Sustainability Report
2025

Jordan Islamic Bank
A member of Al Baraka Group


In the name of Allah
the Compassionate the most merciful

Jordan Islamic Bank

A member of Al Baraka Group

Public Shareholding Company

Established in Amman, Hashemite Kingdom of Jordan, and registered as a Public Shareholding Company in the Companies Register on 28/11/1978 under Registration No. 124, in accordance with the requirements of the Companies Law then in force and pursuant to the provisions of the Temporary Jordan Islamic Bank Law No. 13 of 1978. This law was subsequently replaced by Law No. 62 of 1985, which was later repealed under the provisions of the Banking Law No. 28 of 2000, effective as of 2/8/2000. The Banking Law included a dedicated chapter governing Islamic banks. The law was further amended on 1/5/2019.

About this Report

Jordan Islamic Bank (JIB), headquartered in Amman, has prepared this report in accordance with the Global Reporting Initiative (GRI) Standards (GRI Universal Standards 2021) for the reporting period from 1 January 2025 to 31 December 2025.

This annual report presents the Bank's Environmental, Social, and Governance (ESG) performance for 2025, with a particular focus on the material sustainability topics that are most relevant to the Bank and its stakeholders. The report covers all sustainability-related activities implemented within the Hashemite Kingdom of Jordan.

Previously, the Bank had been issuing Social Responsibility and Sustainability Reports since 2012, guided by its principles and mission, in fulfillment of its Memorandum and Articles of Association, and as part of its commitment to addressing societal needs.

For any comments, feedback, or inquiries regarding this Sustainability Report and our sustainability performance, please contact us through the Bank's official email address or via our social media channels:

www.jordanislamicbank.com

jib@islamicbank.com.jo

Head Office, Branches and Offices Unified Contact Number: +962 6 5670000

Call Center: +962 6 5680001

Our Vision

To be a leader in Islamic banking, driven by trust and innovation.

Our Purpose (Our Message)

To provide innovative Islamic financial solutions that deliver an exceptional customer experience across all stages of life, leveraging advarced digital technologies to enhance financial inclusion and create a positive impact within the community.

Our Core Values

- Customer First
- Leading Change
- Sustainability
- Integrity and Transparency
- Agility
- Belief in Our Employees' Capabilities

Our Slogan

Your Partner Bank

Board of Directors

Representative of Al Baraka Group H.E. Mr. Abdullah Bin Ibrahim Bin Suleiman Al-Howaish	Chairman of the Board of Directors
Representative of Al Baraka Group H.E. Mr. Houssem Bin Al-Habib Bin Al-Haj Amor	Vice-Chairman
Representative of Al Baraka Group H.E. Mr. Issa Haidar Issa Murad	Member
Representative of Al Baraka Group H.E. Mrs. Malak Fawzi Ragheb Ghanem	Member
Representative of Al Baraka Group H.E. Mr. Daham Mashhour Daham Al-Fayez	Member
Representative of the Social Security Corporation H.E. Ms. Susan Yahya Joudat Abu Al-Rous In place of H.E. Mr. Farouq Abdul Halim Taher Al-Hadidi*	Member
H.E. Mr. Jamal Ahmed Mufleh Al-Sarayrah	Member
H.E. Dr. Tayseer Radwan Saleem Al-Samadi	Member
H.E. Eng. Abed AL Rahim Fathi Salim Al-Boucai	Member
H.E. Dr. Khawla Fareez Awad Al Nobani	Member
H.E. Mr. Ghassan bin Ahmed bin Mohammed Amoudi	Member

* H.E. Ms. Susan Yahya Joudat Abu Al-Rous was appointed as the representative of the Social Security Corporation, replacing H.E. Mr. Farouq Abdul Halim Taher Al-Hadidi, effective 3 July 2025.

Sharia Supervisory Board Members

Prof. Dr. Mahmoud Ali Musleh Al-Sartawi	Chairman of the Sharia Supervisory Board
Prof. Dr. Abdul Rahman Ibrahim Zaid Al-Kilani	Vice Chairman of the Sharia Supervisory Board
Dr. "Mohammed Khair" Mohammed Salem Al-Issa	Member
Prof. Yousif Hassan Yousif Khalawi	Member

Jordan Islamic Bank Management

H.E. Dr. Hussein Said Saifan	CEO
H.E. Dr. Mousa Omar Abu Muhaimed (1)	Head of the Investment Officer
H.E. Mr. Wael Mohammed Yousef Aref Rabieh (2)	Head of the Corporate Banking Officer
H.E. Mr. Hassan Lotfi Hassan Atout	Head of the Retail Banking Officer
H.E. Mr. Samer Ahmad Shahadeh Odeh	Head of the Support Services Officer
H.E. Mr. Yazan Mahmoud Ahmad Samarah (3)	Head of the Investment Officer

(1) Previously served as a Head of the Corporate Banking Officer and was appointed a Head of the Investment Officer effective 18 March 2025.
(2) Assumed his duties effective 3 / 4/ 2025.
(3) Resigned from the Bank on 17 / 3 / 2025.

Mr. Abdullah bin Ibrahim Al-Howaish
Chairman of the Board of Directors

Message from the Chairman of the Board of Directors

In the Name of Allah, the Most Gracious, the Most Merciful

Praise be to Allah, Lord of the Worlds, and peace and blessings be upon the Seal of the Prophets, his family, and all his companions.

Distinguished Ladies and Gentlemen,

Peace be upon you,

It is my pleasure to present to you Jordan Islamic Bank's fourth Sustainability Report, prepared in accordance with the Global Reporting Initiative (GRI) Standards. The report highlights the Bank's key achievements for the year ended 31 December 2025 and reflects our steadfast commitment to the principles of social responsibility and sustainability. It also embodies our conviction that sustainability is an integrated institutional approach that guides our decisions and strengthens our ability to achieve strong financial performance while balancing our environmental and social responsibilities, underpinned by the highest standards of sound corporate governance.

The success and outstanding performance achieved by the Bank at the end of the first year of its 2025–2029 strategy, "Together… Towards New Horizons," provide clear evidence of the resilience of its business model and its ability to adapt to evolving challenges and opportunities. Accordingly, the Bank has continued to embed Environmental, Social, and Governance (ESG) principles across all its operations and activities, contributing to enhanced risk management, more efficient capital allocation, and the creation of sustainable and inclusive value for all stakeholders.

In alignment with the national directives and strategic vision of the Hashemite Kingdom of Jordan, particularly the Economic Modernization Vision, which places sustainability, innovation, and green growth at the heart of the development agenda, the Bank remains committed to supporting national priorities aimed at building a competitive and sustainable economy. This includes enhancing productivity, empowering the private sector, creating employment opportunities, and achieving a balanced approach between economic growth and environmental and social responsibility.

The Bank continues to strengthen its practices in the areas of corporate governance, environmental and social risk management, financial inclusion, and the empowerment of small and medium-sized enterprises (SMEs). It also continues to invest in digital transformation and the development of responsible banking products and services. Furthermore, the Bank places increasing importance on climate change issues by managing the environmental impact of its operations, promoting green finance, and supporting environmentally friendly initiatives.

The Board of Directors reaffirms its commitment to enhancing transparency and disclosure through the preparation of this report in accordance with relevant best practices and standards, including sustainability and non-financial disclosure standards. This commitment reflects our belief in the importance of maintaining trust and open communication with all our stakeholders.

As we present this report, we emphasize that sustainability is not a temporary initiative but rather an ongoing institutional approach that requires collective effort, continuous improvement, and a balanced consideration of economic, social, and environmental dimensions. The Board of Directors and Executive Management will continue to support this approach, foster a culture of sustainability, and pursue the achievement of established objectives in alignment with national priorities and future aspirations.

On this occasion, and on my own behalf and on behalf of the esteemed members of the Board of Directors, I would like to extend our deepest appreciation and gratitude to His Majesty King Abdullah II Ibn Al Hussein of the Hashemite Kingdom of Jordan and to His Royal Highness Crown Prince Al Hussein bin Abdullah II, may Allah preserve them, for their continued support of the nation's progress and their role in fostering an environment of stability and development.

I would also like to take this opportunity to express my sincere thanks and appreciation to the shareholders and valued customers of Jordan Islamic Bank for their trust and unwavering support, which will continue to serve as a key source of motivation for us to work diligently and uphold the confidence they have placed in us.

In closing, I would like to express my sincere gratitude and appreciation to my fellow Board members for their dedicated efforts, valuable contributions, and continuous support in developing and advancing the Bank's business. I also extend my appreciation to the Executive Management and all our employees, who represent the cornerstone of the Bank's leadership, achievements, and continued success.

Abdullah bin Ibrahim Al-Howaish

Chairman of the Board of Directors

We invest in the green economy..
We support environmental initiatives..
We empower sustainable enterprises..

Dr. Hussein Said Saifan
Chief Executive Officer

Chief Executive Officer's Message

In the Name of Allah, the Most Gracious, the Most Merciful

Praise be to Allah, Lord of the Worlds, and peace and blessings be upon the noblest of Prophets and Messengers, our Master Muhammad (peace be upon him), his family, and his companions.

