

Investor Presentation

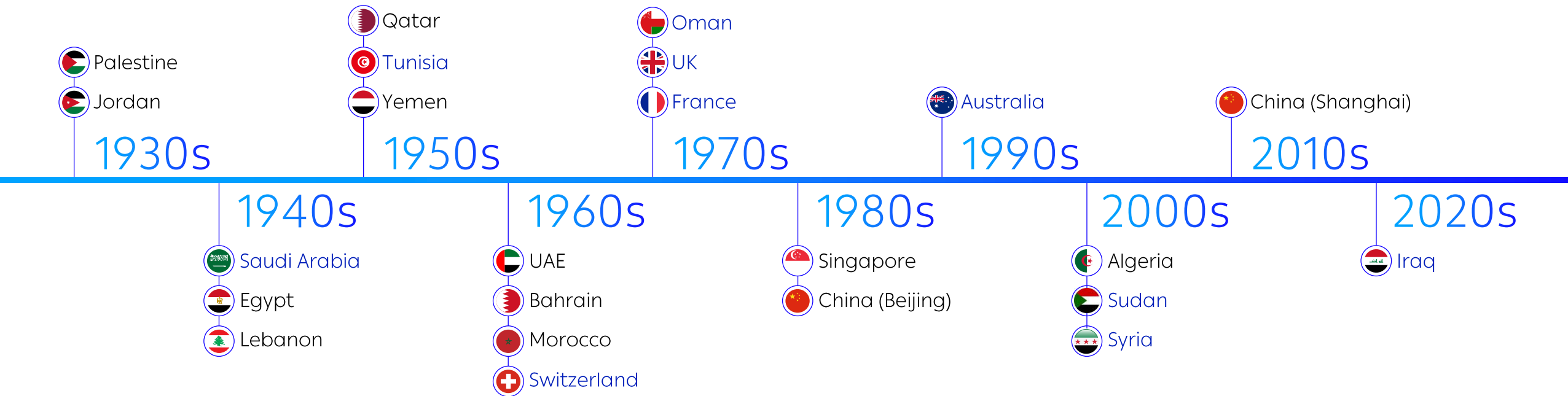
Q2 2025

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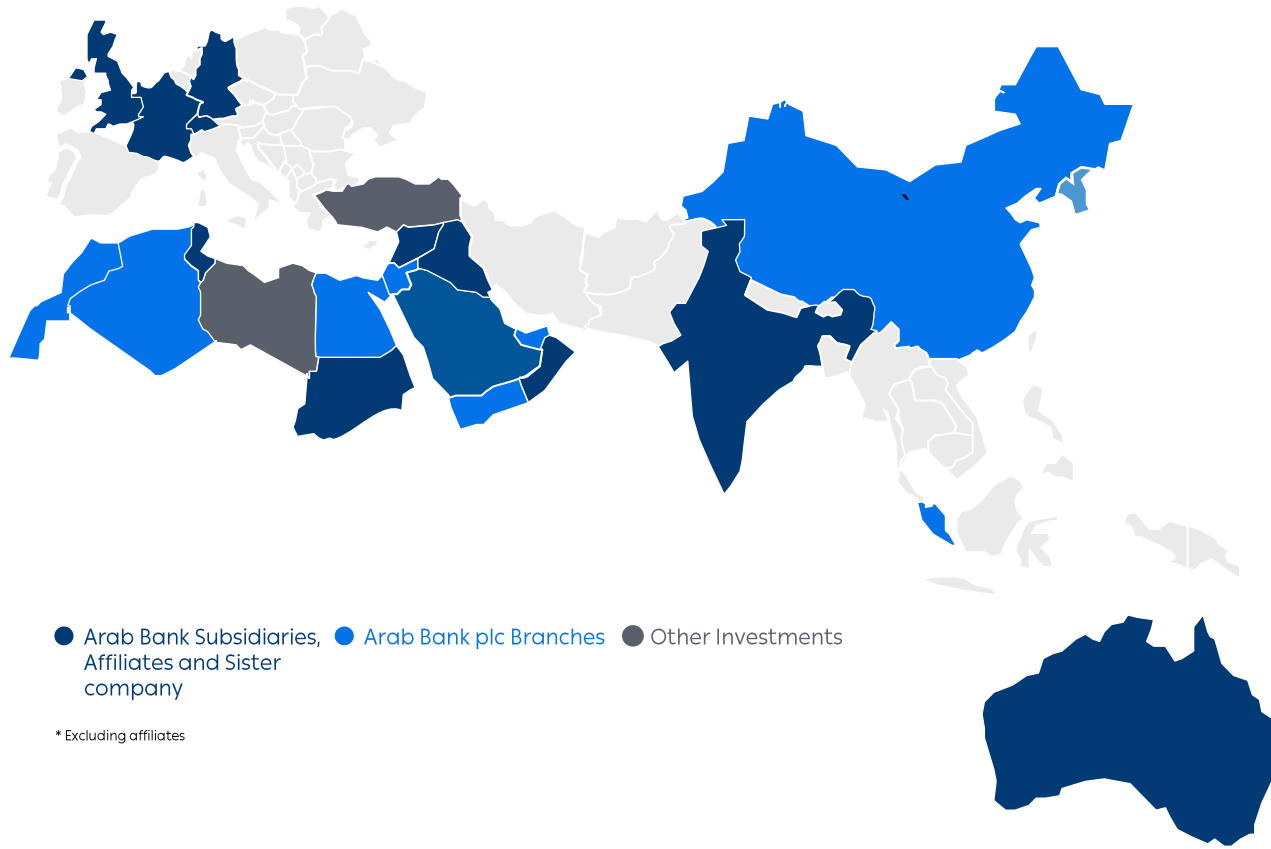
Arab Bank has a rich legacy of regional and international expansion since 1930



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%)
- Oman Arab Bank (49%)
- Arab Bank - Syria (51%)
- 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

Assets



\$75.2bn

Gross Loans



\$39.8bn

Deposits



\$55.3bn

Total Equity



\$12.5bn

Net Operating
Income



\$1,036mm

Net Income



\$535mm

Loan to Deposits

72.0%

Cost to Income

42.0%

Return on Equity **

8.9%

NPL Coverage Ratio

155%

Capital Adequacy Ratio

17.1%

Market Cap

\$5.2bn

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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

