ARAB BANK GROUP
AMMAN - THE HASHEMITE KINGDOM OF JORDAN

CONDENSED CONSOLIDATED INTERIM FINANCIAL INFORMATION
FOR THE NINE MONTHS PERIOD ENDED
SEPTEMBER 30, 2026
TOGETHER WITH THE REVIEW REPORT

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

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Report on the Review of the Condensed Consolidated Interim Financial Information

AM / 6631

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

Introduction
We have reviewed the accompanying condensed consolidated interim statement of financial position for Arab Bank Group as of September 30, 2026, and the related condensed consolidated interim statements of profit or loss and comprehensive income for the three and nine month ended as of September 30, 2026, changes in owners' equity and cash flows for the nine-month period then ended, and a summary of significant accounting policies and other explanatory notes. Management is responsible for preparation and fair presentation of interim financial information in accordance with International Accounting Standard 34 Interim Financial Reporting. Our responsibility is to express a conclusion on this condensed consolidated interim financial information based on our review.

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

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

Other Matters

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

Deloitte & Touche (M.E.) – Jordan

Amman – Jordan
October 29, 2026

Deloitte & Touche (M.E.)
ديلويت آند توش (الشرق الأوسط)
010105

ARAB BANK GROUP
CONDENSED CONSOLIDATED INTERIM
STATEMENT OF FINANCIAL POSITION

	Notes	30 September 2026 (Reviewed not Audited)	31 December 2025 (Audited)
ASSETS		**USD '000**	**USD '000**
Cash and balances with central banks - net	4	13 409 435	13 400 203
Balances with banks and financial institutions - net	5	6 297 843	4 873 383
Deposits with banks and financial institutions - net	6	181 295	137 660
Financial assets at fair value through profit or loss	7	112 683	85 352
Financial derivatives - positive fair value		254 527	355 431
Direct credit facilities at amortized cost - net	9	38 574 977	37 479 274
Financial assets at fair value through other comprehensive income - net	8	1 980 387	1 503 459
Other financial assets at amortized cost - net	10	13 138 083	13 306 852
Investments in associates		4 560 559	4 577 802
Fixed assets - net	11	620 314	647 165
Other assets - net	12	1 620 442	1 576 566
Deferred tax assets		254 329	244 556
Total Assets		**81 004 874**	**78 187 703**
LIABILITIES AND SHAREHOLDERS' EQUITY			
Banks and financial institutions' deposits		4 387 542	4 183 545
Customers' deposits	13	56 838 694	54 624 469
Cash margin		2 441 795	2 538 972
Financial derivatives - negative fair value		170 554	329 198
Borrowed funds	14	676 897	723 826
Provision for income tax	15	385 031	391 453
Other provisions		262 924	263 806
Other liabilities	16	2 108 748	1 871 578
Deferred tax liabilities		29 336	27 854
Total Liabilities		**67 301 521**	**64 954 701**
Paid up capital	17	926 615	926 615
Share premium		1 225 747	1 225 747
Statutory reserve		926 615	926 615
Voluntary reserve		977 315	977 315
General reserve		1 211 927	1 211 927
General banking risks reserve		153 030	153 030
Reserves with associates		1 540 896	1 540 896
Foreign currency translation reserve		(377 429)	(305 798)
Investments revaluation reserve		(328 721)	(224 088)
Retained earnings	19	5 771 081	5 327 713
Total Equity Attributable to the Shareholders of the Bank		**12 027 076**	**11 759 972**
Perpetual tier 1 capital bonds	18	861 064	711 064
Non-controlling interests		815 213	761 966
Total Equity		**13 703 353**	**13 233 002**
Total Liabilities and Equity		**81 004 874**	**78 187 703**

The accompanying notes from (1) to (36) form an integral part of these condensed consolidated interim financial information and should be read with them and with the review report.

ARAB BANK GROUP

CONDENSED CONSOLIDATED INTERIM STATEMENT OF PROFIT OR LOSS

(REVIEWED NOT AUDITED)

	Notes	For the Nine-Month Period Ended 30 September		For the Three-Month Period Ended 30 September	
		2026	2025	2026	2025
		USD '000	USD '000	USD '000	USD '000
REVENUE					
Interest income	20	2 895 319	3 007 481	996 889	1 015 158
Less: interest expense	21	1 305 482	1 400 115	448 214	465 296
Net Interest Income		**1 589 837**	**1 607 366**	**548 675**	**549 862**
Net commission income	22	415 677	392 989	139 942	130 213
Net Interest and Commission Income		**2 005 514**	**2 000 355**	**688 617**	**680 075**
Foreign exchange differences		162 512	137 049	44 242	43 221
Gain (loss) from financial assets at fair value through profit or loss	23	9 523	13 978	(1 293)	2 690
Dividends from financial assets at fair value through other comprehensive income	8	20 718	8 465	1 524	1 310
Group's share of profits of associates		505 130	486 713	170 559	161 537
Other revenue - net	24	59 808	48 906	15 221	19 691
Total Income		**2 763 205**	**2 695 466**	**918 870**	**908 524**
EXPENSES					
Employees' expenses		666 869	635 507	216 184	212 470
Other expenses		423 529	414 041	139 643	140 675
Depreciation and amortization		106 961	101 968	35 650	35 579
Expected credit loss on financial assets		302 939	360 672	81 910	132 387
Other provisions		19 498	12 796	8 212	4 065
Total Expenses		**1 519 796**	**1 524 984**	**481 599**	**525 176**
Profit for the Period before Income Tax		**1 243 409**	**1 170 482**	**437 271**	**383 348**
Less: Income tax expense	15	341 649	352 423	106 366	100 622
Profit for the Period		**901 760**	**818 059**	**330 905**	**282 726**
Attributable to :					
Bank's shareholders		860 386	787 251	313 396	270 882
Non-controlling interests		41 374	30 808	17 509	11 844
Total		**901 760**	**818 059**	**330 905**	**282 726**
Earnings per share attributable to the Bank's shareholders					
- Basic and Diluted (US Dollars)	31	1.24	1.19	0.46	0.41

The accompanying notes from (1) to (36) form an integral part of these condensed consolidated interim financial information and should be read with them and with the review report.

ARAB BANK GROUP

CONDENSED CONSOLIDATED INTERIM STATEMENT OF COMPREHENSIVE INCOME

(REVIEWED NOT AUDITED)

	For the Nine-Month Period Ended 30 September		For the Three-Month Period Ended 30 September	
	2026	2025	2026	2025
	USD '000	USD '000	USD '000	USD '000
Profit for the period	**901 760**	**818 059**	**330 905**	**282 726**
Add: Other comprehensive income items - after tax				
Items that will be subsequently transferred to the condensed consolidated interim statement of profit or loss				
Exchange differences arising from the translation of foreign currencies	(74 048)	199 738	(30 406)	8 577
Revaluation (loss) on bonds at fair value through other comprehensive income	(8 762)	6 094	(7 912)	6 888
Items that will not be subsequently transferred to the condensed consolidated interim statement of profit or loss				
Net change in fair value of financial assets at fair value through other comprehensive income	**(85 945)**	**134 449**	**(98 852)**	**101 016**
Revaluation (loss) gain on financial assets at fair value through other comprehensive income	(97 447)	134 657	(104 488)	101 016
Gain (loss) from sale of financial assets at fair value through other comprehensive income	11 502	(208)	5 636	-
Total Other (Comprehensive Loss) Comprehensive Income items for the period – after tax	**(168 755)**	**340 281**	**(137 170)**	**116 481**
Total Comprehensive Income for the Period	**733 005**	**1 158 340**	**193 735**	**399 207**
Attributable to :				
Bank's shareholders	695 135	1 118 827	180 711	384 818
Non-controlling interests	37 870	39 513	13 024	14 389
Total	**733 005**	**1 158 340**	**193 735**	**399 207**

The accompanying notes from (1) to (36) form an integral part of these condensed consolidated interim financial information and should be read with them and with the review report.

