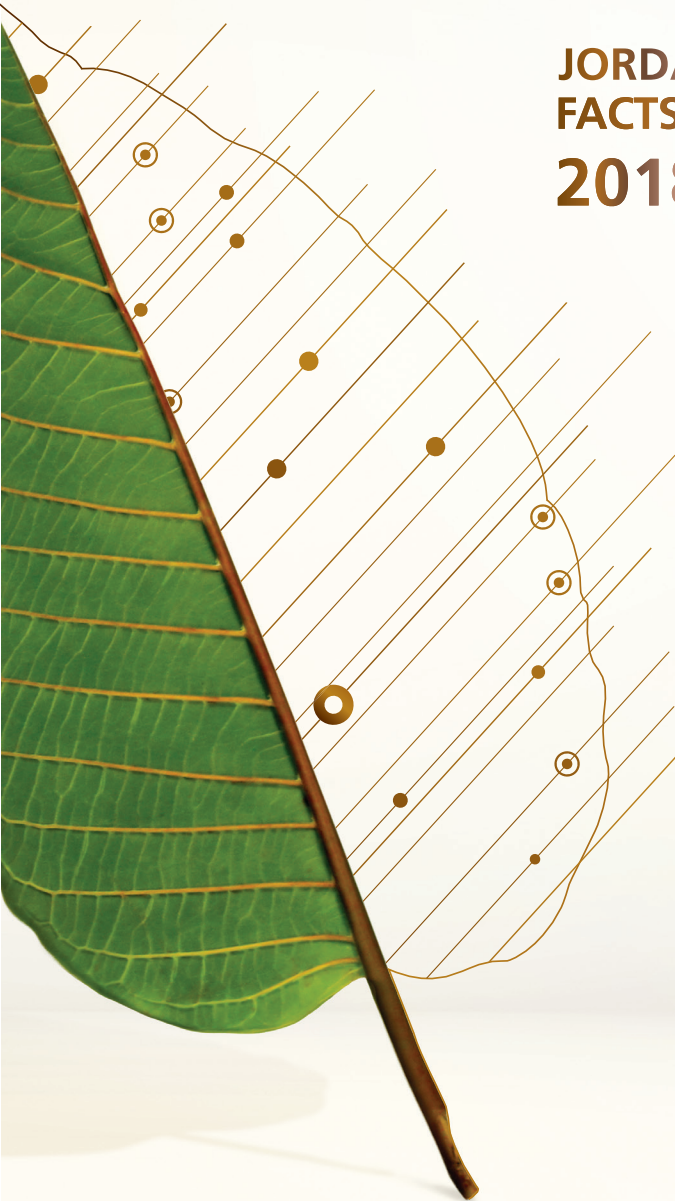


**Bank Audi**

**JORDAN  
FACTS & FIGURES  
2018**



# JORDAN FACTS AND FIGURES 2018

## Geography

Surface (in sqkm)	89,342
o.w. Land area	88,802
o.w. Water area	540
Land boundaries' length (in km)Land boundaries' length (in km)	1,635
Coastline length (in km)	26
Maximum altitude: Um Dami Mount (in m)	1,854
Lowest point: Dead Sea (in m)	-416

## Demography

Population (in millions)	9.9
Population annual growth rate (2008 - 2018)	4.3%
Population under 15 years (% of total population)	36%
Population density (per sqkm)	0.11
Urban population (% of total population)	91%
Unemployment rate	18.3%
Life expectancy at birth	75
Infant mortality rate (per 1,000 live births)	15
Human Development Index (UNDP)	0.735

## Education

Adult literacy rate	
Male	98%
Female	97%
Primary and secondary education	
Number of students (000s)	2,052
Number of schools	7,262
Number of teachers (000s)	133

## Health

Number of hospitals	116
Number of beds	14,741
Number of beds (per 10,000 people)	14
Number of pharmacists (per 10,000 people)	13.1
Number of nurses (per 10,000 people)	32.4

