

Who's  
Who

# in Jordan's Banking, Insurance and Financial Services 2020





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### Outstanding Financial Performance

Islamic International Arab Bank (IIAB) has scooped a competitive Jordan country award as a result of its impressive set of results and its commitment to financial inclusion. In 2018, IIAB registered an 11% increase to its net profits, while total assets and Tier 1 capital grew by 9.6% and 11%, respectively. The bank's return on equity, meanwhile, hit an impressive 16.4% by the end of 2018, while its cost-to-income ratio was 41.6% and non-performing loans were at 1.9%. Taken together, this was a strong performance in an economy that has been ticking along at a sub-optimal pace for the past few years.

### Innovation and Creativity :

IIAB's success is in part a product of the bank's ability to tailor its customer offerings to the demands of the local market. The success of its Arabi Islamic Installment credit card is a case in point. Launched in 2013, the card is built around a revolving credit limit based on the concept of 'qard hassan', which is an interest-free loan. Under this structure IIAB customers can pay off the card's utilised limit through monthly instalments without incurring any additional fees or commissions. This was the first sharia-compliant revolving credit card to be introduced in Jordan and by 2018 IIAB claims that the card reached its target maturity level in terms of customer take up.

### Financial Inclusion :

The bank also boasts impressive financial inclusion credentials when it comes to serving low-income groups and micro, small and medium-sized enterprises. In particular, IIAB offers 0 % financing to support individuals' hajj, umrah and udhiah requirements. For start-ups and small and medium-sized enterprises, the bank also provides soft financing options coupled with transparent terms and conditions to offer attractive funding packages for Jordan's business community. Indeed, IIAB is working to develop additional products and services to cater to underserved groups in Jordan's economy.

In this regard, the bank envisions a unique role for sharia-compliant financial institutions in supporting social and economic development in Jordan and beyond in pursuit of the global sustainable development goals.

Source: The Banker, Financial Times Group, UK





Welcome to the third edition of "Who's Who in Jordan's Banking, Insurance & Financial Services" published by MediaScope. It was previously published every two years, first as a 2015/2016 edition and then as a 2017/2018 edition. However, as of this year, we are pleased to inform you that it has become an annual publication.

A digital version, along with more content related to the financial sector, is available at [www.JordanFinancialServices.com](http://www.JordanFinancialServices.com).

This year's edition features fifty one in-depth profiles of participating Banking, Insurance, Leasing, Brokerage, Electronic Payment Services, Microfinance and Private Equity institutions in the country. It also includes a new section for FinTech Startups. The website also includes a comprehensive listing of hundreds of institutions covering the whole financial sector in Jordan.

"Who's Who in Jordan's Banking, Insurance & Financial Services" is supported by the Association of Banks in Jordan, the Jordan Insurance Federation and other financial industry bodies.

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

We look forward to receiving your feedback and hope you benefit from utilizing the book and website of "Who's Who in Jordan's Banking, Insurance & Financial Services 2020". ■



**Zeid Nasser**  
Founder & Chairman  
MediaScope Ltd.  
[zeid@mediascopegroup.com](mailto:zeid@mediascopegroup.com)



**in Jordan's Banking, Insurance  
and Financial Services  
2020**

Founder & Chairman  
**Zeid Nasser**

Sales Manager  
**Mohammed Aqel**

Administrative Manager  
**Amer Kilani**



Tel. +962-6-5538369  
Fax +962-6-5534029  
P.O.Box 3645 Amman 11953, Jordan  
[info@mediascopegroup.com](mailto:info@mediascopegroup.com)  
[www.JordanFinancialServices.com](http://www.JordanFinancialServices.com)

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**in Jordan's Information  
and Communication  
Technology (ICT)**



**in Jordan's Energy,  
Water & Environment**

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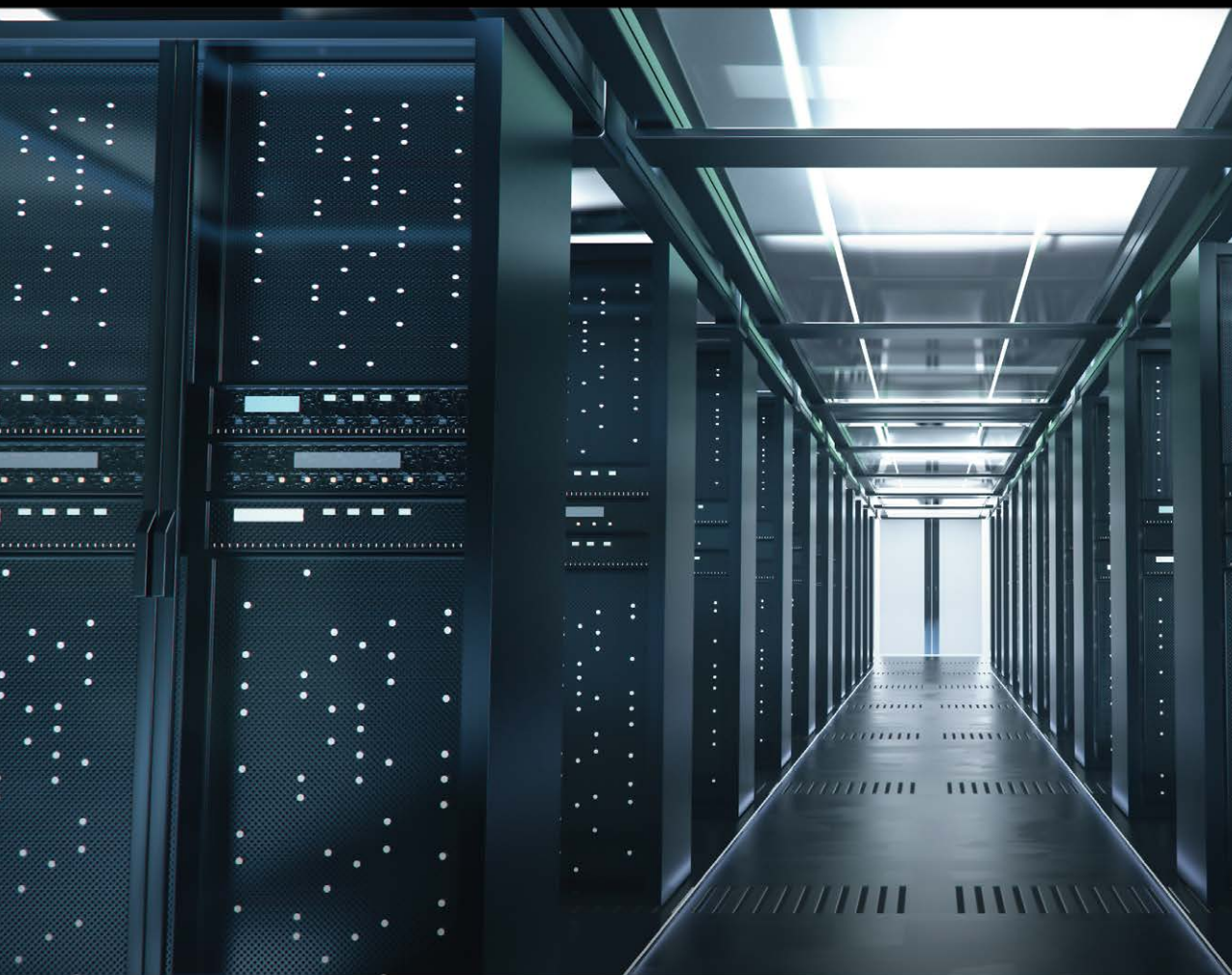


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## Association of Banks in Jordan



The Association of Banks in Jordan (ABJ) was established in November 1978 and registered at that time as an ordinary association in accordance with the provisions of the Societies and Social Charities law number (33) for the year 1966 and its amendments. In 2000, the Banking Law number (28) was issued, whereof Article 95 stipulated the creation of an association named the Association of Banks. By virtue of this law, the association's new bylaws number (35) of 2005 was issued on March 29, 2006, hence becoming an association pursuant to the Banking Law. The association is currently a member of the Union of Arab Banks.

**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:** We seek 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 enhance the concepts and norms of banking business, in addition to following unified systems and measures for this purpose.

**Values:** Team Work, Development & Modernity, Creativity & Excellence, Integrity & Transparency, Professionalism, Credibility, Continued Learning & Training.

**Objectives:** The association seeks to upgrade and advance the banking business through the following:

- 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 to members in the area of their business.
- Discussing the members' common issues related to various activities and finding suitable solutions to problems facing them.
- 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.
- 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.
- Collecting data, documents and statistics related to the banking business as well as furnishing members with studies and research in this regard.
- Providing proposals for upgrading banking and economic legislations in cooperation with the Central Bank.
- Establishing cooperation ties between the association and Arab and international banking associations.
- Issuing a banking code of conduct.
- Setting up a banking arbitration center. ■

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Learn more at [www.ps-corpay.com](http://www.ps-corpay.com).



## Jordan Insurance Federation (JIF)



Jordan's Association of Insurance Companies was established in 1956 to act as the first commission to represent the insurance sector in Jordan. Several pioneering insurance professionals headed the Association over the years and members included some highly experienced Jordanian insurance experts.

The Association remained active until 1989, when a Royal Decree was issued establishing Jordan Insurance Federation (JIF), for the purpose of organizing and managing the insurance sector in collaboration with the Insurance Commission, an independent supervisory body founded in 1999. In 2008, a new statute was issued restructuring the Federation's Board and identifying its objectives. The market today includes 24 operating insurance companies providing a wide range of life and non-life products.

In 1987, the Unified Compulsory Insurance Office (UCIO) for motor third party liability (TPL) insurance was established and began its activities under the supervision of the Association. There are 32 UCIO branches at the Licensing Departments across all the Jordanian Governorates and Jordanian boarders' crossings. UCIO is also in charge of distributing the compulsory motor TPL insurance shares of Jordanian vehicles tenders among insurance companies and settling their claims accidents. It also handles the accidents' claims concerning the Arab vehicles insured under the Orange Cards system and Jordanian vehicles insured at the unified insurance offices in the Arab countries.

**Enhancing motor underwriting:** In 2013, JIF, in cooperation with the Public Security Directorate, launched the Electronic Traffic Accidents Reporting System (ETARS) in Jordan which aims to provide insurance companies with precise data and photos to efficiently settle motor claims and curb fraud in the motor insurance line.

This initiative came after the success achieved in issuing motor TPL policies online on behalf of insurance companies by using the Nationwide Electronic Motor Insurance System (NEMIS), starting in 2005. The Federation also signed an agreement with authorities to collect traffic violation fines from foreign vehicles visiting or crossing through the Kingdom. JIF has also set up an electronic link with the Directorate of Customs to create a database for the foreign vehicles entering Jordan.

JIF also created an electronic link with the Directorate of Motor Licensing by which it started issuing the e-motor insurance policy. Such initiatives are part of the Federation's endeavors to modernize its tools and upgrade its role – and most importantly promote the insurance concept in society.

**Expanding JIF's role:** JIF is also actively strengthening its role in areas such as training on the local and regional levels. JIF also organizes various local and regional events such as the Aqaba Conference, which is recognized as a major event in the Middle East. JIF enjoys a high reputation in organizing international and local activities and conferences, which attract insurance and reinsurance leaders from around the world.

Thanks to such initiatives, the Federation has become one of the most prominent entities in the region and is deemed the most active in continuously developing the sector and following up on the industry's needs. Over the years, the Federation strengthened its relations with the public and private sectors in Jordan and the international insurance community. ■

## 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 will become 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 by spreading awareness on behalf of its MFIs members; as well as by disseminating the up-to-date practices and developments in the microfinance sector. Fundamentally, the network focuses its efforts on supporting the implementation of the appropriate regulation environment, which will lead to a healthy benchmarking criteria and will set the performance standards that will reflect positively on the sector as a whole.

### Vision, Mission and Core Values

Tanmeyah- Jordan Microfinance Network has worked closely over the past years with stakeholders to achieve its objectives and to fulfill 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 become 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; equity and equality in the treatment of members; adherence to microfinance best practices; good governance; and supporting environment-friendly enterprises.

### Tanmeyah- Jordan Microfinance Network Objectives:

- 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. ■



## Jordanian Association of the Leasing Companies



The Jordanian Association of the Leasing Companies was created after a long period of work and through the continuous effort of its members. The volume of financial leasing in Jordan today can no longer be ignored. It has become an important part of the main financing system in Jordan.

The objectives and activities of the association are to serve the development of the sector and to spread the culture of leasing within the various economic activities; as well as to overcome the difficulties and obstacles that exist or will occur between the Association of the Leasing Companies and governmental institutions. Then to implement the principle of true partnership between the public sector and the private sector.

Among the association's key objectives is to raise awareness regarding leasing at both individual and corporate levels, by holding workshops and spreading marketing material including brochures, flyers and toolkits.

### **Vision and Mission of the Society:**

**Vision:** To consolidate the concept of financial leasing in the community and make it a tool of the basic financial system in all sectors.

**Mission:** We seek to improve the leasing sector and to promote it by achieving the highest degree of coordination among leasing partners and developing the working procedures in the leasing sector. The Association aims to improve the work of leasing and to promote it through the following:

- **Joint Action:** We work with members in the spirit of one team, in order to serve the national economy.
- **Evolution and Modernity:** Improving the performance and modernization of leasing companies.
- **Innovation:** We develop creative ideas to serve members and to provide their services with quality and excellence.
- **Integrity and Transparency:** Transfer of knowledge and exchange of information with the highest standards of integrity and transparency.
- **Professionalism:** We work with high professionalism, comprehensive coverage of everything that happens in the Jordanian leasing environment.
- **Credibility:** We follow the approach of accuracy and reliability and we investigate the sources of our information with high accuracy.
- **Meetings and Visits:** The Association has held many meetings and visits since its establishment. Its aim was to strengthen channels of communication and provide bridges of knowledge between the Association of the Leasing Companies (members of the Association) and various official institutions and various sectors (including the Ministry of Industry and Trade, Department of Land and Survey, Department of Income and Sales Tax, The Association of Banks). The Association has held a workshop with all the land departments.

### **Board Members of The Jordanian Association of the Leasing Companies:**

Nabal Freihat: Chairman of the Board of Directors  
Arafat Odeh Allah: Vice Chairman of the Board of Directors  
Reem Al Mohtasib: Secretary  
Haitham Al-Thaweeb: Treasurer  
Iyad Jarrar: Member



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## The Jordan Securities Commission

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 to maintain a sound investment environment and protect investors. The JSC is entrusted with developing the capital market in accordance with international standards to secure fairness, efficiency and attract domestic and foreign investors.

To maintain market integrity, the JSC regulates, monitors, and supervises the business operations of parties under its supervision, namely the Amman Stock Exchange (ASE), the Securities Depository Center (SDC), financial services companies, public shareholding companies, investment funds and certified financial professionals. Furthermore, the JSC is committed to secure investor protection and market development and to enforce disclosure of information regulations pertaining to the securities market.

Since its inception, the JSC has been working on developing and upgrading the regulations governing the capital market and its institutions to ensure higher levels of investor protection and transparency. It has issued relevant legislations that regulate the activities of the ASE, the SDC, financial services and mutual funds. It enforces disclosure regulations to help investors make informed investment decisions.

The JSC is a member at the International Organization of Securities Commissions (IOSCO) and it is a signatory to the IOSCO Multilateral Memorandum of Understanding (IOSCO MMoU) since February 2008, which is considered internationally as one of the indicators of the JSC's compliance with international standards in adopting legislation and regulatory framework in the capital market. The JSC has also signed Memoranda of Understanding with a number of Arab and international counterparts.

The main International principles and standards implemented in the national capital market include the International Organization of Securities Commissions (IOSCO) Principles, International Financial Reporting Standards (IFRS), International Auditing Standards, Organization of Economic Cooperation and Development (OECD) Corporate Governance Principles, and Financial Action Task Force (FATF) Anti- money Laundering Principles. A new Securities Law was issued on the 22<sup>nd</sup> of May, 2017. The most notable new amendments include provisions covering mutual funds that introduce legal basis for the establishment of different types of mutual funds including Exchange Traded Funds (ETFs), and setting the legal reference that permits the JSC Board of Commissioners to issue mandatory corporate governance rules. The amendments also transferred the regulatory function over public shareholding companies from the Companies Controller Department (CCD) to be under the JSC's jurisdiction.

The JSC has recently issued a number of instructions governing the capital market activities. The JSC took necessary procedures to introduce a world class electronic XBRL disclosure system to enhance disclosure of necessary information in the market. The ASE was demutualized and transformed to a public shareholding company fully owned by the government. The shares of the ASE will be partly offered to the public in the second phase.

In Cooperation with the European Bank for Reconstruction and Development (EBRD), the JSC has reached an action plan and road map towards enabling market development. It was launched on 13 December, 2016, and focuses on assisting the JSC in upgrading its legal and technical frameworks, enhancing the fixed income instruments market, training capital market institutions staffs, enhancing corporate governance compliance mechanisms, demutualization of the ASE, and implanting best practices and standards in the market. ■

## The Securities Depository Center of Jordan

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. The SDC was established and commenced operation in May 1999 and it is the only entity in Jordan that is legally empowered to oversee the registration of securities, deposit of securities, transfer of ownership, safekeeping of securities and clearing and settlement of securities transactions. The SDC is subject to monitoring and supervision by the Jordan Securities Commission (JSC).

The SDC's governance structure consists of a seven member board of directors and a full time Chief Executive Officer. Four of the board members are elected by the general assembly of the SDC representing SDC members, whilst three of the board members are appointed by the JSC.

The SDC's ability to performs its tasks, accomplish new projects, and meet market demand and new developments comes from the SDC's electronic system, SCORPIO® (Securities Central Operation Registry Processing & Information Online). This is 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 recent milestone of the SDC, which was on October 2018, was the launching of the "e-portfolio" service, allowing investors an online viewing access of their accounts held with SDC members, personal data and balances of securities, executed transactions and statements of securities' accounts updated on a daily basis.

The SDC has been recognized by the Association of National Numbering Agencies (ANNA) and the JSC as the sole numbering agency in Jordan for the assignment of codes adopted by ANNA regarding the financial instrument 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.

Based on the SDC's continuously seeking to enhance transparency and disclosure, it provides a lot of information through its website in a timely, accurate and updated manner such as board members' names, holdings and trades, major shareholders, financial figures and statistical data. The SDC also provides a variety of electronic services.

In the coming years, the SDC plans to:

- Develop a system for sending SMS to investors.
- Introduce DvP Settlement for block trades.
- Update the SDC's electronic system to the latest version of Oracle Technologies and making it web-enabled.
- Provide dividends distribution on behalf of the Issuers.
- Implement a new Document Management System.
- Implement the plans included in the Capital Market Development Report, made by the EBRD, related to the SDC assignments. ■



## 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 20<sup>th</sup> 2017, the ASE was registered as a public shareholding company completely owned by the government under the name "The Amman Stock Exchange Company (ASE Company)". The ASE Company is the legal and factual successor to the ASE.

The ASE Company is governed by a seven-member board of directors appointed by the Prime Ministry, with a full time chief executive officer overseeing day-to-day responsibilities.

The ASE Company aims to operate, manage and develop the operations and activities of securities, commodities, and derivatives markets inside and outside Jordan. The ASE Company seeks to provide a strong and secure environment to ensure the interaction of supply and demand forces for trading in securities in 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 Company.

To achieve its goals, the ASE Company sets its internal rules and regulations that will govern its management; also it will set the rules and regulations related to dealing in financial markets according to best international practices.

The ASE Company can calculate indices for listed securities, sign agreements, strategic, commercial, investment alliances or partnerships with other securities and derivatives markets inside and outside Jordan, data venders, and any other party that is deemed to be necessary. Furthermore, the ASE Company cooperates and exchanges information with other financial markets, regulators, government authorities, non-governmental institutions, and any other parties inside and outside Jordan.

It is worth mentioning that the transformation of the ASE into a company is expected to enhance the role that the ASE plays in serving the national economy, and will enable it to offer better services, attract new companies and new clients; as well as enter into regional and international agreements with various parties to increase its market share regionally and internationally. ■

## حلول متكاملة للحوالات المالية المحلية والعالمية



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## Facts & Figures

Establishment Year: 1930  
Employees: Over 10,000

## Countries

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

## Services

- Consumer Banking
- Corporate and Institutional Banking
- Treasury Services

Established in 1930, Arab Bank headquartered in Amman, Jordan has one of the largest global Arab banking networks with over 600 branches spanning five continents. Arab Bank's extensive network covers key financial markets and centers such as London, Dubai, Singapore, Geneva, Paris, Frankfurt, Sydney and Bahrain.

As one of the leading banks in the MENA region, Arab Bank plays an integral role in financing vital infrastructure projects and strategic industries throughout the region. True to its founding vision of enabling the Arab world to reach preeminence, Arab Bank continues to be an engine of economic growth and an enabler of social and community development.

Arab Bank offers a comprehensive range of products and services covering the major areas of Consumer Banking, Corporate and Institutional Banking, and Treasury services.

In Consumer Banking, in addition to the basic types of accounts, the bank offers a complete suite of programs designed to provide customers with banking services and benefits based on their lifecycle. The programs cover children, youth, salaried employees, executives, self-employed 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 investment opportunities. That's in addition to the cross border services and benefits across the bank's regional network. Consumer Banking offerings are supported by Arab Bank's vast regional network of branches and a comprehensive range of digital banking services, including: "Arabi Mobile" app, "Arabi Online" service, "Arabi MobiCash" payment app, finger vein customer identification which is the first of its kind in the region, along with an extensive network of advanced ATMs including drive-thru ATMs. This is in addition to Arab Bank's fully-fledged

self-service branch and self-service plug-ins in selected branches offering around the clock service that allows customers to carry out a wide range of transactions easily and securely, including instant issuing and renewing of debit cards and communicating in real-time with a bank representative through the Interactive Teller Machine (ITM). The bank also offers a digital onboarding solution through which an account with Arab Bank can be opened easily in 3 simple steps via "Arabi Mobile" app with a quick visit to any of the bank's branches to activate the account.

