

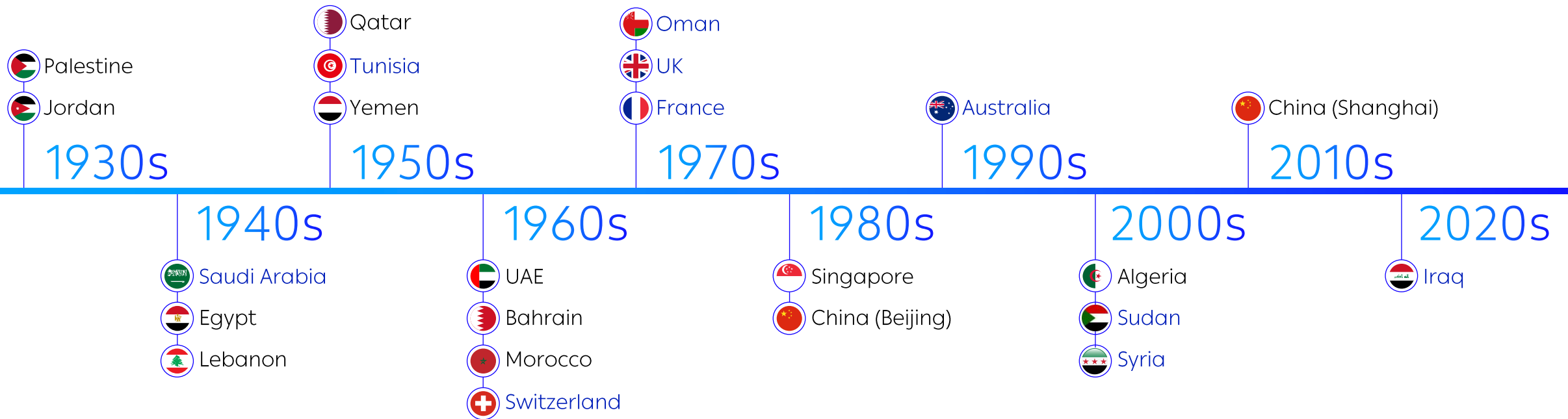
# Investor Presentation

## Q1-2026

# Table of Contents

|   |                                |    |
|---|--------------------------------|----|
| 1 | Arab Bank Group Overview       | 2  |
| 2 | Strategy and Business Overview | 7  |
| 3 | Operating Environment          | 15 |
| 4 | Financial Performance          | 20 |

# Arab Bank has a rich legacy of regional and international expansion since 1930



Arab Bank plc Branches  
Arab Bank Subsidiaries, Affiliates and Sister company

# Arab Bank's extensive network and longstanding presence in MENA underpins its deep-rooted commitment to the region

## Key Subsidiaries

- Arab Bank Australia Limited (100%)
- Europe Arab Bank plc (100%)
- Islamic International Arab Bank (100%)
- Arab Tunisian Bank (64.2%)
- Oman Arab Bank (49%)
- Arab Bank Syria (53%)
- Arab Sudanese Bank Limited (100%)
- Arab Bank Iraq (63.8%)
- AB Invest - Jordan (100%)
- Arab National Leasing Co. (100%)
- Al Nisr Al Arabi Ins. Co. (68%)
- Acabes International Pvt. (100%)

## Key Affiliates

- Arab National Bank (40%)
- Arabia Group Holding Limited (47.3%)

## Sister Company

- Arab Bank Switzerland Ltd.

## Arab Bank Group

### Employees\*

12,000+



### Countries

27

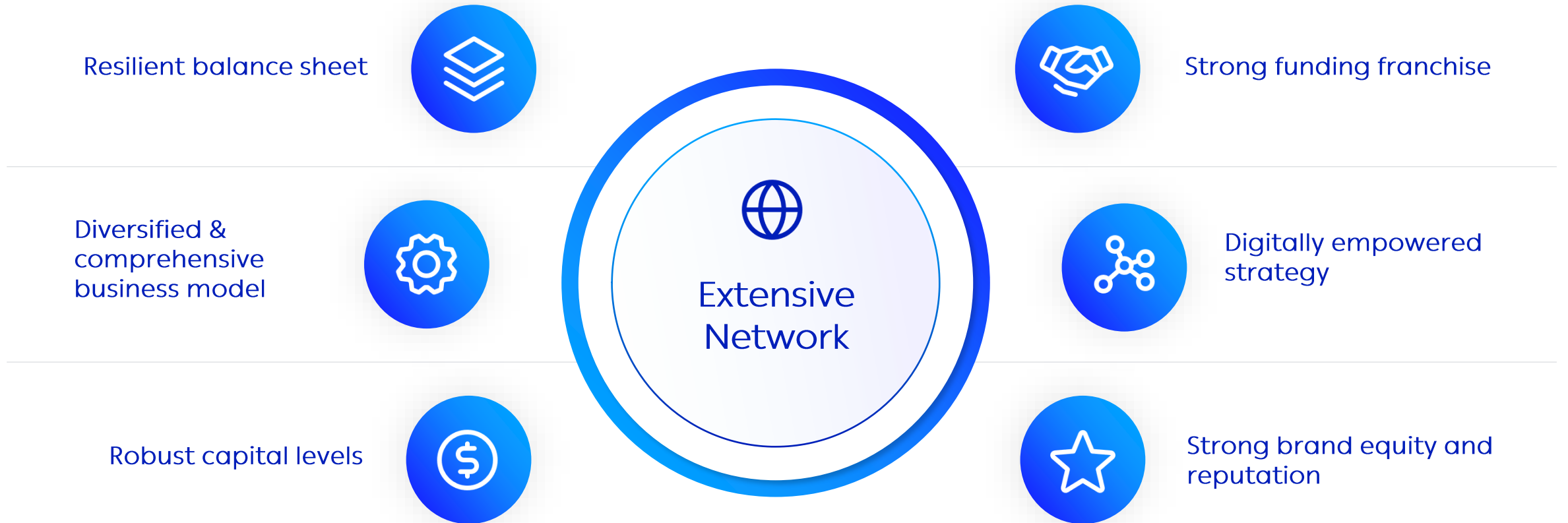


### Branches

600+



# Arab Bank Key Strengths



# Strong Performance Across Key Metrics



# Table of Contents

- 1 Arab Bank Group Overview
- 2 Strategy and Business Overview
- 3 Operating Environment
- 4 Financial Performance

# Arab Bank's growth strategy is built on leveraging the Group's network and harnessing the power of digital transformation to achieve sustainable growth and deliver shareholders' value

## Strategy Pillars



Building on the Group's position as a leading local and regional bank



Leveraging digital transformation and innovation to deliver superior customer experience



Leveraging the Group's extensive and well established network



Delivering long term, positive ESG impact for all stakeholders

## Growth Initiatives

Expanding into  
New Markets

Introducing  
New Business Models

Growing Wealth  
Management and  
Private Banking

Network Banking Across  
Corporate & Consumer  
Banking

# Arab Bank is well positioned to capture growth opportunities in attractive MENA markets



Well established MENA presence with international connectivity, allowing Arab Bank to deliver comprehensive financial services across the Group's network



Positive structural drivers for MENA regional growth include economic diversification, national investment programs, privatizations, capital markets development and demographics



