

Investor Presentation

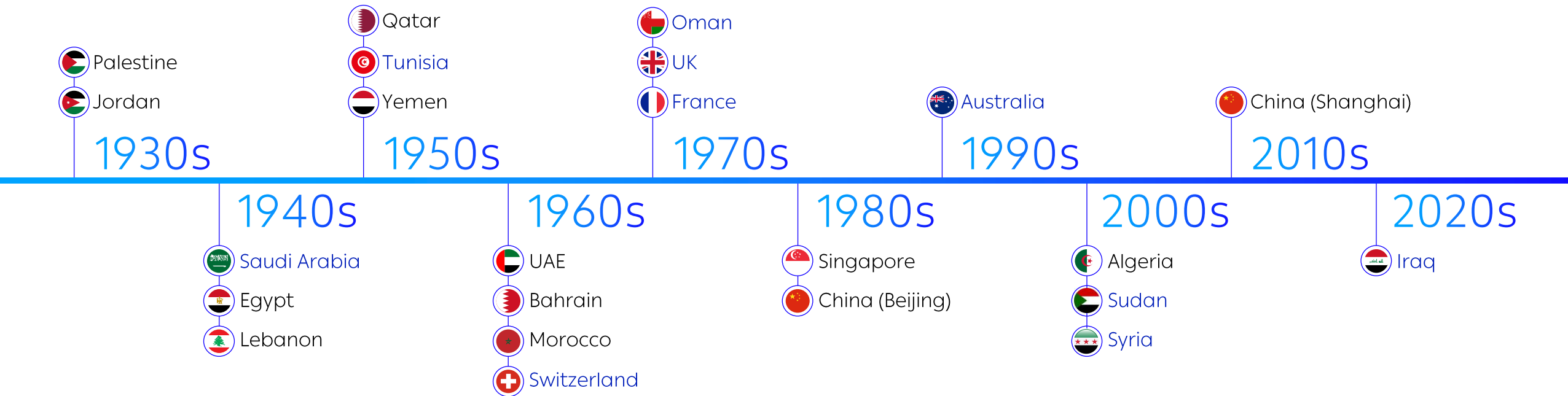
Q3 2025

Table of Contents

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



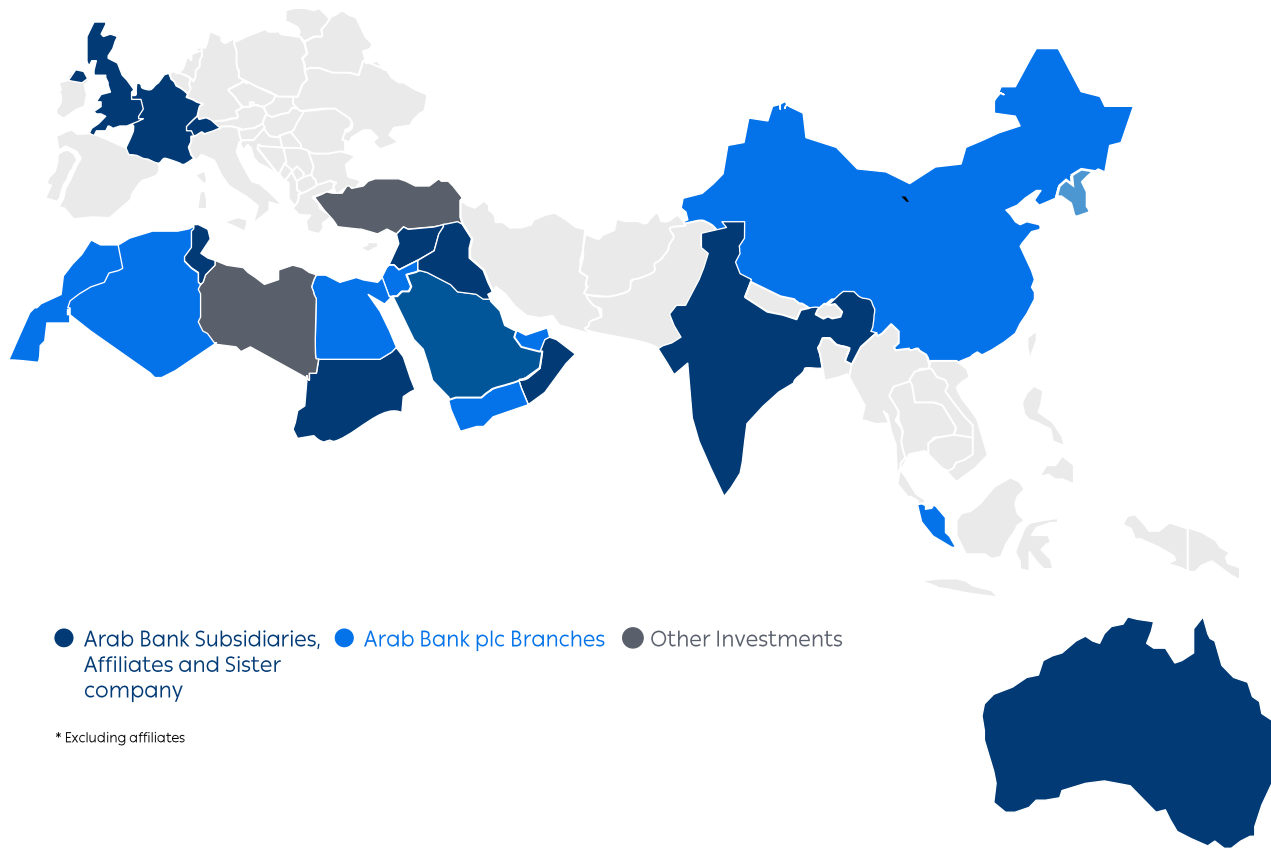
Arab Bank has a rich legacy of regional and international expansion since 1930



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%)
- 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



