

Who's
Who

in Jordan's Banking, Insurance
and Financial Services
2024



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Welcome to the 7th edition of "Who's Who in Jordan's Banking, Insurance & Financial Services" published by MediaScope in 2024. This print and digital directory started in 2015 by being published every two years. Afterwards, it became an annual directory.

The 2024 edition features seventy profiles of participating Banks, Insurance, Leasing, Microfinance, Brokerage, Money Exchangers, Electronic Payments, Private Equity and FinTech institutions. There is also a section featuring IT companies who offer services that are specific to the financial sector.

A digital version of this publication is available as a PDF and as a website (JordanFinancialServices.com). The site has an average of 30,000 unique monthly visitors, and it additionally includes a comprehensive listing of hundreds of institutions covering all financial sectors in Jordan. The PDF download statistics exceed 2,000 every year. You may also follow our social media channels on LinkedIn, Facebook and Instagram.

The print edition is distributed free of charge as part of a comprehensive plan that includes direct delivery to CEOs and finance managers of Jordan's top companies in all sectors; in addition to a VIP list of decision makers in Governmental and Non-Governmental Organizations. It is distributed at events, through relevant professional associations. It is distributed internationally through investment promotion organizations, export development offices and Jordanian Embassies.



Zeid Nasser
MediaScope

This publication is supported by the Association of Banks in Jordan, the Jordan Insurance Federation, the Jordanian Association for Leasing Companies, Tanmeyah - Jordan Microfinance Network and other financial industry bodies. We hope you all benefit from this print and digital publication, and thanks for your continued support. ■

Who's Who in Jordan's Banking, Insurance and Financial Services 2024

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Sections & Companies:

Financial Industry Bodies 12

- Association of Banks in Jordan (ABJ)
- Jordan Insurance Federation (JIF)
- The Jordan Securities Commission (JSC)
- Amman Stock Exchange (ASE)
- The Securities Depository Center of Jordan (SDC)

Banking Institutions 22

- Arab Bank
- Al Rajhi Bank
- Arab Jordan Investment Bank - AJIB
- Bank ABC Jordan
- Bank of Jordan
- Bank al Etihad
- Cairo Amman Bank
- Capital Bank
- BLOM BANK
- Egyptian Arab Land Bank
- Housing Bank
- Islamic International Arab Bank (IIAB)
- Jordan Ahli Bank (ahli)
- Jordan Commercial Bank
- Jordan Islamic Bank
- Jordan Kuwait Bank (JKB)
- Safwa Islamic Bank

Insurance Companies 49

- Al-Manara Islamic Insurance
- Al-Nisr Al-Arabi Insurance Company
- American Life Insurance (MetLife)
- Arab Assurers insurance co.
- Arab Union International Insurance Co. (RUM Insurance)
- Arabia Insurance Company Jordan (AICJ)
- Euro Arab Insurance Group

Gulf Insurance Group - Jordan (GIG - Jordan)

- Jerusalem Insurance Co. (JICO)
- Jordan French Insurance Company (JOFICO)
- MedGulf Insurance- Jordan
- Middle East Insurance Company – MEICO
- Newton Insurance
- National Insurance Company (NIC)
- The Islamic Insurance Company P.L.C.
- Solidarity - First Insurance Company

Third-Party Administrators 69

- MedNet Jordan
- NatHealth

Leasing Companies 71

- Ahli Financial Leasing
- Arab National leasing company (ANL)
- Al-Kawthar Leasing
- Ejara Leasing Company
- Etihad Leasing Company
- Specialized Leasing Company
- Tamallak Leasing Company

Brokerage & Asset Management 79

- Al Arabi Investment Group
- Ahli Brokerage Company
- ATFX
- Awraq Investments
- BLOM Securities
- Capital Investments
- CFI Jordan
- MISC
- The International Financial Center (IFC)
- The United Arab Jordan Company for Investment and Financial Brokerage
- United Financial Investments (UFICO)

Electronic Payments & Wallets 90

- Alawneh Pay
- HyperPay
- Jordan Payments & Clearing (JoPACC)
- MadfooatCom
- Middle East Payment Services (MEPS)
- Orange Money
- SEDRAPAY
- UWallet
- Zain Cash

Money Exchange & Transfer 104

- Alawneh Exchange
- Musharbash Exchange
- Zamzam Exchange

Microfinance & Loan Companies 107

- Ahli Microfinance Company (AMC)
- Microfund for Women (MFW)
- National Microfinance Bank (Alwatani)
- Tamweelcom (Jordan Microfinance)

FinTech (Financial Technology) 114

- Gate to Pay

IT Services for Financial Sector 116

- Optimiza
- Eastnets
- CRIF
- FACT
- GCE
- IRIS Technology
- IT Security C&T
- JBS
- Menaitech
- Neogenesis
- ProgressSoft
- Pio-Tech
- RealSoft
- STS-A ZainTECH
- Techminds Consulting

Listing of Banking Institutions 125

Listing of Insurance Companies 129

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The Association of Banks in Jordan (ABJ)



The Association of Banks in Jordan (ABJ) was established in 1978 and became an institution under the provisions of Banking Law No. (28) issued in 2000. With 20 member banks, membership in the association is mandatory for all banks in the banking sector. The Association of Banks in Jordan is considered a fundamental pillar in the banking sector in Jordan, aiming to elevate and advance banking operations, nurture the interests of member banks, enhance cooperation among its members and other stakeholders, and achieve the highest levels of coordination among them. The association diligently strives to develop and improve banking service delivery methods in accordance with the highest standards of quality and efficiency. ABJ is a proud member of the Union of Arab Banks, the United Nations Environment Programme Finance Initiative (UNEP FI), and the Sustainable Banking and Finance Network (SBFN).

Vision: To maintain our pioneering role as one of the most efficient associations of banks in the region by providing services to member banks so as to boost their capabilities and enable them to maximize their contributions to achieving sustainable development in the Kingdom.

Mission: Our mission is to upgrade and advance the banking business by safeguarding the interests of member banks, and to achieve the highest levels of coordination among them and with the other partners as well. We aspire to develop and upgrade the process of delivering banking services and to enhance the concepts and norms of banking business, in addition to following unified systems and measures for this purpose.

Values: Our values include Teamwork, Development and Modernity, Creativity and Excellence, Integrity and Transparency, Professionalism, Credibility, Continued Learning and Training.

Objectives: ABJ seeks to upgrade and advance the banking business by:

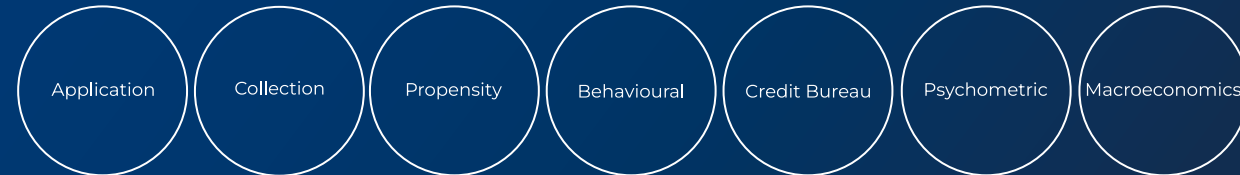
- Looking after the interests of members and coordinating between them in order to achieve their common benefit.
- Improving and modernizing the methods of delivering banking services.
- Deepening the understanding of banking business and its norms as well as following unified regulations and procedures for this purpose.

Taking into consideration the legislative provisions in effect, the association shall be in charge to perform the following tasks and duties in order to achieve its objectives:

- Providing consultancy services and addressing common issues facing members.
- Cooperating with the Central Bank in order to attain its monetary policy and exchanging views on various banking issues.
- Exchanging banking knowledge and passing on available information to members.
- Reaching collective agreements between members to standardize whenever possible and, after obtaining the approval of the Central Bank, the conditions of bank dealings.
- Holding educational seminars and lectures, as well as training courses about banking and economic issues.
- Providing suggestions for member banks to enhance their social responsibility role and to achieve sustainable development.
- Raising awareness among different society groups and spreading banking and financial literacy.
- Enhancing members' roles in economic development.
- Cooperating with public and private sector institutions that relate to the objectives of the association.
- Endeavoring to standardize banking terminology, forms and procedures whenever possible.
- Issuing periodic pamphlets and publications that deal with various aspects of banking activities.
- Issuing informative publications and research.
- Proposing legislative upgrades in cooperation with the Central Bank.
- Establishing cooperation ties with regional and international banking associations.
- Issuing a banking code of conduct and setting up a banking arbitration center.



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ANALYTICAL PLATFORM

The Jordan Insurance Federation was established in 1989, succeeding the Jordanian Association of Insurance Companies, which was founded in 1956 as the first body to regulate the insurance sector in Jordan. The Association was headed by several boards which included pioneers working in the field of insurance in that period. The Association continued to operate until 1989, when the Federation's regulation was issued specifying its objectives and work mechanism, in addition to the formation of the Federation's Board of Directors and its tasks as well as the organization of the Federation's relationship with other entities and institutions.

In 2024, a new regulation was issued for the Jordan Insurance Federation (No. 26 of 2024), which came into effect as of 1 May 2024. The new regulation came in line with the requirements for the enforcement of the Insurance Regulatory Law No. 12 of 2021, which included new amended legislation was issued that is compatible with this law. New concepts were included in the law after shifting the task of regulating the insurance sector in the Kingdom to the Central Bank of Jordan.

The new regulation replaces the previous Regulation No. (107) of 2008 and its amendments to consider the requirements of the current and future phase and in line with the directions of the Central Bank of Jordan. The new Regulation included amendments to both the authorities and tasks of the Federation's Board of Directors and the Federation's management, represented by the Federation's CEO. Therefore, the Board's powers will be limited to overseeing the Federation's operations without any executive role, which will contribute to providing broader powers and more flexibility to the Federation's management to conduct daily work and implement the Board of Directors' plans and future directions.

The new regulation has also expanded the tasks and objectives of the Federation by adding several new tasks including providing complementary services to the insurance business to serve the sector; accepting membership of the heads of associations for insurance support service providers as observers in the General Assembly of the Federation; coordinating with insurance associations and companies that provide support services to the insurance sector; and issuing a code of conduct for insurance business. Other tasks encompass submitting proposals to the Central Bank on legislations regulating the business of the insurance sector and submitting proposals to companies to enhance their role in the national economy, as well as their contribution to implementing social responsibility and representing the Federation with Arab and local insurance federations and associations.

The duration of the term of the elected Board of Directors of the Federation has been modified to become four years instead of two, like similar associations and federations, especially those under the umbrella of the Central Bank's supervision, such as the Association of Banks in the Kingdom.

The new regulation has also organized the mechanism for electing the Federation's Board of Directors, which consists of seven members, to be elected by the Federation's General Assembly, and for the elected Board to elect chairman and a vice-chairman from among its members.



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The Jordan Securities Commission (JSC)



The Jordan Securities Commission (JSC) was established in 1997 as a public institution with financial and administrative autonomy to develop, regulate and monitor Jordan's capital market.

JSC's main goals are to protect investors in securities, to protect the capital market from the risks it might be exposed to and to regulate and develop the capital market to ensure fairness, efficiency and transparency. To achieve these goals, the JSC puts and enforces rules that govern the securities industry and ensure a sustainable market growth. The entities that fall under JSC's supervision include the Amman Stock Exchange (ASE), the Securities Depository Center, Financial Services Companies, Issuers of Securities and Mutual Funds.

Since its inception, the JSC has successfully managed to set up an integrated series of regulations that positively helped to monitor compliance and to maintain and encourage sound and healthy trading in the market.

Realizing that financial markets rely on full, accurate, and timely disclosure of financial results and other information that is material to investment decisions; the JSC, in cooperation with Amman Stock Exchange, had implemented and launched the electronic XBRL disclosure system and all entities subject to the JSC's supervision, members of the ASE and the companies listed have been obligated to use the electronic disclosure system in the XBRL language in their dealings with the ASE and the JSC when providing their financial and non-financial disclosures.

In an ongoing effort to foster capital market growth, attractiveness, stability, and reliability, the JSC is continuously co-operating with the European Bank for Reconstruction and Development (EBRD). For this purpose, a road map was launched and JSC started to implement its recommendations. The teams formed by this cooperation have made considerable progress in working on increasing investor interest, making the market more attractive to issuers, reorienting the infrastructure institutions as private sector operations, making the securities industry more competitive, strengthening the JSC regulatory processes and institutional capacity, creating more attractive investment products, constructing public outreach and education programs for investors and issuers.

The JSC is a member of the International Organization of Securities Commissions (IOSCO) and is in compliance with the applicable international standards including the IOSCO's Objectives and Principles of Securities Regulation, the International Financial Reporting Standards (IFRS), the International Auditing Standards (IAS), the Committee on Payment and Settlement Systems (CPSS-10) Principles for Financial Market Infrastructures, the Organization for Economic Co-operation and Development (OECD) Principles of Corporate Governance, and the Financial Action Task Force's Anti-Money Laundering/Combating the Financing of Terrorism (AML/CTF) Standards.

Amman Stock Exchange (ASE)



The Amman Stock Exchange (ASE) was established in March 1999 as a non-profit independent institution; authorized to function as a regulated market for trading securities in Jordan.

On February 20th, 2017, the ASE was registered as a public shareholding company completely owned by the government under the name of "The Amman Stock Exchange Company (ASE Company)". The ASE Company is the legal and factual successor to the ASE. The company is governed by a seven-member board of directors, with a full time chief executive officer overseeing day-to-day responsibilities.

The ASE aims to operate, manage and develop the operations and activities of securities, commodities, and derivatives markets inside and outside Jordan. It seeks to provide a strong and secure environment to ensure the interaction of supply and demand forces for trading in securities with proper and fair trading practices, and raising the awareness and knowledge of investing in the financial markets and defining the services provided by the ASE.

The ASE has continued its strategic planning and prepared its strategic plan for the years 2024-2026, which is in line with the ASE's vision of providing an advanced and legislatively and technically distinguished financial market at the regional and global levels in line with international standards in the field of financial markets and contributing to providing an attractive environment for investment. Through reviewing the ASE's objectives and previous strategic plans and analyzing the internal and external environment, the strategic plan included a set of objectives that would contribute to enhancing the economic benefit provided by the ASE and enable it to provide better services.

The objectives of this plan were in line with the Economic Modernization Vision (EMV), as the ASE's role in this vision comes through the initiative of "deepening and widening the Jordanian financial markets", which came within the priority of future services in the pillar of economic growth.

The plan included three strategic goals, the first aims to move towards a developed Stock Exchange, while the second goal seeks to develop the investment environment, and the third goal is to enhance the sustainability and development of the market. To achieve the above three goals, the plan includes seven initiatives that include the implementation of twenty-five projects during the years 2024-2026.

The Securities Depository Center of Jordan (SDC)

مركز إيداع الأوراق المالية
Securities Depository Center



The Securities Depository Center of Jordan (SDC) is a public utility institution established in the Hashemite Kingdom of Jordan by virtue of the Securities Law, as one of the three Capital Market Institutions. The SDC commenced operations in May 1999, assuming the responsibilities entrusted to it by the law, being the Registrar and Depository as well as the Clearing and Settlement entity in Jordan for the equities traded on the exchange.

The SDC oversees the main following core operations:

- The Registration, Depositing and Safekeeping of securities, as the SDC holds the share books of the issuers via book entry in dematerialized form, and since Jan. 2005 the records of the SDC constituted the legal evidence of the ownership. The SDC also executes corporate actions related to capitals of public shareholding companies such as decreases and increases of capital, mergers, acquisitions, stock split and share distributions, in addition to effecting attachments and ownership restrictions to the registers duly.
- The Clearing and Settlement, as the SDC handles the clearing and settlement for the traded securities on the exchange through the delivery versus payment method. The SDC follows the Bank of International Settlement's model 2 for settlement, where it affects gross settlement of securities transfers followed by net settlement of funds transfers. The settlement cycle adopted in the Jordanian capital market is T+2.
- The SDC also handles the identifications of investors on the SDC database either directly or through its members of brokers and custodians, by issuing a unique number for each investor and allows for account opening in accordance with the structure adopted for this purpose.

In performing its tasks and operations, the SDC relies on its electronic system, SCORPIO® (Securities Central Operation Registry Processing & Information Online), an SDC-designed system that allows it to undertake technical, strategic, and administrative initiatives to build and strengthen its infrastructure, implement and achieve its tasks and responsibilities.

The SDC has been recognized by the Association of National Numbering Agencies (ANNA) and the Jordan Securities Commission (JSC) as the sole numbering agency in Jordan for the assignment of codes adopted by ANNA, regarding financial instruments including International Security Identification Numbers (ISIN), Classification of Financial Instruments (CFI), and Financial Instrument Short Name (FISN). All securities registered at the SDC are numbered according to each code numbering scheme.

To enhance transparency, the SDC publishes all the information that matters to investors through its website (www.sdc.com.jo) including electronic services, names of the board members and representatives, ownership and trading of the public shareholding companies' board of directors members, shareholders who own significant percentages of the shares in companies, trading of members of the boards of directors of those companies and representatives of legal members, financial ratios, statistical data and corporate actions.

Recent SDC developments include the following:

- The SDC launches its new website including many new features and the most prominent one is to create a special area on the website dedicated to foreign investors which will specifically include the relevant "International Standards" and all related documents that would reflect the SDC's compliance to such standards and requirements within a special "Due Diligence Package". It completed CPMI-IOSCO PFMI's self-assessment and publishes this report on its website.
- Developing and launching the advanced tier of investors related services such as the e-portfolio, SMS services, to enable investors to follow their portfolios and transactions executed to it easily.
- The SDC redesigns and reengineers the investor service hall with the aim of unifying the reference for providing services to investors in one place.
- The SDC strengthened institutional partnership and cooperation with the National Center for Cybersecurity to protect all SDC's digital assets from cyber-attacks.
- Raising the level of compliance with international standards in relation to risk management. Therefore, the SDC takes many measures mainly introducing a new unit in its organizational structure that is dedicated to risk management.
- Developing and updating the SDC's electronic system (SCOPPIO) by adding new features.

Regarding its future upcoming plans, the SDC will:

- Develop and introduce DvP Settlement for block trades.
- Commence distribution of dividends on behalf of issuers.
- Continue to work to achieve the projects within its strategic plan, which includes EBRD recommendations related to the SDC assignments.
- Update the investor services.
- Develop the infrastructure for SDC's electronic systems and networks and update the main services and storage units.

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Facts & Figures

Establishment Year: 1930
Employees: Over 12000

Services

- Consumer Banking and Wealth Management
- Corporate and Institutional Banking
- SMEs
- Treasury Services
- Reflect

Countries

Jordan, Lebanon, Palestine, Qatar, Bahrain, UAE, Yemen, Egypt, Algeria, Morocco, Sudan, Oman, Saudi Arabia, Tunisia, Libya, Kazakhstan, Syria, Switzerland, Germany, UK, France, Singapore, China, India, South Korea, Australia, Turkey.

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Established in 1930, Arab Bank, headquartered in Amman, Jordan, has one of the largest global Arab banking networks with over 600 branches spanning five continents. Arab Bank's extensive network covers key financial markets and centers such as London, Dubai, Singapore, Shanghai, Geneva, Paris, Frankfurt, Sydney, and Bahrain. As one of the leading banks in the MENA region, Arab Bank plays an integral role in financing vital infrastructure projects and strategic industries throughout the region. Arab Bank offers a comprehensive range of products and services covering the major areas of Consumer Banking and Wealth Management, Corporate and Institutional Banking, SME Banking, and Treasury services.

In Consumer Banking and Wealth Management, in addition to the basic types of accounts, the bank offers a complete suite of programs designed to provide customers with banking services and products based on their lifecycle. The programs cover children, youth, salaried employees, executives, self-employed, SMEs as well as medium and high net worth individuals. The bank also offers personal loans, home loans, auto loans, credit cards, term deposits, funds transfer services, currency exchange and Wealth Management solutions in addition to "Tabeeb Plus" package, offering doctors and dentists customized banking solutions, and the cross border regional services and benefits. Consumer Banking offerings are supported by a vast regional network of branches and a comprehensive range of digital banking services, including "Arabi Mobile" app, "Arabi Online" Service, "Arabi MobiCash" payment app, as well as several digital products and services available via "Arabi Mobile" app including the digital mortgages loan service "Baeti", Instant Loan, Insurance Solutions, Personal Assistance Service "Al Arabi" Chabot, and a network of advanced ATMs including drive-thru ATMs. Arab Bank's fully-fledged self-service branch and plug-ins in selected branches offer around-the-clock easy and secure services including instant issuing and renewing of debit cards and issuing account statements in addition to communicating in real-time with the bank's employees during and after official

working hours through the Interactive Teller Machine (ITM). The bank also offers digital onboarding solutions and a relationship-based loyalty program "Arabi Points".

At the Corporate and Institutional Banking (CIB) front, Arab Bank is considered one of the leading providers of financial solutions for corporations across the region and internationally. The range of products and services includes Corporate Finance and Commercial Lending, Project and Structured Finance, Trade Finance, Cash Management and Transaction Banking, and Capital Markets. Additionally, CIB offers a comprehensive range of advanced corporate digital banking solutions in line with the latest developments in the banking industry, which includes the "ArabiConnect" cash management and trade finance corporate platform and mobile app as well as "ArabiSync" host to-host solution, among others.

In SME Banking, the bank offers specialized services across dedicated SME centers across Jordan, in addition to a multi-dimensional approach to support SMEs, with tailored banking services and financial offerings – both physical and digital. Arab Bank launched a host of new digital banking services for its SME clients to facilitate access to finance and transactions.

Treasury services are provided through a global network of treasury centers. Arab Bank's teams of highly experienced market specialists provide support to customers across the region with products and services, which cover money markets, foreign exchange, and bonds. The bank also provides corporate customers with hedging solutions.

Arab Bank has also launched Reflect; a leading regional Neobank offering a modern, simple, and customer-friendly banking experience. Customers can open an account digitally, issue a virtual card, apply for a credit card and order their own debit card delivered to their doorstep for free. Reflect also offers other financial solutions like QR Payments, saving spaces and other bill payments, all from within the app and much more. ■

Certifications and Awards

Arab Bank received several international awards and recognitions from reputable international parties during 2023:

- Global Finance**
- Best Bank in the Middle East (Eight consecutive years)
 - World's Best Financial Innovation Labs
 - Best Bank for Cash Management in the Middle East, Jordan, Morocco, and Qatar
 - Best Bill Payment & Presentment in the Middle East and Jordan
 - Best in Lending in the Middle East and Jordan
 - Best Open Banking APIs in Jordan
 - Best Integrated Consumer Banking Site in Jordan
 - Best User Experience (UX) Design in Jordan
 - Best SME Bank in Jordan
 - Best Foreign Exchange Bank in Jordan
 - Best Trade Finance Services in Jordan
 - Best Mobile Banking Adaptive Site in Jordan
 - Best Mobile Banking App Corporate/ Institutional in Jordan
 - Best Mobile Banking App Consumer in Jordan
 - Best in Social Media Marketing and Services in Jordan
 - The Safest Bank in Jordan
 - Best Innovation and Transformation in Jordan
 - Best Online Product Offerings in Jordan
 - Best Consumer Digital Bank in Jordan, Palestine and Egypt
 - Best Trade Finance Provider in Jordan and Algeria
 - Best Corporate / Institutional Digital Bank in Palestine
 - Top Innovations in Finance 2023 - SME
- The Banker (Owned by the Financial Times Ltd)**
- Bank of the Year in the Middle East
- Euromoney**
- Best Bank for SMEs in the Middle East and Jordan
 - Best Bank in Jordan
 - Best Corporate Bank in Jordan and Qatar
- EMEA Finance**
- Best Trade Finance Services in the Middle East
- Global Trade Review**
- GTR Leader in Trade for Jordan
- Meed**
- Best Credit Card Initiative for Cards Ecosystem in the Middle East
 - Best Retail Bank in Jordan

Summarized Financial Results

Financial Highlights (dollars)	2023
Assets	68.3 Billion
Owners' Equity	11.4 Billion
Net Income (before tax)	1217.1 Million
Net Income (after tax)	829.6 Million

Board Members & Key Persons



Sabih Masri
Arab Bank Chairman



Randa Sadik
Arab Bank CEO

Facts & Figures

Establishment Year: 2011
(Jordan)
Employees: 433

Services

- Asset products:
 - Murabaha finances
 - Real-estate financing
 - Car finance
 - Commodities finance
 - Credit cards
- Liability products:
 - Current account
 - Joint investment
- Services:
 - Online banking
 - Mobile banking
 - Cheque books
 - Safe boxes
 - Others

Countries

KSA (Head office), Malaysia, Kuwait and Jordan.

Founded in 1957, Al Rajhi Bank is one of the largest banks in the world, by market cap, and the largest in the Middle East and Saudi Arabia; with total assets of SAR 776 billion, a paid-up capital of SAR 40 billion (US\$ 10.66 billion) and an employee base of over 20000+. The bank has over 60 years of experience in banking and trading activities, plus an international presence in Malaysia, Kuwait in addition to Jordan.

AlRajhi Bank - Jordan (ARBJ) has been operating in Jordan since 2011. The bank provides financing, and investments services, in accordance with Islamic Shari'a rules and under the applicable banking law. The bank grew its network to 10 branches and over 44 ATMs in Jordan, covering the top three populated governorates of Amman, Irbid and Zarqa.

In 2023, Al Rajhi Jordan capitalized on the strength of Al Rajhi Group to expand Financing in both Retail and Corporate by 15% driving Total assets to JOD 870 Mio with an increase of 27% on yearly basis.

Looking forward, Al Rajhi Jordan has successfully aligned with the new identity of Al Rajhi Bank and has completed the relocation of all its offices to the new headquarters in Amman as of Q2 of 2024. Ten new branches will be added to the network in multiple locations across Jordan, for maximum reach in the coming years. This brand alignment will be further enhanced with the integration of advanced core banking systems, which are currently being developed and are scheduled for launch in Q2 of 2024.

Al Rajhi Jordan has successfully laid the necessary foundations to establish an acquiring business in Q2 of 2023, becoming the first Islamic bank to launch acquiring services in Jordan. This includes POS, soft POS, e-commerce, and lending services, all of which were launched following its establishment. Additionally, customers are already benefiting from new products and services, such as a Lease-to-Own program and a targeted offering for affluent customers. ■

Key Persons



Eyad Jarrar
CEO - Jordan

Achievements

- 2023 Achievements:
- Customer Financing grew by 15%
 - 80% is investments growth
 - SMEs Financing grew by 14%

- 2024 Insights:
- 3 New branches in 2024
 - New Core Banking System
 - New mobile app & online banking
 - New Head Office Building

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Facts & Figures

Establishment Year: 1978
Employees: 850

Services

- Retail, Prestige, and VIP Banking
- Corporate Banking
- Trade Finance
- Investment

Countries

Jordan, Qatar, Cyprus, and United Kingdom.

For more than four decades, Arab Jordan Investment Bank (AJIB) has built a legacy of excellence and leadership as one of Jordan's leading investment and commercial banks. As part of the bank's long-standing commitment to excel in achieving its customer's satisfaction, AJIB ensures that it delivers service excellence and best-in-class product offerings that meet all investment, commercial and private banking needs. AJIB continues to develop and update its human resources, best practices and technologies and key work methods to fulfill the ever-growing needs of corporate, high net-worth individuals and sophisticated clients in Jordan and the region. AJIB's core investment capability and advanced products and solutions in this field have contributed to the bank's growth into a major player in the region's investment banking scene.

