

**ARAB BANK GROUP**  
**AMMAN - THE HASHEMITE KINGDOM OF JORDAN**

**CONDENSED CONSOLIDATED INTERIM FINANCIAL INFORMATION**  
**FOR THE THREE MONTHS PERIOD ENDED MARCH 31, 2026**  
**TOGETHER WITH THE REVIEW REPORT**

**ARAB BANK GROUP**  
**AMMAN - THE HASHEMITE KINGDOM OF JORDAN**  
**FOR THE THREE MONTHS PERIOD ENDED MARCH 31, 2026**

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## **Report on the Review of the Condensed Consolidated Interim Financial Information**

AM / 6631

To the Chairman and Members of the Board of Directors  
Arab Bank Group  
Amman – The Hashemite Kingdom of Jordan

### **Introduction**

We have reviewed the accompanying condensed consolidated interim statement of financial position for Arab Bank Group as of March 31, 2026, and the related condensed consolidated interim statements of profit or loss and comprehensive income, changes in owners' equity and cash flows for the three-month period then ended, and a summary of significant accounting policies and other explanatory notes. Management is responsible for preparation and fair presentation of interim financial information in accordance with International Accounting Standard 34 Interim Financial Reporting. Our responsibility is to express a conclusion on this condensed consolidated interim financial information based on our review.

### **Scope of Review**

We conducted our review in accordance with International Standard on Review Engagements 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

### **Conclusion**

Based on our review, nothing has come to our attention that causes us to believe that the condensed consolidated interim financial information is not prepared, in all material respects, in accordance with International Accounting Standard 34 Interim Financial Reporting.

### **Other Matters**

The accompanying condensed consolidated interim financial information are a translation of the condensed consolidated interim financial information in the Arabic language to which reference is to be made.

Amman – Jordan  
April 29, 2026

  
Deloitte & Touche (M.E.) - Jordan  
**Deloitte & Touche (M.E.)**  
ديلويت أند توش (الشرق الأوسط)  
010105

**ARAB BANK GROUP**  
**CONDENSED CONSOLIDATED INTERIM**  
**STATEMENT OF FINANCIAL POSITION**

	Notes	31 March 2026 (Reviewed not Audited)	31 December 2025 (Audited)
		USD '000	USD '000
<b><u>ASSETS</u></b>			
Cash and balances with central banks - net	4	13 176 276	13 400 203
Balances with banks and financial institutions - net	5	4 571 621	4 873 383
Deposits with banks and financial institutions - net	6	376 736	137 660
Financial assets at fair value through profit or loss	7	139 069	85 352
Financial derivatives - positive fair value		200 798	355 431
Direct credit facilities at amortized cost - net	9	38 178 410	37 479 274
Financial assets at fair value through other comprehensive income - net	8	1 573 955	1 503 459
Other financial assets at amortized cost - net	10	13 646 492	13 306 852
Investments in associates		4 518 131	4 577 802
Fixed assets - net	11	640 214	647 165
Other assets - net	12	1 701 000	1 576 566
Deferred tax assets		250 629	244 556
<b>Total Assets</b>		<b>78 973 331</b>	<b>78 187 703</b>
<b><u>LIABILITIES AND SHAREHOLDERS' EQUITY</u></b>			
Banks and financial institutions' deposits		4 270 136	4 183 545
Customers' deposits	13	55 162 687	54 624 469
Cash margin		2 355 986	2 538 972
Financial derivatives - negative fair value		142 039	329 198
Borrowed funds	14	853 040	723 826
Provision for income tax	15	381 560	391 453
Other provisions		262 512	263 806
Other liabilities	16	2 416 664	1 871 578
Deferred tax liabilities		29 111	27 854
<b>Total Liabilities</b>		<b>65 873 735</b>	<b>64 954 701</b>
Paid up capital	17	926 615	926 615
Share premium		1 225 747	1 225 747
Statutory reserve	17	926 615	926 615
Voluntary reserve		977 315	977 315
General reserve		1 211 927	1 211 927
General banking risks reserve		153 030	153 030
Reserves with associates		1 540 896	1 540 896
Foreign currency translation reserve		( 331 847)	( 305 798)
Investments revaluation reserve		( 270 895)	( 224 088)
Retained earnings	19	5 209 178	5 327 713
<b>Total Equity Attributable to the Shareholders of the Bank</b>		<b>11 568 581</b>	<b>11 759 972</b>
Capital bonds tier 1	18	711 064	711 064
Non-controlling interests		819 951	761 966
<b>Total Equity</b>		<b>13 099 596</b>	<b>13 233 002</b>
<b>Total Liabilities and Equity</b>		<b>78 973 331</b>	<b>78 187 703</b>

The accompanying notes from (1) to (34) form an integral part of these condensed consolidated interim financial information and should be read with them and with the review report.

**ARAB BANK GROUP**  
**CONDENSED CONSOLIDATED INTERIM STATEMENT OF PROFIT OR LOSS**  
**(REVIEWED NOT AUDITED)**

	Notes	For the Three-Month Period Ended 31 March	
		2026	2025
		USD '000	USD '000
<b>REVENUE</b>			
Interest income	20	953 281	990 027
Less: interest expense	21	424 423	464 251
<b>Net Interest Income</b>		<b>528 858</b>	<b>525 776</b>
Net commission income	22	133 848	118 606
<b>Net Interest and Commission Income</b>		<b>662 706</b>	<b>644 382</b>
Foreign exchange differences		61 365	42 104
Gain from financial assets at fair value through profit or loss	23	9 874	8 794
Dividends from financial assets at fair value through other comprehensive income	8	835	1 220
Group's share of profits of associates		159 733	158 537
Other revenue - net	24	28 580	12 842
<b>Total Income</b>		<b>923 093</b>	<b>867 879</b>
<b>EXPENSES</b>			
Employees' expenses		229 338	201 072
Other expenses		138 438	127 266
Depreciation and amortization		35 806	30 387
Expected credit loss on financial assets		120 663	110 121
Other provisions		4 817	7 014
<b>Total Expenses</b>		<b>529 062</b>	<b>475 860</b>
<b>Profit for the Period before Income Tax</b>		<b>394 031</b>	<b>392 019</b>
Less: Income tax expense	15	118 200	121 044
<b>Profit for the Period</b>		<b>275 831</b>	<b>270 975</b>
Attributable to :			
Bank's shareholders		261 998	261 762
Non-controlling interests		13 833	9 213
<b>Total</b>		<b>275 831</b>	<b>270 975</b>
Earnings per share attributable to the Bank's shareholders			
- Basic and Diluted (US Dollars)	31	0.38	0.41

The accompanying notes from (1) to (34) form an integral part of these condensed consolidated interim financial information and should be read with them and with the review report.

**ARAB BANK GROUP**  
**CONDENSED CONSOLIDATED INTERIM STATEMENT OF COMPREHENSIVE INCOME**  
**(REVIEWED NOT AUDITED)**

	For the Three-Month Period Ended 31 March	
	2026	2025
	USD '000	USD '000
<b>Profit for the period</b>	275 831	270 975
<b>Add: Other comprehensive income items - after tax</b>		
<b><u>Items that will be subsequently transferred to the condensed consolidated interim statement of profit or loss</u></b>		
Exchange differences arising from the translation of foreign currencies	( 27 124)	40 160
Revaluation gain (loss) on bonds at fair value through other comprehensive income	278	( 2 172)
<b><u>Items that will not be subsequently transferred to the condensed consolidated interim statement of profit or loss</u></b>		
<b>Net change in fair value of financial assets at fair value through other comprehensive income</b>	<b>( 39 990)</b>	<b>31 302</b>
Revaluation (loss) gain on equity instruments at fair value through other comprehensive income	( 42 157)	31 302
Gain from sale of financial assets at fair value through other comprehensive income	2 167	-
<b>Total Other (Comprehensive Loss) Comprehensive Income items for the period – after tax</b>	<b>( 66 836)</b>	<b>69 290</b>
<b>Total Comprehensive Income for the Period</b>	<b>208 995</b>	<b>340 265</b>
<b><u>Attributable to :</u></b>		
Bank's shareholders	191 309	330 357
Non-controlling interests	17 686	9 908
<b>Total</b>	<b>208 995</b>	<b>340 265</b>

The accompanying notes from (1) to (34) form an integral part of these condensed consolidated interim financial information and should be read with them and with the review report.

**ARAB BANK GROUP**  
**CONDENSED CONSOLIDATED INTERIM STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY**  
**(REVIEWED NOT AUDITED)**

Notes	Paid up Capital	Share Premium	Statutory Reserve	Voluntary Reserve	General Reserve	General Banking Risks Reserve	Reserves with Associates	Foreign Currency Translation Reserve	Investments revaluation reserve	Retained Earnings	Total Equity Attributable to the Shareholders of the Bank	Capital Bonds Tier 1	Non-Controlling Interests	Total Equity
	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000
<b>For the Three-Month Period Ended 31 March 2026</b>														
Balance at the beginning of the year	926 615	1 225 747	926 615	977 315	1 211 927	153 030	1 540 896	( 305 798)	( 224 088)	5 327 713	11 759 972	711 064	761 966	13 233 002
Profit for the period	-	-	-	-	-	-	-	-	-	261 998	261 998	-	13 833	275 831
Other (Comprehensive Loss) for the period	-	-	-	-	-	-	-	( 26 049)	( 44 640)	-	( 70 689)	-	3 853	( 66 836)
<b>Total Comprehensive Income for the Period</b>	-	-	-	-	-	-	-	( 26 049)	( 44 640)	261 998	191 309	-	17 686	208 995
Transferred from investments revaluation reserve to retained earnings	19	-	-	-	-	-	-	-	( 2 167)	2 167	-	-	-	-
Share of non-controlling interests for investments in subsidiaries	-	-	-	-	-	-	-	-	-	-	-	-	40 403	40 403
Dividends distributed	19	-	-	-	-	-	-	-	-	( 368 147)	( 368 147)	-	-	( 368 147)
Interest paid on perpetual tier 1 capital bonds (associated company)	19	-	-	-	-	-	-	-	-	( 17 898)	( 17 898)	-	-	( 17 898)
Adjustments during the period	19	-	-	-	-	-	-	-	-	3 345	3 345	-	( 104)	3 241
<b>Balance at the End of the Period</b>	<b>926 615</b>	<b>1 225 747</b>	<b>926 615</b>	<b>977 315</b>	<b>1 211 927</b>	<b>153 030</b>	<b>1 540 896</b>	<b>( 331 847)</b>	<b>( 270 895)</b>	<b>5 209 178</b>	<b>11 568 581</b>	<b>711 064</b>	<b>819 951</b>	<b>13 099 596</b>
<b>For the Three-Month Period Ended 31 March 2025</b>														
Balance at the beginning of the year	926 615	1 225 747	926 615	977 315	1 211 927	153 030	1 540 896	( 451 377)	( 367 242)	4 618 009	10 761 535	711 064	662 300	12 134 899
Profit for the period	-	-	-	-	-	-	-	-	-	261 762	261 762	-	9 213	270 975
Other Comprehensive Income for the period	-	-	-	-	-	-	-	38 580	30 015	-	68 595	-	695	69 290
<b>Total Comprehensive Income for the Period</b>	-	-	-	-	-	-	-	38 580	30 015	261 762	330 357	-	9 908	340 265
Dividends distributed	-	-	-	-	-	-	-	-	-	( 367 323)	( 367 323)	-	-	( 367 323)
Adjustments during the period	-	-	-	-	-	-	-	-	-	6 084	6 084	-	2 862	8 946
<b>Balance at the End of the Period</b>	<b>926 615</b>	<b>1 225 747</b>	<b>926 615</b>	<b>977 315</b>	<b>1 211 927</b>	<b>153 030</b>	<b>1 540 896</b>	<b>( 412 797)</b>	<b>( 337 227)</b>	<b>4 518 532</b>	<b>10 730 653</b>	<b>711 064</b>	<b>675 070</b>	<b>12 116 787</b>

- The retained earnings include restricted deferred tax assets in the amount of USD 241.6 million as of 31 March 2026 (USD 236.4 million as of 31 December 2025). Restricted retained earnings that cannot be distributed or otherwise utilized except only under certain circumstances, as a result of adopting of certain International Accounting Standards, amounted to USD 2.8 million as of 31 March 2026 and 31 December 2025.