At the Corporate and Institutional Banking front, Arab Bank is considered one of the leading providers of financial solutions for corporations across the MENA region and internationally. The range of products and services includes Corporate Finance and Commercial Lending, Project and Structured Finance, Trade Finance, Cash Management and Transaction Banking, and Capital Markets. Corporate and Institutional Banking further offers dynamic digital solutions enabling clients to effectively manage their cash flow and liquidity and to optimize the delivery of their business operations, trade finance flows and financial day-to-day transactional requirements. This includes "ArabiConnect" cash management and trade finance corporate platform and mobile app as well as "ArabiSync" host-to-host solution, among others.

Treasury services are provided through a global network of Treasury centres. 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 which range from simple foreign exchange hedging tools such as swaps and options, to highly complex tailor-made structured products. ■

## Certifications & Awards

Arab Bank received several international awards and recognitions from reputable international parties. Some notable awards in 2019 & 2018 include:

### Global Finance

- Best Bank in the Middle East (for four consecutive years).
- Best Trade Finance Provider in the Middle East, Jordan, and Morocco.
- Best in Social Media Marketing and Services in the Middle East and Jordan.
- Best Website Design in the Middle East and Jordan.
- Digital Bank of Distinction (the Best Local Corporate/Institutional Digital Bank) in Jordan, Qatar, Bahrain and Lebanon.
- Best Treasury and Cash Management Bank in Jordan, Morocco, Bahrain, Lebanon, and Qatar.
- Best Consumer Digital Bank in Jordan, Palestine and Egypt.
- Best Bank in Jordan and Yemen.
- Best Private Bank in Jordan.
- Best Foreign Exchange Provider in Jordan.
- Best Mobile Banking App (for smartphones and tablets) in Jordan.
- Best Online Cash Management in Jordan.
- Best Online Trade Finance Services in Jordan.
- The Safest Bank in Jordan.

### Euromoney

- The Middle East's Best Bank.
- Best Bank for SMEs in the Middle East.
- Jordan's Best Bank.
- Palestine's Best Bank.

### Asiamoney

- Jordan's Best Bank for Asia.

### EMEA Finance

- Best FX Services in the Middle East.
- Best Trade Finance Services in the Middle East.
- Best Transactional Bank for Financial Institutions in the Middle East.
- Best Local Bank.

### The Banker - Financial Times

- Bank of the Year in Jordan.

### Global Investor

- Cash Manager of the Year in the Middle East.

### Global Trade Review

- Best Trade Finance Bank in Jordan.

### Union of Arab Banks

- The Best Digital Bank in the Middle East.

### World Union of Arab Bankers

- Best Bank for Banking Services Quality in the Middle East.

## Summarized Financial Results

Financial Highlights (dollars)	2018
Assets	49.2 billion
Owners' Equity	8.7 billion
Net Income (before tax)	1119 million
Net Income (after tax)	820.5 million

- Arab Bank Group closed 2018 with solid results reporting net income after tax of \$820.5 million as compared to \$533 million in 2017. The Group's net operating income grew by 8% driven by growth in net interest and commission income.
- Credit facilities increased by 3% to reach \$ 25.8 billion while customer deposits increased to reach \$34.3 billion.
- Arab Bank Group enjoys strong liquidity and robust capitalization. The Group's loan-to-deposit ratio stood at 75.2% while capital adequacy ratio improved to reach 15.6% as at end of December 2018.

## Key Persons



**Sabih Masri**  
Arab Bank Chairman



**Nemeh Sabbagh**  
Arab Bank CEO

## Contacts

### Head Office:

Tel.: +962-6-5600000  
Fax: +962-6-5606793  
P.O.Box 950545,  
Amman 11195, Jordan  
www.arabbank.jo

### Customer Services:

Tel.: +962-6-4600900



# Arab Jordan Investment Bank – AJIB

## Facts & Figures

Establishment Year: 1978  
Employees: 750+

## Countries

Jordan, Cyprus, Qatar, United Kingdom.

## Services

Investment, commercial, retail, and private banking.

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 a long-standing commitment to excel in achieving its clients' satisfaction, AJIB ensures that it delivers service excellence and best-in-class product offerings that meet all investment, commercial and private banking needs of its clients. AJIB continues to develop and update its human resources, best practices and technologies, and key work methods in order to fulfill the ever-growing needs of corporate, high net-worth individuals and sophisticated clients in Jordan and the region.

Today, AJIB's investment and corporate banking departments offer clients a wide range of investment and commercial banking services including mergers and acquisitions, equity capital markets (IPOs and secondary offerings), transaction advisory services, projects, trade finance and equity research. In addition, AJIB's retail department continues to exert all efforts to provide diversified products and services to its clients such as personal and housing loans and most types of credit cards.

AJIB welcomes its clients throughout its branch and office network covering major locations in Jordan, accompanied with an advanced ATM network distributed throughout the Kingdom, that forms part of over 1000 ATM's 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; founded the Arab Jordan Investment Bank (Qatar) L.L.C. in the Qatar Financial Center in 2006; and affiliated with the Jordan International Bank (JIB), based in London in the United Kingdom, since 2010.

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" (www.uajci.com). ■

## Contacts

Tel.: +962-6-5607138  
Fax: +962-6-5681482  
P.O.Box 8797  
Amman 11121, Jordan  
info@ajib.com  
www.ajib.com



## Key Persons

**Hani Al-Qadi**  
Chairman of the Board of Directors

**Nasser Tarawneh**  
General Manager

## Group Institutions



# Al Rajhi Bank

## Facts & Figures

Establishment Year: 1957  
(2011 in Jordan)  
Employees: 313

## Countries

KSA, Malaysia, Kuwait and Jordan.

## Services

- Asset products:
  - Personal finance
  - Home finance
  - Car finance
  - Commodities finance
  - Credit cards
- Liability products:
  - Current account
  - Joint investment
- Services:
  - Online banking
  - Prepaid cards
  - Cheque books
  - Safe boxes

Al Rajhi Bank is the biggest Islamic bank in the world, founded in 1957.

Al Rajhi Bank continues to develop banking programs and projects, with a focus on the latest electronic services and investment products, in order to offer innovative banking and investment services; especially e-banking.

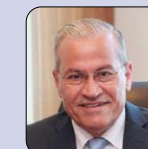
Al Rajhi Bank has an international presence in Malaysia, Kuwait and Jordan. The bank has been operating in Jordan since 2011. The bank grew its network to 10 branches in Jordan covering the top three populated governorates of Amman, Irbid and Zarqa.

With more than 35 ATMs and an advanced E-banking platform, Al Rajhi Bank reaches its growing number of corporate and retail customers; providing them with a wide spectrum of Islamic-compliant products and services to meet their financial requirements. ■

مصرف الراجحي  
Al Rajhi Bank

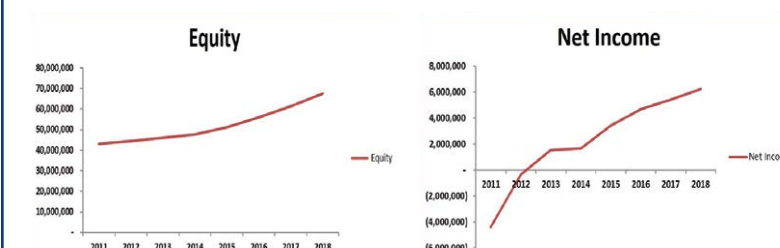


## Key Persons



**Ahmad Al-Khub**  
CEO

## Summarized Financial Results



## Contacts

**Head Office:**  
Tel.: 962-6-5100800  
Fax: 962-6-5669376  
P.O. Box 940232  
Amman 11194, Jordan  
www.alrajhibank.com.jo  
**Contact Call center:**  
Tel.: 962-6-5633030



# Bank Audi

## Facts & Figures

Establishment Year: 2004  
Employees: 6,000+  
(Worldwide)

## Countries

Lebanon, Turkey, Europe,  
Middle East and North Africa  
(MENA).

## Services

- Accounts
- Loans
- Cards
- Bancassurance
- Online Services

Bank Audi is a regional group with a universal banking profile. The bank offers universal financial products and services including Corporate, Commercial, Retail, and Private Banking services, in addition to capital market activities and factoring.

Bank Audi - Jordan Branches is a leading bank which launched its operations and was established in Jordan in September 2004, delivering fully-integrated business and financing solutions to clients through a solid network of 14 branches and 25 ATM's all around the country.

The bank accounts are designed to offer customers the security of saving accounts and the bank also offers special deposit accounts with attractive interest rates.

Highly-trained human capital is a thing that Bank Audi-Jordan Branches always cares about, and consistency in delivering the expected level of service to customers is always the bank's aim, as its qualified and dedicated customer service team will always ensure that all customers' requirements and inquiries are met anytime and anywhere.

Bank Audi – Jordan Branches provides a wide range of consumer lending products which include various loan types such as home, car, personal, high-tech (PC, Flat Panels, iPads and Smartphones) and other retail and purpose loans. These are all tangible proof of the bank's pioneering approach to banking.

Bank Audi – Jordan Branches offer a large selection of credit cards from Classic to Premium, including VISA and MasterCard that cater to different segments such as individuals and businesses; in addition to other cards with special benefits.

These cards also include Visa Platinum, MasterCard/Visa Classic, MasterCard/Visa Gold, Visa Debit, MasterCard Titanium, and MasterCard Business.

The bank is adopting the latest technologies to enhance the client's experience and also offers a Platinum MasterCard product that is co-branded with MEA Airlines, which allows clients to redeem miles with tickets from 20 different airlines, and a World MasterCard product that is designed to meet the needs of Elegant center VIP clients.

In addition to the direct debit of landline phone bill monthly payments and safe deposit boxes, Bank Audi – Jordan Branches has gradually expanded its line of services to introduce internet banking through Audi On-Line, allowing a number of account transactions to be conducted online anywhere and anytime.

Also, Bank Audi - Jordan Branches confirmed its leading position towards the community, through collaboration with different institutions through its CSR program. ■

## Contacts

### Head Office:

Tel.: +962-6-4604000  
Fax: +962-6-4680015  
P.O.Box 840006  
Amman 11184, Jordan  
www.bankaudi.com.jo

### Call Center Number:

Tel.: +962-6-4604040

# Bank Audi

## Key Persons



**Yousef A. Ensour**  
Regional Manager



**Samer I. Al-Aloul**  
Deputy Regional Manager



**Fadi F. Khoury**  
Head of Retail  
& Branches Network



**Nader O. Gammouh**  
Head of Operations



**Haya N. Khamash**  
Head of Treasury



**Mamoun M. Al-Said**  
Head of Corporate  
& Commercial Banking



**Ahmad S. Ghnaim**  
CFO & Head of  
Administration



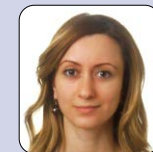
**Shaden Y. Amro**  
Head of Human  
Resources



**Antonio A. Abdel-Massieh**  
Head of Information  
Technology



**Rafah Al-Jamal**  
Head of Risk & Credit  
Administration



**Heba S. Abu-Yaseen**  
Head of Compliance



# Bank al Etihad

## Facts & Figures

Establishment year: 1978  
Employees: 1155  
Customers: 214,049

## Countries

Jordan.

## Services

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

Bank al Etihad was established in 1978 as a Jordanian banking and financial services organization, with the family and human values at the core of its operations.

The bank positions the satisfaction of its clients – whether they be individuals, entrepreneurs, corporates or impactful women – at the forefront of its priorities.

The year 2018 was a year focused on technology and digital transformation with the aim to achieve a customer-centric banking journey. The bank launched a mobile banking app and website; newly designed channels enabling customers to bank on their terms anyhow, anywhere, anytime. Designed on UX, the new app offers unique tools and features to help customers transact, pay bills, and take control of their cards with simplicity, security and speed; putting the future directly in their hands. Bank al Etihad champions technology, innovation and entrepreneurialism as the guiding principles that help people build their lives and achieve their goals.

Throughout its journey, supporting the local community has and continues to be an integral part of the bank's mission, creating tangible impact on the lives of society members across different segments. Firmly believing that its prosperity is directly linked to the development of the communities to which it belongs, the bank has assumed the responsibility of advancing youth and education; elevating the entrepreneurial scene; and promoting arts and culture. These dedicated efforts are led by a passionate and driven team that demonstrate a sense of belonging, volunteerism and giving, sharing the bank's goal to prompt positive change within the community – both today and tomorrow.

With total assets of 4.43 billion (USD 6.25 billion) as of September 2019, a paid up capital of JOD 160 million (USD 225.6 million), shareholders' equity of JOD 376 million (USD 530.7 million) and a capital adequacy ratio of 13.65%, the bank witnessed outstanding results and achievements driven by its committed team, shareholders, and customers who define Bank al Etihad.

Bank al Etihad positions itself as a lifelong partner to its customers, offering a growing network of 48 branches and 118 ATMs distributed across the Kingdom; a central exchange unit, a financial brokerage company (Etihad Brokerage), a financial leasing company (Etihad Leasing Co.), and Etihad for Financial Technology.

Bank al Etihad has also acquired a consolidating stake of 62.4% in Safwa Islamic Bank and owns a 10% stake in The National Bank in Palestine and assumes one seat on its board. ■



## Group Companies



## Board Members & Key Persons

**Isam Salfiti**  
Chairman

**Nadia Al Saeed**  
Chief Executive Officer

**Mohammad Nabil Abdel-Hadi Hammoudeh**  
Vice Chairman

**Idris Mohammed Al-Warfali**  
Representing Libyan Foreign Investment Co. (LAFICO)

**Jalal Anwar Musa Al Ajlouni**  
Representing Social Security Corporation

**Imad Mohammad Abdel-Khaleq**  
Representing Ithmar Supply Co. LTD

**Basem Isam Salfiti**  
Member

**Mughith Ghiath Sukhtian**  
Member

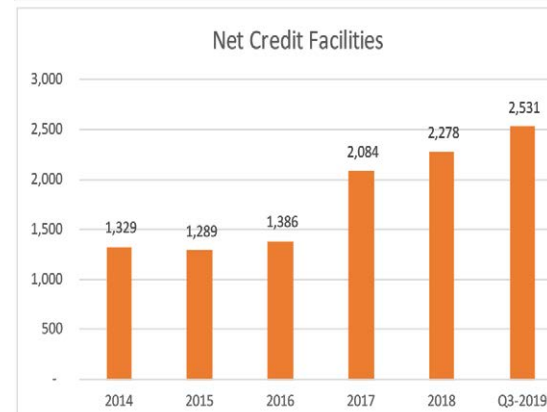
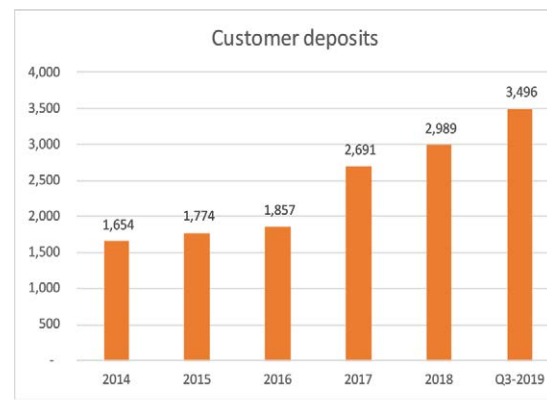
**Rana Jamil Abbadi**  
Member

**Riad Abdul-Mohsen Al Dajani**  
Member

**Sami Mohammad Al Mabrouk**  
Member

**Jabra "Raja Yaqub" Ghandor**  
Member

## Summarized Financial Results



## Contacts

**HQ Building**  
Tel.: +962-6-5607011  
Fax: +962-6-5666149  
P.O. Box 35104,  
Amman 11180, Jordan  
www.bankaletihad.com

**Contact Centre:**  
Tel.: +962-6-5600444

# Cairo Amman Bank

## Facts & Figures

Establishment Year: 1960  
Employees: 2251

## Countries

Jordan, Palestine & Bahrain.

## Group Companies

- Awraq Investments
- Al-Watanieh Securities Co.
- Tamallak Leasing
- SAFA Bank

## Services

Retail, Productive loans, Micro Financing, SMEs Loans, Corporate Loans, Saving Accounts, Deposit Accounts, Notice Accounts, Current Accounts, MasterCard Credit, MasterCard Debit, MasterCard Prepaid, 3D Secure, Foreign Exchange, Derivatives, Hedging, Structured Products, Custody Services, Western Union, Money Transfer, TELEMONEY Transfers, SWIFT Money Transfer, Safety Deposit Boxes, Mobile ATM, Invoice payment services, IRIS Recognition, Online Banking, Mobile Application, SMS Banking.

## Platforms

- CABFX
- E-Trading
- E-Private Banking

## Contacts

**Head Office:**  
Tel.: +962-6-5006000  
Fax: +962-6-5007100  
P.O. Box 950661  
Amman 11195, Jordan  
info@cab.jo  
www.cab.jo

**Customer Service:**  
Tel.: +962-6-5007700

Established in 1960, Cairo Amman Bank is a Jordanian public shareholding company and one of the leading financial institutions in Jordan, playing a distinguished and major role in the national and regional economy. Cairo Amman Bank offers advanced banking solutions to its customers through multiple channels and platforms, anchored by a wide network of CAB branches across Jordan, Palestine and Bahrain.

CAB operates a total of 88 branches in Jordan, 21 branches in Palestine and one branch in Bahrain, with plans of expanding activities and operations in the GCC region. CAB advanced banking solutions can also be accessed through an ATM network of 172 machines, in addition to an array of digital banking services that include Internet Banking, Mobile Banking, IRIS recognition among others.

CAB is also well renowned for its IT infrastructure and capabilities in adopting new and exciting technologies to help attain its lead and modernity in the Jordanian market.

Offering a wide variety of innovative banking solutions, CAB aims to deliver ease and convenience to customers, this has been proven by the fact that CAB holds a sizeable share of the retail banking segment, which is due to the trust and convenience offered by CAB to its clients.

CAB meets various corporate and SME financial needs through its broad range of products and services serving business and industrial sectors.

The bank's prudent credit policy and risk management practices have contributed to achieving excellent

growth rates throughout the past years; this maintains the quality of the credit portfolio, keeping non-performing loans ratios below average in the market, in addition to sustaining a high provision coverage ratio.

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

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

CAB's total assets were equivalent to JOD 2935.4 million on December 31st, 2018, while its total shareholders' equity was JOD 336.3 million. By the end of 2018, the bank maintained a strong capital base with a capital adequacy ratio of 15.21%.

Moreover, CAB sustains a high level of confidence among its stakeholders attributable to high liquidity levels that conform to the international standards. ■

## Certifications & Awards

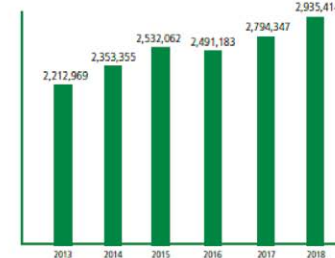
- PCI DSS Compliance Certification.
- ISO 27001.
- Euro STP Excellence Award 2014.
- "Seal of Excellence" awarded by King Abdullah II Awards for Excellence.
- Best innovations in the advanced electronic payment methods.
- Best prepaid card program for university students (university card project).
- Best contactless payment product.
- E-Payment Leadership Award / 5th Payment Conference.

## Summarized Financial Results

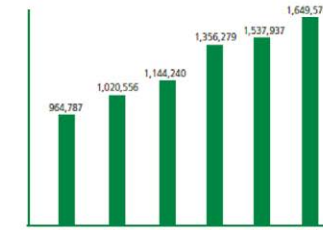
Shareholder Equity



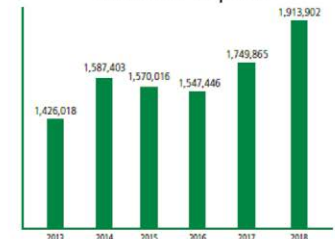
Total Assets



Credit Facilities



Customer Deposits



## Key Persons



**Yazid Adnan Mufti**  
Chairman of the Board



**Kamal Ghareeb Al-Bakri**  
General Manager



# Capital Bank

## Facts & Figures

Establishment Year: 1995  
Employees: Capital Group (966)

## Countries

Jordan, Iraq, UAE-Dubai.

## Services

- Personal Banking
- Commercial Banking
- Institutional Banking
- Investment Banking

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

Specialized in trade finance activities, Capital Bank's mission is to deliver reliable and flexible solutions to accommodate its clients' time constraints and business schedules.

Capital Bank offers its corporate clients a wide variety of services from corporate finance, to commercial finance, asset management, securities brokerage, and market research through its investment arm - Capital Investments; which is a wholly owned subsidiary of Capital Bank with a paid-up capital of JD 10 million (USD 14 million) and with presence in Jordan and the Dubai International Financial Center (DIFC). The bank also offers unique services in the Iraqi market through the National Bank of Iraq, in which it owns a controlling stake.

In addition to its corporate financial services, the bank also provides its individual customers with retail services such as credit cards, personal loans, car loans, home loans, competitive interest rates and flexible terms on different categories of personal bank accounts.

Through its adoption and implementation of the Financing Programs launched by the Central Bank of Jordan, targeting SMEs that focus on projects in specific sectors, Capital Bank grants SMEs loan facilities at fixed rates to finance projects in key sectors such as tourism, agriculture, industry, renewable energy as well as ICT.

First established as the Export & Finance Bank, the bank initially

boasted an authorized capital of JD 20 million (USD 28 million), which has steadily increased over the years to reach JD 200 million (USD 282 million) under the bank's new identity as Capital Bank. The bank's numerous successes in the banking sector earned it a BBB- rating by Capital Intelligence, the international credit rating agency, which indicates the bank's good credit quality and strong financial position. Today, Capital Bank's total assets are valued at JD 1.99 billion.