\$76.8bn

Gross Loans



\$40.9bn

Deposits



\$55.8bn

Total Equity



\$12.9bn

Net Operating
Income



\$1,564mm

Net Income



\$818mm

Loan to Deposits

73.2%

Cost to Income

42.0%

Return on Equity **

8.8%

NPL Coverage Ratio

159%

Capital Adequacy Ratio

17.2%

Market Cap

\$5.3bn

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

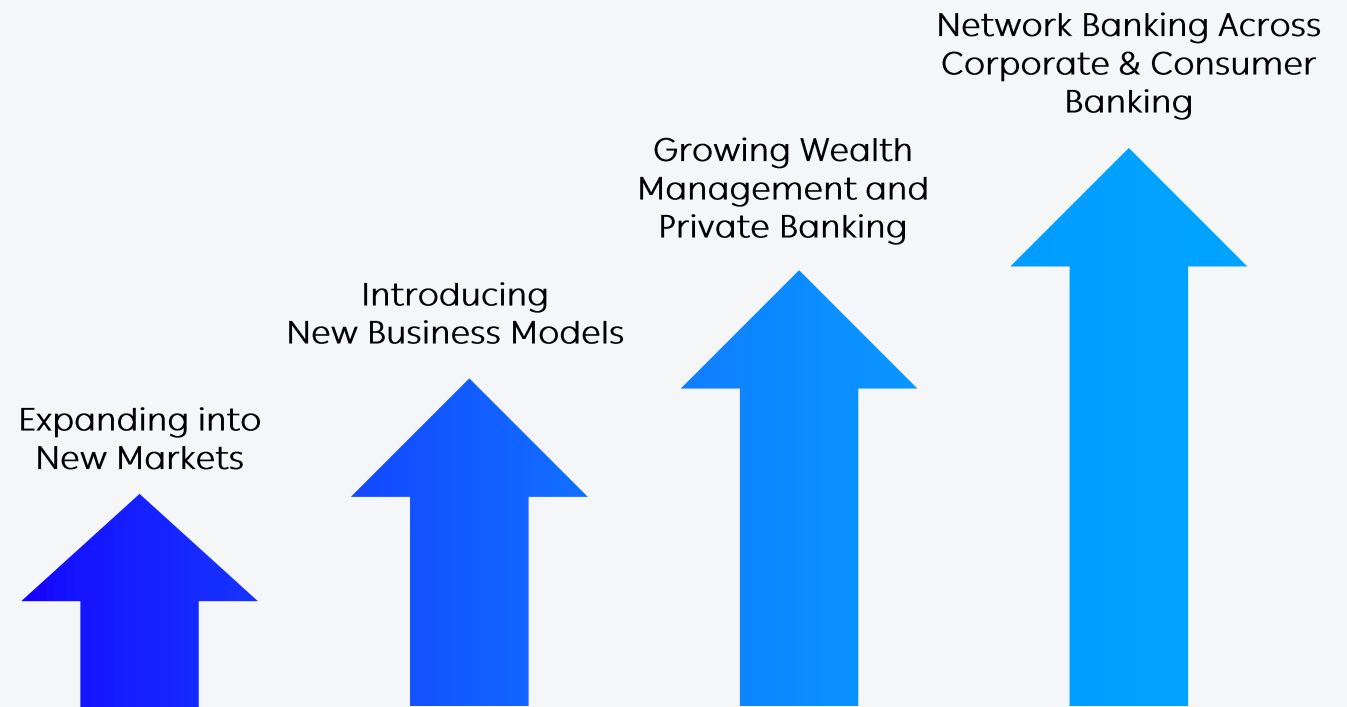


Leveraging the Group's extensive and well established network



Delivering long term, positive ESG impact for all stakeholders

Growth Initiatives



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%

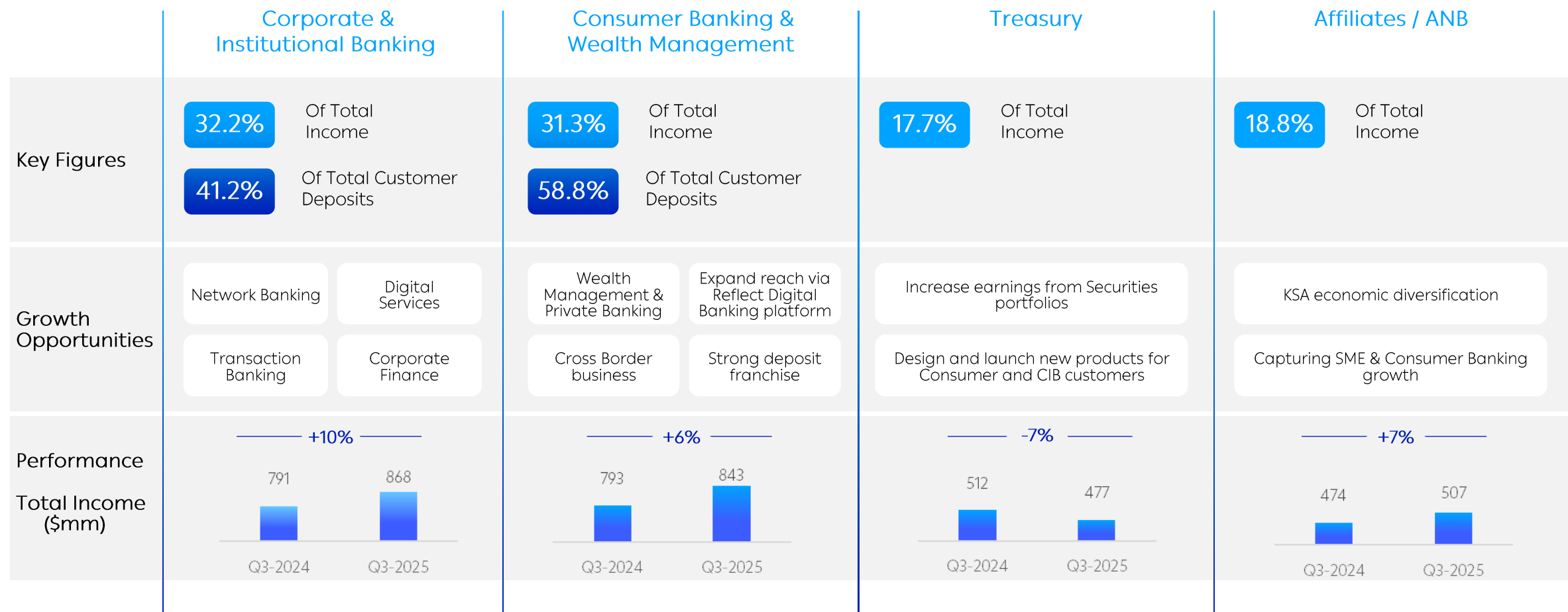
Net Operating Income

27%

73%



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



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 – 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