Peace be upon you,

I am pleased to commence the 2025 Sustainability Report by reaffirming our steadfast commitment to creating sustainable value for all stakeholders. Guided by a clear vision and an integrated approach, we continue to embed sustainability principles across all aspects of our operations. In this context, we remain dedicated to adopting best practices and developing pioneering initiatives that reflect our sense of responsibility and contribute to supporting society and protecting the environment, thereby strengthening the long-term sustainability of our business.

Amid rapid global economic transformations, increasing climate and environmental challenges, and accelerating social and technological changes, the banking sector continues to play a pivotal role as a key pillar in promoting financial stability, supporting inclusive economic growth, and contributing effectively to sustainable development. This role is no longer limited to the provision of traditional financial services; rather, it encompasses a broader responsibility of directing capital toward sustainable activities, strengthening governance practices, and supporting the transition toward a more resilient and inclusive economy.

Environmental, Social, and Governance (ESG) practices are no longer merely a regulatory framework; they have become a fundamental component in shaping modern financial strategies. They represent an integrated approach that balances sustainable financial performance with responsibility toward society and the environment. Accordingly, the Bank places special emphasis on supporting the financing of projects that contribute to the transition toward a green economy, including renewable energy, energy efficiency, resource management, and climate change mitigation initiatives. The Bank also strives to improve its operational environmental footprint and adopt more efficient and sustainable banking practices.

On the social front, the Bank continues its efforts to promote financial inclusion, support entrepreneurship and small and medium-sized enterprises (SMEs), empower youth and women, and invest in human capital development. It also remains committed to contributing to the development of local communities and fostering a work environment founded on fairness, diversity, and equal opportunity.

The Bank recognizes that sound corporate governance is the foundation upon which all sustainability practices are built. Therefore, it is committed to applying the highest standards of integrity, compliance, and risk management, while promoting a culture of corporate responsibility across all its operations and activities. This commitment supports sustainable performance and safeguards the interests of all stakeholders.

The Bank further reaffirms its unwavering commitment to supporting the economic modernization journey of the Hashemite Kingdom of Jordan and strengthening its Environmental, Social, and Governance (ESG) approach. We firmly believe that sustainable financial success is inseparable from making a positive contribution to achieving the national Sustainable Development Goals. Accordingly, the Bank will continue to play its role as an active partner in building a more prosperous, resilient, and sustainable economic future for generations to come.

In closing, I would like to extend my sincere appreciation and gratitude to our valued shareholders and customers for their trust and continuous support, which remain the cornerstone of our ongoing success and growth. I also express my deep appreciation to the Board of Directors for its guidance and unwavering support of the Executive Management, enhancing our ability to implement our strategy and achieve our aspirations with confidence and efficiency.

With Allah’s guidance, we will continue moving forward in a spirit of teamwork and dedication, inspired by the loyalty and commitment of our employees. We remain steadfast in our mission to create sustainable value for all our stakeholders and will continue our journey with confidence and determination toward a brighter future.

Dr. Hussein Said Saifan

Chief Executive Officer

Preface

Introduction

Jordan Islamic Bank continues its journey with unwavering confidence and a deep sense of purpose, guided by a clear vision led by its Board of Directors and Executive Management. Through this vision, the Bank seeks to further strengthen its position as one of the leading pillars of Islamic banking in the region. The Bank firmly believes that its mission extends beyond serving the interests of its shareholders; it also encompasses its role as an investment institution serving investors, a socially responsible institution responding to the needs of society, and a national contributor supporting economic and social development.

In this context, the Bank assumes the responsibility of mobilizing national savings and channeling them into economic and social projects that generate added value, improve living standards, and address the needs of the community. The Bank remains fully committed to the principles and provisions of Islamic Sharia, offering innovative banking solutions that combine authenticity with modernity and adhere to the highest standards of quality. This ensures that customers enjoy a comprehensive financial experience that keeps pace with the rapid developments in the banking industry.

Through this balanced approach, the Bank continues to strengthen its position under the slogan “Your Partner Bank”, reflecting its commitment to excellence and leadership in Islamic banking while maintaining a careful balance among the interests of all stakeholders, including shareholders, investors, employees, and beneficiaries. Collectively, these efforts contribute directly to promoting social justice through improved income and wealth distribution and the optimal utilization of national resources. They also enhance the productive efficiency of capital, which positively impacts domestic production growth, strengthens exports, supports the national treasury with foreign currency inflows, and creates new employment opportunities that advance sustainable economic and social development objectives.

The Evolution of Social Responsibility and Sustainability at the Bank

The Evolution of Social Responsibility and Sustainability at the Bank

The Bank’s Memorandum of Association and Articles of Association

Jordan Islamic Bank is committed to maintaining its social responsibility and sustainability programs and initiatives across the social, economic, and environmental dimensions. These initiatives are selected through a structured and systematic approach to ensure they generate value for both the Bank and the wider community. Building on its rich legacy of establishing new standards that combine the principles of Islamic Sharia with modern banking practices, the Bank has, since its establishment, been committed to fulfilling its social and banking responsibilities in parallel, while maintaining a balance between excellence in performance and its obligations toward society and the environment. Accordingly, the Bank’s Memorandum of Association and Articles of Association stipulate, under the section relating to its objectives and activities, the following: "**The Bank is committed to meeting economic and social needs by delivering a comprehensive range of banking services**"...

Compliance with the Provisions of the Bank’s Corporate Governance Guide

Jordan Islamic Bank continuously strives to provide the highest standards of Islamic banking products and services while remaining committed to innovating and developing new offerings that fully comply with the principles and provisions of Islamic Sharia.

Recognizing that sound corporate governance provides the optimal framework of rules, systems, and procedures that enhance confidence in the Bank and its various activities, the Bank has adopted robust corporate governance practices and established a Corporate Governance Guide in line with international best practices. This initiative is based on the Corporate Governance Instructions for Banks issued by the Central Bank of Jordan.

It is worth noting that the Bank first developed its Corporate Governance Guide on 31 / 12 / 2007. The Guide is regularly updated whenever necessary and in response to any subsequent amendments to the relevant instructions and regulations. The Bank also makes the Guide publicly available through its website at(www.jordanislamicbank.com).

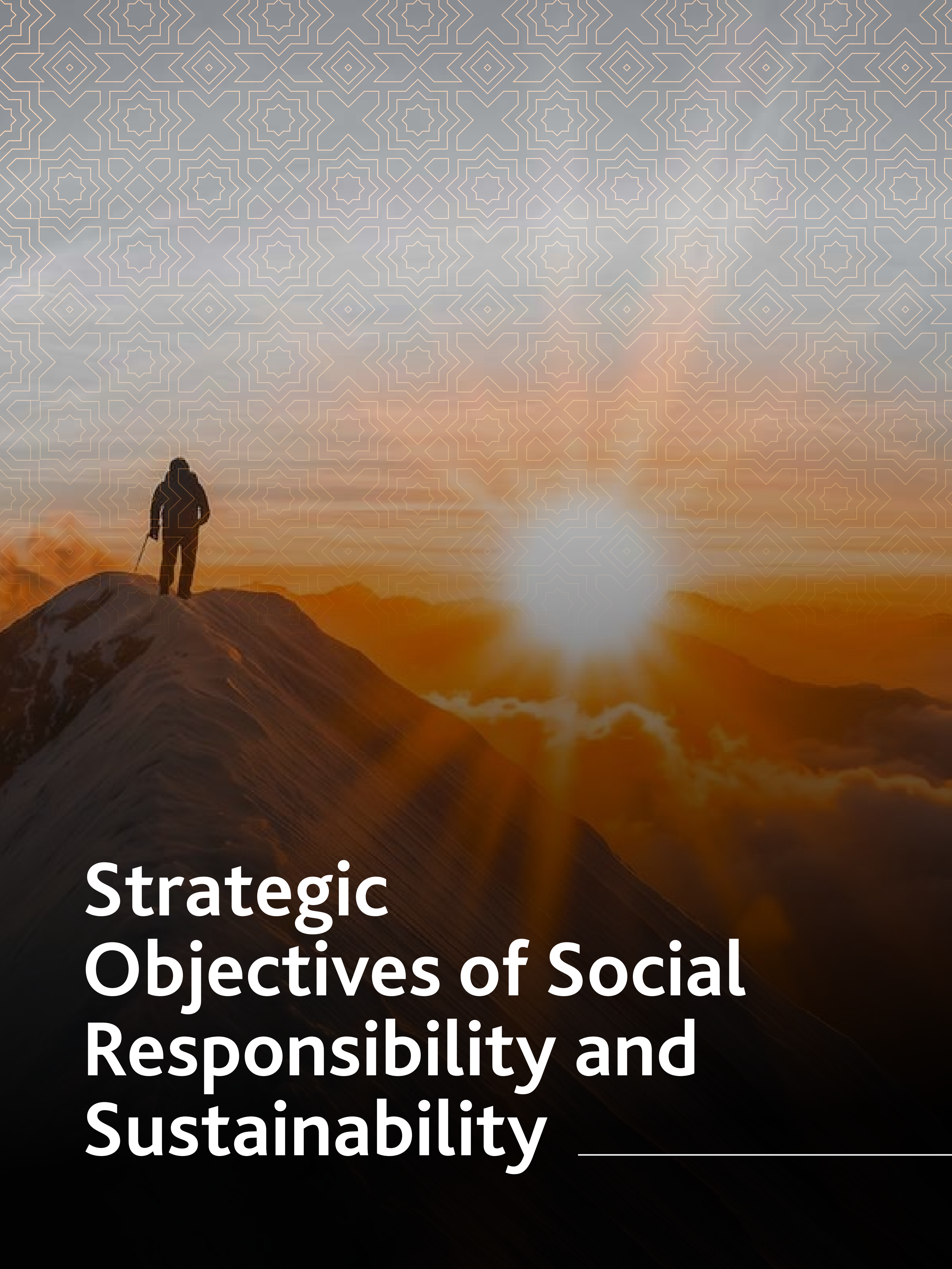
Social Responsibility and Sustainability Unit

In reaffirmation of Jordan Islamic Bank's commitment to social responsibility and sustainability, the Bank has established a dedicated Social Responsibility and Sustainability Unit. This reflects the Bank's strong commitment to enhancing its developmental and societal role through a structured and sustainable approach.