Today, AJIB's investment and corporate banking departments offer their customers a wide range of investment and commercial banking services including mergers and acquisitions, equity capital markets (IPOs and secondary offerings), transaction advisory services, project and trade finance and equity research. AJIB's retail department continues to provide diversified products and services such as personal and housing loans and most types of credit cards. AJIB welcomes its clients throughout its branches and offices network covering major locations in Jordan, accompanied with an advanced network of 1000 ATMs distributed throughout the Kingdom, linked into the national switch JONET.

Reflecting its aspiration to expand its presence outside Jordan, the bank established its branch in Limassol Cyprus in 1989. In 2006, the Arab Jordan Investment Bank (Qatar) L.L.C. was founded in the Qatar Financial Center to serve as the focal point in Qatar and the GCC region.

The bank also provides professional investment and brokerage services at Amman Stock Exchange through its subsidiary The United Arab Jordan Company for Investment and Financial Brokerage. For more information, please visit the company's official website www.ujib.com.

In addition, the Jordan International Bank (JIB) is an affiliate of AJIB, since 2010, based in London, United Kingdom. It provides professional banking and investment services for companies in or outside the UK. For more information, visit www.jordanbank.co.uk. ■

Key Persons

Hani Al-Qadi
Chairman of the Board of Directors

Raed Al-Massis
General Manager

Group Institutions



Facts & Figures

Establishment Year: 1990
Employees: 550

Services

- Retail Banking
- Wholesale Banking
- Treasury
- FI
- Investment Services
- Digital Banking Services
- ila application (digital/mobile only banking)

Countries

Jordan, Bahrain, Egypt, UAE, Algeria, Brazil, Tunisia, Libya, United Kingdom, France, Germany, Italy, Turkey, USA, Singapore.

Bank ABC in Jordan (Arab Banking Corporation - Jordan) was incorporated in 1990, as a Jordanian public shareholding company. It is a member of the Bank ABC Group, MENA's leading international bank, with head offices in the Kingdom of Bahrain and a solid global presence across five continents; covering countries in the Middle East, North Africa, Europe, the Americas and Asia.

Bank ABC in Jordan performs all banking operations at its head office in Amman and through its branches and automatic teller machines (ATMs) located across the Kingdom. The bank offers a comprehensive range of financial services that include retail banking, corporate banking and treasury, as well as corresponding bank services and international banking operations. The bank also focuses on developing its innovative capabilities to offer its clients the latest digital banking services that meet their needs and ambitions.

The bank also offers investment and brokerage services locally, regionally, and internationally on behalf of its clients as well as financial consultancy through its affiliate company, ABC Investments, which was incorporated as a limited liability company (LLC) in Amman on 25 January 1990. It is fully owned by Bank ABC in Jordan and is a member of the capital market institutions, performing its activities through qualified and accredited technical and administrative personnel of very high efficiency.

ila application was launched in Jordan on 25 September 2022. It is a digital, mobile only banking entity powered by Bank ABC Jordan. Aided by Artificial Intelligence and Data Analytics, the intuitive app is designed to appeal to and serve a wide range of users. The app's current offerings include completely digital onboarding, instant virtual card for online transactions, physical debit card, credit card, multi-currency account, a current account without a minimum balance or tenure, "Hassala" a savings pot that encourages saving for financial aspirations and Fixed Deposits accounts with competitive interest rates. Additionally, ila app enables the users to perform easy and secure instant transfers and payments using Apple Pay and other local services. ila app is available for download on Google Play and Apple stores.

For more information on ila, please visit the website www.ilabank.com and follow ila on social media @ilaJordan. ■

Key Persons



Sael Fayeze Al Waary
Chairman of the Board of Directors



George Farah Sofia
CEO

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Facts & Figures

Establishment Year: 1960

Services

- Retail Services
- Corporate Banking
- SME Services
- Treasury and investment
- Transaction Banking
- Investment Services
- Leasing Services
- Financial Institutions
- Securities Services

Countries

Jordan, Palestine, Syria, Bahrain, Iraq.

Bank of Jordan, established in 1960, stands as one of the pioneering banks in Jordan, named after its place of origin. It offers a diverse range of banking and financial services, operating across multiple countries in the Middle East, including Palestine, Syria, Bahrain, and Iraq, with plans underway for a new branch in Riyadh, KSA.

Renowned as a leading financial institution in the region, Bank of Jordan is distinguished by its commitment to exceptional customer service and core values, prioritizing sustainable development, outstanding services, and competitive pricing strategies to align with global standards. The bank has significantly expanded and enhanced its payment methods through electronic and digital channels, thereby enriching customer options, streamlining business processes, and reducing both customer and operational burdens.

With a comprehensive suite of products and services tailored to meet diverse customer needs, Bank of Jordan places digitalization at the forefront of its strategic agenda. Recognizing that customer demands necessitate efficient and secure digital solutions, the bank has optimized its operations and service levels, resulting in cost savings, enhanced customer satisfaction, and improved risk management. Today, most banking transactions are conducted through electronic and digital platforms, prominently featuring BOJ Mobile and ATMs. Moreover, the bank has introduced a new platform, BOJ Business Banking, specifically tailored to cater to the needs of SMEs and corporate clients.

Furthermore, Bank of Jordan upholds its commitment to social responsibility through various community initiatives across its operational countries. Emphasizing the importance of sustainable development goals, the bank's management prioritizes initiatives aimed at advancing economic, social, and environmental progress. By fostering genuine partnerships and diligently implementing these objectives, Bank of Jordan demonstrates its dedication to responsible and professional practices. ■

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Contact Center:
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Key Persons



Shaker Tawfiq Fakhouri
Chairman of the Board of Directors



Saleh Rajab Hammad
General Manager

Business Banking

Tel: +962-6-5807776
businesscenter@bankofjordan.com.jo

Facts & Figures

Establishment Year: 1978
Employees: 1329
Paid-up capital: 160 Million JOD / Shares

Services

- Retail Banking
- Corporate Banking
- SME Banking
- Women's Banking
- Treasury and Investment

Countries

Jordan.

Bank al Etihad is a banking and financial institution that has been serving customers since 1978.

With a strong presence in Jordan, the bank comprises several entities, including a financial brokerage company (Etihad Financial Brokerage Company) and a financial leasing company (Etihad Leasing Company).

As a testament to its commitment to regional collaboration and growth, the bank holds a 10% ownership stake in the National Bank of Palestine. It also acquired a controlling stake in Safwa Islamic Bank in 2017.

Digital transformation is at the heart of Bank al Etihad's operations. The bank continuously invests in its digital infrastructure to provide customers with innovative products and services. Through user-friendly digital platforms, customers can easily manage their finances whenever and wherever they are.

Bank al Etihad's commitment to innovation has been recognised with four awards for innovation and leadership from Global Finance magazine. The bank's performance in international trade operations has also garnered recognition from the European Bank for Reconstruction and Development. Additionally, Bank al Etihad has been honoured for its efforts in promoting women's economic participation by the Financial Alliance for Women.

Beyond its financial services, Bank al Etihad considers social responsibility to be a key aspect of its corporate culture. The bank is committed to making a positive impact on the local community, and this dedication has been acknowledged by Euromoney magazine. Bank al Etihad actively pursues sustainable practices and has embraced several of the

UN's Sustainable Development Goals (SDGs) to contribute to a sustainable future. As a testament to its commitment to transparency, the bank published its first Global Reporting Initiative (GRI) report in 2021, providing valuable insights into its sustainability journey. ■

Certifications & Awards

Euromoney

- Euromoney Best Bank for CSR in 2023
- Euromoney Best Bank for CSR in 2022
- Euromoney Market Leader 2022 - Highly Regarded – CSR
- Euromoney Market Leader 2022 - Highly Regarded – SME
- Euromoney Market Leader 2022 - Highly Regarded – Digital solutions

EBRD

- Most active issuing bank in Jordan

Global Finance magazine

- Best Online Portal/User Experience (UX) under the Best Corporate/Institutional Digital Bank Awards in the Middle East Design
- Best Information Security and Fraud Management under the Best Corporate/Institutional Digital Bank Awards in the Middle East Design
- Most Innovative Digital Bank under the Best Corporate/Institutional Digital Bank Awards in the Middle East Design

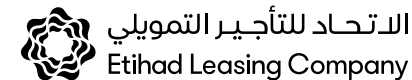
International business magazine

- Best Mobile Banking Jordan 2022

The World Union of Arab Bankers

- Best bank in terms of employee empowerment and development in Jordan for the year 2022

Group Companies



Board Members & Key Persons



Basem Salfiti
Chairman



Nadia al Saeed
CEO

Facts & Figures

Establishment Year: 1960
Employees: 2213

Services

- Loans: Retail, Productive, Microfinancing, SMEs, Corporate, Mortgages and Car Loans
- Accounts: Current, Savings, Deposit, Notice
- Cards: MasterCard Debit, MasterCard Credit, MasterCard Prepaid, Virtual Card
- Investing: Foreign Exchange, Derivatives, Hedging and Robotic Investments
- E-Channels: Mobile Banking, Online Banking, Internet Banking, SMS Banking, Labeeb (Chatbot), IRIS recognition, ATMs
- Other Services: Western Union, TELEMONEY Transfers, SWIFT Money Transfers, Custody Services, Safety Deposit Boxes, PayPal.

Countries

Jordan, Palestine and Bahrain.

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Cairo Amman Bank (CAB) is one of Jordan's leading financial institutions. Since its establishment in 1960, as a public shareholding company, CAB has been keen to enhance socio-economic development both locally and regionally by servicing individuals, small and medium businesses, and large corporations across different segments. CAB serves its clients with a wide network of branches and innovative banking solutions, and offers a full range of products, services and solutions tailored to meet customers' needs.

CAB operates a total of 103 branches and offices in Jordan, 22 branches in Palestine and one branch in Bahrain. CAB's advanced banking solutions are accessible through an ATM network of 209 machines, and through digital platforms services that include Internet Banking, Mobile Banking, and the chatbot "Labeeb", among others.

The bank's prudent credit policy and risk management practices have contributed to achieving excellent growth rates throughout the past years, which maintains the quality of the credit portfolio, keeping nonperforming loans ratios below average in the market, in addition to sustaining a high provision coverage ratio.

CAB aims to deliver ease and convenience to customers by continuously adapting to their financial needs through a wide variety of innovative banking solutions. This is anchored by the fact that CAB holds a sizable share of the individual retail segment in Jordan.

The bank currently operates under three separate trademarks, with the aim of accommodating the financial needs of all the targeted segments in the Jordanian market. These are CAB, LINC and Signature.

CAB is servicing Jordan's mass, with a focus on individuals employed in the public and private sectors.

LINC is offering banking products and services to Jordan's youth (aged

18 to 40). LINC operates through seven digitized branches, throughout universities in Jordan and other "youth focused" locations such as malls.

Signature is offering wholesale banking solutions while focusing on the needs of high net-worth individual clients, as well as medium to large corporations. Signature currently operates through five branches, with further plans for expansion in upcoming years.

Furthermore, the investment arm of CAB, Awraq Investments, is one of Jordan's leading investment companies effectively providing investment solutions and brokerage services to its diverse client base, consisting of retail and corporate customers across different segments, since its establishment in 1992. Awraq Investments combines local and regional expertise with international practices to create investment opportunities locally, regionally and internationally.

CAB launched its financial leasing arm, Tamallak Leasing Company, in 2014 which is incorporated as an independent company to provide financial leasing services as an alternative financing option for individuals and corporates, covering all the economic sectors.

CAB also owns "Safa Bank", an Islamic bank in Palestine operating in accordance with the provisions of the Islamic Shariah. CAB owns 51% of the bank's capital, and the bank provides financing for residence, vehicle, and commodities in the form of reliable Islamic structures. Safa currently has seven branches (including the headquarters), and two offices.

CAB's total assets and shareholders' equity amounted to around JOD 3,883 million and JOD 437 million, respectively in 2023. Moreover, CAB sustains a high level of confidence among its stakeholders, attributable to high liquidity levels that conform to international standards. ■

Certifications & Awards

- J.P. Morgan U.S. Dollar Clearing Elite Quality Recognition Award (Obtained from JPMorgan Chase Bank in 2021)
- Most Active Issuing bank in 2018 in Jordan. (Obtained from The European Bank for Reconstruction and Development in 2019).
- PCI DSS Compliance Certification.
- ISO 27001.
- "Seal of Excellence" awarded by King Abdullah II Awards for Excellence.
- Best innovations in the advanced electronic payment methods.
- Best prepaid card program for university students (university card project).
- Best contactless payment product.
- E-Payment Leadership Award / 5th Payment Conference.

Group Companies



Platforms

- CABFX
- E-Trading
- E-Private Banking

Key Persons



Yazid Adnan Mufti
Chairman of the Board



Kamal Ghareeb Al-Bakri
CEO

Facts & Figures

Establishment Year: 1995
Employees: 2,462 (Capital Group)

Services

- Personal Banking
- Commercial Banking
- Institutional Banking
- Investment Banking
- Leasing Services

Countries

Jordan, Iraq, UAE (Dubai) and KSA.

Capital Bank Group is considered one of the top financial institutions operating in the Jordanian and regional markets, with assets of approximately JOD 7.6 billion, while the total equity is nearly JOD 728 million.

Capital Bank Group includes Capital Bank, which since its inception in 1995, has grown to become one of the top financial institutions in Jordan, offering the Jordanian market a comprehensive set of commercial and investment banking services and solutions tailored to the needs of retail and corporate clients alike.

In 2005, Capital Bank (Jordan) purchased majority shares of the National Bank of Iraq (61.85%), which enabled NBI to develop its products and services, strengthen its foothold and enhance financial inclusion at the country level, support export activities and provide all services to Jordanian companies operating in Iraq. In 2021, the National Bank of Iraq continued to realize its expansion strategy by launching its first branch in the Kingdom of Saudi Arabia to provide financial and trade services to its corporate clients.

As for Capital Investments, it is a wholly owned subsidiary of Capital Bank established in 2006 and is set as a regional leader in providing comprehensive investment banking services that include asset management, brokerage as well as corporate financial advisory. The company serves a diverse array of local, regional, and international clientele, including major corporations, government entities, and high-net-worth individuals through its offices in Jordan and the United Arab Emirates / Dubai International Financial Center (DIFC).

Further building on its ambitious expansion strategy, Capital Bank Group also acquired Bank Audi's operations in both Jordan and Iraq in 2021 and followed that milestone in 2022 with the acquisition of the branches and operations of Société Générale Bank in Jordan, strengthening its competitive position in the Jordanian banking market. In early 2022, Capital Bank launched its digital bank, Blink, to re-imagine the way people conduct their banking operations, targeting young individuals.

In June 2022, Capital Bank raised its capital through issuing new shares in favor of the Public Investment Fund (PIF) – one the largest sovereign funds worldwide – as a strategic investor in Capital Bank. with a 23.97% stake, a milestone which will enable the group to implement its expansion strategy and to introduce new products and services that meet the needs of its clients and benefit its shareholders.

For more information, please visit Capital Bank website at www.capitalbank.jo ■

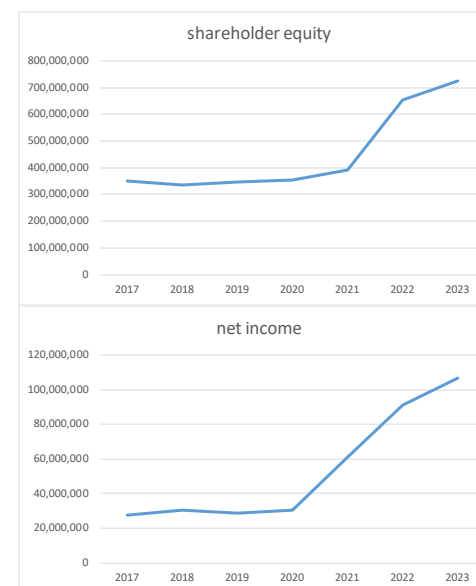
Subsidiaries



Awards

- Best Premium Credit Card - Emerging Market Payments (2016)
- Advanced ATM Services Awards - Emerging Market Payments (2016)
- Best SME Bank – Banker Middle East (2016)
- Best SME Bank – World Union Of Arab Bankers (2016)
- Best SME Bank – Banker Middle East (2017)
- Best Retail Banking Product / VIP Today Product – World Union Of Arab Bankers (2017)
- Best SME Bank Services 2018
- Most Innovative Digital Bank Jordan 2022 - CFI Awards
- Best Bank Jordan 2022 - CFI Awards
- Best Bank For SME Banking In Jordan 2022 – Euromoney Awards for Excellence
- Best Syndicated Loan for a Financial Institution in the Middle East - EMEA Finance Award
- Middle East CX Innovator – Banking in 2023 from The CX Innovator Award given during GITEX week
- IBS Intelligence Innovation Award - Best Project Implementation category for 2023

Summarized Financial Results



Key Persons



Samer Al Aloul
Chief Executive Officer/
Acting - Capital Bank Group



Izzidin Abusalameh
Group Chief Operating
Officer



Yasser Ibrahim Kleib
Group Chief Institutional
Banking Officer



Nadeem Khitan
Chief Consumer Banking
Officer



Rami Al Khuffash
Group Chief Investments
and Treasury Officer



Linda Tarazi
Group Chief Transformation
Officer – DIFC



Yosif Saptis
Group Chief Human Resources
/ Shared Services Officer



Manar Mohammad Al Nsour
Group Chief Financial
Officer



Rafat Abdullah Khalil
Group Chief Audit
Executive



Mohammad Mu'az
Group Chief Legal
Counsel



Touleen M. Barto
Group Chief Marketing/Corporate
Communications Officer



Munis Haddadin
Group Chief Compliance
Officer

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Facts & Figures

Establishment Year: 2003
Employees: 340

Services

Corporate, Commercial and Retail Banking Services at BLOM Bank branches.

Countries

France, Jordan, Lebanon, Qatar, Saudi Arabia, Switzerland, United Arab Emirates, United Kingdom.

BLOM Bank Jordan, established in 2004 with its headquarters in Amman, is part of the BLOM Bank Group, a leading Lebanese bank.

BLOM Bank Jordan operates 18 branches across the Kingdom in Amman, Irbid, Aqaba, and Zarqa. The bank provides a wide range of services including consumer banking and corporate banking

BLOM Bank Jordan aims to be a leading regional financial institution. The bank's mandate is to promote customers' satisfaction and to foster financial stability by offering exceptional value and ensuring customer satisfaction through its comprehensive banking solutions

The vision of BLOM Bank is derived from its slogan, "Peace of Mind". ■

Key Persons



Dr. Adnan Al Araj
Regional Manager



Moder Kurdi
Deputy Regional Manager

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Facts & Figures

Establishment Year: 1951
Employees: 300+

Services

- Accounts
- Loans
- Cards
- Online Services

Countries

Jordan.

The Egyptian Land Bank (EALB) was founded in 1880 with the goal of advancing Egypt's economy. At the time, the bank's first major objective was to contribute to the development of Egypt's agricultural sector. It provided loans to agricultural landowners in order to increase the productivity of their lands and to advance the Egyptian economy, as well as to establish communication concepts with all segments of the local community in order to activate their productive and economic resources, and to develop the construction movement and national development.

Since its establishment, the bank has grown to become one of the region's largest specialized banks, earning a stellar reputation in the banking industry and serving Arabs throughout the region.

EALB established a branch in Palestine in response to the region's turmoil during the first half of the twentieth century and in keeping with its mission of serving all Arabs.

The League of Arab States decided, during its third session in March 1946, to establish the Arab Land Bank under the name of the Arab Real Estate Company, in accordance with an Egyptian royal decree as a joint stock company based in Cairo. This was accompanied by its registration in Palestine, but due to the developments in the Palestinian territories in 1948, the company was unable to commence operations. Following the continuation of the situation in 1951, it was re-registered with Jordanian authorities to operate on both sides of the Kingdom.

In 1999, the Egyptian Council of Ministers issued a decision to rename the bank as the Egyptian Arab Land Bank (EALB) to reflect the new name, vision, and role of the bank in contributing to the development and support of the Arab region's economies. EALB has strived to be a comprehensive model for providing all banking services to the community and an effective contributor to all aspects of economic and social development in the 144 years since its founding. The bank operates as a commercial bank in the Hashemite Kingdom of Jordan and Palestine, offering all-inclusive and integrated corporate and individual banking services to its customers. Despite the numerous internal and external changes that the bank experienced during its work and success, it has remained committed to providing distinguished and reliable banking services to citizens and the Arab economy as a whole. ■

Key Persons



Medhat Kamar
Chairman of The Board



Walid Nagy
Vice Chairman of The Board



Ahmad Alaskary
Acting Regional Manager

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Facts & Figures

Establishment Year: 1973
Employees: More than 4,000

Countries

Jordan, Palestine, Bahrain, Syria, Algeria, UK, Libya, Iraq, UAE.

Established in 1973 as a specialized housing finance institution, the Housing Bank is one of the leading banks in Jordan, with the largest and most widely distributed branch network.

In 1997, the Housing Bank was converted to a universal bank; offering corporate, retail and investment banking services under one roof.

Today, the Housing Bank extends its comprehensive range of products and services to retail and corporate customers both inside and outside Jordan.

The bank has 106 branches in Jordan, 15 branches in Palestine and one branch in Bahrain. It also owns representative offices in Abu Dhabi (UAE), Tripoli (Libya) and Baghdad (Iraq). In addition to its vast network of branches and representative offices, the bank has three international subsidiaries which are Housing Bank of Algeria (9 branches), International Bank for Trade and Finance in Syria (29 branches), and Jordan International Bank in the UK (1 branch).

Since the beginning, the Housing Bank has been a pioneer in its field. In 1977, it was the first bank in Jordan to introduce savings account prizes. In 1993, the bank introduced the first children branch in Jordan and the Arab World, and the first mobile bus branch in Jordan and the Arab Region in 1975.

Throughout the years, the Housing Bank has earned its position as a leader in Jordan's banking sector. In 2023, the Housing Bank Group achieved a pre-tax profit of JD217.4 million, and an after-tax net profit of JD140.8 million.

Whereas the total assets reached JD8.7 billion at the end of 2023, and the balance of customers' deposits reached JD5.6 billion. Furthermore, the balance of the total credit facilities portfolio reached JD5.1 billion, and the balance of the equity reached JD1.3 billion. ■

Awards

- The Best Trade Mark from Union World of Arab Bankers.
- The Best Innovative Bank from Banker Middle East.
- The Best Customer Service from International Finance Magazine.
- The Best Jordanian Bank from Banker.
- The Best Jordanian Bank from Euromoney.
- The Best Jordanian Bank from Banker Middle East.
- The Arab World's Leading Bank in Financial Inclusion from World Union of Arab Bankers.
- "Global Banking and Finance Review" award "Best Project Finance Bank" in Jordan.
- "Global Banking and Finance Review" award "Best Trade Finance Bank" in Jordan.
- The Best Co-Branded Credit Card in Jordan from Emerging Markets Payments (EMP) and Global Banking and Finance Review.
- Best Bank to implement the core banking system from Asian Banker.
- International Star Award, golden and platinum from Business Initiative Directions.
- Arab Quality Award.
- Highest levels of "General Conformance Certificate" with International Internal Audit Standards, by the American Institute of Internal Auditors "IIA" (the first bank in Jordan and the Arab region to obtain such evaluation).
- "Best Provider of Innovation Financial Services - Jordan" awarded by Banker Middle East.
- "Best Bank - Jordan" awarded by Banker Middle East.
- "Best Retail Bank - Jordan" awarded by Global Banking & Finance Review.
- "Most Innovative Corporate Bank - Jordan" awarded by International Finance.
- "Best Trade Finance Bank - Jordan" awarded by World Union of Arab Bankers.

Board Members & Key Persons



Abdelelah Alkhatib
Chairman



Ammar Al-Safadi
CEO

Islamic International Arab Bank

البنك العربي الإسلامي الدولي
ISLAMIC INTERNATIONAL ARAB BANK



Facts & Figures

Establishment Year: 1997
Employees: 1,027

Services

- Retail Banking
- Corporate Banking
- SME Banking
- Treasury

Countries

Jordan.

Islamic International Arab Bank (ARABI ISLAMII) is a Public Shareholding Company established in Amman, Jordan on March 30, 1997. ARABI ISLAMII provides the most innovative and creative Sharia-compliant financial solutions targeting Retail, SME, and Corporate customers through a large number of branches and an ATMs network distributed strategically in all Governorates of Jordan. ARABI ISLAMII believes in the essential role of Islamic banking for the sustainable development of the economy and society, by providing comprehensive Sharia-compliant financial solutions and focusing on active CSR which supports decreasing poverty and unemployment rates in the country. A variety of Sharia-compliant products are designed carefully to meet customers' expectations and beyond. Services are offered through branches, ATMs, app, online banking, and/or the customer service center.

ARABI ISLAMII deeply understands the importance of retail banking. Retail financing products are designed to fulfill customers' needs at a very competitive price with easy and fast processing time for approval. ARABI ISLAMII's real estate financing products provide multi-purpose solutions to buy, construct, or renovate your dream house. Auto financing products are designed to provide a quick and easy way to buy a car. Personal financing products are carefully designed to satisfy needs for education, medical treatment, home appliances, or furniture. ARABI ISLAMII is the first Islamic bank in Jordan to introduce a Sharia-compliant Credit Card, whereby customers repay utilized amounts in installments with no profit or any hidden charges (Qard Hasan).

Corporate Banking provides the broadest solutions designed to respond to large and commercial corporate needs. Furthermore, financial solutions are tailored to the SME sector, as part of the bank's role

in leveraging the local economy and increasing employment. ARABI ISLAMII was able to access low rate financing schemes from the World Bank and Arab Fund, through the Central Bank of Jordan.

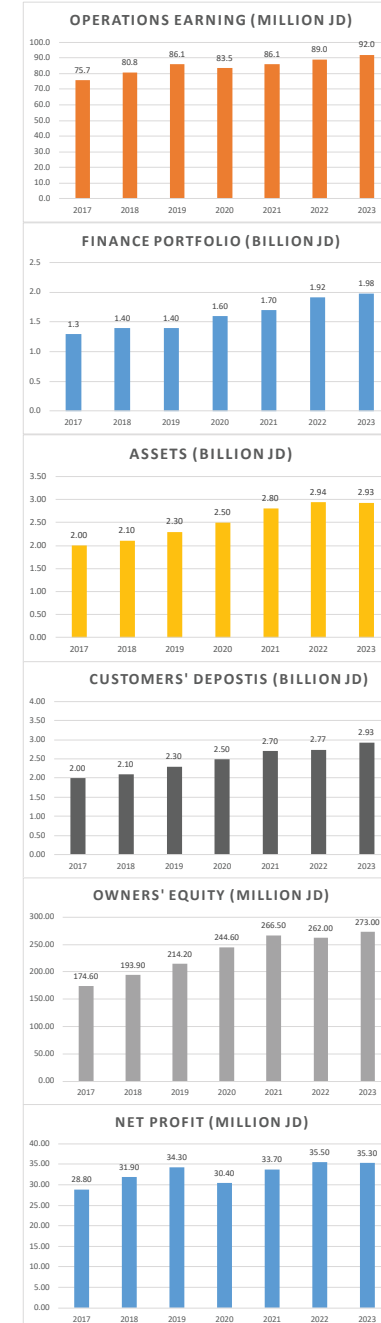
Starting from 2021, ARABI ISLAMII took steps in applying its digital transformation strategic plan with major changes in customer experience, through the revamped mobile app, added-value ATM services such as online-banknotes-acceptance, Social Security services, and ATMs for the visually impaired, and by providing many new services such as instant cards issuance at all branches and adding services to the customer care center.

