ARAB BANK GROUP
AMMAN - THE HASHEMITE KINGDOM OF JORDAN

CONDENSED CONSOLIDATED INTERIM FINANCIAL INFORMATION FOR THE SIX MONTHS PERIOD ENDED

JUNE 30, 2026

TOGETHER WITH THE REVIEW REPORT

ARAB BANK GROUP
AMMAN - THE HASHEMITE KINGDOM OF JORDAN
FOR THE SIX MONTHS PERIOD ENDED JUNE 30, 2026

TABLE OF CONTENTS

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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 June 30, 2026, and the related condensed consolidated interim statements of profit or loss and comprehensive income for the three and six month period ended June 30, 2026, changes in owners' equity and cash flows for the six-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 the condensed consolidated 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.

Deloitte & Touche

Amman – Jordan
July 30, 2026

Deloitte & Touche (M.E.) – Jordan

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ARAB BANK GROUP
CONDENSED CONSOLIDATED INTERIM
STATEMENT OF FINANCIAL POSITION

	Notes	30 June 2026 (Reviewed not Audited)	31 December 2025 (Audited)
ASSETS		**USD '000**	**USD '000**
Cash and balances with central banks - net	4	13 274 641	13 400 203
Balances with banks and financial institutions - net	5	5 398 087	4 873 383
Deposits with banks and financial institutions - net	6	314 746	137 660
Financial assets at fair value through profit or loss	7	92 380	85 352
Financial derivatives - positive fair value		205 443	355 431
Direct credit facilities at amortized cost - net	9	38 294 647	37 479 274
Financial assets at fair value through other comprehensive income - net	8	1 785 310	1 503 459
Other financial assets at amortized cost - net	10	13 624 042	13 306 852
Investments in associates		4 719 360	4 577 802
Fixed assets - net	11	643 653	647 165
Other assets - net	12	1 731 562	1 576 566
Deferred tax assets		250 271	244 556
Total Assets		**80 334 142**	**78 187 703**
LIABILITIES AND SHAREHOLDERS' EQUITY			
Banks and financial institutions' deposits		4 343 786	4 183 545
Customers' deposits	13	56 457 952	54 624 469
Cash margin		2 349 310	2 538 972
Financial derivatives - negative fair value		194 145	329 198
Borrowed funds	14	632 679	723 826
Provision for income tax	15	399 703	391 453
Other provisions		262 611	263 806
Other liabilities	16	2 132 822	1 871 578
Deferred tax liabilities		29 339	27 854
Total Liabilities		**66 802 347**	**64 954 701**
Paid up capital	17	926 615	926 615
Share premium		1 225 747	1 225 747
Statutory reserve		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		(347 901)	(305 798)
Investments revaluation reserve		(219 928)	(224 088)
Retained earnings	19	5 474 225	5 327 713
Total Equity Attributable to the Shareholders of the Bank		**11 868 541**	**11 759 972**
Perpetual tier 1 capital bonds	18	861 064	711 064
Non-controlling interests		802 190	761 966
Total Equity		**13 531 795**	**13 233 002**
Total Liabilities and Equity		**80 334 142**	**78 187 703**

The accompanying notes from (1) to (35) 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 Six-Month Period Ended 30 June 2026 USD '000	For the Six-Month Period Ended 30 June 2025 USD '000	For the Three-Month Period Ended 30 June 2026 USD '000	For the Three-Month Period Ended 30 June 2025 USD '000
REVENUE					
Interest income	20	1 898 430	1 992 323	945 149	1 002 296
Less: interest expense	21	857 268	934 819	432 845	470 568
Net Interest Income		**1 041 162**	**1 057 504**	**512 304**	**531 728**
Net commission income	22	275 735	262 776	141 887	144 170
Net Interest and Commission Income		**1 316 897**	**1 320 280**	**654 191**	**675 898**
Foreign exchange differences		118 270	93 828	56 905	51 724
Gain from financial assets at fair value through profit or loss	23	10 816	11 288	942	2 494
Dividends from financial assets at fair value through other comprehensive income	8	19 194	7 155	18 359	5 935
Group's share of profits of associates		334 571	325 176	174 838	166 639
Other revenue - net	24	44 587	29 215	16 007	16 373
Total Income		**1 844 335**	**1 786 942**	**921 242**	**919 063**
EXPENSES					
Employees' expenses		450 685	423 037	221 347	221 965
Other expenses		283 886	273 366	145 448	146 100
Depreciation and amortization		71 311	66 389	35 505	36 002
Expected credit loss on financial assets		221 029	228 285	100 366	118 164
Other provisions		11 286	8 731	6 469	1 717
Total Expenses		**1 038 197**	**999 808**	**509 135**	**523 948**
Profit for the Period before Income Tax		**806 138**	**787 134**	**412 107**	**395 115**
Less: Income tax expense	15	235 283	251 801	117 083	130 757
Profit for the Period		**570 855**	**535 333**	**295 024**	**264 358**
Attributable to :					
Bank's shareholders		546 990	516 369	284 992	254 607
Non-controlling interests		23 865	18 964	10 032	9 751
Total		**570 855**	**535 333**	**295 024**	**264 358**
Earnings per share attributable to the Bank's shareholders					
- Basic and Diluted (US Dollars)	31	0.79	0.77	0.41	0.36

The accompanying notes from (1) to (35) 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 Six-Month Period Ended 30 June		For the Three-Month Period Ended 30 June	
	2026	2025	2026	2025
	USD '000	USD '000	USD '000	USD '000
Profit for the period	**570 855**	**535 333**	**295 024**	**264 358**
Add: Other comprehensive income items - after tax				
Items that will be subsequently transferred to the condensed consolidated interim statement of profit or loss				
Exchange differences arising from the translation of foreign currencies	(43 642)	191 161	(16 518)	151 001
Revaluation (loss) on bonds at fair value through other comprehensive income	(850)	(794)	(1 128)	1 378
Items that will not be subsequently transferred to the condensed consolidated interim statement of profit or loss				
Net change in fair value of financial assets at fair value through other comprehensive income	**12 907**	**33 433**	**52 897**	**2 131**
Revaluation gain on financial assets at fair value through other comprehensive income	7 041	33 641	49 198	2 339
Gain (loss) from sale of financial assets at fair value through other comprehensive income	5 866	(208)	3 699	(208)
Total Other (Comprehensive Loss) Comprehensive Income items for the period – after tax	**(31 585)**	**223 800**	**35 251**	**154 510**
Total Comprehensive Income for the Period	**539 270**	**759 133**	**330 275**	**418 868**
Attributable to :				
Bank's shareholders	514 424	734 009	323 115	403 652
Non-controlling interests	24 846	25 124	7 160	15 216
Total	**539 270**	**759 133**	**330 275**	**418 868**