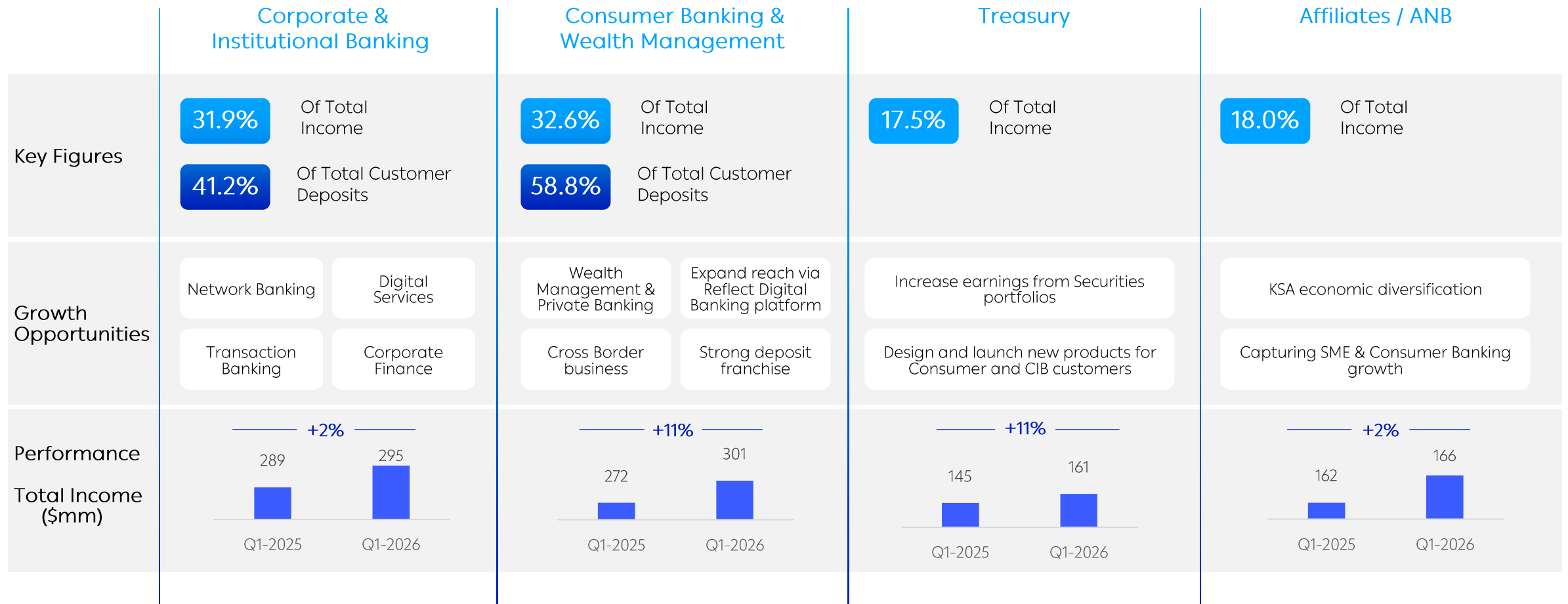
High growth GCC markets are a major contributor to the Bank's earning power, with additional potential from recently established presence in Iraq



Well diversified business model across multiple segments; Corporate, SME, Consumer, Wealth Management & Private Banking, Treasury and Islamic Banking

|                  | Jordan | Outside Jordan |
|------------------|--------|----------------|
| Net Loans        | 25%    | 75%            |
| Equity           | 18%    | 82%            |
| Operating Income | 27%    | 73%            |

# Arab Bank has a diversified business model across its lines of business and network



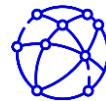
# Arab Bank is implementing a customer focused strategy by leveraging digital transformation

## Delivering a superior digital customer experience

- Digital solutions for all segments – Arabi Mobile, Arabi Connect, Arabi Next
- Digital Onboarding
- E-payments
- Eco-system
- Online Marketplaces



Customer Experience



## Introducing new business models

- Top tier Card Acquirer in Jordan and Palestine
- Launched dedicated SME mobile banking app
- Launched Reflect Digital Banking Platform in Jordan and Palestine providing a branchless banking experience
- Implemented AI-based solutions for boosting sales, improving customer service and insights, and risk mitigations
- Developed Omnify – an API platform for Open Banking, Embedded Finance and Banking as a Service



## Backed by a robust IT infrastructure and enablers

- Strong focus on Cybersecurity and Data Protection
- Leverage robotics process automations and AI to automate IT operations
- New MACH based design architecture; Microservices, APIs
- Established a wholly owned Fintech and IT development subsidiary



## And innovation initiatives

- AB iHub (Jordan and Egypt) – R&D centre to explore, educate and experiment with Startups & Intrapreneur programs to implement digital staff ideas
- ABX – an accelerator adapting and scaling Fintech solutions for Arab Bank
- AB Ventures – Corporate VC fund focusing mainly on Fintech to augment Arab Bank access to global innovation



# Reflect – A leading Digital Banking Platform offering a modern and fresh banking experience

Reflect continues to solidify its position as a leading digital banking platform in both Jordan and Palestine, providing an integrated ecosystem of financial solutions that cater to customers' daily needs across various life stages

## Major initiatives

### Savings redefined

Reflect launched a revamped version of the savings account to make it more seamless and fully aligned with market needs

To support this launch, Reflect introduced an engaging savings campaign. This initiative encourages a stronger savings culture while rewarding customers for building better financial habits

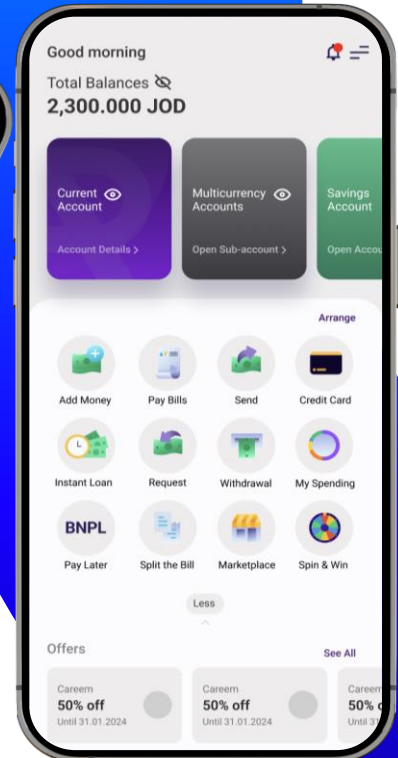
### MSE's expansion

Reflect expanded its market offering to better serve micro and small enterprises by introducing a fully digital salary transfer solution for businesses utilizing AB Next digital channel. The process is simple, seamless, and requires no paperwork or operational complexity, with free salary transfers that make payroll management easier and more efficient

25+  
Digital  
Services

609K+  
Customer  
Base

77%  
New  
to Bank  
Customers



# Arab Bank is growing its Wealth Management and Private Banking across the network



Arab Bank (Switzerland) Ltd. is a sister company of Arab Bank plc founded in 1962, with ~\$24bn in assets under management, specialized in Wealth Management for a sophisticated clientele, in addition to other services in Trade Finance and Treasury

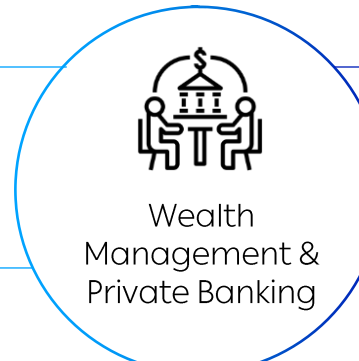
Arab Bank Switzerland's growth strategy includes the acquisition of a majority stake in Swiss private bank Gonet in 2023 and Gonet's merger with ONE Swiss bank SA in 2024

Arab Bank is expanding its product offering of investment funds, treasury products and brokerage services across the MENA region and Europe Arab Bank

Wealth Management offering including a variety of investment solutions



Asset Management, International and local brokerage services



Investments, mortgages and loans



Sharia compliant products

# Arab Bank is implementing its forward-looking comprehensive ESG strategy

## Strategy Pillar



### Environmental

Support the transition to a low carbon economy



### Social

Advancing social development in the community



### Governance

Integrating ESG into Arab Bank governance model

## ESG Achievements



Launched an expanded **Sustainable Finance Framework** that obtained second party opinion by ISS



Arab Bank joined the **Partnership for Carbon Accounting Financials (PCAF)** to measure and disclose financed emissions



