

Who's
Who

in Jordan's Banking, Insurance and Financial Services 2025



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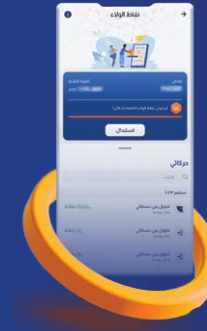


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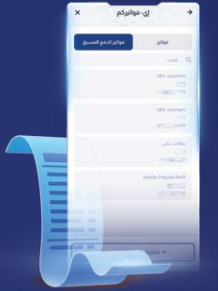
عربي إسلامي ديجيتال



حوّل واستلم



جمّع نقاط



ادفع فواتيرك



تتبع مصاريفك



قسائم إلكترونية

البنك العربي الإسلامي الدولي
ISLAMIC INTERNATIONAL ARAB BANK



البنك الأردني الكويتي
JORDAN KUWAIT BANK
"أكثر منك"



مؤل مركبتك
مع قرض
مركبتك

منتج تمويل مركبات الشركات



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Welcome to the 8th edition of "Who's Who in Jordan's Banking, Insurance and Financial Services" published by MediaScope. This print and digital directory started in 2015, by being published every two years, and then became an annual directory.

The 2025 edition features seventy-one 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.

Four thousand copies of the print edition are 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 also distributed at events, including the AqabaConf. in May 2025 organized by the Jordan Insurance Federation. This publication is distributed internationally through investment promotion organizations, export development offices and Jordanian Embassies.

A digital version is available as a PDF and as a website. The site has tens of thousands of 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 three thousand every year. You may also follow our social media channels on LinkedIn, Facebook and Instagram.



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 2025

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Cover By: **Mohammad Sabbagh**

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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), the Sustainable Banking and Finance Network (SBFN), the Arab-Swiss Chamber of Commerce and Industry (CASCI), and is an associate member of the European Banking & Financial Services Training Association (EBTN).

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.

الوطني للتمويل الأصغر
National Microfinance



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
88,299 عميل

عدد التمويلات المصروفة
734,473 قرص

قيمة التمويلات المصروفة
625,372,616 دينار



للمزيد من المعلومات
062001010

Jordan Insurance Federation (JIF)



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 affairs of the insurance sector in Jordan, and which was headed by several bodies whose membership included pioneers working in the field of insurance in that period, where the association continued to operate until 1989. Until the Federation's regulation is issued, which specifies its objectives and work mechanism, in addition to the formation of the Federation's Board of Directors and the tasks it carries out, and the organization of the Federation's relationship with other entities and institutions.

In the year 2024, a new regulation was issued for the Jordan Insurance Federation No. 26 of 2024, which came into effect as of 1/5/2024, which came in line with the requirements for the enforcement of the Insurance Regulatory Law No. 12 of 2021, according to which new amended legislation was issued that is compatible with this law. New concepts were included in the law after transferring control over insurance business in the Kingdom to the Central Bank of Jordan.

Under the new regulation, the previous Regulation No. (107) of 2008 and its amendments were canceled to take into account 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 powers and tasks of the Federation's Board of Directors and the Federation's management, represented by the Federation's CEO, whereby the Council's powers will be supervisory over the Federation's work and not executive, contributing to giving 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 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 work. 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 years, similar to similar associations and federations including, for example, the Association of Banks in the Kingdom, especially as the two bodies are subject to the supervision and control of the same body, which is the Central Bank of Jordan.

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



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



www.microfund.org.jo

[f](#) [X](#) [@](#) [@MicroFundForWomen](#)

Tanmeyah - Jordan Microfinance Network



Tanmeyah - Jordan Microfinance Network was established and formally registered as a non-profit institution at the Ministry of Industry and Trade in 2007. It was created to become the representative of the microfinance institutions (MFIs) in Jordan, replacing the Microfinance Association of Jordan (MAJ).

The network's main objective is to develop a sustainable microfinance industry that became an integral part of the national financial system in Jordan. Tanmeyah - Jordan Microfinance Network works on supporting the development of the microfinance sector through advocacy and spreading awareness on behalf of its MFIs members, as well as disseminating up-to-date practices and developments in the microfinance sector.

Fundamentally, the network focuses its efforts on supporting the implementation of the appropriate regulatory environment, which will lead to healthy benchmarking criteria and set performance standards that will reflect positively on the sector as a whole.

Tanmeyah - Jordan Vision, Mission and Core Values:

Tanmeyah - Jordan Microfinance Network has worked closely over the past years with stakeholders to achieve its objectives and fulfil its vision and mission statements. Its partners and stakeholders include the Microfinance Institutions, the Central Bank of Jordan, Governmental Ministries and related organizations, donors' community, meso-level players (trainers, media representatives, etc.), current and potential clients, and the public at large.

The vision of Tanmeyah - Jordan Microfinance Network is to be an active network that effectively supports the microfinance industry in Jordan. Its mission is to facilitate the creation of an enabling environment for the development of a sustainable microfinance industry in Jordan through the participation of all stakeholders. The goal of Tanmeyah - Jordan Microfinance Network is to support the further development and integration of the microfinance sector within the national financial system in Jordan. Its core values are accountability and transparency, compliance and good governance, fairness and equality in member treatment, commitment to best practices in microfinance, support for environmentally friendly projects, collaborative work, encouraging innovation and product development, launching operational platforms/ plans related to employment and entrepreneurship plans for various segments of society.

Objectives of Tanmeyah - Jordan Microfinance Network:

- Build consensus regarding best practices and standards for the microfinance sector.
- Represent the microfinance sector in Jordan.
- Become the lead source of market intelligence, information, research, and analysis on microfinance in Jordan.
- Become an effective market facilitator by promoting innovations, linkages, partnerships, and exchanges among all stakeholders.
- Build institutional and financial capacity to sustainably deliver on vision, mission, and goals, for maximum impact.
- Continue to support women's empowerment and capacity-building, along with economic and social empowerment.
- Encourage youth entrepreneurship and self-employment as an alternative solution to the unemployment problem facing our communities. ■

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- Disaster Recovery as a Service - (DRaaS)
- Backup as a Service (BaaS)



Managed Services



Satellite Services (VSAT)

Certificates:



Solutions:



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; ensure that markets are fair, efficient and transparent; and to reduce systemic risk.

To achieve these goals, the JSC puts and enforces rules that govern the securities industry and ensure a sustainable market growth.

The entities subject to the supervision of the Securities Commission, as stipulated in Article 15, Paragraph A of the Securities Law No. 18 of 2017, include issuers, licensees, accredited entities, the Amman Stock Exchange, the Securities Depository Center, mutual funds and investment companies.

The JSC is a member of the International Organization of Securities Commissions (IOSCO), the Union of Arab Securities Commission, 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.

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 recently launched its strategy 2025-2027 and published it on its website for receiving feedback from public. JSC's Strategy Vision is to advance the national capital market to become a leading regional financial center that attracts investment, enhances confidence, and supports the overall economy. As for JSC's Mission, it is to enhance the regulation and development of the national capital market by providing a legislative, regulatory, and supervisory system that enhances investor protection, establishes the foundations for sound business practices, and facilitates the building of a competitive investment environment that keeps pace with international best practices and standards.

This strategy is derived from the overall objectives of the Economic Modernization Vision, which are to stimulate comprehensive and sustainable economic growth and to enhance Jordan's global competitiveness. This aims to stimulate local and international investments through an attractive investment environment, achieve excellence in the service sectors, and increase service initiatives to foreign markets.

All of this is driven by national objectives of economic growth - economic diversification, increasing foreign direct investment, enhancing global competitiveness to attract foreign investment, promoting economic freedom, strengthening the rule of law in the business environment, and enhancing governance. This can be achieved through the JSC's institutional objectives of stimulating investment in the capital market, which can be summarized as stimulating financing through the capital market, enhancing confidence in the capital market, innovation, institutional capacity building, and digital transformation.

In another context, the JSC in cooperation with the Central Bank of Jordan, and within the scope of product development is preparing for the development of a trading system for government bonds, government bills and corporate bonds issued by public shareholding companies in the market.

بدك تمويل سريع وبسيط ؟ اطلب بطاقتك الائتمانية! من خلال تطبيق زين كاش



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 January 2005 the records of the SDC have 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:

- Developing the services of the e-portfolio.
- Developing the website.
- Implement DvP settlement for block trades on the trading date (T+0).
- Developing procedures for defining and updating securities account data.
- Financial settlements related to bonds traded on the exchange.
- Developing the electronic and technical environment.
- Rating from Thomas Murray Company.
- Signing Agreement with Abu Dhabi Securities Exchange (ADX) to Join "Tabadul" Hub.
- Elected to the board of the Association of National Numbering Agencies (ANNA).
- Elected to the board of the Africa & Middle East Depositories Association (AMEDA).

Regarding its future upcoming plans, the SDC will:

- Obtain ISO accreditation certificate for the SRORPIO system
- Strengthen the SDC's role in international and regional organizations related to the securities industry
- Launch a specialized system for managing the government securities registry
- Introduce securities lending and borrowing services
- Develop the infrastructure for information security (cybersecurity).

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

Established in 1930, Arab Bank, headquartered in Amman, Jordan, has one of the largest global Arab banking networks with over 600 branches. Arab Bank's extensive network covers key financial markets and centers such as London, Dubai, Singapore, Shanghai, Geneva, Paris, 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 Arab Bank's banking application, the Internet Banking Service, "Arabi MobiCash" payment application, as well as several digital products and services available via the bank's application including the digital mortgages loan service, Instant Loan, Insurance Solutions, Personal Assistance Service "Al Arabi" Chabot, and a network of advanced ATMs including drive-thru ATMs. For saving plans, the bank offers Bancassurance solutions and the "E-Tawfeer Plus" program. 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. The bank also offers a comprehensive suite of acquiring solutions, covering POS acquiring, Soft POS, and an advanced payment gateway tailored for e-commerce transactions.

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 and Supply Chain 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 corporate cash management and trade finance platform and mobile application as well as the host to-host solution, among others.

Arab Bank also supports small and medium-sized enterprises (SMEs) in Jordan through dedicated centers offering tailored products and financial solutions. Key offerings include digital solutions such as the dedicated mobile banking application for the SMEs, providing 24/7 access to banking services and a digital onboarding platform for sole proprietorships. These services foster SME growth, strengthen economic development, expand payment options, and enhance financial flexibility, including supply chain financing.

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.

In 2021, Arab Bank established Acabes as its in-house technology arm to drive digital innovation. Acabes has since expanded across multiple markets, developing advanced financial digital solutions, such as mobile and web as well as the marketplace and Omnify platforms and delivering specialized digital skills for Arab Bank group worldwide. ■

Certifications and Awards

In 2024, Arab Bank garnered numerous awards and accolades from prestigious international institutions. Some of the most notable recognitions include:

- Global Finance**
- Best Bank in the Middle East (for the ninth consecutive year)
 - Best SME Bank in the Middle East and Jordan
 - Best Bank for Sustaining Communities in the Middle East
 - Best Corporate / Institutional Digital Bank in the Middle East, Africa, Jordan, Egypt, UAE, Bahrain, Morocco and Algeria
 - Best Online Cash Management Services in the Middle East
 - Best Mobile Banking App in the Middle East (Corporate)
 - Best Integrated Consumer Banking Site in the Middle East and Jordan
 - Best Bill Payment and Presentment in the Middle East and Jordan

- Best Consumer Digital Bank in Jordan and Egypt
- Best Bank for Cash Management in Jordan and Morocco
- Best User Experience (UX) Design in Jordan
- Best Mobile Banking App in Jordan (Consumer)
- Best in Lending in Jordan
- Best in Innovation in Jordan
- Best Open Banking APIs in Jordan
- The Safest Bank in Jordan
- Best Foreign Exchange Bank in Jordan
- Best Trade Finance Provider in Jordan
- Best Bank for Sustainable Finance in Jordan

- The Banker (owned by the Financial Times)**
- Bank of the Year in the Middle East
 - Award for "Open Banking" in the innovation in Digital Banking Awards (Omnify)

- Euromoney**
- Jordan's Best Bank
 - Jordan's Best Bank for Corporates
 - Morocco's Best International Bank

- EMEA Finance**
- Best Trade Finance Services in the Middle East
 - Best Transactional Bank for Financial Institutions in the Middle East

- Global Trade Review**
- Best Trade Finance Bank in Jordan

- Meed**
- Best Retail Bank in Jordan
 - Best Digital Bank in Jordan
 - Excellence in Client Services in Jordan

Summarized Financial Results

Financial Highlights (dollars)	2024
Assets	71.231 Billion
Owners' Equity	12.135 Billion
Net Income (before tax)	1.446 Billion
Net Income (after tax)	1.007 Billion

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
 - Foreign exchange
 - Trade Finance
 - Clearing services
 - 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 974 billion, a paid-up capital of SAR 40 billion (US\$ 10.66 billion) and an employee base of over 20,000. 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 13 branches and over 44 ATMs in Jordan, covering the top five populated governorates of Amman, Irbid and Zarqa.

In 2024, Al Rajhi Jordan capitalized on the strength of Al Rajhi Group to expand balance sheet size to around JOD 900 million, with an increase of 3% 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 was successfully launched in Q2 of 2024.

The CBS implementation enabled ARBJ to launch a digital banking platform with online and mobile services, integrating a financing system for seamless transfers and account openings. It introduced digital account opening, cardless payments, international transfers, card management, and appointment booking, enhancing customer convenience. The Al Rajhi Mobile JO app offers a user-centric experience with instant financing, bill payments, and market-leading payment services like Apple Pay and CliQ. Compliant with Central Bank of Jordan standards, it integrates CRM to personalize banking, making services more efficient and accessible. ■

Key Persons



Eyad Jarrar
CEO - Jordan

Achievements

- 2024 Insights:
- Three new branches in 2024
 - New Core Banking System
 - New mobile app and online banking
 - New Head Office building

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



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Facts & Figures

Establishment Year: 1990
Employees: 561

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.

