Bank of Jordan بنك الأردن

Bank of Jordan Group

Q2 2026 Investor Presentation

Content

About
Bank of Jordan

Our Journey

Soon
Bank of Jordan – (Saudi Arabia)

2022
Bank of Jordan – (Iraq)

2018
Bank of Jordan – (Bahrain)

2011
Jordan Leasing Company

2008
Bank of Jordan – (Syria)

2006
Excel for Financial Investments Company

1963
Bank of Jordan – (Palestine)

1960
Bank of Jordan – (Jordan)

Bank of Jordan, established in 1960, stands today as one of the leading national banking institutions. Since its inception, the Bank has been committed to sustainable development and continuous improvement, keeping pace with the latest local and international advancements.

With a paid-up capital of JOD 200 million, the Bank has successfully established a strong position among the top banks in the local market, supported by an integrated banking system that combines extensive geographic presence with advanced digital services.

Bank of Jordan Group encompasses Bank of Jordan, Bank of Jordan – Palestine, Bank of Jordan – Iraq, a wholesale branch in the Kingdom of Bahrain, the subsidiaries Bank of Jordan – Syria, Excel for Financial Investments and the Jordan Leasing Company, and soon Bank of Jordan in the Kingdom of Saudi Arabia, reflecting Bank of Jordan Group’s commitment to comprehensive and sustainable growth.

Expansion & Footprint

Bank of Jordan
Jordan
77 Branches
(Jordan)
188 ATMs

Mobile Branch
(Jordan)
1 Branch
(Jordan)

Bank of Jordan
(Palestine)
19 Branches
(Palestine)
46 ATMs

Bank of Jordan
Subsidiary (Syria)
11 Branches
(Syria)
12 ATMs

Wholesale
Bahrain Branch
1 Branch
(Bahrain)

Bank of Jordan – Iraq
4 Branches
(Iraq)
4 ATMs

Our Values

Our Vision

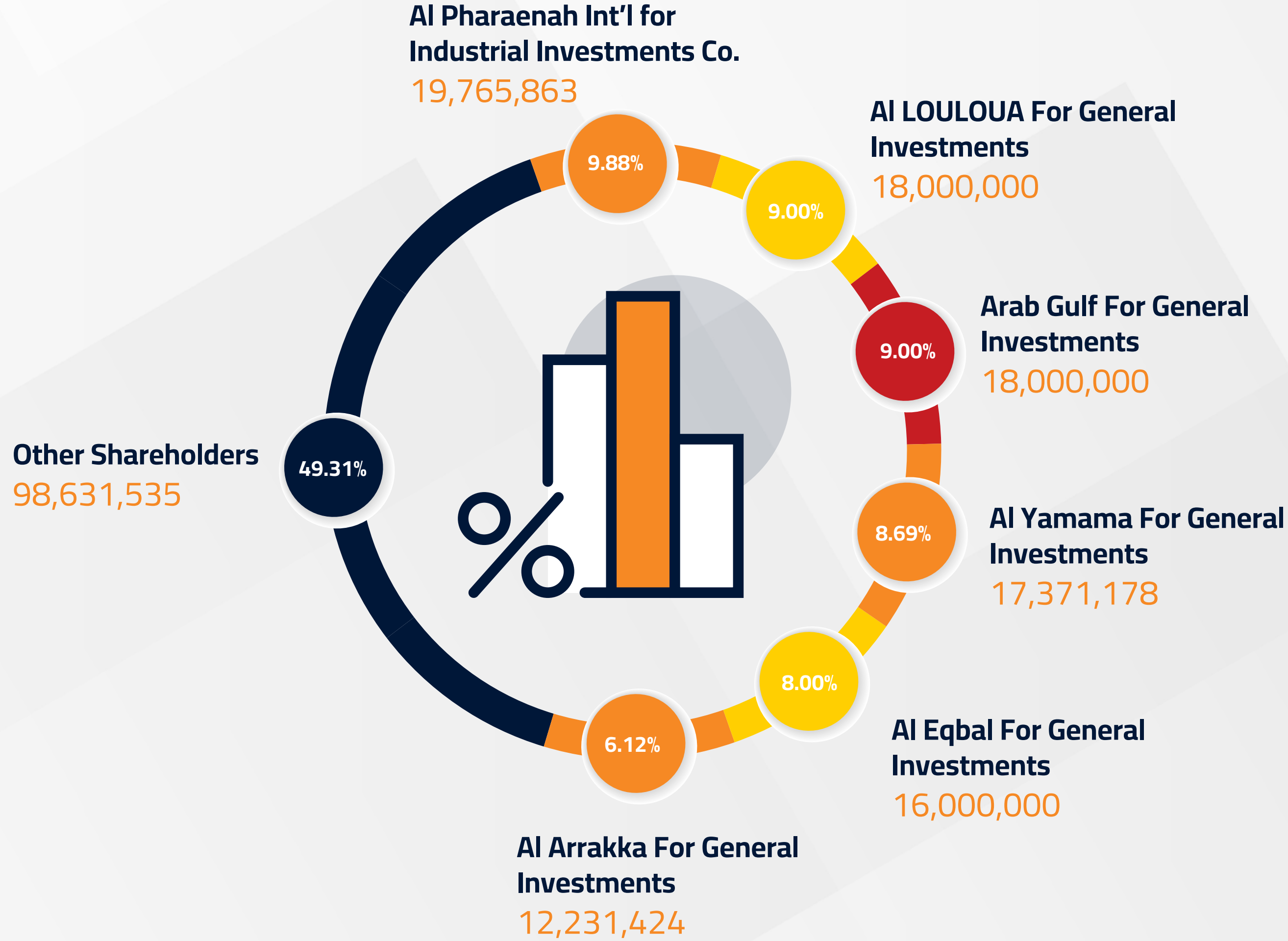
To be a pioneering bank that excels in providing products and services, offers comprehensive financial solutions and acquires an advanced position in the Arab region.

Our Mission

To build amicable relations with our customers, optimize the returns to shareholders and contribute to social advancement by providing comprehensive financial solutions through high quality and efficient service channels and modern business environment that comprise an excelling team of employees.

Shareholders' Information

Main Shareholders*



Board and Executive Management

Board Members

Executive Management

Executive Summary

Bank of Jordan at a Glance

Bank of Jordan group currently operates and has a strong network in the Middle East. Balances as of Q2 - 2026.

ASSETS
~ $4,725 Million

CUSTOMER DEPOSITS
~ $3,515 Million

SHAREHOLDERS EQUITY
~ $687 Million

BRANCHES
113 branches

NET PROFIT AFTER TAX
~ $15 Million

CREDIT FACILITIES - NET
~ $2,073 Million

SERVED BY
1975 employees

ATMS
250 ATMs

BUSINESS DIVISIONS
Corporate & SME
Retail
Treasury
Investment Services
Financial Leasing

PRESENCE
Jordan
Palestine
Syria
Bahrain
Iraq

Strategic Direction for Q2 2026

Executive Objectives Q2 2026

Strategic Pillars and Organizational Transformation

Brand Identity: Redefining the Bank's brand identity and delivering a unique and distinguished experience for both internal and external customers, thereby strengthening Bank of Jordan's position in the regional market as an innovative and future-ready bank.

Retail Banking: Offering an innovative banking experience that is aligned with the evolving needs of customers, with a targeted focus on specific customer segments.

Corporate Banking: Positioning Bank of Jordan as a leading institution in the corporate banking sector by providing added value that empowers clients to excel and exceed expectations, making the Bank their preferred and trusted financial partner.

Human Resources: Advancing the human resources framework to enhance the employee experience, thereby supporting organizational performance and positioning Bank of Jordan as a preferred employer over the next three years.

Environmental and Social Sustainability: Enhancing Bank of Jordan's status as a leading financial institution through the integration of sustainability practices into its operations, while contributing to a positive impact that reflects excellence in institutional performance.

Financial Pillar

Achieving Financial Growth: Increasing revenues and meeting financial targets by developing new strategies aimed at enhancing profitability.

Reducing Financial Risks: Strengthening collection policies and credit provisioning to ensure financial sustainability.

Enhancing Financial Management: Improving performance review mechanisms for budget analysis, and conducting monthly financial reviews to ensure the accuracy of financial planning.

Executive Objectives Q2 2026

Market and Customer Pillar	Operations Pillar
Enhancing Customer Satisfaction and Market Share	Launching an innovation center in partnership with local and regional financial technology companies to deliver value-added, innovative services to clients, thereby enhancing the Bank's differentiation and responsiveness to changing market demands.
Implementation of Regional Expansion Plans in the Following Markets	
Redefining Bank of Jordan's Brand and Customer Experience	Improving operational efficiency through the adoption of innovative technologies such as automation, data analytics, and artificial intelligence, which contribute to reducing processing times and improving the accuracy of decision-making.
Environmental and Social Sustainability	

Executive Objectives Q2 2026

Human Resources Pillar

Implementing a talent management project Group-wide, aimed at supporting succession planning and mapping career paths for employees, thereby contributing to high-performance outcomes.

Developing employee capabilities to support performance excellence in line with the Bank's institutional transformation efforts, which includes the establishment of a digital learning and development platform.