## Technology Diffusion

Number of telephone mainlines (per 100 people)	3.4
Number of cellular subscribers (per 100 people)	100.0
Number of internet users (per 100 people)	66.8
Number of broadband subscribers (per 100 people)	3.4

## Infrastructure (in Km)

Highway length (paved)	7,203
Railway length	509
Port	Al-Aqaba

## General

Currency	Jordanian Dinar
Official language	Arabic, English (widely understood)
Number of governorates	12

	2016	2017	2018
<b>Macroeconomic Indicators</b>			
GDP (US\$ million)	38,946	40,560	42,091
o.w. Agriculture	5.3%	5.6%	5.7%
o.w. Mining and quarrying	2.0%	2.0%	2.1%
o.w. Manufacturing	19.3%	19.3%	19.1%
o.w. Electricity and water	3.5%	3.5%	3.6%
o.w. Construction	3.1%	3.0%	2.9%
o.w. Services	66.8%	66.6%	66.6%
Real GDP growth rate	2.0%	2.1%	1.9%
GDP per capita (US\$)	4,100	4,181	4,252
<b>Agriculture (US\$ million)</b>			
Annual value added in agriculture	2,060	2,259	2,381
Bank loans to agriculture	429	476	475
Agricultural exports	1,047	1,030	920
CPI, food items	-3.8%	-0.6%	3.4%
<b>Industry (US\$ million)</b>			
Annual value added in industry	7,517	7,821	8,041
Potash production (000s of tons)	2,003	2,320	2,434
Phosphate production (000s of tons)	7,989	8,666	7,987
Bank loans to industry	3,515	4,202	4,824
Industrial exports	5,154	5,281	5,665
Industrial exports/Total exports	83.1%	83.7%	86.0%
<b>Energy</b>			
Electricity production (millions kWh)	4,536	4,722	2,270
Petroleum products (000s of tons)	2,793	2,604	2,213
CPI, fuels and electricity	-4.5%	2.9%	8.2%
<b>Construction (US\$ million)</b>			
Annual value added in construction	1,213	1,220	1,229
Bank loans to construction	8,220	9,310	9,635
Clinker production (000s of tons)	575	543	587
Number of construction permits	39,410	43,277	32,484
o.w. Irbid	11,840	11,912	8,501
o.w. Amman	8,545	8,683	8,036
o.w. Zarqa	3,892	5,952	4,762
o.w. Other	15,133	16,730	11,185
CPI, housing	1.2%	2.8%	3.5%

	2016	2017	2018
<b>Services (US\$ million)</b>			
Annual value added in services	24,281	25,172	26,152
o.w. Finance, insurance, real estate & business services	36.0%	36.1%	36.2%
o.w. Producers of government services	21.8%	21.4%	21.1%
o.w. Trade, restaurants and hotels	15.9%	15.7%	15.7%
o.w. Transport & communication	13.6%	13.8%	14.0%
Bank loans to general trade	5,748	5,967	6,306
<b>Corporate Sector</b>			
Number of registered companies by economic activity	7,061	6,825	5,475
o.w. Services	2,301	2,237	1,879
o.w. Industry	2,455	2,189	1,706
o.w. Trade	1,374	1,436	957
o.w. Agriculture	810	816	811
o.w. Construction	121	147	122
<b>Foreign Trade (US\$ million)</b>			
Imports	17,161	18,232	17,994
Exports	7,559	7,522	7,783
Foreign trade	24,720	25,754	25,778
Exports/Imports	44.1%	41.3%	43.3%
<b>Exports to main trade partners</b>			
United States	23.7%	24.7%	26.3%
Saudi Arabia	14.7%	12.7%	10.8%
India	7.9%	8.5%	10.4%
Iraq	7.5%	8.2%	10.0%
United Arab Emirates	5.4%	4.5%	4.0%
Kuwait	5.3%	5.3%	3.7%
<b>Imports from main trade partners</b>			
Saudi Arabia	12.2%	13.4%	16.7%
China	13.9%	13.5%	13.7%
United States	6.9%	9.8%	8.7%
Germany	4.6%	4.4%	4.6%
UAE	4.5%	4.8%	4.1%
Turkey	3.4%	3.3%	3.8%
<b>Main export products</b>			
Clothes	22.9%	24.5%	26.3%
Medical and pharmaceutical products	10.6%	9.9%	9.6%
Potash	6.9%	7.3%	8.2%
Phosphates	7.5%	6.3%	5.5%
Vegetables	7.0%	6.3%	4.8%
Fertilizers	3.1%	3.3%	4.1%