The bank performs all banking operations at its head office in Amman and through its branches and (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. It 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 is a digital app available on smart phones only, launched in Jordan on September 25, 2022. It is a digital, mobile-only banking entity powered by Bank ABC. Driven by artificial intelligence and data analytics, the intuitive app is designed to serve a wide range of users— from millennials to older generations— across all segments of society.

ila's current offerings include fully digital onboarding, an instant virtual card for online transactions, a physical debit card, a credit card, and a supplementary credit card that allows users to share their credit limit with family members. The app also provides multi-currency accounts and cards, a current account, savings features such as "Hassala" and "Al Kanz", a savings account that offers chances to win cash prizes throughout the year. Additionally, a fixed deposit account with competitive interest rates.

The app enables fast and secure transfers and payments through Apple Pay and other local and international services. It is available for download on Google Play and App Store. ■

Key Persons



Sael Fayez Al Waary
Chairman of the Board of Directors



George Farah Sofia
CEO

Social Media

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ila Application Website

www.ilajordan.com

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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.

Established in 1960, Bank of Jordan is a leading financial institution in the Hashemite Kingdom of Jordan and a pioneer in the region's banking sector. The bank has steadily expanded its presence across multiple countries including Palestine, Syria, Bahrain, and Iraq. Continuing its growth trajectory, the bank plans to open a new branch in Saudi Arabia in 2025, further strengthening its regional footprint.

Bank of Jordan is renowned for its unwavering commitment to customer service, innovation, and adherence to global banking standards. The bank provides a comprehensive range of products and services. Retail banking services include personal loans, home financing, credit cards, savings accounts, and tailored investment solutions. For corporate clients, the bank provides trade finance, working capital solutions, and project financing to support business growth and operational needs.

A cornerstone of Bank of Jordan's strategy is its focus on digital transformation. The bank has invested significantly in innovative digital platforms. These include the BOJ Mobile app, enabling customers to manage accounts, perform transactions, and access a wide range of services effortlessly. Additionally, the bank boasts an extensive network of ATMs and essential services. For businesses, the BOJ Business Banking platform delivers specialized solutions designed to meet the unique needs of SMEs and corporate clients, helping them drive growth and operational efficiency.

Corporate social responsibility (CSR) is a key priority for Bank of Jordan, as demonstrated by the bank's active contributions to socio-economic and environmental development. The bank's CSR initiatives align with the United Nations' Sustainable Development Goals (SDGs).

As Bank of Jordan continues to expand its presence and embrace innovation, it remains steadfast in its commitment to delivering exceptional value to customers while contributing to the region's economic and social progress. Bank of Jordan is well-positioned for a successful future. ■

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Key Persons



Shaker Tawfiq Fakhouri
Chairman of the Board of Directors



Saleh Rajab Hammad
Chief Executive Officer

Business Banking

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businesscenter@bankofjordan.com.jo

Facts & Figures

Establishment Year: 1978
Employees: 1329
Paid-up capital: 200 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

Bank al Etihad received several global awards in 2024 in recognition of its efforts across multiple areas, including:

- Best Integrated Banking Platform for Corporates from Global Finance magazine, acknowledging the bank's efforts in designing a platform that meets corporate needs.
- Best Bank for Cybersecurity and Fraud Management from Global Finance magazine, recognizing the bank's commitment to providing the highest security standards for its clients.
- Best Bank in Digital Transformation from Global Finance magazine, affirming the bank's leadership in adopting innovative digital solutions.
- Non-Financial Services Champion from the Financial Alliance for Women, honoring the bank's efforts in supporting businesses and individuals through non-financial services.
- Best Bank for Corporate Social Responsibility in Jordan from International Business magazine and the Euromoney Awards for Excellence 2024, recognizing the bank's outstanding impact through community initiatives.
- Most Innovative Digital Bank in Jordan from International Business magazine, awarded for the bank's advanced app that delivers an enhanced banking experience.

Group Companies



الاتحاد للتأجير التمويلي
Etihad Leasing Company



الاتحاد للوساطة
Etihad Brokerage



مؤسسة بنك الاتحاد
BANK AL ETIHAD FOUNDATION

Board Members & Key Persons



Basem Salfiti
Chairman



Nadia al Saeed
CEO

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.

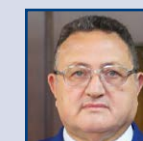
Since its establishment, the bank has grown to become one of the region's largest specialized banks, earning a stellar reputation in the banking industry and serving Arabs throughout the region.

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

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Facts & Figures

Establishment Year: 1960
Employees: 2272

Services

- Loans: Retail, personal loan, real estate, car and motorcycles, easy installment, green loans.
- Corporate and SMEs, credit facilities and services, discounted bills, SMEs loans, green loans, LG, LC.
- Accounts: Current Accounts, Savings Accounts, Term Deposits, Notice Deposits, Margin Accounts.
- Cards with Master Card: Credit, Debit, Prepaid, Virtual, University cards.
- Investing: E-Trading Platform for Equities and Fixed Income Instruments, CAB FX for Foreign Currencies Trading and Awraq.
- E/Digital Channels: Mobile Banking, Internet Banking, Contact Center, ATMs, Kiosks, CAB Pay, Apple Pay, IRIS recognition (Eye Pay), Labeeb Chatbot and Awraq Mobile Banking.
- Other Services: Western Union, Transfers SWIFT Money, Safety Deposit Boxes, PayPal, Service for Employees Corporate's PAYROLL, CRIF, Digital ID Sanad and Discounts.

Countries

Jordan, Palestine and Bahrain.

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Cairo Amman Bank (CAB) has been a trusted financial partner since 1960, providing tailored banking solutions for individuals, businesses, and corporations. With 106 branches in Jordan, 22 in Palestine, and one in Bahrain, CAB delivers a seamless banking experience ensuring to meet the needs of various customer segments, aiming to promote comprehensive and sustainable expansion and growth, while contributing to the enhancement of economic and social development.

CAB is transforming banking by using cutting-edge technology to streamline processes, enhance security, and create a more seamless experience for customers, from loan applications to everyday transactions that customers benefit from. Mobile and Internet Banking provides instant access to financial services and 211 ATMs ensure convenient cash withdrawals and deposits for diverse customer segments.

Therefore, CAB offers comprehensive banking for individuals and businesses, focusing on serving the mass market with competitiveness, while fostering social alliances and ensuring strong availability of its services.

LINC is a digital-first banking solution tailored mainly for Jordan's youth (18-40) with five high-tech branches in universities, and is built on the pillars of Accessibility, Simplicity, Transparency, and Adaptability.

Signature is offering tailored financial services for high-net-worth individuals and corporations. It emphasizes a selective approach, premium services, flexibility in solutions, personalization for each client, and a strong sense of partnership.

CAB also actively supports eco-friendly projects by offering Sustainable Finance and Green Loans for sustainable energy solutions and environmentally responsible businesses. The bank is committed to financing a greener future by

integrating sustainability into its financial offerings.

Through its group companies, CAB also operates in the fields of investment, leasing and Islamic finance.

Awraq Investments has been a leader in investment and brokerage services since 1992, Tamallak Leasing has been providing alternative financing solutions for individuals and businesses since 2014, and Safa Bank is a Sharia-compliant Islamic bank in Palestine offering Islamic financial products.

A strong and reliable financial institution, CAB's total assets reached JOD 3.92 billion with JOD 473 million in owners' equity in 2024, maintaining a solid and reliable capital adequacy, liquidity and asset quality base.

With advanced digital banking, automated processes, and a focus on sustainable finance, CAB is making banking faster, smarter, and more responsible; while ensuring that customers stay ahead in a rapidly evolving financial world. ■

Certifications & Awards

- PCI DSS v4.0.1 Compliance Certification 2024.
- Gold Sponsor of the Green Finance Forum "Griffin 2024".
- The Excellence Award in Retail Banking Services and Financial Inclusion 2024.
- Silver Sponsor of the Al Hussein Cancer Research Award for 2023 and 2024
- Honoring the Winners of the Accessible Buildings Award for Persons with Disabilities 2023
- PCI DSS V3.2.1 Compliance Certification 2023.
- ISO 27001.
- 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).
- "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



Key Persons



Yazid Adnan Mufti
Chairman of the Board



Kamal Ghareeb Al-Bakri
CEO

Facts & Figures

Establishment Year: 1995
Employees: 2,654 (Capital Group)

Services

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

Countries

Jordan, Iraq, UAE and KSA.

Capital Bank Group is recognized as a leading financial institution in both the Jordanian and regional markets with total assets of JOD 8.2 billion and a total equity of approximately JOD 724.6 million.

The group encompasses Capital Bank of Jordan, which has evolved since its establishment in 1995 into one of Jordan's premier financial institutions. It offers a comprehensive range of commercial and investment banking services, tailored to meet the diverse needs of both retail and corporate clients.

In 2005, Capital Bank of Jordan acquired a majority stake (61.85%) in the National Bank of Iraq (NBI). This strategic acquisition enabled NBI to expand its product and service offerings, strengthen its market position, enhance financial inclusion, support export activities, and provide a broad array of services to businesses operating in Iraq. Continuing its expansion strategy, NBI opened its first branch in the Kingdom of Saudi Arabia in 2023, offering financial and trade services to its corporate clients.

Capital Investments, a wholly owned subsidiary of Capital Bank established in 2006, has emerged as a regional leader in the investment banking sector. It provides comprehensive services including asset management, brokerage, and corporate financial advisory. The company caters to a diverse base of clientele, including major corporations, government entities, and high-net-worth individuals, through its offices in Jordan and the Dubai International Financial Center (DIFC) in the United Arab Emirates.

Pursuing its ambitious growth strategy, Capital Bank Group acquired

Bank Audi's operations in Jordan and Iraq in 2021. This was followed by the acquisition of Société Générale Bank in Jordan in 2022, further solidifying its competitive position in the Jordanian banking sector. In early 2022, Capital Bank launched Blink, a digital bank aimed at redefining banking for retail customers.

In 2022, Capital Bank strengthened its capital base by issuing a USD 100 million Tier 1 perpetual bond—the first of its kind for a Jordanian bank in the local market, listed on NASDAQ Dubai. Additionally, Capital Bank raised its capital by issuing new shares to the Public Investment Fund (PIF), one of the largest sovereign funds globally, as a strategic investor. With a 23.97% stake, this capital raise enabled the Group to continue executing its expansion strategy and its commitment to continue introducing innovative products and services that benefit both clients and shareholders.

Commemorating its commitment to excellence in 2024, customer-centric practices, innovation, and excellence in digital banking services, Capital Bank of Jordan received the "Best Digital Bank" award in Jordan from Euromoney magazine and the "Best Mobile Banking App in Jordan" award from International Business Magazine.

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

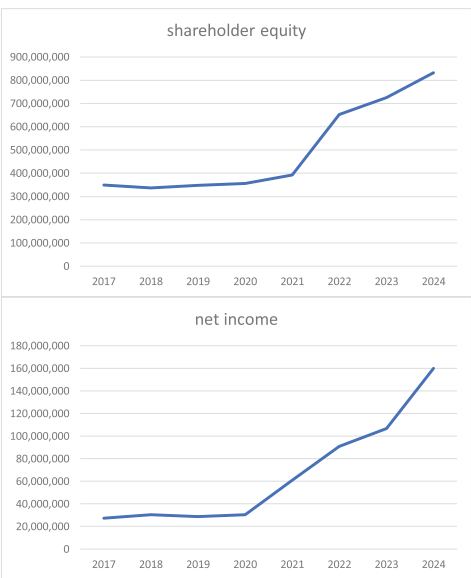
Subsidiaries



Awards

- 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
- Best Digital Bank in Jordan award from Euromoney magazine
- Best Mobile Banking App in Jordan award from International Business Magazine
- Best Cash Management Bank in Jordan 2024 Award from The Digital Banker

Summarized Financial Results



Key Persons



Bassem Khalil Al-Salem
Chairman



Tamer Ghazaleh
Chief Executive Officer

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 104 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 (24 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 2024, the Housing Bank Group achieved a pre-tax profit of JD235.8 million, and an after-tax net profit of JD150.3 million.

Whereas the total assets reached JD9.2 billion at the end of 2024, and the balance of customers' deposits reached JD6 billion. Furthermore, the balance of the total credit facilities portfolio reached JD5.1 billion, and the balance of the equity reached JD1.4 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

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Facts & Figures

Establishment Year: 1997
Employees: 1,176

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.

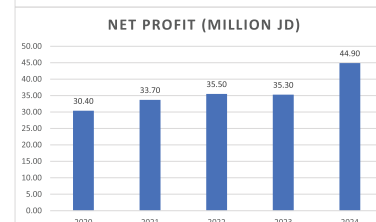
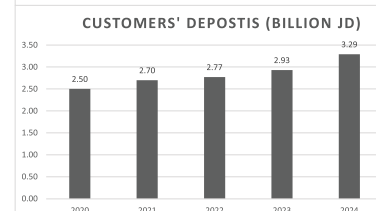
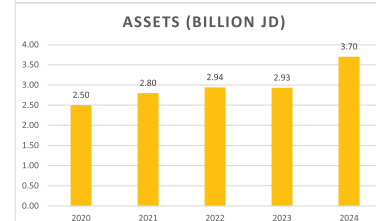
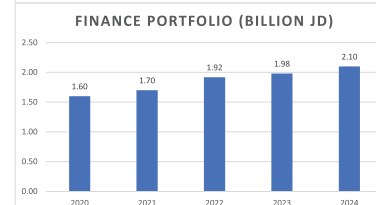
Starting from 2021, ARABI ISLAMII took steps in applying its digital transformation strategic plan with major changes in customer experience, through the revamped mobile app, added-value ATM services such as online-banknotes-acceptance, Social Security services, and ATMs for the visually impaired, and 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



Naim Rasim AlHussaini
Vice Chairman



Jamal Mah'd Tu'meh
Board Member



Khaldoun Khalil AlJanini
Board Member



Dr. Hana Hunaity
Board Member



Ala'eddin Khatib Tamimi
Board Member



Dr. Nael Fahed Al Husamie
Board Member



Dr. Mohsen Fayed 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: 710 (as of 31/12/2024)
Number of Branches: 37

Services

- Retail Banking
- Treasury and investment
- Financial Institutions (Relations)
- Corporate Banking
- SMEs

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 it, 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 a mobile app, "Tejari Mobile." The free-to-download app makes it easy for customers to check their balances, to do transfers, to pay bills, and more. JCB has enriched the app with new functions and plans to develop it even further by adding more exclusive features and services in the future.