Enhancing the performance evaluation framework to improve the Bank's institutional performance and ensure the effective achievement of strategic goals.

Upgrading the electronic human resources management system to serve as a reliable data foundation for informed decision-making.

Value Proposition

Strategic Segmentation Map

Bank of Jordan is committed to creating, communicating, and delivering its value proposition to its customers through meticulous customer segmentation, aiming to serve your personal, business, and investment needs. Our customer-centric approach is designed to fulfill our customers' requirements efficiently and effectively.

- **Personal Banking**
  - Segmented Retail Customers
- **Business Banking**
  - SMEs
  - Corporate
    - Corporate & Large Corporate
    - Transaction Banking
    - Financial Institutions
    - Securities
    - Treasury
- **Wholesale Banking**
  - Financial Institution
  - Corporate
- **Financial Investments**
  - Business
  - Retail
- **Financial Leasing**
  - Business
  - Retail

Value Proposition Elements

How is BOJ Creating Value to Customers?

Personal Banking — **You**

Accounts:
1.Current
2.Savings
3.Deposit

Loans:
1.Personal
2.Housing
3.Auto
4.Leasing

Payments:
1.Apple Pay
2.BOJ Pay
3.CliQ

Cards:
1.Credit
2.Debit
3.Virtual "Multi-Currency" Prepaid Card
4.wPay Bracelet

Wholesale Banking

Business Banking — **Your Business**

Credit Solution:
1.Overdraft
2.Commercial Loans
3.Letters of Credit
4.Bonded Services
5.Leasing
6.Working Capital
7.CapEx Finance
8.Project Finance
9.Promissory Notes
10.Syndication Loans

Transaction Banking:
1.Cash Management
2.Trade Finance
3.Factoring
4.Receivables Financing
5.Supply Chain Financing
6.Liquidity Management

Treasury:
1.FX
2.Deposits
3.Interest Rate
4.Swaps

Financial Investments — **Your Investments**

Financial Services:
1.Financial Brokerage Services
2.Margin Financing Services
3.Internet Trading Services

Value Proposition Elements

How is BOJ Creating Value to Customers?

Financial Leasing

Your Leasing Financing

Financial leasing options

1. Ijarah Ending with Ownership Transfer (Ijara Muntahia Bittamleek)
2. Operating Lease
3. Selling then Leasing the Asset/ Asset Liquidation

Securities Services

For foreign institutional investors in the Jordanian market

- Safekeeping
- Settlement
- Reporting
- Corporate actions
- Dividends collection and distribution
- Market updates and news

Innovation and Agility

Digital Banking & E-Channels

Driven by the Bank's progressive strategy, the Digital Banking and E-Channels department is overlooking digital functions which are core to the daily banking functions, and attend to the overall strategy of digital transformation. While continuously adapting to the latest customer needs and banking trends, the Bank tends to utilize a customer-driven approach in order to enhance customer-facing channels.

Mobile Banking

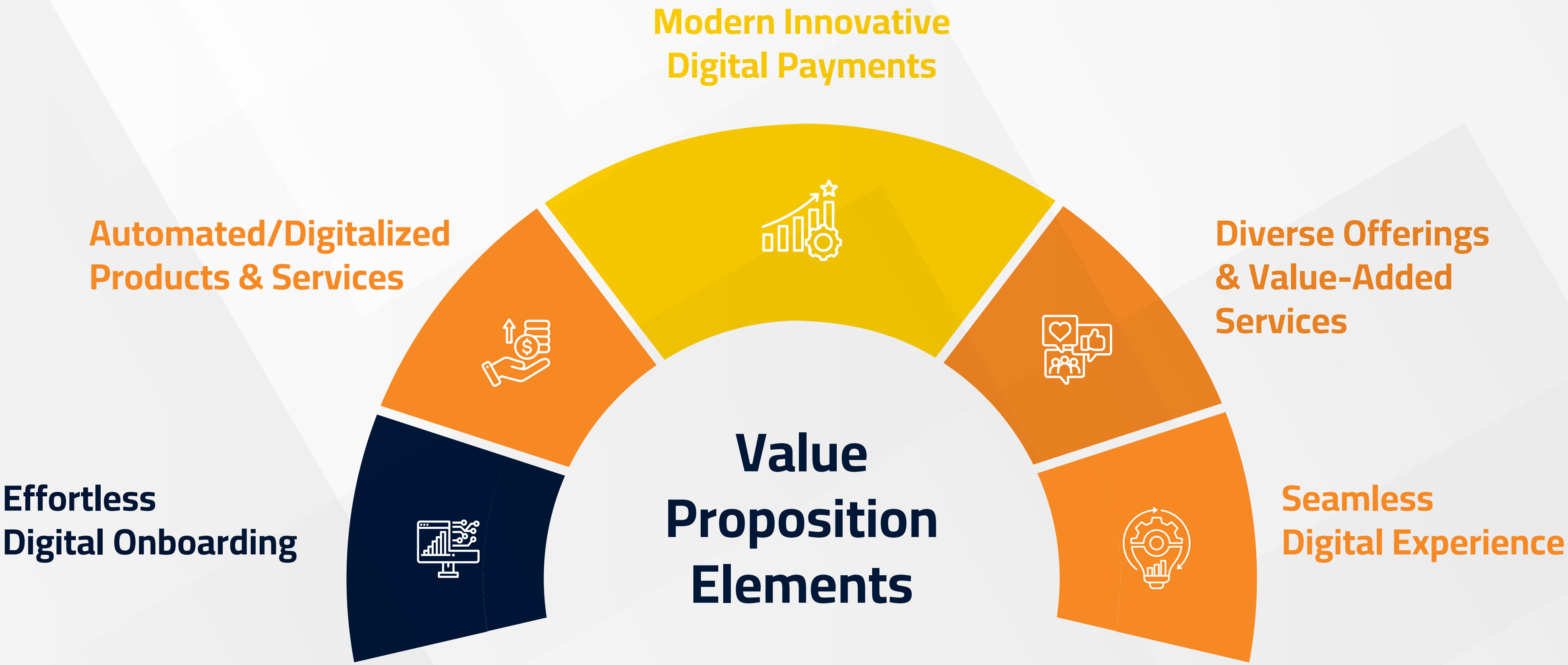
ATM

ITM

Call Center & IVR

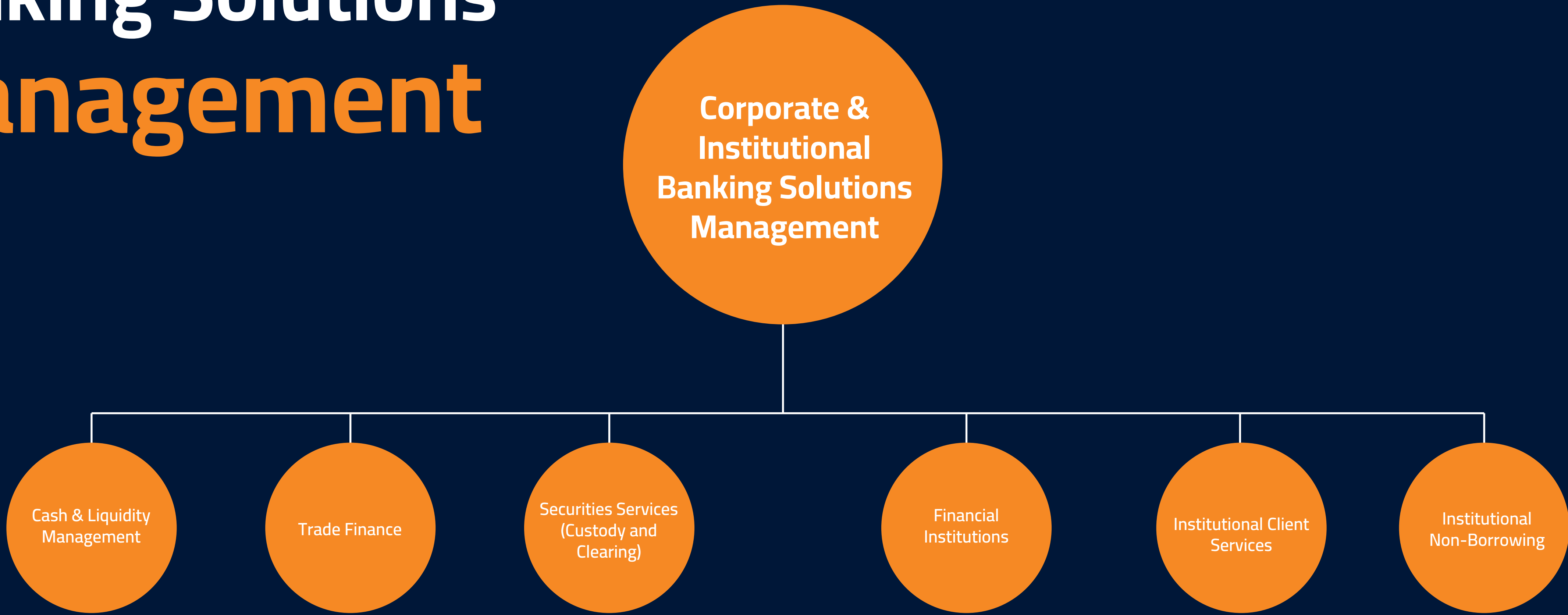
Value Proposition Elements

How is BOJ Creating Value for Customers?