Capital Bank is a 61.85 percent shareholder in the National Bank of Iraq (NBI), in which it has management control. NBI was established in 1995, as a private corporate company located in Iraq. The bank's growth and success has led to a gradual increase in its paid up capital reaching USD 210 million.

As part of its Corporate Social Responsibility, Capital Bank focuses on creating strategic long-standing partnerships that aim to equip the future workforce with the skills required to succeed, as well as to address immediate societal concerns, including providing food, shelter, and medical attention to those in need. ■

## Subsidiaries

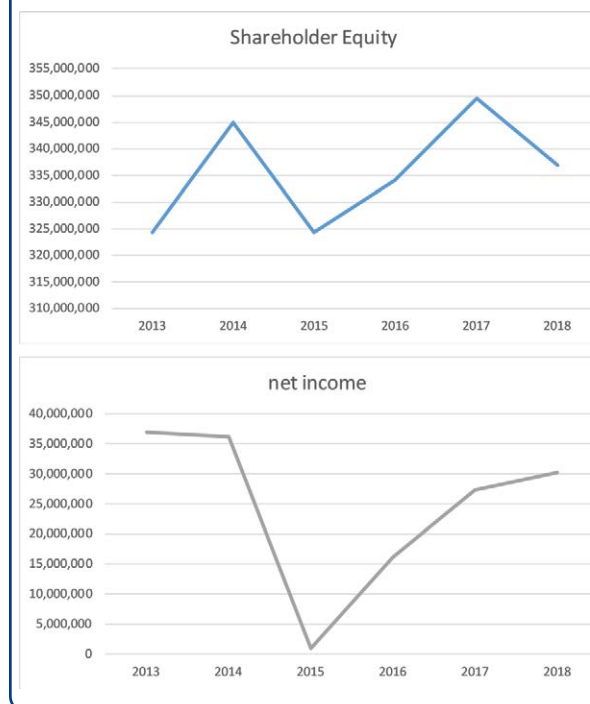
Capital Investments  
كابيتال للاستثمارات

National Bank of Iraq  
المصرف الأهلي العراقي

## Awards

- Best Premium Credit Card - Emerging Market Payments (2016)
- Advanced ATM Services Awards - Emerging Market Payments (2016)
- Best SME Bank – Banker Middle East (2016)
- Best SME Bank – World Union Of Arab Bankers (2016)
- Best SME Bank – Banker Middle East (2017)
- Best Retail Banking Product / VIP Today Product - World Union Of Arab Bankers (2017)
- Best SME Bank Services 2018

## Summarized Financial Results



Capital Bank  
كابيتال بنك

## Key Persons



Ala Qumsieh  
CEO



Ali Abu Swai  
Treasurer



Yasser Ibrahim Kleib  
Head of Institutional Banking



Eyas Khawaja  
Chief Operating Officer



Falah Kokash  
Chief Risk Officer



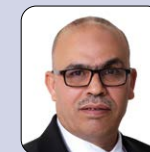
Hawar Hijazi  
Head of Human Resources



Manar Nsour  
Chief Financial Officer



Mohammed Hafeth' Abdel Kareem Mu'az  
Legal Counselor



Rafat Khalil  
Chief Auditor



Saher Abdel-Hadi  
Head of Compliance

## Contacts

**Head Office:**  
Tel.: +962-6-5100200  
Fax: +962-6-5692062  
P.O.Box 941283  
Amman, 11194 Jordan  
www.capitalbank.jo

**Contact Center:**  
Tel.: +962-6-5100220

# Egyptian Arab Land Bank

## Facts & Figures

Establishment Year: 1951  
Employees: 300+

## Countries

Hashemite kingdom of Jordan.

## Services

- Accounts
- Loans
- Cards
- Online Services

The Egyptian Arab Land Bank was established in 1880 with the aim of bolstering the cycle of the Egyptian economy. The Bank inaugurated then its first major objectives through contributing to the development of the Egyptian agricultural sector by extending loans to agricultural land owners for the sake of improving their land productivity and enhancing the cycle of the Egyptian economy along with attaining the concepts of communication with all the segments of the local community. These objectives are intended to activate the productive and economic resources of these segments and expend the movement of building and national development.

Since its establishment and for over (139) years, the Bank has realized enormous growth and has today become a specialized major bank in the region and a renowned name in terms of providing banking services and contributing actively to socioeconomic development. The Bank extends services in the Hashemite Kingdom of Jordan, Arab Republic of Egypt and Palestine as a regional commercial bank; particularly as the Bank provides comprehensive and well-integrated packages of banking services to its clients comprised of both companies and individuals. The Bank has retained its pioneering role in all difficult times through which the region has been during which the Bank has always assumed its responsibilities and duties. Thus, the Bank has deservedly earned the reputation affiliated to its name as the oldest Bank in the area and which was founded according to a decree issued by Khedive/ Tawfiq on 15 February 1880. That decision provided for establishing a shareholding company in the name of Egyptian Land Bank intended to make a contribution to enhancing the agricultural sector through providing loans to land owners then. In March 1946, the League of Arab States issued a decree to establish the Arab Land Bank in accordance with the Royal Egyptian Decree under the name "Arab Land Company". The Decree

specified the goals of the company in terms of extending support to the Palestinians during Israeli occupation of the Palestinian lands by grating those loans to buy agricultural supplies for their land reclamation. On June 13th, 1999, a presidential decree was adopted merging the (Egyptian Land Bank) with (Arab Land Bank) whereby this decision would be the beginning of the establishment of the bigger Banking entity in Egypt specialized in the field of Land investment and where all commercial activities would take place as a comprehensive commercial bank in The Hashemite Kingdom of Jordan and Palestine with the total more than USD 3.2 Billion. On Nov. 16th, 1999, the General Assembly of the Arab Land Bank held a meeting whereby it was decided to change the name of the bank to become (Egyptian Arab Land Bank) as of 01.01.2000.

On May 2018, the Bank Management decided to change the institutional identity of the company to promote its image in the current three markets (Egypt, Jordan, and Palestine) under abbreviation of the bank which is EALB with the slogan (We Change ... We Innovate) in order to ensure that the new banking identity reflects comprehensive respect for our heritage taking into consideration youth generations requirements. Therefore, a change of the slogan has been updated along with the start of the new phase being launched while retaining the picture of the Dome of the Rock within the new slogan as a symbol of the historical roots for this deep-rooted establishment and its unitary concepts. Over the past 139 years and since establishment thereof, the Bank has nowadays constituted a comprehensive model for extending all banking services and made an effective contribution to all aspects of socioeconomic development. The Bank provides financial services as a comprehensive commercial bank and extends fully-integrated packages of banking services to its clients comprising small, medium and large companies as well as individuals. ■

## Contacts

Tel.: +962-6-5650181  
Fax: +962-6-5687406  
P.O. Box 6729  
Amman 11118, Jordan  
www.ealb.com.jo

**Customer Service No.:**  
+962-6-5608989

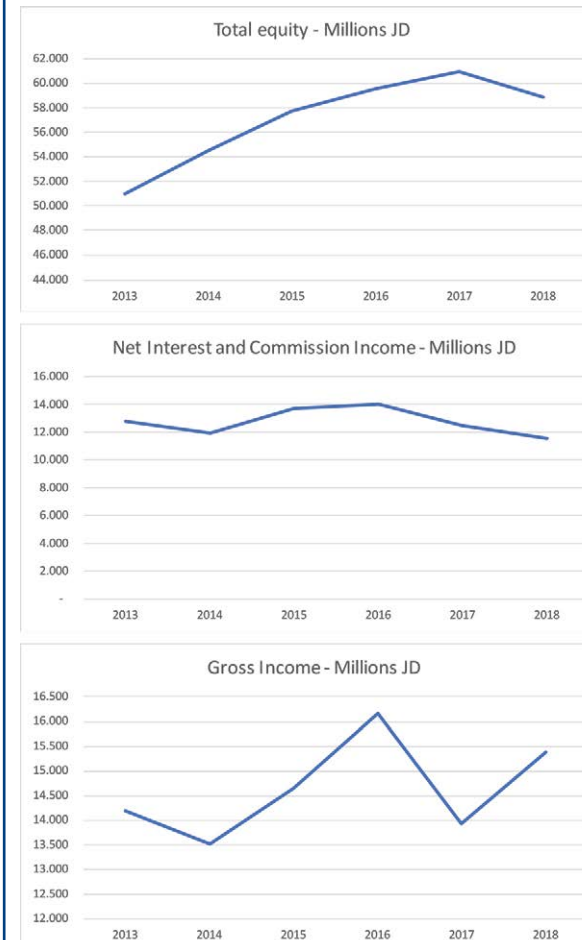


**EALB**  
EGYPTIAN ARAB LAND BANK  
البنك العربي المقاري

## Awards

- Best Bank in Personal Banking - World Union Of Arab Bankers (2019).

## Summarized Financial Results



## Key Persons



**Medhat Ahmed Kamar**  
Chairman of the Board



**Ahmed Amr Gadallah**  
Vice Chairman of the Board



**Tarek Akel**  
CEO/Regional Manager



# The Housing Bank

## Facts & Figures

Establishment Year: 1973  
Employees: Above 3,000

## 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 and ATM networks.

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 127 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 (7 branches), International Bank for Trade and Finance in Syria (31 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 World in 2014.

Throughout the years, the Housing Bank has earned its position as a leader in Jordan's banking sector.

In 2018, the Housing Bank Group achieved a pre-tax profit of JD132 million, and an after-tax net profit of JD94.5 million, with activities in Jordan accounting for 64.6% of total profit for the Group. Overseas branches in Palestine and Bahrain accounted for

7.2% of total profit, while the profit of subsidiary companies and banks accounted for 28.2%.

During the first half of 2019, the Housing Bank reported a pre-tax profit of JD58.6 million, with total assets of JD8.4 billion and deposits of JD5.9 billion. During the same period, the Housing Bank achieved JD4.4 billion of net credit facilities, with a capital of JD315 million and total equity amounting to JD1.1 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).

### Prizes during 2018:

- "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

## Summarized Financial Results



## Contacts

### Head Office:

Tel.: +962-6-5005555  
Fax: +962-6-5690207  
P.O.Box 7693  
Amman, 11118 Jordan  
info@hbtbf.com.jo  
www.hbtbf.com

### Customer Services:

Tel.: 080022111

## Facts & Figures

Establishment year: 1982  
Employees: 400+  
Number of Clients: 38,960

## Countries

Local Bank, operating only in Jordan.

## Services

- Retail Banking Products:
  - Auto Safe Deposit Room
  - iSaver1
  - iCash
  - iBank.jo
  - Shop & Ship cobranded credit card
  - ATICO Fakhreldin Group cobranded credit card
  - Tip your Kids
  - Salary+
  - FlexiSave
  - Mobile Application
- Corporate Products:
  - Cash Management
  - iBank

INVESTBANK revolves around you by constantly innovating how you bank and providing a personalised service and experience. Designed around business and individual clients' wishes, INVESTBANK offers premium banking services for a modern lifestyle. These personalized services are backed by experienced and approachable team members, dedicated client care and most importantly by understanding you. The horizon is promising a bright future at INVESTBANK.

INVESTBANK works beside you to design an individualized financial solution that works for you; offering corporate, commercial and personal banking, as well as wealth management and trading services in foreign exchange, equities and precious metals. The bank has the breadth of services to match the demands of doing business and daily living. Client relationship managers work beside each corporate and individual client to ensure the quality and fit of personalized selected services. With a team of over 400 members, and a network of branches and ATMs strategically located throughout the country, INVESTBANK is beside you were ever you are.

INVESTBANK understands you. Growth in today's market requires an environment suited to your specific business with services developed around its needs. The bank's Corporate Banking and Commercial Financial Services create such solutions. Customized accounts and plans foster growth through a financial system aimed at your business success.

INVESTBANK offers investment opportunities in debt and/or equity securities to sophisticated investors. Securities may include sovereign or corporate fixed income instruments, direct equity investments in regional

and global markets, diversified global funds, in addition to in-house structured deposits and other investment vehicles.

The INVESTBANK team pride themselves with banking that embraces you. Personalized, diverse needs call for innovative programs designed to give individual financial freedom. Personal Banking services combine comprehensive products with and a warm personable team to offer solutions that work. These flexible products provide a welcome array of options to suit your lifestyle demands.

INVESTBANK PRIME Banking offers VIP banking services for individuals dedicated to offering the best experience to clients with more discerning needs.

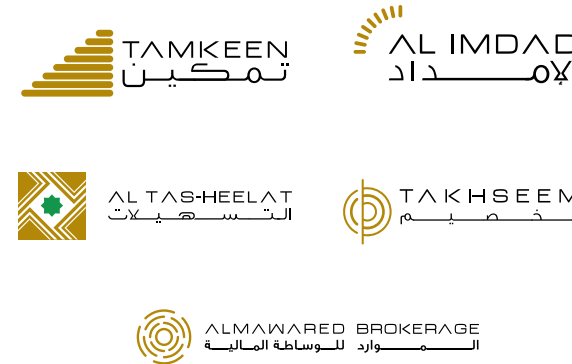
With INVESTBANK's award winning digital services and online banking, the bank provides the greatest ease, immediacy and freedom to bank anywhere and anytime. You may access and manage your INVESTBANK accounts with ease through the latest Digital Banking technologies; mobile and online banking ([www.ibank.jo](http://www.ibank.jo)).

INVESTBANK Group prides itself in providing innovative services for all consumer and corporate needs through five subsidiaries which are AL IMDAD for creative financing and supply chain solutions; TAMKEEN Leasing; MAWARED for corporate finance and brokerage; AL TAS-HEELAT for SMEs, Consumer and Islamic Finance; and BINDAR Trading and Investment for SMEs, Consumer and Islamic Finance. ■

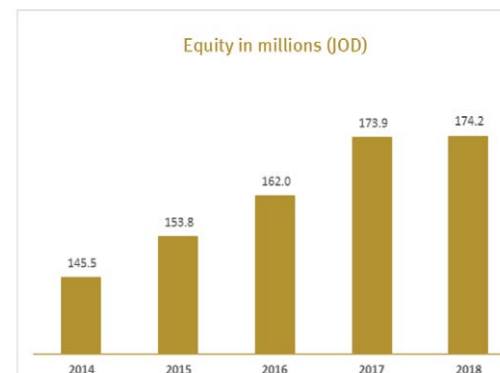
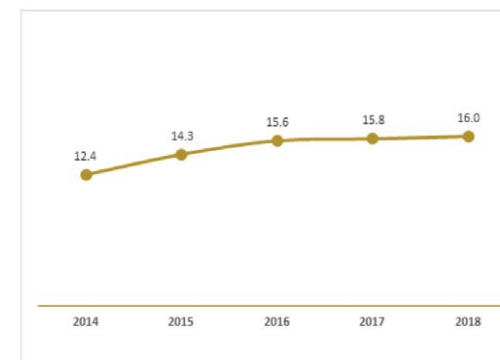
## Certifications & Awards

- Best Innovative Digital Bank, Global Finance 2019, Jordan.
- Best Website Design, Global Finance 2019, Jordan.

## Subsidiaries



## Summarized Financial Results



## Key Persons



**Muntaser Dawwas**  
Chief Executive Officer



**Ramzi Darwish**  
Assistant General Manager  
Corporate Banking



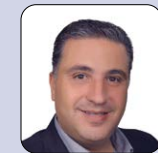
**Muhannad Boka**  
Assistant General Manager  
Commercial Banking



**Tareq Sakkijha**  
Assistant General Manager  
Personal Banking



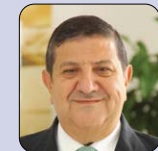
**Jarir Ajluni**  
Executive Manager/  
Treasury



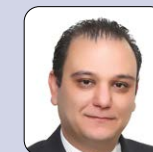
**Wael Sharaiha**  
AL IMDAD  
General Manager



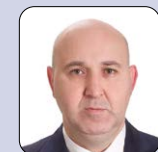
**Mais Shalabi**  
MAWARED for Brokerage  
Chair Person



**Jamal Fariz**  
TAMKEEN Leasing  
General Manager



**Raad Abu Rassa**  
BINDAR  
General Manager



**Eyad Jarrar**  
AL TAS-HEELAT  
General Manager

## Contacts

Tel.: +962-6-5001500  
Fax: +962-6-5681410  
P.O. Box 950601  
Amman 11195, Jordan  
[www.investbank.jo](http://www.investbank.jo)

**Contact Center:**  
+962-6-5001515



# Islamic International Arab Bank (IIAB)

البنك العربي الإسلامي الدولي  
ISLAMIC INTERNATIONAL ARAB BANK



## Facts & Figures

Establishment Year: 1997  
Employees: 977

## Countries

Jordan.

## Services

- Retail Banking
- Corporate Banking
- SME Banking
- Treasury

Islamic International Arab Bank (IIAB) is a Public Shareholding Company established in Amman, Jordan on March 30, 1997.

IIAB 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. IIAB believes in the essential role of Islamic Banking for 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. IIAB provides a variety of Sharia compliant products that are designed carefully to meet its customers' expectations and beyond. Banking with IIAB can be done either through its branches, ATMs, online banking and/or Arabi Islami customer service center.

IIAB deeply understands the importance of retail banking. Therefore, the retail financing products are designed to fulfill retail customer's needs at a very competitive price with easy and fast processing time for approval. IIAB's real estate financing products provide multi-purpose solutions to customers' who desire to buy, construct, or renovate their dream house. Auto financing products are designed for customers who are looking for a quick and easy way to buy a car. Personal financing products are carefully designed to satisfy customers' needs either for education, medical treatment, home appliances or furniture. Last, but not least, IIAB is the first Islamic bank in Jordan to introduce a Sharia compliant Credit Card, which allows customers to repay the utilized amount in installments with no profit or any other hidden charges (Qard Hasan).

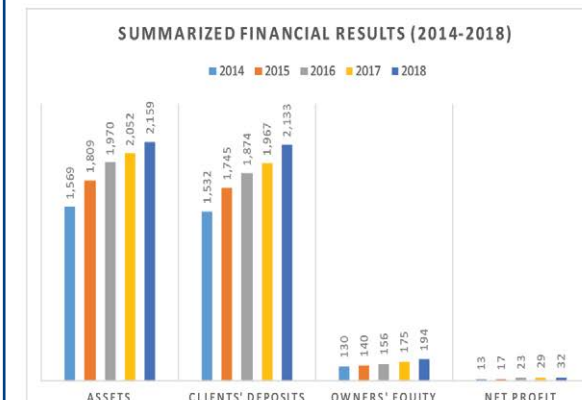
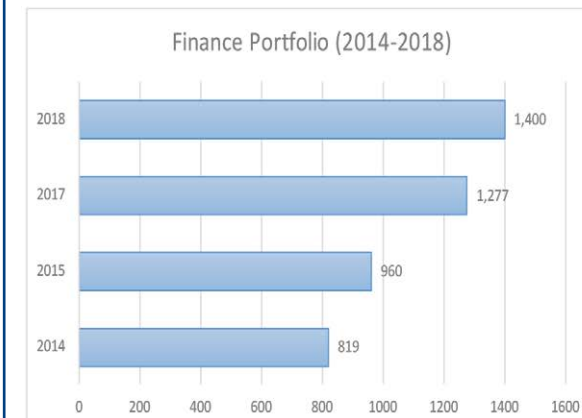
Corporate Banking provides the broadest solutions designed to respond to large and commercial corporate needs. Furthermore, IIAB is proud to be the first Islamic Bank in Jordan to launch a fully Sharia compliant financing product named "Ibda'a", which was founded by IIAB, Jordan Loan Guarantee Corp. and the Central Bank of Jordan. The product caters to the SMEs sector in Jordan, believing in their important role in leveraging the local economy and increasing employment rate. IIAB was able to access low rate financing schemes from the World Bank and Arab Fund, through the Central Bank of Jordan, to encourage this sector to grow.

IIAB believes in green energy. The bank has worked on a joint initiative with the Ministry of Energy and Mineral Resources of Jordan for a new, subsidized financing scheme that is Sharia compliant targeting Renewable Energy and Energy Efficiency projects for households, SMEs and Corporates.

IIAB's Financial Institutions and Correspondent Banking develops and actively maintains relationships with other financial institutions, governments (Central Banks) and their related agencies in different markets. The relationships are built around cooperation in the areas of direct financing, correspondent banking and inter-bank activities. IIAB'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.

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

## Summarized Financial Results



## Board Members & Key Persons



**"Mohammed Said" Shahin**  
Chairman



**Iyad Asali**  
General Manager



**Mohamed Ghanameh**  
Vice Chairman



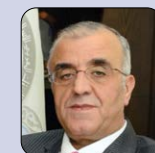
**Naim Al-Hussaini**  
Board Member



**Basil Abdel Nabi**  
Board Member



**Ziad Homs**  
Board Member



**Dr. Mohsen Abu Awad**  
Secretary of the Board of Directors

## Contacts

### Head Office:

Tel.: +962-6-5209999  
Fax: +962-6-5694914  
P.O.Box 925802  
Amman, 11190 Jordan  
www.iiabank.com.jo

### Contact Center:

Tel.: +962-6-5003300  
Toll free: 080022224

# Jordan Ahli Bank (ahli)



## Facts & Figures

Establishment Year: 1955  
Number of Branches: 53  
Number of ATMs: 109

## Countries

Jordan.