ARABI ISLAMII's Financial Institutions and Correspondent Banking develops and actively maintains relationships with other financial institutions, governments (Central Banks), and their related agencies. The relationships are built around cooperation in areas of direct financing, correspondent banking, and inter-bank activities. ARABI ISLAMII's treasury services are extended from simple money exchange services to a full package of treasury services including issuing Sukuk, managing them, and being a trustee.

ARABI ISLAMII is preserving the confidence of customers and safeguarding their funds securely realizing their path to abundant Halal profits in accordance with Sharia law.

ARABI ISLAMII is serving the local economy, society, and environment with a proven track record while keeping the bank's promise for the customers in three golden words of Trust, Safe, and Halal Investment. ARABI ISLAMII will continue the journey towards the future of banking, supported by its accumulated experience, passion, and customers' loyalty. ■

Summarized Financial Results



Board Members & Key Persons



"Mohammed Said" Shahin
Chairman



Iyad Asali
General Manager



Mohammad Ghanameh
Vice Chairman



Naim AL-Hussaini
Board Member



Jamal Tumeh
Board Member



Ziad Homs
Board Member



Dr. Hana Hunaity
Board Member



Khaldoun AlJanini
Board Member



Dr. Mohsen Abu Awad
Secretary of the Board of Directors

Facts & Figures

Establishment Year: 1955
Number of Branches: 49
Number of ATMs: 133

Services

- **Personal Banking:** Deposits, loans, card products, money transfers, private banking, easy payment plan (EPP) with 0% interest rate, digital banking services, safe deposit boxes.
- **Investment Services:** Portfolio management, primary issue management in the capital market, custody & trustee services, ahli invest App, financial advisory & research, cash management, international brokerage.
- **Corporate Banking:** Overdraft facilities, commercial loans, LCs & LGs, discounted bills, and syndicated loans.
- **Bancassurance:** General insurance, life insurance, and health insurance.
- **Exclusive Banking Services:** Dedicated "Exclusive" account relationship manager & account service area, along with all the personal banking services available and with preferred rates and privileges, and a dedicated customer call center service line.
- **Digital Services:** ahli mobile and ahli online banking, ahli bots (ahli WhatsApp for Businesses and ahli Facebook Messenger bot), 24/7 Customer Call Center and live agent chats via ahli Whatsapp and Facebook Messenger, ahli SMS services, ahli e-payment gateway, 3D Secure service for securing online purchases made using ahli MasterCard, Visa & Ecom cards.

Countries

Jordan, Cyprus and Palestine.

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As the first locally-established bank in East Jordan, back in 1955, and the 6th public shareholding company, Jordan Ahli Bank (ahli) is considered a pioneering financial institution in the Kingdom. Under its wise leadership and progressive management, the bank managed to play a major role in supporting the national economy and the local communities. ahli is also widely known for its solid corporate structure that is based on sustainability and the ability to stay in step with global developments.

To achieve its ambitious vision, ahli adopted a strategy of "Shared Prosperity" that constitutes a natural extension of the corporate philosophy; investing in local communities as the seed for all economic growth. Today, ahli can look back with pride at what has been achieved so far under the shared prosperity strategy in terms of creating real value for all stakeholders, identifying value indicators for each stakeholder – including regulators, employees, clients, suppliers, shareholders, the environment and the public – and channeling ahli's Corporate Social Responsibility (CSR) strategically towards achieving sustainable targets.

The bank operates in various sectors aimed at serving different segments by providing innovative solutions, products, and services that add value beyond just banking.

As such, the bank caters to the requirements of its customer base in an efficient way that guarantees their satisfaction. In parallel, the bank is keen on caring for its human resources and ensuring gender equality within its ranks. The bank also runs several development programs for its employees, alongside programs aimed at building national human capital including those with special needs.

Over the years, the bank adopted cutting-edge processes across the work spectrum, incorporating environmental solutions, to align its operations with sustainability targets.

ahli was among the first to adopt innovative technological solutions when it established its latest subsidiary company AHLI FINTECH, which launched the AHLI FINTECH Accelerator; providing entrepreneurs with an opportunity to participate in the first fintech-focused corporate accelerator program in the Kingdom, providing them with potential startup capital investment, workshops, the open-API "ahli sandbox" environment, and access to a global network of mentors and investors to help them scale their fintech startups.

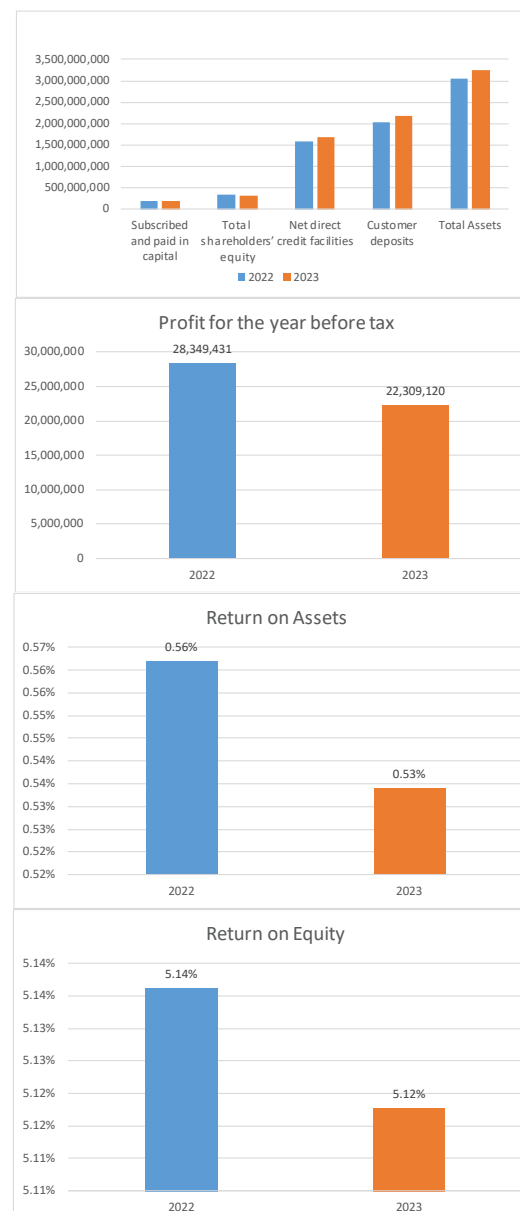
This reflects the interest and investment that the bank directs towards future generations.

On the CSR front, the bank allocated an ambitious budget to sponsor development and empowerment programs that cater to a multitude of community segments. ahli coordinates its social responsibility efforts with public and private organizations to ensure its effective contribution in the economic, social, and environmental growth in the country, putting it at the forefront of national institutions in terms of CSR.

The vision statement of ahli is "We are committed to building a prosperous society and economy with increased financial inclusion. We seek to serve our customers through innovation and excellence, to promote belonging and loyalty among our employees, and to achieve balanced growth and sustainable returns for our shareholders." Its mission is to be "a financial institution dedicated to providing excellent services through innovation, operational excellence, and customer-centricity."

ahli's values are shared prosperity; transparency and credibility; superior customer experience; full commitment to the laws, regulations and best practice corporate governance principles; creating a corporate culture that embraces innovation; and superior employee experience. ■

Summarized Financial Results



Board Members & Key Persons



Saad Nabil Mouasher
Chairman



Dr. Ahmad Alhussein
CEO

Facts & Figures

Establishment Year: 1977
Employees: 696 (as of 31/12/2023)
Number of Branches: 35

Services

- Retail Banking
- Treasury and investment
- Financial Institutions (Relations)
- Corporate Banking
- SME's

Countries

Jordan.

Originally established in 1977 as Jordan Gulf Bank (JGB), Jordan Commercial Bank (JCB) has come a long way to reach the heights it has today. Believing in change and adapting to the world around the bank, JCB proactively analyzes and studies the market to offer state-of-the-art services and solutions that are efficient and easy to use by customers.

As the world becomes more digitized and reliant on technology, JCB is investing heavily in technology, starting with its mobile app, "Tejari Mobile." The free-to-download app makes it easy for customers to check their balances, do transfers, pay bills, and more. JCB plans to develop the app even further, adding more exclusive features and services in the future.

In addition, JCB is expanding the total number of off-site ATMs to reach 45 across all of Jordan, making them easier to locate. Most customers today prefer self-service, and having more JCB ATMs around Jordan will undoubtedly improve their banking experience.

JCB also aims to increase the number of Tejari Express branches, which can be visited for simple and quick transactions, to reach a total of 10 across Jordan.

Expanding branches and adding services is not enough to stay ahead of the curve. That is why, at JCB, one of the primary selling points is offering continuous promotions on personal and auto loans at competitive interest rates; with a wide range of benefits that can be exclusively obtained from JCB. In addition, when opening a Tejari Savings account, customers will be automatically enrolled in a raffle draw that includes valuable prizes.

Furthermore, customers can also enjoy unlimited 1% cash back when using their JCB credit cards with easy payment plans.

JCB plays an active role in contributing positively to society and believes that being socially responsible is not an option, but a must. Since restructuring in 2004, JCB has sponsored and provided support to several causes and initiatives. The bank cooperates with various educational and social institutions and sponsors conferences, seminars, and economic, cultural, social, and other events. ■

Awards

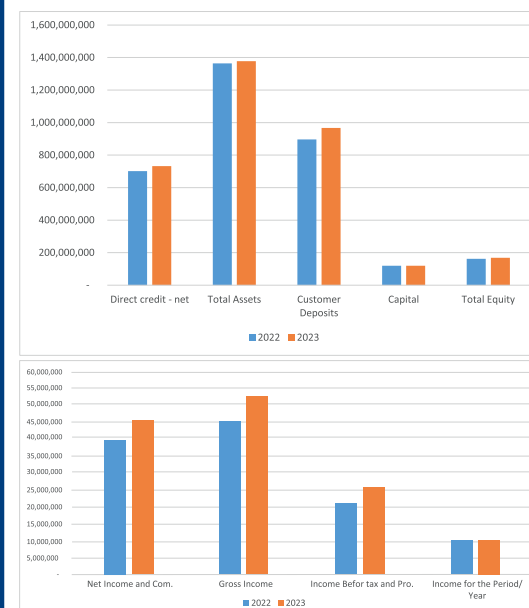


PCI DSS CERTIFICATE OF COMPLIANCE
PCI DSS V3.2.1 - 19th December 2023



CERTIFICATE OF COMPLIANCE
ISO/ICE 27001
11th January 2023

Summarized Financial Results



Board Members & Key Persons



Michael Faiq Al-Sayegh
Chairman



Caesar Qulajen
CEO



Alaa Qohof
Deputy CEO



Moh'd Al-Qura'n
Assistant General Manager - Head of Credit



Salim Sawalha
Assistant General Manager - Head of Retail



Abdallah Kishkek
Chief Financial Officer (AGM Finance)



Wa'el Rabieh
Assistant General Manager - Head of Corporate & SME



Anas Ayesh
Executive Manager - Treasury & Investment



Jamal Al-Raqad
Executive Manager - Corporate Communication



Antonio Abdel Massih
Executive Manager - Chief Information Officer (CIO)



Sami Al Nabulsi
Executive Manager - Financial Institutions

Facts & Figures

Establishment Year: 1978
Employees: 2,437

Jordan Islamic Bank (JIB) was established in Jordan, as a public shareholding company in 1978 to practice investment banking business in accordance with the provisions and principles of Islamic Sharia. The first branch began its work on 22/9/1979. The bank's transactions and contracts are subject to the supervision of a Sharia Board composed of specialized Shari'a scholars. Also, its banking operations are regulated by the Central Bank of Jordan and the bank is working to deepen and develop the principles of corporate governance, the development of risk management and compliance.

JIB aims to meet the economic and social needs of citizens in the fields of banking, finance and investment in accordance with the provisions and principles of Islamic Sharia. The number of the bank's customers has reached more than one million customers. The bank also seeks to keep pace with progress, employing modern banking technologies and providing the best Islamic banking products and services through 111 branches and offices, and the largest ATM network spread in Jordan with 317 ATMs while providing modern services, including cash withdrawal service from the ATM using the Quick Response code (QR) and Islami pay service through Islami Mobile and also without the need to use ATM cards. The bank also continued its digital transformation plan through developing Islami Mobile and Islami Internet, and the expansion of digital self-services (Islami Digital) by providing three digital corners (Islami Digital) in Wasfi Al-Tal Street office, Pavilion Mall office, and Arifa Mall office; in addition to Islami SMS service, secure online shopping (3D Secure), bill payment service (eFawateercom), and the electronic wallet service. The instant transfer service (CLiQ) and the credit report issuance services are also provided through Islami Mobile. The bank provides banking services during official holidays and on Fridays, Saturdays and the evening period through a number of its branches and offices, in addition to the bonded office, which provides the service of storing goods and merchandise until they are cleared through customs.

JIB has also won many international awards such as the best Islamic bank in Jordan and the best Islamic financial institution, many years and more than once from magazines including Word Finance, Islamic Finance News, EMEA Finance, etc.. The bank also received credit and legitimacy ratings from several international rating agencies, including Standard & Poor's, and International Islamic Rating Agency.

The prominent role and successful path of the bank in supporting the investment process and economic and social development in Jordan is characterized by supporting activities necessary for society and the national economy, which receive great attention in the bank's financial investments, including signing agreements with many governmental and private institutions and the local community to provide facilities and financing at preferential and distinctive prices, such as Jordanian expatriates and comrades in arms...etc. The bank's experience in social responsibility and sustainability is also an example for national institutions and companies to carry out their duty towards the members of society, especially the less fortunate groups of people with special needs and the poor, and to support sustainable development and enhance financial inclusion through various charitable programs and social cultural and volunteer activities. In addition to implementing many initiatives that contribute to supporting the environment, including interest in green financing and offering many financing initiatives such as financing hybrid cars, heaters, and solar cell systems. The bank also provides donations, Al- Qard AL-Hasan, the Mutual Insurance Fund, the program for financing professionals and craftsmen, and small and medium enterprises, sponsoring and supporting conferences, and paying attention to education and training. In addition, the JIB supports occupational safety and health, and caring for the affairs of the Holy Qur'an, culture, arts, literature, heritage, health, energy, environment and water. ■

Summarized Financial Results (31/12/2023)

- Profits after tax about JD 62.3 million.
- Assets, including (restricted investment accounts and wakala investment accounts - investment portfolios): About JD 6423 million
- Customer deposits, including (restricted investment accounts and wakala investment accounts - investment portfolios): About JD 5693 million
- Financing and Investment, including (restricted investment accounts and wakala investment accounts - investment portfolios): About JD 5336 million

Social Media



Board of Directors & Executive Management



Abdullah AL-Howaish
Chairman



Dr. Hussein Said Saifan
Chief Executive Officer -
General Manager



**Dr. "Mohammad Fahmi"
"Mohammad Khalil" Al
Jabari**
Assistant General Manager



**Dr. Musa Omar Abu
Muhaimed**
Assistant General Manager

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Facts & Figures

Establishment Year: 1976
Employees: 1,467 (as of 31/12/2023)

Services

- Bank Accounts:
 - Current Accounts
 - Savings Accounts
 - Fixed Deposits
 - Golden Savings Accounts
 - Certificates of Deposits
 - Basic Bank Accounts
- Loans:
 - Car Loans
 - Housing Loans
 - Student Loans
 - Personal Loans
 - Office and Clinical Loans
 - Personal Loans for Medical Doctors
 - Financing Purchases
 - Army Loans
- Cards:
 - MasterCard
 - American Express
- Bancassurance
- Other Services:
 - Dividend Disbursement
 - Safe Deposit Boxes
 - Remittance Services
 - Western Union Money Transfers
 - Payment of Bills/Fees/Services

Countries

Jordan, Cyprus, and Iraq.

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080022066

Jordan Kuwait Bank (JKB) is a Jordanian public shareholding company, founded in 1976 as the country's 5th national commercial bank that has successfully evolved into a major player in the Jordanian banking system over the years with consolidated assets of US \$ 7.4 Billion as of 31 December, 2023.

The bank currently operates a domestic network of 64 branches, distributed throughout Jordan in addition to a branch in Cyprus.

JKB is the sole proprietor of Ejara Leasing Company, and exercises significant influence over United Financial Investment (UFICO) holding a majority ownership stake of 78.3%. During February 2023, JKB completed the deal of acquiring 53.4% of Bank of Baghdad "BoB" Capital.

JKB also has investments with board representation in Algeria Gulf Bank (Algeria), Quds Bank (Palestine) and Middle East Payment Services (Jordan).

JKB capitalizes on its outstanding capabilities to provide services that encompass commercial and investment banking, in addition to other business-related services.

JKB also capitalizes on the strong business and ownership relations with Kuwait Projects Company Holding (KIPCO) and its banking and investment arms in the MENA region. Its major shareholders are Al Rawabi United Holding Co. (Kuwait), a fully owned subsidiary of Kuwaiti Projects Company Holding (KIPCO), the Social Security Corporation (Jordan), and Odyssey Reinsurance Company (USA), a fully owned company of Fairfax Financial Holdings, holding 50.92%, 21% and 5.85% of the bank's capital respectively.

JKB was the first bank in Jordan to introduce electronic delivery and service channels. Its hi-tech infrastructure, widely spread branches, ATMs and ITMs, efficient e-banking products and services, Internet and mobile banking facilities that provide access to external payment systems are all topped with a unique customer-friendly atmosphere.

This infrastructure has enabled the bank to further enhance its image as the best client-focused bank in Jordan and substantiated its slogan of "More than just a bank."

In 2023, Jordan Kuwait Bank earned several prestigious awards, underscoring its commitment to excellence in various domains.

Euromoney magazine honored the bank with the "Best Domestic Private Bank in Jordan," recognizing its global standing for elevating services for private banking clients. Global Banking and Finance Review granted the bank the "Best Bank for Corporate Social Responsibility in Jordan in 2023," applauding its dual achievement of community development and financial growth.

Moreover, The Global SME Finance Forum acknowledged the bank's commitment to sustainability by awarding it the "Green Bond of the Year" accolade, lauding its integration of sustainable strategies into its operations.

Furthermore, JKB was honored with the title of "Best Green Project Financing Bank in Jordan" by International Finance Magazine. Lastly, The Banker, a respected publication within the Financial Times Group, bestowed upon the bank the esteemed "Bank of the Year in Jordan" title. ■

Group Companies

UNITED FINANCIAL INVESTMENTS
المتحدة للاستثمارات المالية
A Member of Jordan Kuwait Bank



Board Members & Key Persons



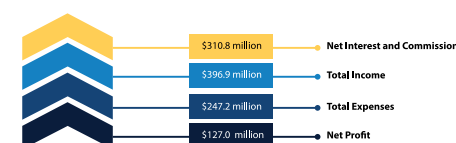
H.E. Sheikha Adana Nasser Al-Sabah
Chairman



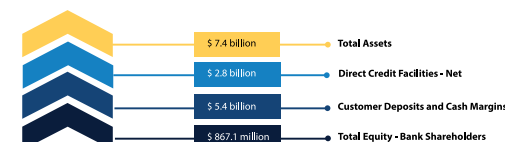
Haethum Buttikhi
Chief Executive Officer

Summarized Financial Results

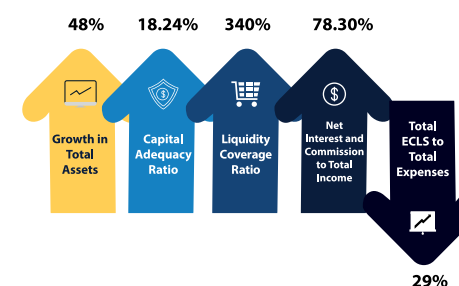
Major Operating Results As at 31.12.2023



Major Financial Position Items As at 31.12.2023



Major Financial Ratios As at 31.12.2023



Safwa Islamic Bank



Facts & Figures

Establishment Year: 2010
Employees: 744

Services

- Accounts:
 - Savings: Offset account, Standard Savings account, Women saving account (Harir), Kids savings account (Kanzu)
 - Current: current account, current salary account, basic bank account
 - Investment deposits
 - Investment certificates
 - Deposit Box
 - Hajj Sukuk
- Financing:
 - Cars financing
 - Real estate financing
 - Personal financing (goods, lands, motorcycles, stocks, solar systems and heaters)
 - Musawmeh financing
 - Travel, education and treatment financing
 - Yusur for refinancing
- Cards:
 - Electronic Murabha credit card
 - Pre-paid cards
 - ATM cards
- E-services:
 - Safwa mobile
 - Safwa online
 - Safwa SMS
 - Direct Debit service- ACH
 - Apple Pay

Countries

Jordan.

Contact

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Safwa Islamic Bank seeks to be a leading banking institution by implementing the values of diversity, modernity, justice and transparency throughout all its activities. It also strives to provide excellent banking services by understanding customers' needs and providing flexible and fast solutions tailored for them. Not only are these banking solutions in line with Islamic Sharia, but they are also dynamic and are set in a modern formula via a growing network of branches-currently numbering 42 across Jordan, with a wide range of electronic channels and the bank's 24/7 call center. With headquarters in Amman, Safwa Islamic Bank ensures a nationwide presence with branches in Irbid, Zarqa, Al-Salt, Madaba, Al-Karak, Al-Mafraq, Jerash and Aqaba; with a total number of 74 ATMs to date.

The bank also offers financing solutions to large and medium-sized enterprises through diverse Islamic financing products and services and innovative solutions that meet all the segment's financing requirements. The bank also takes special care of its major clients, through a package of special services that fulfills their needs. Paramount excellence in client servicing is the cornerstone of the bank's dynamics, as it has truly invested a great deal of time and effort to become a model of excellence in customer service in the Kingdom.

In addition to an asset growth of 13% in 2023, the bank has implemented digitalization and innovation to offer simple, easy, and quick solutions, including a designated mobile and online application, which was developed to provide services that reflect the bank's uniqueness. Striving towards excellence is the driving force behind the ever-developing mindset. While Safwa Islamic Bank constantly seeks modernity, it remains true to its roots, values, and traditions, which means that this banking establishment will always be combining heritage with advancement and commitment with flexibility. ■

Key Persons

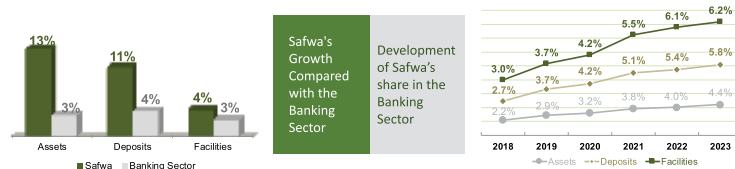


Dr. "Mohammed Nasser" Abu Hammour
Chairman of the Board



Samer Tamimi
General Manager, Chief Executive Officer

Summarized Financial Results



Al-Manara Islamic Insurance



Facts & Figures

Establishment Year: 1974
Employees: 92

Services

- Home insurance
- Vehicle insurance
- Aviation insurance
- Marine insurance
- Engineering insurance
- Accident insurance
- Medical Insurance
- Fire insurance
- Travel insurance
- Car accident insurance

Al-Manara Islamic Insurance Company has recently announced the issuance and marketing of Takaful insurance policies that are compatible with the provisions of Islamic Sharia; and also in accordance with the Insurance Business Regulation Law No. (12) of 2021 and the Takaful Insurance starting from 01/01/2023.

For over 48 years in the insurance sector in Jordan, Al-Manara Insurance Company has been offering all types of insurance products and services. Al-Manara is a 'lighthouse company' that helps you facilitate your daily life, by providing solutions that keep your valuables in safe hands. In 1974, Al-Manara was established under the name of the Arabian Seas Insurance Company with several investors and board members being involved throughout the company's history.

New investors acquired Al-Manara in 2019 and assigned very reputable board members with extensive experience, in both financial and insurance fields, with H.E. Mazen Al-Qadi as a chairman for the company. A new well-experienced management team has also been assigned under the leadership of Mr. Waleed Al Qutati, as general manager, to enable the company to achieve the goals it has set.

The mission and values of Al-Manara include working to provide peace of mind to customers by obtaining insurance coverage and appropriate services; applying international standards and best professional practices in providing various services to all those who deal with the company; ensuring the sustainability of the company and the continuity of growth.

Al-Manara has drawn up a strategy and business plan to become one of the top five insurance companies in Jordan in the coming five years and to become the preferred choice for customers, despite all the challenges faced by the sector. As technology is taking over daily life, Al-Manara's plan includes digitalising processes and the company is also investing in its human resources, aiming to raise the knowledge and efficiency of employees while providing an attractive and comfortable work environment to increase their productivity. ■

Key Persons



H. E. Mazen Al-Qadi
Chairman



Waleed Al Qutati
General Manager

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www.almanarainurance.com

Al-Nisr Al-Arabi Insurance Company



Facts & Figures

Establishment Year: 1976
Employees: 240

Services

- Life Insurance
- Medical Insurance
- Property Insurance
- Engineering Insurance
- Liability Insurance
- Cargo Insurance
- Fire Insurance
- General Accidents Insurance

Countries

Jordan.

Founded in 1976, Al-Nisr Al-Arabi Insurance Company has grown to become one of the leading insurance providers in Jordan. The company's business activities encompass a wide range of insurance services, including Life, Medical, Marine, Fire, Engineering, Liability, and General Accident insurance.

In 2006, a strategic partnership was established with the Arab Bank, leading to the bank's acquisition of 50% of the company's shares. Subsequently, in July 2023, the Arab Bank raised its ownership in the company to 68% through the acquisition of an additional stake in the capital. This strategic step underscores the company's continuous commitment to expanding and enhancing its insurance products and services.

The mission statement of Al-Nisr Al-Arabi Insurance Company is "Dedicating our resources towards providing clients with the finest service at competitive terms; satisfying our shareholders with sustainable growth and optimum return; rewarding our employees amid an environment of continual learning and personal development; partnering with our society to create a better tomorrow." ■

Key Persons



Yacoub Sabella
Vice Chairman



Fadi Saadeh
General Manager



Ruba Al Shahed
Deputy General Manager - Finance

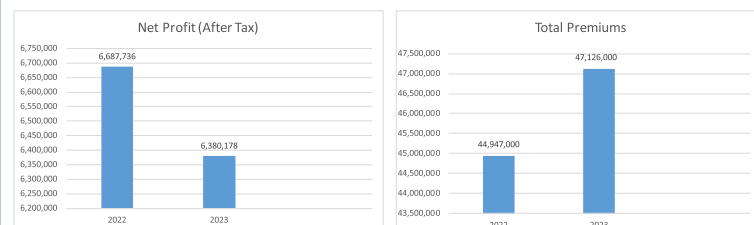
Partners



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Summarized Financial Results



American Life Insurance Company - Jordan Branch



Facts & Figures

Establishment Year: 1963
(Jordan)
Employees: 94

Services

- Life Insurance
- Savings & Investment
- Accident Insurance
- Health Insurance
- Group Life & Medical Plans
- Group Personal Accident Plans

MetLife, through its affiliates and subsidiaries "MetLife", has helped generations of people around the world protect their families and finances. MetLife, is one of the world's leading financial services companies, providing insurance, annuities, employee benefits and asset management to its individual and institutional customers. The company has operations in more than 40 markets globally and holds leading positions in the United States, Japan, Latin America, Asia, Europe and the Middle East.