Launched a **material reduction and waste recycling program** to minimize operational environmental impact (paper, plastic, and e-waste)



Launched Arab Bank's **Employees Wellbeing Program** covering mental, physical, and social wellbeing



Expanded the second edition of the **ESG Hackathon** for our employees in the 12 countries



Launched a **full ESG training program** for all levels, including non-clerical employees



Established Arab Bank's **ESG Governance Structure and Operating Model**



Published the **2024 ESG Report** covering the bank's branch network across 12 countries



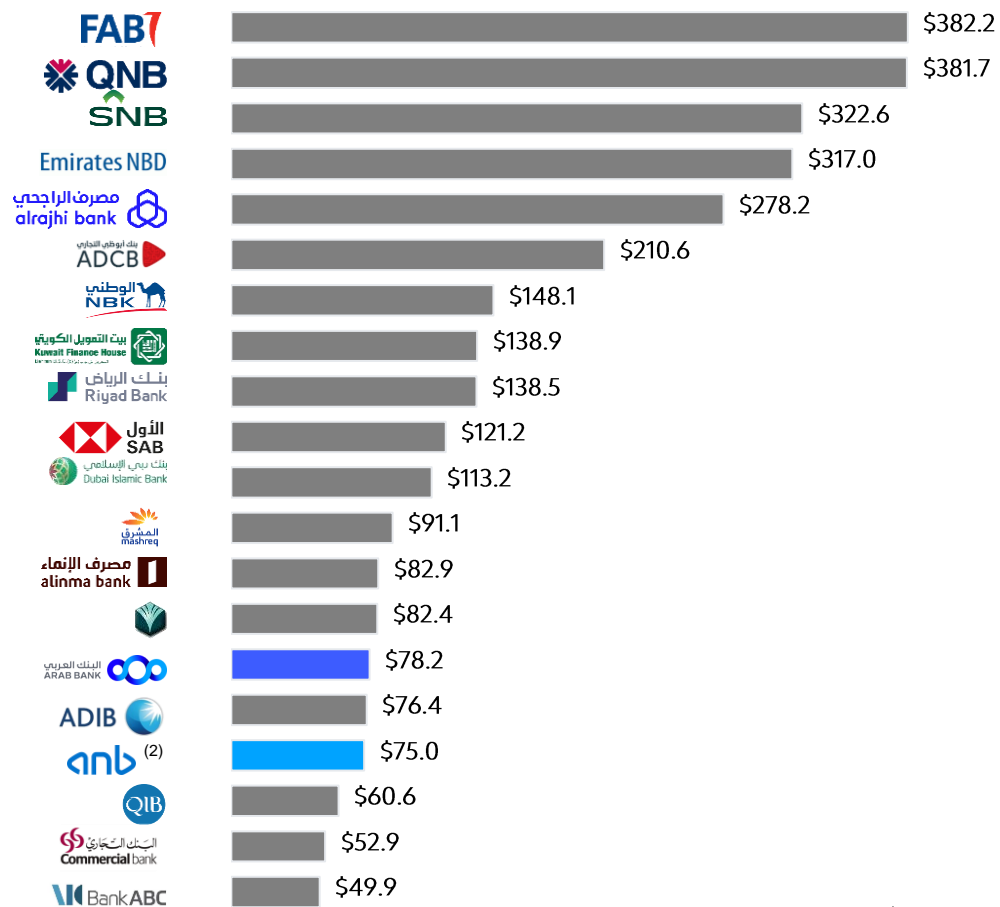
Launched **Arab Bank Sustainable Finance Report 2025** Outlining impact and allocation of \$250mm bond

# Table of Contents

- 1 Arab Bank Group Overview
- 2 Strategy and Business Overview
- 3 Operating Environment
- 4 Financial Performance

# Arab Bank is among the largest banks in MENA

## MENA Banks' Assets <sup>(1)</sup> \$bn



(1) Total assets as of December 31<sup>st</sup>, 2025  
 (2) ANB is an affiliate of AB Group  
 (3) Full list of awards is available on Arab Bank [Website](#)  
 Source: Bloomberg

## Global Awards – 2025-2026

### Euromoney

- The Middle East's Best Bank for Corporate Responsibility
- Jordan's Best Bank
- Jordan's Best Digital Bank
- Palestine's Best Digital Bank
- Jordan's Best Transaction Bank award



### The Banker Middle East

- Middle East Winner for The Banker's Technology Awards 2025



### Global Trade Review

- Best Trade Finance Bank in Jordan

### Global Finance

- Best SME Bank in Jordan
- Best Foreign Exchange Banks 2026 in Jordan
- Best Trade Finance Provider in Jordan
- Best Trade Finance Provider in Morocco
- Best Bank for Sustainable Finance in Jordan
- Best Bank in the Middle East
- Best Bank in Jordan



### MEED

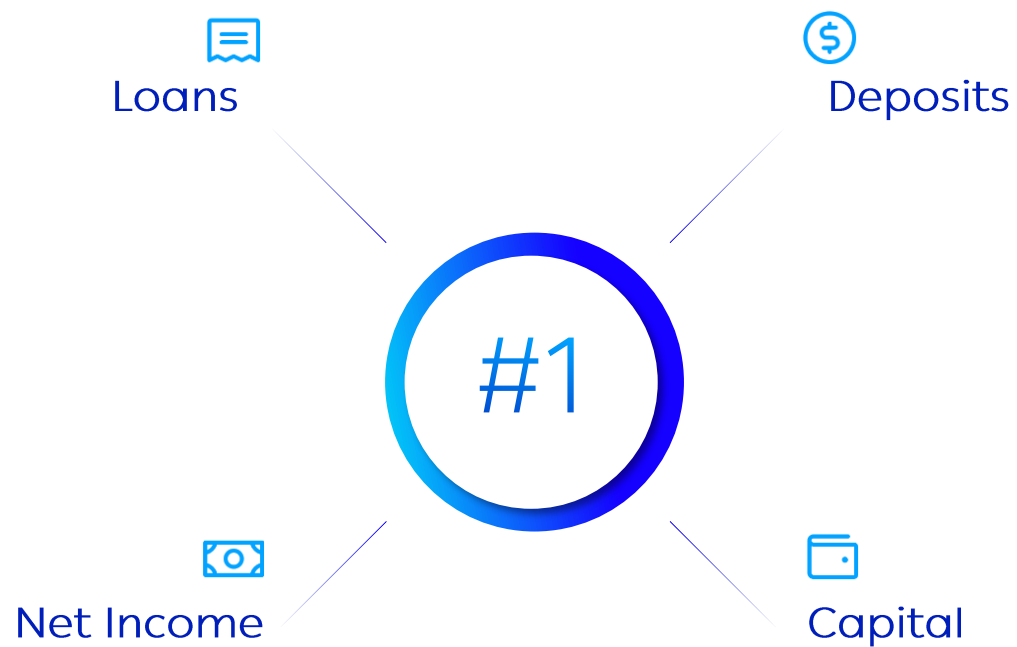
- MENA Best Bank of the Year
- MENA Best for Transaction Banking Services
- Best Digital Wallet in the MENA
- Excellence in Cross-Border Payments in the MENA
- Best Bank – Jordan



