Investor Presentation Q3-2026

البنك العربي
ARAB BANK

Table of Contents

1 Arab Bank Group Overview 2

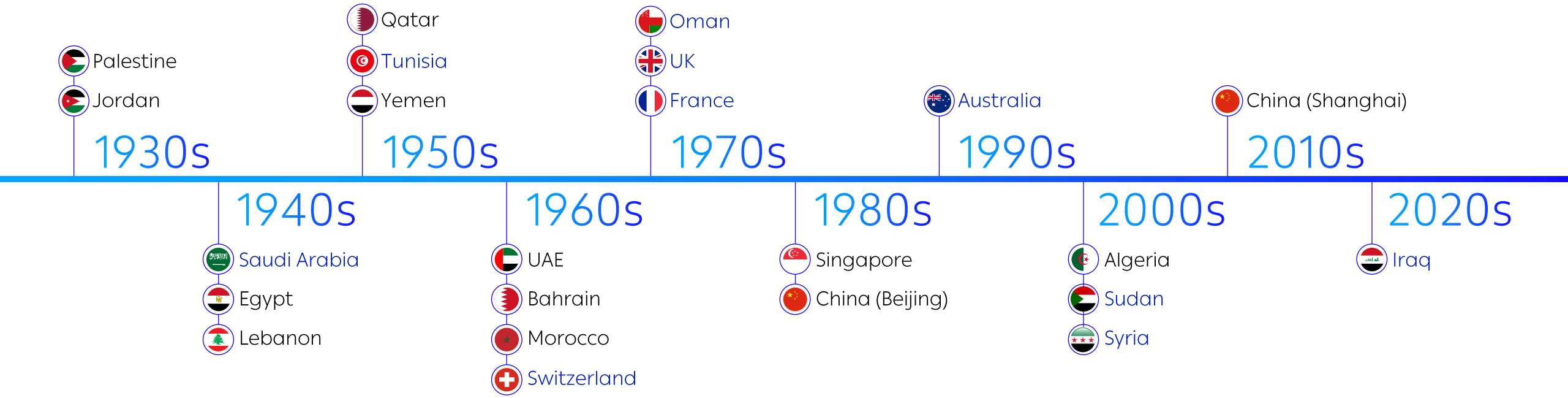
2 Strategy and Business Overview 7

3 Operating Environment 15

4 Financial Performance 20

البنك العربي ARAB BANK

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%)**
- 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

البنك العربي ARAB BANK

Arab Bank Key Strengths

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 5%*

$81.0bn

Gross Loans 4%*

$42.5bn

Deposits 6%*

$59.3bn

Total Equity 6%*

$13.7bn

Net Operating Income 1%*

$1.58bn

Net Income 10%*

$901.8mm

Loans to Deposits

71.6%

Cost to Income

42.9%

Return on Equity **

9.0%

NPL Coverage Ratio

160%

Capital Adequacy Ratio

17.4%

Market Cap

$6.7bn

All data as of September 30th, 2026 and for Arab Bank Group
* Percentage change YoY
** Return on Equity - attributable to shareholders

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Table of Contents

1 Arab Bank Group Overview 2

2 Strategy and Business Overview 7

3 Operating Environment 15

4 Financial Performance 20

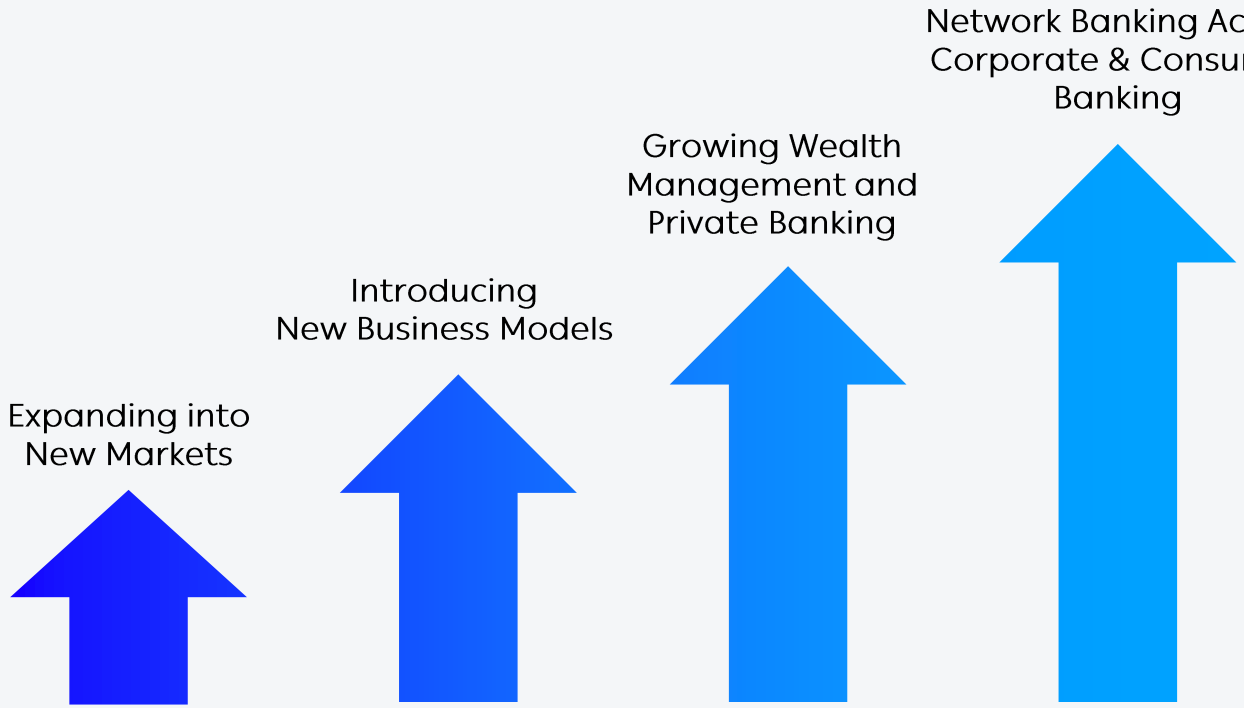
البنك العربي ARAB BANK

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

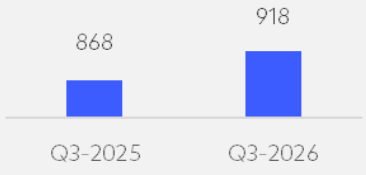
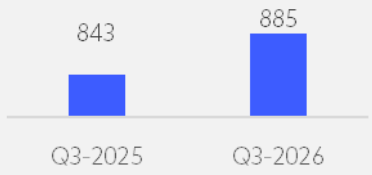
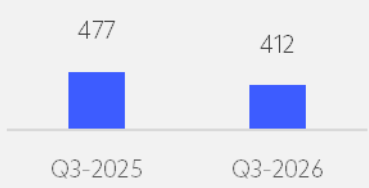
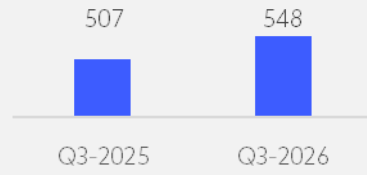
High growth GCC markets are a major contributor to the Bank's earning power, with additional potential from recently established presence in Iraq

