

## Chapter : 8115 Postal Saving Fund

**Creation :** The Fund commenced its works on 1/9/1974 and it provides its services for citizens through the postal offices in all over the kingdom to which banks cannot deliver their services and therefore the Post Saving Fund is a banking financial service equivalent for services provided by banks and not competitor or alternative.

**Vision :** Distinguished financing saving service aiming through its economic and social framework to contribute to improving the standard of living of Jordanian citizens and propelling the development wheel.

**Mission :** Developing the citizens' saving awareness and encouraging small savers to save and accumulate their savings to invest them in the best methods to contribute to achieving sustainable development.

**Legal Framework :** Postal Saving Fund Law No. (34) for the year 1966, and amendments thereto in the Hashemite Kingdom of Jordan.

**Priorities and targeted results within the determined ceilings for the years 2026 - 2028 :**

**First Priority :**

- Attracting experiences and competencies in the field of banking work.

**Key procedures to achieve the first priority :**

- Creating vacancies to be recruited.
- Staff members attended specialized courses in the field of employment.

**First Priority Outcomes :**

- Developing work mechanism and quick delivery.

**First priority-related program :**

- Administration and Support Services

**Second Priority :**

- Working on wider deployment of the Post Saving Fund branches.

**Key procedures to achieve the second priority :**

- An agreement has been concluded with Jordan Post Company to activate modern banking systems that provide electronic banking services that help spread the fund.

**Second Priority Outcomes :**

- Attracting a wider segment of citizens and from all governorates.

**Second priority-related program :**

- Administration and Support Services

**Priority of the needs of both genders, youth and persons with disabilities :**

- Working to support projects concerned with both sexes and persons with disabilities.

**Key procedures to achieve the priority of the needs of both genders, youth and persons with disabilities :**

- Allocating special places to accommodate persons with disabilities to suit their needs.

**The following outcomes are expected to be achieved for the priority of the needs of both genders, youth & perso**

- Attracting a larger category of society categories.

**Priority-related program of the needs of both genders, youth and persons with disabilities :**

- Administration and Support Services

**Tasks of the Ministry / Department :**

- Savings services including (current accounts, savings accounts, investment deposit).
- Financing services including (computer, electrical appliances, furniture, hybrid cars, construction materials, houses maintenance and expansion, financing services and benefits such as education, treatment, marriage).

**The National objectives that the Ministry / Department contributes to achieving :**

- Concentrating on the establishment of productive and development projects and microfinance in the governorates.
- Realizing the social welfare and safety of citizens.
- Achieving a better standard of living for citizens.

**The most important issues and challenges facing the Ministry / Department :**

- Citizens' interest in banks and banking institutions in light of the diversity of services and tools and the ease of obtaining it.
- The emergence of many organizations providing similar services with competitive conditions.
- Applying the government financial system and commercial accounting and financial systems instructions at the same time.
- Fluctuating vision of government prospects towards the work of the Fund.