- The Bank cannot use a restricted amount of USD 270.9 million as of 31 March 2026 (around USD 224.1 million as of 31 December 2025) which represents the negative investments revaluation reserve in accordance with the instructions of the Jordan Securities Commission and Central Bank of Jordan.

- The Central Bank of Jordan issued regulations No. 13/2018 dated 6 June 2018, which requires the transfer of the general banking risk reserve balance (calculated in accordance with the Central Bank of Jordan's regulations) to the retained earnings to offset the effect of IFRS 9 on the opening balance of the retained earnings account as of 1 January 2018. The regulations also instructs that the extra balance of the general banking risk reserve amounting to (USD 37.6 million) should be restricted and may not be distributed as dividends to the shareholders or used for any other purposes without prior approval from the Central Bank of Jordan.

The accompanying notes from (1) to (34) form an integral part of these condensed consolidated interim financial information and should be read with them and with the review report.

**ARAB BANK GROUP**  
**CONDENSED CONSOLIDATED INTERIM STATEMENT OF CASH FLOWS**  
**(REVIEWED NOT AUDITED)**

	Notes	For the Three-Month Period Ended 31 March	
		2026 USD '000	2025 USD '000
<b><u>CASH FLOWS FROM OPERATING ACTIVITIES</u></b>			
<b>Profit for the period before tax</b>		<b>394 031</b>	<b>392 019</b>
Adjustments for:			
Group's share of associates' profits		( 159 733)	( 158 537)
Depreciation and amortization		35 806	30 387
Expected credit losses on financial assets		120 663	110 121
Net accrued interest		( 15 915)	( 50 507)
(Gain) Loss from sale of fixed assets		( 554)	4
Dividends on financial assets at fair value through other comprehensive income	8	( 835)	( 1 220)
(Gain) from revaluation of financial assets at fair value through profit or loss	23	( 7 440)	( 100)
Other provisions		4 817	7 014
<b>Total</b>		<b>370 840</b>	<b>329 181</b>
<b><u>(Increase) decrease in assets:</u></b>			
Balances with central banks (maturing after 3 months)		-	( 1 436)
Deposits with banks and financial institutions (maturing after 3 months)		( 239 057)	( 609 618)
Direct credit facilities at amortized cost		( 812 252)	(1 014 315)
Financial assets at fair value through profit or loss		( 46 277)	( 655)
Other assets and financial derivatives		59 980	( 162 791)
<b><u>Increase (decrease) in liabilities:</u></b>			
Banks' and financial institutions' deposits (maturing after 3 months)		( 116 393)	2 933
Customers' deposits		538 218	1 008 573
Cash margin		( 182 986)	( 14 134)
Other liabilities and financial derivatives		10 348	( 56 845)
<b>Net Cash Flow (Used In) Operating Activities before Income Tax</b>		<b>( 417 579)</b>	<b>( 519 107)</b>
Income tax paid	15	( 128 996)	( 143 737)
<b>Net Cash Flow (Used In) Operating Activities</b>		<b>( 546 575)</b>	<b>( 662 844)</b>
<b><u>CASH FLOWS FROM INVESTING ACTIVITIES</u></b>			
(Purchase) of financial assets at fair value through other comprehensive income		( 110 216)	( 169 496)
(Purchase) of other financial assets at amortized cost		( 344 809)	( 680 970)
(Increase) in investments in associates		( 89)	( 268)
Dividends received from associates		170 662	167 419
Dividends received from financial assets at fair value through other comprehensive income	8	835	1 220
(Increase) in fixed assets - net	11	( 16 050)	( 24 321)
<b>Net Cash Flow (Used in) Investing Activities</b>		<b>( 299 667)</b>	<b>( 706 416)</b>
<b><u>CASH FLOWS FROM FINANCING ACTIVITIES</u></b>			
Increase in borrowed funds		129 214	4 259
Interest paid on perpetual tier 1 capital bonds		( 17 898)	-
Share of non-controlling interest from capital increase in subsidiaries		40 403	-
Dividends paid to shareholders		( 7 033)	( 1 410)
<b>Net Cash Flow From Financing Activities</b>		<b>144 686</b>	<b>2 849</b>
Net (decrease) in cash and cash equivalents		( 701 556)	(1 366 411)
Exchange differences - change in foreign exchange rates		( 27 124)	40 160
Cash and cash equivalents at the beginning of the year		14 843 705	13 681 641
<b>Cash and Cash Equivalents at the End of the Period</b>	32	<b>14 115 025</b>	<b>12 355 390</b>
<b><u>Operational Cash Flows from Interest</u></b>			
Interest Paid		442 216	487 772
Interest Received		955 159	963 041

The accompanying notes from (1) to (34) form an integral part of these condensed consolidated interim financial information and should be read with them and with the review report.

**ARAB BANK GROUP**  
**NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL INFORMATION**  
**31 MARCH 2026**  
**(REVIEWED NOT AUDITED)**

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**1 - GENERAL INFORMATION**

Arab Bank was established in 1930, and is registered as a Jordanian public shareholding limited company. The Head Office of the Group is domiciled in Amman - Hashemite Kingdom of Jordan and the Bank operates worldwide through its 69 branches in Jordan and 118 branches abroad. Also, the Group operates through its subsidiaries and Arab Bank (Switzerland) limited.

Arab Bank PLC shares are traded on Amman Stock Exchange. The shareholders of Arab Bank PLC are the same shareholders of Arab Bank Switzerland (every 18 shares of Arab Bank PLC equal/ traded for 1 share of Arab Bank Switzerland which are traded together).

The accompanying condensed consolidated interim financial information was approved by the Board of Directors in its meeting number (4) on 29 April 2026.

**2 - BASIS OF PREPARATION AND CONSOLIDATION OF CONDENSED CONSOLIDATED INTERIM FINANCIAL INFORMATION**

**2 - 1 BASIS OF PREPARATION**

The accompanying condensed consolidated interim financial information was prepared in accordance with the international Accounting Standard (IAS) 34 "interim financial reporting".

The condensed consolidated interim financial information is prepared in accordance with the historical cost principle, except for financial assets at fair value through profit or loss, financial assets at fair value through other comprehensive income and financial derivatives which are stated at fair value as of the date of the condensed consolidated interim financial information.

The accompanying condensed consolidated interim financial information do not include all the information and disclosures required for the annual financial statements, which are prepared in accordance with the International Financial Reporting Standards and must be read with the Group consolidated financial statements as of 31 December 2025. In addition, the results of the Group's operations for the three-month period ended 31 March 2026 do not necessarily represent indications of the expected results for the year ending 31 December 2026, and do not contain the appropriation of the profit of the current period, which is usually performed at year end.

The condensed consolidated interim financial information is presented in US dollars (USD).

## **2 - 2 BASIS OF CONSOLIDATION**

The accompanying condensed consolidated interim financial information of Arab Bank Group, presented in US dollars, comprise the financial statements of Arab Bank PLC and the following key subsidiaries:

Company Name	Percentage of Ownership %		Date of Acquisition	Principal Activity	Place of Incorporation	Paid in Capital
	31 March 2026	31 December 2025				
Europe Arab Bank PLC	100.00	100.00	2006	Banking	United Kingdom	€ 570m
Arab Bank Australia Limited	100.00	100.00	1994	Banking	Australia	AUD 119.3m
Islamic International Arab Bank PLC	100.00	100.00	1997	Banking	Jordan	JD 100m
Arab National Leasing Company LLC	100.00	100.00	1996	Financial Leasing	Jordan	JD 50m
Al-Arabi Investment Group LLC	100.00	100.00	1996	Brokerage and financial services	Jordan	JD 14m
Arab Sudanese Bank Limited	100.00	100.00	2008	Banking	Sudan	SDG 117.5m
Arab Tunisian Bank	64.24	64.24	1982	Banking	Tunisia	TND 150m
Oman Arab Bank	49.00	49.00	1984	Banking	Oman	OMR 216.9m
Arab Bank Syria	53.00	51.29	2005	Banking	Syria	SYP 100m *
Arab Bank Iraq	63.82	63.77	2024	Banking	Iraq	IQD 400b
Al Nisr Al Arabi Insurance Company	68.00	68.00	2006	Insurance	Jordan	JD 16m
AB Financial Markets Ltd.	100.00	100.00	2022	Financial Derivatives	Cayman Islands	USD 50k
Al-Arabi for Finance SAL	100.00	100.00	1998	Holding Company	Lebanon	USD 26.6m

\* New Syrian Pound issued in 2026.

Arab Bank Switzerland (Limited) which is an integral part of Arab Bank Group is also condensed consolidated in the Group's financial information.

The condensed consolidated interim financial information includes the financial information of the Bank and the subsidiary companies controlled by the Bank. Control is achieved when the Bank has the power to govern the financial and operating policies of the subsidiaries to obtain benefits from their activities. All intra-group transactions, balances, income, and expenses are eliminated.

The subsidiaries financial information is prepared under the same reporting period and accounting policies adopted by the bank. If the subsidiaries apply different accounting policies than those used by the Bank, the necessary modifications shall be made to the subsidiaries' financial information to ensure compliance with the accounting policies used by the Bank.

The results of the subsidiary companies are incorporated into the condensed consolidated interim statement of profit or loss from the effective date of acquisition, which is the date when the Bank assumes actual control over the subsidiary. Moreover, the operating results of the disposed subsidiary are incorporated into the consolidated condensed interim statement of profit or loss up to the effective date of disposal which is the date on which the Bank loses control over the subsidiary companies.

Non-controlling interest represents the portion of equity not held by the Bank in the subsidiary.