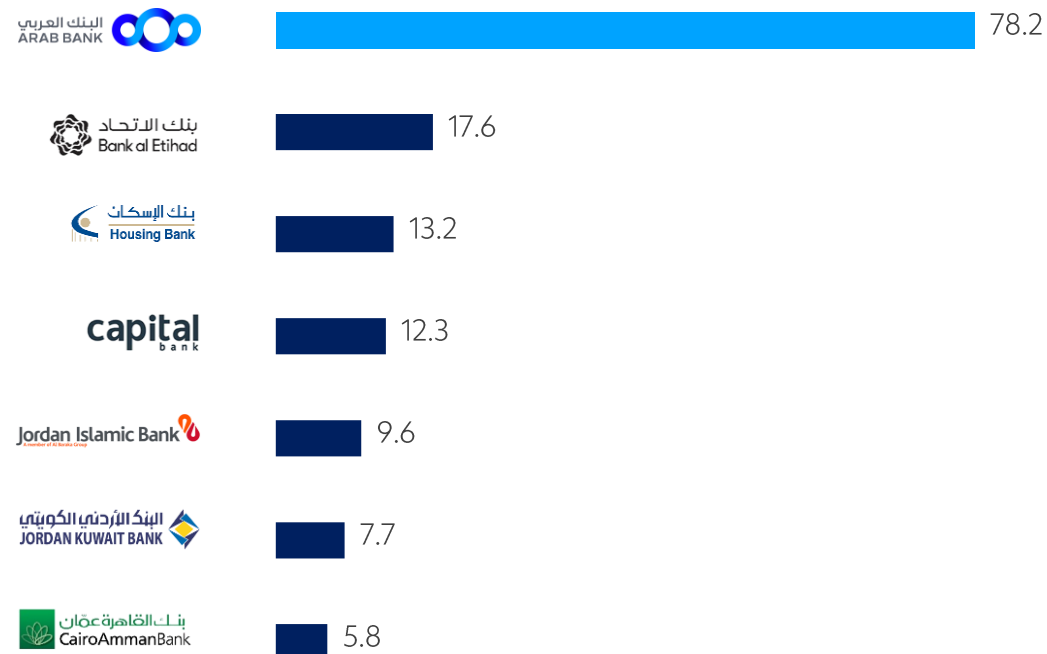
# ..with a dominant position in Jordan

## Leading Position

Rank



## Largest Bank by Assets \* \$bn

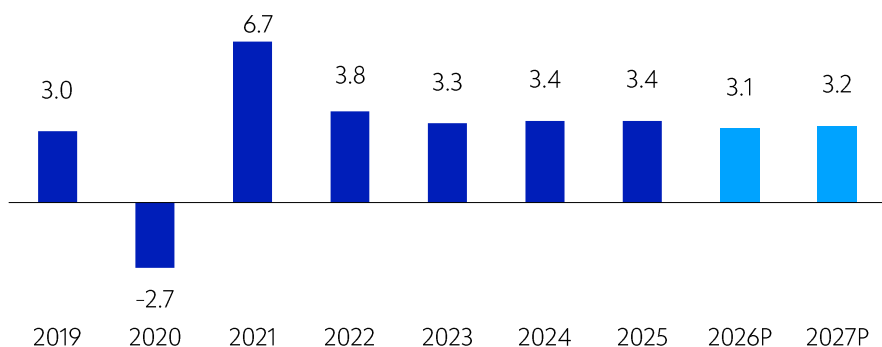


\* All data as of December 31<sup>st</sup>, 2025

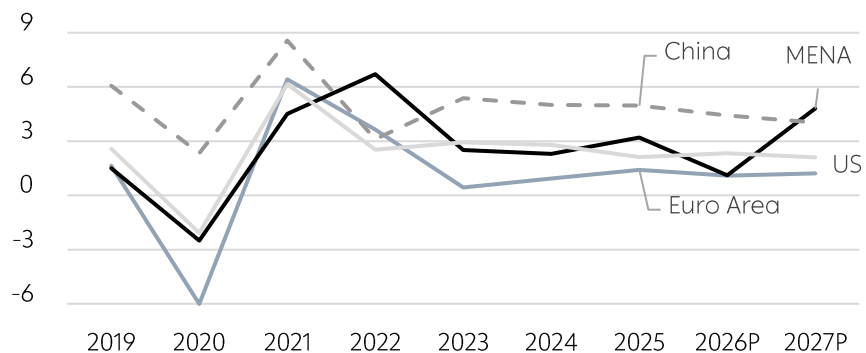
The global economy's resilience is tested again. MENA's growth is projected to slow from 3.2% in 2025 to 1.1% in 2026, before rebounding to 4.8% in 2027

### Global Economy – Growth Rate (%)

Global



Regional



### GDP Growth by Country (%)

2023 2024 2025 2026P 2027P

#### Oil importing countries

|           |       |        |     |     |      |
|-----------|-------|--------|-----|-----|------|
| Jordan    | 3.1   | 2.6    | 2.8 | 2.7 | 3.1  |
| Palestine | (1.0) | (22.9) | 4.3 | 4.5 | 11.3 |
| Egypt     | 3.8   | 2.4    | 4.4 | 4.2 | 4.8  |
| Tunisia   | 0.2   | 1.6    | 2.5 | 2.1 | 1.6  |

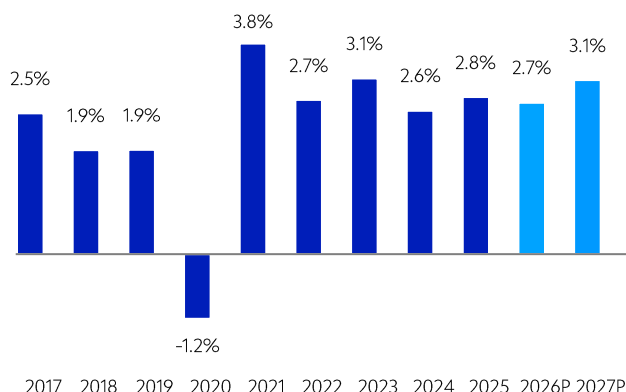
#### Oil exporting countries

|         |     |     |       |       |      |
|---------|-----|-----|-------|-------|------|
| Algeria | 4.1 | 3.7 | 3.8   | 3.8   | 2.9  |
| Iraq    | 0.9 | 0.1 | (0.4) | (6.8) | 11.3 |
| KSA     | 0.5 | 2.6 | 4.5   | 3.1   | 4.5  |
| UAE     | 4.3 | 4.0 | 5.8   | 3.1   | 5.3  |
| Oman    | 1.4 | 1.6 | 2.4   | 3.5   | 3.4  |
| Bahrain | 3.9 | 2.9 | 3.5   | (0.5) | 4.5  |
| Qatar   | 1.5 | 2.4 | 2.8   | (8.6) | 8.6  |

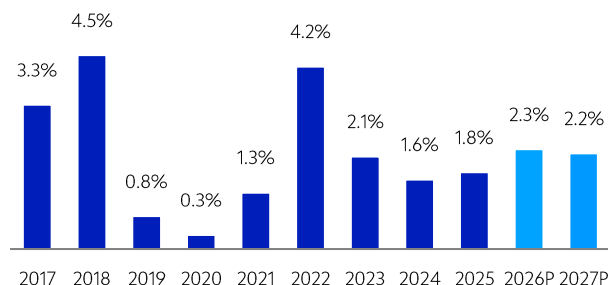
Source: IMF, World Economic Outlook, World Bank, National statistical offices of countries, and Arab Bank Economic Research

Jordan's export-oriented sectors, mainly manufacturing, agriculture, and mining, drove growth to 2.8% in 2025. Major projects are also set for implementation in 2026, sustaining growth amid elevated uncertainty

### GDP Growth (%)



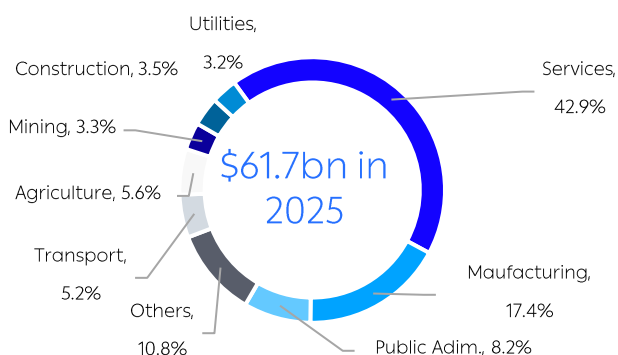
### Jordan Inflation Rate (%)