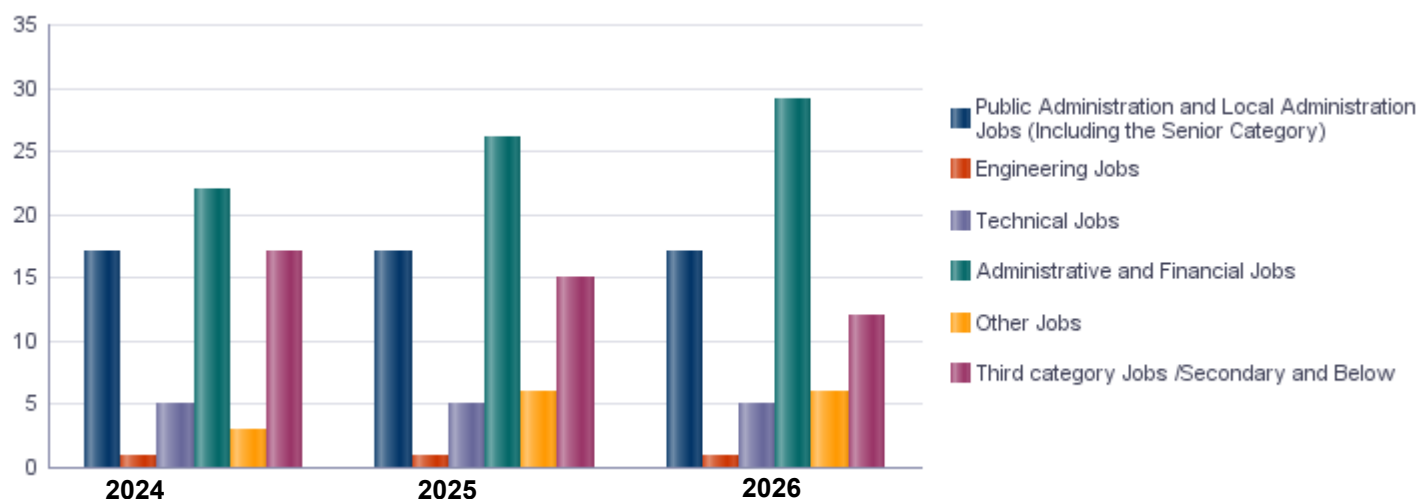
## Chapter : 8115 Postal Saving Fund

### Strategic goals of the Ministry/ Department/ Unit and Performance Measurement Indicators

Strategic Objective	Performance Indicator	Base year	Value	Actual Value	Target Value	Preliminary Self Evaluation	Target Value		
				2024	2025	2025	2026	2027	2028
1 - Improving and developing the institutional work.	1 Number of improved processes.	2022	16	17	19	17	20	21	22
	2 Number of services provided to stakeholders.	2022	10	10	11	10	12	13	14
	3 Number of used electronic systems.	2022	14	15	16	15	17	18	19
2 - Improving the quality of saving and investment services.	1 The increase in the number of clients.	2022	750	800	800	700	800	850	900
	2 Percentage of growth in financing volume.	2022	%17	%17	%18	%16	%20	%21	%22

### Number of Staff in the Ministry/ Department/ Unit

Group	Job	2024			2025			Preliminary 2026		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Public Administration and Local Administration Jobs	Leadership jobs	10	7	17	10	7	17	10	7	17
Engineering Jobs	Engineers	0	1	1	0	1	1	0	1	1
Technical Jobs	Programmers	3	2	5	3	2	5	3	2	5
Administrative and Financial Jobs	Administrative and Financial	12	10	22	16	10	26	19	10	29
Other Jobs	Specialist	2	1	3	5	1	6	5	1	6
Third category Jobs /Secondary and Below	Third category/secondary and below	15	2	17	13	2	15	10	2	12
<b>Total</b>		<b>42</b>	<b>23</b>	<b>65</b>	<b>47</b>	<b>23</b>	<b>70</b>	<b>47</b>	<b>23</b>	<b>70</b>
<b>Total Cost of Salaries</b>		<b>391963</b>	<b>191812</b>	<b>583775</b>	<b>512300</b>	<b>250700</b>	<b>763000</b>	<b>566686</b>	<b>277314</b>	<b>844000</b>



### Most notable information about the Ministry/Department/Unit

No.	Description
1	The Fund provides financing services and grants Murabahat.
2	The Fund provides deposits service (withdrawal and depositing).
3	The methodology of work is based on the application of work method that is consistent with the provisions of Islamic Sharia'.

## Chapter : 8115 Postal Saving Fund

( In JDs )

Current Activities Appropriations According to Program								
Prog.	Activites		Actual	Estimated	Re-estimated	Estimated	Indicative	Indicative
			2024	2025	2025	2026	2027	2028
8221	601	Administrative and Support Services	818497	1029000	963000	1110000	1131000	1152000
		Total of Program	818497	1029000	963000	1110000	1131000	1152000
		Total	818497	1029000	963000	1110000	1131000	1152000

**Overall Summary of Expenditures for Chapter 8115- Postal Saving Fund  
for the Years 2024 - 2028**

( In JDs )