ARAB BANK GROUP

CONDENSED CONSOLIDATED INTERIM STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY

(REVIEWED NOT AUDITED)

	Notes	Paid up Capital	Share Premium	Statutory Reserve	Voluntary Reserve	General Reserve	General Banking Risks Reserve	Reserves with Associates	Foreign Currency Translation Reserve	Investments revaluation reserve	Retained Earnings	Total Equity Attributable to the Shareholders of the Bank	Perpetual Tier 1 Capital Bonds	Non-Controlling Interests	Total Equity
For the Nine-Month Period Ended 30 September 2026		USD '000	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000
Balance at the beginning of the year		**926 615**	**1 225 747**	**926 615**	**977 315**	**1 211 927**	**153 030**	**1 540 896**	**(305 798)**	**(224 088)**	**5 327 713**	**11 759 972**	**711 064**	**761 966**	**13 233 002**
Profit for the period		-	-	-	-	-	-	-	-	-	860 386	**860 386**	-	41 374	**901 760**
Other (Comprehensive Loss) for the period		-	-	-	-	-	-	-	(71 631)	(93 620)	-	**(165 251)**	-	(3 504)	**(168 755)**
Total Comprehensive Income for the Period		-	-	-	-	-	-	-	**(71 631)**	**(93 620)**	**860 386**	**695 135**	-	**37 870**	**733 005**
Transferred from investments revaluation reserve to retained earnings	19	-	-	-	-	-	-	-	-	(11 013)	11 013	-	-	-	-
Transferred from investments revaluation reserve to non-controlling interests		-	-	-	-	-	-	-	-	-	-	-	-	(489)	**(489)**
Share of non-controlling interests for investments in subsidiaries		-	-	-	-	-	-	-	-	-	-	-	-	40 404	**40 404**
Dividends distributed	19	-	-	-	-	-	-	-	-	-	(368 147)	**(368 147)**	-	(14 854)	**(383 001)**
Interest paid on perpetual tier 1 capital bonds - net of tax *	19	-	-	-	-	-	-	-	-	-	(16 096)	**(16 096)**	-	(10 003)	**(26 099)**
Interest paid on perpetual tier 1 capital bonds - net (Associates) *	19	-	-	-	-	-	-	-	-	-	(48 054)	**(48 054)**	-	-	**(48 054)**
Issuance of perpetual tier 1 capital bonds	18	-	-	-	-	-	-	-	-	-	-	-	150 000	-	**150 000**
Adjustments during the period	19	-	-	-	-	-	-	-	-	-	4 266	**4 266**	-	319	**4 585**
Balance at the End of the Period		**926 615**	**1 225 747**	**926 615**	**977 315**	**1 211 927**	**153 030**	**1 540 896**	**(377 429)**	**(328 721)**	**5 771 081**	**12 027 076**	**861 064**	**815 213**	**13 703 353**
For the Nine-Month Period Ended 30 September 2025															
Balance at the beginning of the year		**926 615**	**1 225 747**	**926 615**	**977 315**	**1 211 927**	**153 030**	**1 540 896**	**(451 377)**	**(367 242)**	**4 618 009**	**10 761 535**	**711 064**	**662 300**	**12 134 899**
Profit for the period		-	-	-	-	-	-	-	-	-	787 251	**787 251**	-	30 808	**818 059**
Other Comprehensive Income for the period		-	-	-	-	-	-	-	193 093	138 483	-	**331 576**	-	8 705	**340 281**
Total Comprehensive Income for the Period		-	-	-	-	-	-	-	**193 093**	**138 483**	**787 251**	**1 118 827**	-	**39 513**	**1 158 340**
Transferred from investments revaluation reserve to retained earnings		-	-	-	-	-	-	-	-	173	(173)	-	-	-	-
Transferred from investments revaluation reserve to non-controlling interests		-	-	-	-	-	-	-	-	-	-	-	-	35	**35**
Dividends distributed		-	-	-	-	-	-	-	-	-	(367 323)	**(367 323)**	-	(3 384)	**(370 707)**
Interest paid on perpetual tier 1 capital bonds - net of tax		-	-	-	-	-		-	-	-	(14 996)	**(14 996)**	-	(8 858)	**(23 854)**
Interest paid on perpetual tier 1 capital bonds - net (Associates)		-	-	-	-	-	-	-	-	-	(12 275)	**(12 275)**	-	-	**(12 275)**
Share of non-controlling interests for investments in subsidiaries		-	-	-	-	-	-	-	-	-	-	-	-	66,234	**66 234**
Adjustments during the period		-	-	-	-	-	-	-	-	-	(15 363)	**(15 363)**	-	(4 100)	**(19 463)**
Balance at the End of the Period		**926 615**	**1 225 747**	**926 615**	**977 315**	**1 211 927**	**153 030**	**1 540 896**	**(258 284)**	**(228 586)**	**4 995 130**	**11 470 405**	**711 064**	**751 740**	**12 933 209**

- The retained earnings include restricted deferred tax assets in the amount of USD 248.5 million as of 30 September 2026 (USD 236.4 million as of 31 December 2025). Restricted retained earnings that cannot be distributed or otherwise utilized except only under certain circumstances, as a result of adopting of certain International Accounting Standards, amounted to USD 2.8 million as of 30 September 2026 and 31 December 2025.

- The Bank cannot use a restricted amount of USD 328.7 million as of 30 September 2026 (around USD 224.1 million as of 31 December 2025) which represents the negative investments revaluation reserve in accordance with the instructions of the Jordan Securities Commission and Central Bank of Jordan.

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

* The total interest on perpetual tier 1 capital bonds paid from branches and subsidiaries of Arab Bank PLC, Oman Arab Bank and Group's share from assocaites amounted to USD 78.1 million, paid net of tax which amounted to USD 4 million as of 30 September 2026 (USD 75 million as of 31 December 2025, paid net of tax which amounted to USD 7.9 million).

The accompanying notes from (1) to (36) form an integral part of these condensed consolidated interim financial information and should be read with them and with the review report.

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

	Notes	For the Nine-Month Period Ended 30 September 2026	2025
CASH FLOWS FROM OPERATING ACTIVITIES		**USD '000**	**USD '000**
Profit for the period before tax		**1 243 409**	**1 170 482**
Adjustments for:			
Group's share of associates' profits		(505 130)	(486 713)
Depreciation and amortization		106 961	101 968
Expected credit losses on financial assets		302 939	360 672
Net accrued interest		26 049	(2 722)
(Gain) loss from sale of fixed assets		(4 731)	29
Dividends on financial assets at fair value through other comprehensive income	8	(20 718)	(8 465)
(Gain) from revaluation of financial assets at fair value through profit or loss	23	(5 189)	(2 560)
Other provisions		19 498	12 796
Total		**1 163 088**	**1 145 487**
(Increase) decrease in assets:			
Deposits with banks and financial institutions (maturing after 3 months)		(43 593)	(352 872)
Direct credit facilities at amortized cost		(1 390 310)	(2 888 585)
Financial assets at fair value through profit or loss		(22 142)	(8 892)
Other assets and financial derivatives		214 916	(502 357)
Increase (decrease) in liabilities:			
Banks' and financial institutions' deposits (maturing after 3 months)		(136 188)	5 983
Customers' deposits		2 214 225	3 514 114
Cash margin		(97 177)	119 326
Other liabilities and financial derivatives		14 300	149 952
Net Cash Flow From Operating Activities before Income Tax		**1 917 119**	**1 182 156**
Income tax paid	15	(354 136)	(378 864)
Net Cash Flow From Operating Activities		**1 562 983**	**803 292**
CASH FLOWS FROM INVESTING ACTIVITIES			
(Purchase) of financial assets at fair value through other comprehensive income		(546 869)	(69 731)
Maturity (Purchase) of other financial assets at amortized cost		169 790	(1 256 073)
Decrease (Increase) in investments in associates		153	(1 352)
Dividends received from associates		349 540	341 867
Dividends received from financial assets at fair value through other comprehensive income	8	20 718	8 465
(Increase) in fixed assets - net	11	(73 600)	(74 330)
Net Cash Flow (Used in) Investing Activities		**(80 268)**	**(1 051 154)**
CASH FLOWS FROM FINANCING ACTIVITIES			
(Decrease) increase in borrowed funds		(46 929)	207 836
Increase in perpetual tier 1 capital bonds	18	150 000	–
Interest paid on perpetual tier 1 capital bonds		(78 128)	(40 104)
Share of non-controlling interest from capital increase in subsidiaries		40 404	66 234
Dividends paid to shareholders		(365 124)	(365 811)
Dividends paid to non-controlling interests		(14 854)	(3 384)
Net Cash Flow (Used In) Financing Activities		**(314 631)**	**(135 229)**
Net increase (decrease) in cash and cash equivalents		1 168 084	(383 091)
Exchange differences - change in foreign exchange rates		(74 048)	199 738
Cash and cash equivalents at the beginning of the year		14 843 705	13 681 641
Cash and Cash Equivalents at the End of the Period	32	**15 937 741**	**13 498 288**
Operational Cash Flows from Interest			
Interest Paid		1 263 654	1 402 405
Interest Received		2 879 540	3 007 049

The accompanying notes from (1) to (36) form an integral part of these condensed consolidated interim financial information and should be read with them and with the review report.