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



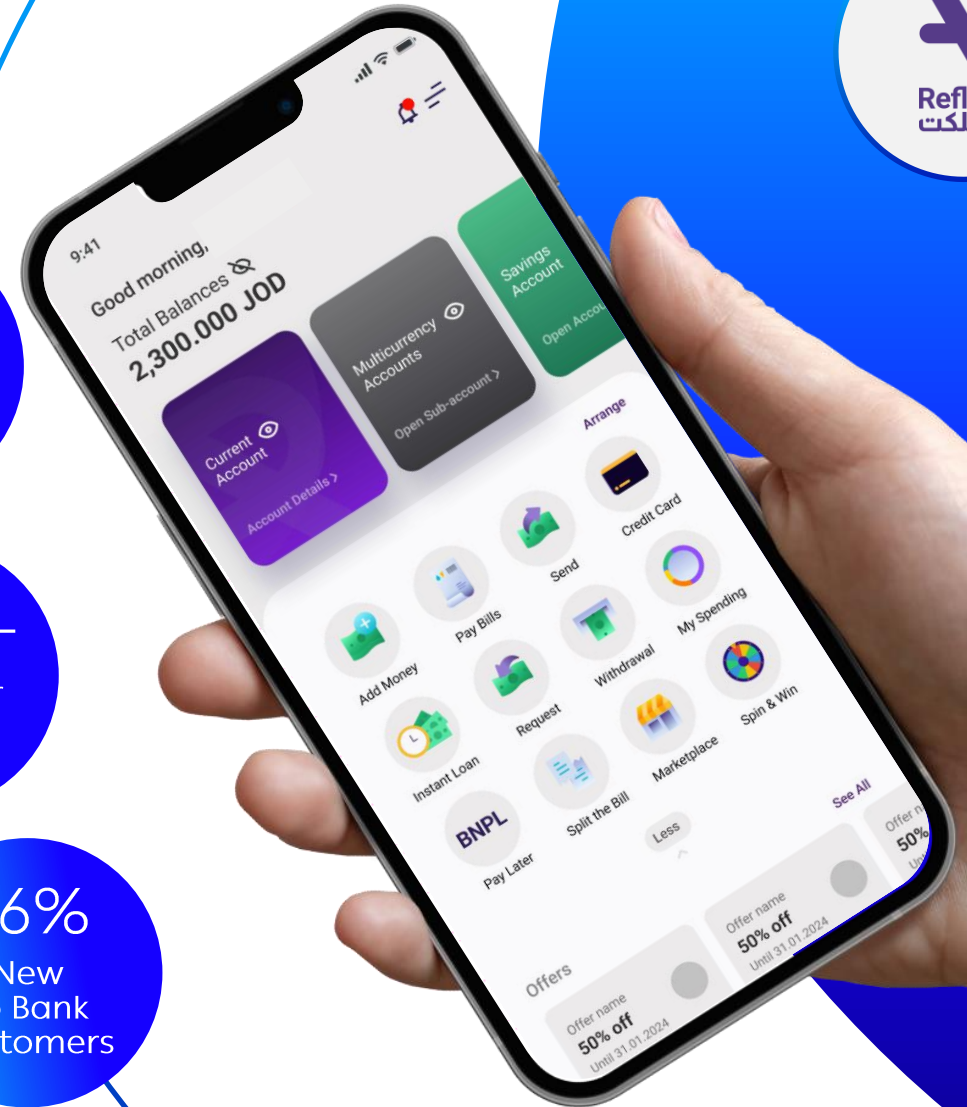
Values

- 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, 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



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



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



Launched **printing management** solution with objective to reduce **paper consumption** by at least 30%



Social

Advancing social development in the community



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



Governance

Integrating ESG into Arab Bank governance model



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

Table of Contents

1

Arab Bank Group Overview

2

Strategy and Business Overview

3

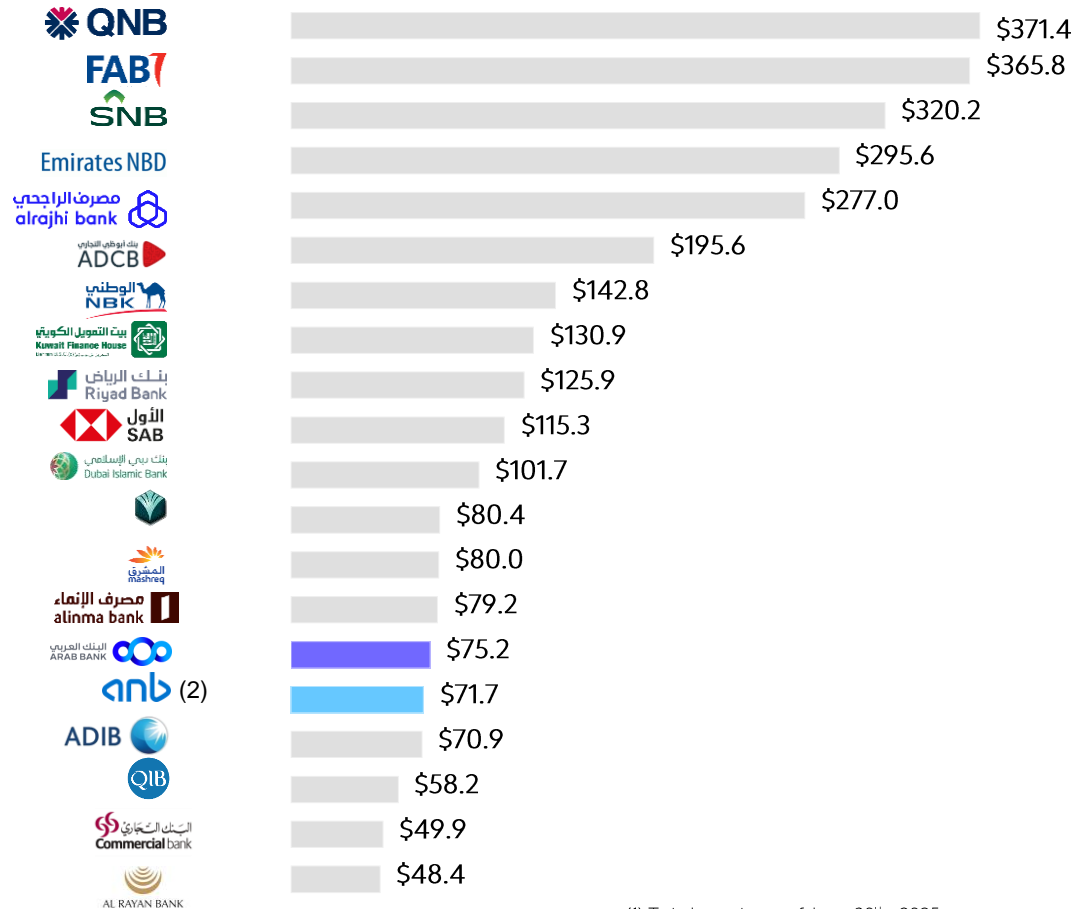
Operating Environment

4

Financial Performance

Arab Bank is among the largest banks in MENA

MENA Banks' Assets ⁽¹⁾ \$bn



(1) Total assets as of June 30th, 2025

(2) ANB is an affiliate of AB Group

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

Global Awards – 2025 ⁽³⁾

Global Finance

- Best Bank in the Middle East
- The Most Innovative Financial Institution in the Middle East
- Best Bank for Social Bonds in the Middle East
- Best SME Bank in Jordan
- Best Foreign Exchange Bank in Jordan
- Best Trade Finance Provider in Jordan
- Best Bank for Sustainable Finance in Jordan
- Best Bank for Sustainable Finance in Bahrain
- Best Bank in Jordan
- Best Bank in Lebanon
- Best Bank in Yemen



MEED

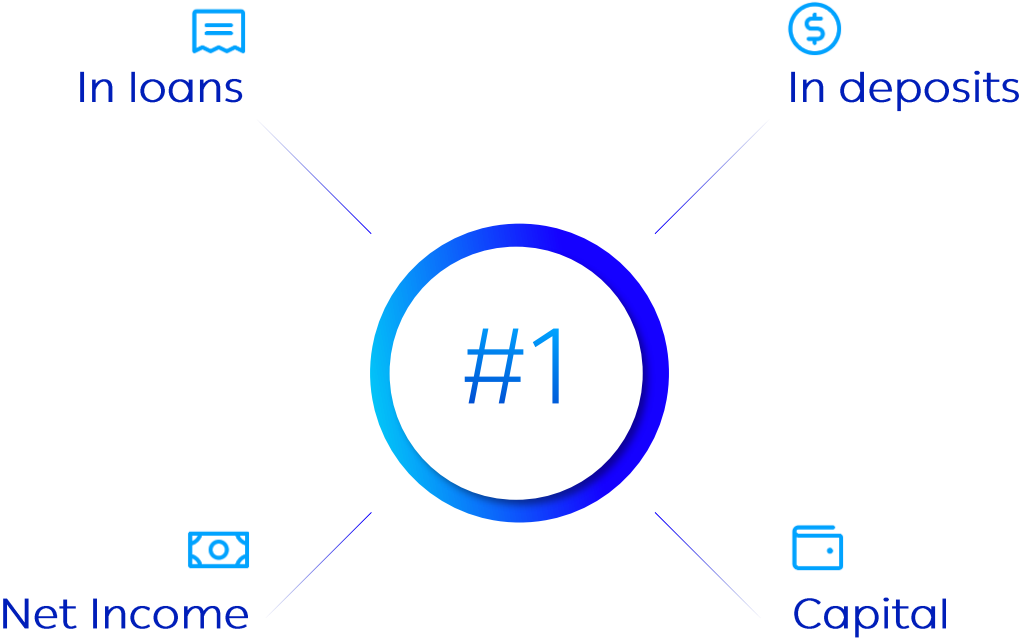
- Best Retail Bank in Jordan
- Best SME Bank in Jordan
- Excellence in Cross-Border Payments in the MENA
- Best Digital Wallet in the MENA



