Investor Presentation
Q1 2025

البنك العربي
ARAB BANK

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

1930s
- Palestine
- Jordan

1940s
- Saudi Arabia
- Egypt
- Lebanon

1950s
- Qatar
- Tunisia
- Yemen

1960s
- UAE
- Bahrain
- Morocco
- Switzerland

1970s
- Oman
- UK
- France

1980s
- Singapore
- China (Beijing)

1990s
- Australia

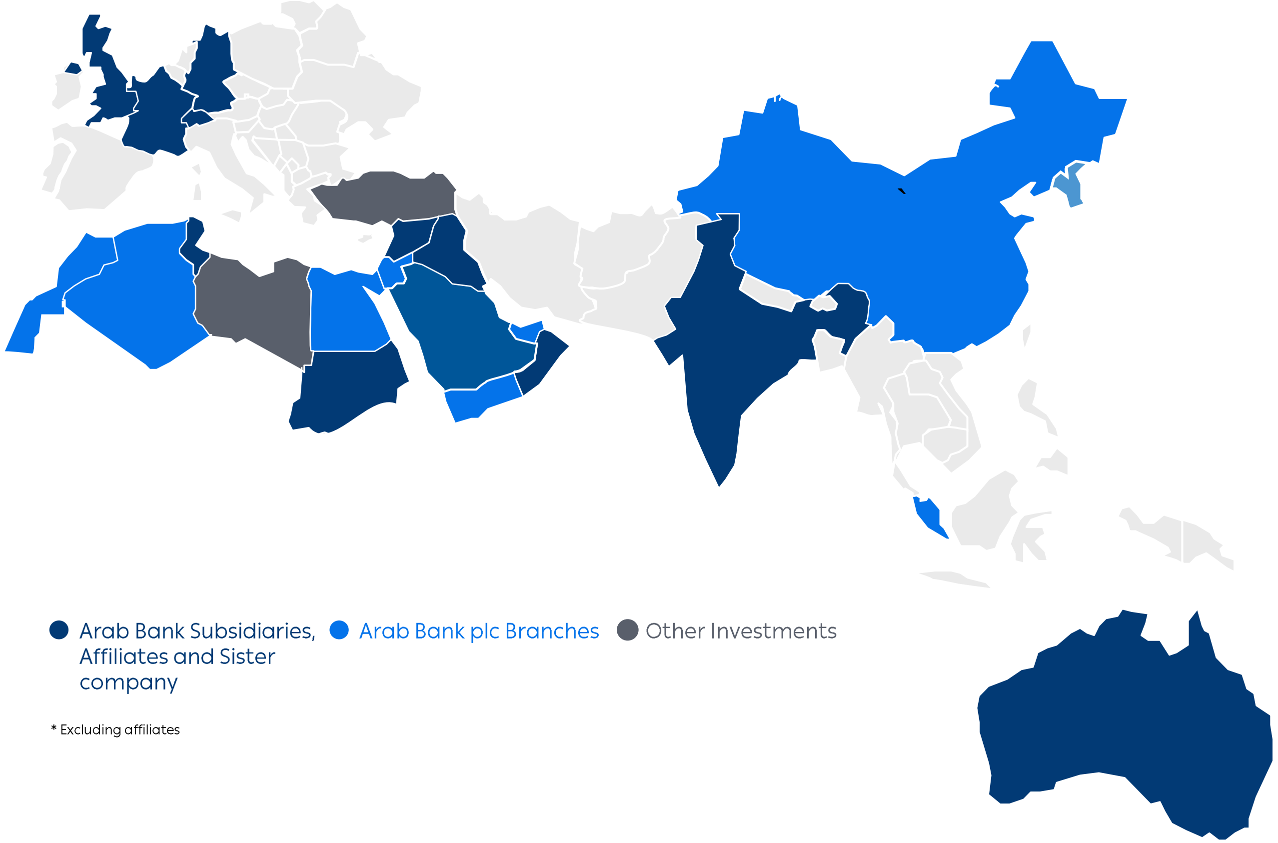
2000s
- Algeria
- Sudan
- Syria

2010s
- China (Shanghai)

2020s
- Iraq

Arab Bank plc Branches
Arab Bank Subsidiaries, Affiliates and Sister company

Arab Bank’s extensive network and longstanding presence in MENA underpins its deep-rooted commitment to the region



* Excluding affiliates

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+

البنك العربي
ARAB BANK

Arab Bank Key Strengths

Resilient balance sheet

Strong funding franchise

Diversified & comprehensive business model

Extensive Network

Digitally empowered strategy

Robust capital levels

Strong brand equity and reputation

Strong Performance Across Key Metrics

Assets	$72.7bn	6%*
Gross Loans	$39.1bn	5%*
Deposits	$53.2bn	7%*
Total Equity	$12.1bn	7%*
Net Operating Income	$510mm	2%*
Net Income	$271mm	7%*
Loan to Deposits	73.5%	
Cost to Income	41.2%	
Return on Equity **	9.8%	
NPL Coverage Ratio	150%	
Capital Adequacy Ratio	17.2%	
Market Cap	$4.5bn	

All data as of March 31st, 2025 and for Arab Bank Group
* Percentage change vs Q1-2024

