

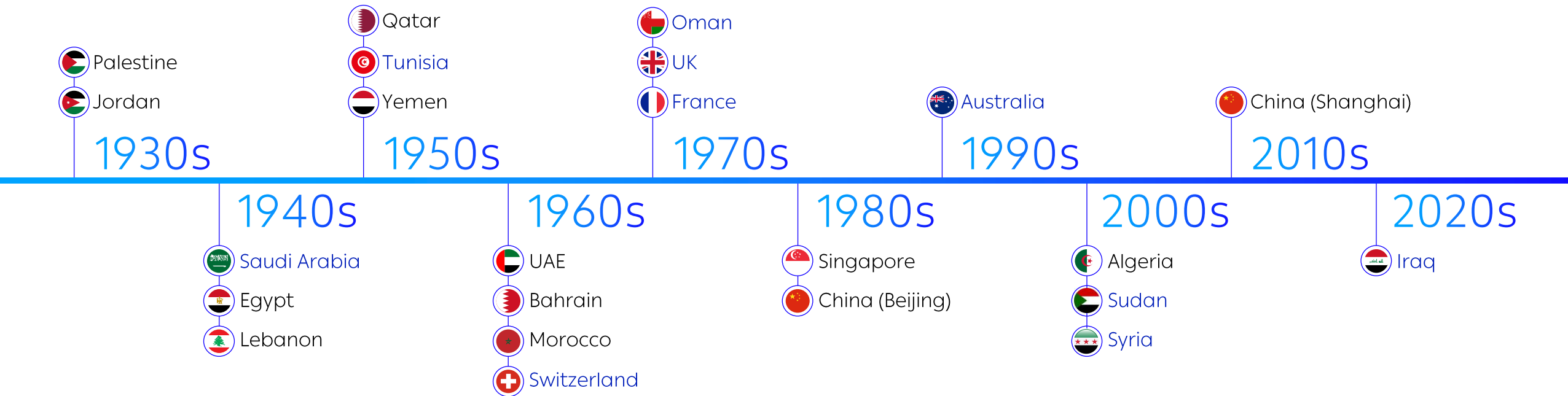
Investor Presentation

FY 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

28

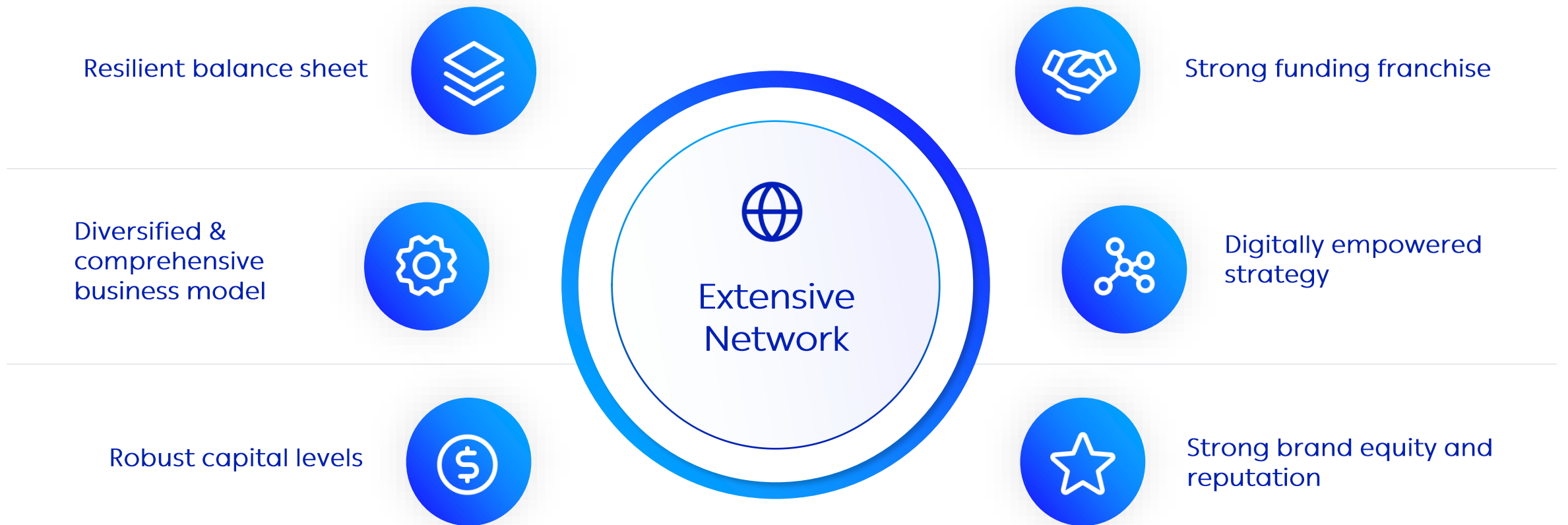


Branches

600+



Arab Bank Key Strengths



Strong Performance Across Key Metrics

Assets



\$78.2bn

Gross Loans



\$41.2bn

Deposits



\$57.2bn

Total Equity



\$13.2bn

Net Operating
Income



\$2,028mm

Net Income



\$1,130mm

Loan to Deposits

72.1%

Cost to Income

43.4%

Return on Equity **

8.8%

NPL Coverage Ratio

161%

Capital Adequacy Ratio

17.0%

Market Cap

\$6.2bn

All data as of December 31st, 2025 and for Arab Bank Group
* Percentage change YoY

** Return on Equity - attributable to shareholders

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Arab Bank Group Overview

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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