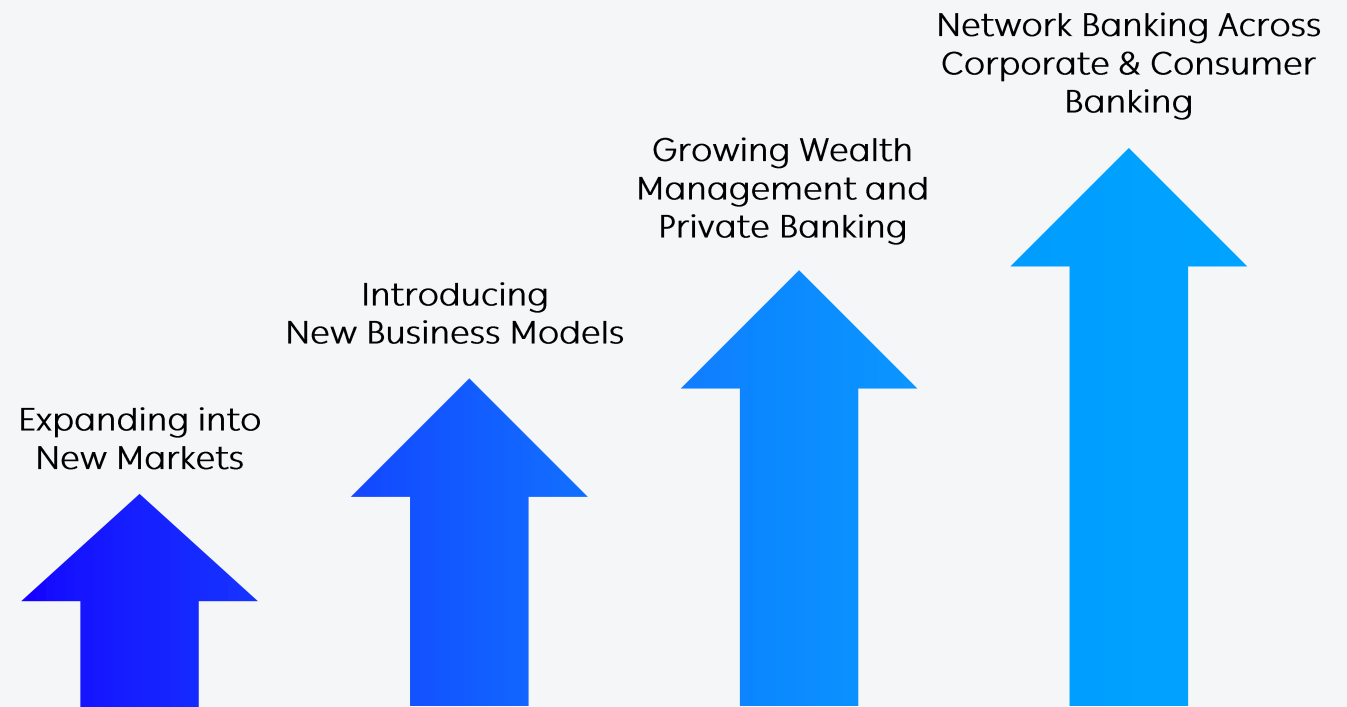


Leveraging the Group's extensive and well established network



Delivering long term, positive ESG impact for all stakeholders

Growth Initiatives



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

Net Loans

Jordan

26%

Outside Jordan

74%

Equity

17%

83%

Net Operating Income

27%

73%



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	<div>32.2% Of Total Income</div> <div>41.4% Of Total Customer Deposits</div>	<div>31.3% Of Total Income</div> <div>58.6% Of Total Customer Deposits</div>	<div>17.7% Of Total Income</div>	<div>18.8% Of Total Income</div>
Growth Opportunities	<div>Network Banking</div> <div>Digital Services</div> <div>Transaction Banking</div> <div>Corporate Finance</div>	<div>Wealth Management & Private Banking</div> <div>Expand reach via Reflect Digital Banking platform</div> <div>Cross Border business</div> <div>Strong deposit franchise</div>	<div>Increase earnings from Securities portfolios</div> <div>Design and launch new products for Consumer and CIB customers</div>	<div>KSA economic diversification</div> <div>Capturing SME & Consumer Banking growth</div>
Performance Total Income (\$mm)	<div>+11%</div> <div>520 575</div> <div>Q2-2024 Q2-2025</div>	<div>+4%</div> <div>539 560</div> <div>Q2-2024 Q2-2025</div>	<div>317 316</div> <div>Q2-2024 Q2-2025</div>	<div>+5%</div> <div>320 336</div> <div>Q2-2024 Q2-2025</div>

All data as of June 30, 2025



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

البنك العربي
ARAB BANK



Introducing new business models..

- Top tier Card Acquirer in Jordan and Palestine
- Launched dedicated SME mobile banking app to support that growing segment
- 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

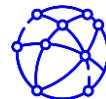
Arabi Next



Arabi e mart Shopi

- Arabi e-Mart and Arabi Shopix
- Online marketplaces

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 – Acabes



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

AB iHub
The Innovation Hive Powered by Arab Bank

ABX

ABVENTURES



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



Vision

To establish an outstanding digital banking experience within the evolving regional landscape



Mission

To deliver a tailored banking journey encompassing both financial and non-financial services through a secure, seamless digital app