## Services

- Personal Banking: Banking deposits/Loans/Card products/money transfers/private banking/go green programs.
- Investment Services: Portfolio management / primary issue management in the capital market / custody & trustee services /financial advice & research/cash management/ international brokerage.
- Corporate Banking: Over Draft facilities/commercial loans LCS & LGS/Commercial Discounted bills/syndicated loans.
- Bancassurance: General Programs/Life programs/Health programs.
- Exclusive Banking Services:Dedicated Exclusive account relationship officer & account service area/Deposits & loans products/Ahli Exclusive cards/Bancassurance products/ Investment & financial services/ electronic banking services/ safe deposit boxes.
- Electronic Banking Services: Ahli Phone/Ahli Payment Gateway/Ahli SMS/Ahli Mobile/ Call Center/Secure code for your master card, Visa & Ecom card.

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 community. 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 concept 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 joint prosperity strategy in terms of creating real value for all stakeholders, identifying value indicators for each stakeholder – including regulators, employees, clients, and the public – and channeling ahli’s CSR strategically towards achieving sustainable targets.

The bank operates in various banking 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 amongst the first to adopt innovative technological solutions when it launched “ahli FinTech” and later “ahli FinTech Accelerator”; providing entrepreneurs with a business incubator to propel their projects. This reflects the interest and investment that the bank directs at future generations.

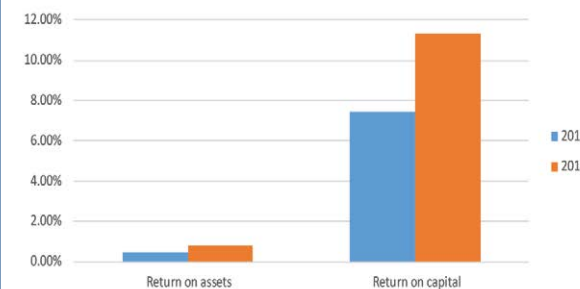
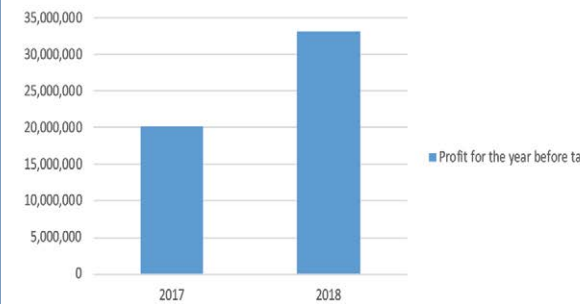
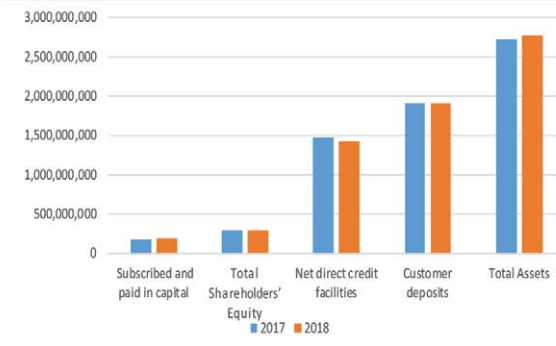
On the CSR front, the bank allocated an ambitious budget to sponsor development and empowerment programs that cater to a multitude of community segments. ahli coordinates its social responsibility efforts with public and private organizations to ensure its effective participation in the economic, social,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

The vision statement of Jordan Ahli Bank (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.”

Jordan Ahli Bank (ahli) 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



## Key Persons



**Saad Nabil Mouasher**  
Chairman



**Mohammad Musa Daoud**  
CEO



**Dr. Ahmad Alhussein**  
Deputy CEO

## Contacts

### Head Office:

Tel.: +962-6-5638800  
+962-6-5206000  
Fax: +962-6-5622281  
P.O. Box 3103  
Amman 11181, Jordan  
info@ahli.com  
www.ahli.com

### Contact Center:

+962-6-5007777



## Facts & Figures

Establishment Year: 1978  
Employees: 2436

## Services

- Deposits in JD and Foreign Currencies in Current and Demand accounts, Joint investment Accounts (Saving, Notice, Term, Restricted investment accounts, Istithmar bi Wakala “Investment Portfolios” and AlQard AlHasan Fund).
- Investing Islamic modes of finance including Mudarabah; Musharakah; Murabaha sale; Ijara Mawsufa Fi al-Dhimmah (Forward Ijara); Labbayk product for financing Hajj and Umra; Iqra’a product for financing education; Shefa’a product for financing medical treatment’s cost; Tourism product for financing trips; Musawamah sale; “Our Sun” product for financing renewable energy systems; Istisna’a (lease ending in ownership); and direct investment in shares and the capital of companies and possessing and leasing real estate.
- Other banking services: instant money transfers (Western Union); renting safe boxes; issuing letters of guarantee; opening letters of credit; buying & selling of FX on spot basis; receiving companies’ subscriptions at establishment and capital increase stages.
- Agents in buying and selling shares, investment certificates and other financial papers as a broker in Amman Stock Exchange (through Sanabel Al-Khair Company).
- Issuing bank cards.

## Contacts

**Head Office:**  
Tel.: +962-6-5666325  
Fax: +962-6-5666326  
P.O Box 926225  
Amman 11190, Jordan  
jib@islamicbank.com.jo  
www.jordanislamicbank.com

**Call center:**  
Tel.: +962-6-5680001

Jordan Islamic Bank was established in 1978, as a public shareholding limited company. The first branch began its work on 22/9/1979. The bank strives to keep pace with progress, utilize modern banking technologies and provide the best Islamic products and services with clarity and transparency.

Transactions and contracts are subject to the supervision of a Sharia Board composed of four specialized Shari’a scholars. Banking operations are regulated by the Central Bank of Jordan. JIB is working to deepen and develop the principles of corporate governance, develop risk management and continue to apply the requirements of Basel III.

Through its 107 branches and offices in the different locations in the country, as well as through the Bonded office, JIB aims to meet the economic and social needs of citizens in the fields of banking, finance and investment in accordance with the principles of Islamic Sharia. The bank also presents services through 236 ATMs; provides banking phone service (Mobile Banking); “I-Banking” and SMS with 3D Secure Shopping and the ability to pay bills through the internet (using E-Fawateercom). Today, the number of employees in the bank is 2436.

JIB has received many international awards, credit ratings, and has been recognized by several bodies, institutions and magazines; in addition to international rating agencies, including Standard & Poor’s, Fitch, Capital Intelligence, and Islamic International Rating Agency (IIRA). The bank has won many awards as the best Islamic bank in Jordan and the best Islamic finance institution for several years from World Finance, Global Finance, The Banker, EMEA Finance .... etc.

JIB received a letter of appreciation from ISO International for its participation and commitment in

Corporate Social Responsibility (CSR) in accordance with ISO 26000. The bank has also obtained the international accreditation certificate (PCI DSS) in Data Security and Electronic payment card data, in the latest version (3.1) of the World Council of Cards (PCI), concerning the application of the highest standards of security and protection information of bank card of all kinds.

The prominent role and successful march for the JIB, in supporting the investment process and economic and social development in Jordan, is characterized by also supporting the important activities of the community and the national economy; which is a great focus of the bank’s financial investments. The JIB’s experience in social responsibility is an example for national institutions and companies to fulfill their duties towards the community by contributing to sustainable development and enhancing financial inclusion; particularly for those with special needs, needy families and the poor. This is achieved through various charitable programs, social, cultural and voluntary activities, donations, including al Qard AlHasan and mutual insurance funds.

JIB was able to keep its share in the Jordanian banking market for 2018. The total assets of the bank to the total assets in other working banks in Jordan reached 9.1%; the total of financing and investment in the bank to the total direct credit facilities in other working banks in Jordan reached about 13.7%; the total balance of saving schemes in the bank to the total clients’ deposits in other working banks in Jordan reached about 12%; JIB ranks first among Jordanian Islamic banks and third among Jordanian banks through assets, deposits, financing and investment, while maintaining an increase in its share in the Jordanian banking market. ■

## Figures

- The Bank holds a developed position among the banks in Jordan. Based on the data as of 31/12/2018, as follows:
- Capital was increased to JD 200 million, from JD 180 million.
  - Total assets including restricted investment accounts and Istithmar bi Wakala “investment portfolios” amounted to about JD 4.62 billion.
  - The total balance of saving schemes including restricted investment accounts and Istithmar bi Wakala “investment portfolios” amounted to about JD 4.09 billion.
  - The total balance of financing and investment including restricted investment accounts and Istithmar bi Wakala “investment portfolios” amounted to about JD 3.57 billion.
  - Total Shareholders’ equity reached JD 393 million.
  - The number of active accounts reached 942,000 accounts.
  - Shareholders are approximately 10500, including businessmen and Arab national institutions.

## Key Persons



**Musa Abdelaziz  
Mohammed Shihadeh**  
Chairman



**Dr. Hussein Said**  
Chief Executive Officer  
General Manager



**Dr. “Mohammad Fahmi”  
Aljabari**  
Assistant General Manager



**Dr. Abdel Hamid Abu Saqri**  
Assistant General Manager



**Dr. Musa Mubarak**  
Assistant General Manager



**Mohammad Jibril**  
Assistant General Manager



**“Mohammad Fawaz”  
al-Imam**  
Assistant General Manager

# Jordan Kuwait Bank

## Facts & Figures

Establishment year: 1976  
Employees: 1201 (as of 31/12/2018)  
Number of Customers: 120,000

## Countries

Jordan and Cyprus.

## Services

- Bank Accounts
- Current Accounts
- Savings Accounts
- Fixed Deposits
- Investment Accounts
- Loans
- Automobile Loans
- Housing Loans
- Student Loans
- Personal Loans
- SME Loans
- Commercial Loans
- Corporate Loans
- Cards
- MasterCard
- Visa
- American Express

Jordan Kuwait Bank (JKB) is a Jordanian public shareholding company, founded in 1976 as the country's fifth national commercial bank, that has successfully evolved into a major player in the Jordanian banking system over the years with consolidated assets of US\$3.84 billion as at 31 December 2018.

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

JKB wholly owns Ejara Leasing Company and Sanad Capital, and holds a controlling share of more than 50% in United Financial Investments Co. (Jordan). JKB also has investments with board representation in Algeria Gulf Bank (Algeria), Quds Bank (Palestine) and Middle East Payment Services (Jordan).

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

JKB also capitalizes on the strong business and ownership relations with Kuwait Projects Company Holding (KIPCO) and its banking and investment arms in the MENA region. Its major shareholders are Al Rawabi United Holding Co. (Kuwait), a fully owned subsidiary of Kuwait Projects Company Holding (KIPCO), the Social Security Corporation (Jordan), and Odyssey Reinsurance Company (USA), a subsidiary of Fairfax Financial Holdings, holding 50.9%, 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". ■

## Contacts

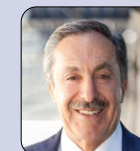
### Head Office:

Tel.: +962-6-5629400  
Fax: +962-6-5695604  
P.O.Box 9776  
Amman 11191, Jordan  
info@jkbank.com.jo  
www.jkb.com

### Contact Center:

Tel.: 065200999  
080022066

## Board Members & Key Persons



H.E. Abdel Karim Kabariti  
Chairman



Moh'd Yaser Al-Asmar  
General Manager

## Group Companies

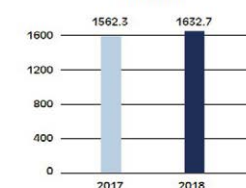


## Certifications & Awards

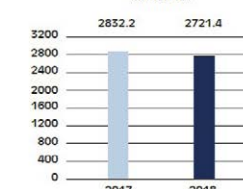


## Summarized Financial Results

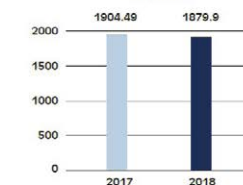
Direct Credit Facilities - Net  
(Million JD)



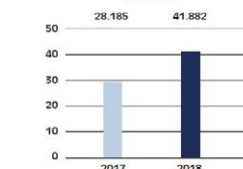
Total Assets  
(Million JD)



Customers Deposits  
and Cash Margins  
(Million JD)



Income from Continuous  
Operations after taxes  
(Million JD)





# Standard Chartered Jordan

## Facts & Figures

Establishment Year: 1925

## Countries

Africa, Asia, and Middle East.

## Services

- Saving Accounts, Current Accounts, Payroll Accounts, Fixed Deposit, Call Accounts, Personal Loan, Mortgage Loan and Credit Cards.
- Priority Banking: Over 250 Priority Centers across the world, privileged pricing for foreign exchange and remittances and global investment and business opportunities.
- Cash Management services.
- Trade Services.
- Securities Services.
- Derivatives and Hedging products (SWAPS, Interest-Currency Swaps, Commodity Hedging).
- Foreign Currencies (Spot, Forward and Options).
- Standard Chartered Online Channels: Straight 2 Bank, Online Banking and Mobile Banking.
- Advisory and Infrastructure Finance.
- Project & Export Finance.
- Leveraged & Structured Solutions.
- Loan Syndications and Principal Finance.

Standard Chartered is the first bank in the Kingdom, through its acquisition of ANZ Grindlays Bank and its earlier acquisition of the "Ottoman Bank" whose operations started in 1925. With a 94 year history in Jordan, Standard Chartered remains deeply committed to growing and investing in its franchise. The bank's heritage and values are expressed in its brand promise – Here for good.

For the past eight years, Standard Chartered Jordan has won several awards. The bank differentiates itself in Jordan through its ability to leverage its international expertise to introduce new, innovative products and services to its customers; significantly enhancing its ability to provide the right products for its customers and to enable them to grow.

The Corporate Banking Segment covers an array of business in Jordan including local large and medium size corporations, financial institutions, commercial businesses and global subsidiaries. The bank's aim is to provide value added lending and non-lending products. Aside from trade and lending, Standard Chartered offers M&A, FM hedging, DCMs, Corporate Finance (leverage and principal financing, ECA and Project Finance) products and services.

In 2014, Standard Chartered identified a gap in the Jordanian market for an international custody provider that can service the increasing international needs of the market. Accordingly, the bank worked with the regulator and depository authorities in Jordan to provide tailored solutions to meet unique needs in the securities services domain in Jordan.

The Retail banking segment focuses on banking and attracting high net worth affluent individuals with an appetite for investment and foreign exchange products such as, but not limited to, bonds and mutual funds. Standard Chartered Jordan is a leader in wealth management offering and is now focusing on investing in digital capabilities to bring convenience to clients in line with regional initiatives.

Standard Chartered Online is an innovative service that can be tailored to suit clients' precise banking needs. It provides safe convenience and comprehensive round-the-clock banking services in real-time.

Straight2Bank is the bank's suite of electronic channels for Corporate and Institutional Clients. It combines the two key areas of Cash Management and Foreign Exchange. Clients benefit from an integrated workflow that allows them to achieve greater operational efficiency and to gain more security and control over their transactions and processes.

Standard Chartered is also committed to making a positive social and economic impact by creating long term value for customers and shareholders and contributing to the community. Volunteering efforts peak during the holy month of Ramadan, with Tikyet Um Ali, to serve Iftar meals to underprivileged families. "Seeing is Believing" is the global program which help in eradicating avoidable blindness. Last year, Standard Chartered Jordan launched a locally developed project to screen 30,000 students in Irbid. GOAL is the bank's global program that uses sport and life skills to transform the lives of adolescent girls, launched in Jordan in January 2011. It has now reached more than 15,000 girls in various rural areas across Jordan and is executed in partnership with the Ministry of Education and Injaz. Last year, the Goal Employability and Entrepreneurship Fund was launched to train 200 Goal champions on how to start their own projects to prepare for the job market.

This year, in alignment with the Futuremakers initiative by Standard Chartered, the bank launched the Employee Volunteering plan, aimed at youth, to help make them employable and empowered with knowledge. This way, they will be active members of local society. Standard Chartered Jordan has teamed up with Injaz Foundation to ensure that it has a solid, credible program with accessibility to schools, universities, special needs schools and institutions. ■

## Contacts

### Head Office:

Tel.: +962-6-5607201  
Fax: +962-6-5654239  
P.O.Box 926190  
Amman 11190, Jordan

### Customer Services:

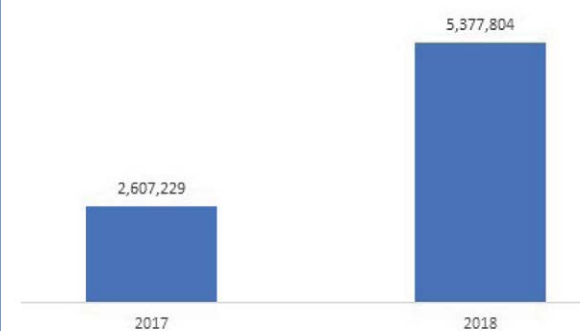
Tel.: +962-6-5658011

## Certifications & Awards

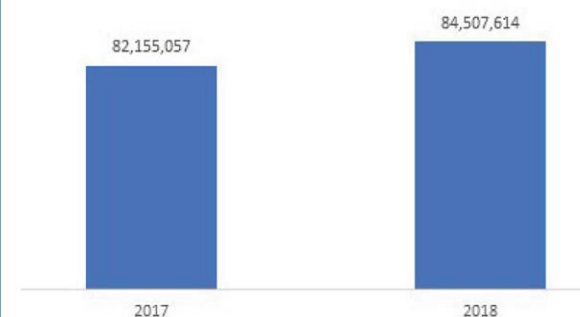
- Standard Chartered Jordan was announced as the Best Foreign Bank in Jordan and Best Foreign Investment Bank in Jordan by EMEA Finance magazine 2011, 2012, 2014 and 2018.
- Standard Chartered Jordan won the Sub-Custodian Bank of the Year Award in Jordan for 2015.
- Standard Chartered Jordan won the Best CSR Bank - Jordan 2019 by the International Business Magazine.
- Standard Chartered Jordan won the Best Corporate Bank - Jordan 2019 by the international Finance Magazine.

## Summarized Financial Results

### Profit After Tax



### Total Equity



## Key Persons



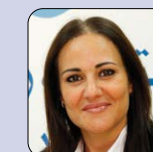
**Muhannad Mukahall**  
CEO Jordan & Country  
Head of Corporate Banking



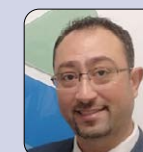
**Samer Haddad**  
Chief Financial Officer



**Noura Constantine**  
Head of Human Resources



**Katia Krikorian**  
Head of Compliance



**Zaid Sweiss**  
Country COO



**Murad Saleh**  
Head of Retail Banking



**Amer Zureikat**  
Head of Legal



**Maher Alkhazaleh**  
Head of Audit



**Ola Kildani**  
Acting Chief Risk Officer  
& Head of Operational Risk

# Ahli Financial Leasing



## 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, the 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. ■

## Key Persons



**Mohammad Mousa**  
Chairman



**Nebal Frieht**  
CEO

## Contacts

Tel.: +962-6-5003333  
Fax: +962-6-5003344  
P.O.Box 940045  
Amman 11194, Jordan  
Ahli.leasing@ahli.com

# 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 JD50 million, where the total assets financed by ANL are worth about JD1 billion.

ANL offers a variety of financing services to (Retail clients, SMEs & Corporates). ANL promises its clients the most effective and professional services.

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

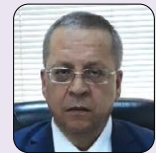
The vision of ANL is "To proceed in being the pioneer leasing company in Jordan by maximizing our market share, diversifying our products, satisfying our clients needs and building a long term relation with them through professional and experienced employees."

The company's mission is to "To satisfy our clients' needs and achieving their objectives through our financial tools according to the best practices and standards."

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

Customers choose ANL because of its competitive pricing and rates; highly flexible procedures and policies; no additional collaterals needed and less documents; and the ability to provide professional services on site. ■

## Key Persons



**Walid Hashem**  
General Manager

## Contacts

**Head Office:**  
Tel.: +962-6-5531650  
Fax: +962-6-5529891  
P.O.Box 940638  
Amman 11194, Jordan



# Comprehensive Leasing Company (CLC)



## Facts & Figures

Establishment Year: 2004  
Employees: 72 (as of 31/12/2018).

## Countries

Jordan and Kurdistan-Iraq.

## Services

Leasing services (Corporate – SMEs – Retail).

The Comprehensive Leasing Company (CLC) is a financial and professional services firm established in 2004, specializing in providing high quality leasing services.

From vehicles, machinery and medical equipment to real estate, the company provides financing solutions that really make a difference. CLC offers its clients many benefits including preserving capital and credit lines while cutting costs. This is achieved as lending keeps a business' capital sources available to meet needed short-term requirements, while conserving cash and credit lines for long-term expansions and growth plans.

Moreover, CLC offers the option to include installation, maintenance, registration and insurance services as part of their monthly payments, which grants the client the opportunity to reduce costs and eliminate the risk of any future cost rises.

The company has seven branches in Jordan; the Head Office located between the 6th and the 5th Circle, Sport City Branch, Al Wehdah Branch, Al Bayader Branch, Al Jubeiha Branch, Zarqa Branch, and Irbid Branch; in addition to Erbil and Sulaymaniyah Branches in Kurdistan - Iraq.

The Comprehensive Leasing Company (CLC) was awarded the prestigious King Abdullah II Award for Excellence for the private sector for the year 2013, in addition to "The Best Leasing Company in Jordan 2016 Award" given by Global Banking & Finance Review and "The Best Leasing Company in Jordan 2017 Award" organized by Banker Middle East Industry Awards. The company's role is to work within each client's requirement, by providing a professional experience to make leasing a realistic, cost saving and simple alternative solution to help them meet their financial goals. ■

## Key Persons



**Elia Wakileh**  
General Manager



**Samer Al Qtishat**  
Finance Manager



**Hussam Al Qubrosi**  
Business Development Manager

## Certifications



# Ejara Leasing Company



**EJARA LEASING COMPANY**  
MEMBER OF JORDAN KUWAIT BANK GROUP

## Facts & Figures

Establishment Year: 2011  
Employees: 27 (on 31/12/2018)

## Countries

Jordan (Amman, Aqaba and Irbid).

