جمعية البنوك في فلسطين
ASSOCIATION OF BANKS IN PALESTINE

Financial Position as 31 December 2025

	Bank of Palestine *	Arab Bank	Arab Islamic Bank	Palestine Islamic Bank	Quds Bank	The National Bank	Cairo Amman Bank	Bank of Jordan	Palestine Investment Bank	Housing Bank for Trade & Finance	Jordan Ahli Bank	Safa Bank	Egyptian Arab Land Bank
Assets													
Cash \ balances with PMA	4,115,920,889	1,520,495,786	567,573,996	433,944,511	415,455,419	363,070,146	257,403,729	245,610,656	262,945,717	180,120,504	208,248,331	108,486,592	50,755,000
Balances at banks and F I	1,772,936,462	125,793,803	113,343,895	233,761,601	69,252,563	114,383,477	52,645,712	34,735,087	75,778,635	38,964,921	11,033,606	58,911,947	14,187,806
Balances at head office		1,010,428,350					30,839,616	98,414,221		132,517,968	34,786,783		16,465,929
Net direct credit facilities	4,012,032,827	2,102,467,237	1,118,663,645	912,018,159	968,268,684	844,978,071	619,039,924	464,901,355	469,117,263	381,776,370	315,528,185	151,662,703	140,361,597
Financial assets at fair value	104,462,849	41,076,035	11,690,416	94,290,837	40,010,734	3,178,299	10,305,365	12,398,379	3,188,007				975
Financial assets at amortized cost	316,712,192	481,023,426	44,473,132	20,543,180	82,535,423	45,401,938	202,656,506	92,615,504	15,855,431	95,389,056	50,366,570	32,931,263	5,228,739
Investments	50,730,119		31,679,364	20,354,186	1,959,797	54,041,411							
Right-of-use asset	17,437,616	7,922,165	3,842,743	3,215,610	8,356,174	5,381,978	2,792,935	2,776,219	2,066,155	1,879,794	1,722,862	1,183,414	764,626
Net fixed assets	104,832,422	24,963,505	17,216,557	29,108,356	47,107,060	22,736,729	14,987,608	7,013,227	29,729,598	12,306,849	14,237,468	12,971,569	923,678
Other	155,857,830	139,835,525	33,476,151	88=36,053,4	37,263,820	22,714,770	21,349,908	30,098,786	24,305,536	7,972,553	9,750,828	3,688,286	1,037,045
Total assets	**10,650,923,206**	**5,454,005,831**	**1,941,959,899**	**1,783,289,928**	**1,670,209,674**	**1,475,886,819**	**1,212,021,305**	**988,563,434**	**882,986,342**	**850,928,014**	**645,674,633**	**369,835,774**	**229,725,395**
Liabilities and Owners' Equity													
Liabilities													
PMA deposits	392,737,564		40,870,730		55,761,827		42,379,310		47,969,122	37,850,917		14,547,512	5,353,520
Banks' and financial institutions' deposits	35,596,213	152,340,472	121,897,424	66,460,264	4,275,892	6,166,140	42,789,154	30,438,052	30,872,027		26,044,932	20,710,431	3,135,461
Head office deposits		3,204,134						837,530			13,300,000		526
Customers' deposits	9,118,410,748	4,663,195,410	* 1,553,239,761	* 1,490,945,394	1,348,122,423	1,176,060,385	931,347,059	798,852,100	669,100,366	663,589,353	482,196,577	* 266,608,697	174,458,331
Sundry provisions	61,473,601	39,312,633	11,900,693	12,056,188	9,300,211	8,718,885	13,112,787	4,716,007	6,249,094	8,768,963	5,329,186	2,208,187	5,460,681
Taxes provisions			6,743,858	1,315,743		94,341	4,354,123	2,039,069	1,410,740	5,319,859	244,127	1,002,562	1,877,833
Sustainability loans from the PMA	46,963,540	5,001,245	14,985,172		18,559,515				1,101,012		9,418,461		
Lease liabilities	18,723,527	7,520,303	4,135,664	3,345,138	8,879,584	5,050,105	2,976,781	2,631,381	1,806,984	1,990,288	1,839,023	1,354,410	634,325
Other	306,185,848	72,611,182	38,321,238	45,764,742	52,596,405	115,784,187	48,934,255	16,515,252	22,705,604	16,062,224	10,520,804	4,696,868	2,354,563
Total liabilities	**9,980,091,041**	**4,943,185,381**	**1,792,094,540**	**1,619,887,469**	**1,497,495,857**	**1,311,874,043**	**1,085,893,470**	**856,029,392**	**781,214,949**	**733,581,604**	**548,893,110**	**311,128,667**	**193,275,240**
Owners Equity													
Paid - in share capital	268,786,067	150,000,000	101,119,252	106,000,000	110,250,000	113,100,000	75,000,000	75,000,000	80,000,000	75,000,000	75,007,052	63,796,651	53,200,000
Paid in capital in excess of par value	48,938,899			3,200,000		17,770,333							
Statutory and cyclicality reserves	114,621,191	187,653,109	11,018,471	20,158,926	19,734,017	13,806,108	32,390,182	24,286,109	13,358,370	20,785,726	10,952,157	1,649,168	1,207,776
General voluntary reserves	8,621,037	71,511,536	13,575,370	4,384,678	1,863,517	3,484,033	4,697,255	5,785,643	4,931,746	655,853		4,011,606	2,600,966
Investment properties reserve			8,338,520	276,426									
Accumulative change in fair value	28,713,092	1,305,726	8,988	4,255,441	4,772,441	600,722	6,662,654	3,766,181	2,109,821				
Retained earnings (losses)	100,055,051	102,961,532	15,804,758	25,126,988	32,375,411	15,251,580	7,377,743	23,696,110	1,371,456	20,904,831	10,822,315	10,750,318	20,558,587
Other	101,096,828				3,718,431								
Total owners' equity	**670,832,165**	**510,820,450**	**149,865,359**	**163,402,459**	**172,713,817**	**164,012,776**	**126,127,835**	**132,534,042**	**101,771,393**	**117,346,410**	**96,781,523**	**58,707,107**	**36,450,155**
Total liabilities and owners' equity	**10,650,923,206**	**5,454,005,831**	**1,941,959,899**	**1,783,289,928**	**1,670,209,674**	**1,475,886,819**	**1,212,021,305**	**988,563,434**	**882,986,342**	**850,928,014**	**645,674,633**	**369,835,774**	**229,725,395**