### Competitive Advantage

- 63% of population under 30 - young demographic
- Rating Ba3 / BB- / BB- (Moody's, Fitch, S&P), Stable Outlook
- 44<sup>th</sup> 2025 IMD World Digital Competitiveness Ranking
- 13<sup>th</sup> ASE increase in 2025, globally by Bloomberg

### GDP Composition by Sector



### Key Growth Sectors

- Manufacturing
- Tourism
- Transport & Storage
- Financial Services
- Mining
- Agriculture

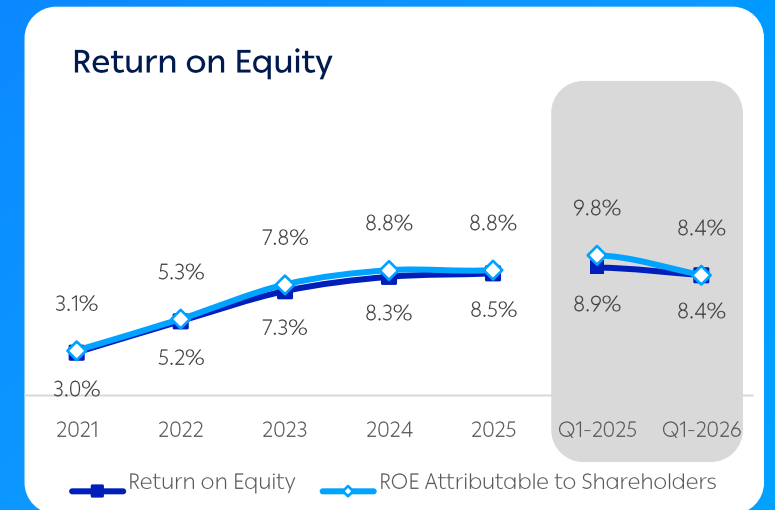
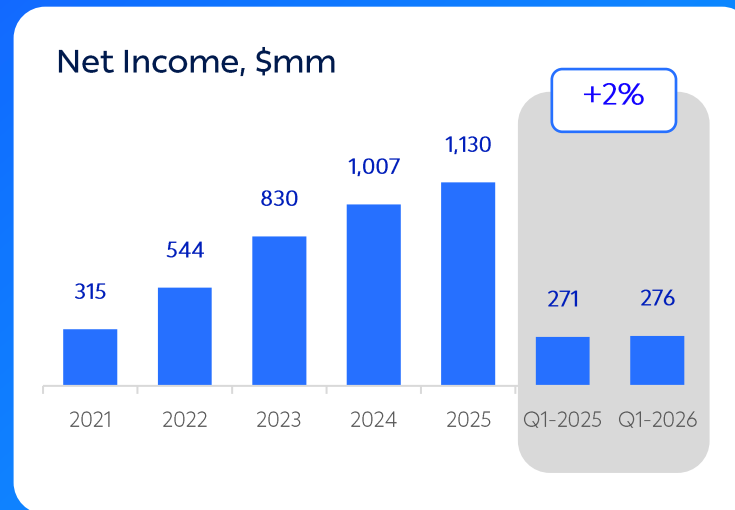
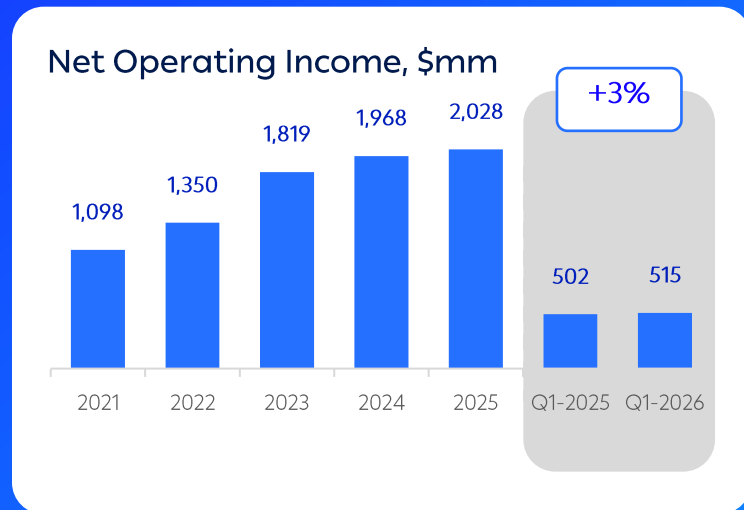
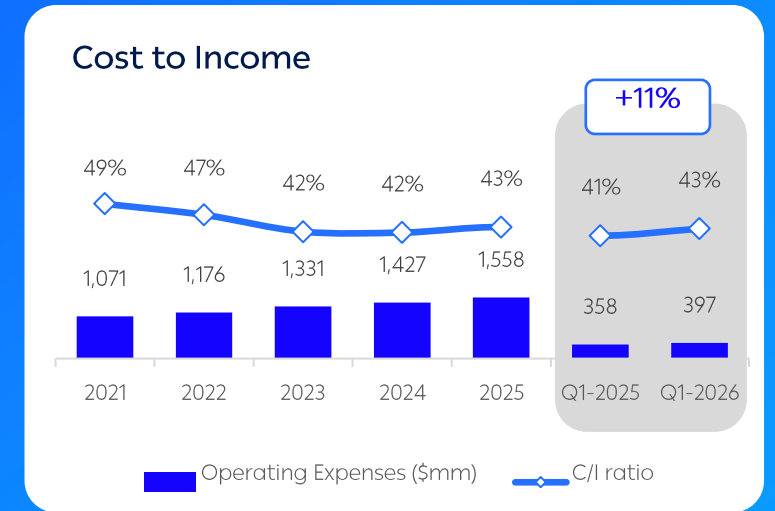
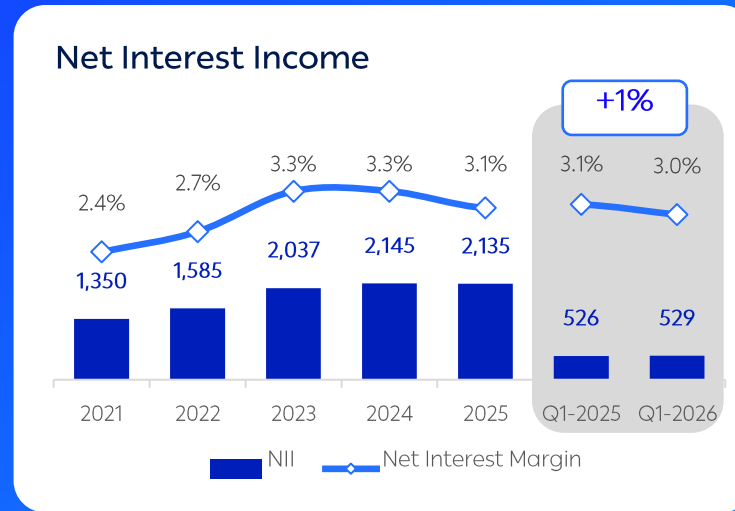
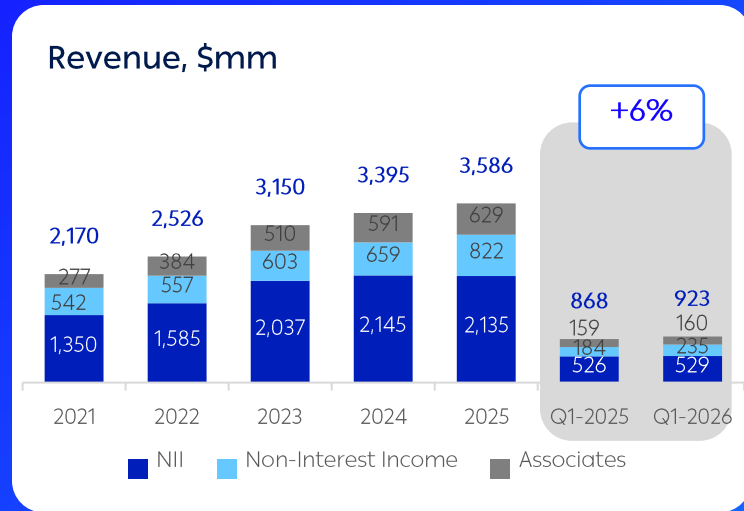
### Economic Modernization Vision - Phase II, 2026-29