## Services

Leasing services (Corporate – SMEs – Retail).

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, a branch in Aqaba and a branch in 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.

Ejara is also the first leasing company in Jordan to acquire a Fatwa (Islamic ruling) from General Iftaa' Department for having its contracts in accordance with the Islamic Sharia laws.

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

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

## Key Persons



**Haethum Buttikhi**  
Chairman



**Arafat Odettallah**  
General Manager

## Certifications



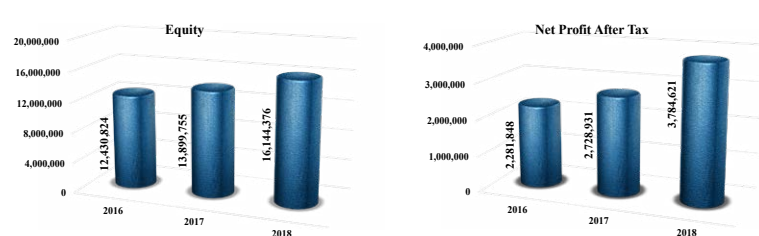
## Branches

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

## Contacts

**Head Office:**  
Tel.: +962-6-5822110  
Fax: +962-6-5815271  
P. O. Box 739  
Amman 11118, Jordan  
info@c-leasing.com  
www.c-leasing.com  
**Sales Call Center:**  
Tel.: +962-6-5150649

## Summarized Financial Results



## Contacts

Tel.: +962-6-5513925  
Fax: +962-6-5514596  
P.O.Box 17750  
Amman 11195, Jordan  
info@ejaraleasing.com  
www.ejaraleasing.com

## Summarized Financial Results



# Specialized Leasing Company



## Facts & Figures

Establishment Year: 2005  
Employees: 33

## Countries

Jordan (Branches in Amman, Irbid, Aqaba).

The Specialized Leasing Company was founded by the Housing Bank on 30/5/2005, as a private shareholding company with a paid up capital of thirty million Jordanian Dinars.

The objectives of the Specialized Leasing Company are to complement the bank's mission in providing innovative banking and financing services of high quality to cope with developments in banking markets to meet customer needs; to support the various economic activities and encourage expansion and modernization processes; and to develop the concept of funding and to provide various alternatives to it.

Finance leasing is a contractual agreement between the leasing company (lessor) and the customer (lessee), whereby the lessee has the right to use the asset during a specified period of time against a monthly premium agreed upon beforehand (leasing installments). At the end of the agreement, the lessee has the right to the ownership of the asset, either automatically or for an agreed amount with the possibility of buying out the asset by the lessee at any time during the contract period. As a tax benefit; the lessee has the right to depreciate the leased asset and consider the leasing revenue as an expense.

Leasing is available to individuals, establishments and local companies as well as to the transport sector, industrial sector, health sector, construction sector, tourism sector, education sector, communications and other services sectors.

Clients choose Specialized Leasing Company because it is wholly owned by the Housing Bank and for specialized expertise, clear work procedures and mechanisms, competitive prices and utilization of early installments payment. ■

## Key Persons



**Amjad Al Sayeh**  
General Manager

# Tamallak Leasing Company



## Facts & Figures

Establishment Year: 2013  
Employees: 11

## Countries

Jordan.

## Services

Leasing.

Tamallak for Financial Leasing is a limited liability company and a subsidiary of Cairo Amman Bank, established in 2013, proceeding with its activities in 2014. The company offers a full range of leasing services, through a number of programs tailored to fit the nature of the lessee's activities, needs and cash flows, serving various economic sectors.

Tamallak aims to hold a leading position in the financial leasing sector, through exceptional customer service and by offering innovative financial solutions to its partners.

By relying on the core values of transparency, honesty, quality and creativity; Tamallak strives to meet the needs of its clients by enabling them to obtain means of transportation, proper residences and income generating assets that can contribute to growth and the creation of employment opportunities.

By acting as the investment arm and the Islamic financing window for Cairo Amman Bank in the area of financial leasing, Tamallak provides this service to current and prospective clients; from individuals to companies and corporations, across all the economic sectors, while developing a better understanding and application of financial leasing, by providing alternative non-traditional financial solutions.

In line with the company's expansion strategy, Tamallak has newly opened a branch in Irbid city to serve its clients in that area. ■

## Key Persons



**Kamal Ghareeb AL-Bakri**  
Chairman of the Board

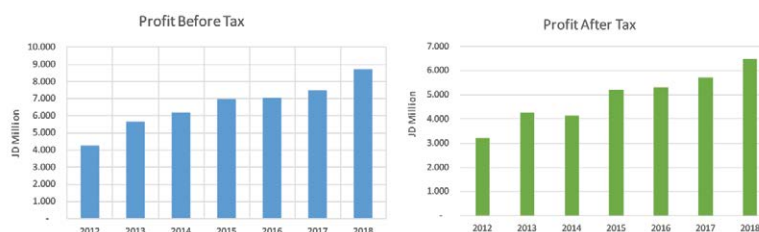


**Reem Mohtaseb**  
General Manager

## Contacts

**Head Office:**  
Tel.: +962-6-5521230  
Fax: +962-6-5516615  
P.O.Box 1174  
Amman 11118, Jordan  
SLC@hbt.com.jo  
www.slcjo.com

## Summarized Financial Results



## Contacts

**Head Office:**  
Tel.: +962-6-5006651  
Fax: +962-6-5201772  
P.O.Box 941715  
Amman 11194, Jordan  
www.tamallak.jo



# TAMKEEN Leasing



## Facts & Figures

Establishment Year: 2011  
Employees: 18

## Countries

Jordan.

## Services

Leasing (Financial, Operational).

TAMKEEN Leasing is a subsidiary of INVESTBANK, established to cater to the economic opportunities and growing financial leasing sector in Jordan.

TAMKEEN targets a wide customer base that includes retail, small and medium-sized enterprises (SME) and large companies through financing their fixed assets, either in the form of Financial or Operational Leasing.

TAMKEEN offers a full set of operational and financial leasing services with a sector specific approach. The creative financing services are addressed to individuals, SMEs and corporates to help them achieve their financial goals.

TAMKEEN's vision is to be one of the main leaders in the leasing market, through providing innovative and relevant asset-based financing solutions to potential clients according to the best international practices.

TAMKEEN cater to the sectors of Automotive (Vehicle, Trucks, and heavy transportation), Real Estate, Office Equipment, Sports Equipment, Medical and Office Equipment, Clean and Renewable Energy, Entrepreneurs and Start-Up Businesses, the Construction Equipment and Trucks Sector, and to the Industrial Equipment and Production Lines Sector. ■

## Key Persons



**Nabil Safadi**  
Chairman



**Jamal Fariz**  
General Manager

## Group Companies



## Contacts

Tel.: +962-6-5502610  
Fax: +962-6-5502609  
P.O. Box 17415  
Amman 11195, Jordan  
info@tamkeenleasing.com  
www.tamkeenleasing.com

# Arab Assurers insurance co.



## Facts & Figures

Establishment Year: 1995  
Employees: 83

## Services

- Vehicles insurance.
- Health insurance and support insurance.
- Marine insurance (carriage of goods insurance).
- Loan insurance.
- Insurance for incoming and servants.
- 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 chose Arab Assurers because of the principles that control its work, and how the company communicates with it 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 the transparency and ethical principles.

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

## Key Persons

**Dr. Hamd Adnan Al-Kassabah**  
Chairman of the Board of Directors

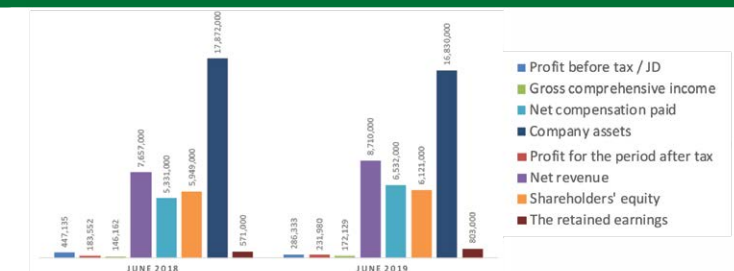
**Awwad Saleem Al-Masaed**  
Vice Chairman of the Board of Directors

**Haitham Yousef Al Khattatnah**  
Member of the Board of Directors / General Manager

## Contacts

Tel.: +962-6-5100081  
Fax: +962-6-5100082  
P. O. Box 926269  
Amman 11190, Jordan  
info@arabassurers.jo  
www.arabassurers.jo

## Summarized Financial Results



# Arab Life & Accidents Insurance Company (Arab Insurance)

## Facts & Figures

Establishment Year: 1981  
Employees: 121

## Countries

Jordan.

## Services

- Property & Casualty Insurance
- Marine Cargo & Hull Insurance
- Financial Lines Insurance
- Medical Insurance
- Life & Credit Life Insurance
- Construction & Engineering Insurance
- Motor Insurance
- Travel Insurance
- Credit Insurance
- Liability Insurance

In the year 1981, far sighted businessmen from across the region started implementing a vision through launching Arab Life & Accidents Insurance Co. (Arab Insurance) as a Jordanian public shareholding company, licensed to underwrite all classes of insurance including Life, Health and General including Credit Insurance.

Arab Life & Accidents Insurance Co. (Arab Insurance) enjoys strong stability and a culture of excellence which, along the years, gained the trust and the respect of global firms making it the preferred service partner in Jordan.

With a bold, active and experienced team of executives, Arab Insurance appreciates the different lifestyles of its clients and understands the concerns of business enterprises; respects the ever changing risks they face and continuously innovates the insurance solutions offered to meet their demands.

It is the mission of Arab Insurance to protect the lifestyles of its clients by providing them with the necessary insurance coverage, while nurturing the expectation of its stakeholders and the community that surrounds the company.

Since its establishment, Arab Insurance has been aiming at establishing lifelong relationships with its clients.

Therefore, Arab Insurance aspires to refer to them as friends. The name comes from the intention of creating a partnership whereby Arab Insurance provides its services in return for their trust. The company considers itself to be part of their daily life; working together in order to guide and protect their needs and be supported to fulfill their indemnity.

The "means a lot" tagline, aims to capture the powerful combination of talent, innovation and differentiation at Arab Life & Accidents Insurance Co. (Arab Insurance), emphasizing its commitment to advancing progress and inspiring its clients to do the same. ■

## Contacts

### Head Office:

Tel.: +962-6-5693180  
Fax: +962-6-5693188  
P.O.Box 925250  
Amman 11190, Jordan  
Info@arabinsurance.jo  
www.arabinsurance.jo

### Customer Services:

Tel.: +962-6-5693180



## Key Persons

**Diraar Y. Alghanim**  
Chairman

**Tawfiq S. Khoury**  
Vice Chairman  
(Representing Al Said CO. Ltd)

**Hadi D. Al-Kurd**  
CEO

## Associated Companies

- Iraq International Insurance Co. (Baghdad - Iraq)

## Selected Products



# Arab Jordanian Insurance Group (AJIG)

## Facts & Figures

Establishment Year: 1996  
Employees: 102

## Services

- Life Insurance
- Medical Insurance
- Engineering Insurance
- Motor Insurance
- Marine Cargo Insurance
- Fire and PAR Insurance
- Bancassurance
- Travel Insurance
- Housemaid Insurance

The Arab Jordanian Insurance Group (AJIG) is one of the leading companies in the insurance sector in the Middle East, which derives its pioneering role from its commitment to providing insurance services and products focusing on customer services and contentment that meet their expectations in all fields.

AJIG was established in 1996, as a public limited company under license No. (321) at the Companies Control Department at the Ministry of Industry and Commerce.

In 2012, strategic partnerships were established with a number of Jordanian and Arab businessmen; which would enhance the company's performance, financial strength in the local market, as well as raise the company's declared capital to reach 9.5 million Jordanian Dinars.

The vision of AJIG is to become the most reliable, authentic and trustworthy in providing specialized insurance innovative solutions with high insurance coverage for its clients, partners and the local market.

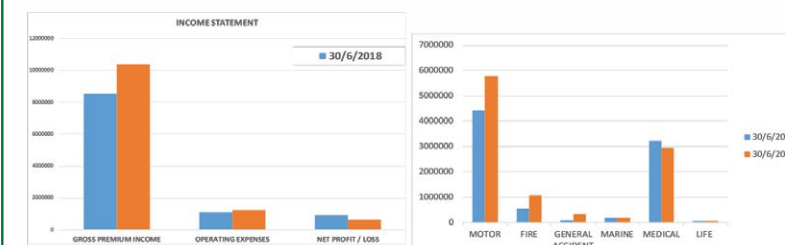
Its mission is to meet and exceed the expectations of customers and partners in providing insurance products in accordance with the best global practices in policy underwriting, and to provide insurance coverage commensurate with their needs and to achieve peace of mind for customers through its underwriting policies. Moreover, processing claims directly and harmoniously through the qualified staff at AJIG, with credibility and transparency.

The Arab Jordanian Insurance Group (AJIG) is successfully applying a strong Action Plan in 2019. ■

## Contacts

Tel.: +962-6-5666219  
Fax: +962-6-56 69 664  
P.O. Box 840657  
Amman 11184, Jordan  
insure@ajig.com  
www.ajig.com

## Summarized Financial Results



المجموعة العربية الأردنية للتأمين  
Arab Jordanian Insurance Group

## Key Persons



**Yousef Al-Dalabeeh**  
Head of the Board of Directors  
General Manager



**Naser Fayed Abdallah**  
General Manager

## Branches

Irbid Branch:  
Tel.: +962-2-7261508  
+962-77-7731866



# Arabia Insurance Company Jordan (AICJ)



## Facts & Figures

Establishment Year: 1975  
Employees: 85

## Services

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

**Rashid Habbab**  
General Manager

**Sakher Zawaideh**  
Deputy General Manager

**Mazen Abduljalil**  
Assistant General Manager

# Euro Arab Insurance Group



## Facts & Figures

Establishment year: 1996  
Employees: 120

## Country

Jordan.

## Services

- Medical
- Life
- Motor
- General insurance
- Travel
- Property insurance
- Marine & Inland transit.
- Engineering

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.

Euro Arab Insurance Group is proud to enjoy the status of being the highest rated single entity in Jordan BB by S&P Global Ratings, due to the proven capabilities and experience.

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 the Spirit of one team. It's goals are to achieve distinguished corporate performance; continuous expansion in its business and activities; and elevation in the satisfaction of its customers. ■

## Key Persons



**Dr. Fouad Bajjali**  
Chairman



**Dr. Lana Bader**  
General Manager



**Costandi Bajjali**  
Deputy General Manager

## Branches

**Northern Amman Office**  
Tel.: +962-6-5249799  
**Salt office**  
Tel.: +962 -79-6394926  
**Marka office**  
Tel.: +962-6-4871620  
**Irbid office**  
Tel.: +962-2-7022421  
**Aqaba Office**  
Tel.: +962-3-2062929

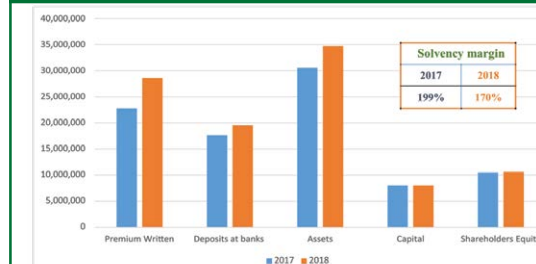
## Contacts

Tel.: +962-6-5630530  
Fax: +962-6-5622303  
P.O.Box 20031  
Amman 11118, Jordan  
info@aicj.jo  
www.aicj.jo

## Contacts

**Head Office:**  
Tel.: +962-6-5518935  
Fax: +962-6-5518956  
P.O. Box 1435  
Amman 11953, Jordan  
www.euroarabins.com

## Summarized Financial Results



# Gulf Insurance Group- Jordan (gig-Jordan)

## Facts & Figures

Establishment Year: 1996  
Employees: 351  
Paid in Capital: JD 21,438,252  
Gross Written Premium:  
JD 85,232,935 (till 31/12/2018)

## Services

- Medical 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 23 years of experience in the Jordanian insurance market. Established in 1996, under the name of Arab Orient Insurance Company, it merged into the Gulf Insurance Group in 2009; 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, 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; non-profit 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 35 employees; of whom 24 have concluded the requirements of CII. This accomplishment is due to gig-Jordan becoming an accredited centre for CII international. In addition, gig Jordan has held a number of training courses in different domains and sectors, delivered by elite lecturers from inside and outside the company.

gig-Jordan's medical network is the leading service of its kind in the country, with more than 3800 medical providers including well known hospitals, doctors, laboratories and pharmacies. Additionally, the Call Center department is staffed with an excellent team that ensures all enquiries are responded to in one call, and provides all the required information.

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

In 2019, and in another remarkable achievement, the Global Credit Rating Agency AM Best has raised the long term issuer credit rating for gig-Jordan from bbb to bbb+. The agency stressed the Financial Strength Rating of B++, and has revised the outlook to become stable for both ratings. The rating of gig-Jordan is considered to be the highest for a Jordanian insurance company, granted by the Global Credit Rating AM Best. ■

## Gulf Insurance Group



## Summarized Financial Results

Progress of Major Financial Indicators for the Period of 2015 - 2018 (JOD)

Major Financial Indicators	2015	2016	2017	2018
Written Premiums*	102,671	110,205	95,427	85,233
Paid Claims*	71,759	86,625	93,965	69,156
Technical Reserves*	37,604	36,826	36,928	34,500
Total Assets*	103,158	110,513	105,999	100,147
Total Shareholders' Equity*	34,214	33,811	22,728	23,604
Paid in Capital*	21,438	21,438	21,438	21,438
Book Value Per Share (JD)	1.60	1.58	1.06	1.1
Technical Income*	9,739	4,389	-11,784	6,179
Total Corporate Accounts	2,296	2,654	2,663	2,403
Number of Employees	311	346	356	334
General & Administrative Expenses / Written Premiums	12.60%	10.39%	12.33%	13.60%
Cash and Deposits at Banks*	38,764	36,192	43,936	49,565
Other Investments*	6,509	7,574	9,868	7,523

\* Thousands

## Key Persons



**H.E. Nasser Lozi**  
Chairman



**Khaled Al Hasan**  
Vice Chairman



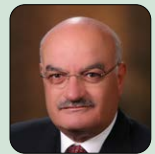
**Ala'a El Zoheiry**  
Board Member



**Ali Alhendal**  
Board Member



**Bijan Khosrowshahi**  
Board Member



**Samir Hammoudeh**  
Board Member



**Tawfiq Mukahal**  
Board Member



**Dr. Ali Al Wazani**  
CEO



**Tarek Ammary**  
CTO



**Saad Farah**  
CFO

## Contacts

### Head Office:

Tel.: +962-6-5609888  
Fax: +962-6-5654551  
P.O.Box 213590  
Amman 11121, Jordan  
www.gig.com.jo

### Call Center:

Tel.: +962-6-5609888



# Jerusalem Insurance Co. (JICO)

## Facts & Figures

Establishment Year: 1975  
Employees: 105

## Services

- Travel Insurance
- Life 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

The main focus of Jerusalem Insurance Co. (JICO) is providing businesses, families and individuals across the country with the best innovative and exclusive solutions through years of experiences in creating unique and ingenious insurance products and services.

JICO entered the business world in 1975, with a total paid up capital of JOD 160,000. Since then, JICO's paid up capital has continued to grow. It reached JOD 1.5 million in 1982 and JOD 3 million in 1998. The paid-up capital is currently JOD 8 million, while assets have reached JOD 35,188,488 million by the end of 2018.

JICO has developed into one of the leading insurance providers in Jordan, offering its services through its head office in Amman and a large network of agencies spread all over the country.

JICO is committed to providing businesses, families and individuals across the country with the best, innovative and most exclusive solutions that will ensure protection of their property, assets, employees, earnings and liabilities on a cost-effective basis.

JICO is known for its exceptional management team, and is backed by dedicated employees with combined skills and expertise.

JICO offers a combination of life and non-life insurance solutions to industrial and commercial enterprises, as well as individuals and families.

The company's robust and innovative portfolio of commercial and personal tailor-made protection solutions cover the different classes of businesses.

JICO's vision is to be recognized as the most trusted and respected insurance provider in Jordan. Its mission is to deliver the best value to its stakeholders through offering the best product with exceptional customer service by using the most recent and innovative technological methods; providing the best working environment; and achieving the best combination of profit and growth.

The values of JICO are integrity, excellence, transparency, dedication, innovation, social and environmental responsibility. ■

## Certifications & Awards

- ISO Certificate (ISO 9002-1994) in 1999.
- ISO Certificate (ISO 9001-2000) in 2004.
- ISO Certificate (ISO 9001-2008) in 2010.

## Summarized Financial Results

Main Financial Indicators (end of 2018):

- Solvency Margin 228%
- Total Assets JOD 35,188,488
- Total Shareholder's Equity JOD 13,755,850
- Gross Premium JOD 19,098,682
- Technical Reserves JOD 16,192,615
- Investments JOD 24,734,011
- Bank Deposits JOD 19,618,616
- Share Book Value JOD 1.72
- Gross Profit (before tax) JOD 1,362,090

JERUSALEM  
INSURANCE  
القدس  
للتأمين



## Key Persons



**Khaled M. Alayyan**  
Chairman



**Mohammad K. Alayyan**  
Vice Chairman



**Imad M. Morrar**  
General Manager



**Nafez S. Alayyan**  
Deputy General Manager/  
Finance & Administration



**Omar A. Jaradat**  
Assistant General  
Manager/ Finance

## Contacts

**Head Office:**  
Tel.: +962-6-5693161  
Fax: +962-6-5692577  
P.O.Box 20094  
Amman 11118, Jordan  
info@jico.jo

# Solidarity - First Insurance Company

## Facts & Figures

Establishment Year: 2007  
Employees: 180  
Branches: 16

## Countries

Jordan.