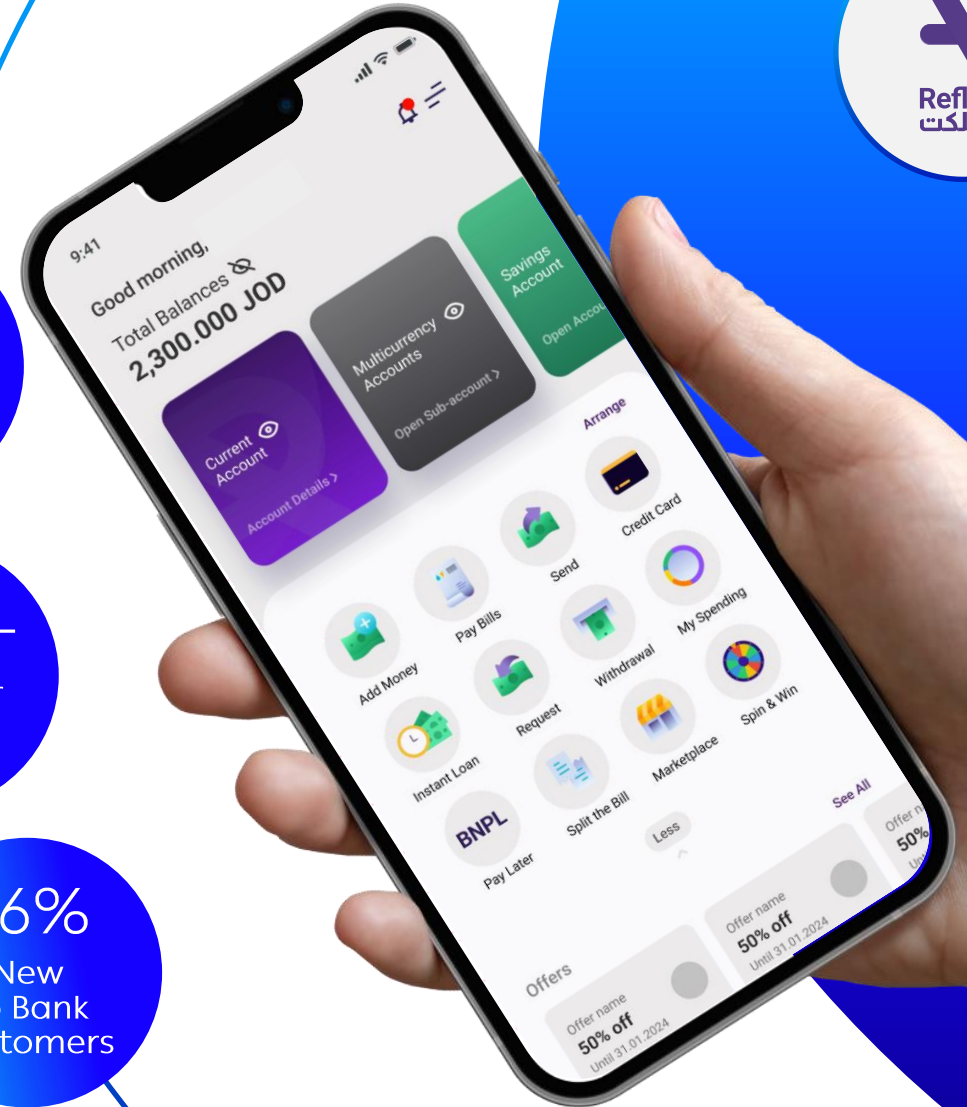
Values

- Service Excellence
- Customer Centricity
- Innovation & Agility
- Transparency

25+
Digital
Services

500K+
Customer
Base

76%
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, specialized in Wealth Management for a sophisticated clientele, in addition to other services in Trade Finance and Treasury

In 2023, Arab Bank Switzerland acquired a majority stake in Swiss private bank Gonet. In 2024, Gonet and ONE Swiss bank SA announced a merger to create a leading player in wealth and asset management. ABS Group will have assets under management approaching \$22bn+

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



Wealth Management & Private Banking



Investments, mortgages and loans



Sharia compliant products



Arab 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



Established several ESG related products and services

E.g.: Green project finance, Auto loans & Green bond purchase program



Launched Arab Bank Sustainable Finance Report 2024

Outlining impact and allocation of \$250mm bond issued in 2023



Reduced single-use plastic water bottles in Jordan operations by 90%.



Launched Arab Bank's first ESG Hackathon

for our employees in Jordan, Palestine and Egypt



Launched role-based ESG training for Business and Control units



Launched Arab Bank's internal ESG Champions Program

Covering all divisions and countries



Established Arab Bank's ESG Governance Structure and Operating Model



Integrated ESG strategy linked KPIs in Management Scorecards. Introduced ESG as a core development skill for all employee scorecards



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

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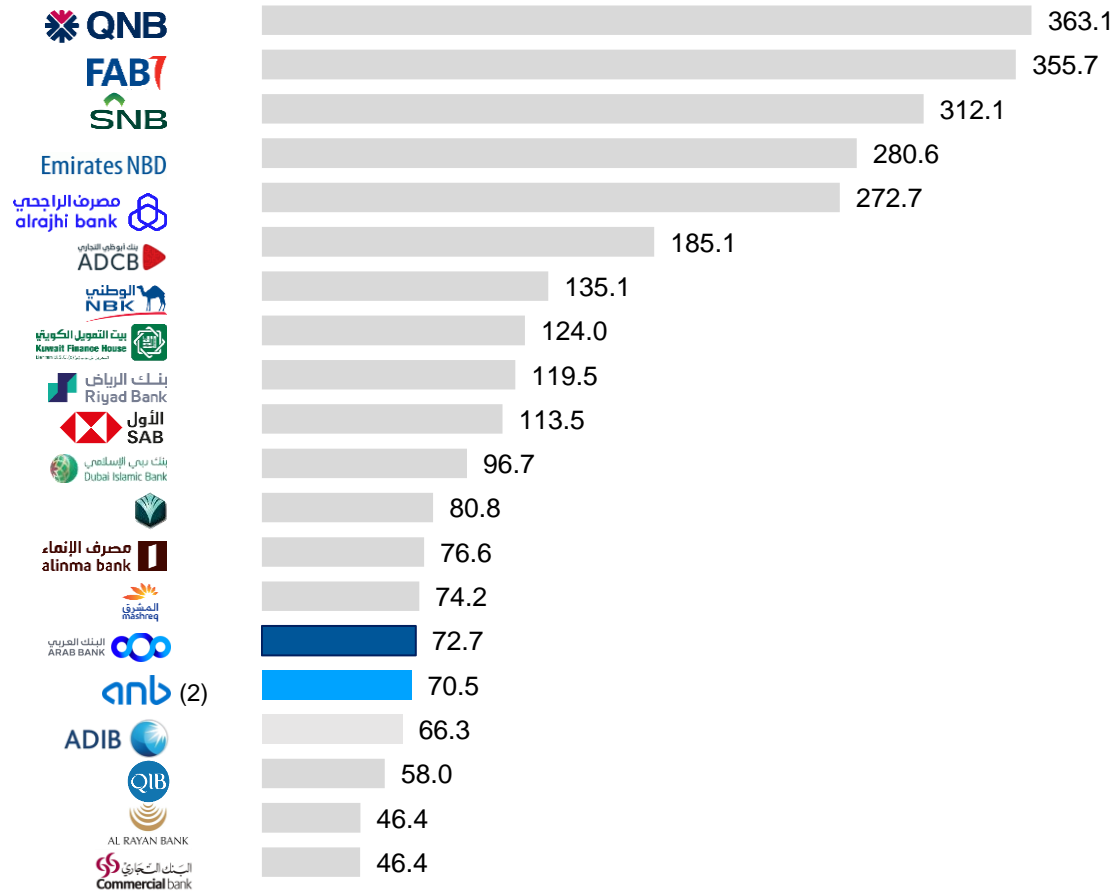
Operating Environment

4

Financial Performance

Arab Bank is among the largest banks in MENA

MENA Banks' Assets ⁽¹⁾ \$bn



(1) Total assets as of March 31st, 2025

(2) ANB is an affiliate of AB Group

(3) Full list of awards is available on Arab Bank [Website](#)

Global Awards – 2024/25 ⁽³⁾

The Banker (FT)

- Middle East Winner for The Banker's Technology Awards
- Bank of the Year in Jordan
- Bank of the Year in the Middle East
- Bank of the Year in Palestine
- Innovation in Digital Banking Awards (Omnify)



Global Finance

- Best Bank in the Middle East
- Best Bank for Social Bonds in the Middle East
- The Most Innovative Bank in the Middle East
- Best Bank in AI for Trade Finance in Middle East
- Best Bank in AI for Enhanced Customer Experience in the Middle East
- Best Bank in AI for Fraud Detection/Prevention in the Middle East
- Best Bank for Sustainable Finance in Jordan
- Best Bank in Jordan
- Best SME Bank in Jordan