** Return on Equity - attributable to shareholders

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

Strategy Pillars

- Building on the Group's position as a leading local and regional bank
- Leveraging digital transformation and innovation to deliver superior customer experience
- Leveraging the Group's extensive and well established network
- Delivering long term, positive ESG impact for all stakeholders

Growth Initiatives

- Expanding into New Markets
- Introducing New Business Models
- Growing Wealth Management and Private Banking
- Network Banking Across Corporate & Consumer Banking

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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, privatisations, capital markets development and demographics

High growth in GCC markets is 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	27%	73%
Equity	13%	87%
Net Operating Income	24%	76%

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	33.3% Of Total Income 41.1% Of Total Customer Deposits	31.4% Of Total Income 58.9% Of Total Customer Deposits	16.7% Of Total Income	18.7% 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	Increase earnings from Securities portfolios Design and launch new products for Consumer and CIB customers	KSA economic diversification Capturing SME & Consumer Banking growth
Performance Total Income ($mm)	+7% Q1-2024: 269 Q1-2025: 289	+5% Q1-2024: 259 Q1-2025: 272	-4% Q1-2024: 150 Q1-2025: 145	+4% Q1-2024: 156 Q1-2025: 162

All data as of March 31st, 2025

البنك العربي
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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
- 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

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

Vision

To create an exceptional digital banking journey in a rapidly changing world

Mission

To provide a personalized banking experience that offers financial and non-financial services through a secure and frictionless super-app

Values

- Hyper-personalization
- Speed of Innovation & Agility
- Simplicity
- Transparency

24+
Digital Services

464K
Customer Base

75%
New to Bank Customers

Reflect ريفلكت

ARAB BANK البنك العربي

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~$16bn in assets under management, specialized in Wealth Management for a sophisticated clientele, in addition to other services in Trade Finance and Treasury

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 has launched a forward-looking comprehensive ESG strategy

Strategy Pillar	ESG Achievements		
Environmental Support the transition to a low carbon economy	Launched several **ESG related products and services**	**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%
Social Advancing social development in the community	Launched Arab Bank's first **ESG Hackathon** for our employees in Jordan, Palestine and Egypt	Launched an **online ESG introduction training** targeting all employees	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	Published the **2023 ESG Report** covering the Bank's operations in Jordan, Palestine and Egypt

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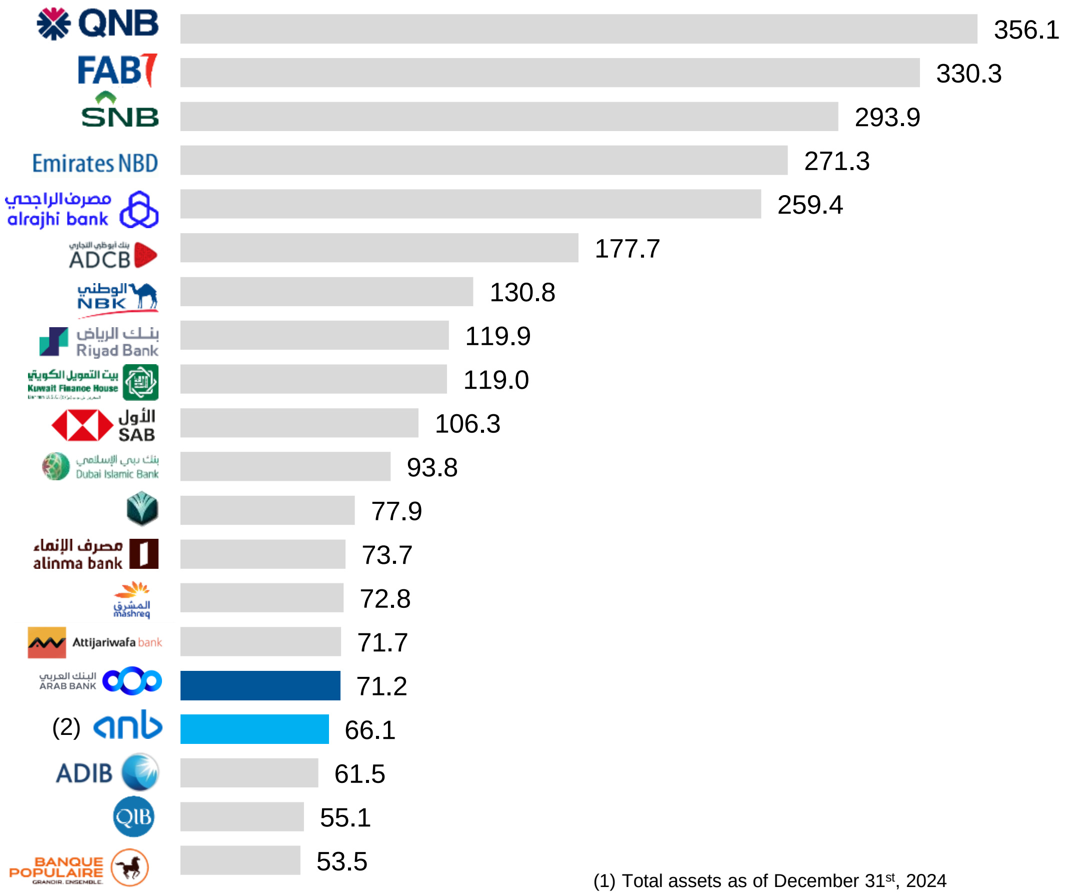
ARAB BANK البنك العربي