Furthermore, JCB has invested in a Business Process Management (BPM) system used for opening customers' accounts and Know-Your-Customer (KYC) as a step forward to automate the process and enhance the quality of data collected.

In addition, JCB has expanded its off-site ATMs network to reach 48 and plans to expand more across Jordan, making ATMs 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 12 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 attained from JCB.

In addition, when opening a Tejari Savings account, customers will be automatically enrolled in a raffle draw that includes valuable cash 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

SCANWAVE
PCI DSS CERTIFICATE OF COMPLIANCE
PCI version 4.0.1 - 30/12/2024

SCANWAVE
CERTIFICATE OF COMPLIANCE
ISO/IEC 27001
11th January 2023

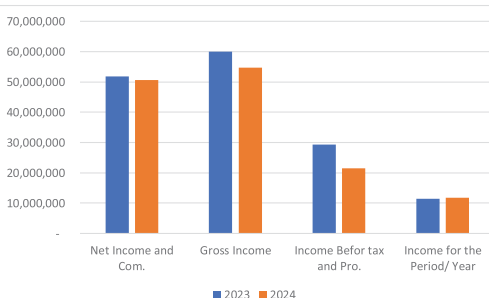
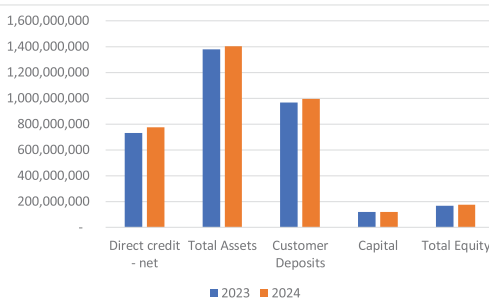
bsi.

bsi

bsi

Certificate of Registration
BUSINESS CONTINUITY MANAGEMENT SYSTEM - ISO 22301:2019

Summarized Financial Results



Board Members & Key Persons



Michael Faiq Al-Sayegh
Chairman



Caesar Qulajen
CEO



Alaa Qohof
Deputy CEO - COO



Rakan Al-Tarawneh
Deputy CEO - CBO



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



Abdallah Kishkek
Chief Financial Officer
(AGM Finance)



Sami Al Nabulsi
Executive Manager -
Financial Institutions



Anas Ayesh
Executive Manager -
Treasury & Investment



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



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



Jamal Al-Raqqad
Executive Manager -
Corporate Communication

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Customer Service:
Tel.: +962-6-5209000

Facts & Figures

Establishment Year: 1978
Employees: 2445

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, employ modern banking technologies and provide the best Islamic banking products and services through 111 branches and offices, and the largest ATM network in Jordan with 335 ATMs. JIB continues its digital transformation plan by developing Islami Mobile and Islami Internet applications, whereby it launched the "Apple Pay" service in addition to expanding digital self-services by providing three digital corners (Islami Digital) in addition to Islami SMS service, e-Fawateercom bill payment service, electronic wallet service, instant transfer service (CliQ), credit report issuance service through Islami Mobile, and the issuance of electronic cheques.

JIB offers many banking products including the "Advance Salary" service, which is the first of its kind among Islamic banks in Jordan, and "Murabaha in Shares" according to the provisions and principles of Islamic Sharia to obtain financing to purchase and own company shares, whether for the purpose of trading, growth, or resale. The bank has launched the "Islami Aqar" application, the first of its kind, as a digital marketing project to display the bank-owned properties for sale and/or rent. The bank also provides banking services during official holidays, the weekend, and evenings, through a number of its branches

and offices, in addition to the bonded office that provides storage services for goods and merchandise until they are cleared by customs.

JIB has received many international awards as the best Islamic bank in Jordan and the best Islamic finance institution every year, and more than once, from magazines including World Finance, Islamic Finance News, EMEA Finance, etc.. The bank has also received credit and Sharia ratings from several international rating agencies.

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, JIB implements 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.

JIB also provides donations, Al-Qard AL-Hasan, the Mutual Insurance Fund, the program for financing professionals and craftsmen, small and medium enterprises, sponsoring and supporting conferences, paying attention to education and training. In addition, the bank 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 as of 31/12/2024

- Profits after tax amounted to about JD 66.1 million.
- Assets including off-balance sheet accounts under management amounted to about JD 6979.5 million.
- Customer deposits including off-balance sheet accounts under management amounted to about JD 6285.4 million.
- Financing and investments including off-balance sheet accounts under management amounted to about JD 5730.6 million.

Social Media



Jordan Islamic Bank Official

Board of Directors & Executive Management



Abdullah AL-Howaish
Chairman



Dr. Hussein Said Saifan
Chief Executive Officer



Dr. Musa Omar Abu Muhaimed
Chief Corporate Officer



Samer Ahmad Odeh
Chief Support Services Officer



Hasan Lutfi Atout
Chief Retail Banking Officer



Yazan Mahmoud Samara
Chief Investment Officer

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Facts & Figures

Establishment Year: 1976
Employees: 1,534 (as of 31/12/2024)

Services

- Retail Banking
- Digital Banking
- Corporate Banking
- SME's Banking
- Segment based products
- Corporate and SME Digital Banking
- Treasury and investment
- Trading (UFICO)
- Private Banking

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 \$7.9 Billion as of 31 December, 2024.

The bank currently operates a domestic network of 62 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%. In addition, Jordan Kuwait Bank acquired 53.4% of Bank of Baghdad (BOB) capital.

JKB also has investments with board representation in Algeria Gulf Bank (Algeria), Quds Bank (Palestine), Middle East Payment Services (Jordan), and Jordan Payments and Clearing Company. Additionally, the bank purchased 7% of MadfoatCom for Electronic Payments Co. during 2024.

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), which is 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 2024, Jordan Kuwait Bank earned multiple prestigious awards, reaffirming its dedication to excellence across various domains.

Euromoney magazine honored the bank as the "Best Domestic Private Bank in Jordan", recognizing its exceptional private banking services for high-net-worth clients. The bank also received the "Best Bank for ESG" award for its leadership in integrating ESG principles, a commitment that began with its first sustainability report in 2020. Additionally, Euromoney named it the "Best SME Bank", acknowledging its strong support for small and medium-sized enterprises, a crucial economic sector.

Global Banking and Finance Review recognized the bank's corporate social responsibility efforts for the second consecutive year, awarding it "Best Bank for Corporate Social Responsibility" for its contributions to community development and financial inclusion. The publication also named it "Best SME Bank in Jordan" for its innovative digital banking solutions designed to empower small businesses.

Asian Banking & Finance awarded the bank the "Artificial Intelligence and Machine Learning Award" for MASA, its AI-powered personal finance assistant. Lastly, Citibank recognized Jordan Kuwait Bank's excellence in remittance services with the "Best STP Rate for Outgoing Transfers 2023" award. ■

Group Companies

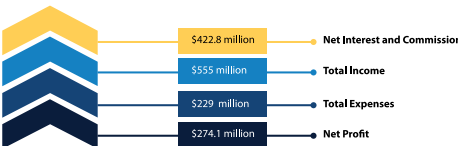
UNITED FINANCIAL INVESTMENTS
المتحدة للاستثمارات المالية
A Member of Jordan Kuwait Bank



Summarized Financial Results

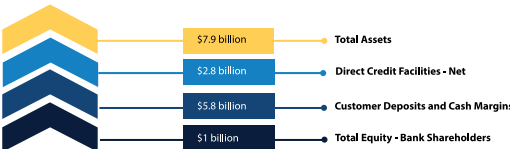
Major Operating Results

As at 31.12.2024



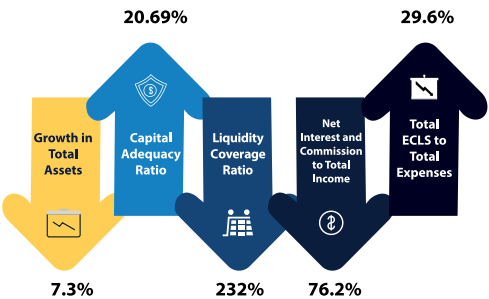
Major Financial Position Items

As at 31.12.2024



Major Financial Ratios

As at 31.12.2024



Board Members & Key Persons



H.E. Sheikha Adana Nasser Al-Sabah
Chairperson



Haethum Buttikhi
Chief Executive Officer

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Facts & Figures

Establishment Year: 2010
Employees: 811

Services

- Accounts:
 - Savings: Offset account, Standard Savings account, Women saving account (Harir), Kids savings account (Kanz)
 - 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
 - Yusr for refinancing
 - Salary in advance
- 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.

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 44 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 75 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 21% in 2024, 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

Facts & Figures

Establishment Year: 1974

Services

- Corporate Banking
- Treasury and Trade Services
- Global Network Banking
- Markets and FX Business

Countries

94 countries globally.

Citibank, N.A. branch was established in Jordan in 1974. Its main branch is located in the Shmeisani area.

In line with Citi's global strategy, Citibank, N.A. Jordan aims to be the preeminent banking partner for institutions with cross-border needs, and to serve as a trusted partner to its clients by responsibly providing financial services that enable growth and economic progress.

By leveraging its global presence, Citi aims to improve overall client experience, and achieve growth in line with the local market and available opportunities within its well-defined target market.

Citibank is a leading provider of financial products and services including Banking, Treasury services, Trade and Transaction Services and Markets and FX. It was the first financial institution in Jordan to offer CitiDirect, an electronic banking platform for corporations.

The coverage teams of Citibank are organized across corporates, public sector and financial institutions client segments and are supported by industry and product partners to deliver the full banking platform. In addition, they are supported by Global Network Banking teams in delivering Corporate Banking/Finance services to global, regional and local clients operating in multiple locations around the world.

Citibank has achieved a distinct positioning of being a trusted and leading banking partner in the Jordanian market and is, today, the only commercial US bank in the country. The bank proudly celebrated 50 years of presence in the Kingdom of Jordan and looks forward to many more years of continued success.

Through Citi Foundation, Citi's social investment arm, the bank works to promote financial literacy and entrepreneurship programs, which target local talent and aspiring entrepreneurs around the world, including Jordan. In this context, Citi and the Citi Foundation have been active players in the local community in the past 15 years to NGOs, such as Jordan River Foundation, IRC, Ruwwad, AMIDEAST and King Abdullah II Fund for Development (KAFFD) mainly for the benefit of young people from low-income communities and micro-entrepreneurs. ■

Key Persons



Nour Jarrar
Chief Executive Officer of Citibank Jordan

Global Industry Awards

- Euromoney Awards for Excellence 2024
- World's Best Digital Bank
- World's Best Bank in the Emerging Markets
- Best Bank for Transaction Services in the Middle East
- Euromoney's Awards for Excellence - 2023
- World's Best Bank for Payments and Treasury
- World's Best Bank for Securities Services
- World's Best Bank in the Emerging Markets
- Best Investment Bank in the Middle East
- Best Bank of Advisory in the Middle East

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Summarized Financial Results



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Blink by Capital Bank



By Capital Bank

Reflect



ريفلكت

Facts & Figures

Establishment Year: 2022
Employees: 52

Services & Products

- Open and manage accounts
- Issue debit and credit cards with no hidden additional fees and minimal charges
- Send and receive money instantly and free of charge
- Integrate payment methods to Apple Pay and Android Pay
- View & manage financial transactions
- Pay bills via eFAWATEER.com
- Wide discount network covering a wide network of partner merchants.
- Access to cash through the local and int'l ATM networks
- e-Vouchers purchasing and gifting
- RJ tickets direct in-app booking

Countries

Jordan.

Blink by Capital Bank is Jordan's first digital banking channel, launched by Capital Bank of Jordan to offer a fully digital banking experience. Designed for convenience, Blink allows customers to open an account using their Jordanian ID in just minutes, through their smartphone. It was launched for the Jordanian market in February 2022.

Through the app, customers can fully manage their accounts, send and receive funds, track transactions, and withdraw cash from domestic and international ATMs. Blink also provides instant credit card issuance that does not require salary transfers and offers one of the longest repayment grace periods in the market, extending up to 60 days.

With mobile penetration exceeding 90% in Jordan, Blink by Capital is built to meet the needs of an increasingly digital-savvy population. As the platform evolves, additional services and features will be introduced, further enhancing the banking experience for its users. ■

Key Persons



Tamara Batal
Acting Head of Blink

Facts & Figures

Establishment Year: 2021
Employees: 30

Services

- Open free digital account
- Instant loan
- Premium credit card
- E-vouchers
- Free debit card
- Cash back and offers
- Saving accounts
- Multi-currency sub-accounts
- QR code
- Bills payment
- E-statement
- Send and request money
- Track expenses
- Special loyalty program

Countries

Jordan, Palestine.

Launched by Arab Bank in Jordan in 2021 and Palestine in 2023, Reflect is the region's leading digital banking app, built to deliver a seamless, secure, and user-friendly mobile banking experience.

With Reflect, users can open a bank account in minutes, instantly access a virtual card, and receive a free debit card right at their doorstep. The app offers flexible banking services including instant money transfers, premium credit card applications (with or without salary transfer), and quick-access loans.

Beyond banking, Reflect enhances everyday life with instant E-vouchers across shopping, entertainment, and gifting—plus secure, multi-option payments via debit or credit cards, virtual cards, QR codes, Apple Pay, and tap-to-pay technology.