Corporate & Institutional

Banking Solutions Management



Corporate & Institutional
Banking Solutions Management

Cash & Liquidity Management

- Account Services
- Payments

(Own Account Transfers, Within Bank Transfers, Domestic Fund Transfers, International Fund Transfers & Bill Payments)

- ESCROW Accounts
- Call Accounts
- POS Machines
- E-Commerce
- CDMs
- Host to Host Services

Trade Finance

- Letters of Credit (LC) and Letters of Guarantees (LG)
- Bills for Collection
- Buyer and Supplier Finance

Securities Services (Custody and Clearing)

- Assets Safekeeping
- Settlement of Transactions and Clearing of Funds
- Automated Reporting
- Corporate Actions Services
- Dividends Collection and Distribution
- Market Updates and Newsletters

Corporate & Institutional
Banking Solutions Management

Cheque Clearing

Depositing or issuing cheques as a means of payment or receipt using approved banking templates.

Direct Credit

Transferring funds from one account to another within the country through the Net Settlement System.

Local Bank Transfer

Executing domestic money transfers in local currency via the Real-Time Gross Settlement (RTGS) system.

Direct Debit

Authorization given by the client to a beneficiary to deduct a recurring amount from the client's account upon prior approval.

Cash Deposits

Depositing funds through Cash Deposit Machines (CDMs), including secure transportation, processing, and electronic reporting.

Standing Order

An automatic instruction from the client to the Bank to pay a fixed amount regularly to a designated beneficiary.

International Transfers

Sending funds to any global destination and in any currency through SWIFT or Telex networks.

Banker's Draft/ Cashier's Order

Issuance of guaranteed payment instruments from the Bank to a specified party, ensuring secure and official execution of the payment.

CRIF Reporting

BOJ Business users can now request and extract CRIF Reports through our corporate online banking platform.

We offer a comprehensive suite of cash management services designed to streamline financial flows and improve liquidity for businesses with high efficiency. These services are delivered by specialized teams using advanced technologies to ensure accuracy, speed, and a high-quality banking experience.

BOJ Business
Our Digital Banking Gateway

A fully integrated digital platform tailored for corporate and institutional clients, designed to support business growth and sustainability at both local and regional levels. It addresses the evolving needs of modern businesses by simplifying daily banking operations with high efficiency. The platform provides a flexible and secure environment for executing financial transactions, monitoring accounts, and controlling cash flows—powered by advanced technologies that ensure speed and accuracy.

Key Platform Features:

- Support for multi-level authority structures and complex approval matrices.
- Real-time tools and reports to enhance operational decision-making.
- Request and extract CRIF reports directly via corporate online banking.
- Fast, secure access to key credit information for better decisions.
- Streamlined workflows with improved efficiency and risk assessment.

Key Platform
Core Features & Capabilities

Comprehensive Account Management:
- View summaries of accounts, loans, deposits, and cheques in one place.
- Submit requests for cheque books and deposits with ease.

Efficient Liquidity Management:
- Notional pooling and automatic liquidity sweeping (coming soon) to simplify cash control.

Fast and Simple Payment Execution:
- Transfers between own accounts and within the Bank.
- Domestic and international payments.
- Bulk and salary payments.
- Issuance of cashier's cheques (draft payments).
- Electronic payments via "e-Sadad" and "e-Fawatercom" systems.

Real-Time Reporting and Advanced Tools:
- Instant financial transaction reports to support data-driven decision-making.
- Complex approval and permission flows customized to match company structures.

Platform capabilities:
- Reflect the company's authority matrix regardless of its level of complexity.
- Customize user entitlements / limits on product level and account level.
- Ability to hide / mask salary file details for selected users.
- Create up to 8 different authorization group levels (A,B,C,D,,,,).
- Unlimited number of user creation.

Cash & Cheques
Deposit Machines (CDMs)

Following the successful implementation and growing demand for smart, instant Cash Deposit Services and post-dated Cheques safe box in Jordan, we are evaluating regional expansion into Iraq, Palestine, and Bahrain. This initiative reflects our commitment to innovation and extending value-added services across our regional network.

Automated reconciliation between BOJ clients and their vendor accounts can be efficiently implemented through integration with the BOJ client's financial system via the Cash Deposit Machine (CDM) system. This integration streamlines financial operations, reduces manual processing, and improves the accuracy of transaction matching.

Bank of Jordan's
Tailored Merchant Solutions

Bank of Jordan is entering into a strategic collaboration to deliver a comprehensive suite of secure and innovative merchant and payment solutions to our customers. Through this partnership, we will leverage industry-leading capabilities in payment processing, digital wallets, online solutions, mobile applications, and tailored merchant services.

With a strong regional presence and our established local banking network, this collaboration will enable Bank of Jordan to expand its offerings in Jordan and beyond, meet evolving customer needs, and maintain active relationships with financial institutions across the region.

What Do We Offer?

As part of this collaboration, Bank of Jordan and MEPS are committed to enhancing the payment infrastructure for both the Bank and our merchant & consumer clients. Our joint solutions will streamline payment services, ensure unmatched consumer security throughout the region, and deliver cutting-edge, reliable, scalable payment solutions.
Together, we are transforming the way businesses and consumers interact with financial services building toward a fully integrated, digital-first payments ecosystem in the Middle East.

BOJ Points of Sale

Receive payments quickly, directly in your account with no limits on daily instant payouts in addition to accepting secure payments from Visa and Mastercard, including EMV chip cards, contactless payment cards, and QR code payments.
Merchant Portal gives you secure, instant access to account info, transaction statements, and digital receipts anytime, anywhere.

E-Commerce Solutions

- Accept payments from Mastercard, Visa, American Express, UnionPay International, and PayPal.
- Multi-currency acceptance, fast & simple integration, Advanced Fraud Monitoring, and provide detailed reports and dashboards of all transactions.

The Call Account

We recently launched The Call Account; a credit interest solution developed as part of the Bank's commitment to providing flexible financial products that align with the evolving requirements of our clients.

Trade **Finance**

We offer a comprehensive range of Trade Finance Services designed to meet the needs of businesses and support their trade operations both locally and internationally. These services are managed by a specialized team within the Transactional Banking Division, supported by highly skilled operations staff to ensure precise and timely execution.

Our Trade Finance Sales Managers provide clients with expert consultation and develop flexible, value-added solutions that contribute to the growth and sustainability of their businesses.

Our services include:

- Import/Export Letters of Credit
- Inward/Outward Letters of Guarantees
- Inward/Outward Collections
- Shipping Guarantee Issuance

New Product Development

We have launched a range of new initiatives designed to offer value-added services that help clients manage their trade operations more efficiently. These solutions focus on risk mitigation and improving liquidity. Notable examples include Supply Chain Financing, Receivables Discounting, and both Pre-Shipment and Post-Shipment on Letters of Credit (LCs) Trade Funding.

Digital Trade Platform Adoption

Our Trade Finance features on the digital platform have received positive feedback from clients, improving accessibility, and overall client engagement across our services.

Client Base Expansion

With stronger risk management practices in place, the quality of our trade finance portfolio has improved, ensuring a more stable and resilient financial performance. The unit has successfully expanded Bank of Jordan's client base, which solidifies our position in the market and enhances our competitive edge.

Operational Efficiency Gains

Significant improvements have been made in transaction processing speed and reliability. Through process optimization and digital transformation, we have enhanced the client experience and reduced operational costs.

Revenue Growth

The Trade Finance unit has demonstrated consistent improvement, achieving a rise in client demand, effective execution of our business strategy, and higher volumes of cross-border transactions.

Securties Services
(Custody & Clearing)

Bank of Jordan is the first local bank in the Kingdom to offer custody and clearing services, laying the foundation for a secure and integrated investment experience for foreign institutional investors in the Jordanian market. The Bank has developed a comprehensive framework that includes advanced technical infrastructure along with well-defined policies and procedures, ensuring the delivery of this service with high levels of efficiency and reliability.

This service provides investors with a key advantage — the ability to conduct their operations within a regulated legal environment that guarantees service continuity and protects their investment rights with full transparency.

Since the establishment of this service in 2014, Bank of Jordan has continued to reinforce its position in this field through its ongoing commitment to supporting the investment environment and advancing the financial infrastructure in the Kingdom.

