



بنك الاردن Bank of Jordan



Environmental, Social, and
Governance Sustainability Report

2025

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About This Report

This report provides a comprehensive overview of Bank of Jordan's sustainability performance across the environmental, social, and governance (ESG) pillars. It presents the Bank's key impacts and achievements in environmental, social, and governance areas for 2025. It also reflects the Bank's commitment to corporate responsibility, transparency, and the creation of long-term value for its stakeholders (customers, employees, investors, partners, regulatory authorities, non-governmental organizations, and civil society organizations).

1.1 Reporting Period and Publication Frequency:

This report covers the period from January 1st, 2025, until December 31st, 2025. Bank of Jordan publishes its Sustainability Report annually.

1.2 Reporting Framework and Standards:

This report has been prepared in accordance with the Global Reporting Initiative (GRI) Standards 2021. We have also adopted other international best practices, including the Sustainability Accounting Standards Board (SASB) Standards, the United Nations Sustainable Development Goals (SDGs), the sustainability reporting guidelines issued by the Amman Stock Exchange, and Jordan's Economic Modernization Vision. This ensures clarity and comprehensiveness and strengthens disclosure of the Bank's practices and impacts across the various areas of sustainability.

1.3 Report Scope and Consolidation Methodology:

Unless otherwise stated, this report covers all sustainability-related activities and outcomes for 2025 within the Hashemite Kingdom of Jordan, covering Jordan branches only. Financial data, however, includes all Bank branches inside and outside the Kingdom, as well as Bank of Jordan Group subsidiaries.

1.4 Changes Compared to the Previous Report:

The report presents performance data for 2025 and includes comparative data for selected indicators from previous years, where available. Some new indicators have also been disclosed for the first time in this report to enhance accuracy and alignment with relevant standards.

1.5 Report Assurance:

This report has not been reviewed by an external auditor. It has been reviewed internally in accordance with the Bank's approved procedures to ensure data accuracy and reliability. The Sustainability Report is also subject to the oversight of the Board of Directors.

1.6 Previous Sustainability Reports of Bank of Jordan

Previous sustainability reports issued by Bank of Jordan are available on the Bank's website at:

<https://bankofjordan.com/en/reports?type=SustainabilityReports>

1.7 Report Contact Point

For any inquiries or comments regarding this report or the Bank's sustainability practices, please contact:

Email: boj@bankofjordan.com.jo

Website: www.bankofjordan.com

Message from the CEO

It is my pleasure to present Bank of Jordan's fourth Sustainability Report for 2025, highlighting the Bank's continued progress in advancing environmental, social, and governance sustainability. The report reflects our commitment to an integrated approach that balances financial growth with creating a positive and lasting impact on society, the economy, and the environment. It comes at a time when the financial sector is undergoing rapid transformation, underscoring the increasingly important role of financial institutions in supporting sustainable economic growth, strengthening resilience, and managing sustainability-related risks.

Throughout 2025, Bank of Jordan continued to take practical steps to embed sustainability across its operations and business activities, reinforcing our vision of building a more resilient banking institution capable of adapting to evolving economic, technological, and regulatory developments. During the year, the Bank enhanced its institutional readiness in environmental and social sustainability by implementing its institutional transformation program to adopt leading practices in Environmental, Social, and Governance (ESG) management. This has supported the continued development of the Bank's business model and strengthened its readiness to capitalize on opportunities associated with sustainable finance. In parallel, the Bank expanded employee capabilities in sustainability and ESG governance while further integrating sustainability principles into its operations and decision-making processes.

As part of these efforts, we completed several key institutional initiatives during 2025. Most notably, we continued developing our Environmental and Social Management System (ESMS) to integrate environmental and social considerations into the Bank's policies, operational processes, and lending activities. This initiative supports stronger risk management, enhanced institutional performance, and compliance with regulatory requirements in line with international best practices. We also developed and adopted the Bank's Environmental, Social, and Governance (ESG) Framework, which serves as a guiding reference for embedding sustainability principles across the Bank's operations and activities. The framework is overseen by both the Board of Directors and Executive Management, ensuring that sustainability priorities remain aligned with the Bank's strategy and that related initiatives are effectively governed and implemented.

The Bank also continued to advance initiatives in digital transformation, financial inclusion, green finance, and institutional capacity building, while strengthening the management of environmental, social, and climate-related risks, as well as governance, compliance, and cybersecurity. At the same time, we expanded our social impact through development programs and initiatives that benefited thousands of individuals in the areas of education, healthcare, youth empowerment, and local community development. Environmentally, the Bank continued its efforts to improve resource efficiency and enhance the environmental performance of its operations, building on previous investments in renewable energy and initiatives aimed at reducing its operational environmental footprint.

We recognize that achieving sustainability requires continuous effort and meaningful collaboration with all our stakeholders. Accordingly, we will continue to strengthen our institutional practices and enhance our preparedness to address future challenges and opportunities, creating sustainable value for our customers, shareholders, employees, and the communities we serve.

In closing, I would like to express my sincere appreciation to our Board of Directors, employees, customers, partners, and all our stakeholders for their continued trust and support. Their confidence remains the foundation upon which we continue our journey toward sustainable and responsible growth.

Saleh Rajab Hammad

Chief Executive Officer



About Bank of Jordan Group

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 excellent team of employees.

Bank of Jordan Group at a Glance

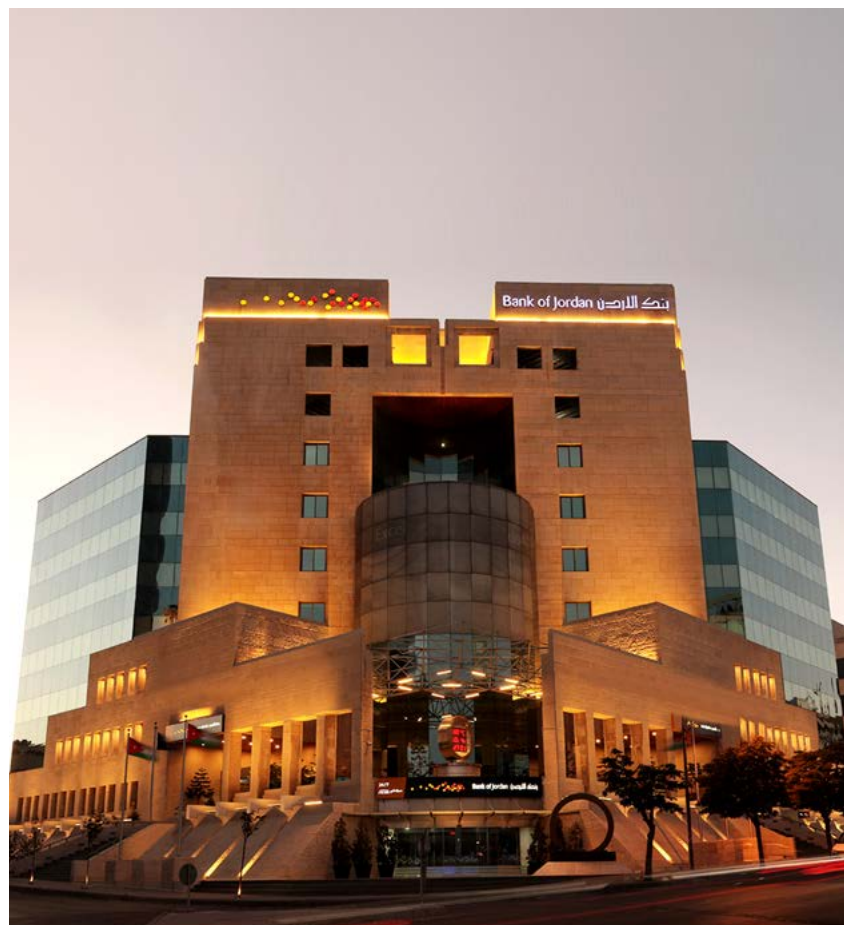
Bank of Jordan is one of the oldest and most prominent banking institutions in the Hashemite Kingdom of Jordan and the region. Established in 1960, the Bank has continuously strengthened its services and market position within the local and regional banking sectors. It aspires to be a leader in delivering comprehensive and innovative financial solutions while achieving a distinguished position across the Arab region. The Bank's mission is centered on building strong customer relationships, maximizing shareholder value, and contributing to the development of society by delivering high-quality, efficient financial solutions through a highly skilled workforce and a progressive working environment. Its core values are founded on integrity, transparency, innovation, teamwork, and social responsibility. Accordingly, the Bank continuously refines its strategies to keep pace with the rapidly evolving financial sector and meet the changing needs of its customers.

Bank of Jordan operates an extensive network of branches and ATMs strategically located across Jordan, in addition to its presence in Palestine, Iraq, and Bahrain. The Bank also continues to pursue its regional expansion strategy and is preparing to launch operations in the Kingdom of Saudi Arabia. It offers a comprehensive portfolio of banking products and financial solutions, including conventional and digital banking services, account management, personal and corporate lending, mortgage financing, as well as products that promote financial inclusion and innovation.

Customers also benefit from advanced digital platforms, including the BOJ Mobile application for retail customers and the BOJ Business Banking platform for corporate clients, in addition to a 24/7 Contact Center that provides prompt support and responsive service for both individual and business customers.

As of the end of 2025, shareholders' equity reached approximately JOD 518 million, while total assets amounted to JOD 3.2 billion, reflecting the Bank's strong financial position and sustained growth despite market challenges. Bank of Jordan Group also includes several subsidiaries that enhance service diversification and financial integration, including Bank of Jordan - Syria, Excel for Financial Investments, and Jordan Leasing Company. The Bank is proud to be a member of several prestigious financial organizations and associations and continues to participate in national and international initiatives that promote sustainable development.

Bank of Jordan's strategic direction is centered on digital transformation, strengthening governance and transparency, and embedding Environmental, Social, and Governance principles across its operations. The Bank also continues to invest in talent development and enhancing the customer experience while expanding its customer base and creating a positive impact within local communities through corporate social responsibility programs and initiatives. This reflects its commitment to sustainable development and its role as a responsible financial institution dedicated to building a better future for all.



Bank of Jordan Group Structure



Markets Served and Geographic Presence

Bank of Jordan operates in Jordan and has an external presence in Palestine, Iraq, and Bahrain, and soon in Saudi Arabia. The Group also includes a subsidiary in Syria, Bank of Jordan - Syria.



Bank of Jordan’s Key Strengths

- The Bank has a long history and extensive banking experience dating back to 1960, strengthening its position as an established and trusted financial institution at both the local and regional levels.
- The Bank maintains a solid financial position, supported by sustainable growth in assets and shareholders’ equity, reflecting its ability to navigate economic challenges and reinforce its stability.
- The Bank benefits from a diverse geographic presence covering Jordan, Palestine, Iraq, Bahrain, and Syria, with an ongoing focus on regional expansion, supporting business diversification and expanding its customer base.
- The Bank offers a comprehensive range of traditional and digital banking solutions and services, supported by advanced electronic platforms that enhance customer experience and strengthen digital transformation.
- The Bank adopts a strategic direction centered on sound governance, sustainability, and innovation, alongside investment in human capital and active contribution to economic and social development.

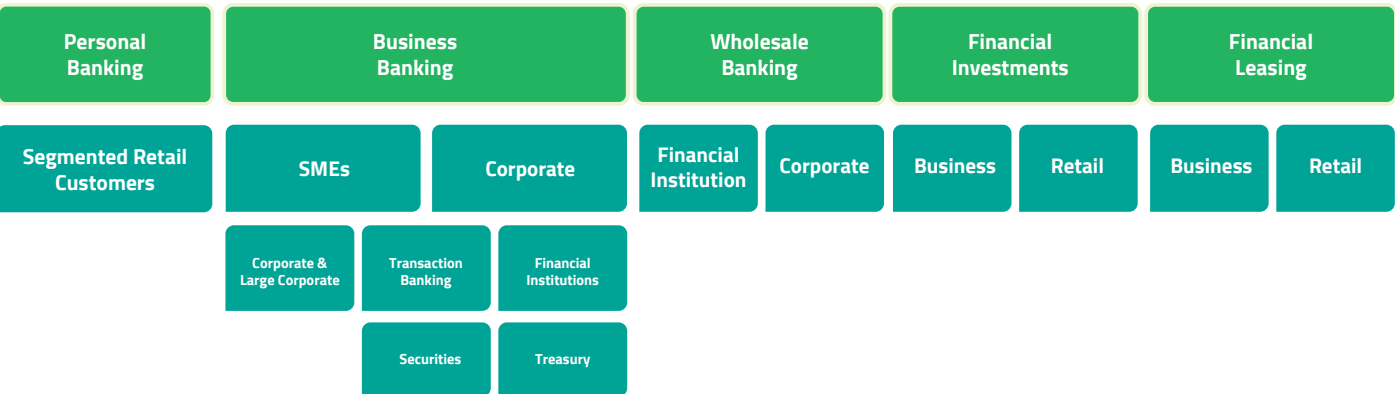
Business Model and Business Segments

Bank of Jordan operates an integrated business model that encompasses a diverse range of services, including retail banking, corporate banking, wholesale banking, financial investments, and financial leasing, enabling the Bank to serve a broad and diversified customer base. The Bank’s value proposition is built on delivering comprehensive and innovative financial solutions tailored to the needs of each customer segment, with a strong focus on enhancing the customer experience and supporting business growth.

The Bank meets the needs of individual customers through a comprehensive suite of banking services, including current and savings accounts, personal and mortgage loans, payment cards, and innovative savings products that promote financial inclusion and strengthen the financial well-being of individuals and families. It also places significant emphasis on serving the corporate sector by providing advanced financing solutions tailored to the needs of large corporations as well as small and medium-sized enterprises. In parallel, the Bank continues to develop modern digital banking products and solutions that streamline business operations and provide customers with greater flexibility in managing their businesses.

Bank of Jordan Group also includes specialized subsidiaries that diversify its service offering and strengthen financial integration across the Group. These include Bank of Jordan - Syria, which provides a comprehensive range of banking products and services to customers in the Syrian market; Excel for Financial Investments, which specializes in investment solutions and portfolio management; and Jordan Leasing Company, which offers financial leasing services to both individuals and businesses. The Bank is also pursuing its regional expansion strategy through preparations to launch operations in the Kingdom of Saudi Arabia, further strengthening its regional presence and expanding its customer base.

Through this diversified business model, the Bank remains well positioned to respond to evolving market needs, deliver added value to all stakeholders, and contribute to economic growth and sustainable development in the markets in which it operates.



Financial Performance and Stability

In 2025, Bank of Jordan Group demonstrated continued financial strength and resilience, delivering strong business results and achieving solid financial performance that reflected its strategic focus on institutional development and the continuous modernization of its business model. The Group reported a net profit attributable to the Bank's shareholders of JOD 44 million, representing a 25.7% increase compared to the previous year. Net operating income from interest and commissions grew by 10.8% year-on-year to reach JOD 177.7 million, while total income increased by 11.5% to approximately JOD 190 million. This growth was primarily driven by the Bank's core operating activities, which accounted for approximately 94% of total income. These results were further supported by the strong performance of the Bank's international operations, particularly in the Republic of Iraq, where the Bank achieved positive results and encouraging growth indicators. This performance was driven by an expanding customer base and increased banking activities and services within the Iraqi market, strengthening future growth prospects and supporting the sustainability of the Bank's performance. The Bank's regional presence and the contribution of its international branches are expected to strengthen further with the planned commencement of operations in the Kingdom of Saudi Arabia during the second quarter of 2026, opening new opportunities for business growth and regional expansion.

In Palestine, the Bank continues to manage its operations with prudence and resilience despite the prevailing geopolitical and economic conditions and ongoing challenges. The Bank has implemented all necessary precautionary measures and strengthened additional provisions to preserve the strength of its financial position and mitigate potential risks. It also remains committed to delivering banking services efficiently while maintaining the highest standards of governance and risk management, thereby supporting operational stability and reinforcing the confidence of customers and other stakeholders.

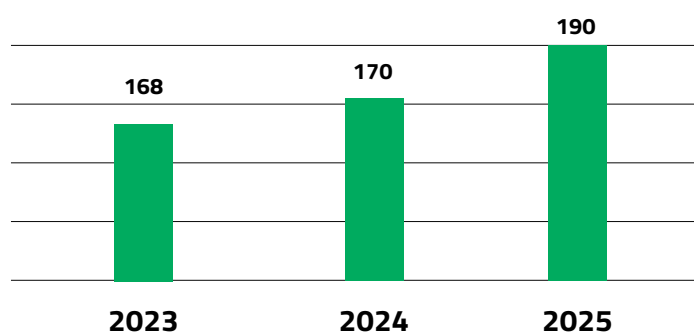
The Bank also continued to manage its lending and investment portfolios in line with its targeted returns and prudent risk management approach across the markets in which it operates, despite continued geopolitical challenges. The loan portfolio increased by approximately 5% to reach JOD 1.57 billion, while the investment portfolio stood at approximately JOD 317 million, reflecting a 24% decrease. Total assets increased by 3.3% to JOD 3.2 billion, while shareholders' equity reached JOD 518.1 million. Customer deposits also grew by 6% to approximately JOD 2.4 billion, underscoring the continued confidence of customers in Bank of Jordan.

Supported by the Bank's improved profitability and strengthened financial position, the return on equity increased to 8.4% in 2025, compared with 6.7% in 2024, while the return on assets rose to 1.4%, up from 1.14% in the previous year. The Bank also maintained strong liquidity levels, with a Liquidity Coverage Ratio of 335.9% and a Net Stable Funding Ratio of 166.7% during 2025. In addition, the Capital Adequacy Ratio reached 19%, exceeding the regulatory requirements under Basel III and applicable supervisory authorities. These indicators reflect the Bank's strong financial position, resilience in the face of challenges, and continued ability to deliver sustainable financial performance.

For more details, please refer to the Bank's 2025 Annual Report.

<https://bankofjordan.com/en/reports?type=AnnualReports>

● Direct Economic Value (Total Income) – Million Jordanian Dinars



Key Financial Indicators of Bank of Jordan Group for 2025

Indicator	2025	2024
Return on Average Shareholders' Equity	8.4%	6.7%
Return on Capital	22.2%	17.6%
Return on Average Assets	1.4%	1.1%
Net Interest Margin to Average Assets	4%	4.3%
Liquidity Coverage Ratio (LCR)	335.9%	449.2%
Capital Adequacy Ratio	19%	20%

Credit Rating

Bank of Jordan Plc's (BOJ)
BB-/Outlook Stable

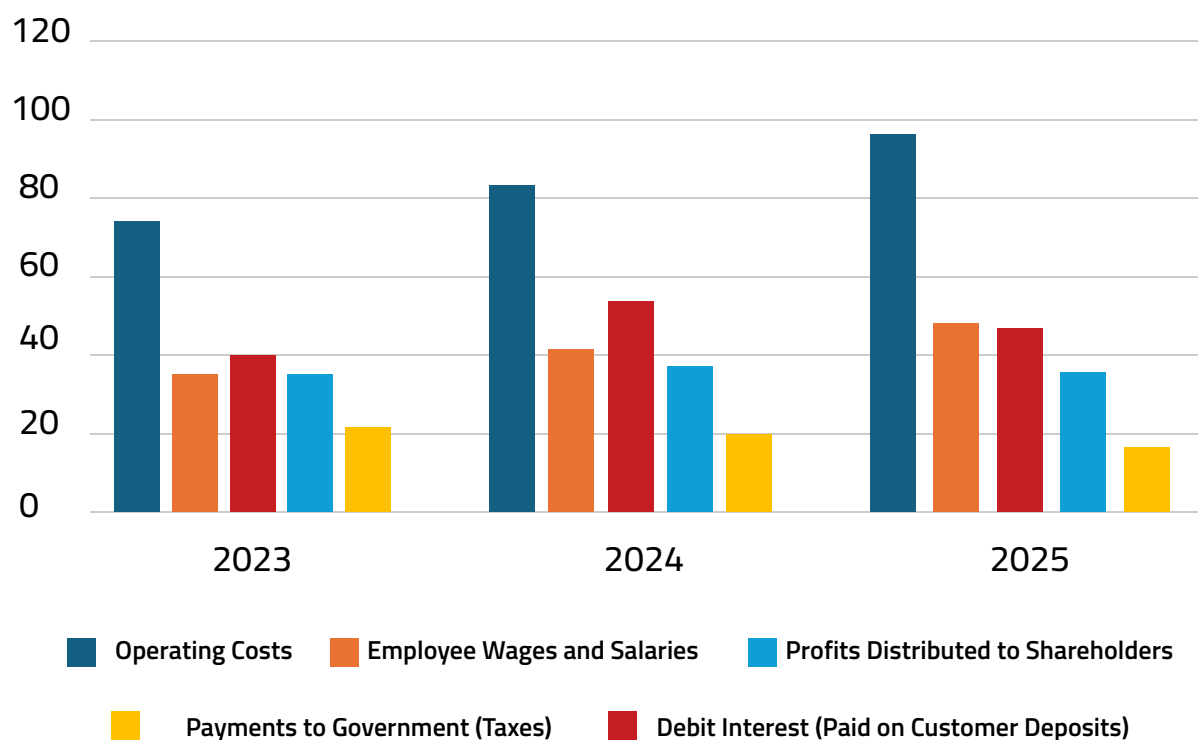
Fitch
Ratings

Total Credit Facilities Portfolio by Type:

Key Performance Indicators	Unit	2023	2024	2025
Retail Banking	Jordanian Dinar	543,613,039	548,806,740	552,651,722
Mortgage Loans	Jordanian Dinar	234,448,839	229,784,378	224,133,151
Large Corporates	Jordanian Dinar	360,784,681	456,521,740	471,518,552
Small and Medium-sized Enterprises	Jordanian Dinar	232,871,999	229,275,135	187,265,194
Government and Public Sector	Jordanian Dinar	229,445,084	222,633,454	306,838,273
Total	Jordanian Dinar	1,601,163,642	1,687,021,447	1,742,406,892

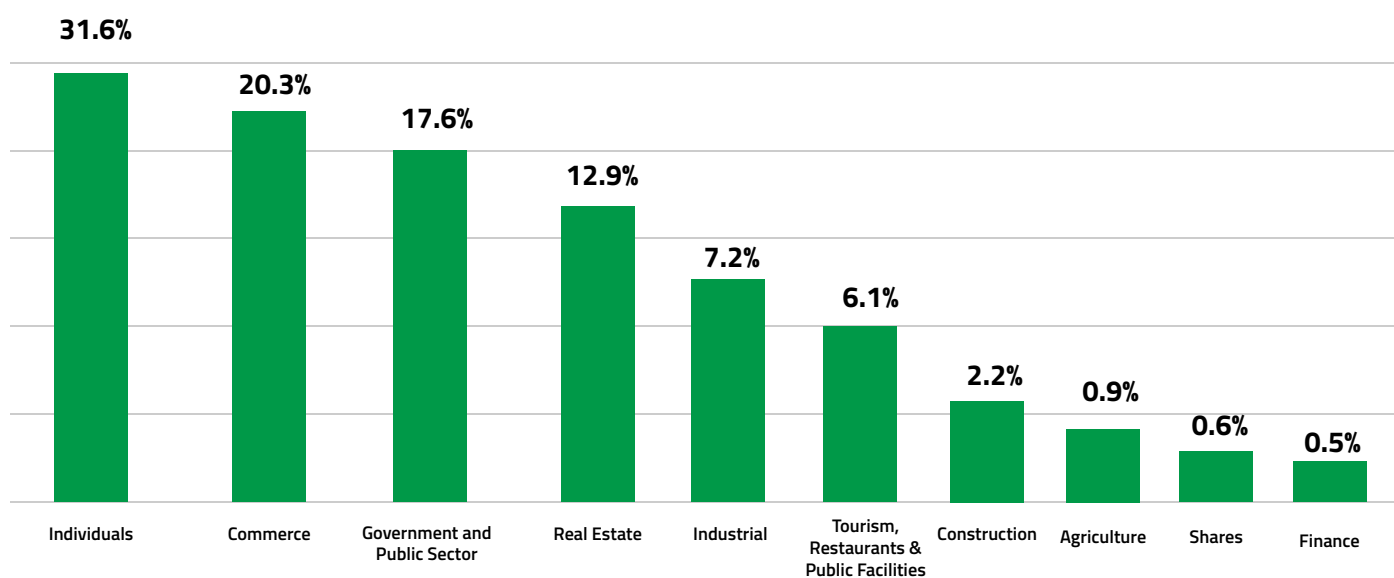
The SME loan portfolio declined by 18.3% in 2025 compared to 2024, reflecting the Bank's strategic focus on enhancing the quality of its credit portfolio and strengthening risk management. This approach supports long-term financial sustainability and improves the quality and efficiency of the credit facilities extended to this segment. For further information on the Bank's financial performance, please refer to the Bank of Jordan 2025 Annual Report. [Hyperlink https://bankofjordan.com/en/reports?type=AnnualReports](https://bankofjordan.com/en/reports?type=AnnualReports)

Distributed Economic Value — Million Jordanian Dinars



Distribution of Credit Facilities by Economic Activity for 2025:

The table below presents the distribution of Bank of Jordan's credit facilities portfolio by economic activity as of December 31, 2025. The distribution reflects the Bank's strategy of maintaining a diversified credit portfolio while managing risk in line with its strategic priorities.