MEED

- MENA Best Bank of the Year
- Best Digital Wallet in the MENA
- MENA Best for Transaction Banking Services
- Best Retail Bank in Jordan



Euromoney

- The Middle East's Best Bank for Corporate Responsibility
- Jordan's Best Bank
- Jordan's Best Bank for Corporates



EMEAFinance

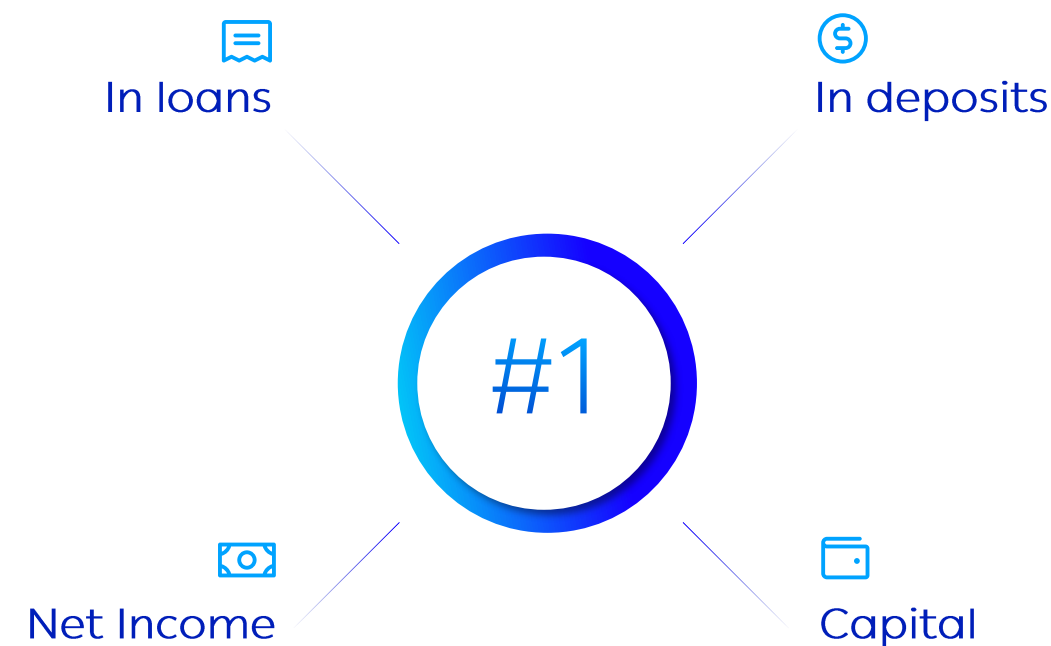
- Best Trade Finance Services in the Middle East
- Best Transactional Bank for Financial Institutions in the Middle East










..with a dominant position in Jordan

Leading Position

Rank



Largest Bank by Assets *, \$bn

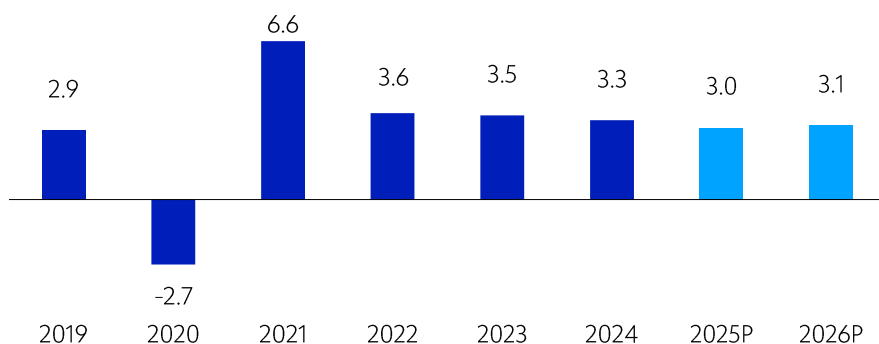
	72.7
	13.0
	12.2
	11.6
	8.9
	8.1
	5.7

* All data as of March 31st 2025

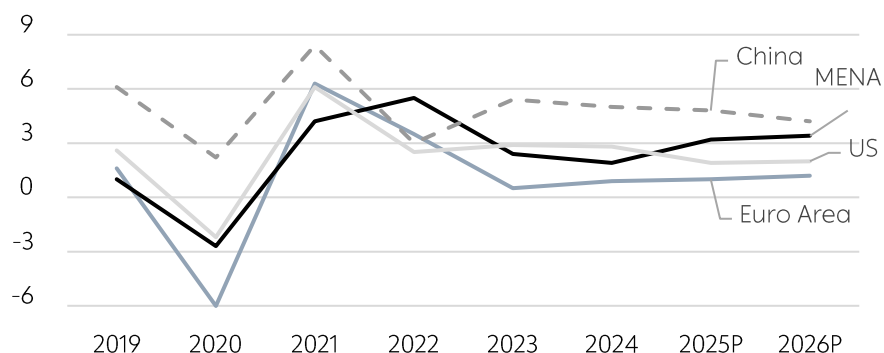
Growth in MENA is projected to improve from an estimated 1.9% in 2024 to 3.2% in 2025 and 3.4% in 2026

Global Economy – Growth Rate (%)

Global



Regional



GDP Growth by Country (%)

2022 2023 2024 2025P 2026P

Oil importing countries

	Jordan	2.6	2.9	2.5	2.7	2.9
	Palestine	4.1	(4.6)	(26.6)	(1.6)	4.0
	Egypt	6.6	3.8	2.4	4.0	4.1
	Tunisia	2.7	0.0	1.4	1.4	1.4

Oil exporting countries

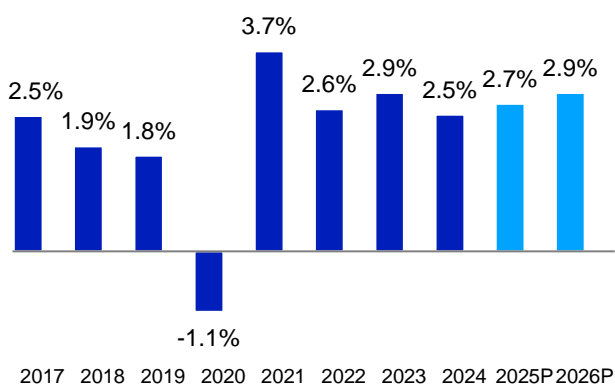
	Algeria	3.6	4.1	3.6	3.5	3.0
	Iraq	7.7	0.9	-2.3	3.1	1.4
	KSA	12.0	0.5	2.0	3.6	3.9
	UAE	7.5	4.3	4.0	4.4	5.4
	Oman	4.3	1.3	1.7	2.4	3.7
	Bahrain	6.2	3.9	2.6	2.7	3.3
	Qatar	4.2	1.4	2.4	2.4	5.6