Expanding into
New Markets

Introducing
New Business Models

Growing Wealth
Management and
Private Banking

Network Banking Across
Corporate & Consumer
Banking

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



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



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



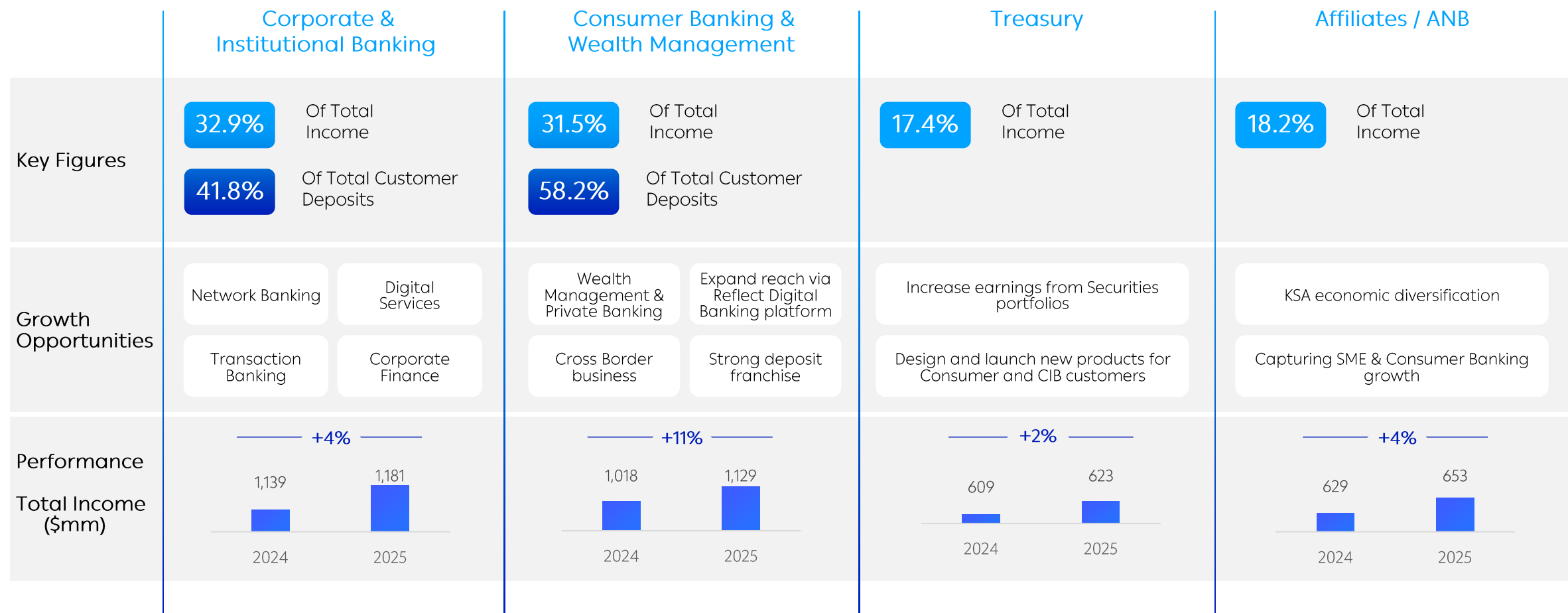
High growth GCC markets are a major contributor to the Bank's earning power, with additional potential from recently established presence in Iraq



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

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

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



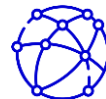
Arab Bank is implementing a customer focused strategy by leveraging digital transformation

Delivering a superior digital customer experience

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



Customer Experience



Introducing new business models

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



Backed by a robust IT infrastructure and enablers

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



And innovation initiatives

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



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

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

Major AI initiatives



ReVA- Reflect Virtual Assistant

- Reflect launched ReVA - an AI virtual assistant designed to provide customers with quick answers at any time; enabling conversational banking and personalized digital engagement
- ReVA delivers personalized spending insights, product recommendations, digital navigation and access to Reflect's full knowledge base enabling voice to text, and text to text interaction



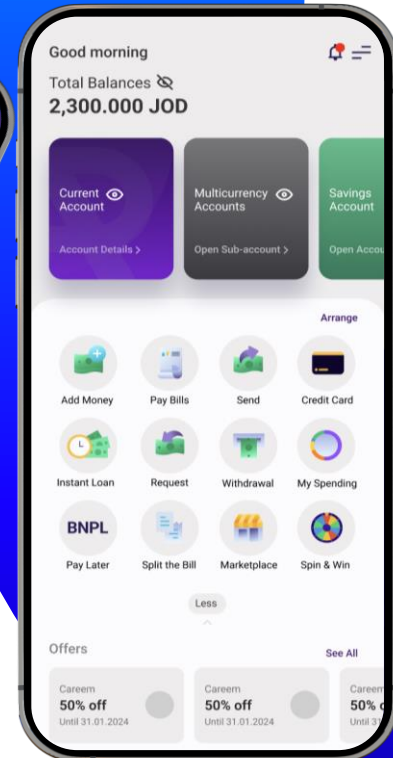
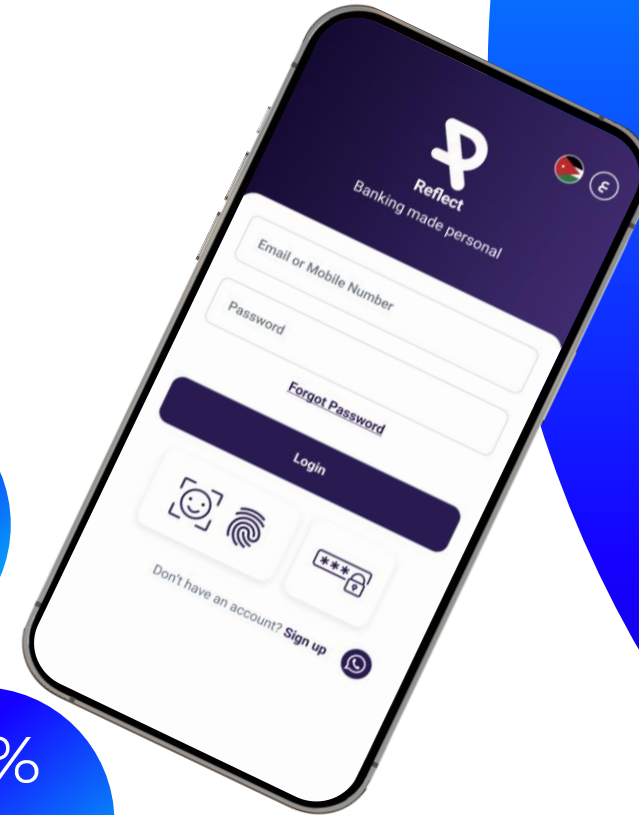
AI-driven analysis engine

An AI-driven analysis engine developed in 2025 that evaluates customer sentiments across all touchpoints. The engine automatically captures and interprets customer sentiment using AI to assist in identifying issue categories, measures first-resolution effectiveness, and tracks satisfaction levels

25+
Digital
Services

572K+
Customer
Base

75%
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 ~\$23bn 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



Environmental

Support the transition to a low carbon economy



Social

Advancing social development in the community



Governance

Integrating ESG into Arab Bank governance model

ESG Achievements



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



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



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



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



Expanded the second edition of the **ESG Hackathon** for our employees in the 12 countries Arab Bank plc operates in