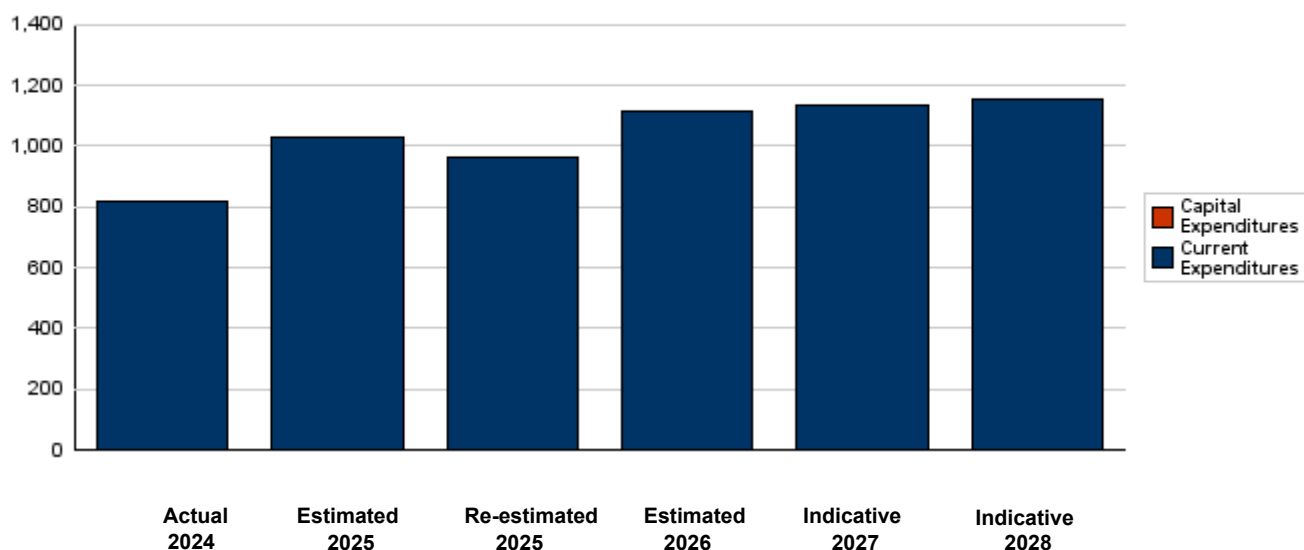
Description	Actual	Estimated	Re-estimated	Estimated	Difference between estimated 2026 and re- estimated 2025	Indicative	
	2024	2025	2025	2026		2027	2028
Current Expenditure	818,497	1,029,000	963,000	1,110,000	147,000	1,131,000	1,152,000
Capital Expenditure	0	0	0	0	0	0	0
<b>Total current and capital expenditure</b>	<b>818,497</b>	<b>1,029,000</b>	<b>963,000</b>	<b>1,110,000</b>	<b>147,000</b>	<b>1,131,000</b>	<b>1,152,000</b>

**Most notable differences between estimated appropriations for 2026 and re-estimated for 2025**

**Current expenditure :**

- Compensation of employees group increased by (138) thousand JDs, to cover the cost of the natural increase in salaries and appointments.
- Use of goods and services group appropriations increased by (7) thousand JDs.
- Allocations for the non-financial assets group increased by (2) thousand JDs to cover the expenses of the of devices, machines and equipment item.

( Thousands of JDs )      Graph of the current and capital expenditures for the years 2024 - 2028



## Budget Summary

Chapter : 8115 Postal Saving Fund

(In JDs)

