

Introducing CAB Custody Services

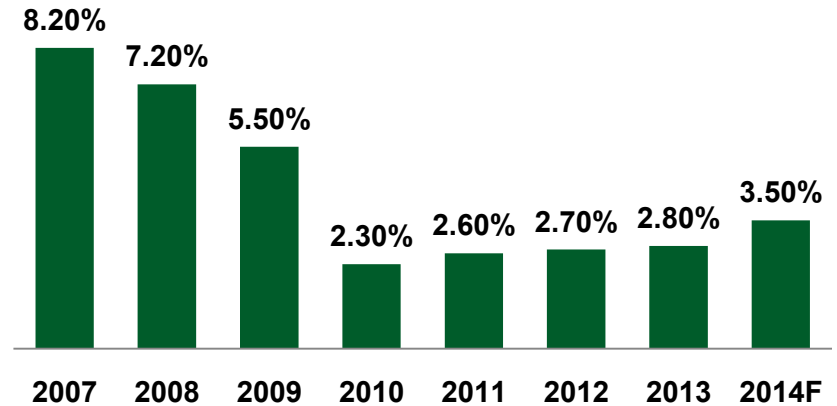
June 2014

Jordan: Economy Overview

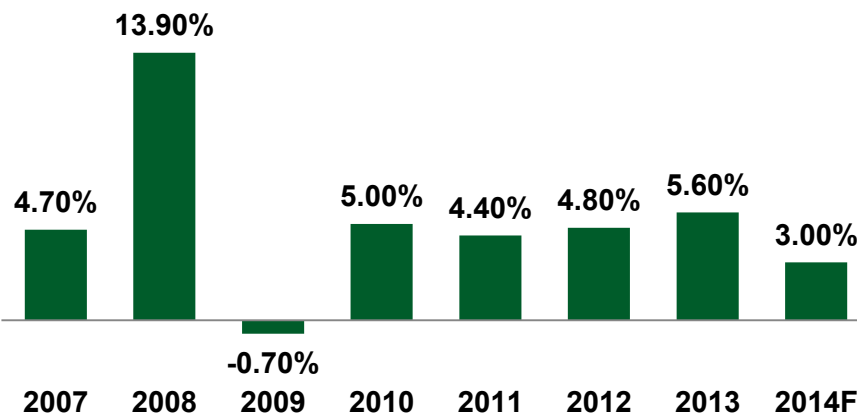
Economic Outlook

- Stable outlook compared to region
- Growth driven by construction, financial services, mining, tourism, and telecommunications
- GDP forecasted to grow 3.5% in 2014