- 392 Projects (JD 3.8bn, with JD 1.3bn in 2026)
- 182 Initiatives
- 25 Sectors
- 126 Sector-level Impact Indicators
- 8 Main Goals
- 4 Monitoring and Evaluation Units

# Table of Contents

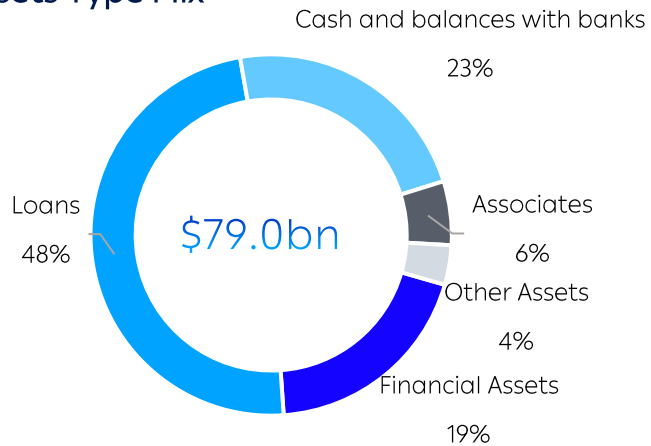
- 1 Arab Bank Group Overview
- 2 Strategy and Business Overview
- 3 Operating Environment
- 4 Financial Performance

# Arab Bank delivered consistent and resilient Net Operating Income with a solid growth trajectory

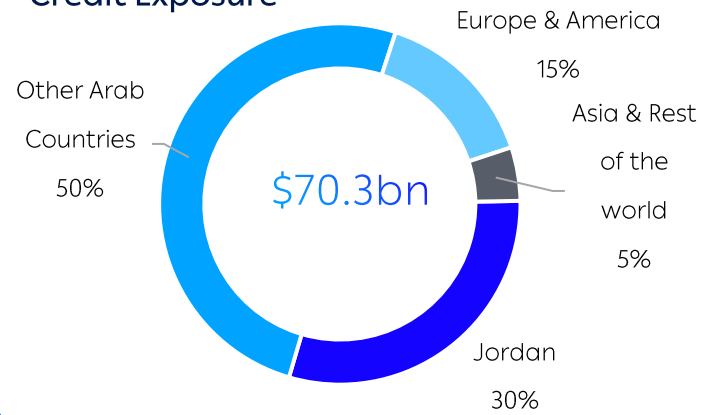


...coupled with a strong and liquid balance sheet with a diversified asset base

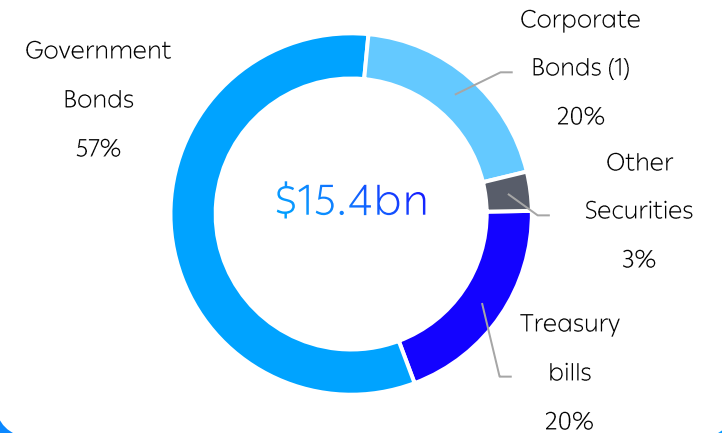
### Assets Type Mix



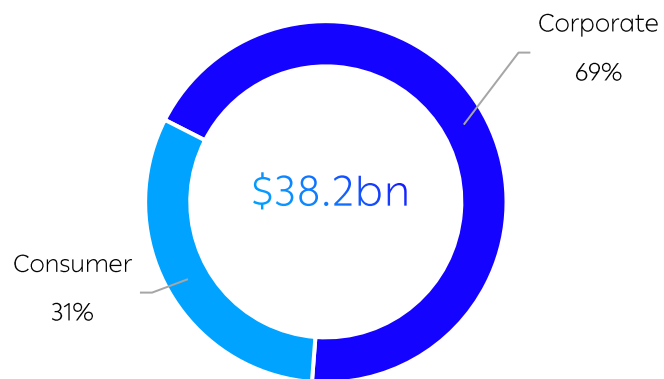
### Geographic Distribution of Credit Exposure