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



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



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



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

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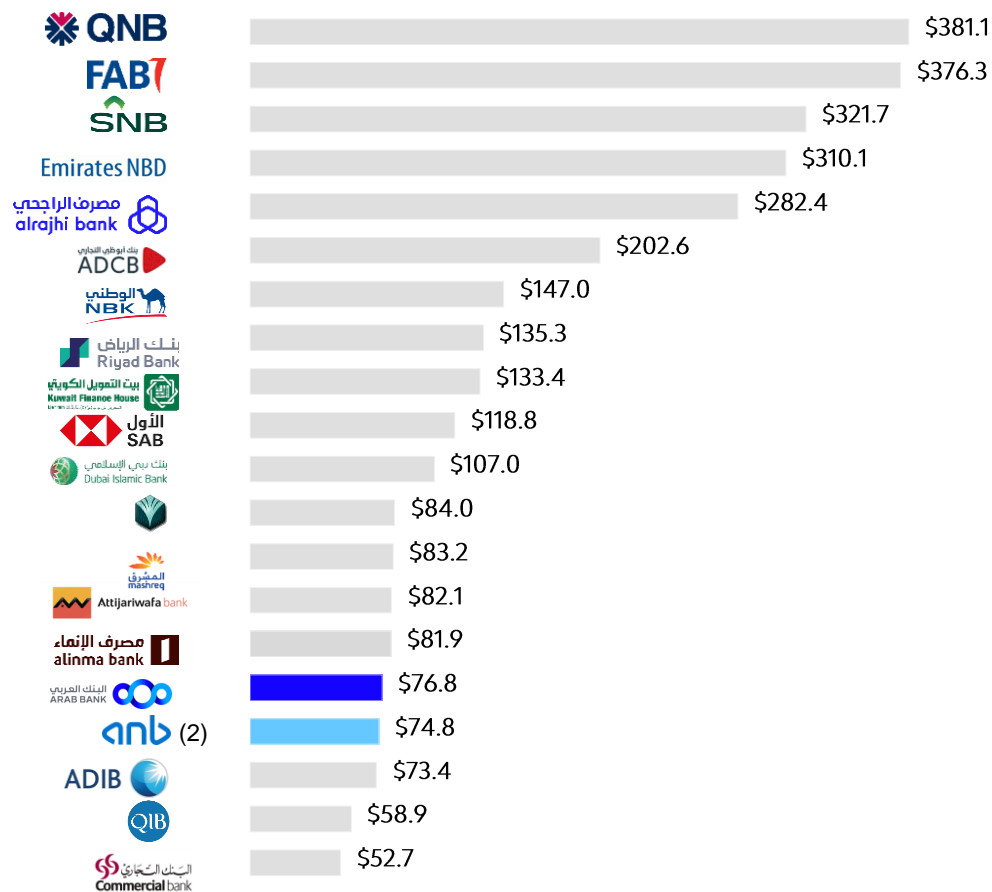
Operating Environment

4

Financial Performance

Arab Bank is among the largest banks in MENA

MENA Banks' Assets ⁽¹⁾ \$bn



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

(2) ANB is an affiliate of AB Group

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

Global Awards – 2025-2026

Euromoney

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

EUROMONEY

The Banker Middle East

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

The Banker

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

GLOBAL FINANCE

EMEA Finance

- Best Foreign Bank in UAE
- Best Bank in Jordan

MEED

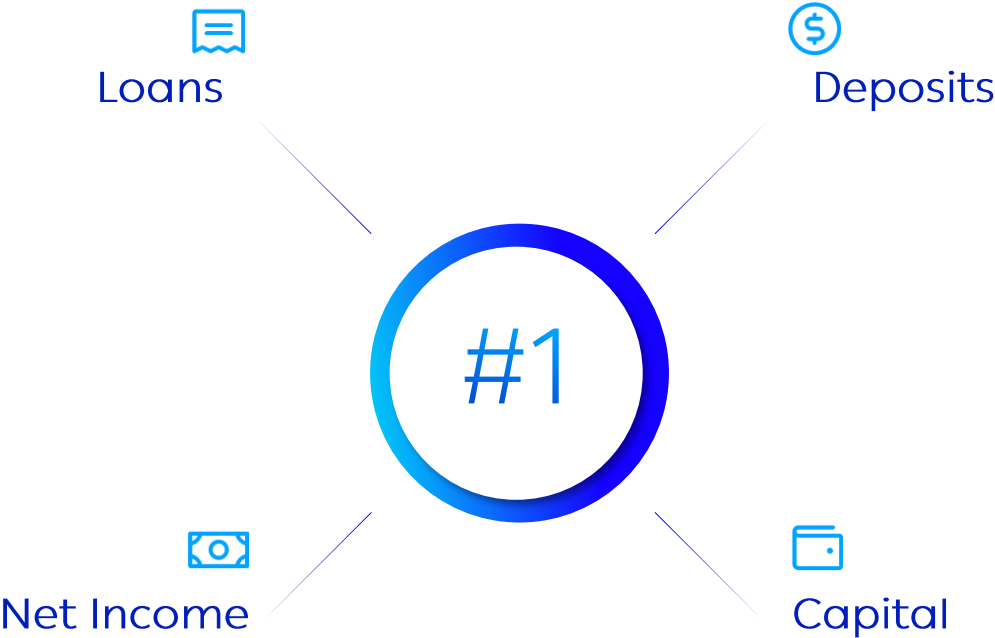
- MENA Best Bank of the Year
- MENA Best for Transaction Banking Services
- Best Digital Wallet in the MENA
- Excellence in Cross-Border Payments in the MENA
- Best Bank – Jordan

