Investor Presentation

Q2-2026

البنك العربي
ARAB BANK

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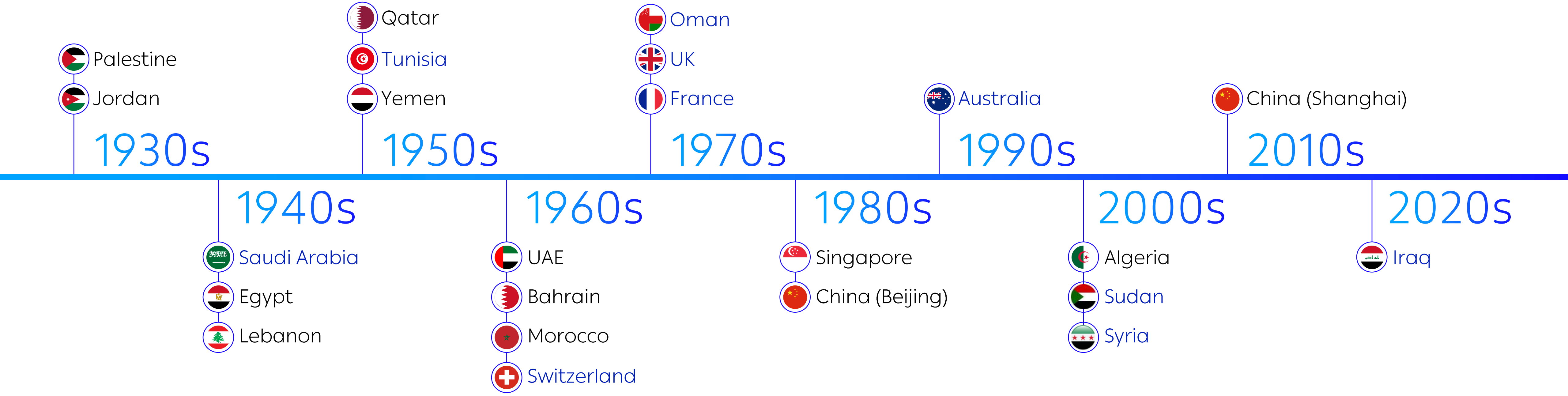
Arab Bank has a rich legacy of regional and international expansion since 1930



1930s
- Palestine
- Jordan

1940s
- Saudi Arabia
- Egypt
- Lebanon

1950s
- Qatar
- Tunisia
- Yemen

1960s
- UAE
- Bahrain
- Morocco
- Switzerland

1970s
- Oman
- UK
- France

1980s
- Singapore
- China (Beijing)

1990s
- Australia

2000s
- Algeria
- Sudan
- Syria

2010s
- China (Shanghai)

2020s
- Iraq

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%)**
- Arab Bank Europe **(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%)**
- Al Arabi Leasing Co. **(100%)**
- Al Nisr Al Arabi Ins. Co. **(68%)**
- Acabes for Financial Technology **(100%)**

Key Affiliates

- Arab National Bank **(40%)**
- Arabia Group Holding Co. **(47.3%)**

Sister Company

- Arab Bank Switzerland Ltd.

Arab Bank Group

Employees*

13,000+

Countries

27

Branches

600+

* Excluding affiliates

Arab Bank Key Strengths

Extensive Network

Resilient balance sheet

Diversified & comprehensive business model

Robust capital levels

Strong funding franchise

Digitally empowered strategy

Strong brand equity and reputation

Strong Performance Across Key Metrics

Assets
↑ 7%*
$80.3bn

Gross Loans
↑ 6%*
$42.1bn

Deposits
↑ 6%*
$58.8bn

Total Equity
↑ 8%*
$13.5bn

Net Operating Income
↑ 1%*
$1.05bn

Net Income
↑ 7%*
$570.9mm

Loans to Deposits
71.6%

Cost to Income
43.1%

Return on Equity **
8.9%

NPL Coverage Ratio
156%

Capital Adequacy Ratio
17.3%

Market Cap
$6.5bn

All data as of June 30th, 2026 and for Arab Bank Group
* Percentage change YoY

** Return on Equity - attributable to shareholders

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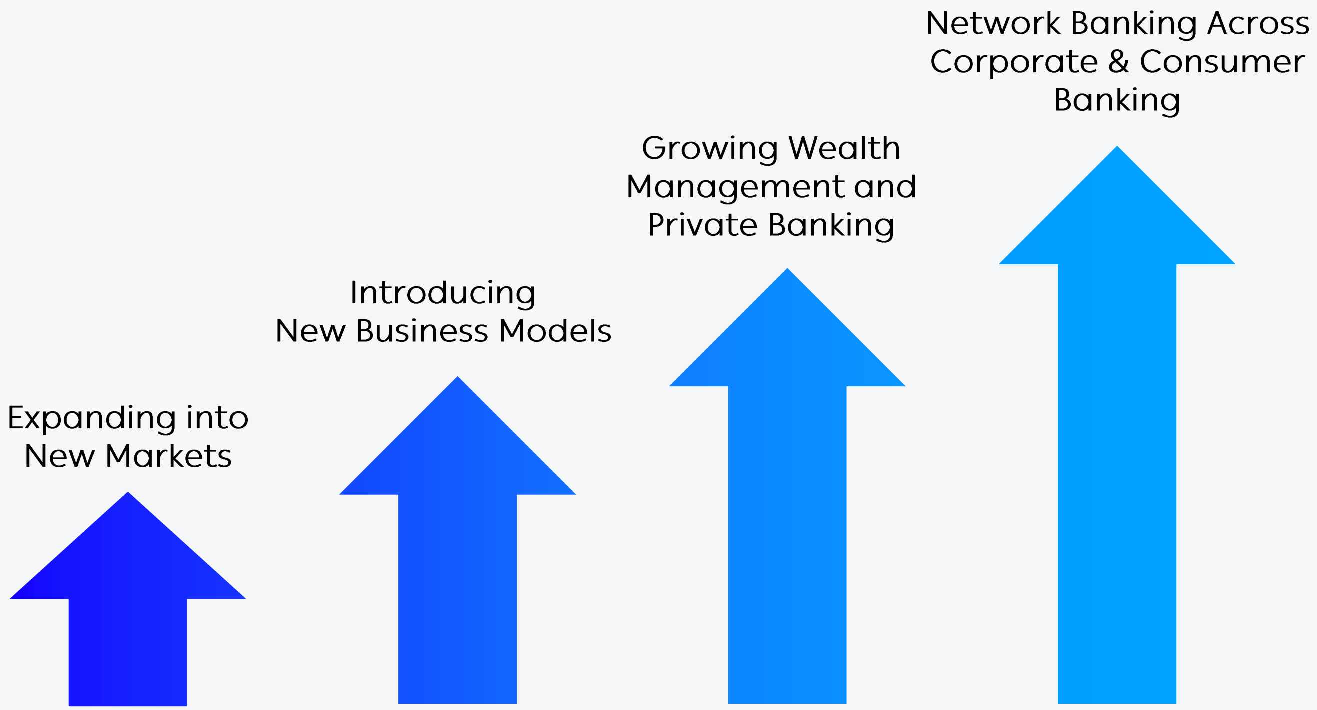
Arab Bank’s growth strategy is built on leveraging the Group’s network and harnessing the power of digital transformation to achieve sustainable growth and deliver shareholders’ value