The Bank's Sustainability Reports

Jordan Islamic Bank, Head Office in Amman, prepared this report in accordance with the Global Reporting Initiative (GRI) Standards (2021 Universal Standards) for the period from 1 January 2025 to 31 December 2025. This annual report presents the Bank's environmental, social, and governance (ESG) performance for 2025, with a particular focus on the material sustainability topics that are of significance to both the Bank and its stakeholders. It covers all sustainability activities implemented within the Hashemite Kingdom of Jordan.

Previously, the Bank had been issuing Social Responsibility and Sustainability Reports since 2012, based on its principles and mission, in fulfillment of its Memorandum and Articles of Association, and as part of its commitment to addressing community needs and responsibilities.



Strategic Objectives of Social Responsibility and Sustainability

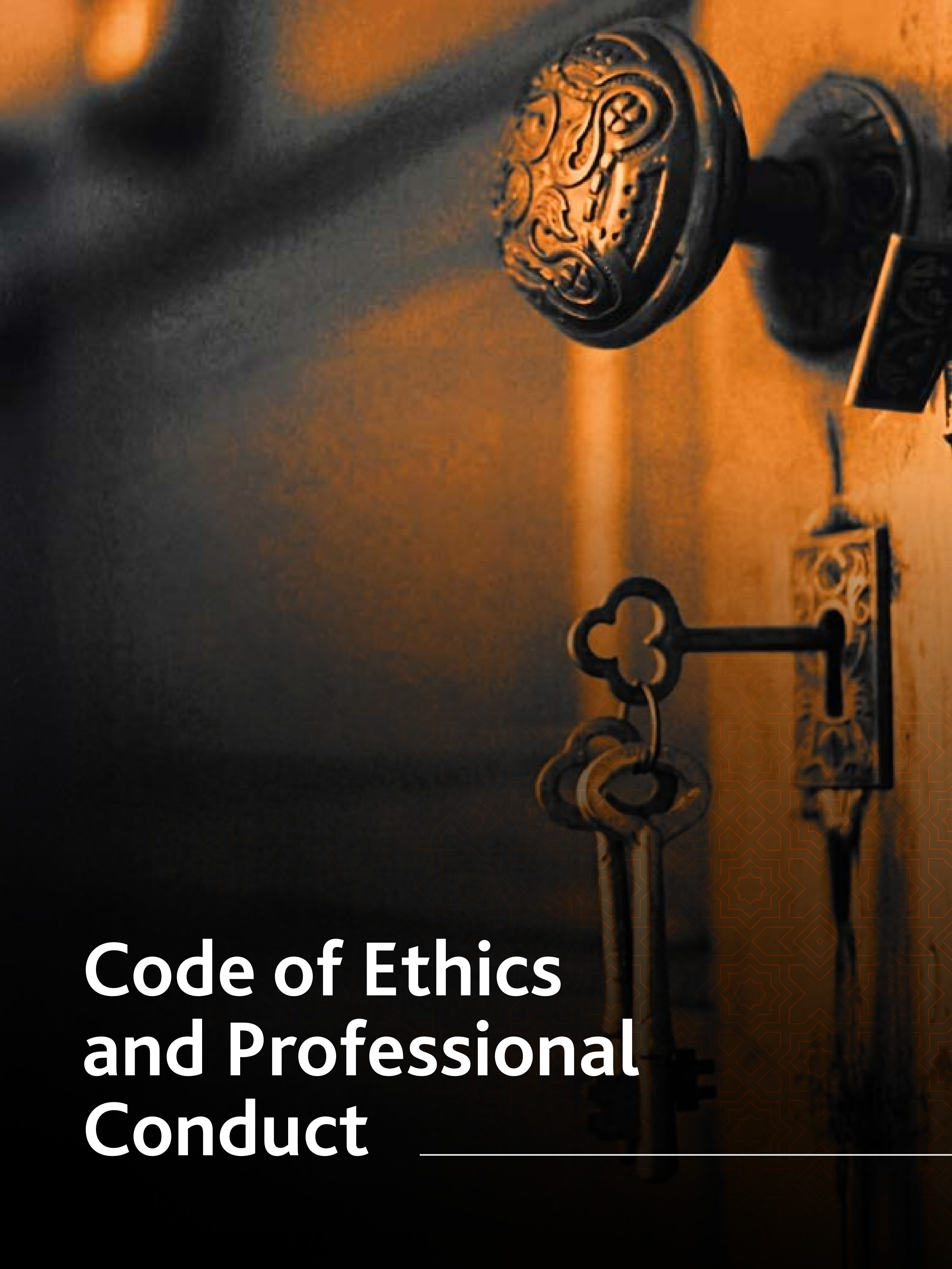
Strategic Objectives of Social Responsibility and Sustainability

- Promote the adoption of renewable energy sources.
- Protect the environment and reduce adverse environmental impacts..
- Support and encourage small and medium-sized enterprises (SMEs) that contribute to job creation.
- Contribute to community development and the growth of the local economy through active participation in relevant initiatives and programs.
- Enhance employees' professional development and training.
- Provide financing products that support the health and education sectors.
- Implement a robust governance framework that ensures the Bank's full commitment to effective risk management practices.

Social Responsibility and Sustainability Plan for 2026

Social Responsibility and Sustainability Plan for 2026

- Continue implementing a variety of social responsibility and sustainability initiatives, including providing donations to various organizations, sponsoring conferences, seminars, and workshops, offering Qard Hasan, supporting Quran activities, engaging with and contributing to the development of civil society, and other related initiatives.
- Encourage employees to participate actively in social initiatives and volunteer activities.
- Attend local workshops and conferences related to social responsibility and sustainability.
- Continue financing and investing in the health, education, energy, and environmental sectors, as well as providing donations and support to these sectors.
- Seek to create new employment opportunities by continuing to support small and medium-sized enterprises (SMEs), micro-enterprises, and start-up businesses through the provision of the necessary financing, whether directly through the Bank or under agreements concluded with the Central Bank of Jordan and Jordan Loan Guarantee Corporation.
- Actively contribute to creating a green and pollution-free environment by financing hybrid vehicles, electric vehicles, and renewable energy projects under favorable terms and preferential pricing.
- Continue implementing renewable energy and environmental programs while promoting the efficient use of electricity and water resources.
- Conduct blood donation campaigns across various regions of the Kingdom in coordination with the Blood Bank.
- Enhance financial inclusion by expanding access to high-quality financial services, thereby contributing to sustainable development, financial and social stability, increased employment opportunities, poverty reduction, and women's empowerment.



Code of Ethics and Professional Conduct

Code of Ethics and Professional Conduct

Jordan Islamic Bank reaffirms its commitment to upholding the highest standards of integrity and professional conduct through the adoption of a comprehensive ethical framework that serves as a fundamental pillar of all its operations and practices. The Code of Ethics and Professional Conduct serves as the reference framework governing the conduct of all stakeholders, fostering a culture of transparency and accountability in accordance with best practices, applicable laws, regulations, and governing instructions within the Hashemite Kingdom of Jordan.

In line with its commitment to embedding these values, the Bank places particular emphasis on employee awareness and engagement. New employees are required to review the Code and formally acknowledge their commitment to its provisions, while awareness among existing employees is continuously reinforced through internal communication initiatives and specialized training programs. This approach ensures sustained compliance and the integration of ethical practices into the Bank's workplace culture.

The Code also aims to prevent ethical, behavioral, and legal violations by encouraging the reporting of concerns in accordance with the Bank's whistleblowing policy. Furthermore, it covers key areas such as anti-money laundering and counter-terrorist financing, the protection of confidential information, and the avoidance of conflicts of interest. Employees are required to refrain from engaging in any activity that may give rise to an actual, perceived, or potential conflict between their personal interests and their professional, managerial, or executive responsibilities.

Board of Directors

Board of Directors

The Board of Directors consists of eleven members, including three women, (representing 27.3% of the Board's total membership). The Board comprises five independent directors and six non-independent directors, (five of whom represent Al Baraka Group). All Board members are non-executive directors. Members of the Board are elected by the General Assembly at its Ordinary Meeting for a four-year term and are selected based on their skills, competencies, and experience. The Board has established seven committees: The Corporate Governance Committee, Risk Management Committee, Nomination and Remuneration Committee, Audit Committee, Credit Facilities Committee, Information Technology Governance Committee, and Compliance Committee. The Board operates in accordance with a charter that governs its activities.