	2016	2017	2018
<b>Foreign Trade</b>			
<b>Main import products</b>			
Transport equipments and spare parts	11.0%	11.2%	9.0%
Petroleum products	4.7%	5.2%	7.3%
Crude oil	4.7%	5.3%	6.1%
Textile yarn, fabrics, made-up articles	4.4%	4.5%	4.7%
Electrical Machinery	3.3%	3.6%	3.6%
Iron and steel	3.2%	2.3%	2.9%
<b>Balance of Payments (US\$ million)</b>			
Current account	-3,694	-4,307	-2,973
Trade balance (net)	-9,601	-10,710	-10,211
Services account	1,460	2,053	2,491
Income account	-306	-207	-200
Current transfers (net)	4,753	4,556	4,946
Financial account	-3,276	-3,240	-3,943
Net errors and omissions	343	1,025	-1,048
<b>Public Finance (US\$ million)</b>			
Total revenues & grants	9,971	10,473	11,057
o.w. Tax revenues	6,000	6,126	6,397
Total expenditures	11,210	11,528	12,084
o.w. Interest payments	1,178	1,208	1,417
Fiscal balance (including grants)	-1,239	-1,055	-1,026
Total gross debt	36,802	38,462	39,927
o.w. Gross domestic debt	22,276	21,724	22,879
o.w. External debt	14,526	16,738	17,049
Total revenues/Total expenditures	88.9%	90.8%	91.5%
Fiscal balance/Total expenditures	-11.1%	-9.2%	-8.5%
Fiscal balance/GDP	-3.2%	-2.6%	-2.4%
External debt/Total gross debt	39.5%	43.5%	42.7%
Total gross debt/GDP	94.5%	94.8%	94.9%
<b>Monetary Situation (US\$ million)</b>			
M1 (currency + demand deposits in JD)	14,650	14,295	13,648
Quasi-money	31,720	32,190	33,403
M2 (M1 + quasi-money in JD)	46,370	46,485	47,051
<b>Counterparts of M2</b>			
Net foreign assets	12,476	12,867	10,393
Net claims on public sector	15,514	14,090	15,387
Claims on private sector (resident)	29,041	31,771	33,441
Claims on financial institutions	395	701	883
Net other items	-11,056	-12,945	-13,052

	2016	2017	2018
<b>Monetary Situation (US\$ million)</b>			
Average weighted interest rates			
On licensed bank deposits			
Demand deposits	0.26%	0.34%	0.38%
Saving deposits	0.56%	0.55%	0.71%
Time deposits	3.04%	3.80%	4.73%
On licensed bank credit facilities			
Loans and advances	7.83%	8.64%	8.69%
Discounted bills & bonds	10.42%	10.23%	9.64%
<b>Prices</b>			
Consumer price index	-0.8%	3.3%	4.5%
US\$/JD exchange rate (year-end)	1.4104	1.4104	1.4104
<b>Jordanian Stock Market (US\$ million)</b>			
Stock market capitalization	24,455	23,924	22,739
Stock market capitalization/GDP	62.8%	59.0%	54.0%
Trading value	3,285	4,127	3,271
Trading value/Market capitalization	13.4%	17.3%	14.4%
Total volume of traded securities (million)	1,837	1,717	1,246
Change in share price index	-3.8%	-1.5%	-5.3%
P/E ratio (times)	16.6	19.5	17.9
P/BV ratio (times)	1.2	1.2	1.1
<b>Stock Market Capitalization by Sector</b>			
Financial sector	63.8%	64.0%	65.9%
Industrial sector	20.4%	20.3%	19.2%
Services sector	15.8%	15.6%	14.9%