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%

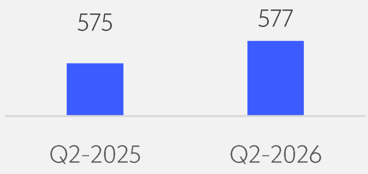
All data as of December 31st, 2025 and for Arab Bank Group

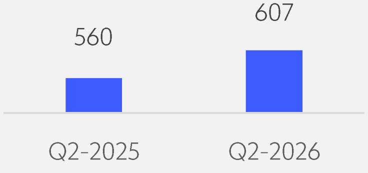
Arab Bank has a diversified business model across its lines of business and network

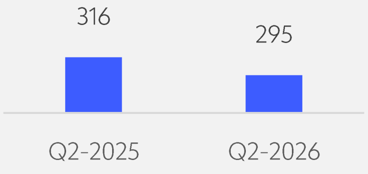
	Corporate & Institutional Banking	Consumer Banking & Wealth Management	Treasury	Affiliates / ANB
Key Figures	31.3% Of Total Income 41.2% Of Total Customer Deposits	32.9% Of Total Income 58.8% Of Total Customer Deposits	16.0% Of Total Income	19.8% Of Total Income
Growth Opportunities	Network Banking Digital Services Transaction Banking Corporate Finance	Wealth Management & Private Banking Expand reach via Reflect Digital Banking platform Cross Border business Strong deposit franchise	Design and launch new products for Consumer and CIB customers Increase earnings from Securities portfolios	KSA economic diversification Capturing SME & Consumer Banking growth

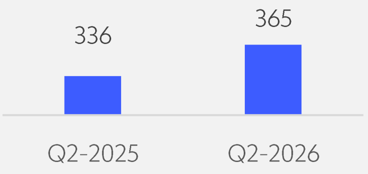
Performance

Total Income ($mm)









All data as of June 30th, 2026 and for Arab Bank Group

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

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

Customer Experience

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

Expanding digital services

Launched **Travel insurance,** giving customers a fully digital, secure and flexible way to purchase travel insurance policy directly from Reflect App

Savings redefined

Revamped savings account to make it more seamless and fully aligned with market needs

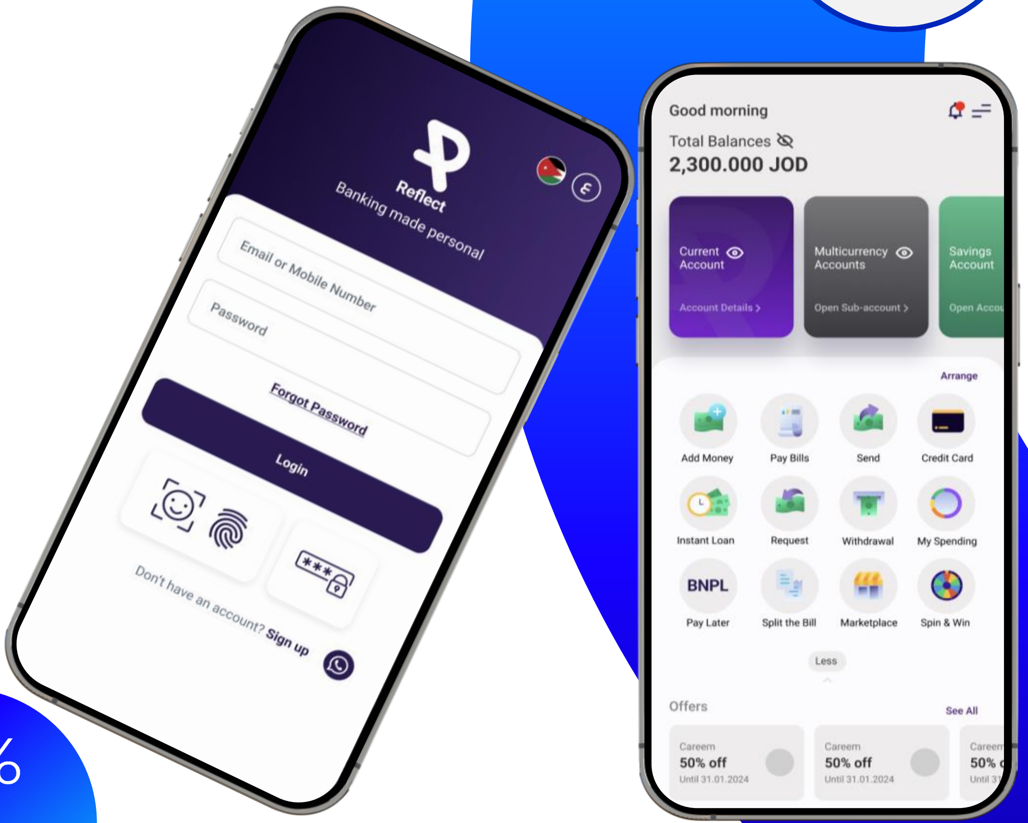
MSE's expansion

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

26+
Digital Services

641K+
Customer Base

77%
New to Bank Customers

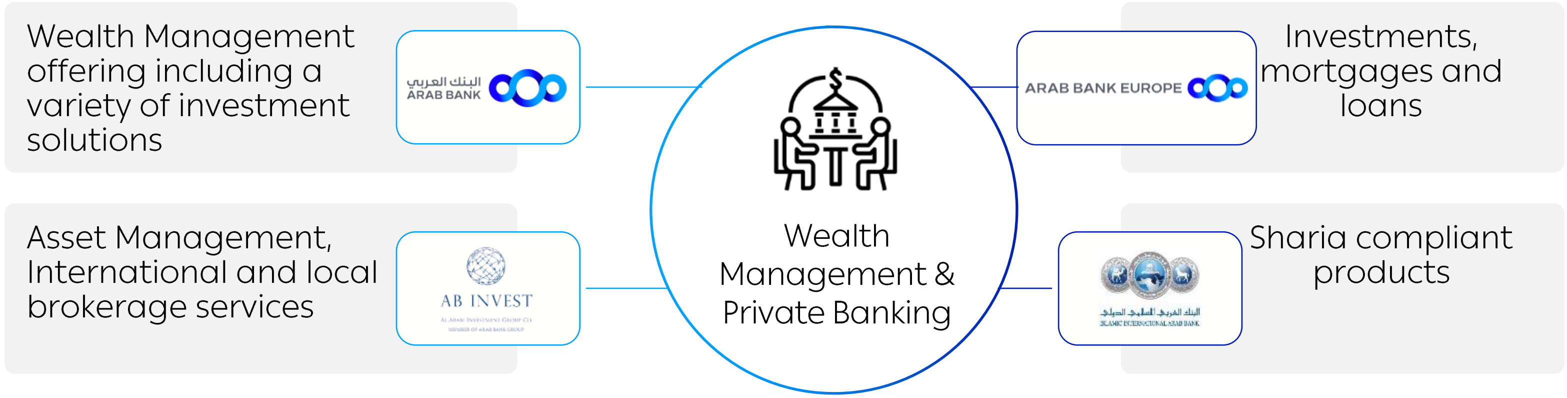


Arab Bank is growing its Wealth Management and Private Banking across the network