The accompanying notes from (1) to (35) 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	Perpetual Tier 1 Capital Bonds	Non-Controlling Interests	Total Equity
For the Six-Month Period Ended 30 June 2026		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
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		-	-	-	-	-	-	-	-	-	546 990	546 990	-	23 865	570 855
Other (Comprehensive Loss) for the period		-	-	-	-	-	-	-	(42 103)	9 537	-	(32 566)	-	981	(31 585)
Total Comprehensive Income for the Period		-	-	-	-	-	-	-	(42 103)	9 537	546 990	514 424	-	24 846	539 270
Transferred from investments revaluation reserve to retained earnings	19	-	-	-	-	-	-	-	-	(5 377)	5 377	-	-	-	-
Transferred from investments revaluation reserve to non-controlling interests		-	-	-	-	-	-	-	-	-	-	-	-	(489)	(489)
Share of non-controlling interests for investments in subsidiaries		-	-	-	-	-	-	-	-	-	-	-	-	40 403	40 403
Dividends distributed	19	-	-	-	-	-	-	-	-	-	(368 147)	(368 147)	-	(14 854)	(383 001)
Interest paid on perpetual tier 1 capital bonds - net of tax *	19	-	-	-	-	-	-	-	-	-	(16 096)	(16 096)	-	(10 003)	(26 099)
Interest paid on perpetual tier 1 capital bonds - net (Associates) *	19	-	-	-	-	-	-	-	-	-	(26 349)	(26 349)	-	-	(26 349)
Issuance of perpetual tier 1 capital bonds	18	-	-	-	-	-	-	-	-	-	-	-	150 000	-	150 000
Adjustments during the period	19	-	-	-	-	-	-	-	-	-	4 737	4 737	-	321	5 058
Balance at the End of the Period		926 615	1 225 747	926 615	977 315	1 211 927	153 030	1 540 896	(347 901)	(219 928)	5 474 225	11 868 541	861 064	802 190	13 531 795
For the Six-Month Period Ended 30 June 2025															
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		-	-	-	-	-	-	-	-	-	516 369	516 369	-	18 964	535 333
Other Comprehensive Income for the period		-	-	-	-	-	-	-	183 867	33 773	-	217 640	-	6 160	223 800
Total Comprehensive Income for the Period		-	-	-	-	-	-	-	183 867	33 773	516 369	734 009	-	25 124	759 133
Transferred from investments revaluation reserve to retained earnings		-	-	-	-	-	-	-	-	173	(173)	-	-	-	-
Dividends distributed	19	-	-	-	-	-	-	-	-	-	(367 323)	(367 323)	-	(3 384)	(370 707)
Interest paid on perpetual tier 1 capital bonds - net of tax		-	-	-	-	-		-	-	-	(14 996)	(14 996)	-	(8 858)	(23 854)
Interest paid on perpetual tier 1 capital bonds - net (Associates)		-	-	-	-	-	-	-	-	-	(6 226)	(6 226)	-	-	(6 226)
Adjustments during the period		-	-	-	-	-	-	-	-	-	2 644	2 644	-	1 435	4 079
Balance at the End of the Period		926 615	1 225 747	926 615	977 315	1 211 927	153 030	1 540 896	(267 510)	(333 296)	4 748 304	11 109 643	711 064	676 617	12 497 324

- The retained earnings include restricted deferred tax assets in the amount of USD 242.3 million as of 30 June 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 30 June 2026 and 31 December 2025.

- The Bank cannot use a restricted amount of USD 219.9 million as of 30 June 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 total interest on perpetual tier 1 capital bonds paid from branches and subsidiaries of Arab Bank PLC, Oman Arab Bank and Group's share from assocaites amounted to USD 56.4 million, paid net of tax which amounted to USD 4 million as of 30 June 2026 (USD 75 million as of 31 December 2025, paid net of tax which amounted to USD 7.9 million).

The accompanying notes from (1) to (35) 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 Six-Month Period Ended 30 June 2026	2025
CASH FLOWS FROM OPERATING ACTIVITIES		USD '000	USD '000
Profit for the period before tax		**806 138**	**787 134**
Adjustments for:			
Group's share of associates' profits		(334 571)	(325 176)
Depreciation and amortization		71 311	66 389
Expected credit losses on financial assets		221 029	228 285
Net accrued interest		9 183	(8 868)
(Gain) Loss from sale of fixed assets		(3 416)	20
Dividends on financial assets at fair value through other comprehensive income	8	(19 194)	(7 155)
(Gain) from revaluation of financial assets at fair value through profit or loss	23	(7 641)	(857)
Other provisions		11 286	8 731
Total		**754 125**	**748 503**
(Increase) decrease in assets:			
Deposits with banks and financial institutions (maturing after 3 months)		(177 011)	(91 797)
Direct credit facilities at amortized cost		(1 025 628)	(1 751 381)
Financial assets at fair value through profit or loss		613	(16 845)
Other assets and financial derivatives		43 943	(471 661)
Increase (decrease) in liabilities:			
Banks' and financial institutions' deposits (maturing after 3 months)		(120 383)	(2 075)
Customers' deposits		1 833 483	2 938 076
Cash margin		(189 662)	183 093
Other liabilities and financial derivatives		50 904	336 694
Net Cash Flow From Operating Activities before Income Tax		**1 170 384**	**1 872 607**
Income tax paid	15	(227 442)	(263 225)
Net Cash Flow From Operating Activities		**942 942**	**1 609 382**
CASH FLOWS FROM INVESTING ACTIVITIES			
(Purchase) of financial assets at fair value through other comprehensive income		(270 151)	(184 165)
(Purchase) of other financial assets at amortized cost		(319 985)	(666 423)
(Increase) in investments in associates		(370)	(878)
Dividends received from associates		172 584	168 807
Dividends received from financial assets at fair value through other comprehensive income	8	19 194	7 155
(Increase) in fixed assets - net	11	(44 759)	(44 800)
Net Cash Flow (Used in) Investing Activities		**(443 487)**	**(720 304)**
CASH FLOWS FROM FINANCING ACTIVITIES			
(Decrease) increase in borrowed funds		(91 147)	123 949
Increase in perpetual tier 1 capital bonds	18	150 000	-
Interest paid on perpetual tier 1 capital bonds		(56 423)	(34 055)
Share of non-controlling interest from capital increase in subsidiaries		40 403	-
Dividends paid to shareholders		(364 403)	(363 769)
Dividends paid to non-controlling interests		(14 854)	(3 384)
Net Cash Flow (Used In) Financing Activities		**(336 424)**	**(277 259)**
Net increase in cash and cash equivalents		163 031	611 819
Exchange differences - change in foreign exchange rates		(43 642)	191 161
Cash and cash equivalents at the beginning of the year		14 843 705	13 681 641
Cash and Cash Equivalents at the End of the Period	32	**14 963 094**	**14 484 621**
Operational Cash Flows from Interest			
Interest Paid		798 959	944 845
Interest Received		1 849 304	1 993 481

The accompanying notes from (1) to (35) form an integral part of these condensed consolidated interim financial information and should be read with them and with the review report.