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

	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	33.2% Of Total Income 41.5% Of Total Customer Deposits	32.0% Of Total Income 58.5% Of Total Customer Deposits	14.9% 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 September 30th, 2026 and for Arab Bank Group

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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

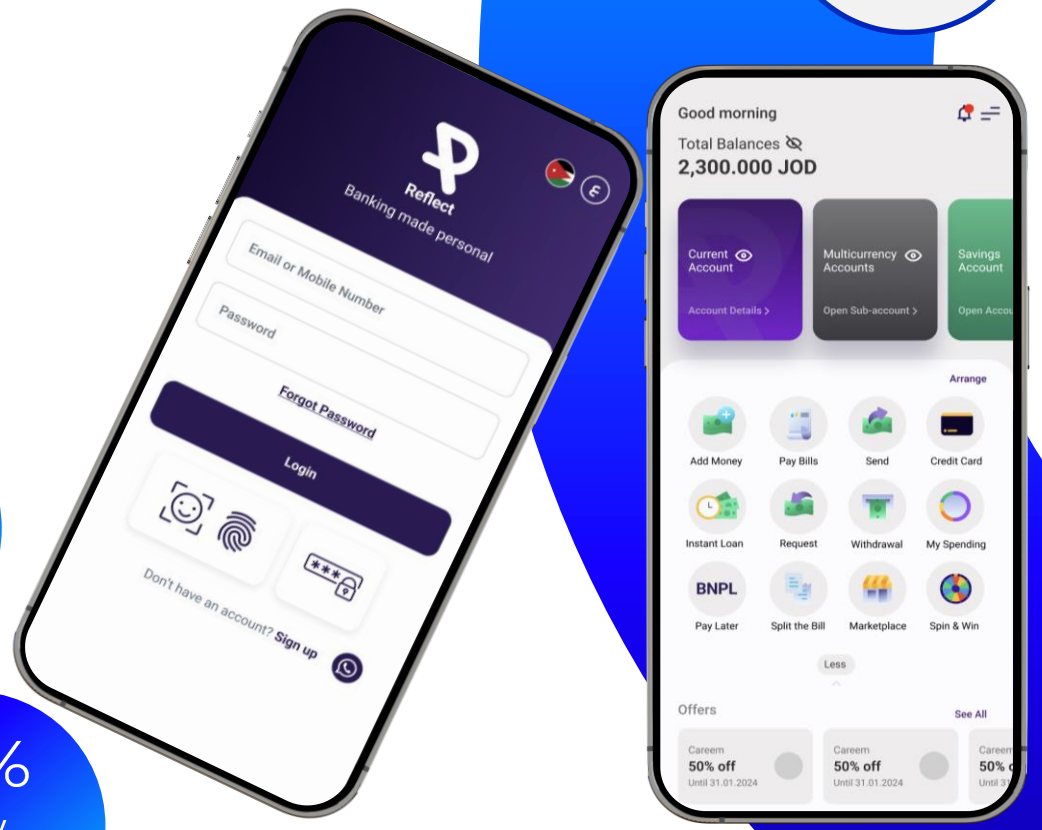
ReVA: Reflect's Enhanced AI Virtual Assistant

ReVA ; Reflect's AI Virtual Assistant, now upgraded to support Voice, Voice-to-Voice, and Text Chat. Users can ask questions by typing or speaking, ReVA listens, transcribes, understands, and replies instantly. ReVA also enables effortless banking transactions with full review visibility before confirmation. Additionally, users can access spending analytics and financial insights to better understand their finances and spending patterns.

27+
Digital Services

682K+
Customer Base

77%
New to Bank Customers

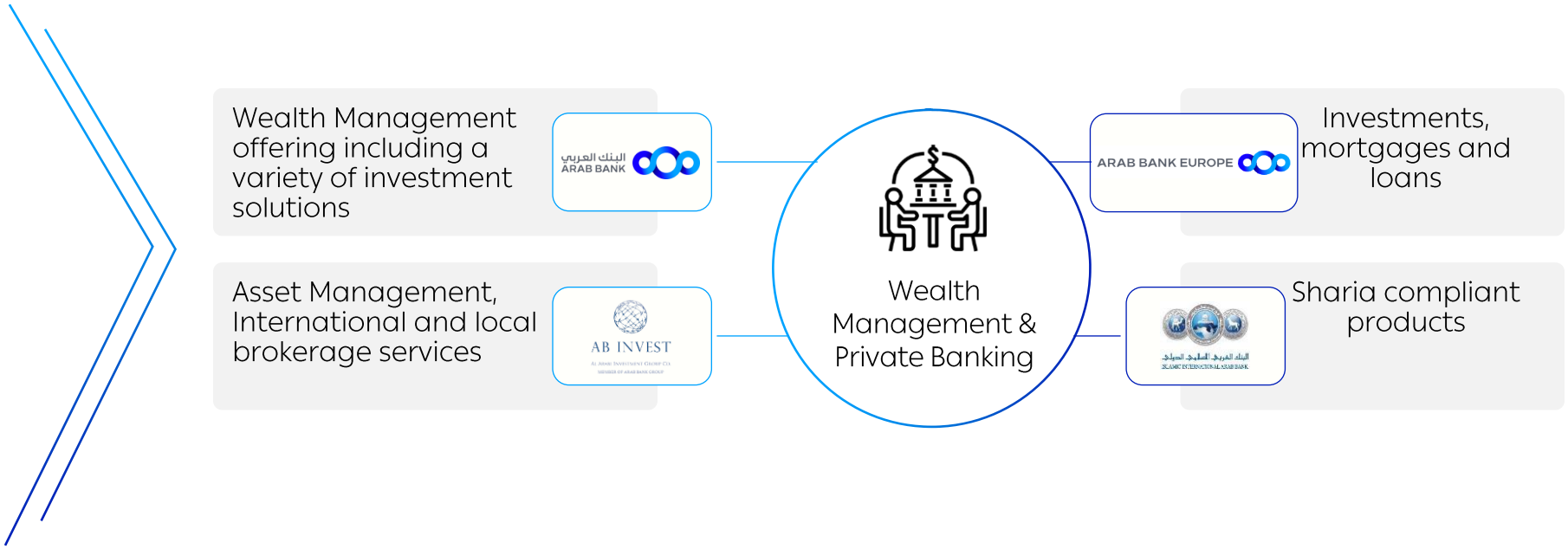


Arab Bank is growing its Wealth Management and Private Banking across the network