	Description	Actual 2024	Estimated 2025	Re-estimated 2025	Estimated 2026	Indicative 2027	Indicative 2028
<b>Revenues</b>							
142	Revenues of Selling Goods and Services	2125603	2100000	2100000	2150000	2200000	2250000
<b>Total Revenues</b>		<b>2125603</b>	<b>2100000</b>	<b>2100000</b>	<b>2150000</b>	<b>2200000</b>	<b>2250000</b>
<b>Expenditures</b>							
<b>A - Current Expenditures</b>							
211	Salaries, Wages and Allowances	525941	685000	643000	754000	763000	771000
212	Social Security Contributions	57834	78000	63000	90000	91000	93000
221	Use of Goods and Services	182605	199000	193000	200000	210000	220000
271	Pension and Compensations	0	5000	5000	5000	5000	5000
282	Other Miscellaneous Expenditures	34030	37000	36000	36000	37000	38000
311	Fixed Assets	18087	25000	23000	25000	25000	25000
<b>Total Current Expenditures</b>		<b>818497</b>	<b>1029000</b>	<b>963000</b>	<b>1110000</b>	<b>1131000</b>	<b>1152000</b>
<b>B - Capital Expenditures</b>							
<b>Total Capital Expenditures</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Expenditures</b>		<b>818497</b>	<b>1029000</b>	<b>963000</b>	<b>1110000</b>	<b>1131000</b>	<b>1152000</b>
<b>Deficit \ Surplus before Financing</b>		<b>1307106</b>	<b>1071000</b>	<b>1137000</b>	<b>1040000</b>	<b>1069000</b>	<b>1098000</b>
<b>FINANCING BUDGET</b>							
<b>A - Uses</b>							
5114001	Transferring the surplus of governmental units to the Treasury	59326	500000	500000	750000	750000	750000
5119007	Reserves for Liabilities Repayment	8263000	7624000	8256000	7856000	7485000	7138000
5119999	Others / distribution of Depositors profit	743780	644000	644000	690000	690000	695000
<b>Total Uses</b>		<b>9066106</b>	<b>8768000</b>	<b>9400000</b>	<b>9296000</b>	<b>8925000</b>	<b>8583000</b>
<b>B - Sources</b>							
4113001	Budget Surplus before financing	1307106	1071000	1137000	1040000	1069000	1098000
4119004	Usage of reserves for liabilities repayment	7759000	7697000	8263000	8256000	7856000	7485000
<b>Total Sources</b>		<b>9066106</b>	<b>8768000</b>	<b>9400000</b>	<b>9296000</b>	<b>8925000</b>	<b>8583000</b>
<b>Deficit \ Surplus after Financing</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

# Revenues

Chapter : 8115 Postal Saving Fund

(In JDs )

Group No.	Item	Description	Actual 2024	Estimated 2025	Re-estimated 2025	Estimated 2026	Indicative 2027	Indicative 2028
1421		Sales of Market Governmental Units						
	012	Current Revenues for the Postal Saving Fund						
	001	Morabahah revenues	1968880	1950000	1950000	2000000	2050000	2100000
	999	Miscellaneous Revenues	156723	150000	150000	150000	150000	150000
		<b>Total of Item</b>	2125603	2100000	2100000	2150000	2200000	2250000
		<b>Total</b>	2125603	2100000	2100000	2150000	2200000	2250000
		<b>Total Revenues</b>	2125603	2100000	2100000	2150000	2200000	2250000

**Overall Summary of Current Expenditures for the Years 2024 - 2028**

**Chapter : 8115 Postal Saving Fund**

( In JDs )