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 (6) on 30 July 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 six-month period ended 30 June 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
	30 June 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 consolidated in the Group's condensed consolidated interim 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 condensed consolidated interim statement of profit or loss up to the effective date of disposal which is the date on which the Bank losses control over the subsidiary companies.

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

2 – 3 SIGNIFCANT ACCOUNTING POLICIES

The accounting policies used in the preparation of the condensed consolidated interim financial information for the period ended on 30 June 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.

New and revised IFRS Standards	Effective for annual periods beginning on or after
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
Amendments to the fair value option for investments in associates and joint ventures (Amendments to IAS 28)	1 January 2027
IFRS 20 — Regulatory Assets and Regulatory Liabilities	1 January 2029

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:

	30 June 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	USD '000
Cash in vaults	1 684 410	1 599 476
Balances with central banks:		
Current accounts	3 947 238	4 478 203
Time and notice deposits	6 330 740	6 200 329
Mandatory cash reserve	1 682 881	1 647 814
Certificates of deposit	203 706	48 081
Total Balances with Central Banks	**12 164 565**	**12 374 427**
Total Cash and Balances with Central Banks	**13 848 975**	**13 973 903**
Less: Expected credit loss	(574 334)	(573 700)
Net Cash and Balances with Central Banks	**13 274 641**	**13 400 203**

- 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 30 June 2026 and 31 December 2025.

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

	For the Six-Month Period Ended 30 June 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	**75 335**	**498 365**	**-**	**573 700**	**468 399**
Net ECL for the period/ year	51	612	-	663	105 395
Adjustments during the period/ year and translation adjustments	(29)	-	-	(29)	(94)
Balance at the end of the period/ year	**75 357**	**498 977**	**-**	**574 334**	**573 700**

5. BALANCES WITH BANKS AND FINANCIAL INSTITUTIONS - NET

The details of this item are as follows:

Local banks and financial institutions	30 June 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	USD '000
Current accounts	4 688	4 715
Time deposits maturing within 3 months	308 164	408 758
Total	**312 852**	**413 473**
Banks and financial institutions abroad		
Current accounts	2 218 137	2 260 429
Time deposits maturing within 3 months	2 819 928	2 202 059
Certificates of deposit maturing within 3 months	49 985	-
Total	**5 088 050**	**4 462 488**
Total balances with banks and financial institutions local and abroad	**5 400 902**	**4 875 961**
Less: Expected credit loss	(2 815)	(2 578)
Net balances with banks and financial institutions local and abroad	**5 398 087**	**4 873 383**

- There are no non-interest bearing balances as of 30 June 2026 and 31 December 2025.
- There are no restricted balances as of 30 June 2026 and 31 December 2025.

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

	For the Six-Month Period Ended 30 June 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	245	-	-	245	(462)
Adjustments during the period/ year and translation adjustments	(8)	-	-	(8)	234
Balance at the end of the period/ year	**2 815**	**-**	**-**	**2 815**	**2 578**

6. DEPOSITS WITH BANKS AND FINANCIAL INSTITUTIONS - NET

The details of this item are as follows:

Deposits with Local Banks and Financial Institutions:	30 June 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	USD '000
Time deposits maturing after 3 months and before 6 months	27 290	2 000
Total	**27 290**	**2 000**
Deposits with Banks and Financial Institutions Abroad:		
Time deposits maturing after 3 months and before 6 months	216 168	74 528
Time deposits maturing after 6 months and before 9 months	9 124	45 639
Time deposits maturing after 9 months and before a year	18 182	16 498
Certificates of deposits maturing after 9 months and before a year	44 912	-
Total	**288 386**	**136 665**
Total deposits with banks and financial institutions local and abroad.	**315 676**	**138 665**
Less: Expected credit loss	(930)	(1 005)
Net deposits with banks and financial institutions local and abroad.	**314 746**	**137 660**

- There are no restricted deposits as of 30 June 2026 and 31 December 2025.

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

	For the Six-Month Period Ended 30 June 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	(93)	-	-	(93)	113
Adjustments during the period/ year and translation adjustments	18	-	-	18	91
Balance at the end of the period/ year	**930**	**-**	**-**	**930**	**1 005**

7- FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS

The details of this item are as follows:

	30 June 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	USD '000
Treasury bills and Governmental bonds	35 828	29 820
Corporate bonds	3 854	3 941
Corporate shares	6 129	6 280
Mutual funds	46 569	45 311
Total	**92 380**	**85 352**

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

The details of this item are as follows:

	30 June 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	USD '000
Quoted shares	239 908	208 784
Unquoted shares	251 406	269 772
Governmental bonds and bonds guaranteed by the government	1 065 684	725 873
Corporate bonds	229 440	299 801
Total Financial Assets at Fair Value through Other Comprehensive Income	**1 786 438**	**1 504 230**
Less: Expected credit loss	(1 128)	(771)
Net Financial Assets at Fair Value through Other Comprehensive Income	**1 785 310**	**1 503 459**

- Cash dividends from the investments above amounted to USD 19.2 million for the six-month period ended 30 June 2026 (USD 7.2 millions for the six-month period ended 30 June 2025).

Analysis of Financial Assets at Fair Value through OCI - Bonds based on interest type:	30 June 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	USD '000
Floating interest rate	7 181	-
Fixed interest rate	1 287 943	1 025 674
Total	**1 295 124**	**1 025 674**

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

	For the Six-Month Period Ended 30 June 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	357	-	-	357	337
Adjustments during the period/ year and translation adjustments	-	-	-	-	(1)
Balance at the end of the period/ year	**1 128**	**-**	**-**	**1 128**	**771**

9- DIRECT CREDIT FACILITIES AT AMORTIZED COST - NET

The details of this item are as follows:

	30 June 2026 (Reviewed not Audited)					
	Consumer Banking	Corporates		Banks and Financial Institutions	Government and Public Sector	Total
		Small and Medium	Large			
	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000
Discounted bills *	37 244	101 532	701 772	267 995	7 169	1 115 712
Overdrafts *	199 416	1 277 074	3 154 854	3 142	681 584	5 316 070
Loans and advances *	6 552 023	2 851 592	15 788 360	121 647	3 027 270	28 340 892
Real-estate loans	5 691 548	614 217	644 142	-	-	6 949 907
Credit cards	380 224	-	-	-	-	380 224
Total	**12 860 455**	**4 844 415**	**20 289 128**	**392 784**	**3 716 023**	**42 102 805**
Less: Interest and commission in suspense	88 781	92 069	473 844	49	-	654 743
Expected Credit Loss	441 634	536 071	2 079 814	3 423	92 473	3 153 415
Total	**530 415**	**628 140**	**2 553 658**	**3 472**	**92 473**	**3 808 158**
Net Direct Credit Facilities At Amortized Cost	**12 330 040**	**4 216 275**	**17 735 470**	**389 312**	**3 623 550**	**38 294 647**

* Net of interest and commission received in advance which amounted to USD 290.1 million as of 30 June 2026.