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



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	Measured and disclosed **financed emissions** associated with its financing and investment activities	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 AB PLC 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's **First Climate Report 2025** Based on IFRS S2 Standards

Table of Contents

1 Arab Bank Group Overview 2

2 Strategy and Business Overview 7

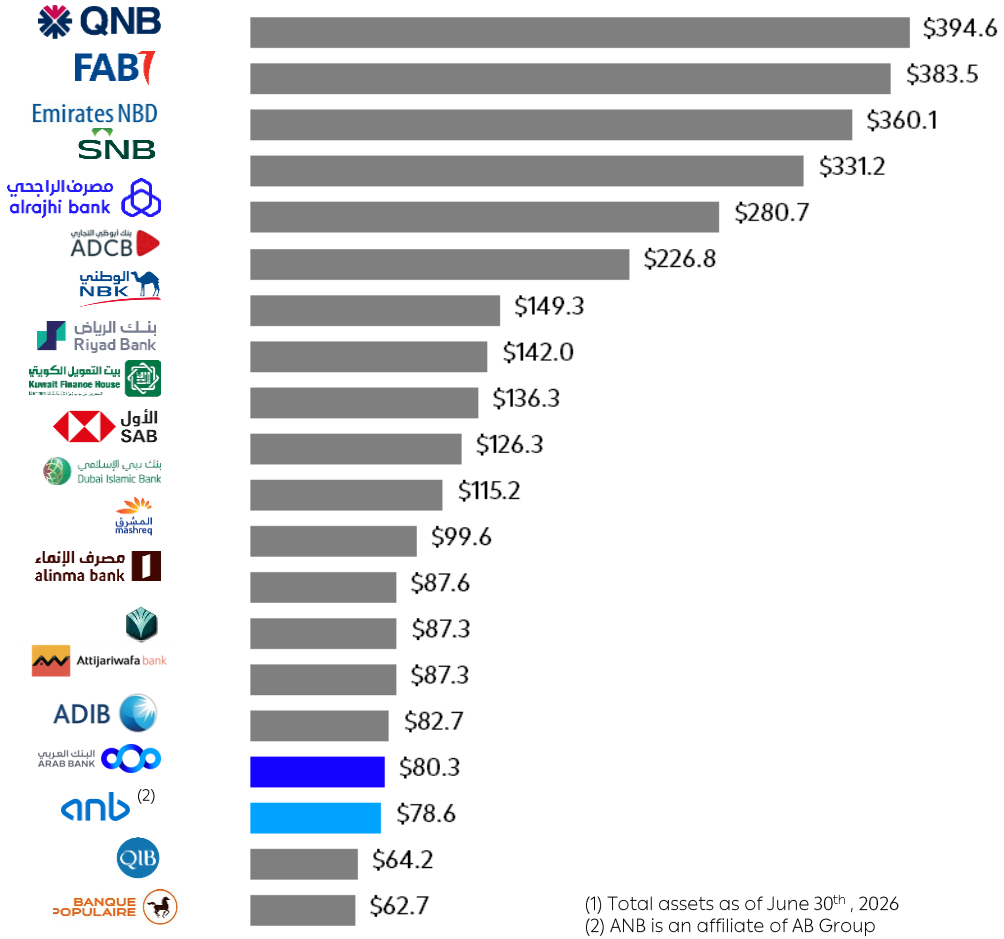
3 Operating Environment 15

4 Financial Performance 20

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Arab Bank is among the largest banks in MENA

MENA Banks' Assets [1] $bn



(1) Total assets as of June 30th , 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 Bank in the Middle East
- Best Bill Payment and Presentment in the Middle East
- Best in Transformation in the Middle East (Consumer)
- Best SME Bank in Jordan
- Best Foreign Exchange Bank in Jordan
- Best Bank for Sustainable Finance in Jordan
- Best Bank in Jordan
- Overall Winner in Jordan for AI in Finance (Consumer)