MetLife, is committed to building a more confident future for all of its stakeholders – employees, customers, shareholders, and the communities it serves. The Financial Strength ratings for MetLife include Moody's Investors Service Aa3 A.M. Best Company, A+; Standard & Poor's Ratings Services AA-; and Fitch Rating AA-.

MetLife branch in Jordan is a pioneer in life insurance with a presence of more than 60 years. Through its offices in Amman and Irbid, MetLife offers market leading financial solutions that can be tailored to meet the unique saving and protection needs of individuals, families and businesses of all sizes.

The rich value proposition offered by MetLife includes a full range of life insurance, accident and health insurance and employee benefits to help individuals, corporations and other institutions recover from financial loss due to death, disability, accident and sickness. What's more, MetLife products help achieve financial goals such as accumulating funds for retirement and children's education. Throughout the company's journey in Jordan, MetLife has continuously sought to nurture talent, respect local cultures and promote the diversity that characterizes the societies it has been serving. For more information, visit www.metlife.jo and on LinkedIn @metlife-jordan. ■

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Key Persons



Osama Hannoush
General Manager Jordan & PNA



Zeid Khamash
Head of Operations



Mohammed Baarah
Chief Financial Officer

MetLife Global

- 155 years of operation
- Around 45,000 employees
- 40+ global markets
- No. 54 on the 2023 Fortune 500 list
- 600 Billion USD in total assets under management

Arab Assurers Insurance Co.



Facts & Figures

Establishment Year: 1995
Employees: 78

Services

- Vehicles insurance
- Medical insurance
- Marine insurance (carriage of goods insurance)
- Credit insurance
- Insurance for incoming and house maids
- Fire and general accident insurance
- Travel insurance

Arab Assurers insurance company seeks to be the best company in the insurance field.

It is a limited and public joint stock company, founded in 1996.

Arab Assurers has become one of the largest and most widespread Jordanian insurance companies.

It deals with a wide range of insurance products, which enables the company to absorb and manage risks.

This is an essential element of the company's success and its promotion with a focus on value, quality, trust and services; combined with institutional financial solutions and additional services for marine insurance, cars, property, engineering, general accidents and personal responsibility.

These services meet the needs of customers and also meet their current and future expectations.

All of this is accomplished through the strict enforcement of the quality system, and in accordance with ISO 9001/2000 quality assurance instructions.

Customers should choose Arab Assurers because of the principles that control its work, and how the company communicates with its clients with great transparency and appreciation.

Arab Assurers interacts closely with its customers to then meet their needs. The company makes the right decisions as a result of its competencies coupled with experience. It exploits its resources to find innovative solutions in response to the market needs, adapts the working environment to attract the best staff to serve its customers, and completely commits to transparency and ethical principles.

These are the key factors at the heart of Arab Assurers' success. ■

Key Persons



Dr. Hamad Al-Kassasbeh
Chairman



Haitham Al-Khatanah
General Manager

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Arab Union International Insurance Co. (RUM Insurance)



Facts & Figures

Establishment Year: 1976
Employees: 60

Services

- Motor Insurance
- Marine Insurance
- Health Insurance
- Engineering Insurance
- Travel Insurance
- Aviation Insurance
- General Insurance

Founded in 1976, Arab Union International Insurance Co. has been a trusted provider of comprehensive insurance solutions for over four decades. The company is headquartered in Amman, Jordan, and is a public shareholding company listed in the Amman Stock Exchange (ASE).

Due to its rich history and deep roots in the industry, Arab Union International Insurance Co. recognizes that the world is rapidly changing, and so are the needs and expectations of its customers. Therefore, to remain competitive and to continue providing exceptional service, the company has embarked on a comprehensive turnaround strategy to fully digitize its operations to become the first insurance company in the market to launch the InsurTech concept.

This digital transformation will enable Arab Union International Insurance Co. to streamline its processes, increase efficiency, and to empower its customers to insure what matters most to them by providing comprehensive and personalized insurance solutions. The company is committed to leveraging technology to streamline its operations, reduce costs, and pass on savings to customers creating a culture of excellence, collaboration, and innovation that drives the company's continued growth and success.

What sets Arab Union International Insurance Co. apart from other companies is its total dedication to consistently delivering the best comprehensive insurance products programs that safeguard customers' assets against the widest possible risks by providing motor insurance, marine insurance, health insurance, engineering insurance, travel insurance, aviation insurance and general insurance services.

Under the new value-oriented culture, Arab Union International Insurance Co. will provide its customers with the best possible insurance experience, from quote to claim, while maintaining its commitment to personalized service and exceptional coverage. The company is excited about the future and looks forward to continuing to serve its customers' insurance needs for many years to come. ■

Key Persons



Ayman Khamis
General Manager

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Arabia Insurance Company Jordan (AICJ)



Facts & Figures

Establishment Year: 1975
Employees: 100

Services

- Marine Insurance
- Property Insurance
- General Accidents Insurance
- Engineering Insurance
- Motor Insurance
- Life Assurance
- Medical Insurance
- Travel Insurance

Arabia Insurance Company Jordan LTD. (AICJ) was established in 1975 and is currently operating with an authorized and paid up capital of JD8 million. AICJ is proud of dealing with the oldest and best-rated reinsurance companies in the world.

The mission of AICJ is to be a prominent leader in the Jordanian insurance market by providing added value insurance services and programs which meet and go beyond clients' expectations, aspiring to attain the best possible returns for shareholders, and striving to commit sufficient efforts to serve the local community. Its vision is to be the pioneering Arab guarantor in the field of client demand fulfillment.

AICJ aims to enhance its position through expansion and diversification of marketing outlets and the adoption of sale strategies appropriate for increasing its share in the Jordanian market.

AICJ also seeks to take advantage of its wide insurance experience in order to provide modern and advanced insurance products fitting the needs of clients. The company works to achieve the principle of "Added Value" for its clients, shareholders, staff and society; while encouraging its staff to keep developing by providing them with professional and academic training.

AICJ enhances and strengthens the professional relationships with Jordan Insurance Federation, and local insurance and reinsurance companies. AICJ keeps building its established financial reserves and a good reputation in the insurance market. ■

Key Persons



Basem Haddadeen
General Manager



Sakher Zawaideh
Deputy General Manager - Operations



Mazen Abduljalil
Assistant General Manager - Finance and Admin

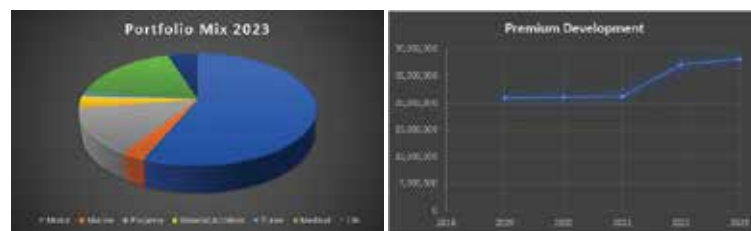
Branches

Irbid Branch
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Awards



Summarized Financial Results



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Euro Arab Insurance Group



Facts & Figures

Establishment year: 1996
Employees: 144

Services

- Medical insurance
- Life insurance
- Motor insurance
- General insurance
- Travel insurance
- Property insurance
- Marine and in land transit insurance
- Engineering insurance
- Credit insurance

Countries

Jordan.

Euro Arab Insurance Group is one of the pioneering insurance companies in the region, throughout the years. It was established in 1996, under the name of Amman Insurance Co. Ltd, then renamed in 2002 as Euro Arab Insurance Group.

Euro Arab Insurance Group has maintained sustainable growth and verified its ability to provide superior customer service, attractive rates and stability offering a wide spectrum of insurance covers including Motor, Marine, General, Medical and Life.

Euro Arab Insurance Group is dedicated to becoming one of the leading insurance companies for life and non-life insurance classes, coupled with the highest degrees of customer utility.

The vision of Euro Arab Insurance Group is "Serve to grow ... Grow to serve". Its mission is to offer the best services within its working environment that embraces its values and reflects them on its customers and other concerned parties. The values of Euro Arab Insurance Group are Cooperation, Honesty, Mutual Trust and One Team Spirit. It's goals are to achieve distinguished corporate performance; continuous expansion in its business activities; and continuous elevation of its customers satisfaction. ■

Key Persons



Dr. Fouad Bajjali
Chairman



Dr. Lana Bader
General Manager



Costandi Bajjali
Vice Chairman Representing Comsal LTD.

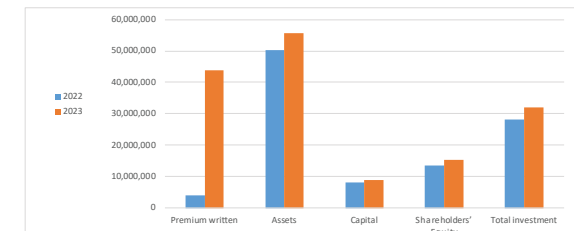
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Salt office:
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Marka office:
Tel: +962-6-4871620
Irbid office:
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Aqaba Office:
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Contact

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Amman 11953, Jordan
www.euroarabins.com

Summarized Financial Results



Gulf Insurance Group - Jordan (GIG - Jordan)

Facts & Figures

Establishment Year: 1996
Employees: 481

Services

- Medical Insurance
- Life Insurance
- Motor Insurance
- General Insurance
- Travel Insurance
- Property Insurance
- Marine Insurance
- Aviation Insurance
- Engineering Insurance

Gulf Insurance Group – Jordan (GIG – Jordan) is a company with 27 years of experience in the Jordanian insurance market. Established in 1996, under the name of Arab Orient Insurance Company, it joined the Gulf Insurance Group in 2009 which is a highly respected group in the MENA region known for its strength and the caliber of its leadership and staff.

Throughout these years, GIG – Jordan developed its products to successfully acquire the largest market share, with a focus on premium and profit.

GIG – Jordan provides insurance solutions that cater to all aspects of the lives of individuals and the needs of corporations. The many insurance solutions include Medical, Life, Motor, Travel, Marine, Aviation, Engineering and General Insurance (including property) and more. Therefore, the company has a strong profile with a substantial number of clients from various sectors including the banking and financial sector; the public sector; telecommunications; hospitality; embassies; factories; universities and schools; warehouses; medical supplies; nonprofit organizations; car dealerships; import and export companies; general trade and services; restaurants and coffee shops; airlines; engineering and construction, in addition to many other sectors.

GIG – Jordan serves all these clients through a large, dedicated team and through a network of branches across the whole country. Also, as part of GIG – Jordan's commitment to provide the best and latest direct services, clients can pay their premiums through the EFawateercom online service. Accordingly, GIG – Jordan's staff are considered to be the most significant pillar of the company's success, with various initiatives to raise their capabilities and concentrated efforts to empower employees by obtaining international certification. The number of those who obtained such certificates is now 81 employees; of whom 58 have concluded the requirements of CII Cert. This accomplishment is due to GIG – Jordan becoming an accredited center for CII international and LOMA.

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In addition, GIG – Jordan has held several training courses in different domains and sectors, delivered by elite lecturers from inside and outside the company. GIG – Jordan's medical network is the leading service of its kind in the country, with more than 3800 medical providers including well known hospitals, doctors, laboratories, and pharmacies. Additionally, the Call Center department is staffed with an excellent team that ensures all enquiries are responded to in one call and provides all the required information.

GIG – Jordan has obtained the ISO 27001 accredited certificate which lays the foundation for international procedures to achieve cyber security and to follow international measures. The aim is to develop the information technology required to realize the vision of the company in automation and digitization.

In 2019, and in another remarkable achievement, the Global Credit Rating Agency AM Best upgraded the long-term issuer credit rating for GIG – Jordan from bbb to bbb+, and affirmed the Financial Strength Rating at B++. The outlook for both ratings was revised to become Stable. The rating of GIG – Jordan is the highest for a Jordanian insurance company, granted by the Global Credit Rating Agency AM Best.

Among its recent achievements, GIG – Jordan has opened new branches in Abdali and Galleria malls; installed KIOSK machines in the malls; created a new team called IT service delivery team to help in its digital transformation; enlarged the sales team; introduced new ways of learning and training such as Grant Cardone, ...etc; created an ESG committee to start working on ESG initiatives; signed an agreement with GJU to train two interns every year; introduced new functions; added more features to the HRMS while creating new HR policies and procedures; enhancing the performance appraisal system; and GIG – Jordan is still working with BDC (Business Development Center) and other youth organizations. ■

Group Companies



Summarized Financial Results

Progress of Major Financial Indicators for the period of 2000 – 2022 (JOD)

Major financial Indicators	2020	2021	2022
Written premiums	82,192	92,094	100,162
Paid claims	55,957	67,802	69,320
Technical reserves	41,514	47,916	52,189
Total Assets	117,702	133,224	137,866
Total shareholders' Equity	33,594	41,468	48,425
Paid in capital	21,438	25,438	26,000
Book value per share (JD)	1.57	1.63	1.86
Technical Income	10,569	10,620	7,969
Total Corporate Accounts	2,523	2,197	1,704
Number of Employees	370	417	391
General & Administrative Expenses / written Premiums	15.21%	17.00%	14.83%
Cash and Deposits at Banks	55,464	60,902	67,726
Other Investments	15,696	17,422	17,323

*Numbers are in JOD thousands

Figures

- All International certificate: 96
- CII Cert.: 58
- Current Paid in Capital: JD 26,000,000
- Gross Written Premium 2022: JD 100,161,735

Board Members & Key Persons



HE. Naser Lozi
Chairman



Khaled Al Hasan
Representative of Gulf Insurance Group/Vice Chairman



Ala' Al Zuhairi
Representative of Gulf Insurance Group/Board Member



Bijan Khosrowshahi
Representative of Gulf Insurance Group/Board Member



Ali Al Hendal
Representative of Gulf Insurance Group/Board Member



Tawfeeq Mukahal
Representative of the strategic investment company/Board Member



Hiyam Habash
Representative of Jordan Kuwait Bank/Board Member



Dr. Ali Wazani
CEO



Saad Farah
CFO



Ahmad AlSallakh
Board Member



Mazen Tabalat
Board Member

Facts & Figures

Establishment Year: 1975
Employees: 128

Services

- Life Insurance
- Travel Insurance
- Motor Insurance
- Engineering Insurance
- Medical Insurance
- Property Insurance
- Personal Accidents Insurance
- Marine Insurance
- Liability Insurance
- General Accidents Insurance
- Specialty Lines Insurance
- Financial Institutions Insurance

Countries

Jordan.

Year after year, JICO has worked day and night to provide the highest levels of insurance services designed to respond to the evolving needs of individuals and companies alike.

Established in 1975, Jerusalem Insurance (JICO) set foot on a mission to provide the Kingdom with simple and innovative insurance solutions packaged and delivered through years of commitment to excellence and credibility. JICO has kept a meticulous track record of service excellence and product superiority since.

At its helm, JICO is spearheaded by a distinguished talent pool whose vision and values align with that of the organization, working tirelessly to lead the industry with disruptive strategies, innovative solutions, and exceptional service.

Since the establishment of the company, JICO has been drawing the path towards being one of the insurance pioneers in the Kingdom, by providing a wide range of life insurance solutions and other specialized insurance for individuals, families, and companies, through the wide network of its branches available across the Kingdom.

With a capital that has grown from JD 160,000 in 1975 to JD 8,000,000, JICO's undisputed financial growth has allowed for strategic investments in infrastructure, customer support, innovation, and digital development.

This financial growth has enabled the business to deliver simplified and seamless experiences anywhere and anytime.

The vision of Jerusalem Insurance (JICO) is born from its social responsibility towards the community

and its commitment to achieving long-term sustainable development. Thus, the company remains dedicated to staying informed of the latest trends and technologies to further enhance its impact on society and to drive community progress forward. ■

Board Members & Key Persons



Khaled M. Alayyan
Chairman



Mohammad K. Alayyan
Vice Chairman



Imad M. Morrar
Chief Executive Officer



Omar A. Jaradat
Chief Financial Officer

Jordan French Insurance Company (JOFICO)



Facts & Figures

Establishment Year: 1976
Employees: 111

Services

- Motor Insurance
- Life Insurance
- Medical Insurance
- Fire & General Accidents Insurance
- Marine & Hull Insurance
- Construction & Engineering Insurance
- Travel Insurance
- Credit Insurance
- Aviation Insurance

Countries

Jordan.

Jordan French Insurance Company (JOFICO) was established in 1976 in collaboration with Compagnie Financière Du Groupe Victoire, with a capital of JD 250,000.

JOFICO is a pioneering company whose name is associated with contributions to the insurance sector's development in Jordan.

JOFICO adopts a vision centered on the pursuit of excellence in providing its insurance services with high flexibility and transparency; furthermore it seeks to build a long-term relationship with its customers to provide them with the latest solutions in the insurance market. The company has a set of core values, which guide its approach in pursuing its business.

JOFICO's goal is to be a one-stop shop that meets all insurance needs and delivers complete solutions for customers. The company's specialized and experienced professionals take a proactive consultative approach to understanding the risks, resolving problems and mapping recommendations to clients' needs at the most competitive prices and at the highest possible service level.

The long-term experience of the past four decades has given JOFICO a competitive advantage in delivering and managing insurance services for the major sectors and institutions in the Hashemite Kingdom of Jordan. ■

Key Persons



Ayman Shafiq Jumean
Chairman



Dr. Odeh Sulaiman Abu Joudeh
Chief Executive Officer / CEO

Sister Companies



Established, Experienced, Independent
الشركة المتخصصة لإدارة التأمينات الطبية



المشرق للتأمين
Al Mashreq Insurance



الشركة الوطنية للتأمين
National Insurance Co.



الشركة الأردنية لإدارة الإستشارات في عم
Jordanian For Management & Consultancy

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Medgulf Insurance - Jordan



Facts & Figures

Establishment Year: 1980
(Lebanon), 2007 (Jordan)
Employees: 70

Services

- Property Insurance
- Motor Insurance
- Engineering Insurance
- Health Insurance
- Marine & Aviation Insurance
- General Insurance

Countries

Lebanon, UAE, Saudi Arabia,
Bahrain, Jordan and Egypt.

Medgulf - Jordan Mediterranean and Gulf Insurance Company started its business in Lebanon in 1980 and then expanded to UAE, Saudi Arabia, Bahrain, Jordan and Egypt.

Medgulf-Jordan consolidated its activities through successive acquisitions and mergers to provide a comprehensive range of insurance and reinsurance products and services of the highest standards, tailor-made insurance and protection solutions with solid security quality services.

The mission of Medgulf-Jordan is to "provide integrated and comprehensive insurance programs and apply the best international standards and professional practices to provide full insurance coverage on your side in every step".

The company's vision is "to be a premier provider at the regional and global levels for innovative and transparent insurance services that are built on the highest levels of insurance protection and meet all the needs and requirements of our clients". ■

Key Persons



Amin Sabri
General Manager

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Middle East Insurance Company – MEICO



Facts & Figures

Establishment Year: 1962
Employees: 171
Branches: 7

Products & Services

- Motor Insurance (individual and fleet)
- Medical Insurance (individual and group)
- Life Insurance (individual and group)
- Property Insurance
- Travel Insurance
- Personal Accident Insurance
- Marine Insurance
- Aviation Insurance
- Engineering Insurance
- Liabilities Insurance
- Financial Lines Insurance

Founded in Jordan in 1962, Middle East Insurance Company (MEICO) is a leading multi-line insurance company providing insurance products and services to individuals and corporations. The company has a wide network of branches across the Kingdom.

MEICO is a public shareholding company listed on the Amman Stock Exchange (ASE). The company transacts both Life and Non-Life Insurance products and provides a range of innovative insurance solutions that are customizable and scalable. This flexibility enables MEICO to meet the unique needs of individuals and corporations in Jordan.

Among the 24 insurance companies operating in Jordan, MEICO ranks first in Shareholders' Equity, Marine, Bankers Blanket Bond, Engineering, and Liability. It ranks second in Property Insurance and ranks fourth in Life Insurance. MEICO is the only company in the Kingdom to offer Marine Hull Insurance (ocean-going vessels).

In line with MEICO's commitment to ensure the provision of quality products and services, the company has a robust set of policies and procedures that comply with the highest standards and the IFRS17 system.

MEICO is committed to making a positive contribution to the community in Jordan by continuously supporting several organizations that focus on the importance of healthy lifestyles and providing a better life for the Jordanian community. Moreover, as part of MEICO's commitment to a more sustainable environment in Jordan, the company's headquarters building is the first "green" commercial structure of its kind in Jordan and has also been awarded the LEED Certificate - Gold Level from the US Green Building Council. ■

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Key Persons



Zeid Kwar
MEICO Chairman of the Board



Rajai Sweis
MEICO CEO



Majed Smeirat
MEICO GM

Newton Insurance



Facts & Figures

Establishment Year: 1996
Employees: 100

Products

- Health Insurance
- Life Insurance
- Marine Insurance
- Travel Insurance
- Home Insurance
- Property and Casualty

"Newton Insurance" is a trademark owned by Jordan International Insurance Company, a public shareholding company established in 1996 with a capital of 18,150,000 Jordanian dinars and high financial solvency amongst insurance companies in Jordan.

The founder, His Excellency Mr. Sami Gammoh, and the Chairman Mr. Faris Gammoh, established the company based on solid principles for clarity and transparency in all dealings, maintaining continuity and commitment to society.

Jordan International Insurance Company - "newton insurance" is managed by a group of insurance industry professionals with vast knowledge and commitment to applying international standards and adhering to local laws to provide services that rise up to the level of satisfaction of their valued customers and the foundations on which the company was built. ■

Key Persons



H.E. Sami Gammoh
Former Chairman and Founder
JIIG-Newton



Faris Gammoh
Chairman



Dr. Khaled Al-Faris
Executive General Manager

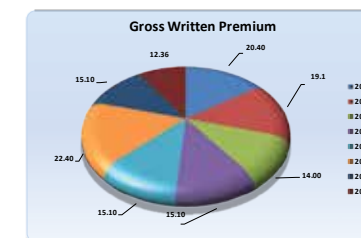
Awards



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Summarized Financial Results



National Insurance Company (NIC)

Facts & Figures

Establishment Year: 1965
Employees: 65

Services

- Medical insurance
- Motor Insurance
- Travel Insurance
- Life Insurance
- Money and Fidelity Insurance
- Personnel Accident Insurance
- Engineering Insurance
- Political Violence Insurance
- Marine Cargo Insurance
- Third Party Liability Insurance
- Property Insurance
- Marine Hull Insurance
- Home Insurance

Established in 1965, National Insurance Company (NIC) provides distinguished insurance services to the public and private sectors in this highly specialized business environment.

NIC cares about its customers and provides them with the best services.

The company is keen to build long-term relationships with its clients, which is at the top of its priorities.

NIC deals with the world's largest top rated reinsurers, providing the highest level of security to its clients.

NIC was assigned a financial strength rating of B from AM Best Rating agency.

NIC adopted positive operating performance over recent years, with a five year (2019-2023) weighted average return-on-equity ratio of 7.53%.

NIC delivers strong operational profits. This is as a result of actions implemented by management to turnaround technical profitability, including portfolio pruning and enhanced underwriting discipline.

NIC owns NAI Real Estate Company. Its stated capital is JOD 1.25M and it became operational in 2020.

NIC has a very strong commitment to provide specialized, high quality, personalized insurance coverage to customers at reasonable prices and in an efficient and accurate manner.

NIC has been providing quality service to its customers for over 50 years.

The mission of National Insurance Company (NIC) is to create peace of mind and to build enduring relationships. ■

Subsidiaries

Nai Real Estate Co. Ltd

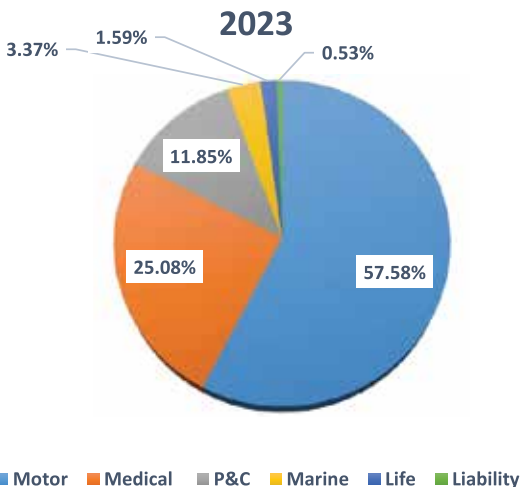
Awards



Anniversary



Business lines portfolio



Board Members & Key Persons



Munjed Munir Sukhtian
Chairman



Dr. Manal Jarrar
GM



Eng. Majed Shaban
DGM Motor



Eyad Tamimi
DGM Finance and Admin



Dr. Dara Habaybeh
AGM Business Development



Nicola Khnoui
AGM Medical & Life



Ayman Hababbeh
AGM Technical Operations

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The Islamic Insurance Company P.L.C.



Facts & Figures

Establishment Year: 1996
Employees: 115

Services

- Social Takaful Insurance "LIFE"
- Medical Expenses Insurance
- Motor Insurance
- Marine Insurance
- Fire and Additional Perils Insurance
- Contractors All Risks and Erection All Risks Insurance
- Contractors Plant and Machinery Insurance.
- Machinery Breakdown Insurance
- Personal Accidents Insurance
- Worker's Compensation Insurance
- Comprehensive Household Insurance
- Public liability Insurance
- Professional Indemnity Insurance
- Fidelity Guarantee Insurance
- Cash in Safe and Cash in Transit Insurance
- Plate Glass Insurance
- Assistance Insurance

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The Islamic Insurance Company (TIIC) is the first Takaful Insurance Company in Jordan. It was established in 1996 with a capital of JD 2 million which has now reached JD 15 million.

It was established on the basis of cooperative insurance which was approved by Fiqh Councils as an alternative to commercial insurance.

TIIC is an Islamic financial institution that manages its funds in accordance with the principles of Islamic Shari'ah and on the basis of Wakalah (Agency) with a known fee and Mudharabah.

TIIC has a distinguished rating of 'A' (Single A) from the Islamic International Rating Agency (IIRA) and is an active member in many Islamic financial institutions, where it represents the Takaful insurance and boosts the image of Takaful such as AAOIFI, IFSB, IICRA, CIBAFI, FAIR, GAIF, IFTI and Jordan Insurance Federation.

The company is considered with its leading professional standards to be a benchmark for other Takaful operators and provides as well services that meet market requirements and needs. Its offers both Takaful (Life) and General Takaful insurance types through various classes of insurance (i.e. Fire, Marine Cargo, Motor, Medical and Life)

TIIC witnessed a major digital transformation. It developed a fully integrated ERP system that contributed to an easy underwriting process and a fast claims settlement, with high level of security.

The company always receives delegations from outside of Jordan with the aim of spreading the concept of Takaful in the local community, as well as raising awareness of Islamic Takaful insurance and its services. Also, it delivered many lectures at

local universities, syndicates and business associations.