Arab Bank is among the largest banks in MENA

MENA Banks' Assets [(1)] $bn



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

(1) Total assets as of December 31st, 2024
(2) ANB is an affiliate of AB Group
(3) Full list of awards is available on Arab Bank Website

..with a dominant position in Jordan

Leading Position

Rank

#1

- In loans
- In deposits
- Net Income
- Capital

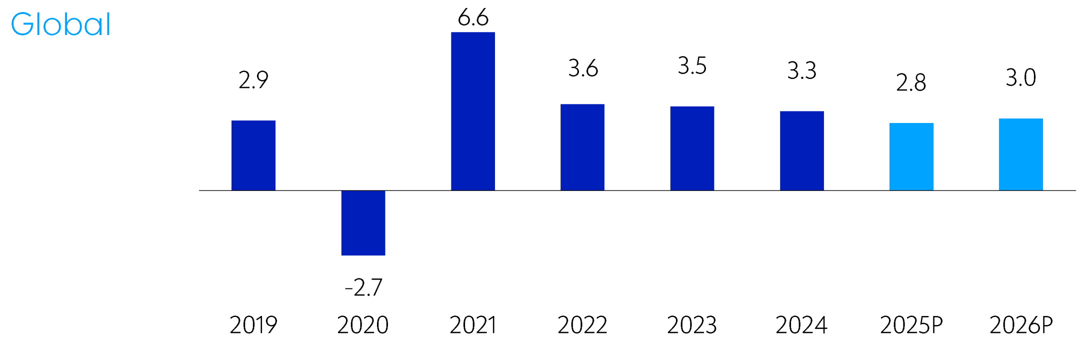
Largest Bank by Assets *, $bn

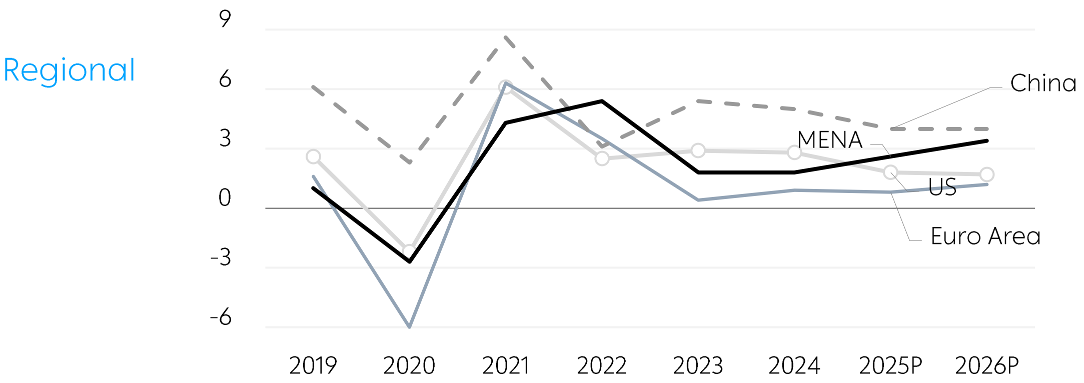
Bank	Assets ($bn)
Arab Bank	71.2
Housing Bank	13.0
Bank al Etihad	11.8
Capital Bank	11.6
Jordan Islamic Bank	8.6
Jordan Kuwait Bank	7.9
Cairo Amman Bank	5.5

All data as of December 31st 2024

Growth in MENA is projected to improve from an estimated 1.8% in 2024 to 2.6% in 2025 and 3.4% in 2026

Global Economy – Growth Rate (%)





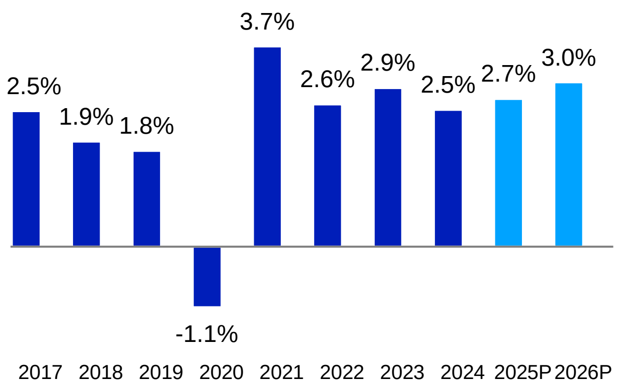
GDP Growth by Country (%)

	2022	2023	2024	2025P	2026P
Oil importing countries					
Jordan	2.6	2.9	2.5	2.7	3.0
Palestine	4.1	(4.6)	(26.6)	(1.6)	4.0
Egypt	6.7	3.8	2.4	3.8	4.3
Tunisia	2.7	0.0	1.4	1.4	1.4
Oil exporting countries					
Algeria	3.6	4.1	3.5	3.5	3.0
Iraq	7.7	0.9	0.3	-1.5	1.4
KSA	7.5	-0.8	1.3	3.0	3.7
UAE	7.5	3.6	3.8	4.0	5.0
Oman	8.0	1.2	1.7	2.3	3.6
Bahrain	6.2	3.9	2.8	2.8	3.0
Qatar	4.2	1.4	2.4	2.4	5.6