- Rescheduled loans during the six-month period ended 30 June 2026 amounted to USD 181.1 million.

- Restructured loans during the six-month period ended 30 June 2026 amounted to USD 15.4 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 million during the six-month period ended 30 June 2026.

- Direct credit facilities granted to and guaranteed by the Government of Jordan amounted to USD 394.4 million, or 0.94٪ of total direct credit facilities as of 30 June 2026.

- Non-performing direct credit facilities amounted to USD 2606.3 million, or 6.19% of total direct credit facilities as of 30 June 2026.

- Non-performing direct credit facilities (net of interest and commission in suspense) amounted to USD 2015.3 million, or 4.85% of direct credit facilities after deducting interest and commission in suspense as of 30 June 2026.

	31 December 2025 (Audited)					
	Consumer Banking	Corporates		Banks and Financial Institutions	Government and Public Sector	Total
		Small and Medium	Large			
	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000
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
Total	**12 268 216**	**4 633 696**	**20 020 719**	**468 794**	**3 814 976**	**41 206 401**
Less: Interest and commission in suspense	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
Total	**487 518**	**633 371**	**2 496 458**	**3 664**	**106 116**	**3 727 127**
Net Direct Credit Facilities at Amortized Cost	**11 780 698**	**4 000 325**	**17 524 261**	**465 130**	**3 708 860**	**37 479 274**

* 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 of 30 June 2026 was as follows:

	For the Six-Month Period Ended 30 June 2026 (Reviewed not Audited)			
	USD '000	USD '000	USD '000	USD '000
	Stage 1	Stage 2	Stage 3	Total
Balance at the beginning of the year	**428 706**	**831 352**	**1 842 807**	**3 102 865**
Transferred to Stage 1	5 983	(5 770)	(213)	-
Transferred to Stage 2	11 146	(10 396)	(750)	-
Transferred to Stage 3	(277)	(109 662)	109 939	-
Net ECL Charges for the period	(19 962)	105 251	124 966	**210 255**
Used from provision (written off or transferred to off condensed consolidated interim statement of financial position)	-	-	(155 234)	**(155 234)**
Adjustments during the period and translation adjustments	(2 130)	(1 821)	(520)	**(4 471)**
Balance at the end of the period	**423 466**	**808 954**	**1 920 995**	**3 153 415**

The details of movement on the provision for expected credit loss "ECL" as of 31 December 2025 was as follows:

	For the Year Ended 31 December 2025 (Audited)			
	USD '000	USD '000	USD '000	USD '000
	Stage 1	Stage 2	Stage 3	Total
Balance at the beginning of the year	**366 570**	**866 692**	**1 850 371**	**3 083 633**
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	**305 401**
Used from provision (written off or transferred to off consolidated statement of financial position)	-	-	(353 340)	**(353 340)**
Adjustments during the year and translation adjustments	6 664	3 316	57 191	**67 171**
Balance at the end of the year	**428 706**	**831 352**	**1 842 807**	**3 102 865**

- Non-performing loans transferred to off condensed consolidated interim statement of financial position amounted to USD 205.9 million during the six-month period ended 30 June 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 was as follows:

	For the Six-Month Period Ended 30 June 2026 (Reviewed not Audited)					
	Consumer Banking	Corporates		Banks and Financial Institutions	Government and Public Sector	Total
		Small & Medium	Large			
	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000
Balance at the beginning of the year	**87 382**	**80 531**	**456 298**	**51**	**-**	**624 262**
Interest and commissions suspended during the period	14 822	14 953	61 627	-	-	91 402
Interest and commissions in suspense settled (written off or transferred to off condensed consolidated interim statement of financial position)	(9 882)	(1 815)	(39 394)	-	-	(51 091)
Recoveries of interest and commissions	(3 233)	(1 024)	(4 802)	-	-	(9 059)
Translation adjustments	(308)	(576)	115	(2)	-	(771)
Balance at the End of the Period	**88 781**	**92 069**	**473 844**	**49**	**-**	**654 743**

	For the Year Ended 31 December 2025 (Audited)					
	Consumer Banking	Corporates		Banks and Financial Institutions	Government and Public Sector	Total
		Small & Medium	Large			
	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000
Balance at the beginning of the year	**133 469**	**147 192**	**543 870**	**262**	**-**	**824 793**
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 consolidated 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
Balance at the End of the Year	**87 382**	**80 531**	**456 298**	**51**	**-**	**624 262**

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

	Inside Jordan	Outside Jordan	30 June 2026 (Reviewed not Audited)	31 December 2025 (Audited)
Economic Sector	USD '000	USD '000	USD '000	USD '000
Consumer banking	4 183 732	8 146 308	**12 330 040**	11 780 698
Industry and mining	1 383 884	4 137 812	**5 521 696**	5 648 268
Constructions	364 781	1 477 247	**1 842 028**	1 986 217
Real Estates	175 553	1 935 485	**2 111 038**	1 513 623
Trade	1 915 910	2 788 926	**4 704 836**	4 569 992
Agriculture	215 913	219 098	**435 011**	405 927
Tourism and hotels	232 779	798 216	**1 030 995**	970 283
Transportations	80 797	233 928	**314 725**	435 391
Shares	54 838	17 495	**72 333**	18 397
General services	823 477	5 095 606	**5 919 083**	5 976 488
Banks and financial institutions	7 209	382 103	**389 312**	465 130
Government and public sector	176 772	3 446 778	**3 623 550**	3 708 860
Net Direct Credit Facilities at Amortized Cost	**9 615 645**	**28 679 002**	**38 294 647**	**37 479 274**

10- OTHER FINANCIAL ASSETS AT AMORTIZED COST - NET

The details of this item are as follows:

	30 June 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	USD '000
Treasury bills	2 750 309	2 871 697
Governmental bonds and bonds guaranteed by the government	7 920 404	7 606 655
Corporate bonds	3 004 070	2 876 420
Total other financial assets at amortized cost	**13 674 783**	**13 354 772**
Less: Expected credit loss	**(50 741)**	**(47 920)**
Net other financial assets at amortized cost	**13 624 042**	**13 306 852**

Analysis of bonds based on interest type:

	30 June 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	USD '000
Floating interest rate	365 300	288 315
Fixed interest rate	13 309 483	13 066 457
Total other financial assets at amortized cost	**13 674 783**	**13 354 772**
Less: Expected credit loss	**(50 741)**	**(47 920)**
Net other financial assets at amortized cost	**13 624 042**	**13 306 852**