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

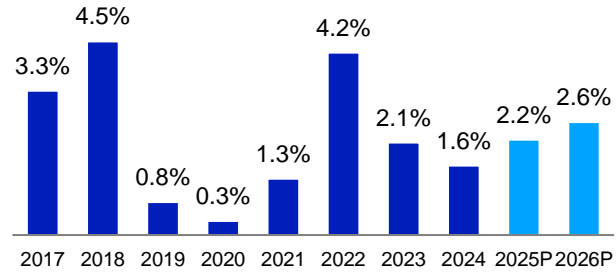


Jordan's export-oriented sectors drove growth to 2.5% in 2024 and 2.7% in Q1-25, with almost all sectors growing positively. Ongoing reforms and implementation of projects are expected to drive growth above 3% in the medium run

GDP Growth (%)



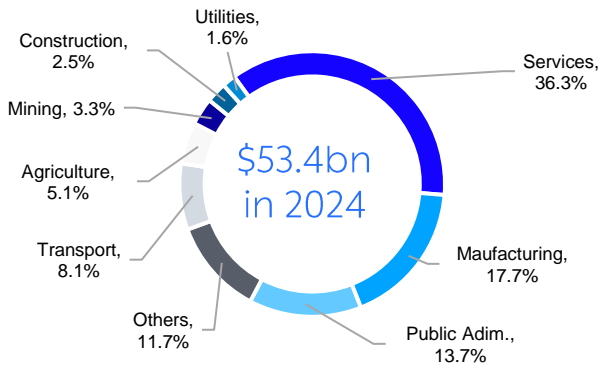
Jordan Inflation Rate (%)



Competitive Advantage

63%	of population under 30 - young demographic
Rating	Ba3 / BB- / BB- (Moody's, Fitch, S&P)
JOD	Stable currency, pegged to the US Dollar
99%	Mobile network coverage

GDP Composition by Sector



Key Growth Sectors

- Manufacturing
- Tourism
- Transport & Communication
- Financial Services
- Trade
- Agriculture

Jordan Economic Modernization Vision

35	Sectors	366	Initiatives
8	Growth Drivers	10	Key Success Factors
8	Main Goals	4	Monitoring and Evaluation Units



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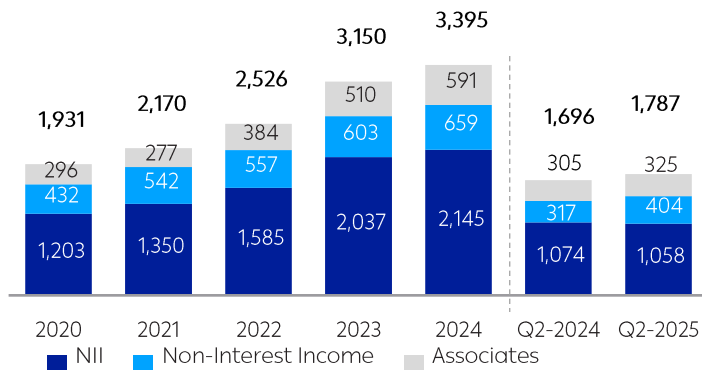
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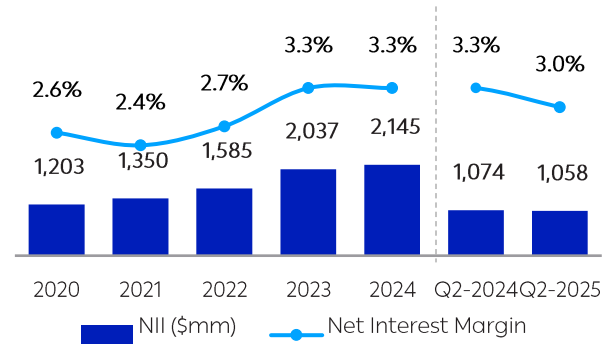
Financial Performance