Financial Performance of Subsidiaries

Company Name	Paid-up Capital	Bank's Ownership Percentage	Nature of Business	Country of Operation	Date of Acquisition
Excel for Financial Investments	3.5 million Jordanian Dinar	100%	Financial Brokerage	Jordan	March 23, 2006
Bank of Jordan – Syria	15 billion Syrian Pound	49%	Banking Services	Syria	May 17, 2008
Jordan Leasing Company	20 million Jordanian Dinar	100%	Financial Leasing	Jordan	October 24, 2011

Key Financial Indicators of the Subsidiaries as of December 31, 2025

Company Name	Total Assets (JOD)	Total Liabilities (JOD)	Total Revenue (JOD)	Total Expenses (JOD)
Excel for Financial Investments	7,365,814	850,345	524,768	307,909
Bank of Jordan – Syria	48,268,156	27,389,639	3,858,107	2,888,715
Jordan Leasing Company	28,753,807	3,585,078	1,983,126	835,335

Institutional Memberships and Partnerships



Taawon



Jordan Society of International Affairs



INJAZ



National Investor Protection Association



Association of Banks in Jordan



Jordan Strategy Forum



Jordan Europe Business Association



World Union of Arab Bankers



Jordan Deposit Insurance Corporation



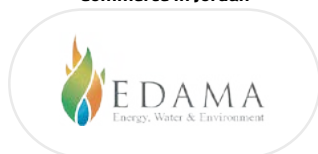
American Chamber of Commerce in Jordan



Jordanian Businessmen Association



Union of Arab Banks



EDAMA Association for Energy, Water and Environment

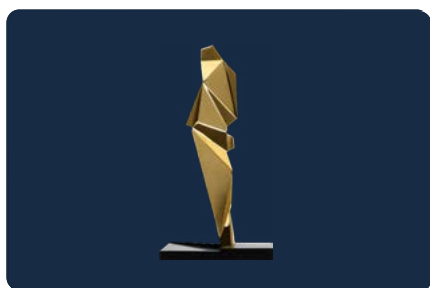


Jordan Exporters Association

Awards and Recognitions

Bank of Jordan received several awards in 2025, that reflect its institutional excellence and the quality of its services, most notably:

- **Quality Choice Prize 2025:** In recognition of the Bank's commitment to providing high-quality banking services in line with leading international standards.
- **Best Sub-Custodian Bank in Jordan** by Global Finance magazine: Affirming the Bank's efficiency in providing custody and asset management services to financial institutions.
- **Pikasso Gold Award:** Honoring the Bank's excellence in marketing campaigns and innovation in customer communication.



Pikasso Gold Award



Quality Choice Prize 2025



Sub-Custodian Bank Award

Sustainability Highlights for 2025

In 2025, Bank of Jordan continued to make tangible progress in advancing its environmental, social, and governance agenda by adopting an integrated approach that balances financial growth with creating a positive and lasting impact on society, the economy, and the environment.

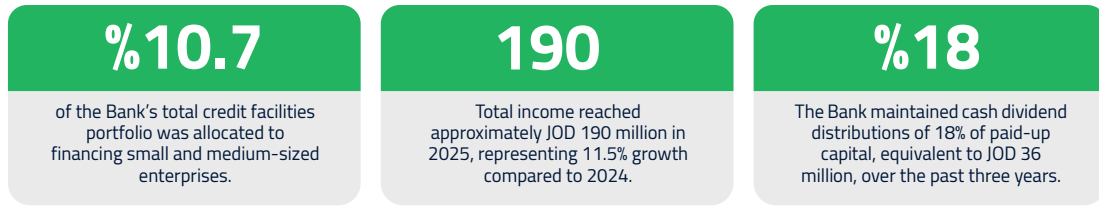
On the environmental front, the Bank continued to rely entirely on solar energy to meet its electricity needs, contributing to lower carbon emissions and improved energy efficiency. This reflects the Bank's commitment to supporting the transition toward a low-carbon economy.

From a social perspective, the Bank launched and implemented a range of community and development initiatives that benefited more than 17,000 individuals during 2025, with a particular focus on education, healthcare, and financial inclusion. The Bank also strengthened its efforts to empower youth through specialized programs, most notably the "My Profession" program, which aims to develop professional skills and enhance employment opportunities. In parallel, the Bank continued expanding access to its financial services by enhancing alternative delivery channels, including its Mobile Branch, to better serve underserved and financially excluded communities.

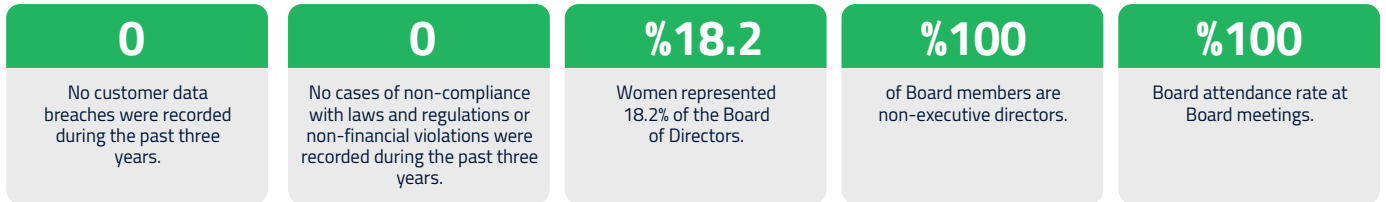
These achievements reflect Bank of Jordan's ongoing commitment to adopting international best practices in governance and sustainability, strengthening its culture of compliance, promoting diversity and inclusion, and investing in human capital development while fostering a supportive and flexible work environment. Together, these efforts contribute to sustainable long-term growth and reinforce the Bank's position as a responsible financial institution in Jordan and the region.



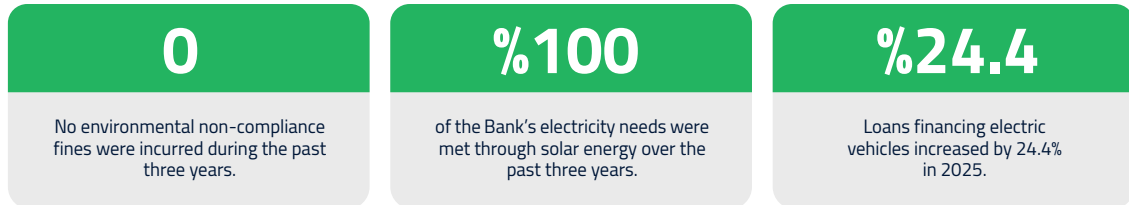
Economic Achievements



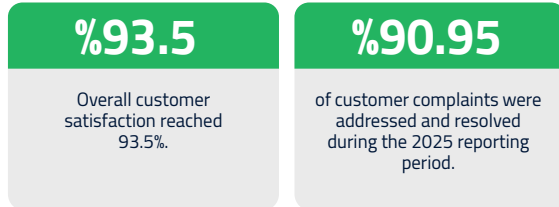
Strengthening Governance Principles



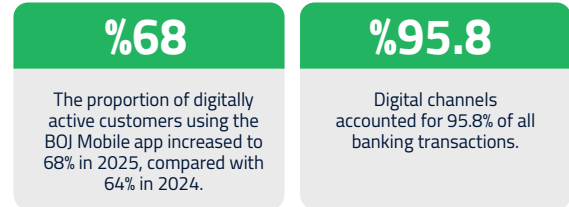
Environment and Green Finance



Building Sustainable Customer Relationships



Digital Transformation



Social Impact



Human Capital Development





02

Strategy, Materiality, and Stakeholder Engagement

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20 | Materiality Assessment



1. Sustainability Strategy and Framework

As part of Bank of Jordan's strategic direction to strengthen its leadership in environmental and social sustainability across the markets in which it operates and building on a robust governance framework supported by the Board of Directors and senior management's commitment to sustainability principles, the Bank continued implementing its institutional transformation program throughout 2025 to adopt global best practices in environmental, social, and governance (ESG) management. This strategic direction represents a key pillar of the Bank's vision to develop a sustainable business model that enhances its competitiveness and enables it to capitalize on emerging opportunities in sustainable finance.

In 2025, Bank of Jordan adopted its Environmental, Social, and Governance (ESG) Framework as the strategic reference for managing environmental, social, and governance performance and integrating sustainability objectives into the Bank's institutional strategy, growth, and impact. The ESG Framework is overseen by the Board of Directors and Executive Management, ensuring that sustainability priorities remain aligned with the Bank's strategic objectives and that related initiatives are implemented through the Bank's established governance structure and committees.

The Framework is built around three strategic pillars, each linked to a strategic objective and supported by clearly defined areas of focus:

First: Governance Pillar

The Bank is committed to strengthening effective and comprehensive governance practices that integrate sustainability into its institutional framework through:

- Promoting integrity, transparency, and accountability.
- Supporting responsible and sustainable decision-making.
- Strengthening the confidence of shareholders, investors, and other stakeholders.

Second: Social Pillar

The Bank reinforces its role as a financial institution that empowers individuals and communities while supporting sustainable social development through:

- Empowering human capital.
- Promoting an inclusive and equitable workplace.
- Building collaborative partnerships and strong community relationships.
- Developing financial products and services that generate positive social impact.

Third: Environmental Pillar

The Bank contributes to the transition toward a low-carbon economy by managing its direct and indirect environmental impacts and financing green projects and activities. This includes:

- Reducing carbon emissions.
- Improving resource and energy efficiency.
- Expanding the financing of environmentally sustainable activities within the Bank's portfolio.

The Bank integrates sustainability into its operations and business activities by:

- Incorporating environmental, social, and governance (ESG) considerations into decision-making processes and corporate governance.
- Enhancing disclosure and transparency in sustainability reporting.
- Promoting sustainable finance and expanding local and international partnerships.

- Strengthening the institutional sustainability culture through training, accountability, and employee engagement.
- Identifying and monitoring environmental, social, and climate-related risks across the Bank's credit portfolio.

The Bank also conducted a comprehensive institutional assessment of its performance against Environmental, Social, and Governance (ESG) standards, based on internationally recognized sustainability frameworks and methodologies. The assessment included a review of the Bank's policies and procedures, an evaluation of its institutional maturity levels, and the identification of priority areas for improvement. Based on the assessment findings, the Bank developed a comprehensive action plan to implement the recommended improvements throughout 2025 and beyond.

2. Stakeholder Engagement

Bank of Jordan places stakeholder engagement at the heart of its decision-making processes, recognizing the importance of understanding stakeholder expectations and responding to them in ways that strengthen sustainability and create long-term value.

The Bank has identified its key stakeholder groups based on the nature of its business and value chain. These include customers, employees, suppliers, non-governmental organizations, regulators, and shareholders.

To engage with these stakeholders, the Bank utilizes a wide range of communication channels, including surveys, social media platforms, its corporate website (including the Investor Relations section), customer service and complaints channels, and whistleblowing mechanisms (Report a Breach) section on the bank's website. The Bank also maintains direct engagement with customers through relationship managers and conducts regular customer satisfaction surveys. Stakeholder engagement activities are carried out on an ongoing basis and are tailored to the characteristics of each stakeholder group to ensure continuous dialogue and responsiveness to evolving expectations.

The outcomes of stakeholder engagement are systematically analyzed and translated into actionable insights that support the development of the Bank's policies and strategies. The findings are also shared internally with the relevant departments, enhancing transparency and supporting informed decision-making.

Stakeholders were actively involved in the Bank's materiality assessment process through:

- o Surveys of external stakeholders, including customers, suppliers, and non-governmental organizations.
- o Internal employee surveys.
- o A specialized assessment conducted by the Risk Management function to evaluate financial materiality and the severity and likelihood of sustainability-related risks.

The outputs of this process formed the basis for identifying the material topics disclosed in this report.

For further details, please refer to [Appendix 1](#), which outlines the Bank's Stakeholder Engagement Plan.

3. Materiality Assessment

Between August and December 2025, Bank of Jordan conducted a comprehensive materiality assessment in accordance with the Global Reporting Initiative (GRI 2021) Standards. The assessment supports the Bank's strategic commitment to advancing Environmental, Social, and Governance (ESG) practices while aligning its disclosures with international best practices and relevant regulatory requirements. The results of the materiality assessment were approved by Executive Management and subsequently presented to the relevant committees and the Board of Directors, ensuring alignment with the Bank's strategic direction and risk management framework.

The assessment was conducted in accordance with GRI 3: Material Topics, taking into consideration the Bank's impacts on the economy, environment, and society (Impact by the Bank), including impacts on human rights.

The assessment followed the four-step process outlined in GRI 3:

1. Understanding the Bank's context, including its business model and value chain, encompassing lending and investment activities, suppliers, customers, upstream activities, operational processes, and downstream activities, including financed emissions.
2. Identifying the positive and negative impacts associated with the Bank's activities and business relationships throughout its value chain.
3. Assessing the significance of identified impacts using a structured quantitative methodology that evaluated the severity of impacts, including their scale and scope, to reflect their significance for stakeholders. The assessment incorporated:
 - o Surveys of external stakeholders, including customers, suppliers, and non-governmental organizations.
 - o Internal employee surveys.
 - o A specialized assessment conducted by the Risk Management function to evaluate financial materiality, as well as the severity and likelihood of sustainability-related risks.
4. Prioritizing and validating the material topics to be managed and disclosed by the Bank.

The assessment also included a review of relevant local regulatory frameworks, including the Central Bank of Jordan's Green Finance Strategy and the Amman Stock Exchange Sustainability Reporting Guidelines, in addition to the GRI Standards and the 2023 SASB Standards for Commercial Banks. A benchmarking exercise was also conducted against local, regional, and international banks to ensure consistency, comparability, comprehensive topic coverage, alignment with banking sector trends, and the identification of emerging issues.

The assessment resulted in the identification of 18 material topics for 2025. These topics were selected based on a minimum materiality threshold of 3 out of 5, using a quantitative assessment methodology that considered both the severity and likelihood of impacts. The resulting material topics represent issues with moderate to high significance for both the Bank and its stakeholders.

The materiality matrix below presents the results of the assessment by illustrating the relationship between the Bank's impacts on the economy, environment, and society and the importance of these topics from the stakeholders' perspective. The material topics have been prioritized according to their significance to support the Bank's strategic planning and sustainability reporting.





This assessment provides a solid foundation for guiding Bank of Jordan's sustainability strategy, supporting management decisions related to sustainability risks and opportunities, and enhancing the quality of future disclosures and reporting. It also helps align the Bank's operations with the expectations of regulators and other stakeholders, while supporting the transition toward a more sustainable and resilient business model over the medium and long term.

Approved Material Topics:

The Bank has adopted the following material topics for 2025:

Governance Pillar	Social Pillar	Environmental Pillar
▪ Information Security and Privacy Protection ▪ Risk Management and Resilience ▪ Transparency and Disclosure ▪ Financial Performance and Stability ▪ Stakeholder Engagement and Communication ▪ Business Ethics and Compliance ▪ Environmental and Social Sustainability Strategy and Corporate Oversight	▪ Diversity, Equity, and Inclusion ▪ Employee Well-being and Work–Life Balance ▪ Talent Attraction and Retention ▪ Human Rights and Ethical Labor Practices ▪ Customer Trust and Protection ▪ Community Investment and Support for Local Development ▪ Financial Inclusion and Accessibility	▪ Financed Emissions ▪ Green Financial Products ▪ Resource Efficiency (Energy, Water, and Waste) ▪ Supporting the Transition to a Low-Carbon Economy

Please refer to [Appendix 2](#) for the definitions of the material topics and [Appendix 4](#) for the mapping of the material topics to the Sustainable Development Goals and Economic Modernization Vision.

For the purposes of the 2025 Sustainability Report, the Bank has disclosed 16 material topics, reflecting those for which sufficient and measurable data are currently available. The remaining material topics will be incorporated progressively into future sustainability reports as the Bank continues to enhance its data collection capabilities and develop its data management systems to support comprehensive disclosure.

In this context, the Bank will focus on strengthening its management of material topics through the implementation of specialized training and capacity-building programs, the collection and analysis of relevant data, and the conduct of comprehensive environmental and social risk assessments. Training programs will also be provided to members of the Board of Directors to enhance awareness and strengthen governance in these areas, while further improving coordination and integration across the Bank’s business units. These initiatives are expected to contribute significantly to the adoption of international best practices and the achievement of the Bank’s sustainability objectives. The materiality assessment will also be reviewed and updated periodically, or whenever significant changes occur in the operating environment or regulatory requirements, to ensure its continued relevance and effectiveness.



03

Governance

01

Corporate Governance and Oversight

02

Compliance and Business Ethics

03

Risk Management and Cybersecurity

04

Transparency and Disclosure



The Bank's Approach to Managing Material Governance Topics

Bank of Jordan adopts an integrated institutional approach to managing material governance topics, founded on strengthening transparency, accountability, compliance, and risk management across all levels of the Bank's operations and governance framework. This approach encompasses the management of issues related to business ethics, regulatory compliance, risk management and resilience, information security and privacy protection, transparency, and disclosure, thereby supporting the Bank's long-term sustainability and maintaining stakeholder confidence.

Oversight of these topics is provided through a comprehensive governance structure comprising the Board of Directors, its committees, Executive Management, and the relevant control functions. The Bank applies the Three Lines of Defense model to ensure clear roles and responsibilities while enhancing the effectiveness of its internal control system. It also continues to strengthen its policies and procedures in line with regulatory requirements and international best practices, including the enhancement of climate risk management, cybersecurity, and data governance.

This approach is further supported by robust reporting and internal control mechanisms, including complaint management systems, whistleblowing channels, internal audit, and the ongoing monitoring of risk and compliance indicators. The outcomes of these processes are used to strengthen internal controls, improve policies and procedures, and reinforce a culture of integrity, accountability, compliance, and transparency throughout the Bank.

1. Corporate Governance and Oversight

Corporate Governance Structure

Bank of Jordan has established a comprehensive corporate governance framework that promotes transparency, integrity, and efficiency across all its operations while maintaining an effective balance between robust oversight and efficient decision-making. The governance structure consists of an elected Board of Directors, which provides overall strategic oversight, and an Executive Management team responsible for managing the Bank's day-to-day operations and implementing the approved strategies.

Board of Directors

The Board of Directors, comprising eleven members with diverse professional expertise, is responsible for setting the Bank's overall strategic direction, overseeing its implementation, safeguarding the interests of all stakeholders, and ensuring compliance with applicable local regulations and international best practices. Board members are elected by the General Assembly of shareholders for a four-year term, and their suitability is reviewed annually to ensure the continued application of the highest standards of corporate governance.

The Board plays a central role in approving the Bank's sustainability policies and overseeing their implementation through its specialized committees, including the Corporate Governance Committee, Audit Committee, Risk Management Committee, Compliance Committee, and Nomination and Remuneration Committee. These committees regularly review and evaluate relevant policies and procedures and submit their reports and recommendations to the Board. Executive Management is responsible for implementing the approved strategies and action plans while ensuring that environmental, social, and governance considerations are integrated into the Bank's operational activities.

The Bank is committed to fostering a corporate culture built on transparency and accountability. To this end, it maintains a clear separation of responsibilities between the Board of Directors and Executive Management, preventing any overlap of authority and ensuring independent decision-making. The Bank also supports gender diversity at the Board level, with women representing 18.2% of the Board of Directors in 2025. Furthermore, the Bank is committed to developing female leadership and supporting women's advancement into senior management positions while providing equal opportunities and promoting an inclusive and diverse workplace.

Performance Indicators	2023	2024	2025
Board of Directors			
Total Number of Board Members	11	11	11
Total Number of Independent Directors*	4	4	4
Total Number of Non-Independent Directors	7	7	7
Total Number of Executive Directors	0	0	0
Total Number of Non-Executive Directors	11	11	11
Total Board Seats Held by Men	11	11	9
Total Board Seats Held by Women	0	0	2

*Independent Directors: Individuals who have no relationship with the Bank that could impair their independence, objectivity, or impartiality. For further details, please refer to the Bank's 2025 Annual Report.

