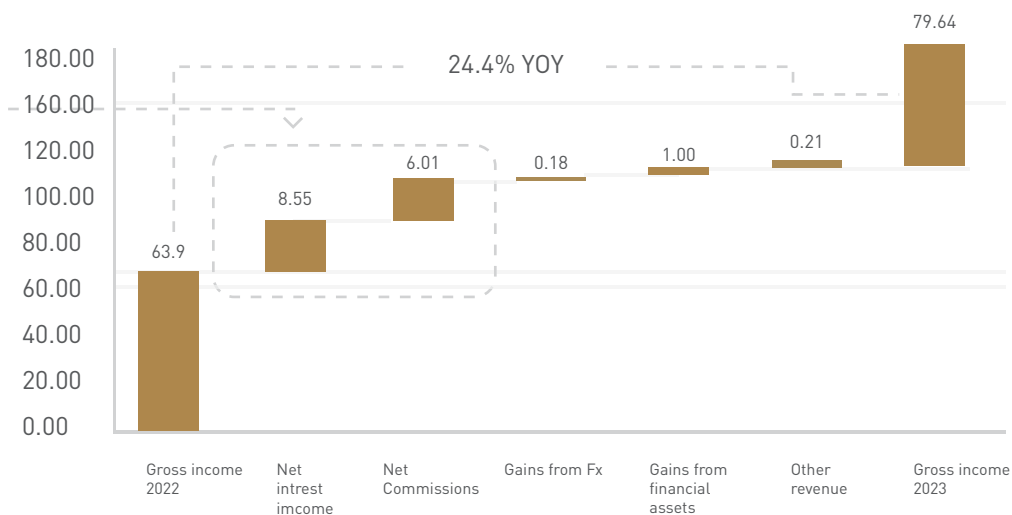
Million JOD

	2023	2022	YOY
Net Interest Income	52.68	44.13	19.37%
Net Commissions Income	20.02	14.01	42.87%
Net Interest and commissions Income	72.70	58.14	25.03%
Gross Income	79.64	63.69	25.03%
Total Expenses	(46.47)	-38.79	19.80%
Acquisition income on new subsidiaries	0	3.60	-100.00%
Profit Before Tax	33.17	29.96	10.70%
Net Income	25.00	20.25	23.46%
EPS	0.25	0.20	

Net Profit Bridge (JOD Mn.)



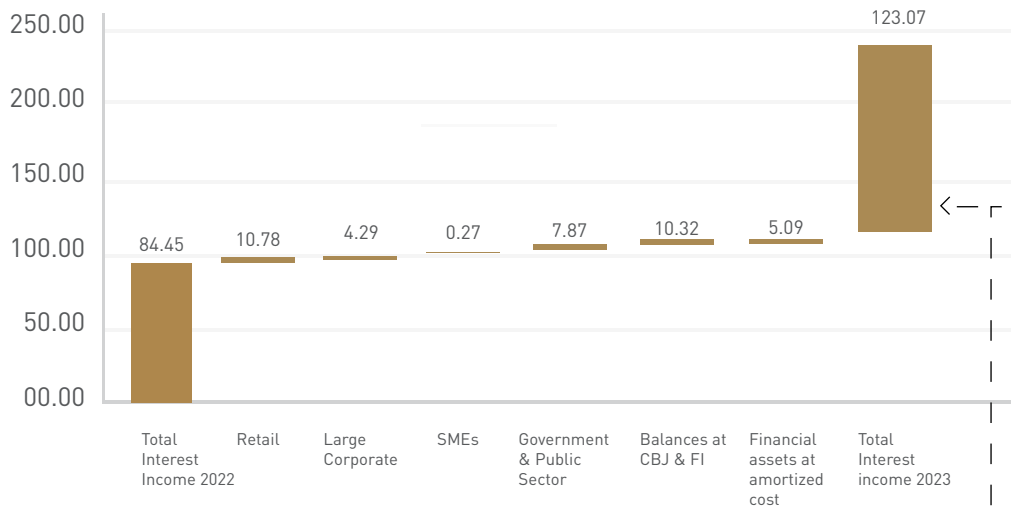
Gross Income Bridge (JOD Mn.)