Group	Item	Description	Actual 2024	Estimated 2025	Re-estimated 2025	Estimated 2026	Indicative 2027	Indicative 2028
<b>21</b>		<b>Compensations of Employees</b>						
<b>2111</b>		<b>Salaries, Wages and Allowances</b>						
	101	Classified Employees	5522	5000	0	0	0	0
	102	Unclassified Employees	66489	95000	94000	65000	66000	67000
	103	Comprehensive Contract Employees	58175	18000	15000	0	0	0
	105	Personal Cost of Living Allowance	73035	96000	88000	75000	76000	77000
	106	Family Cost of Living Allowance	6020	13000	6000	5000	6000	7000
	111	Additional Allowance	78291	93000	75000	76000	77000	78000
	113	Transportation Allowance	12315	16000	16000	16000	17000	18000
	114	Transport Allowance	4820	9000	9000	9000	9000	9000
	116	Employees' Bonuses	172414	200000	200000	210000	210000	210000
	120	Contract Employees	48860	51000	51000	52000	53000	54000
	121	Fixed-term Contract Employees	0	89000	89000	246000	249000	251000
		<b>Total</b>	<b>525941</b>	<b>685000</b>	<b>643000</b>	<b>754000</b>	<b>763000</b>	<b>771000</b>
<b>2121</b>		<b>Social Security Contributions</b>						
	301	Social Security	57834	78000	63000	90000	91000	93000
		<b>Total</b>	<b>57834</b>	<b>78000</b>	<b>63000</b>	<b>90000</b>	<b>91000</b>	<b>93000</b>
<b>22</b>		<b>Use of Goods and Services</b>						
<b>2211</b>		<b>Use of Goods and Services</b>						
	201	Rents	69240	70000	70000	70000	70000	70000
	202	Telecommunications Services	12724	12000	12000	12000	13000	14000
	203	Water	683	2000	2000	2000	2000	2000
	204	Electricity	11580	16000	14000	15000	16000	17000
	205	Fuels	10199	10000	10000	10000	11000	12000
	206	Maintenance of Machines, furniture and acce	15766	23000	19000	20000	21000	22000
	207	Maintenance of vehicles, equipment and acce	2469	4000	4000	4000	5000	6000
	208	Repair and maintenance of buildings and acc	230	1000	1000	1000	2000	3000
	209	Stationery,Publications and Office Supplies	13605	10000	10000	10000	11000	12000
	210	Substances and raw materials (medicines, cl	2000	2000	2000	4000	4000	4000
	211	Cleaning services and supplies including cle	19112	20000	20000	22000	24000	26000
	212	Insurance	1199	2000	2000	2000	2000	2000
	213	Official Travel Missions	350	2000	2000	2000	2000	2000
	214	Goods and services expenses	23448	25000	25000	26000	27000	28000
		<b>Total</b>	<b>182605</b>	<b>199000</b>	<b>193000</b>	<b>200000</b>	<b>210000</b>	<b>220000</b>
<b>27</b>		<b>Social Benefits</b>						
<b>2711</b>		<b>Pension and Compensations</b>						
	308	Pension and Compensations	0	5000	5000	5000	5000	5000
		<b>Total</b>	<b>0</b>	<b>5000</b>	<b>5000</b>	<b>5000</b>	<b>5000</b>	<b>5000</b>
<b>28</b>		<b>Other Expenditures</b>						
<b>2821</b>		<b>Other Current Expenditures</b>						
	302	Contributions	0	4000	4000	4000	5000	6000
	303	Scientific scholarships and training courses	1330	3000	2000	2000	2000	2000
	305	Non-Employees' Bonuses	32700	30000	30000	30000	30000	30000
		<b>Total</b>	<b>34030</b>	<b>37000</b>	<b>36000</b>	<b>36000</b>	<b>37000</b>	<b>38000</b>
<b>31</b>		<b>Non-financial Assets</b>						
<b>3112</b>		<b>Devices, Machinery and Equipment</b>						
	402	Devices, Machinery and Equipment	18087	25000	23000	25000	25000	25000
		<b>Total</b>	<b>18087</b>	<b>25000</b>	<b>23000</b>	<b>25000</b>	<b>25000</b>	<b>25000</b>
		<b>Total of Chapter</b>	<b>818497</b>	<b>1029000</b>	<b>963000</b>	<b>1110000</b>	<b>1131000</b>	<b>1152000</b>

**Appropriations directed for females and child according to chapter : 8115 Postal Saving Fund**

( In JDs )

<b>Description</b>	<b>2024</b>	<b>2025</b>	<b>2026</b>	<b>2027</b>	<b>2028</b>
<b>Females</b>	<b>191,812</b>	<b>250,700</b>	<b>277,314</b>	<b>280,600</b>	<b>283,886</b>
<b>Child</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Appropriations distributed according to population index</b>					
<b>Females</b>	<b>110,319</b>	<b>125,020</b>	<b>125,020</b>	<b>130,190</b>	<b>135,360</b>
<b>Child</b>	<b>84,500</b>	<b>95,760</b>	<b>95,760</b>	<b>99,720</b>	<b>103,680</b>
<b>Total appropriations directed for females</b>	<b>302,131</b>	<b>375,720</b>	<b>402,334</b>	<b>410,790</b>	<b>419,246</b>
<b>Total appropriations directed for Child</b>	<b>84,500</b>	<b>95,760</b>	<b>95,760</b>	<b>99,720</b>	<b>103,680</b>

**8221 Program Administration and Support Services**

**Objective of the program :**

The program aims to continue work through the optimal use of the Fund's resources and invest the distinguished competencies.

