



Manufacturing



Trade and Distribution



Services



Investment



Investor Brief 2025

Investor Relations

fida@apic.com.jo | +970 2 297 7040 | +970 569 400449

www.apic.ps

2025 @ a Glance

Amid a complex operating environment in Palestine and the broader region, APIC has maintained robust operational resilience, augmented its strategic growth, reinforced investor confidence, and maintained a well-diversified, balanced portfolio—driven by disciplined capital allocation and operational efficiency across its subsidiaries. The company also peruses investment and geographic diversification beyond Palestine and across regional and global markets through its investment arm “APIC Capital”, which manages a portfolio combining direct stakes in private and publicly listed companies alongside investments in a select group of leading private equity and venture capital funds.



Key Financial highlights

Revenues	EBITDA	Net Income
+16.84% ↑ 1.31 USD billion	+9.06% ↑ 74.85 USD million	-5.58% ↓ 7.66 USD million
Net Income Attributed to Shareholders	Total Assets	Shareholders' Net Equity
+1.35% ↑ 8.13 USD million	+17.45% ↑ 992.4 USD million	+21.5% ↑ 229.3 USD million



APIC's Share (PEX:APIC)

Share Close	Market Capitalization	Trading Volume
\$ 2.10	336 USD million ranked 4 th on PEX	21.2 million shares ranked 2 nd on PEX
Trading Value	Turnover Ratio	Free Float
40.3 USD million ranked 4 th on PEX	13.2% ranked 4 th on PEX	64.2% ranked 3 th on PEX

Main Challenges

- ✓ Ongoing devastating war on Gaza for the third consecutive year.
- ✓ The escalation of Israeli attacks in the West Bank and recession impacts.
- ✓ Delayed receivables from the Palestinian Authority to APIC Group reached an unprecedented level of approximately \$150 million (direct and indirect debt), incurring an average financing cost of around \$7.5 million.
- ✓ Inflation: Turkey results affected by hyperinflation impact of \$6.68 million- as noncash losses (IAS # 29).

Operational Developments

- ✓ Strategic National partnership between APIC, Bank of Palestine & Massader to establish “TAQA Company” to enhance sustainable investment in Palestine’s renewable energy sector.
- ✓ Palestine Automobile Co. acquired IM brand, a premium electric vehicle brand of the SAIC Motor Group.
- ✓ NAPCO: start commissioning new production lines to double production capacity, optimize production costs, and drive sales growth.

Capital Market Activity

- ✓ Oversubscribed secondary offering by 180% surpassing the targeted capital of USD 30 million to reach USD 54.3 Million.
- ✓ Successful bond issuance of \$120 million with the participation of prominent financial institution of which the IFC of the World Bank.
- ✓ Authorized and paid-in capital: \$160 million.

Corporate Social Responsibility

CSR Investment: \$1.2 million equivalent to 15% of APIC’s net income supporting numerous associations and institutions dedicated to orphans, individuals with special needs, mental health, healthcare, education, and youth, among others.

Human Capital

3,400 employees across APIC subsidiaries in Palestine, Jordan, Saudi Arabia, the United Arab Emirates, Iraq, and Turkey.