1 - GENERAL INFORMATION

Arab Bank was established in 1930, and is registered as a Jordanian public shareholding limited company. The Head Office of the Group is domiciled in Amman - Hashemite Kingdom of Jordan and the Bank operates worldwide through its 66 branches in Jordan and 118 branches abroad. Also, the Group operates through its subsidiaries and Arab Bank (Switzerland) limited.

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

The accompanying condensed consolidated interim financial information was approved by the Board of Directors in its meeting number (8) on 29 October 2026.

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

2 - 1 BASIS OF PREPARATION

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

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

The accompanying condensed consolidated interim financial information do not include all the information and disclosures required for the annual financial statements, which are prepared in accordance with the International Financial Reporting Standards and must be read with the Group consolidated financial statements as of 31 December 2025. In addition, the results of the Group’s operations for the nine-month period ended 30 September 2026 do not necessarily represent indications of the expected results for the year ending 31 December 2026, and do not contain the appropriation of the profit of the current period, which is usually performed at year end.

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

2 - 2 BASIS OF CONSOLIDATION

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

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

* New Syrian Pound issued in 2026.

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

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

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

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

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

2 – 3 SIGNIFCANT ACCOUNTING POLICIES

The accounting policies used in the preparation of the condensed consolidated interim financial information for the period ended on 30 September 2026 are consistent with those used in the preparation of the annual consolidated financial statements for the year ended 31 December 2025. However, the following new and revised IFRS Accounting Standards, which became effective for annual periods beginning on or after 1 January 2026, have been adopted in this condensed consolidated interim financial information, and have not materially affected the amounts and disclosures in the condensed consolidated interim financial information for the current period and prior years, although they may have an impact on the accounting treatment of future transactions and arrangements.

New and Amended Accounting Standards Effective for the Current Period

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

IFRS Accounting Standards in issue but not yet effective

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

New and revised IFRS Standards	Effective for annual periods beginning on or after
Amendments to IFRS - 18 Presentation and Disclosures in Financial Statements	1 January 2027
Amendments to IFRS - 19 Subsidiaries without Public Accountability	1 January 2027
Amendments to Greenhouse Gas Emissions Disclosures (Amendments to IFRS S2)	1 January 2027
Translation to a Hyperinflationary Presentation Currency (Amendments to IAS 21)	1 January 2027
Amendments to the fair value option for investments in associates and joint ventures (Amendments to IAS 28)	1 January 2027
IFRS 20 — Regulatory Assets and Regulatory Liabilities	1 January 2029

Management expects to adopt these new standards, interpretations, and amendments in the consolidated financial statements of the Group in the application period. Management also expects that the adoption of these new standards, interpretations, and amendments will not have a material impact on the financial statements in the application period, except for IFRS 18, which relates to the reclassification and arrangement of items in the financial statements (Note 36).

2 - 4 GOING CONCERN BASIS

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

2 - 5 IMPACT OF POLITICAL SITUATION ON EXPECTED CREDIT LOSSES ("ECL")

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

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

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

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

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

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

4. CASH AND BALANCES WITH CENTRAL BANKS - NET

The details of this item are as follows:

	30 September 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	USD '000
Cash in vaults	1 429 689	1 599 476
Balances with central banks:		
Current accounts	3 991 312	4 478 203
Time and notice deposits	6 473 648	6 200 329
Mandatory cash reserve	1 704 767	1 647 814
Certificates of deposit	384 189	48 081
Total Balances with Central Banks	**12 553 916**	**12 374 427**
Total Cash and Balances with Central Banks	**13 983 605**	**13 973 903**
Less: Expected credit loss	(574 170)	(573 700)
Net Cash and Balances with Central Banks	**13 409 435**	**13 400 203**

- Except for the mandatory cash reserve, there are no restricted balances at Central Banks.
- There were no balances and certificates of deposits maturing after three months as of 30 September 2026 and 31 December 2025.

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

	For the Nine-Month Period Ended 30 September 2026 (Reviewed not Audited)				For the Year Ended 31 December 2025 (Audited)
	USD '000	USD '000	USD '000	USD '000	USD '000
	Stage 1	Stage 2	Stage 3	Total	Total
Balance at the beginning of the year	**75 335**	**498 365**	**-**	**573 700**	**468 399**
Net ECL for the period/ year	(96)	617	-	521	105 395
Adjustments during the period/ year and translation adjustments	(51)	-	-	(51)	(94)
Balance at the end of the period/ year	**75 188**	**498 982**	**-**	**574 170**	**573 700**

5. BALANCES WITH BANKS AND FINANCIAL INSTITUTIONS - NET

The details of this item are as follows:

Local banks and financial institutions	30 September 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	USD '000
Current accounts	2 053	4 715
Time deposits maturing within 3 months	300 242	408 758
Total	**302 295**	**413 473**
Banks and financial institutions abroad		
Current accounts	2 603 843	2 260 429
Time deposits maturing within 3 months	3 214 342	2 202 059
Certificates of deposit maturing within 3 months	180 000	-
Total	**5 998 185**	**4 462 488**
Total balances with banks and financial institutions local and abroad	**6 300 480**	**4 875 961**
Less: Expected credit loss	(2 637)	(2 578)
Net balances with banks and financial institutions local and abroad	**6 297 843**	**4 873 383**

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

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

	For the Nine-Month Period Ended 30 September 2026 (Reviewed not Audited)				For the Year Ended 31 December 2025 (Audited)
	USD '000	USD '000	USD '000	USD '000	USD '000
	Stage 1	Stage 2	Stage 3	Total	Total
Balance at the beginning of the year	**2 578**	-	-	**2 578**	**2 806**
Net ECL Charges for the period/ year	103	-	-	103	(462)
Adjustments during the period/ year and translation adjustments	(44)	-	-	(44)	234
Balance at the end of the period/ year	**2 637**	-	-	**2 637**	**2 578**

6. DEPOSITS WITH BANKS AND FINANCIAL INSTITUTIONS - NET

The details of this item are as follows:

Deposits with Local Banks and Financial Institutions:	30 September 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	USD '000
Time deposits maturing after 3 months and before 6 months	2 860	2 000
Total	**2 860**	**2 000**
Deposits with Banks and Financial Institutions Abroad:		
Time deposits maturing after 3 months and before 6 months	58 987	74 528
Time deposits maturing after 6 months and before 9 months	65 498	45 639
Time deposits maturing after 9 months and before a year	10 000	16 498
Certificates of deposits maturing after 6 months and before 9 months	44 913	-
Total	**179 398**	**136 665**
Total deposits with banks and financial institutions local and abroad.	**182 258**	**138 665**
Less: Expected credit loss	(963)	(1 005)
Net deposits with banks and financial institutions local and abroad.	**181 295**	**137 660**

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

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

	For the Nine-Month Period Ended 30 September 2026 (Reviewed not Audited)				For the Year Ended 31 December 2025 (Audited)
	USD '000	USD '000	USD '000	USD '000	USD '000
	Stage 1	Stage 2	Stage 3	Total	Total
Balance at the beginning of the year	**1 005**	-	-	**1 005**	**801**
Net ECL Charges for the period/ year	(35)	-	-	(35)	113
Adjustments during the period/ year and translation adjustments	(7)	-	-	(7)	91
Balance at the end of the period/ year	**963**	-	-	**963**	**1 005**

7- FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS

The details of this item are as follows:

	30 September 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	USD '000
Treasury bills and Governmental bonds	51 778	29 820
Corporate bonds	3 779	3 941
Corporate shares	5 948	6 280
Mutual funds	51 178	45 311
Total	**112 683**	**85 352**

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

The details of this item are as follows:

	30 September 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	USD '000
Quoted shares	283 374	208 784
Unquoted shares	248 537	269 772
Governmental bonds and bonds guaranteed by the government	1 185 373	725 873
Corporate bonds	264 090	299 801
Total Financial Assets at Fair Value through Other Comprehensive Income	**1 981 374**	**1 504 230**
Less: Expected credit loss	(987)	(771)
Net Financial Assets at Fair Value through Other Comprehensive Income	**1 980 387**	**1 503 459**

- Cash dividends from the investments above amounted to USD 20.7 million for the nine-month period ended 30 September 2026 (USD 8.5 million for the nine-month period ended 30 September 2025).