**The strategic objective related to the program :**

- Improving and developing the institutional work.
- Improving the quality of saving and investment services.

**Directorates associated with the program :**

- Financial & Administrative Affairs Directorate
- Follow up & Collection Directorate
- Investment Directorate

**Services provided by the program :**

- Administrative and financial affairs services.
- Human resources services.
- Technical affairs services.
- Financing and Murabaha services.
- Deposits services (withdrawal and depositing).

**Program's main outputs and results during the years (2026 -2028):**

- Improving and developing the Fund's work.
- Attracting deposits and promoting investment methods.

**The Program's challenges :**

- Scarcity of expertise working in the fund.
- The emergence of several competing financial institutions for the Fund's work.

**Actions to address challenges and improve services provided:**

- Training and qualification of staff working in the Fund.
- Establishing competing conditions for the operation of other financial institutions.

**The needs of both genders:**

The program seeks to enhance the opportunity for both sexes participation in the work of the Fund by providing an environment conducive to work in the Fund.

**Staff working in the program :**

The program is implemented through a functional staff in 2025 estimated with ( 70 ) staff, including ( 47 ) males and ( 23 ) females .

**Appropriations directed for females and child**

(In JDs)

Description	2024	2025	2026	2027	2028
Females	191,812	250,700	277,314	280,600	283,886
Child	0	0	0	0	0
<b>Appropriations directed according to population index</b>					
Females	110,319	125,020	125,020	130,190	135,360
Child	84,500	95,760	95,760	99,720	103,680
<b>Total appropriations directed for females</b>	<b>302,131</b>	<b>375,720</b>	<b>402,334</b>	<b>410,790</b>	<b>419,246</b>
<b>Total appropriations directed for Child</b>	<b>84,500</b>	<b>95,760</b>	<b>95,760</b>	<b>99,720</b>	<b>103,680</b>

**Key Performance indicators for Program**

Performance Measurement Indicator	Base Year	Value	Actual value	Target value	PreliminarySelf Evaluation	Target Value		
			2024	2025		2025	2026	2027
1 Number of provided e-services	2022	9	10	13	10	14	15	16
2 Satisfaction degree of the Fund's stakeholders.	2022	%93	%94	%95	%94	%95	%96	%97

**Appropriations 8221 Program Administration and Support Services Per Activities and Projects**

(In JDs)

Activities and Projects	Actual 2024	Estimated 2025	Re-estimated 2025	Estimated 2026	Indicative 2027 2028	
<b>Current Expenditures</b>	<b>818,497</b>	<b>1,029,000</b>	<b>963,000</b>	<b>1,110,000</b>	<b>1,131,000</b>	<b>1,152,000</b>
601 Administrative and Support Services	818,497	1,029,000	963,000	1,110,000	1,131,000	1,152,000
<b>Capital Expenditures</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Program</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Program</b>	<b>818,497</b>	<b>1,029,000</b>	<b>963,000</b>	<b>1,110,000</b>	<b>1,131,000</b>	<b>1,152,000</b>

