

2025

Condensed consolidated
FINANCIAL STATEMENTS



30
Years
Ready

capital
bank

Capital Bank Group Reports Strong Growth Driven by Core Business Performance and a Robust 2025 Strategy

Financial Highlights:

- Record net profit growth of 25.6%, reaching JOD 201.1 million, up from JOD 160.1 million in 2024.
- Group Balance Sheet size growth of 5.9%, reaching JOD 8.7 billion, up from JOD 8.2 billion in 2024.
- Group deposits growth of 1.0%, reaching JOD 5.94 billion, up from JOD 5.88 billion in 2024.
- Net direct credit facilities growth of 12.5% reaching JOD 3.9 billion, up from JOD 3.4 billion in 2024.

Operational Growth & Shareholders' Equity:

- Net operating income Increased by 14.5% to JOD 283.1 million, from JOD 247.2 million in 2024.
- Shareholders' equity increased by 12.9% to JOD 818.1 million, compared to JOD 724.6 million in 2024. This reflects improved returns, increased shareholder value, and strong profit margins while ensuring sustainable growth.

Key Awards & Achievements:

- Best Bank and Best Banking App awards in Jordan from Global Financial Market Review.
- Best Mobile Banking App and Best Wealth Management Services awards in Jordan from International Business Magazine.
- "Deal of the Year" award from the European Bank for Reconstruction and Development.
- Excellence in Data and AI Application award at the Middle East AI and Data Analytics Summit.



Jordan's 4th
Largest Bank



Presence in
4 Markets



Net Profit
JOD 201.1 Million



Total Assets
JOD 8.7 Billion

Capital Bank of Jordan

Consolidated Statement of Financial Position

As at 31 December 2025

	2025	2024
	JD	JD
Assets		
Cash and balances with Banks and Financial Institutions	1,471,450,155	1,875,772,008
Direct credit facilities at amortized cost, net	3,858,067,733	3,429,168,025
Investments	2,723,263,961	2,419,674,207
Other assets	674,161,890	513,770,127
Total Assets	8,726,943,739	8,238,384,367
Liabilities		
Banks' and financial institutions' deposits	118,213,626	152,901,755
Customers' deposits	5,937,436,544	5,879,067,897
Margin accounts	763,819,530	651,071,794
Loans and borrowings	438,265,523	499,532,102
Other Liabilities	480,653,500	223,263,475
Total Liabilities	7,738,388,723	7,405,837,023
Shareholders' Equity		
Net equity attributable to the Bank's shareholders	818,089,773	724,586,169
Non-controlling interest	170,465,243	107,961,175
Net Equity	988,555,016	832,547,344
Total Liabilities and Equity	8,726,943,739	8,238,384,367

Capital Bank of Jordan Consolidated income statement

As of 31 December 2025

	2025	2024
	JD	JD
Net Interest Income	258,291,577	210,047,539
Net Commission income	167,252,190	171,951,013
Other Income	40,441,313	20,886,600
Gross profit	465,985,080	402,885,152
Operating Expenses	182,881,164	155,670,981
Expected credit loss on financial assets	40,600,190	44,241,302
Other Expenses	7,327,288	17,360,507
Total Expenses	230,808,642	217,272,790
Net Income before Tax	235,176,438	185,612,362
Less: Income tax expense	34,092,224	25,476,199
Net Income	201,084,214	160,136,163