Analysis of financial assets based on market quotation:

	30 June 2026 (Reviewed not Audited)	31 December 2025 (Audited)
Quoted other financial assets at amortized cost:	USD '000	USD '000
Treasury bills	2 506 183	2 625 846
Governmental bonds and bonds guaranteed by the government	2 856 118	2 847 442
Corporate bonds	2 858 112	2 723 190
Total quoted other financial assets at amortized cost	**8 220 413**	**8 196 478**
Less: Expected credit loss	**(29 393)**	**(26 530)**
Net quoted other financial assets at amortized cost	**8 191 020**	**8 169 948**
Unquoted other financial assets at amortized cost:		
Treasury bills	244 126	245 851
Governmental bonds and bonds guaranteed by the government	5 064 286	4 759 213
Corporate bonds	145 958	153 230
Total unquoted other financial assets at amortized cost	**5 454 370**	**5 158 294**
Less: Expected credit loss	**(21 348)**	**(21 390)**
Net unquoted other financial assets at amortized cost	**5 433 022**	**5 136 904**
Net other financial assets at amortized cost	**13 624 042**	**13 306 852**

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

	For the Six-Month Period Ended 30 June 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	**20 767**	**27 153**	–	**47 920**	**49 228**
Net ECL Charges for the period/ year	2 427	368	–	2 795	(1 963)
Adjustments during the period/ year and translation adjustments	85	(59)	–	26	655
Balance at the end of the period/ Year	**23 279**	**27 462**	–	**50 741**	**47 920**

During the six-month period ended 30 June 2026 sold financial assets at amortized cost amounted to USD 63.3 million (USD 58.6 million during the year ended 31 December 2025).

11- FIXED ASSETS - NET

The additions to and disposals of fixed assets during the six-month period ended 30 June 2026 amounted to USD 44.8 million and USD 29.5 million respectively (USD 44.8 million and USD 23.9 million for the six-month period ended 30 June 2025).

The cost of fully depreciated fixed assets amounted to USD 635.5 million as of 30 June 2026 (USD 620.9 million as of 31 December 2025).

12- OTHER ASSETS - NET

The details of this item are as follows:

	30 June 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	USD '000
Accrued interest receivable	487 537	438 411
Prepaid expenses	170 328	128 381
Foreclosed assets *	370 654	376 763
Intangible assets - net	209 398	225 235
Right-of-use Assets - net	92 669	100 934
Other miscellaneous assets	400 976	306 842
Total	**1 731 562**	**1 576 566**

* 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:

	30 June 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	12 711 846	3 415 236	5 331 948	1 747 198	**23 206 228**
Savings	6 483 303	73 955	33 998	134 099	**6 725 355**
Time and notice	14 402 200	1 616 269	5 807 446	4 217 905	**26 043 820**
Certificates of deposit	382 343	5 400	67 686	27 120	**482 549**
Total	**33 979 692**	**5 110 860**	**11 241 078**	**6 126 322**	**56 457 952**

	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**
Total	**32 715 607**	**4 973 303**	**10 853 612**	**6 081 947**	**54 624 469**

- Total Government of Jordan and Jordanian public sector deposits amounted to USD 1402.5 millions, or 2.48% of total customer's deposits as of 30 June 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 18894.9 million, or 33.47% of total customer's deposits as of 30 June 2026 (USD 17672.6 million, or 32% of total customer's deposits as of 31 December 2025).

- Blocked deposits (Restricted) amounted to USD 642.6 million, or 1.14% of total customer's deposits as of 30 June 2026 (USD 535.5 million, or 0.98% of total customer's deposits as of 31 December 2025).

- Dormant deposits amounted to USD 574.3 million, or 1.02% of total customer's deposits as of 30 June 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:

	30 June 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	USD '000
From Central Banks	269 200	276 062
From banks and financial institutions	363 479	447 764
Total	**632 679**	**723 826**

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

	30 June 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	USD '000
Floating interest rate	166 631	168 394
Fixed interest rate	466 048	555 432
Total	**632 679**	**723 826**

Analysis of borrowed funds according to maturity is as follows:

	30 June 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	USD '000
Maturing within 1 year	239 188	315 813
Maturing after 1 year and before 3 years	220 870	217 994
Maturing after 3 years	172 621	190 019
Total	**632 679**	**723 826**

15- PROVISION FOR INCOME TAX

The details of this item are as follows:

	30 June 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	USD '000
Balance at the beginning of the year	**391 453**	**416 942**
Income tax expense for the period / year	235 692	410 051
Income tax paid	(227 442)	(420 312)
Income tax released from provision	-	(15 228)
Balance at the end of the period / year	**399 703**	**391 453**

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

	For the Six-Month Ended	
	30 June 2026 (Reviewed not Audited)	30 June 2025 (Reviewed not Audited)
	USD '000	USD '000
Income tax expense for the period	235 692	231 576
Tax on interest paid on perpetual tier 1 capital bonds from retained earnings	3 975	3 975
Effect of deferred tax	(4 384)	16 250
Total	**235 283**	**251 801**

- 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 30 June 2026 (from 15% to 38% as of 31 December 2025). The effective tax rate for the Group is 29.2% as of 30 June 2026 and 32% as of 30 June 2025.

- 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 Investment Group.

16- OTHER LIABILITIES

The details of this item are as follows:

	30 June 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	USD '000
Accrued interest payable	439 670	381 361
Notes payable	314 588	187 248
Interest and commission received in advance	107 757	97 006
Accrued expenses	252 960	280 226
Dividends payable to shareholders	20 827	17 083
Provision for impairment - ECL of the indirect credit facilities*	129 437	122 761
Contracts lease liability	85 574	97 758
Structured products at fair value	60 234	39 895
Other miscellaneous liabilities	721 775	648 240
Total	**2 132 822**	**1 871 578**

***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 Six-Month Period Ended 30 June 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	**36 956**	**21 874**	**63 931**	**122 761**	**108 686**
Transferred to Stage 1	27	(27)	-	-	-
Transferred to Stage 2	(221)	221	-	-	-
Transferred to Stage 3	(8)	(5)	13	-	-
Net ECL charges for the period/ year	1 556	6 677	(1 426)	**6 807**	**14 332**
Adjustments during the period/ year and translation adjustments	(4 929)	327	4 471	**(131)**	**(257)**
Balance at the end of the period/ year	**33 381**	**29 067**	**66 989**	**129 437**	**122 761**

17- SHARE CAPITAL AND RESERVES

A. Share Capital amounted to USD 926.6 million as of 30 June 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 capital bonds, illustrated as below:

- On 4 June 2021, Oman Arab Bank issued a series of bonds in the amount 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, Oman Arab 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, Oman Arab 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. Interest treated as deduction from equity, non-cumulative and payable at Bank’s discretion.