*** Custody clients and banks can now view their live transactions and accounts through our platform

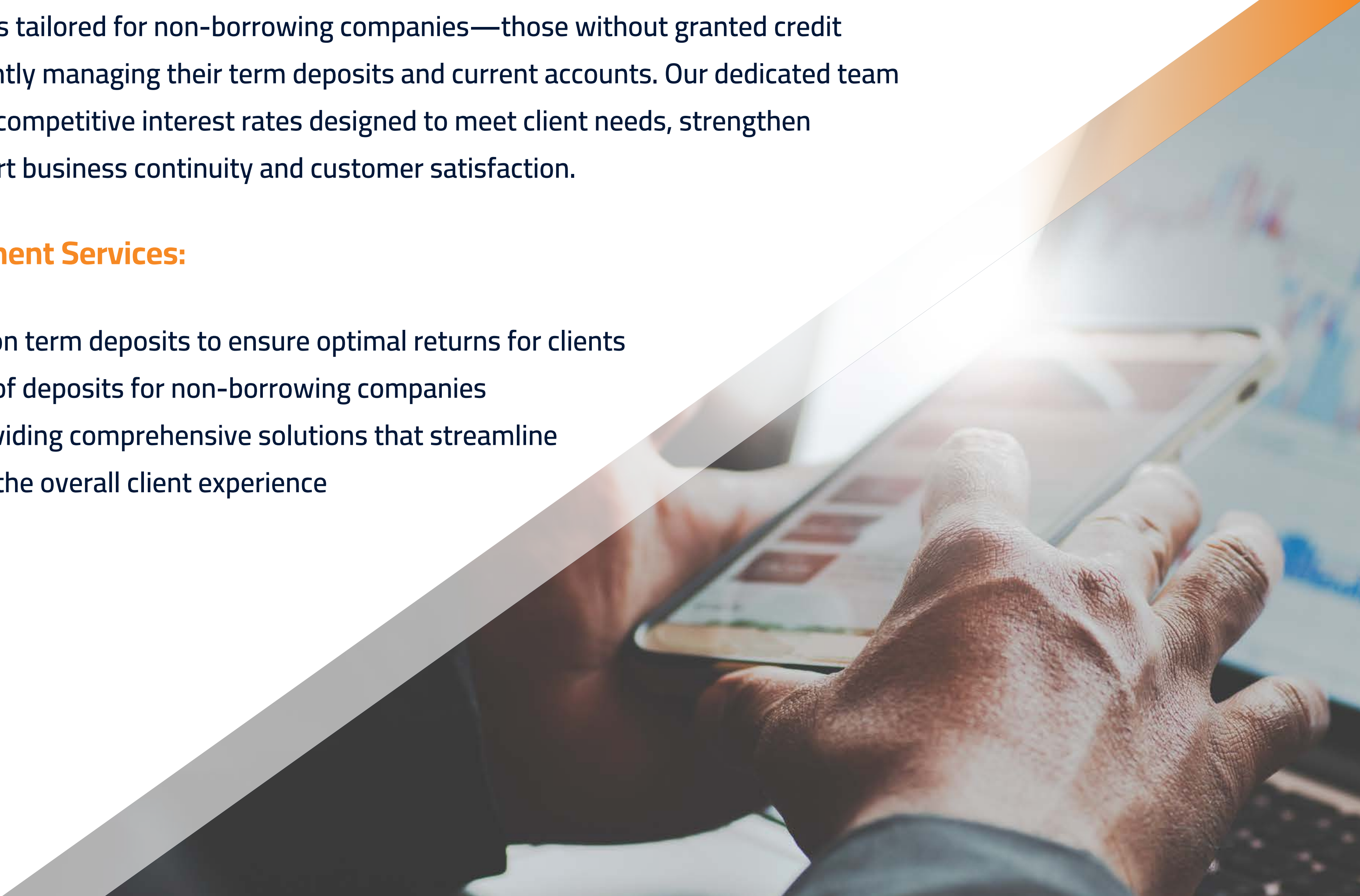
- Enhanced cut-off times for instructions, cash, and corporate actions
- Faster responses to queries
- The highest straight-through processing (STP) rates
- Active representation with local market regulators and infrastructure
- An experienced and specialized team
- Securities Services clients can now view live cash transactions on their accounts through our platform

Institutional Non-Borrowing Account Management

We provide specialized banking services tailored for non-borrowing companies—those without granted credit facilities—by efficiently and transparently managing their term deposits and current accounts. Our dedicated team delivers flexible Banking solutions and competitive interest rates designed to meet client needs, strengthen relationships with the Bank, and support business continuity and customer satisfaction.

Key Benefits of Liability Management Services:

- Offering competitive interest rates on term deposits to ensure optimal returns for clients
- Efficient and reliable management of deposits for non-borrowing companies
- Managing current accounts and providing comprehensive solutions that streamline daily financial operations and enhance the overall client experience



Financial Institutions

The Financial Institutions Department at Bank of Jordan is a key pillar of the Bank's institutional banking platform, driving both regional and international expansion. The department is organized into three specialized units—Correspondent Banking, FI Business Development & Trading Desk, and Non-Bank Financial Institutions (NBFIs)—each focused on distinct client segments, products, and market activities.

The department leads the formulation and execution of strategic initiatives aligned with shifting market dynamics, while fostering institutional relationships that support the Bank's trade finance, treasury, and correspondent banking operations.

Through the Correspondent Banking unit, the department manages an extensive and expanding network of global financial partners, along with a broad portfolio of nostro and vostro accounts that facilitate the Bank's international operations in Jordan, Palestine, Iraq, Saudi Arabia, and other key markets. This unit also delivers trade finance services—such as letters of credit, guarantees, and discounting—and ensures strong compliance, risk oversight, and accurate reporting related to international transactions.

The FI Business Development & Trading Desk is responsible for originating and executing primary and secondary trade finance transactions, in addition to leading syndication and distribution efforts in cooperation with domestic, regional, and international banks. It offers solutions including LC confirmations, LG reissuance, and secondary market trading of trade finance instruments for both financial institutions and corporate clients. This desk also conducts in-depth market research and analysis to support data-driven decision-making. A notable strength of the department lies in its ability to secure trade-related financing and participate in risk-sharing arrangements, allowing it to function as a self-sustaining, revenue-generating unit aligned with the bank's trade strategy.

Financial Institutions

The Non-Bank FI unit provides comprehensive coverage of insurance companies, money service businesses (MSBs) such as exchange houses, sovereign wealth funds (SWFs), pension funds, and other non-bank financial institutions. It offers customized solutions including cash and liquidity management, financial markets products, guarantee structures, and custody services, particularly for sovereign and regional institutional clients.

In close coordination with the Treasury Department, the Financial Institutions team also plays a proactive role in promoting and sourcing financial products—facilitating access to international counterparties for foreign exchange and money market operations, while simultaneously cross-selling Bank of Jordan's own local currency FX solutions to peer institutions. This reciprocal model enhances execution capabilities, expands market presence, and strengthens the bank's overall treasury ecosystem.

The department also upholds a high standard of compliance and risk management, executing stringent due diligence and KYC procedures. It supervises accounts for exchange companies, manages U.S. Federal Benefit Unit (FBU) disbursements in Jordan and Palestine, and oversees the review and execution of key institutional agreements, including ISDAs, MRPAs, and custody arrangements.

With its specialized structure, strategic focus, and operational independence, the Financial Institutions Department is a cornerstone of Bank of Jordan's international banking strategy, reinforcing its standing as a trusted and agile partner within the global financial landscape.

Global Financial Institutions Department structured into the below three specialized units:

- Correspondent Banking.
- FI Business Development Trading Desk.
- Non-Bank FI.

ICS

INSTITUTIONAL CLIENT SERVICES

Jordan · Bahrain · Iraq · Palestine · KSA (Coming Soon)

One Department.
One Journey.
Every Client.

Transforming
the Corporate Experience through Centralized Excellence

MISSION

To deliver a unified, end-to-end service journey for corporate clients, ensuring frictionless coordination across all bank departments, upholding rigorous compliance, and fostering long-term institutional trust.

VISION

To become the region's leading corporate service engine, powered by a fully automated, seamless digital ecosystem serving our institutional clients across the BOJ Group.

STRATEGIC ALIGNMENT

- Single Window Journey
- Digital First Mandate
- Group-Level Coverage
- Operational Excellence

Three Core Functions

Each function serves our corporate clients across the BOJ Group

1 THE FRONTLINE
Corporate Customer Service Team

Focal key point between BOJ and the institutional clients.

Distributed presence across HO, SME centers, and high-capacity corporate locations.

Executing seamless client life-cycle management as a dual-function branch and relationship lead.

Manages the operations with whole stakeholders.

Serving all BOJ Group countries.

2 THE DIGITAL VOICE
Corporate Call Center Team

Providing expert inquiry resolution and technical troubleshooting for all regional digital banking platforms.

Serving as the primary touchpoint for institutional product launches and specialized CIB service implementation.

Driving outbound KYC verifications and high-priority corporate campaigns via phone and virtual channels.

Delivering a standardized, professional experience across all territories.

Monitoring client complaints and inquiries to drive continuous improvement in service delivery and product development.

3 THE ENGINE
Central Corporate Deposit Team

Account opening & KYC updates.

POAs & Authorized signatories' management.

Executing seamless client life-cycle management as a dual-function branch and relationship lead.

Ensuring data integrity by synchronizing regulatory documentation with core banking records and real-time account statuses.

Group-level compliance & governance.