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 Arab Bank Europe



Wealth Management offering including a variety of investment solutions

Asset Management, International and local brokerage services

Wealth Management & Private Banking

Investments, mortgages and loans

Sharia compliant products

Arab Bank is implementing its forward-looking comprehensive ESG strategy

Strategy Pillar	ESG Achievements		
Environmental Support the transition to a low carbon economy	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)
Social Advancing social development in the community	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
Governance Integrating ESG into Arab Bank governance model	Established Arab Bank's **ESG Governance Structure and Operating Model**	Published the **2025 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

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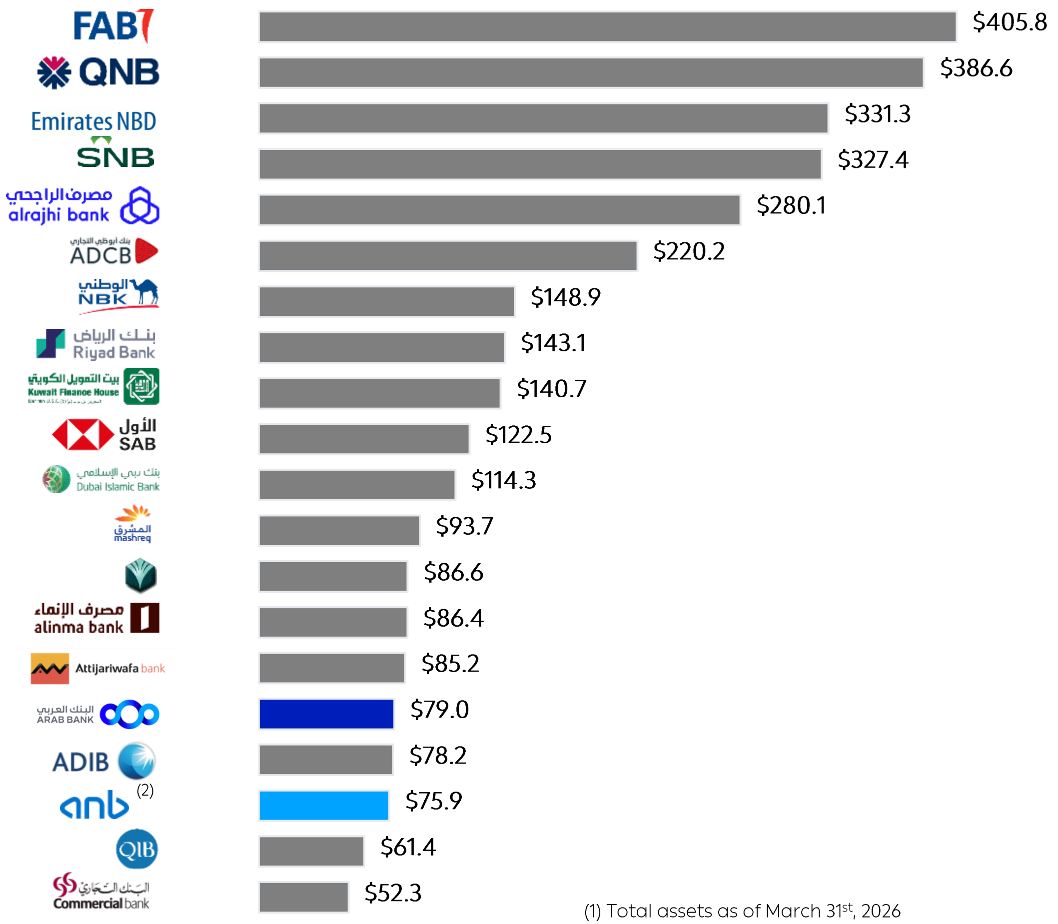
Arab Bank is among the largest banks in MENA

MENA Banks' Assets (1) $bn



(1) Total assets as of March 31st, 2026
(2) ANB is an affiliate of AB Group
(3) Full list of awards is available on Arab Bank Website
Source: Bloomberg