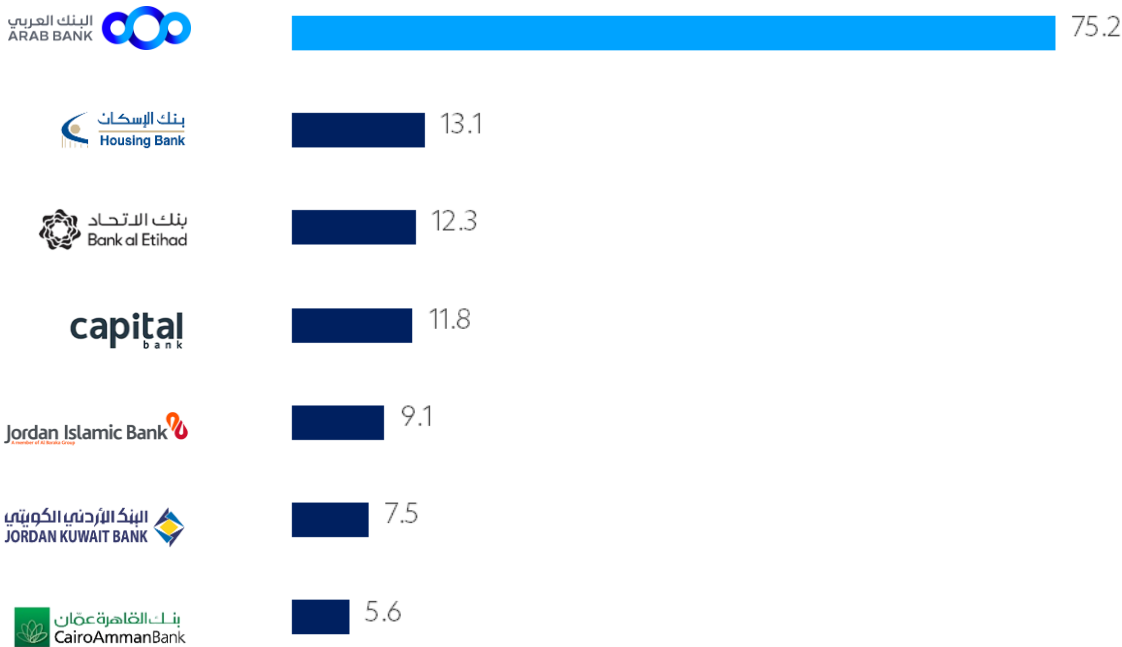
..with a dominant position in Jordan

Leading Position

Rank



Largest Bank by Assets *, \$bn

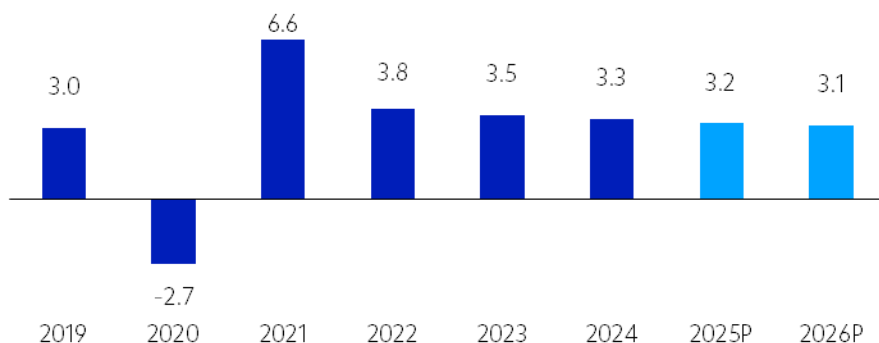


* All data as of June 30th 2025

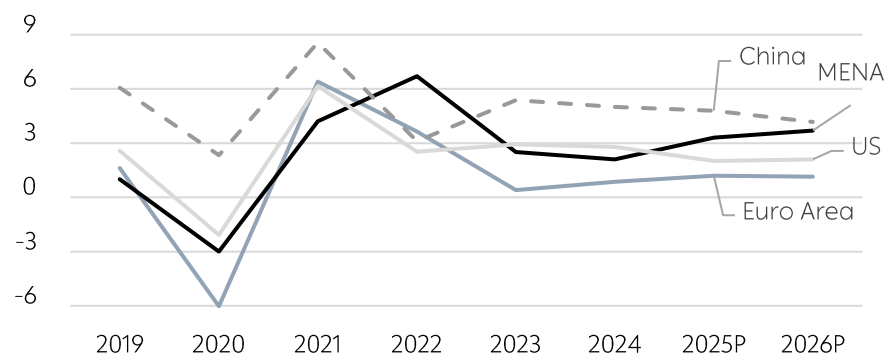
Growth in MENA is projected to improve from 2.1% in 2024 to 3.3% in 2025 and 3.7% in 2026

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)	3.9	5.1
	Egypt	6.7	3.8	2.4	4.3	4.5
	Tunisia	2.7	0.2	1.6	2.5	2.1

Oil exporting countries

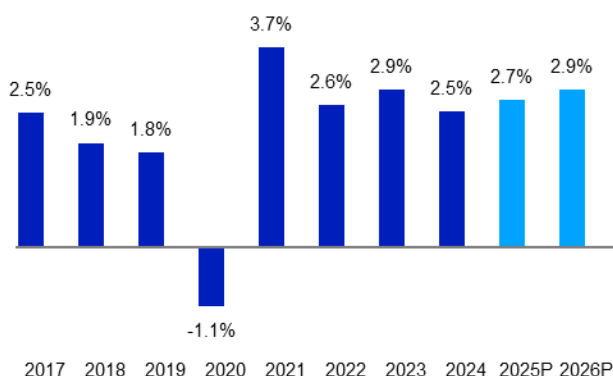
	Algeria	3.6	4.1	3.7	3.4	2.9
	Iraq	7.7	0.9	(0.2)	0.5	3.6
	KSA	12.0	0.5	2.0	4.0	4.0
	UAE	7.5	4.3	4.0	4.8	5.0
	Oman	8.0	1.2	1.7	2.9	4.0
	Bahrain	6.2	3.9	2.6	2.9	3.3
	Qatar	4.2	1.5	2.4	2.9	6.1