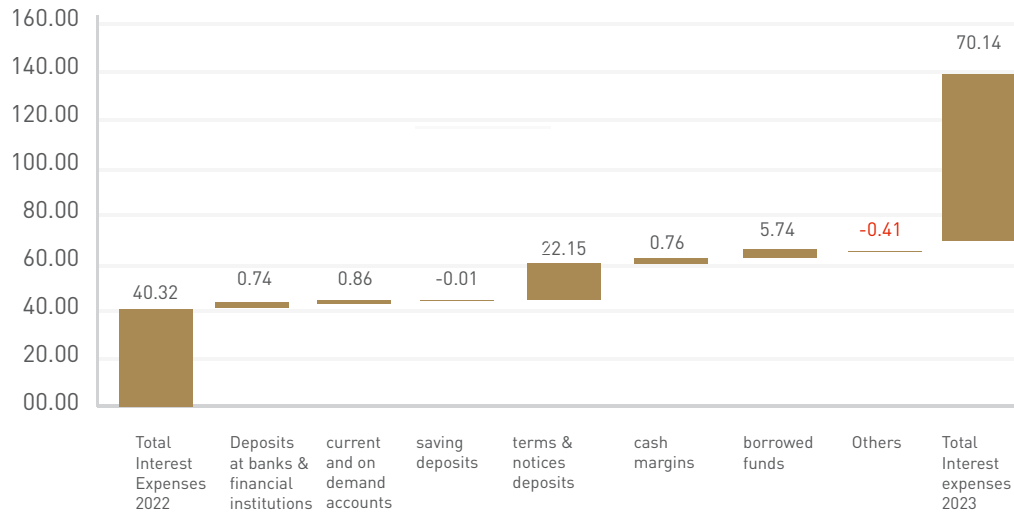
*NPAT 2022 After excluding Non-Recurring Revenue by JOD 3.596 Mn

... High Double Digit Earning Growth.

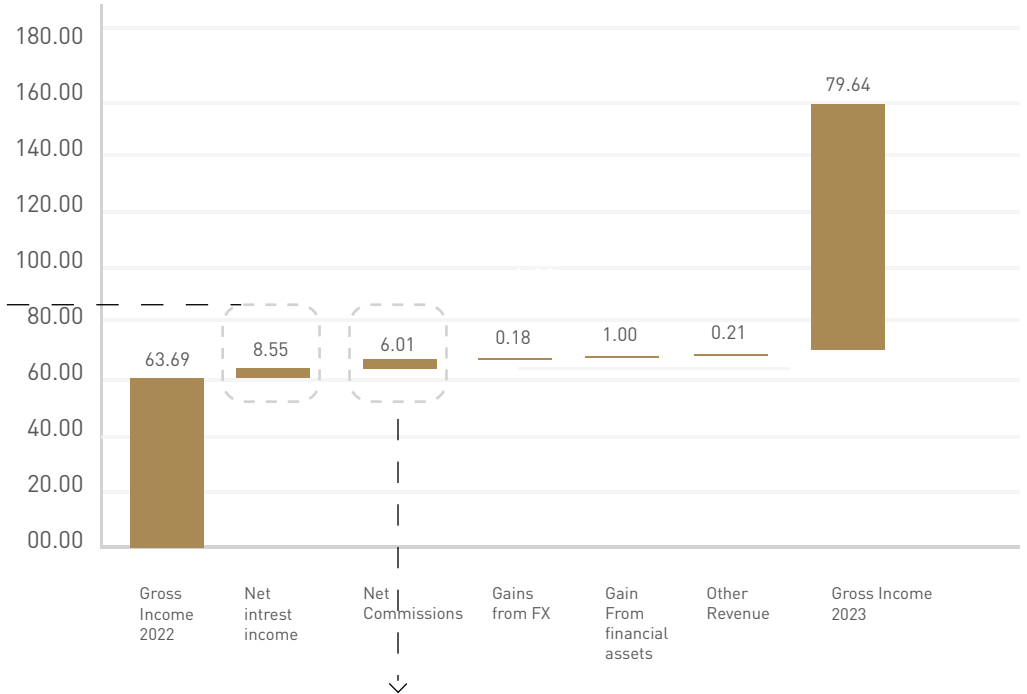
Total Interest Income Bridge (JOD Mn.)