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

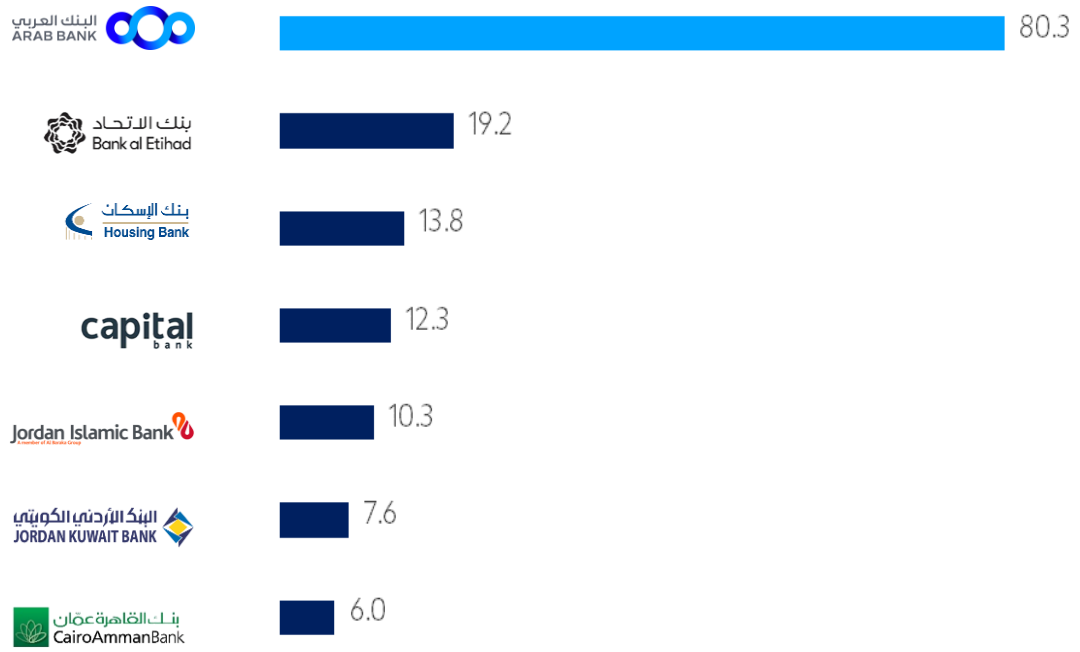
Deposits

#1

Net Income

Capital

Largest Bank by Assets * $bn



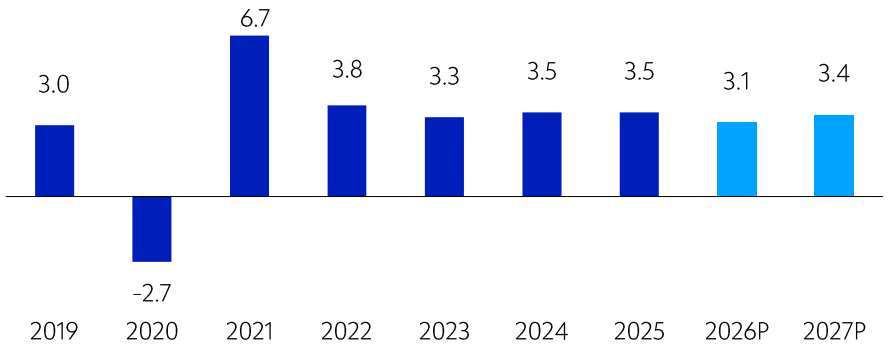
* All data as of June 30th, 2026

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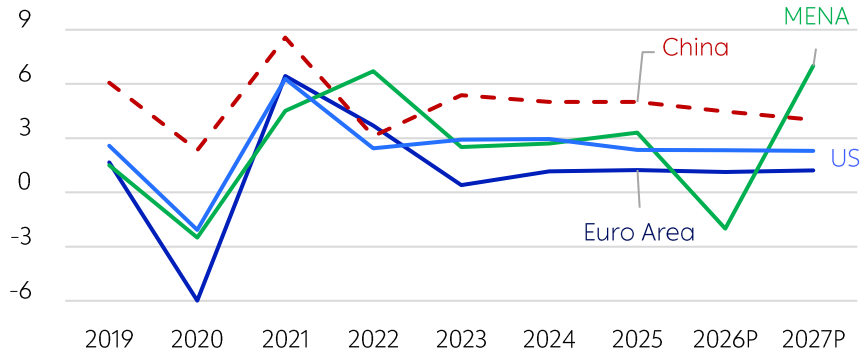
Technology and geopolitics are shaping the global economic outlook. V-shaped MENA: to contract by 2.0% in 2026, & rebound by 7.3% in 2027

Global Economy – Growth Rate (%)

Global



Regional



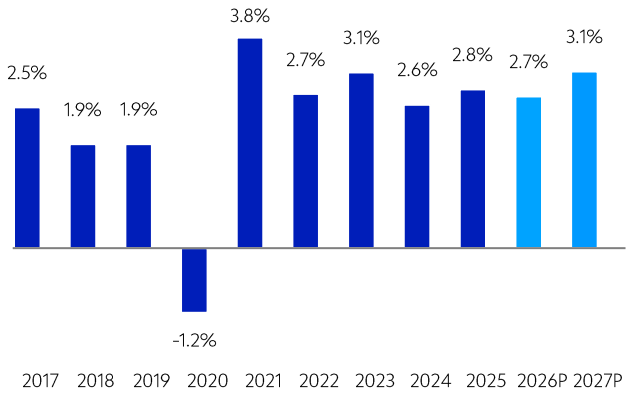
GDP Growth by Country (%)

	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	1.5	...
Egypt	3.8	2.4	4.4	5.1	4.7
Tunisia	0.3	1.7	2.7	2.4	2.0
Oil exporting countries					
Algeria	4.1	3.7	3.9	3.8	3.2
Iraq	0.8	0.2	(0.4)	(16.0)	19.0
KSA	0.5	2.6	4.6	(3.3)	7.9
UAE	4.3	6.6	6.2	(3.9)	7.7
Oman	1.4	1.6	2.4	4.1	2.2
Bahrain	3.9	2.9	3.5	(11.3)	13.9
Qatar	1.5	2.9	1.8	(15.6)	18.8

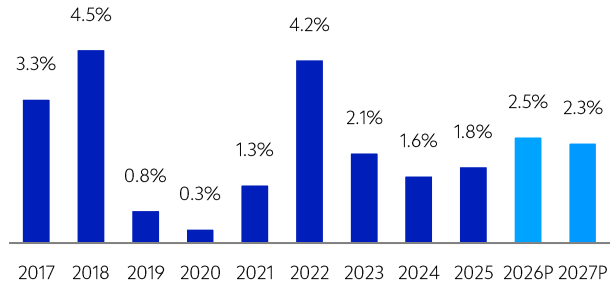
Source: IMF, World Economic Outlook, National statistical offices of countries, and Arab Bank Economic Research

Jordan: stronger-than-expected growth of 2.9% in H1 2026, led by export-oriented sectors. Rerouting regional trade through Aqaba, proactive government policies, along with strong remittances and robust tourism have enhanced resilience

Jordan GDP Growth (%)



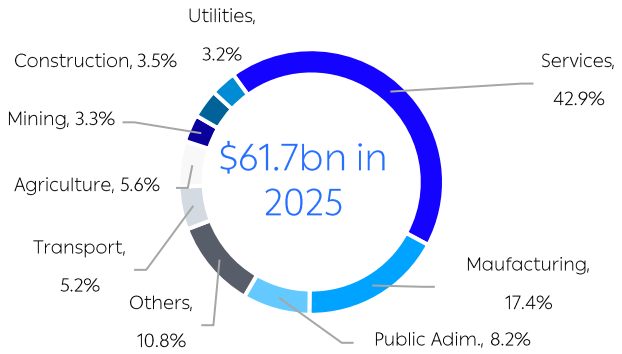
Jordan Inflation Rate (%)



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 H1 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