The company has participated in establishing many Takaful insurance companies in the Middle-East such as Islamic Insurance Company in Yemen, Al-Aman Takaful Insurance Company in Lebanon, Saudi Reinsurance Company in Saudi Arabia, and At-Takafulia Assurances in Tunis. The Islamic Insurance Company enriched these companies with its expertise, strategies and its in-depth knowledge about market needs in regions where it operates.

TIIC has achieved advanced market positions in the Jordanian insurance sector since its inception in terms of profitability and has largely maintained its market share in terms of underwritten premiums. Moreover, it is one of the best companies in generating return on investment to its shareholders.

The company deals with all Islamic banks and Islamic finance companies in Jordan. In addition, it deals with the biggest and first-class reinsurance companies.

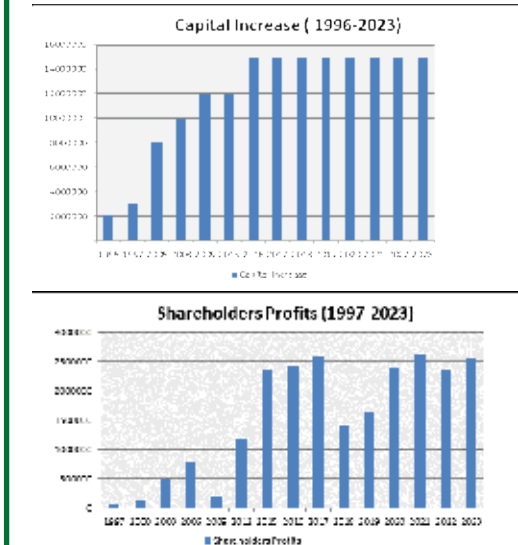
TIIC's stability and success can be attributed to its strategy of keeping customers and partners at the heart of its business and preserving its values, principles and quality of products. It has always developed solutions that meet the ever-changing demand of customers.

This has given it the solid reputation of providing the most competitive Takaful services. ■

Certifications and Awards

- ISO 9001:2015 Certificate.
- The Best Takaful Insurance Company in Jordan for the years 2021, 2022 and 2023 according to The World Finance Magazine.
- Excellence and Innovation Award in Developing Takaful Services in 2017, 2023.
- The Best Takaful Insurance Company Award in Jordan for the year 2013.
- The Best Takaful Company in the Levant and Africa for the year 2012

Summarized Financial Results



Board Members & Key Persons



Musa Abdelaziz Shihadeh
Chairman



Reda Dahbour
General Manager



Abdel Samea Al-Natsheh
First Deputy General Manager



Yaser Al-Tamimi
Second Deputy General Manager

Solidarity - First Insurance Company



Facts & Figures

Establishment Year: 2007
Employees: 186
Branches: 15

Services

- Medical Insurance
- Money and Fidelity
- Motor Insurance
- Guarantee Insurance
- Marine Cargo Insurance
- Workmen's Compensation Insurance
- Marine Hull Insurance
- Third Party Liability Insurance
- Property Insurance
- Bankers Blanket Bond Insurance
- Personal Accident Insurance
- Travel Insurance
- Engineering Insurance
- Aviation Insurance
- Life Insurance
- Political Violence

Countries

Jordan.

Established in 2007, Solidarity - First Insurance Company is a relatively fresh face in Jordan's crowded insurance market. However, in a short period of time, the company has gone from newcomer to a market leader, climbing from 25th place in 2008 to 3rd place today in terms of market share.

FIC's financial standing has deeply solidified its position as a market leader. Following the acquisition and the merger with Yarmouk Insurance Company, the company increased its paid-up capital from JOD 24 million to JOD 28 million, maintaining its position as the second highest capitalized insurer in the Kingdom.

International rating agency A.M Best has affirmed the financial strength rating of B++ (Good) and Long-Term Issuer Credit Rating of "bbb+" of Solidarity - First Insurance Company.

According to A.M Best the ratings reflect SFIC's balance sheet strength, which A.M Best categorizes as very strong, as well as an adequate operating performance, limited business profile and appropriate enterprise risk management.

The company's merger with Yarmouk Insurance Company marked a major turning point. After all, Yarmouk Insurance had been operating in Jordan for 35 years and enjoyed the highest solvency margin. Not only did the deal, which was finalized in 2016, prove crucial for FIC expansion, but it was also a shot in the arm for the Kingdom's feeble and fragmented insurance market, where no comparable merger had taken place in more than 25 years, even as many companies face insolvency. ■

Key Persons



Ashraf Bseisu
Chairman/Representing
Solidarity - Group



Khalid Al Shamsi
Vice Chairman - Jordan



Ala'a Abdel-Jawad
CEO

Certifications & Awards



Summarized Financial Results



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MedNet Jordan



Facts & Figures

Establishment Year: 1985

Services

- Production services
- Claims Management
- Provider Network Management
- Customer Services
- Digital Solutions
- Authorization Management
- Medical Management
- Business Development Management
- White-Labelled Solution

Countries

Lebanon, Greece, Romania, Cyprus, UAE, KSA, Bahrain, Jordan, Egypt, Oman, Kuwait, and Kurdistan.

MedNet -Jordan was established as a third-party administration company, licensed by the Jordan insurance Administration under authorization number (3892), on 18/03/1995. It provides expert and reliable managed care services to the benefit of all stakeholders in healthcare from patients to healthcare providers and health insurance companies. That is what MedNet delivers. At the center of its business model is the insured member. By cooperating with health insurers and by selecting, monitoring, and supporting clinics and medical doctors, MedNet ensures that patients receive excellent service and the best care possible.

Based on in-depth knowledge of up-to-date tools and technologies and a clearly solution-oriented approach, MedNet works to achieve better healthcare outcomes, cost containment and outstanding customer satisfaction. At the same time, its managed care services contributes to securing the future viability of healthcare schemes. With more than 20 years of experience in the market as well as the knowledge, resources, and stability of a globally leading reinsurer, MedNet is ideally positioned to support insurers in mastering tomorrow's healthcare challenges.

MedNet works under the umbrella of MedNet Holding Group, under which the first MedNet was created in Lebanon in 1991, then followed by other MedNet brands in the region. MedNet group is active in the Middle East and south of Europe where it owns operations in Greece, Romania, Cyprus, UAE, KSA, Bahrain, Jordan, Egypt, Oman, Kuwait, and Kurdistan.

MedNet Jordan-KRG branch Partner is Asia Insurance company which is the insurance arm of Faruk group holding, established in 2011 in Iraq. It provides insurance products and services in the Iraqi insurance market to become one of the largest in the region with a paid-up capital of USD 25 million.

MedNet has won the "Best TPA of Year" awards in 2015, 2016, 2017, 2019, 2021, 2022 and the 'Best Claims manager, loss adjuster 2020' at MENA Insurance Awards. ■

Key Persons



Mohammad Mustafa
General Manager

Awards



Facts & Figures

Establishment Year: 1997
Employees: 140

Services

- E-Health Gate System & NFC Smart Card
- Pre-Approval Medical Center 24/7
- IT solutions
- Claim Adjudication
- Hospital Delegates
- Mobile Applications

National Health Insurance Administration Co. (NatHealth) was established in 1997 as a third-party administration (TPA) company, to manage health insurance policies, corporate self-funded health plans, and other employee benefits.

NatHealth is a full-service TPA exhibiting a competitive edge with a history of delivering the highest quality of service, through its dedicated team of customer care specialists and benefit advisors. The company offers a full array of integrated services designed to provide its clients with the highest standards of quality and savings in claims administration and management of benefit plans.

Utilizing NFC technology in the field of medical insurance is one of the pioneering concepts of NatHealth, not only at the regional level but worldwide, whereby such coverage depends on electronic integration of all medical entities by using premium quality mechanisms in terms of easy usage, speed in receiving the service, and protection of the beneficiaries' data.

As part of the NatHealth's continuous initiatives to enhance the healthcare sector in Jordan, and in order to facilitate patient experiences, the E-Health Gate system was successfully launched in 2019 with the objective of elevating the level of medical service and enhancing the efficiency of health management in Jordan.

E-Health Gate platform offers you hassle-free medical solutions as medical forms are no longer needed. All you have to do now is present your smart medical insurance card to your doctor, or any participating medical party, and they will proceed with the needed medical procedure through the dedicated tablets in a smooth and rapid way. ■

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Key Persons



Ahmad Tijani
CEO



Iyad Attari
Deputy GM & Financial and Administrative Director

Awards

- ISO 15189:2013 - Quality Management
- ISO 10002:2014 - Customer Satisfaction & Complaints Handling
- ISO 10004:2012 - Customer Satisfaction
- ISO 27001:2013 - Information Security Management



Facts & Figures

Establishment Year: 2009

Services

- Leasing of Real Estate (lands, apartments, offices and residential projects).
- Leasing for Vehicles (Individuals, Companies).
- Leasing for Medical and Laboratory Equipment.
- Leasing for Construction Machinery and Equipment.
- Leasing for Renewable Energy Systems.

Financial Leasing is considered one of the most advanced methods of financing capital assets. Under a financial lease, the lessee (the client) is able to benefit from a specific asset in return of periodic payments for a specific period of time by the end of which the ownership of the asset is transferred to the lessee automatically, or for exchange of a previously agreed upon amount. The option of acquiring ownership of the asset before the lease contract ends is also available.

ahli Financial Leasing company was established as an independent company entirely owned by Jordan ahli Bank in 2009. The aim is to provide a comprehensive range of banking products and non-traditional alternative financing solutions in order to be on top of continuous development of banking markets, and to cater to the various needs of individual and corporate clients. Within a short period of time, ahli Financial Leasing company was able to become one of the most distinguished and leading companies to offer financial leasing services.

The vision of ahli Financial Leasing is to become a leading financial leasing provider in Jordan and the Levant region. Its mission is to contribute to the growth of the leasing sector, as well as, the Jordanian economy by offering integrated and innovative leasing solutions to support a wide range of clients. ■

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Key Persons



Dr. Ahmad Alhussein
Chairman



Nebal Frieht
CEO

Facts & Figures

Establishment Year: 1996
Employees: 40

Services

- Leasing of Real Estate (lands, apartments, offices and residential projects)
- Leasing for Vehicles and Trucks
- Leasing for Equipment
- Leasing for Health and Medical Services
- Leasing for Construction

Arab National Leasing Company (ANL) is the first leasing company in Jordan to offer capital and operational leasing services, established in 1996.

ANL is fully owned by Arab Bank and is one of its subsidiaries, with a registered capital of JD 50 million, where the total assets financed by ANL are worth about JD1 billion.

ANL offers a variety of financing services to (Retail clients, SMEs and Corporates). ANL promises its clients the most effective and professional services with a unique financing experience through its professionalism in providing services, and quick response to customer requests.

ANL's main leasing products are real estate (lands, apartments, offices and residential projects), vehicles and trucks, equipment, health and medical, and construction.

The vision of ANL is "to proceed in being the pioneer leasing company in Jordan by maximizing our market share, diversifying our products, satisfying our clients needs and building a long term relation with them through professional and experienced employees". ANL's mission is to "to satisfy our clients' needs and achieve their objectives through our financial tools according to the best practices and standards".

ANL has accumulated managerial expertise among its employees and has special relationships with official and governmental authorities and suppliers.

ANL provides leasing contracts in accordance with the Islamic Sharia laws and regulations.

Customers choose ANL because of its competitive pricing and rates; highly

flexible procedures and policies; no additional collaterals needed and less documents; and the ability to provide professional services on site.

ANL adheres to all international standards in terms of transparency and banking secrecy, and is working to improve its electronic services and digital payment methods in the coming period.

Arab National Leasing Company (ANL) also fulfills its social and environmental responsibilities and promotes a culture of delivery, execution, agility, and a sense of urgency. ■

Key Persons



Walid Hashem
General Manager

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Al-Kawthar Leasing



شركة الكوثر للتأجير التمويلي
Al Kawthar Leasing Company

Facts & Figures

Establishment Year: 2002
Employees: 5

Product

- Transportation (passenger and commercial vehicles)
- Trucks (goods transportation)
- Medical and Office Equipment's
- Production Lines
- Real Estate (individuals and developers)
- Green Leasing
- Industrial
- Sport Equipment

Countries

Jordan.

Al-Kawthar Leasing Company is a private shareholding company, founded in 2002, and wholly owned by Arab Jordan Investment Bank (AJIB) with a capital of JOD 8 million.

It is the first financial leasing company that is compliant with the provisions of Islamic law under the umbrella of the Al-Shari'a Supervisory Board. The company offers the best financing solutions that meet the unique needs of both its individual and corporate customers.

Al-Kawthar Leasing Company has harnessed the expertise of professional and technical teams with extensive knowledge in this field, in order to provide its customers with the best and most up-to-date financing alternatives that meet all their needs with additional and various advantages, including the financing of all assets such as production lines, trucks, buses, machines and devices, medical and laboratory equipment, and cars, as well as housing projects and ready-made housing units. The company also offers Islamic finance leasing services that comply with Al-Shari'a. ■

Key Persons

Raed Al-Massis
Chairman of the Board
of Directors

Zain Al-Qadi
Vice Chairman

Jamal Fariz
General Manager

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Ejara Leasing Company



EJARA LEASING COMPANY
MEMBER OF JORDAN KUWAIT BANK GROUP

Facts & Figures

Establishment Year: 2011
Employees: 31 (on 31/12/2023)

Services

Leasing services (Corporate - SMEs - Retail).

Countries

Jordan (Amman, Aqaba and Irbid).

Ejara Leasing Company was established in 2011, as a private shareholding company fully-owned by Jordan Kuwait Bank (JKB).

Ejara Leasing Company provides innovative and high quality leasing solutions for fixed assets to individuals, SMEs and corporate clients to supplement JKB's banking and financial services to be in line with the developments in the financial market and to support the various economic activities.

The company has three branches which are the Head Office located in Amman and branches in Aqaba and Irbid.

Ejara was awarded the prestigious King Abdullah II Award for Excellence in the category of small and medium size service organizations, for the year 2016, and the Best Leasing Company in Jordan - 2015 from Global Banking and Finance Review.

The vision of Ejara Leasing Company is "To be the pioneer leasing company both locally and regionally, through offering distinguished comprehensive leasing solutions and providing support, consulting services and integrated financial solutions to our customers in line with the latest developments in the financial and leasing industry."

Its mission is "To offer a range of financial solutions, while sustaining the highest levels of accuracy and quality, that meet the new and varied needs of our diverse customer base from various economic sectors, and continuously develop our business, services and staff capabilities to yield good returns, in addition to contribute in the development of the national economy and serve the local community". ■

Key Persons



Haethum Buttikhi
Chairman



Arafat Odetallah
General Manager

Certifications



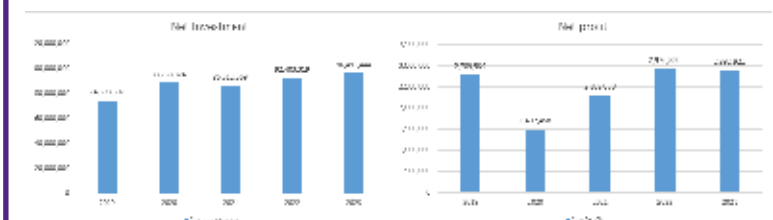
Branches

Aqaba Branch: +962-3-2016070
Irbid Branch: +962-2-7253013

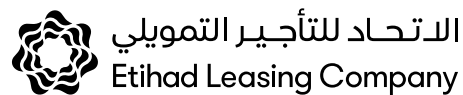
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Summarized Financial Results



Etihad Leasing Company



Facts & Figures

Establishment Year: 2016
Employees: 10

Services

- Leasing of Real Estate (lands, apartments, offices and residential projects).
- Leasing for Vehicles and Trucks.
- Leasing for Equipment.
- Leasing for Health and Medical Services.
- Leasing for Construction.

Countries

Jordan.

Established in 2016, Etihad Leasing Company is an independent wholly owned subsidiary of Bank al Etihad.

The values of Etihad Leasing Company are derived from the Jordanian Financial Leasing Law and the Islamic Sharia Law.

Customers of Etihad Leasing Company are at the core of everything the company does.

Whether they're individuals, who dream of a future for themselves and their family, or if they're business owners seeking to grow their businesses, or aspiring entrepreneurs; Etihad Leasing Company works with them side-by-side to understand their needs and to help them achieve their goals. ■

Key Persons

Raed Al-Ali
General Manager

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Specialized Leasing Company



Facts & Figures

Establishment Year: 2006
Employees: 48

Services

- Individuals Sector
 - Real Estate (Apartments, offices, clinics and lands)
 - Residential Apartments Leasing Program
 - Transport (Cars and buses)
 - Medical Equipment
 - Machinery and Trucks
- Corporate Sector
 - Real Estate (Residential projects, commercial complexes and lands)
 - Transport (Cars and buses fleet)
 - Medical Equipment
 - Machinery and Trucks
 - Industrial Machinery

Countries

Jordan – (Amman headquarter, Irbid branch and Aqaba office)

The Specialized Leasing Company is a private shareholding company founded by the Housing Bank for Trade and Finance on 30.5.2005, and it proceeded its activities in 2006. It currently holds a capital of 30 million Jordanian Dinars.

The vision of the Specialized Leasing Company is to establish the concept of financial leasing, develop suitable solutions and alternatives to meet the client's needs, and keep abreast of the developments in the financial and banking markets by providing innovative financial services of the highest quality.

The company's mission is to enhance the image of the Specialized Leasing Company as a pioneer in providing leasing solutions to the targeted business sectors.

The objectives of Specialized Leasing Company are to offer high quality, innovative financial solutions that keep pace with the new developments in the financial and banking markets, in order to meet and satisfy the needs of clients; to support the various economic activities and encourage the expansion and modernization processes; and to develop the concept of financing and offer various alternatives to it.

Finance Leasing is a contractual agreement between the leasing company (lessor) and the client (lessee), whereby the lessee has the right to use the asset during a specified period of time. The lessor shall pay periodic installments, to be agreed upon in advance. The asset shall be registered in the name of the lessor throughout the term of the contract.

The beneficiaries of financial leasing are individuals, the contracting sector, transportation sector, education sector, industrial sector, medical and health sector, tourism sector, telecommunications sector and other service sectors. ■

Key Persons



Ammar Al-Safadi
Chairman



Amjad Al-Sayeh
General Manager

Branches

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Tamallak Leasing Company



Facts & Figures

Establishment Year: 2013
Employees: 18

Services

Leasing.

Countries

Jordan.

Tamallak for Financial Leasing is a limited liability company and a subsidiary of Cairo Amman Bank, established in 2013, proceeding with its activities in 2014.

The company offers a full range of leasing services, through several programs tailored to fit the nature of the lessee's activities, needs and cash flows. Tamallak serves various economic sectors through its branches in Amman and Irbid.

Tamallak aims to hold a leading position in the financial leasing sector, through exceptional customer service and by offering innovative financial solutions to its partners. By relying on its core values of transparency, honesty, quality, and creativity, Tamallak strives to meet the needs of its clients by enabling them to obtain means of transportation, proper residences and income generating assets that can contribute to growth and the creation of employment opportunities.

By acting as the investment arm for Cairo Amman Bank in financing leasing, Tamallak provides this service to current and prospective clients, from individuals to companies and corporations, across all the economic sectors. Tamallak also provides alternative non-traditional financing solutions.

Tamallak Financial Leasing Company offers to finance multiple fields, through different financial leasing programs including Residential Real Estate for individuals and real estate developers; Transportation for individuals, corporates, and car rental companies; Medical and Industrial equipment.

Tamallak's products are designed to provide suitable solutions for clients, allowing Tamallak to service a wide range of customers, expatriates, self-employed individuals, employees, companies, and organizations. ■

Key Persons



Kamal Ghareeb AL-Bakri
Chairman of the Board



Reem Mohtaseb
General Manager

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Al Arabi Investment Group (Member of Arab Bank Group)



Facts & Figures

Establishment Year: 1996
Employees: 41

Services

- Asset Management
- Brokerage
- Investment Banking
- Private Equity

Countries

Jordan.

Al Arabi Investment Group (AB Invest) is the investment banking arm of Arab Bank and is a leading full-service investment bank in Jordan with coverage across the Middle East.

The company serves its clients through its comprehensive brokerage, asset management, and corporate finance verticals.

AB Invest is the largest private asset manager in Jordan in terms of third party assets under management.

AB Invest also serves a wide range of Jordanian, regional, and international brokerage clients who invest in MENA, European and North American equities and fixed income markets. ■

Key Persons

Qutaiba Hawamdeh, CFA, CIPM
Chief Executive Officer

Lana A. Masri
Head of Brokerage

Licenses

- Investment Manager
- Issuance Manager
- Financial Advisor
- Local Broker
- Regional Broker
- International Broker
- Margin Financing

Financial Results

- Net Income decreased by 20.81% in 2023 to JOD0.68 million
- Return on Equity in 2023: 3.47%
- Return on Assets in 2023: 2.85%

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Ahli Brokerage Company

أهلي للوساطة المالية
ahli brokerage



Facts & Figures

Establishment Year: 2006

Ahli Brokerage is a wholly owned subsidiary by Jordan Ahli Bank, a leading commercial bank in the Hashemite Kingdom of Jordan, registered in 2006 as a private limited company with a current paid-up capital of JD 3 million.

Ahli Brokerage is specialized in offering financial brokerage services, trading all types of financial market securities (equity and debt) in Amman Stock Exchange (ASE) and it holds a leading position among ASE brokerage firms, achieving record numbers, and ranks among the top brokerage firms in the stock exchange repeatedly. Ahli Brokerage also maintains an excellent solvency ratio of 140%, by the end of 2023, thus exceeding the minimum of 75% required by Jordan's Securities Commission, whereby the company's book value reached its highest level since 2007.

Relying on its capability and high credibility, Ahli Brokerage built an extensive client base holding major local and international financial institutions, publicly held corporations, and major individual and corporate investors. Operated by a specialized team of highly qualified licensed brokers and attaining enough knowledge and experience, Ahli Brokerage successfully provides its clients with unsurpassed brokerage services, professionally and adequately. Clients are provided with direct separate access to their portfolios, in addition to the market information system which provides the clients with daily updated (financial and non-financial) information about companies listed in ASE.

The vision of Ahli Brokerage is to serve as a leader and innovator among brokerage firms operating in the local market. Its strategy is to meet the evolving needs of its distinctive clients, leveraging all available tools and resources to achieve their desired objectives to provide an integrated technology platform that delivers efficient and precise brokerage services.

Ahli Brokerage holds the licenses of Financial Broker, Dealer and Margin Finance. ■

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Key Persons



Majed Hejab
Chairman



Yazan Atout
CEO

ATFX

ATFX
Operated by EMG
أسواق الفوركس

Facts & Figures

Establishment Year: ATFX
Jordan Office (2021), Global (2017)
Employees: Levant (40+),
Global (600+)

Services

Online Forex and CFD
regulated broker.

Countries

Mexico, United Kingdom,
South Africa, Cyprus, Jordan,
UAE, Iraq, Thailand, Malaysia,
Vietnam, Hong Kong,
Philippines, Taiwan, South
Korea, China, Australia.

Contact

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ATFX is a global online CFD trading company regulated by the Financial Conduct Authority in the United Kingdom, South Africa, Cyprus, and Australia, as well as by authorities in the United Arab Emirates, Jordan (through the emerging markets), Mauritius, and Seychelles.

ATFX offers trading services to investors worldwide across nearly 100 contract spreads.

It has become the preferred choice for many investors globally, thanks to its insurance-based approach, prioritizing the safety of funds and providing a smooth experience for fmas deposits and withdrawals.

In its commitment to delivering exceptional customer support services and trading experiences tailored to local needs, ATFX has established 22 offices worldwide including locations in London, Limassol, Dubai, Hong Kong, Taipei, Manila, Johor Bahru, Kuala Lumpur, Bangkok, Ho Chi Minh City, Mexico City, Cairo, Oman, and Baghdad. These offices cater to local customers in their preferred languages, drawing on extensive professional experience.

ATFX entities are regulated in each of these countries. AT Global Markets (U.K.) Limited in the United Kingdom is authorized and regulated by the Financial Conduct Authority (FCA). AT Global Markets (Australia) Pty Ltd is regulated by the Australian Securities and Investments Commission (ASIC) in Australia. AT Global Markets SA (Pty) Ltd is regulated by the Financial Sector Conduct Authority (FSCA) in South Africa. TFX Global Markets (C.Y.) Limited in Cyprus is regulated by the Cyprus Securities and Exchange Commission (CySEC). AT Global Markets Intl Ltd is licensed by the Financial Services Commission (FSC) in Mauritius. ATFX Mena Financial Services LLC is regulated by the Securities and Commodities Authority (SCA) in the United Arab Emirates. AT Global Markets LLC is registered by the Financial Services Authority (FSA) in Saint Vincent and the Grenadines. ■

Key Persons



Ahmad Disi
Managing Director -
ATFX Levant



Yousef Al Mousa
Managing Director -
EMG

Certifications & Awards

- FXDailyInfo 2024 - Best Global MT4 Broker
- Global Brands Magazine Awards 2023 – Best Global Forex MT4 Broker
- Jordan Web 3.0 Summit Award
- JFI Award – 2022 Most Trusted Broker
- Best Global Forex MT4 Broker – 2023
- Hot Brands of The Year – 2021
- JFI Award – Best Young Leader 2023
- JFI Award – Most transparent broker 2023
- FINTECH Awards 2020 – Best Institutional Forex Broker 2020
- AIDTSEC – Silver Sponsor Award
- UK Forex Awards – 2018
- Rankia Premios 2020 – Mejor Broker de Forex
- Best Trading Service in South Korea – Traders Awards 2019

Facts & Figures

Establishment Year: 1992
Employees: 19

Services

- Brokerage
- Asset Management

Countries

Jordan.

Awraq Investments, incorporated in 1992, is one of the premier investment companies in Jordan and a subsidiary of Cairo Amman Bank.

Awraq's experienced and highly qualified team provides clients with a wide spectrum of investment services, at the highest international standards. There is a solid level of confidence and trust between Awraq and its shareholders and partners. This stability assures and empowers the company to engage in confident secure investments.

Awraq strives to foster a creative, dynamic and entrepreneurial culture, allowing the company to deliver innovative and pioneering solutions to its customers whose interests are the cornerstone of Awraq's operations. Awraq aims to maintain the highest ethical standards, for clients to feel confident having Awraq as their ultimate investment option.

Awraq Investments caters to both local and international clients by meeting their needs and requirements for trading in the Amman Stock Exchange (ASE). Additionally, Awraq Investments Regional and International Equity Brokerage has grown to become one of the top brokerage houses in Jordan, providing its services to a wide client base of corporate institutions, high net-worth individuals and retailers. Portfolio managers focus on developing optimal asset allocation strategies for clients, preparing and managing investment portfolios and adopting a risk and return optimizing framework.

By trading through Awraq, clients are able to execute transactions in various markets all under one roof. Awraq has set up a well-established network of brokers in regional and international markets.

Moreover, Awraq has access to the Palestinian Exchange through its sister company, Al Watanieh Securities, which enhances the client's scope into the investment decision making path. ■

Key Persons



Yazeed Al Mufti
Chairman



Salameh Tayem
General Manager

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Facts & Figures

Establishment Year: 2005
Employees: 9

Services

- Brokerage (Financial Broker - Dealer - Margin)
- Underwriter (Best Efforts)
- Issuer Trustee
- Investment Manager
- Financial Advisor
- Custodian

Countries

Jordan.