Reflect isn't just an app—it's a smarter way to bank. ■

Key Persons



Eric Modave
Reflect Executive Management

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Social Media

- reflectappjo
- reflectappjo
- reflectappjo
- Reflect
- reflectappjo

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 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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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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American Life Insurance Company - Jordan Branch



Facts & Figures

Establishment Year: 1963
(Jordan)
Employees: 94

Services

- Life Insurance
- Savings and Investment
- Accident and Health Insurance
- Group Life and 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, on LinkedIn @metlife-jordan, on Facebook @MetLife Jordan and on Instagram @metlifejordan ■

Key Persons



Osama Hannoush
General Manager Jordan
& PNA



Zeid Khamash
Head of Operations

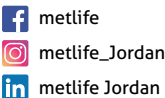


Mohammed Baarah
Chief Financial Officer

MetLife Global

- 156+ years of operation
- Around 45,000 employees
- 40+ global markets
- No. 60 on the 2024 Fortune 500 list
- 600+ Billion USD in total assets under management
- 86+ billion USD in responsible investments

Social Media



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Arabia Insurance Company Jordan (AICJ)



Facts & Figures

Establishment Year: 1975
Employees: 108

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



Mustafa AlTal
Assistant General
Manager - Operations



Mazen Abduljalil
Assistant General Manager
- Finance and Admin

Branches

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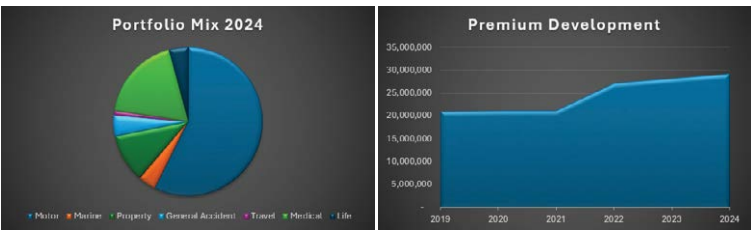
Awards



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Summarized Financial Results



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-Khatatnah
General Manager

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Delta Insurance



Facts & Figures

Establishment year: 1973
Employees: 117

Services

- Motor Insurance
- Medical Insurance
- Home Insurance
- Life Insurance
- Travel Insurance
- Marine Insurance
- Fire and General Accidents Insurance (Property, Equipment and Machinery, Liability, Casualty, Specialty and Financial)

Countries

Jordan.

Delta Insurance began its journey in 1973 as a pioneering company committed to reshaping the insurance landscape in Jordan. From the outset, Delta focused on elevating insurance services and products, which enabled the company to gain recognition as one of the first Jordanian companies to set high standards in the sector. In 1989, the merger of Arab Belgian Insurance and the agency of Libano-Suisse Insurance in Jordan formed Delta Insurance. This strategic step expanded the range of products and services offered, solidifying Delta's position as a trustworthy insurance provider.

Today, Delta Insurance is a proud public shareholding company listed on the Amman Stock Exchange, with a long-standing legacy as a key player in Jordan's insurance sector. Delta's success is rooted in the expertise and dedication of its leadership team, whose diverse experiences have driven the company to achieve exceptional growth. This leadership, combined with the influx of young talent and seasoned professionals, has created a culture of collaboration and innovation within the Delta family.

Delta Insurance's reputation extends beyond Jordan's borders, earning the trust and support of major international reinsurance companies. This global recognition stems from Delta's unwavering commitment to providing top-notch insurance solutions built on principles of integrity, professionalism, and service.

At Delta Insurance, the focus remains on exceeding customer expectations. By embracing digital transformation, Delta continues to enhance its services through cutting-edge technology, offering seamless and efficient insurance solutions to meet evolving customer needs, and building lasting relationships with clients by offering them peace of mind and a reliable partner in navigating life's uncertainties.

Delta is not merely an insurance services provider, it is a life-long partner. ■

Key Persons



Ghassan Nuqul
Chairman



Dr. Lina El Jayroushi
General Manager

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Gulf Insurance Group - Jordan (GIG - Jordan)



Facts & Figures

Establishment Year: 1996
Employees: 466

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 28 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.

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 2024, and in another remarkable achievement, the global rating agency AM Best has upgraded the long-term issuer credit rating of Gulf Insurance Group – Jordan from bbb+ (Good) to a- (Excellent), and the financial strength rating from B++ (Good) to A- (Excellent) with a stable outlook for both ratings. With this upgrade, Gulf Insurance Group – Jordan achieves the highest credit rating for a Jordanian insurance company in the local insurance sector, becoming the first company to reach this rating level.

Among its recent achievements, GIG – Jordan has opened new branches in Abdali, Taj mall 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

Major financial Indicators	2022	2023	2024
Total Assets	115,121	120,623	137,559
Equity	43,435	49,343	55,906
Paid in Capital	26,000	26,000	26,000
Net Book value per share	1.67	1.90	2.15
Technical Profit	6,503	7,996	6,961
Number of Employees	391	436	466
Cash and Bank Deposits	67,726	22,428	21,605
Other Investments	17,323	68,788	79,453

*Numbers are in JOD thousands

Figures

- All International certificate: 96
- CII Cert.: 58
- Current Paid in Capital: JD 26,000,000
- Gross Written Premium 2024: JD 126,495,380

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



Hanna Sawalha
Representative of the strategic investment company/Board Member



Daoud Issa
Representative of Jordan Kuwait Bank/Board Member



Dr. Ali Wazani
CEO



Saad Farah
CFO



Ahmad AlSallakh
Board Member



Mazen Tabalat
Board Member

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Jerusalem Insurance Co. (JICO)

Facts & Figures

Establishment Year: 1975
Employees: 129

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.

With a capital that has grown from JD 160,000 in 1975 to JD 8,000,000 and with existing assets valued at JD 42,904,028 as of 2024, JICO's undisputed financial growth has allowed for strategic investments in infrastructure, customer support, innovation, and digital development.

The vision of 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.

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

As JICO marked 50 years of excellence on April 20th, 2025, the company

celebrated five decades of providing insurance services, reflecting its ongoing commitment to protection and innovation.

This milestone coincided with a move to a new headquarters, embodying the vision of Jerusalem Insurance for a more sustainable future as it continues to deliver the ultimate insurance solutions to its customers. ■

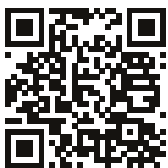
Summarized Financial Results

- Main Financial Indicators 2024
- Solvency Margin: 201%
 - Total Assets: JOD 42,904,028
 - Total Shareholder's Equity: JOD 15,404,187
 - Gross Premium: JOD 31,910,243
 - Technical Reserves: JOD 27,499,841
 - Investments: JOD 26,955,052
 - Bank Deposits: JOD 17,401,325
 - Share Market Value: JOD 2.01
 - Gross Profit (before tax): JOD 2,005,695

Social Media



Jerusalem Insurance App



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

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Facts & Figures

Establishment Year: 1951
Employees: 250

Services

- Health Insurance
- Life Insurance
- Motor Insurance
- Casualty Insurance
- Engineering Insurance
- Property Insurance
- Marine Insurance
- Travel Insurance (TERHAL)

Countries

Jordan, UAE, Kuwait.

Since its establishment in 1951, Jordan Insurance Company (JIC) has been providing exceptional care and service to its loyal customers in Jordan and the Middle East.

JIC takes pride in being the oldest insurance company in Jordan and one of the oldest in the Middle East, and continues to lead the market today through its customer-focused approach and its exceptional track record of claim payments.

At the heart of JIC's company philosophy is a commitment to transparency, accountability and ethical leadership. The company is driven by a value system that promotes performance and integrity as the cornerstones of its operations.

Jordan Insurance Company works to protect its customers from all conceivable types of personal and corporate risks through its fully integrated lineup of insurance solutions. JIC offers everything from Medical, Life, Motor and Property insurance to more niche categories like Marine, Casualty and Engineering insurance, among countless other tailor-made products.

JIC's robust experience and consistently outstanding performance have provided the company with a wealth of knowledge and expertise in the local and regional insurance markets.

Along with its leading position in Jordan, JIC applies its astute influence to the region through its operations in the United Arab Emirates and Kuwait. JIC has been operational in the UAE since the 1960s, with three branches in Abu Dhabi, Dubai and Sharjah.

In addition to its own operations, the company lends its insight and strength to other insurance markets

in the region, holding shares in Yemen's Watania Insurance Co., Saudi Arabia's Arabia Insurance Cooperative Company, and Iraq's Asia Insurance Co.

The world's largest reinsurer, MunichRe, acquired 10 percent of the company in 1999. MunichRe provides strategic partnerships in the form of reinsurance, state-of-the-art underwriting tools and IT solutions, and continuous training. ■

Figures

- Number of Employees: 250
- Paid-Up Capital: JoD 30 Million
- Years of Experience: 74

Branches

- UAE:
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Dubai, Tel: +971-42698810
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- Kuwait
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Board Members & Key Persons



Jawad Janeb
General Manager



Mazen Nimri
Deputy General Manager



Naser Mansour
CFO



Bassam Abdel Rahman
Assistant General Manager - Life Insurance Department



Adnan Abu-Shaqra
Assistant General Manager Medical Insurance



Mohammad Al-Basiti
Assistant General Manager - General Lines

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Euro Arab Insurance Group



Facts & Figures

Establishment year: 1996
Employees: 197

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. Its 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

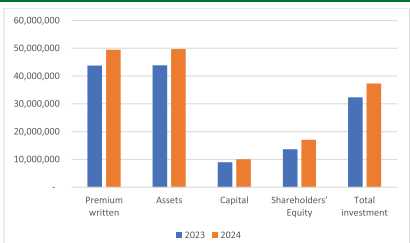


Costandi Bajjali
Vice Chairman

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Summarized Financial Results



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Jordan French Insurance Company (JOFICO)



Facts & Figures

Establishment Year: 1976
Employees: 110

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. ■

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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 والاستشارات م.ع.م
Jordanian For Management & Consultancy

Medgulf Insurance - Jordan



Facts & Figures

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

Services

- Property Insurance
- Motor Insurance
- Engineering Insurance
- Health Insurance
- Marine and 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: 191
Branches: 7

Products & Services

- Motor Insurance (individual and fleet)
- Medical Insurance (Individual and Group)
- Life Insurance
- Property Insurance
- Travel Insurance
- Personal Accident Insurance
- Term Life Insurance
- Marine Insurance
- Aviation Insurance
- Engineering Insurance
- Liabilities Insurance
- Financial Lines Insurance
- Specialty 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 19 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. ■

Key Persons



Zeid Kawar
MEICO Chairman of the Board



Majed Smairat
MEICO GM

Contact

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National Insurance Company (NIC)

Facts & Figures

Establishment Year: 1965
Employees: 70

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 the past five years (2020 to 2024), delivering a 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. The company has been providing quality service to its customers for over 60 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

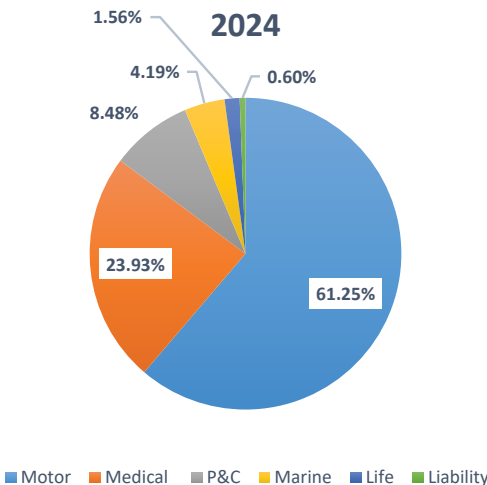
Awards



Anniversary



Business lines portfolio



Board Members & Key Persons



Munjed Munir Sukhtian
Chairman



Dr. Manal Jarrar
GM



Majed Shaban
DGM Motor



Eyad Tamimi
DGM Finance and Admin



Dr. Dara Habaybeh
DGM Business Development



Nicola Khnouf
AGM Medical & Life



Ayman Habahbeh
AGM Technical Operations

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The Islamic Insurance Company P.L.C.



Facts & Figures

Establishment Year: 1996
Employees: 114

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

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 and has now reached JD 16.5 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 plus) from the Islamic International Rating Agency (IIRA)-Bahrain, 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.

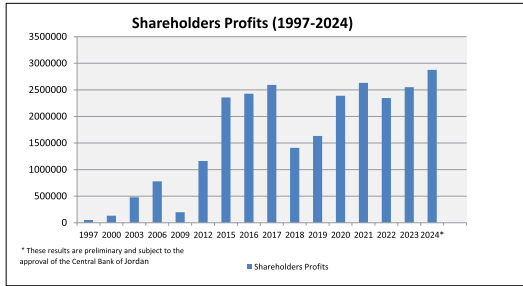
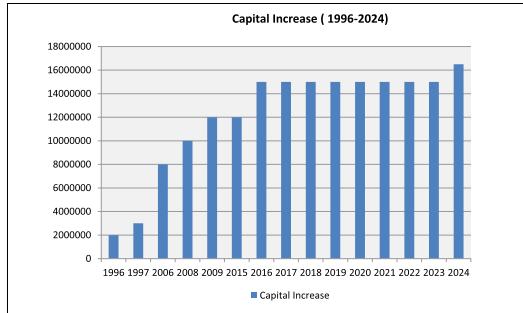
TIIC's stability and success can be attributed to its strategy of keeping customers and partners at the heart of its business and preserving its values, principles and quality of products. It has always developed solutions that meet the ever-changing demand of customers.

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, 2024 respectively, 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



Issa H. Murad
Chairman



Reda Dahbour
General Manager



Abdel Samea Al-Natsheh
First Deputy General
Manager



Yaser Al-Tamimi
Second Deputy General
Manager

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Facts & Figures

Establishment Year: 1996
Employees: 120

Products

- Health Insurance
- Life Insurance
- Marine Cargo Insurance
- Travel Insurance
- Home Insurance
- Property All Risk Insurance
- Fire and Allied Perils Insurance
- Liability Insurance
- Engineering Insurance

"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



Osama Al Zou'bi
Deputy General Manager

Facts & Figures

Establishment Year: 1996
Employees: 110

Services

- Life assurance
- Medical insurance
- Motor insurance
- Marine Cargo insurance
- Bancassurance
- Travel insurance
- Housemaid insurance
- House insurance
- Fire and Property Natural Hazards insurance/Property All Risks insurance
- Other Property Damage/Engineering insurance
- Accident and General Liability insurance

Countries

Jordan.