During 2025, the Board of Directors held ten meetings, achieving a 100% attendance rate, compared to nine meetings held in 2024, with an attendance rate of approximately 97%.

Effective governance at Bank of Jordan is supported by clear evaluation and accountability policies, including the annual performance assessment of the General Manager and the Board of Directors, as well as periodic evaluations of the performance of the Board's various committees. The Bank also applies rigorous policies for managing conflicts of interest, preventing corruption and fraud, and ensuring compliance with the highest regulatory and ethical standards. In addition, dedicated whistleblowing channels are available to enable employees and stakeholders to report violations confidentially and with appropriate protection.

Bank of Jordan is committed to continuously strengthening its governance framework to keep pace with legislative developments and changes in the banking sector. This enhances the Bank's ability to achieve its strategic objectives and reinforces its position as a responsible financial institution committed to the highest standards of transparency and sustainability.

The evaluation procedures for the Chairman, Board members, the General Manager, and the Board committees are presented in Appendix (3).



During 2025, the Board of Directors held two meetings during which sustainability-related matters were discussed.

Selection and Suitability

The Bank has adopted Selection and Suitability Policy for members of the Board of Directors, which is reviewed annually. The policy defines the fundamental criteria and qualifications required for nomination and appointment, while emphasizing Board members' continued commitment to sustainability and corporate governance standards. As part of strengthening sound corporate governance practices and safeguarding the independence of the Board of Directors, Board members, including the Chairman, are prohibited from holding any executive position or carrying out day-to-day managerial responsibilities within the Bank. They are also prohibited from occupying any advisory position, including the position of General Manager.

The Board of Directors is elected by the General Assembly through a secret ballot using a proportional representation voting system, which enables shareholders to exercise their voting rights based on the number of shares they own or represent. Shareholders may vote for a single candidate or distribute their votes among multiple candidates, with each share carrying one vote. The Board consists of eleven members, who are elected to manage the affairs of the Bank for a four-year term. These mechanisms constitute an essential component of the Bank's corporate governance framework and are disclosed in its Annual Reports and Sustainability Reports, reaffirming the Bank's commitment to transparency, accountability, and strengthening stakeholder confidence.

General Assembly Meetings

Every shareholder has the right to vote and participate in the discussion of the items included on the agenda of the General Assembly meetings, whether Ordinary or Extraordinary, reflecting the Bank's commitment to the principles of transparency and accountability. Shareholders are also entitled to submit proposals for the inclusion of additional items on the agenda of the Ordinary General Assembly meeting, provided that such proposals are supported by at least 10% of the shareholders registered for the meeting.

The Bank's management is committed to promoting shareholder participation, particularly among minority shareholders, by encouraging them to attend meetings either in person or through duly authorized representatives. The Bank also ensures that shareholders receive a comprehensive meeting package, including the Annual Report, the meeting invitation, and all material information and supporting documents, enabling them to make informed decisions.

As part of its commitment to strengthening sound corporate governance practices, shareholders have the right to access information relating to their shareholdings while ensuring the protection of their privacy. The Board of Directors also reaffirms its commitment to distributing dividends in a fair and transparent manner, supporting the creation of sustainable value for all stakeholders.

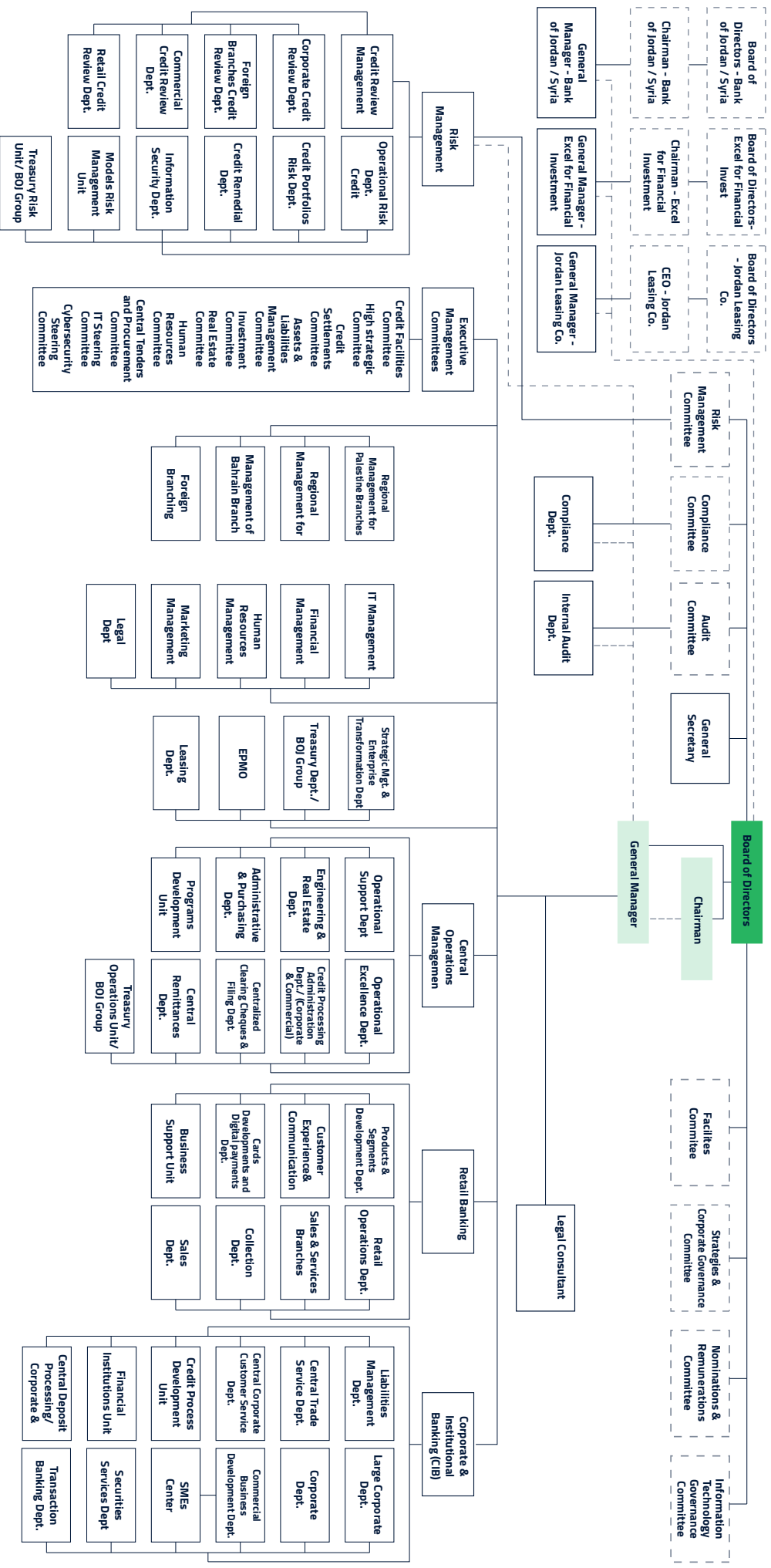
Prevention of Conflicts of Interest

As part of Bank of Jordan Group's commitment to protecting the interests of its shareholders and all stakeholders, and to reinforcing the principles of sustainable corporate governance, the Bank has adopted a dedicated Related Party Transactions and Conflict of Interest Policy. The policy aims to promote transparency, integrity, and accountability across all levels of the organization.

The policy establishes clear control mechanisms to prevent the misuse of confidential information or the abuse of position for personal gain. It also defines the framework governing transactions with related parties, identifies potential conflict of interest situations, and sets out transparent procedures for disclosure and reporting.

Through the implementation of this policy, the Bank strengthens its compliance with corporate governance best practices, enhances stakeholder confidence, and supports the long-term sustainability of its business.

Organizational Structure / Bank of Jordan - Head Office

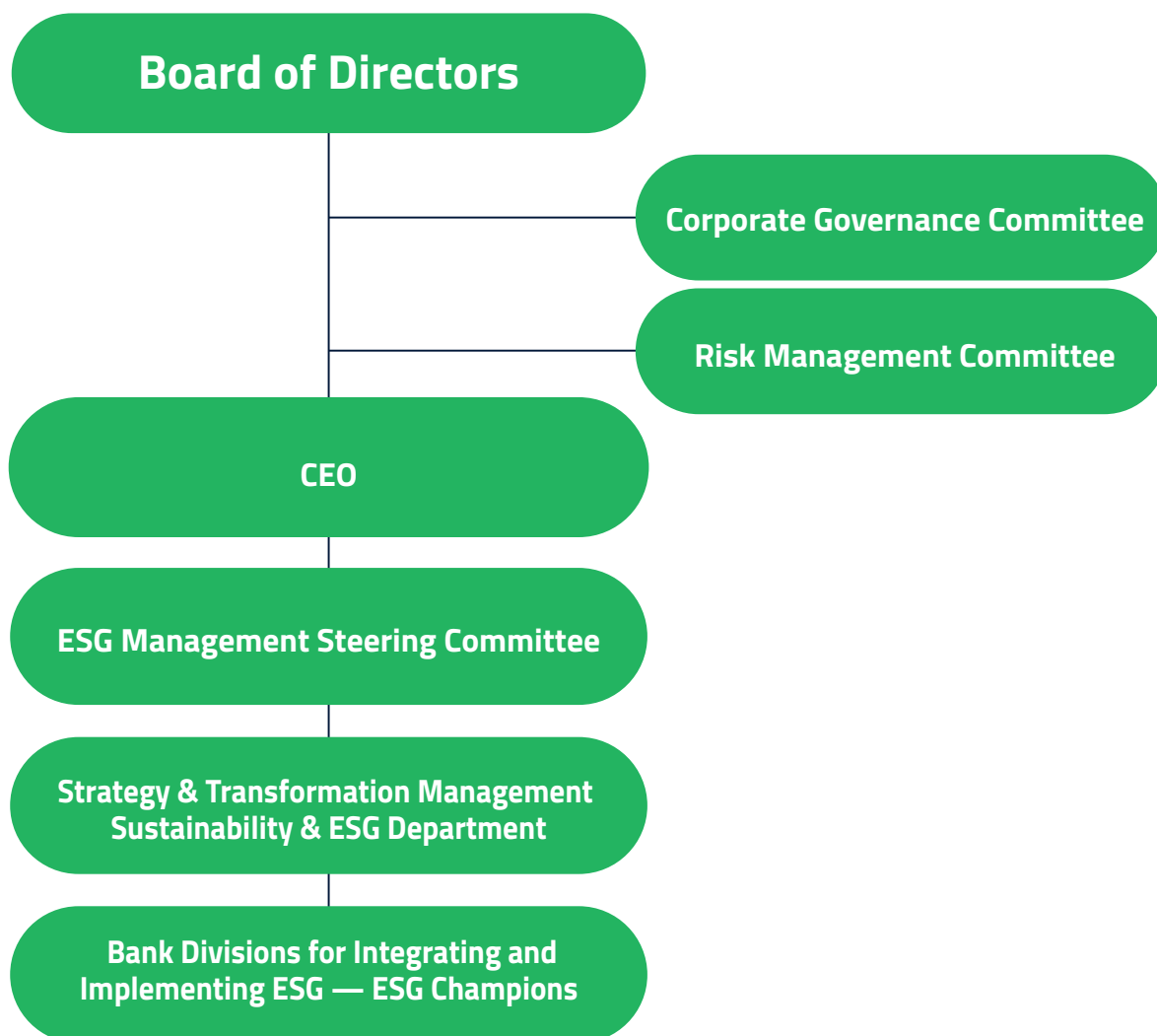


Sustainability Governance

Sound governance and effective sustainability management are fundamental pillars of achieving institutional excellence and long-term sustainability. The Bank adopts a comprehensive approach to ensure that all decisions and actions related to sustainability initiatives are aligned with the Sustainable Development Goals and the Bank's values, under the direct oversight of the Board of Directors and its specialized committees, with the active involvement of all Executive Management functions.

The Bank is committed to continuously enhancing its policies and governance frameworks, strengthening transparency and accountability, and fostering a culture of compliance and responsibility across all levels of the organization. This approach enhances the Bank's ability to create a positive and lasting impact for its stakeholders and the communities it serves.

Sustainability Governance Structure at Bank of Jordan



Governance and Sustainability Committees

The Board of Directors is supported by a number of specialized committees that strengthen transparency, accountability, and the culture of sustainability. These include the Corporate Governance Committee, which is responsible for setting up and overseeing the general governance frameworks, including environmental and social sustainability matters. Environmental, Social, and Governance Sustainability ESG matters are discussed through the Corporate Governance Committee, as the body responsible for overseeing the implementation of governance best practices and approving related policies in a manner that enhances transparency and protects stakeholder interests.

The Audit Committee reviews financial reports and ensures integrity and transparency. The Risk Management Committee identifies, assesses, and monitors various types of risks. The Compliance Committee ensures full compliance with all laws and regulations, while the Nomination and Remuneration Committee supports and advises the Board on nomination and remuneration matters. These committees work in coordination and continuous communication with Executive Management and submit regular recommendations to the Board on performance and future institutional development.

[For more information on the duties of the Board committees, please refer to the Corporate Governance Manual published on the Bank's website.](#)

In 2025, the Bank established a specialized executive-level steering committee, "The Environmental, Social, and Governance Sustainability Management Steering Committee", to ensure effective institutional oversight of sustainability plans and the implementation of related policies. The Bank also continued working on key policies, including the Environmental and Social Sustainability Policy (ESG), the Corporate Social Responsibility (CSR) Policy, and the Bank's ESG Statement, in addition to updating several policies to integrate environmental and social considerations, which will be submitted for formal approval in accordance with the applicable procedures.

Policies and Governance Frameworks

The Bank has adopted a comprehensive set of policies and governance frameworks to ensure the effective implementation of corporate governance and sustainability principles, while aligning its practices with its strategic direction and long-term objectives. Among the most significant is the Environmental, Social, and Governance (ESG) Policy, which aims to strengthen the management of risks and opportunities associated with environmental, social, and governance factors, including climate-related risks, and to integrate these considerations into the Bank's decision-making processes and corporate governance framework. The policy also clearly defines the roles and responsibilities of the Board of Directors and Executive Management in relation to oversight and implementation and has been formally approved by the Board.

The Board of Directors has also approved a Corporate Governance Manual applicable across the Banking Group. The Bank places great emphasis on sound corporate governance practices and their effective implementation in accordance with the laws and regulations governing the banking sector, the instructions of the Central Bank of Jordan, and international best practices, including the Basel Committee on Banking Supervision's Principles for Enhancing Corporate Governance. The Bank also complies with the regulatory requirements and supervisory instructions applicable in the jurisdictions where it operates. The Board is committed to implementing the Corporate Governance Manual in a manner that is consistent with the Jordanian banking environment and the legal and regulatory framework governing the Bank's operations. In addition, the Bank publishes its Corporate Governance Report on its website.

To further strengthen its governance and compliance framework, the Bank has adopted a number of supporting policies, including the Compliance Policy, which defines the Bank's obligations under applicable local and international laws and regulations, and the Anti-Corruption and Anti-Fraud Policy, which establishes clear mechanisms for detecting and reporting violations. The Bank also maintains Human Resources policies that promote equal opportunities, diversity, and occupational health and safety within the workplace, as well as a Conflict of Interest and Related Party Transactions Policy, which governs all forms of conflicts of interest, including

those arising from the Bank's relationships with companies within the Banking Group. The policy also establishes the necessary procedures to ensure the adequacy of internal controls and oversight mechanisms for monitoring compliance and preventing violations. These policies are reviewed periodically to ensure they remain up to date and aligned with international best practices.

During 2025, the Bank continued implementing its institutional transformation program aimed at adopting global best practices in Environmental, Social, and Governance (ESG) management. This initiative represents a key component of the Bank's vision to develop a sustainable business model capable of strengthening its competitive position and capturing emerging opportunities in the sustainable finance sector. As part of this transformation, the Bank completed the establishment of its Environmental and Social Management System (ESMS) during 2025, building on the work initiated in the fourth quarter of 2024. The ESMS is designed to integrate environmental and social considerations into the Bank's policies, procedures, operational processes, and credit activities. It represents a significant milestone in adopting an integrated institutional approach to sustainability by enabling the Bank to assess and manage environmental and social risks, enhance institutional performance, meet regulatory expectations, and strengthen its internal capabilities in line with international best practices.

Role of the Board of Directors and Executive Management in Sustainability

The Board of Directors plays a pivotal role in ensuring that environmental and social sustainability principles are embedded within the Bank's business model through strategic oversight and guidance, while ensuring the effective management of sustainability-related risks and opportunities. As part of the Bank's commitment to institutionalizing sustainability, the Board is responsible for directing the Bank's sustainability strategy and approving the related policies and action plans. The Bank also continues to strengthen its monitoring and oversight mechanisms and allocate resources efficiently to support the implementation of sustainability projects and initiatives.

At the Executive Management level, the Bank continues to develop mechanisms for integrating sustainability requirements into its operational processes while enhancing the periodic reporting submitted to the Board of Directors and its specialized committees. This approach serves as a cornerstone for building a corporate culture centered on sustainability and strengthening the Bank's ability to create positive and lasting economic, social, and environmental impacts. To further enhance its capabilities in this area, the Bank organized an Environmental, Social, and Governance Integration training workshop for Executive Management, delivered by a specialized corporate governance and sustainability consultancy.



The Environmental, Social, and Governance Management Steering Committee provides executive oversight for the implementation of the ESG Framework across the Bank of Jordan Group. The Committee is responsible for developing and implementing sustainability plans, programs, and initiatives; reviewing ESG-related policies; coordinating with business and operational departments to integrate environmental and social sustainability considerations into the Bank's activities and operations; monitoring progress against sustainability indicators; reviewing the outcomes of climate- and sustainability-related risk and opportunity assessments; and submitting periodic recommendations to Senior Management and the Board of Directors.

To further support the implementation of sustainability practices and standards, the Bank established an ESG Champions Team (Athar Team) comprising representatives from key departments. The team plays an important role in promoting sustainability awareness, encouraging employee engagement in sustainability initiatives, aligning departmental objectives with the Bank's sustainability agenda, and supporting sustainability reporting by providing the required data, in line with the Bank's vision and strategic objectives.

The Sustainability Department, within the Strategy and Institutional Transformation Department, is responsible for leading the development of the Bank's sustainability strategy in coordination with the relevant departments and ensuring its alignment with the overall strategy of the Bank of Jordan Group. The department also develops sustainability-related policies, coordinates the implementation of sustainability programs and initiatives in collaboration with the ESG Champions Team, prepares annual sustainability reports and disclosures, monitors departmental compliance with ESG requirements, and ensures alignment with international standards and best practices. In addition, the Bank incorporated sustainability objectives into the 2025 Balanced Scorecards (BSCs) of its managers, further embedding ESG priorities into performance management and institutional accountability.

2. Compliance and Business Ethics

Compliance

Our primary compliance objectives and commitments are centered on meeting the requirements of regulatory authorities, tax compliance programs, and supervisory bodies across the jurisdictions in which we operate. Accordingly, we remain committed to complying with these requirements while continuously enhancing our policies and regulatory frameworks to ensure their effectiveness and ongoing relevance.

The Bank is also committed to upholding the principle of transparency by promptly notifying the Central Bank of Jordan and the relevant regulatory authorities of any material violations or significant non-compliance incidents. In this context, Bank of Jordan maintains comprehensive records of all documented cases and has established clear protocols for handling violations, involving the relevant functions, including the Compliance Department, Human Resources Department, and Internal Audit Department. In addition, the Audit Committee and the Board of Directors oversee these matters and ensure that appropriate corrective actions are taken whenever necessary.

In line with our Code of Professional Conduct, the Bank is committed to handling customer information fairly, ethically, and transparently. We also continuously review and enhance our Compliance Policy to ensure that it remains effective and fit for purpose. Furthermore, the Bank has implemented a Whistleblowing Policy to encourage the reporting of actual or suspected misconduct. A dedicated whistleblowing email address is published in the violations reporting section of the Bank's website, enabling all stakeholders to report concerns easily and securely. Individuals submitting reports may choose to remain anonymous or disclose their identity, reflecting the Bank's commitment to respecting their independence and ensuring appropriate protection.



No cases of non-compliance with laws and regulations, or any non-monetary sanctions, were recorded during the past three years.

To ensure that the objectives of the Compliance function are effectively achieved while safeguarding the interests of the Bank, the Compliance Department keeps Senior Management and the Board of Directors regularly informed of the Bank's compliance and control environment through periodic reports submitted to the Compliance Committee and the Board of Directors. At the Banking Group level, these compliance reports cover the following areas:

- Regulatory Relations, including the actions taken in response to circulars, regulations, and instructions issued by regulatory authorities, as well as the measures implemented by the relevant departments to ensure compliance with these regulatory requirements.
- Advisory and Guidance, including activities related to compliance training, the review of operational procedures, the assessment of products and service delivery channels, and participation in risk management workshops.

- Compliance Verification Activities, including:
 - 1- Periodic regulatory disclosures.
 - 2- Cases of non-compliance.
- Proactive measures implemented to prevent and mitigate compliance risks.

In addition, the Audit Committee and the Board of Directors meet with the Chief Compliance Officer at least once a year, without the presence of members of Senior Executive Management. These meetings provide an opportunity to review the measures undertaken by the Compliance Department to fulfill compliance requirements across the Banking Group. Following these discussions, the Audit Committee submits its assessment of the effectiveness of these measures to the Board of Directors.

Financial Crime Prevention (Anti-Money Laundering)

Bank of Jordan plays a vital role in supporting the Jordanian economy and the economies of the countries in which it operates, while placing particular emphasis on promoting the security and well-being of the communities it serves. In line with this role, the Bank fully recognizes the threats that money laundering and terrorist financing pose to the stability of the national economy and regional financial markets.

Investor confidence in the financial system depends largely on the effectiveness of banks in implementing a comprehensive Anti-Money Laundering and Counter-Terrorist Financing framework. Accordingly, Bank of Jordan is committed to applying international best practices and standards in this area. The Bank has adopted comprehensive policies, including its Anti-Money Laundering and Counter-Terrorist Financing Policy and Customer Acceptance Policy, to ensure full compliance with regulatory requirements and mitigate financial crime risks.

As part of strengthening its control environment, the Bank operates an advanced automated transaction monitoring system that monitors customer account activity to detect indicators of potential money laundering or terrorist financing. The system analyzes customer transactions and transfer activity based on the Know Your Customer principle, enabling the early detection of suspicious activities and the timely reporting of such cases to the competent authorities.