MEED
Middle East business intelligence

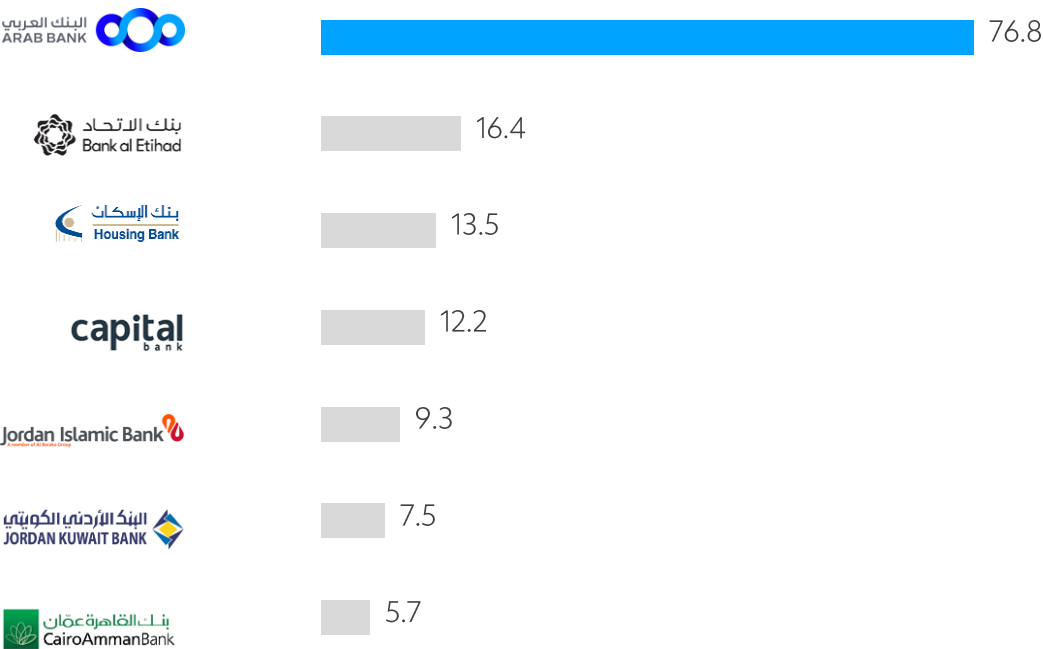
..with a dominant position in Jordan

Leading Position

Rank



Largest Bank by Assets *, \$bn

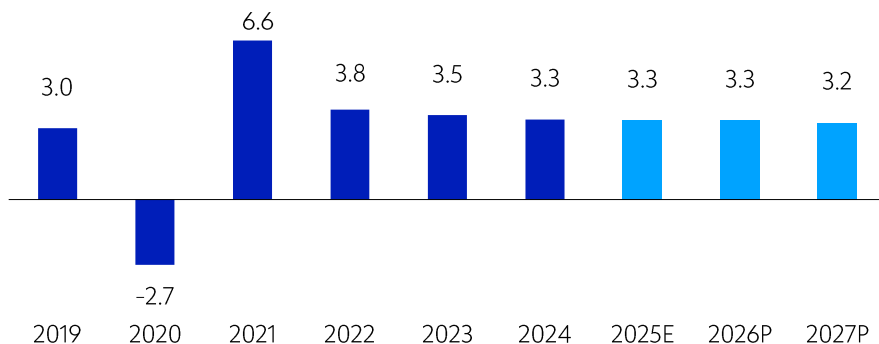


* All data as of September 30th, 2025

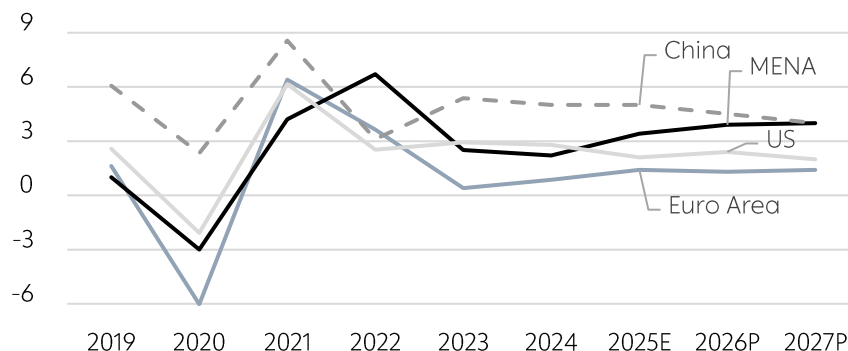
Growth in MENA is projected to improve from 3.4% in 2025 to 3.9% in 2026 and 4.0% in 2027. Global growth is steady amid divergent forces

Global Economy – Growth Rate (%)

Global



Regional



GDP Growth by Country (%)

2023 2024 2025E 2026P 2027P

Oil importing countries

	Jordan	3.1	2.6	2.7	2.9	3.0
	Palestine	(1.0)	(22.9)	3.9	5.1	11.6
	Egypt	3.8	2.4	4.4	4.7	5.4
	Tunisia	0.2	1.6	2.5	2.1	1.6

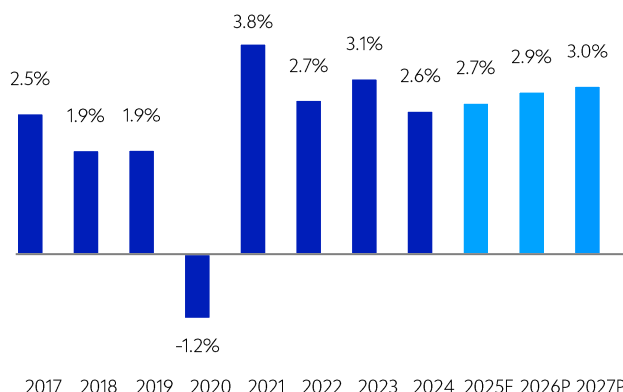
Oil exporting countries

	Algeria	4.1	3.7	3.4	2.9	2.7
	Iraq	0.9	(0.2)	0.5	3.6	3.6
	KSA	0.5	2.6	4.3	4.5	3.6
	UAE	4.3	4.0	4.8	5.0	4.7
	Oman	1.4	1.6	2.8	3.8	3.8
	Bahrain	3.9	2.6	2.9	3.3	3.3
	Qatar	1.5	2.4	2.9	6.1	7.8

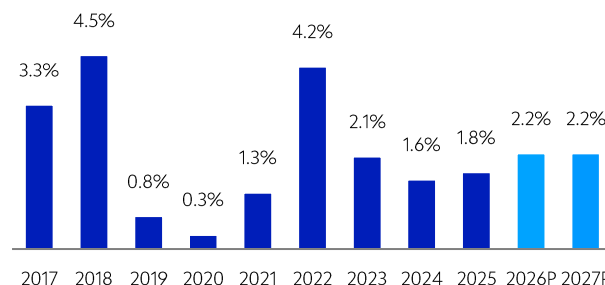
Source: IMF, World Economic Outlook, World Bank, National statistical offices of countries, and Arab Bank Economic Research

Jordan's export-oriented sectors, mainly manufacturing and agriculture, drove growth to 2.7% in 9M-25. Services are improving. Exports and tourism are strong. Supportive policies, implementing projects, and exports are sustaining growth

GDP Growth (%)



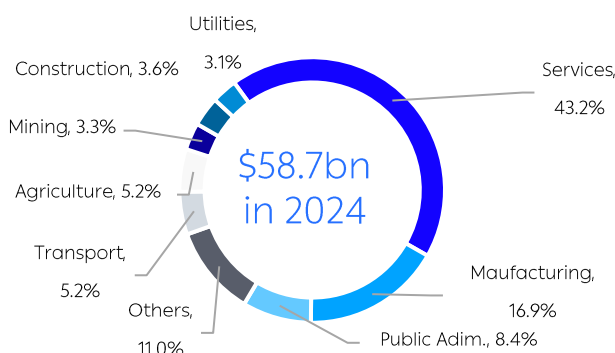
Jordan Inflation Rate (%)