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

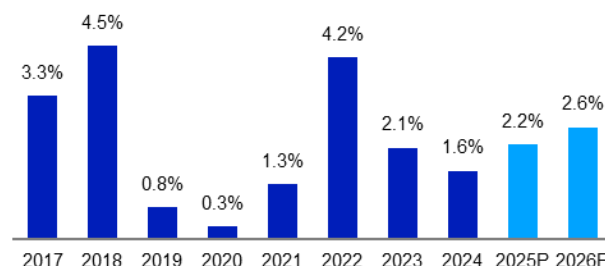


Jordan's export-oriented sectors, mainly manufacturing and agriculture, drove growth to 2.7% in H1-25. Services are improving. Exports and tourism are strong. Supportive policies, implementing projects, and exports are sustaining growth

GDP Growth (%)



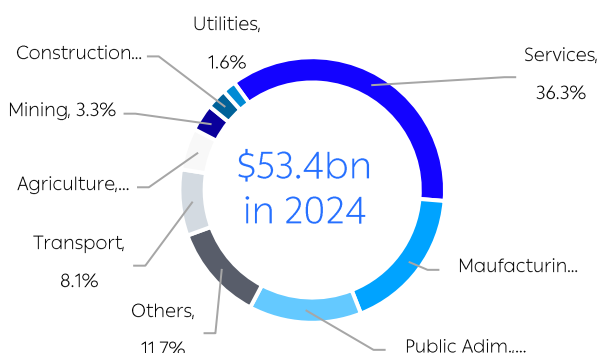
Jordan Inflation Rate (%)



Competitive Advantage

63%	of population under 30 - young demographic
Rating	Ba3 / BB- / BB- (Moody's, Fitch, S&P), Stable Outlook
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
8	Growth Drivers
8	Main Goals
366	Initiatives
10	Key Success Factors
4	Monitoring and Evaluation Units



Table of Contents

1

Arab Bank Group Overview

2

Strategy and Business Overview

3

Operating Environment

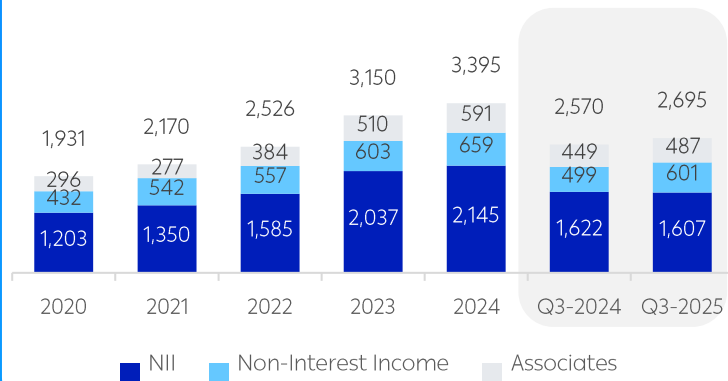
4

Financial Performance

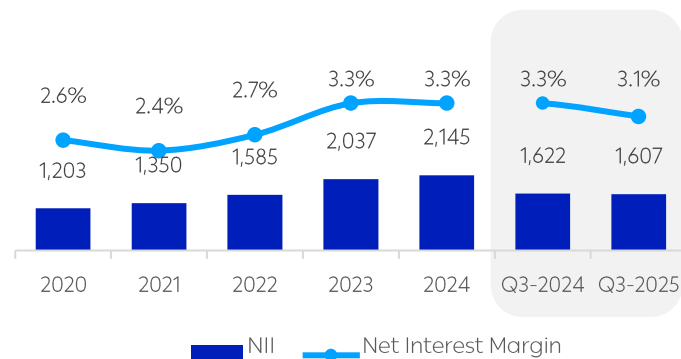


Arab Bank delivered consistent and resilient Net Operating Income with a solid growth trajectory