## **2 – 3 SIGNIFICANT ACCOUNTING POLICIES**

The accounting policies used in the preparation of the condensed consolidated interim financial information for the period ended on 31 March 2026 are consistent with those used in the preparation of the annual consolidated financial statements for the year ended 31 December 2025. However, the following new and revised IFRS Accounting Standards, which became effective for annual periods beginning on or after 1 January 2026, have been adopted in this condensed consolidated interim financial information, and have not materially affected the amounts and disclosures in the condensed consolidated interim financial information for the current period and prior years, which may have an impact on the accounting treatment of future transactions and arrangements.

### **New and Amended Accounting Standards Effective for the Current Period**

- Amendments to IFRS 9 and IFRS 7 regarding the classification and measurement of financial instruments.
- Amendments to IFRS 9 and IFRS 7 regarding power purchase arrangements.
- Annual Improvements to IFRS Accounting Standards — Volume 11.
- Disclosures about Uncertainties in the Financial Statements (Illustrative Examples).

### **IFRS Accounting Standards in issue but not yet effective**

The Group has not early adopted the following new and revised standards that have been issued but are not yet effective. The management is in the process of assessing the impact of the new requirements.

<b><u>New and revised IFRS Standards</u></b>	<b><u>Effective for annual periods beginning on or after</u></b>
Amendments to IFRS - 18 Presentation and Disclosures in Financial Statements	1 January 2027
Amendments to IFRS - 19 Subsidiaries without Public Accountability	1 January 2027
Amendments to Greenhouse Gas Emissions Disclosures (Amendments to IFRS S2)	1 January 2027
Translation to a Hyperinflationary Presentation Currency (Amendments to IAS 21)	1 January 2027

Management expects to adopt these new standards, interpretations, and amendments in the consolidated financial statements of the Group in the application period. Management also expects that the adoption of these new standards, interpretations, and amendments will not have a material impact on the financial statements in the application period, except for IFRS 18, which relates to the reclassification and arrangement of items in the financial statements.

#### **2 - 4 GOING CONCERN BASIS**

The Group applies the going concern basis in the preparation of the condensed consolidated interim financial information based on reasonable assumptions and expectations.

#### **2 - 5 IMPACT OF POLITICAL SITUATION ON EXPECTED CREDIT LOSSES (“ECL”)**

Since 28 February 2026, heightened uncertainty across the Middle East has affected the operational environment in some of the Group’s markets. These developments have had an impact on certain business and economic activities in these markets.

The Group is closely monitoring these developments and assessing any potential effects on its business and financial performance. Appropriate scenarios and stress-testing are being conducted in line with prudent risk management practices.

The Group will continue to reassess its position as more reliable and updated information becomes available, take any necessary actions, and report any resulting financial effects in subsequent reporting periods.

### **3 - CHANGES IN SIGNIFICANT ACCOUNTING JUDGEMENTS AND MAIN SOURCES FOR UNCERTAIN ESTIMATES**

Preparation of the condensed consolidated interim financial information and the application of the Group's accounting policies require the Group's management to make judgments and estimates that affect the financial assets and financial liabilities balances and disclosure of contingent liabilities. They also affect revenue, expenses, provisions, the provision for expected credit loss and the changes in fair value that appear in the condensed consolidated interim statement of comprehensive income and within owner's equity. In particular, this requires the Group's management to make significant judgments and assumptions to estimate future cash flows and their timing. The mentioned estimates are necessarily based on different assumptions and factors that have varying amounts of estimation and uncertainty, and the actual results may differ from estimates due to changes resulting from future circumstances.

The estimates and assumptions adopted in preparing this condensed consolidated interim financial information are reasonable and consistent with those used when preparing the consolidated financial statements for the year 2025.

#### 4. CASH AND BALANCES WITH CENTRAL BANKS - NET

The details of this item are as follows:

	31 March 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	USD '000
Cash in vaults	1 620 426	1 599 476
Balances with central banks:		
Current accounts	3 935 653	4 478 203
Time and notice deposits	6 429 403	6 200 329
Mandatory cash reserve	1 660 894	1 647 814
Certificates of deposit	103 513	48 081
<b>Total Balances with Central Banks</b>	<b>12 129 463</b>	<b>12 374 427</b>
<b>Total Cash and Balances with Central Banks</b>	<b>13 749 889</b>	<b>13 973 903</b>
Less: Expected credit loss	( 573 613)	( 573 700)
<b>Net Cash and Balances with Central Banks</b>	<b>13 176 276</b>	<b>13 400 203</b>

- Except for the mandatory cash reserve, there are no restricted balances at Central Banks.

- There were no balances and certificates of deposits maturing after three months as of 31 March 2026 and 31 December 2025.

The movement of expected credit loss "ECL" charges on Balances with Central Banks was as follows:

	For the Three-Month Period Ended 31 March 2026 (Reviewed not Audited)				For the Year Ended 31 December 2025 (Audited)
	USD '000	USD '000	USD '000	USD '000	USD '000
	Stage 1	Stage 2	Stage 3	Total	Total
<b>Balance at the beginning of the year</b>	<b>75 335</b>	<b>498 365</b>	<b>-</b>	<b>573 700</b>	<b>468 399</b>
Net ECL for the period/ year	( 77)	11	-	( 66)	105 395
Adjustments during the period/ year and translation adjustments	( 21)	-	-	( 21)	( 94)
<b>Balance at the end of the period/ year</b>	<b>75 237</b>	<b>498 376</b>	<b>-</b>	<b>573 613</b>	<b>573 700</b>

#### 5. BALANCES WITH BANKS AND FINANCIAL INSTITUTIONS - NET

The details of this item are as follows:

	31 March 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	USD '000
<b>Local banks and financial institutions</b>		
Current accounts	2 868	4 715
Time deposits maturing within 3 months	326 243	408 758
<b>Total</b>	<b>329 111</b>	<b>413 473</b>
<b>Banks and financial institutions abroad</b>		
Current accounts	1 978 656	2 260 429
Time deposits maturing within 3 months	2 241 520	2 202 059
Certificates of deposit maturing within 3 months	24 992	-
<b>Total</b>	<b>4 245 168</b>	<b>4 462 488</b>
<b>Total balances with banks and financial institutions local and abroad</b>	<b>4 574 279</b>	<b>4 875 961</b>
Less: Expected credit loss	( 2 658)	( 2 578)
<b>Net balances with banks and financial institutions local and abroad</b>	<b>4 571 621</b>	<b>4 873 383</b>

- There are no non-interest bearing balances as of 31 March 2026 and 31 December 2025.

- There are no restricted balances as of 31 March 2026 and 31 December 2025.

The movement of expected credit loss "ECL" charges on Balances with Banks & Financial Institutions was as follows:

	For the Three-Month Period Ended 31 March 2026 (Reviewed not Audited)				For the Year Ended 31 December 2025 (Audited)
	USD '000	USD '000	USD '000	USD '000	USD '000
	Stage 1	Stage 2	Stage 3	Total	Total
Balance at the beginning of the year	2 578	-	-	2 578	2 806
Net ECL Charges for the period/ year	92	-	-	92	( 462)
Adjustments during the period/ year and translation adjustments	( 12)	-	-	( 12)	234
<b>Balance at the end of the period/ year</b>	<b>2 658</b>	<b>-</b>	<b>-</b>	<b>2 658</b>	<b>2 578</b>

#### 6. DEPOSITS WITH BANKS AND FINANCIAL INSTITUTIONS - NET

The details of this item are as follows:

##### Deposits with Local Banks and Financial Institutions:

	31 March 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	USD '000
Time deposits maturing after 3 months and before 6 months	31 588	2 000
<b>Total</b>	<b>31 588</b>	<b>2 000</b>

##### Deposits with Banks and Financial Institutions Abroad:

Time deposits maturing after 3 months and before 6 months	296 254	74 528
Time deposits maturing after 6 months and before 9 months	26 622	45 639
Time deposits maturing after 9 months and before a year	23 258	16 498
<b>Total</b>	<b>346 134</b>	<b>136 665</b>
<b>Total deposits with banks and financial institutions local and abroad.</b>	<b>377 722</b>	<b>138 665</b>
Less: Expected credit loss	( 986)	( 1 005)
<b>Net deposits with banks and financial institutions local and abroad.</b>	<b>376 736</b>	<b>137 660</b>

- There are no restricted deposits as of 31 March 2026 and 31 December 2025.

The movement of expected credit loss "ECL" charges on Deposits with Banks & Financial Institutions was as follows:

	For the Three-Month Period Ended 31 March 2026 (Reviewed not Audited)				For the Year Ended 31 December 2025 (Audited)
	USD '000	USD '000	USD '000	USD '000	USD '000
	Stage 1	Stage 2	Stage 3	Total	Total
Balance at the beginning of the year	1 005	-	-	1 005	801
Net ECL Charges for the period/ year	( 12)	-	-	( 12)	113
Adjustments during the period/ year and translation adjustments	( 7)	-	-	( 7)	91
<b>Balance at the end of the period/ year</b>	<b>986</b>	<b>-</b>	<b>-</b>	<b>986</b>	<b>1 005</b>

7- **FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS**

The details of this item are as follows:

	31 March 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	USD '000
Treasury bills and Governmental bonds	84 022	29 820
Corporate bonds	3 818	3 941
Corporate shares	6 230	6 280
Mutual funds	44 999	45 311
<b>Total</b>	<b>139 069</b>	<b>85 352</b>

8- **FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME**

The details of this item are as follows:

	31 March 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	USD '000
Quoted shares	222 284	208 784
Unquoted shares	264 784	269 772
Governmental bonds and bonds guaranteed by the government	872 873	725 873
Corporate bonds	214 784	299 801
<b>Total Financial Assets at Fair Value through Other Comprehensive Income</b>	<b>1 574 725</b>	<b>1 504 230</b>
Less: Expected credit loss	( 770)	( 771)
<b>Net Financial Assets at Fair Value through Other Comprehensive Income</b>	<b>1 573 955</b>	<b>1 503 459</b>

- Cash dividends from the investments above amounted to USD 0.8 million for the three-month period ended 31 March 2026 (USD 1.2 millions for the three-month period ended 31 March 2025).