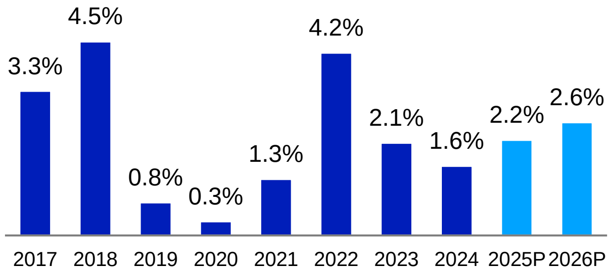
Source: IMF, World Economic Outlook, World Bank, National statistical offices of countries, and Arab Bank Economic Research

Jordan's export-oriented sectors drove growth to 2.5% in 2024, with almost all sectors growing positively

GDP Growth (%)



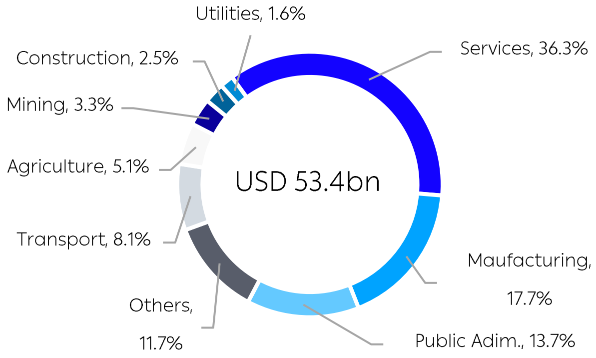
Jordan Inflation Rate (%)



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

Jordan Economic Modernization Vision

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

Source: Department of Statistics, World Bank, Invest Jo, Amman Stock Exchange

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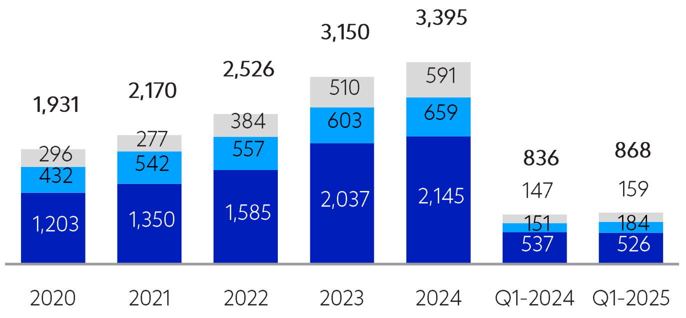
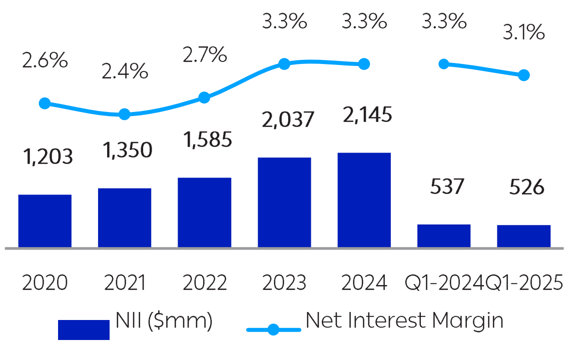
Arab Bank delivered consistent and resilient Net Operating Income with a solid growth trajectory