Competitive Advantage

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

GDP Composition by Sector



Key Growth Sectors

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

Economic Modernization Vision - Phase II, 2026-29

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

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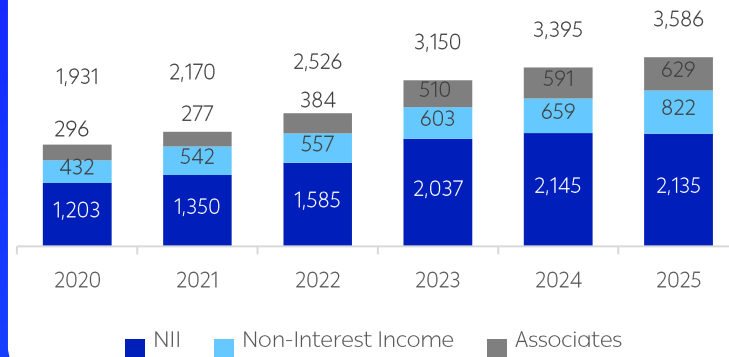
Operating Environment

4

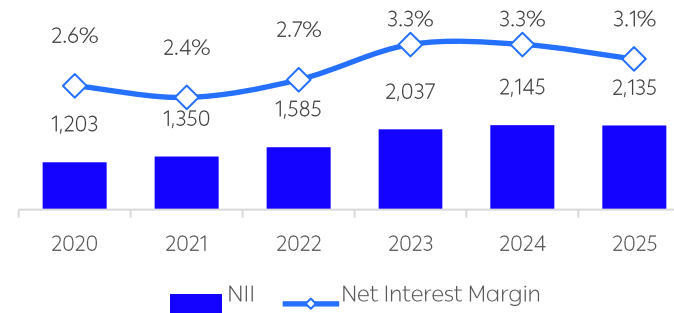
Financial Performance

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

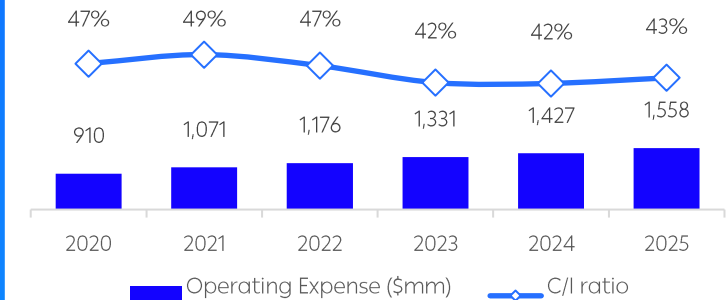
Revenue, \$mm



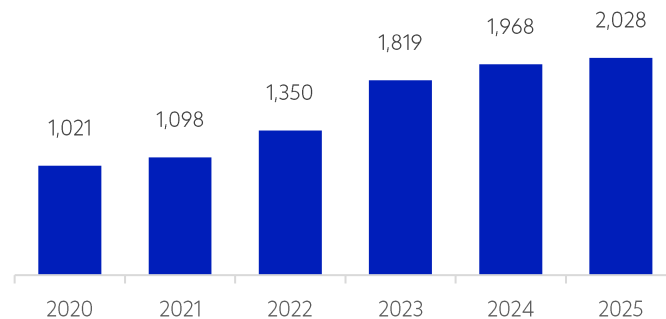
Net Interest Margin



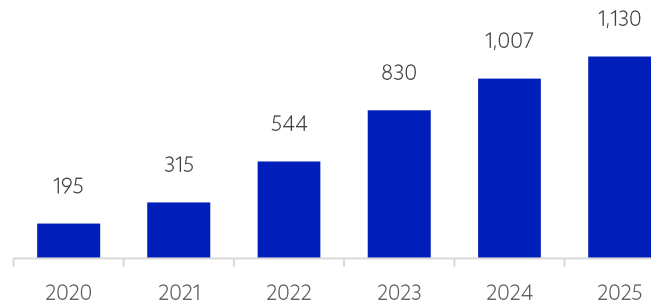
Cost to Income



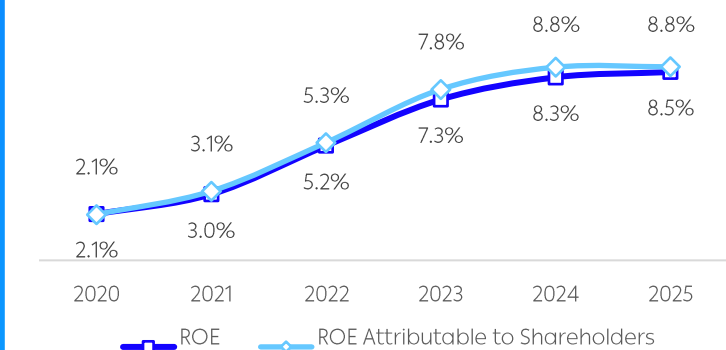