BLOM Securities is a brokerage firm that is 100% owned by BLOM Bank Group, with a paid in capital of JOD 5 million, licensed by the Jordan Securities Commission (JSC) to conduct financial brokerage activities.

BLOM Securities started operating in Jordan, as a member of BLOM Bank Group in 2012, as a step towards achieving BLOM Bank Group's strategy and continuous efforts to offer a wide range of investment and brokerage services in the Jordanian market.

BLOM Securities offers a wide range of convenient brokerage services that the client would expect, starting from providing information, reports and comments on the Jordanian market (Amman Stock Exchange), and ending with providing quality trade execution on the market.

The company's aim is to perform its services a little differently; to respond more quickly than the client would expect; to give clients the options they hadn't even thought of; and to make complex deals easy to understand. ■

Key Persons



Anwar AL Saqqa
General Manager



Khaled Zurub
Deputy General Manager

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Capital Investments

capital
investments

Facts & Figures

Establishment Year: 2006
Employees: 54

Services

- Corporate Finance Advisory.
- Asset Management.
- Brokerage Services and Research.

Countries

Jordan, UAE and Iraq.

Headquartered in Jordan, with a wide-reaching presence across the Middle East, Capital Investments has been shaping and elevating the MENA region's financial services sector since its establishment in 2006.

Capital Bank Group offers various investment and corporate advisory services through Capital Investments, the group's investment and corporate advisory arm present in Jordan, Iraq and the Dubai International Financial Center (DIFC). Capital Investments specializes in providing financial advisory, M&A, capital-raising services (debt and equity) and asset management across the MENA region.

Capital Investments' Corporate Finance Advisory department has a strong track record of successful transaction execution and a broad client base across different industries; offering a wide range of financial advisory services, from capital markets to mergers and acquisitions and restructuring advisory.

The Asset Management team has more than USD 608 million in assets under management, making Capital Investments a leading asset and wealth manager in Jordan and the region for individuals, family offices and various institutions. The team is dedicated to serve as a link between investors and investment opportunities/solutions in the local, regional and international markets.

Brokerage and Research services at Capital Investments connect institutional and retail clients to local, regional and international markets through a world-class global trading platform. The Brokerage Department is also supported by a strong research team with extensive market coverage that publishes in-depth, essential and timely reports.

Today, Capital Investments boasts a team of 25 experienced and highly specialized financial advisors and professionals spread throughout the MENA region, offering unique expertise for companies working or looking to invest in local, regional or international markets.

For more information, visit capitalinv.com or [linkedin @capinvestments](https://www.linkedin.com/company/capinvestments). ■

Key Persons



Bashar M. Amad, CFA
Chief Executive Officer



Raad Hijazin
Head of Private Banking



Raed Momani
Senior Portfolio Manager

Awards

- Sukuk Deal of the Year 2011
- Best Corporate Advisory Services 2014
- Best Asset Management Company 2019

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CFI Jordan



Facts & Figures

Establishment Year: 2017
Employees: 400+ (CFI group),
100+ (CFI Jordan).

CFI Jordan, part of the esteemed CFI Financial Group, is an award-winning trading provider headquartered in Amman, Jordan. Recognized as the region's leading trading provider, CFI Jordan offers highly competitive conditions on a diverse range of CFDs, encompassing forex, stocks, commodities, indices, ETFs, and more. With CFI Jordan, traders can access over 15,000 financial instruments, alongside fast deposits and withdrawals, advanced trading tools, and round-the-clock dedicated support.

With a commitment to accessibility and convenience, CFI Jordan extends its reach across the nation, boasting four branches strategically located in Amman, Irbid, Zarqa, and Aqaba.

CFI Jordan is one of multiple entities that make up the CFI Financial Group. Boasting 25+ years of industry experience, the group operates through different entities worldwide, with locations in London, Dubai, Larnaca, Beirut, Port Louis, Kuwait, Egypt, Oman, Ramallah and others. In addition, CFI Jordan is renowned for its top-notch client support, daily technical reports, free webinars and seminars, and dedicated account managers — ensuring a best-in-class trading experience for clients.

The broker underpins a strong commitment to empowering serious traders. The brand is about more than just facilitating trades; it equips traders with the knowledge, tools, and support to navigate the financial markets effectively. CFI provides traders with a reliable and transparent trading experience that empowers them with top-tier trading tools and an abundance of educational resources. ■

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Key Persons



Hisham Mansour
Co-founder and Managing Director, CFI



Loay Azar
MENA CEO, CFI



Eihab Qubain
Deputy General Manager, CFI Jordan

Awards



Figures

Instruments: 15,000+
Group Awards: 9+
Markets: 26+



Facts & Figures

Establishment Year: 2011
Employees: 10

Services

- Securities/stocks purchase and selling.
- E-Trade service available online.

Countries

Jordan.

Established in 2011, MISC is a financial brokerage company owned by Safwa Islamic Bank that provides shares buying and selling services in the Amman Stock Exchange market following the provisions of Islamic Sharia laws. MISC Financial Brokerage Company combines Islamic values with modern technologies and creativity which distinguishes it in financial brokerage services.

MISC clients can start trading online in the Amman Financial Market with a reduced commission. This electronic trading service allows the client to open a brokerage account and to enter buy and sell orders with securities directly through the Internet. It also allows one to inquire about the clients cash and stock balances in an accurate, easy, and safe manner.

MISC takes pride in introducing new standards for modern Islamic financial services in Jordan with solid foundations and standards that aim to achieve its vision of excellence in providing financial intermediation services to all segments of society, as well as its mission of providing innovative and distinctive financial intermediation services originating from the principles of Islamic Sharia laws to build a sustainable partnership with clients while increasing their levels of benefit.

Moreover, MISC develops products and provides services in accordance with the principles of quality assurance, which are designed to the utmost perfection. It also ensures that the financial solutions package for the provided products and services are built in full harmony with the clients requirements.

The interest of the clients is the key to the success that MISC has already achieved, as the modern concept of Islamic financial services combined with the benefit of its clients have both been a reflection of its commitment to delivering an actual added value by providing the best financial services. ■

Key Persons



Majdi Al Teenah
General Director



Nour Yasin
Financial Manager



Jafar Al-Tal
Brokerage Manager

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The International Financial Center (IFC)



Facts & Figures

Establishment Year: 1978
Employees: 10

Services

- Financial Brokerage
- Spot Trading
- Margin trading

The International Financial Center (IFC) is a Limited Liability Company, established as a full service financial brokerage company since the beginning of Amman Stock Exchange (ASE) in the year 1978. The IFC is regulated and supervised by the Jordan Securities Commission (JSC).

When established, the IFC's paid up capital was JOD 25,000 (twenty-five thousand Jordanian Dinars) and was gradually raised until it became JOD 5,000,000 (five million Jordanian Dinars) in 2011. The total shareholders equity is about JOD 6.4 Million. IFC is a subsidiary company of The Housing Bank for Trade and Finance, the second largest bank in Jordan. The bank's share is 77.5% of its capital.

The company ranked 7th in the year 2023, in terms of turnover volume among the 54 brokerage firms operating in the Amman Stock Exchange.

The vision of IFC is to become the preferred broker in providing distinguished financial services to its individual and corporate customers, which meet their needs and exceed their expectations, in line with the latest developments in financial markets.

The company's main goal is its customer's satisfaction through receiving and executing buy and sell orders from customers. The IFC team has a high degree of experience, training and professionalism, and multiple abilities in performing tasks efficiently.

The International Financial Center (IFC) provides financial brokerage services, margin and spot trading, only for shares listed in the Amman Stock Exchange. ■

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Key Persons



George Nahhas
Chairman



Mohammed Tarkhan
General Manager

The United Arab Jordan Company for Investment and Financial Brokerage



Facts & Figures

Establishment Year: 2002
Employees: 6

Services

- Financial Brokerage
- AJIB Brokerage Mobile Trading Application

The United Arab Investment and Financial Brokerage company (UAJCI) was founded in 2002 as a subsidiary of Arab Jordan Investment Bank (AJIB), with an initial capital of JOD 250,000 which was subsequently increased to JOD 2,500,000 in 2008.

UAJCI operates as a limited liability company and is officially registered with the Companies Control Department and Jordan Securities Commission. It holds all requisite licenses and approvals to operate in Jordan.

The company specializes in financial services, financial brokerage, self-account brokerage, and mobile trading (service under activation). UAJCI upholds the highest standards in facilitating the purchase and sale of local stocks within the Amman Stock Exchange.

The United Arab Investment and Financial Brokerage (UAJCI) company's Board of Directors comprises members with extensive financial expertise, significantly enhancing the company's financial standing and positioning it as a promising entity within the Amman Stock Exchange. ■

Key Persons

Raed Al-Massis
Chairman of the Board of Directors

Basel Al-Araj
Vice Chairman

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United Financial Investments (UFICO)



Facts & Figures

Establishment Year: 1980
Employees: 40 (on 31/12/2023)

Services

- Local Brokerage
- International Brokerage
- Investment Management
- Custody
- Financial Advisory
- Market Research
- Corporate Valuations
- M&A Advisory
- Equity Arrangement & Placement
- Debt Arrangement & Placement
- Wealth Management & Advisory
- Family Office Advisory

Countries

Jordan.

Clients

Auerbach Grayson, Krohne Capital, United Gulf Bank, Acadian Frontier Mkt, KAMCO, Solidarity Capital, KIPCO, Frontier Market Asset, Driehaus Capital, Gulf Insurance, Parametric Asset Mgt., Acacia Partners, Fairfax Financial, US Fire Insurance, PADICO Holding, Pensions Reserves Inv., Burgan Bank, SHUAA Capital, HSBC, EFG Hermes, MSCI Indices, Black Rock, Jordan Hospital, Ibn Sina University for Medical Sciences, Jordan Wood Industries Co., Bank Al Etihad, Jordan Kuwait Bank, World Plastics for Construction Industries.

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United Financial Investments (UFICO) was established as a private company in 1980, and was later transformed into a public shareholding company in 1996, listed on the Amman Stock Exchange under ticker symbol "UCFI".

UFICO is a subsidiary of Jordan Kuwait Bank, whereby the bank is the major shareholder, owning 78.3% of its share capital.

In October 2021, UFICO acquired Sanad Capital, a fully-owned subsidiary of Jordan Kuwait Bank. Sanad Capital was established in 2016 and offers a wide range of financial advisory services. Furthermore, in June 2022, UFICO acquired Al Mawared Brokerage Company (a subsidiary of Invest Bank), and increased its capital to JD 10.0 million, and completed the acquisition of The Arab Financial Investment Company ("AFIN") at the end of December 2022, and EFG-Hermes Jordan during 2023.

UFICO is a licensed stockbroker at the Amman Stock Exchange, and has been ranked 1st in terms of trading volume for the years 2014, 2015, 2016. At the end of 2023, UFICO's market share stood at 7.0%, ranking it 2nd amongst brokerage companies in Jordan.

UFICO's website (www.ufico.com) offers up-to-date market analysis and comparative reports that assist clients in making strategic decisions and recognizing future opportunities.

Furthermore, clients can monitor their trading accounts and portfolios on a daily basis. The website received the silver trophy in the Jordan Web Awards 2006, and the bronze trophy in the Pan Arab Web Awards 2007. ■

Key Persons



Haethum Buttikhi
Chairman

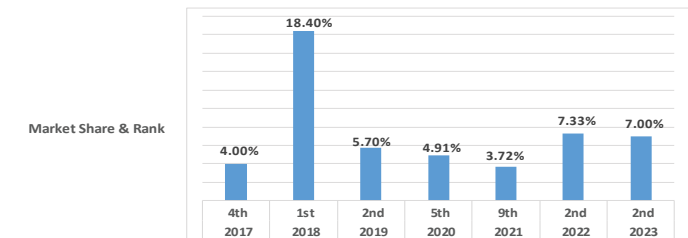


Zaid Nassif
Chief Executive Officer

Awards



Summarized Financial Results



Facts & Figures

Establishment Year: 2017
Employees: 37
Branches: 1

Services

- E-wallet App
- Cash-in and Cash-out
- Withdraw Funds
- Transfer Funds
- Bill Payments
- Local and International Remittances
- Pre-Paid Cards
- E-Gift Vouchers

Countries

Jordan.

AlawnehPay has established itself as the leading mobile payment service provider in Jordan. Licensed by the Central Bank of Jordan.

AlawnehPay leverages advanced technology to make financial transactions easy, accessible, and secure for everyone.

AlawnehPay is committed to enhancing everyday financial interactions and delivering exceptional financial services to the Jordanian community.

Alawneh Pay's services include business wallet management, seamless electronic wallet payments, local and international remittances, ATM cash withdrawals, and convenient bill payment solutions via EFAWATEERCOM.

The platform is designed to be user friendly and accessible, featuring multiple language options and an intuitive interface.

AlawnehPay upholds the highest security standards by utilizing state-of-the-art encryption technology, ensuring customer safety is at the forefront of every transaction.

Serving a diverse and expanding customer base, AlawnehPay is committed to delivering unparalleled financial solutions.

With exclusive promotions and dedicated customer support, AlawnehPay continues to transform the mobile payment landscape, empowering users with cutting-edge electronic payment technology. ■

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Partners



Key Persons



Sadek Shunnar
CEO



Ashraf Elayyan
COO



Saif Alawneh
CBO

Facts & Figures

Establishment Year: 2010
Employees: 60

Products & Services

- HyperPay
- HyperBill
- HyperSight
- HyperSplits

Countries

KSA, UAE, Jordan, Egypt, Iraq, Oman and Lebanon.

Clients

Airlines and Travel sector, Telecommunications services (GSM operators), E-Commerce and Digital services.

HyperPay is your gateway to bigger opportunities. The company is one of the MENA region's leading and fastest growing online payments solutions providers. Founded by Muhannad Ebwini, and headquartered in Saudi Arabia, HyperPay today services more than 2,000 merchants across seven countries and has a leadership position in Saudi Arabia.

HyperPay offers merchants a broad array of products and services in addition to payment processing, including risk and fraud management, monitoring system, installments and invoicing systems among others. Going forward, the company will expand its presence into new markets, provide customers with access to new payment methods, continue to develop new products and services, invest in its technology platform and continue to grow its employee talent to deliver on its strategy. The main products and services are HyperPay, HyperBill, HyperSight and HyperSplit.

HyperPay is an all-in-one payments platform, designed to enable businesses selling goods or services online to accept payments, expand quickly, manage risk, and track results, all from a single platform.

HyperBill enables merchants to accept recurring payments and easily manage subscription-based customers. The solution is flexible and fits with various business models, to meet merchants needs and boost customer satisfaction.

HyperSight is an intuitive, end-to-end dashboard that is a simple monitoring and analysis tool which helps merchants gain access to realtime data to manage transactions, understand decline reasons, improve acceptance rates, and increase overall revenue.

HyperSplit enables online marketplaces and other service providers to send money to their beneficiaries' bank accounts, safely and on the spot. Providing faster payouts can help you gain the trust of more sellers, customers, and partners in ideas, individuals, and perspectives.

The vision of HyperPay is to become the payment platform of choice for the world's leading companies. ■

Key Persons



Muhannad Ebwini
Founder & CEO

Parent Company



Products

HyperPay

HyperBill

HyperSplit

HyperSight

HyperHospitality

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Facts & Figures

Establishment Year: 2017
Employees: 50

Services

- Operating retail payment systems
- Digital financial solutions
- Fintech innovation
- Knowledge production and market analysis

Countries

Jordan.

JoPACC, a private company, is a domestic payment system operator that manages and develops several payment systems, introduces innovative digital financial solutions, enables fintech innovation, and produces and disseminates knowledge about digital financial services in Jordan.

Its high-level objective envisions a comprehensive and innovative financial ecosystem benefitting all and contributing to digital financial inclusion in Jordan, toward achieving a digital economy. JoPACC aims to ensure that digital financial services in the Kingdom are safe, efficient, interoperable, accessible, comprehensive, and up to international standards.

JoPACC has within its portfolio five payment schemes, and its clients are commercial banks and payment service providers who connect to its systems and platforms to offer financial services to their clients. These schemes include CliQ for instant payments, JoMoPay for mobile wallet payments, eFAWATEERcom for bill payments, Automated Clearing House (ACH) for interbank wire transfers and retail payments, and Electronic Cheque Clearing Unit (ECCU) for interbank cheque payments.

JoPACC also introduces digital solutions and standards that enhance the quality, diversity, and usability of financial services in the Jordanian market. It produces knowledge on current themes in the financial sector to increase financial awareness and inform decision-makers such as payment system reports, analytical reports, market studies, blog posts, and awareness content.

The latest contribution is the launch of its fintech incubator, JOIN Fincubator, which offers the space and tools to financial institutions, fintech entrepreneurs, start-ups, and students to develop, test, and validate their fintech ideas and solutions. JOIN gives access to infrastructure, expertise, partnerships, finance, and the market. ■

Key Persons



Dr. Adel Sharkas
Chairman of the Board



Maha Bahou
CEO

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Facts & Figures

Establishment Year: 2011
Employees: 200

Countries

Jordan, Palestine, Oman, Saudi Arabia, Iraq, Morocco, Egypt.

Clients

Utilities, Telecommunication, Education, Government, Medical & Health, Insurance, Banking, Mobile Wallets, Microfinance, Travel, eCommerce, Energy, Associations, Media.

At the forefront of fintech and artificial intelligence, MadfoatCom is transforming digital financial services.

Established in 2011, the company provides cutting-edge solutions accessible to businesses, governments, and individuals worldwide.

Driven by a vision to revolutionize digital payments, MadfoatCom has gained recognition for its real-time payment processing solutions.

Supported by strategic partnerships and esteemed local and regional shareholders, the company has achieved remarkable growth year-after-year.

MadfoatCom's journey has led to the seamless integration of numerous billers, services, agents, banks, and mobile wallets onto a unified payment platform. This interconnected ecosystem reflects the company's commitment to inclusivity and accessibility.

At the heart of MadfoatCom's innovation lies its commitment to revolutionizing digital payments. In addition to its flagship Electronic Bill Presentment & Payment (EBPP) Service, eFAWATEERcom, which debuted in 2014 under the supervision of the Central Bank of Jordan.

MadfoatCom offers a diverse array of fintech services, catering to a broad spectrum of financial needs.

Beyond technological innovation, MadfoatCom has made a tangible impact by establishing a vast network of agents across Jordan. This network has facilitated millions of payments, benefiting unbanked individuals and cash-centric consumers while driving economic growth.

MadfoatCom is more than a technology provider. It's a trusted partner committed to continuous innovation and excellence in electronic billing and payment solutions. With a focus on enhancing products and services, MadfoatCom is shaping the future of finance, one transaction at a time. ■

Products & Services



- eFAWATEERcom: A real-time online platform for bill presentment and payment processing.
- MadVouchers: Virtual vouchers tailored for online purchases on popular gaming and web platforms.
- MadPay: A financial application facilitating money transfers, deposits, and withdrawals.
- MadTrust: An integrated electronic system empowering eFAWATEERcom agents to facilitate bill payments at over 2200 agent locations, catering to cash-based customers.
- MadCard: Debit cards linked to the MadPay Wallet and Prepaid Cards, designed for seamless transactions without the need for a digital wallet.

Achievements

- 477+ Billers from the government and private sectors.
- 1222+ Services available.
- 199+ Million bills paid since 2014.
- 59+ Billion JOD paid since 2014.

Awards



Key Persons



Nasser Saleh
Executive Chairman & Founder



Abdulkareem Al Kayed
CBO/ Acting CEO



Luai Sawalha
CFO



Tareq Saleh
CTO



Ali Awartany
Chief Compliance Officer

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Middle East Payment Services (MEPS)



Facts & Figures

Establishment Year: 2009
Employees: 149

Services

- Acquiring
- Third-Party Processing
- ATM Driving and Management
- Security Solutions
- Fraud Monitoring
- Loyalty Solutions
- E-Commerce
- Prepaid Cards
- Mobile Wallets
- Dynamic Currency Conversion (DCC)
- Merchant Cash Advance
- Soft POS
- Instant Payments
- ATM@POS
- Cliq
- MEPS E-Assistant & Multi Merchant Device & Multi Restaurant Delivery

Countries

Jordan, Palestine, Iraq.

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Middle East Payment Services (MEPS), founded in 2009, is a principal issuer and acquirer of Visa, Mastercard, and UnionPay, with presence in Jordan, Iraq, and Palestine.

MEPS offers financial institutions, merchants, and corporations a complete range of secure payment solutions in card issuance/hosting, payment processing, alternative payments, e-commerce acquiring, point-of-sale (POS) acquiring, merchants cash advance, ATM driving and management, and customized value-added services adhering to PCI Data Security Standards (PCI DSS). The company is owned by 10 Jordanian and regional banks.

MEPS holds a payment service provider (PSP) license from the Central Bank of Jordan (CBJ) to issue mobile wallets under the product name "MEPS National Wallet", which is an e-wallet platform operated through JoMoPay national switch. The MEPS National Wallet supports CBJ's efforts to advocate for the financial inclusion of the unbanked segment of the Jordanian population. MEPS is providing the MEPS National Wallet solution to multiple institutions in Jordan and has opened more than 240,000 mobile wallets in the past three years.

Given its adoption of cutting-edge secure technologies, MEPS is regarded as a trusted partner for financial institutions and other major international payment schemes. It seeks to meet the demands of different sectors, offering clients and end customers the latest technologies in the field of secure payment services.

MEPS certifications in point-of-sale (POS) management provide distinctive and secure services to merchants and cardholders through multiple payment acceptance methods such as POS

terminals, Smart POS and Soft POS. MEPS is PCI Data Security Standard (PCI DSS)-certified, for the tenth consecutive year.

MEPS's adherence to the stringent security standards had previously earned it a seat as a representative of the PCI Security Standards Council (PCI SSC) Board of Advisors.

As the world inevitably becomes more cashless, outsourcing card and payment activities, as well as ATM management, to a trusted partner such as MEPS can enable banks, merchants, and other organizations to focus on their core business, maximizing profits and minimizing risks.

MEPS solutions are built on state-of-the-art technologies in the fields of international payment systems and payment data hosting. By leveraging tailored, centralized, and modular services by MEPS, partners are able to offer their customers a full range of advanced electronic payment services.

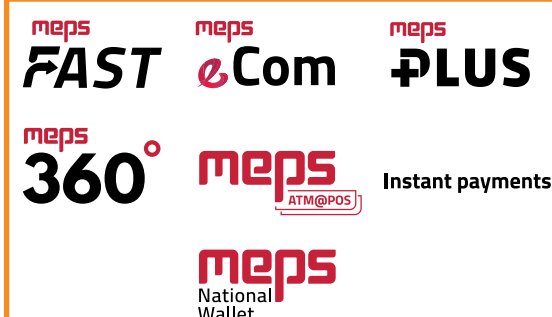
In 2023 MEPS launched multiple disruptive products and services. The Multi Merchant POS machine is the first in Jordan to enable merchants who operate more than one branch, as well as restaurant chains, to connect the sales of all branches. With the Multi Restaurant Delivery POS machine, a food delivery company can service hundreds of restaurants through just one POS machine. MEPS also enabled local online businesses to effortlessly integrate Network Tokenization for enhanced payment security and convenience.

Finally, in an effort to make its services accessible to a wider network of merchants, MEPS is reducing its onboarding process time for online businesses from four business days to only one. ■

Shareholders



MEPS Innovations



Achievements in 2023

- #1 online payments acquirer
- 17,000+ POS Merchants
- 250,000+ mobile wallets opened
- 23,000+ POS Terminals
- 11,000+ Smart POS Terminals

Board Members & Key Persons



Ali Abdel Jabbar
CEO



Amal Alsheikh
Compliance Director



Mohammad ALDeiri
Head of IT



Ahmed AlQawasmī
Chief Internal Audit Officer

Facts & Figures

Establishment Year: 2019
(Petra Mobile Payment Service Company)
Employees: 40

Services

- Cash in/cash out through our wide network from Orange shops, Points of sale, Partners and ATMs.
- Sending and receiving local money transfers through CliQ to all Mobile Wallets and Banks instantly and easily.
- Sending international money transfers easily to more than 200 countries.
- Refilling Orange Prepaid Lines and Paying Orange different Postpaid Bills.
- Paying all types of bills and utilities through eFAWATEERcom with more than 400 billers
- Using Orange Money Visa companion card to make purchases at any local or international points of sale, shopping online or withdrawing money from any ATM around the world.
- Paying for goods in certain merchants directly through your Orange Money wallet
- Using Orange Money wallet to transfer salaries to employees.
- Buying electronic vouchers for gaming, shopping and gifts...etc

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Orange Jordan is a leading provider of integrated communication services with an expanding base of around 4.1 million customers across the Kingdom. In January 2020, Petra Mobile Payment Service Company, a subsidiary supported by Orange Jordan brand and Orange Group's expertise in mobile payments, launched Orange Money wallet to enhance financial inclusion and provide advanced, fast and reliable mobile payment services across Jordan, in line with the Central Bank's national financial inclusion strategy.

Orange Money provides a digital solution for subscribers of all local mobile networks to perform and manage a wide array of financial services and transactions, including payment of Orange Postpaid bills, refilling prepaid lines, in addition to eFAWATEERcom services, local money transfers through CliQ and international money transfers, cash-in and out through Orange shops, authorized points of sale, partners and ATMs.

Orange Money also offers its customers a Visa companion card that is linked to the wallet to enable them to shop online or at point of sales locally and around the world. Orange Money ensures integrated mobile payment services that extend to payments using QR codes, direct payments to a network of approved merchants, and purchasing electronic vouchers such as iTunes, Google Play, Sony PlayStation, Xbox Live, Steam, and PUBG and many more.

Orange Money allows free, instant self-registration to grant all users an easy journey to open a wallet while at home.

Since its launch, Orange Money partnered with the Jordan Post, several exchange houses, the Housing Bank and many other strategic partners all over the Kingdom. In addition, in 2023, Orange Money, signed an MoU with LivaatVerse, the first Arab Metaverse platform, becoming Jordan's exclusive mobile wallet for financial transactions in LivaatVerse.

According to official data, Orange Money mobile wallet is now number one in terms of the number of open wallets, exceeding 1 million opened wallets, and is also number one in the volume and value of the financial transactions performed through CliQ. Therefore, it is the largest of payment service provider (PSP) in the Kingdom; showing the fastest growth in the market.

The volume of financial transactions made using Orange Money surpassed JD 2 billion for the year 2023 to cater to the growing demand for flexible solutions that save time, effort, and money. The mobile wallet maintains its leading position through added-value services that align with the users' needs and aspirations.

After four years of its launch, the demand by users from all networks for Orange Money became crystal clear, as the mobile wallet facilitated safe, free and fast transfer of money through CliQ and also provided services garnering the highest levels of customer satisfaction among all Orange Jordan's solutions. Market surveys show that 90% of users strongly recommend Orange Money to their family and friends.

Orange Money has driven the financial inclusion of women, who make up 33% of the total subscribers, while also making strides in supporting the enterprise and business sector to expand and pay salaries simply and efficiently, such as the transportation sector, as well as supporting national efforts by providing a practical digital solution to transfer money during the COVID pandemic.