KEY STAKEHOLDERS

ICS acts as the focal point between our corporate clients and these internal departments on daily basis

DAILY TASKS OVERVIEW

GICS Coordination Tasks with Key Internal Units & Departments

Stakeholder	Required Services / Tasks	Notes
Trade Services	· Outward transfers (ACH/RTGS/OTT) · LCs (issue/amend/finance) · LGs (local & foreign) · Bills for Collection	Trade Services shares debit advice & SWIFT confirmations back to GICS for client delivery
Credit Processing	· Sales finance transfers · Drawdown/disbursement · Rollover/renewal · Amendment of terms	Internal transfers, cheque financings, settlements
Central Corp. Deposit	· Account opening · KYC updates · Signature additions/deletions · Account closures · Dormant activations · ICBS name changes	Requests forwarded via BlueRing; feedback loop for missing docs
Branches	· e-Fawateercom & cash transactions · Corporate account opening via ECM · Returned cheques · Checkbook collection	GICS not yet live with ECM for direct account opening
Call Center	· Online banking access issues · Password resets · Zoom KYC video calls for overseas clients	Managed via Retail CC until dedicated CIB CC is established
Transitional Banking	· Online banking onboarding · Amendment of user authorities · Cross-selling CDMs & trade services	GICS promotes OTT, e-Fawateer, salary uploads
Clearing / Post-Dated Cheques	· Cheque encashment from indemnity · Postpone presentation · Withdrawal of postdated cheques · Collection follow-up	All actions require signed client authorization
Treasury	· Daily FX rate report · Preferential pricing requests · Rate bookings for client transactions	Based on transaction value and currency type

THE SERVICE CYCLE

How the Three Functions Complement Each Other to Deliver a Seamless Client Journey

1

CORPORATE CUSTOMER SERVICE

THE FRONTLINE

- Receives client request.
- Validates & authenticates (REQUEST).
- Routes to right team.
- Follows up with clients & stakeholders.
- Delivers outcome.

2

CALL CENTER TEAM

THE DIGITAL VOICE

- Handles inbound/outbound calls.
- Zoom KYC for remote clients.
- Escalates complex issues to CS team.

3

CENTRAL CORPORATE DEPOSIT

THE ENGINE

- Receives request via BlueRing.
- Reviews docs & compliance.
- Processing on the core bank system.
- Sends feedback to CS team.

Institutional Client

BOJ Information Security Program

BOJ Information Security Framework – Q2 2026

The Bank's cybersecurity program is built on internationally recognized standards and frameworks, ensuring compliance with regulatory requirements and protection of critical banking operations.

NIST CSF

NIST CSF provides a comprehensive framework for managing and mitigating cybersecurity risks.

PCI DSS

Annual certification process to ensure compliance with PCI DSS for payment cards and industry data security standards, ensuring secure handling of payment card data.

JPDPL

ensures the protection of personal data and privacy rights of customers.

SWIFT CSP

SWIFT CSP protects the integrity and security of financial messaging systems within Bank of Jordan.

COBIT

provides guidelines and best practices to effectively manage IT operations and ensure alignment with the overall business goals of Bank of Jordan.

ISO 27001

ISO 27001 standards establish the requirements for and promote the continuous improvement of the information security management system within Bank of Jordan.

Operational Strength

Secure Handling of Payment Card Data

Protection of Swift Infrastructure Integrity

Continuous Improvements of Information Security Management System

Compliance Status

Full compliance with applicable regulatory and international cybersecurity standards.

Cybersecurity Posture

The Bank maintains a resilient cybersecurity environment supported by continuous monitoring, governance, and adherence to best practices.

forward view

- Ongoing enhancement of cybersecurity controls.
- Continued alignment with regulatory expectations.
- Strengthening overall cyber resilience.

Sustainability

Sustainability
at Bank of Jordan

As part of our ongoing strategic transformation, Bank of Jordan continues to integrate Environmental, Social and Governance (ESG) principles across its business to strengthen long-term value creation, resilience, and stakeholder trust.

In 2025, the Bank advanced its ESG journey by enhancing governance practices, laying the groundwork for sustainable finance development, strengthening customer experience, supporting community investment, and improving operational sustainability. These efforts are aligned with leading global ESG standards and evolving regulatory expectations.

Through this approach, Bank of Jordan aims to support a more inclusive and sustainable economy while reinforcing its role as a responsible financial institution in Jordan and the region.

For more information: https://bankofjordan.com/en/reports?type=SustainabilityReports

2025 Highlights

Reinforcing Our Primary Governance Principles and Advancing Sustainable Finance

Board members had an attendance rate of 100% at board meetings.

Zero incidents of non-compliance with laws and regulations nor non-monetary penalties documented within the past 3 years.

100% of the Board of Directors are non-executive members.

The Bank's total income (revenues) reached approximately JOD 190 million in 2025, achieving a growth of 11.5%, compared to JOD 170 million in 2024, achieving a growth of 1.7%

18.2% of the Board members are female.

Electrical car loans increased to reach 24.4% in 2025 compared to 2024.

BOJ has maintained the distribution of cash dividends of 18% of the capital, amounting to JOD 36 million within the past 3 years.

10.7% of our total credit facilities portfolio is dedicated to financing small and medium enterprises.

Cultivating Amicable Relations with Our Customers

93.5% overall customer satisfaction rate.

68% of customers were digitally active on the BOJ Mobile app in 2025, compared to 64% in 2024.

Zero data breaches have been recorded within the past 3 years.

90.95% of complaints received from the customer in the reporting period and solved during 2025.

95.8% relative importance of transactions executed digitally from the total transactions executed.

A total of 57 ATMs and 34 branches are equipped to accommodate individuals with mobility.

2025 Highlights

Unwavering Commitment to Our Communities and Our Environment

Zero fines for non-compliance with environmental laws and regulations within the past 3 years.

100% of our electricity needs have been met through solar energy over the past three years.

17,463 beneficiaries were reached through our social initiatives and programs in 2025, compared to 15,931 beneficiaries in 2024.

Spending on local suppliers increased by 26.7% in 2024, compared to 22.8% increase in 2023.

Donations and support provided by the Bank accounted for 2.9% of its net profit before tax in 2025, compared to 1.6% of its net profit before tax in 2024

Local procurements account for 86.4% of total procurements in 2025.

Developing a Team of Exceptional Employees

99.5% of our total workforce are locals.

The average training hours per employee were approximately 23 hours in 2025, compared to around 24 hours in 2024.

Female employees represent 42% of the Bank's total workforce in 2025, compared to 43% in 2024.

100% of grievances submitted were addressed and resolved in 2025.

The number of female employees in middle management increased by 30.6% in 2025 compared to 2024.

Corporate Social **Responsibility (CSR)**

Rooted in our unwavering belief in the principles of social solidarity and understanding the ever-evolving societal needs, Bank of Jordan is deeply committed to executing impactful social responsibility initiatives. Over the years, we have fostered strategic partnerships with various charitable and civil society organizations, reflecting our dedication towards bolstering key societal pillars.

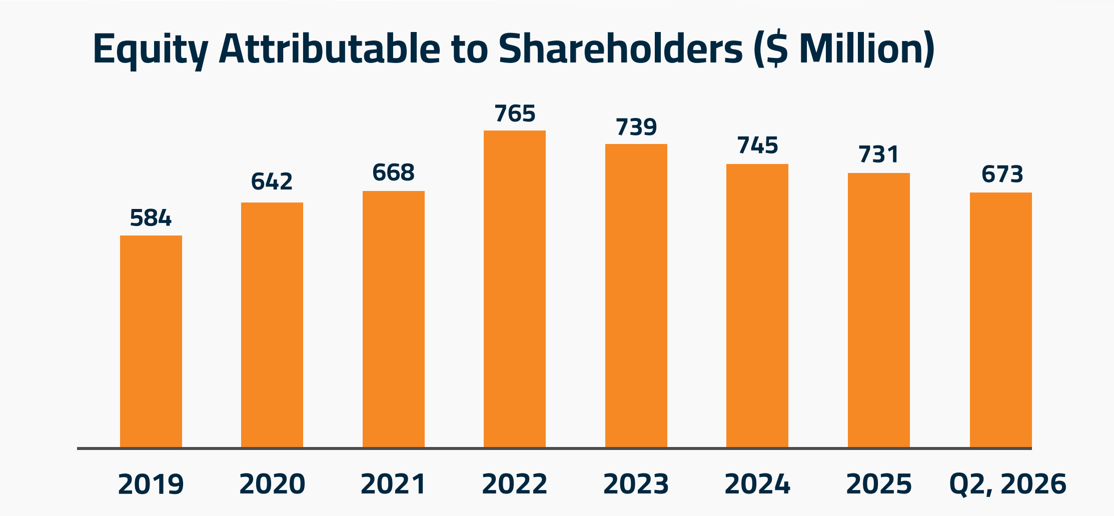
CSR spending till Q2, 2026 (by activity) ~ 2,286,297 USD