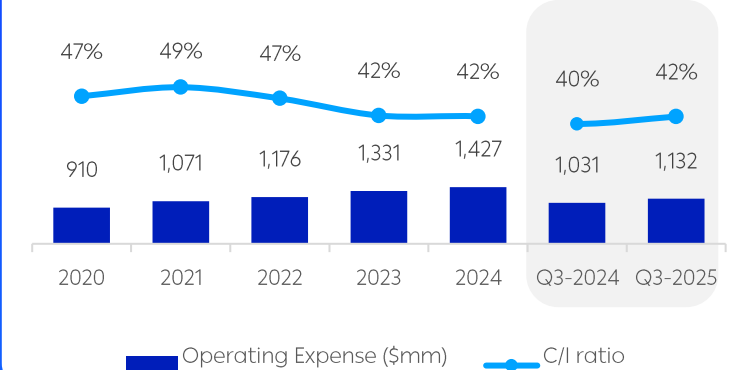
Revenue, \$mm



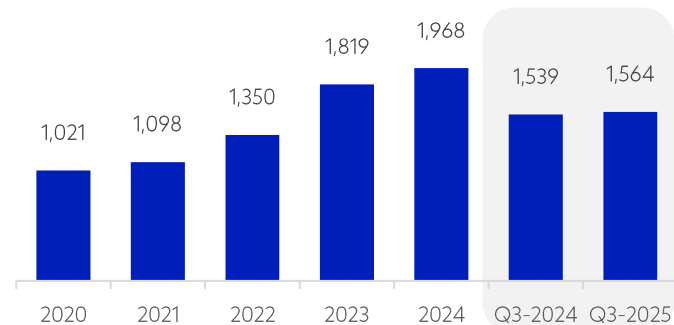
Net Interest Margin



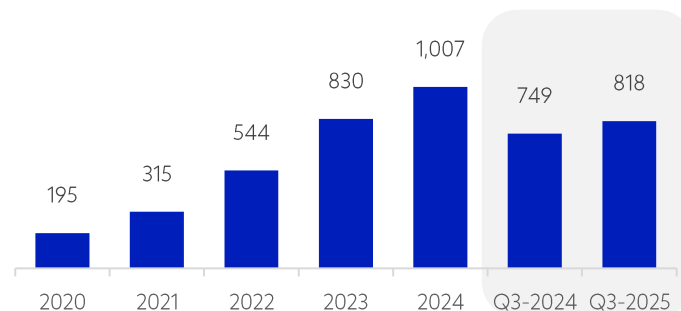
Cost to Income



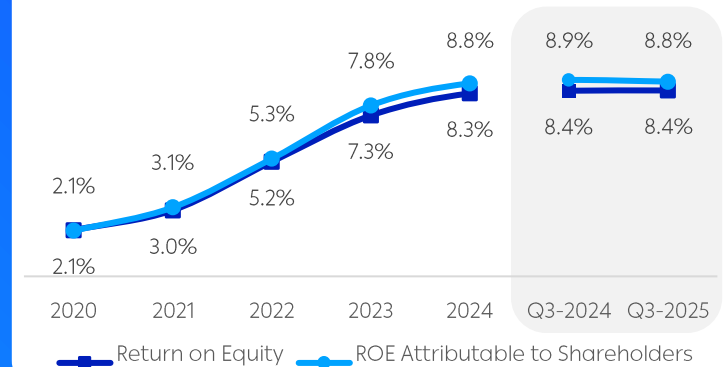
Net Operating Income, \$mm



Net Income, \$mm

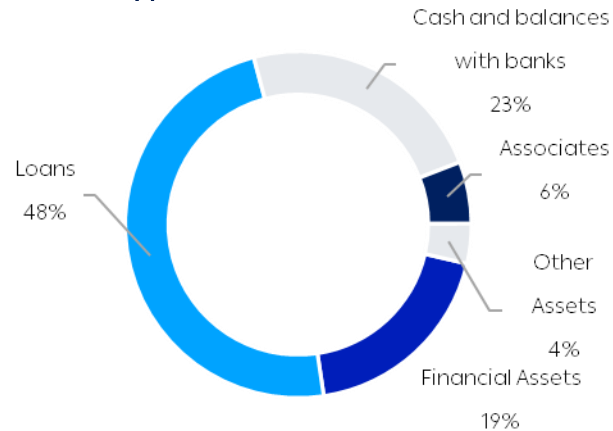


Return on Equity

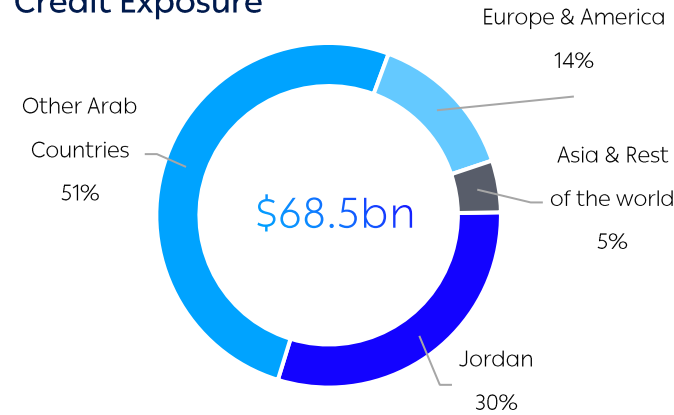


...coupled with a strong and liquid balance sheet with a diversified asset base

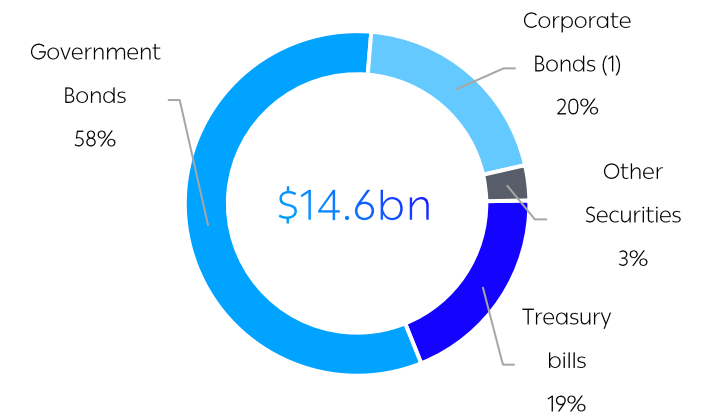
Assets Type Mix



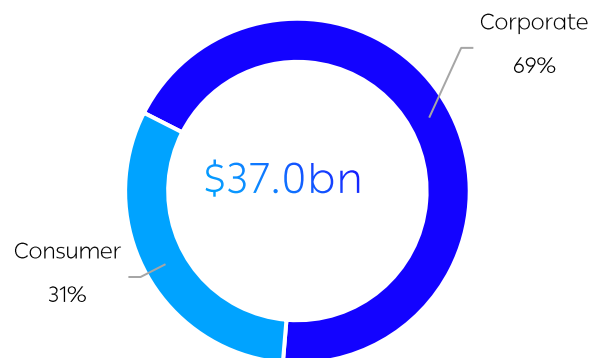
Geographic Distribution of Credit Exposure



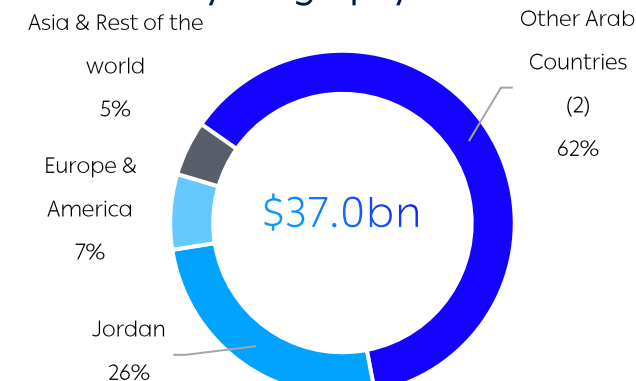
Investment Portfolio by Type



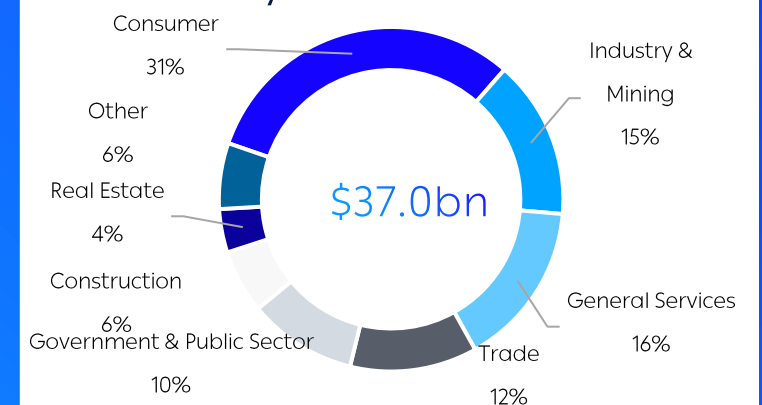
Net Loans by Segment



Net Loans by Geography

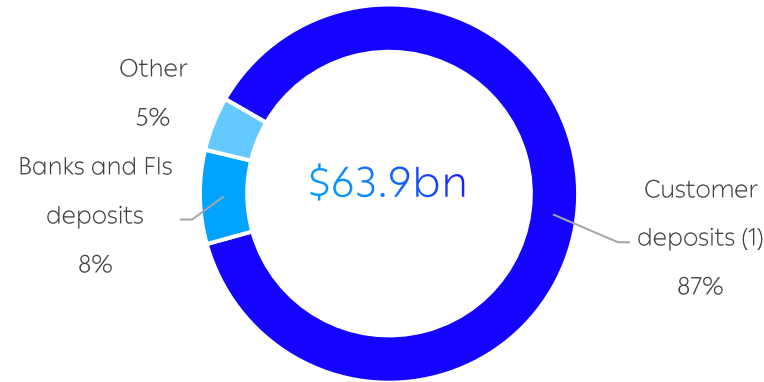


Net Loans by Economic Sector

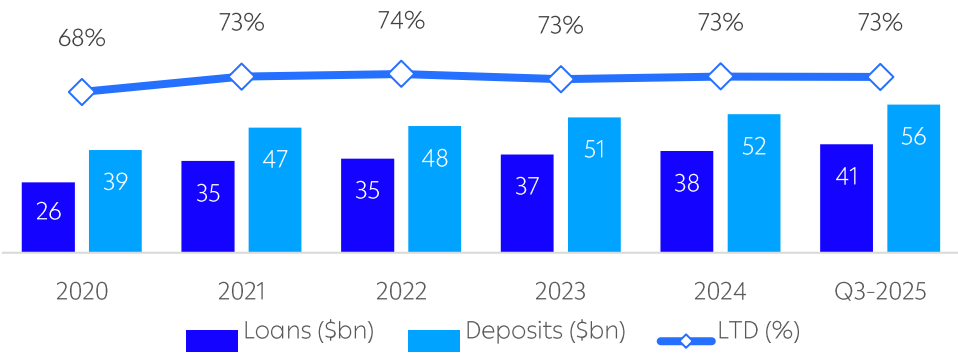


Arab Bank maintains a diverse and stable customer deposit base with a prudent loan to deposit ratio