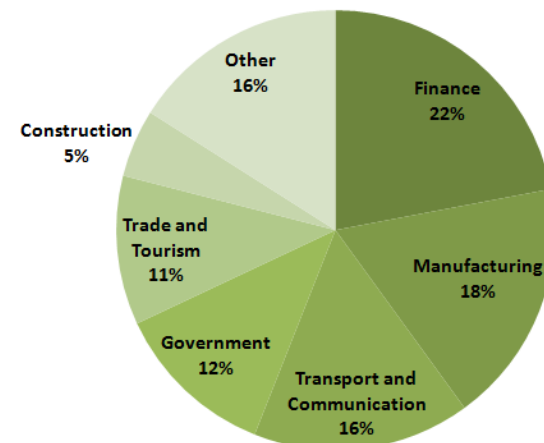
Jordan GDP Growth



Inflation



GDP Composition

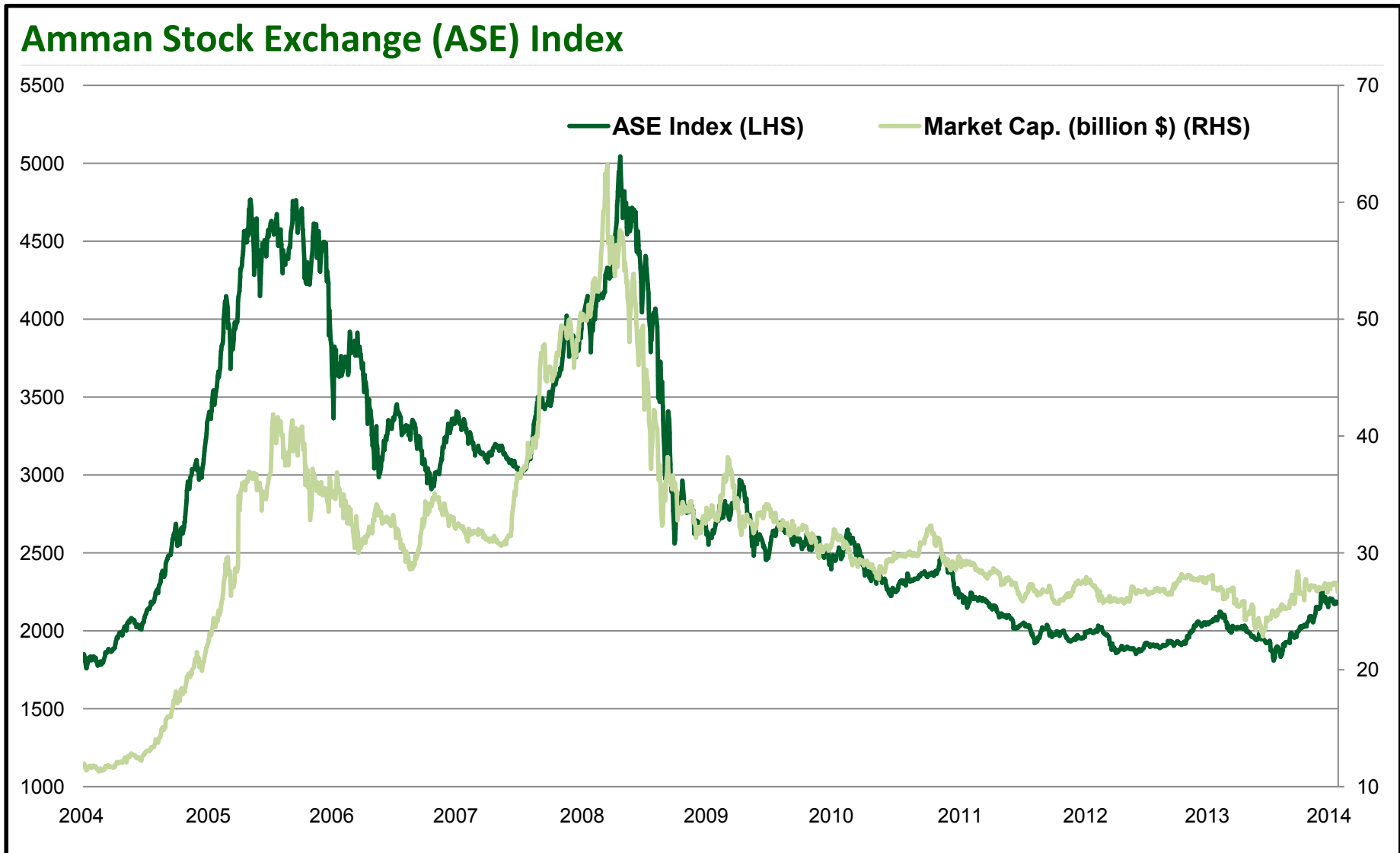


Jordan's Capital Market

Capital Market Structure

- **Jordan Securities Commission (JSC):**
 - Capital market regulator
 - Supervises issuance and trading of securities
 - Oversees trade surveillance and corporate governance
- **Amman Stock Exchange (ASE):**
 - Established in 1999
 - Authorized to act as an organized market for listing and trading securities
- **Securities Depository Center (SDC):**
 - Ensures safe custody of ownership of securities
 - Registers and transfers ownership of securities
 - Settles the prices of securities among brokers