Analysis of Financial Assets at Fair Value through OCI - Bonds based on interest type:

	31 March 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	USD '000
Fixed interest rate	1 087 657	1 025 674
<b>Total Financial Assets at Fair Value through OCI - Bonds</b>	<b>1 087 657</b>	<b>1 025 674</b>

The movement of expected credit loss "ECL" charges on investments at fair value through OCI was as follows:

	For the Three-Month Period Ended 31 March 2026 (Reviewed not Audited)			For the Year Ended 31 December 2025 (Audited)	
	USD '000	USD '000	USD '000	USD '000	USD '000
	Stage 1	Stage 2	Stage 3	Total	Total
Balance at the beginning of the year	771	-	-	771	435
Net ECL Charges for the period/ year	8	-	-	8	337
Adjustments during the period/ year and translation adjustments	( 9)	-	-	( 9)	( 1)
<b>Balance at the end of the period/ year</b>	<b>770</b>	<b>-</b>	<b>-</b>	<b>770</b>	<b>771</b>

## 9- DIRECT CREDIT FACILITIES AT AMORTIZED COST - NET

The details of this item are as follows:

	31 March 2026 (Reviewed not Audited)					
	Consumer Banking	Corporates		Banks and Financial Institutions	Government and Public Sector	Total
	USD '000	Small and Medium USD '000	Large USD '000	USD '000	USD '000	USD '000
Discounted bills *	36 252	96 057	591 382	277 945	9 997	1 011 633
Overdrafts *	184 475	1 420 679	3 389 984	3 265	559 518	5 557 921
Loans and advances *	6 247 411	2 668 216	16 064 337	121 696	3 006 637	28 108 297
Real-estate loans	5 645 418	645 029	568 511	-	-	6 858 958
Credit cards	356 019	124	-	-	-	356 143
<b>Total</b>	<b>12 469 575</b>	<b>4 830 105</b>	<b>20 614 214</b>	<b>402 906</b>	<b>3 576 152</b>	<b>41 892 952</b>
Less: Interest and commission in suspense	91 165	85 136	443 504	51	-	619 856
Expected Credit Loss	437 413	563 766	2 009 653	3 599	80 255	3 094 686
<b>Total</b>	<b>528 578</b>	<b>648 902</b>	<b>2 453 157</b>	<b>3 650</b>	<b>80 255</b>	<b>3 714 542</b>
<b>Net Direct Credit Facilities At Amortized Cost</b>	<b>11 940 997</b>	<b>4 181 203</b>	<b>18 161 057</b>	<b>399 256</b>	<b>3 495 897</b>	<b>38 178 410</b>

\* Net of interest and commission received in advance which amounted to USD 283.6 million as of 31 March 2026.

- Rescheduled loans during the three-month period ended 31 March 2026 amounted to USD 126.7 million.
- Restructured loans during the three-month period ended 31 March 2026 amounted to USD 1 million noting that these loans are still non-performing and under the test period.
- Restructured loans (transferred from non performing to watch list loans) amounted to USD 1.1 million during the three-month period ended 31 March 2026.
- Direct credit facilities granted to and guaranteed by the Government of Jordan amounted to USD 308.4 million, or 0.74% of total direct credit facilities as of 31 March 2026.
- Non-performing direct credit facilities amounted to USD 2538.8 million, or 6.06% of total direct credit facilities as of 31 March 2026.
- Non-performing direct credit facilities (net of interest and commission in suspense) amounted to USD 1978.3 million, or 4.79% of direct credit facilities after deducting interest and commission in suspense as of 31 March 2026.

**31 December 2025**

**(Audited)**

	<b>Consumer Banking</b>	<b>Corporates</b>		<b>Banks and Financial Institutions</b>	<b>Government and Public Sector</b>	<b>Total</b>
	<b>USD '000</b>	<b>Small and Medium</b> <b>USD '000</b>	<b>Large</b> <b>USD '000</b>	<b>USD '000</b>	<b>USD '000</b>	<b>USD '000</b>
Discounted bills *	32 803	95 100	732 183	368 374	16 993	1 245 453
Overdrafts *	188 389	1 265 033	3 102 563	3 406	521 121	5 080 512
Loans and advances *	6 166 162	2 663 569	15 636 938	97 014	3 276 862	27 840 545
Real-estate loans	5 518 453	609 994	549 035	-	-	6 677 482
Credit cards	362 409	-	-	-	-	362 409
<b>Total</b>	<b>12 268 216</b>	<b>4 633 696</b>	<b>20 020 719</b>	<b>468 794</b>	<b>3 814 976</b>	<b>41 206 401</b>
<u>Less: Interest and commission in suspense</u>	87 382	80 531	456 298	51	-	624 262
Expected Credit Loss	400 136	552 840	2 040 160	3 613	106 116	3 102 865
<b>Total</b>	<b>487 518</b>	<b>633 371</b>	<b>2 496 458</b>	<b>3 664</b>	<b>106 116</b>	<b>3 727 127</b>
<b>Net Direct Credit Facilities at Amortized Cost</b>	<b>11 780 698</b>	<b>4 000 325</b>	<b>17 524 261</b>	<b>465 130</b>	<b>3 708 860</b>	<b>37 479 274</b>

\* Net of interest and commission received in advance, which amounted to USD 276 million as of 31 December 2025.

- Rescheduled loans during the year ended 31 December 2025 amounted to USD 348.1 million.
- Restructured loans during the year ended 31 December 2025 amounted to USD 14.5 million noting that these loans are still non-performing and under the test period.
- Restructured loans (transferred from non performing to watch list loans) during the year ended 31 December 2025 amounted to USD 3.2 million.
- Direct credit facilities granted to and guaranteed by the government of Jordan amounted to USD 400.7 million, or 0.97% of total direct credit facilities as of 31 December 2025.
- Non-performing direct credit facilities as of 31 December 2025 amounted to USD 2488.9 million, or 6.04% of total direct credit facilities.
- Non-performing direct credit facilities net of interest and commission in suspense as of 31 December 2025 amounted to USD 1931.9 million or 4.75% of direct credit facilities, after deducting interest and commission in suspense.

The details of movement on the provision for expected credit loss "ECL" as end of March 2026 was as follows:

<b>For the Three-Month Period Ended 31 March 2026</b>				
<b>(Reviewed not Audited)</b>				
	<b>USD '000</b>	<b>USD '000</b>	<b>USD '000</b>	<b>USD '000</b>
	<b>Stage 1</b>	<b>Stage 2</b>	<b>Stage 3</b>	<b>Total</b>
<b>Balance at the beginning of the year</b>	<b>428 706</b>	<b>831 352</b>	<b>1 842 807</b>	<b>3 102 865</b>
Transferred to Stage 1	1 759	( 1 756)	( 3)	-
Transferred to Stage 2	( 30 985)	31 398	( 413)	-
Transferred to Stage 3	( 103)	( 50 060)	50 163	-
Net ECL Charges for the period	( 24 101)	53 076	84 141	<b>113 116</b>
Used from provision (written off or transferred to off condensed consolidated interim statement of financial position)	-	-	( 100 401)	<b>( 100 401)</b>
Adjustments during the period and translation adjustments	41 693	( 46 923)	( 15 664)	<b>( 20 894)</b>
<b>Balance at the end of the period</b>	<b>416 969</b>	<b>817 087</b>	<b>1 860 630</b>	<b>3 094 686</b>

The details of movement on the provision for expected credit loss "ECL" as end of December 2025 was as follows:

<b>For the Year Ended 31 December 2025</b>				
<b>(Audited)</b>				
	<b>USD '000</b>	<b>USD '000</b>	<b>USD '000</b>	<b>USD '000</b>
	<b>Stage 1</b>	<b>Stage 2</b>	<b>Stage 3</b>	<b>Total</b>
<b>Balance at the beginning of the year</b>	<b>366 570</b>	<b>866 692</b>	<b>1 850 371</b>	<b>3 083 633</b>
Transferred to Stage 1	13 488	( 13 251)	( 237)	-
Transferred to Stage 2	( 48 440)	53 198	( 4 758)	-
Transferred to Stage 3	( 928)	( 119 282)	120 210	-
Net ECL Charges for the year	91 352	40 679	173 370	<b>305 401</b>
Used from provision (written off or transferred to off consolidated statement of financial position)	-	-	( 353 340)	<b>( 353 340)</b>
Adjustments during the year and translation adjustments	6 664	3 316	57 191	<b>67 171</b>
<b>Balance at the end of the year</b>	<b>428 706</b>	<b>831 352</b>	<b>1 842 807</b>	<b>3 102 865</b>

- There are no provisions no longer required as a result of settlement or repayment, transferred to other non-performing direct credit facilities as of 31 March 2026 and as of 31 December 2025.

- Expected credit loss is assessed based on individual customer accounts for the three stages for corporate customers, and on collective basis for consumer banking customers for stages 1 and 2, and on individual basis for stage 3.

- Non-performing loans transferred to off condensed consolidated interim statement of financial position amounted to USD 134.6 million during the three-month period ended 31 March 2026 (USD 588.7 million during the year ended 31 December 2025) noting that these non-performing direct credit facilities are fully covered by set provisions and suspended interest.

The details of movement on interest and commission in suspense as end of March 2026 was as follows:

	For the Three-Month Period Ended 31 March 2026 (Reviewed not Audited)					Total USD '000
	Consumer Banking USD '000	Corporates		Banks and Financial Institutions USD '000	Government and Public Sector USD '000	
		Small & Medium USD '000	Large USD '000			
<b>Balance at the beginning of the year</b>	<b>87 382</b>	<b>80 531</b>	<b>456 298</b>	<b>51</b>	<b>-</b>	<b>624 262</b>
Interest and commissions suspended during the period	6 750	6 455	25 434	-	-	38 639
Interest and commissions in suspense settled (written off or transferred to off condensed consolidated interim statement of financial position)	( 658)	( 948)	( 32 587)	-	-	( 34 193)
Recoveries of interest and commissions	( 1 640)	( 497)	( 3 933)	-	-	( 6 070)
Adjustments during the period	(377)	( 2)	377	1	-	( 1)
Translation adjustments	( 292)	( 403)	( 2 085)	(1)	-	( 2 781)
<b>Balance at the End of the Period</b>	<b>91 165</b>	<b>85 136</b>	<b>443 504</b>	<b>51</b>	<b>-</b>	<b>619 856</b>

The details of movement on interest and commission in suspense as end of December 2025 was as follows:

	For the Year Ended 31 December 2025 (Audited)					Total USD '000
	Consumer Banking USD '000	Corporates		Banks and Financial Institutions USD '000	Government and Public Sector USD '000	
		Small & Medium USD '000	Large USD '000			
<b>Balance at the beginning of the year</b>	<b>133 469</b>	<b>147 192</b>	<b>543 870</b>	<b>262</b>	<b>-</b>	<b>824 793</b>
Interest and commissions suspended during the year	28 592	29 096	121 978	-	-	179 666
Interest and commissions in suspense settled (written off or transferred to off condensed consolidated interim statement of financial position)	( 68 890)	( 90 644)	( 219 095)	-	-	( 378 629)
Recoveries of interest and commissions	( 8 996)	( 3 225)	( 14 709)	-	-	( 26 930)
Translation adjustments	3 207	( 1 888)	24 254	(211)	-	25 362
<b>Balance at the End of the Year</b>	<b>87 382</b>	<b>80 531</b>	<b>456 298</b>	<b>51</b>	<b>-</b>	<b>624 262</b>

Classification of direct credit facilities at amortized cost based on the geographical and economic sectors as follows:

Economic Sector	Inside Jordan USD '000	Outside Jordan USD '000	31 March 2026 (Reviewed not Audited)	31 December 2025 (Audited)
			USD '000	USD '000
Consumer banking	4 164 383	7 776 614	<b>11 940 997</b>	11 780 698
Industry and mining	1 510 212	4 216 550	<b>5 726 762</b>	5 648 268
Constructions	444 295	1 467 002	<b>1 911 297</b>	1 986 217
Real Estates	181 883	1 751 988	<b>1 933 871</b>	1 513 623
Trade	1 674 284	3 216 905	<b>4 891 189</b>	4 569 992
Agriculture	206 858	228 203	<b>435 061</b>	405 927
Tourism and hotels	235 710	793 840	<b>1 029 550</b>	970 283
Transportations	82 971	234 247	<b>317 218</b>	435 391
Shares	817	17 495	<b>18 312</b>	18 397
General services	850 016	5 228 984	<b>6 079 000</b>	5 976 488
Banks and financial institutions	12 226	387 030	<b>399 256</b>	465 130
Government and public sector	175 486	3 320 411	<b>3 495 897</b>	3 708 860
<b>Net Direct Credit Facilities at Amortized Cost</b>	<b>9 539 141</b>	<b>28 639 269</b>	<b>38 178 410</b>	<b>37 479 274</b>

## 10- OTHER FINANCIAL ASSETS AT AMORTIZED COST

The details of this item are as follows:

	31 March 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	USD '000
Treasury bills	3 016 349	2 871 697
Governmental bonds and bonds guaranteed by the government	7 864 788	7 606 655
Corporate bonds	2 818 300	2 876 420
<b>Total other financial assets at amortized cost</b>	<b>13 699 437</b>	<b>13 354 772</b>
<b>Less: Expected credit loss</b>	<b>( 52 945)</b>	<b>( 47 920)</b>
<b>Net other financial assets at amortized cost</b>	<b>13 646 492</b>	<b>13 306 852</b>

Analysis of bonds based on interest type:

	31 March 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	USD '000
Floating interest rate	268 634	288 315
Fixed interest rate	13 430 803	13 066 457
<b>Total other financial assets at amortized cost</b>	<b>13 699 437</b>	<b>13 354 772</b>
<b>Less: Expected credit loss</b>	<b>( 52 945)</b>	<b>( 47 920)</b>
<b>Net other financial assets at amortized cost</b>	<b>13 646 492</b>	<b>13 306 852</b>

Analysis of financial assets based on market quotation:

	31 March 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	USD '000
<b>Quoted other financial assets at amortized cost:</b>		
Treasury bills	2 771 453	2 625 846
Governmental bonds and bonds guaranteed by the government	2 884 560	2 847 442
Corporate bonds	2 670 274	2 723 190
<b>Total quoted other financial assets at amortized cost</b>	<b>8 326 287</b>	<b>8 196 478</b>
<b>Less: Expected credit loss</b>	<b>( 31 966)</b>	<b>( 26 530)</b>
<b>Net quoted other financial assets at amortized cost</b>	<b>8 294 321</b>	<b>8 169 948</b>
<b>Unquoted other financial assets at amortized cost:</b>		
Treasury bills	244 896	245 851
Governmental bonds and bonds guaranteed by the government	4 980 228	4 759 213
Corporate bonds	148 026	153 230
<b>Total unquoted other financial assets at amortized cost</b>	<b>5 373 150</b>	<b>5 158 294</b>
<b>Less: Expected credit loss</b>	<b>( 20 979)</b>	<b>( 21 390)</b>
<b>Net unquoted other financial assets at amortized cost</b>	<b>5 352 171</b>	<b>5 136 904</b>
<b>Net other financial assets at amortized cost</b>	<b>13 646 492</b>	<b>13 306 852</b>

The movement of expected credit loss "ECL" charges on Other Financial Assets at Amortized Cost was as follows:

	For the Three-Month Period Ended 31 March 2026 (Reviewed not Audited)				For the Year Ended 31 December 2025 (Audited)
	USD '000	USD '000	USD '000	USD '000	USD '000
	Stage 1	Stage 2	Stage 3	Total	Total
<b>Balance at the beginning of the year</b>	20 767	27 153	-	47 920	49 228
Net ECL Charges for the period/ year	5 243	( 74)	-	5 169	( 1 963)
Adjustments during the period/ year and translation adjustments	( 115)	( 29)	-	( 144)	655
<b>Balance at the end of the period/ Year</b>	<b>25 895</b>	<b>27 050</b>	<b>-</b>	<b>52 945</b>	<b>47 920</b>

During the three-month period ended 31 March 2026 sold financial assets at amortized cost amounted to USD 63.5 million (USD 58.6 million during the year ended 31 December 2025).

**11- FIXED ASSETS - NET**

The additions to fixed assets during the three-month period ended 31 March 2026 amounted to USD 16.1 million (USD 24.3 million for the three-month period ended 31 March 2025).

The cost of fully depreciated fixed assets amounted to USD 631.4 million as of 31 March 2026 (USD 620.9 million as of 31 December 2025).

**12- OTHER ASSETS - NET**

The details of this item are as follows:

	<b>31 March 2026 (Reviewed not Audited)</b>	<b>31 December 2025 (Audited)</b>
	<b>USD '000</b>	<b>USD '000</b>
Accrued interest receivable	436 533	438 411
Prepaid expenses	189 722	128 381
Foreclosed assets *	381 852	376 763
Intangible assets - net	218 294	225 235
Right-of-use Assets - net	99 180	100 934
Other miscellaneous assets	375 419	306 842
<b>Total</b>	<b>1 701 000</b>	<b>1 576 566</b>

\* The Central Bank of Jordan instructions require the disposal of these assets during a maximum period of two years from the date of foreclosure, with a grace period of another two years under the CBJ approval.

### 13- CUSTOMERS' DEPOSITS

The details of this item are as follows:

**31 March 2026**  
**(Reviewed not Audited)**

	Consumer Banking	Corporates		Government and Public Sector	Total
		Small & Medium	Large		
	USD '000	USD '000	USD '000	USD '000	USD '000
Current and demand	12 382 093	3 512 124	5 001 828	1 635 808	22 531 853
Savings	6 337 654	82 297	34 022	41 626	6 495 599
Time and notice	14 238 236	1 601 568	5 817 117	4 044 095	25 701 016
Certificates of deposit	330 170	5 423	78 161	20 465	434 219
<b>Total</b>	<b>33 288 153</b>	<b>5 201 412</b>	<b>10 931 128</b>	<b>5 741 994</b>	<b>55 162 687</b>

**31 December 2025**  
**(Audited)**

	Consumer Banking	Corporates		Government and Public Sector	Total
		Small & Medium	Large		
	USD '000	USD '000	USD '000	USD '000	USD '000
Current and demand	11 900 010	3 424 051	4 644 616	1 536 413	21 505 090
Savings	6 247 679	85 011	29 609	40 430	6 402 729
Time and notice	14 232 083	1 455 607	6 069 509	4 482 967	26 240 166
Certificates of deposit	335 835	8 634	109 878	22 137	476 484
<b>Total</b>	<b>32 715 607</b>	<b>4 973 303</b>	<b>10 853 612</b>	<b>6 081 947</b>	<b>54 624 469</b>

- Total Government of Jordan and Jordanian public sector deposits amounted to USD 1244.9 millions, or 2.26% of total customer's deposits as of 31 March 2026 (USD 1534.2 million, or 2.81% of total customer's deposits as of 31 December 2025).
- Non-interest bearing deposits amounted to USD 18519.3 million, or 33.6% of total customer's deposits as of 31 March 2026 (USD 17672.6 million, or 32% of total customer's deposits as of 31 December 2025).
- Blocked deposits (Restricted) amounted to USD 686.4 million, or 1.24% of total customer's deposits as of 31 March 2026 (USD 535.5 million, or 0.98% of total customer's deposits as of 31 December 2025).
- Dormant deposits amounted to USD 623.6 million, or 1.13% of total customer's deposits as of 31 March 2026 (USD 584 million, or 1.07% of total customer's deposits as of 31 December 2025).

**14- BORROWED FUNDS**

The details of this item are as follows:

	31 March 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	USD '000
From Central Banks	258 650	276 062
From banks and financial institutions	594 390	447 764
<b>Total</b>	<b>853 040</b>	<b>723 826</b>

Analysis of borrowed funds according to interest nature is as follows:

	31 March 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	USD '000
Floating interest rate	165 068	168 394
Fixed interest rate	687 972	555 432
<b>Total</b>	<b>853 040</b>	<b>723 826</b>

Analysis of borrowed funds according to maturity is as follows:

	31 March 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	USD '000
Maturing within 1 year	462 865	315 813
Maturing after 1 year and before 3 years	214 958	217 994
Maturing after 3 years	175 217	190 019
<b>Total</b>	<b>853 040</b>	<b>723 826</b>

**15- PROVISION FOR INCOME TAX**

The details of this item are as follows:

	31 March 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	USD '000
<b>Balance at the beginning of the year</b>	<b>391 453</b>	<b>416 942</b>
Income tax expense for the period / year	119 103	410 051
Income tax paid	( 128 996)	( 420 312)
Income tax released from provision	-	( 15 228)
<b>Balance at the end of the period / year</b>	<b>381 560</b>	<b>391 453</b>

Income tax expense charged to the condensed consolidated interim statement of profit or loss consists of the following:

	For the Three-Month Ended	
	31 March 2026 (Reviewed not Audited)	31 March 2025 (Reviewed not Audited)
	USD '000	USD '000
Income tax expense for the period	119 103	106 165
Effect of deferred tax	( 903)	14 879
<b>Total</b>	<b>118 200</b>	<b>121 044</b>

- The Banking income tax rate in Jordan is 38% (35% income tax + 3% national contribution tax), while the income tax rate in the countries where the Group has subsidiaries and branches ranges from 15% to 38% as of 31 March 2026 (from 15% to 38% as of 31 December 2025). The effective tax rate for the Group is 30% as of 31 March 2026 and 30.9% as of 31 March 2025.

- A recent tax settlement has been reached with the Income and Sales Tax Department in Jordan for the year 2024.

- The branches and subsidiaries of Arab Bank Group have reached recent tax settlements for the year 2024 such as Arab Bank Jordan, Palestine, United Arab Emirates and Islamic International Arab Bank, in addition to the year 2023 such as Al-Arabi Invest Group.

## 16- OTHER LIABILITIES

The details of this item are as follows:

	31 March 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	USD '000
Accrued interest payable	363 568	381 361
Notes payable	389 687	187 248
Interest and commission received in advance	96 801	97 006
Accrued expenses	276 136	280 226
Dividends payable to shareholders	378 197	17 083
Provision for impairment - ECL of the indirect credit facilities*	124 348	122 761
Contracts lease liability	93 734	97 758
Structured products at fair value	47 651	39 895
Other miscellaneous liabilities	646 542	648 240
<b>Total</b>	<b>2 416 664</b>	<b>1 871 578</b>

\*The details of movement on the provision for impairment of the "ECL" of the indirect credit facilities during the period / year ended was as follows:

	For the Three-Month Period Ended 31 March 2026 (Reviewed not Audited)				For the Year Ended 31 December 2025 (Audited)
	USD '000	USD '000	USD '000	USD '000	USD '000
	Stage 1	Stage 2	Stage 3	Total	Total
<b>Balance at the beginning of the year</b>	<b>36 956</b>	<b>21 874</b>	<b>63 931</b>	<b>122 761</b>	<b>108 686</b>
Transferred to Stage 1	206	( 8)	( 197)	1	-
Transferred to Stage 2	( 9)	9	-	-	-
Transferred to Stage 3	-	( 10)	10	-	-
Net ECL charges for the period/ year	( 6)	3 197	( 835)	2 356	14 332
Adjustments during the period/ year and translation adjustments	( 5 186)	( 131)	4 547	( 770)	( 257)
<b>Balance at the end of the period/ year</b>	<b>31 961</b>	<b>24 931</b>	<b>67 456</b>	<b>124 348</b>	<b>122 761</b>

## 17- SHARE CAPITAL AND RESERVES

A. Share Capital amounted to USD 926.6 million as of 31 March 2026 and 31 December 2025 with an authorized capital of 640.8 million shares (at a nominal value of USD 1.41 per share).