As part of its digital transformation efforts and its commitment to enhancing the efficiency of customer due diligence procedures, the Bank continued during 2025 to expand the use of automated workflows for account opening and customer information updates across the Banking Group. These initiatives have enhanced data quality and improved the accuracy of customer risk classification in accordance with the Bank's approved risk assessment framework. They have also strengthened verification and ongoing monitoring processes, enhanced the effectiveness of customer identification and due diligence procedures, and improved automated screening against sanctions lists, regulatory watchlists, and suspicious activity indicators.

These efforts also included strengthening the control mechanisms embedded within digital processes and integrating them with the Bank's centralized systems, thereby supporting consistent compliance procedures and reducing the risk of variations in implementation across different service delivery channels. In addition, the Bank enhanced its monitoring and analytical capabilities for accounts opened or updated through digital channels, ensuring continuous oversight and improving the detection of unusual activities through a risk-based approach.

During 2025, the Bank continued to strengthen and enhance its compliance and financial crime prevention infrastructure by upgrading its automated AML/CFT systems in line with international best practices and the directives of the Central Bank of Jordan. The Bank also enhanced analytical capabilities based on transaction behavior and account usage patterns, improving the efficiency of transaction monitoring and analysis while increasing the effectiveness of managing alerts related to suspicious activities.

The Bank also conducts an annual self-assessment of the risks of money laundering, terrorist financing, and

proliferation financing, based on a methodology approved by the Board of Directors and aligned with the recommendations of the Wolfsberg Group. The assessment covers all jurisdictions in which the Bank operates and evaluates risks across customer segments, geographic locations, products and services, and delivery channels. The results of the 2025 assessment confirmed the continued effectiveness of the Bank's control environment and identified no material risks beyond the Bank's established risk appetite and control framework.

In the same context, the Bank continued strengthening its International Sanctions Compliance Program by enhancing its automated systems, updating relevant policies and procedures, and maintaining qualified human resources. These efforts support the Bank's risk-based approach to compliance with both national and international regulatory requirements, including adherence to United Nations Security Council resolutions and international initiatives aimed at preventing the proliferation of weapons of mass destruction.

Recognizing that transparency and accountability are fundamental pillars in combating fraud, corruption, and bribery, Bank of Jordan has adopted a comprehensive framework of policies and internal controls, including its Whistle-blowing Policy, Anti-Fraud and Anti-Corruption Policy, and Code of Professional Conduct. These policies prohibit all forms of corruption and bribery and reinforce the Bank's commitment to complying with applicable laws, regulatory requirements, and international best practices.

To further strengthen its governance framework, the Bank has established a specialized unit within the Compliance Department dedicated to managing fraud and corruption risks. The unit is responsible for developing and implementing the relevant governance frameworks, policies, and procedures, thereby enhancing the Bank's protection while promoting institutional transparency and integrity. The Bank's Fraud and Corruption Risk Management Program is built upon an integrated control framework that includes:

- A Group-wide Anti-Fraud and Anti-Corruption Policy, approved by the Board of Directors and reviewed and updated on a regular basis.
- Qualified and specialized personnel in the fields of compliance, fraud prevention, and financial crime.
- Advanced automated systems for monitoring and analyzing indicators of suspicious financial transactions and activities involving customer and employee accounts.
- Robust system access controls based on the principles of segregation of duties and dual control, reducing the risks of misuse and conflicts of interest.
- Whistleblowing channels that ensure the confidentiality of reports and the protection of whistleblowers, with periodic reporting to Senior Management and the Board of Directors on reported cases and the actions taken.
- Regular reviews and ongoing assessments of the effectiveness of internal controls and fraud and anti-corruption measures, ensuring alignment with regulatory requirements and international best practices.

Self-Assessment and System Enhancement

The Compliance Department at Bank of Jordan plays a pivotal role in identifying and addressing potential or confirmed fraud cases by coordinating with the Operational Risk Department whenever control deficiencies or instances of non-compliance with approved procedures are identified. As part of the Bank's ongoing efforts to strengthen its internal control framework, the Operational Risk Department is currently updating the Bank-wide Fraud Risk Register maintained by the Compliance Department.

Following this update, the Operational Risk Department reviews the effectiveness of the existing control measures and makes any necessary amendments to the risk register and related documentation, ensuring a robust and integrated control environment. Notably, no documented cases of non-compliance were recorded within the Bank during 2025, reflecting the Bank's strong culture of compliance and transparency.

In accordance with the Bank's approved compliance plan, the Fraud Risk Register is reviewed periodically at least once a year in collaboration with the Operational Risk Department and the Internal Audit Department. This review

includes assessing the alignment of policies and procedures with applicable regulatory requirements, conducting control testing, and updating the risk register whenever necessary. The Internal Audit Department also performs a comprehensive assessment of the controls related to fraud risk management and submits its findings and recommendations to the Audit Committee to further strengthen the Bank's governance, oversight, and control framework.

In parallel, the Compliance Department continues to assess potential risks associated with the Bank's products and service delivery channels and actively participates in specialized workshops dedicated to reviewing internal controls. These efforts support the ongoing enhancement of preventive measures and ensure continuous improvement in the Bank's risk mitigation framework.

Whistleblowing

Guided by our vision, mission, and core values of commitment, transparency, integrity, and fairness, which underpin our distinction in the banking sector, the Bank has adopted a Whistleblowing Policy to ensure these values are effectively upheld in practice and to achieve the following objectives:

- Protect the Bank from financial, legal, and reputational risks by identifying and addressing potential risks at an early stage before they materialize or escalate.
- Encourage employees to report any practices that are inconsistent with the principles set out in the Bank's Code of Professional Conduct, while reaffirming that the Bank provides a secure reporting channel for all employees and stakeholders to report improper activities, practices, or misconduct.
- Ensure that individuals who report, in good faith, any violation or deviation from sound banking practices are protected from retaliation or disciplinary action.
- Encourage employees to perform their duties in accordance with the highest standards of transparency, integrity, and professionalism.
- Strengthen adherence to the Code of Professional Conduct and reinforce the Bank's anti-corruption and anti-fraud framework.

The Compliance Department submits periodic reports to the Board of Directors on all cases reported through the whistleblowing mechanism, outlining the investigation process, escalation procedures, and actions taken in relation to each case.

Learning and Awareness Raising

The Bank conducts ongoing training programs for employees at all levels on compliance, anti-corruption, anti-money laundering, counter-terrorist financing, and risk management policies and procedures. These programs are designed to maintain and enhance awareness, ultimately strengthening employees' ability to identify and detect potential fraudulent activities.

In addition, the Compliance Department develops and maintains a comprehensive and regularly updated fraud risk framework and conducts specialized workshops with the relevant departments to strengthen fraud risk mitigation measures. The Bank also delivers a broad range of training programs to reinforce compliance knowledge and promote a strong culture of integrity and accountability.

A summary of the compliance-related training programs is provided in Appendix (5).

Customer Complaints Management - Transparency and Effective Communication

During 2025, the number of customer complaints increased by 52% compared to 2024. Approximately 80% of the resolved complaints were classified as low-risk, primarily relating to customers' limited awareness of the terms and conditions of the Bank's products and services or cases where customers did not meet the applicable eligibility requirements. In response, the Bank continued its efforts to strengthen financial and banking literacy by clearly communicating product terms and conditions, simplifying contracts and customer forms, and delivering awareness messages through its digital channels and other communication platforms. The remaining 20% of resolved complaints were classified as medium-risk. These cases were addressed through corrective actions and operational

improvements, including strengthening internal controls, enhancing operational procedures, resolving issues related to digital service channels, and implementing regular employee awareness programs aimed at reducing the recurrence of complaints and improving service quality.

The establishment of the Customer Complaints Unit as an independent control function within the Compliance Department reflects Bank of Jordan's commitment to treating customers fairly and transparently. The Bank considers customer complaints to be an important mechanism for identifying weaknesses in its policies and procedures, while also viewing them as valuable opportunities for continuous improvement through the effective handling, analysis, and resolution of customer concerns and the identification of the root causes of service issues.

The Bank also recognizes the important role that customer complaints play in improving service quality. Accordingly, the Customer Complaints Unit works closely with the Service Quality Unit to identify appropriate corrective actions and implement sustainable solutions to recurring issues. In addition, the Customer Complaints Unit submits periodic reports to the Service Quality Unit and all relevant departments responsible for customer service and the processing of customer transactions and requests, ensuring continuous improvement across the Bank.



***We provide customers with multiple channels to submit complaints regarding any issues or challenges they encounter.**



48.96% of all customer complaints received in 2025 were resolved within five (5) business days.

3. Risk Management and Cybersecurity

Risk Management and Resilience

Risk management and institutional resilience are considered among the material topics for Bank of Jordan due to their direct impact on financial stability, business continuity, the protection of depositors' and shareholders' interests, and maintaining confidence in the banking sector. The Bank has adopted an integrated risk management framework that aligns with the regulatory requirements of the jurisdictions in which it operates and with international best practices. The framework covers all major categories of risk, including credit risk, operational risk, market and liquidity risk, information security risk, and compliance risk. The Bank also recognizes the importance of integrating environmental and social risks, including climate-related risks, covering both transition risks and physical risks, into its enterprise risk management framework. Efforts are underway to enhance the methodologies and tools used to measure these risks, assess their potential impact on the Bank's credit portfolio, and incorporate them into the Bank's overall risk management processes. In parallel, the Bank continues to update and strengthen its risk management frameworks and policies in accordance with international best practices. The Bank also maintains a clearly defined Risk Appetite Framework, which is approved by the Board of Directors and serves as the basis for establishing acceptable risk limits and monitoring compliance across all business units.

Risk Governance Framework

The Bank's risk management framework is subject to the direct oversight of the Board of Directors through its specialized committees, ensuring the independence of the Risk Management Department and the effectiveness of the internal control environment. The Bank applies the Three Lines of Defense model to ensure clear roles and

responsibilities while promoting a strong culture of accountability and risk management across the organization. The First Line of Defense consists of the operational departments and business units, which are responsible for identifying the risks associated with their activities, implementing appropriate controls, complying with approved risk limits, and reporting any breaches or emerging risks. The Second Line of Defense, represented by the Risk Management Department, is responsible for developing the Bank's risk management framework, policies, and limits in line with the approved risk appetite. It also monitors compliance with these limits across business units and reports its findings to Senior Management and the Board of Directors. In addition, the department measures and monitors risks on an ongoing basis through quantitative indicators and periodic risk reports. The Internal Audit Department serves as the Third Line of Defense, providing independent assurance regarding the effectiveness of the Bank's governance framework, risk management processes, and internal control systems, thereby supporting the Board of Directors in fulfilling its oversight responsibilities.

The Bank also conducts periodic reviews of its policies and procedures and performs stress testing and scenario analysis to assess its resilience to economic and financial shocks, thereby enhancing its preparedness to respond effectively to unexpected events.

Integrating Sustainability into Risk Management

During 2025, and as part of the implementation of its approved ESG Framework, the Bank began integrating environmental, social, and governance considerations into its enterprise risk management policies and frameworks, particularly within credit granting processes and the management of customer and supplier relationships. This initiative is intended to reduce exposure to long-term risks while enhancing the quality of the Bank's credit portfolio. During the same year, the Bank also implemented its first pilot Environmental and Social Risk Assessment (ESRA) model for corporate and commercial banking customers. Under this initiative, the Bank collected and analyzed data from a selected group of customers and assessed their exposure to environmental and social risks using analytical models developed in collaboration with the Risk Management Department and the Corporate Banking and Financial Institutions Division. This initiative supported the identification of sustainable finance opportunities and helped direct financing toward sectors demonstrating a higher level of sustainability readiness.

As part of strengthening the Bank's preparedness to address climate-related challenges, climate risks are also being incorporated into the Bank's stress testing framework, with particular focus on both physical and transition risks that could affect financial and economic stability. The Bank adopts a proactive approach to assessing the long-term implications of these risks on the continuity of its operations, enabling it to identify potential vulnerabilities and implement effective preventive measures. Through this approach, the Bank continues to strengthen its resilience and ensure the long-term sustainability of its financial operations in an increasingly evolving climate landscape.

Resilience and Business Continuity

The Bank has adopted an integrated Business Continuity Management and Crisis Management framework that includes approved plans to ensure the continuity of critical business operations, advanced data backup and recovery systems, and regular testing to assess organizational preparedness. The Bank also places significant emphasis on strengthening cybersecurity and data protection and continues to enhance its tools and methodologies in line with sound corporate governance principles, regulatory requirements, and international best practices.

4. Data Privacy and Cybersecurity

Protecting the privacy of our customers' data is one of the Bank's highest priorities and a fundamental principle that is never compromised. Reflecting this commitment, cybersecurity occupies a central position within the Bank's risk management strategy, particularly in light of the growing challenges posed by the rapidly evolving digital environment. The Bank continuously strengthens its cyber resilience by implementing comprehensive, multi-layered security controls aligned with international best practices to safeguard its systems and customer information against potential cyber threats.

Bank of Jordan recognizes that cybersecurity and data protection are essential to building digital trust and supporting long-term institutional sustainability. Providing a secure and reliable digital environment contributes to business continuity, protects customers' interests, and enables sustainable digital transformation in line with international best practices and stakeholder expectations.

The Bank places the highest priority on protecting customer data privacy in today's dynamic digital landscape. To address evolving cyber threats, it maintains a comprehensive, multi-layered cybersecurity framework designed to ensure the highest standards of information security. Customer information is protected through a comprehensive Privacy Policy and Cookie Policy, both of which are published on the Bank's website.

These policies are also incorporated into the Bank's mobile banking application and corporate digital banking platform, and customers are provided with a formal privacy acknowledgment through the Bank's branches and Contact Center. The Bank's Privacy Policy confirms that customer data will not be used for secondary purposes without prior consent and ensures that customers can fully exercise their rights regarding their personal data, thereby promoting transparency and safeguarding privacy at all times.

The Information Security Department is responsible for managing cybersecurity and implementing the Bank's information security controls. The Bank maintains certification and compliance with several internationally recognized standards and frameworks, including ISO/IEC 27001 for Information Security Management Systems, the Payment Card Industry Data Security Standard (PCI DSS), and the SWIFT Customer Security Program for the protection of the global SWIFT payment network, in addition to compliance with other internationally recognized information security standards.

The Bank is fully committed to complying with all applicable legislative and regulatory requirements relating to data protection and privacy, including the General Data Protection Regulation (GDPR), the Jordanian Personal Data Protection Law, the Implementing Regulations of the Personal Data Protection Law in the Kingdom of Saudi Arabia, as well as any equivalent laws and regulations in the jurisdictions where the Bank operates.

The Bank also integrates cybersecurity and data privacy requirements into its corporate governance and enterprise risk management framework, ensuring that strategic decisions are informed by the continuous assessment of digital risks and emerging cybersecurity threats.

In addition, the Bank complies with the Cybersecurity Frameworks issued by the central banks of the jurisdictions in which it operates, as well as the NIST Cybersecurity Framework developed by the National Institute of Standards and Technology (NIST). This reflects the Bank's commitment to protecting sensitive information, mitigating cyber threats, and strengthening cybersecurity across all of its operations.

During the period from 2023 to 2025, the Bank recorded no material incidents involving data breaches or unauthorized disclosure of information. Furthermore, no personal data was used for secondary purposes, underscoring the Bank's strong commitment to maintaining the highest standards of privacy and protecting the confidentiality of customer and user information.



No data breach incidents were recorded during the period 2023–2025



No incidents of personal data being used for secondary purposes were recorded during the period 2023–2025.

Data Privacy and Security Management

The Information Security Department is responsible for overseeing all cybersecurity-related activities across the Bank, ranging from the implementation of security controls to the regular review and updating of policies and procedures, whenever necessary, to ensure alignment with the latest local and international standards and regulatory requirements. The Department is committed to applying the highest cybersecurity compliance standards to safeguard the Bank's systems and protect sensitive customer information from potential threats and risks. With respect to data privacy and fraud prevention, the Bank has established a structured reporting framework that enables the Board of Directors to maintain continuous oversight of the effectiveness of cybersecurity controls and data protection strategies, thereby strengthening corporate governance and reinforcing the principles of transparency and accountability.

The Bank also maintains a comprehensive Cybersecurity Incident Response Plan designed to ensure organizational preparedness and a rapid, coordinated response in the event of a cybersecurity incident. The plan includes clearly defined escalation procedures for all relevant stakeholders, enabling the prompt management of security incidents and minimizing their potential impact. In addition, the Bank conducts regular internal and external audits to assess the effectiveness of its cybersecurity controls and collaborates with both public and private sector organizations to address increasingly complex data protection and cybersecurity challenges.

In line with its commitment to transparency, the Bank promptly notifies all relevant stakeholders of any security incident in accordance with its approved incident response procedures. The Bank also performs regular cyber risk assessments and conducts penetration testing and vulnerability assessments throughout the year to ensure the continuous enhancement of its cybersecurity posture. As part of its fraud prevention framework, the Bank complies with the requirements and controls established under the Mastercard EMC and the Visa VRM program, further strengthening its defenses against financial fraud.

The Information Security Department has achieved a number of significant milestones in recent years, including the implementation of strategic cybersecurity projects and the adoption of advanced technologies to protect the Bank's digital infrastructure. Bank of Jordan is among the first local banks to make substantial investments in strengthening its cybersecurity capabilities, ensuring comprehensive protection of customer data and the secure continuity of banking operations.

Notably, Bank of Jordan was awarded second place among participating banks and financial institutions in the Cybersecurity Attack Simulation Exercise organized by the Central Bank of Jordan on October 10th, 2024, through the Jordan Financial Sector Computer Emergency Response Team (Jo-FinCERT). The exercise was designed to assess the readiness of financial institutions and their ability to respond effectively and make appropriate decisions when faced with potential cyber threats targeting the banking sector.

Digital Resilience and Cyber Risk Management

The Bank identifies data security risks through an integrated methodology that includes systematic data classification, data flow mapping, periodic vulnerability assessments, and continuous monitoring mechanisms. These risks are assessed based on their likelihood of occurrence and potential impact and are documented within the Bank's Enterprise Risk Register, ensuring that they are effectively monitored and managed.

This proactive approach enhances the Bank's digital resilience and strengthens its readiness to respond to evolving cyber threats, thereby supporting business continuity and maintaining the reliability of its banking services.

Identified risks are addressed through a comprehensive set of technical and organizational controls, including access management, encryption technologies, monitoring and detection systems, and the implementation of secure configurations and security controls. The Bank also conducts regular reviews and ongoing reassessments to ensure the effectiveness of these controls, strengthen its cybersecurity posture, and maintain compliance with regulatory

requirements and international information security best practices.

This methodology also contributes to stronger data governance by enhancing the reliability, confidentiality, and integrity of information, while supporting business continuity and reinforcing stakeholder confidence.

Cybersecurity Learning and Awareness Raising

Bank of Jordan places significant emphasis on promoting a strong culture of cybersecurity and personal data protection as part of its commitment to providing a secure and trusted banking environment for both its customers and employees. To achieve this, the Bank continuously raises cybersecurity awareness through specialized awareness sessions and annual training programs covering cybersecurity and data privacy topics for employees. The Bank has also strengthened its Information Security Department with highly qualified professionals holding internationally recognized certifications in cybersecurity, reflecting its capability to analyze emerging threats, assess cyber risks, and implement appropriate preventive measures to protect against cyberattacks.

Recognizing that employees represent the first line of defense against cyber threats, the Bank continues to invest in developing their capabilities and enhancing cybersecurity awareness through specialized training programs, cyberattack simulation exercises, and regular awareness campaigns targeting both employees and customers.

The Bank continued to enhance its cybersecurity maturity by conducting periodic cybersecurity assessments, penetration testing, and continuous security monitoring, thereby improving incident response capabilities and reducing operational risks associated with information security.

Key Performance Indicators	2023	2024	2025
Average Number of Professional Certifications in Information Security, Business Continuity, and Data Privacy per Employee	3	3	2

In addition, the Bank proactively communicates with its customers through SMS notifications to raise awareness of digital risks and provide practical guidance on protecting their personal information. The Bank also continues to publish specialized cybersecurity awareness content through its social media platforms to strengthen cybersecurity awareness among customers and the wider public.

Looking ahead, the Bank is committed to renewing its certifications against key international information security standards, including ISO/IEC 27001, PCI DSS, and the SWIFT Customer Security Framework (CSF). It also remains fully committed to complying with all applicable data protection laws and regulations, including the General Data Protection Regulation (GDPR), the Jordanian Personal Data Protection Law, and the Implementing Regulations of the Personal Data Protection Law in the Kingdom of Saudi Arabia. This commitment reflects the Bank’s ongoing efforts to strengthen its cybersecurity infrastructure, reduce cyber-related risks, and ensure the protection of personal data in accordance with the highest security standards.

The Bank also continues to enhance its cybersecurity and data protection capabilities in line with its digital transformation and sustainability strategy by investing in advanced technologies, strengthening governance practices, and enhancing the readiness of its systems and workforce. These efforts help maintain customer trust and ensure the protection of information in accordance with the highest international standards.

5. Transparency and Disclosure

Bank of Jordan places significant importance on the principles of transparency and disclosure, recognizing them as fundamental to building stakeholder trust and supporting informed decision-making based on accurate and reliable information.

The Bank has established a clear disclosure framework that aligns with the requirements of regulatory authorities, including the Central Bank of Jordan and the Amman Stock Exchange, while also adhering to international best practices. This framework covers both financial and non-financial information, including financial performance, risk management, sustainability, and corporate governance, through periodic disclosures such as the Annual Report, the Sustainability Report, and regular disclosures published on the Bank's website and the official platforms of the relevant regulatory authorities.

All disclosures are subject to review by the relevant internal functions, including Executive Management and the Board of Directors' committees, to ensure the accuracy, consistency, and reliability of the information disclosed, reflecting the Bank's commitment to the principles of integrity and accountability. The disclosure process is further supported by reports issued by the Bank's external auditors, reinforcing the credibility and transparency of the disclosed information.

The Bank is also committed to disclosing all material information in accordance with the applicable regulatory requirements, including the Disclosure Instructions for Issuing Companies issued by the Jordan Securities Commission.

Furthermore, the Bank continues to enhance its disclosure practices, including expanding disclosures relating to climate-related risks and sustainability matters, in line with evolving regulatory requirements and international best practices. The effectiveness of the Bank's disclosure practices is also evaluated periodically through the review of feedback received from regulators and stakeholders, contributing to the continuous improvement of the accuracy and reliability of its disclosures.