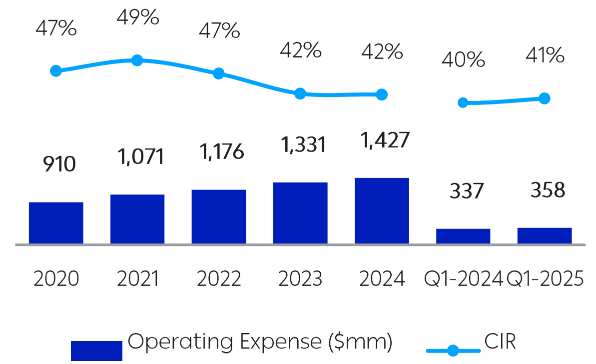
Revenue, $mm



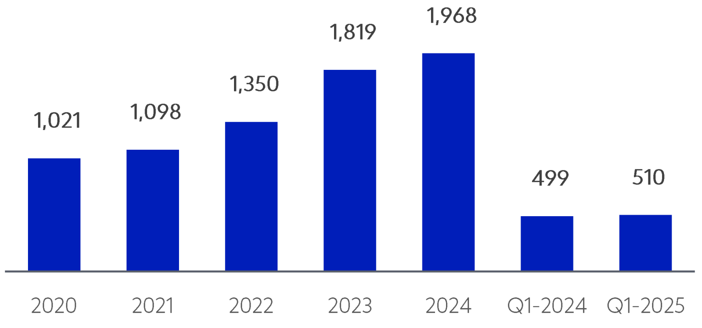
Net Interest Margin



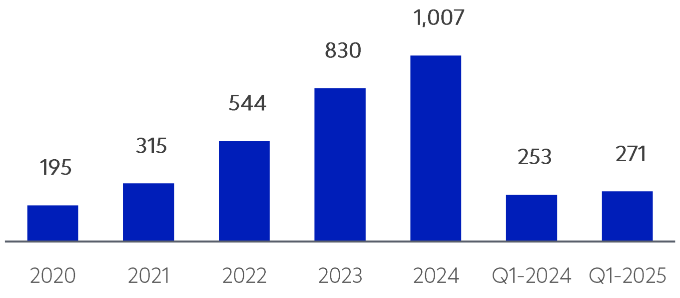
Cost to Income



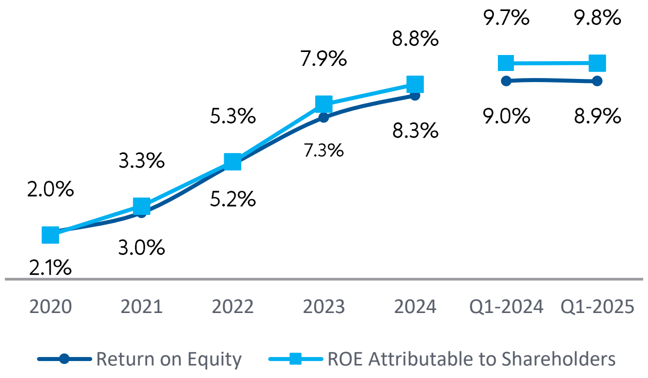
Net Operating Income, $mm



Net Income, $mm



Return on Equity



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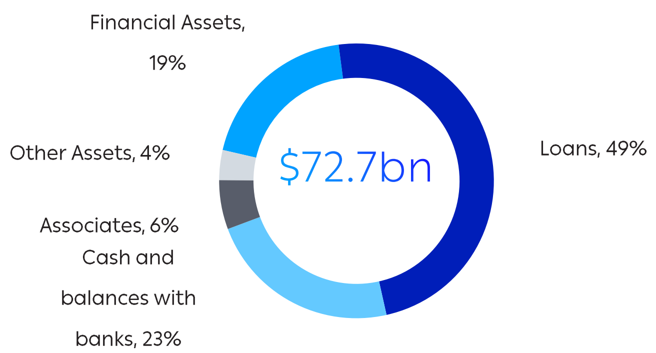
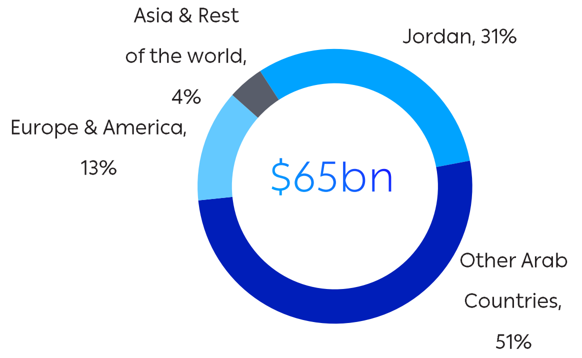
…coupled with a strong and liquid balance sheet and a diversified asset base

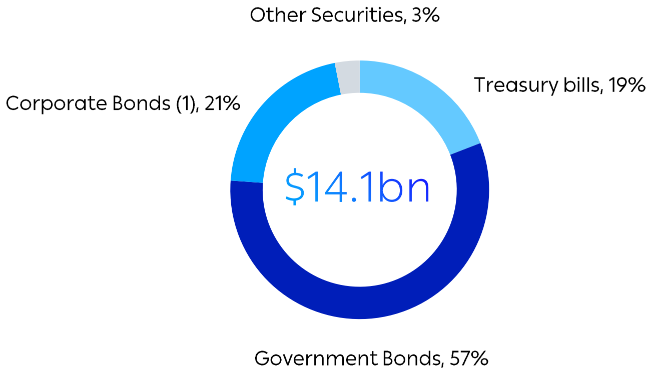
Assets Type Mix



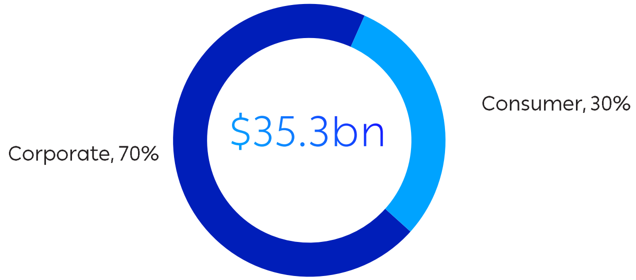
Geographic Distribution of Credit Exposure



