الاستثماري
INVESTBANK

About INVESTBANK

On November 28th, 1982, Jordan Investment and Finance Bank (INVESTBANK) started its activities as a financial company under the name Jordan Investment and Finance Company with an authorized capital of JD6 million in which half was paid on the opening of its Initial Public Offering (IPO) while the rest was paid within a year of granting the final license.

A group of founders headed by the late Nizar Abdul Rahim Jardaneh set the first foundation stone for this financial institution which contributes to the development of the Jordanian financial industry. The aim was to provide the required financing to the economic sectors in order to enrich their achievements and increase opportunities of economic and social development in Jordan.

Founders aimed at being compatible with the economic growth requirements as well as achieving a good return for the shareholders, supporting national savings, and using resources to sustain financial activities.

BOARD OF DIRECTORS

Our Vision

We aim to become the leader in innovative banking contributing to the success of our clients.

Chairman	Muntaser Izzat Ahmad Abu Dawwas
Vice Chairman	Zeid Iyad Akram Kamal
Members	Tarik Mohammad Said Hasan Badawi
	Daniel Fawwaz Odeh Al-Sharaiha
	Feras Saleh Ahmed Al-Arabyiat
	Tamer Wasef Moh’d Mousa Barakat
	Khaled Abdel Malek Moh’d Abdel Malek

FINANCIAL HIGHLIGHTS

Income Statement 2025

	3Q 2025	3Q 2024	YOY
Net Interest Income	45,814,213	42,139,497	8.72%
Net Commissions Income	16,177,234	16,194,351	-0.11%
Net Interest and Commissions Income	61,991,447	58,333,848	6.27%
Gross Income	69,499,782	66,724,839	4.08%
Profit Before Tax	29,078,084	29,575,599	-1.68%
Net Income	22,705,154	21,505,924	5.58%
EPS	0.18	0.17	

Balance Sheet 2025

	3Q 2025	2024	YOY
Net Direct Credit Facilities	1,386,784,289	1,264,770,101	9.65%
Total Assets	2,463,927,963	2,110,712,934	16.69%
Customer Deposits & Cash Margins	1,677,374,527	1,424,694,288	17.74%
Paid Up Capital	125,000,000	125,000,000	0.00%
Total Equity	261,745,915	250,112,673	4.65%
Book Value/Share	2.02	2.00	

Subsidiaries

AL IMDAD

Financing your trade

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. Our unique business model allows for traders and manufacturers, importers and exporters, to benefit from our trade financing and supply chain logistics services.

Our financing services are available to reputable traders and manufacturers with a clear business plan. Trusting in the seller's ability to sell, we finance your purchases using only the goods as collateral. Such services are designed to facilitate business by easing the process through which goods and materials are purchased and obtained. Our clients are then free to focus on sales and production.

For more information, please visit: www.imdad.net

TAMKEEN

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

Tamkeen offers a full suite of operational and financial leasing services with a sector specific approach that Entrepreneurs, retail outlets, SMEs and large institutions can all benefit from. Our leasing services are structured to comply with your business and operational seasonality as well as financing requirements. In addition, Tamkeen provides Islamic compliant products financial leasing services.

The main sectors we cater to are:
• Medical • Industrial • SMEs • Production lines • Office furniture & equipment • Home furnishings • Machines & equipment of clean energy • Automotive sector.

For more information, please visit: www.tamkeenleasing.com

Subsidiaries

AL TAS-HEELAT

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.

AL TAS-HEELAT focuses on Retail lending, SMEs, Leasing and Islamic financing. AL TAS-HEELAT covers a wide territory in the Hashemite Kingdom of Jordan through its various branches: Shmisani, Dabouq, Sport City, Wehdat, Free Zone - Zarqa, Irbid and Aqaba.

For more information, please visit: www.altas-heelat.com

BINDAR

"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.

BINDAR serves a wide range of individual, commercial and economic sectors, and provides diverse product portfolio in terms of financial leasing, Islamic financing, and SME financing through it's branches located in Medina St., Wadi Saqra, Madinah Al Riyadiah St., Al Wehdat and Irbid affiliated companies.

Affiliated Companies
Bindar Leasing Company.
Rakin Real Estate Company.
Ruboua Al Sharq Company

For more information, please visit: www.bindar-jo.com

Subsidiaries

MISK PAY

MISK PAY is a financial company specialized in innovative Islamic payment solutions. It operates under Sharia supervision and aims to provide secure, modern, and compliant products & services.

MISK PAY offers a range of comprehensive services, including issuing Sharia-compliant cards.

MISK Islamic Card is a Sharia-compliant financing card. It follows approved commission structures and is issued only as a Signature card.

It offers flexible repayment options, local & international usage, and secure online transactions. The card can be used for purchases or cash withdrawals under Sharia rules. It is designed with a transparent financing structure approved by the company's Sharia Board. MISK Card is designed to provide a safe, Sharia-compliant financing experience and complies with all regulations to ensure full adherence to Islamic principles.

For more information, please visit: https://misk-pay.com/en