Amman Stock Exchange Index



Amman Stock Exchange

Amman Stock Exchange: Snapshot

- Market capitalization at around \$27 billion (81% of GDP)
- Daily average trading value in 2014 around \$17.4 million
- 237 listed companies
- Current market capitalization show room to reach pre-2008 crisis levels
- Potential to grow due to better performing indexes in MENA region causing spillovers
- Studies have shown ASE is highly correlated with GCC indexes, probably due to high participation of GCC investors in ASE

CAB: A leading financial institution

Overview

- Established in 1960 as a public shareholder company.
- Shareholder's equity \$299.1 million
- Follows a retail banking model
- Second largest retail portfolio in the Jordanian banking industry
- Fifth largest bank in terms of total assets
- Highest return on equity in the Jordanian banking industry
- Technology Driven: first bank to introduce IRIS recognition as a form of identification

Key Financials (\$ million)

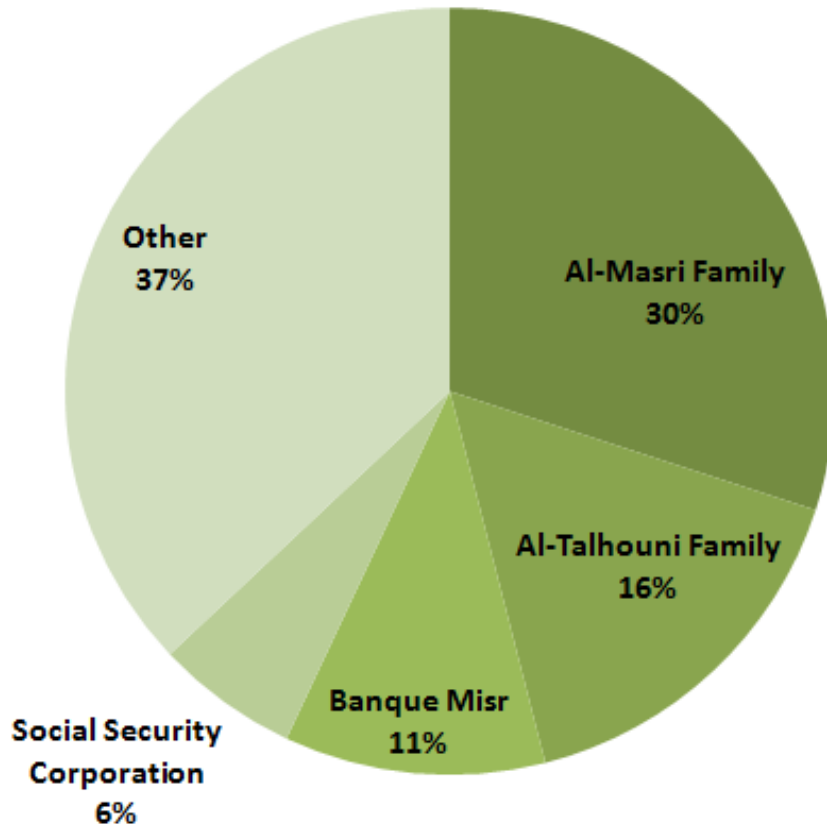
	2012	2013
Total Deposits	1,972.8	2,014.7
Total Assets	2,852.0	3,126.5
Net Profit	49.77	57.54
Total Loans to Deposits	75.20%	71.23%
Return on Equity	15.18%	16.14%
Return on Assets	1.78%	1.93%
Tier 1 Capital Ratio	14.02%	14.94%
Total Capital Ratio	14.96%	15.82%