27.3%

Women occupy 27.3% of the seats on the Board of Directors

45.5%

Independent directors occupy 45.5% of the seats on the Board of Directors

For further details regarding the members of the Board of Directors, as well as comprehensive information on the Board committees and their membership, please refer to the Bank’s 2025 Annual Report and the Bank’s Corporate Governance Guide by clicking on the links or scanning the QR code.

Link to the Annual Report

- The Annual Report for 2025

Link to the Corporate Governance Guide

- Corporate Governance Guide

Risk Management

Risk Management

Banks are exposed to various risks arising from the banking services and operations they provide to their customers, which may result in losses that could potentially threaten their financial stability. Accordingly, the need for effective and efficient risk management has become increasingly important. The Bank manages its diverse banking risks through a comprehensive risk management framework, including appropriate oversight by the Board of Directors and Senior Management to identify, measure, monitor, control, and report on relevant risk categories. The Bank also maintains adequate capital to absorb potential losses arising from these risks while ensuring that all risk management practices are conducted in compliance with the principles and provisions of Islamic Sharia. The primary goal of risk management is to provide a secure and sustainable operating environment that supports the achievement of the Bank's strategic objectives.

In line with its commitment to strengthening resilience against environmental challenges and risks, and following the issuance of new climate risk regulations by the regulatory authorities in Jordan, which aim to integrate climate considerations into internal policies and enable regulators, investors, and stakeholders to assess banks' exposure to climate-related risks while enhancing transparency and financial stability, the Bank has established a dedicated Climate Risk Management Team. The team is responsible for assessing the potential impacts of climate change on the Bank's activities and operations and for developing practical approaches to adaptation and risk mitigation. It serves as a link between national climate-related priorities and the Bank's sustainability objectives, ensuring the integration of climate considerations into investment and financing decisions. This initiative reflects the Bank's commitment to aligning with leading practices and enhances its ability to safeguard its resources while supporting sustainable economic and social growth.

Transparency and Trust

Transparency and Trust

Building on its values derived from the principles and teachings of Islamic Sharia, the Bank is committed to fostering strong relationships with all stakeholders based on mutual trust. It places fairness and transparency at the core of its dealings and provides products and services that meet the expectations of diverse customer segments, reflecting its commitment to responsibility and equity. The Bank also places significant emphasis on the clear disclosure of material information while maintaining the highest standards of confidentiality regarding banking data. In doing so, it remains fully compliant with the regulations and instructions of the Central Bank of Jordan, which emphasize the fair and transparent treatment of all stakeholders.

Digital Transformation

Digital Transformation

During 2025, the Bank continued to advance its digital transformation journey by implementing a range of enhancements and technological developments,including:

- Launching new services through the Mobile Banking Application, including Credit Card Management, the Mobile Chatbot Digital Assistant, Hajj Account Management, Digital Account Opening for New Customers, and mobile payment services through Android devices "Google Pay". These services expand the range of solutions available to customers and enable them to conduct their banking transactions with greater ease and efficiency.
- In the area of cybersecurity and technology infrastructure, the Bank further strengthened its security framework through the deployment of advanced systems for network monitoring, threat detection, and incident response. It also implemented a centralized Identity and Access Management (IAM) system for sensitive platforms and systems. In addition, the Bank enhanced the readiness of its technology infrastructure to support business continuity, ensure service availability, and improve the reliability of its technological systems.
- The Bank expanded and upgraded its ATM network in line with the latest digital banking technologies, bringing the total number of ATMs across the Kingdom to 330 machines. This achievement positions the Bank as a leader in the banking sector, with an estimated market share of approximately 14%.
- The Bank successfully maintained its "ISO 27001" certification for Information Security Management Systems (ISMS) and renewed its annual "PCI-DSS" certification, which relates to the security and protection of payment card industry data. These achievements reflect the Bank’s ongoing commitment to implementing international best practices for safeguarding customer information and ensuring secure banking services.

Continued Development of Banking Services and Solutions During 2025

Continued Development of Banking Services and Solutions During 2025

The Bank continued to enhance its banking products and services while expanding its reach across diverse customer segments through a range of innovative offerings and initiatives:

- Launching the “Ajyal” Program, designed specifically for children.
- Launching the “Pearl” Program, tailored for senior customers.
- Establishing an interactive children’s area at the "Abdel Mall" Branch, in addition to allocating three interactive areas in newly opened branches dedicated to serving Pearl Program customers.
- Launching "the 2025 Savings Accounts Rewards" Program, which also included prizes designated for children’s accounts, women’s accounts, and digital accounts. The total value of prizes awarded during 2025 amounted to approximately JD 751 thousand. It is noteworthy that all prizes are funded by shareholders’ funds in accordance with the relevant Sharia ruling issued in this regard.
- Allocating dedicated booths for the provision of Islamic Insurance Company services in four Bank branches.
- Continuing to offer rewards and benefits to users of various banking card products, while maintaining the “Islami Rewards” Program for Visa Card holders (Signature, Gold, and Silver) and Mastercard holders (World and Gold).

The launch of these products and services was accompanied by a range of promotional activities and extensive marketing campaigns across various media channels, advertising platforms, and social media networks. Key initiatives included a special event held at Abdali Boulevard to announce the Savings Accounts Rewards Program winners, the launch of a major advertising campaign under the slogan “Baraka in Every Move”, as well as dedicated promotional campaigns for the newly introduced “Ajyal” and “Pearl” programs.

Our Presence

Our Presence

Achieving a comprehensive banking ecosystem requires a dynamic branch network capable of delivering banking services efficiently to all segments of society and across diverse economic sectors, including individuals, businesses, industry, agriculture, services, and other activities. Guided by its commitment to the principles and values of Islamic Sharia, Jordan Islamic Bank has adopted a strategic vision for geographic expansion that has strengthened its presence across carefully selected locations serving major population centers and key economic hubs. Through this approach, the Bank has extended its reach to customers, reinforced trust, and enhanced accessibility to its services, remaining close to the communities it serves and the customers who have accompanied its journey since its inception. This strong local presence enables the Bank to deliver its services seamlessly and efficiently throughout the year, ensuring easy access and convenience for customers while maintaining its position as a trusted partner for those who choose Islamic banking as their preferred financial solution.

- Through its geographically extensive branch network, the Bank continued to ensure convenient access to its services across various population and economic centers. During 2025, the Bank opened two new branches, Abdali Mall and Mecca Mall, in line with its new branch visual identity, bringing the total number of branches and offices to 105 locations (86 branches and 19 offices). The Bank also implemented a branch modernization plan, which included relocating the Marj Al Hamam Branch to a strategic location and redesigning it in accordance with the new branch identity, in addition to refurbishing the Amman Branch, "Prince Hassan Suburb" Branch, and "Amman Mall" Office.