Net Operating Income, \$mm



Net Income, \$mm

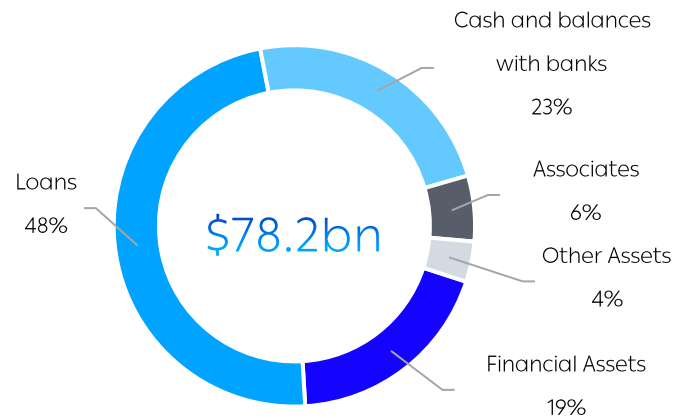


Return on Equity

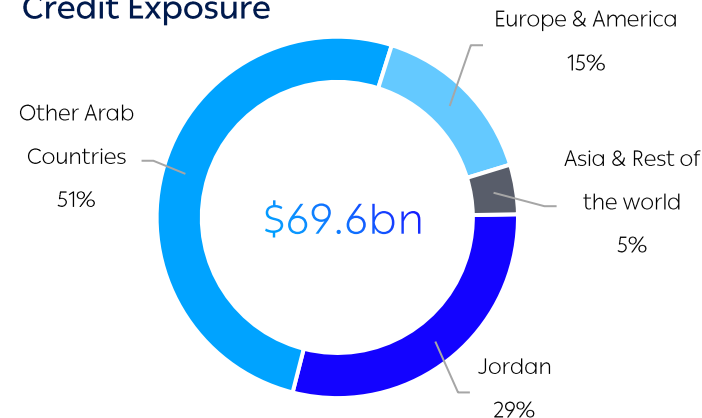


...coupled with a strong and liquid balance sheet with a diversified asset base

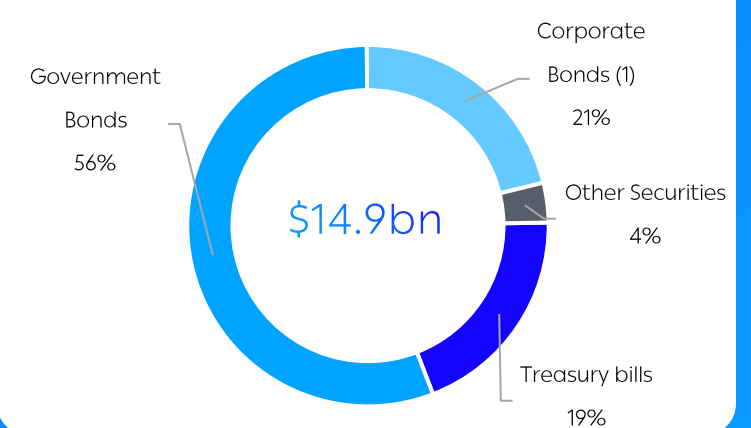
Assets Type Mix



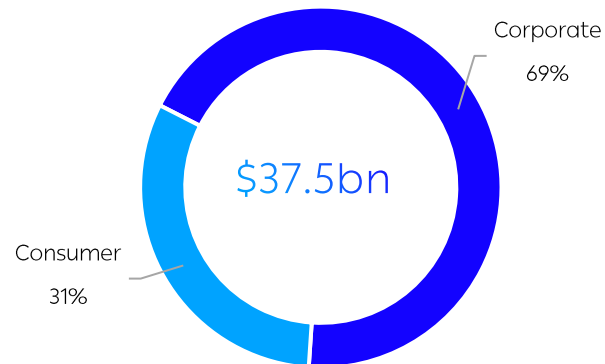
Geographic Distribution of Credit Exposure



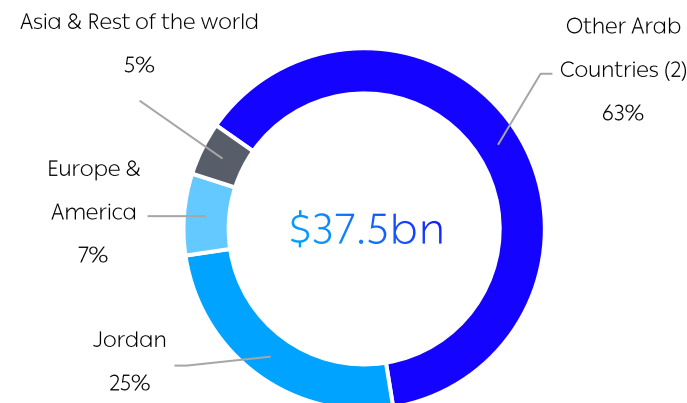
Investment Portfolio by Type



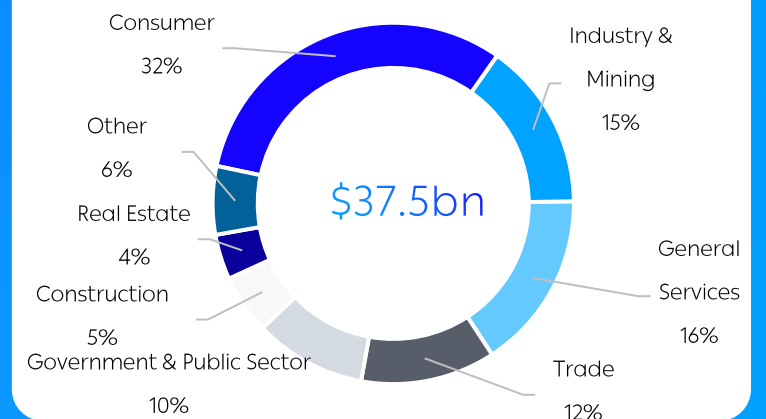
Net Loans by Segment



Net Loans by Geography

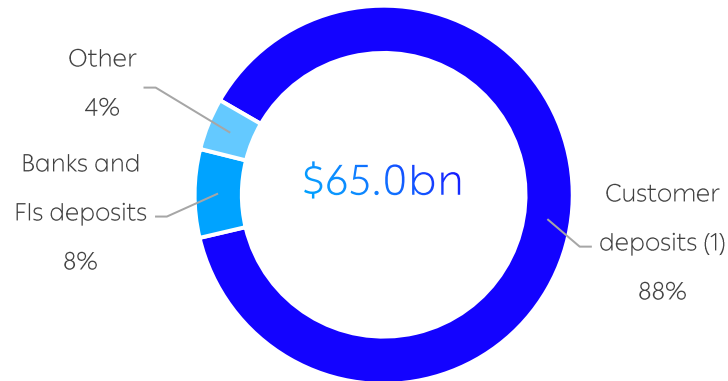


Net Loans by Economic Sector

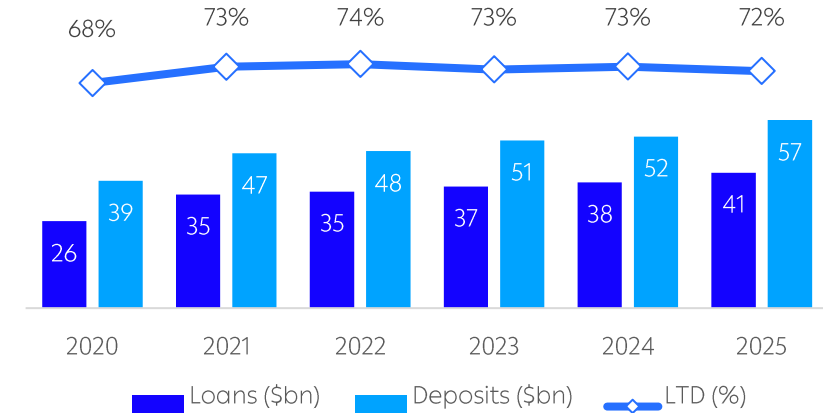


Arab Bank maintains a diverse and stable customer deposit base with a prudent loan to deposit ratio