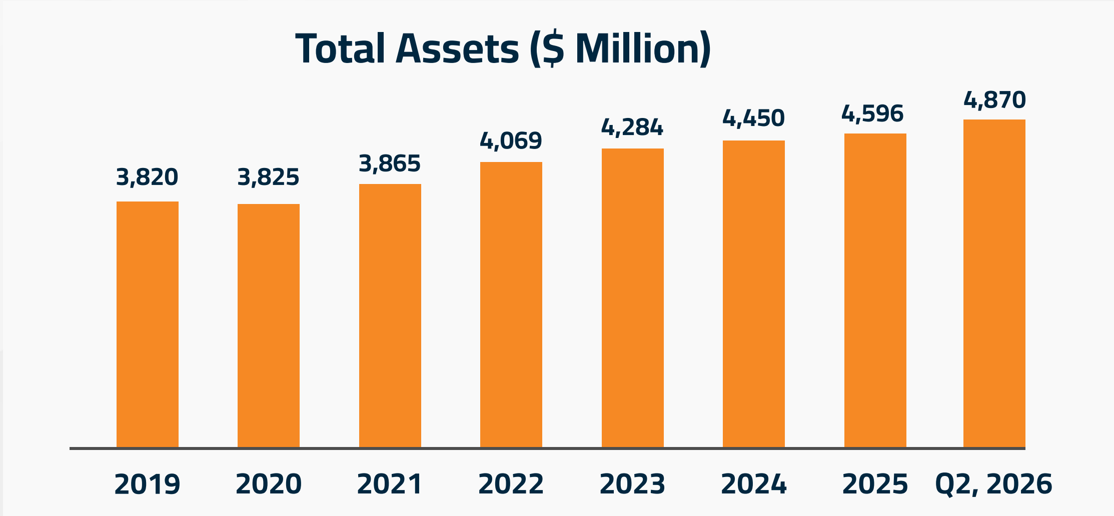
Financial Performance

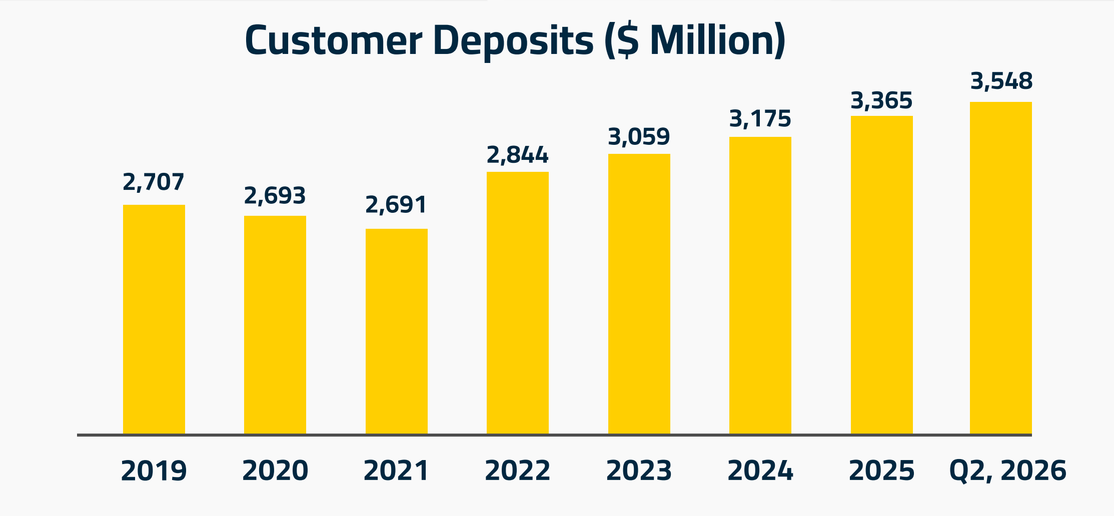
Key Performance Indicators

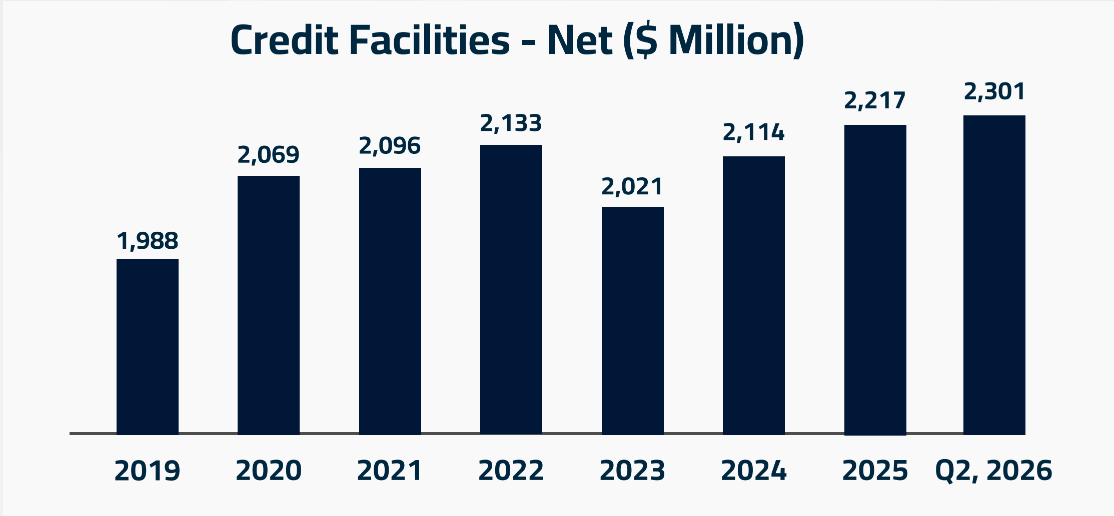
Financial Performance

Key Performance Indicators

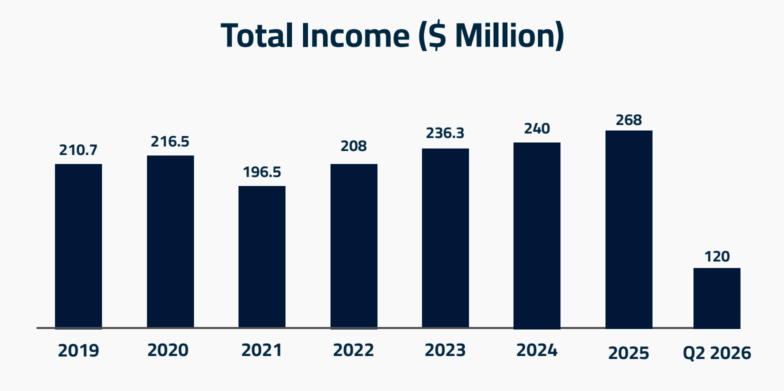


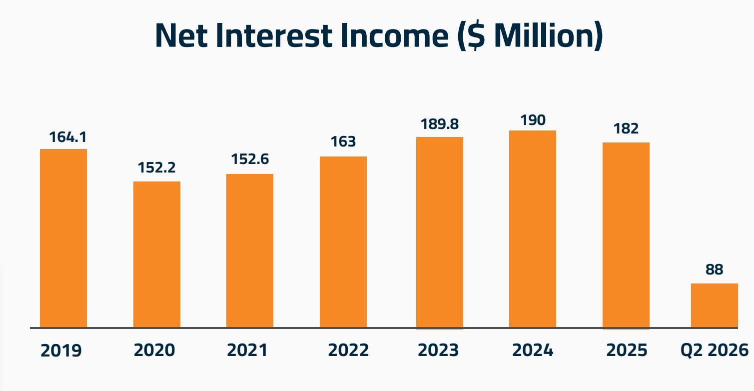


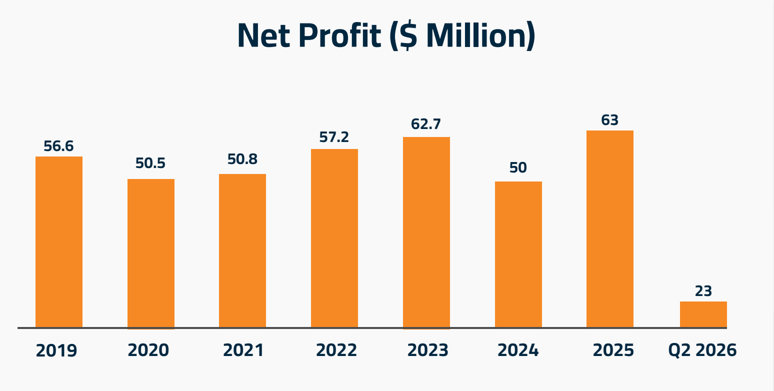


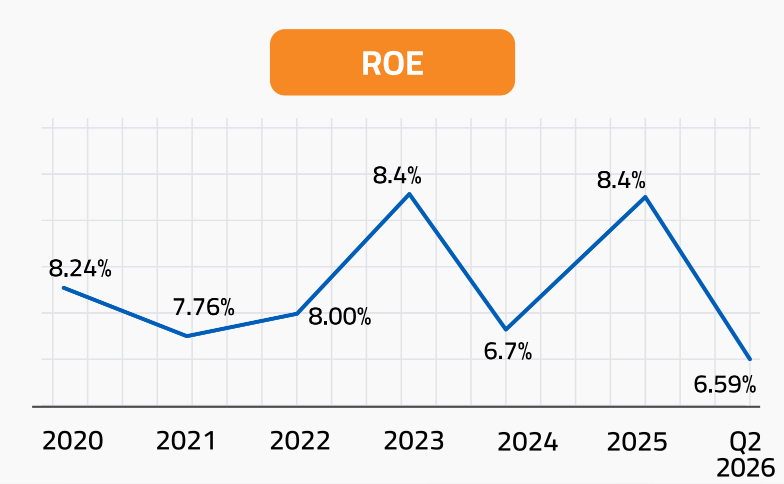


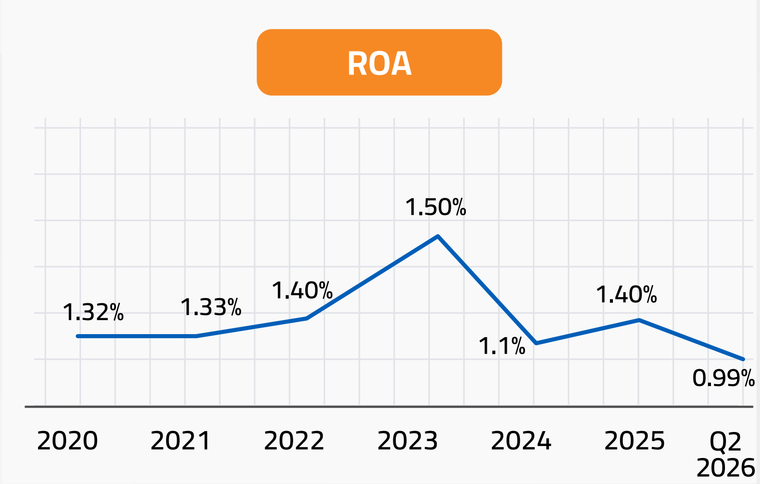
Financial Performance
Key Performance Indicators