For the Governance Key Performance Indicators, please refer to Table (1) in the Performance and Disclosures section.



04

Social Pillar

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Our Employees

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Customers and
Responsible Banking

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Community and Economic Impact



The social aspect of Bank of Jordan reflects the Bank's role as a responsible financial institution that goes beyond providing banking services to create a positive and lasting impact on its employees, customers, local communities, and supply chain. This section addresses the Bank's 2025 material social topics, namely: diversity, equity and inclusion; employee well-being and work-life balance; talent attraction and retention; human rights and ethical labor practices; customer trust and protection; community investment and support for local development; and financial inclusion and access to banking services.

These social issues are fundamental to the sustainability of the Bank's business, as the quality of human capital, a fair and inclusive workplace, customer trust, access to banking services, and sustainable relationships with communities and suppliers all have a direct impact on the Bank's ability to grow, manage risks, strengthen its reputation, and maintain stakeholder confidence. Accordingly, Bank of Jordan manages its social impact through institutional policies and practices designed to create long-term value, promote inclusion, safeguard human rights, and support local development across the markets in which it operates.

The Bank's Approach to Managing Material Social Topics

Bank of Jordan manages its material social topics through an institutional approach that integrates social impact into the Bank's overall strategy and its Environmental, Social and Governance Framework. This approach involves identifying the actual and potential impacts on employees, customers, communities, and suppliers, assessing their significance through the materiality assessment process, and translating the results into measurable initiatives, policies, and performance indicators. Relevant departments—including Human Resources, Retail Banking, Digital Channels, Customer Service, Procurement, and Corporate Social Responsibility, are actively engaged to ensure that social sustainability is embedded in the Bank's day-to-day operations rather than treated as a standalone function.

This approach is further supported by the Bank's stakeholder engagement channels, which are used to understand stakeholder expectations and respond effectively to their needs. These channels include customer satisfaction surveys, complaints management mechanisms, internal employee engagement, direct communication with suppliers, and partnerships with civil society organizations. The insights generated through these engagement channels are used to enhance products and services, improve the customer experience, strengthen the workplace environment, and direct community investment initiatives toward measurable areas of need and impact.

1. Our Employees

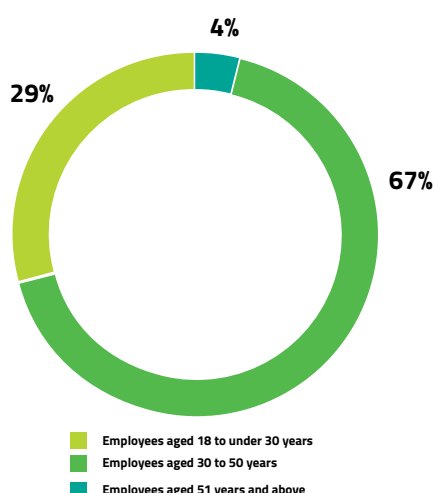
Employees are the cornerstone of Bank of Jordan's institutional strategy and its transition toward a more sustainable business model. Accordingly, the Bank continues to invest in a workplace that promotes competence, equal opportunity, professional development, and occupational health and safety, enabling employees to contribute effectively and responsibly to achieving the Bank's strategic objectives while delivering exceptional service to customers and supporting the communities in which the Bank operates.

Workforce Composition

As of 2025, Bank of Jordan employed a total workforce of 1,496 employees, comprising 864 male employees and 632 female employees. This workforce composition reflects the Bank's continued commitment to maintaining a diverse talent base that supports its operations across various functions and locations.

The 2025 workforce profile indicates that employees aged 31 to 50 years represent the largest segment of the workforce, reflecting a strong base of experienced professionals capable of supporting business continuity and long-term organizational performance. At the same time, younger employees constitute an important part of the workforce, contributing to the renewal of skills and supporting the sustainability of the Bank's succession planning efforts.

Employee Distribution by Age



Employee Distribution by Gender 2025

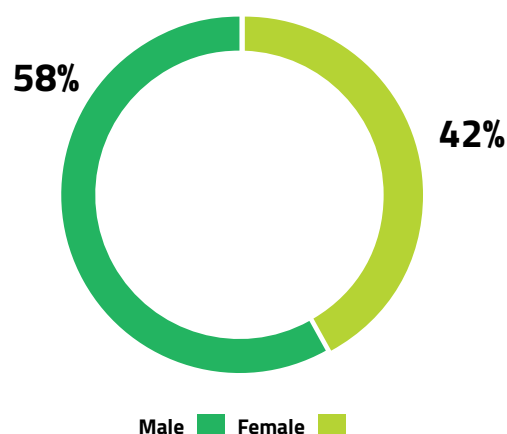


Table (2): Workforce Information - Performance Indicators Section

Table (3): Workforce Turnover Indicators - Performance Indicators Section

Diversity, Equity, and Inclusion

The Bank is committed to providing a fair and inclusive work environment based on equal opportunity and non-discrimination, enabling employees to grow and develop based on competence and merit. In 2025, women represented approximately 42.2% of the Bank's total workforce, reflecting their important presence within the Bank's human capital. The Bank also supports women's participation at senior governance levels, with women representing 18.2% of the Board of Directors in 2025.

The Bank continues to promote a workplace culture grounded in respect and professionalism through its human resources policies and procedures, internal communication channels, and equal access to training and development opportunities. Diversity and inclusion practices are also closely linked to other material topics, including employee well-being, talent attraction, human rights, and ethical labor practices, reinforcing the integration between human capital management and the Bank's sustainability priorities.

Talent Attraction and Retention

Bank of Jordan is committed to attracting, developing, and retaining talented professionals by providing a stable work environment, comprehensive training programs, and opportunities for career growth and professional development. During 2025, the Bank recruited 315 new employees, including 203 men and 112 women, across various age groups to support its operational requirements and business expansion.

The Bank continues to attract talent from diverse age groups, with a particular focus on both young professionals and experienced candidates, helping to maintain a balanced mix of skills, knowledge, and capabilities across the organization. These workforce indicators form part of the Bank's ongoing efforts to ensure the sustainability of its human capital and maintain the talent required to support future growth, digital transformation, and the continuous enhancement of the customer experience.

New Employees by Age

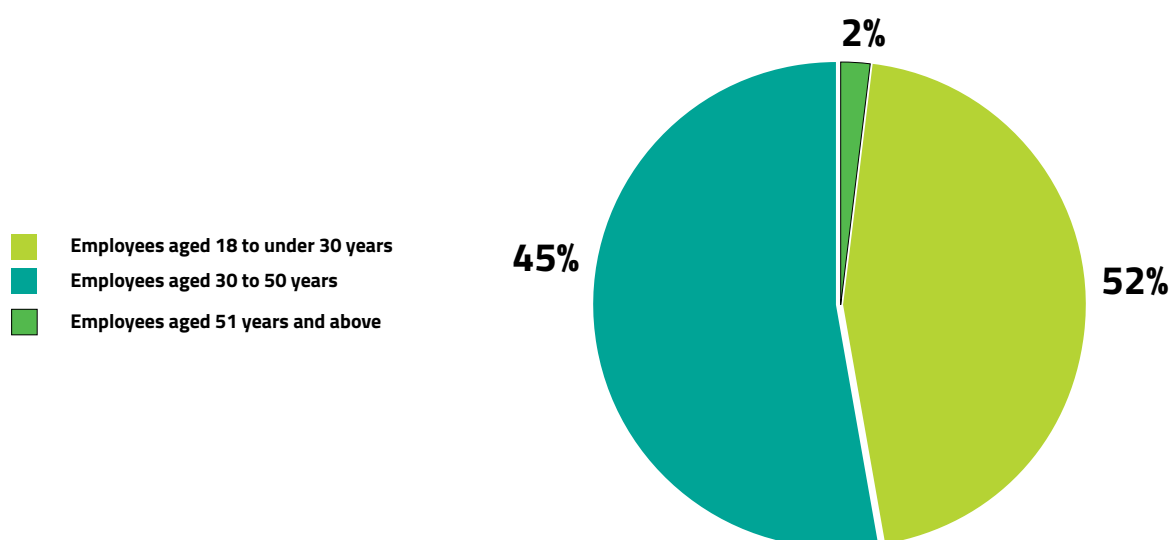


Table (6): New Hire Information - Performance Indicators Section.

Learning and Development

Bank of Jordan continues to strengthen its investment in human capital, recognizing it as one of the key drivers of long-term institutional sustainability. Training and development remain among the Bank's most important tools for enhancing employee capabilities and ensuring readiness to respond to evolving regulatory, technological, and market developments. During 2025, the Bank delivered a total of 34,340 training hours, including 13,964 hours for male employees and 20,376 hours for female employees. Training programs were provided across all employee categories, from senior management and middle management to non-managerial staff, demonstrating the Bank's comprehensive commitment to workforce development.

The continued delivery of substantial training hours reflects the Bank's focus on building internal capabilities and strengthening employee competencies across banking operations, customer service, compliance, digital transformation, and sustainability. This investment also enhances the Bank's ability to meet increasingly complex regulatory requirements while continuously improving the quality of services provided to customers.

During 2025, the Bank continued to implement a range of specialized training programs and strategic initiatives designed to enhance technical and behavioral competencies, improve operational efficiency, and foster innovation. Capacity-building programs continued for the Credit, Corporate Banking, and Financial Institutions divisions, alongside graduate development programs aimed at preparing qualified banking professionals capable of supporting the Bank's future growth and long-term sustainability.

The Bank also launched an intensive training program targeting graduates in Artificial Intelligence, Data Science, and Software Engineering, preparing them for entry-level roles in Quality Management, Corporate Governance, and Enterprise Data Management. This initiative supports the Bank's strategic objective of building a highly qualified workforce and accelerating its transition toward a data-driven organization.

To strengthen sales capabilities and enhance the customer experience, the Bank continued to deliver its Sales

Academy program, designed to develop the sales and relationship management skills of branch employees. In parallel, the Bank continued investing in the development of its internal trainers through specialized programs covering instructional design and presentation skills, thereby strengthening knowledge transfer across the organization.

As part of its commitment to advancing sustainability, the Bank also focused on building employee capabilities in environmental, social, and governance practices, sustainable finance, and climate risk management through participation in specialized workshops, training courses, and industry conferences. These initiatives support the Bank’s readiness to meet the growing regulatory and market expectations relating to sustainability.

The Bank also continued to expand its e-learning programs, covering essential topics such as compliance, anti-money laundering and counter-terrorist financing, tax compliance, fraud risk management, and cybersecurity, ensuring high levels of employee awareness and compliance. In addition, the Bank continued to implement its “Jadarati” program, which focuses on developing behavioral competencies and reinforcing the Bank’s core institutional values. All employees undergo periodic performance evaluations in accordance with the Bank’s performance management policies and procedures. Performance appraisal outcomes serve as a key input in identifying individual training needs and developing personalized development plans aimed at enhancing employee performance and organizational effectiveness.

The Bank’s learning and development framework is built upon an integrated talent management system that encompasses employee recruitment and onboarding, performance management, career development, leadership development, and succession planning, ensuring the sustainability of leadership capabilities and strengthening the Bank’s readiness to meet future challenges.

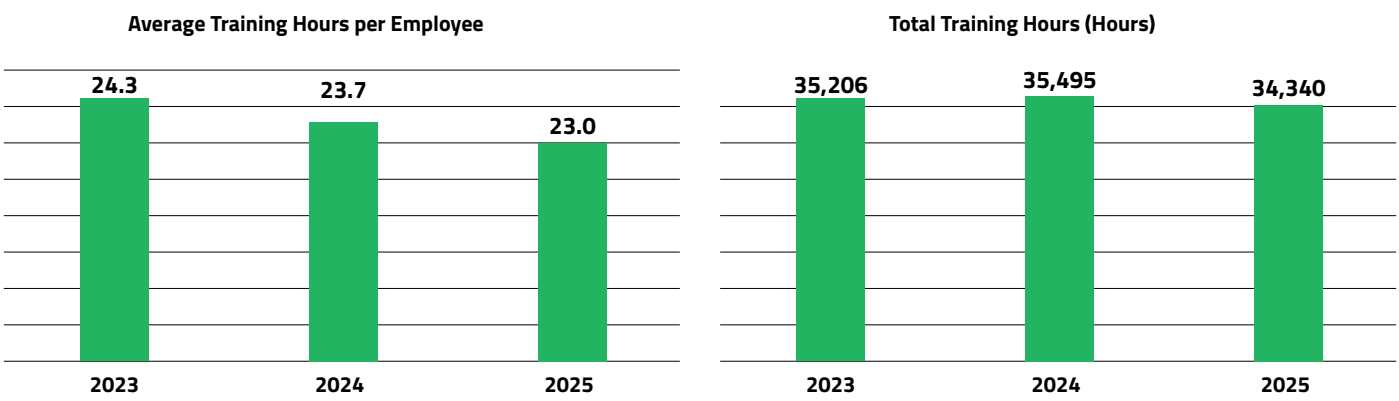


Table (4): Workforce Training Information - Performance Indicators Section.

Occupational Health, Safety, and Employee Well-being

Bank of Jordan is committed to maintaining a safe and healthy work environment that supports employee well-being and business continuity. During 2025, employees worked a total of 2,760,120 hours, with zero work-related fatalities and no occupational injuries recorded. As a result, the Bank maintained an occupational injury rate of 0%, reflecting the effectiveness of its health and safety measures in minimizing workplace risks and promoting a safe working environment.

To safeguard the health and safety of its employees, the Bank has implemented a comprehensive set of occupational health and safety policies and procedures, which are regularly communicated to all employees to ensure awareness and preparedness to respond effectively in emergency situations.

As part of these efforts, the Bank maintains a Business Continuity Plan that outlines the procedures to be followed during crises or disruptive events, as well as a dedicated Earthquake Response Plan designed to strengthen employee preparedness and ensure an effective response in the event of an earthquake.

To further enhance employee awareness and emergency preparedness, the Bank circulated guidance outlining the procedures to be followed in the event that emergency warning sirens are activated during working hours. The Bank also communicated additional health and safety measures in conjunction with the commencement of the Head Office building modernization project, ensuring that employees remain informed and protected throughout the project.

The Bank also recognizes that employee well-being extends beyond physical health and safety to include work-life balance, the quality of the working environment, employee engagement, and open communication channels for feedback and dialogue. This holistic approach forms part of the Bank's management of employee well-being and work-life balance as a material sustainability topic that directly influences productivity, employee engagement, and long-term organizational performance.

In support of this approach, Bank of Jordan introduced a Flexible Working Hours (Flexi Hour) system. In addition, pregnant employees are granted a one-hour daily rest period throughout the duration of their pregnancy, while all employees are provided with three hours of paid personal leave each month to attend to essential personal matters and promote a healthier balance between work and personal life.

Table (5): Occupational Health and Safety Information - Performance Indicators Section.

Employee Grievances

Bank of Jordan is committed to fostering a workplace built on fairness, transparency, and mutual respect. The Bank has established clear mechanisms that enable employees to raise grievances or complaints relating to the work environment, management practices, or any conduct that may affect their employment rights. All grievances are handled confidentially and impartially by the relevant departments, ensuring that each case is properly reviewed and addressed in accordance with the Bank's approved policies and procedures.

The Bank continues to strengthen a culture of open dialogue and internal communication to facilitate the effective resolution of employee concerns and reduce the likelihood of recurring issues. It also monitors compliance with internal policies and procedures relating to employee rights and workplace practices. In addition, the Bank provides multiple communication channels through which employees can express their views, concerns, and suggestions, fostering a work environment based on trust, accountability, and institutional respect.

100% of employee grievances submitted during 2025 were resolved and closed.

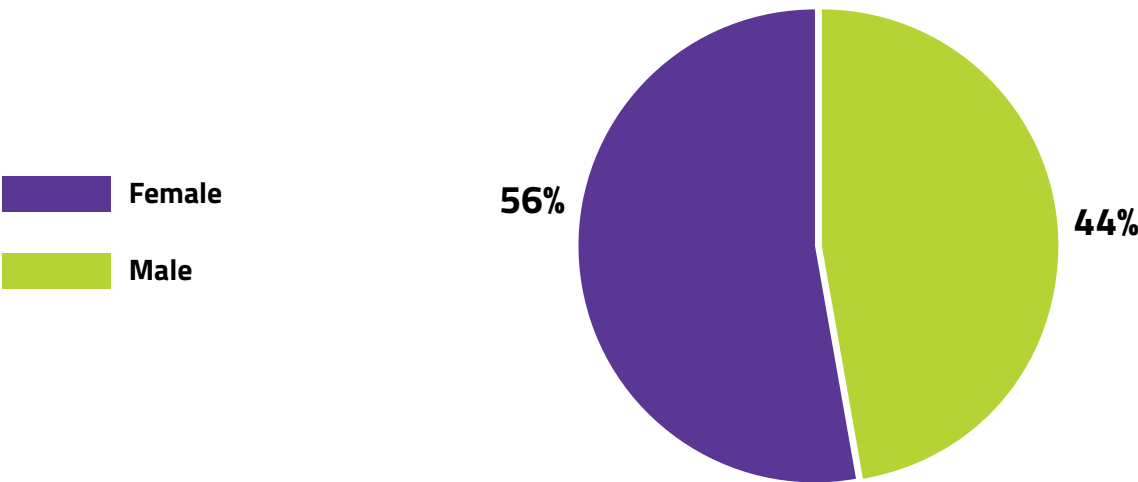
Employee Benefits and Parental Leave

As part of its commitment to providing a supportive and stable work environment, Bank of Jordan offers a comprehensive range of employee benefits designed to enhance employee well-being and promote a healthy work-life balance. These benefits include health insurance, life insurance, participation in the Employee Savings Fund, social security benefits, and access to the healthcare program provided by the King Hussein Cancer Foundation, offering additional protection and support for employees and their families.

The Bank also implements family-friendly policies in accordance with the provisions of the Jordanian Labor Law. Male employees are entitled to three days of fully paid paternity leave, commencing from the date of the child’s birth, while female employees are granted 70 days of fully paid maternity leave, with all employment rights and benefits maintained throughout the leave period. During 2025, a total of 113 employees benefited from parental leave, compared with 99 employees in 2024.

Description	2023	2024	2025
Number of Employees Who Utilized Parental Leave (Male and Female)	42	99	113

Distribution of Employees Benefiting from Parental Leave 2025



Employees with Disabilities

Bank of Jordan is committed to fostering an inclusive workplace that promotes equal opportunities and respects diversity among its employees. The Bank supports the integration of people with disabilities into the workplace in line with applicable local legislation and responsible corporate practices. It strives to provide an accessible and supportive working environment that accommodates their needs, encourages their active participation, and reinforces a culture of respect and non-discrimination across the organization.

The Bank also continues to enhance its infrastructure and services to improve accessibility for people with disabilities, ensuring convenient access to its branches and banking channels. These efforts reflect the Bank’s commitment to promoting inclusion and providing accessible banking services to all members of society.

Workforce Localization

Bank of Jordan continues to strengthen its contribution to the national economy and the development of local talent by prioritizing the recruitment and development of national human capital. During 2025, 99.5% of the Bank’s total workforce comprised local employees, reflecting its strong commitment to supporting the local labor market and investing in national talent. The Bank also provides continuous training and professional development opportunities

for local employees to enhance their capabilities and support their long-term career growth.

The Bank employed a total of 1,496 employees in 2025, compared with 1,499 employees in 2024. During the year, the Bank recruited 315 new employees as part of its ongoing commitment to attracting qualified talent and strengthening the sustainability of its human capital.

2. Customers and Responsible Banking

Bank of Jordan places its customers at the center of its priorities and is committed to providing banking services that are secure, reliable, accessible, and responsible. This area is closely linked to two of the Bank's material sustainability topics: customer trust and protection and financial inclusion and access to banking services for all. It also intersects with the Bank's digital transformation agenda, data protection practices, and its commitment to responsible marketing and transparent disclosure of products and services. The Bank is dedicated to delivering integrated and innovative financial solutions that meet the diverse needs of its customer segments through a banking network characterized by efficiency, flexibility, and accessibility. It continues to enhance the customer experience by continuously improving its products and services in line with evolving customer expectations, while launching targeted initiatives that promote financial inclusion and strengthen financial literacy across the community.

As part of its digital transformation strategy, the Bank continues to invest in modern financial technologies to provide faster, more efficient banking services, enhancing service quality and improving the overall customer experience. At the same time, the Bank places the highest priority on information security and the protection of customer data by implementing advanced cybersecurity systems and controls aligned with international standards and best practices, ensuring a secure and trusted banking environment.

Financial Inclusion and Access to Banking Services

The Bank continues to expand access to financial services through its network of branches, ATMs, and digital banking channels, with a particular focus on improving accessibility for diverse customer segments, including persons with disabilities and communities in low-population-density or underserved areas. These efforts reflect the Bank's commitment to advancing financial inclusion by enabling individuals to access essential banking services conveniently and efficiently.

The Bank operated 52 branches accessible to people with physical disabilities, in addition to 96 ATMs designed to accommodate customers with physical disabilities and 24 ATMs equipped to serve customers with visual impairments. Furthermore, the Bank's network in Jordan includes 7 branches and 13 ATMs located in low-density or economically underserved areas, extending access to banking services across a wider geographic footprint and serving communities with more limited access to formal financial services.

Case Study: Mobile Branch

As part of Bank of Jordan's efforts to advance financial inclusion and expand access to banking services, the Bank has introduced its Mobile Branch as a flexible banking channel designed to bring banking services directly to customers, particularly in areas where the Bank has no physical branches or where there are significant commercial, industrial, educational, or community gatherings. The Mobile Branch is designed to serve customers at industrial zones, key institutions, corporate locations, universities, schools, public events, festivals, and marketing campaigns, while also providing operational support to branches when needed in the event of technical disruptions.

Through its Mobile Branch, the Bank offers a comprehensive range of core banking services to both existing and prospective customers, including account opening, cash deposits and withdrawals, fund transfers, issuance, renewal, activation, and suspension of payment cards, account statement printing, and bill payments through electronic payment systems. The Mobile Branch also provides a variety of financing and advanced banking services, in addition to digital banking support and financial awareness services.

The Mobile Branch has served a wide range of governorates and strategic locations across Jordan, including Amman, Aqaba, Irbid, Jerash, Ajloun, Karak, Madaba, Balqa, and Zarqa. Its outreach has also extended to several universities and youth communities, including Princess Sumaya University for Technology, Amman Al Ahliyya University, Al

Hussein Technical University, Al-Balqa Applied University, Petra University, Philadelphia University, Yarmouk University, the National University College of Technology, Luminus Technical University College, Jordan University of Science and Technology, and Applied Science Private University.