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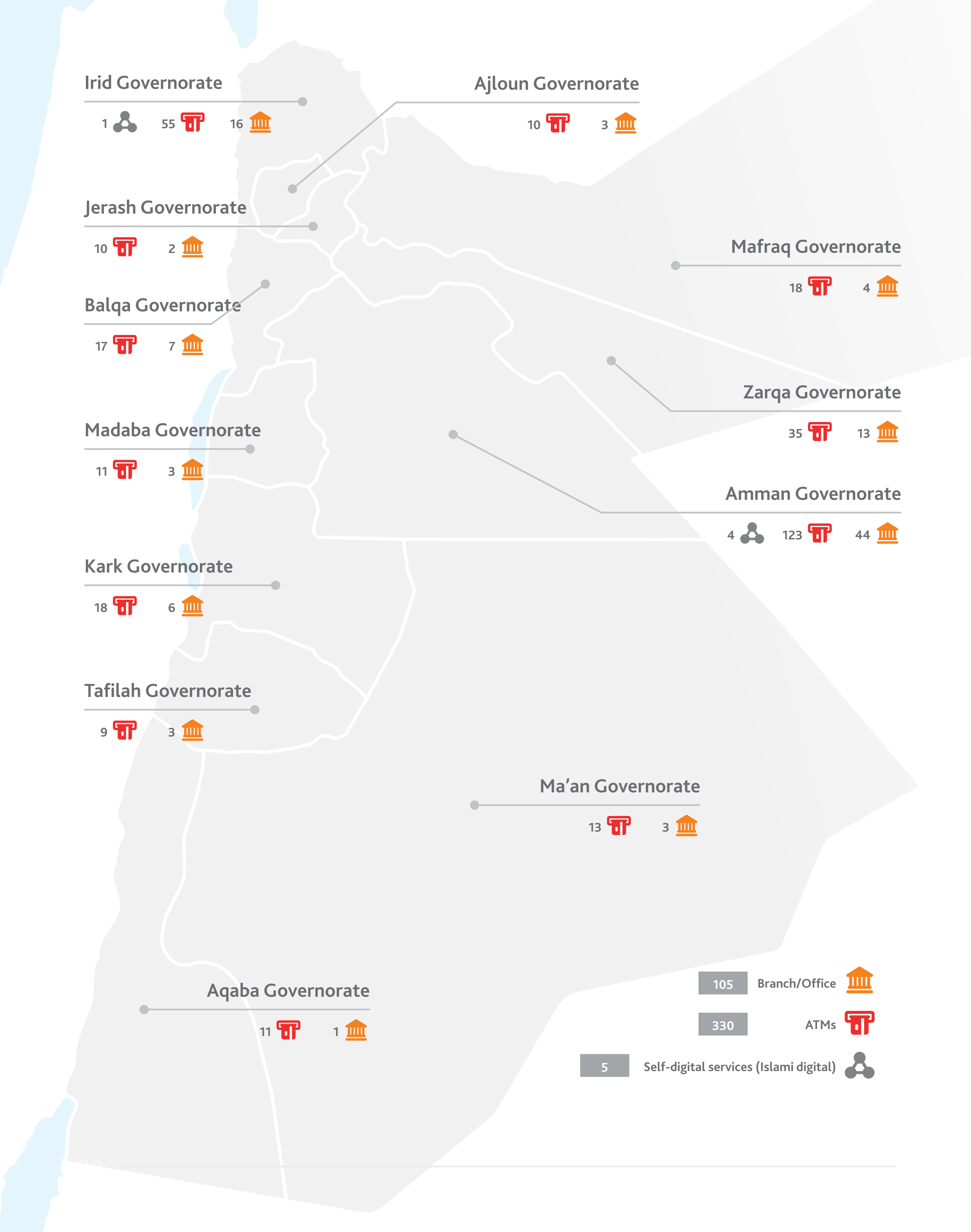
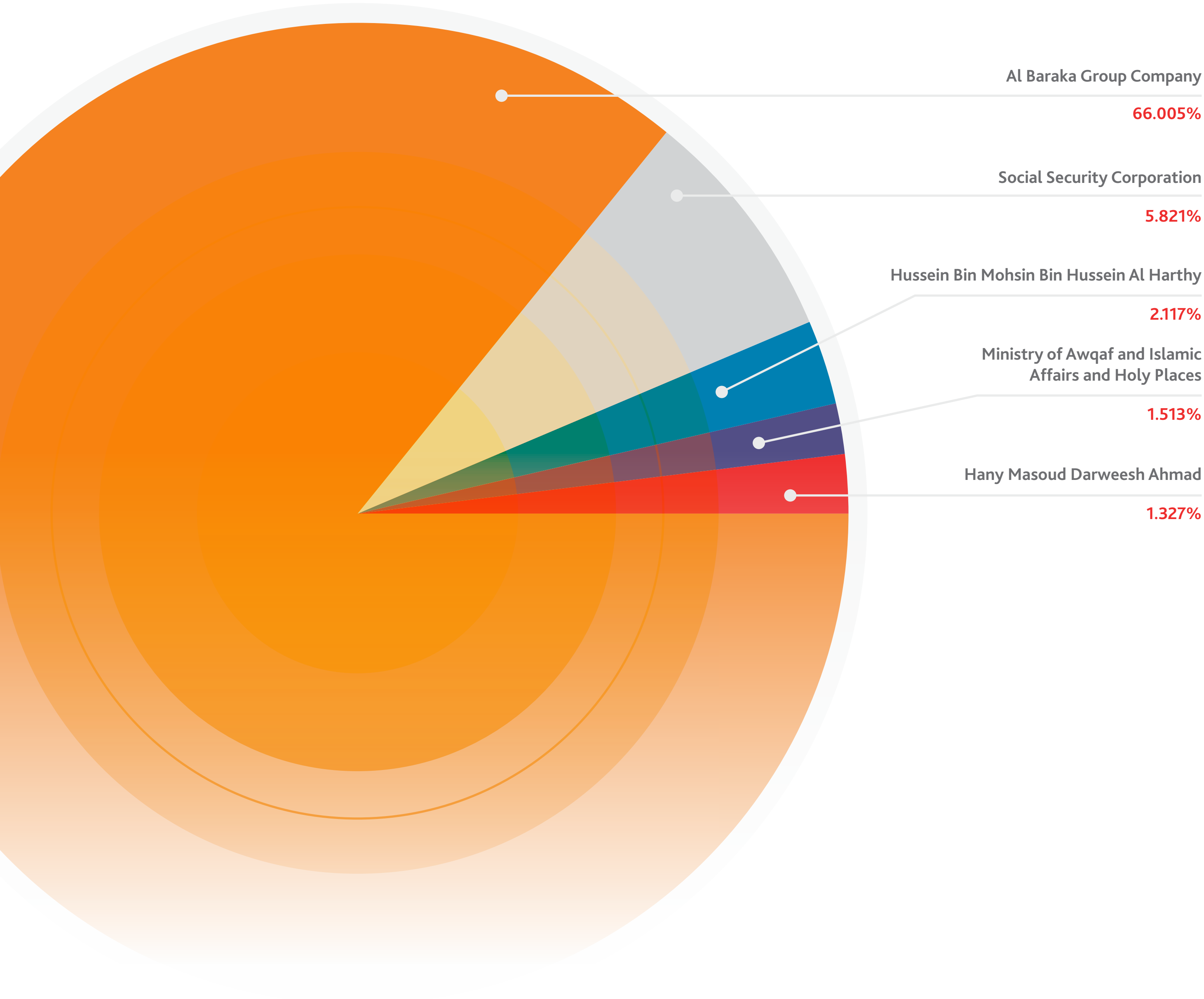
- To support the growing demand for digital banking services, the Bank operates five Islami Digital self-service corners located at Arifa Mall (Amman), Mecca Mall (Amman), Abdali Mall (Amman), Pavilion Mall (Amman), and Irbid City Center (Irbid). These facilities provide a range of digital banking services utilizing the latest financial technology solutions, enabling customers to conduct transactions independently and efficiently.
- The Bank continued to provide banking services during official holidays, evening hours, and on Fridays and/or Saturdays at selected branches and offices.
- The Bank also continued to upgrade selected branches and offices to accommodate the needs of persons with disabilities, facilitating ease of movement and ensuring access to banking products and services.

It is worth noting that the Bank's subsidiaries include Al Omariyah Schools, Al Samaha for Islamic Finance, Future Technology Applications, and Sanabel Al Khair Financial Investments.


Irid Governorate
1 55 16
Ajloun Governorate
10 3
Jerash Governorate
10 2
Mafraq Governorate
18 4
Balqa Governorate
17 7
Zarqa Governorate
35 13
Madaba Governorate
11 3
Amman Governorate
4 123 44
Kark Governorate
18 6
Tafilah Governorate
9 3
Ma’an Governorate
13 3
Aqaba Governorate
11 1
105 Branch/Office
330 ATMs
5 Self-digital services (Islami digital)