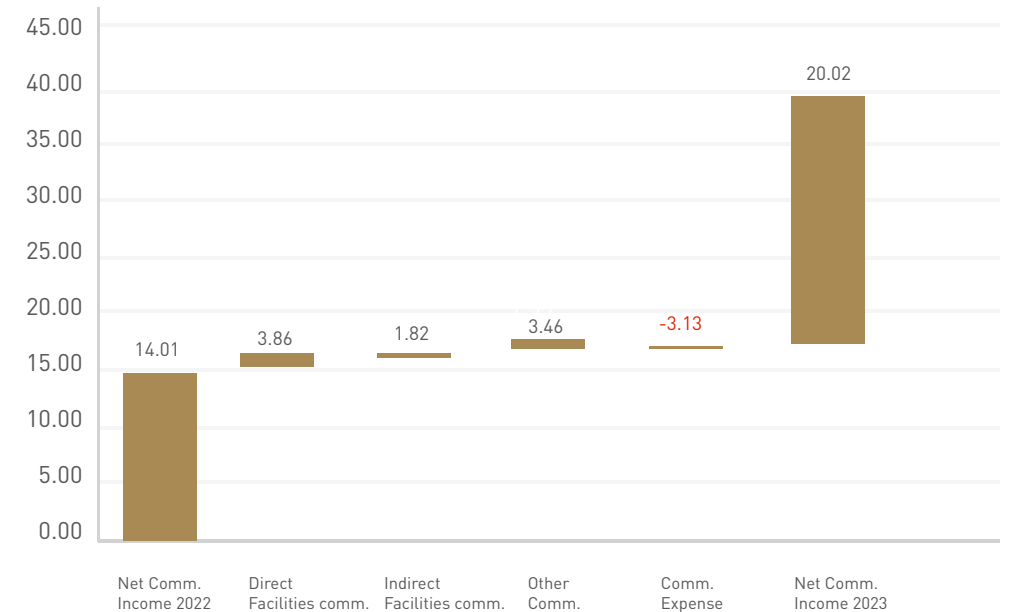
Total Interest Expense Bridge (JOD Mn.)



Gross Income Bridge (JOD Mn.)

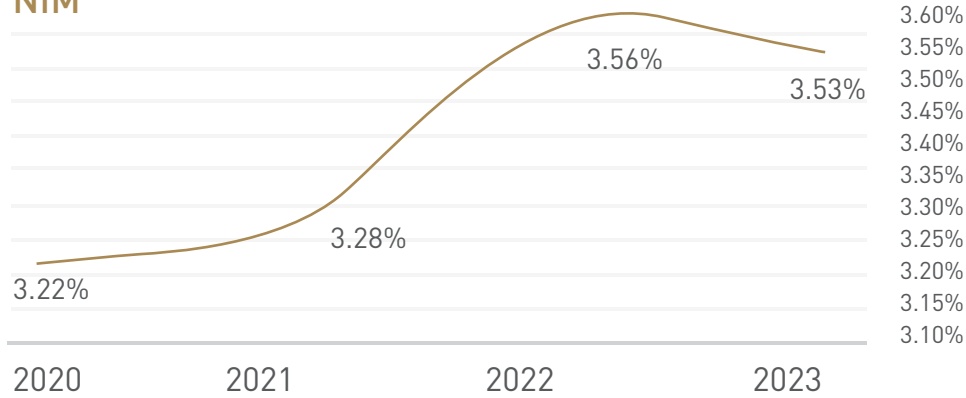


Net Commissions Income Bridge (JOD Mn.)