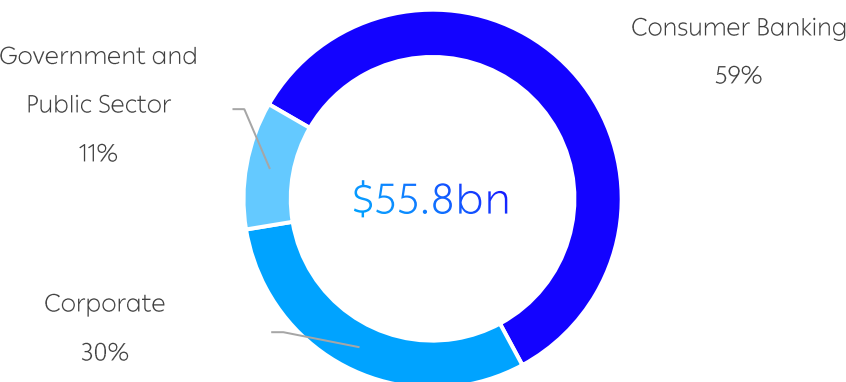
Liabilities Breakdown



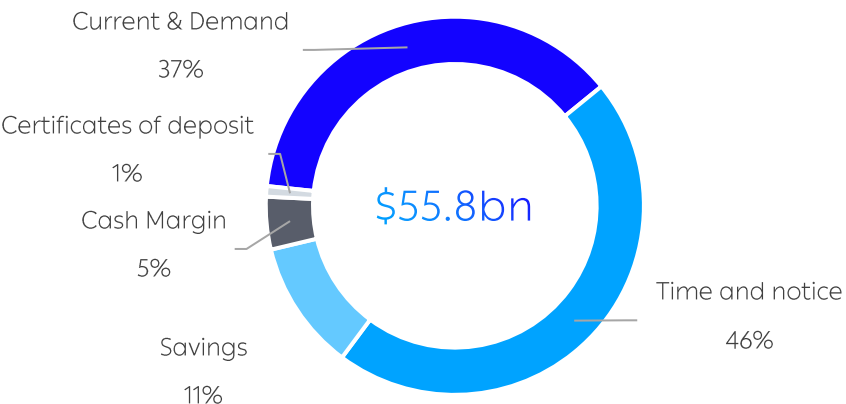
Gross Loans to Deposits



Deposits by Segment

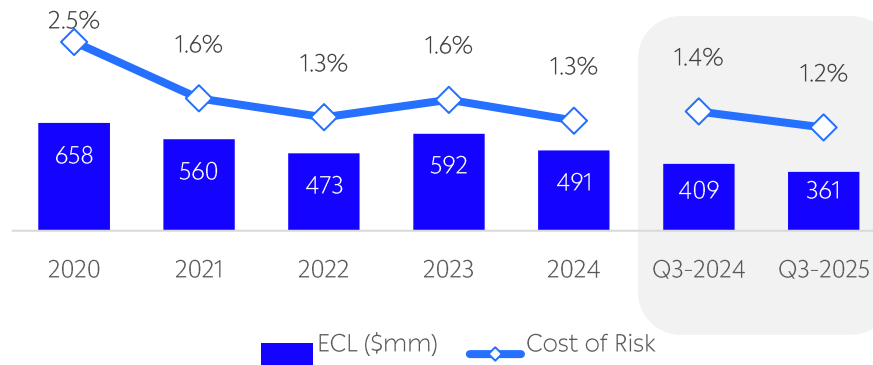


Deposits by Type

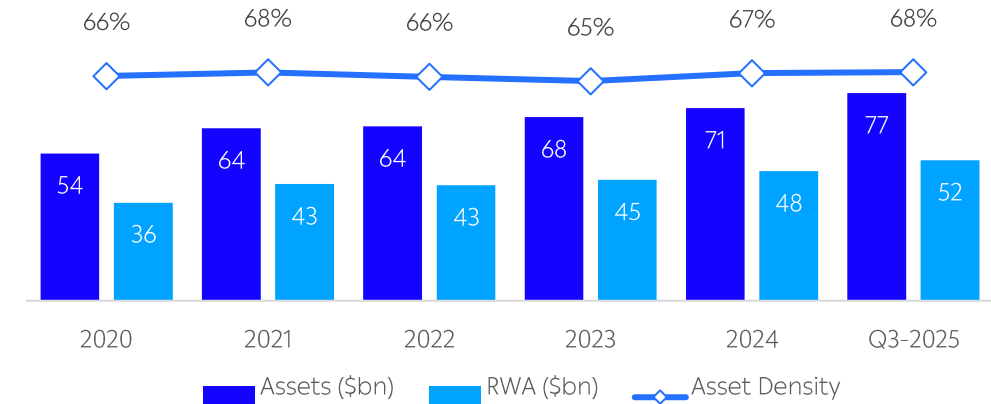


.. as well as robust and established risk management practices with strong core capital

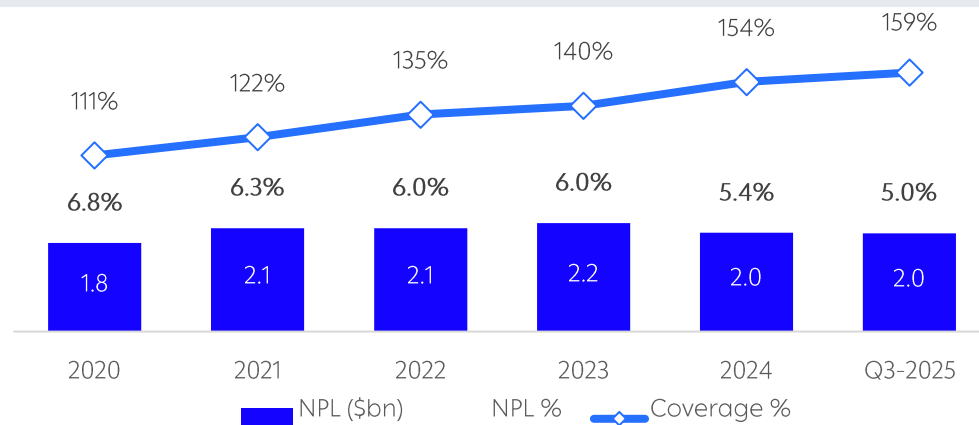
Cost of Risk



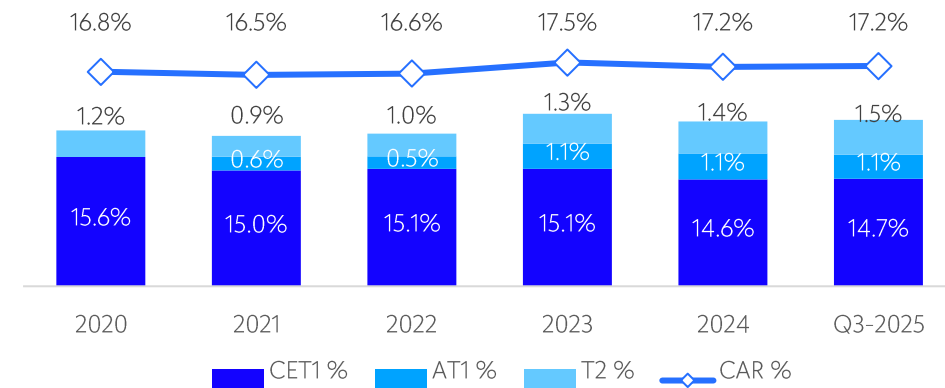
Asset Density ⁽²⁾



NPL & Coverage Ratio ⁽¹⁾



Capital Adequacy



Key Financial Highlights Q3 2025: AB Group reported solid results for the first nine months, growing profits by 9% to \$818mm, supported by healthy growth in balance sheet from multiple markets