This initiative reflects the Bank’s transition from the traditional branch-based service model, where customers visit the branch, to a more customer-centric and flexible approach that brings banking services directly to customers at locations where economic and social activities take place. The Mobile Branch also plays an important role in expanding access to banking services in remote and underserved communities such as Quweira, Thaniyah, Mustanadah, Muwaqqar, Mahabba Roundabout, and Subaihi, while also serving key commercial locations, including automobile agencies and dealerships, to support the delivery of related banking products and services.

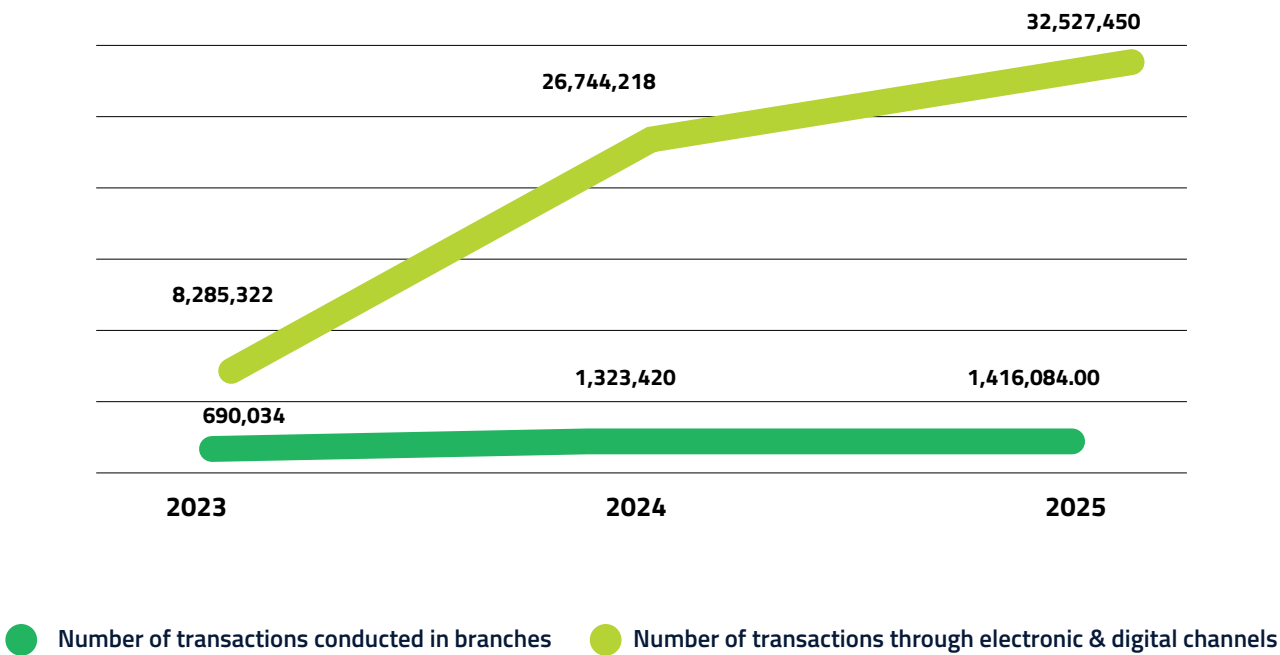
Digital Transformation and Access to Services Through Electronic Channels

Digital transformation plays a central role in expanding access to banking services, enhancing the customer experience, and improving operational efficiency. During 2025, approximately 216,000 customers were registered users of the BOJ Mobile application, of whom approximately 146,000 were active digital users, representing 67.6% of the total subscriber base.

These figures demonstrate that digital and electronic channels have become the primary means through which customers conduct their banking activities. In 2025, 92.30% of all customer transactions were completed through the Bank’s digital and electronic channels. This reflects the Bank’s commitment to delivering a more convenient and flexible banking experience while reducing reliance on traditional branch-based transactions, with the branch network continuing to serve as an important channel for personalized service, financial advice, and direct customer engagement.

For corporate and small and medium-sized enterprise (SME) customers, the Bank continued to enhance its BOJ Business Banking platform as a dedicated digital banking solution for businesses. As of 2025, the platform had 1,327 registered users in Jordan, 215 in Palestine, 73 in Iraq, and 4 in Bahrain. This continued expansion supports greater efficiency in corporate financial operations, improves access to digital banking services, and enables business customers to manage their financial activities more effectively and with greater flexibility.

Transactions Executed in Branches vs. Electronic & Digital Channels



Customer Trust and Protection

Customer trust and protection are among the Bank's most important material topics due to their direct impact on service quality, product transparency, the protection of customer rights, and the sustainability of long-term banking relationships. The Bank is committed to strengthening customer trust through clear and accessible complaint channels, continuous monitoring of customer satisfaction, improved response times, and full compliance with regulatory requirements relating to customer protection.

During 2025, the Bank received 674 customer complaints, of which 613 were resolved, representing a 90.95% complaint resolution rate. The average complaint resolution time was 6 days, and no regulatory penalties related to customer matters were imposed during the year. These indicators demonstrate the Bank's ability to effectively manage customer complaints, respond to customer feedback, and maintain strong and trusted banking relationships.

Resolved complaints during 2025 covered several areas, including professional conduct, contracts and terms and conditions, payment cards, fees and charges, and electronic banking services. The Bank uses complaint analysis as an important tool to improve its processes and services, identify opportunities for enhancement, and strengthen responsible and transparent banking practices.

The 52% increase in the number of customer complaints received in 2025 compared with 2024 was primarily attributable to insufficient customer awareness of the terms and conditions governing the Bank's products and services, or to situations where customers did not meet the eligibility requirements applicable to a particular product or service.

An analysis of complaint trends showed that 80% of the complaints resolved during 2025 were classified as low-risk complaints, mainly relating to customers' limited understanding of banking products and services or the inapplicability of certain product or service conditions to their circumstances. To address these issues, the Bank continues to strengthen financial literacy and customer awareness initiatives by improving communication, clearly explaining product features and service requirements, enhancing disclosures across its website and digital channels, sending customer notifications regarding applicable fees, charges, and calculation methodologies, and promoting broader financial education.

The remaining 20% of complaints resolved were classified as medium-risk complaints, involving cases linked to operational errors. The Bank addresses these matters through a structured root-cause analysis process, coordinating with relevant departments, including Operational Risk Management and Internal Audit, to evaluate and strengthen internal controls and implement corrective actions designed to prevent recurrence. The Bank also continues to enhance its operating procedures, improve the efficiency of its systems and digital channels, and deliver targeted employee training and awareness programs to strengthen service quality and ensure compliance with approved policies.

In parallel, the Bank continues to strengthen its customer complaint management framework through close integration with the Service Quality Unit, ensuring that customer feedback is systematically analyzed and translated into tangible service improvements that enhance customer satisfaction and improve operational efficiency.

Product and Marketing Responsibility

The Bank provides customers with clear and accurate information about its products and services, enabling them to make informed financial decisions based on a sound understanding of the associated rights, obligations, costs, and risks. It also ensures that all marketing communications comply with applicable regulatory requirements and internal standards, accurately reflecting the nature of its products and services without exaggeration or misleading claims. This approach is directly linked to the Bank's material topics of customer trust and protection, as well as transparent disclosure of product information and responsible marketing communications.

In this regard, the Bank adopts an integrated approach to responsible marketing based on the clear disclosure of product and service features, including applicable terms and conditions, interest rates, and fees. This information is communicated through a variety of channels tailored to the needs of different customer segments, including the Bank's website, social media platforms, digital and outdoor advertising, and informational materials available across

its branch network.

As part of its commitment to financial inclusion, the Bank places particular emphasis on ensuring that customers who may encounter difficulties using digital banking channels, especially senior citizens, can easily access banking information and services. To support this objective, the Bank provides printed informational materials in its branches and equips employees with the skills and training necessary to communicate effectively and deliver services in a simple, clear, and accessible manner.

The Bank further strengthens its responsible marketing practices by promoting the principles of fairness and transparency in all customer interactions and by ensuring that the features, benefits, and obligations associated with its products and services are explained accurately. This contributes to improving customers' understanding of their financial commitments and supports informed decision-making. To reinforce this approach, the Bank provides branch employees with training in responsible selling and effective customer communication, while maintaining multiple channels for customer inquiries, including its Contact Center and various digital banking platforms.

During 2025, the Bank continued to strengthen direct engagement with customers by organizing product awareness and promotional events designed to broaden access to financial information and improve customer understanding of its products and services. At the same time, the Bank continued to enhance the educational content available through its digital channels, reflecting its ongoing commitment to promoting financial literacy and embedding responsible marketing practices across its operations.

3. Community and Economic Impact

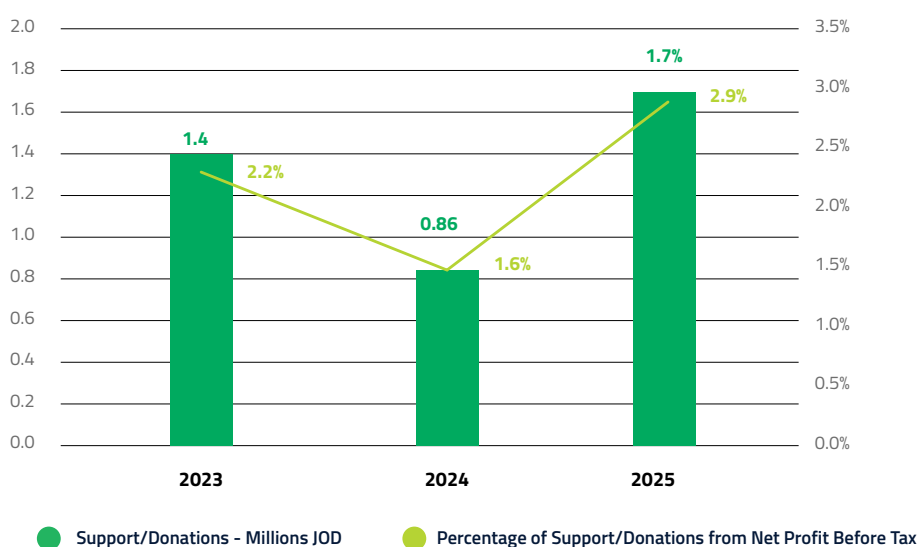
Bank of Jordan believes that its role in supporting society is a natural extension of its financial and economic responsibilities. Accordingly, the Bank continues to invest in programs and initiatives that support local development, empower young people, and promote education, healthcare, environmental sustainability, and social welfare, while also encouraging employees to participate in volunteer activities. This area is closely linked to the Bank's material topics of community investment and local development, as well as financial inclusion, human rights, and ethical labor practices throughout its value chain.

Community Investment and Support for Local Development

During 2025, the Bank allocated a total of JOD 1.7 million to corporate social responsibility initiatives across the Banking Group. Of this amount, JOD 1.57 million was invested in initiatives implemented by the Bank's operations in Jordan, where 30 community initiatives and 24 partnerships were carried out in collaboration with charities, civil society organizations, and non-profit institutions. These initiatives benefited 17,463 individuals during the year. In addition, the Bank provided 61 scholarships, including both new and continuing scholarships, as well as scholarships awarded to the sons and daughters of employees.

Indicator	2025
Total Number of Corporate Social Responsibility Initiatives	30
Number of Partnerships with Associations, Institutions, and Civil Society Organizations	24
Total Number of Beneficiaries	17,463
Total Number of Scholarships	61
Number of Volunteer Initiatives	8
Number of Employee Volunteers	132
Total Volunteer Hours	566
Number of Female Volunteers	74
Number of Male Volunteers	58

Support/Donations Provided by Bank of Jordan (in Million JOD) and Their Percentage of Net Profit Before Tax



During 2025, the Bank's community investment initiatives covered a broad range of areas, including education, healthcare, support for orphans, seasonal assistance, environmental initiatives, social and economic empowerment, and support for vulnerable communities. These initiatives were implemented in partnership with a number of organizations, including the Al Aman Fund for the Future of Orphans, Al Malath Foundation for Palliative Care, the Arab Group for the Protection of Nature, the Children's Museum Jordan, the Haya Cultural Center, Tkiyet Um Ali, SOS Children's Villages Jordan, the Medical Aid for Palestinians, and several other charitable and community organizations. Where direct beneficiary data was unavailable, certain beneficiary figures were calculated using documented estimation methodologies to improve impact measurement while avoiding the overstatement of results or the double counting of beneficiaries.

Employee Volunteering and Community Engagement

The Bank actively promotes a culture of volunteerism as an important means of embedding corporate social responsibility within the organization and strengthening employees' connection with the communities it serves. During 2025, the Bank implemented eight volunteer initiatives, involving 132 employee volunteers who collectively contributed 566 volunteer hours. Female employees accounted for 74 volunteers, while 58 male employees participated in volunteer activities, demonstrating broad and diverse employee engagement in community initiatives.

Initiative	Partner / Organization	Number of Volunteers	Total Volunteer Hours
Cultivating Awareness	Arab Group for the Protection of Nature	4	40
Tree Planting Initiative	Arab Group for the Protection of Nature	38	266
Ramadan Charity Iftar	Children's Museum Jordan	11	33
Winter Wishes	Haya Cultural Center	11	33
Ramadan Charity Iftar	Haya Cultural Center	10	30
Ramadan Charity Iftar	Tkiyet Um Ali	27	81
Food Parcel Distribution	Tkiyet Um Ali	21	63
Winter Campaign for the Children of Gaza	Tkiyet Um Ali	10	20
Total	-	132	566

These initiatives reflect the Bank's commitment to engaging employees in creating a direct and meaningful social impact while fostering the values of collaboration, responsibility, and a strong sense of belonging. Employee volunteering also strengthens the Bank's community partnerships by providing practical support to organizations serving the most vulnerable segments of society.

Case Study / Mihnati Program (Internship)

The Mihnati (Internship) Program is one of Bank of Jordan's flagship initiatives aimed at empowering young people and enhancing their readiness for the labor market through a practical and interactive learning experience that bridges academic knowledge with real-world application in a banking environment. The program is designed to develop participants' professional and technical skills, familiarize them with the banking industry, build a pipeline of future talent, and foster innovation through project-based learning.

During 2025, the program was delivered over a 7 week period and involved 54 university students. The first phase of the program focused on orientation sessions introducing participants to the banking sector and Bank of Jordan, alongside workshops on innovation and idea generation, technology awareness sessions related to data, and hands-on practical activities. During this phase, participants developed and presented 8 innovative project ideas, of which 3 were selected for further development and implementation in the subsequent stages.

The second phase provided participants with practical placements across various departments at the Bank's Head Office, allowing them to gain first-hand experience of day-to-day banking operations under the guidance of experienced mentors from different business units. Participants then progressed to the project development stage, where they were divided into three teams to further develop the selected innovation projects with support in areas including data collection, solution modeling, budgeting, and defining expected project deliverables.

The program's outputs included developing problem statements, identifying market opportunities, designing proposed solutions and future-state models, estimating project costs, preparing implementation roadmaps, developing stakeholder matrices and Key Performance Indicators, preparing Business Requirements Documents (BRDs), and developing marketing plans that clearly articulated the value proposition for both the Bank and its customers. Through this comprehensive approach, the Mihnati Program (Internship) serves as a practical model for linking corporate social responsibility with innovation while developing the next generation of banking talent.

Responsible Procurement and Supply Chain

The supply chain represents an important component of the Bank's indirect social impact, as its procurement practices influence suppliers, workers, and the wider local community. Bank of Jordan is committed to strengthening responsible procurement practices by enhancing supplier compliance with its Supplier Code of Conduct and progressively integrating environmental and social considerations into supplier relationships. This approach supports effective supply chain risk management and promotes ethical business practices throughout the Bank's value chain.

In Jordan, the Bank worked with a total of 569 suppliers during 2025, of which 518 were local suppliers, representing approximately 91% of its total supplier base. Total procurement expenditure amounted to JOD 35.77 million, of which JOD 30.91 million was spent on local procurement, representing approximately 86.4% of the Bank's total procurement spending in Jordan. These figures demonstrate the Bank's continued contribution to supporting the local economy through its strong reliance on local suppliers to meet its operational needs.

Indicator – Jordan	2023	2024	2025
Total Number of Suppliers	468	606	569
Total Number of Local Suppliers	403	541	518
Total Procurement (JOD)	26,241,262	30,441,285.98	35,767,890
Total Local Procurement Spend (JOD)	19,863,439	24,400,453.44	30,912,552
Percentage of Local Suppliers out of Total Suppliers	86.1%	89.3%	91.0%
Percentage of Local Spend out of Total Procurement	75.7%	80.2%	86.4%

Human Rights and Ethical Labor Practices

Bank of Jordan is committed to respecting human rights and promoting ethical labor practices across its workplace, stakeholder relationships, and value chain. This commitment includes upholding the principles of non-discrimination, equal opportunity, and respect for human dignity, while maintaining a zero-tolerance approach to forced labor and child labor. The Bank also seeks to ensure that its relationships with suppliers are governed by high professional and ethical standards. These commitments are supported by the Bank's human resources policies, whistleblowing mechanisms, procurement procedures, ongoing efforts to develop and implement a Supplier Code of Conduct, and its broader approach to managing environmental and social risks.

Human rights are also a cross-cutting theme that supports several of the Bank's material sustainability topics, including diversity, equity and inclusion, employee wellbeing, customer trust, financial inclusion, and responsible supply chain management. The Bank continues to strengthen its capabilities in this area by expanding measurable data, further integrating social considerations into supplier assessments, and enhancing its monitoring and oversight mechanisms, thereby aligning its practices with international best practices and globally recognized sustainability reporting standards.

For the key performance indicators relating to the Social Pillar, please refer to Tables (2) through (7) in the Performance and Disclosures section.



05

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Environmental Strategy and Risk Context

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Sustainable Finance (Green
Financial Products)

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Operational Environmental Performance



1. Environmental Strategy and Risk Context

The Bank's Approach to Managing Material Environmental Topics

Bank of Jordan manages its material environmental topics through an institutional approach focused on reducing the direct and indirect environmental impacts of its activities while integrating environmental considerations into its operations, financing, and investment decisions. This approach encompasses the management of issues related to financed emissions, resource efficiency, green finance, and supporting the transition to a low-carbon economy, in line with evolving regulatory requirements and increasing expectations regarding climate-related risks and sustainability.

The Bank also continues to develop frameworks and policies for managing environmental and climate-related risks, strengthen its readiness to disclose climate-related risks and opportunities, and monitor environmental performance indicators relating to energy and water consumption, waste management, and emissions. These efforts are implemented in coordination with the relevant departments, including Risk Management, Operations, Procurement, Administrative Services, and Sustainability, ensuring that environmental considerations are integrated into the Bank's day-to-day activities. In addition, the Bank leverages the outcomes of its materiality assessment, regulatory developments, and stakeholder engagement to shape its environmental initiatives and strengthen its contribution to sustainable finance and the long-term climate transition.

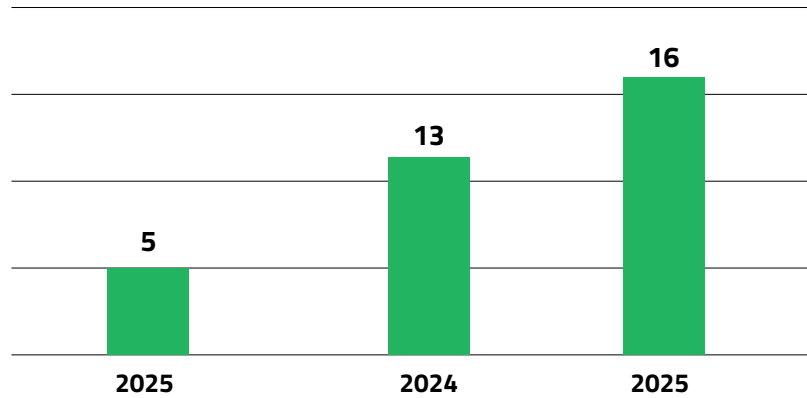
In this context, the Bank focuses on:

- Reducing carbon emissions generated by its operations through improving energy efficiency and increasing the use of renewable energy sources.
- Enhancing resource efficiency, including the efficient use of energy and water, and adopting operational and technological solutions that minimize environmental impacts.
- Expanding its green finance portfolio by supporting environmentally friendly projects and activities, such as renewable energy and electric vehicles, thereby contributing to sustainable economic growth.
- Integrating environmental considerations into its operational and lending decisions to strengthen its ability to manage environmental risks and capitalize on opportunities arising from the transition to a green economy. The Bank's approach to managing environmental risks within its lending operations is further outlined in the Risk Management and Resilience section.

2. Sustainable Finance (Green Financial Products)

The Bank continues to develop products and services that address the current and future needs of its customers while encouraging the adoption of energy-efficient and environmentally friendly practices. In this context, the Bank provides renewable energy financing under the Central Bank of Jordan's Economic Sectors Support Program. The program is designed to facilitate access to financing on preferential terms and at competitive costs for the economic sector, particularly high-impact sectors, while supporting inclusive and sustainable economic growth in Jordan. During 2025, the Bank extended JOD 340 thousand in credit facilities under this program to finance renewable energy projects. In addition, the Bank offers financing for electric vehicles. During 2025, the value of electric vehicle loans increased by 24% compared with 2024, with EV financing accounting for approximately 64% of the total vehicle loans granted during the year. This growth reflects the increasing demand for sustainable transportation solutions, as well as the Bank's active role in directing financing toward environmentally sustainable activities.

Electric Vehicle Loans (Grant Amount) - Million JOD



3. Operational Environmental Performance

Although the direct environmental impact of the Bank’s operations is relatively limited due to the nature of its business as a financial services institution, Bank of Jordan remains committed to managing its environmental impacts. The Bank recognizes that its most significant direct environmental impact arises through its lending activities. At the same time, it implements a range of measures and initiatives to minimize the environmental impacts of its operational activities wherever feasible.