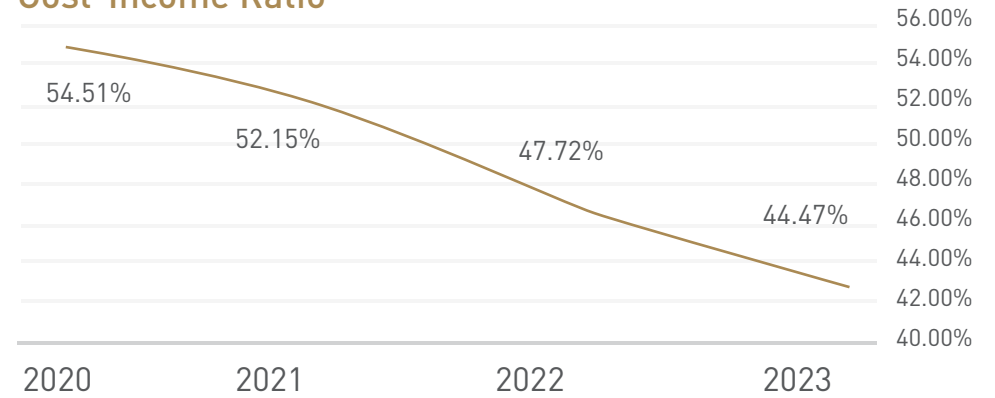


Strong NIM, Cost Discipline Amid Continued ... Investments to Support Business Growth