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

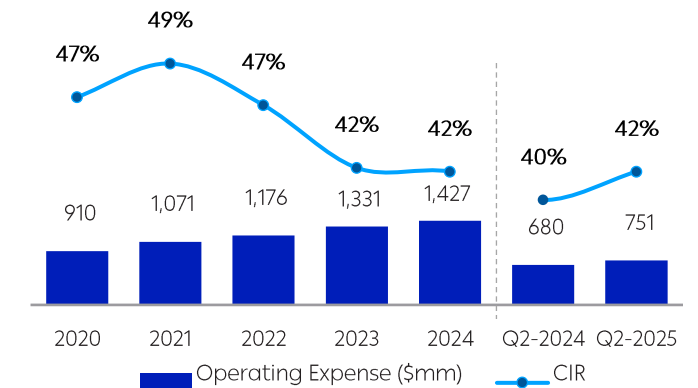
Revenue, \$mm



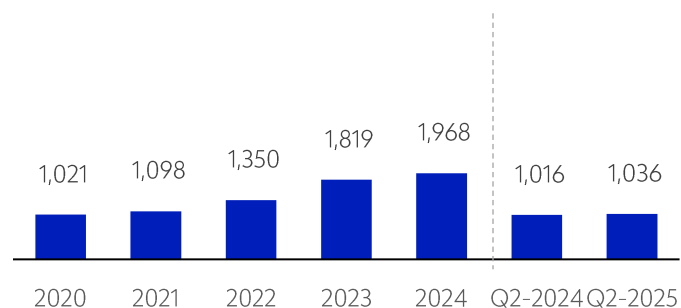
Net Interest Margin



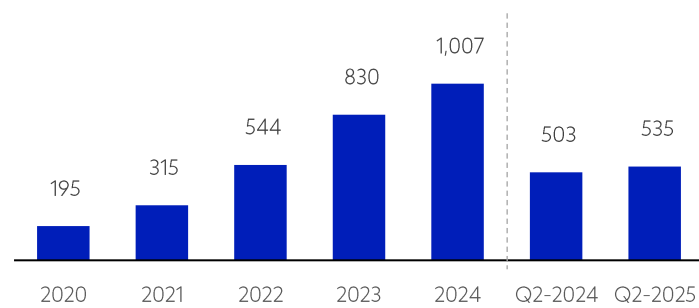
Cost to Income



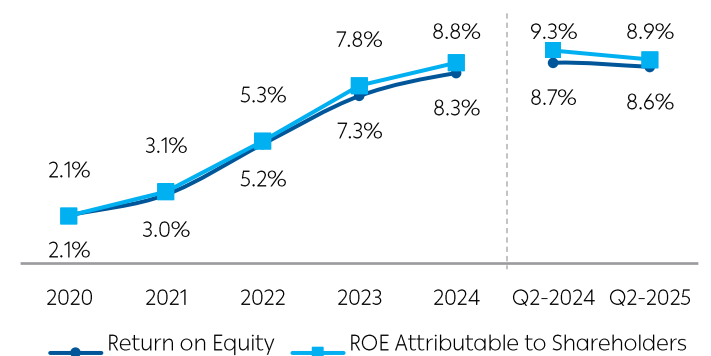
Net Operating Income, \$mm



Net Income, \$mm

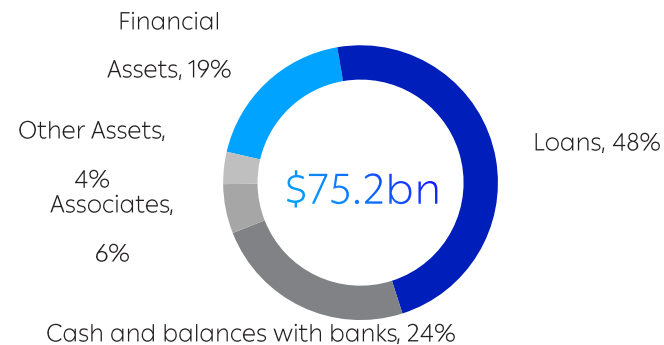


Return on Equity

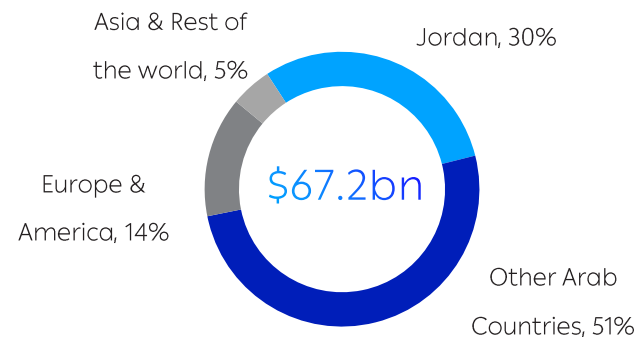


...coupled with a strong and liquid balance sheet with a diversified asset base

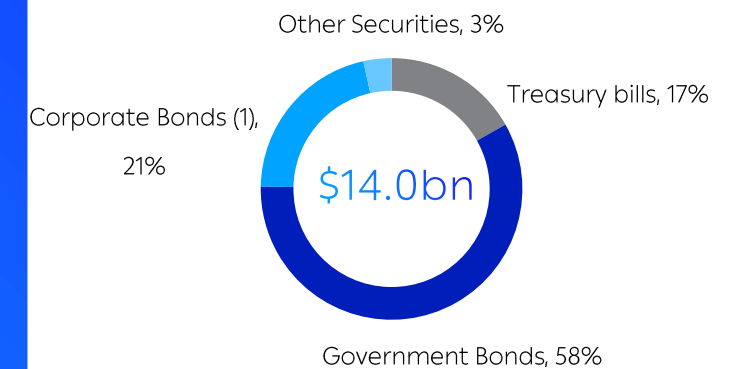
Assets Type Mix



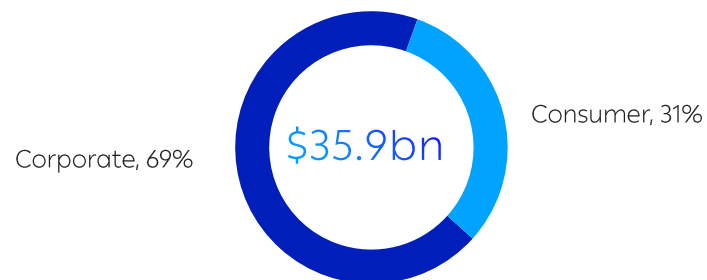
Geographic Distribution of Credit Exposure