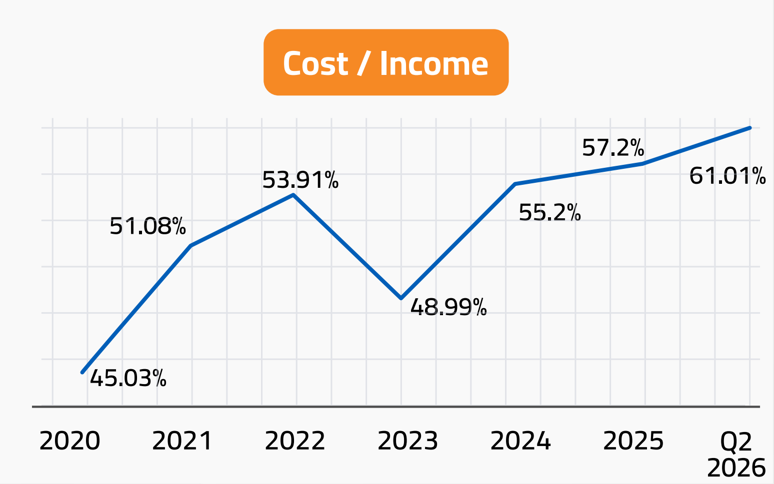








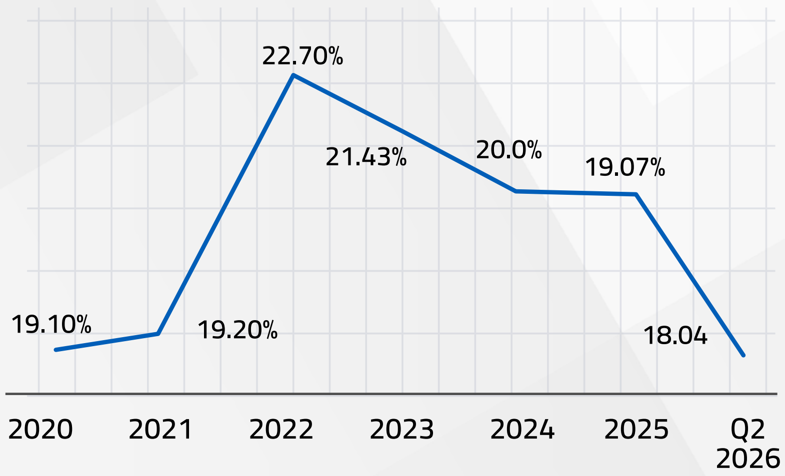




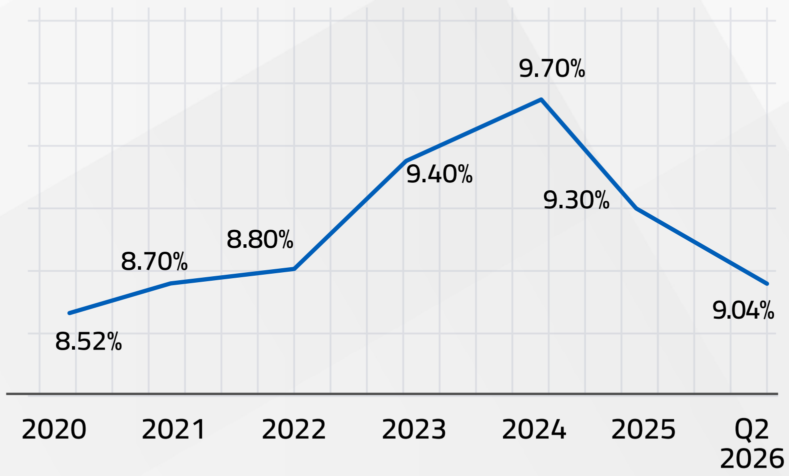
Financial Performance

Key Performance Indicators

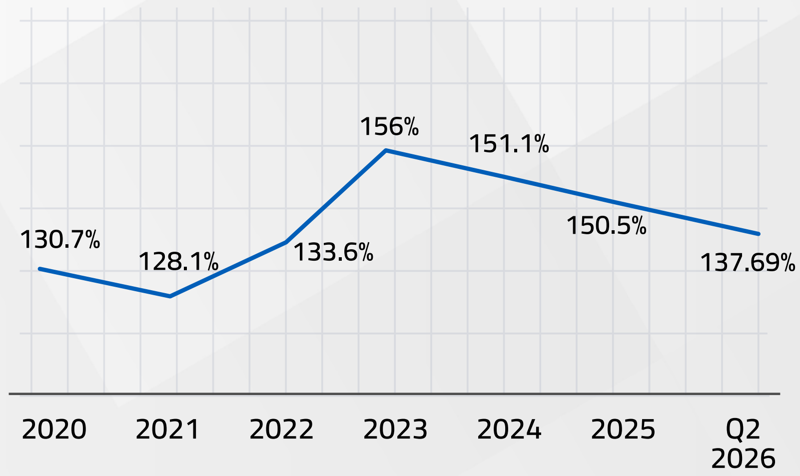
Capital Adequacy Ratio (CAR)



NPL Ratio



Legal Liquidity Ratio



Consolidated Statement of Financial Position as of Q2 2026

Assets	Q2 2026 USD	2025 USD
Cash and balances with central banks – Net	1,485,356,544	1,291,366,606
Balances with banks and financial institutions – Net	254,524,416	332,046,248
Deposits with banks and financial institutions -Net	-	1,979,969
Financial assets at fair value through profit or loss	561,554	549,592
Financial assets at fair value through other comprehensive income	187,084,990	232,386,374
Direct credit facilities at amortized cost - Net	2,300,565,659	2,216,705,217
Financial assets at amortized cost - Net	329,761,818	214,251,952
Property and equipment – Net	92,694,797	94,685,839
Intangible assets – Net	12,681,764	11,805,975
Deferred tax assets	34,463,742	34,234,578
Other assets	172,520,550	165,736,361
Total Assets	**4,870,215,835**	**4,595,748,712**

Liabilities and Owners' Equity

Liabilities	Q2 2026 USD	2025 USD
Banks and financial institutions' deposits	149,416,228	41,021,575
Customers' deposits	3,547,952,893	3,365,199,925
Cash margins	206,908,234	207,027,578
Sundry provisions	5,611,994	6,164,193
Income tax provision	20,912,856	21,401,384
Deferred tax liabilities	369,082	343,286
Borrowed funds	72,942,329	66,252,621
Other liabilities	172,380,605	136,983,450
Total Liabilities	**4,176,494,221**	**3,844,394,013**

Owners' Equity

Bank's Shareholders Equity	Q2 2026 USD	2025 USD
Paid-up capital	282,087,447	282,087,447
Statutory reserve	181,184,138	181,215,873
Voluntary reserve	254,889	281,257
General banking risks reserve	5,785,643	5,785,643
Special reserve	8,250,695	8,250,695
Foreign currency translation differences	(13,043,451)	(13,010,032)
Fair value reserve	(3,671,405)	26,286,186
Retained earnings	188,962,773	239,824,485
Profit for the period after tax	23,090,966	-
Total Owner's Equity - Bank's Shareholders	**672,901,695**	**730,721,554**
Non-controlling interests	20,819,918	20,633,145
Total Owners' Equity	693,721,614	751,354,700
Total Liabilities and Owners' Equity	**4,870,215,835**	**4,595,748,712**

Consolidated Statement of Profit or Loss as of Q2 2026

	Q2 2026 USD	Q2 2025 USD
Interest income	128,562,274	132,886,195
Less: Interest expense	43,770,131	39,432,451
Net Interest Income	84,792,142	93,453,743
Net Commissions income	28,749,200	31,316,488
Net Interest and Commissions Income	113,541,343	124,770,231
Foreign currencies income	3,065,911	3,303,776
Gain from financial assets at fair value through profit or loss	20,330	18,800
Cash dividends from financial assets at fair value through other comprehensive income	984,344	895,860
Profits from the sale of financial assets at fair value through other comprehensive income - debt Instruments	440,268	89,295
Other income	2.789,487	3,713,583
Total Income	**120,841,683**	**132,791,544**

Consolidated Statement of Profit or Loss as of Q2 2026 Cont.