The Arab Jordanian Insurance Group (AJIG) is one of the leading companies in the insurance sector in the Middle East; established in 1996 as a Public Shareholding Company with a capital of 9.5 million Jordanian Dinars and under registry No. 321 in the Companies Control Department.

In the year 2012, a strategic partnership was brought to life with several elite Jordanian and Arab businessmen and also with Jordan Commercial Bank, which enhanced the company's performance and financial position.

AJIG aims to be the preferred insurance provider, delivering quality services and exceeding client expectations. It offers tailored insurance solutions for businesses and individuals, ensuring trust, innovation, and reliability.

The mission of AJIG is to provide innovative insurance solutions. The company is committed to exceptional service, financial security, and long-term trust-based relationships, exceeding expectations for a safer future. ■

Key Persons



Shareef Al-Rawashdeh
Chairman



Samia Diazadah
Deputy Chairman



Safwan Tbishat
CEO

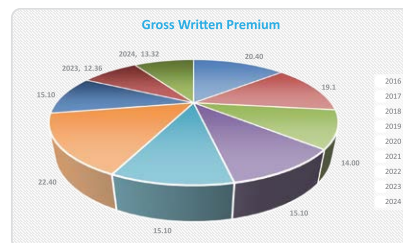
Branches

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Summarized Financial Results



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Solidarity - First Insurance Company



Facts & Figures

Establishment Year: 2007
Employees: 200
Branches: 14

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



Tareq Al Aujali
Chairman



Ala Abdel Jawad
CEO

Certifications & Awards



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Customer Service:
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United Insurance Company PLC



Facts & Figures

Establishment Year: 1972
Employees: 88

Services

- Life Insurance
- Medical Insurance
- Personal Accidents Insurance
- Motor Insurance
- Fire and General Accidents Insurance
- Engineering Insurance
- Financial Lines Insurance
- Marine Insurance
- Travel Insurance

Countries

Jordan.

United Insurance Company PLC (UIC) was incorporated in 1972 as a leading composite insurance provider in Jordan, offering both Life and General Insurance solutions.

Over the years, UIC has built a solid reputation based on financial stability, operational excellence and a deep understanding of the evolving needs of its clients.

UIC is recognized as a trusted partner for both individuals and corporate clients, with a commitment to delivering innovative, client-centric insurance products and services.

The Company's success is driven by a highly experienced executive leadership team, strategic corporate governance led by a distinguished Board of Directors, and strong alliances with top-tier global reinsurers such as Munich Re, Swiss Re, Scor, Arundo Re, Odyssey Re, Arch Re and Hannover Re.

With a solvency margin of 217%, exceeding the minimum regulatory requirement of 150% and growing insurance portfolio, UIC demonstrates robust financial strength and prudent risk management.

The Company continuously invests in digital transformation, product innovation, and customer service excellence to maintain its leadership in the Jordanian insurance market and to enable it to expand regionally. ■

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Key Persons



Raed Khalil Haddadin
Chief Executive Officer



Farah Obeidat
Chief Technical & Reinsurance Officer



Kevork Qlanjiyan
Chief Business Development Officer

Figures

- Paid-up Capital: 14 million JOD
- Insurance Revenue (2024): 31,093,431 JOD
- Net Profit Before Tax (2024): 2,074,560 JOD
- Net Profit After Tax (2024): 1,503,031 JOD
- Shareholders' Equity (2024): 19,192,477 JOD
- Solvency Margin (2024): 217%

Branches

Irbid Branch
Next to Hayat Irbid Hall –
Fouad Al-Hajji Building, 3rd
Floor, Office No. 52
Tel: +962-6-2003333

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: 2001
Employees: 70

Services

- Hospital Admission Management
- Claims adjudication medical and financial audit.
- Administration and medical expenses control.
- Training, setting up and restructuring TPAs
- Smart Mobile Applications
- Statistical Reports and Studies
- 24/7 Pre-Approval Center
- Fraud Management

Countries

Jordan.

Customers

- Insurance Companies
- Jordan French Insurance Co.
- Specialized Insurance Co. (Yemen)
- CAC Insurance Co.
- Al-Yossr Takaful Insurance Co.
- Major Self-Funded
- Jordanian Ministry of Health contracts

Established in 2001, owned fully by a public shareholder company called Jordanian for Management and Consultancy (JOMC), Med. Service has been providing services to over 1.5 million subscribers in 2025. The company serves clients across insurance companies and self-funded health insurance funds, including managing the Jordanian Ministry of Health's health insurance fund.

With extensive experience, Med. Service has worked with major organizations such as the Jordan Phosphate Mines Company, restructuring its medical services department and automating operations. Additionally, the company collaborates with international insurance firms.

Med. Service also markets and sells an advanced computerized system for managing medical insurance, enhancing operational efficiency and service quality.

Customer satisfaction is Med. Service's top priority. The company provides innovative and integrated solutions to insurance companies, self-funded insurance funds, beneficiaries, and healthcare providers. By building strong partnerships, the company ensures it meets the needs of all stakeholders. ■

Key Persons



Dr. Waseem Wael Zurub
Chairman of the Board



Nidal Al Qrini
General Manager/
Board Member

Figures

- 1.5 million Subscribers
- 5,200+ Providers

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www.medser.net

Facts & Figures

Establishment Year: 1997
Employees: 170

Services

- E-Health Gate System and 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.

The Board of Directors of NATHealth decided to promote lyad Al-Atari and appoint him as General Manager of the company in Jordan.

lyad Al-Attari holds a master's degree in finance and has more than 25 years of experience in the insurance sector and health insurance management. He has a proven track record at NatHealth. He has achieved qualitative and diverse achievements that have contributed to NatHealth being at the forefront of the Jordanian insurance market. ■

Key Persons



Ahmad Tijani
CEO



lyad Attari
General Manager

Awards

- Iso 22301:2019 - The Business Continually Management System
- ISO 2015:9001- Quality Management
- ISO 10002:2014 - Customer Satisfaction & Complaints Handling
- ISO 10004:2012 - Customer Satisfaction
- ISO 27001:2013 - Information Security Management

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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

Arab National Leasing Company (ANL)

الشركة العربية الوطنية للتأجير
(عضو مجموعة البنك العربي)



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.

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) has always been a leading company in the field of leasing in Jordan and it also fulfills its social and environmental responsibilities and promotes a culture of delivery, execution, agility, and a sense of urgency. ■

Projects

- Financing the largest gym in Jordan.
- Financing the largest medical complex in Jordan in the Shmeisani area.
- Financing for top medical companies specializing in CT scanning and MRI devices.
- Financing a huge hotel project with a global agency, in the Abdoun area of Amman.
- Providing financing for various land development projects, including the construction of villas, residential apartments and commercial complexes in different areas.
- Offering industrial financing for medium and small-sized factories and printing presses, with easy terms and procedures.

Partners



Social Media

f ArabNationalLeasing

Key Persons



Walid Hashem
General Manager

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Facts & Figures

Establishment Year: 2022
Employees: 8

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 2022, 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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Facts & Figures

Establishment Year: 2011
Employees: 31 (on 31/12/2024)

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". ■

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Key Persons



Haethum Buttikhi
Chairman



Arafat Odetallah
General Manager

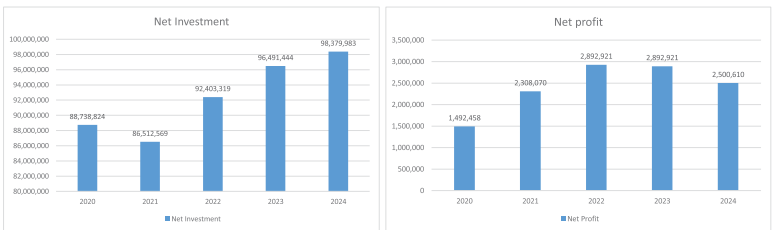
Certifications



Branches

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

Summarized Financial Results



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 that 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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Amman 11180, Jordan
www.etihadleasingco.com

Facts & Figures

Establishment Year: 2006
Employees: 49

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).

Contact

Headquarters:
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Amman, 11118, Jordan
slc@hbtfc.com.jo
www.slcjo.com

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

Irbid Branch:
Tel: +962-6-5521230
Fax: +962-2-7250310
Aqaba Office:
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Fax: +962-3-2033446

Financial Results

2024
• Profit Before Tax: 9,730,586
• Profit After Tax: 7,006,022

Tamallak Leasing Company



Facts & Figures

Establishment Year: 2013
Employees: 18

Services

Leasing.

Countries

Jordan.

Tamallak Financial Leasing Company is a limited liability company and a subsidiary of Cairo Amman Bank, founded in 2013 and officially commencing operations in 2014. Tamallak offers an extensive range of leasing services tailored to meet the diverse needs and cash flow requirements of its clients, serving a variety of economic sectors through its strategically located branches in Amman and Irbid, catering to both individuals and businesses.

Tamallak is committed to offering innovative financial solutions, focusing on exceptional customer service to maintain its position as a leader in the financial leasing industry. By adhering to its core values of transparency, integrity, quality, and creativity, Tamallak is dedicated to helping clients access essential resources.

As the investment arm of Cairo Amman Bank in the financial leasing space, Tamallak serves a broad client base ranging from individuals to large corporations. It provides tailored leasing services to a wide array of industries, offering both traditional and alternative non-traditional financing solutions with specialized financial products across various sectors.

Residential Real Estate leasing solutions are tailored for individuals and real estate developers seeking to finance residential properties.

Transportation leasing solutions are flexible financing options for individuals, corporates, and car rental companies to acquire vehicles, ensuring mobility and growth in transportation.

Medical and Industrial Equipment leasing solutions provide financing for essential medical equipment and industrial machinery, supporting businesses in critical sectors.

Tamallak's leasing programs are designed to serve a diverse range of clients, including expatriates, self-employed individuals, employees, small and medium-sized enterprises (SMEs), and large corporations. Therefore, Tamallak continues to foster growth and to support economic development through the provision of critical assets and resources. ■

Key Persons



Kamal Ghareeb AL-Bakri
Chairman of the Board



Reem Mohtaseb
General Manager

Contact

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www.tamallak.jo

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 143.4%, by the end of 2024, 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. ■

Key Persons



Majed Hejab
Chairman



Yazan Atout
CEO

Contact

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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

Contact

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Facts & Figures

Establishment Year: 2006
Employees: 57

Services

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

Countries

Jordan, UAE and Iraq.

Capital Investments is a regional leader in providing comprehensive investment banking services, from Asset Management and Brokerage to Corporate Financial Advisory.

Capital Investments serves a diverse array of local, regional, and international clientele, including major corporations, government entities, and high-net-worth individuals.

Since its establishment in 2006, 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.

The company's roots, however, date back to 1995, when Capital Bank was initially founded. As the bank's management expanded its operations and deepened its expertise, they recognized the need for a dedicated investment arm to address and cater to the growing needs of corporate, governmental, and individual clients across the region.

Today, Capital Investments boasts a massive team of experienced and highly specialized financial advisors and professionals spread throughout Jordan, UAE, and Iraq. With a proven track record of successful transactions and unrivaled insights across all major local, regional, and global markets, Capital Investments continues to deliver unique and innovative financial solutions across all lines of business. ■

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Key Persons



Bassem Khalil Al-Salem
Chairman



Bashar M. Amad, CFA
Chief Executive Officer

Awards

- Sukuk Deal of the Year 2011
- Best Corporate Advisory Services 2014
- Best Asset Management Company 2019
- Best Investment Boutique Management Company from International Finance Awards
- Best Client Service Investment Company from International Finance Awards



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. ■

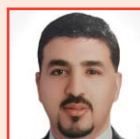
Key Persons



Majdi Al Teenah
General Director



Nour Yasin
Financial Manager



Jafar Al-Tal
Brokerage Manager

Contact

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Facts & Figures

Establishment Year: 1978
Employees: 9

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 6.6 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 5th in the year 2024, in terms of turnover volume among the 52 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. ■

Key Persons



Ahmad Khader
Chairman



Emran Abu Ghoush
General Manager

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The United Arab Jordan Company for Investment and Financial Brokerage



Facts & Figures

Establishment Year: 2002
Employees: 7

Services

- Financial Brokerage
- AJIB Brokerage Mobile Trading Application

The United Arab Jordan Company for Investment and Financial Brokerage (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 Jordan Company for 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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unitedarabco@ajib.com
www.ujib.com

United Financial Investments (UFICO)



Facts & Figures

Establishment Year: 1980
Employees: 33 (on 31/12/2024)

Services

- Local Brokerage
- International Brokerage
- Investment Management
- Custody
- Financial Advisory
- Market Research
- Corporate Valuations
- M&A Advisory
- Equity Arrangement and Placement
- Debt Arrangement and Placement
- Wealth Management and 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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Amman 11192, Jordan
info@ufico.com
www.ufico.com

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 2024, UFICO's market share stood at 9.52%, ranking it 3rd 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



Khaled Zakaria
Chairman

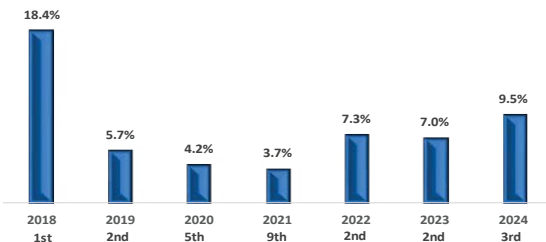


Zaid Nassif
Chief Executive Officer

Awards



Summarized Financial Results



Facts & Figures

Establishment Year: 2017
Employees: 46
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.