Shareholders with significant interests for 2025

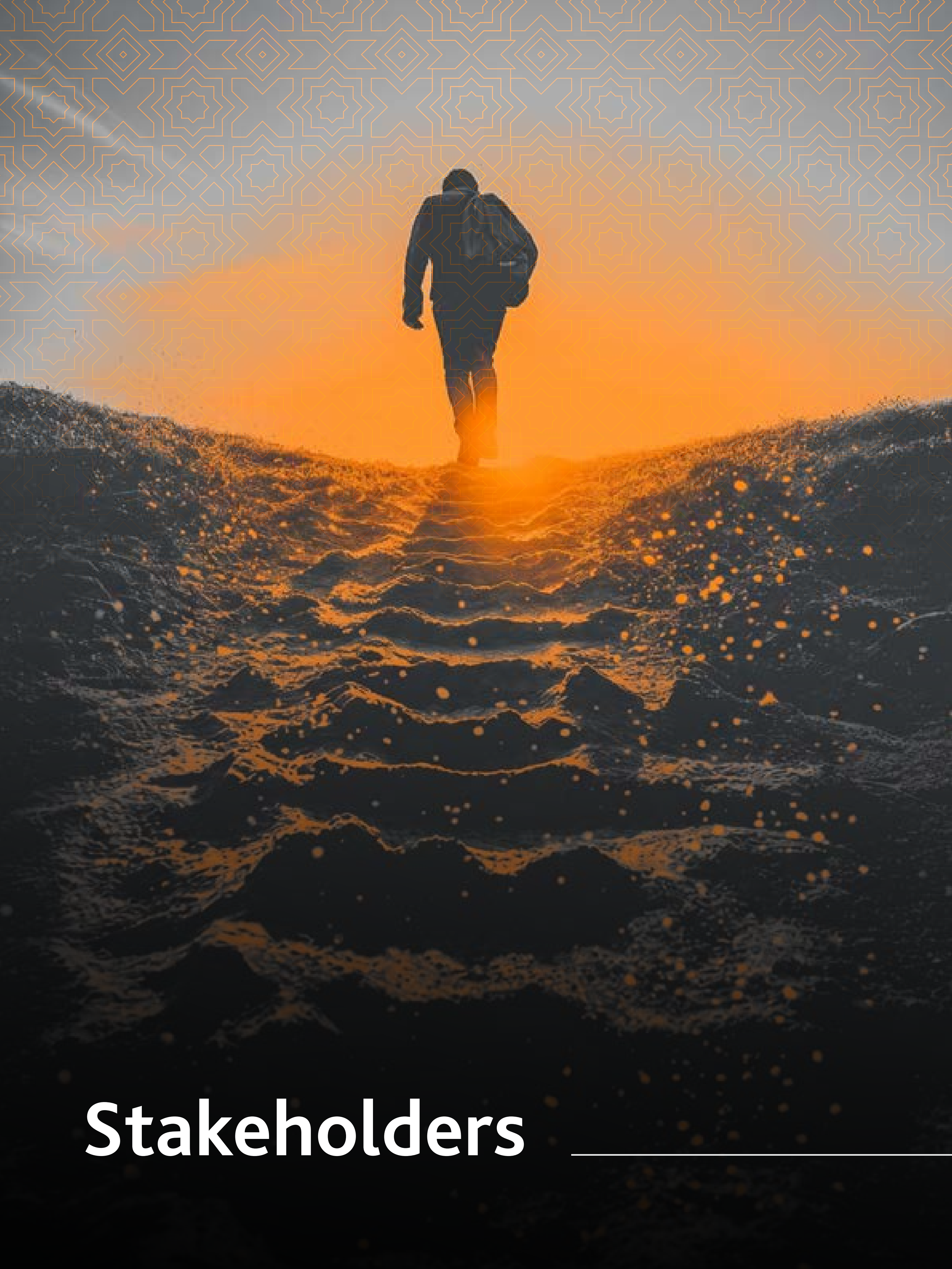


Customer Experience and Satisfaction

Customer Experience and Satisfaction

Jordan Islamic Bank reaffirms its strong commitment to placing customer satisfaction at the forefront of its priorities, recognizing it as a key pillar of its banking strategy. In line with this approach, the Bank is dedicated to providing an integrated range of financial products and services that are carefully designed to meet customers' needs and expectations. These offerings are supported by advanced digital solutions that enable customers to manage their banking transactions easily, securely, and conveniently anytime and anywhere. This customer-centric approach contributed to achieving a customer satisfaction rate of 82% in 2025, while the "Net Promoter Score" (NPS) reached 40%, reflecting customers' continued trust in and loyalty to the Bank. The Bank also remains committed to responding promptly and effectively to customer complaints through the continuous enhancement of customer engagement channels and service mechanisms, including the following:

- **The Bank's website**
- **Social media platforms**
  (Facebook, Messenger, Instagram, LinkedIn, and YouTube)
- **Contact Center and Customer Service**
- **Customer Complaints Department within the Compliance Monitoring Department**
- **Service centers / branch**



Stakeholders

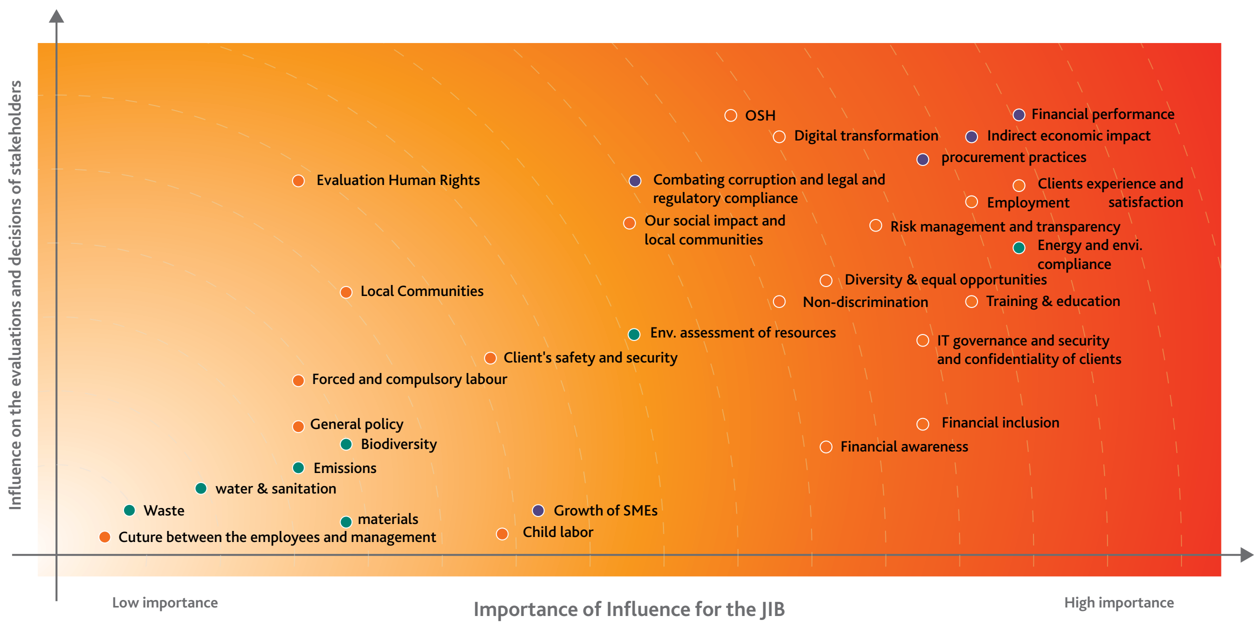
Stakeholders

Stakeholders are the Bank's true partners in its journey toward growth and sustainability. The Bank's success is deeply rooted in their trust and support, as they both influence and are influenced by its activities, either directly or indirectly. Guided by the belief that success is achieved through **partnership**, the Bank develops its policies and strategies with stakeholders' needs and expectations at their core. These efforts are supported by transparent and effective communication channels that foster ongoing dialogue and strengthen trust at every stage. Through this constructive engagement, the Bank integrates sustainability practices across its operations while maintaining a balance between responsible performance and sustainable growth. As a result, every achievement reflects the Bank's commitment to its stakeholders and the wider community. The Bank focuses on the stakeholder groups that are most significant to its operations and classifies its key stakeholder groups as outlined below:

- Customers
- Shareholders and Board of Directors
- Employees
- Suppliers
- Community
- Environment
- Regulatory Authorities

The Bank sets its sustainability priorities by conducting a comprehensive assessment of material social and environmental issues, with a particular focus on those that have a significant impact on its operating environment and are aligned with stakeholder expectations.

Through this integrated materiality assessment process, the Bank strengthens decision-making, promotes transparency, and embeds sustainability responsibility as an integral and influential component of its business practices and operations.



The table below presents the Bank's material topics and their significance to stakeholder:

Regulatory Authorities	Environment	Community	Suppliers	Employees	Shareholders and Board of Directors	Customers	Material Topics
Financial performance	●	●	●	●			●
Indirect economic impact	●	●			●		●
Procurement practices and assessment of suppliers	●	●	●	●		●	
Corruption combating and compliance with legal and regulatory requirements	●	●	●	●		●	●
Energy and environmental compliance	●	●	●		●	●	●
Employment	●	●	●	●	●	●	
Occupational safety and Health			●				●
Training and education	●		●				
Diversity and equal opportunities	●	●	●	●	●		●
Non-discrimination	●	●	●	●	●		●
Social Impact and Local Communities	●	●	●		●		
IT governance, security, and client's confidentiality	●						●
Digital Transformation	●	●	●				●
Risk management and transparency	●	●	●				●
Clients' experience and satisfaction	●	●					

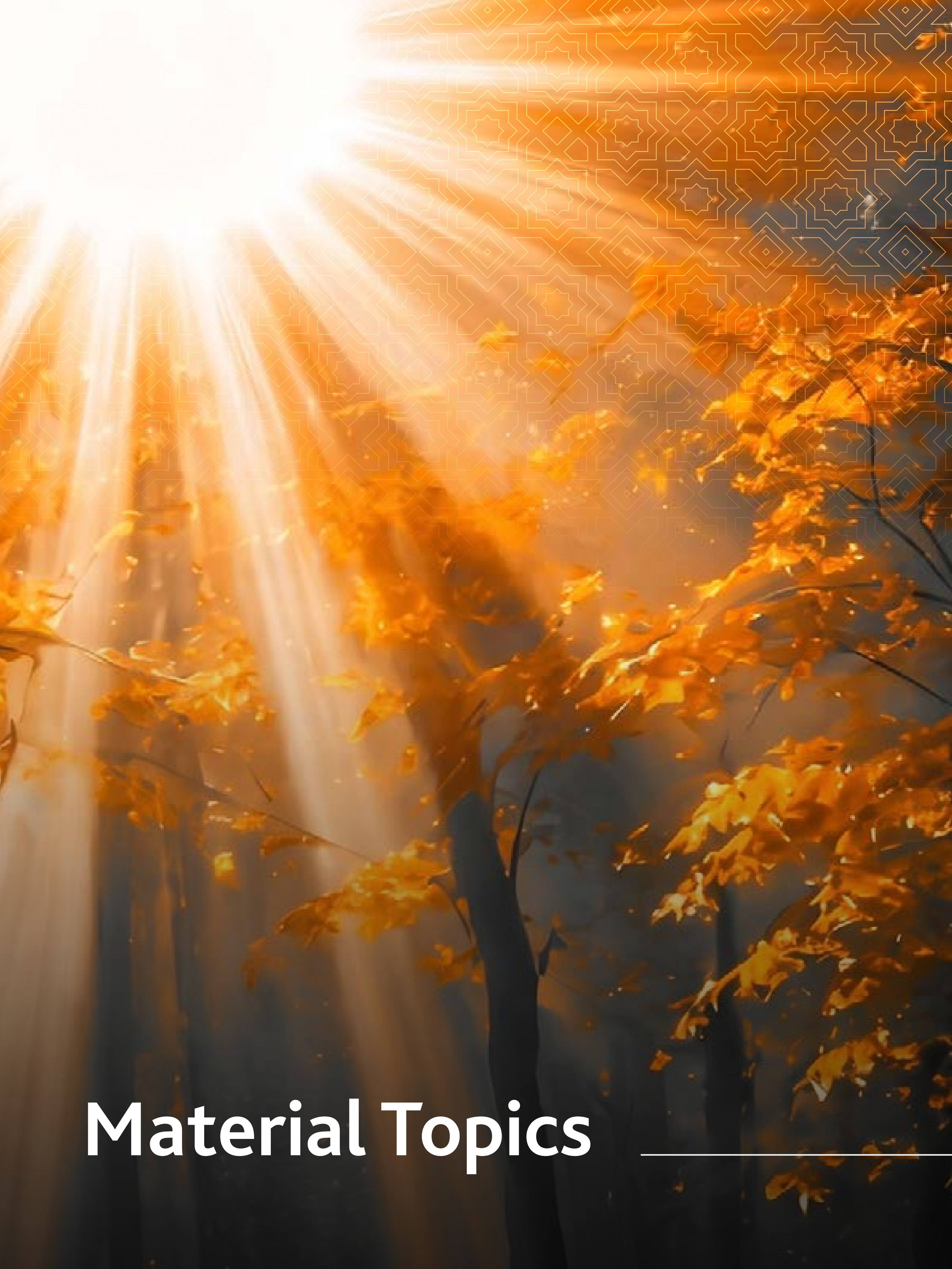
The table below outlines the topics of interest to the Bank's stakeholders and how the Bank responds to them:

Stakeholders	Methods of Engagement	Key Topics	The Bank's Response to Stakeholder Topics of Interest
Customers	• Branches. • Digital Self-Service Corners. • Electronic Banking Services. • ATM Services. • Social Media Channels. • Bank Website. • Contact Center. • Customer Complaints.	• A Unique and Seamless Banking Experience. • Digital Transformation of the Bank's Services. • Information Security and Privacy.	• Direct engagement with customers through our branch network, social media channels, and other digital touchpoints, including Facebook, Messenger, and WhatsApp. • Instant Card Issuance Machines available across the Bank's branch network.
Shareholders and Board of Directors	• Regulatory Disclosures. • Periodic Reports. • General Assembly Meetings. • Annual Reports. • Sustainability Report. • Investor Relations Unit.	• Business Continuity. • Return on Investment. • Risk Management.	• General Assembly Meetings. • Annual and Quarterly Reports. • Growth in Net Income. • Representation of Shareholders on the Board of Directors.
Employees	• Training and Education Programs. • Performance Indicators. • Code of Professional Conduct. • Sustainability Culture. • Meetings	• Career Development. • Non-Discrimination. • Healthy and Safe Work Environment and Remote Working. • Physical and Mental Well-Being.	• Employee Development Programs. • Career Advancement and Career Opportunities. • Awareness Sessions on the Bank's Policies and Procedures. • Health Awareness Campaigns Promoting Healthy Lifestyles Inside and Outside the Workplace. • Succession Planning Programs.
Suppliers	• Procurement Processes. • Tenders. • Bidding System.	• Fair Supplier Selection. • Timely Payments.	• Maintaining Fair and Competitive Supplier Selection Processes. • Fostering Collaborative Relationships Based on Mutual Interests.
Community	• Sustainability Culture. • Sustainability Report.	• Local Community Development Programs. • Small and Medium-Sized Enterprise (SME) Development. • Job Creation.	• Supporting Community Needs. • Providing Community Donations. • Offering Qard Hasan (Benevolent Loans)
Environment	• Environmentally Friendly Products. • Financing Facilities for Environmentally Friendly Projects. • Power Generation Plants.	• Integration of Climate Change Risks. • Green Finance. • Reducing the Environmental Impact of Our Operations.	• Financing Hybrid and Electric Vehicles. • "Samsun" Financing Product. • Bank-Led Renewable Energy Projects.
Regulatory Authorities	• Compliance with Laws and Regulations. • Regulatory Reports. • Reports Submitted to Regulatory Authorities. • Corporate Governance.	• Compliance and Ethical Business Practices. • Tax Payments.	• Reports Issued by Internal Audit and Compliance Functions on Compliance with Legal and Regulatory Requirements. • Periodic Reports Submitted to Regulatory Authorities.

Sustainable Development Goals (SDGs)

The United Nations Sustainable Development Goals (SDGs) constitute the leading global framework for sustainability. The 17 goals, supported by 169 targets, aim to protect the planet, eradicate poverty, reduce inequalities, and promote prosperity, contributing to a more equitable and sustainable future for present and future generations.

Promoting a culture of sustainability and social responsibility among all stakeholders is a fundamental pillar of Jordan Islamic Bank's approach. Driven by our strong commitment to our employees, communities, and the environment, we continuously implement innovative and impactful initiatives in the fields of sustainability and social responsibility, while ensuring alignment with the United Nations Sustainable Development Goals (SDGs). Our efforts serve as a leading example of advancing and supporting key SDGs. We are committed to ensuring that our activities act as a catalyst for positive change and a sustainable source of value creation for all stakeholders. At the same time, these efforts reinforce the Bank's commitment to corporate excellence and social responsibility, enabling it to remain a distinguished contributor to comprehensive and sustainable development. The following are the key SDGs that are reflected in and supported by our initiatives and activities:



Material Topics

Material Topics

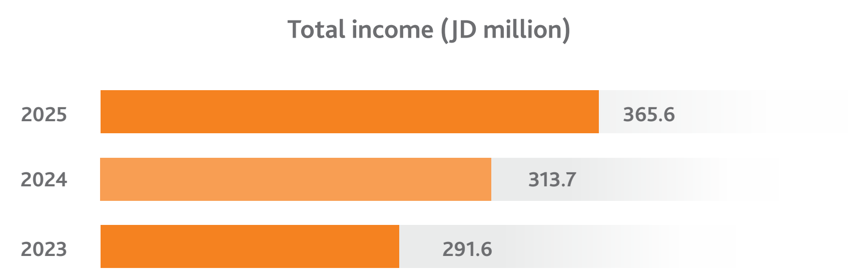
Economic Performance

At Jordan Islamic Bank, we are committed to meeting the needs and expectations of all our stakeholders. We strive to support their aspirations and create long-term value for them, recognizing that this is fundamental to our sustainable success. Our approach reflects a clear commitment to taking well-considered steps toward achieving sustainable growth indicators, contributing to balanced growth and long-term stability that benefits all stakeholders. This commitment further strengthens our position as a trusted financial institution that acts responsibly and remains dedicated to its role in supporting society and sustainable development.

Cash Dividend Distribution Ratios to Shareholders

Year	Percentage of Share Capital
2023	22.0%
2024	25.0%
2025	25.0%
Total	**72.0%**

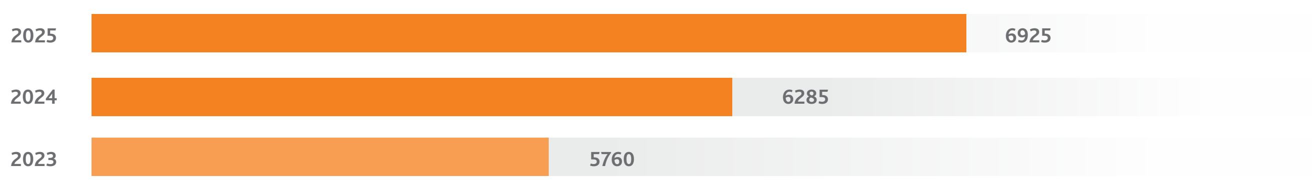
The Bank's total income for the previous three years was as follows:



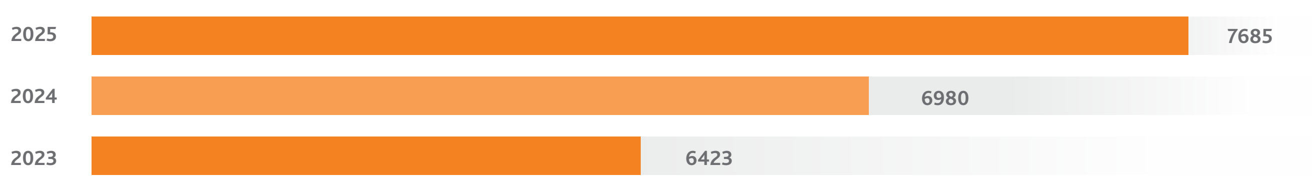
The Bank achieved growth in its total assets of 10.1% during 2025, reaching JD 7,685 million (including off balance sheet accounts - under management), compared to JD 6,980 million in 2024 (including off balance sheet accounts - under management). Total savings and investment accounts balances reached JD 6,925 million (including off balance sheet accounts - under management), reflecting growth of 10.2% in 2025 compared to JD 6,285 million in 2024. The number of active accounts also reached approximately 1380 thousand accounts in 2025.

In addition, total financing and investment balances amounted to approximately JD 6,383 million at the end of 2025 (including off balance sheet accounts - under management), distributed across 343.3 thousand transactions, compared to approximately JD 5,731 million at the end of 2024 (including off balance sheet accounts - under management), distributed across 245.4 thousand transactions.