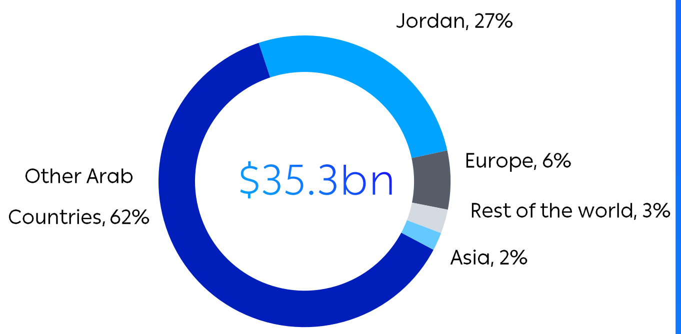
Investment Portfolio by Type



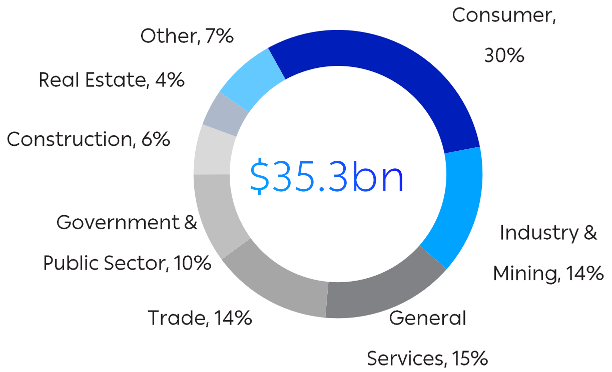
Net Loans by Segment



Net Loans by Geography



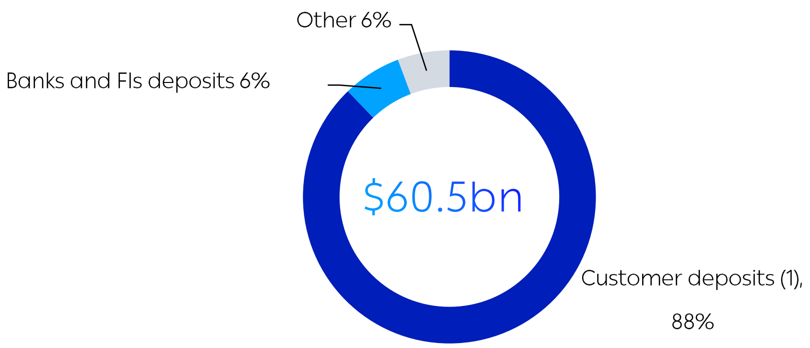
Net Loans by Economic Sector



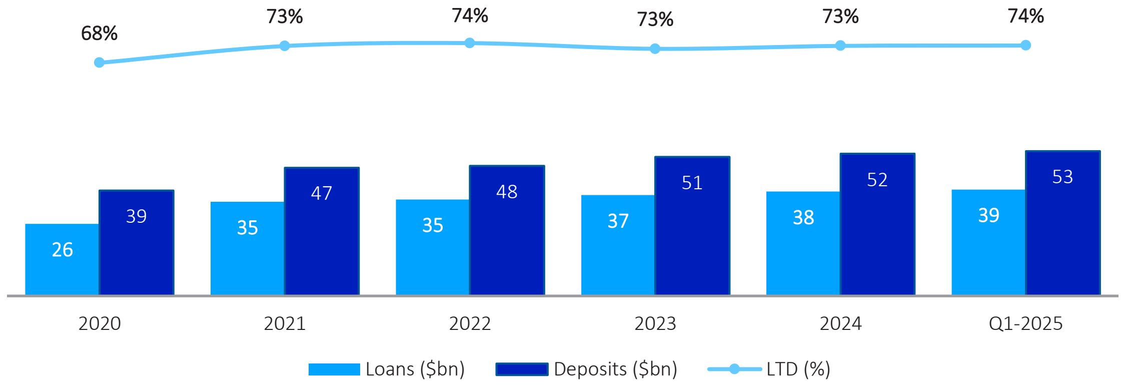
All data as of March 31st, 2025 and for Arab Bank Group
(1) High Quality Market corporate bonds