NIM

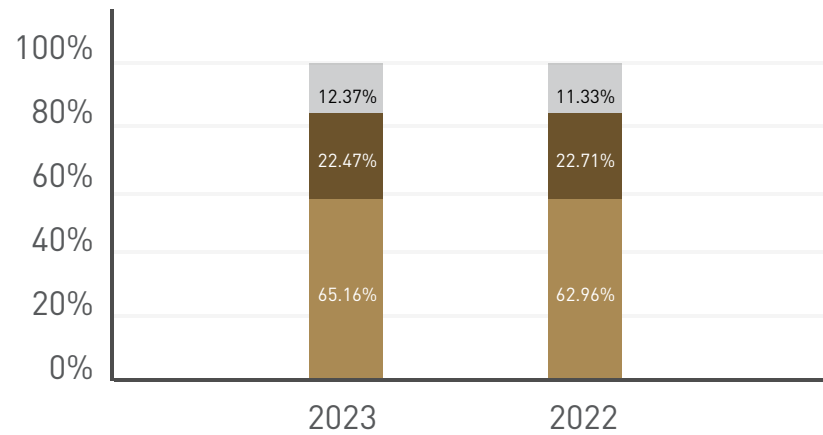


Cost-Income Ratio



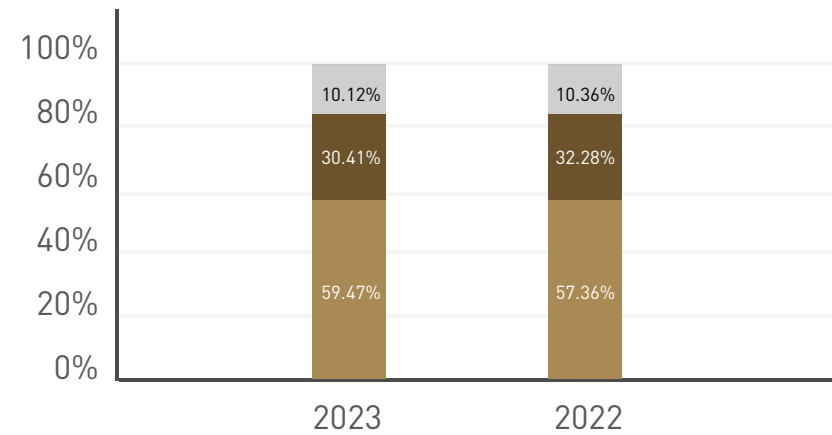
Interest Earning Assets

- Net Direct Credit Facilities
- Investments
- Cash & Balances



Operating Expenses

- Employee Expenses
- Other Expenses
- Depreciation & Amortization

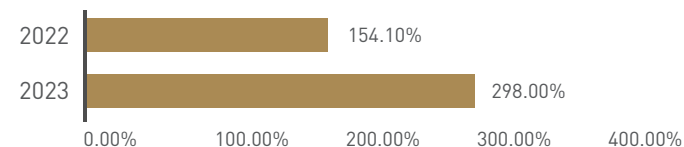


Substantial Balance Sheet growth. ... Robust Liquidity Position & CAR

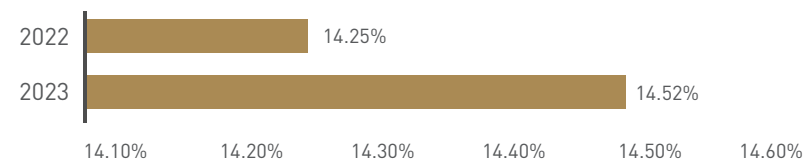
Million JOD

	2023	2022
Cash and Balances at CBJ	137.60	84.08
Balances at Banks and FI	46.21	73.66
Deposits at banks and Fi	7.09	3.54
Financial Assets at amortized cost - net	63.44	61.79
Net Direct Credit Facilities	1,060.85	849.62
Financial Assets at amortized cost - net	369.72	231.18
Property and Equipment - net	31.44	30.11
Intangible Assets	3.82	3.06
Right of use assets	4.07	4.11
deferred assets	19.94	18.85
other assets	71.49	68.00
Total Assets	1,815.67	1,428.02
Banks And FI Deposits	52.08	38.73
Customer Deposits & Cash Margins	1,235.04	918.14
Borrowings	257.38	224.97
Bonds	17.72	13.96
Leasing	3.10	2.99
Provisions	0.68	0.42
Income Tax Provisions	8.23	9.38
Deferred Liabilities	1.35	3.98
Other Liabilities	27.66	19.99
Total Liabilities	1,603	1,232.57
Paid Up Capital	100.00	100.00
Statutory reserve	37.08	34.58
Financial asset revaluation reserve-net	8.77	6.44
Retained Earnings	62.80	50.97
Minority Interest	3.79	3.46
Total Equity	212.43	195.45