Ratings

Ratings Agency	Long-Term	Short-Term
Moody's	B2	NP
Capital Intelligence	BB-	B

CAB: Shareholder's structure

Key Shareholders



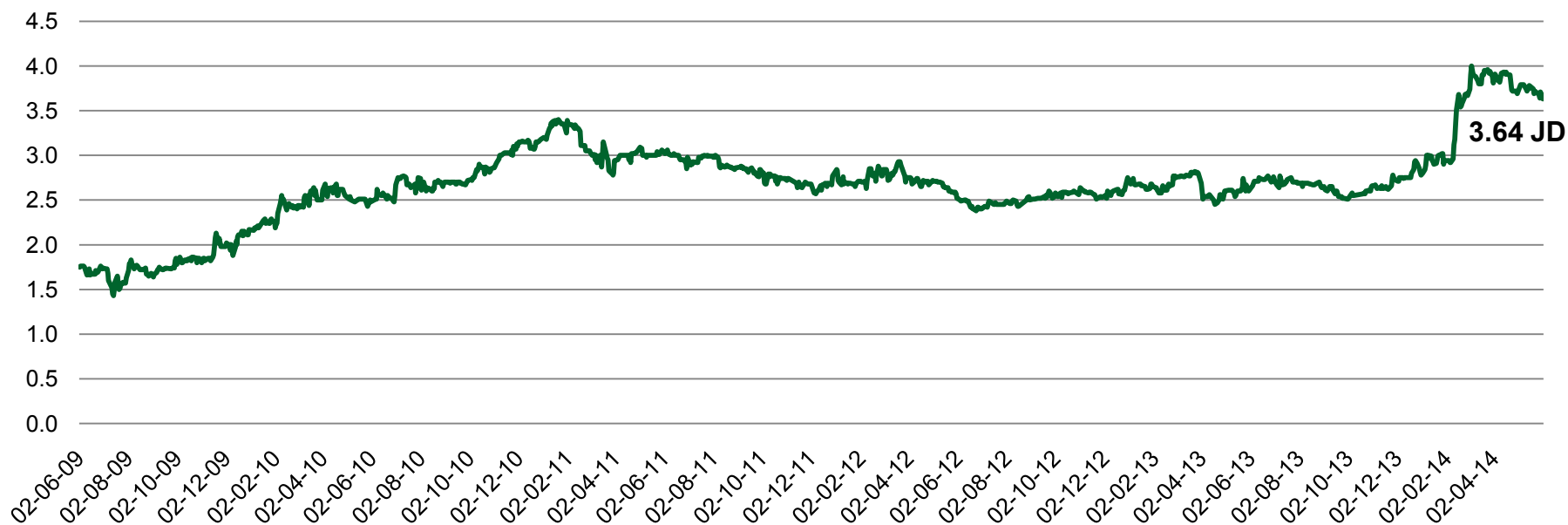
Ownership

- Al-Masri family hold the largest percentage of shares in CAB, followed by Al-Talhouni family.
- Both families have vested interests in Jordan, and in particular, are strongly committed to maintain continued growth and financial solidity of CAB.
- Banque Misr, with which CAB has very strong relations, holds around 11% of shares.
- The Social Security Corporation, Jordan's state wealth fund, holds around 6% of CAB's shares.

CAB: Share Price (CABK)

Share Price

Cairo Amman Bank Share Price (JD) (CABK)