	Q2 2026	Q2 2025
Employees expenses	32,375,099	34,720,564
Depreciation and amortization	9,181,319	8,709,260
Other expenses	32,208,591	30,489,107
Expected credit loss	13,414,697	7,243,427
(Recovered from) assets foreclosed by the Bank impairment provision	1,423,282	(364,138)
Sundry provisions	135,554	581,932
Total Expenses	88,738,542	81,380,152
Profit for the Year Before Income Tax	32,103,141	51,411,392
Less: Income tax	8,640,632	13,694,085
Profit for the Year	23,462,509	37,717,307
Attributable to:		
Bank's Shareholders	23,090,966	37,211,001
Non-controlling Interests	371,543	506,306
Profit for the Year	23,462,509	37,717,307
	USD/Fills	USD/Fills
Earnings per share for the year attributable to the Banks' shareholders	**0.115**	**0.186**

Bank of Jordan Credit Rating

Fitch Credit Rating

Ratings

Foreign Currency

Long-Term IDR	BB-
Short-Term IDR	B
Viability Rating	bb-
Government Support Rating	b

Outlooks

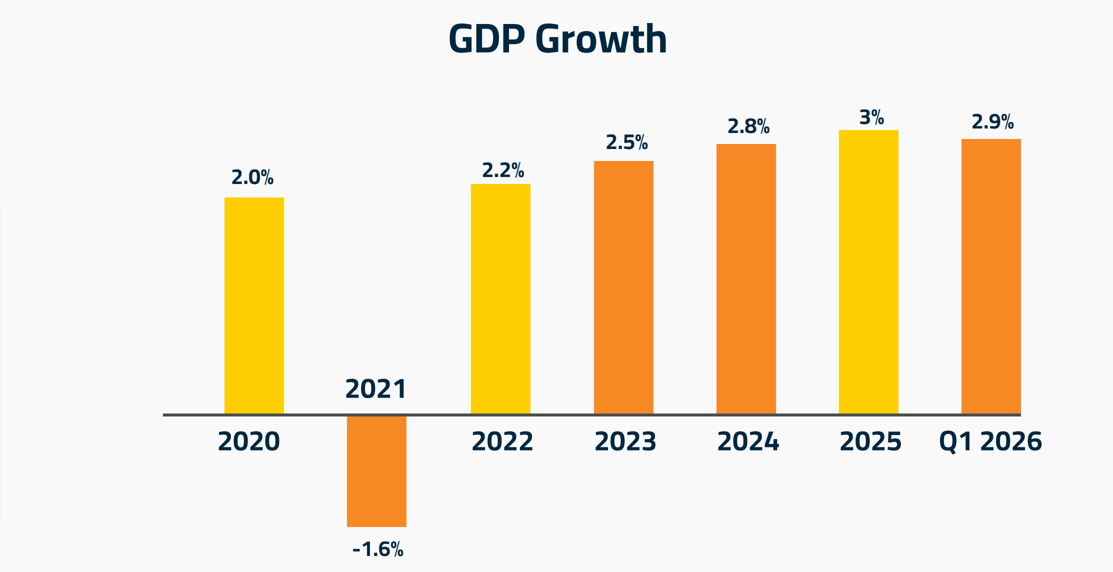
Long-Term Foreign-Currency IDR	Stable
Sovereign Long-Term Foreign Currency IDR	Stable
Sovereign Long-Term Local Currency IDR	Stable

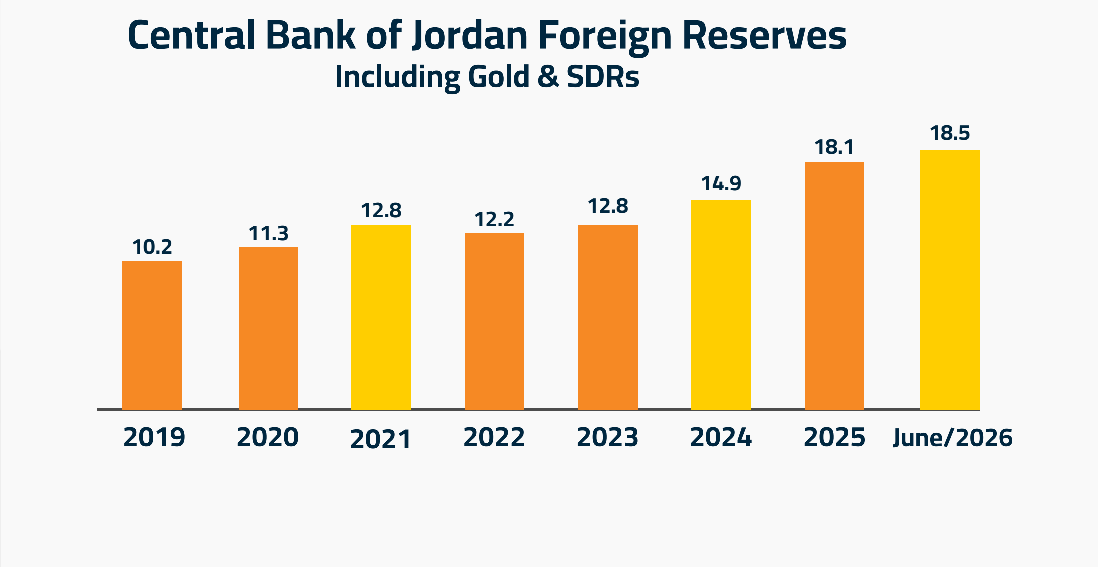
Sovereign Risk (Hashemite Kingdom of Jordan)

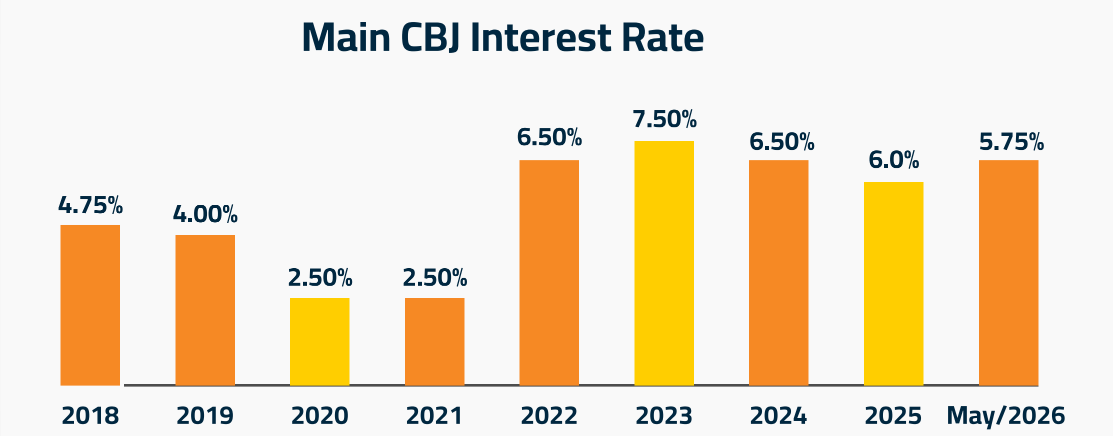
Long-Term Foreign-Currency IDR	BB-
Long-Term Local-Currency IDR	BB-
Country Ceiling	BB

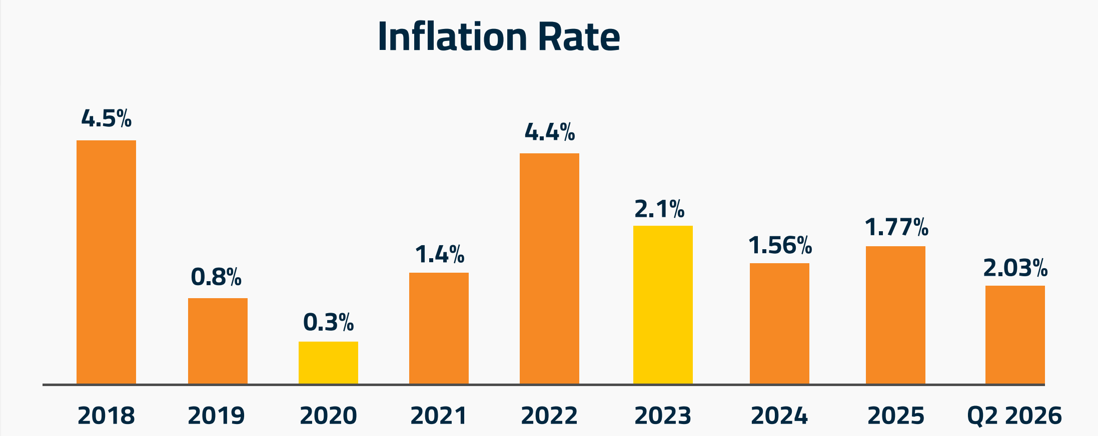
Economic Overview

Economic Performance
Jordan









Economic Performance
Jordan