Program : 8221 - Administration and Support Services								
Activity : 601 - Administrative and Support Services								
Group	Item	Description	Actual 2024	Estimated 2025	Re-estimated 2025	Estimated 2026	Indicative 2027	Indicative 2028
<b>21</b>		<b>Compensations of Employees</b>						
<b>2111</b>		Salaries, Wages and Allowances						
	101	Classified Employees	5522	5000	0	0	0	0
	102	Unclassified Employees	66489	95000	94000	65000	66000	67000
	103	Comprehensive Contract Employees	58175	18000	15000	0	0	0
	105	Personal Cost of Living Allowance	73035	96000	88000	75000	76000	77000
	106	Family Cost of Living Allowance	6020	13000	6000	5000	6000	7000
	111	Additional Allowance	78291	93000	75000	76000	77000	78000
	113	Transportation Allowance	12315	16000	16000	16000	17000	18000
	114	Transport Allowance	4820	9000	9000	9000	9000	9000
	116	Employees' Bonuses	172414	200000	200000	210000	210000	210000
	120	Contract Employees	48860	51000	51000	52000	53000	54000
	121	Fixed-term Contract Employees	0	89000	89000	246000	249000	251000
		<b>Total</b>	<b>525941</b>	<b>685000</b>	<b>643000</b>	<b>754000</b>	<b>763000</b>	<b>771000</b>
<b>2121</b>		Social Security Contributions						
	301	Social Security	57834	78000	63000	90000	91000	93000
		<b>Total</b>	<b>57834</b>	<b>78000</b>	<b>63000</b>	<b>90000</b>	<b>91000</b>	<b>93000</b>
<b>22</b>		<b>Use of Goods and Services</b>						
<b>2211</b>		Use of Goods and Services						
	201	Rents	69240	70000	70000	70000	70000	70000
	202	Telecommunications Services	12724	12000	12000	12000	13000	14000
	203	Water	683	2000	2000	2000	2000	2000
	204	Electricity	11580	16000	14000	15000	16000	17000
	205	Fuels	10199	10000	10000	10000	11000	12000
		001 Heating	7000	5000	5000	5000	5000	5000
		002 Saloon vehicles	3199	5000	5000	5000	6000	7000
	206	Maintenance of Machines, furniture and accessories	15766	23000	19000	20000	21000	22000
	207	Maintenance of vehicles, equipment and accessories	2469	4000	4000	4000	5000	6000
	208	Repair and maintenance of buildings and accessories	230	1000	1000	1000	2000	3000
	209	Stationery, Publications and Office Supplies	13605	10000	10000	10000	11000	12000
	210	Substances and raw materials (medicines, clothes, food, films, etc..)	2000	2000	2000	4000	4000	4000
	211	Cleaning services and supplies including cleaning contracts	19112	20000	20000	22000	24000	26000
	212	Insurance	1199	2000	2000	2000	2000	2000
	213	Official Travel Missions	350	2000	2000	2000	2000	2000
	214	Goods and services expenses	23448	25000	25000	26000	27000	28000
		008 Advertisements and subscriptions	23448	25000	25000	14000	15000	16000
		013 Services, security and guarding contracts	0	0	0	6000	6000	6000
		028 Professional services expenditures	0	0	0	6000	6000	6000
		<b>Total</b>	<b>182605</b>	<b>199000</b>	<b>193000</b>	<b>200000</b>	<b>210000</b>	<b>220000</b>
<b>27</b>		<b>Social Benefits</b>						
<b>2711</b>		Pension and Compensations						
	308	Pension and Compensations	0	5000	5000	5000	5000	5000
		<b>Total</b>	<b>0</b>	<b>5000</b>	<b>5000</b>	<b>5000</b>	<b>5000</b>	<b>5000</b>
<b>28</b>		<b>Other Expenditures</b>						
<b>2821</b>		Other Current Expenditures						
	302	Contributions	0	4000	4000	4000	5000	6000
	303	Scientific scholarships and training courses	330	3000	2000	2000	2000	2000
	305	Non-Employees' Bonuses	32700	30000	30000	30000	30000	30000
		<b>Total</b>	<b>34030</b>	<b>37000</b>	<b>36000</b>	<b>36000</b>	<b>37000</b>	<b>38000</b>
<b>31</b>		<b>Non-financial Assets</b>						
<b>3112</b>		Devices, Machinery and Equipment						
	402	Devices, Machinery and Equipment	18087	25000	23000	25000	25000	25000
		<b>Total</b>	<b>18087</b>	<b>25000</b>	<b>23000</b>	<b>25000</b>	<b>25000</b>	<b>25000</b>
		<b>Total of Activity</b>	<b>818497</b>	<b>1029000</b>	<b>963000</b>	<b>1110000</b>	<b>1131000</b>	<b>1152000</b>
		<b>Total of Program</b>	<b>818497</b>	<b>1029000</b>	<b>963000</b>	<b>1110000</b>	<b>1131000</b>	<b>1152000</b>
		<b>Total of Chapter</b>	<b>818497</b>	<b>1029000</b>	<b>963000</b>	<b>1110000</b>	<b>1131000</b>	<b>1152000</b>