As the world continues to adopt more digital financial solutions, Orange Money is expanding its services and offering safe and easy electronic payments that cater to the evolving lifestyles and needs of users all around the Kingdom.

Orange Money's slogan is "Safe, easy electronic payments that cater to evolving lifestyles". ■

Board Members



Sami Smeirat
Chairman



Philippe Mansour
Vice Chairman



Hiba AlShareef
General Manager

Facts & Figures

Establishment Year: 2018
Employees: 30

Countries

Jordan, Saudi Arabia, Iraq and Palestine.

SEDRAPAY is a leading provider of payment technology and integrated software solutions. Founded in 2018, due to the rapid need for digital transformation, the company provides cutting edge payments and software solutions to enterprise businesses to simplify their services and cultivate their vision of success.

Leveraging its professional presence and deep market expertise, SEDRAPAY delivers highly competitive solutions regionally, to meet your financing and investment needs. Products include digital onboarding, wallet management system, identity verification, compliance solutions, and loyalty rewards systems.

The mission of SEDRAPAY is to create an effective and professionally designed tools, including components and open APIs, built on the latest technologies and micro-services architecture, allowing clients working in payments and fintech to create web and mobile apps with a rich interface and fast performance with minimum time and effort.

The plug-in components are easy-to-use and feature-rich allowing you to fit them perfectly into your solutions, in any field and of any complexity. Features included in each component are based on plug-and-play. So, you can choose any feature you need within the component and integrate it into your solution or application. The professional team of experienced software developers SEDRAPAY can help you build the modern web and mobile apps you need.

The vision of SEDRAPAY is to maintain the leading edge in technology by establishing long-lasting partnerships, through innovative and reliable payment solutions.

SEDRAPAY is proud to be the winner of the Outliers competition, organized by Hub71 in the United Arab Emirates in 2021, where MasterCard International selected SEDRAPAY for its innovative and scalable end-to-end solution, and adopted its product to market it to their customers. ■

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Key Persons



Shadi Kayyali
Founder



Ahmad Abu Najem
General Manager

Products

SEDRAWALLET®
CASH & WALLET MANAGEMENT SOLUTION

SEDRACHECK®
DIGITAL ONBOARDING SOLUTION

SEDRACOMPLY®
DIGITAL COMPLIANCE SOLUTION

SEDRACOLLECT®
DIGITAL MERCHANT SOLUTION

SEDRAPOINT®
DIGITAL LOYALTY SOLUTION

Awards

MasterCard: Winner of "The Outliers" competition, UAE in 2021. For innovative and scalable end-to-end solution, adopted product to market.

Facts & Figures

Establishment Year: 2014

Services

- Mobile application and portal (for customers and business partners)
- Smart money disbursement solutions (for corporates, NGOs and government)
- Money Transfer
- Cash in/out services from wide agent network
- QR code standard (for merchants and person transfers)
- Online payments solutions (for merchants)
- eFAWATEERcom service
- Top-up and bill payment
- Merchant application
- Agent portal
- Debit, Bracelet and Virtual Mastercard
- Donations service
- Evouchers service
- International Money Transfer (IMT)
- UWallet eCommerce payment gateway

UWallet, an innovative payment service provider, stands at the center of Jordan's digital financial revolution.

Through UWallet, individuals and corporations can make immediate payments, transfer funds, and make purchases easily and safely through advanced solutions. In addition, it provides users with a seamless and secure financial platform.

At the core of UWallet's success lies its consortium, comprising Umniah and six esteemed Jordanian banks which are Cairo Amman Bank, Bank of Jordan, Bank al Etihad, Arab Jordan Investment Bank, Jordan Ahli Bank, and the Housing Bank.

Additionally, UWallet has strategic partnerships with Network International and the Microfund for Women.

Licensed by the Central Bank of Jordan and operating as AlHulool for Mobile Payments, UWallet exemplifies regulatory compliance and industry best practices.

With a steadfast commitment to excellence, UWallet continues to redefine the financial landscape, driving progress and prosperity in Jordan's modern economy. ■

Contact

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Key Persons



Faisal Qamhiyah
Chairman



Dr. Ala'a Ensheiwat
CEO

Facts & Figures

Establishment Year: 2011
Employees: 92

Services

- Business Services:
 - Cash collection
 - Merchant payment
 - Payment card
 - Expenses management
 - Cash disbursements
 - Employees allowances and per diem
 - Digital and instant settlement
 - QR payment
- Customer Tailored Services:
 - Credit card
 - Western Union
 - Online Registration (Easy, Fast, and Secure)
 - Managing Transactions
 - Card-less Cash in/Cash out
 - NFC Payments (MasterCard, Bracelets, and Stickers)
 - Online Shopping
 - E-vouchers
 - Money Transfer
 - Recharge (Purchase balance and top-up any prepaid or internet line)
 - Bill Payments
 - Cards Control

Contact

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Zain Cash is Jordan's pioneering fintech leader, revolutionizing the financial landscape with cutting-edge digital solutions for both businesses and individuals.

Zain Cash delivers a comprehensive suite of innovative mobile financial services, ensuring top-notch security and unparalleled convenience, transforming the way you handle financial transactions.

Since its inception in 2011, Zain Cash has been at the forefront of the Middle East's fintech revolution. Relunched in 2014, the company expanded its vision, enriched its portfolio, and created a seamlessly integrated ecosystem.

Customer services by Zain Cash provide transformative solutions for everyone. You can effortlessly manage your finances. From credit card, in-store and online payments to bill payments, local money transfers, international remittances, and e-voucher purchases. The Zain Cash user-friendly app and services make financial management as easy as a few taps on your smartphone.

Corporate Solutions by Zain Cash streamline your operations. Disburse salaries, receive payments, cash collection, settlements, and more solutions designed to optimize your financial workflow.

Zain Cash provides fintech innovations at your fingertips by partnering with major governmental institutions and INGOs to provide a wide range of financial services. Zain Cash empowers beneficiaries to receive their monthly funds through its wallet services, enhancing financial inclusion and literacy.

Zain Cash leads the cashless revolution. Millennials and Generation Z are at the helm of the digital transformation of Zain Cash with an adoption of NFC and QR code technologies for swift payments that are reshaping payment behaviors across key sectors like education, health, insurance, and logistics.

Zain Cash is dedicated to fostering financial literacy and innovation from a young age; collaborating with schools to introduce bracelet payments, a

revolutionary and secure method for students to manage their finances. These wearable payment solutions not only provide convenience but also teach students about responsible spending and budgeting in a modern, tech-savvy way. Additionally, bracelet payments make it easier for parents to control their children's spending, ensuring a safe and monitored financial experience. By integrating this technology into the school environment, Zain Cash aims to create a seamless and educational financial experience for the younger generation.

Experience financial freedom with the "Buy Now, Pay Later" campaign, as Zain Cash credit cards including Classic, Platinum and World options come with the flexibility to spread out payments for a period of 12 months. Enjoy the benefit of 0% monthly fees and no salary transfer requirement.

You can also enhance your business operations with Zain Cash's corporate card solutions. These cards offer a range of benefits tailored to meet the needs of businesses, including expense management, employee allowances, and per diem solutions. Simplify your financial processes with digital and instant settlement options with secure and efficient corporate card services.

Zain Cash also provides specialized credit card solutions for managing employee allowances and per diems tailored to ensure that employees receive their funds promptly and securely, reducing administrative burdens, hassle-free and enhancing efficiency.

Zain Cash has been recognized for its innovative contributions to the fintech industry. Milestones include being the first wallet to offer comprehensive financial solutions, receiving awards for excellence in financial inclusion, and continuously expanding its services to meet the evolving needs of its customers. The commitment of Zain Cash to excellence has positioned it as a trusted leader in the fintech sector. Zain Cash was honored with the Peacock Award for the best digital wallet in the Kingdom for 2023, at the Financial Technology Summit. ■

Key Persons



Sultan Kashoura
CEO



Saddam Amayreh
CFO

Alawneh Exchange



Facts & Figures

Establishment Year: 1966
Employees: 1200
Branches: 51

Services

- Currency exchange
- Hassle-free salary solutions for corporations of all sizes
- Bill payments
- Cash in/cash out for wallets
- Domestic money transfer
- Worldwide money transfer

Countries

Jordan.

Since its founding in 1966, Alawneh Exchange has been committed to providing the most reliable currency exchange and money transfer services across Jordan and the broader region.

Alawneh Exchange aims to bridge the gap between people, cities, and nations, delivering unparalleled financial solutions that empower its valued customers.

Alawneh Exchange operates the largest network of branches in Jordan, with 51 state-of-the-art locations designed to offer unmatched accessibility and convenience. Services include currency exchange, hassle-free salary solutions for corporations of all sizes, bill payments, and cash in/cash out for wallets and world wide money transfer.

Serving more than 2 million customers, Alawneh Exchange maintains the highest standards of service and integrity. A dedication to excellence has earned Alawneh Exchange the 2024 Global Banking & Finance Award and a top ranking from Forbes Middle East in 2020.

The international presence of Alawneh Exchange has been strengthened by partnerships with over 120 banks and financial institutions globally. As a SWIFT member and a Western Union Business Solutions provider, Alawneh Exchange takes pride in designing world-class, bespoke solutions for all its customers.

Looking ahead, Alawneh Exchange is thrilled to launch its sister company, Alawneh Pay, a cutting-edge mobile payment platform in Jordan featuring a suite of services from personal e-wallets to advanced POS systems. Alawneh Pay is set to transform the digital payment landscape, empowering consumers with the latest electronic payment technology. ■

Key Persons



Ayman Alawneh
Chairman of the Board & CEO



Assad Alawneh
Deputy Chairman of the Board

Partners

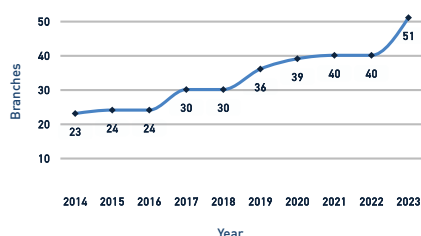


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Summarized Financial Results



Musharbash Exchange



Facts & Figures

Establishment Year: 1940
Employees: 300+

Services

- Imports and export bank note and metals
- Currency Exchange
- Main agent for Western Union and Business Solutions
- YesXpress Money Transfer (local and international)
- Member of SWIFT with BIC Code (MUEOJOAM)
- B2B Payments
- P2P Payments
- E-payments services
 - Digital Wallets
 - Bill payments

Countries

Jordan.

Musharbash Exchange L.L.C is one of the first pioneers in the Jordanian money exchange and financial services industry, with a success story full of achievements and accomplishments since 1940. It is the first company licensed by the Central Bank of Jordan with license No. (1).

Musharbash Exchange L.L.C is one of the leading companies in the local and international markets, providing its customers with distinctive services in all fields of currency exchange, import and export of banknotes and metals and money transfer services in Jordan and worldwide, in addition to wire bank transfers to all banks in the world with the highest specifications and standards and the latest ways to provide its customers with the best services safely, easily and quickly at the best prices in line with all financial and banking requirements.

Musharbash Exchange L.L.C also provides all electronic services such as paying bills and E-Wallets through all branches, spread throughout the Kingdom, and through the largest network of agents spread locally and internationally. This has preserved the company's credibility over the years from the outstanding experience and the quality of services provided to clients, including individuals and corporates, which has earned Musharbash Exchange L.L.C a large client base based on high confidence.

YesXpress is the first leading and certified cross-border and payments system in Jordan launched in 2019, owned by Musharbash Exchange L.L.C and licensed by the Central Bank of Jordan. YesXpress is considered to be the biggest pay-out network in Jordan, with more than 160 locations including Musharbash Exchange branches and also many international agents; preserving the company's credibility over the 82 years of experience and quality of services provided to clients. ■

Key Persons



Naim Musharbash
GM / Partner



Ziad Musharbash
CEO / Partner



Iyad Musharbash
CAO / Partner

Services



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Zamzam Exchange



Facts & Figures

Establishment Year: 1968
Employees: 100+

Services

- Foreign currency exchange
- Foreign checks
- Electronic transfer as a sub agent
- Electronic transfer as an agent
- Dealing precious metals
- Importing and exporting currencies
- Electronic wallets
- Bank transfers
- Zamzam wallets
- Zamzam application
- Zamzam Mastercard

Zamzam Exchange is a Jordanian company founded in 1968 and operating under the laws, legislation and instructions of the Central Bank of Jordan. It is categorized as Class (A), according to the foreign exchangers licensing system for the year 2021. Zamzam Exchange was established with a decades-old culture among Jordanian exchangers based on trust, credibility, accuracy, speed, honesty and commitment.

Zamzam Exchange is an extension of the long, deep-rooted history of the Al Maghaireh family in the currency business. The company was founded in Irbid by the late Saleem Meqbel Al Maghaireh, one of the leading figures in the exchange business and a partner with his brothers in Zamzam Exchange that was associated with the family since the 1950s. What distinguishes Zamzam Exchange is that it keeps up and adapts with the expanding market and technological advances, in order to handle all needs and demands of the market and to provide the fastest and most accurate service to the public.

Zamzam Exchange evolved and flourished, gaining the confidence and satisfaction of customers in Jordan, expanding to 24 branches and becoming a major agent for several electronic transfer services. It has become one of the most important exchange companies in Jordan and able to compete with local and international financial institutions.

The Aysar system, which is property of Zamzam Exchange, is a digital system for speed remittance. It is used for internal and external transfers, withdrawal movements and cash deposits. The Aysar system is integrated with accounting and financial systems, instant transfer systems and E-wallets at Zamzam company and its agents. The system saves a great deal of time and effort as it is linked with the customer database to enter periodic customer data automatically and can send and receive remittances instantly. Zamzam Exchange has more than 150 local agents working all over the country, using the Aysar. Also 56 exchange companies working as an international agent in several Arab countries are using the Aysar.

Zamzam Exchange achieved more than 71% growth in customers numbers and more than 78% increase in sales, by annually improving its working methods and by playing a major role in employing Jordanians. ■

Key Persons



Meqbel Maghaireh
General Manager

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Ahli Microfinance Company (AMC)



Facts & Figures

Establishment Year: 1999
Beneficiaries: 304,000
(92% of which are women)

Ahli Microfinance Company (AMC) is a wholly owned subsidiary company of Jordan Ahli Bank, established in July 1999, and is the first microfinance company in the private sector in Jordan.

AMC was established to offer credit facilities to micro and small businesses, supporting the march towards economic and social development in the whole Kingdom.

Till today, AMC has provided more than JD 254 million worth of loans with a total number of 304,000 clients through 28 branches.

AMC's mission is providing responsible and innovative financial and non-financial services to individuals to help and empower them to grow their own businesses and achieve a better quality of life.

AMC was awarded the first place prize, as a small to medium sized service provider, in King Abdullah II Award for Excellence for the Private Sector (KAAPS) in its 7th cycle. This award aims at enhancing the competitiveness of Jordanian businesses, by promoting quality awareness and performance excellence. ■

Key Persons



Rami Da'na
Chairman of Board of Directors/
Head of Directors Panel



Marwan Shahatit
General Manager

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Microfund for Women (MFW)

MICROFUND FOR WOMEN
Empowering Every Ambitious Woman



Facts & Figures

Establishment year: 1996
Employees: 807+

Services

- Financial Services (Fund Yourself)
- Financial Non-Credit Services (Protect Yourself)
- Non-Financial Services (Protect and Develop Yourself)
- Learning Academy (Develop Yourself)

Countries

Jordan (12 governorates).

Microfund for Women (MFW) is Jordan's first and largest Not-For-Profit Private Shareholding Company.

The organization is dedicated to empowering entrepreneurs, and women in particular, through an array of financial and non-financial services designed to support their businesses and livelihoods while helping them achieve financial inclusion. Founded in 1994, MFW was one of the first MFIs to be licensed by the Central Bank of Jordan, receiving its licensing in 2018.

MFW serves women and community members who demonstrate skill, motivation, and an outstanding entrepreneurial spirit, with special emphasis placed on supporting women who lack access to traditional financial institutions and their services.

MFW's beneficiaries typically live in underserved and remote communities across Jordan. To reach as many beneficiaries as possible, the organization has established branches in communities throughout the Kingdom, and employs a team of loan officers who spend much of their time in the field understanding the needs of their beneficiaries and serving them efficiently.

MFW's strategic approach leverages technology in order to promote, develop, and advance its many needs-based products and services, with the goal of serving an ever-growing segment of the community.

Being a beneficiary centric institution has led the organization to move beyond its core business of assisting individuals to fund their businesses and families, through establishing and expanding a Learning Academy, which is an umbrella to a wide range of customized non-financial

services. The Learning Academy offerings include educational courses and e-learning programs that help beneficiaries develop their skills.

MFW also launched a specialized store called Souk Baladna to market beneficiaries' products and support their homes and small businesses. In addition, MFW offers a micro-insurance program to assist beneficiaries in protecting themselves and their families in times of sickness and emergency.

Microfund for Women (MFW) is also keen to further increase its impact by continuously targeting new segments of the population, including refugees and startups. ■

Certifications & Awards



Awards

- ISO:
- 2022 Quality Management System 9001:2015.
- Mahatma Award:
- 2020 Social Good in Financial Inclusion
- Sanabel:
- 2018 Excellence Award in Social Performance Management.
- 2016 Microfinance Information Exchange of Transparency Award.
- Grameen – Jameel:
- 2012 Innovation and Micro Insurance in the Arab World Award.
- 2011 Financial Sustainability.
- Mohammad Bin Rashid:
- 2012 for Young Business Leaders as the Best Fund to Serve Women in the Arab World award.
- Women's World Bank:
- 2013 Excellence Leadership Award.
- Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ):
- 2014 Financial Inclusion for Women Award.
- Planet Rating:
- A rating in Financial Performance.
- 4 out of 5 rating in Social Performance.

Summarized Financial Results



Board Members & Key Persons



Ghiath Sukhtian
Chairperson



Muna Sukhtian
Vice Chairperson



Lama Zawati
Chief Executive Officer



Shadi M. Sabri
Chief Operating Officer



Esam Al - Hindi
Chief Credit Officer



Khaled W. AlHasan
Chief Financial Officer



Issa Abu Mariam
Senior Director - IT & Fintech



Bdour AlHyari
Senior Director - Strategic Planning & Business Dev.



Aya Khairy
Senior Director - Marketing & Learning Academy



Rula Shumali
Director - Human Resources



Tuham Nabulsi
Director - Public Relation & External Communication



Mahmoud Jarbou
Director - Risk

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National Microfinance Company (Alwatani)

Facts & Figures

Establishment Year: 2006
Employees: 504

Countries

Jordan.

National Microfinance Company (Alwatani) is a Jordanian microfinance institution operating as a private shareholding company, authorized by the Central Bank of Jordan to provide financial services tailored to specific segments, following the best international practices in the microfinance industry.

The inception of Alwatani is rooted in the initiative of His Royal Highness, Prince Talal bin Abdul-Aziz, to establish banks supporting micro and small entrepreneurs across the Arab World. On March 27, 2006, under the patronage of Her Majesty Queen Rania and His Highness Prince Talal bin Abdul-Aziz, Alwatani disbursed its initial loans coinciding with the opening of three branches. Presently, Alwatani extends its services to over 96,000 active clients through a network of 35 branches throughout the Kingdom.

Alwatani's vision is to be an organization utilizing financial inclusion to provide optimal solutions to clients, leading to a sustainable enhancement of their livelihoods.

Starting in 2014, Alwatani initiated a digital transformation journey within its operations. Customers became engaged into the lending process through the use of NMC applications on smartphones and tablets, in addition to NMC employees. By 2019, to complete the digitization cycle, NMC successfully integrated with e-wallets, enabling the disbursement of loan amounts and the collection of payments through the NMC's digital application and e-channels. This achievement marked a significant milestone in Jordan's microfinance sector.

In 2022, Alwatani unveiled its first digital branch, featuring a digital services kiosk within the branch

marking a milestone in Jordan's microfinance sector. Through the digital services kiosk, beneficiaries can complete the lending process seamlessly, from applying for a loan to signing contracts, repaying installments, and requesting official letters such as clearance certificates and indebtedness certificates. These services are available to beneficiaries 24/7.

Continuing its digital journey, Alwatani is currently prioritizing the expansion of its digital outreach to enhance service delivery in remote areas and to cater to financially underserved segments, thereby advancing financial inclusion.

Over the past two years, NMC has expanded its products to encompass over 12 products catering to the diverse needs of both existing and new customers. These products fall within categories such as educational, agricultural, service, and productivity.

Additionally, NMC has introduced specialized products designed to support ongoing projects, aiding in their recovery and ensuring their sustained operation.

This strategic approach has led to a notable surge in the number of project loans granted and has contributed to increased employment opportunities. Impressively, this number is more than 18,000 new workers hailing from outside the borrower's family. ■

Summarized Financial Results



Facts & Figures

- Loans disbursed since inception: JD 573,982,182
- Number of loans disbursed since inception: 686,318
- JD Outstanding Portfolio: 56,576,617
- Number of active clients: 96,589
- Number of branches: 35
- Percentage of women clients: 55%
- Average outstanding loan size: JD 756

Key Persons



Sameh Al Mahariq
Chief Executive Officer



Rami Nasraween
AGM / Chief Operating Officer



Adam Quran
AGM / Chief Technology Officer



Ahmad Al Malalha
Chief Financial Officer



Mohammad Al Qadi
Legal Manager



Imad Haylooz
Internal Audit Manager



Maen Tashtoush
Compliance Manager



Saif Al Khalili
Risk Manager



Reham Bawaneh
Human Resources Manager



Bahaa Da'na
SME Manager

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Tamweelcom (Jordan Microfinance Company)

Facts & Figures

Establishment Year: 1999
Employees: 500+

Services

- Retail Financing
- Micro Enterprise Financing
- Small Enterprise Financing
- Non-Financial services

Countries

Jordan governorates: Amman, Irbid, Al Balqa, Jerash, Al Zarqa, Al Tafleh, Ajloun, Al Aqaba, Al Karak, Ma'daba, Al Mafraq, Ma'an (Wadi Musa, Al Shobak).

Tamweelcom (Jordan Microfinance Company) started with JD 30,000, five employees, and one branch in 1999; with the purpose of elevating employment rates, fostering socioeconomic advancement and empowering low-income individuals within Jordan.

Today Tamweelcom, and after many milestones, has a portfolio of over JD 63 million, serving more than 99,500 active clients and enterprises through over 500 employees who are spread across a network of 39 branches.

Tamweelcom caters to underserved income generating enterprises and financially excluded citizens, through a diverse range of financial services for serving the retail sector to improve the living standards of retail clients (individuals and groups); by financing education, medication, marriage costs, home improvements, vehicles licensing and maintenance, and energy efficient appliances.

Tamweelcom serves the business sector as well by offering financial solutions for micro and small enterprises, to support growth and business sustainability of MSEs which constitute the majority of enterprises in the Jordanian economy.

Moreover, these financing solutions are supplemented with complementary products and services, such as digital financial services and non-financial services, and conducted within the context of the microfinance Universal Standards for Social Performance Management, including client protection principles and high customer service levels.

Tamweelcom has embarked on a digital transformation strategy focused on promoting the use of digital payment and transaction channels, such as E-Wallet and eFAWATEERcom bill payment to facilitate the loan disbursement and repayment processes; in addition to Tamweelcom's mobile application

which serves the need of the company's existing and potential clients to obtain various services in a digital way quickly, easily and safely.

As an effective and responsible financial institution, Tamweelcom provides non-financial services to empower, support and raise awareness for its beneficiaries and among the local communities, by organizing and conducting non-financial activities and initiatives such as bazaars, free medical days, and capacity building workshops and awareness sessions.

As a part of supporting its beneficiaries, Tamweelcom offers insurance solutions for its beneficiaries that provide compensation in case of hospitalization or death. Nevertheless, Tamweelcom organizes a series of social responsibility activities and initiatives for the benefit of local communities in partnership with local organizations and institutions.

Tamweelcom's approach and business model is continuously evolving to stay current, competitive, and committed to providing access to responsible finance that creates sustainable enterprises, job opportunities and improves the standards of living for the ordinary, unbanked and underbanked citizens in Jordan.

Tamweelcom operates in accordance with the international standards of global Microfinance Institutions (MFIs); following a practical and sustainable approach that drives the company forward through honesty, transparency and integrity. Tamweelcom's scope of work complies with the legal and regulatory framework of the Central Bank of Jordan.

Tamweelcom obtained the certificate of applying international standards in the field of combating money laundering and terrorist financing "AML 30000 for Anti-Money Laundering (index 30000)" with the support of EU Global Facility AML/CFT. ■

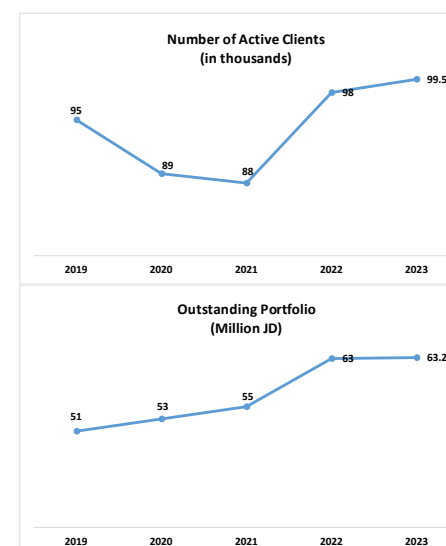
Figures

- Number of disbursed loans since Inception: 1,131,871 loan
- Amount of disbursed loans since Inception: 724,186,578 JD
- Number of beneficiaries since Inception: 411,249 client
- Number of branches: 39 Branch

Certificates & Awards



Summarized Financial Results



Key Persons



Bashar Arafah
Chairman



Hana Mitri
Vice-Chairman



Basem Khanfar
Chief Executive Officer



Issam Shnoudeh
Chief Operating Officer



Nisreen AlSourani
HR & Organizational
Development Director



Amer Khalaf
ICT and Digital
Transformation Director

Facts & Figures

Establishment Year: 2014
Employees: 50

Products & Services

- Payment as a Service & Embedded Finance
- Prepaid card issuing (World, Standard, and Co-branded)
- Acquiring services (Online and In-Store)
- Payment processing, reconciliation & settlement
- Billing services
- E-Wallet (Gadha)
- FamilyPay

Markets

Jordan and worldwide.

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Jordanian Elaf for Integrated Solutions - Gate To Pay is a Payment Service Provider (PSP), offering steadfast payment services and cutting-edge financial solutions and growth acceleration tools via a secure, reliable online cloud-based platform that is supported by robust backend fraud detection and compliance systems, overseen by subject matter professionals in every business function to ensure regulatory compliance and operational excellence.

The mission of Gate to Pay is to empower businesses with steadfast payment services and deliver forward-thinking, resilient financial solutions and growth acceleration tools, coupled with exceptional service. The company aims to help them optimize operational costs, facilitate growth, and thrive amidst technological shifts, market trends, and regulatory changes within the dynamic payment landscape.

The vision of Gate to Pay is to establish a robust regional payment network tailored for businesses and reshaping the future of digital payments for businesses and consumers in the Arab world region.

Gate to Pay is honored to receive the esteemed Best B2B2C Fintech in Jordan Award from MasterCard. The recognition was presented by MasterCard during a prestigious event in Luxor, Egypt, where MasterCard unveiled its latest products and innovations, while acknowledging outstanding partners across the region. This recognition not only acknowledges the commitment of Gate to Pay to innovation but also celebrates its success in implementing pioneering strategies tailored for fintech and financial institutions, shaping a more robust and rewarding financial landscape

across the Middle East.