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

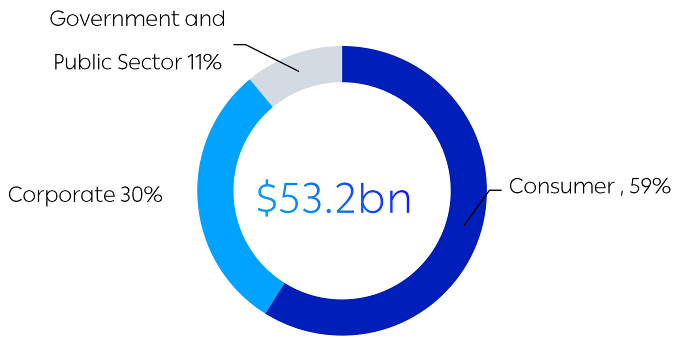
Liabilities Breakdown



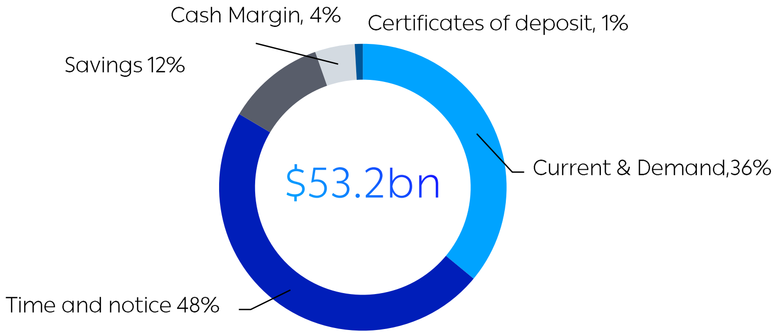
Gross Loans to Deposits



Deposits by Segment



Deposits by Type

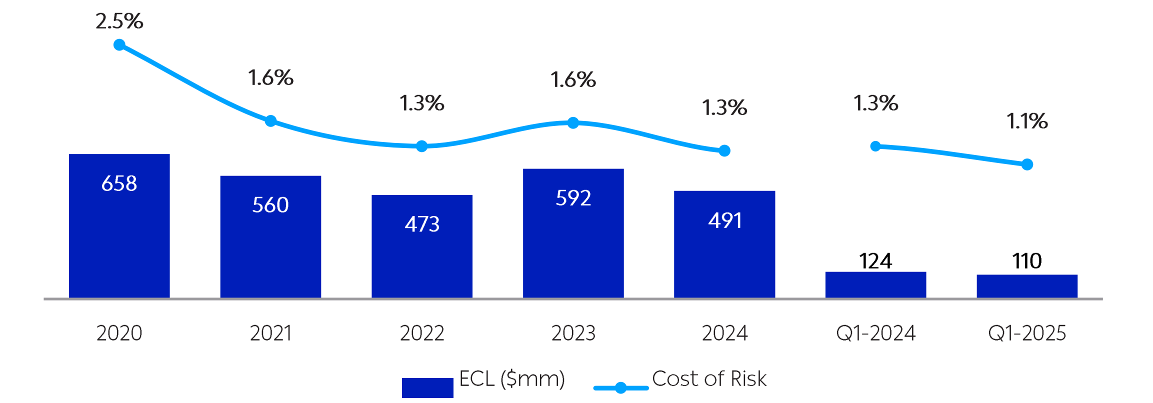


All data as of March 31st, 2025 and for Arab Bank Group
(1) Including cash margins

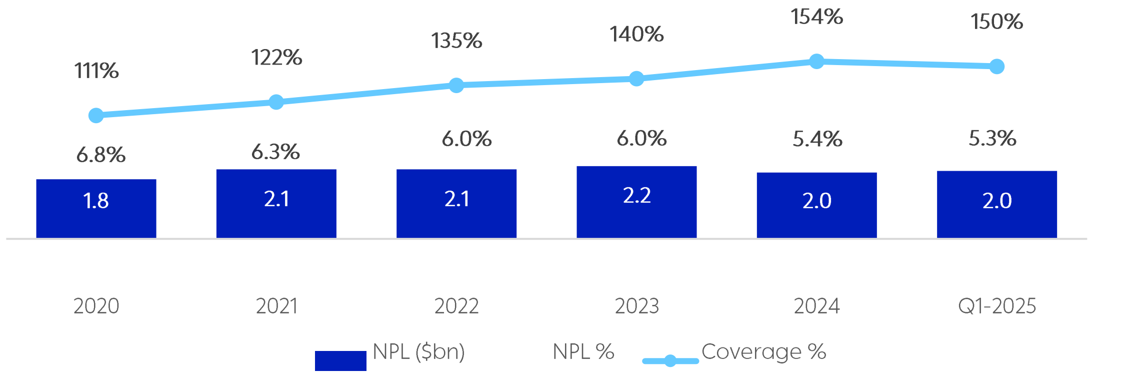
Non-interest bearing deposits represent 31% of customer deposits

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

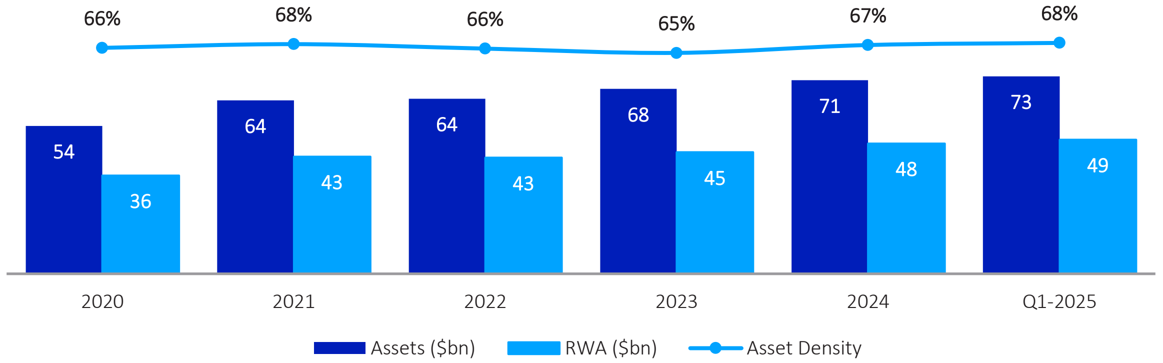
ECL and Cost of Risk (1)



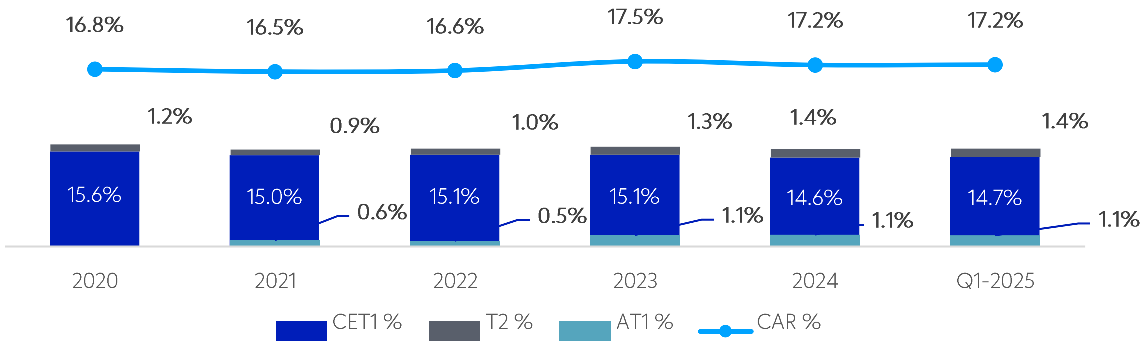
NPLs and Coverage



Asset Density (2)