Global Awards (3) – 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

Loans

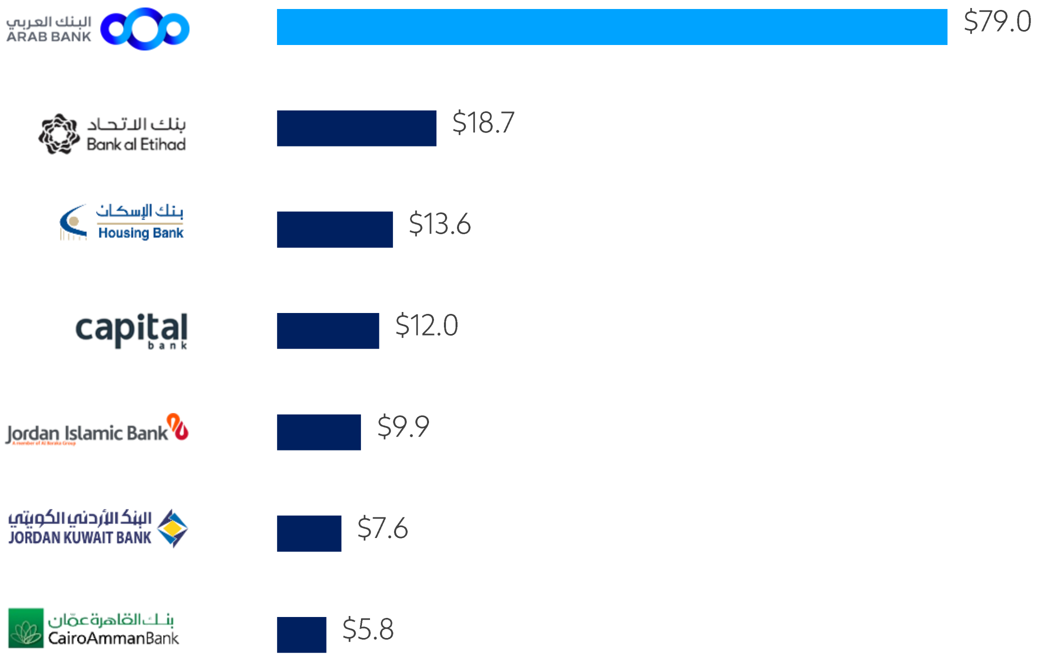
Deposits

#1

Net Income

Capital

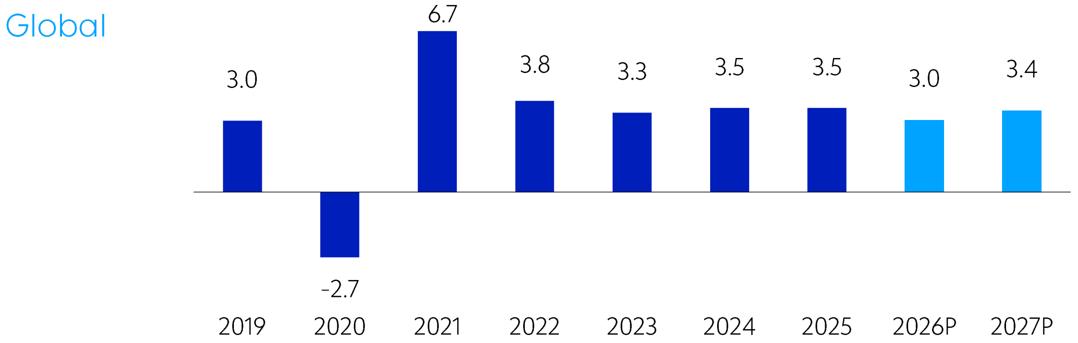
Largest Bank by Assets * $bn

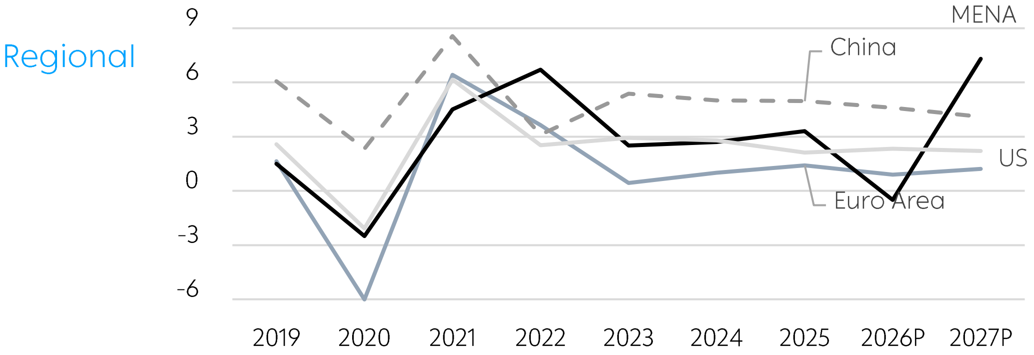


* All data as of March 31st, 2026

The global economy's resilience is tested again. MENA's economy is projected to contract by 0.5% in 2026 (+3.3% in 2025), before rebounding by 7.3% in 2027

Global Economy – Growth Rate (%)





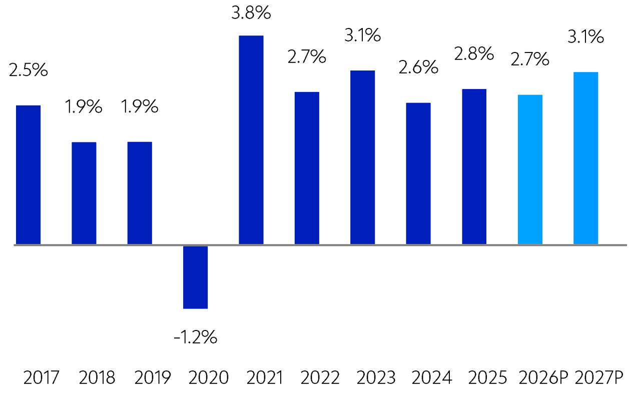
GDP Growth by Country (%)

	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	5.0	4.4
Tunisia	0.2	1.6	2.5	2.1	1.6
Oil exporting countries					
Algeria	4.1	3.7	3.9	3.8	2.9
Iraq	(0.3)	(1.5)	(1.4)	(11.5)	7.2
KSA	0.5	2.6	4.6	1.7	5.5
UAE	4.3	6.6	6.2	1.7	9.8
Oman	1.4	1.6	2.4	3.7	3.0
Bahrain	3.9	2.9	3.5	(4.9)	5.8
Qatar	1.5	2.9	2.6	(8.6)	8.6

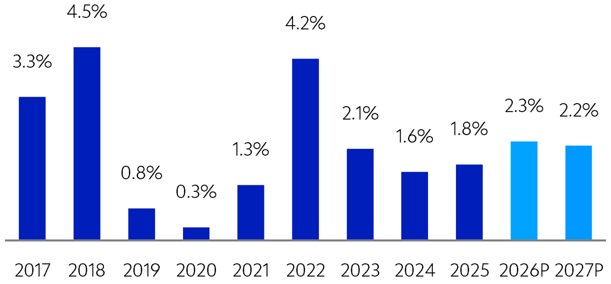
Source: IMF, World Economic Outlook, National statistical offices of countries, and Arab Bank Economic Research

Jordan's export-oriented sectors, mainly manufacturing, agriculture, and mining, drove growth to 2.9% in Q1 2026. Major projects are also set to be launched in 2026/27, sustaining growth amid elevated regional uncertainty

Jordan GDP Growth (%)



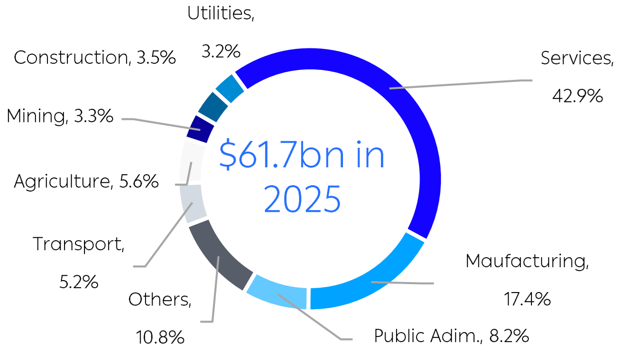
Jordan Inflation Rate (%)



Competitive Advantage

Rating	Ba3 / BB- / BB- (Moody's, Fitch, S&P), Stable Outlook
44th	2025 IMD World Digital Competitiveness Ranking
+140	Global Markets for Jordan's Manufacturing Sector
18th	2026 Agility EMs Logistics Index Ranking

GDP Composition by Sector



Key Growth Sectors in Q1 2026

- Manufacturing
- Agriculture
- Mining
- Transport and storage
- Trade
- Financial services