AlawnehPay'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. ■

Key Persons



Saif Alawneh
CBO



Sulaiman Aranki
CFO



Maher Alost
CAE

Partners



Contact

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www.alawnehpay.com

Contact Center:
Tel: +962-65-509292

Facts & Figures

Establishment Year: 2014

Services

- For Individuals:
 - Intuitive mobile app with real-time transfers and payments
 - Cash-in/out via a wide-reaching agent network
 - QR code payments (merchant and peer-to-peer)
 - Full integration with eFAWATEERcom for bills, top-ups, and government payments
 - International Money Transfers (IMT)
 - Donations
 - eVouchers
 - Mastercard options (Debit, Virtual, and Wearable/Bracelet)
 - UPay (tokenized mobile payments on Android)
 - In-app personal loan application
 - Integrated insurance offerings (health, travel, car)
- For Businesses, NGOs and Government:
 - Smart payroll and disbursement solutions
 - Merchant payment acceptance (via mobile or POS)
 - Online payment gateway for eCommerce
 - Dedicated portal (for agents and institutional partners)

Contact

Head Office:
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www.uwallet.jo

UWallet is a pioneering digital financial services provider at the forefront of Jordan's fintech transformation. Established in 2014, UWallet empowers individuals, businesses, NGOs, and government entities with secure, seamless, and innovative financial solutions that support a cashless, inclusive economy.

UWallet is backed by a powerful consortium led by Umniah and six of Jordan's most reputable banks which are Cairo Amman Bank, Bank of Jordan, Bank al Etihad, Arab Jordan Investment Bank, Jordan Ahli Bank, and The Housing Bank.

In addition to this core banking alliance, Network International and the Microfund for Women serve not only as strategic partners but also as shareholders, further reinforcing UWallet's mission to advance financial inclusion and economic empowerment particularly among underserved and unbanked communities.

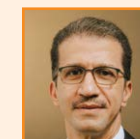
UWallet operates under the regulatory oversight of the Central Bank of Jordan and the National Mobile Payment Switch (AlHulool), ensuring full compliance and reliability.

By combining cutting-edge technology with deep market expertise, UWallet continues to redefine the digital financial landscape in Jordan, enabling economic participation and driving sustainable growth across all sectors of society.

In 2024, UWallet was honored at the Fintech Summit Jordan, receiving the Peacock Awards for Digital Wallet of the Year and Excellence in Biometric Systems and Digital Wallets— further solidifying its position as a market leader and a catalyst for digital financial transformation.

That same year, UWallet introduced two groundbreaking services which are Insurance Services and UPay. Insurance Services provide users with seamless access to a wide range of coverage options including health, travel, and auto insurance. UPay is an advanced tokenization solution that enables fast, secure, and contactless payments via Android smartphones. ■

Key Persons



Faisal Qamhiyah
Chairman



Dr. Ala'a Ensheiwat
CEO

Facts & Figures

Establishment Year: 2010
Employees: 60

Products & Services

- HyperPay
- HyperBill
- HyperSight
- HyperSplits
- HyperHospitality
- HyperTap

Countries

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

Clients

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

HyperPay Inc. was established in 2010 and is one of the MENA region's largest and fastest growing online payment solution providers. Founded by Muhannad Ebwini, and headquartered in Saudi Arabia, HyperPay currently serves more than 2,000 merchants across seven countries.

Currently, HyperPay Inc. is transforming the Kingdom of Saudi Arabia's digital payments landscape with the Saudi Central Bank (SAMA) issuing a license for Information Systems Technology. The goal is to transition the nation towards a cashless economy and to deliver cutting-edge payment solutions and financial services that effortlessly meet the demands and future aspirations. The SAMA license aids HyperPay Inc. to expand its business offerings by providing a diverse range of services. It's a strategic move to bolster economic growth.

Plus, HyperPay offers merchants a wide range of products and services, apart from payment processing, including installments and invoicing systems, monitoring systems, and risk and fraud management among others. The goal moving forward is for the company to expand into new markets, provide customers with access to new payment methods, develop new products and services, invest in its technology platform and grow unique employee talent. The main products and services are HyperPay, HyperSight, HyperSplit, HyperTap, HyperBill, and HyperHospitality.

HyperPay enables businesses to sell goods or services online to accept payments, manage risk, expand fast, and track all data and results from one platform.

HyperSight is a monitoring and analysis tool that helps merchants gain real-time data to manage transactions, understand decline reasons, enhance acceptance rates, and increase overall revenue.

HyperSplit aids online marketplaces and other service providers to send money to their beneficiaries bank accounts securely. These payouts become faster and help gain the trust of more sellers, customers, and partners.

HyperTap turns mobile devices into a point of sale (POS) device with contactless payments. It accepts plastic or virtual cards, such as EMV contactless cards (credit, debit, or prepaid chip cards) and even wearables like smartwatch, smart monitors, mobile phones with NFC mobile payment application and capability enhanced. Merchants have a contactless user experience with secure payment authorization. The merchant enters the amount through phone/tablet and the customer taps the card, smartphone, or wearable device to pay. Upon success, a receipt is generated as a transaction confirmation and the merchant can send the cardholder the receipt via SMS or email making payments simpler, while on-the-go.

HyperBill allows merchants to accept recurring payments and to manage subscription-based customers. The solution meets merchants needs and enhances customer satisfaction by being flexible to fit various business models.

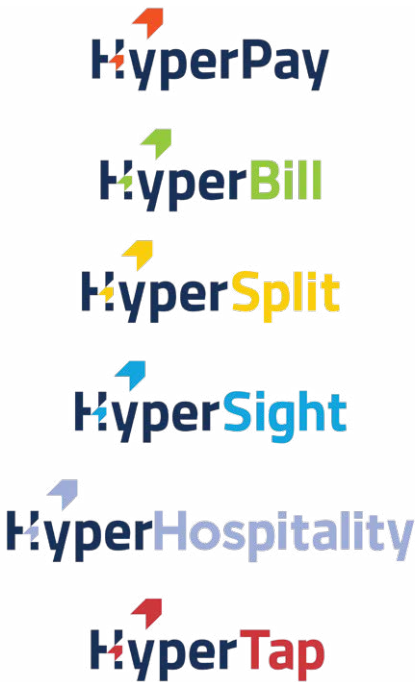
HyperHospitality makes hotel payments easier by ensuring a smooth and seamless booking process for guests. Hotels benefit from minimizing manual tasks, sending personalized offers to guests, maximizing revenue through optimizing bookings and reducing no-shows, and automated payment collection with the ability to customize guest experiences which elevates how hotels can serve their guests.

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

Parent Company



Products



Key Persons



Muhannad Ebwini
Founder & CEO



Ali AL-Faqih
Chief Financial Officer



Alaeddin El-Majed
Chief Strategy Officer



Tariq Atari
Chief Technology Officer



Marwan Ibrahim
Chief Operations Officer



Dania Shaqman
Chief Data Officer



Mohammad Abu Hijleh
Executive Director - Finance



Esra Sehweil
Marketing Director



Dana Abualwafa
Human Resources Director

Contact

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Facts & Figures

Establishment Year: 2011
Employees: 211

Countries

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

Clients

Utilities, Telecommunication, Education, Government, Medical and 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. ■

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Products & Services



- eFAWATEERcom: A real-time online platform for bill presentment and payment processing.
- Mad Vouchers: Virtual electronic vouchers tailored for online purchases of popular gaming and web platforms.
- MadPay Wallet: A mobile wallet aiming to facilitate money transfers, deposits, and withdrawals.
- MadTrust: An integrated electronic system empowering eFAWATEERcom agents to facilitate bill payments at over 3,700 agents catering to cash-based customers.
- Payment gateway: Full-fledged end-to-end online payment gateway solution for merchants to accept payments online.

Achievements

- 590+ Billers from the government and private sectors.
- 2000+ Services available.
- 250+ Million bills paid since 2014.
- 69+ Billion JOD paid since 2014.

Awards



Key Persons



Nasser Saleh
Executive Chairman & Founder



Lama Zawati
CEO



Luai Sawalha
CFO



Tareq Saleh
CTO



Ali Awartany
Chief Compliance and Risk Management Officer

Middle East Payment Services (MEPS)



Facts & Figures

Establishment Year: 2009
Employees: 136

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, Yemen, Iraq, Palestine.

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Middle East Payment Services (MEPS), founded in 2009, is a leading issuer and acquirer for global payment networks, including Visa, Mastercard, and UnionPay, with a strong operational presence in Jordan, Iraq, Palestine and Yemen.

MEPS delivers an extensive suite of secure and innovative payment solutions to financial institutions, merchants, and businesses. These services encompass card issuance, payment processing, e-commerce, POS acquiring, ATM management, and more—all adhering to the rigorous PCI DSS standards for data security and compliance.

As a fully licensed payment service provider (PSP) by the Central Bank of Jordan, MEPS has pioneered financial inclusion in the region through initiatives like the "MEPS National Wallet." This mobile wallet platform targets Jordan's unbanked population, facilitating access to digital financial services.

MEPS is recognized for its advanced use of technology and robust security, earning the trust of financial institutions and international payment networks.

The company holds PCI DSS certification for POS management and was previously represented on the PCI Security Standards Council Board of Advisors, underscoring its commitment to maintaining the highest security standards in the payment industry.

In 2024, MEPS expanded its footprint by opening a new branch in Yemen, further extending its reach and enhancing service offerings in the region.

The company also introduced a state-of-the-art installment system,

providing customers with flexible payment options to meet diverse financial needs.

Additionally, MEPS implemented cutting-edge tokenization technology to safeguard sensitive financial data, while launching a multi-currency system to facilitate seamless transactions across different currencies, promoting greater accessibility and convenience for both individuals and businesses.

With a focus on secure, technology-driven solutions, MEPS enables businesses to streamline operations, reduce risk, and enhance profitability, positioning itself as a trusted partner in the rapidly evolving payments landscape. ■

Shareholders



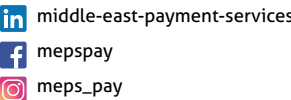
MEPS Innovations



Agents



Social Media



Board Members & Key Persons



Ali Abdel Jabbar
Chief Executive Officer



Taj Khomosh
Chief Business Officer



Ahmad Al Qawasmi
Chief Internal Audit Officer

Facts & Figures

Establishment Year: 1991
Number of Staff: 2000+

Products

- Financial Payments Solutions
- Acquiring Payments Solutions
- Retail Payments Solutions

Countries

Middle East and Africa.
Regional offices in Egypt, Jordan, Saudi Arabia, United Arab Emirates, Kenya, Nigeria, Ghana, South Africa and Mauritius.

Network International Jordan is a part of Dubai-headquartered Network International, the leading enabler of digital commerce across the Middle East and Africa (MEA).

Together they service more than 130,000 merchants and 250 financial institutions across 50+ countries, processing 20M+ accounts.

Network International Jordan combines extensive local knowledge and robust merchant, retail, hospitality and banking partnerships with market-leading payment technologies to help businesses and economies prosper by simplifying commerce and payments.

Globally, a significant shift is taking place as societies move away from cash-based economies to greater use of electronic payments, a trend that is emphasized in the emerging markets of Africa and the Middle East.

This trend offers significant opportunities for all stakeholders from banks, retailers and card associations through to the end consumer.

Network International Jordan is committed to remaining at the forefront of this revolution by creating a payments platform that drives card penetration and other payment types in these emerging markets.

It intends to play an instrumental role in helping Jordan's entire population gain access to affordable and efficient financial services.

Network International Jordan's parent company has been listed on the London Stock Exchange since 2019. Over the years, the group has established a strong culture of ethical business practice, committing itself to

the highest standards of compliance, governance, transparency and accountability. ■

Facts and Figures

- Over 130,000 Merchants
- Supporting more than 250 Financial Institutions
- Total Processed Volume of USD 100bn+
- 3bn transactions processed
- 20M+ cards hosted
- Workforce representing over 2000+

Supported by



Department Contact Info

Acquiring: merchantsupport-jo@network.global
Issuing: ClientSupport-Jo@network.global

Board Members & Key Persons



Murat Suzer
Group Chief Executive Officer



Amjad Al Sadeq
Corporate Country Officer & Regional Managing Director, Processing - Levant



Yazan Al Kharouf
Regional Managing Director - Acquiring, Jordan

Contact

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www.network.global

Facts & Figures

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

Services

- Cash in/cash out through a 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.
- Sending international money transfers 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 from 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.
- Enabling Orange money customers to donate to charities.
- Business solutions to corporate customers facilitating sending salaries, paying bills and offering different types of APIs.

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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 the Orange Money wallet to enhance financial inclusion and to 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 cash-out through Orange shops, authorized points of sale, partners and ATMs, and also providing a wide range of APIs to cater for business needs.

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 provides 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, 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, the majority of exchange houses, the Housing Bank for Trade and Finance, and many other strategic partners all over the Kingdom. In addition, it has also partnered up with NGOs to increase financial inclusion across refugee camps in Jordan.

According to official data, the 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 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 4.4 billion for the year 2024 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 five 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 56% of users strongly recommend Orange Money to their family and friends.

Orange Money has driven the financial inclusion of women, who make up 37% 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 and instant electronic payments that cater to evolving lifestyles." ■

Board Members



Philippe Mansour
Chairman



Wilfried Yver
Vice Chairman



Hiba Alshareef
General Manager



Facts & Figures

Establishment Year: 2011
Employees: 100

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

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Zain Cash is Jordan's fintech pioneer, revolutionizing Jordan's financial landscape with cutting-edge digital solutions designed for both businesses and individuals. As a leading fintech innovator, Zain Cash offers a comprehensive suite of mobile financial services, combining top-tier security with unparalleled convenience.

Personal Finance is made easy with Zain Cash. Manage your finances effortlessly with a user-friendly app, covering credit card payments, in-store and online transactions, bill payments, money transfers, international remittances, and e-voucher purchases—all at your fingertips.

Zain Cash provides Corporate Solutions for a cashless future, partnering with businesses to simplify salary disbursements, payment collections, settlements, and more, optimizing financial workflows.

Government and NGO collaborations are covered by partnering with governmental institutions and INGO. Zain Cash facilitates secure and efficient financial aid distribution, promoting financial inclusion and literacy.