- On 11 December 2024, Izz Islamic Bank (a subsidiary of Oman Arab 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.

- On 2 June 2026, Oman Arab Bank issued another series of unsecured perpetual tier 1 capital bonds of USD 400 million, equivalent to OMR 154 million. These bonds have been listed in London Stock Exchange - International securities market. The bonds carry a fixed coupon rate of 6.75% per annum and treated as deduction from equity. Interest is non-cumulative and payable at Bank’s discretion. The bonds are considered part of the Tier 1 Capital of the Bank.

- All these bonds constitute direct, unconditional and subordinated 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 been Called on 4 June 2026, bond in the second paragraph has First Call date on 16 October 2028, bond in the fourth paragraph has First Call date on 9 January 2029, and bond in the fifth paragraph has First Call date on 2 December 2031. 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 capital bonds, illustrated as below:

- On 10 October 2023, Arab Bank plc - Jordan branches issued perpetual tier 1 capital bonds in the amount of USD 250 million. These bonds carry a fixed coupon rate of 8% per annum; 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:

	30 June 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	**USD '000**
Balance at the beginning of the year	**5 327 713**	**4 618 009**
Profit for the period/ year attributable to the shareholders of the bank	546 990	1 083 344
Transferred from investment revaluation reserve to retained earnings	5 377	767
Dividends paid *	(368 147)	(367 323)
Interest paid on perpetual tier 1 capital bonds - net of tax	(16 096)	(29 716)
Interest paid on perpetual tier 1 capital bonds (Associates)	(26 349)	(19 990)
Adjustment during the period/ year	4 737	42 622
Balance at the end of the period/ year	**5 474 225**	**5 327 713**

* 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 2025 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:

	For the Six-Month Period Ended 30 June	
	2026	**2025**
	(Reviewed not Audited)	
	USD '000	**USD '000**
Direct credit facilities at amortized cost	1 258 687	1 300 126
Balances with central banks	163 415	214 397
Balances and deposits with banks and financial institutions	100 699	106 940
Financial assets at fair value through profit or loss	10 442	14 727
Financial assets at fair value through other comprehensive income	18 154	19 145
Other financial assets at amortized cost	347 033	336 988
Total	**1 898 430**	**1 992 323**

21- INTEREST EXPENSE

The details of this item are as follows:

	For the Six-Month Period Ended 30 June	
	2026	**2025**
	(Reviewed not Audited)	
Customer deposits	709 001	773 324
Banks and financial institutions deposits	79 759	90 572
Cash margins	40 533	45 458
Borrowed funds	10 449	8 953
Deposit insurance fees	17 526	16 512
Total	**857 268**	**934 819**

22- NET COMMISSION INCOME

The details of this item are as follows:

	For the Six-Month Period Ended 30 June	
	2026	**2025**
	(Reviewed not Audited)	
	USD '000	**USD '000**
Commission income:		
Direct credit facilities at amortized cost	69 080	59 640
Indirect credit facilities	76 057	70 405
Assets under management	46 566	47 734
Other	175 556	159 465
Less: commission expense	(91 524)	(74 468)
Net Commission Income	**275 735**	**262 776**

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

The details of this item are as follows:

	For the Six-Month Period Ended 30 June			
	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	3 175	7 500	10 675	10 387
Corporate shares	-	91	91	866
Mutual funds	-	50	50	35
Total	**3 175**	**7 641**	**10 816**	**11 288**

24- OTHER REVENUE - NET

The details of this item are as follows:

	For the Six-Month Period Ended 30 June	
	2026	**2025**
	(Reviewed not Audited)	
	USD '000	**USD '000**
Revenue from customer services	9 268	8 628
Safe box and other rentals	1 849	1 791
Gain from Financial derivatives	5 426	35
Miscellaneous revenue	28 044	18 761
Total	**44 587**	**29 215**

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 Six-Month Period Ended 30 June						
	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	667 674	637 833	(60 862)	234 584	365 106	1 844 335	1 786 942
Net inter-segment interest income	(90 929)	(342 798)	334 941	98 786	-	-	-
Less:							
Provision for impairment on financial instruments - ECL	169 548	31 155	968	19 358	-	221 029	228 285
Other provisions	6 197	822	760	3 507	-	11 286	8 731
Direct administrative expenses	89 454	16 391	54 195	171 493	1 893	333 426	287 437
Result of Operations of Segments	**311 546**	**246 667**	**218 156**	**139 012**	**363 213**	**1 278 594**	**1 262 489**
Less :Indirect expenses on segments	183 847	69 933	92 396	126 280	-	472 456	475 355
Profit for the Period before Income Tax	**127 699**	**176 734**	**125 760**	**12 732**	**363 213**	**806 138**	**787 134**
Less :Income tax expense	37 270	51 583	36 705	3 716	106 009	235 283	251 801
Profit for the Period	**90 429**	**125 151**	**89 055**	**9 016**	**257 204**	**570 855**	**535 333**
Depreciation and Amortization	15 322	24 302	12 306	19 381	-	71 311	66 389

	30 June 2026 (Reviewed not Audited)						31 December 2025 (Audited)
	Corporate and Institutional Banking	Treasury	Consumer Banking		Other	Total	Total
Other Information			Elite	Retail Banking			
	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000
Segment assets	27 113 089	30 086 645	6 538 788	10 129 309	1 746 951	75 614 782	73 609 901
Inter-segment assets	-	-	16 134 566	2 823 408	9 452 294	-	-
Investments in associates	-	-	-	-	4 719 360	4 719 360	4 577 802
Total Assets	**27 113 089**	**30 086 645**	**22 673 354**	**12 952 717**	**15 918 605**	**80 334 142**	**78 187 703**
Segment liabilities	23 664 191	5 125 275	22 673 354	12 952 717	2 386 810	66 802 347	64 954 701
Shareholders' Equity	-	-	-	-	13 531 795	13 531 795	13 233 002
Inter-segment liabilities	3 448 898	24 961 370	-	-	-	-	-
Total Liabilities and Shareholders' Equity	**27 113 089**	**30 086 645**	**22 673 354**	**12 952 717**	**15 918 605**	**80 334 142**	**78 187 703**

26- MATURITY OF THE CONTINGENT ACCOUNTS

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

	30 June 2026 (Reviewed not Audited)			
	Within 1 Year	From 1 Year and up to 5 Years	More than 5 Years	Total
	USD '000	USD '000	USD '000	USD '000
Letters of credit	3 387 059	226 158	-	3 613 217
Acceptances	765 785	12 847	-	778 632
Letters of guarantees:				
- Payment guarantees	950 603	85 285	61 056	1 096 944
- Performance guarantees	3 173 835	1 790 849	222 932	5 187 616
- Other guarantees	3 004 903	1 295 881	124 460	4 425 244
Unutilized credit facilities	6 741 153	819 602	21 033	7 581 788
Total	**18 023 338**	**4 230 622**	**429 481**	**22 683 441**
Construction projects contracts	8 102	-	-	8 102
Procurement contracts	9 892	2 950	-	12 842
Total	**17 994**	**2 950**	**-**	**20 944**