Energy and Emissions Management

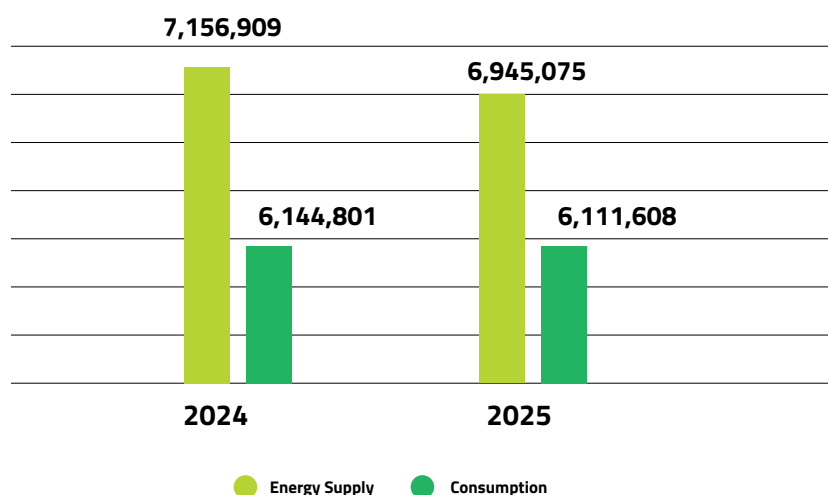
Against the backdrop of the growing impacts of climate change, Bank of Jordan recognizes its responsibility to reduce its environmental footprint and contribute to global efforts to combat climate change. To advance environmental sustainability, the Bank works on reducing harmful emissions, including greenhouse gas (GHG) emissions, by improving energy efficiency and increasing the use of clean energy sources across its operations.

Renewable Energy

The Bank has invested in the development of three solar power plants in partnership with two leading renewable energy companies. These facilities generate clean electricity that meets the energy requirements of all the Bank’s branches and facilities across the Kingdom, enhancing energy efficiency while reducing reliance on conventional energy sources.

* Excluding the Bank’s branch locations in Jordan where electricity is supplied by the landlord under the terms of the lease agreements.

The following section presents the solar power generation and energy consumption data for the Head Office and branches over the past two years:



Energy Efficiency

The Bank continues to implement a range of initiatives aimed at improving energy efficiency, including:

- Installing energy-efficient LED lighting across branches and the Head Office.
- Applying Variable Refrigerant Volume (VRV) cooling systems to reduce electricity consumption.
- Using window shading technologies to reduce heat loss.
- Upgrading IT equipment with more energy-efficient devices.
- Adopting a Building Management System (BMS) to intelligently monitor and analyze consumption patterns.

The Bank also includes energy efficiency as part of its evaluation criteria when purchasing new equipment and devices, while strengthening internal awareness through periodic guidance issued to branch managers to promote a culture of responsible energy use.

Environmental Performance and Impact

These initiatives contributed to tangible reductions in energy consumption and emissions, including:

- Reducing diesel fuel consumption used for heating and cooling systems at the Head Office by approximately 8,000 liters compared with 2024, representing a 28% decrease, through improved operational management, utilization of stored heat, and monitoring of external temperatures.
- Significantly reducing greenhouse gas emissions associated with electricity consumption using solar energy, reflecting the Bank's efforts to reduce its carbon footprint and support the transition to clean energy.
- Achieving a surplus production of approximately 833,467 kWh in 2025, resulting from the difference between total solar power generation of 6,945,075 kWh and total consumption of 6,111,608 kWh, which decreased compared with 2024. This surplus reflects the system's ability to efficiently meet total demand while achieving energy savings due to the annual reduction in consumption. The production-to-consumption coverage ratio reached approximately 113.6% in 2025, confirming a comfortable surplus that supports current needs and enhances future expansion capacity.

Energy Management

The Bank uses an advanced system to monitor electricity consumption, enabling continuous assessment of operational efficiency and the identification of any deviations requiring corrective action. Periodic inspections of electrical equipment are also conducted to ensure compliance with established standards. In addition, consumption data across all buildings is monitored, analyzed, and regularly compared with previous years to support decision-making and improve performance.

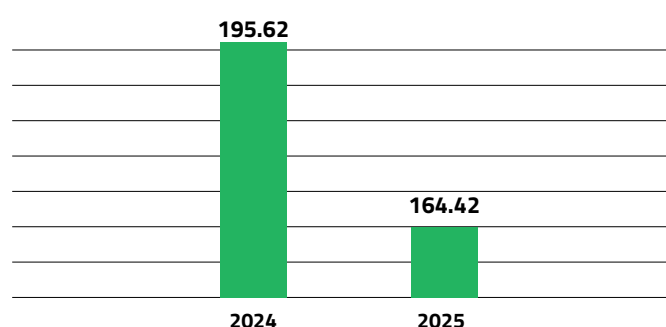
Environmental Compliance

Bank of Jordan is committed to complying with all applicable climate- and environment-related laws and regulations and works to align its operations with national and international sustainability priorities.

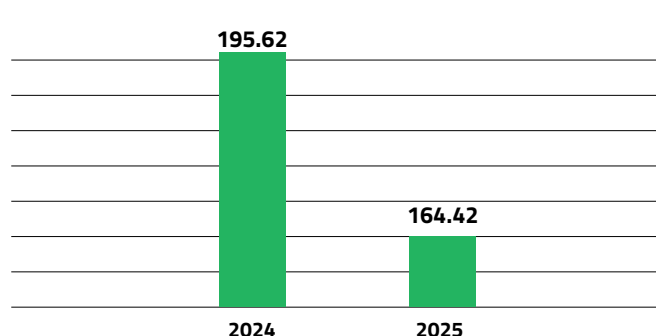
In 2025, the Bank maintained a record free of any environmental violations or fines, reflecting its strong commitment to environmental compliance and the adoption of best practices.

Tables (8), (9), and (12): Energy Consumption and Emissions in the Performance Indicators Section.

Greenhouse Gas Emissions- Scope 1 + Scope 2 (Tons of CO2 Equivalent)



Greenhouse Gas Emissions- Scope 1 (Tons of CO2 Equivalent)



Water

Water scarcity is a critical challenge in the countries where the Bank operates due to their arid climate and rapid population growth. Many countries across the region rank among the world's most water-stressed, facing limited freshwater resources and increasing demand. This challenge is closely linked to climate change and has a direct impact on local communities and the long-term sustainability of businesses. As part of its effort to conserving natural resources and minimizing the environmental impact of its operations, Bank of Jordan places significant emphasis on improving water-use efficiency by implementing a range of sustainable practices and measures.

These initiatives include installing water-efficient fixtures and equipment in restrooms, improving the efficiency of irrigating landscaped areas through smart water management technologies, and conducting regular inspections to detect and promptly repair water leaks. The Bank also utilizes Reverse Osmosis systems to enhance water treatment efficiency and maximize water utilization across its facilities. Through these initiatives, the Bank continues its efforts to reduce water wastage and improve water-use efficiency in line with its environmental and sustainability objectives.

The Bank also continues to develop measures aimed at reducing water consumption by improving the efficient use of water resources and further integrating sustainable water management practices across its operations.

Description	*2023	*2024	**2025
Total Water Consumption (m ³)	4,303	4,304	8,894
Water Consumption Intensity (m ³ per Employee)	5.2	5.0	5.9

* Total water consumption for 2023 and 2024 represents consumption at the Head Office only (m³).

Table (10): Water Consumption in the Performance Indicators Section.

** Please note that the calculation methodology for water consumption changed in 2025. The 2025 figure represents the total water consumption, in cubic meters, including water supplied through the public network, purchased water (water tankers), and bottled water for the Head Office, branches, the Learning and Development Center, and the temporary administrative offices. Accordingly, readers are advised not to compare the 2025 water consumption figures or water consumption per employee with those reported for 2024 and 2023.

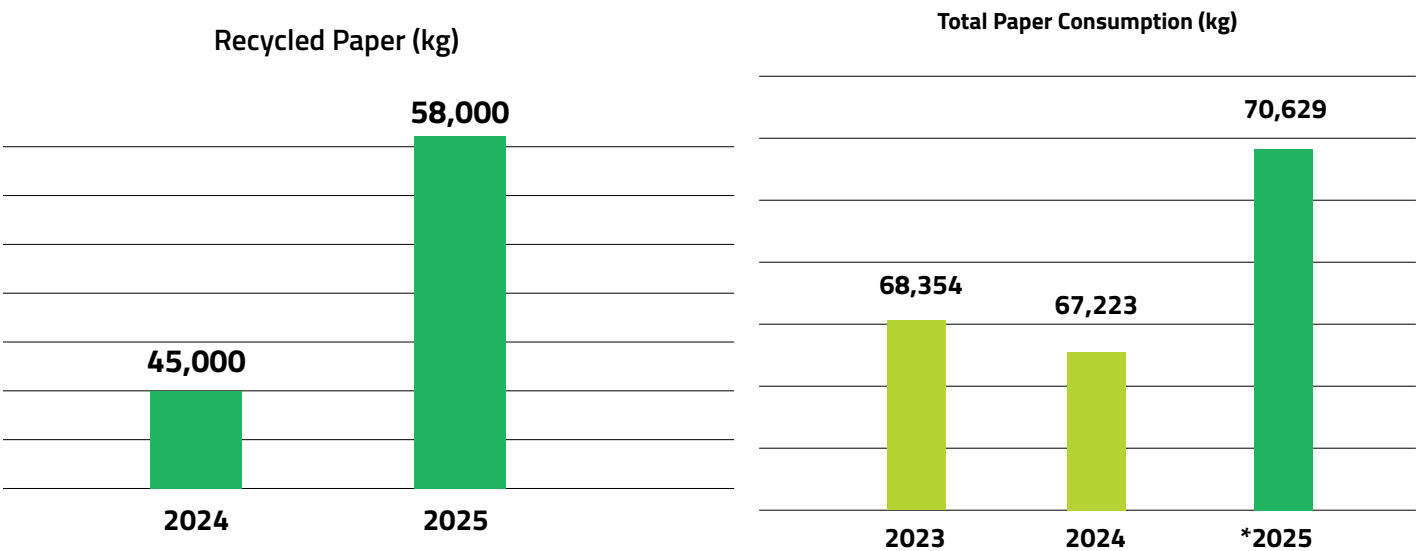
Waste Management

Waste represents one of the key environmental challenges, particularly when it is managed through unsustainable practices that may result in harmful emissions or accumulation in landfills. Given the nature of the banking sector, paper is the primary source of waste generated by the Bank’s operations.

In this context, Bank of Jordan continues to implement a range of initiatives aimed at reducing paper consumption and minimizing paper waste by accelerating digital transformation and adopting more sustainable operational practices. These initiatives include the use of electronic signatures by members of the Board of Directors and the full digitization of customer files through the Enterprise Content Management (ECM) system.

The Bank also ensures that used paper is recycled through partnerships with specialized recycling companies. Paper is collected and recycled in a manner that maximizes resource recovery while minimizing environmental impact. In addition, the Bank encourages customers to opt out of printing ATM receipts, helping to promote responsible use of resources and reduce paper waste.

Note: Paper consumption for 2025 includes A4 paper, A3 paper, teller paper (used by cashier) and ATM paper. In contrast, paper consumption for 2023 and 2024 include only A4 and A3 paper.



It is also worth noting that the volume of paper recycled increased by approximately 29% in 2025 compared with 2024. This increase reflects improvements in data collection methodologies and data accuracy, alongside enhanced waste management practices and greater internal awareness of the importance of recycling.

For the key performance indicators relating to the Environmental Pillar, please refer to Tables (8) through (12) in the Performance Indicators section.



06

Performance and Disclosures

Sustainability Performance Indicators

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66 | Social Sustainability
Performance Indicator Tables

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Performance Indicator Tables



Governance Performance Indicators Table

Table (1): Governance Performance Indicators

Indicator	2025
Percentage of Board Seats Held by Women	18.18%
Percentage of Board Committee Seats Held by Women	12.50%
Percentage of Board Seats Held by Independent Directors	36.36%
Board of Directors' Meeting Attendance Rate	100%
Percentage of Bank Employees Covered by Collective Bargaining Agreement(s)*	3.74%
Incidents of Non-Compliance with Laws and Regulations or Non-Monetary Sanctions**	0
Recorded Incidents of Customer Data Breaches	0

* Bank of Jordan complies with the provisions of the Jordanian Labor Law No. 8 of 1996, as amended, particularly with respect to protecting employees' rights to freely join and participate in labor unions, in accordance with the applicable national legislation.

** Note: No material incidents of non-compliance with applicable laws and regulations were recorded during 2025, including any incidents that could have resulted in a direct and material impact on the Bank's reputation or exposed it to significant legal or regulatory consequences.



Social Sustainability Performance Indicator Tables

Table (2): Workforce Information

Key Performance Indicator	Unit	2023	2024	2025
Total Workforce (excluding interns, students, and outsourced employees)	#	1,446	1,499	1496
Full-Time Equivalent	#	1,446	1,499	1496
Workforce by Job Category				
Senior Management Employees	#	13	12	16
Middle Management Employees	#	272	289	326
Non-Management Employees	#	1,161	1,198	1154
Workforce by Gender				
Male	#	827	853	864
Female	#	619	646	632
Workforce by Age Group*				
Employees aged 18–30	#	442	531	442
Employees aged 31–50	#	931	906	996
Employees aged 51 and above	#	73	62	58

* The employee age group classification was revised effective 2025 to align with the age categories of: under 30 years, 30-50 years, and over 50 years, as specified in GRI 405:2016.

Table (3): Workforce Turnover Indicators

Key Performance Indicator	Unit	2023	2024	2025
Employee Turnover				
Employee Turnover (Voluntary and Involuntary)	#	297	298	305
Voluntary Employee Turnover	#	271	259	274
Employee Turnover Rate (Voluntary and Involuntary)	%	20.3%	20.2%	20.4%
Voluntary Employee Turnover Rate	%	18.5%	17.6%	18.3%
Employee Turnover by Age Group*				
18–30 years	#	125	149	133
31–50 years	#	157	130	150
51 years and above	#	15	19	22
Employee Turnover by Gender				
Male	#	177	188	181
Female	#	120	110	124
Employee Turnover by Job Category				
Senior Management Employees	#	4	2	4
Middle Management Employees	#	53	61	63
Employees	#	240	235	238

* The employee age group classification was revised effective 2025 to align with the age categories of: under 30 years, 30–50 years, and over 50 years, as specified in GRI 405:2016.

Table (4): Workforce Learning Information

Key Performance Indicator	Unit	2023	2024	2025
Total Training Hours by Job Category:				
Senior Management Employees	Hours	216	732	108
Middle Management Employees	Hours	5,425	6,205	5,517
Employees	Hours	29,565	28,559	28,716
Total Training Hours by Gender:				
Male	Hours	19,629	20,327	13,964
Female	Hours	15,577	15,169	20,376
Total	Hours	35,206	35,495	34,340

Table (5): Health and Safety Information

Key Performance Indicator	Unit	2023	2024	2025
Health and Safety				
Total Employee Working Hours	#	2,873,925	2,775,135	2,760,120
Employee Fatalities	#	0	0	0
Total Number of Recordable Employee Injuries	#	6	5	0
Employee Injuries that prevent them from working	#	0	0	0
Employee Occupational Injury Rate (based on 200,000 working hours)	%	0.418	0.36	0
Employee Absenteeism Rate	%	9%	10%	6%

Table (6): New Hire Information

Key Performance Indicator	Unit	2023	2024	2025
New Employee Hires	#	298	332	315
Total Number of New Hires by Age Group*				
18–30 years	#	171	233	165
31–50 years	#	123	94	143
51 years and above	#	4	5	7
Total Number of New Hires by Gender				
Male	#	180	201	203
Female	#	118	131	112
Total		298	332	315

* The employee age group classification was revised effective 2025 to align with the age categories of: under 30 years, 30–50 years, and over 50 years, as specified in GRI 405:2016.

Table (7): Events and Conferences Attended and Participated in by Bank of Jordan in 2025

Conference Title	Country
BAFT MENA Forum /J.P. Morgan Annual Forum 2025	United Arab Emirates
9th Annual Retail Banking Technologies Summit	Austria
BNY Treasury Services EMEA Client Seminar 2025	United Kingdom
Global Banking & Markets: Middle East 2025	United Arab Emirates
Token Conference	Jordan
6th Annual Conference of the African Arbitration Association	Egypt
Sibos 2025 in Frankfurt	Germany
ICA Conference 2025	United Arab Emirates
Cybersecurity Advancements Innovations & Technology Expo	Jordan
Green & Sustainable Finance from Vision to Design	Jordan

Environmental Sustainability Performance Indicator Table

Table (8): Energy Use

The Bank continues to make ongoing efforts to improve energy efficiency and increase its reliance on renewable energy sources. The energy data includes:

Source	Total Consumption (GJ)	(%) Percentage of Total
Grid Electricity	0.0	0.0%
Solar Energy	22,001.8	91.4%
Gasoline - Vehicles	327.8	1.4%
Diesel - Vehicles	965.5	4.0%
Diesel - Heating, Air Conditioning, and Generators (Head Office and Branches)	774.8	3.2%
Total	24,069.8	100.0%

The data demonstrates the Bank's continued reliance on solar energy across all major branches, significantly reducing greenhouse gas emissions.



Table (9): Greenhouse Gas (GHG) Emissions

Bank of Jordan is committed to measuring and monitoring greenhouse gas (GHG) emissions generated from its direct and indirect operations:

Category (Scope)	Emissions Quantity (tCO ₂ e)	Source
Scope 1 (Direct)	164.42	Fuel, Vehicles, and Generators
Scope 2 (Indirect)	-	Purchased Electricity
Total	164.42	

The Bank uses the GHG Protocol to calculate its greenhouse gas emissions and is committed to regularly reviewing and improving the accuracy of its emissions data.

Table (10): Water Use

The Bank is committed to improving water-use efficiency and ensuring safe and sustainable water sources at the Head Office.

Category (Scope)	Annual Consumption (m ³)	Percentage (%)
Municipal / Network Water – Head Office	8,420	95%
Other Sources (if any)	474	5%
Total	8,894	100%

Water consumption is monitored, and employees are regularly encouraged to use water responsibly, particularly in areas experiencing high water stress.

Table (11): Waste Management

The Bank is committed to implementing waste management policies focused on waste reduction, recycling, and environmentally responsible disposal:

Waste Type	Annual Quantity (tons)	Management Method
Paper Waste	58	Recycling
Total	58	

The Bank implemented initiatives to reduce paper waste and divert a significant portion of it for recycling, while continuing to raise employee awareness of the importance of effective waste management.

Table (12): Energy Consumption and Emissions Information

Key Performance Indicator	Unit	2024	2025
Direct Energy Consumption			
Fuel Energy Consumption	Liter		
Direct Energy Consumption (Gasoline)	Liter	10,966.00	9,584.02
Direct Energy Consumption (Diesel)	Liter	24,873.00	26,968.04
Direct Energy Consumption (Diesel) - Heating, Air Conditioning, and Generators - Head Office and Branches	Liter	29,410.90	21,643.00
Fuel Energy Consumption			
Direct Energy Consumption (Gasoline) - Vehicles	Gigajoules	392.58	327.77
Direct Energy Consumption (Diesel) - Vehicles	Gigajoules	850.66	965.46
Direct Energy Consumption (Diesel) - Heating, Air Conditioning, and Generators -Head Office Building and Branches	Gigajoules	1052.91	774.82
Total Direct Energy Consumption	Gigajoules	2,296.15	2,068.05
Indirect Energy Consumption			
Electricity Generated by Renewable Energy Sources	Kilowatt-hours	6,144,800.52	6,111,608.00
Energy Generated from Renewable Energy Sources	Gigajoules	22,121.28	22,001.79
Total Indirect Energy Consumption	Gigajoules	22,121.28	22,001.79
Total Energy Consumption (Direct and Indirect)	Gigajoules	24,417.43	24,069.84
Energy Consumption Intensity (Direct and Indirect)	Gigajoules per Employee	16.29	16.09



07

Appendices

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Appendix (1)

The Bank's Stakeholder Engagement Plan

The table below presents the Bank's key stakeholder groups, the methods used to engage with them, and the key issues and expectations identified through ongoing engagement and dialogue:

Stakeholders	Engagement Methods	Expectations
Customers	- In-Branch Interaction - Contact Center and Customer Support - Press Releases - Digital Channels and Social Media Engagement - Interactive Brand Activation and Event Management - Customer Relationship Management - Customer Satisfaction Surveys and Feedback Collection Mechanisms - Other Proactive Interactive Channels, such as: the Talking Bank, the BOJ Mobile application, SMS service, email, and the BOJ Business Banking platform.	- User-Friendly and Seamless Customer Service Channels - Responsible and Sustainable Banking Services - Effective Solutions for Complaint Resolution and Feedback Collection - Continuous Innovation and Personalized Solutions - Competitive Pricing and Value Creation for Customers - Easily Accessible Banking Channels - Ethical and Responsible Marketing Practices - Robust Data Privacy and Security Measures
Employees	- Employee Development and Training Programs - Health and Safety Initiatives - Employee Engagement Activities and Events - Mechanisms for Collecting Employee Feedback and Suggestions through Surveys - Internal Communication Channels and Periodic Meetings	- Employee Engagement and Empowerment - Diversity, Inclusion, and Equal Opportunity - A Safe and Secure Work Environment - Fair Wages and Benefits - Recognition, Rewards, and Career Development Opportunities - Organizational Culture and Values - Work-Life Balance and Well-being
Suppliers	- Meetings and Direct Communication - Supplier Evaluation and Qualification - Performance Reviews - Supplier Engagement in Sustainability Initiatives - Feedback and Complaints Mechanisms	- Compliance with Ethical Standards and Regulatory Requirements - Compliance with the Supplier Code of Conduct (Environmental and Social Sustainability Principles for Suppliers) - Service Quality and Operational Efficiency - Transparency in Business Dealings - Supply Chain Risk Management - Respect for Workers' Rights
Community and Non-Governmental Organizations	- Partnerships with Non-Profit Organizations and Civil Society Organizations - Corporate Social Responsibility Programs and Initiatives - Cultural and Community Events - Assessment of Local Community Needs through Feedback Collection Mechanisms and Impact Assessment Reports - Volunteer Programs	- Community Development and Empowerment - Financial Literacy Initiatives - Youth Engagement and Employment - Ethical and Responsible Banking Practices - Transparency in Communication and Accountability - Community Partnerships and Collaboration
Regulatory Authorities	- Regulatory Reviews and Audit Reports - Meetings with Regulatory Authorities	- Compliance with laws and instructions issued by regulatory authorities - Participation in the review of laws and regulations through collective consultations with the banking sector.
Shareholders	- Annual Sustainability and Corporate Governance Reports - Annual General Assembly Meetings - Quarterly Financial Statements - Annual Report - Investor Presentations	- Financial Performance and Stability - Transparency and Disclosure - Integration of Sustainability Criteria into Business Operations - Dynamic Risk Management - Strong Market Position - Strategic Vision and Long-Term Growth Plan - Shareholder Engagement and Communication

Appendix (2)

Definitions of Material Topics

The following definitions of the material topics were used to ensure consistency of concepts throughout the materiality assessment process and to enhance their clarity for stakeholders participating in the surveys.