B. The Group did not make any appropriation to the legal reserves, in accordance with companies law, in the consolidated condensed interim financial information as such appropriations are performed at year end.

## 18- PERPETUAL TIER 1 CAPITAL BONDS

A. Oman Arab Bank has issued series of unsecured perpetual Tier 1 bonds, illustrated as below:

- On 4 June 2021, the Bank issued another series of bonds of USD 250 million. The bonds carry a fixed coupon rate of 7.625% per annum payable semi-annually and treated as deduction from equity. Interest is non-cumulative and payable at Bank's discretion.

- On 16 October 2023, the Bank issued another series of bonds in the amount of OMR 50 million equivalent to USD 129.9 million. The bonds carry a fixed coupon rate of 7% per annum payable semi-annually and treated as deduction from equity. Interest is non-cumulative and payable at Bank's discretion.

- On 9 October 2024, the Bank distributed dividends to the shareholders by issuing Mandatory Convertible Bonds to shares amounted to USD 26 million at fixed rate of 6% per annum paid semi-annually. The share of Arab Bank plc amounted to USD 13 million is not disclosed in this item as a result of the elimination of balances and transactions between the Group companies, while the share of the non-controlling interest amounted to USD 13.27 million is disclosed, treated as deduction from equity, non-cumulative and payable at Bank's discretion.

- On 11 December 2024, Izz Islamic Bank (a subsidiary of the bank) issued additional Modaraba Sukuk non-guaranteed secondary and perpetual from the first level amounted to OMR 30 million (equivalent to USD 78 million) at an average profit of 6.5% per annum paid semi-annually, treated as deduction from equity, non-cumulative and payable at Bank's discretion. The investment of Islamic International Arab Bank amounted to USD 10 million is not disclosed in this item as a result of the elimination of balances and transactions between the Group companies.

- All these bonds constitute direct, unconditional, subordinated and unsecured obligations of the Bank and are classified as equity in accordance with IAS 32: Financial Instruments – Classification. The Tier 1 bonds do not have a fixed or final maturity date and are redeemable by the Bank at its sole discretion. Bond in the first paragraph has First Call date on 4 June 2026, bond in the second paragraph has First Call date on 16 October 2028 and bond in the fourth paragraph has First Call date on 9 January 2029. These bonds may be recalled on any interest payment date thereafter subject to the prior consent of the regulatory authority.

B. Arab Bank PLC has issued series of unsecured perpetual Tier 1 bonds, illustrated as below:

- On 10 October 2023, Arab Bank plc - Jordan branches issued perpetual Tier 1 bonds in the amount of USD 250 million. These bonds carry a fixed coupon rate of 8% per annum for the first 5 years; payable semi-annually and treated as deduction from equity. Interest is non-cumulative and payable at Bank's discretion. These bonds have been listed in London Stock Exchange - International securities market and perpetual bonds market

- These bonds are classified as equity within the additional Tier 1 of the regulatory capital in accordance with IAS 32: Financial Instruments – Classification. The Tier 1 bonds do not have a fixed or final maturity date and are redeemable by the Bank at its sole discretion and according to issuance terms but subject to the prior consent of the regulatory authority. 10 April 2029 will be the first repricing date.

## 19- RETAINED EARNINGS

The details of movement on the retained earnings are as follows:

	<b>31 March 2026</b> <b>(Reviewed not Audited)</b>	<b>31 December 2025</b> <b>(Audited)</b>
	<b>USD '000</b>	<b>USD '000</b>
<b>Balance at the beginning of the year</b>	<b>5 327 713</b>	<b>4 618 009</b>
Profit for the period/ year attributable to the shareholders of the bank	261 998	1 083 344
Transferred from investment revaluation reserve to retained earnings	2 167	767
Dividends paid *	( 368 147)	( 367 323)
Interest paid on perpetual tier 1 capital bonds - net of tax	-	( 29 716)
Interest paid on perpetual tier 1 capital bonds (associated company)	( 17 898)	( 19 990)
Adjustment during the period/ year	3 345	42 622
<b>Balance at the end of the period/ year</b>	<b>5 209 178</b>	<b>5 327 713</b>

\* The General Assembly of Arab Bank PLC in its meeting held on 26 March 2026 approved the recommendations of the Bank's Board of Directors to distribute 40% of the nominal value of shares as cash dividends for the year 2024 equivalent to USD 361.4 million to shareholders. (The General Assembly of Arab Bank PLC in its meeting held on 27 March 2025 approved the recommendations of the Bank's Board of Directors to distribute 40% of the nominal value of shares as cash dividends for the year 2024 equivalent to USD 361.4 million to shareholders).

## 20- INTEREST INCOME

The details of this item are as follows:

	<b>For the Three-Month Period Ended 31</b> <b>March</b>	
	<b>2026</b>	<b>2025</b>
	<b>(Reviewed not Audited)</b>	
	<b>USD '000</b>	<b>USD '000</b>
Direct credit facilities at amortized cost	629 007	647 415
Balances with central banks	85 375	113 071
Balances and deposits with banks and financial institutions	50 115	50 232
Financial assets at fair value through profit or loss	5 688	7 515
Financial assets at fair value through other comprehensive income	9 012	9 074
Other financial assets at amortized cost	174 084	162 720
<b>Total</b>	<b>953 281</b>	<b>990 027</b>

## 21- INTEREST EXPENSE

The details of this item are as follows:

	<b>For the Three-Month Period Ended 31</b> <b>March</b>	
	<b>2026</b>	<b>2025</b>
	<b>(Reviewed not Audited)</b>	
Customer deposits	351 043	383 106
Banks and financial institutions deposits	38 810	45 582
Cash margins	20 123	23 088
Borrowed funds	5 437	4 565
Deposit insurance fees	9 010	7 910
<b>Total</b>	<b>424 423</b>	<b>464 251</b>

**22- NET COMMISSION INCOME**

The details of this item are as follows:

	For the Three-Month Period Ended 31 March	
	2026	2025
	(Reviewed not Audited)	
	USD '000	USD '000
Commission income:		
Direct credit facilities at amortized cost	33 583	27 846
Indirect credit facilities	37 438	33 395
Assets under management	22 928	18 612
Other	83 409	72 088
Less: commission expense	( 43 510)	( 33 335)
<b>Net Commission Income</b>	<b>133 848</b>	<b>118 606</b>

**23- GAIN FROM FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS**

The details of this item are as follows:

	For the Three-Month Period Ended 31 March			
	2026		2025	
	(Reviewed not Audited)			
Realized Gain at FVTPL	Unrealized Gain	Total	Total	
USD '000	USD '000	USD '000	USD '000	
Treasury bills and bonds	2 434	7 463	9 897	8 834
Corporate shares	-	( 74)	( 74)	(75)
Mutual funds	-	51	51	35
<b>Total</b>	<b>2 434</b>	<b>7 440</b>	<b>9 874</b>	<b>8 794</b>

**24- OTHER REVENUE - NET**

The details of this item are as follows:

	For the Three-Month Period Ended 31 March	
	2026	2025
	(Reviewed not Audited)	
	USD '000	USD '000
Revenue from customer services	4 924	4 888
Safe box and other rentals	1 067	1 099
Gain (Loss) from Financial derivatives	5 338	(64)
Miscellaneous revenue	17 251	6 919
<b>Total</b>	<b>28 580</b>	<b>12 842</b>

## **25- BUSINESS SEGMENTS**

The Group has an integrated group of products and services dedicated to serve the Group's customers and constantly developed in response to the ongoing changes in the banking business environment and the related state-of-the art tools by the executive management in the Group.

The following is a summary of these Group's activities stating their business nature and future plans:

### **1. Corporate and Institutional Banking Group**

This group provides banking services and finances with the following: corporate sector, private projects, foreign trading, small and medium sized projects, and banks and financial institutions, in addition to various banking services, through its network of branches spread around the world, starting from commercial lending, commercial finance and cash management to complex financing facilities. Arab Bank Group also provides its customers from the private and public sectors, large companies, medium and small- sized institutions, in addition to financial institutions, advanced and specialized products, services and solutions, through banking channels to implement their transactions effectively, through different branches or electronic channels.

### **2. Treasury Management**

Treasury department at Arab Bank Group manages market and liquidity risks, and provides advice and trading services to Arab Bank clients internationally.

The Treasury Department at the Arab Bank Group has responsibilities, the main responsibilities are:

- Liquidity management according to the highest standards of efficiency and within the established limits, while ensuring that liquidity is sufficiently available to business sectors at all times.
- Managing Market risk within the established limits.
- Generate revenue by managing both liquidity and market risk.
- Executing operations related to buying and selling bonds and derivatives and exchanging foreign currencies with Market expects. The treasury also carries out lending and borrowing operations for the money market with banks and other financial institutions.
- Selling foreign currencies, derivatives and other financial products to clients.
- Providing advice related to liquidity management and market risks to the relevant departments of the Group.

### **3. Consumer Banking Group**

The consumer banking sector provides a range of programmes specifically designed to meet the needs of different customer segments. These programmes extend from the "Arabi Junior" programme for children to the exclusive "Elite" programme, which serves our distinguished clients and is now available in our main markets. The group aims to continue developing its programmes to suit different customer segments while providing an appropriate relationship management model, as these programmes represent the core of our services in line with the increasing needs and expectations of customers.

This sector also aims to directly communicate with targeted customer segments to provide them with suitable and continuous immediate services through a network of branches and electronic channels such as online banking, mobile banking, direct call centers, ATMs, and SMS via mobile phones.