Analysis of Financial Assets at Fair Value through OCI - Bonds based on interest type:	30 September 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	USD '000
Floating interest rate	-	-
Fixed interest rate	1 449 463	1 025 674
Total	**1 449 463**	**1 025 674**

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

	For the Nine-Month Period Ended 30 September 2026 (Reviewed not Audited)				For the Year Ended 31 December 2025 (Audited)
	USD '000	USD '000	USD '000	USD '000	USD '000
	Stage 1	Stage 2	Stage 3	Total	Total
Balance at the beginning of the year	**771**	-	-	**771**	**435**
Net ECL Charges for the period/ year	216	-	-	216	337
Adjustments during the period/ year and translation adjustments	-	-	-	-	(1)
Balance at the end of the period/ year	**987**	-	-	**987**	**771**

9- DIRECT CREDIT FACILITIES AT AMORTIZED COST - NET

The details of this item are as follows:

	30 September 2026 (Reviewed not Audited)					
	Consumer Banking	Corporates		Banks and Financial Institutions	Government and Public Sector	Total
		Small and Medium	Large			
	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000
Discounted bills *	35 637	101 586	737 645	187 394	7 412	1 069 674
Overdrafts *	263 943	1 335 539	2 987 758	3 050	805 532	5 395 822
Loans and advances *	6 454 733	2 757 586	16 155 059	121 635	3 076 154	28 565 167
Real-estate loans	5 743 911	634 469	656 492	-	-	7 034 872
Credit cards	397 005	-	-	-	-	397 005
Total	**12 895 229**	**4 829 180**	**20 536 954**	**312 079**	**3 889 098**	**42 462 540**
Less: Interest and commission in suspense	90 829	87 922	488 847	49	-	667 647
Expected Credit Loss	465 622	546 106	2 041 755	3 263	163 170	3 219 916
Total	**556 451**	**634 028**	**2 530 602**	**3 312**	**163 170**	**3 887 563**
Net Direct Credit Facilities At Amortized Cost	**12 338 778**	**4 195 152**	**18 006 352**	**308 767**	**3 725 928**	**38 574 977**

* Net of interest and commission received in advance which amounted to USD 310.4 million as of 30 September 2026.

- Rescheduled loans during the nine-month period ended 30 September 2026 amounted to USD 234.8 million.

- Restructured loans during the nine-month period ended 30 September 2026 amounted to USD 21.3 million noting that these loans are still non-performing and under the test period.

- Restructured loans (transferred from non performing to watch list loans) amounted to USD 1 million during the nine-month period ended 30 September 2026.

- Direct credit facilities granted to and guaranteed by the Government of Jordan amounted to USD 561.7 million, or 1.32٪ of total direct credit facilities as of 30 September 2026.

- Non-performing direct credit facilities amounted to USD 2,621.3 million, or 6.17% of total direct credit facilities as of 30 September 2026.

- Non-performing direct credit facilities (net of interest and commission in suspense) amounted to USD 2,012.8 million, or 4.81% of direct credit facilities after deducting interest and commission in suspense as of 30 september 2026.

	31 December 2025 (Audited)					
	Consumer Banking	Corporates		Banks and Financial Institutions	Government and Public Sector	Total
		Small and Medium	Large			
	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000
Discounted bills *	32 803	95 100	732 183	368 374	16 993	1 245 453
Overdrafts *	188 389	1 265 033	3 102 563	3 406	521 121	5 080 512
Loans and advances *	6 166 162	2 663 569	15 636 938	97 014	3 276 862	27 840 545
Real-estate loans	5 518 453	609 994	549 035	-	-	6 677 482
Credit cards	362 409	-	-	-	-	362 409
Total	**12 268 216**	**4 633 696**	**20 020 719**	**468 794**	**3 814 976**	**41 206 401**
Less: Interest and commission in suspense	87 382	80 531	456 298	51	-	624 262
Expected Credit Loss	400 136	552 840	2 040 160	3 613	106 116	3 102 865
Total	**487 518**	**633 371**	**2 496 458**	**3 664**	**106 116**	**3 727 127**
Net Direct Credit Facilities at Amortized Cost	**11 780 698**	**4 000 325**	**17 524 261**	**465 130**	**3 708 860**	**37 479 274**

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

- Rescheduled loans during the year ended 31 December 2025 amounted to USD 348.1 million.

- Restructured loans during the year ended 31 December 2025 amounted to USD 14.5 million noting that these loans are still non-performing and under the test period.

- Restructured loans (transferred from non performing to watch list loans) during the year ended 31 December 2025 amounted to USD 3.2 million.

- Direct credit facilities granted to and guaranteed by the government of Jordan amounted to USD 400.7 million, or 0.97% of total direct credit facilities as of 31 December 2025.

- Non-performing direct credit facilities as of 31 December 2025 amounted to USD 2,488.9 million, or 6.04% of total direct credit facilities.

- Non-performing direct credit facilities net of interest and commission in suspense as of 31 December 2025 amounted to USD 1931.9 million or 4.75% of direct credit facilities, after deducting interest and commission in suspense.

The details of movement on the provision for expected credit loss "ECL" as of 30 September 2026 was as follows:

	For the Nine-Month Period Ended 30 September 2026 (Reviewed not Audited)			
	USD '000	USD '000	USD '000	USD '000
	Stage 1	Stage 2	Stage 3	Total
Balance at the beginning of the year	**428 706**	**831 352**	**1 842 807**	**3 102 865**
Transferred to Stage 1	11 095	(11 089)	(6)	-
Transferred to Stage 2	(6 008)	6 237	(229)	-
Transferred to Stage 3	(1 769)	(110 510)	112 279	-
Net ECL Charges for the period	(5 707)	135 009	165 305	**294 607**
Used from provision (written off or transferred to off condensed consolidated interim statement of financial position)	-	-	(162 407)	**(162 407)**
Adjustments during the period and translation adjustments	(1 719)	(237)	(13 193)	**(15 149)**
Balance at the end of the period	**424 598**	**850 762**	**1 944 556**	**3 219 916**

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

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

- Non-performing loans transferred to off condensed consolidated interim statement of financial position amounted to USD 222.1 million during the nine-month period ended 30 September 2026 (USD 588.7 million during the year ended 31 December 2025) noting that these non-performing direct credit facilities are fully covered by set provisions and suspended interest.

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

	For the Nine-Month Period Ended 30 September 2026 (Reviewed not Audited)					
	Consumer Banking	Corporates		Banks and Financial Institutions	Government and Public Sector	Total
		Small & Medium	Large			
	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000
Balance at the beginning of the year	**87 382**	**80 531**	**456 298**	**51**	**-**	**624 262**
Interest and commissions suspended during the period	21 411	15 610	97 215	-	-	134 236
Interest and commissions in suspense settled (written off or transferred to off condensed consolidated interim statement of financial position)	(12 492)	(5 856)	(41 382)	-	-	(59 730)
Recoveries of interest and commissions	(5 073)	(1 710)	(21 545)	-	-	(28 328)
Currency translation adjustments	(399)	(653)	(1 739)	(2)	-	(2 793)
Balance at the End of the Period	**90 829**	**87 922**	**488 847**	**49**	**-**	**667 647**

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

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

	Inside Jordan	Outside Jordan	30 September 2026 (Reviewed not Audited)	31 December 2025 (Audited)
Economic Sector	**USD '000**	**USD '000**	**USD '000**	**USD '000**
Consumer banking	4 273 606	8 065 172	**12 338 778**	11 780 698
Industry and mining	1 426 659	3 899 429	**5 326 088**	5 648 268
Constructions	436 034	1 570 142	**2 006 176**	1 986 217
Real Estates	177 405	1 862 603	**2 040 008**	1 513 623
Trade	1 843 307	3 192 355	**5 035 662**	4 569 992
Agriculture	237 509	200 207	**437 716**	405 927
Tourism and hotels	241 417	799 708	**1 041 125**	970 283
Transportations	87 800	318 803	**406 603**	435 391
Shares	53 447	17 495	**70 942**	18 397
General services	831 558	5 005 626	**5 837 184**	5 976 488
Banks and financial institutions	19 998	288 769	**308 767**	465 130
Government and public sector	362 397	3 363 531	**3 725 928**	3 708 860
Net Direct Credit Facilities at Amortized Cost	**9 991 137**	**28 583 840**	**38 574 977**	**37 479 274**

10- OTHER FINANCIAL ASSETS AT AMORTIZED COST - NET

The details of this item are as follows:

	30 September 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	USD '000
Treasury bills	2 273 339	2 871 697
Governmental bonds and bonds guaranteed by the government	8 011 857	7 606 655
Corporate bonds	2 899 506	2 876 420
Total other financial assets at amortized cost	**13 184 702**	**13 354 772**
Less: Expected credit loss	(46 619)	(47 920)
Net other financial assets at amortized cost	**13 138 083**	**13 306 852**

Analysis of bonds based on interest type:

	30 September 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	USD '000
Floating interest rate	346 134	288 315
Fixed interest rate	12 838 568	13 066 457
Total other financial assets at amortized cost	**13 184 702**	**13 354 772**
Less: Expected credit loss	(46 619)	(47 920)
Net other financial assets at amortized cost	**13 138 083**	**13 306 852**