Table of Contents

1 Arab Bank Group Overview 2

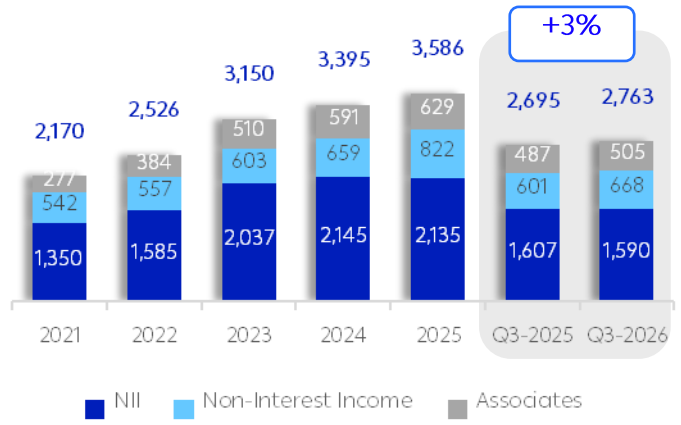
2 Strategy and Business Overview 7

3 Operating Environment 15

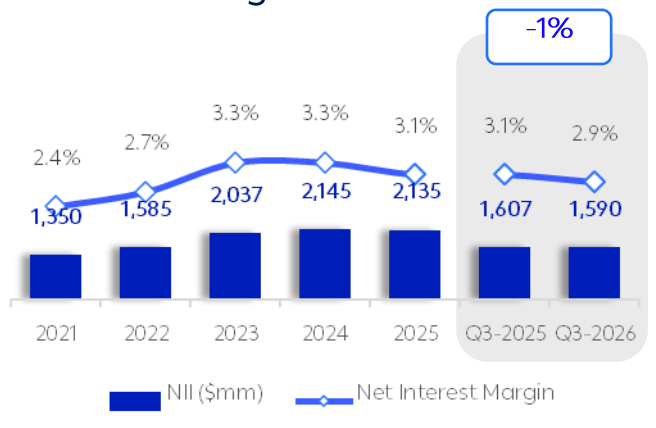
4 Financial Performance 20

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

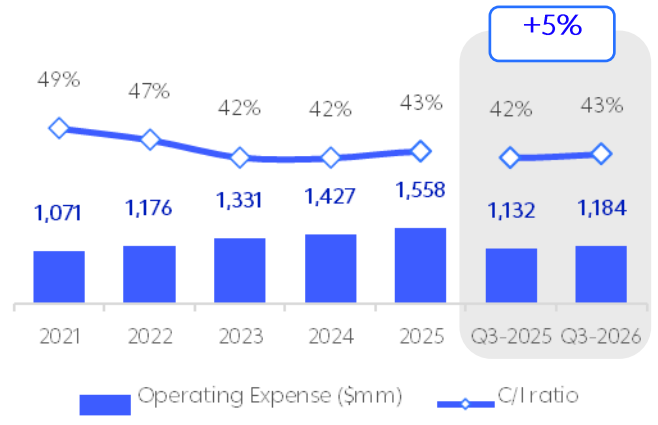
Revenue, $mm



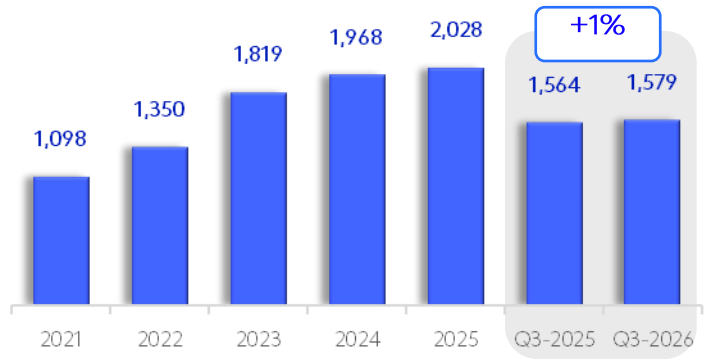
Net Interest Margin



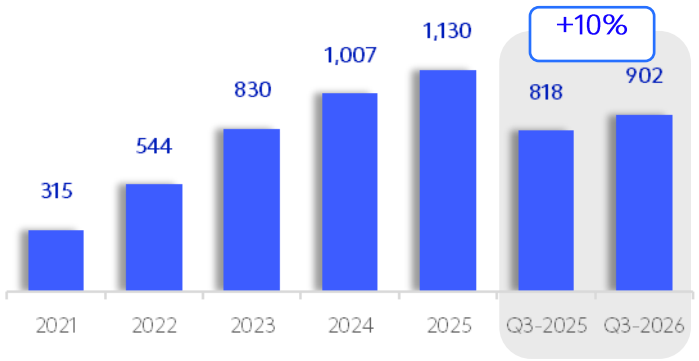
Cost to Income



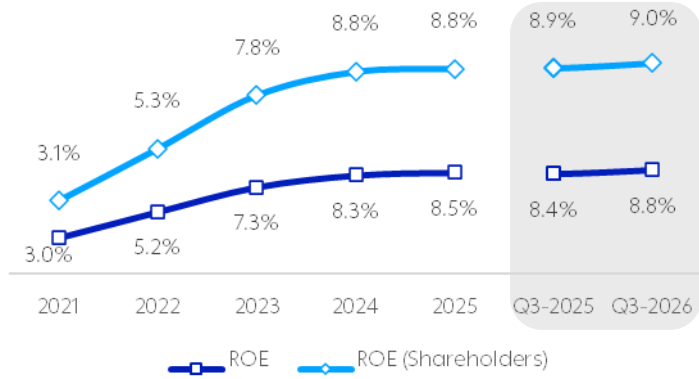
Net Operating Income, $mm



Net Income, $mm



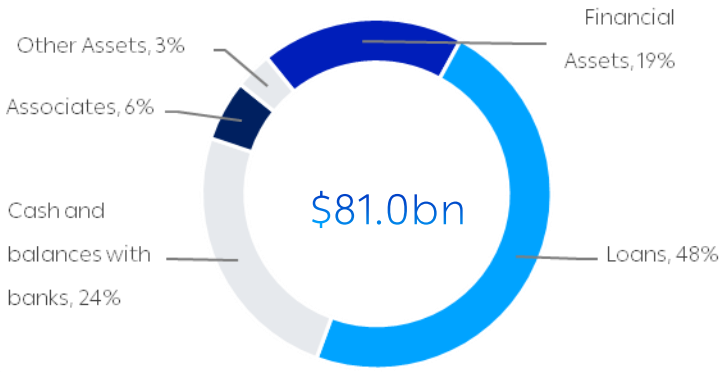
Return on Equity



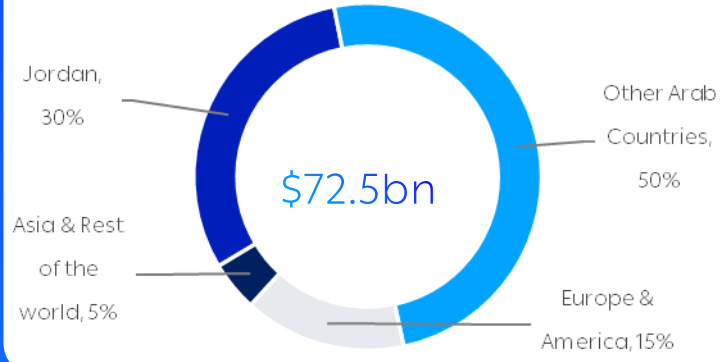
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...coupled with a strong and liquid balance sheet with a diversified asset base