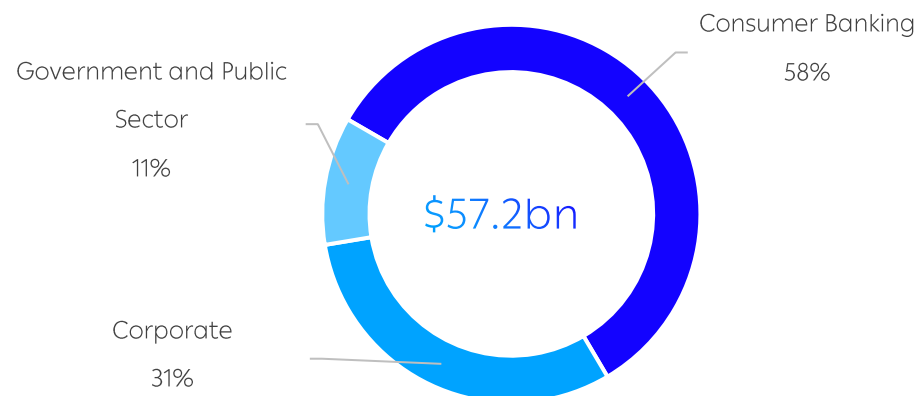
Liabilities Breakdown



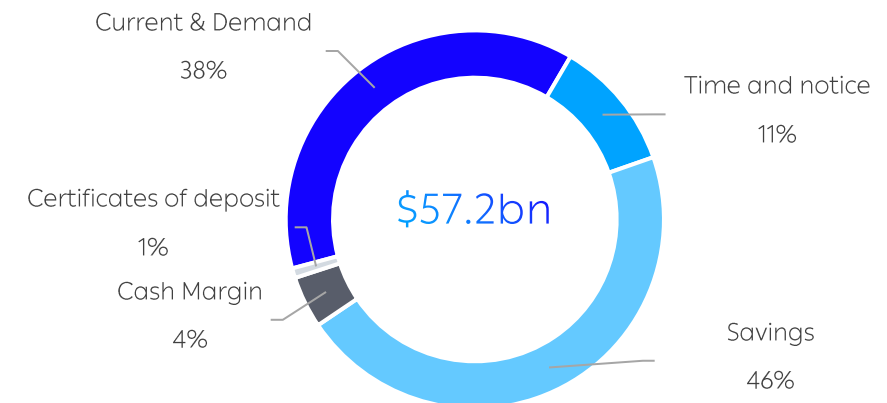
Gross Loans to Deposits



Deposits by Segment

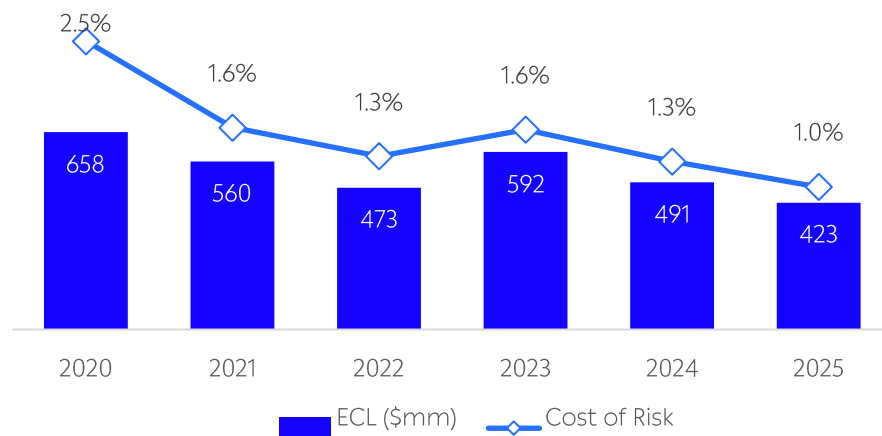


Deposits by Type

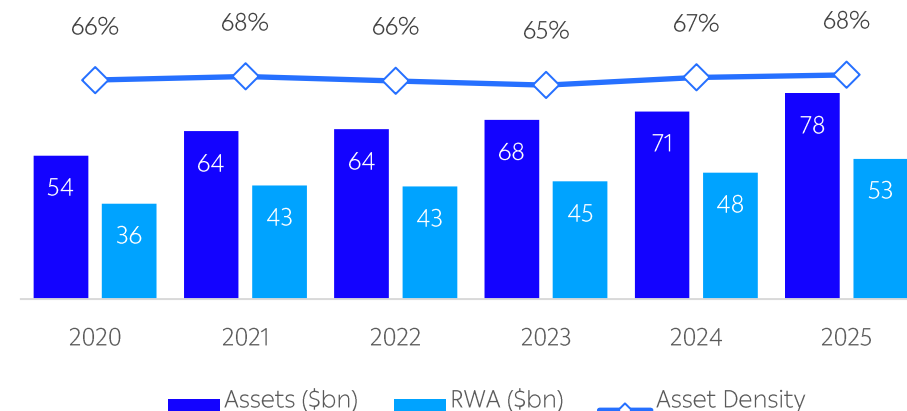


.. as well as robust and established risk management practices with strong core capital