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

Source: Department of Statistics, IMF, Invest Jo and Arab Bank Economic research

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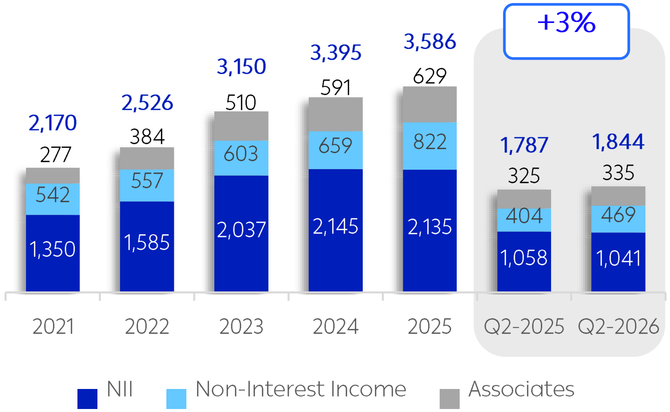
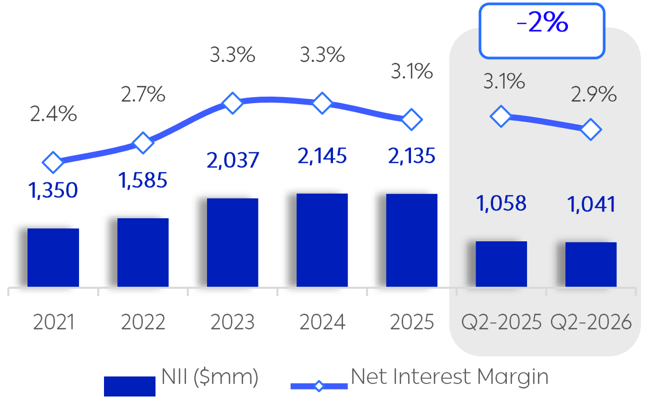
Arab Bank delivered consistent and resilient Net Operating Income with a solid growth trajectory

