

**JORDAN
FACTS & FIGURES
2019**

Bank Audi

JORDAN FACTS AND FIGURES 2019

Geography

Surface (in sqkm)	89,342
o.w. Land area	88,802
o.w. Water area	540
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)	10.1
Population annual growth rate (2009 - 2019)	4.0%
Population under 15 years (% of total population)	34%
Population density (per sqkm)	0.11
Urban population (% of total population)	91%
Unemployment rate	18.3%
Life expectancy at birth	74
Infant mortality rate (per 1,000 live births)	14
Human Development Index (UNDP)	0.723

Education

Adult literacy rate

Male	99%
Female	98%

Primary and secondary education

Number of students (000s)	2,115
Number of schools	7,434
Number of teachers (000s)	136

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

	2017	2018	2019
Macroeconomic Indicators			
GDP (US\$ million)	40,766	42,291	43,863
o.w. Agriculture	5.6%	5.6%	5.7%
o.w. Mining and quarrying	2.0%	2.1%	2.3%
o.w. Manufacturing	19.3%	19.0%	18.8%
o.w. Electricity and water	3.5%	3.6%	3.6%
o.w. Construction	3.0%	2.9%	2.8%
o.w. Services	66.6%	66.8%	66.8%
Real GDP growth rate	2.1%	1.9%	2.0%
GDP per capita (US\$)	4,203	4,272	4,356
Agriculture (US\$ million)			
Annual value added in agriculture	2,259	2,381	2,505
Bank loans to agriculture	476	475	475
Agricultural exports	1,030	920	949
CPI, food items	-0.6%	3.4%	0.3%
Industry (US\$ million)			
Annual value added in industry	7,821	8,041	8,244
Potash production (000s of tons)	2,320	2,434	2,487
Phosphate production (000s of tons)	8,666	7,987	9,089
Bank loans to industry	4,202	4,824	5,144
Industrial exports	5,323	5,674	6,092
Industrial exports/Total exports	83.8%	86.1%	86.5%
Energy			
Electricity production (millions kWh)	4,722	2,270	973
Petroleum products (000s of tons)	2,604	2,213	2,274
CPI, fuels and electricity	2.9%	8.2%	-1.5%
Construction (US\$ million)			
Annual value added in construction	1,220	1,229	1,230
Bank loans to construction	9,310	9,635	9,831
Clinker production (000s of tons)	543	587	282
Number of construction permits	43,277	32,484	22,080
o.w. Amman	8,683	8,036	5,897
o.w. Irbid	11,912	8,501	5,526
o.w. Zarqa	5,952	4,762	2,729
o.w. Other	16,730	11,185	7,928
CPI, housing	2.8%	3.5%	1.5%

	2017	2018	2019
Services (US\$ million)			
Annual value added in services	25,172	26,152	27,223
o.w. Finance, real estate & business services	36.1%	36.2%	36.4%
o.w. Producers of government services	21.4%	21.1%	21.1%
o.w. Trade, restaurants and hotels	15.7%	15.7%	15.5%
o.w. Transport & communication	13.8%	14.0%	14.1%
Bank loans to general trade	5,967	6,306	5,964
Corporate Sector			
Number of registered companies by economic activity	6,825	5,466	5,037
o.w. Services	2,237	1,876	1,706
o.w. Industry	2,189	1,703	1,556
o.w. Trade	1,436	955	963
o.w. Agriculture	816	810	656
o.w. Construction	147	122	156
Foreign Trade (US\$ million)			
Imports	18,232	18,078	17,224
Exports	7,522	7,757	8,325
Foreign trade	25,754	25,834	25,549
Exports/Imports	41.3%	42.9%	48.3%
Exports to main trade partners			
USA	24.7%	26.3%	27.2%
Saudi Arabia	12.7%	10.8%	10.9%
India	8.5%	10.4%	9.9%
Iraq	8.2%	10.0%	8.5%
Kuwait	5.3%	3.7%	4.2%
UAE	4.5%	3.9%	3.7%
Imports from main trade partners			
Saudi Arabia	13.4%	16.6%	16.1%
China	13.5%	13.6%	16.0%
USA	9.8%	8.7%	8.3%
Turkey	3.3%	3.8%	4.6%
India	2.4%	2.8%	4.5%
Germany	4.4%	4.6%	4.3%
Imports from main trade partners			
Clothes	24.5%	26.3%	29.2%
Medical and pharmaceutical products	9.9%	9.6%	9.3%
Potash	7.3%	8.2%	8.4%
Phosphates	6.3%	5.6%	5.3%
Fertilizers	3.3%	4.1%	4.2%
Vegetables	6.3%	4.8%	3.7%