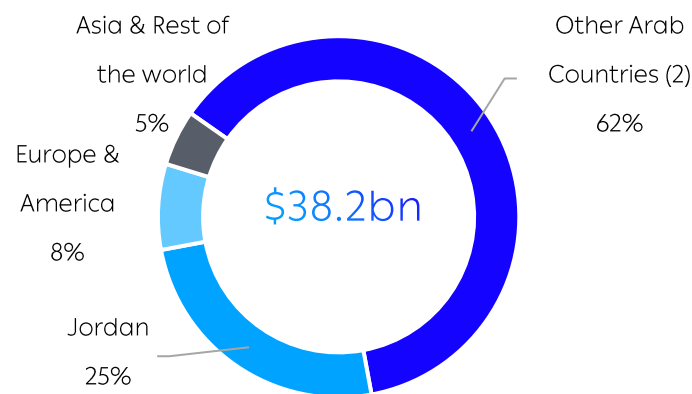
### Investment Portfolio by Type



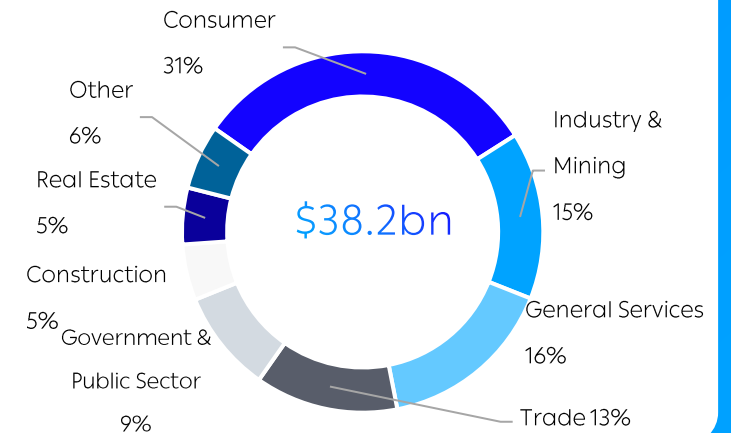
### Net Loans by Segment



### Net Loans by Geography

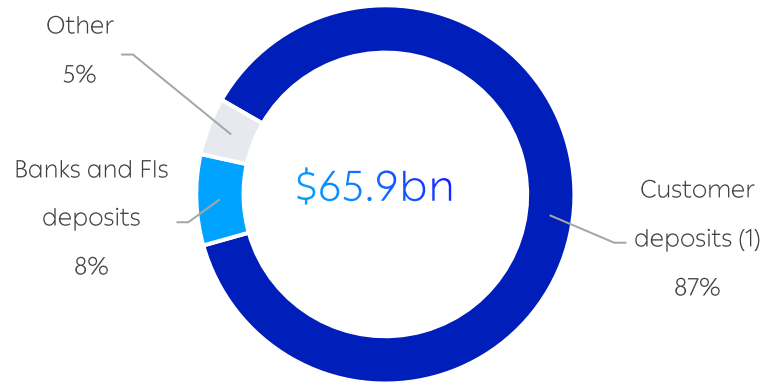


### Net Loans by Economic Sector

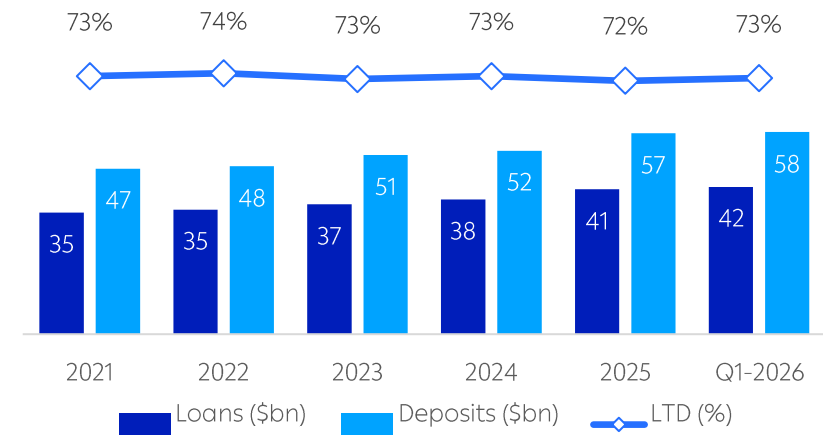


# Arab Bank maintains a diverse and stable customer deposit base with a prudent loan to deposit ratio

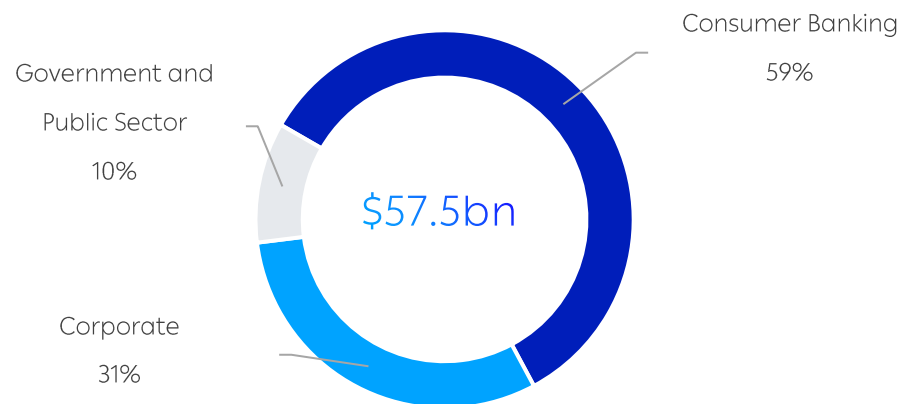
## Liabilities Breakdown



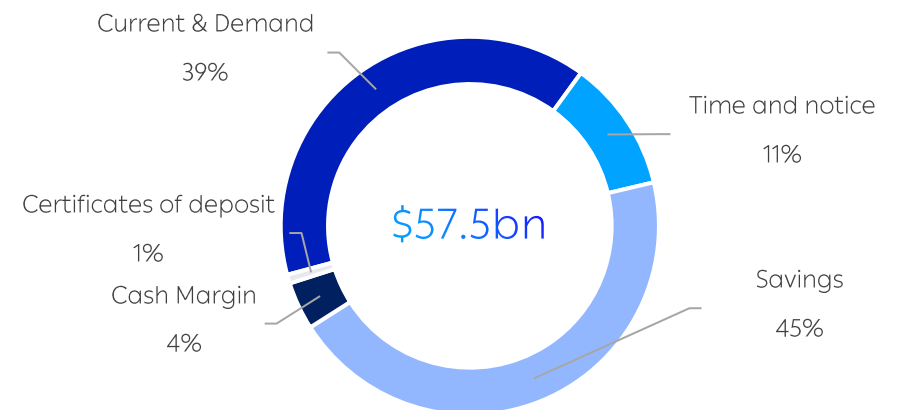
## Gross Loans to Deposits



## Deposits by Segment



## Deposits by Type

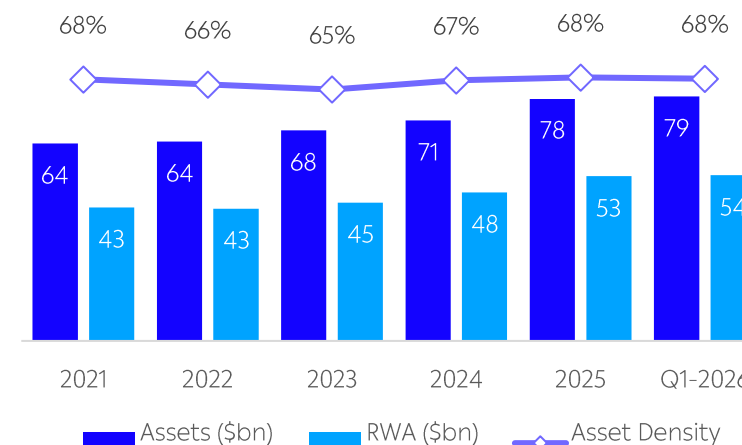


.. as well as robust and established risk management practices with strong core capital

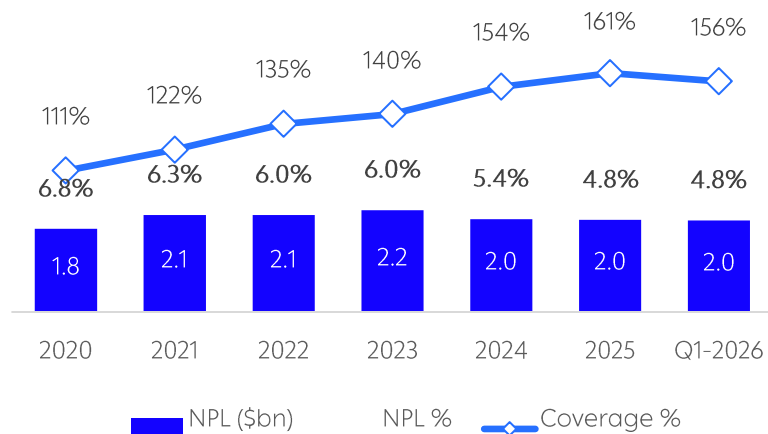
### Cost of Risk



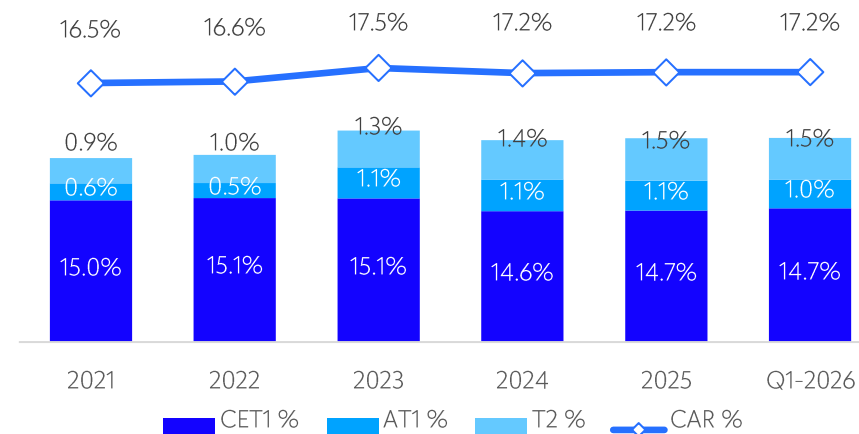
### Asset Density <sup>(2)</sup>



### NPL & Coverage Ratio <sup>(1)</sup>



### Capital Adequacy



## Key Financial Highlights Q1-2026: AB Group reported solid results for Q1-2026, with a 2% increase in net income after tax reaching \$276mm, while maintaining a solid capital based with a total equity of \$13.1bn