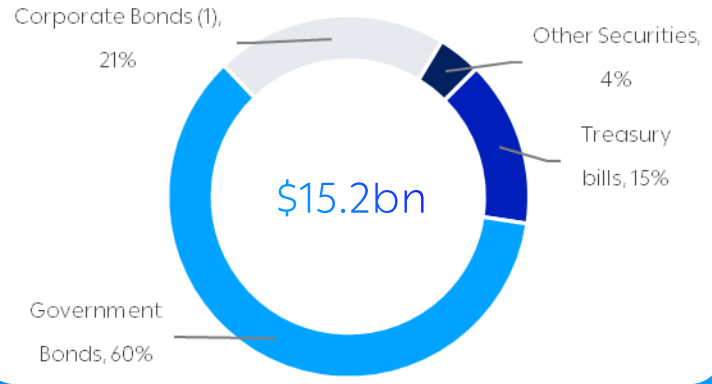
Assets Type Mix



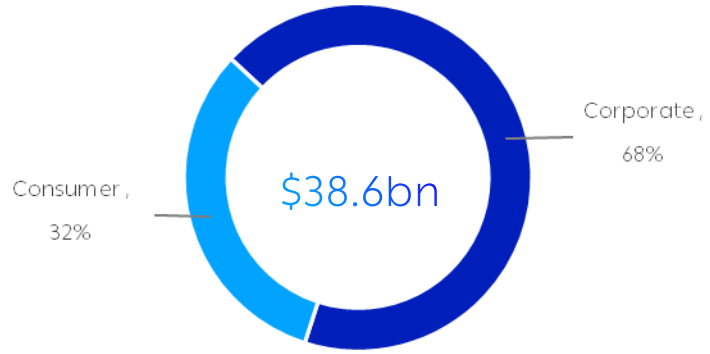
Geographic Distribution of Credit Exposure



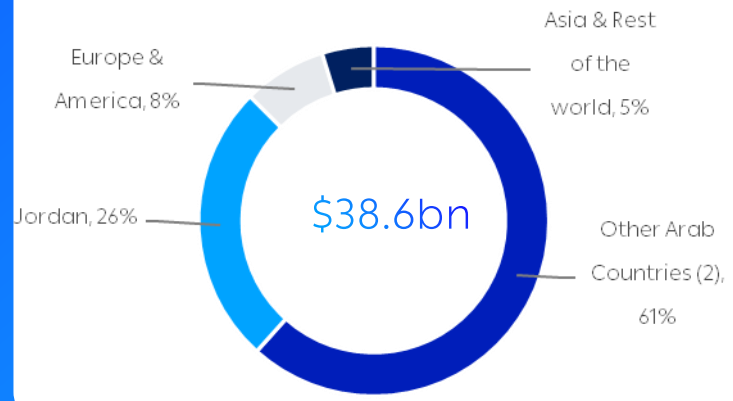
Investment Portfolio by Type



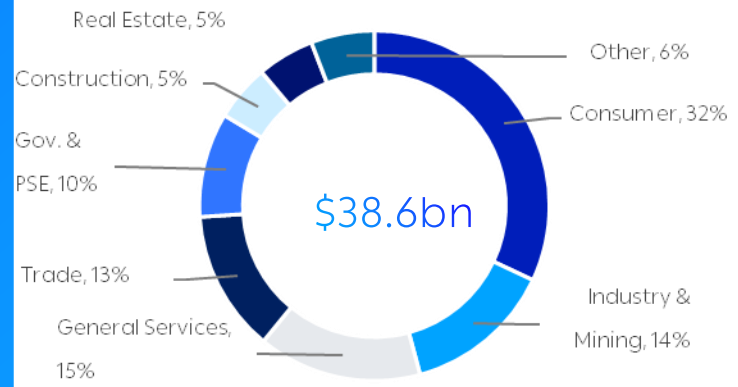
Net Loans by Segment



Net Loans by Geography



Net Loans by Economic Sector

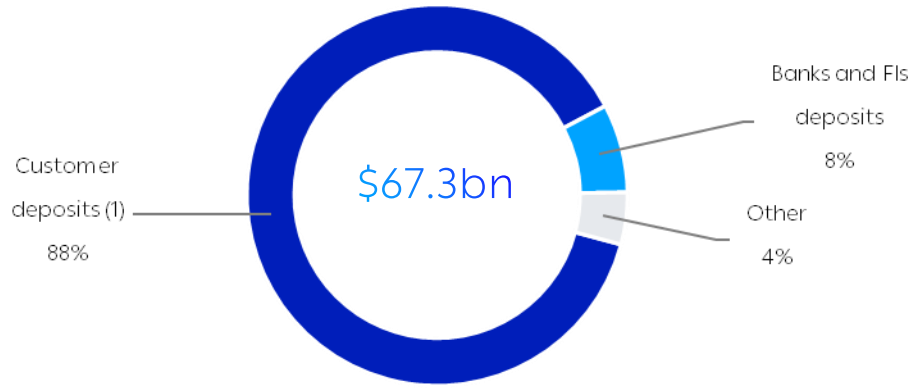


All data as of September 30th, 2026 and for Arab Bank Group
(1) High quality market corporate bonds
(2) Out of which 45% in GCC