Flexible Payments are provided with Zain Cash credit cards. You can enjoy financial flexibility with credit cards that are available in Classic, Platinum, and World options. Through the "Buy Now, Pay Later" campaign, cardholders can spread payments over 12 months with 0% monthly fees and no salary transfer requirement—giving you the freedom to manage expenses with ease.

Zain Cash introduces Smart Financial Solutions for students. Wearable payment solutions offer students a seamless and secure way to manage their finances. These bracelet payments not only enhance convenience but

also promote responsible spending and budgeting in a modern, tech-savvy manner. Additionally, parents gain greater control over their children's spending, ensuring a safe and monitored financial experience. By integrating this technology into schools, Zain Cash is shaping a smarter financial future for the younger generation.

Businesses are empowered with Zain Cash Corporate Solutions. Enhance your business operations with corporate cards, designed to streamline expense management, employee allowances, and per diem solutions. Benefit from instant settlements and secure transactions, reducing administrative burdens and improving financial efficiency.

Zain Cash has earned numerous accolades for its contributions to the fintech industry. As the first digital wallet to offer comprehensive financial solutions in Jordan, the company has been recognized for excellence in financial inclusion and continuous service expansion. In 2023, Zain Cash was honored with the prestigious Peacock Award for Best Digital Wallet at the Financial Technology Summit.

Zain Cash has a legacy of innovation since its inception in 2011, and relaunch in 2014. The company has been at the forefront of fintech innovation in the Middle East, building a seamlessly integrated ecosystem.

Zain Cash is leading the cashless revolution by driving Jordan's digital transformation with NFC and QR code payment technologies that are reshaping transaction behaviors across key sectors such as education, healthcare, insurance, and logistics.

With Millennials and Generation Z at the forefront of this change, Zain Cash continues to innovate and lead the way toward a fully cashless society. ■

Figures

- 1 Million family members
- 4.5 Star rating on application stores
- 100+ New features and improvements
- 60% Growth in transactions
- 70 % Growth in volume

Key Persons



Sultan Kashoura
CEO



Saddam Amayreh
CFO



Mohammad Tawabini
Sr. Director of Business

Jordanian Elaf for Integrated Solutions

- GateToPay



Facts & Figures

Establishment Year: 2014
Employees: 50

Products & Services

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

Markets

Jordan and worldwide.

Jordanian Elaf for Integrated Solutions - GateToPay, is a Payment Service Provider (PSP) at the forefront of digital financial innovation in Jordan. Established in 2017 with a vision to transform the way businesses manage transactions, GateToPay delivers secure, scalable, and intelligent financial infrastructure through a robust, cloud-based platform. The company enables real-time payment processing and global reach, empowering businesses of all sizes to grow with speed, efficiency, and transparency.

GateToPay's technology is underpinned by sophisticated fraud prevention mechanisms and a comprehensive compliance framework, overseen by seasoned professionals across key operational areas. This ensures that every transaction meets the highest standards of security and regulatory alignment, positioning GateToPay as a trusted enabler of financial transformation.

The company's mission is to empower businesses with steadfast payment services and forward-looking financial solutions that foster sustainable growth. GateToPay is committed to helping clients navigate evolving market dynamics, optimize operational costs, and stay resilient amid technological disruption and regulatory change. More than just a service provider, GateToPay is a strategic growth partner to financial institutions, Fintechs, corporates, and digital-first enterprises.

Guided by a bold vision to become the most trusted partner for global payment solutions, GateToPay is building a regional payment network designed to support the future of digital commerce across the Arab World. With an unwavering focus on innovation, the company continually delivers advanced solutions tailored to meet the evolving demands of the financial ecosystem.

GateToPay serves a broad range of industries and user scenarios, delivering tailored payment solutions to meet the needs of diverse sectors. The platform supports businesses of all sizes—from individuals and freelancers to large-scale enterprises—enhancing their financial operations and customer experiences. Industries such as insurance, healthcare, brokerage, and trading rely on GateToPay for secure and efficient financial services. The company is also a key enabler of cashless society initiatives, powering digital payment adoption in schools, logistics firms, distribution networks, and microfinance institutions.

Additionally, GateToPay offers comprehensive support for corporate expense management, empowering organizations to streamline financial workflows with control and transparency.

The company's core values serve as the foundation of its success. GateToPay fosters a culture of innovation, ensuring its services evolve in lockstep with market needs. It is deeply committed to regulatory compliance, aligning with both local and international standards to safeguard operational integrity. Transparency is central to the company's principles, reflected in its clear and cost-effective pricing models. Above all, GateToPay maintains a strong customer-centric approach, developing agile, impactful solutions that prioritize client success.

In recognition of its pioneering efforts and commitment to excellence, GateToPay was awarded the Best B2B2C Fintech in Jordan by MasterCard. This prestigious accolade affirms the company's leadership in fintech innovation and highlights its role in building a more inclusive, efficient, and resilient financial landscape throughout the Middle East. ■

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
- 180,000+ active customers

Website



Key Persons



Shadi Kayyali
Founder & Chairman



Rasha Asfour
General Manager

Microfund for Women (MFW)

Facts & Figures

Establishment year: 1996
Employees: 800+

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.

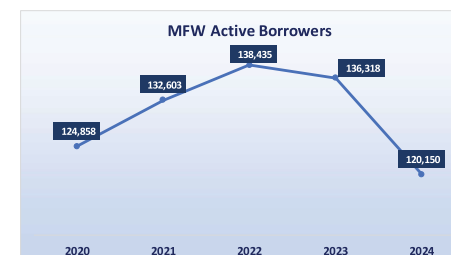
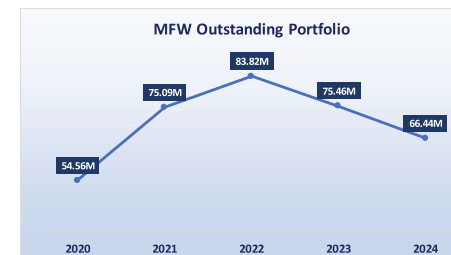
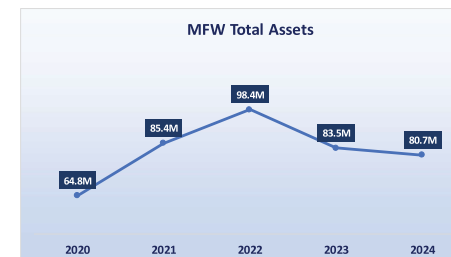
MFW also launched a specialized store called Souk Baladna to market beneficiaries' products and support their homes and small businesses. In addition, MFW offers a micro-insurance program to assist beneficiaries in protecting themselves and their families in times of sickness and emergency.

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

Awards

- Mahatma Award - 2024 for empowering women.
- 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 International 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



Muna Sukhtian
Board Chair



Iciar Vaquero
Vice Chair



Maha AlSaid
Chief Executive Officer



Shadi M. Sabri
Chief Operating Officer



Esam Al-Hindi
Chief Credit Officer



Aya Khairy
Senior Director - Marketing & Learning Academy



Rula Shumali
Director - Human Resources



Bdour AlHyari
Senior Director - Strategic Planning & Business Development



Issa Abu Mariam
Senior Director - IT & Fintech



Mahmoud Jarbou
Director - Risk



Tuhama Nabulsi
Director - Public Relations & External Communication



Suhail F. Azar
Director - Internal Audit

Contact

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The National Microfinance Company (NMC)

Facts & Figures

Establishment Year: 2006
Employees: 514

Countries

Jordan.

The National Microfinance Company (NMC), known as Alwatani, stands as a prominent microfinance institution in Jordan, dedicated to delivering customized financial solutions to underserved communities. Operating as a private shareholding company licensed by the Central Bank of Jordan, Alwatani adheres to international best practices in microfinance to ensure sustainable impact and inclusivity.

Established through the vision of His Royal Highness Prince Talal bin Abdul-Aziz to support small and medium entrepreneurs across the Arab world, Alwatani was officially inaugurated on March 27, 2006, under the patronage of Her Majesty Queen Rania and His Highness Prince Talal bin Abdul-Aziz. Beginning with the distribution of its first loans and the opening of three branches, the company has since grown to serve over 88,000 active clients through a network of 35 branches across the kingdom.

Alwatani's mission is deeply rooted in leveraging financial inclusion to provide innovative, client-centered solutions that sustainably enhance livelihoods, particularly for marginalized communities. To achieve this, the company has prioritized digital transformation as a cornerstone of its strategy.

Starting in 2014, Alwatani integrated smartphones and tablets into its lending processes, enhancing accessibility and efficiency for clients and employees alike. In 2019, the company reached a significant milestone by enabling electronic loan disbursements and payment collections through e-wallets, revolutionizing the microfinance sector in Jordan.

In 2022, Alwatani launched the first digital microfinance branch in the country, featuring a 24/7 self-service

kiosk that allows clients to apply for loans, finalize contracts, repay installments, and obtain official documents such as clearance and indebtedness certificates.

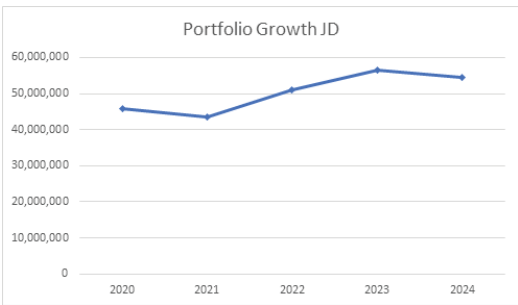
By the end of 2024, the company had processed over 68k loans amounting to more than JD 46.8M through e-wallets and has facilitated approximately 968,000 electronic payment transactions; demonstrating the success of its digital platforms. That same year, Alwatani achieved ISO/IEC 27001:2022 certification for its Information Security Management System, reaffirming its commitment to enhancing the security and reliability of its services while meeting international cybersecurity standards.

In addition to its digital advancements, Alwatani has introduced specialized financial products to support ongoing projects, ensuring their recovery and sustainability. These efforts have significantly increased project-based loans and created new employment opportunities, contributing to economic growth in Jordan.

As Alwatani continues to expand its reach. It remains committed to serving financially underserved and remote areas, ensuring that its services are accessible to those who need them most. Combining innovation, security, and client-focused solutions, Alwatani continues to redefine the microfinance landscape, leaving a lasting impact on Jordanian communities.

With its strategic vision and unwavering dedication, Alwatani is more than a financial institution—it is a catalyst for change, empowering individuals and fostering sustainable development across the nation. ■

Summarized Financial Results



Facts & Figures

- JD Loans Disbursed since inception: 625,372,616
- Number Loans Disbursed since inception: 734,473
- JD Outstanding Portfolio: 54,510,865
- Number of Active Clients: 88,299
- Number of Branches: 35
- Percentage of Women Clients: 55.57%
- Average Outstanding Loan Size: JD 764

Certificates



This is to certify that
the Information Security Management System
of
NATIONAL MICROFINANCE COMPANY
has been independently assessed and is
compliant with the requirements of:
ISO/IEC 27001:2022

Date of Certification	6th June 2024
1st Surveillance Audit Due	5th June 2025
2nd Surveillance Audit Due	5th June 2026
Certificate Expiry	5th June 2027

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



Israa Al Talhouni
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 Mafrqa, 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 more than JD 60 million serving more than 95,800 active clients and enterprises through over 535 employees 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 the retail clients (individuals and groups) by financing education, medical care, marriage expenses, home improvements, vehicles licensing and maintenance, and energy efficient appliances; as well as the business sector 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, which are 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-Wallets and exchange offices to facilitate the loan disbursement and repayment processes, in addition to eFAWATEERcom bill payment to facilitate the repayment process. In addition to that, Tamweelcom's mobile

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

As a responsible financial institution, Tamweelcom provides non-financial services to empower, support and raise the awareness of its clients and among the local communities, by implementing non-financial activities and initiatives such as bazaars, free medical events, capacity building workshops, and Financial Literacy awareness sessions. As a part of supporting its clients, Tamweelcom offers insurance solutions for its clients that provide compensation in case of hospitalization or death. Moreover, 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. ■

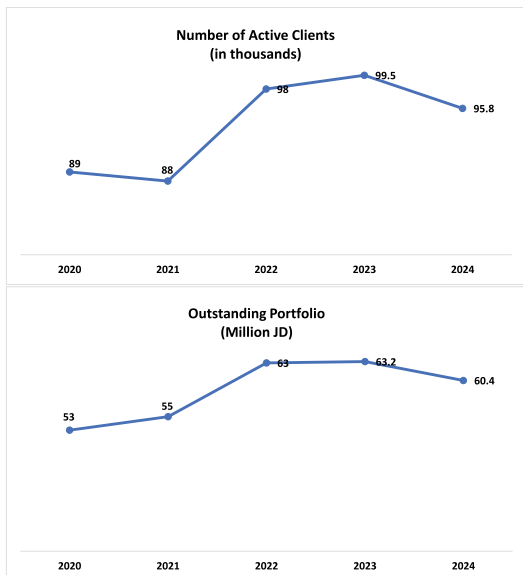
Figures

- Number of disbursed loans since inception: 1,195,873
- Amount of disbursed loans since inception: 780,255,189
- Number of beneficiaries since inception: 432,222
- Number of branches: 39

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



Essam Al Kinji
Financial and
Administration Director

Contact

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Ahli Microfinance Company (AMC)



Facts & Figures

Establishment Year: 1999
Beneficiaries: 326,210 (90% 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 273 million worth of loans with a total number of 326,210 clients through 24 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.

Ahli Microfinance Company comes in aspiration of Ahli Bank's strategy to support economic activity in Jordan, and to strengthen the development strategy that Jordan seeks to achieve at all levels, and its endeavors to deliver its services to all economic sectors operating in the micro and small businesses in Jordan. ■

Key Persons



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



Marwan Shahatit
General Manager

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Alawneh Exchange



Facts & Figures

Establishment Year: 1966
Employees: 1200
Branches: 51

Services

- Bank Transfer
- 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, worldwide money transfer services, hassle-free salary solutions for corporations of all sizes, bill payments, cash in/cash out for wallets and bank transfers.