**Information about the Group's Business Segments**

For the Three-Month Period Ended 31 March

	2026					2025	
	(Reviewed not Audited)						
	Corporate and Institutional Banking	Treasury	Consumer Banking		Other	Total	Total
			Elite	Retail Banking			
	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000
Total income	343 877	335 141	( 44 825)	122 752	166 148	923 093	867 879
Net inter-segment interest income	( 49 104)	( 173 955)	167 133	55 926	-	-	-
<b>Less:</b>							
Provision for impairment on financial instruments - ECL	77 495	33 565	( 30)	9 633	-	120 663	110 121
Other provisions	2 168	437	352	1 860	-	4 817	7 014
Direct administrative expenses	35 728	8 706	13 822	90 790	403	149 449	134 267
<b>Result of Operations of Segments</b>	<b>179 382</b>	<b>118 478</b>	<b>108 164</b>	<b>76 395</b>	<b>165 745</b>	<b>648 164</b>	<b>616 477</b>
Less :Indirect expenses on segments	102 325	38 486	48 682	64 640	-	254 133	224 458
<b>Profit for the Period before Income Tax</b>	<b>77 057</b>	<b>79 992</b>	<b>59 482</b>	<b>11 755</b>	<b>165 745</b>	<b>394 031</b>	<b>392 019</b>
Less :Income tax expense	23 115	23 996	17 843	3 526	49 720	118 200	121 044
<b>Profit for the Period</b>	<b>53 942</b>	<b>55 996</b>	<b>41 639</b>	<b>8 229</b>	<b>116 025</b>	<b>275 831</b>	<b>270 975</b>
Depreciation and Amortization	7 761	16 098	1 726	10 221	-	35 806	30 387

31 March 2026  
(Reviewed not Audited)

31 December 2025  
(Audited)

Other Information	Corporate and Institutional Banking	Treasury	Consumer Banking		Other	Total	Total
			Elite	Retail Banking			
	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000
Segment assets	27 193 980	29 200 988	5 071 558	9 877 718	3 110 956	74 455 200	73 609 901
Inter-segment assets	-	-	15 635 142	2 765 458	7 963 766	-	-
Investments in associates	-	-	-	-	4 518 131	4 518 131	4 577 802
<b>Total Assets</b>	<b>27 193 980</b>	<b>29 200 988</b>	<b>20 706 700</b>	<b>12 643 176</b>	<b>15 592 853</b>	<b>78 973 331</b>	<b>78 187 703</b>
Segment liabilities	23 005 012	7 025 590	20 706 700	12 643 176	2 493 257	65 873 735	64 954 701
Shareholders' Equity	-	-	-	-	13 099 596	13 099 596	13 233 002
Inter-segment liabilities	4 188 968	22 175 398	-	-	-	-	-
<b>Total Liabilities and Shareholders' Equity</b>	<b>27 193 980</b>	<b>29 200 988</b>	<b>20 706 700</b>	<b>12 643 176</b>	<b>15 592 853</b>	<b>78 973 331</b>	<b>78 187 703</b>

## 26- MATURITY OF THE CONTINGENT ACCOUNTS

The table below details the maturity of expected liabilities and commitments on the basis of maturity:

<b>31 March 2026</b>				
<b>(Reviewed not Audited)</b>				
	<b>Within 1 Year</b>	<b>From 1 Year and up to 5 Years</b>	<b>More than 5 Years</b>	<b>Total</b>
	<b>USD '000</b>	<b>USD '000</b>	<b>USD '000</b>	<b>USD '000</b>
Letters of credit	3 240 413	79 737	-	3 320 150
Acceptances	712 967	19 098	1 194	733 259
Letters of guarantees:				
- Payment guarantees	941 741	85 477	67 326	1 094 544
- Performance guarantees	3 154 222	1 814 740	270 348	5 239 310
- Other guarantees	2 911 106	1 352 630	132 009	4 395 745
Unutilized credit facilities	6 604 357	616 377	25 556	7 246 290
<b>Total</b>	<b>17 564 806</b>	<b>3 968 059</b>	<b>496 433</b>	<b>22 029 298</b>
Construction projects contracts	9 126	-	-	9 126
Procurement contracts	11 724	3 696	-	15 420
<b>Total</b>	<b>20 850</b>	<b>3 696</b>	<b>-</b>	<b>24 546</b>
<b>31 December 2025</b>				
<b>(Audited)</b>				
	<b>Within 1 Year</b>	<b>From 1 Year and up to 5 Years</b>	<b>More than 5 Years</b>	<b>Total</b>
	<b>USD '000</b>	<b>USD '000</b>	<b>USD '000</b>	<b>USD '000</b>
Letters of credit	3 503 414	44 886	-	3 548 300
Acceptances	816 824	6 753	-	823 577
Letters of guarantees:				
- Payment guarantees	1 028 605	117 038	60 914	1 206 557
- Performance guarantees	3 146 737	1 768 468	223 198	5 138 403
- Other guarantees	2 812 229	1 209 097	131 839	4 153 165
Unutilized credit facilities	6 752 271	475 844	23 516	7 251 631
<b>Total</b>	<b>18 060 080</b>	<b>3 622 086</b>	<b>439 467</b>	<b>22 121 633</b>
Construction projects contracts	9 183	-	-	9 183
Procurement contracts	15 199	4 269	647	20 115
<b>Total</b>	<b>24 382</b>	<b>4 269</b>	<b>647</b>	<b>29 298</b>

**27. CREDIT EXPOSURE FOR ASSETS CATEGORIZED BY GEOGRAPHICAL REGION:**

The details for this items are as follows:

**31 March 2026**  
**(Reviewed not Audited)**

	<b>Jordan</b>	<b>Other Arab Countries</b>	<b>Asia *</b>	<b>Europe</b>	<b>America</b>	<b>Rest of the World</b>	<b>Total</b>
	<b>USD '000</b>	<b>USD '000</b>	<b>USD '000</b>	<b>USD '000</b>	<b>USD '000</b>	<b>USD '000</b>	<b>USD '000</b>
Balances with central banks	6 291 590	4 055 343	2 097	1 166 923	-	39 897	11 555 850
Balances and deposits with banks and financial institutions	360 699	1 085 726	312 498	2 090 932	1 020 224	78 278	4 948 357
Financial assets at fair value through profit or loss	-	84 022	-	3 818	-	-	87 840
Financial assets at fair value through OCI	7 241	701 501	-	252 337	-	125 808	1 086 887
<b>Direct credit facilities at amortized cost</b>	<b>9 539 141</b>	<b>23 807 568</b>	<b>747 892</b>	<b>2 878 951</b>	<b>50 087</b>	<b>1 154 771</b>	<b>38 178 410</b>
Consumer Banking	4 164 383	6 649 303	8 879	576 044	1 160	541 228	11 940 997
Small and Medium Corporates	1 073 147	1 981 280	84 985	612 111	46 614	383 066	4 181 203
Large Corporates	4 113 899	11 522 496	651 724	1 640 148	2 313	230 477	18 161 057
Banks and Financial Institutions	12 226	334 078	2,304	50 648	-	-	399 256
Government and Public Sector	175 486	3 320 411	-	-	-	-	3 495 897
Other financial assets at amortized cost	4 635 663	5 291 353	442 157	2 100 922	714 953	461 444	13 646 492
Other assets and financial derivatives - positive fair value	138 868	461 236	7 002	212 742	1 275	5 930	827 053
<b>Total credit exposure related to items on statement of the financial position</b>	<b>20 973 202</b>	<b>35 486 749</b>	<b>1 511 646</b>	<b>8 706 625</b>	<b>1 786 539</b>	<b>1 866 128</b>	<b>70 330 889</b>
<b>Total credit exposure related to items off statement of the financial position</b>	<b>2 713 497</b>	<b>12 289 970</b>	<b>2 106 562</b>	<b>4 407 842</b>	<b>292 780</b>	<b>94 299</b>	<b>21 904 950</b>
<b>Grand total of credit exposure as of 31 March 2026</b>	<b>23 686 699</b>	<b>47 776 719</b>	<b>3 618 208</b>	<b>13 114 467</b>	<b>2 079 319</b>	<b>1 960 427</b>	<b>92 235 839</b>
<b>Grand total of credit exposure as of 31 December 2025 (Audited)</b>	<b>23 829 489</b>	<b>47 512 147</b>	<b>3 314 646</b>	<b>12 759 488</b>	<b>2 309 556</b>	<b>1 852 329</b>	<b>91 577 655</b>

\* Excluding Arab Countries.

**28. CREDIT EXPOSURE FOR ASSETS CATEGORIZED BY ECONOMIC SECTOR**

The details for this items are as follows:

31 March 2026  
(Reviewed not Audited)

	Consumer Banking	Corporations								Banks and Financial Institutions	Government and Public Sector	Total	
		Industry and Mining	Constructions	Real Estate	Trade	Agriculture	Tourism and Hotels	Transportation	Shares				General Services
	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000	
Balances with central banks	-	-	-	-	-	-	-	-	-	-	-	11 555 850	11 555 850
Balances and deposits with banks and financial institutions	-	-	-	-	-	-	-	-	-	-	4 948 357	-	4 948 357
Financial assets at fair value through profit or loss	-	-	-	-	-	-	-	-	-	-	3 818	84 022	87 840
Financial assets at fair value through OCI	-	-	-	18 151	-	-	-	-	-	73 849	122 014	872 873	1 086 887
Direct credit facilities at amortized cost	11 940 997	5 726 762	1 911 297	1 933 871	4 891 189	435 061	1 029 550	317 218	18 312	6 079 000	399 256	3 495 897	38 178 410
Other financial assets at amortized cost	-	224 829	-	27 142	-	-	-	-	-	670 917	1 869 947	10 853 657	13 646 492
Other assets & Financial Derivatives - positive fair value	56 697	45 163	16 458	11 985	40 379	1 011	14 245	8 508	9 508	206 534	222 772	193 793	827 053
<b>Total credit exposure related to items on statement of the financial position</b>	<b>11 997 694</b>	<b>5 996 754</b>	<b>1 927 755</b>	<b>1 991 149</b>	<b>4 931 568</b>	<b>436 072</b>	<b>1 043 795</b>	<b>325 726</b>	<b>27 820</b>	<b>7 030 300</b>	<b>7 566 164</b>	<b>27 056 092</b>	<b>70 330 889</b>
<b>Total credit exposure related to items off statement of the financial position</b>	<b>50 567</b>	<b>3 783 621</b>	<b>5 229 365</b>	<b>405 844</b>	<b>3 829 821</b>	<b>227 963</b>	<b>135 733</b>	<b>219 129</b>	<b>157</b>	<b>4 745 832</b>	<b>2 719 742</b>	<b>557 176</b>	<b>21 904 950</b>
<b>Grand total of credit exposure as of 31 March 2026</b>	<b>12 048 261</b>	<b>9 780 375</b>	<b>7 157 120</b>	<b>2 396 993</b>	<b>8 761 389</b>	<b>664 035</b>	<b>1 179 528</b>	<b>544 855</b>	<b>27 977</b>	<b>11 776 132</b>	<b>10 285 906</b>	<b>27 613 268</b>	<b>92 235 839</b>
<b>Grand total of credit exposure as of 31 December 2025 (Audited)</b>	<b>11 856 809</b>	<b>9 835 692</b>	<b>7 106 070</b>	<b>1 841 229</b>	<b>8 644 884</b>	<b>644 959</b>	<b>1 070 305</b>	<b>637 229</b>	<b>18 588</b>	<b>11 830 178</b>	<b>10 678 322</b>	<b>27 413 390</b>	<b>91 577 655</b>

## 29- CAPITAL MANAGEMENT AND LIQUIDITY

The Group manages its capital to safeguard its ability to continue its operating activities while maximizing the return to shareholders. The composition of the regulatory capital, as defined by Basel III standards is as follows:

	<b>31 March 2026</b> <b>(Reviewed not</b> <b>Audited)</b>	<b>31 December 2025</b> <b>(Audited)</b>
	<b>USD '000</b>	<b>USD '000</b>
Common Equity Tier 1	11 788 465	11 694 260
Regulatory Adjustments (Deductions from Common Equity Tier 1)	(3 895 749)	(3 965 759)
Additional Tier 1	547 444	545 719
Supplementary Capital	786 530	798 207
<b>Regulatory Capital</b>	<b>9 226 690</b>	<b>9 072 427</b>
<b>Risk-weighted assets (RWA)</b>	<b>53 531 029</b>	<b>53 256 562</b>
<b>Common Equity Tier 1 Ratio</b>	<b>%14.74</b>	<b>%14.51</b>
<b>Tier 1 Capital Ratio</b>	<b>%15.77</b>	<b>%15.54</b>
<b>Capital Adequacy Ratio</b>	<b>%17.24</b>	<b>%17.04</b>

- The Board of Directors performs an overall review of the capital structure of the Group on a quarterly basis. As part of this review, the Board takes into consideration matters such as cost and risks of capital as integral factors in managing capital through setting dividend policies and capitalization of reserves.
- The liquidity coverage ratio is 235% as of 31 March 2026 and 229% as of 31 December 2025 (According to Central Bank of Jordan Memo no. 5/2020 the minimum liquidity coverage ratio is 100%).