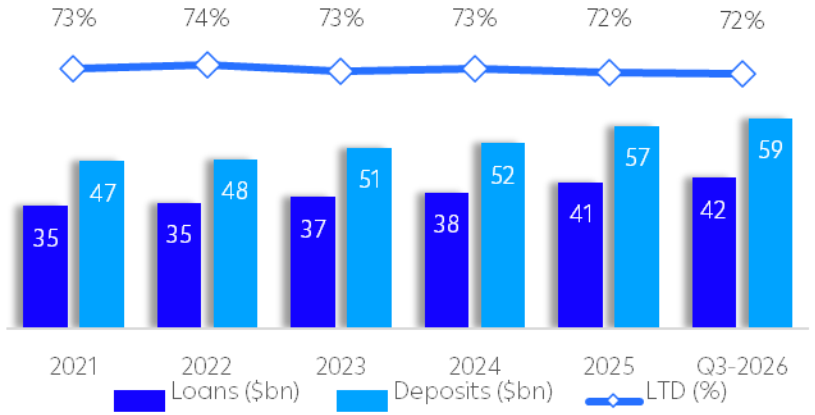
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Arab Bank maintains a diverse and stable customer deposit base with a prudent loan to deposit ratio

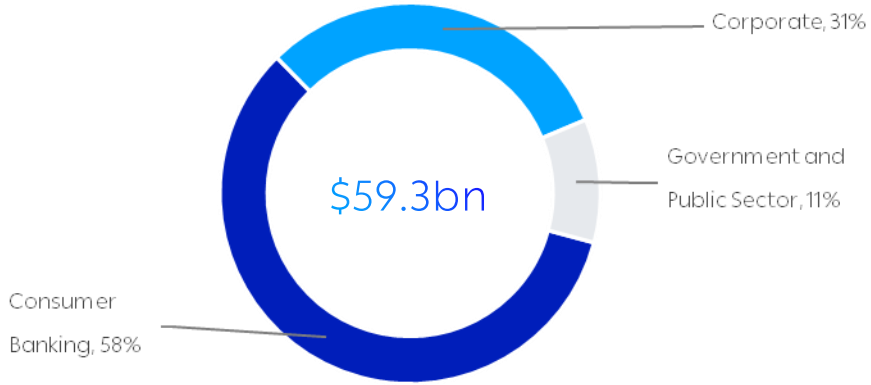
Liabilities Breakdown



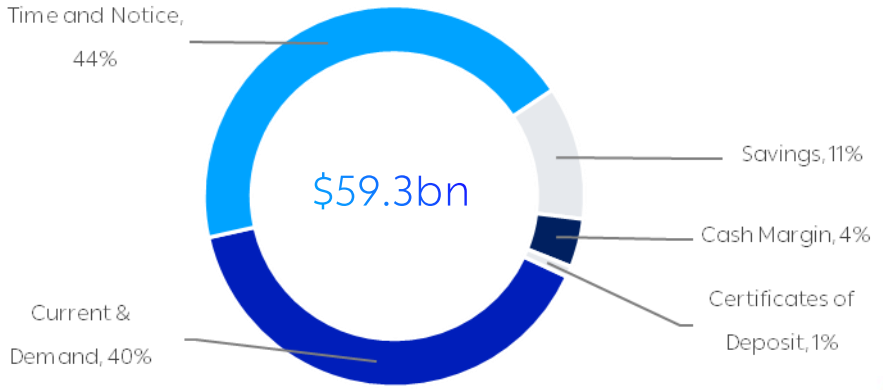
Gross Loans to Deposits



Deposits by Segment



Deposits by Type



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

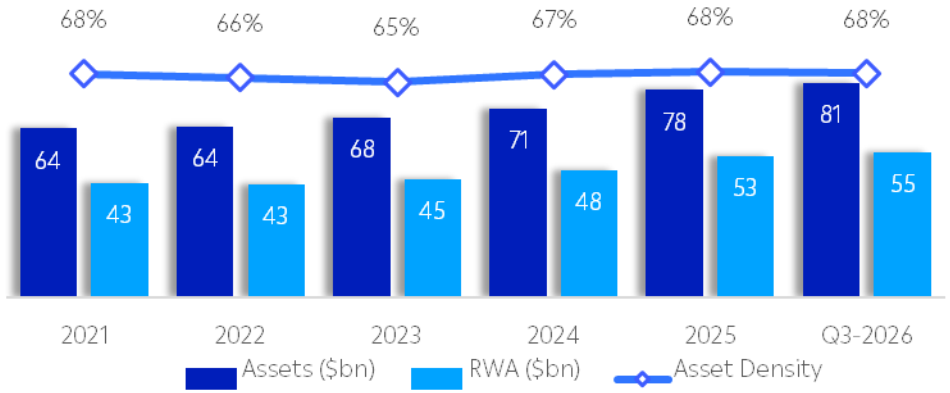
Non-interest bearing deposits represent 33.3% of customer deposits

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

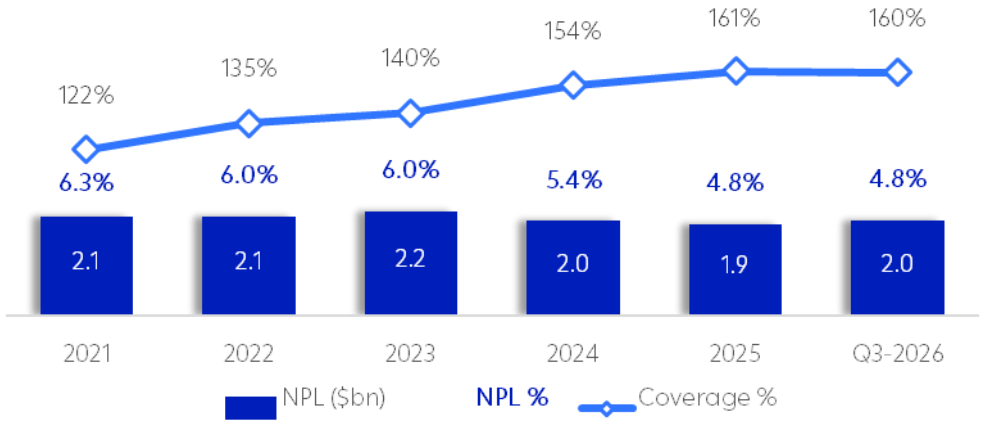
Cost of Risk



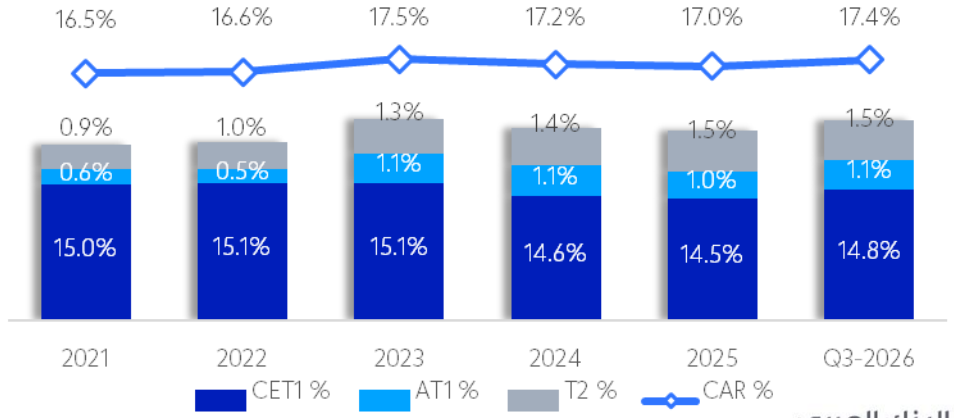
Asset Density (2)