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 150 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. ■

Key Persons



Ayman Alawneh
Chairman of the Board & CEO



Mais Al-Safadi
COO



Khaldun Awad
CBO

Partners

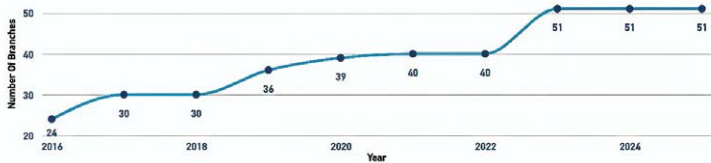


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Summarized Financial Results



Musharbash Exchange



Facts & Figures

Establishment Year: 1940
Employees: 300

Services

- Banknote import and export
- Main agent for Western Union and Business Solutions
- Currency exchange
- Money transfers (local and international)
- YesXpress Money Transfer services
- Metal and Gold Trading
- SWIFT payments
- B2B and P2P payments
- E-Payments: Digital wallets and bill payments

Countries

Jordan.

Established in 1940, Musharbash Exchange L.L.C has been a trailblazer in Jordan's money exchange and financial services sector. It proudly holds License No. 1 as the first company authorized by the Central Bank of Jordan. Over eight decades, Musharbash Exchange has cemented its reputation as a leading provider of financial solutions both locally and globally.

The company offers a comprehensive range of services, including currency exchange, import and export of banknotes and metals, and money transfer solutions across Jordan and worldwide. Through advanced systems and rigorous standards, it ensures secure, fast, and efficient transactions tailored to meet the dynamic needs of its customers. From wire transfers to international banks to cutting-edge digital services, Musharbash Exchange delivers value and reliability at competitive prices.

Musharbash Exchange leads in digital innovation with services like bill payments and E-Wallets. With branches across the Kingdom and a network of agents, it serves individual and corporate clients, earning unparalleled credibility and a loyal customer base. This dedication has earned Musharbash Exchange a loyal customer base founded on mutual trust and exceptional service.

YesXpress, launched in 2019, is another testament to Musharbash Exchange's pioneering spirit. As Jordan's first certified cross-border payments system, YesXpress boasts the largest payout network in the country, with over 160 locations, including Musharbash Exchange branches and international agents.

A proud member of SWIFT (BIC Code: MUEOJOAM), Musharbash Exchange facilitates secure bank-to-bank payments.

Musharbash Exchange has implemented robust risk-based policies and procedures to comply with Anti-Money Laundering (AML) and Counter-Terrorism Financing (CTF) laws, both in Jordan and internationally. The company leverages cutting-edge technology, including integration with sanctions screening databases like OFAC, EU, UN, and HM Treasury, as well as Fin-Scan applications, to detect and prevent illicit transactions. Furthermore, its advanced AML monitoring system plays a pivotal role in identifying and mitigating risks, ensuring a secure financial environment for its clients.

Musharbash Exchange L.L.C, "Pioneering Financial Excellence since 1940". ■

Key Persons



Naim Musharbash
GM / Partner



Ziad Musharbash
CEO / Partner



Iyad Musharbash
CAO / Partner

Services



Al Faris National Investment Group (Optimiza)



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.

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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. ■

Products



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.

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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. ■

Group Companies



Aqaba Digital Hub



Products & Solutions

Infrastructure and Continuity Services:

- Disaster Recovery (DR) and Business Continuity
- Colocation and Hosting Services
- Cloud Computing
- Internet Exchange Point
- Fiber and Satellite Connectivity
- International Gateway
- Enterprise Data Storage and Backup

Cybersecurity and Risk Management:

- Cybersecurity Platforms
- Security Operations Center (SOC)
- Secure Access Service Edge (SASE)
- Network Security
- Endpoint Security and Management
- Data Security
- Application Security
- Threat Intelligence
- Vulnerability Assessment
- Digital Signature Platform

Markets

Jordan, Palestine, Iraq, KSA, MENA Region, and International.

Aqaba Digital Hub® (ADH®) is Jordan's first, largest, and only carrier-neutral, Tier III-certified data center — purpose-built in Aqaba to provide true geographic diversity from the capital.

Positioned at the crossroads of three continents, ADH anchors Jordan's digital future with unmatched resilience, sovereign infrastructure, and regional reach, transforming Aqaba into a critical gateway for high-performance digital services.

Built to serve enterprises, government entities, and regulated sectors, ADH offers a future-ready platform with high availability, regulatory compliance, and seamless interconnection. Its AI-ready, hyperscale facility — built with a 6MW capacity and scalable up to 12MW — supports disaster recovery, secure hosting, and mission-critical workloads for organizations that can't afford downtime.

For financial institutions and regulated industries, ADH delivers an integrated suite of secure digital services. These include advanced cybersecurity platforms, a dedicated Security Operations Center (SOC), and Jordan's first Secure Access Service Edge (SASE) platform, already serving multiple financial entities. The hub also offers enterprise cloud platforms and direct connectivity to fiber and satellite networks, helping organizations build secure, scalable, and compliant digital environments.

Through its telecom arm, NaiTel®, ADH enables carrier-neutral access to a broader digital ecosystem, including international gateways and subsea landing stations. The hub also hosts AqabaIX®, Jordan's only Internet Exchange Point, providing open, efficient peering between regional and international networks—ensuring that businesses and enterprises stay connected, even during external disruptions.

Recognized for its national significance, ADH was selected as the first strategic investment by the Jordan Capital Investment Fund (JCIF), a testament to its scale, impact, and strategic relevance.

Today, ADH stands as the trusted digital backbone for banks, fintechs, and enterprises. It is a cornerstone of Jordan's digital transformation, connecting people, platforms, and countries through reliable, secure, and future-ready infrastructure. ■

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Group affiliates



POWERED BY



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,
Amazon Web Services – AWS.

Markets

UAE, KSA, Qatar, Kuwait, Bahrain,
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Belgium, UK, Luxembourg,
France, Spain, USA.

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Eastnets' purpose is to provide trusted solutions that foster financial inclusion.

Eastnets is a global provider of compliance and payment solutions for the financial services sector.

Through the company's experience, expertise and technology, Eastnets enables safe and secure participation in the global financial economy for over 800 financial institutions, including 15 of the top 50 banks, and 22 of the world's Central Banks.

For more than 40 years, Eastnets has worked to keep the world safe and secure from financial crime. This is achieved by helping its partners manage risk through Sanction Screening, Transaction Monitoring, analysis, and reporting, plus industry leading consultancy and customer support. ■

ESKADENIA Software



Services

Software for Insurance,
Payment, e-Wallet, e-Banking,
Microfinance, Financial, Billing,
e-Commerce, ERP, Analytics,
Reporting, CRM, Portals and
Apps, Cloud.

Countries

Europe, Middle East, and Africa.
(EMEA).

Partnerships

Oracle, HP, Microsoft, IBM,
TM Forum, Ericsson, MATRIXX
Software.

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ESKADENIA is a global software enterprise providing cutting-edge business solutions that drive digital transformation across diverse industries. As a three-time MENA award winner and a holder of the CMMI Level 5 certification, ESKADENIA excels in developing and deploying advanced software systems for Insurance, Payments, Financial Management, Electronic Banking, eCommerce, Advanced Billing, Portals and Apps, and Customer Engagement.

Designed for efficiency and seamless operations, ESKADENIA's software empowers businesses to streamline financial transactions and to enhance customer relationships. Its diverse systems cover essential functions, from marketing and sales to collections, financial management, and digital payments.

A recognized leader in the insurance sector, ESKADENIA offers comprehensive, modular, and integrated core insurance and business support systems tailored to market needs. The company's expertise spans various insurance business lines including General, Life, Medical, Credit, and Travel; providing end-to-end automation from quoting to claims processing and complex computations.

With a highly skilled team of approximately 300 professionals— 85% dedicated to Research and Development— ESKADENIA operates globally, serving clients through offices and strategic partnerships across Asia, Europe, and Africa. ■

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.

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. ■

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Main Partners



General Computers & Electronics Co. (GCE)



Services

- Cybersecurity Solutions.
- Digital Transformation and Cloud Computing.
- Business Intelligence and Data Analytics.
- Managed IT Services.
- Network Solutions and Infrastructure.
- Regulatory Compliance and Data Protection.
- Business Continuity and Disaster Recovery.
- Geo-Spatial, Fleet Management Solutions.
- Professional Training and Development.

General Computers & Electronics (GCE) understands the unique challenges of financial institutions and the need for advanced technology to enhance innovation, efficiency, and security.

With over 40 years of experience, financial institutions choose GCE for its tailored IT solutions for banks, insurance companies, and other financial organizations to stay competitive in a digital-driven market.

Regarding Tailored Solutions, GCE's customized IT services meet the financial sector's specific needs. As for GCE's proven experience, top financial institutions served include the Arab Bank, Jordan Islamic Bank, Housing Bank, and the Central Bank of Jordan.

The advanced partnerships of GCE include collaborations with leading tech providers like IBM, Microsoft, Acronis, and Cisco.

In terms of Security and Compliance, GCE has demonstrated its expertise in navigating security and regulatory requirements and the company's experienced team of skilled professionals ensures smooth, secure, and efficient IT operations. ■

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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.

Clients

Leading Banks, Telcos, Military.

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. ■

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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.

Clients

Banking and Finance, Government, Industrial and Utilities, Insurance, IT and Telecommunications.

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. ■

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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.

With a client base of nearly 2,000 and almost 2 million users across the MENA region, Menaitech is providing advanced cloud-based HR, payroll, and personnel management solutions, tailored for all sectors, including banking and financial services.

Curio®: A comprehensive HR solution with advanced talent management for skill and career development, supporting employees from hire to retire.

MenaPAY®: An automated solution for accurate, real-time financial readings and personnel operations, fully compliant with local regulations.

MenaME®: A dynamic self-service portal for personal and financial requests, reporting, and strategic decisions—also available as a mobile app, MenaME-Plus+®.

MenaTA®: Time and attendance solution with geolocation for accurate clock-ins, attendance history, and performance analysis.

MenaSME®: A cloud-based HR and payroll management system for SMEs, covering payroll, HR, personnel management, and self-service for managers and employees.

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Main 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) and Artificial Intelligence (AI)
- Robotics and Business Process Automation (RPA)
- Bank-BI® Enterprise Compliance Suite
- Bank-BI® Regulatory Suite

Markets

Levant, GCC, North, and East Africa.

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 26 countries.

Pio-Tech offers a wide range of business solutions that help 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. ■

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Partnerships



Services

- Payment Solutions Deployment
- Consultancy
- Integration
- Training

Countries

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

Offices

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

Clients

370+ central banks, clearing houses, banks, payment service providers and governmental entities.

ProgressSoft is a global provider of real-time payment, clearing, and settlement solutions, delivering innovative technologies that have driven the digital transformation of financial institutions since 1989.

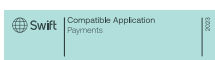
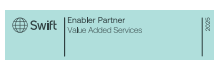
Serving over 370 clients across 25 countries, the company has built a strong reputation for providing impactful and transformative solutions within the financial sector. Its key offerings, including the Payments Hub Platform, Intelligent Signature Recognition, Buy Now Pay Later, Corporate Banking, and Message Depot among others, are redefining efficiency and customer experience across the banking and payments industries.

These solutions are accredited and fully compliant with global best practices and the standards set by prominent organizations such as Swift and the World Bank. This commitment to excellence ensures that ProgressSoft's offerings meet the highest benchmarks for security, scalability and operational reliability.

At the core of ProgressSoft's mission is its dedication to empowering financial institutions in their strategic journey toward digital excellence, spanning both entity-level initiatives and nationwide transformations. Through its suite of modern solutions, the company enhances efficiency, streamlines complex processes, reduces operational costs, and supports regulatory efforts aimed at modernization, financial inclusion and oversight.

As ProgressSoft continues to evolve, the company is expanding its global presence and enhancing its portfolio with new solutions designed to further optimize and automate financial processes. With upcoming product launches, ProgressSoft aims to support financial institutions in adopting more efficient and future-proof technologies, helping them stay ahead in an increasingly digital and competitive landscape. ■

Awards and Certificates



Featured Products



Services

- Digital Transformation
- Data Management
- Artificial Intelligence (AI)
- Systems Integration
- Business Intelligence and Analytics
- Custom Software Development
- IT Consulting and Advisory
- E-Government Solutions

Products

- Al-Khwarizmi (Dynamic Survey Platform)
- RealData Hub (RealData Flow & RealData Portal)
- Ada'a (task management)

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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 by working closely with its clients to act in their best interest over the long term.

RealSoft can be measured in numbers. The company has 25 years of experience, with more than 250 successful projects, over 100 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 100 loyal members. ■

STS, A ZainTECH Company



Services

- Cloud
- Modern Infrastructure & System Integration
- Cybersecurity
- Software Licensing
- Data & AI
- Digital Solutions
- Drones & Robotics

Countries

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

Clients

Financial and Banking, Government, Telecommunications, SMEs, NGOs, Industrial, Pharmaceuticals, Education, and other sectors.

STS, a ZainTECH company, is a regional leader in digital solutions and innovation.

Established in 1989, STS brings over three decades of industry experience. Since its acquisition in 2023, STS has strengthened its capabilities as part of ZainTECH, the digital solutions leader within Zain Group.

With an expanded portfolio, enhanced expertise, and stronger regional presence, STS remains committed to driving technological advancement and operational excellence for the various sectors such as the banking, and financial sectors, and offers inimitable solutions and services including digital branches, and self-service kiosks. These advancements are backed up by its Cloud and Modern Infrastructure, Cybersecurity, Software Licensing, Data and AI, Drones and Robotics, and Digital Solutions. ■

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Partnerships



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Sabih Taher Al-Masri
Chairman

Randa El-Sadik
General Manager / CEO

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Sael Fayez Al Waary
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General Manager / CEO

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Kamal Ghareeb Al-Bakri
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H.E. Bassem Khalil Al-Salem
Chairman

Tamer Ghazaleh
CEO

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