- AB Group net income after tax at **\$818mm** is higher than the prior period by **9%** or **\$69.4mm**. This growth was fueled by higher activity in core banking operations and an expanded customer base in the group's key markets including the GCC and international markets.
- In Q3 2025, loans and deposits grew by **7%** and **8%** respectively, across multiple markets, demonstrating the group's ability to adapt to evolving economic conditions, and continue providing advanced banking solutions and services.
- The Group's net operating income at **\$1,564mm** grew by **2%** YoY supported by growth in multiple revenue streams and lines of business. The group continued to focus and invest in digital technology and customer centric solutions while delivering returns for shareholders.
- AB Group maintains a solid capital position; with a CAR of **17.2%**, and a healthy NPL coverage ratio of **159%**.

USD '000	Q3-2024	Q3-2025	YoY%
Loans	38,332,246	40,871,761	7%
Deposits	51,870,995	55,798,719	8%
Operating Income	2,569,834	2,695,466	5%
Net Interest Income	1,621,742	1,607,366	(1%)
Non-Interest Income	499,414	601,387	20%
Associates Income	448,678	486,713	8%
Operating Expense	1,031,300	1,131,938	10%
Net Operating Income	1,538,534	1,563,528	2%
ECL and Impairment	430,199	393,046	(9%)
Net Income Before Tax	1,108,335	1,170,482	6%
Income Tax	359,707	352,423	(2%)
Net Income After Tax	748,628	818,059	9%



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

5.2x

Dividend Yield

6.9%

Arab Bank Share Price

5.83 JOD

\$5.3bn

Market Cap

16.2%

Market Cap / % of ASE

640.8

No. of Shares (mm)

1.19

EPS (USD)*

Arab Bank Group Consolidated Financial Statements

USD '000		Q3-2024	Q3-2025
Assets	Cash and balances with central banks	12,762,134	12,775,479
	Balances with banks and financial institutions	3,699,444	4,481,811
	Deposits with banks and financial institutions	458,592	611,438
	Financial assets at fair value through profit or loss	75,290	85,674
	Financial derivatives - positive fair value	166,279	361,911
	Direct credit facilities at amortized cost	34,083,435	37,020,542
	Financial assets at fair value through other comprehensive income	913,658	1,291,985
	Other financial assets at amortized cost	12,122,234	13,246,072
	Investment in associates	3,978,129	4,448,073
	Fixed assets	526,559	558,747
	Other assets	1,456,870	1,673,533
	Deferred tax assets	271,935	244,500
Total Assets		70,514,559	76,799,765
Liabilities	Banks and financial institutions deposits	3,665,209	4,435,605
	Customers' deposits	48,865,618	53,289,881
	Cash margin	3,005,377	2,508,838
	Financial derivatives - negative fair value	160,598	389,755
	Borrowed funds	472,775	692,659
	Provision for income tax	365,860	358,244
	Other provisions	230,680	246,675
	Other liabilities	1,877,751	1,918,009
	Deferred tax liabilities	19,107	26,890
	Total Liabilities	58,662,975	63,866,556
Shareholders' Equity	Total Equity Attributable to Shareholders of the Bank	10,551,909	11,470,405
	Non-controlling interests	669,805	751,740
	Tier 1 Capital Bonds	629,870	711,064
	Total Shareholders' Equity	11,851,584	12,933,209
	Total Liabilities and Shareholders' Equity	70,514,559	76,799,765

USD '000		Q3-2024	Q3-2025
Revenue	Interest income	3,029,608	3,007,481
	<u>Less:</u> interest expense	1,407,866	1,400,115
	Net interest income	1,621,742	1,607,366
	Net commission income	350,959	392,989
	Net interest and commissions income	1,972,701	2,000,355
	Foreign exchange differences	103,332	137,049
	Gain from financial assets at fair value through profit or loss	5,221	13,978
	Dividends on financial assets at fair value through other comprehensive income	7,072	8,465
	Group's share of profits from associates	448,678	486,713
	Other revenue	32,830	48,906
Total Income		2,569,834	2,695,466
Expenses	Employees' expenses	586,361	635,507
	Other expenses	353,865	414,041
	Depreciation and amortization	88,448	101,968
	Provision for impairment - ECL	408,632	360,672
	Other provisions	24,193	12,796
	Total Expenses	1,461,499	1,524,984
Profit	Profit for the Period before Income Tax	1,108,335	1,170,482
	<u>Less:</u> Income tax expense	359,707	352,423
	Profit for the Period	748,628	818,059
	Attributable to :		
	Bank's shareholders	721,399	787,251
	Non-controlling interests	27,229	30,808
	Total	748,628	818,059
	Earnings per share attributable to the Bank's Shareholders		
- Basic and Diluted (US Dollars)		1.10	1.19



Disclaimer

This presentation has been prepared by Arab Bank plc ("Arab Bank"). The information contained herein includes information obtained from the records of Arab Bank and/or its subsidiaries (together, the "Group"); publicly available sources; or resources believed to be reliable by Arab Bank without a guarantee to its completeness or accuracy and has not been independently verified by or on behalf of Arab Bank or the Group.

This presentation is furnished to you solely for your information and is not intended to be relied on as an investment advice. It is not an offer or solicitation of an offer to buy, subscribe or sell securities in any jurisdiction.

Forward-looking statements included herein with respect to future results or performance reflect management's beliefs and assumptions formed by available information. All statements other than statements of historical or current facts are forward-looking statements. When used in this presentation, words such as may, will, should, anticipate, believe, estimate, expect, intend, project, or and similar expressions identify forward-looking statements. Many known and unknown factors, risks and uncertainties including, without limitation, global, political, economic, business, competitive, market and regulatory conditions and changes in currency exchange rates and interest rates might materially affect the Group's plan and objectives expressed in these forward-looking statements.

In this presentation, various financial measures that are not measures of financial performance or liquidity under the International Financial Reporting Standards (the "IFRS") are presented. Non-IFRS measures may not be comparable to similarly titled measures reported by other companies, and they should not be viewed as a replacement for, but rather as complementary to, the IFRS measures.

This Presentation speaks as of the date hereof and is subject to change without notice or liability to any person. Arab Bank and the Group expressly disclaims any obligation or undertaking to provide any updates to the information contained herein.

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