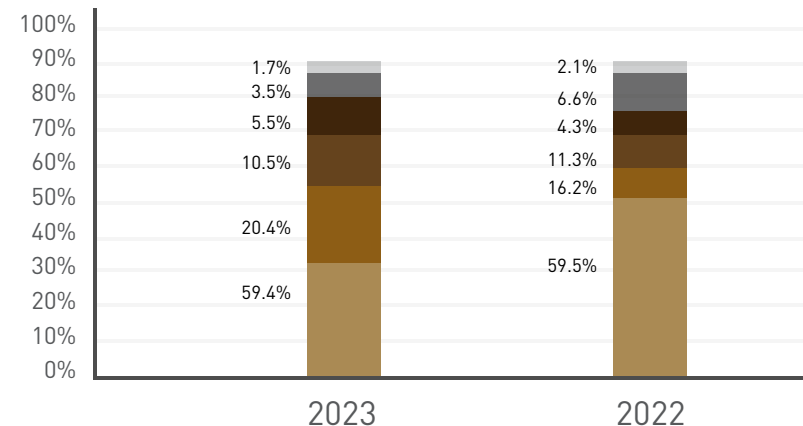
Liquidity Coverage Ratio-LCR



CAR

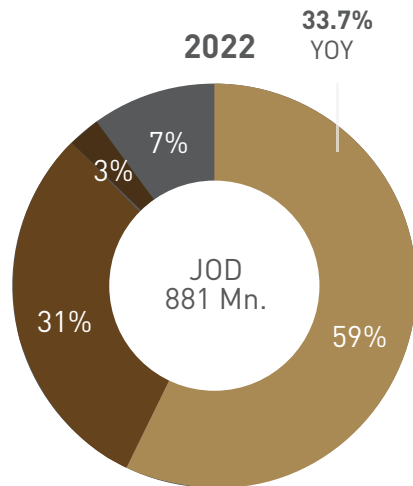
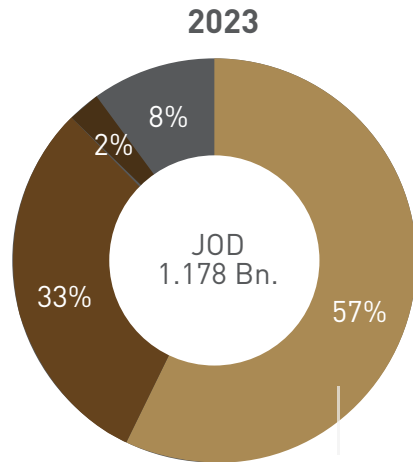


Assets Allocation



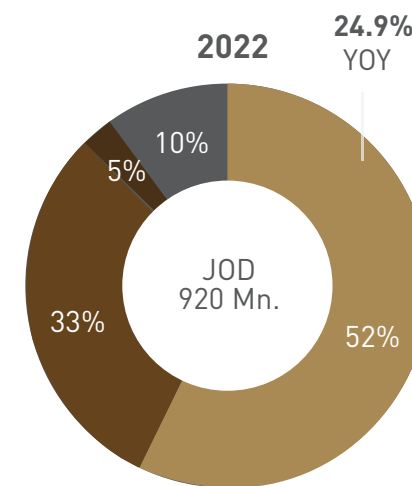
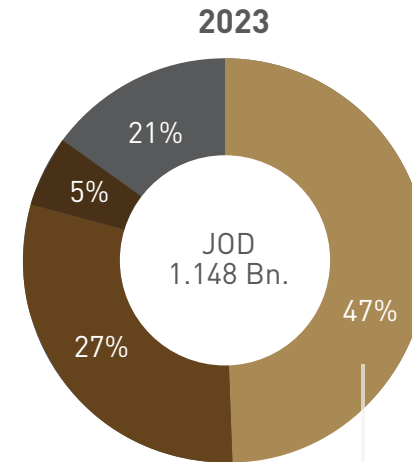
Business Loan and Deposit Growth
... Momentum Continues....