Gate to Pay empowers diverse industries and user scenarios with services that cater to a wide range of consumers across various industries. Gate to Pay empowers businesses, fintech startups, financial institutions, and more to offer innovative payment solutions to their customers.

Whether you're an individual or part of a larger enterprise, Gate to Pay services are designed to enhance your financial experience.

Gate to Pay covers Insurance and Health Care, Brokerage and Trading, Cashless Society (schools, logistic, distributors) and Corporate Expenses. ■

Products



Awards

- Samsung: Regional Best Practice for Agent Payment Solution
- Mastercard: Best B2B2C Fintech in Jordan Award
- Mastercard: First issuer of the World Prepaid
- MasterCard: Selected the Gate to Pay technical arm, Sedra, as the winner of the Outliers Challenge.
- Global Economics Award: Most Innovative Digital Payment Solutions Provider
- Pan Finance: Awarded the Gate to Pay partner, Equiti Group, as the Most Innovative Brokerage Company Award 2021 for their Prepaid Mastercard and Mobile App.

Business Statistics

- 17+ Countries
- 118+ Nationalities
- 200+ Corporate
- 120,000+ Active customers

Website



Key Persons



Shadi Kayyali
Founder & Chairman



Rasha Asfour
General Manager

Services

- Enterprise Solutions.
- Next Generation Infrastructure.
- Industry Software Solutions

Countries Served

Jordan, United Arab Emirates, Iraq, Saudi Arabia, Egypt, Morocco, Sudan and the rest of the MENA region.

Optimiza is a leading, regional systems Integration and digital transformation platform that supports its clients' pursuit of operational excellence and profitability. With over 41 years of operational experience, hundreds of projects delivered, and intellectual capital that spans multiple industry sectors, the team of over 350+ experts is fully capable of integrating and delivering innovative consulting, business, and technology solutions with a commitment to excellence and client satisfaction.

Optimiza offers cutting-edge solutions for the banking and insurance sectors, offering a range of solutions. These include Aman, an insurance management system that completely automates all of your insurance operations; IDC-17 an insurance data calculation system for recognizing, measuring, presenting, and disclosing insurance contracts based on IFRS-17 standards; an Anti Money Laundering (AML) system that automates policies and regulations preventing financial crimes; AML Connect an anti-money laundering middleware that complies with goAML UNODC's; FDI-9 which calculates the probability of default for provisioning of the Expected Credit Loss adhering to IFRS 9; and OSS an offsite supervision system according to the CBJ requirements. ■

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Products



Eastnets



Solutions

SafeWatch Screening, SafeWatch AML, SafeWatch KYC, PaymentSafe, PaymentGuard, Swift Hosting.

Partnerships

Dow Jones, Refinitiv, PWC, World Economic Forum, INATBA - International Association for Trusted Blockchain Applications.

Markets

UAE, KSA, Qatar, Kuwait, Bahrain, Oman, Jordan, Palestine, Egypt, Belgium, UK, Luxembourg, France, Spain, USA.

Eastnets is a global provider of compliance and payment solutions for the financial services sector. The company's experience and expertise help ensure trust at 800 financial institutions across the world, including 11 of the top 50 banks.

For more than thirty-five years, Eastnets has worked to keep the world safe and secure from financial crime by helping its partners manage risk through screening, monitoring, analysis, and reporting, plus state-of-the-art consultancy, and customer support.

As specialists in end-to-end payment systems, Eastnets turns payment challenges into opportunities, helping financial Institutions operate more efficiently and cost-effectively. That includes more than 270 corporate and financial institutions that rely on Eastnets for outsourced SWIFT connectivity and compliance software solutions.

Eastnets uses its global knowledge to deliver the agile technology that its diverse customers need to stay safe, secure, and compliant – doing its part in making the world a safer, more trustworthy place. ■

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CRIF Information Technology Solutions LLC



Products & Solutions

- Digital Solutions: Open Banking Suite, Digital Lending, Customer Management Data Enrichment and Validation, Early warning, Personal Finance Management, Business Finance Management
- Information: Business Information, Data Platforms, Identification and Anti-Fraud Services, Property Information, ESG scoring, Newsfeed reporting.
- Transformation Services: Advanced and Big Data Analytics, Risk and Management Consulting, End-to-End Credit Management Platform, E-Commerce Solutions.

Countries

Jordan, GCC, Europe, Asia, Egypt and Turkey.

CRIF ITS is an intercompany of CRIF. CRIF is a global company specializing in credit bureau, risk management, ESG scoring, customer management, scoring solutions, and open banking.

Established in 1988 in Bologna (Italy), CRIF has an international presence, operating in four continents (Europe, America, Africa and Asia).

CRIF offers advanced solutions to decision-makers to help them plan and develop new strategies incorporating business information, as well as credit solutions and processes.

CRIF Digital, a CRIF Group brand, is an open collaborative platform with solutions exploiting the powerful opportunities generated by industry trends. CRIF Digital solutions speed up business digital transformation, lead to better performance, and offer end customers a smooth user experience.

Thanks to the global expertise and the regional capabilities including owned and third-party Data, Analytics, Consulting and proprietary software based on Artificial Intelligence; CRIF Digital's offering is unique, as confirmed by hundreds of projects successfully implemented in four continents. ■

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Group Companies



FACT (Future Applied Computer Technology)



Services

- Consultancy and Training
- Banking Solutions
- Insurance Solutions
- Mobile Applications
- Internet Banking
- KIOSK (Self Service)
- Educational Platforms
- Human Resource Solutions
- Real Estate
- Custody Management
- Virtual General Assembly Meeting

Clients

Jordan Islamic Bank, The Islamic Insurance Co., Al-Samaha Company, Ministry of Islamic Awqaf Trust Affairs.

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FACT (Future Applied Computer Technology) is a world class provider of turnkey and customized solutions in Islamic Banking Systems, Islamic General Insurance (TAKAFUL) and Medical Care (Third Party Administration-TPA).

Since 1998, FACT expanded its operation in the MENA region and successfully completed projects and consultancy services in countries such as Kuwait, UAE, Libya, Egypt, Sudan, Iraq, Palestine and Jordan.

FACT knows very well how the digital transformation journey starts and ends, through different channels and applications. ■

Main Partners



General Computers & Electronics Co. (GCE)



Services

- IT Infrastructure Solutions
- Digital Transformation Business Solutions
- Cloud Computing
- Cyber Security, Backup and Security Resilience Solutions
- Geo-spatial, Fleet Management Solutions
- Customized Training & Licensing Services
- Professional Outsourcing Services
- Managed Print Services (MPS)

Countries Served

Jordan.

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Since 1985, General Computers & Electronics Co. (GCE) started its operations as the first IBM partner in the region, as a proud Jordanian-registered and owned company headquartered in Amman and as a member of GCE Group.

With more than 35 years of experience and 150+ professional employees, GCE has a diverse portfolio of IT goods and services; with operations covering a wide spectrum of local market needs, and it became a leader in the IT market in Jordan. GCE offerings are in the categories of IT infrastructure, digital business solutions, Cloud Computing, Artificial Intelligence, Geospatial Services, Learning Solutions and Outsourced Operations.

The secret of GCE's success is its partnerships, customers, employees and vision. GCE takes pride in its strong partnerships with the world's leading IT companies that translates into a top niche portfolio that continues to expand. The customer partnerships are built on an understanding of business needs and translating them into actionable technologies. GCE's commitment to this wide scope has meant that it nourishes extensive functional and business expertise to almost every sector in the market. ■

Main Partners



IRIS Technology



Services

Controls Implementation, Cybersecurity Gap Analysis, Penetration Testing, SOC, Security Awareness.

Countries

Jordan, Saudi Arabia, Iraq.

Partnerships

Fortinet, Kaspersky, Dell Technologies, Veeam, RedHat, BeyondTrust, SolarWinds, Aruba Networks, Forcepoint, VMware, AWS, Cisco.

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IRIS Technology, with main offices in Riyadh and Amman and a local presence in various Middle Eastern countries, is a system integrator specializing in IT solutions for SMEs, enterprises, and ISPs; servicing clients since 2011. IRIS Technology partners with industry giants in the fields of Cyber Security, Networking, Infrastructure, and Cloud Solutions as the company's system integration services and products reach has spread to all the sectors and segments.

The biggest strength for IRIS Technology is the skill set that has made it one of the fastest-growing companies in the region and has been recognized by several awards from vendors and from jury platforms. IRIS Technology has a discerning ability to provide a valuable addition to product offerings while effectively helping customers make the most out of them. IRIS Technology has invested in its inherent strength in infrastructure, technical skills, and customer service to create a niche for itself in the system integration space.

IRIS Technology believes that great partnerships are driven by true commitment, this has resulted in long-standing partnerships with leading strategic partners and industry technology vendors. As new challenges unfold, IRIS Technology remains at the forefront in deploying and integrating technology and the endeavor to empower enterprises with knowledge and innovative ways to make the most out of technology. ■

IT Security C&T



Services

- Strategic Consulting Services
- Technical Consulting Services
- Training Academy
- Managed Security Services
- Cybersecurity solutions and professional services

Countries

Jordan, KSA, UAE, Oman, Bahrain, Palestine and the United States.

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IT Security C&T was incorporated with the vision to be the leading information security and technology risk management resource center in the Middle East and North African region.

IT Security C&T specializes in the delivery of affordable high-end information security and technology risk management services.

The team at IT Security C&T are leading specialists in their fields, with experience and track records of 10 to 20 years, serving at key locations within the MENA region and around the world. The mission is to use this accumulated experience, knowledge, and skills, to develop highly trained bilingual consultants and trainers who are able to deliver world-class services to clients within the region.

IT Security C&T offers a wide range of comprehensive and tailored cybersecurity consulting services, training, and solutions designed to mitigate risks and to protect critical assets in today's complex and evolving threat landscape, including Information Security Strategic and Technical Consulting Services, Information Security Training, Managed Security Services and Information Security Solutions. ■

Jordan Business Systems (JBS)



Services

- Business Transformation solutions for banking
- Analytics and AI
- Integration and Automation
- Self Service Solutions (Smart ATM's and Kiosks, Online and Mobile services)
- Infrastructure and Data Center Solutions
- End-to-End security solutions

Countries

Jordan and Palestine.

Clients

Financial institutions including banks and insurance companies in Jordan and Palestine.

The roots of JBS come from a partnership with some of the world's most renowned and respected names in the IT industry.

As a Business Partner of IBM, Cisco, Diebold Nixdorf and Lenovo in Jordan and Palestine, JBS was formed in April 2005 as a continuation of more than 20 years of ICT operations to meet the emerging demands of economies for development.

JBS is part of mds System Integration Group, with over 3000 professionals, representing over 50 of the world's leading IT suppliers, along with a solid 50-year track record of performance and reliability. The mds SI is an international organization of over 170 companies across the emerging markets of Europe, the Middle East and Africa.

JBS growth and diversification has been backed up by constant exploration for solutions to the challenges of local and regional clients in line with industrial transformation best practices. JBS has established a solid foundation of success and continues to build on that groundwork. As JBS continues to grow, it remains committed to providing innovative IT solutions to contribute to the economic growth of Jordan and the region.

In today's age of increasing demand for business transformation in financial institutions, JBS and mds SI Group have built complete innovation solutions to assist banks in their business transformation journey that provides the agility and platform to offer their customers' Omni-Channel and self-services solutions. ■

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Partnerships



Menaitech



Services

HR solutions.

Countries

MENA Region.

Catering to 3,500+ clients with 2+ million users around the MENA region, Menaitech provides advanced cloud-based HR, payroll, and personnel management solutions, suitable to all sectors and ideal for banking and financial services. Balancing a sophisticated HR system with affordable prices, Menaitech empowers institutions to enhance efficiency, compliance, and profit, so business and finance institutions can focus on core priorities with smooth operation and team management.

MenaHR® (Curio) is a comprehensive HR solution with advanced talent management modules for employee and manager skill and career development from hire to retire. MenaPAY® is an automated solution for accurate, real-time financial readings and personnel operations that integrate local regulations. MenaME®, with its mobile app version MenaME-Plus+®, is a powerful self-service portal that allows employees and managers to collaborate in processing personnel and financial requests, run reports, and make strategic decisions.

MenaSME® is the first lite HRMS on the cloud that also functions in Arabic. Suitable for small and medium enterprises (SMEs), it is a payroll, HR, personnel, and self-service system for managers and employees. Mena360® is an assessment and evaluation solution that helps recognize employee strengths and identify areas for improvement. MenaExplorer® is a multidimensional analytics platform that gives a birds-eye-view of organizations, empowering teams to analyze data and enhance performance. MenaTA® is the time and attendance solution equipped with geolocation that ensures accurate punching in and out, viewing of attendance history, and analyzing employee performance. ■

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Neogenesis Technical Solutions



Services

Networking, Security compliance, Consultation, Data Analytics, Robotics and Machine learning.

Partnerships

HPE – Aruba, Fortinet, VMware NSX, ANTLabs, , Alteryx, UiPath, Fidelis, Arbor, FireMon, Forcepoint, Ivanti and Thycotic.

Countries

Jordan and Saudi Arabia.

Step into the digital future with Neogenesis Technical Solutions Services, your trusted partner in banking innovation.

With a focus on Networking, Security, Data Analytics, AI, Automation, and Machine Learning, Neogenesis equips banks with cutting-edge solutions tailored to their unique needs. Backed by partnerships with industry leaders like HPE - Aruba, Fortinet, UiPath, and Alteryx; Neogenesis seamlessly integrates advanced technologies into banking operations, enhancing efficiency, security, and connectivity.

With Neogenesis' expert guidance and smooth implementation processes, banks experience a swift transition to a mature IT landscape, ensuring they stay ahead in the digital race. Join forces with the banking industry's fastest-growing solutions provider and let Neogenesis empower your institution's transformation; where innovation meets excellence, and your success story unfolds. ■

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Partners



Services

Deployment, Consultancy, Integration and Training.

Countries

25 countries across Europe, Middle East, Africa, Asia and the Americas.

Offices

Jordan, Kuwait, Nepal, Oman, Qatar and the UAE.

Clients

370+ including Central Bank of Bahrain, Central Bank of Jordan, Central Bank of Kuwait, Central Bank of Libya, Central Bank of Oman, Central Bank of Seychelles, Central Bank of Sudan, Nepal Rastra Bank, Qatar Central Bank, BENEFIT, Nepal Clearing House Limited, STC, MEPS, Zain, Dinarak, Jawwal Pay, Al Madar Al Jadid, BNP Paribas, CitiBank, HSBC, Standard Chartered, Industrial and Commercial Bank of China, Al-Rajhi Bank, Arab Bank, Mauritius Commercial Bank, First Abu Dhabi Bank, Qatar National Bank, Al-Ahli Bank of Qatar, Bank Dhofar, Bank Muscat, Bank of Jordan, Bank Sohar, Cairo Amman Bank, Commercial Bank of Qatar, Doha Bank, Jordan Ahli Bank, Jordan Islamic Bank, National Bank of Kuwait, National Bank of Oman, Qatar International Islamic Bank, The Housing Bank for Trade & Finance, Jordan Kuwait Bank, Abu Dhabi Islamic Bank, Ministry of Digital Economy and Entrepreneurship and more.

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Since its establishment in 1989, ProgressSoft Corporation has risen to prominence as a leading provider of cutting-edge real-time payment and financial solutions. The company's global presence spans over 25 countries, serving more than 370 financial institutions and service providers and operating out of several offices in Jordan, Kuwait, Nepal, Oman, Qatar and the UAE. Committed to innovation, ProgressSoft continuously strives to deliver transformative financial solutions. From Instant Payments and Mobile Payments, to its renowned Payments Hub, Intelligent Signature Recognition and Buy-Now-Pay-Later solutions. Additionally, ProgressSoft offers well-established solutions including Electronic Know Your Customer, Corporate Banking and Salary Processing System.

ProgressSoft's solutions adhere to globally recognized standards such as ISO 20022 and local regulations. These solutions are developed using agile development methodologies, which entail client involvement in all phases of development. This collaborative approach can directly and accurately address business concerns, enhancing project confidence and delivering desired outcomes more efficiently. Furthermore, following the completion of each project, ProgressSoft remains committed to providing 24/7 support services, as well as post-sale and maintenance assistance.

Clients can also leverage ProgressSoft's consulting services for a comprehensive assessment of technical, organizational, or strategic frameworks. These services encompass analyzing business objectives, evaluating existing systems and practices, guiding decision-making processes and gathering project requirements; offering valuable insights to determine whether a project requires minor adjustments or a significant overhaul to align with strategic objectives.

ProgressSoft's services and solutions are complemented with a vast network of global partners, including renowned entities in the payments, financial and information technology domains such as Swift, Oracle, Mastercard, Visa and other strategic allies across the globe.

In early 2024, ProgressSoft introduced Message Depot, which is a sophisticated centralized repository capable of storing over one billion financial and non-financial messages in near-real-time, facilitating data retrieval and querying capabilities for financial institutions and businesses. ■

Awards and Certificates

- Global Payments Innovation Awards 2023: Best Payments Led Financial Inclusion Initiative - Mobile Payments Platform
- Global Payments Innovation Awards 2023: Best Payments Solution by a Vendor - Payments Hub Platform
- Swift Compatible Application in Payments Label 2023 - Payments Hub Platform
- Red Hat for OpenShift Containerized Application - Corporate Banking Suite
- MQA: ISO/IEC 27001:2022 Certified

Featured Products



Pio-Tech – Pioneers Information Technologies

Platforms & services

- Bank-BI® Enterprise Data Warehouse Platform
- Bank-BPM® Business Process Management Platform
- Bank- CEP® Customer Engagement Platform
- Machine Learning (ML) & Artificial Intelligence (AI)
- Robotics & Business Process Automation (RPA)
- Bank-BI® Enterprise Compliance Suite
- Bank-BI® Regulatory Suite

Markets

Levant, GCC, North, and East Africa.

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Partnerships



Pio-Tech is a leading company specializing in developing innovative and comprehensive digital transformation solutions that serve the banking sector. Using the most advanced technologies, Pio-Tech builds solutions that align with the latest banking practices.

Over the years, Pio-Tech has significantly contributed to optimizing various internal operations, improving strategic decision-making efficiency and leading to business growth for more than 175 clients in the banking sector across 24 countries.

Pio-Tech offers a wide range of business solutions that helps the financial sector in its digital transformation journey in the domain of Finance, Credit, Lending, Compliance, Risk, and much more.

Pio-Tech's solutions can be deployed on well-known cloud environments, including Oracle Cloud, Microsoft, and Amazon Web Services (AWS). These solutions are available as SaaS instances. ■

RealSoft Advanced Applications RS REALSOFT

Services

- Data management & analytics
- System integration
- Apps and e-services

Products

- AlKharizmi (survey platform)
- Data Portal (Data and metadata exchange)
- Ada'a (task management)

RealSoft started as a small business in the field of information technology services and solutions in 2002. It grew bigger and more experienced in the Digital Transformation and Data Management fields. The company has accelerated business growth and depth of support in IT solutions and system integrations fields.

RealSoft now represents a huge milestone in the region's Digital Transformation, Data Management, Statistical Solutions and Mobile Applications fields, combined with professionalism and high quality. This is a combo that sums up years of experience, hard work, and dedication altogether.

RealSoft has been a long-term trusted partner for governments, municipalities, banks, telecom, utility business, and NGOs in the Middle East region since 2002; working closely with its clients to act in their best interest over the long term.

RealSoft can be measured in numbers. The company has more than 20 years of experience, with more than 250 successful projects, over 150 happy and satisfied clients in over 13 countries of operation. The RealSoft portfolio continuously expands in the number of services, business partners, and products. The headcount at the company has grown nearly twenty-fold, with a team that has more than one hundred loyal members. ■

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Specialized Technical Services (STS) – A ZainTECH Company



Services

- Cyber Security
- Cloud
- Enterprise Licensing
- Modern Infrastructure and System Integration
- Data and AI
- Digital Solutions
- Drones & Robotics

Countries

Saudi Arabia, Jordan, UAE, Bahrain, Iraq, Kuwait, Oman.

Clients

Financial & Banking, Government, Telecom, SMEs, NGOs, Industrial, Pharma, Education, Oil and Gas, Manufacturing and Others.

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STS, a ZainTECH company, is a leading provider of digital transformation, information systems, and integrated Information and Communication Technologies (ICT) solutions in Jordan and the MENA region.

For over three decades, STS has been steering the revolutionary transformation of the ICT sector, providing revolutionary solutions in the various fields of technology enablement and digital transformation establishment for various sectors including banking and financial sectors; offering inimitable solutions and services including digital branches, and self-service kiosks which are all backed up by its Cloud and Modern Infrastructure, advanced Cyber Security solutions, Licensing and Training solutions in addition to System Integration services and solutions.

STS offers tailor-made solutions and services that respond to its diverse customers' business models and value chains from different sectors, enabling its customers to enhance their operation quality, end-user experience and to grow value. ■

Partnerships



Techminds Consulting



Services

- Technology Consulting Services
- Agile Transformation for Banking Industry
- Agile Practice Maturity Assessment
- Agile Software Development Training
- PMI-ACP (Agile Certified Practitioner) Training
- IIAB-CBAP (Certified Business Analysis Professional)
- Software Testing and Quality Management Program
- Software Testing Maturity Assessment
- Managed Testing Services

Techminds Consulting partners with enterprise organizations to drive excellence in their technology projects. Leveraging its extensive expertise, Techminds Consulting enhances and streamlines the product development cycle, ensuring innovative and high-quality software solutions. Services encompass a wide range of critical dimensions.

Agile Transformation enables teams to adopt and thrive in agile methodologies for better responsiveness and efficiency. Project Management Consulting ensures projects are delivered on time, within scope, and on budget.

Software Development Process Optimization refines processes to boost productivity and reduce time-to-market. Software Quality Management guarantees that products meet the highest standards of quality.

Testing and Test Automation as a Service provides reliable and efficient testing solutions. Solution Design and Development brings your vision to life with tailored, robust, and scalable software products.

Techminds Consulting is committed to delivering excellence and driving success in every project it undertakes. ■

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Mobile Payments reaching over 400 million
mobile subscribers with over 40 Mobile
Network Operators in 23 countries

Beecell creates, distributes, and markets digital media
products and services:

01 Payment Solutions

Direct Carrier Billing (DCB)
Digital Wallets
Pre-paid Cards

02

Content Creation
& Distribution

2D, 3D and Video Production
Mobile Content & Applications
Edutainment Content and LMS



03 Marketing and Digital Transformation

Digital Advertising
Social Media Management
Storytelling
eCommerce Digital
Transformation



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بنك الإسكان
Housing Bank

سنتك ذهيب

افتح أو غد حسابك التوفير لفرصة ربح
جوائز موزعة على جميع المحافظات

للمزيد، امسح الرمز



تنتهي الحملة بتاريخ 2024/12/31.
خاضع لشروط وأحكام البنك.



خبرة
مصرفية
متميزة

مؤل مشروعك الطبي بمزايا استثنائية مع SIGNATURE

عيادات



مراكز طبية



صيدليات



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تمويل
مشاريعك
محفلة
مشاركتك

صندوق المرأة
للتحويل الأصغر
MICROFUND FOR WOMEN



Rula Abu Azzam
Private School
Sweileh

Rula established her school in 2010 after receiving requests from parents at her kindergarten.

With the support of MFW's loan and her business partner, she established a school that follows the same successful teaching methodology.

Hoping to offer more grade levels in the future, Rula's school has grown from a small kindergarten to a **flourishing school** accommodating up to 10th-grade students.

For more information: 0778481113



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JORDAN FINANCIAL EXPO & AWARD

📍 Mövenpick Hotel, Amman 📅 10th - 11th Sep. 2024

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مؤسسة تمويل أصغر أردنية مسجلة كشركة مساهمة خاصة ومرخصة من قبل البنك المركزي لتقديم الخدمات المالية المتنوعة للفئات المستهدفة وفق أفضل الممارسات العالمية المتبعة في صناعة التمويل الأصغر، بما يشمل تمويل المشاريع الميكروية والصغيرة والمتوسطة وتمويل التعليم وتمويل توفير الطاقة.



شبكة فروعنا
35 فرع



عدد عملائنا
96,589 عميل



عدد التمويلات المصروفة
686,318 قرص



قيمة التمويلات المصروفة
573,982,182 دينار



للمزيد من المعلومات

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المسؤولية الخاصة لعام 2023



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الخاصة لعام 2023

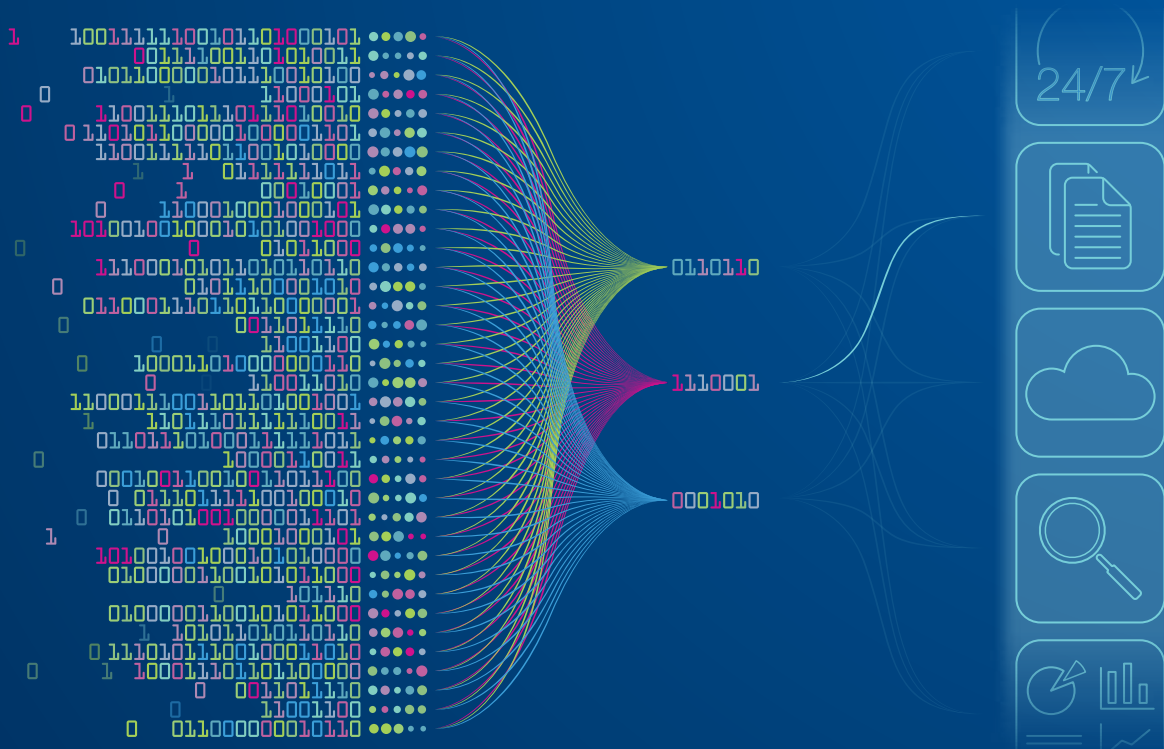


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