- AB Group capitalized on last year's balance sheet momentum to deliver sustained banking growth. Net operating income reached \$526mm, outpacing the prior period performance; reflecting the strength of the Group's well-diversified and resilient business model that is supported by a strong regional presence.
- Net income after tax grew by 2% reaching \$276mm; demonstrating the Group's capacity to sustain earnings momentum and deliver consistent, long-term value to shareholders.
- Despite ongoing tensions coupled with everchanging business environment and operational challenges, the Group's operating revenues witnessed 6% growth YoY with strong growth in non-interest income.
- Loans and deposits grew by 7% and 8%, respectively, and aligned with asset quality requirements, efficient liquidity management, and prudent risk management policies.
- The Group continues to safeguard the assets quality through its resilient infrastructure and versatile operational capabilities, not to mention close engagement with regulators to ensure business agility and seamless service delivery.
- The Group continues to invest in digital capabilities as part of its commitment toward transformation with deliberate efforts on expanding its suite of innovative, customer-centric solutions that are aligned with global standards across markets and segments.
- AB Group maintains a solid capital position; with a CAR of 17.2%, and a healthy NPL coverage ratio of 156.4%.

USD '000

| Key Financials        | Q1-2025    | Q1-2026    | YoY% |
|-----------------------|------------|------------|------|
| Loans                 | 39,085,840 | 41,892,952 | 7%   |
| Deposits              | 53,159,718 | 57,518,673 | 8%   |
| Operating Income      | 867,879    | 923,093    | 6%   |
| Net Interest Income   | 525,776    | 528,858    | 1%   |
| Non-Interest Income   | 183,566    | 234,502    | 28%  |
| Associates Income     | 158,537    | 159,733    | 1%   |
| Operating Expense     | 357,959    | 397,093    | 11%  |
| Net Operating Income  | 509,920    | 526,000    | 3%   |
| ECL and Impairment    | 117,901    | 131,969    | 12%  |
| Net Income Before Tax | 392,019    | 394,031    | 1%   |
| Income Tax            | 121,044    | 118,200    | (2%) |
| Net Income After Tax  | 270,975    | 275,831    | 2%   |

# Credit Ratings

## MOODY'S

Arab Bank plc  
Bank Deposits Ratings

**Ba1/Stable/NP**

Arab Bank plc - Dubai  
branch  
Bank Deposits Ratings

**Ba1/Stable/NP**

## FitchRatings

Arab Bank plc  
Issuer Default Ratings  
(IDRs)

**BB/Stable/B**

## STANDARD & POOR'S

Arab Bank plc  
Issuer Credit Rating

**BB-/Stable/B**

Arab Bank Group  
Operating Entities  
Europe Arab Bank  
Issuer Credit Rating

**BB+/Stable/B**

# Attractive valuation metrics and sustainable dividends distribution

Price / Book Value

0.5x

Price / Earnings

5.8x

Dividend Yield

6.4%

Arab Bank Share Price

6.26 JOD

\$5.7bn

Market Cap

14.4%

Market Cap / % of ASE

640.8

No. of Shares (mm)

0.38

EPS (USD)

# Arab Bank Group Consolidated Financial Statements

USD '000

| Condensed Consolidated Interim Statement of Financial Position |   | Q1-2025           | Q1-2026           |
|--|---|-------------------|-------------------|
| Assets   | Cash and balances with central banks - net                              | 12,062,871        | 13,176,276        |
|  | Balances with banks and financial institutions - net                    | 3,641,625         | 4,571,621         |
|  | Deposits with banks and financial institutions - net                    | 868,300           | 376,736           |
|  | Financial assets at fair value through profit or loss                   | 74,977            | 139,069           |
|  | Financial derivatives - positive fair value                             | 185,437           | 200,798           |
|  | Direct credit facilities at amortized cost - net                        | 35,288,662        | 38,178,410        |
|  | Financial assets at fair value through other comprehensive income - net | 1,280,516         | 1,573,955         |
|  | Other financial assets at amortized cost - net                          | 12,670,884        | 13,646,492        |
|  | Investment in associates  | 4,203,851         | 4,518,131         |
|  | Fixed assets - net  | 539,204           | 640,214           |
|  | Other assets - net  | 1,579,424         | 1,701,000         |
|  | Deferred tax assets   | 256,663           | 250,629           |
| <b>Total Assets</b>  | <b>72,652,414</b>   | <b>78,973,331</b> |                   |
| Liabilities  | Banks and financial institutions deposits                               | 3,916,609         | 4,270,136         |
|  | Customers' deposits   | 50,784,340        | 55,162,687        |
|  | Cash margin   | 2,375,378         | 2,355,986         |
|  | Financial derivatives - negative fair value                             | 180,992           | 142,039           |
|  | Borrowed funds  | 489,082           | 853,040           |
|  | Provision for income tax  | 379,370           | 381,560           |
|  | Other provisions  | 241,294           | 262,512           |
|  | Other liabilities   | 2,141,976         | 2,416,664         |
| Deferred tax liabilities                                       | 26,586  | 29,111            |                   |
| <b>Total Liabilities</b>                                       | <b>60,535,627</b>   | <b>65,873,735</b> |                   |
| Equity   | Total Equity Attributable the to Shareholders of the Bank               | 10,730,653        | 11,568,581        |
|  | Non-controlling interests   | 675,070           | 819,951           |
|  | Capital Bonds Tier 1  | 711,064           | 711,064           |
|  | <b>Total Equity</b>   | <b>12,116,787</b> | <b>13,099,596</b> |
|  | <b>Total Liabilities and Equity</b>                                     | <b>72,652,414</b> | <b>78,973,331</b> |

| Condensed Consolidated Interim Statement of Profit or Loss |  | Q1-2025        | Q1-2026        |
|--|--|----------------|----------------|
| Revenue  | Interest income  | 990,027        | 953,281        |
|  | <u>Less:</u> interest expense  | 464,251        | 424,423        |
|  | <b>Net Interest Income</b>   | <b>525,776</b> | <b>528,858</b> |
|  | Net commission income  | 118,606        | 133,848        |
|  | <b>Net Interest and Commission Income</b>                                      | <b>644,382</b> | <b>662,706</b> |
|  | Foreign exchange differences   | 42,104         | 61,365         |
|  | Gain from financial assets at fair value through profit or loss                | 8,794          | 9,874          |
|  | Dividends on financial assets at fair value through other comprehensive income | 1,220          | 835            |
|  | Group's share of profits from associates                                       | 158,537        | 159,733        |
|  | Other revenue -net   | 12,842         | 28,580         |
| <b>Total Income</b>  | <b>867,879</b>   | <b>923,093</b> |                |
| Expenses   | Employees' expenses  | 201,072        | 229,338        |
|  | Other expenses   | 127,266        | 138,438        |
|  | Depreciation and amortization  | 30,387         | 35,806         |
|  | Expected credit loss on financial assets                                       | 110,121        | 120,663        |
|  | Other provisions   | 7,014          | 4,817          |
| <b>Total Expenses</b>                                      | <b>475,860</b>   | <b>529,062</b> |                |
| Profit   | <b>Profit for the Period before Income Tax</b>                                 | <b>392,019</b> | <b>394,031</b> |
|  | <u>Less:</u> Income tax expense  | 121,044        | 118,200        |
|  | <b>Profit for the Period</b>   | <b>270,975</b> | <b>275,831</b> |
|  | <b>Attributable to :</b>   |                |                |
|  | Bank's shareholders  | 261,762        | 261,998        |
|  | Non-controlling interests  | 9,213          | 13,833         |
|  | <b>Total</b>   | <b>270,975</b> | <b>275,831</b> |
| Earnings per share attributable to the Bank's Shareholders |  |                |                |
| - Basic and Diluted (US Dollars)                           | 0.41   | 0.38           |                |

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