Total Deposits–By customers



■ Retail ■ Large Corporate ■ SMEs ■ Government & Public Sector

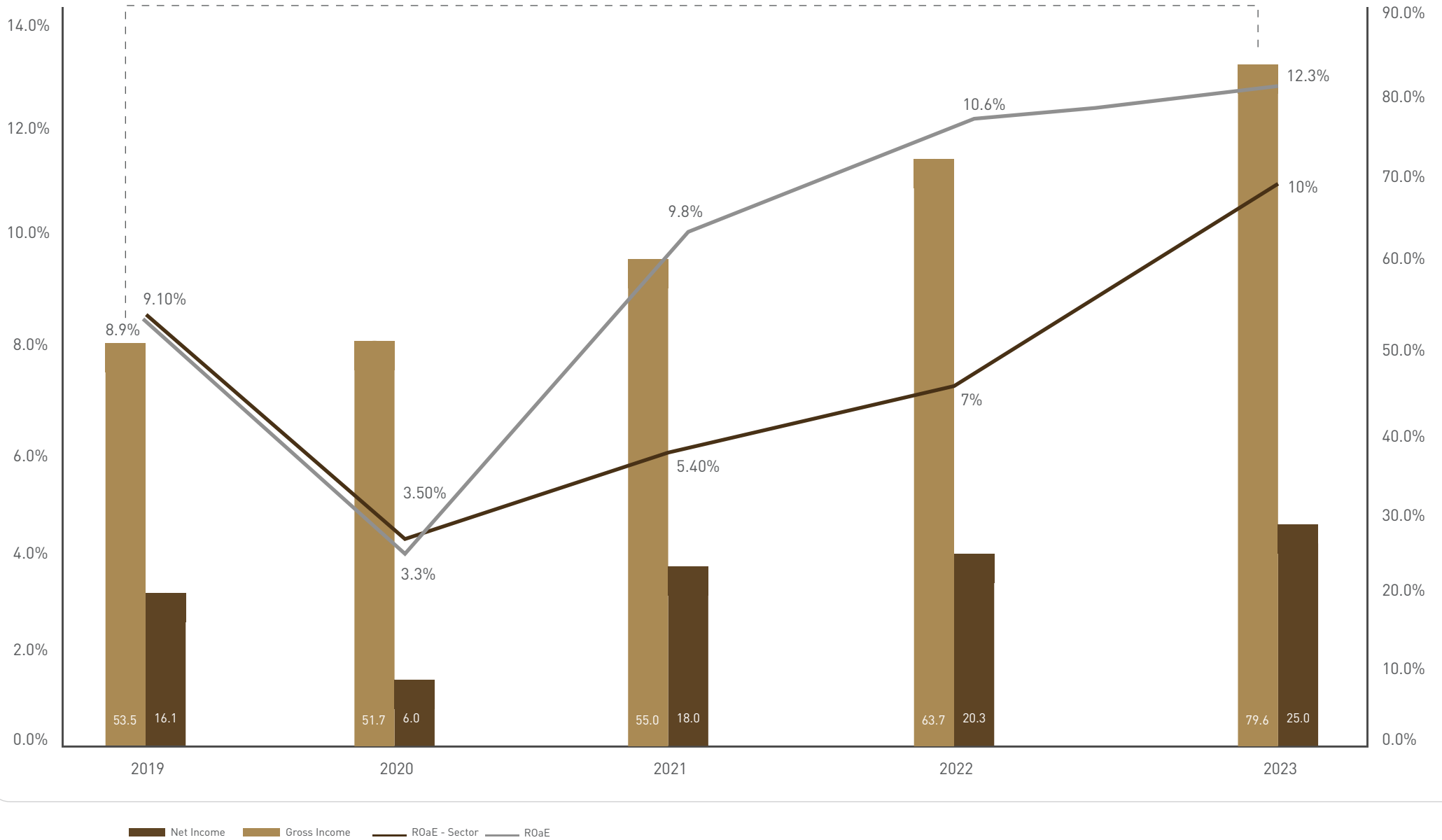
Total Gross Credit Facilities –By customers



■ Retail ■ Large Corporate ■ SMEs ■ Government & Public Sector

... Superior Return On Equity

Net Income CAGR: 11.8%
Gross Income GAGR: 10.3%



*Sector ROE Source : CBJ Financial stability report 2022 .
2023 Sector ROaE calculated by INVESTBANK.

INVESTBANK Subsidiaries -

... Unveiling the Success Stories of Our Subsidiaries...



Tamkeen Leasing Company was established to cater to increased leasing demands registered in the Jordanian market.



AL TAS-HEELAT was founded in 1983 and is a pioneering entity in the lending field. Tamkeen Leasing Company, a subsidiary of Invest Bank, has acquired 97,8% of the company's shares and thus AL TAS-HEELAT has become a subsidiary of Invest Bank.



"BINDAR for Trade and Investment" was established in 2000, its main business is in the field of finance, in 2017 TAMKEEN leasing company, a subsidiary of INVESTBANK, acquired 98.9% of BINDAR's company's capital.



AL IMDAD was established to meet the growing need for a financial company specializing in trade financing and supply chain logistics. Our supply chain financing services ease and facilitate trade, providing a means for SMEs and large corporations to grow and expand at unprecedented rates.



THANK YOU

For more information,
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