Share

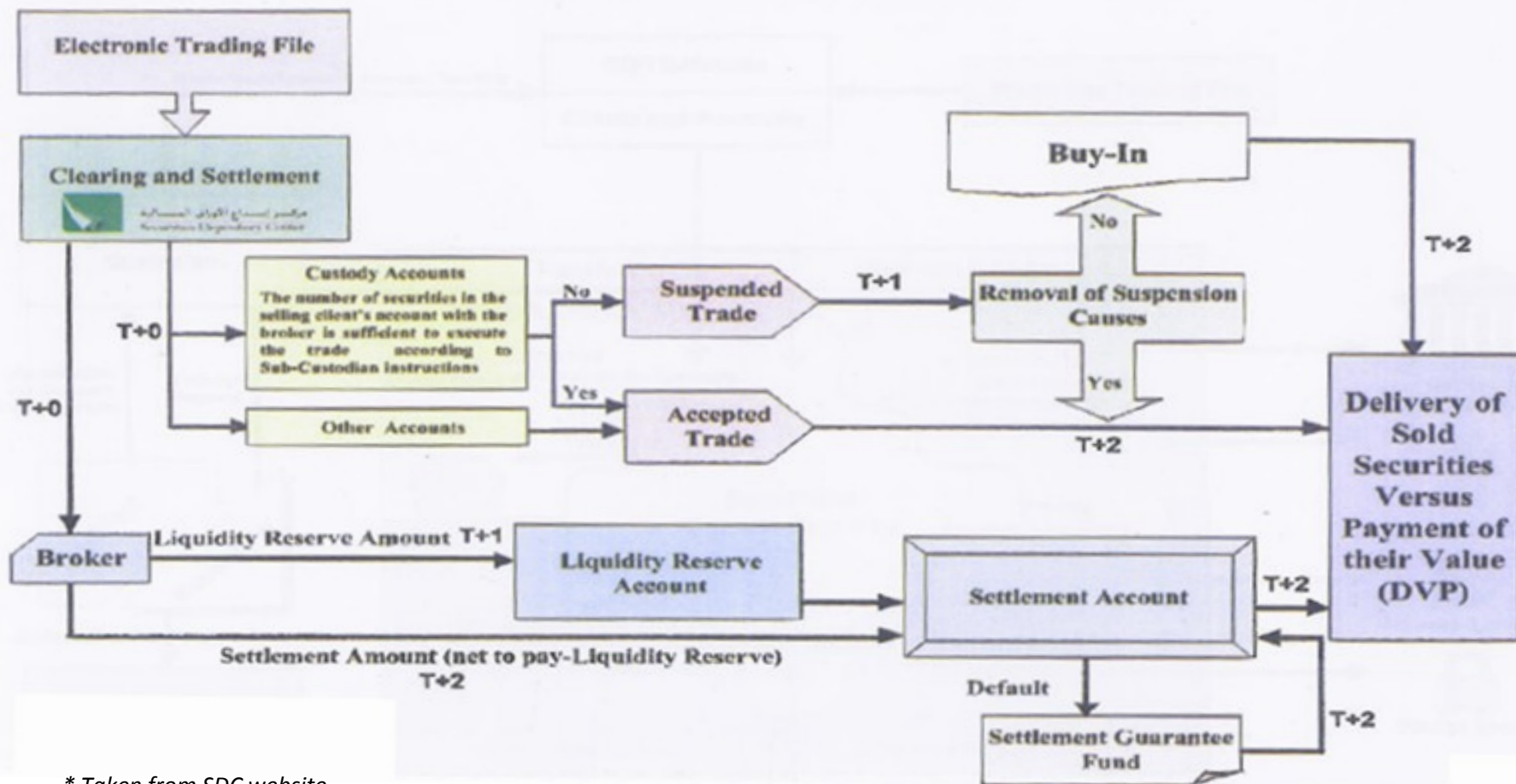
- Traded on the Amman Stock Exchange (ASE) and has steadily maintained its value despite adverse market and economic conditions

Share Performance (as of 2013)