Analysis of financial assets based on market quotation:

	30 September 2026 (Reviewed not Audited)	31 December 2025 (Audited)
Quoted other financial assets at amortized cost:	USD '000	USD '000
Treasury bills	2 029 948	2 625 846
Governmental bonds and bonds guaranteed by the government	2 866 325	2 847 442
Corporate bonds	2 714 537	2 723 190
Total quoted other financial assets at amortized cost	**7 610 810**	**8 196 478**
Less: Expected credit loss	(25 574)	(26 530)
Net quoted other financial assets at amortized cost	**7 585 236**	**8 169 948**
Unquoted other financial assets at amortized cost:		
Treasury bills	243 391	245 851
Governmental bonds and bonds guaranteed by the government	5 145 532	4 759 213
Corporate bonds	184 969	153 230
Total unquoted other financial assets at amortized cost	**5 573 892**	**5 158 294**
Less: Expected credit loss	(21 045)	(21 390)
Net unquoted other financial assets at amortized cost	**5 552 847**	**5 136 904**
Net other financial assets at amortized cost	**13 138 083**	**13 306 852**

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

	For the Nine-Month Period Ended 30 September 2026 (Reviewed not Audited)				For the Year Ended 31 December 2025 (Audited)
	USD '000	USD '000	USD '000	USD '000	USD '000
	Stage 1	Stage 2	Stage 3	Total	Total
Balance at the beginning of the year	**20 767**	**27 153**	**–**	**47 920**	**49 228**
Net ECL Charges for the period/ year	(1 389)	368	–	(1 021)	(1 963)
Adjustments during the period/ year and translation adjustments	(250)	(30)	–	(280)	655
Balance at the end of the period/ Year	**19 128**	**27 491**	**–**	**46 619**	**47 920**

During the nine-month period ended 30 September 2026 sold financial assets at amortized cost amounted to USD 62.9 million (USD 58.6 million during the year ended 31 December 2025).

11- FIXED ASSETS - NET

The additions to and disposals of fixed assets during the nine-month period ended 30 September 2026 amounted to USD 73.6 million and USD 44 million respectively (USD 74.3 million and USD 25.4 million for the nine-month period ended 30 September 2025).

The cost of fully depreciated fixed assets amounted to USD 647.4 million as of 30 September 2026 (USD 620.9 million as of 31 December 2025).

12- OTHER ASSETS - NET

The details of this item are as follows:

	30 September 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	USD '000
Accrued interest receivable	454 190	438 411
Prepaid expenses	140 195	128 381
Foreclosed assets *	379 438	376 763
Intangible assets - net	221 359	225 235
Right-of-use Assets - net	93 613	100 934
Other miscellaneous assets	331 647	306 842
Total	**1 620 442**	**1 576 566**

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

13- CUSTOMERS' DEPOSITS

The details of this item are as follows:

	30 September 2026 (Reviewed not Audited)				
	Consumer Banking	Corporates		Government and Public Sector	Total
		Small & Medium	Large		
	USD '000	USD '000	USD '000	USD '000	USD '000
Current and demand	12 570 569	3 535 307	5 565 679	1 789 599	**23 461 154**
Savings	6 474 654	85 047	26 705	130 522	**6 716 928**
Time and notice	14 581 800	1 593 727	5 680 177	4 266 855	**26 122 559**
Certificates of deposit	439 946	7 376	80 521	10 210	**538 053**
Total	**34 066 969**	**5 221 457**	**11 353 082**	**6 197 186**	**56 838 694**

	31 December 2025 (Audited)				
	Consumer Banking	Corporates		Government and Public Sector	Total
		Small & Medium	Large		
	USD '000	USD '000	USD '000	USD '000	USD '000
Current and demand	11 900 010	3 424 051	4 644 616	1 536 413	**21 505 090**
Savings	6 247 679	85 011	29 609	40 430	**6 402 729**
Time and notice	14 232 083	1 455 607	6 069 509	4 482 967	**26 240 166**
Certificates of deposit	335 835	8 634	109 878	22 137	**476 484**
Total	**32 715 607**	**4 973 303**	**10 853 612**	**6 081 947**	**54 624 469**

- Total Government of Jordan and Jordanian public sector deposits amounted to USD 1,287 millions, or 2.26% of total customer's deposits as of 30 September 2026 (USD 1,534.2 million, or 2.81% of total customer's deposits as of 31 December 2025).

- Non-interest bearing deposits amounted to USD 18,896.2 million, or 33.25% of total customer's deposits as of 30 September 2026 (USD 17,672.6 million, or 32% of total customer's deposits as of 31 December 2025).

- Blocked deposits (Restricted) amounted to USD 537.5 million, or 0.95% of total customer's deposits as of 30 September 2026 (USD 535.5 million, or 0.98% of total customer's deposits as of 31 December 2025).

- Dormant deposits amounted to USD 649.8 million, or 1.14% of total customer's deposits as of 30 September 2026 (USD 584 million, or 1.07% of total customer's deposits as of 31 December 2025).

14- BORROWED FUNDS

The details of this item are as follows:

	30 September 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	USD '000
From Central Banks	302 798	276 062
From banks and financial institutions	374 099	447 764
Total	**676 897**	**723 826**

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

	30 September 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	USD '000
Floating interest rate	157 920	168 394
Fixed interest rate	518 977	555 432
Total	**676 897**	**723 826**

Analysis of borrowed funds according to maturity is as follows:

	30 September 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	USD '000
Maturing within 1 year	233 774	315 813
Maturing after 1 year and before 3 years	239 379	217 994
Maturing after 3 years	203 744	190 019
Total	**676 897**	**723 826**

15- PROVISION FOR INCOME TAX

The details of this item are as follows:

	30 September 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	USD '000
Balance at the beginning of the year	**391 453**	**416 942**
Income tax expense for the period / year	347 714	410 051
Income tax paid	(354 136)	(420 312)
Income tax released from provision	-	(15 228)
Balance at the end of the period / year	**385 031**	**391 453**

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

	For the Nine-Month Ended	
	30 September 2026 (Reviewed not Audited)	30 September 2025 (Reviewed not Audited)
	USD '000	USD '000
Income tax expense for the period	347 714	320 166
Tax on interest paid on perpetual tier 1 capital bonds from retained earnings	3 975	3 975
Effect of deferred tax	(10 040)	28 282
Total	**341 649**	**352 423**

- The Banking income tax rate in Jordan is 38% (35% income tax + 3% national contribution tax), while the income tax rate in the countries where the Group has subsidiaries and branches ranges from 15% to 38% as of 30 September 2026 (from 15% to 38% as of 31 December 2025). The effective tax rate for the Group is 27.5% as of 30 September 2026 and 30.1% as of 30 September 2025.

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

16- OTHER LIABILITIES

The details of this item are as follows:

	30 September 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	USD '000
Accrued interest payable	423 189	381 361
Notes payable	319 032	187 248
Interest and commission received in advance	93 137	97 006
Accrued expenses	275 306	280 226
Dividends payable to shareholders	20 106	17 083
Provision for impairment - ECL of the indirect credit facilities*	131 067	122 761
Contracts lease liability	86 176	97 758
Structured products at fair value	67 601	39 895
Other miscellaneous liabilities	693 134	648 240
Total	**2 108 748**	**1 871 578**

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

	For the Nine-Month Period Ended 30 September 2026 (Reviewed not Audited)				For the Year Ended 31 December 2025 (Audited)
	USD '000	USD '000	USD '000	USD '000	USD '000
	Stage 1	Stage 2	Stage 3	Total	Total
Balance at the beginning of the year	**36 956**	**21 874**	**63 931**	**122 761**	**108 686**
Transferred to Stage 1	16	(16)	-	-	-
Transferred to Stage 2	(86)	86	-	-	-
Transferred to Stage 3	(8)	(3)	11	-	-
Net ECL charges for the period/ year	6 773	2 862	(1 087)	**8 548**	**14 332**
Adjustments during the period/ year and translation adjustments	(4 581)	(142)	4 481	**(242)**	**(257)**
Balance at the end of the period/ year	**39 070**	**24 661**	**67 336**	**131 067**	**122 761**

17- SHARE CAPITAL AND RESERVES

A. Share Capital amounted to USD 926.6 million as of 30 September 2026 and 31 December 2025 with an authorized capital of 640.8 million shares (at a nominal value of USD 1.41 per share).