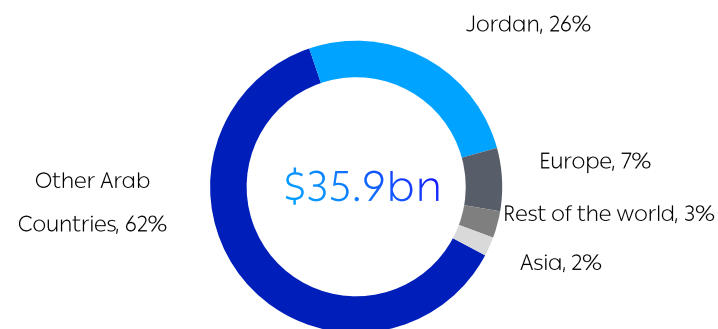
Investment Portfolio by Type



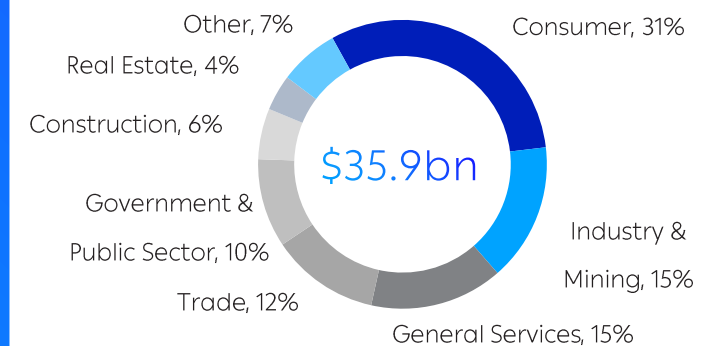
Net Loans by Segment



Net Loans by Geography

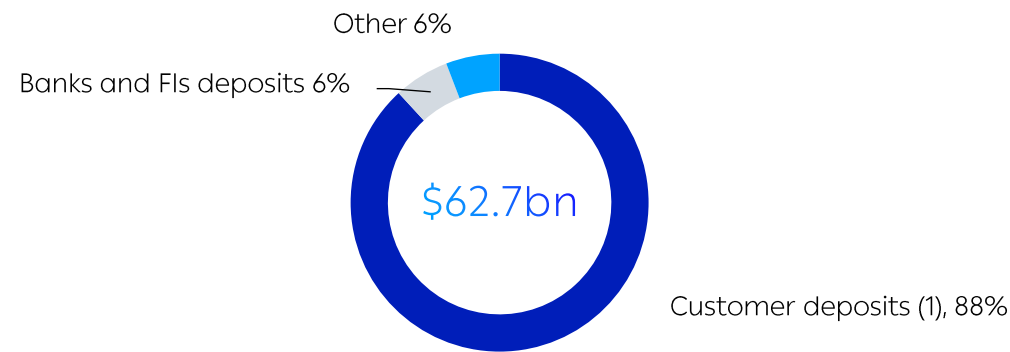


Net Loans by Economic Sector

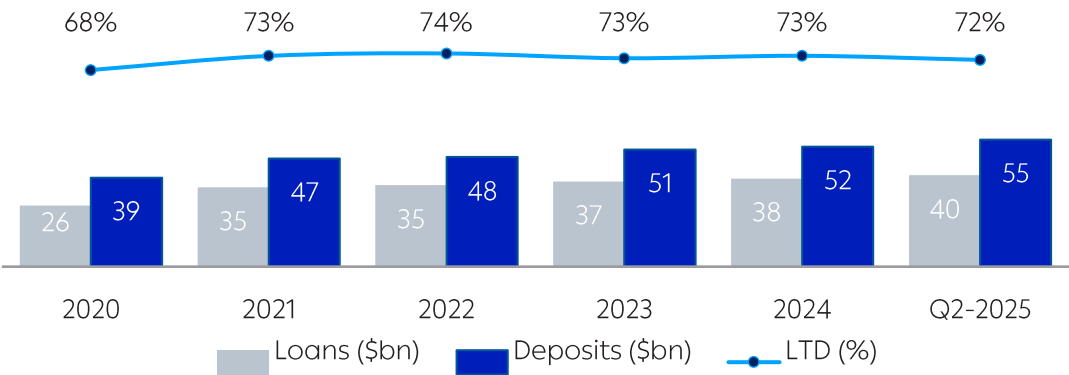


Dominant Position in Jordan; Strong Position in MENA

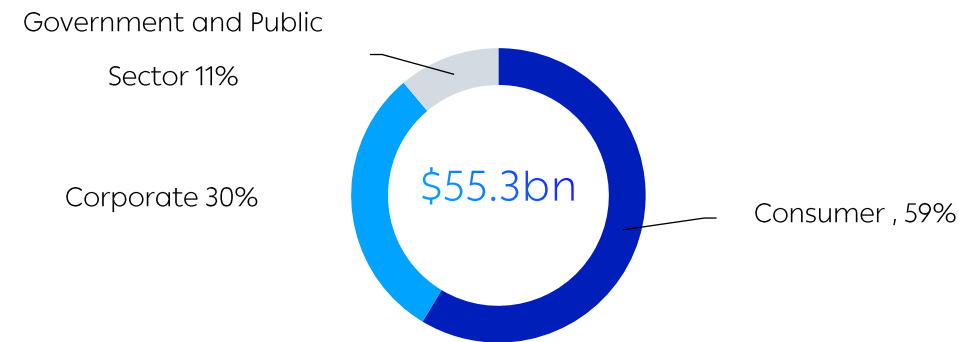
Liabilities Breakdown



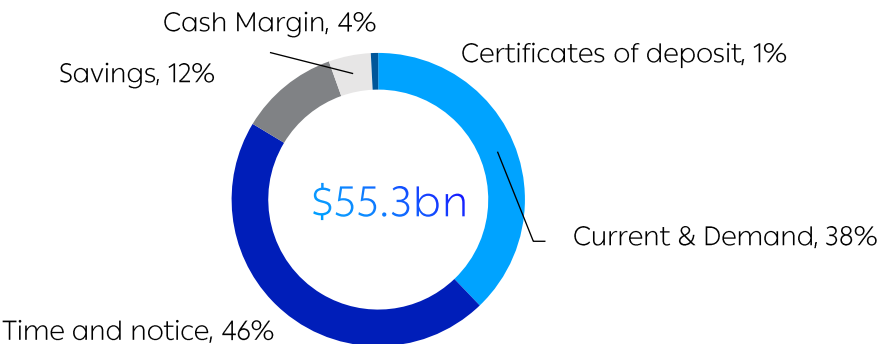
Gross Loans to Deposits



Deposits by Segment

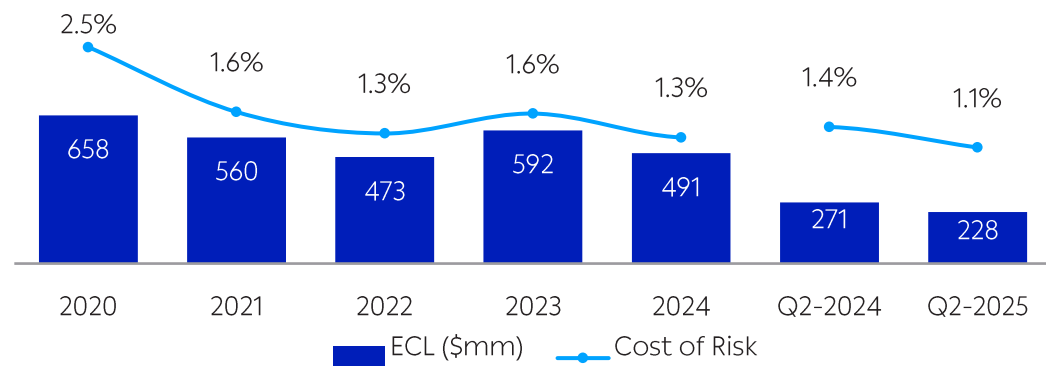


Deposits by Type

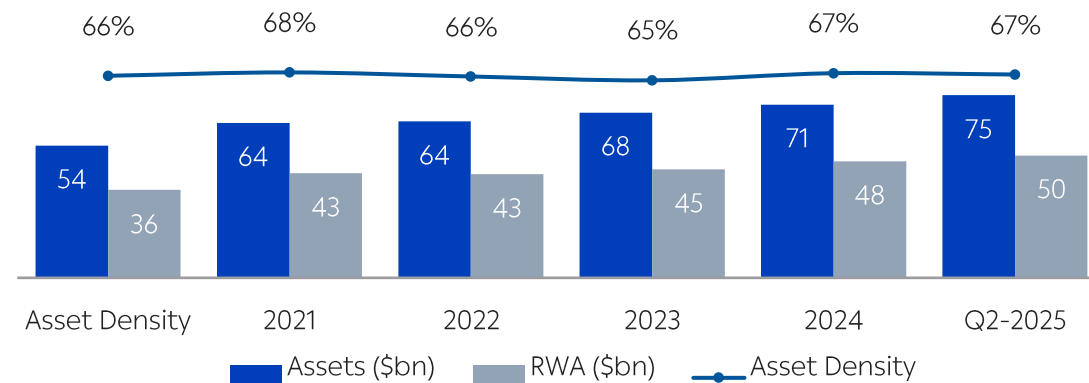


.. as well as robust and established risk management practices with strong core capital