- P/E: 6.8144
- P/B: 1.05233

Delivery Versus Payment Cycle

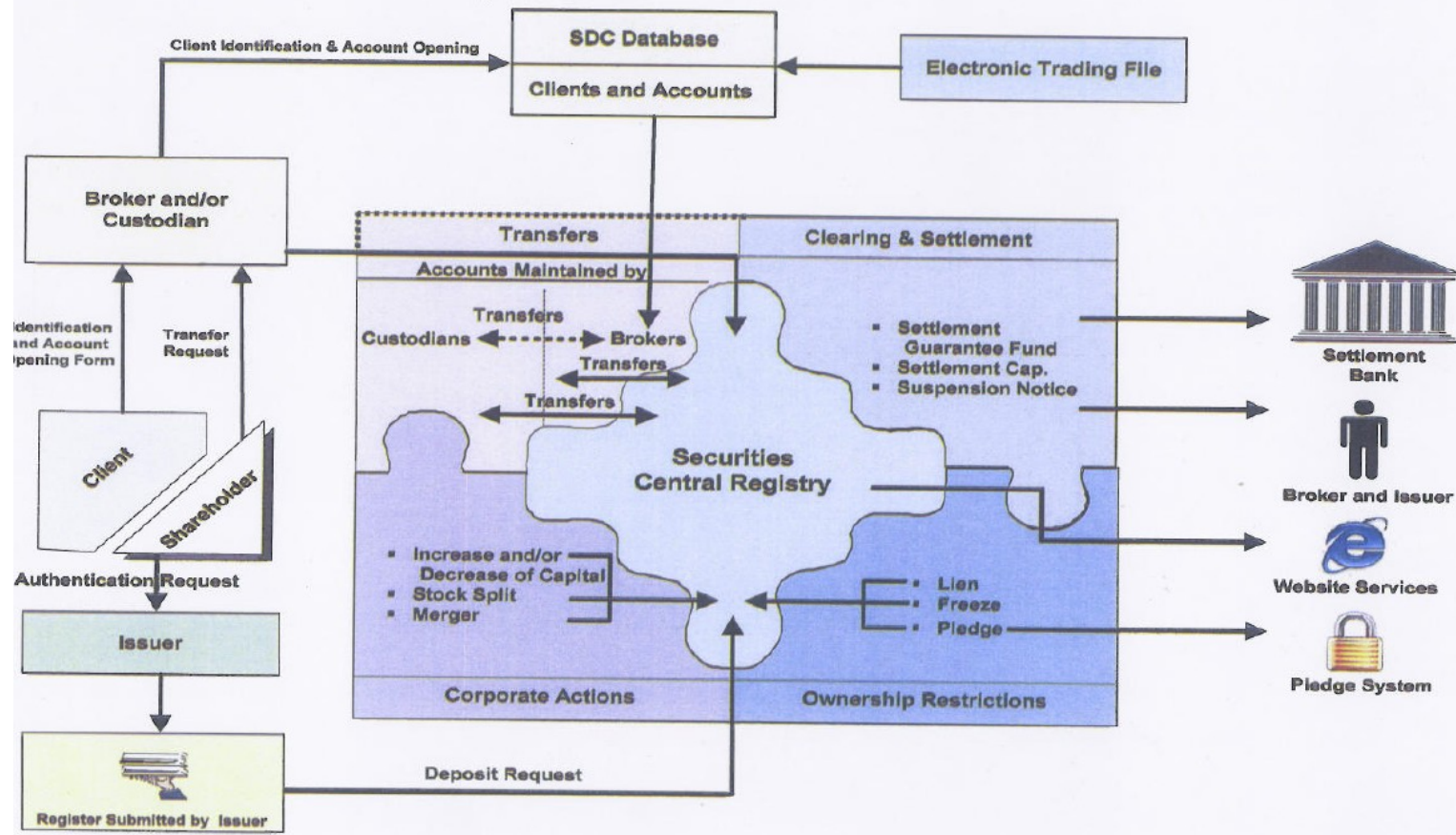
DVP Payment Cycle



* Taken from SDC website

SCORPIO Systems and Functions

SCORPIO® System Operations



*Taken from SDC website

CAB contact Details:

- Reem Eses

Direct Tel: +962 6 500 6760

Mobile phone: +962 7 8787 8776

Email : reem.eses@cab.jo

- Anoud Haddadin

Direct Tel: +962 6 500 6443

Mobile Phone: +962 7 9608 2763

Email: anoud.haddadin@cab.jo

- Ola Odeh

Direct Tel: +962 6 500 6749

Mobile Phone: +962 7 9722 9825

Email: ola.odeh@cab.jo

Or Group email: Custody@cab.jo