## 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

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 4th 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.

With a compound annual growth rate of 13.46% in the last 5 years, Solidarity - First Insurance Company is the fastest growing insurance outfit in the Kingdom. Moreover, it has the highest solvency margin in the market for the year 2018; with strong ties to major international reinsurers that strengthen its offerings to all clients, individuals and corporates.

International rating agency A.M. Best has affirmed the Financial Strength Rating (FSR) of B++ (Good) for the seventh consecutive year, and upgraded the Long-Term Issuer Credit Ratings to "bbb" with a positive rather than stable outlook. The outlook for the FSR remained stable.

Upgrading and affirming these credit ratings reflect the company's balance sheet strength, according to A.M. Best's ratings, benefiting from a low level of underwriting leverage, a reinsurance program of good credit quality, conservative investment profile and Appropriate 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.

One key outcome of the merger was the improvement and expansion of FIC services. Originally established with a focus on Islamic-based insurance principles (Takaful), FIC today provides a range of diversified insurance services including motor, property, general accidents, medical, and aviation. Add in Yarmouk's robust life insurance program, that FIC obtained through the acquisition, and you have the full package.

The company serves its corporate and individual clients through 16 branches and sales points, more than any other insurance company in the Kingdom.

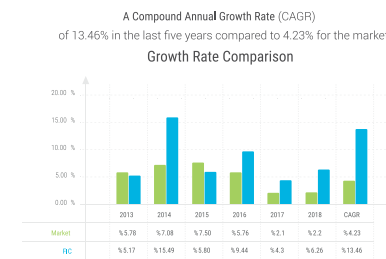
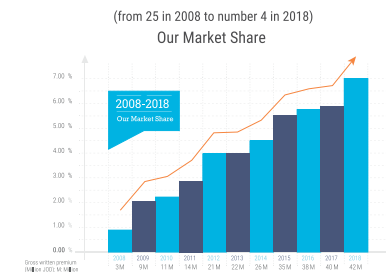
Solidarity - First Insurance Company is part of the world's biggest Takaful group, Solidarity Group Holding, fortifying its position as a local insurer with international flair. This has also helped the company launch its operations for GCC clients more fluidly. FIC continues to thrive on strong human resources as well, thanks to a well-qualified and experienced team whose qualifications place them among the most professional insurance handlers and consultants in the market.

With these formidable developments, the company believes it has moved a step closer to becoming the insurer of choice for most Jordanian clients and, most importantly, providing them with unparalleled services that they will not find elsewhere in the local market. ■

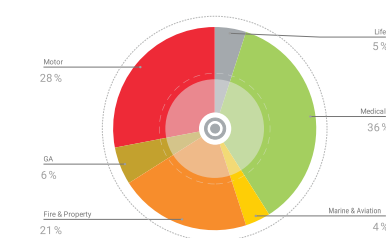
## Certifications & Awards



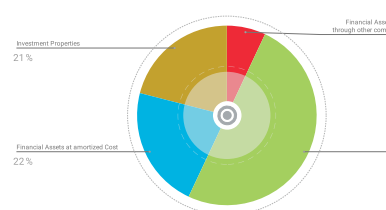
## Summarized Financial Results



Balanced Insurance Portfolio  
Split of Portfolio Premium (JOD 42 Million as of December 31, 2018)



A total investment (including the cash balance) of JOD 32.3 Million as of December 31, 2018



## Board Members & Key Persons



**Ashraf Bseisu**  
Representing Solidarity Group - Chairman



**H.E. Ayman Al Majali**  
Vice Chairman



**Mohammad Saqer**  
Representing Solid Ventures Company - Member



**Bassam Hussein**  
Representing Al Doha Insurance Company - Member



**Jawad Mohammed**  
Representing Al Moazarah Investment Company Member



**Abdul Hakeem Al-Mutawa**  
Representing Al Smood Investment Company - Member



**Bassam Ekeili**  
Representing Antarctica Trading Company - Member



**Hasan Abu Al Ragheb**  
Member



**Yazeed Al Khalidi**  
Member



**Ala'a Abdel-Jawad**  
CEO

## Contacts

### Head Office:

Tel.: +962-6-5777555  
Fax: +962-6-5777550  
P.O.Box 189  
Amman 11822, Jordan  
info@solidarity.com.jo  
www.solidarity.com.jo

### Customer Services:

Tel.: +962-6-5777555



# Al Arabi Investment Group

## (Member of Arab Bank Group)



### Facts & Figures

Establishment Year: 1996  
Employees: 42 (in 2019)

### Countries

Jordan.

### Services

- Asset Management
- Brokerage
- Investment Banking
- Private Equity

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

The company serves its clients through its comprehensive brokerage, asset management, private equity and corporate finance business lines. AB Invest is the leading private asset manager in Jordan in terms of third party assets under management. In addition to offering discretionary customized portfolio management investment solutions, the company also manages a number of MENA focused funds, both conventional and Sharia compliant, investing across the available asset classes.

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

In 2018, AB Invest became the Investment Manager of the SME Investment Fund, a JOD 125 Million private equity fund investing in the Jordanian SME sector. ■

### Key Persons

**Qutaiba Hawamdeh**  
CFA, CIPM

**Lana A. Masri**  
Head of Brokerage

**Jameel N. Anz, CFA**  
Head of SME Investment Fund

### Licenses

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

### Contacts

**Head Office:**  
Tel.: +962-6-5522239  
Fax: +962-6-5519064  
P. O. Box 143156  
Amman 11814, Jordan  
mail@ab-invest.net  
www.ab-invest.net

### Summarized Financial Results

- Net Income grew by 9.6% in 2018 to JOD1.5 million
- Return on Equity in 2018: 9.16%
- Return on Assets in 2018: 6.46%

# 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; specialized in offering financial brokerage services, trading all types of financial market securities (equity and debt) in Amman Stock Exchange (ASE).

Ahli Brokerage holds a leading position among ASE brokerage firms, achieving record numbers, and ranking among top brokerage firms in the stock exchange repeatedly; while maintaining an excellent solvency ratio of 121%, by the end of 2018, thus exceeding the minimum of 75% required by Jordan's Securities Commission.

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, 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 integrating the banking services offered by Jordan Ahli Bank.

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

### Contacts

Tel. : +962-6-5624471  
+962-6-5624361  
Fax : +962 6 5624362  
info@ahlibrokerage.com  
www.ahlibrokerage.com

# Al Mawared Brokerage



## Facts & Figures

Establishment Year: 2006  
Employees: 15

## Countries

Jordan.

## Services

- Brokerage
- Corporate Finance
- Research

Al Mawared Brokerage was established in 2006 as a private shareholding company fully owned by INVESTBANK, with a capital of JOD 5 million.

Al Mawared Brokerage is an investment banking firm active in Brokerage, Corporate Finance and Research. The firm's clients include local, regional and international investors, both retail and institutional.

The Brokerage services cover all necessary aspects of securities trading in the Jordanian market, supported by a dedicated team of experienced brokers, IT infrastructure and research. Al Mawared's market share of ASE trading volume stood at 2.8%, at the end of August 2019.

Corporate Finance services include financial advisory and placement services. Since the beginning of 2018, Al Mawared acted as advisor and placement agent to a number of corporate clients, raising around JD 25 million in funding, in the form of equity and debt investments.

Research services provide clients with various research and analysis that is designed to offer unique insights into the latest economic and corporate developments and trends. Al Mawared research produces Weekly Capital Market Reports, Equity Research, Sector Reviews and themed research reports. Al Mawared also produces custom made reports tailored to meet special requirements of clients. ■

## Key Persons



**Mais Shalabi**  
MAWARED for Brokerage  
Chair Person

# Awraq Investments



## Facts & Figures

Establishment Year: 1992  
Employees: 20

## Countries

Jordan.

## Services

- Brokerage
- Asset Management
- Research
- Corporate Finance

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

Awraq's team of experienced and highly qualified investment managers provide 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). In addition, Awraq Investments Regional and International Equity Brokerage has developed to be 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 with regional and international traders. Moreover, Awraq has access to the Palestinian Exchange through its sister company, Al Watanieh Securities, which enhances the clients scope into the investment decision making path. ■

## Key Persons



**Yazeed Al Mufti**  
Chairman

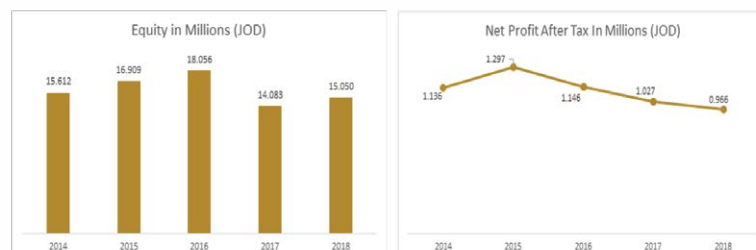


**Salameh Tayem**  
General Manager

## Contacts

Tel.: +962-6-5630501  
Fax: +962-6-5622405  
P.O. Box 17355  
Amman 11195, Jordan  
almawared@investbank.jo  
www.almawaredbrokerage.com

## Summarized Financial Results



## Contacts

**Head Office:**  
Tel.: +962-6-5503800  
Fax: +962-6-5503801  
P.O.Box 925102  
Amman 11110, Jordan  
info@awraq.com  
www.awraq.com

## Certifications & Awards





# Capital Investments

Capital Investments  
كابيتال للاستثمارات

## Facts & Figures

Establishment Year: 2006  
Employees : 43

## Countries

Jordan and UAE (Main Offices).

## Services

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

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

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

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

The company's Asset Management department has around USD 180 million in assets under management, making Capital Investments a leading asset and wealth manager in Jordan for individuals, advisors and institutions. The department is dedicated to serve as a link between investors and investment opportunities in the local and regional markets.

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

Today, Capital Investments boasts a team of more than 40 experienced and highly specialized financial advisors and professionals spread throughout the MENA region, offering unique expertise for companies working or looking to invest in local, regional or international markets.

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

## Contacts

**Head Office:**  
Tel.: +962-6-5200330  
Fax: +962-6-5692872  
P.O.Box 940982  
Amman 11194, Jordan  
[info@capitalinv.com](mailto:info@capitalinv.com)  
[www.capitalinv.com](http://www.capitalinv.com)

## Key Persons



**Sami Nabulsi**  
Chief Executive Officer



**Bashar M. Amad**  
Deputy Chief Executive Officer  
and Head of Capital Markets

## Awards

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

# Sanad Capital

سند كابيتال  
SANAD CAPITAL

## Facts & Figures

Establishment Year: 2016  
Employees: 5

## Countries

Jordan & Cyprus.

## Services

- Lead Management
- Placement of Securities
- Financial Modeling
- Equity Valuation
- Fairness Opinions
- Mergers & Acquisitions
- Corporate Restructuring
- Divestitures & Spin Offs
- Fixed Income Securities
- Family Office Advisory
- Financial Advisory

Sanad Capital (SC) is a fully-owned investment banking subsidiary of Jordan Kuwait Bank (JKB) that offers a wide spectrum of investment banking and financial advisory services.

SC is devoted to delivering superior financial services through its unwavering dedication to building long-term solid relationships with its clients, consistently providing them with quality conflict-free customized advice, cultivating a highly specialized team.

Despite its recent establishment, Sanad Capital's core team has more than three decades of collective experience in Jordan and the Middle East, with more than USD 1.5 billion of successfully executed transactions.

SC is licensed as a 'Lead Manager' and 'Financial Advisor' in Jordan, serving as an independent objective advisor in corporate finance transactions, with expertise across the entire spectrum of equity capital structure decisions.

SC has a wide network of debt market participants (both locally and regionally) including, but not limited to, commercial banks, insurance companies, specialty lenders, mezzanine lenders, and high net-worth individuals; which the team relies on in sourcing debt capital that is structured towards matching its clients' most suitable financing alternatives.

Capitalizing on the extensive experience of carefully selected investment professionals, Sanad Capital combines deep wealth management experience with an attentive client service, working closely with high-net-worth individuals, families and institutions to develop wealth and investment management strategies, by identifying investment opportunities carefully selected to meet their objectives. Such services are complemented by robust execution capabilities and a long track record. ■

## Contacts

**Head Office:**  
Tel.: +962-6-5537700  
Fax: +962-6-5537711  
Amman, Jordan  
[info@sanad-capital.com](mailto:info@sanad-capital.com)

## Key Persons



**Haethum Buttikhi**  
Chairman



**Khaled Zakaria**  
Vice Chairman



**Zaid Nassif**  
CEO

# Ahli Microfinance Company (AMC)

## Facts & Figures

Establishment Year: 1999  
Beneficiaries: 213,000  
(of which 90% are women)  
Funded businesses: 191,000

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

Ahli Microfinance Company (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 184 million JDs worth of loans with to a total number of 191,000 customers through 24 branches.

AMC's mission is to provide modern financial services to low-income individuals, especially women and youth, to empower and engage them in productive activities, which will help them grow their enterprises and enhance their economic and social levels to create a better quality of life for themselves and their household members at large.

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

## Contacts

Tel.: +962-6-5865970  
Fax: +962-6-5865952  
P.O. Box 23543  
Amman 11115, Jordan  
amc@amc.com.jo  
www.amc.com.jo

Contact Center :  
Tel.: +962-79-7530530



## Key Persons



**Dr. Ahmad Awad Al-Hussein**  
Chairman of the Board of Directors/  
Head of the Directors Panel



**Marwan Shahateet**  
General Manager



**Dr. Abdulhakeem Al-Nsour**  
Deputy General Manager

# AL IMDAD

## Facts & Figures

Establishment Year: 2010  
Employees: 50

## Services

- Trade financing.
- Logistics services.

AL IMDAD was established in 2010 as a subsidiary of INVESTBANK in Jordan to meet the growing need for a financial company specializing in trade financing and supply chain logistics. Its unique business model allows for traders, manufacturers, importers, and exporters to benefit from both trade financing and supply chain logistics services.

AL IMDAD finances raw materials or finished goods for traders and manufacturers. The goods financed represent the main collateral for the financing.

AL IMDAD is flexible in understanding the required supply chain and designs a financing program that will match the requirements to keep the business flowing. Acting as a bank, freight forwarder, clearing agent, and warehousing company, AL IMDAD provides one avenue for its clients to use during the entire process of sourcing goods and materials. The company has the power to finance larger and more complicated trades. Using the international network and facilities of INVESTBANK enables it to partner globally with any firm within the supply chain network. The strength of the bank provides the leverage to finance larger companies, as well as SMEs.

AL IMDAD warehouses in Al Qastal industrial area and Sahab industrial estate offer its financed client the opportunity to store in bonded or duty paid warehouses. The company offers over 35,000 meter square of warehousing space that includes frozen, refrigerated and ambient warehouses that can serve all types of goods. This coupled with an online Inventory system, 3pl services, and a delivery infrastructure ensures that all the clients' requirements are met. ■

## Contacts

Tel.: +962-6-4711166  
imdad.info@imdad.net  
www.imdad.net

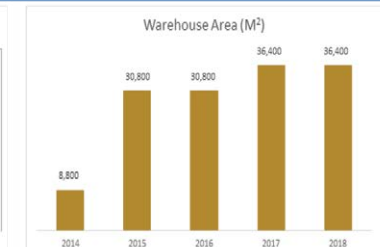
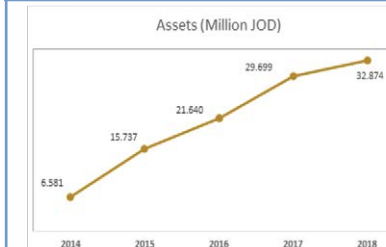


## Key Persons



**Wail Sharaiha**  
General Manager

## Summarized Results





# AL TAS-HEELAT



AL TAS-HEELAT  
التسهيلات  
A subsidiary of INVESTBANK

## Facts & Figures

Establishment Year: 1983  
Employees: 87

## Countries

Jordan (Amman, Zarqa, Irbid and Aqaba).

## Services

Retail lending, SMEs, Leasing and Islamic financing.

AL TAS-HEELAT is a public shareholding company that was founded in 1983 and is a pioneering entity in the lending and finance field.

In 2016, Tamkeen leasing company (a subsidiary of INVESTBANK) acquired the majority of the company shares and currently owns 95.2% of its shares. Since then, AL TAS-HEELAT became a subsidiary of INVESTBANK.

AL TAS-HEELAT offers a full range of services focusing on retail, SME and Islamic Financing solutions covering a wide range of the Hashemite Kingdom of Jordan through its network of branches in Shmeisani, Dabouq, Sports City, Wehdat, Zarqa, Irbid and Aqaba. ■

## Key Persons



**Jamal Fariz**  
Chairman / Representative of Tamkeen



**Eyad Jarrar**  
Chief Executive Officer

# BINDAR Trading and Investment



BINDAR  
بندار  
A subsidiary of INVESTBANK

## Facts & Figures

Establishment Year: 2000  
Employees: 56

## Countries

Jordan.

## Branches

Five Branches located in Al Madina Al Munawarah, Wadi Saqra, Al Wehdat, Irbid, Sport City.

## Services

- Islamic Finance
- SME Finance
- Individual Finance

## Group Companies

- Robo'a Al-Sharq Al-Aqarieh
- Rakeen Al-Aqarieh
- Bindar Leasing Company

BINDAR Trading and Investment "BINDAR", a subsidiary of INVESTBANK, is an innovative and Islamic compliant lending solutions company.

It was incorporated on 17/4/2000 as a trading and investment company specializing in installments sales operations of durable consumer goods, specifically cars. BINDAR was one of the first share holding companies in Jordan operating in this sector.

BINDAR seeks to strengthen its role in the lending market through launching new products in accordance with Islamic Sharia financing; in addition to a wide range of financing solutions to SMEs, as well as automotive loans throughout five branches across Jordan.

Since its establishment, BINDAR's capital has been increased to reach 20 million Jordanian Dinars. ■

## Key Persons



**Omar Abu Weshah**  
Chairman



**Raad Abu Rassa**  
General Manager

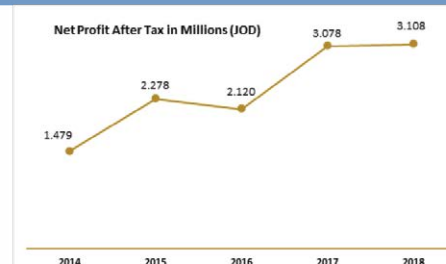
## Branches

**Wadi Saqra,**  
Tel.: +962-6-5667192  
**Al Wehdat,**  
Tel.: +962-6-4733334  
**Irbid,**  
Tel.: +962-2-7256226  
**Sport City,**  
Tel.: +962-6-556080

## Contacts

Tel.: +962-6-5671720  
Fax: +962-6-5672255  
PO Box: 941493  
Amman 11194, Jordan  
info.jtf@jtf.com.jo  
www.altas-heelat.com

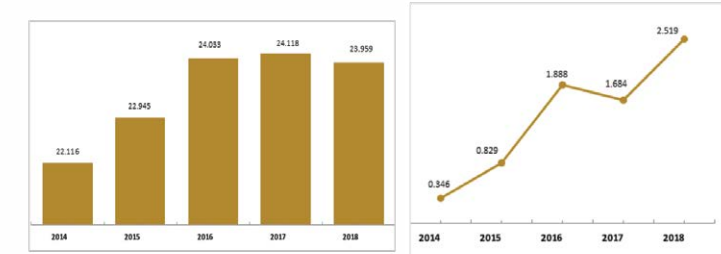
## Summarized Financial Results



## Contacts

Tel.: +962-6-5518916  
Fax: +962-6-5518917  
P.O. Box 1921  
Amman 11821, Jordan  
info@bindar-jo.com  
www.bindar-jo.com

## Summarized Financial Results



# Microfund for Women

## Facts & Figures

Establishment year: 1996  
Employees: 760

## Countries

Jordan (all 12 governorates).

## Services

- Financial Credit Services
- Financial Non-Credit Services
- Non-Financial Services
- Learning Academy
- Digital Financial Services

Microfund for Women (MFW) is Jordan's first and largest not-for-profit, microfinance institution (MFI); dedicated to empower the entrepreneurial under-served, especially women. It was founded in 1996, registered under the Ministry of Industry and Trade and works under the supervision of the Central Bank of Jordan. MFW is also part of Tanmeyah, Jordan Microfinance network.

Today, MFW serves more than 150,000 beneficiaries (96% women). Its estimated micro-credit market share is 34% and had a gross loan portfolio of US \$ 86million in 2018, with an average loan size \$ 570.

Throughout its journey, of more than 23 years, MFW has disbursed more than 1.213 million loans at a value of over US\$ 827 million; with 98% repayment rate. MFW operates through over 60 branches spread across Jordan with 760 staff members of whom 67% are women.

MFW offers Financial Credit Services, Financial Non-Credit Services, Non-Financial Services, MFW Learning Academy and Digital Financial Services.

Regarding the Financial Credit Services, MFW offers a wide range of products including Group Lending (Tadamun), Start-up (Intilaqati), Maternity (Omomah), Home Improvement (Tahseen Manzel), Retiree (Mutaqaadat), Educational (Talemi), Public Vehicles (Amoumi), Seasonal (Mawsemi), Green Energy (Taqati) and Individual Loan (Tatweer).

MFW provides Financial Non-Credit Services; Micro Insurance (Afiyatuna) which is the first of its kind in the region that aims to support in covering health expenses, as a result of emergencies for beneficiaries and their dependents within the ages of 1 month to 21 years; through

offering hospitalization compensation fees. In addition it provides a life insurance service designed to assist the beneficiaries to cope with uncertainties.

MFW is also renowned for its Non-Financial Services that are carefully designed to satisfy the needs of its beneficiaries and their families and to help them grow their businesses. These services include Vocational Trainings, Personal Development, Financial Management Trainings, Corporate Social Responsibilities, and Business Development & Management.