	2017	2018	2019
Foreign Trade (US\$ million)			
Main import products			
Transport equipments and spare parts	11.2%	9.0%	7.7%
Petroleum products	5.2%	7.3%	6.3%
Crude oil	5.3%	6.1%	5.7%
Textile yarn, fabrics, made-up articles	4.5%	4.6%	5.4%
Electrical Machinery	3.6%	3.6%	4.1%
Iron and steel	2.3%	2.8%	2.5%
Balance of Payments (US\$ million)			
Current account	-4,399	-2,972	-1,232
o.w. Trade balance (net)	-10,710	-10,321	-8,900
o.w. Services account	1,962	2,483	3,138
o.w. Income account	-207	-200	-315
o.w. Current transfers (net)	4,556	5,067	4,845
Financial account	-3,331	-3,972	-1,800
Net errors and omissions	1,026	-1,035	-636
Public Finance (US\$ million)			
Total revenues & grants	10,473	11,057	10,937
o.w. Tax revenues	6,126	6,397	6,602
Total expenditures	11,528	12,084	12,430
o.w. Interest payments	1,208	1,417	1,570
Fiscal balance (including grants)	-1,055	-1,026	-1,493
Total gross debt	38,462	39,927	42,421
o.w. Gross domestic debt	21,724	22,879	25,018
o.w. External debt	16,738	17,049	17,402
Total revenues/Total expenditures	90.8%	91.5%	88.0%
Fiscal balance/Total expenditures	-9.2%	-8.5%	-12.0%
Fiscal balance/GDP	-2.6%	-2.4%	-3.4%
External debt/Total gross debt	43.5%	42.7%	41.0%
Total gross debt/GDP	94.3%	94.4%	96.7%
Monetary Situation (US\$ million)			
M1 (currency + demand deposits in JD)	14,295	13,648	14,560
Quasi-money	32,190	33,403	34,763
M2 (M1 + quasi-money in JD)	46,485	47,051	49,323
Counterparts of M2			
Net foreign assets	12,867	10,393	10,588
Net claims on public sector	14,090	15,387	16,792
Claims on private sector (resident)	31,771	33,441	34,904
Claims on financial institutions	701	883	1,204
Net other items	-12,945	-13,052	-14,166

	2017	2018	2019
Monetary Situation (US\$ million)			
Average weighted interest rates			
On licensed bank deposits			
Demand deposits	0.34%	0.38%	0.44%
Saving deposits	0.55%	0.71%	0.66%
Time deposits	3.80%	4.73%	4.84%
On licensed bank credit facilities			
Loans and advances	8.64%	8.69%	8.49%
Discounted bills & bonds	10.23%	9.64%	9.55%
Prices			
Consumer price index	3.3%	4.5%	0.8%
US\$/JD exchange rate (year-end)	1.4104	1.4104	1.4104
Jordanian Stock Market (US\$ million)			
Stock market capitalization	23,924	22,739	21,036
Stock market capitalization/GDP	58.7%	53.8%	48.0%
Trading value	4,127	3,271	2,236
Trading value/Market capitalization	17.3%	14.4%	10.6%
Total volume of traded securities (million)	1,717	1,246	1,247
Change in share price index	-1.5%	-5.3%	-7.5%
P/E ratio (times)	19.5	17.9	11.4
P/BV ratio (times)	1.2	1.1	1.1
Stock Market Capitalization by Sector			
Financial sector	64.0%	65.9%	62.0%
Industrial sector	20.3%	19.2%	23.0%
Services sector	15.6%	14.9%	15.0%