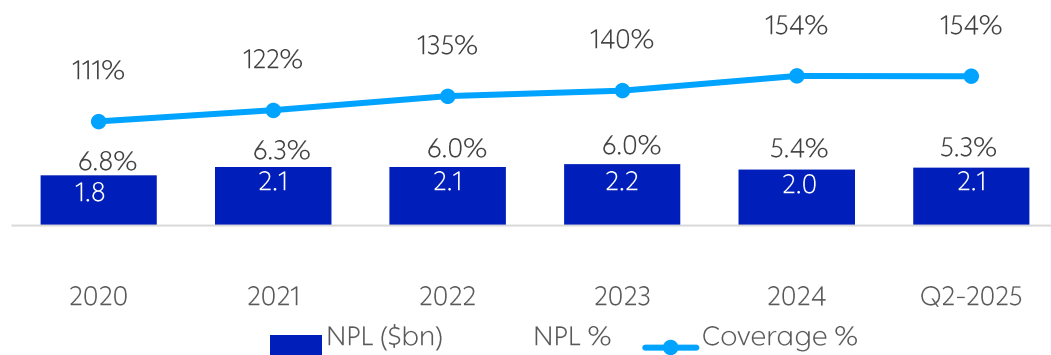
Cost of Risk



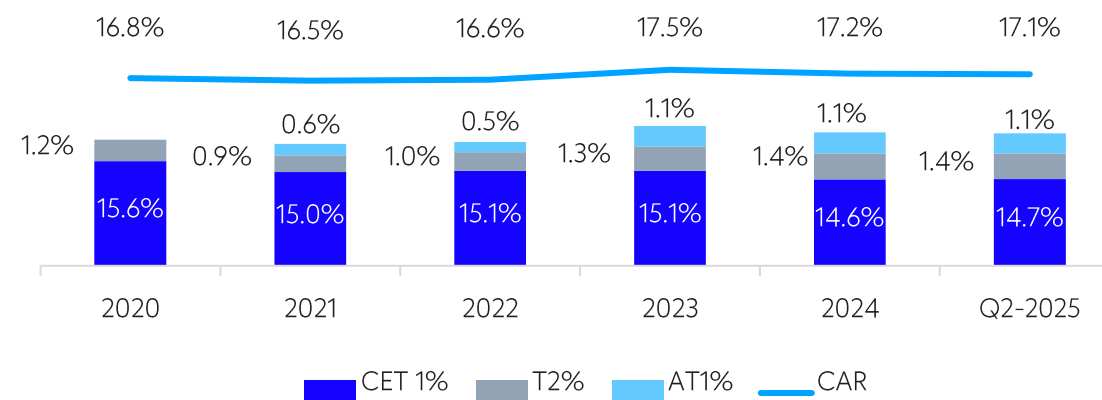
Asset Density ⁽²⁾



NPL & Coverage Ratio ⁽¹⁾



Capital Adequacy



Key Financial Highlights Q2 2025: AB Group carries on strong momentum, growing profits by 6% to \$535mm for the first half, supported by healthy growth in balance sheet from multiple markets

- AB Group net income after tax at **\$535mm** is higher than prior period by **6% (\$32.5mm)**. This was driven by growth in balance sheet, non-interest income and the benefit of a diversified business model, underpinned by a broad regional footprint. Growth markets include the GCC region as well as the stronger positioning in Switzerland.
- In Q2 2025, loans and deposits grew by **4%** and **9%** respectively, across multiple markets, emphasizing sustainable growth despite ongoing economic headwinds and regional geopolitical uncertainties.
- The Group's net operating income at **\$1,036mm** grew by **2%** yoy supported by growth in multiple revenue streams and lines of business. The group continued to invest in digital transformation and innovation aimed at enhancing customer centricity and delivering value to shareholders.
- AB Group maintains a solid capital position; with a CAR of **17.1%**, and a healthy NPL coverage ratio of **155%**.

USD '000	Q2-2024	Q2-2025	YoY%
Loans	38,096,504	39,795,703	4%
Deposits	50,512,732	55,286,448	9%
Operating Income	1,696,440	1,786,942	5%
Net Interest Income	1,074,019	1,057,504	(2%)
Non-Interest Income	317,331	404,262	27%
Associates Income	305,090	325,176	7%
Operating Expense	680,378	751,339	10%
Net Operating Income	1,016,062	1,035,603	2%
ECL and Impairment	284,219	248,469	(13%)
Net Income Before Tax	731,843	787,134	8%
Income Tax	229,026	251,801	10%
Net Income After Tax	502,817	535,333	6%



Arab Bank Group Consolidated Statement of Financial Position – Balance Sheet

	USD '000	Q2-2024	Q2-2025
Assets	Cash and balances with central banks	12,431,758	13,295,826
	Balances with banks and financial institutions	3,403,626	4,372,330
	Deposits with banks and financial institutions	566,941	350,459
	Financial assets at fair value through profit or loss	66,136	91,924
	Financial derivatives - positive fair value	186,552	413,212
	Direct credit facilities at amortized cost	33,996,605	35,938,760
	Financial assets at fair value through other comprehensive income	833,707	1,299,852
	Other financial assets at amortized cost	11,113,654	12,656,852
	Investment in associates	3,972,833	4,365,984
	Fixed assets	518,613	549,825
	Other assets	1,388,425	1,626,218
	Deferred tax assets	263,793	255,849
	Total Assets	68,742,643	75,217,091
Liabilities	Banks' and financial institutions' deposits	3,819,395	3,778,894
	Customers' deposits	47,512,689	52,713,843
	Cash margin	3,000,043	2,572,605
	Financial derivatives - negative fair value	123,999	485,611
	Borrowed funds	489,653	608,772
	Provision for income tax	326,062	385,293
	Other provisions	231,031	248,844
	Other liabilities	1,719,968	1,900,357
	Deferred tax liabilities	17,434	25,548
	Total Liabilities	57,240,274	62,719,767
Shareholders Equity	Total Equity Attributable to Shareholders of the Bank	10,215,481	11,109,643
	Non-controlling interests	657,018	676,617
	Tier 1 Capital Bonds	629,870	711,064
	Total Shareholders' Equity	11,502,369	12,497,324
	Total Liabilities and Shareholders' Equity	68,742,643	75,217,091



Arab Bank Group Consolidated Statement of Income – Income Statement

	USD '000	Q2-2024	Q2-2025
Revenue	Interest income	1,983,540	1,992,323
	<u>Less:</u> interest expense	909,521	934,819
	Net interest income	1,074,019	1,057,504
	Net commission income	230,985	262,776
	Net interest and commissions income	1,305,004	1,320,280
	Foreign exchange differences	57,234	93,828
	Gain from financial assets at fair value through profit or loss	2,492	11,288
	Dividends on financial assets at fair value through other comprehensive income	6,301	7,155
	Group's share of profits from associates	305,090	325,176
	Other revenue	20,319	29,215
	Total Income	1,696,440	1,786,942
Expenses	Employees' expenses	387,601	423,037
	Other expenses	229,765	273,366
	Depreciation and amortization	59,028	66,389
	Provision for impairment - ECL	270,758	228,285
	Other provisions	17,445	8,731
	Total Expenses	964,597	999,808
Profit			
	Profit for the Period before Income Tax	731,843	787,134
	<u>Less:</u> Income tax expense	229,026	251,801
	Profit for the Period	502,817	535,333
	Attributable to:		
	Bank's shareholders	486,014	516,369
	Non-controlling interests	16,803	18,964
	Total	502,817	535,333
	Earnings per share attributable to the Bank's Shareholders		
	- Basic and Diluted (US Dollars)	0.74	0.77



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

5.3x

Dividend Yield

7.0%

Arab Bank Share Price

5.74 JOD

\$5.2bn

Market Cap

17.6%

Market Cap / % of ASE

640.8

No. of Shares (mm)

0.77

EPS (USD)

Disclaimer

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