### 30. Fair Value Hierarchy

#### Financial Instruments are either financial assets or financial liabilities

The Group uses the following methods and alternatives of valuating and presenting the fair value of financial instruments:

Level 1: Quoted (unadjusted) market prices in active markets for identical assets or liabilities.

Level 2: Valuation techniques for which the lowest level input that is significant to the fair value measurement is directly or indirectly observable.

Level 3: Valuation techniques for which the lowest level input that is significant to the fair value measurement is unobservable.

#### A. Fair Value of the Group financial assets and financial liabilities measured at fair value on a recurring basis.

Some financial assets and financial liabilities are measured at fair value at the end of each reporting period, the following note illustrates how the fair value is determined (Valuation techniques and key inputs):

Financial Assets /Financial Liabilities	Fair Value as at		Fair Value Hierarchy	Valuation techniques and key inputs	Significant unobservable inputs	Relationship of unobservable inputs to fair value
	31 March 2026 (Reviewed not Audited)	31 December 2025 (Audited)				
	USD '000	USD '000				
<b>Financial Assets at Fair Value</b>						
Financial assets at fair value through profit or loss:						
Treasury bills and Government Bonds	84 022	29 820	Level 1	Quoted Prices	Not Applicable	Not Applicable
Corporate Bonds	3 818	3 941	Level 1	Quoted Prices	Not Applicable	Not Applicable
Shares and mutual funds	51 229	51 591	Level 1 & 2	Quoted Prices or through comparison of similar financial instruments	Not Applicable	Not Applicable
<b>Total Financial Assets at Fair Value through Profit or Loss</b>	<b>139 069</b>	<b>85 352</b>				
<b>Financial derivatives - positive fair value</b>	<b>200 798</b>	<b>355 431</b>	Level 2	Through comparison of similar financial instruments	Not Applicable	Not Applicable
Financial assets at fair value through other comprehensive income:						
Quoted shares	222 284	208 784	Level 1	Quoted Prices	Not Applicable	Not Applicable
Unquoted shares	264 784	269 772	Level 2 & 3	Through Comparison of similar financial instruments or through using unobservable measurements	Not Applicable	Not Applicable
Governmental and Corporate bonds through OCI	1 086 887	1 024 903	Level 1 & 2	Quoted Prices or through comparison of similar financial instruments	Not Applicable	Not Applicable
<b>Total financial assets at fair value through other comprehensive income</b>	<b>1 573 955</b>	<b>1 503 459</b>				
<b>Total Financial Assets at Fair Value</b>	<b>1 913 822</b>	<b>1 944 242</b>				
<b>Financial Liabilities at Fair Value</b>						
Financial derivatives - negative fair value	142 039	329 198	Level 2	Through comparison of similar financial instruments	Not Applicable	Not Applicable
Structured products at fair value	47 651	39 895	Level 2	Through comparison of similar financial instruments	Not Applicable	Not Applicable
<b>Total Financial Liabilities at Fair Value</b>	<b>189 690</b>	<b>369 093</b>				

There were no transfers between Level 1 and 2 during the three-month period ended 31 March 2026 and the year 2025.

#### B. Fair value of the Group financial assets and financial liabilities that are not measured at fair value on a recurring basis.

Except as detailed in the following table, we believe that the carrying amounts of financial assets and financial liabilities recognized in the banks condensed consolidated interim financial information approximate their fair values:

	31 March 2026 (Reviewed not Audited)		31 December 2025 (Audited)		Fair Value Hierarchy
	Book value	Fair value	Book value	Fair value	
	USD '000	USD '000	USD '000	USD '000	
<b>Financial assets not calculated at fair value</b>					
Mandatory cash reserve, Time and notice balances and Certificates of deposit with central banks	7 620 197	7 622 061	7 322 524	7 324 658	Level 2 & 3
Balances and deposits with banks and financial institutions	4 948 357	4 953 026	5 011 043	5 015 728	Level 2 & 3
Direct credit facilities at amortized cost	38 178 410	38 380 810	37 479 274	37 691 164	Level 2 & 3
Other financial assets at amortized cost	13 646 492	13 808 397	13 306 852	13 488 155	Level 1 & 2
<b>Total financial assets not calculated at fair value</b>	<b>64 393 456</b>	<b>64 764 294</b>	<b>63 119 693</b>	<b>63 519 705</b>	
<b>Financial liabilities not calculated at fair value</b>					
Banks' and financial institutions' deposits	4 270 136	4 286 637	4 183 545	4 200 349	Level 2 & 3
Customer deposits	55 162 687	55 427 791	54 624 469	54 933 340	Level 2 & 3
Cash margin	2 355 986	2 369 554	2 538 972	2 554 558	Level 2 & 3
Borrowed funds	853 040	858 108	723 826	727 824	Level 2 & 3
<b>Total financial liabilities not calculated at fair value</b>	<b>62 641 849</b>	<b>62 942 090</b>	<b>62 070 812</b>	<b>62 416 071</b>	

The fair values of the financial assets and financial liabilities included in level 2 categories above have been determined in accordance with the generally accepted pricing models based on a discounted cash flow analysis, with the most significant inputs being the discount rate that reflects the credit risk of counterparties.

**31- EARNINGS PER SHARE ATTRIBUTABLE TO THE BANK'S SHAREHOLDERS**

The details of this item are as follows:

	<b>For the Three-Month Period Ended 31 March</b>	
	<b>(Reviewed not Audited)</b>	
	<b>2026</b>	<b>2025</b>
	<b>USD '000</b>	<b>USD '000</b>
Profit for the period attributable to the Bank's shareholders	261 998	261 762
Less: Group's share of Interest on perpetual tier 1 capital bonds	( 17 898)	-
<b>Net Profit for the period attributable to the Bank's shareholders</b>	<b>244 100</b>	<b>261 762</b>
	<b>Thousand Shares</b>	
Average number of shares	640 800	640 800
	<b>USD / Share</b>	
Earnings Per Share for the period (Basic and diluted)	0.38	0.41

**32- CASH AND CASH EQUIVALENTS**

The details of this item are as follows:

	<b>For the Three-Month Period Ended 31 March</b>	
	<b>2026</b>	<b>2025</b>
	<b>(Reviewed not Audited)</b>	
	<b>USD '000</b>	<b>USD '000</b>
Cash and balances with central banks maturing within 3 months	13 749 889	12 530 781
<u>Add:</u> Balances with banks and financial institutions maturing within 3 months	4 574 279	3 644 239
<u>Less:</u> Banks and financial institutions deposits maturing within 3 months	4 209 143	3 819 630
<b>Total</b>	<b>14 115 025</b>	<b>12 355 390</b>

### 33. RELATED PARTIES TRANSACTIONS

The details of outstanding balances with related parties are as follows:

<b>31 March 2026</b>				
<b>(Reviewed not Audited)</b>				
	<b>Deposits owed from Related Parties</b>	<b>Direct Credit Facilities at Amortized Cost</b>	<b>Deposits to Related Parties</b>	<b>LCs, LGs, Unutilized Credit Facilities and Acceptances</b>
	<b>USD '000</b>	<b>USD '000</b>	<b>USD '000</b>	<b>USD '000</b>
Associates	209 558	4 594	24 985	93 285
Major Shareholders and Members of the Board of Directors	-	191 663	507 910	470 793
<b>Total</b>	<b>209 558</b>	<b>196 257</b>	<b>532 895</b>	<b>564 078</b>

  

<b>31 December 2025</b>				
<b>(Audited)</b>				
	<b>Deposits owed from Related Parties</b>	<b>Direct Credit Facilities at Amortized Cost</b>	<b>Deposits to Related Parties</b>	<b>LCs, LGs, Unutilized Credit Facilities and Acceptances</b>
	<b>USD '000</b>	<b>USD '000</b>	<b>USD '000</b>	<b>USD '000</b>
Associates	150 384	6 954	28 269	93 303
Major Shareholders and Members of the Board of Directors	-	235 265	869 559	249 161
<b>Total</b>	<b>150 384</b>	<b>242 219</b>	<b>897 828</b>	<b>342 464</b>

- All facilities granted to related parties are performing loans in accordance with the internal credit rating of the Group.

The details of transactions with related parties are as follows:

<b>For the Three-Month Period Ended 31 March 2026</b>		
<b>(Reviewed not Audited)</b>		
	<b>Interest Income</b>	<b>Interest Expense</b>
	<b>USD '000</b>	<b>USD '000</b>
Associates	1 462	70

  

<b>For the Three-Month Period Ended 31 March 2025</b>		
<b>(Reviewed not Audited)</b>		
	<b>Interest Income</b>	<b>Interest Expense</b>
	<b>USD '000</b>	<b>USD '000</b>
Associates	2 599	373

- Direct credit facilities granted to top management personnel amounted to USD 1.3 million and indirect credit facilities amounted to USD 5.6 thousand as of 31 March 2026 (USD 1 million direct credit facilities and USD 5.6 thousand indirect credit facilities as of 31 December 2025).

- Interest on credit facilities granted to major shareholders and members of the Board of Directors is recorded at arm's length.

- Deposits of key management personnel amounted to USD 10.7 million as of 31 March 2026 (USD 9.6 million as of 31 December 2025).

- The salaries and other fringe benefits of the Group's top management personnel, inside and outside Jordan, amounted to USD 35.6 million for the three-month period ended 31 March 2026 (USD 33.1 million for the three-month period ended 31 March 2025).

### **34 - LEGAL CASES**

There are lawsuits filed against the Group which amounted to USD 448.8 million as of 31 March 2026 (USD 436.8 million as of 31 December 2025). In the opinion of the management and the lawyers representing the Group in the litigations at issue, the provisions taken in connection with these lawsuits are adequate.