MFW established its Learning Academy to institutionalize all MFW trainings and development under one platform. The objective of the Learning Academy is to become a specialized training provider and consultancy to individuals and organizations working in microfinance in Jordan and the region; in addition to expanding its extensive capacity building and training services offered to MFW's beneficiaries, and potential beneficiaries and their families with respect to gender and inclusion considerations.

MFW offers Digital Financial Services for its beneficiaries which enables them to receive their loans and micro-insurance claims payments digitally in their digital wallets, replacing traditional cheques, whereby they can save and conduct transactions and purchases; in addition to cash-in and cash-out at other agents. MFW is the first among all MFI's in Jordan to obtain Central Bank of Jordan's approval to officially operate Digital Financial Services. ■

## Certifications & Awards

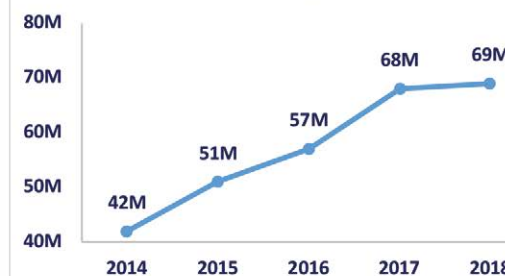


## Summarized Financial Results

Oustading Portfolio JD'000



Total Assets per Year



Total Number of borrowers per Year



## Board Members & Key Persons



**Ghiath Sukhtian**  
Chairman



**Muna Sukhtian**  
Vice Chairman-Managing Director



**Lama Zawati**  
Deputy General Manager



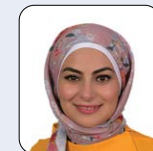
**Esam Al-Hindi**  
Chief Operating Officer



**Aya Khairy**  
Senior Director of Learning Academy



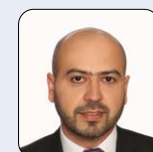
**Khaled Abu-Qura**  
Director of Human Resources



**Bdour AlHyari**  
Director of Strategic Planning & Business Development



**Issa Abu Mariam**  
Director of IT & Fintech



**Mahmoud Jarbou**  
Director of Risk & Compliance



**Tuhama Nabulsi**  
Senior PR & External Communications Manager

## Contacts

Tel.: +962-6-5666100  
Fax: +962-6-5664000  
P.O. Box 962854  
Amman 11196, Jordan  
info@microfund.org.jo  
www.microfund.org.jo

### Contact Center:

Free Number: 080022120  
Tel.: +962-6-5666100  
+962-77-8481113

# Tamweelcom (Jordan Micro Finance Company)

## Facts & Figures

Establishment Year: 1999  
Employees: Over 500  
Clients: Over 90,000

## Countries

Jordan (territories covered are Amman, Al Zarqa, Al Mafraq, Jerash, Al Ramtha, Irbid, Ajloun, Al Salt, Al Baqa', Al Karak, Ma'daba, Al Tafilah, Aqaba, Al Hassa, Wadi Mousa, Al Shobak).

## Services

- Retail Financing
- Micro Enterprise Financing
- Small Enterprise Financing
- Mobile Banking
- Online Banking
- Insurance
- Collection ATM Kiosk

Tamweelcom, a Queen Noor – King Hussein Foundation institution, started with a JOD 30,000 grant, five employees, and 1 branch in 1999; with the purpose of elevating employment rates, fostering socio-economic advancement and empowering low-income individuals within Jordan.

Today Tamweelcom, and after many 'milestones and firsts in Jordan' to celebrate throughout its 20 years of history, is a JOD 50 million portfolio company serving over 90,000 unbanked clients and enterprises through over 500 employees spread across a network of 36 physical branches and 2 mobile bus branches. It is the only microfinance institution to operate mobile branches in the Kingdom.

Tamweelcom caters to underserved income generating enterprises and financially excluded citizens through 3 business segments, which are the Retail segment, the Micro Enterprise segment, and the Small Enterprise segment. The Retail segment is focused on improving the living standards of the ordinary unbanked client by financing education, cost saving energy efficient appliances and healthy living through general house maintenance financing, to name a few. The Micro Enterprise segment promotes growth and self-sufficiency of home-based businesses, unlicensed businesses, and licensed businesses, which constitute the majority of enterprises in the Jordanian economy. The Small Enterprise segment covers financing for working capital and fixed assets of licensed enterprises. Moreover, this financing is supplemented with complementary products and services, such as credit life and hospitalization insurance, and conducted within the context of the microfinance Universal Standards for Social Performance Management, including client protection principles and high customer service levels.

In addition, to provide further convenience of accessibility and outreach, Tamweelcom has embarked on a digital transformation

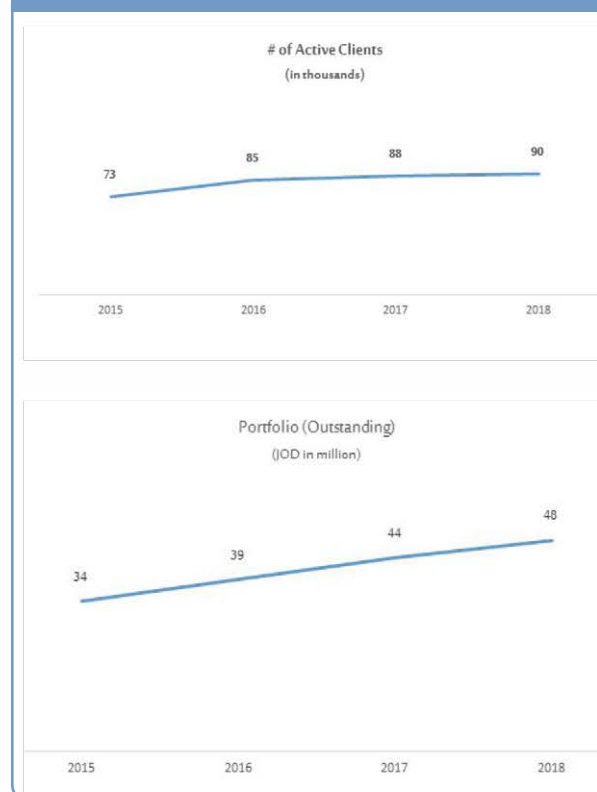
strategy focused on promoting the use of digital payment and transaction channels, such as the wallet-based mobile bank application and accounts, eFAWATEERcom bill payment and collection ATM Kiosk.

As for Tamweelcom's social aspect and objective of recognizing its clients and promoting sustainable income growth and improved standards of living in the communities in which it operates, the company conducts free medical days throughout the year across the Kingdom. In collaboration with King Hussein Foundation's Institute for Family Health and with private health providers, the communities have access to free generalist and specialist doctors. This is further supplemented with public medical awareness sessions held by health providers. Similarly, and as part of supporting the sustainability and growth of home based and micro enterprises in Jordan, in collaboration with the Ministry of Tourism and Antiquities, Tamweelcom conducts highly promoted bazaars throughout the year throughout the Kingdom open to both Tamweelcom and non-Tamweelcom clients; whereby micro enterprises are provided booth space at no charge.

Regarding corporate governance, Tamweelcom operates in accordance with the international standards of global Microfinance Institutions (MFIs); following a practical and sustainable approach that drives Tamweelcom forward through honesty, transparency and integrity. Tamweelcom corporate culture maintains the utmost level of professionalism. Its scope of work complies with the legal and regulatory framework of the Central Bank of Jordan.

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 standard of living of the ordinary unbanked and underbanked citizens living in Jordan. ■

## Summarized Financial Results



## Board Members & Key Persons

**Niveen Abboushi**  
Chairwoman

**Hana Mitri Shahin**  
Vice-Chairwoman

**Anas Rimawi**  
Board Member

**Khaled Al Saqqaf**  
Board member

**Deema Bibi**  
Board member

**Bashar Arafeh**  
Board Member

**Basem Khanfar**  
Chief Executive Officer

**Ayman Al-Badri**  
Chief Financial Officer

**Issam Shnoudh**  
Chief Business Officer

## Contacts

### Head Office:

Tel.: +962-6-5354337  
Fax: +962-6-5354328  
P.O.Box 925715  
Amman 11190, Jordan  
www.tamweelcom.org

### Customer Service:

Tel.: +962-6-5005959



# MadfoaatCom

## Facts & Figures

Establishment Year: 2011  
Employees: 70

## Countries

Jordan and MENA region.

## Services

Online, real-time bill presentment and payment gateway.

## Customers

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

MadfoaatCom is a regional innovator, and the fastest growing fintech company in Jordan, that develops and operates real-time payment processing solutions and services with a clear determination and vision to enhance the digital payments scene and to contribute to the economy, by innovating financial solutions that are accessible for everyone, anywhere, anytime.

The company has an unparalleled record of growth year-over-year in terms of transactions, client base, local and foreign investments, valuation, revenues, products portfolio and professional team.

With a long list of local and regional strategic shareholders, the company grew exponentially since its inception; mainly driven by the recent achievements, the continuous innovations and promising growth.

MadfoaatCom is expanding its products portfolio and its footprint in various markets with live implementations in many countries.

MadfoaatCom is not only a payment processor and operator. It is a technology development company with bold ideas. Established in 2011, it became famous for its National Bill Presentment and Payment Service, under the brand of eFAWATEERcom, and under the supervision of the Central Bank of Jordan; and in Sultanate of Oman under the brand of Tasdeed.

In 2014, MadfoaatCom built and started operating eFAWATEERcom system as the National Electronic Bill Presentment & Payment Service, in partnership with the Central Bank of Jordan.

MadfoaatCom has by far exceeded expectations, both locally and

beyond, by seamlessly connecting over 180 billers, 420 services, 400 agents, 25 banks and 5 mobile wallets operating in the country into one payment platform accessed by every individual and business.

eFAWATEERcom was designed, from day one, to engage the various stakeholders contributing to the ecosystem including payment channels such as mobile and online banking; mobile wallets; local and international credit cards; its own branded portal and mobile app; as well as DirectPay as a payment method on billers and businesses online portals.

Most of all, MadfoaatCom created a network of agents reaching every corner of the country, to serve unbanked cash-based customers, until they embrace the digital channels, processing millions of payments of a value of tens of billions of dollars; while serving all industries and sectors to truly make a positive impact on the lives of Jordanians and the overall economy.

MadfoaatCom is about to release its recent innovations in mobile payments and merchants acquiring. Visit [www.madfoaat.com](http://www.madfoaat.com) to stay up-to-date. ■

## Products



- eFAWATEERcom Portal
- eFAWATEERcom Mobile
- eFAWATEERcom DirectPay
- Madfoaatcom Mobile Wallet

## Investors

- Cairo Amman Bank
- Capital Bank
- Bank al Etihad
- zP Telecom and Communication Co.
- Sons of Naser Bin Mohamad Alsalmi
- APIC
- Oasis500

## Achievements

- World Economic Forum, one of the best 100 Arab World startups shaping the Fourth Industrial Revolution (2017, 2019)
- Sheikh Mohammad Bin Rashid Award, Service Project Category for the Middle East (2018).
- Forbes Magazine, Top 20 Best Startup Fintech Companies in the Middle East (2018).
- King Abdullah II Bin Al Hussein Medal for Distinguished Excellence for launching the prestigious ePayment Project, Naser Saleh, CEO (2017).
- Bank al Etihad's Best SME Award (2014).
- Endeavor Entrepreneur Award (2014).
- Queen Rania National Entrepreneurship Award (2012).
- Wamda Award for Best Use of Technology in the MENA Region (2011).



## Key Persons



**Nasser Saleh**  
CEO & Founder



**Anan Alwanni**  
Deputy CEO



**Munther Abu Nabah**  
Chief Operating Officer



**Mohammad Refai**  
Chief Technology Officer



**Issam Sa'ada**  
Chief Compliance Officer



**Mohammad Baseet**  
Chief Financial Officer

## Contacts

### Head Office:

Tel.: +962-6-5548483  
Fax: +962-6-5528057  
P.O.Box 5570  
Amman 11953, Jordan  
[info@madfoaat.com](mailto:info@madfoaat.com)  
[www.madfoaat.com](http://www.madfoaat.com)  
[www.efawateercom.jo](http://www.efawateercom.jo)

### Contact Center:

Tel.: +962-6-5548483

# Middle East Payment Services (MEPS)



## Facts & Figures

Establishment Year: 2009  
Employees: 130+

## Countries

Jordan, Palestine, Iraq.

## Services

Card Issuing, Merchant Acquiring, Third-Party Processing, ATM Driving and Management, Security Solutions, Fraud Monitoring and Controlling, Loyalty Solutions. E-Commerce, Prepaid Cards, Financial Subsidy Cards, Mobile Payment, Dynamic Currency Conversion (DCC).

## Customers

**Jordan:** Jordan Ahli Bank, Jordan Kuwait Bank, The Housing Bank, Jordan Islamic Bank, Capital Bank, Bank of Jordan, Jordan Commercial Bank, Bank al Etihad, Al Rajhi Bank, Zain, Safwa Bank.  
**Palestine:** TNB, Quds Bank, Palestine Islamic Bank, Egyptian Arab Land Bank.  
**Iraq:** Commercial Bank of Iraq, National Bank of Iraq, Mousel Bank for Development & Investment, Ashur International Bank for Investment, Cihan Bank, Gulf Commercial Bank, Amwal, Trust Bank, Al Warka Bank, E-Gate, Trader Center.

Middle East Payment Services (MEPS) was founded in 2009 and is currently owned by ten local and regional leading banks and companies.

MEPS is an innovative, regional payment services provider; offering payment card services, ATM management, secure point-of-sale (POS) devices, e-commerce payment gateway solutions, fraud monitoring and loyalty programs.

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

MEPS holds top quality certifications in POS management, providing distinctive and secure services to merchants and card users in Jordan, Iraq and Palestine.

MEPS is PCI Data Security Standard (PCI DSS) certified for the eighth consecutive year. MEPS is a previous PCI Security Standards Council (PCI SSC) Board of Advisors representative from the Pan-Arab region, as a result of its participation in the stringent security standards that guarantee payment and credit card holders reliability and protection.

MEPS' vision is it position itself as the premier leading hub for electronic and mobile payment solutions for financial institutions, corporations, SMEs and individuals across the Middle East by introducing advanced, innovative cutting-edge secure payment solutions.

MEPS' mission is to maintain continuous progress and a pioneering standing within the local and regional

card payment services industry, as well as to garner international recognition as a leading organization that is committed to best practices, unparalleled services and innovative technological solutions.

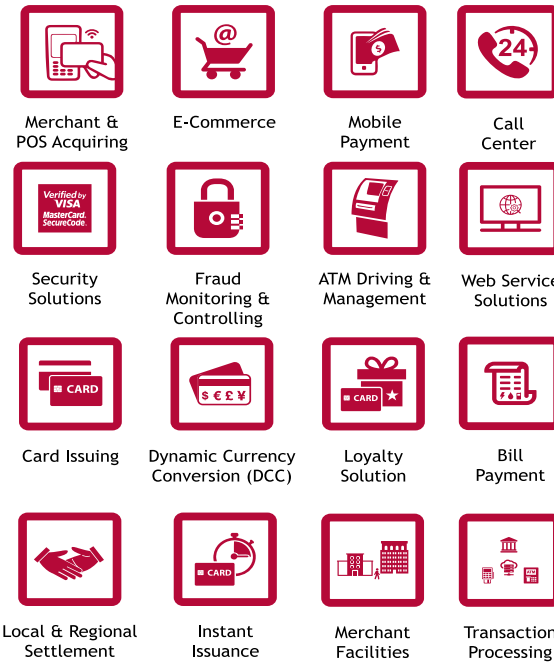
Outsourcing card and payment activities, as well as ATM management, to a trusted partner such as MEPS can enable banks, merchants, individuals and other organizations to focus on their core business, maximize profits and minimize risks. As the world inevitably heads towards a cashless society, this is one of the most critical relationships that a business can undertake. As a core component of its operations, MEPS seeks to establish successful, long-standing partnerships with major financial institutions and other organizations.

MEPS achieves this by adopting the latest technologies, using top security standards and by utilizing industry experience.

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

MEPS also utilizes industry experience. Not only is it owned by local and regional leading banks and financial institutions, but MEPS is also driven by a team that includes key personnel whose backgrounds complement and complete one another's to create a comprehensive understanding of financial needs on both the business and technical fronts.■

## Services



## Shareholders



## MEPS Innovations



## Key Persons



**Ali Abduljabbar**  
Chief Executive Officer



**Ibrahim Harb**  
Chief Issuing & processing Business Officer



**Haitham Barakat**  
Chief Operations Officer



**Omama Al Sarayrah**  
Chief Acquiring and Digital Payments



**Waleed Mohammad**  
Chief Information Technology Officer



**Ali Awartany**  
Chief Compliance and Risk Management



**Amany Mallouh**  
Chief Financial Officer



**Majed Al Mufti**  
Chief Internal Audit Officer



**Amjad Shadid**  
Chief Human Resources Officer

## Contacts

Tel.: +962-6-5002250  
Fax: +962-6-5002251  
P.O.Box 973  
Amman 11953, Jordan  
www.mepspay.com

# Dinarak

## Facts & Figures

Establishment Year: 2016  
Employees: 32

## Services

- Dinarak Personal Wallets
- Dinarak Business Services
- Dinarak Merchant Solutions
- Dinarak eCommerce Plug In
- Dinarak Prepaid Card
- Dinarak Cash Management System
- Dinarak Salary Transfer

Dinarak is a Mobile Payment Service Provider licensed by the Central Bank of Jordan, operating on Jordan Mobile Payment (JoMoPay) National Switch.

The Dinarak e-wallet account is safe, fast, secure and convenient. It supports English and Arabic languages, and applies Islamic regulations.

Dinarak has more than 500 active agents across Jordan, serving approximately 100,000 customers in the country.

Dinarak customers can perform instant cash deposits, cash withdrawals and Person to Person (P2P) transfer. They can also manage their expenses, store their money, pay their bills and pay at merchants. In addition, the Dinarak Prepaid Mastercard is linked to the Dinarak Mobile Wallet to enable them to shop online, cash out from any ATM locally or globally, and to pay at any Point-of-Sale.

Dinarak have been awarded the FinX2018 “Financial Inclusion Initiative of the Year” by Fintech Galaxy, the MENA region’s only fintech digital crowdsourcing platform. Dinarak has also been awarded the “Financial Inclusion Initiative” by Seamless Awards 2019 in Dubai; and was selected as part of the “Inclusive Fintech 50” by MetLife Foundation and Visa Inc., with global non-profit Accion and World Bank Group member IFC. ■

## Contacts

Tel.: +962-6-5519090  
Fax +962-6-5563232  
P.O. Box 3436  
Amman 11821, Jordan  
info@dinarak.com  
www.dinarak.com



## Key Persons



**Bassem Farraj**  
Chairman of the Board

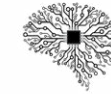


**Imad Aloyoun**  
Co-Founder and CEO



**Saddam Amayreh**  
Chief Financial Officer

# AHLI FINTECH



**AHLI FINTECH**

www.ahlifintech.com

## Facts & Figures

Establishment Year: 2017

## Services

- Develop FinTech talent through activities and initiatives (events, conferences, workshops and training sessions).
- FinTech Accelerator (Startup Capital, Access Global Network, Advice & Mentorship, Ahli Sandbox, Free Workspace Pilot Launch, Join the ahli family).

Jordan Ahli Bank established the AHLI FINTECH Company in August 2017, making it the first Fintech Company fully-owned by a licensed bank in Jordan. The vision of AHLI FINTECH is to promote the FinTech ecosystem and establish itself as a regional hub for FinTech innovation.

The company is designed to develop FinTech talent through various activities and initiatives, (including FinTech events, conferences, workshops and training sessions) and offers fintech innovators and startups the opportunity to accelerate their business through the AHLI FINTECH Accelerator.

The accelerator offers a wide range of benefits, including Startup Capital (up to \$200K in seed funding); Access To A Global Network of professionals and fintech experts; Advice & Mentorship support from the large community of ahli Bank mentors, partners and vendors who will provide you with valuable insight, guidance and technical support; Ahli Sandbox Environment providing free access to over 200 open banking-APIs, Free Workspace, Pilot Launch your fintech application with real ahli bank customers; then startups can Join The Ahli Family once they pass the Central Bank of Jordan’s compliance review and Ahli Sandbox verification.

During the second half of 2018, applications to join the AHLI FINTECH Seed Accelerator started coming in through the company’s website (ahlifintech.com/apply). By the deadline of December 31, 2018, one hundred and seventeen applications were received from twelve countries.

AHLI FINTECH also launched the first digital onboarding solution in the Kingdom for Jordan Ahli Bank, enabling their customers to open their new initial bank account online within minutes. This initial account includes an IBAN number, a Debit Card to deposit funds, and a few small steps to gain full access to the complete banking services offered by the bank. ■

## Contacts

Tel.: +962-6-5609800  
fintech@ahli.com  
www.ahlifintech.com

## Key Persons



**Rami Al Karmi**  
CEO



**Ghassan Muasher**  
Head of Fintech Programs



**Hamzeh Mohtaseb**  
Head of Ahli Labs & Data Analytics



# BeyondCapital



## Facts & Figures

Establishment Year: 2017

## Countries

Jordan.

## Services

Support for Entrepreneurs, Finance Entrepreneurs and Angel Investors.

BeyondCapital promotes the entrepreneurial ecosystem in Jordan through comprehensive support for Entrepreneurs, Finance Entrepreneurs and Angel Investors.

The 'Start-Up Support Program' at BeyondCapital works with promising entrepreneurs; through a tailored program offering comprehensive, bespoke support designed to foster SME growth. The program offers advisory services, access to capital, and access to mentors.