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

Arab Bank	5,061	5,613	5,197
The Housing Bank for Trade & Finance	3,719	3,719	2,435
The Arab Potash	1,980	1,883	2,403
Al-Eqbal Investment Company	1,354	1,100	1,041
Jordan Islamic Bank	927	731	790
Bank of Jordan	846	691	592
Jordan Petroleum Refinery	361	320	456
Jordan Telecom	566	368	381
Jordanian Duty Free Shops	354	413	365

	2017	2018	2019
Banking System			
Number of banks	25	24	-
Number of branches	818	844	-
Activity highlights (US\$ million)			
Total assets	69,256	71,816	75,658
Total deposits	46,823	47,741	49,796
Total loans	34,890	36,829	38,194
Total capital accounts & allowances	10,669	11,094	11,655
Key ratios			
Assets/GDP	169.9%	169.8%	172.5%
Deposits/GDP	114.9%	112.9%	113.5%
Residents per branch	11,858	11,730	-
Deposits per capita (US\$)	4,827	4,822	4,945
Asset growth	1.5%	3.7%	5.3%
Deposit growth	0.9%	2.0%	4.3%
Loan growth	8.0%	5.6%	3.7%
FC assets/Total assets	20.7%	21.0%	20.7%
FC deposits/Total deposits	22.8%	24.2%	23.2%
Total loans/Total deposits	74.5%	77.1%	76.7%
Capital accounts & allowances/Total assets	15.4%	15.4%	15.4%

TOP 10 BANKS BY ASSETS (US\$ BILLION)

Arab Bank	48.2	49.2	51.2
Housing Bank for Trade & Finance	11.5	11.7	11.9
Bank al Etihad	5.0	5.4	6.5
Jordan Islamic Bank	5.9	5.9	6.3
Cairo Amman Bank	3.9	4.1	4.4
Jordan Ahli Bank	3.8	3.9	3.9
Jordan Kuwait Bank	4.0	3.8	3.9
Bank of Jordan	3.6	3.7	3.8
Islamic International Arab Bank	2.9	3.0	3.2
Capital Bank of Jordan	2.8	2.8	3.1

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 31/12/2019)

Owners' equity: JD 99,983,726

(as at 31/12/2019)

HEADQUARTERS

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SHMEISSANI

Salah Center, Al-Shareef Abdul Hameed Sharaf Street, Shmeissani, Amman.

Tel: (962-6) 5606020. Fax: (962-6) 5604545.

ZAHARAN

Bldg. 213, Zahran Street, 6th Circle, opposite Emar Towers, Amman.

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

LE ROYAL HOTEL

Le Royal Hotel Complex, Zahran Street, 3rd Circle, Jabal Amman, Amman.

Tel: (962-6) 4604004. Fax: (962-6) 4680010.

MECCA MALL

Mecca Mall Complex (Extension – Gate # 4 – 2nd Floor), Mecca Street, Amman.

Tel: (962-6) 5518736. Fax: (962-6) 5542175.

TAJ MALL

Taj Mall, Market Level No. 2, Prince Hashem Street, Amman.

Tel: (962-6) 5924261. Fax: (962-6) 5924385.

JABAL HUSSEIN

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

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

SWEIFIEH

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

Tel: (962-6) 5865432. Fax: (962-6) 5853185.

ABDOUN

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

Tel: (962-6) 5935597. Fax: (962-6) 5935598.

AL-MADINA AL-MOUNAWARA STREET

Al-Ameer Complex, Al-Madina Al-Mounawara Street, Amman.

Tel: (962-6) 5563850. Fax: (962-6) 5563851.

WADI SAQRA

Saqra Complex, Wadi Saqra Street, Amman.

Tel: (962-6) 5672227. Fax: (962-6) 5652321.

DABOUQ

Bldg. 179, King Abdullah II Street, Amman.

Tel: (962-6) 5333305. Fax: (962-6) 5332704.

IRBID

Al Busoul Complex, Feras Al Ajlouni Street, Al Qubbeh Circle, Irbid.

Tel: (962-2) 7261550. Fax: (962-2) 7261660.

AQABA

Dream Mall, Sharif Hussein Bin Ali Street, Aqaba.

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Sources

Central Bank of Jordan
Jordanian Ministry of Education
Jordanian Ministry of Health
Amman Stock Exchange
CIA World Fact Book
International Monetary Fund
UNDP
World Bank