	31 December 2025 (Audited)			
	Within 1 Year	From 1 Year and up to 5 Years	More than 5 Years	Total
	USD '000	USD '000	USD '000	USD '000
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
Total	**18 060 080**	**3 622 086**	**439 467**	**22 121 633**
Construction projects contracts	9 183	-	-	9 183
Procurement contracts	15 199	4 269	647	20 115
Total	**24 382**	**4 269**	**647**	**29 298**

27. CREDIT EXPOSURE FOR ASSETS CATEGORIZED BY GEOGRAPHICAL REGION:

The details for this items are as follows:

	30 June 2026 (Reviewed not Audited)						
	Jordan	**Other Arab Countries**	**Asia ***	**Europe**	**America**	**Rest of the World**	**Total**
	USD '000	**USD '000**	**USD '000**	**USD '000**	**USD '000**	**USD '000**	**USD '000**
Balances with central banks	6 624 105	3 675 233	2 371	1 272 646	-	15 876	11 590 231
Balances and deposits with banks and financial institutions	340 142	1 550 744	254 386	2 373 652	1 079 642	114 267	5 712 833
Financial assets at fair value through profit or loss	-	35 828	-	3 854	-	-	39 682
Financial assets at fair value through OCI	7 184	905 542	19 689	236 598	-	124 983	1 293 996
Direct credit facilities at amortized cost	**9 615 645**	**23 918 751**	**748 399**	**2 899 358**	**51 292**	**1 061 202**	**38 294 647**
Consumer Banking	4 183 732	7 001 001	8 894	601 434	1 082	533 897	12 330 040
Small and Medium Corporates	1 103 676	1 897 359	94 582	744 543	47 837	328 278	4 216 275
Large Corporates	4 144 256	11 302 994	644 279	1 442 541	2 373	199 027	17 735 470
Banks and Financial Institutions	7 209	332 368	644	49 091	-	-	389 312
Government and Public Sector	176 772	3 385 029	-	61 749	-	-	3 623 550
Other financial assets at amortized cost	4 848 495	5 146 906	647 175	1 973 826	530 400	477 240	13 624 042
Other assets and financial derivatives - positive fair value	159 445	458 383	7 045	232 523	487	5 425	863 308
Total credit exposure related to items on statement of the financial position	**21 595 016**	**35 691 387**	**1 679 065**	**8 992 457**	**1 661 821**	**1 798 993**	**71 418 739**
Credit exposure related to items off statement of the financial position	**3 102 307**	**12 704 247**	**2 833 104**	**3 471 893**	**295 300**	**147 153**	**22 554 004**
Grand total of credit exposure as of 30 June 2026	**24 697 323**	**48 395 634**	**4 512 169**	**12 464 350**	**1 957 121**	**1 946 146**	**93 972 743**
Grand total of credit exposure as of 31 December 2025 (Audited)	**23 829 489**	**47 512 147**	**3 314 646**	**12 759 488**	**2 309 556**	**1 852 329**	**91 577 655**

* Excluding Arab Countries.

28. CREDIT EXPOSURE FOR ASSETS CATEGORIZED BY ECONOMIC SECTOR

The details for this items are as follows:

30 June 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	USD '000
Balances with central banks	-	-	-	-	-	-	-	-	-	-	-	11 590 231	**11 590 231**
Balances and deposits with banks and financial institutions	-	-	-	-	-	-	-	-	-	-	5 712 833	-	**5 712 833**
Financial assets at fair value through profit or loss	-	-	-	-	-	-	-	-	-	-	3 854	35 828	**39 682**
Financial assets at fair value through OCI	-	-	-	19 871	-	-	-	-	-	74 799	133 642	1 065 684	**1 293 996**
Direct credit facilities at amortized cost	12 330 040	5 521 696	1 842 028	2 111 038	4 704 836	435 011	1 030 995	314 725	72 333	5 919 083	389 312	3 623 550	**38 294 647**
Other financial assets at amortized cost	-	214 432	-	26 876	-	-	-	-	-	700 175	2 036 220	10 646 339	**13 624 042**
Other assets & Financial Derivatives - positive fair value	47 937	38 779	15 772	12 905	37 222	1 095	13 288	7 444	9 677	211 595	247 826	219 768	**863 308**
Total credit exposure related to items on statement of the financial position	**12 377 977**	**5 774 907**	**1 857 800**	**2 170 690**	**4 742 058**	**436 106**	**1 044 283**	**322 169**	**82 010**	**6 905 652**	**8 523 687**	**27 181 400**	**71 418 739**
Credit exposure related to items off statement of the financial position	**48 708**	**3 876 745**	**5 326 102**	**332 857**	**3 824 366**	**203 889**	**225 859**	**203 863**	**-**	**5 731 877**	**2 064 965**	**714 773**	**22 554 004**
Grand total of credit exposure as of 30 June 2026	**12 426 685**	**9 651 652**	**7 183 902**	**2 503 547**	**8 566 424**	**639 995**	**1 270 142**	**526 032**	**82 010**	**12 637 529**	**10 588 652**	**27 896 173**	**93 972 743**
Grand total of credit exposure as of 31 December 2025 (Audited)	**11 856 809**	**9 835 692**	**7 106 070**	**1 841 229**	**8 644 884**	**644 959**	**1 070 305**	**637 229**	**18 588**	**11 830 178**	**10 678 322**	**27 413 390**	**91 577 655**

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:

	30 June 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	**USD '000**
Common Equity Tier 1	11 992 534	11 694 260
Regulatory Adjustments (Deductions from Common Equity Tier 1)	(4 075 306)	(3 965 759)
Additional Tier 1	621 960	545 719
Supplementary Capital	793 085	798 207
Regulatory Capital	**9 332 273**	**9 072 427**
Risk-weighted assets (RWA)	**53 817 985**	**53 256 562**
Common Equity Tier 1 Ratio	**%14.71**	**%14.51**
Tier 1 Capital Ratio	**%15.87**	**%15.54**
Capital Adequacy Ratio	**%17.34**	**%17.04**