Values in USD

Ranking of banks by total assets

Noting the differences in naming items in Islamic Banks

* Bank of Palestine financial data include Arab Islamic Banks data as a one of his subsidiary companies
** Include the cash margin and unrestricted investment accounts in islamic banks

Income Statement as of 31 December 2025

	Bank of * Palestine	Arab Bank	Arab Islamic Bank	Palestine Islamic Bank	Quds Bank	The National Bank	Cairo Amman Bank	Bank of Jordan	Palestine Investment Bank	Housing Bank for Trade & Finance	Jordan Ahli Bank	Safa Bank	Egyptian Arab Land Bank
Revenues													
Interest income	* 337,260,783	234,153,317	73,935,638	64,591,325	66,776,066	61,844,083	55,561,763	46,782,213	34,138,432	44,837,574	26,348,300	12,144,828	11,612,208
Interest expense	48,989,955	33,529,773	11,349,390	9,104,205	19,448,128	18,784,764	13,874,322	6,847,996	10,900,106	7,312,626	10,347,893	2,175,769	2,731,985
Net Interest income	**288,270,828**	**200,623,544**	**62,586,248**	**55,487,120**	**47,327,938**	**43,059,319**	**41,687,441**	**39,934,217**	**23,238,326**	**37,524,948**	**16,000,408**	**9,969,059**	**8,880,223**
Net commission income	26,835,806	13,622,007	5,664,595	5,888,702	4,088,243	4,537,941	3,787,279	2,745,759	3,305,261	1,157,282	1,711,952	433,644	771,385
Net interest and commission income	**315,106,634**	**214,245,551**	**68,250,843**	**61,375,822**	**51,416,181**	**47,597,260**	**45,474,721**	**42,679,976**	**26,543,587**	**38,682,230**	**17,712,360**	**11,315,039**	**9,651,608**
Foreign currencies exchange gains	51,317,930	19,770,568	6,806,050	3,367,833	9,387,962	5,818,930	4,231,937	1,892,963	2,148,248	1,984,557	1,285,535	760,699	419,406
Recovery of impairment provision of credit facilities					5,652,156	6,485,354							
Other	23,071,356	2,929,391	3,775,121	4,253,913	4,639,329	1,256,424	1,469,529	602,920	163,562	1,974,519	982,982	200,183	658,194
Total revenues	**389,495,920**	**236,945,511**	**78,832,014**	**68,997,568**	**71,095,628**	**61,157,968**	**51,176,186**	**45,175,859**	**28,855,397**	**42,641,306**	**19,980,876**	**12,275,921**	**10,729,208**
Expenses													
Personnel expenses	91,863,037	44,135,030	19,143,387	18,818,473	21,805,168	21,016,491	14,726,118	12,642,608	9,754,585	12,823,190	8,958,107	6,480,947	5,451,273
Operating expenses	83,808,578	49,446,331	18,853,517	13,385,346	13,332,379	12,366,200	12,471,241	11,475,900	9,337,734	7,193,797	4,886,336	4,525,627	2,791,876
Depreciation and amortization	17,623,819	4,141,790	4,624,858	4,598,719	6,610,960	5,344,362	2,338,948	1,053,127	2,372,501	1,876,120	1,320,006	1,252,987	489,155
Impairment provision of credit facilities	129,836,633	66,506,804	28,095,609	25,432,215	26,272,668	12,931,166	15,337,377	5,728,748	3,167,463	9,578,520	4,297,635	2,488,838	13,267
Other	22,693	2,310,585	22,693	230,372	10,000	10,000	869,845	2,017,406	191,046	1,344,759	518,793		
Total expenses	**323,154,760**	**166,540,540**	**70,740,064**	**62,465,125**	**68,031,175**	**51,668,219**	**45,743,529**	**32,917,788**	**24,823,329**	**32,816,386**	**19,980,876**	**14,748,399**	**8,745,571**
Profit (loss) before taxes	**66,341,160**	**70,404,970**	**8,091,950**	**6,532,443**	**3,064,453**	**9,489,749**	**5,432,657**	**12,258,071**	**4,032,068**	**9,824,920**		**2,472,478**	**1,983,637**
Taxes expense	9,339,940	19,779,986	2,709,722	2,448,815	641,649	2,482,229	2,859,041	160,446	1,649,960	6,205,924	426,395	150,000	720,000
Net profit (loss) for the year	**57,001,220**	**50,624,984**	**5,382,228**	**4,083,628**	**2,422,804**	**7,007,520**	**2,573,616**	**12,097,625**	**2,382,108**	**3,618,996**	**426,395**	**2,622,478**	**1,263,637**

Values in USD

Ranking of banks by total assets

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