## TOP LISTED COMPANIES BY MARKET CAPITALIZATION (US\$ MILLION)

Arab Bank	5,576	5,061	5,613
The Housing Bank for Trade & Finance	3,306	3,719	3,719
The Arab Potash	2,254	1,980	1,883
Al-Eqbal Investment Company	1,056	1,354	1,100
Jordan Islamic Bank	817	927	731
Bank of Jordan	812	846	691
Jordan Kuwait Bank	556	494	409
Jordan Telecom	611	566	368
Cairo Amman Bank	470	381	338

	2016	2017	2018
<b>Banking System</b>			
Number of banks	25	25	-
Number of branches	805	818	-
<b>Activity highlights (US\$ million)</b>			
Total assets	68,242	69,256	71,816
Total deposits	46,403	46,823	47,741
Total loans	32,307	34,890	36,829
Total capital accounts & allowances	10,241	10,669	11,094
<b>Key ratios</b>			
Assets/GDP	175.2%	170.8%	170.6%
Deposits/GDP	119.1%	115.4%	113.4%
Residents per branch	11,801	11,858	-
Deposits per capita (US\$)	4,885	4,827	4,822
Asset growth	2.7%	1.5%	3.7%
Deposit growth	0.9%	0.9%	2.0%
Loan growth	8.5%	8.0%	5.6%
FC assets/Total assets	20.2%	20.7%	21.0%
FC deposits/Total deposits	21.1%	22.8%	24.2%
Total loans/Total deposits	69.6%	74.5%	77.1%
Capital accounts & allowances/Total assets	15.0%	15.4%	15.4%

### TOP 10 BANKS BY ASSETS (US\$ BILLION)

Arab Bank	47.5	48.2	49.2
Housing Bank for Trade & Finance	11.0	11.5	11.7
Jordan Islamic Bank	5.8	5.9	5.9
Bank al Etihad	3.6	5.0	5.4
Cairo Amman Bank	3.5	3.9	4.1
Jordan Ahli Bank	4.0	3.8	3.9
Jordan Kuwait Bank	3.9	4.0	3.8
Bank of Jordan	3.3	3.6	3.7
Islamic International Arab Bank	2.8	2.9	3.0
Arab Jordan Investment Bank	2.5	2.6	2.9

# JORDAN

## Bank Audi sal - Jordan Branches

Member of the Association of Banks in Jordan

List of Banks No. 47

C.R. 704 Amman

Capital: JD 50,000,000 fully paid

(as at 31/12/2018)

Owners' equity: JD 92,076,716

(as at 31/12/2018)

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### ZAHRAN

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Tel: (962-6) 4648834. Fax: (962-6) 4648835.

### LE ROYAL HOTEL

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### TAJ MALL

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### JABAL HUSSEIN

Al-Husseini Center, Khaled Ben Walid Street, Firas Circle, Jabal Hussein, Amman.

Tel: (962-6) 5605252. Fax: (962-6) 5604242.

### SWEIFIEH

Al Yanbough Center, Abd El-Rahim Al-Hajj Mohamad Street, Sweifieh, Amman.

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### ABDOUN

Moussa Nakho Complex, Queen Zain Al-Sharaf Street, Abdoun, Amman.

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### AL-MADINA AL-MOUNAWARA STREET

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### WADI SAQRA

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### DABOUQ

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### IRBID

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### AQABA

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**Sources**

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