1- Governance Pillar:

Information Security and Privacy Protection

Refers to protecting customer data and sensitive information from unauthorized access or breaches, while ensuring compliance with cybersecurity and privacy protection requirements.

Risk Management and Resilience

Covers the Bank's ability to identify, assess, and manage different types of risks, while ensuring business continuity and the ability to adapt to changes and crises.

Transparency and Disclosure

Refers to providing stakeholders with accurate, clear, and timely information about the Bank's performance and activities, thereby enhancing trust and accountability.

Financial Performance and Stability

Reflects the Bank's ability to achieve sustainable financial results and maintain financial stability in support of business continuity and stakeholder confidence.

Stakeholder Engagement and Communication

Includes the Bank's mechanisms for engaging with stakeholders to understand and respond to their expectations, thereby fostering long-term relationships.

Business Ethics and Compliance

Refers to the Bank's adherence to laws, regulations, and ethical standards, while promoting integrity and transparency across all its operations.

Environmental, Social, and Governance Strategy and Oversight

Reflects the Bank's strategic approach to integrating sustainability considerations into its operations, and the role of governance in overseeing their implementation.

2- Environmental Pillar

Financed Emissions

Refers to emissions generated by activities financed by the Bank through loans and investments, and their impact on climate change.

Green Financial Products

Include banking products and services that support environmentally friendly activities and contribute to reducing environmental impact.

Resource Efficiency (Energy, Water, and Waste)

Refers to the efficient use of natural resources and the reduction of consumption and waste in order to minimize the environmental impact of the Bank's operations.

Supporting the Transition to a Low-Carbon Economy

Includes the Bank's role in financing and supporting initiatives that contribute to reducing emissions and advancing the transition toward a sustainable economy.

3- Social Pillar

Diversity, Equity, and Inclusion

Reflects the Bank's commitment to providing a fair and inclusive work environment that ensures equal opportunities and respects diversity.

Employee Well-being and Work-Life Balance

Refers to the Bank's efforts to promote employee health and well-being and achieve a sustainable balance between work and personal life.

Talent Attraction and Retention

Relates to the Bank's ability to attract, develop, and retain talent to support the sustainability of institutional performance.

Human Rights and Ethical Labor Practices

Include respecting human rights and ensuring fair and ethical labor practices within the Bank and across its value chain.

Customer Trust and Protection

Reflects the Bank's commitment to protecting customers' rights and ensuring the provision of responsible and secure financial services.

Community Investment and Support for Local Development

Refers to the Bank's contribution to supporting community initiatives and promoting economic and social development.

Financial Inclusion and Access to Services for All

Means providing accessible and inclusive financial services to all segments of society, including underserved groups.

Note: These definitions were prepared for the purposes of the materiality assessment and may differ from the operational wording used in the Bank's internal policies and procedures.

Appendix (3)

Evaluation procedures for the Chairman, Board Members, General Manager, and Board Committees

Evaluation Procedures

General Manager

The General Manager is evaluated annually by the Board of Directors and its subcommittees, with the evaluation approved in line with the Bank's strategic direction, based on the following pillars:

- Financial Affairs
- Market and Customers
- Operations
- Human Resources

Chairman and Board Members

The Nomination and Remuneration Committee conducts the annual evaluation of the Chairman and Board Members, and the Board of Directors approves the evaluation results.

The results of the 2025 performance evaluation of the Chairman and the Board of Directors indicated the following:

1. Commitment and regular attendance by Board members at all meetings, including Ordinary and Extraordinary General Assembly meetings, Board of Directors meetings, and meetings of the Board's committees.
2. Efficiency and effectiveness in participation.
3. Loyalty to the Bank and commitment to safeguarding its interests.
4. Compliance with conflict of interest disclosure requirements and abstention from participating in related decision-making.
5. Commitment to allocating sufficient time to fulfill their assigned responsibilities.
6. Performance of their duties in accordance with both the letter and the spirit of the legislation governing the Bank's operations.
7. The Chairman of the Board encouraged Board members to engage in constructive criticism and positive participation during Board meetings.

Nomination and Remuneration Committee and Board Committees

The Nomination and Remuneration Committee conducts an annual evaluation of the performance of the Board's committees, namely:

- Corporate Governance Committee
- Audit Committee
- Risk Management Committee
- Compliance Committee
- Information Technology Governance Committee
- Credit Facilities Committee

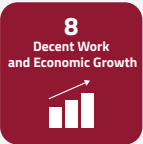
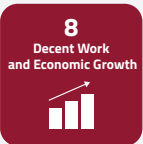
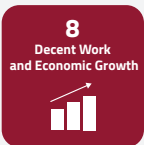
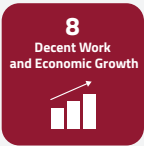
Meanwhile, the Board Members (excluding the members of the Nomination and Remuneration Committee) evaluate the performance of the Nomination and Remuneration Committee and its members.

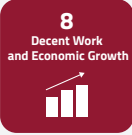
The committee evaluation criteria include, but are not limited to:

- The frequency of committee meetings during the year.
- The committees' fulfillment of their roles and responsibilities in accordance with the charters approved by the Board of Directors.
- The committee's allocation of sufficient time to discuss the matters presented to them.
- Coverage of the responsibilities assigned to the committees throughout the year.
- The committee's efficiency and effectiveness in analyzing and discussing the matters presented to them.
- Presentation of committee meeting outcomes to the Board of Directors.
- The extent to which the committees contribute to achieving the objectives and responsibilities of the Board of Directors.

Appendix (4)

Material Topics, Sustainable Development Goals, and Economic Modernization Vision Mapping Table

Material Topic	SDG Goals	Jordan Economic Modernization Vision
Environmental and Social Sustainability Strategy and Corporate Oversight	  	Sound Governance and Institutional Sustainability
Business Ethics and Compliance		Enhancing Transparency and Rule of Law
Stakeholder Engagement and Communication	 	Participatory Governance and Trust Building
Financial Performance and Stability	 	Economic Growth and Financial Stability
Transparency and Disclosure		Improving the Business Environment and Promoting Investment
Risk Management and Resilience	  	Economic and Institutional Resilience
Information Security and Privacy Protection	 	Digital Transformation and Digital Trust
Financial Inclusion and Accessibility of Services for All	  	Inclusive Financial Services
Community Investment and Support for Local Development	  	Local Development and Improving Quality of Life
Customer Trust and Protection		

Material Topic	SDG Goals	Jordan Economic Modernization Vision
Human Rights and Ethical Labor Practices	  	Decent Work and Social Protection
Talent Attraction and Retention	 	Human Capital Development
Employee Wellbeing and Work-Life Balance	 	Work Quality and Productivity
Diversity, Equity and Inclusion	  	Empowering Diverse Groups and Economic Participation
Support for Transition to a Low-Carbon Economy	 	Green Economy and Sustainable Energy
Resource Efficiency (Energy, Water, and Waste)	   	Resource Efficiency and Environmental Sustainability
Green Financial Products	  	Green Finance and Sustainable Investment
Financed Emissions		Climate Finance and Green Transition

Appendix (5)

Compliance-Related Training Programs

Training Program	Courses	Frequency
Awareness Bulletins through SharePoint Available to All Employees Compliance Topics	▪ Fraud ▪ FATCA ▪ Compliance ▪ AML ▪ Customer Complaints ▪ Sanctions	Distributed quarterly to a random sample of employees across all departments of Bank of Jordan.
E-Learning / Salalem Platform	▪ Introduction to the FATCA Law ▪ Anti-Money Laundering and Counter-Terrorist Financing ▪ Operational Risk Management ▪ Customer Complaints Unit ▪ Fraud Prevention ▪ Compliance ▪ Sanctions Fundamentals	Annually for all Bank of Jordan employees.
Compliance Orientation Program for New Employees FATCA & Fraud / AML / Compliance Sanctions	Compliance with local and international regulations, standards, and instructions through: ▪ Understanding and discussing the Foreign Account Tax Compliance Act and becoming familiar with the amendments made to account opening forms. ▪ The consequences of institutions' non-compliance with sanctions. ▪ The authorities responsible for imposing sanctions. ▪ High-risk countries. ▪ Regulatory compliance. ▪ Definition of money laundering and terrorist financing, and the consequences and risks associated with them. ▪ The laws and legislation in force in the Kingdom, and the stages and differences between the money laundering process and the terrorist financing process.	All new Bank of Jordan employees with less than two years of banking experience.

Appendix (6)

GRI CONTENT INDEX — BANK OF JORDAN 2025

Bank of Jordan prepared this report in accordance with the GRI Standards for the period 1 January to 31 December 2025 | GRI 1: Foundation 2021

GRI Standard	Disclosure No.	Disclosure / Description	Location / Page Reference	Omissions		Explanation/ Notes / Direct Response
				Omission Status	Reason for Omission	
General Disclosures						
GRI 1: Foundation 2021	-	Use of the GRI Standards	5			Bank of Jordan prepared the 2025 Sustainability Report in accordance with the GRI Standards for the period from 1 January to 31 December 2025.
GRI 2: General Disclosures 2021	2-1	Organizational details	7			The report presents information about Bank of Jordan, its business model, the markets it serves, and its geographical presence.
GRI 2: General Disclosures 2021	2-2	Entities included in the organization's sustainability reporting	5			
GRI 2: General Disclosures 2021	2-3	Reporting period, frequency and contact point	5			
GRI 2: General Disclosures 2021	2-4	Restatements of information	45, 62, 63			Changes in the scope or calculation methodology of certain data were indicated where applicable, including age-group classification and water and paper consumption.
GRI 2: General Disclosures 2021	2-5	External assurance	5			The report was not reviewed by an external assurance provider.
GRI 2: General Disclosures 2021	2-6	Activities, value chain and other business relationships	7, 9, 55			
GRI 2: General Disclosures 2021	2-7	Employees	45			The report presents the total workforce by gender, age group and employment category.
GRI 2: General Disclosures 2021	2-8	Workers who are not employees		Omitted	Not applicable	The Bank did not engage workers who are not employees.
GRI 2: General Disclosures 2021	2-9	Governance structure and composition	26, 31			
GRI 2: General Disclosures 2021	2-10	Nomination and selection of the highest governance body	26, 28			
GRI 2: General Disclosures 2021	2-11	Chair of the highest governance body	Annual Report 2025, p. 8			
GRI 2: General Disclosures 2021	2-12	Role of the highest governance body in overseeing the management of impacts	31, 33			
GRI 2: General Disclosures 2021	2-13	Delegation of responsibility for managing impacts	33			
GRI 2: General Disclosures 2021	2-14	Role of the highest governance body in sustainability reporting	5, 33			The Sustainability Report is overseen by the Board of Directors.
GRI 2: General Disclosures 2021	2-15	Conflicts of interest	29			
GRI 2: General Disclosures 2021	2-16	Communication of critical concerns	34, 36			
GRI 2: General Disclosures 2021	2-17	Collective knowledge of the highest governance body	26			
GRI 2: General Disclosures 2021	2-18	Evaluation of the performance of the highest governance body	78			
GRI 2: General Disclosures 2021	2-19	Remuneration policies	Annual Report 2025, pp. 243 and 279			
GRI 2: General Disclosures 2021	2-20	Process to determine remuneration	Annual Report 2025, pp. 243 and 279			
GRI 2: General Disclosures 2021	2-21	Annual total compensation ratio		Omitted	Confidentiality constraints	This indicator was not disclosed due to competitive sensitivity and the privacy of employee data.
GRI 2: General Disclosures 2021	2-22	Statement on sustainable development strategy	6, 19			
GRI 2: General Disclosures 2021	2-23	Policy commitments	32, 34, 56			
GRI 2: General Disclosures 2021	2-24	Embedding policy commitments	6, 32, 34, 56			
GRI 2: General Disclosures 2021	2-25	Processes to remediate negative impacts	36, 37, 38, 48			
GRI 2: General Disclosures 2021	2-26	Mechanisms for seeking advice and raising concerns	36, 37, 48			
GRI 2: General Disclosures 2021	2-27	Compliance with laws and regulations	34			No significant or material cases of non-compliance with laws and regulations were recorded during 2025, including cases that could have a direct and material impact on the Bank's reputation or expose it to major legal or regulatory consequences.

GRI Standard	Disclosure No.	Disclosure / Description	Location / Page Reference	Omissions		Explanation/ Notes / Direct Response
				Omission Status	Reason for Omission	
General Disclosures						
GRI 2: General Disclosures 2021	2-28	Membership associations	13			
GRI 2: General Disclosures 2021	2-29	Approach to stakeholder engagement	20			
GRI 2: General Disclosures 2021	2-30	Collective bargaining agreements	66			Bank of Jordan complies with Jordanian Labour Law No. 8 of 1996 and its amendments concerning employees' rights to freely join and participate in trade unions.
Material Topics						
GRI 3: Material Topics 2021	3-1	Process to determine material topics	20			
GRI 3: Material Topics 2021	3-2	List of material topics	23			
GRI 3: Material Topics 2021	3-3	Management of material topics	26, 45, 59			
Financial Performance, Stability, Risk Management and Resilience						
GRI 201: Economic Performance 2016	201-1	Direct economic value generated and distributed	10, 11			
GRI 201: Economic Performance 2016	201-2	Financial implications and other risks and opportunities due to climate change	38, 59			
GRI 201: Economic Performance 2016	201-3	Defined benefit plan obligations and other retirement plans	48			Bank of Jordan complies with Jordanian Labour Law and related regulations. All employees are registered with the Social Security Corporation, and the Bank pays its full share of contributions in accordance with the Corporation's requirements.
GRI 201: Economic Performance 2016	201-4	Financial assistance received from government				No financial assistance was received from the government during the reporting period.
Business Ethics and Compliance						
GRI 205: Anti-corruption 2016	205-1	Operations assessed for risks related to corruption	35, 36			
GRI 205: Anti-corruption 2016	205-2	Communication and training about anti-corruption policies and procedures	37			
GRI 205: Anti-corruption 2016	205-3	Confirmed incidents of corruption and actions taken	34			The report indicates that no significant cases of non-compliance or material violations were recorded during 2025.
GRI 206: Anti-competitive Behavior 2016	206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices				During the reporting period, no legal actions or violations were recorded against Bank of Jordan in relation to anti-competitive behavior, anti-trust regulations, or monopoly practices. The Bank affirms its full commitment to fair competition principles and compliance with applicable laws.
Transparency and Disclosure						
GRI 207: Tax 2019	207-1	Approach to tax	Annual Report 2025, p. 80			
GRI 207: Tax 2019	207-2	Tax governance, control, and risk management	Annual Report 2025, pp. 80 and 138			
GRI 207: Tax 2019	207-3	Stakeholder engagement and management of concerns related to tax	Annual Report 2025, pp. 80 and 138			
GRI 207: Tax 2019	207-4	Country-by-country reporting	Annual Report 2025, p. 138			
Cybersecurity and Privacy Protection						
GRI 418: Customer Privacy 2016	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	39			
Diversity, Equity and Inclusion						
GRI 405: Diversity and Equal Opportunity 2016	405-1	Diversity of governance bodies and employees	26, 46			
GRI 405: Diversity and Equal Opportunity 2016	405-2	Ratio of basic salary and remuneration of women to men				Women's salaries represent 75% of men's salaries.
GRI 406: Non-discrimination 2016	406-1	Incidents of discrimination and corrective actions taken	46, 48			
GRI 404: Training and Education 2016	404-1	Average hours of training per year per employee	47			
GRI 404: Training and Education 2016	404-2	Programs for upgrading employee skills and transition assistance programs	47			
GRI 404: Training and Education 2016	404-3	Percentage of employees receiving regular performance and career development reviews	47			

GRI Standard	Disclosure No.	Disclosure / Description	Location / Page Reference	Omissions		Explanation/ Notes / Direct Response
				Omission Status	Reason for Omission	
General Disclosures						
GRI 202: Market Presence 2016	202-1	Ratios of standard entry-level wage by gender compared to local minimum wage				Bank of Jordan complies with all applicable laws and regulations in the Kingdom regarding the minimum wage for all employees without discrimination.
GRI 202: Market Presence 2016	202-2	Proportion of senior management hired from the local community	49			
Employee Well-being						
GRI 403: Occupational Health and Safety 2018	403-1	Occupational health and safety management system	48			
GRI 403: Occupational Health and Safety 2018	403-2	Hazard identification, risk assessment, and incident investigation	48			
GRI 403: Occupational Health and Safety 2018	403-3	Occupational health services	48			
GRI 403: Occupational Health and Safety 2018	403-4	Worker participation, consultation, and communication on occupational health and safety	48			
GRI 403: Occupational Health and Safety 2018	403-5	Worker training on occupational health and safety	48			
GRI 403: Occupational Health and Safety 2018	403-6	Promotion of worker health	48			
GRI 403: Occupational Health and Safety 2018	403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	48			
GRI 403: Occupational Health and Safety 2018	403-8	Workers covered by an occupational health and safety management system	48			
GRI 403: Occupational Health and Safety 2018	403-9	Work-related injuries	68			
GRI 403: Occupational Health and Safety 2018	403-10	Work-related ill health	68			
GRI 402: Labor/Management Relations 2016	402-1	Minimum notice periods regarding operational changes				Bank of Jordan complies with the Jordanian Labour Law concerning the termination of indefinite-term employment contracts. Either party wishing to terminate the contract must provide at least one month's written notice, which may only be withdrawn with the consent of both parties. This commitment reflects the Bank's dedication to fair and lawful employment practices and respect for employee rights.
GRI 401: Employment 2016	401-1	New employee hires and employee turnover	46			
GRI 401: Employment 2016	401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	48			
GRI 401: Employment 2016	401-3	Parental leave	48			
Human Rights and Ethical Labor Practices						
GRI 408: Child Labor 2016	408-1	Operations and suppliers at significant risk for incidents of child labor	56			
GRI 409: Forced or Compulsory Labor 2016	409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labor	56			
GRI 414: Supplier Social Assessment 2016	414-1	New suppliers that were screened using social criteria	55			
Customer Trust and Protection						
GRI 417: Marketing and Labeling 2016	417-1	Requirements for product and service information and labeling	52			
GRI 417: Marketing and Labeling 2016	417-2	Incidents of non-compliance concerning product and service information and labeling	34			
GRI 417: Marketing and Labeling 2016	417-3	Incidents of non-compliance concerning marketing communications	34			
GRI 418: Customer Privacy 2016	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	40, 52			
Community Investment, Local Development, Financial Inclusion and Access to Services						
GRI 203: Indirect Economic Impacts 2016	203-1	Infrastructure investments and services supported	50, 53			
GRI 203: Indirect Economic Impacts 2016	203-2	Significant indirect economic impacts	50, 53, 55			

GRI Standard	Disclosure No.	Disclosure / Description	Location / Page Reference	Omissions		Explanation/ Notes / Direct Response
				Omission Status	Reason for Omission	
General Disclosures						
GRI 204: Procurement Practices 2016	204-1	Proportion of spending on local suppliers	55			
GRI 413: Local Communi- ties 2016	413-1	Operations with local community engagement, impact assessments, and development programs	53, 54, 55			
Resource Efficiency						
GRI 301: Materials 2016	301-1	Materials used by weight or volume	63			
GRI 301: Materials 2016	301-2	Recycled input materials used	63			
GRI 301: Materials 2016	301-3	Reclaimed products and their packaging materials		Omitted	Not applicable	
GRI 302: Energy 2016	302-1	Energy consumption within the organization	60			
GRI 302: Energy 2016	302-2	Energy consumption outside of the organization				Over the past three years, Bank of Jordan's reliance on solar energy to generate electricity at its head office and branches in Jordan has avoided Scope 2 greenhouse gas emissions. Consequently, the Bank's total Scope 2 emissions amounted to zero metric tonnes of carbon dioxide equivalent.
GRI 302: Energy 2016	302-3	Energy intensity	60, 70			
GRI 302: Energy 2016	302-4	Reduction of energy consumption	61			
GRI 302: Energy 2016	302-5	Reductions in energy requirements of products and services		Omitted	Not applicable	
GRI 303: Water and Efflu- ents 2018	303-1	Interactions with water as a shared resource	62			
GRI 303: Water and Efflu- ents 2018	303-2	Management of water discharge-relat- ed impacts	62			
GRI 303: Water and Efflu- ents 2018	303-3	Water withdrawal	62			
GRI 303: Water and Efflu- ents 2018	303-4	Water discharge		Omitted	Information unavailable / incomplete	This will be calculated in the future.
GRI 303: Water and Efflu- ents 2018	303-5	Water consumption	62			
GRI 305: Emissions 2016	305-1	Direct (Scope 1) GHG emissions	60			Emissions were calculated based on the GHG Protocol methodology and converted into carbon dioxide equivalent using internationally recognized emission factors.
GRI 305: Emissions 2016	305-2	Energy indirect (Scope 2) GHG emis- sions	60			
GRI 305: Emissions 2016	305-3	Other indirect (Scope 3) GHG emissions		Omitted	Information unavailable / incomplete	This will be calculated in the future.
GRI 305: Emissions 2016	305-4	GHG emissions intensity	60, 72			
GRI 305: Emissions 2016	305-5	Reduction of GHG emissions	60, 72			
GRI 305: Emissions 2016	305-6	Emissions of ozone-depleting sub- stances (ODS)		Omitted	Not applicable	
GRI 305: Emissions 2016	305-7	Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emis- sions				GHG emissions were calculated based on the GHG Protocol methodology, which covers a range of gases that contribute to global warming. The quantities of these gases were converted into carbon dioxide equivalent (CO2e) using internationally recognized emission factors.
GRI 306: Waste 2020	306-1	Waste generation and significant waste-related impacts	63			
GRI 306: Waste 2020	306-2	Management of significant waste-re- lated impacts	63			
GRI 306: Waste 2021	306-3	Waste generated	63			
GRI 306: Waste 2022	306-4	Waste diverted from disposal	63			
GRI 306: Waste 2023	306-5	Waste directed to disposal		Omitted	Information unavailable / incomplete	The Bank does not generate hazardous waste, and non-hazardous waste is collected through municipal services. The Bank currently does not track the total weights of disposal operations, whether on-site or off-site.
GRI 308: Supplier Environ- mental Assessment 2016	308-1	New suppliers that were screened using environmental criteria		Omitted	Information unavailable / incomplete	This will be calculated in the future.
GRI 308: Supplier Environ- mental Assessment 2016	308-2	Negative environmental impacts in the supply chain and actions taken		Omitted	Information unavailable / incomplete	This will be calculated in the future.