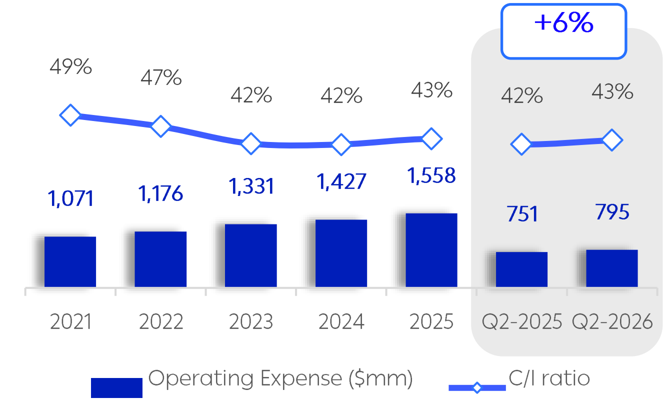
Revenue, $mm



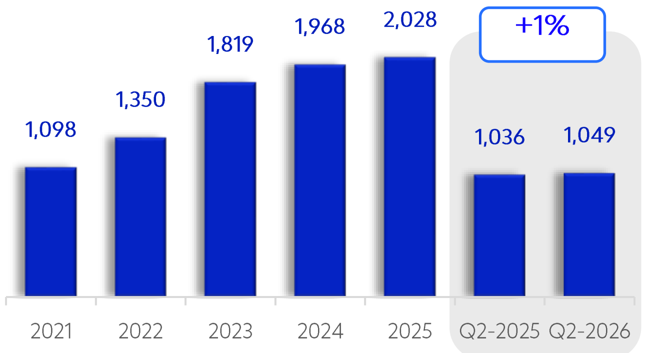
Net Interest Margin



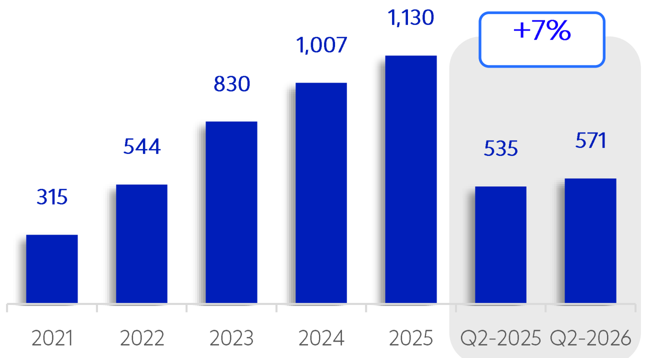
Cost to Income



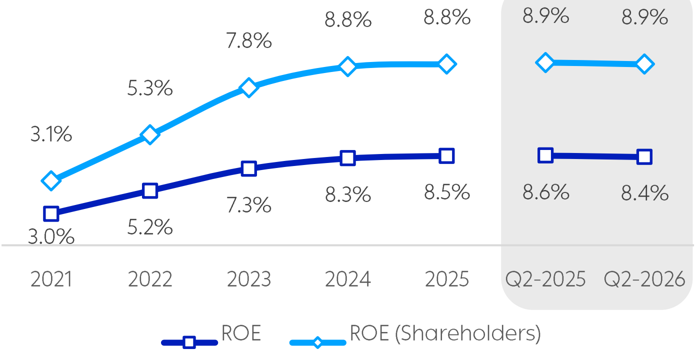
Net Operating Income, $mm



Net Income, $mm

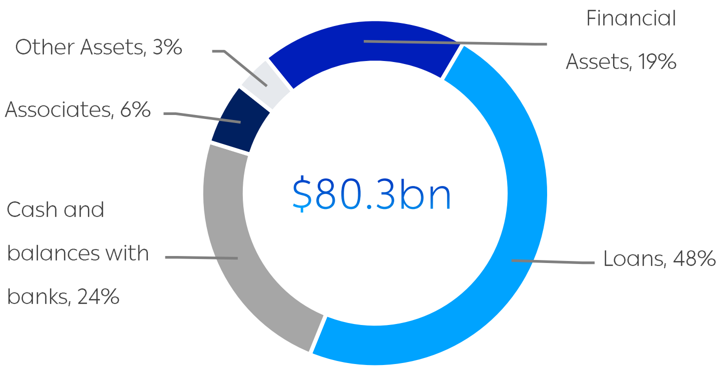


Return on Equity

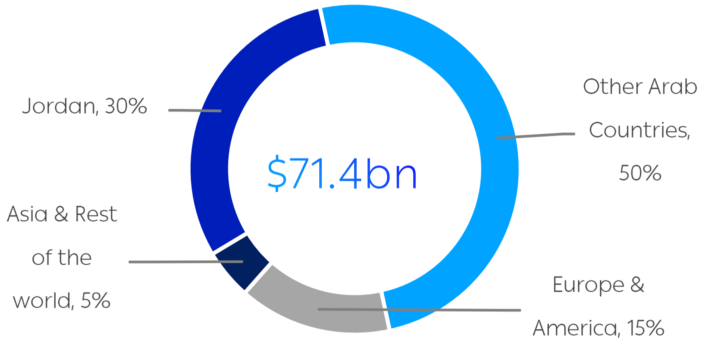


…coupled with a strong and liquid balance sheet with a diversified asset base

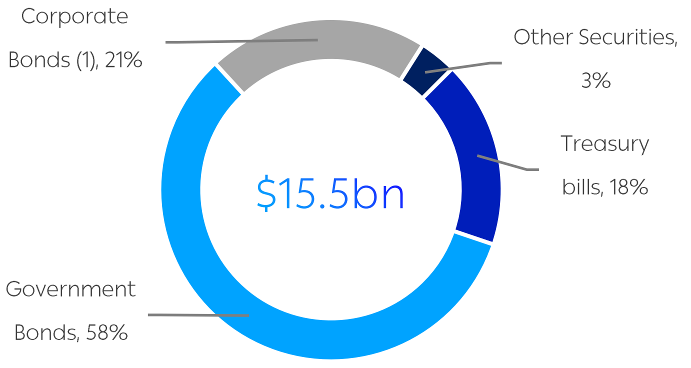
Assets Type Mix



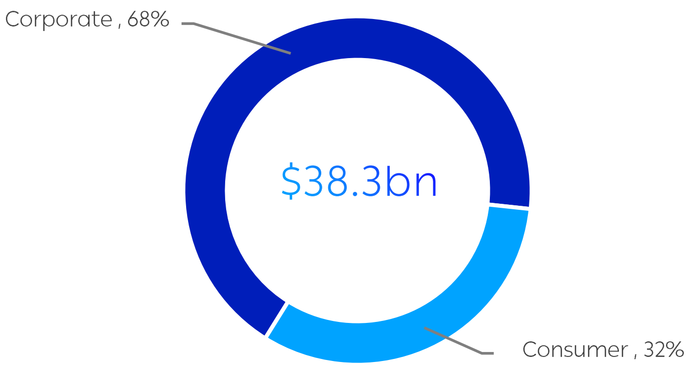
Geographic Distribution of Credit Exposure



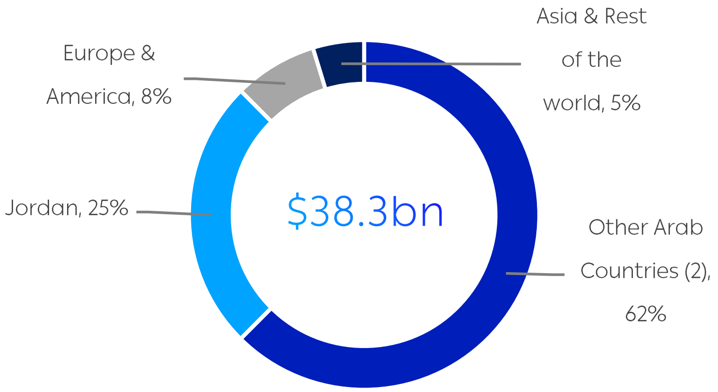
Investment Portfolio by Type



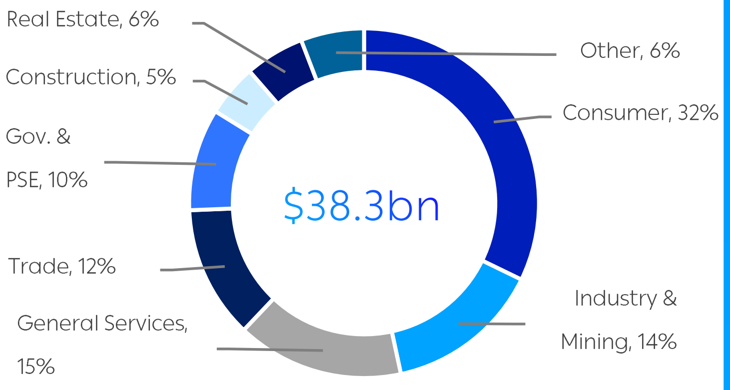
Net Loans by Segment



Net Loans by Geography



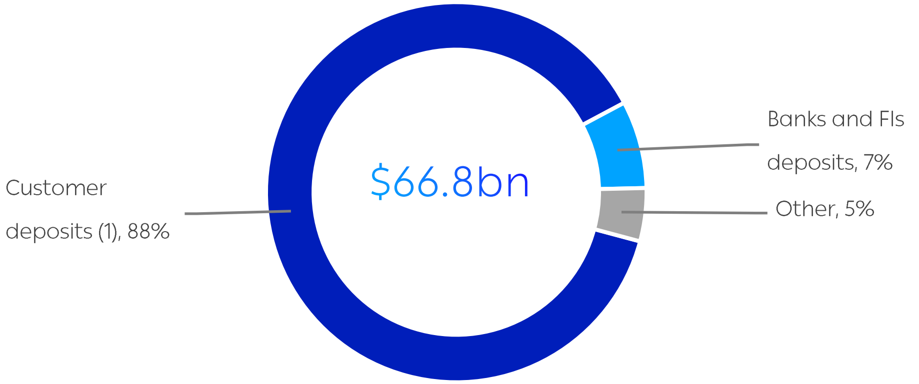
Net Loans by Economic Sector



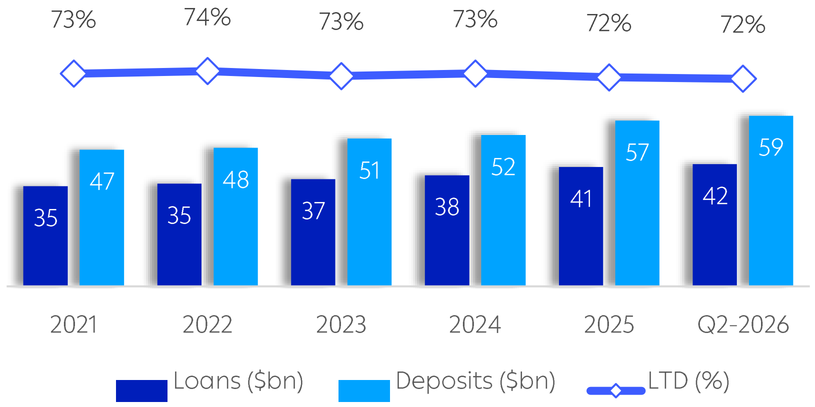
All data as of June 30th, 2026 and for Arab Bank Group
(1) High quality market corporate bonds
(2) Out of which 45% in GCC