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

18- PERPETUAL TIER 1 CAPITAL BONDS

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

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

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

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

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

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

- All these bonds constitute direct, unconditional and subordinated obligations of the Bank and are classified as equity in accordance with IAS 32: Financial Instruments – Classification. The Tier 1 bonds do not have a fixed or final maturity date and are redeemable by the Bank at its sole discretion. Bond in the first paragraph has been Called on 4 June 2026, bond in the second paragraph has First Call date on 16 October 2028, bond in the fourth paragraph has First Call date on 9 January 2029, and bond in the fiftth paragraph has First Call date on 2 December 2031. These bonds may be recalled on any interest payment date thereafter subject to the prior consent of the regulatory authority.

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

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

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

19- RETAINED EARNINGS

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

	30 September 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	USD '000
Balance at the beginning of the year	**5 327 713**	**4 618 009**
Profit for the period/ year attributable to the shareholders of the bank	860 386	1 083 344
Transferred from investment revaluation reserve to retained earnings	11 013	767
Dividends paid *	(368 147)	(367 323)
Interest paid on perpetual tier 1 capital bonds - net of tax	(16 096)	(29 716)
Interest paid on perpetual tier 1 capital bonds (Associates)	(48 054)	(19 990)
Adjustment during the period/ year	4 266	42 622
Balance at the end of the period/ year	**5 771 081**	**5 327 713**

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

20- INTEREST INCOME

The details of this item are as follows:

	For the Nine-Month Period Ended 30 September	
	2026	2025
	(Reviewed not Audited)	
	USD '000	USD '000
Direct credit facilities at amortized cost	1 919 590	1 959 846
Balances with central banks	247 190	313 930
Balances and deposits with banks and financial institutions	158 052	161 717
Financial assets at fair value through profit or loss	17 249	22 426
Financial assets at fair value through other comprehensive income	30 364	28 587
Other financial assets at amortized cost	522 874	520 975
Total	**2 895 319**	**3 007 481**

21- INTEREST EXPENSE

The details of this item are as follows:

	For the Nine-Month Period Ended 30 September	
	2026	2025
	(Reviewed not Audited)	
Customer deposits	1 082 686	1 158 468
Banks and financial institutions deposits	119 279	135 576
Cash margins	62 095	68 418
Borrowed funds	14 451	16 673
Deposit insurance fees	26 971	20 980
Total	**1 305 482**	**1 400 115**

22- NET COMMISSION INCOME

The details of this item are as follows:

	For the Nine-Month Period Ended 30 September	
	2026	**2025**
	(Reviewed not Audited)	
	USD '000	**USD '000**
Commission income:		
Direct credit facilities at amortized cost	109 026	89 471
Indirect credit facilities	114 000	106 019
Assets under management	68 067	71 869
Other	269 833	243 120
Less: commission expense	(145 249)	(117 490)
Net Commission Income	**415 677**	**392 989**

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

The details of this item are as follows:

	For the Nine-Month Period Ended 30 September			
	2026			**2025**
	(Reviewed not Audited)			
	Realized Gain at FVTPL	**Unrealized Gain**	**Total**	**Total**
	USD '000	**USD '000**	**USD '000**	**USD '000**
Treasury bills and bonds	4 334	4 430	8 764	12 245
Corporate shares	-	686	686	1 649
Mutual funds	-	73	73	84
Total	**4 334**	**5 189**	**9 523**	**13 978**

24- OTHER REVENUE - NET

The details of this item are as follows:

	For the Nine-Month Period Ended 30 September	
	2026	**2025**
	(Reviewed not Audited)	
	USD '000	**USD '000**
Revenue from customer services	14 586	13 979
Safe box and other rentals	2 761	2 608
Gain (loss) from Financial derivatives	4 971	(30)
Miscellaneous revenue	37 490	32 349
Total	**59 808**	**48 906**

25- BUSINESS SEGMENTS

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

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

1. Corporate and Institutional Banking Group

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

2. Treasury Management

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

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

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

3. Consumer Banking Group

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

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

Information about the Group's Business Segments

	For the Nine-Month Period Ended 30 September						
	2026						2025
	(Reviewed not Audited)						
	Corporate and Institutional Banking	Treasury	Consumer Banking		Other	Total	Total
			Elite	Retail Banking			
	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000
Total income	1 051 445	959 349	(148 698)	352 984	548 125	2 763 205	2 695 466
Net inter-segment interest income	(133 086)	(547 302)	513 266	167 122	-	-	-
Less:							
Provision for impairment on financial instruments - ECL	275 057	606	945	26 331	-	302 939	360 672
Other provisions	12 086	1 013	1 108	5 291	-	19 498	12 796
Direct administrative expenses	117 635	21 490	36 080	270 883	1 964	448 052	434 034
Result of Operations of Segments	**513 581**	**388 938**	**326 435**	**217 601**	**546 161**	**1 992 716**	**1 887 964**
Less :Indirect expenses on segments	310 257	93 249	142 115	203 686	-	749 307	717 482
Profit for the Period before Income Tax	**203 324**	**295 689**	**184 320**	**13 915**	**546 161**	**1 243 409**	**1 170 482**
Less :Income tax expense	55 868	81 246	50 645	3 823	150 067	341 649	352 423
Profit for the Period	**147 456**	**214 443**	**133 675**	**10 092**	**396 094**	**901 760**	**818 059**
Depreciation and Amortization	22 819	48 194	4 881	31 067	-	106 961	101 968

	30 September 2026 (Reviewed not Audited)						31 December 2025 (Audited)
Other Information	Corporate and Institutional Banking	Treasury	Consumer Banking		Other	Total	Total
			Elite	Retail Banking			
	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000
Segment assets	27 537 145	30 977 043	5 198 479	9 945 465	2 786 183	76 444 315	73 609 901
Inter-segment assets	-	-	16 169 786	3 291 034	8 570 469	-	-
Investments in associates	-	-	-	-	4 560 559	4 560 559	4 577 802
Total Assets	**27 537 145**	**30 977 043**	**21 368 265**	**13 236 499**	**15 917 211**	**81 004 874**	**78 187 703**
Segment liabilities	24 209 777	6 273 122	21 368 265	13 236 499	2 213 858	67 301 521	64 954 701
Shareholders' Equity	-	-	-	-	13 703 353	13 703 353	13 233 002
Inter-segment liabilities	3 327 368	24 703 921	-	-	-	-	-
Total Liabilities and Shareholders' Equity	**27 537 145**	**30 977 043**	**21 368 265**	**13 236 499**	**15 917 211**	**81 004 874**	**78 187 703**

26- MATURITY OF THE CONTINGENT ACCOUNTS

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

	30 September 2026 (Reviewed not Audited)			
	Within 1 Year	**From 1 Year and up to 5 Years**	**More than 5 Years**	**Total**
	USD '000	**USD '000**	**USD '000**	**USD '000**
Letters of credit	3 559 409	195 156	-	3 754 565
Acceptances	838 792	21 563	-	860 355
Letters of guarantees:				
- Payment guarantees	885 474	151 215	74 311	1 111 000
- Performance guarantees	3 219 095	2 021 857	186 366	5 427 318
- Other guarantees	3 171 784	1 400 907	140 086	4 712 777
Unutilized credit facilities	6 642 325	689 617	20 737	7 352 679
Total	**18 316 879**	**4 480 315**	**421 500**	**23 218 694**
Construction projects contracts	7 549	-	-	7 549
Procurement contracts	5 851	4 773	-	10 624
Total	**13 400**	**4 773**	**-**	**18 173**

	31 December 2025 (Audited)			
	Within 1 Year	**From 1 Year and up to 5 Years**	**More than 5 Years**	**Total**
	USD '000	**USD '000**	**USD '000**	**USD '000**
Letters of credit	3 503 414	44 886	-	3 548 300
Acceptances	816 824	6 753	-	823 577
Letters of guarantees:				
- Payment guarantees	1 028 605	117 038	60 914	1 206 557
- Performance guarantees	3 146 737	1 768 468	223 198	5 138 403
- Other guarantees	2 812 229	1 209 097	131 839	4 153 165
Unutilized credit facilities	6 752 271	475 844	23 516	7 251 631
Total	**18 060 080**	**3 622 086**	**439 467**	**22 121 633**
Construction projects contracts	9 183	-	-	9 183
Procurement contracts	15 199	4 269	647	20 115
Total	**24 382**	**4 269**	**647**	**29 298**

27. CREDIT EXPOSURE FOR ASSETS CATEGORIZED BY GEOGRAPHICAL REGION:

The details for this items are as follows:

	30 September 2026 (Reviewed not Audited)						
	Jordan	**Other Arab Countries**	**Asia ***	**Europe**	**America**	**Rest of the World**	**Total**
	USD '000	**USD '000**	**USD '000**	**USD '000**	**USD '000**	**USD '000**	**USD '000**
Balances with central banks	6 744 957	3 845 867	2 756	1 320 006	-	66 160	11 979 746
Balances and deposits with banks and financial institutions	305 155	1 915 197	454 976	2 282 190	1 456 756	64 864	6 479 138
Financial assets at fair value through profit or loss	-	51 778	-	3 779	-	-	55 557
Financial assets at fair value through OCI	7 127	989 117	41 676	265 921	18,861	125 774	1 448 476
Direct credit facilities at amortized cost	**9 991 137**	**23 780 070**	**782 415**	**2 892 929**	**70 913**	**1 057 513**	**38 574 977**
Consumer Banking	4 273 606	6 933 025	11 936	547 252	1 056	571 903	12 338 778
Small and Medium Corporates	1 092 917	1 957 549	67 410	726 970	65 769	284 537	4 195 152
Large Corporates	4 242 219	11 414 183	699 005	1 445 784	4 088	201 073	18 006 352
Banks and Financial Institutions	19 998	231 540	4 064	53 165	-	-	308 767
Government and Public Sector	362 397	3 243 773	-	119 758	-	-	3 725 928
Other financial assets at amortized cost	4 945 368	5 096 630	289 483	1 786 582	556 783	463 237	13 138 083
Other assets and financial derivatives - positive fair value	129 590	425 151	5 606	282 518	488	5 559	848 912
Total credit exposure related to items on statement of the financial position	**22 123 334**	**36 103 810**	**1 576 912**	**8 833 925**	**2 103 801**	**1 783 107**	**72 524 889**
Credit exposure related to items off statement of the financial position	**2 588 910**	**13 359 357**	**3 104 253**	**3 512 016**	**325 939**	**197 152**	**23 087 627**
Grand total of credit exposure as of 30 September 2026	**24 712 244**	**49 463 167**	**4 681 165**	**12 345 941**	**2 429 740**	**1 980 259**	**95 612 516**
Grand total of credit exposure as of 31 December 2025 (Audited)	**23 829 489**	**47 512 147**	**3 314 646**	**12 759 488**	**2 309 556**	**1 852 329**	**91 577 655**

* Excluding Arab Countries.

28. CREDIT EXPOSURE FOR ASSETS CATEGORIZED BY ECONOMIC SECTOR

The details for this items are as follows:

	30 September 2026 (Reviewed not Audited)												
	Consumer Banking	Corporations									Banks and Financial Institutions	Government and Public Sector	Total
		Industry and Mining	Constructions	Real Estate	Trade	Agriculture	Tourism and Hotels	Transportation	Shares	General Services			
	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000	USD '000
Balances with central banks	-	-	-	-	-	-	-	-	-	-	-	11 979 746	**11 979 746**
Balances and deposits with banks and financial institutions	-	-	-	-	-	-	-	-	-	-	6 479 138	-	**6 479 138**
Financial assets at fair value through profit or loss	-	-	-	-	-	-	-	-	-	-	3 779	51 778	**55 557**
Financial assets at fair value through OCI	-	-	-	19 461	-	-	-	-	-	77 967	165 675	1 185 373	**1 448 476**
Direct credit facilities at amortized cost	12 338 778	5 326 088	2 006 176	2 040 008	5 035 662	437 716	1 041 125	406 603	70 942	5 837 184	308 767	3 725 928	**38 574 977**
Other financial assets at amortized cost	-	239 504	-	71 138	-	-	-	-	-	632 338	1 930 734	10 264 369	**13 138 083**
Other assets & Financial Derivatives - positive fair value	35 166	39 259	15 686	13 202	39 288	1 029	13 552	7 467	9 667	202 012	274 271	198 313	**848 912**
Total credit exposure related to items on statement of the financial position	**12 373 944**	**5 604 851**	**2 021 862**	**2 143 809**	**5 074 950**	**438 745**	**1 054 677**	**414 070**	**80 609**	**6 749 501**	**9 162 364**	**27 405 507**	**72 524 889**
Credit exposure related to items off statement of the financial position	**49 357**	**3 982 657**	**5 602 933**	**211 044**	**4 053 797**	**211 294**	**235 374**	**171 731**	**19.00**	**6 475 246**	**1 619 916**	**474 259**	**23 087 627**
Grand total of credit exposure as of 30 September 2026	**12 423 301**	**9 587 508**	**7 624 795**	**2 354 853**	**9 128 747**	**650 039**	**1 290 051**	**585 801**	**80 628**	**13 224 747**	**10 782 280**	**27 879 766**	**95 612 516**
Grand total of credit exposure as of 31 December 2025 (Audited)	**11 856 809**	**9 835 692**	**7 106 070**	**1 841 229**	**8 644 884**	**644 959**	**1 070 305**	**637 229**	**18 588**	**11 830 178**	**10 678 322**	**27 413 390**	**91 577 655**

29- CAPITAL MANAGEMENT AND LIQUIDITY

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

	30 September 2026 (Reviewed not Audited)	31 December 2025 (Audited)
	USD '000	USD '000
Common Equity Tier 1	12 058 997	11 694 260
Regulatory Adjustments (Deductions from Common Equity Tier 1)	(3 927 499)	(3 965 759)
Additional Tier 1	623 899	545 719
Supplementary Capital	797 244	798 207
Regulatory Capital	**9 552 641**	**9 072 427**
Risk-weighted assets (RWA)	**54 789 115**	**53 256 562**
Common Equity Tier 1 Ratio	**%14.84**	**%14.51**
Tier 1 Capital Ratio	**%15.98**	**%15.54**
Capital Adequacy Ratio	**%17.44**	**%17.04**

- The Board of Directors performs an overall review of the capital structure of the Group on a quarterly basis. As part of this review, the Board takes into consideration matters such as cost and risks of capital as integral factors in managing capital through setting dividend policies and capitalization of reserves.

- The liquidity coverage ratio is 209% as of 30 September 2026 and 229% as of 31 December 2025 (According to Central Bank of Jordan Memo no. 5/2020 the minimum liquidity coverage ratio is 100%).

30. Fair Value Hierarchy

Financial Instruments are either financial assets or financial liabilities

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

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

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

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

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

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

Financial Assets /Financial Liabilities	Fair Value as at 30 September 2026 (Reviewed not Audited)	Fair Value as at 31 December 2025 (Audited)	Fair Value Hierarchy	Valuation techniques and key inputs	Significant unobservable inputs	Relationship of unobservable inputs to fair value
	USD '000	USD '000				
Financial Assets at Fair Value						
Financial assets at fair value through profit or loss:						
Treasury bills and Government Bonds	51 778	29 820	Level 1	Quoted Prices	Not Applicable	Not Applicable
Corporate Bonds	3 779	3 941	Level 1	Quoted Prices	Not Applicable	Not Applicable
Shares and mutual funds	57 126	51 591	Level 1 & 2	Quoted Prices or through comparison of similar financial instruments	Not Applicable	Not Applicable
Total Financial Assets at Fair Value through Profit or Loss	**112 683**	**85 352**				
Financial derivatives - positive fair value	**254 527**	**355 431**	Level 2	Through comparison of similar financial instruments	Not Applicable	Not Applicable
Financial assets at fair value through other comprehensive income:						
Quoted shares	283 374	208 784	Level 1	Quoted Prices	Not Applicable	Not Applicable
Unquoted shares	248 537	269 772	Level 2 & 3	Through Comparison of similar financial instruments or through using unobservable measurements	Not Applicable	Not Applicable
Governmental and Corporate bonds through OCI	1 448 476	1 024 903	Level 1 & 2	Quoted Prices or through comparison of similar financial instruments	Not Applicable	Not Applicable
Total financial assets at fair value through other comprehensive income	**1 980 387**	**1 503 459**				
Total Financial Assets at Fair Value	**2 347 597**	**1 944 242**				
Financial Liabilities at Fair Value						
Financial derivatives - negative fair value	170 554	329 198	Level 2	Through comparison of similar financial instruments	Not Applicable	Not Applicable
Structured products at fair value	67 601	39 895	Level 2	Through comparison of similar financial instruments	Not Applicable	Not Applicable
Total Financial Liabilities at Fair Value	**238 155**	**369 093**				

There were no transfers between Level 1 and 2 or between Level 2 and 3 during the nine-month period ended 30 September 2026 and the year 2025.