Regarding finance support for entrepreneurs, BeyondCapital is pleased to introduce 'ifada', its Innovation Finance Fellows Program, designed to empower extraordinary individuals from diverse disciplines with a passion for unlocking the access to finance challenge, to design solutions and grow capability both individually and collectively. BeyondCapital aims to foster the establishment of new investment funds and to provide support to fund managers in Jordan.

'The Scout Program' at BeyondCapital aims to bridge the gap between the entrepreneurial ecosystem and the Angel Investor community. The streamlined Scout Program allows a selected pool of individual scouts to source deals and find investment opportunities, backed by funding from BeyondCapital. ■

## Contacts

Tel.: +962-6-5939160  
Amman, Jordan  
info@beyondcapital.vc  
www.beyondcapital.vc

## Key Persons



**Tamer Al-Salah**  
Managing Director



**Ahmad Radaideh**  
Entrepreneurship & Innovation



**Natasha Salti**  
Marketing and Communication

# Catalyst Investment Management / Jordan



## Facts & Figures

Establishment Year: 2006  
(CMCF: 2016)  
Employees: 15

## Countries

Jordan and the region.

## Services

Equity investment in projects and companies in the fields of Renewable Energy, Energy Efficiency and Water.

Catalyst Investment Management ("Catalyst") is the first Arab MENA region investment manager specialized in renewable energy, energy efficiency, and energy/water technology. Catalyst, based in Jordan, is uniquely structured to have a positive strategic and financial impact in Jordan and on the Arab region, with a goal to help create and grow a world-class Jordanian, regional and international base of companies and projects that primarily serve the energy, storage and water treatment sectors.

The Catalyst team is based in Amman, Jordan, and has focused on developing and investing in renewable energy and energy/water technology since 2006. The team is experienced in project development, investment, structuring and operational leadership of international and regional projects and companies focused on regional and international markets. Previously the management team had a significant track record in technology investments and business building.

Catalyst's initial energy/water venture capital fund invested in various energy technology companies with operations in the UAE, KSA, Egypt, Jordan, Norway, and the Palestine Territories.

Catalyst MENA Clean Energy (CMCE), managed by Catalyst Investment Management Jordan, was launched on July 8th, 2016, and currently has over \$57M USD in commitments from its shareholders which include mainly European Government Institutions.

Catalyst through CMCE, has been actively investing in solar power in Jordan and regionally for over 10 years and has developed and/or acquired over 110+ MWp of operational projects in Jordan and Egypt.

Catalyst has a long-term vision regarding its involvement in the projects it develops and invests in, with plans to develop and invest in over 700MW. ■

## Key Persons

**Ennis Rimawi**  
Managing Director

## Contacts

Tel.: +962-6-5921747  
Fax: +962-6-5921773  
P.O. Box: 1350  
Amman 11118, Jordan  
info@catalystpe.com  
www.catalystpe.com

# DASH Ventures Ltd.



## Facts & Figures

Establishment Year: 2011  
Employees: 4  
Number of Branches: 3  
Number of Customers: 25

## Countries

Global.

DASH Ventures is an Amman-based Venture Capital firm operating at the forefront of MENA's rapidly transforming economic landscape and at the center of the region's entrepreneurship ecosystem.

DASH Ventures looks to invest in the best opportunities regardless of geography, but its desire to lend hands-on support means that it focuses primarily on the MENA region.

DASH is a private partnership of entrepreneurs and business experts that harnesses decades of experience building and backing successful regional and international companies. The company integrates its entrepreneurs into a global network that spans a variety of industries including technology, healthcare, financial services and government; delivering access to investors, acquirers, partners, and customers.

DASH Ventures employs a collaborative and highly interactive investment approach, working closely with its portfolio companies to minimize risk, develop strategies, and seize opportunities.

An unprecedented entrepreneurial shift is taking place in the Arab World. With a vast new wave of business opportunity and innovation on the way, DASH aims to equip talented, passionate, and ambitious entrepreneurial teams with value beyond capital to shape the future. ■

## Contacts

Tel.: +962-6-4614005  
Fax: +962-6-4614008  
Amman, Jordan  
info@dashventures.com  
www.dashventures.com

## Key Persons



Omar J. Sati  
Managing Partner



Ali Al-Husry  
Executive Director



H.E. Said Darwazah  
Director

# AmwalCom



## Facts & Figures

Establishment Year: 2017  
Employees: 4

## Services

- Compare Home Loans
- Compare Personal Loans
- Compare Car Loans
- Compare Credit Cards
- Compare Saving Accounts
- Compare Current Accounts
- Compare Fixed Deposit Accounts
- Compare Children Accounts

## Contacts

Tel.: +962-79-5869512  
+962-79-7099613  
Amman, Jordan  
info@amwalcom.com  
www.amwalcom.com/ar

Amwalcom is a financial comparison platform providing financial institutions (banks, micro-finance companies-MFIs and leasing companies) with hot leads of people interested in financial products. These leads are tailored to the policies of the financial institutions, therefore providing them with an ROI higher than any other marketing tool. Amwalcom receives more than 12000 unique visitors/month and more than 3000 applications/month that are validated and shared with the different financial institutions.

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## Key Persons



Yara Zreikat  
Co-Founder



Fadi Oweis

# Solfeh



## Facts & Figures

Establishment Year: 2016  
Employees: 15

## Services

A micro-lending platform, providing same-day emergency cash advancements to salaried employees.

## Contacts

Tel.: +962-7-75266616  
Amman, Jordan  
admin@solfeh.com  
www.solfeh.com

Solfeh is a private micro-lending institution that started in 2016 in Amman, Jordan. The mission of the organization is to digitize and facilitate the loan process. Solfeh allows everyone to have access to critical financial services.

Emergency cash is easy, quick and painless to access through Solfeh's streamlined online system. Solfeh embarked on a plan to allow everyone to have access to critical financial services. Solfeh's vision is "to make obtaining loans easy, simple, and painless."

The importance of a well-defined program in Solfeh is more than ever before. To this end, Solfeh needs to design systematic approaches that respond to its specific clients, lending methodologies, operating environments, and financial and social performance objectives. The targeted clients and markets have a problem with their personal cash flow; whereby their average incomes are relatively equal. This creates barriers to accessing income from other parties. Therefore, in the case of an emergency (Childcare, Healthcare, Education, Debt Consolidation ...etc), they are not well prepared, which creates a burden. ■

## Key Persons



Ali Tabbalat  
CEO and Director

## Al Rajhi Bank



**Head Office:**  
Tel.: +962-6-5100800  
Fax: +962-6-5669376  
P.O. Box 940232  
info@alrajhibank.com.jo  
www.alrajhibank.com.jo

**Ahmad Alkhub**  
CEO/ Country Head

## Arab Bank



**Head Office:**  
Tel.: +962-6-5000000  
Fax: +962-6-5670564  
P.O. Box 144186  
www.arabbank.jo

**Sabih Taher Masri**  
Chairman

**Nemeh Sabbagh**  
Chief Executive Officer

## Arab Jordan Investment Bank



**Head Office:**  
Tel.: +962-6-5607126  
Fax: +962-6-5681482  
P. O. Box 8797  
Amman 11121, Jordan  
info@ajib.com  
www.ajib.com

**Hani Al-Qadi**  
Chairman

**Nasser Tarawneh**  
General Manager/ CEO

## Bank ABC



**Head Office:**  
Tel.: +962-6-5633500  
Fax: +962-6-5686291  
P. O. Box 926691  
Amman 11190, Jordan  
info@bank-abc.com  
www.bank-abc.com

**Simona Sabella Bishouty**  
Managing Director /CEO

## Bank al Etihad



**Head Office:**  
Tel.: +962-6-5607011  
Fax: +962-6-5666149  
P. O. Box 35104  
Amman 11180, Jordan  
info@bankaletihad.com  
www.bankaletihad.com

**Isam Halim Salfiti**  
Chairman

**Nadia Al Saeed**  
General Manager

## Bank Audi



**Head Office:**  
Tel.: +962-6-4604000  
Fax: +962-6-4640935  
P. O. Box 840006  
Amman 11184, Jordan  
www.bankaudi.com.jo

**Yousef A. Ensour**  
General Manager

## Bank of Jordan



**Head Office:**  
Tel +962-6-5696277  
Fax +962-6-5696291  
P. O. Box 2140,  
Amman 11181, Jordan  
boj@bankofjordan.com.jo  
www.bankofjordan.com

**Shaker Fakhouri**  
Chairman & CEO

**Saleh R. Hammad**  
Acting General Manager/  
CEO

## BLOM Bank



**Head Office:**  
Tel.: +962-6-5001200  
Fax: +962-6-5677177  
P. O. Box 930321  
Amman 11193, Jordan  
blommail@blom.com.jo  
www.blombank.com

**Adnan Al Araj**  
Regional Manager

## Cairo Amman Bank



**Head Office:**  
Tel.: +962-6-5006000  
Fax: +962-6-5007100  
P. O. Box 950661  
Amman 11110, Jordan  
info@cab.jo  
www.cab.jo

**Yazid Adnan Al-Mufti**  
Chairman of the Board

**Kamal Ghareeb Al-Bakri**  
General Manager

## Capital Bank



**Head Office:**  
Tel.: +962-6-5100200  
Fax: +962-6-5692062  
P. O. Box 941283  
Amman 11194, Jordan  
Main@CapitalBank.jo  
www.CapitalBank.jo

**Eng. Bassem Khalil Al-Salem**  
Chairman

**Ala Qumsieh**  
General Manager

## Citi Bank



**Head Office:**  
Tel.: +962-6-5675100  
Fax: +962-6-5674888  
P. O. Box 5055  
Amman 11183, Jordan  
Abeer.Nabulsi@citi.com  
www.citi.com/jordan

**Nour Jarrar**  
CEO

## Egyptian Arab Land Bank



**Head Office:**  
Tel.: +962-6-5691985  
Fax: +962-6-5691354  
P. O. Box 6729  
Amman 11118, Jordan  
ealb@aqaribank.jo  
www.aqaribank.jo

**Tareq Aqel**  
General Manager



## The Housing Bank



**Head Office:**  
Tel.: +962-6-5005555  
Fax: +962-6-5678121  
P.O. Box 7693  
Amman 11118, Jordan  
info@hbtbf.com  
www.hbtbf.com

**H.E. Dr. Abdel Elah Moh'd Al-Khatib**  
Chairman

**Ammar Al-Safadi**  
Chief Executive Officer

## Invest Bank



**Head Office:**  
Tel.: +962-6-5001500  
Fax: +962-6-5681410  
P. O. Box 950601  
Amman 11195, Jordan  
info@investbank.jo  
www.investbank.jo

**Bisher M. Jardaneh**  
Chairman

**Muntaser Dawwas**  
Chief Executive Officer

## Islamic International Arab Bank



**Head Office:**  
Tel.: +962-6-5694901  
Fax: +962-6-5694914  
P. O. Box 925802  
Amman 11110, Jordan  
info@iiabank.com.jo  
www.iiabank.com.jo

**"Mohammed Said" Mohammed Shahin**  
Chairman

**Iyad Asali**  
General Manager

## Jordan Ahli Bank



**Head Office:**  
Tel.: +962-6-5638800  
Fax: +962-6-5622281  
P. O. Box 3103  
Amman 11118, Jordan  
info@ahli.com  
www.ahli.com

**Saad Nabil Mouasher**  
Chairman

**Mohammad Musa Daoud**  
CEO/ General Manager

## Jordan Commercial Bank



**Head Office:**  
Tel +962-6-5203000  
Fax: +962-6-5664110  
P.O.Box 9989  
Amman 11191, Jordan  
Jcb@jcbank.com.jo  
www.Jcbank.com.jo

**Michael Faiq Al-Sayegh**  
Chairman

**Caesar Qulajen**  
CEO

## Jordan Islamic Bank



**Head Office:**  
Tel.: +962-6-5666325  
Fax: +962-6-5666326  
P. O. Box 926225  
Amman 11190, Jordan  
jib@islamicbank.com.jo  
www.jordanislamicbank.com

**Musa A. Shihadeh**  
Chairman

**Dr. Hussein Said**  
CEO - General Manager

## Jordan Kuwait Bank



**Head Office:**  
Tel +962-6-5629400  
Fax +962-6-5695604  
P. O. Box 9776  
Amman 11191, Jordan  
info@jkbk.com.jo  
www.jkbk.com

**H.E. Abdel Karim Kabariti**  
Chairman

**Moh'd Yaser Al-Asmar**  
General Manager

## National Bank of Kuwait



**Head Office:**  
Tel.: +962-6-5800400  
Fax: +962-6-5800441  
P. O. Box 941297  
Amman 11191, Jordan  
joroper@nbk.com  
www.nbk.com

**Ihab Aqad**  
Regional Manager

## Rafidain Bank



**Head Office:**  
Tel.: +962-6-4624365  
Fax: +962-6-4658698  
P. O. Box 940232  
Amman 11118, Jordan  
www.rafidainamman.com

**Samira Hussein**  
Regional Manager

## Safwa Islamic Bank



**Head Office:**  
Tel.: +962-6-4602200  
Fax: +962-6-4647821  
P.O.Box 1982  
Amman 11118, Jordan  
info@safwabank.com  
www.safwabank.com

**Dr. 'Mohammed Nasser' Abu Hammour**  
Chairman

**Samer Al-Tamimi**  
Chief Executive Officer

## Societe Generale de Banque - Jordanie



Société Générale De Banque - Jordanie

**Head Office:**  
Tel +962-6-5600300  
Fax +962-6-5693410  
P. O. Box 560  
Amman 11118, Jordan  
sgbj.webmaster@socgen.com  
www.sgbj.com

**Hassan Mango**  
Chairman & CEO

**Nadim Abawat**  
General Manager

## Standard Chartered Jordan



**Head Office:**  
Tel.: +962-6-5607201  
Fax: +962-6-5654239  
P. O. Box 926190  
Amman 11118, Jordan  
feedback.jordan@sc.com  
standardchartered.com.jo

**Muhannad Mukahall**  
CEO Jordan & Country Head of Corporate Banking

## AL-Manara Insurance



**Head Office:**  
Tel.: +962-6-5658482  
Fax: +962-6-5656012  
P.O.Box 935818 Amman 11193  
info@almanarainsurance.com  
www.almanarainsurance.com

**Khalaf Al-Nawaiseh**  
Chairman

**Eng. Osama Janineh**  
General Manager

## Al-Nisr Al-Arabi Insurance



**Head Office:**  
Tel.: +962-6-5685171  
Fax: +962-6-5685890  
P.O.Box 9194 Amman 11191  
al-nisr@al-nisr.com  
www.al-nisr.com

**Ziyad Akrouk**  
Chairman

**Yacoub Sabella**  
Vice Chairman  
General Manager

## Al-Safwa Insurance PSC



**Head Office:**  
Tel.: +962-6-5681444  
Fax: +962-6-5680599  
P.O. Box 925383  
Amman 11190, Jordan  
info@safwainsurance.com  
www.safwainsurance.com

**Marzooq Hammad**  
**Al Habarnih**  
Chairman

**Diaa Al-Desouqi**  
General Manager

## Arab Insurance



**Head Office:**  
Tel.: +962-6-5693180  
Fax: +962-6-5693188  
P.O.Box 925250 Amman 11190  
info@arabinsurance.jo

**Diraar Y. Alghanim**  
Chairman

**Hadi D. AlKurd**  
Chief Executive Officer

## Arab Jordanian Insurance Group



**Head Office:**  
Tel.: +962-6-5666219  
Fax: +962-6-5669664  
P. O. Box 840657 Amman 11184  
insure@ajig.com  
www.ajig.com

**H.E. Yousef Al-Dalabeeh**  
Chairman

**Naser Fayes Abdallah**  
General Manager

## gig | Arab Orient Insurance Company



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Tel.: +962-6-5654550  
Fax: +962-6-5654551  
P.O.Box 213590 Amman 11121  
arabornt@gig.com.jo  
www.gig.com.jo

**H.E. Nasser Louzi**  
Chairman

**Dr. Ali Al-Wazani**  
CEO

## Arab Union International Insurance



**Head Office:**  
Tel.: +962-6-5684459  
Fax: +962-6-5684085  
P.O.Box 7241 Amman 11118  
info@auil-jo.com  
www.auil-jo.com

**Salem Al-Khazaleh**  
Chairman

**Mohammed Arrabi**  
General Manager

## Arabia Insurance - Jordan



**Head Office:**  
Tel.: +962-6-5630530  
Fax: +962-6-5622303  
P.O.Box 20031 Amman 11118  
info@aicj.jo  
www.aicj.jo

**H.E. Muneer Mouasher**  
Chairman

**Rashid Al-Habbab**  
General Manager

## Delta Insurance



**Head Office:**  
Tel.: +962-6-4640008  
Fax: +962-6-4654631  
P. O. Box 3055 Amman 11181  
admin@delta-ins.com  
www.delta-ins.com

**Ghassan Nuqul**  
Chairman

**Zaki Noursi**  
General Manager &  
Co-Founder

## Euro Arab Insurance



**Head Office:**  
Tel.: +962-6-5518935  
Fax: +962-6-5518956  
P.O.Box 1435 Amman 11953  
info@euroarabins.com  
www.euroarabins.com

**Dr. Fouad Bajjali**  
Chairman

**Dr. Lana Bader**  
General Manager

## Holy Land Insurance



**Head Office:**  
Tel.: +962-6-5668598  
Fax: +962-6-5681973  
P.O.Box 9130 Amman 11191  
info@holylandins.com  
www.holylandins.com

**Eng. Baha-Eddin Al**  
**Modaffar**  
Chairman

**Mohannad B. Muzaffar**  
General Manager

## Jerusalem Insurance Company



**Head Office:**  
Tel.: +962-6-5693161  
Fax: +962-6-5692577  
P.O.Box 20094 Amman 11118  
info@jico.jo  
www.jico.jo

**Khaled Alayyan**  
Chairman

**Imad Morrar**  
General Manager

## Jordan French Insurance (JOFICO)



**Head Office:**  
Tel.: +962-6-5600200  
Fax: +962-6-5600210  
P.O.Box 3272 Amman 11181  
info@jofico.com  
www.jofico.com

**H.E. Aqel Biltaji**  
Chairman

**Dr. Waleed Wael Zurub**  
Board Member -  
President

## Jordan Insurance Company



**Head Office:**  
Tel.: +962-6-4634161  
Fax: +962-6-4637905  
P.O.Box 279 Amman 11118  
allinsure@jicjo.com  
www.jicjo.com

**Eng. Othman Bdeir**  
Chairman

**Imad Abdel Khaleq**  
Member of the Board  
of Directors/Managing  
Director

Jordan International Insurance/  
Newton Insurance

**Head Office:**  
Tel.: +962-6-590 1150  
Fax: +962-6-592 8232  
P. O. Box 3253 Amman 11181  
hr@newtoninsurance.com  
www.jiig.com

**H.E. Sami Gammoh**  
Chairman

**Faris Gammoh**  
CEO

## MedGulf Insurance



**Head Office:**  
Tel.: +962-6-5633000  
Fax: +962-6-5633011  
P.O.Box 17717 Amman 11195  
jordan@medgulf.com.jo  
www.medgulf.com

**Lutfi ElZein**  
Chairman

**Moh'd Amin Abu Quora**  
General Manager



## MetLife Alico



**Head Office:**  
Tel.: +962-6-5930912  
Fax: +962-6-5930049  
P.O.Box 1307 Amman 11118  
customer.service@metlifealico.com  
mail@metlifealico.com  
www.metlife.jo

## Middle East Insurance Co.



**Head Office:**  
Tel.: +962-6-5004100  
Fax: +962-6-5004101  
P.O.Box 1802 Amman 11118  
info@meico.com.jo  
www.meico.com.jo

**H.E. Samir Kawar**  
Chairman

**Eng. Majed Smairat**  
General Manager

## National Insurance (Watania)



**Head Office:**  
Tel.: +962-6-5681979  
Fax: +962-6-5684900  
P.O.Box 6156 Amman 11118  
info@natinsuranc.com.jo  
www.natinsuranc.com.jo

**Munjed Munir Sukhtian**  
Chairman

**Manal Jarrar**  
General Manager

## Philadelphia Insurance P.L.C



**Head Office:**  
Tel.: +962-6-5668131  
Fax: +962-6-5693945  
P.O.Box 8663 Amman 11121  
phico@phicojo.com  
www.phicojo.com

**Adham Al-Idressi**  
Chairman

**Hatem Hussein**  
Vice Chairman - General  
Manager

## Solidarity - First Insurance Company



**Head Office:**  
Tel.: +962-6-5777555  
Fax: +962-6-5777550  
P. O. Box 189 Amman 11822  
info@solidarity.com.jo  
www.solidarity.com.jo

**Ashraf Bseisu**  
Chairman

**Ala'a Abdeljawad**  
CEO

## The Arab Assurers



**Head Office:**  
Tel.: +962-6-5100081  
Fax: +962-6-5100082  
P.O.Box 926269 Amman 11110  
info@arabassurers.com  
www.arabassurers.jo

**H.E. Dr Hamad Al-Kasasbeh**  
Chairman

**Haitham AL-Khatatneh**  
General Manager

## The Islamic Insurance



**Head Office:**  
Tel.: +962-6-5620151  
Fax: +962-6-5621414  
P.O.Box 941000 Amman 11194  
islamicinsurance@orange.jo  
www.islamicinsurance.jo

**Musa Abdel Aziz Shehadeh**  
Chairman

**Reda Dahbour**  
General Manager

## United Insurance



**Head Office:**  
Tel.: +962-6-2003333  
Fax: +962-6-2003334  
P.O.Box 7521 Amman 11118  
uic@unitedjo.com  
www.unitedjo.com

**Ziad Abujaber**  
Chairman

**Imad Nihad Al-Hajeh**  
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