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

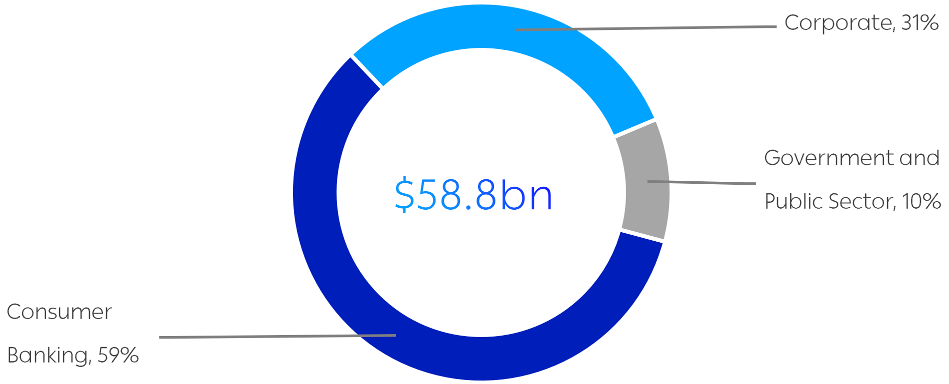
Liabilities Breakdown



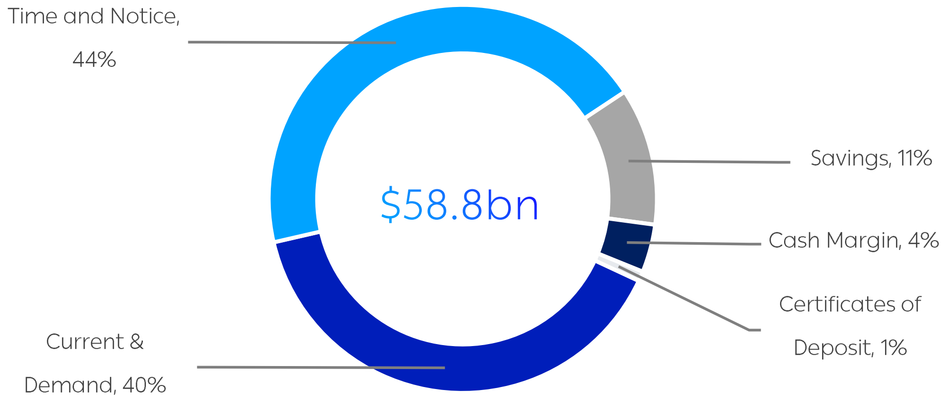
Gross Loans to Deposits



Deposits by Segment



Deposits by Type

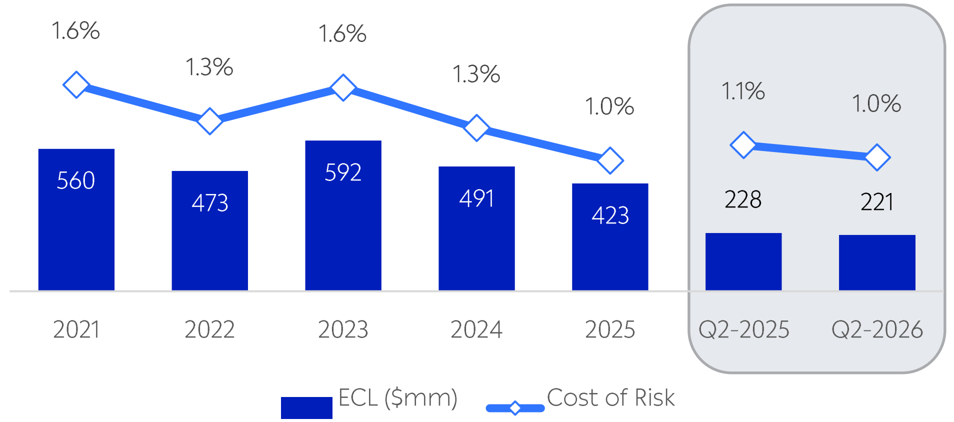


All data as of June 30th, 2026 and for Arab Bank Group
(1) Including cash margin

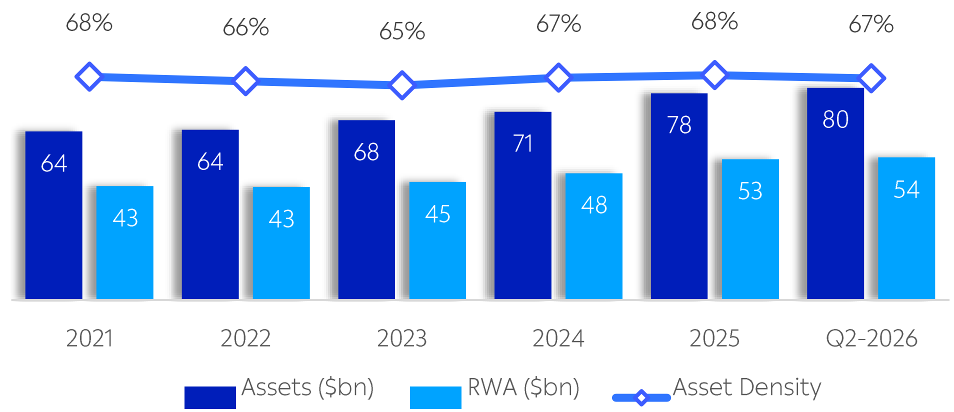
Non-interest bearing deposits represent 33.5% of customer deposits

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

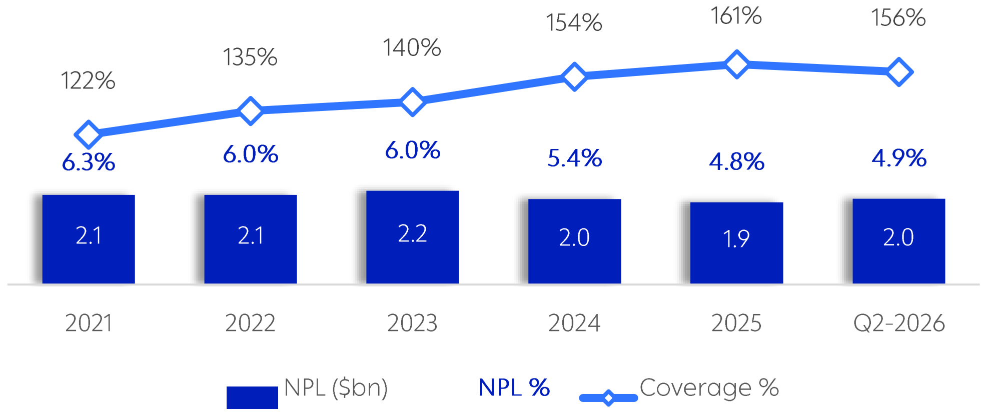
Cost of Risk



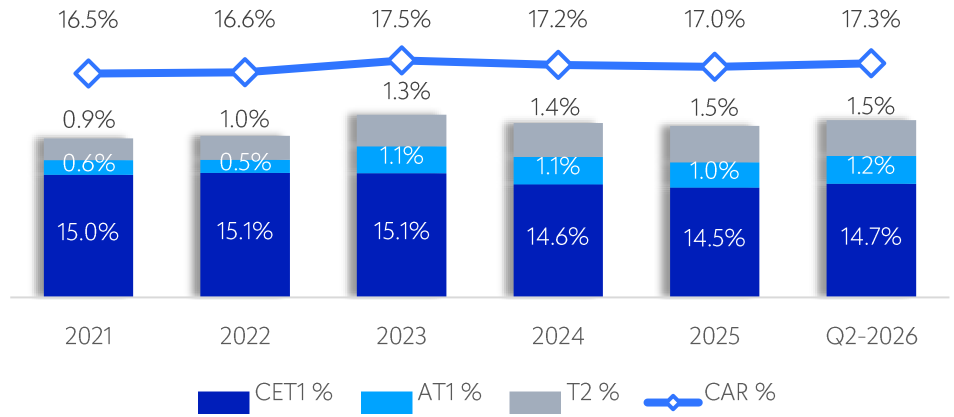
Asset Density [(2)]