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

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

	30 September 2026 (Reviewed not Audited)		31 December 2025 (Audited)		
	Book value	Fair value	Book value	Fair value	Fair Value Hierarchy
	USD '000	USD '000	USD '000	USD '000	
Financial assets not calculated at fair value					
Mandatory cash reserve, Time and notice balances and Certificates of deposit with central banks	7 988 434	7 990 026	7 322 524	7 324 658	Level 2 & 3
Balances and deposits with banks and financial institutions	6 479 138	6 483 919	5 011 043	5 015 728	Level 2 & 3
Direct credit facilities at amortized cost	38 574 977	38 799 452	37 479 274	37 691 164	Level 2 & 3
Other financial assets at amortized cost	13 138 083	13 307 213	13 306 852	13 488 155	Level 1 & 2
Total financial assets not calculated at fair value	**66 180 632**	**66 580 610**	**63 119 693**	**63 519 705**	
Financial liabilities not calculated at fair value					
Banks' and financial institutions' deposits	4 387 542	4 404 648	4 183 545	4 200 349	Level 2 & 3
Customer deposits	56 838 694	57 179 779	54 624 469	54 933 340	Level 2 & 3
Cash margin	2 441 795	2 456 263	2 538 972	2 554 558	Level 2 & 3
Borrowed funds	676 897	681 873	723 826	727 824	Level 2 & 3
Total financial liabilities not calculated at fair value	**64 344 928**	**64 722 563**	**62 070 812**	**62 416 071**	

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

31- EARNINGS PER SHARE ATTRIBUTALE TO THE BANK'S SHAREHOLDERS

The details of this item are as follows:

	For the Nine-Month Period Ended 30 September		For the Three-Month Period Ended 30 September	
	(Reviewed not Audited)			
	2026	2025	2026	2025
	USD '000	USD '000	USD '000	USD '000
Profit for the period attributable to the Bank's shareholders	860 386	787 251	313 396	270 882
Less: Group's share of interest on perpetual tier 1 capital bonds	(64 150)	(27 271)	(21 705)	(6 049)
Net Profit for the period attributable to the Bank's shareholders	**796 236**	**759 980**	**291 691**	**264 833**
	Thousand Shares		Thousand Shares	
Average number of shares	640 800	640 800	640 800	640 800
	USD / Share		USD / Share	
Earnings Per Share for the period (Basic and diluted)	1.24	1.19	0.46	0.41

32- CASH AND CASH EQUIVALENTS

The details of this item are as follows:

	For the Nine-Month Period Ended 30 September	
	2026	2025
	(Reviewed not Audited)	
	USD '000	USD '000
Cash and balances with central banks maturing within 3 months	13 983 605	13 349 432
Add: Balances with banks and financial institutions maturing within 3 months	6 300 480	4 484 432
Less: Banks and financial institutions deposits maturing within 3 months	4 346 344	4 335 576
Total	**15 937 741**	**13 498 288**

33. RELATED PARTIES TRANSACTIONS

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

	30 September 2026 (Reviewed not Audited)			
	Deposits owed from Related Parties	**Direct Credit Facilities at Amortized Cost**	**Deposits to Related Parties**	**LCs, LGs, Unutilized Credit Facilities and Acceptances**
	USD '000	**USD '000**	**USD '000**	**USD '000**
Associates	460 486	1 442	17 198	75 601
Major Shareholders and Members of the Board of Directors	-	234 735	315 045	374 485
Total	**460 486**	**236 177**	**332 243**	**450 086**

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

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

The details of transactions with related parties are as follows:

	For the Nine-Month Period Ended 30 September 2026 (Reviewed not Audited)	
	Interest Income	**Interest Expense**
	USD '000	**USD '000**
Associates	9 314	226

	For the Nine-Month Period Ended 30 September 2025 (Reviewed not Audited)	
	Interest Income	**Interest Expense**
	USD '000	**USD '000**
Associates	7 044	1 206

- Direct credit facilitates granted to top management personnel amounted to USD 1.1 million and indirect credit facilities amounted to USD 5.6 thousand as of 30 September 2026 (USD 1 million direct credit facilities and USD 5.6 thousand indirect credit facilities as of 31 December 2025).

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

- Deposits of key management personnel amounted to USD 12.5 million as of 30 September 2026 (USD 9.6 million as of 31 December 2025).

- The salaries and other fringe benefits of the Group's top management personnel, inside and outside Jordan, amounted to USD 76.9 million for the nine-month period ended 30 September 2026 (USD 74.3 million for the nine-month period ended 30 September 2025).

34 - LEGAL CASES

There are lawsuits filed against the Group which amounted to USD 449.7 million as of 30 September 2026 (USD 436.8 million as of 31 December 2025). In the opinion of the management and the lawyers representing the Group in the litigations at issue, the provisions taken in connection with these lawsuits are adequate.

35 - ALIZZ ISLAMIC BANK SAOC (A SUBSIDIARY OF OMAN ARAB BANK)

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

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

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

36 - IFRS 18 – PRESENTATION AND DISCLOSURE IN FINANCIAL STATEMENTS

IFRS 18 ‘Presentation and Disclosure in Financial Statements’(IFRS 18) will replace IAS 1 “Presentation of Financial Statements’’, for annual reporting periods beginning on or after 1 January 2027. Earlier application is permitted.

The Group assessed the estimated impact that the initial application of IFRS 18 will have on its consolidated financial statements. Based on the assessment performed to date, the expected impacts pertain to the presentation of the consolidated financial statements, aggregation, disaggregation and disclosure of information within the consolidated financial statements. As per the following:

Presentation of consolidated statement of profit or loss

IFRS 18 requires entities to classify income and expenses into specified categories within the consolidated statement of profit or loss, namely operating, investing, financing, income taxes and discontinued operations. It also introduces mandatory subtotal including Operating Profit and Profit before financing activities and income tax.

Neither total profit for the period nor total equity is expected to change as a result of adopting IFRS 18. However, there will be changes to the presentation and classification of certain income and expense items within the statement of income, including the introduction of IFRS-defined subtotals.

Based on its preliminary assessment that have been done by the Group, the Group has concluded that providing financing to customers and investing in financial assets as part of its banking activities constitute specified main business activities for the purposes of IFRS 18.

Based on this, the following impacts on the condensed consolidated interim financial statements:

- Presenting finance income arising from customer financing assets, investment securities and treasury activities supporting the Group's specified main business activities will be presented within the operating category.

- Presenting funding costs relating to customer deposits, debt securities issued and other financing liabilities that support the Group's specified main business activities will be presented within the operating category.

- Foreign exchange differences are classified in the same category as the underlying assets and liabilities giving rise to those differences. Based on the Group’s current assessment, the majority of foreign exchange differences arise from financing, treasury and investment activities that support the Group’s core Grouping operations and are therefore will be presented within operating performance.

- Presenting gains and losses arising from derivatives designated in hedging relationships will be presented in the same category as the underlying hedged exposures. Based on the Group’s current assessment, the majority of derivatives are associated with customer financing, treasury and funding activities that support the Group’s core banking operations.

• Presenting share of profit or loss from associates and joint ventures accounted for using the equity method, if any, will be presented within the investing category and outside operating profit as required by IFRS 18.

• Presenting interest charge on lease liabilities and the interest cost of borrowed funds would be presented within the financing category in accordance with IFRS 18.

In addition, IFRS 18 may require changes to certain line-item descriptions, subtotals and disclosures currently presented in the consolidated statement of profit or loss.

Management-defined Performance Measures

IFRS 18 introduces new disclosure requirements for Management-defined Performance Measures ("MPMs"), which are subtotals of income and expenses used in public communications to communicate management's view of an aspect of the Group's financial performance. Such measures will be required to be disclosed within a single note to the financial statements together with explanations of their purpose and reconciliations to the most directly comparable IFRS-defined totals or subtotals.

The Group assessed whether measures communicated externally, such as net operating income before impairment provision or other performance metrics would meet the definition of Management-defined Performance Measures under IFRS 18 and may therefore require enhanced disclosures and reconciliations.

Principles of Aggregation and Disaggregation

IFRS 18 introduces enhanced requirements relating to the aggregation and disaggregation of information throughout the financial statements and accompanying notes. These requirements are intended to improve transparency by ensuring that material information is presented separately and dissimilar items are not obscured through aggregation.

The Group assessed whether additional disaggregation may be required for other assets, other liabilities, other operating income, other general and administrative expenses, other operating expenses. The Group also expects certain line-item descriptions currently used within the financial statements to be refined to enhance clarity and consistency with the objectives of IFRS 18.

Consequential Amendments

IFRS 18 introduces consequential amendments to other IFRS, including IAS 7 Statement of Cash Flows, IAS 33 Earnings per Share and IAS 34 Interim Financial Reporting.

The Group is currently assessing the impact of these amendments, including potential changes to the presentation of operating cash flows and the classification of interest, dividends and other cash flow items. The Group evaluated requirements relating to comparative information and retrospective application upon adoption of IFRS 18.

The Group's assessment remains ongoing and further refinements to the expected impact may arise as implementation activities progress, industry practice evolves and additional guidance from regulators and standard setters become available.