Capital Adequacy



All data as of March 31st, 2025 and for Arab Bank Group.
(1) Net of interest in suspense
(2) Asset Density = RWA / Assets

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Key Financial Highlights Q1 2025: AB Group carries on strong momentum recording $271 million in net profit supported by healthy growth in balance sheet from multiple markets

- AB Group's net income after tax at **$271mm** is higher than the prior period by **7% ($18.2mm)**, driven by growth in balance sheet, non-interest income and benefiting from a diversified business model, underpinned by a broad regional footprint—particularly across the GCC region.
- In Q1 2025, loans and deposits grew by **5%** and **7%**, respectively across multiple markets, emphasizing sustainable growth despite rising global challenges and ever changing operating environments.
- The Group's net operating income at **$510mm** 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 **17.2%**, and a healthy NPL coverage ratio of **150%**.

USD '000	Q1 2024	Q1 2025	YoY%
Loans	37,101,615	39,085,852	5%
Deposits	49,798,956	53,159,719	7%
Operating Income	835,560	867,879	4%
Net Interest Income	537,187	525,776	(2%)
Non-Interest Income	150,970	183,566	22%
Associates Income	147,403	158,537	8%
Operating Expense	336,814	357,959	6%
Net Operating Income	498,746	509,920	2%
ECL and Impairment	130,251	117,901	(10%)
Net Income Before Tax	368,495	392,019	6%
Income Tax	115,676	121,044	5%
Net Income After Tax	252,819	270,975	7%

Arab Bank Group Condensed Consolidated Interim Statement of Financial Position

	USD '000	Q1-2024	Q1-2025
Assets	Cash and balances with central banks	12,735,831	12,062,871
	Balances with banks and financial institutions	4,668,899	3,641,625
	Deposits with banks and financial institutions	303,746	868,300
	Financial assets at fair value through profit or loss	50,742	74,977
	Financial derivatives - positive fair value	220,720	185,437
	Direct credit facilities at amortized cost	33,179,014	35,288,662
	Financial assets at fair value through other comprehensive income	756,340	1,280,516
	Other financial assets at amortized cost	10,749,325	12,670,884
	Investment in associates	3,837,449	4,203,851
	Fixed assets	525,189	539,204
	Other assets	1,398,826	1,579,424
	Deferred tax assets	250,981	256,663
	Total Assets	68,677,062	72,652,414
Liabilities	Banks' and financial institutions' deposits	4,371,720	3,916,609
	Customers' deposits	47,017,325	50,784,340
	Cash margin	2,781,631	2,375,378
	Financial derivatives - negative fair value	158,412	180,992
	Borrowed funds	503,553	489,082
	Provision for income tax	303,855	379,370
	Other provisions	238,226	241,294
	Other liabilities	1,989,015	2,141,976
	Deferred tax liabilities	16,671	26,586
	Total Liabilities	57,380,408	60,535,627
Shareholders Equity	Total Equity Attributable to Shareholders of the Bank	10,016,841	10,730,653
	Non-controlling interests	649,943	675,070
	Tier 1 Capital Bonds	629,870	711,064
	Total Shareholders' Equity	11,296,654	12,116,787
	Total Liabilities and Shareholders' Equity	68,677,062	72,652,414

Arab Bank Group Condensed Consolidated Interim Statement of Profit or Loss

	USD '000	Q1-2024	Q1-2025
Revenue	Interest income	989,590	990,027
	Less: interest expense	452,403	464,251
	Net interest income	537,187	525,776
	Net commission income	111,719	118,606
	Net interest and commissions income	648,906	644,382
	Foreign exchange differences	20,841	42,104
	Gain from financial assets at fair value through profit or loss	2,035	8,794
	Dividends on financial assets at fair value through other comprehensive income	482	1,220
	Group's share of profits from associates	147,403	158,537
	Other revenue	15,893	12,842
	Total Income	835,560	867,879
Expenses	Employees' expenses	188,516	201,072
	Other expenses	115,151	127,266
	Depreciation and amortization	31,136	30,387
	Provision for impairment - ECL	123,540	110,121
	Other provisions	8,722	7,014
	Total Expenses	467,065	475,860
Profit	Profit for the Year before Income Tax	368,495	392,019
	Less: Income tax expense	115,676	121,044
	Profit for the Year	252,819	270,975
	Attributable to :		
	Bank's shareholders	244,102	261,762
	Non-controlling interests	8,717	9,213
	Total	252,819	270,975
	Earnings per share attributable to the Bank's Shareholders		
	- Basic and Diluted (US Dollars)	0.38	0.41

Credit Ratings

Moody's

Arab Bank plc
Bank Deposits Ratings

Ba1/Stable/NP

Arab Bank plc - Dubai branch
Bank Deposits Ratings

Ba1/Stable/NP

Fitch Ratings

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 0.4x	Price / Earnings 4.3x	Dividend Yield 8.1%	Arab Bank Share Price 4.96 JOD
$4.5bn Market Cap	16.5% Market Cap / % of ASE	640.8 No. of Shares (mm)	0.41 EPS (USD)

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

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