- 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 236% as of 30 June 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 30 June 2026 (Reviewed not Audited)	Fair Value as at 31 December 2025 (Audited)	Fair Value Hierarchy	Valuation techniques and key inputs	Significant unobservable inputs	Relationship of unobservable inputs to fair value
	USD '000	**USD '000**				
Financial Assets at Fair Value						
Financial assets at fair value through profit or loss:						
Treasury bills and Government Bonds	35 828	29 820	Level 1	Quoted Prices	Not Applicable	Not Applicable
Corporate Bonds	3 854	3 941	Level 1	Quoted Prices	Not Applicable	Not Applicable
Shares and mutual funds	52 698	51 591	Level 1 & 2	Quoted Prices or through comparison of similar financial instruments	Not Applicable	Not Applicable
Total Financial Assets at Fair Value through Profit or Loss	**92 380**	**85 352**				
Financial derivatives - positive fair value	**205 443**	**355 431**	Level 2	Through comparison of similar financial instruments	Not Applicable	Not Applicable
Financial assets at fair value through other comprehensive income:						
Quoted shares	239 908	208 784	Level 1	Quoted Prices	Not Applicable	Not Applicable
Unquoted shares	251 406	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	1 293 996	1 024 903	Level 1 & 2	Quoted Prices or through comparison of similar financial instruments	Not Applicable	Not Applicable
Total financial assets at fair value through other comprehensive income	**1 785 310**	**1 503 459**				
Total Financial Assets at Fair Value	**2 083 133**	**1 944 242**				
Financial Liabilities at Fair Value						
Financial derivatives - negative fair value	194 145	329 198	Level 2	Through comparison of similar financial instruments	Not Applicable	Not Applicable
Structured products at fair value	60 234	39 895	Level 2	Through comparison of similar financial instruments	Not Applicable	Not Applicable
Total Financial Liabilities at Fair Value	**254 379**	**369 093**				

There were no transfers between Level 1 and 2 or between Levl 2 and 3 during the six-month period ended 30 June 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:

	30 June 2026 (Reviewed not Audited)		31 December 2025 (Audited)		
	Book value	**Fair value**	**Book value**	**Fair value**	**Fair Value Hierarchy**
	USD '000	**USD '000**	**USD '000**	**USD '000**	
Financial assets not calculated at fair value					
Mandatory cash reserve, Time and notice balances and Certificates of deposit with central banks	7 642 993	7 644 819	7 322 524	7 324 658	Level 2 & 3
Balances and deposits with banks and financial institutions	5 712 833	5 718 816	5 011 043	5 015 728	Level 2 & 3
Direct credit facilities at amortized cost	38 294 647	38 511 237	37 479 274	37 691 164	Level 2 & 3
Other financial assets at amortized cost	13 624 042	13 808 155	13 306 852	13 488 155	Level 1 & 2
Total financial assets not calculated at fair value	**65 274 515**	**65 683 027**	**63 119 693**	**63 519 705**	
Financial liabilities not calculated at fair value					
Banks' and financial institutions' deposits	4 343 786	4 360 935	4 183 545	4 200 349	Level 2 & 3
Customer deposits	56 457 952	56 784 896	54 624 469	54 933 340	Level 2 & 3
Cash margin	2 349 310	2 362 977	2 538 972	2 554 558	Level 2 & 3
Borrowed funds	632 679	637 294	723 826	727 824	Level 2 & 3
Total financial liabilities not calculated at fair value	**63 783 727**	**64 146 102**	**62 070 812**	**62 416 071**	

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 ATTRIBUTALE TO THE BANK'S SHAREHOLDERS

The details of this item are as follows:

	For the Six-Month Period Ended 30 June		For the Three-Month Period Ended 30 June	
	(Reviewed not Audited)			
	2026	2025	2026	2025
	USD '000	USD '000	USD '000	USD '000
Profit for the period attributable to the Bank's shareholders	546 990	516 369	284 992	254 607
Less: Group's share of interest on perpetual tier 1 capital bonds	(42 445)	(21 222)	(24 547)	(21 222)
Net Profit for the period attributable to the Bank's shareholders	**504 545**	**495 147**	**260 445**	**233 385**
	Thousand Shares		Thousand Shares	
Average number of shares	640 800	640 800	640 800	640 800
	USD / Share		USD / Share	
Earnings Per Share for the period (Basic and diluted)	0.79	0.77	0.41	0.36

32- CASH AND CASH EQUIVALENTS

The details of this item are as follows:

	For the Six-Month Period Ended 30 June	
	2026	2025
	(Reviewed not Audited)	
	USD '000	USD '000
Cash and balances with central banks maturing within 3 months	13 848 975	13 796 044
Add: Balances with banks and financial institutions maturing within 3 months	5 400 902	4 375 500
Less: Banks and financial institutions deposits maturing within 3 months	4 286 783	3 686 923
Total	**14 963 094**	**14 484 621**

33. RELATED PARTIES TRANSACTIONS

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

	30 June 2026 (Reviewed not Audited)			
	Deposits owed from Related Parties	**Direct Credit Facilities at Amortized Cost**	**Deposits to Related Parties**	**LCs, LGs, Unutilized Credit Facilities and Acceptances**
	USD '000	**USD '000**	**USD '000**	**USD '000**
Associates	454 189	6 490	19 154	75 122
Major Shareholders and Members of the Board of Directors	-	194 745	532 468	442 261
Total	**454 189**	**201 235**	**551 622**	**517 383**

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

- 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:

	For the Six-Month Period Ended 30 June 2026 (Reviewed not Audited)	
	Interest Income	**Interest Expense**
	USD '000	**USD '000**
Associates	4 634	192

	For the Six-Month Period Ended 30 June 2025 (Reviewed not Audited)	
	Interest Income	**Interest Expense**
	USD '000	**USD '000**
Associates	4 898	605

- Direct credit facilitates granted to top management personnel amounted to USD 1.2 million and indirect credit facilities amounted to USD 5.6 thousand as of 30 June 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 11.1 million as of 30 June 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 55.7 million for the six-month period ended 30 June 2026 (USD 53 million for the six-month period ended 30 June 2025).

34 - LEGAL CASES

There are lawsuits filed against the Group which amounted to USD 451.9 million as of 30 June 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.

35 - SUBSEQUENT EVENTS

On 16 July 2026, the Board of Directors of Oman Arab Bank received a non-binding letter of intent from one of the Islamic Banks in the Sultanate of Oman regarding a proposed acquisition of Alizz Islamic Bank SAOC (a subsidiary of Oman Arab Bank). According to the terms outlined by the correspondent Bank in the letter of intent, it was indicated that thetransaction would involve the correspondent Bank acquiring a 100% stake in Alizz Islamic Bank at an indicative valuation of 1.2 times the book value of Alizz Islamic Bank.

Accordingly, on 23 July 2026, the Board of Directors of Oman Arab Bank resolved to accept the non-binding letter of intent for the purpose of proceeding with discussions relating to the proposed acquisition.

The letter of intent is non-binding by nature and does not constitute a final commitment by either party to complete the proposed acquisition. Completion of the proposed acquisition remains subject to the satisfactory completion of due diligence by both parties, the execution of the definitive transaction documents, and the obtaining of all regulatory approvals, shareholder approvals, and any other approvals required, as applicable.