NPL & Coverage Ratio [(1)]



Capital Adequacy



All data as of June 30th, 2026 and for Arab Bank Group.
(1) Net of interest in suspense
(2) Asset Density = RWA / Assets

Key Financial Highlights Q2-2026: AB Group reported positive results for the first half of 2026, with 7% increase in net income after tax reaching $571mm. The Group maintained its strong capital base with a total equity of $13.5bn

- AB Group delivered a strong performance in H1 2026, despite continuing regional and global uncertainty; achieving 3% growth in revenue that was driven by robust growth in non-interest income. This achievement reflects the strength of the bank's strategy, the soundness of its fundamentals and the Group's well-diversified and resilient business model.
- The bank continues to monitor regional development with vigilance and discipline, managing risk proactively while preserving the strength of its balance sheet and delivering solid, sustainable returns to shareholders which is evident in the strong growth of net income after tax.
- Arab Bank has a strong commitment to expanding and strengthening its presence across its operating markets, particularly in regions witnessing positive developments and promising business opportunities.
- The bank inaugurated several key initiatives, including the reactivation of the Bank's operations in Syria, launching of the Islamic window in Algeria, building its franchise in the Iraqi market and continues to enhance its wealth management offering across the Group by leveraging Arab Bank Switzerland as a center of excellence in Wealth Management and Private Banking.
- Loans and deposits grew by 6% each; aligning with asset quality requirements, efficient liquidity management, and prudent risk management policies.
- Arab Bank reaffirms its ongoing efforts to develop innovative digital products and services that anticipate the evolving needs of its customers across diverse sectors and markets, ensuring the bank remains agile and responsive in a rapidly changing financial landscape.
- AB Group maintains a solid capital position; with a CAR of 17.3%, and a healthy NPL coverage ratio of 156%.

USD '000

Key Financials	Q2-2025	Q2-2026	YoY%
Gross Loans	39,795,703	42,102,805	6%
Customers Deposits	55,286,448	58,807,262	6%
Operating Income	1,786,942	1,844,335	3%
Net Interest Income	1,057,504	1,041,162	(2%)
Non-Interest Income	404,262	468,602	16%
Associates Income	325,176	334,571	3%
Operating Expense	751,339	794,860	6%
Net Operating Income	1,035,603	1,049,475	1%
ECL and Impairment	248,469	243,337	(2%)
Net Income Before Tax	787,134	806,138	2%
Income Tax	251,801	235,283	(7%)
Net Income After Tax	535,333	570,855	7%

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

0.6x

Price / Earnings

6.5x

Dividend Yield

5.5%

Arab Bank Share Price

7.23 JOD

$6.5bn

Market Cap

16.6%

Market Cap / % of ASE

640.8

No. of Shares (mm)

0.79

EPS (USD)

All data as of June 30th, 2026 and for Arab Bank Group

Arab Bank Group Consolidated Financial Statements

	Condensed Consolidated Interim Statement of Financial Position	Q2-2025	Q2-2026
Assets	Cash and balances with central banks - net	13,295,826	13,274,641
	Balances with banks and financial institutions - net	4,372,330	5,398,087
	Deposits with banks and financial institutions - net	350,459	314,746
	Financial assets at fair value through profit or loss	91,924	92,380
	Financial derivatives - positive fair value	413,212	205,443
	Direct credit facilities at amortized cost - net	35,938,760	38,294,647
	Financial assets at fair value through other comprehensive income - net	1,299,852	1,785,310
	Other financial assets at amortized cost - net	12,656,852	13,624,042
	Investment in associates	4,365,984	4,719,360
	Fixed assets - net	549,825	643,653
	Other assets - net	1,626,218	1,731,562
	Deferred tax assets	255,849	250,271
	Total Assets	75,217,091	80,334,142
Liabilities	Banks and financial institutions deposits	3,778,894	4,343,786
	Customers' deposits	52,713,843	56,457,952
	Cash margin	2,572,605	2,349,310
	Financial derivatives - negative fair value	485,611	194,145
	Borrowed funds	608,772	632,679
	Provision for income tax	385,293	399,703
	Other provisions	248,844	262,611
	Other liabilities	1,900,357	2,132,822
	Deferred tax liabilities	25,548	29,339
	Total Liabilities	62,719,767	66,802,347
Equity	**Total Equity Attributable the to Shareholders of the Bank**	**11,109,643**	**11,868,541**
	Non-controlling interests	676,617	802,190
	Capital Bonds Tier 1	711,064	861,064
	Total Equity	12,497,324	13,531,795
	Total Liabilities and Equity	75,217,091	80,334,142

USD '000

	Condensed Consolidated Interim Statement of Profit or Loss	Q2-2025	Q2-2026
Income	Interest income	1,992,323	1,898,430
	Less: interest expense	934,819	857,268
	Net Interest Income	**1,057,504**	**1,041,162**
	Net commission income	262,776	275,735
	Net Interest and Commission Income	**1,320,280**	**1,316,897**
	Foreign exchange differences	93,828	118,270
	Gain from financial assets at fair value through profit or loss	11,288	10,816
	Dividends on financial assets at fair value through other comprehensive	7,155	19,194
	Group's share of profits from associates	325,176	334,571
	Other revenue -net	29,215	44,587
	Total Income	1,786,942	1,844,335
Expenses	Employees' expenses	423,037	450,685
	Other expenses	273,366	283,886
	Depreciation and amortization	66,389	71,311
	Expected credit loss on financial assets	228,285	221,029
	Other provisions	8,731	11,286
	Total Expenses	999,808	1,038,197
Profit	Profit for the Period before Income Tax	787,134	806,138
	Less: Income tax expense	251,801	235,283
	Profit for the Period	535,333	570,855
	Attributable to :		
	Bank's shareholders	516,369	546,990
	Non-controlling interests	18,964	23,865
	Total	535,333	570,855
	Earnings per share attributable to the Bank's Shareholders		
	- Basic and Diluted (US Dollars)	0.77	0.79

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Certain data in this Presentation has been rounded. Quarterly data is based on reviewed financials.

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ARAB BANK