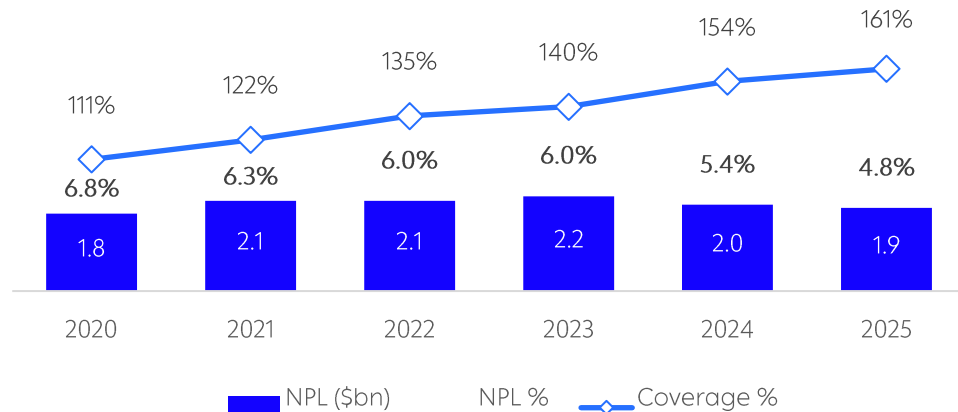
Cost of Risk



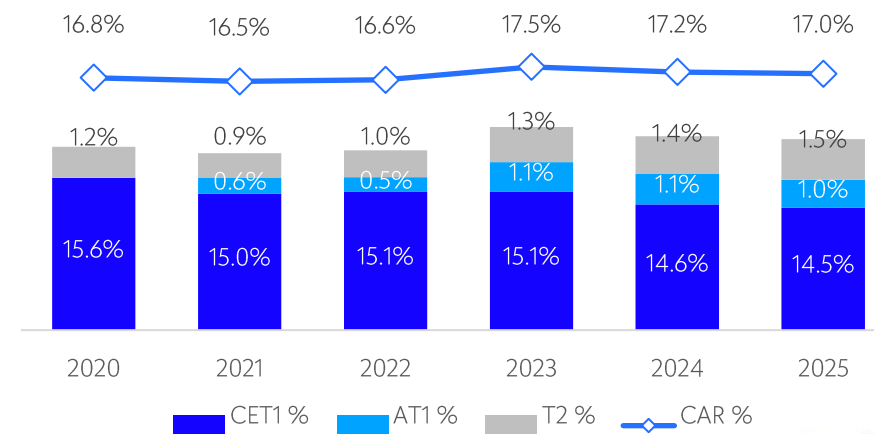
Asset Density ⁽²⁾



NPL & Coverage Ratio ⁽¹⁾



Capital Adequacy



Key Financial Highlights 2025: AB Group reported outstanding results - growing profits by 12% to \$1,130mm, driven by underlying business growth and diversified core banking income

- AB Group sustained its growth momentum, achieving a record-high net income after tax at **\$1,130mm** and growth of **12% YoY**. Capitalizing on the Group's core strengths and sustainable growth strategy, this achievement was powered by growth across diverse business segments and key markets
- In 2025, loans and deposits grew by **8%** and **10%** respectively. The growth witnessed in most markets exemplifies the Group's agility to adapt to evolving economic conditions, and continue providing intelligent banking solutions and services
- The Group's net operating income grew by **3%** to **\$1,558mm** supported by revenue diversification, growth in lines of business and efficient management of liquidity and sources of funds; generating sustainable shareholders returns
- The Group continued to reinforce its commitment to digital transformation yielding operational excellence and by adopting a customer-centric approach via AI-powered solutions that provide customers with seamless interactive banking experiences and solutions tailored to accommodate their evolving needs
- AB Group maintains a solid capital position; with a CAR of **17%**, and a healthy NPL coverage ratio of **161%**

USD '000

Key Financials	2024	2025	YoY%
Loans	38,291,761	41,206,401	8%
Deposits	52,165,279	57,163,441	10%
Operating Income	3,395,007	3,586,023	6%
Net Interest Income	2,145,286	2,135,281	(0%)
Non-Interest Income	658,579	822,119	25%
Associates Income	591,142	628,623	6%
Operating Expense	1,427,277	1,557,846	9%
Net Operating Income	1,967,730	2,028,177	3%
ECL and Impairment	522,220	472,928	(9%)
Net Income Before Tax	1,445,510	1,555,249	8%
Income Tax	438,420	424,893	(3%)
Net Income After Tax	1,007,090	1,130,356	12%

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

6.0x

Dividend Yield

5.8%

Arab Bank Share Price

6.85 JOD

\$6.2bn

Market Cap

16.6%

Market Cap / % of ASE

640.8

No. of Shares (mm)

1.61

EPS (USD)

Arab Bank Group Consolidated Financial Statements

USD '000		2024	2025
Assets	Cash and balances with central banks	13,086,725	13,400,203
	Balances with banks and financial institutions	3,748,388	4,873,383
	Deposits with banks and financial institutions	258,832	137,660
	Financial assets at fair value through profit or loss	74,222	85,352
	Financial derivatives - positive fair value	207,788	355,431
	Direct credit facilities at amortized cost	34,383,335	37,479,274
	Financial assets at fair value through other comprehensive income	1,082,092	1,503,459
	Other financial assets at amortized cost	11,992,602	13,306,852
	Investment in associates	4,188,026	4,577,802
	Fixed assets	538,503	647,165
	Other assets	1,399,078	1,576,566
	Deferred tax assets	270,930	244,556
Total Assets		71,230,521	78,187,703
Liabilities	Banks and financial institutions deposits	3,718,723	4,183,545
	Customers' deposits	49,775,767	54,624,469
	Cash margin	2,389,512	2,538,972
	Financial derivatives - negative fair value	156,123	329,198
	Borrowed funds	484,823	723,826
	Provision for income tax	416,942	391,453
	Other provisions	242,704	263,806
	Other liabilities	1,886,861	1,871,578
	Deferred tax liabilities	24,167	27,854
Total Liabilities		59,095,622	64,954,701
Shareholders Equity	Total Equity Attributable to Shareholders of the Bank	10,761,535	11,759,972
	Non-controlling interests	662,300	761,966
	Tier 1 Capital Bonds	711,064	711,064
	Total Shareholders' Equity	12,134,899	13,233,002
	Total Liabilities and Shareholders' Equity	71,230,521	78,187,703

USD '000		2024	2025
Revenue	Interest income	4,013,607	4,005,207
	<u>Less:</u> interest expense	1,868,321	1,869,926
	Net interest income	2,145,286	2,135,281
	Net commission income	453,068	527,036
	Net interest and commissions income	2,598,354	2,662,317
	Foreign exchange differences	132,399	188,173
	Gain from financial assets at fair value through profit or loss	6,098	34,412
	Dividends on financial assets at fair value through other comprehensive income	7,877	9,645
	Group's share of profits from associates	591,142	628,623
	Other revenue	59,137	62,853
	Total Income	3,395,007	3,586,023
Expenses	Employees' expenses	786,204	861,424
	Other expenses	511,212	567,389
	Depreciation and amortization	117,551	145,073
	Provision for impairment - ECL	490,730	423,153
	Other provisions	43,800	33,735
	Total Expenses	1,949,497	2,030,774
Profit	Profit for the Period before Income Tax	1,445,510	1,555,249
	<u>Less:</u> Income tax expense	438,420	424,893
	Profit for the Period	1,007,090	1,130,356
	Attributable to :		
	Bank's shareholders	969,126	1,083,344
	Non-controlling interests	37,964	47,012
	Total	1,007,090	1,130,356
	Earnings per share attributable to the Bank's Shareholders		
	- Basic and Diluted (US Dollars)	1.47	1.61

Disclaimer

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