NPL & Coverage Ratio (1)



Capital Adequacy



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

Key Financial Highlights Q3-2026: AB Group reported 10% growth in net income after tax reaching $902mm. The Group maintained its strong capital base with a total equity of $13.7bn

- AB Group reported positive financial results for the third quarter of 2026, leveraging its diverse capabilities and wide geographic footprint to achieve sustainable performance.
- Operating income grew by 3%, driven by a strong growth of 11% in non-interest income, and positive results across all business lines; leading to a 10% growth in profits and amounting to $902mm compared to $818mm for the same period last year.
- Loan portfolio increased by 4%, reaching $42.5bn and customer deposits increased by 6% reaching $59.3bn, underlining the Group's strong financial position and its capacity to maintain balanced and sustainable growth.
- This performance was achieved through a balanced combination of sustainable growth and prudent risk management despite a rapidly changing global and regional operating environment.
- The Bank continues to pursue growth opportunities across its operating markets while adhering to governance practices, with emphasis on developing innovative digital products and services that add value to its customers and adapt to various market requirements.
- AB Group maintains a solid capital position; with a CAR of 17.4%, and a healthy NPL coverage ratio of 160%.

USD '000

Key Financials	Q3-2025	Q3-2026	YoY%
Loans	40,871,761	42,462,540	4%
Deposits	55,798,719	59,280,489	6%
Operating Income	2,695,466	2,763,205	3%
Net Interest Income	1,607,366	1,589,837	(1%)
Non-Interest Income	601,387	668,238	11%
Associates Income	486,713	505,130	4%
Operating Expense	1,131,938	1,184,398	5%
Net Operating Income	1,563,528	1,578,807	1%
ECL and Impairment	393,046	335,398	(15%)
Net Income Before Tax	1,170,482	1,243,409	6%
Income Tax	352,423	341,649	(3%)
Net Income After Tax	818,059	901,760	10%

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

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Attractive valuation metrics and sustainable dividends distribution

Price / Book Value 0.6x	Price / Earnings 6.3x	Dividend Yield 5.4%	Arab Bank Share Price 7.38 JOD
$6.7bn Market Cap	15.6% Market Cap / % of ASE	640.8 No. of Shares (mm)	1.24 EPS (USD)

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

Arab Bank Group Consolidated Financial Statements

USD '000

	Condensed Consolidated Interim Statement of Financial Position	Q3-2025	Q3-2026
Assets	Cash and balances with central banks - net	12,775,479	13,409,435
	Balances with banks and financial institutions - net	4,481,811	6,297,843
	Deposits with banks and financial institutions - net	611,438	181,295
	Financial assets at fair value through profit or loss	85,674	112,683
	Financial derivatives - positive fair value	361,911	254,527
	Direct credit facilities at amortized cost - net	37,020,542	38,574,977
	Financial assets at fair value through other comprehensive income - net	1,291,985	1,980,387
	Other financial assets at amortized cost - net	13,246,072	13,138,083
	Investment in associates	4,448,073	4,560,559
	Fixed assets - net	558,747	620,314
	Other assets - net	1,673,533	1,620,442
	Deferred tax assets	244,500	254,329
	Total Assets	**76,799,765**	**81,004,874**
Liabilities	Banks and financial institutions deposits	4,435,605	4,387,542
	Customers' deposits	53,289,881	56,838,694
	Cash margin	2,508,838	2,441,795
	Financial derivatives - negative fair value	389,755	170,554
	Borrowed funds	692,659	676,897
	Provision for income tax	358,244	385,031
	Other provisions	246,675	262,924
	Other liabilities	1,918,009	2,108,748
	Deferred tax liabilities	26,890	29,336
	Total Liabilities	**63,866,556**	**67,301,521**
Equity	Total Equity Attributable the to Shareholders of the Bank	11,470,405	12,027,076
	Non-controlling interests	711,064	861,064
	Capital Bonds Tier 1	751,740	815,213
	Total Equity	**12,933,209**	**13,703,353**
	Total Liabilities and Equity	**76,799,765**	**81,004,874**

	Condensed Consolidated Interim Statement of Profit or Loss	Q3-2025	Q3-2026
Revenue	Interest income	3,007,481	2,895,319
	Less: interest expense	1,400,115	1,305,482
	Net Interest Income	**1,607,366**	**1,589,837**
	Net commission income	392,989	415,677
	Net Interest and Commission Income	**2,000,355**	**2,005,514**
	Foreign exchange differences	137,049	162,512
	Gain from financial assets at fair value through profit or loss	13,978	9,523
	Dividends on financial assets at fair value through other comprehensive	8,465	20,718
	Group's share of profits from associates	486,713	505,130
	Other revenue -net	48,906	59,808
	Total Income	**2,695,466**	**2,763,205**
Expenses	Employees' expenses	635,507	666,869
	Other expenses	414,041	423,529
	Depreciation and amortization	101,968	106,961
	Expected credit loss on financial assets	360,672	302,939
	Other provisions	12,796	19,498
	Total Expenses	**1,524,984**	**1,519,796**
Profit	**Profit for the Period before Income Tax**	**1,170,482**	**1,243,409**
	Less: Income tax expense	352,423	341,649
	Profit for the Period	**818,059**	**901,760**
	Attributable to :		
	Bank's shareholders	787,251	860,386
	Non-controlling interests	30,808	41,374
	Total	**818,059**	**901,760**
	Earnings per share attributable to the Bank's Shareholders		
	- Basic and Diluted (US Dollars)	1.19	1.24

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

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