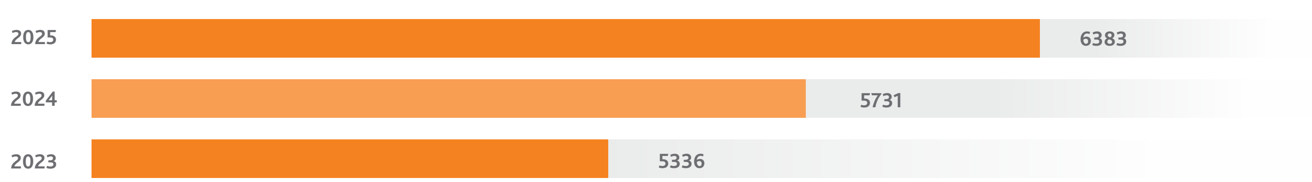
Total balance of saving schemes (JD Million)



Total assets (JD Million)



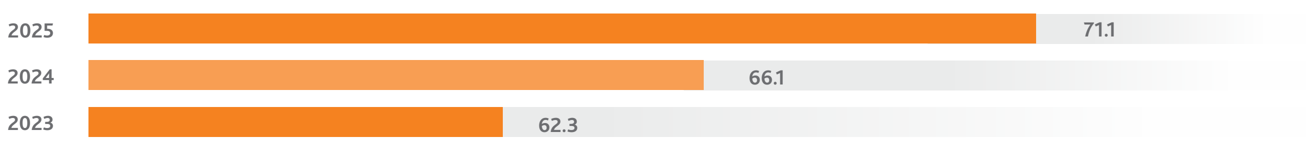
Total Finance and Investment (JD Million)



The Bank also achieved growth in shareholders' equity of 4.0% in 2025, reaching JD 584.4 million. In addition, the Bank recorded net profit after tax of JD 71.1 million during 2025, representing a growth rate of 7.6% compared to 2024.

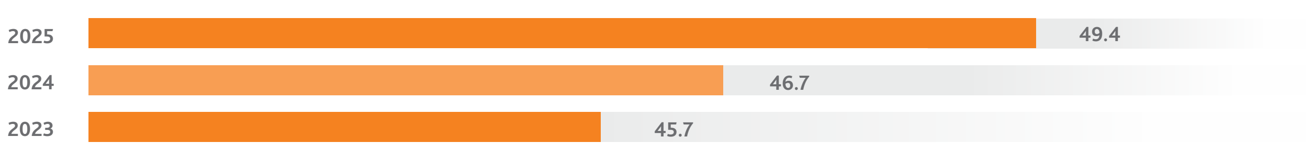
Shareholders' Equities (JD Million)

Profits After Tax (JD million)

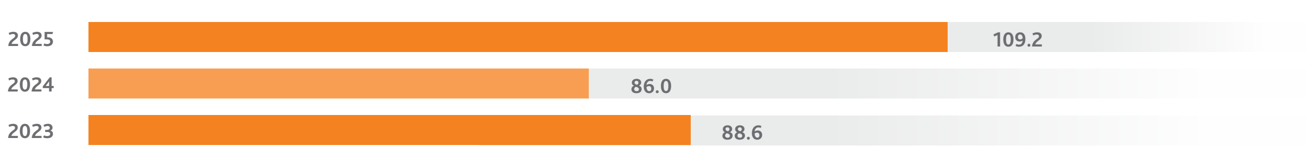


Employee expenses amounted to JD 49.4 million in 2025, with the Bank employing 2414 employees as of the end of the year. Total expenses reached approximately JD 109.2 million by the end of 2025. Meanwhile, income tax expense increased by approximately 27.6%, reaching around JD 42.5 million in 2025..

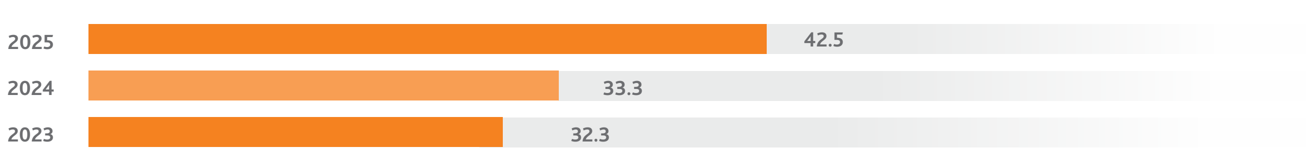
Employees' Expenses (JD Million)



Total Expenses (JD Million)



Income tax (JD Million)



Bank Market Share

Item	As of the End of 2025	As of the End of 2024
Total Assets of the Bank / Total Assets of Banks	10.4%	10.0%
Total Savings and Investment Account Balances of the Bank / Total Customer Deposits of Banks	11.5%	11.1%
Total Financing Balances of the Bank / Total Direct Credit Facilities of Banks	14.8%	14.4%

For further details and information, please refer to the Bank's 2025 Annual Report by clicking on the link below or scanning the QR code.

- **Link to the Annual Report**
  The Annual Report for 2025

Development of the Bank's Operations Over the Past Three Years

Amounts are approximated to million JD

Financial Year	Total Assets (1)	Saving schemes (2)		Finance and investment (3)		Paid Capital	Shareholders Equities	Revenue of Mutual Investment	Mutual Investment Risk Fund (4)	Profits Before Tax	Profits After Tax	The General Percentage of Dividends for the Local Currency Accounts	The General Percentage of Dividends for the Foreign Currency Accounts	Dividends to Shareholders	No. of Branches and Offices	No. of Employees
		Total Balances	No. of Active Accounts (thousands)	Total Balances	Thousand Transactions											
2023	6423	5760	1186.9	5336	244.1	200.0	540.4	248.1	12.9	94.6	62.3	First Half of the Year (5) Second Half of the Year (6)		22% Cash Dividend	111	2437
2024	6980	6285	1269	5731	245.4	200.0	562.1	273.6	-	99.4	66.1	First Half of the Year (7) Second Half of the Year (8)		25% Cash Dividend	111	2445
2025	7685	6925	1380	6383	343.3	200.0	584.4	321.5	-	113.6	71.1	First Half of the Year (9) Second Half of the Year (10)		25% Cash Dividend (11)	105	2414

1. Including total balance sheet items and off-balance-sheet accounts under management.
2. Including balances of trust accounts, unrestricted investment accounts, cash margins, banks, and off-balance-sheet accounts under management.
3. Including balances of self-financing and investment portfolios, receivables and joint investments, investment deposits with Islamic banks, and investments from off-balance-sheet accounts under management.
4. Deductions to the Joint Investment Risk Reserve Fund were discontinued effective May 1, 2019, in compliance with the amended Banking Law. The remaining balance of the fund was retained under a new designation, "Provision for Future Risks."
5. Investment accounts (quasi-equity) in local currency: 4.00%–5.90%; in foreign currencies: 3.33%–4.17%. Savings and notice accounts in local currency: 2.80%; in foreign currencies: 2.10%.
6. Investment accounts (quasi-equity) in local currency: 4.22%–6.11%; in foreign currencies: 3.34%–5.00%. Savings and notice accounts in local currency: 2.86%; in foreign currencies: 2.41%.
7. Investment accounts (quasi-equity) in local currency: 4.25%–7.22%; in foreign currencies: 3.35%–5.78%. Savings and notice accounts in local currency: 3.21%; in foreign currencies: 2.76%.
8. Investment accounts (quasi-equity) in local currency: 4.15%–7.22%; in foreign currencies: 3.22%–5.56%. Savings and notice accounts in local currency: 3.50%; in foreign currencies: 2.54%.
9. Investment accounts (quasi-equity) in local currency: 4.00%–7.22%; in foreign currencies: 3.22%–5.56%. Savings and notice accounts in local currency: 3.45%; in foreign currencies: 2.38%.
10. Investment accounts (quasi-equity) in local currency: 3.89%–7.22%; in foreign currencies: 3.06%–5.72%. Savings and notice accounts in local currency: 3.38%; in foreign currencies: 2.73%.
11. Proposed for distribution.

Indirect Economic Impacts

From its inception, the Bank has been committed to financing the needs of professionals, craftsmen, and small business owners through Murabaha financing. In 1994, the Bank introduced a dedicated financing program for this segment based on the Diminishing Musharaka ending with ownership transfer, whereby the financing is repaid from the project's own generated revenues. The Bank also provides financing to small and medium-sized enterprises (SMEs) through funds from the Joint Investment Pool, investment agency accounts (investment portfolios), and through special financing agreements concluded with the Central Bank of Jordan. In 2013, the Bank further strengthened its support for these projects by increasing the capital of its subsidiary, Al Samaha for Islamic Finance, to JD 8 million and amending its Articles of Association and bylaws to include the financing of small enterprises, craftsmen, and professionals. Subsequently, in 2016, the Bank increased the company's capital to JD 12 million. The financing provided by the Company to projects, businesses, craftsmen, professionals, and women-led enterprises contributes to reducing unemployment, preserving existing jobs, and creating new employment opportunities. During 2025, the Company financed 485 projects with a total value of approximately JD 10.5 million, generating around 519 employment opportunities. As part of its mission to promote the application of Islamic principles in business and education, the Bank established Al Omariyah Schools in 1986. The Bank currently owns 99.8% of the Company's capital, which amounts to JOD 16 million. The schools serve 3983 students and employ 723 teachers and administrative staff members.

Sustainable Procurement Practices

As sustainability remains a core element of our business operations, the supply chain plays a critical role in supporting our objectives. Suppliers' commitment to environmental responsibility, social accountability, and sound governance practices has a direct impact on the positive outcomes generated by our activities. Accordingly, we continue to advance our sustainability agenda by embedding environmental and social considerations into our procurement practices and business relationships. This commitment is reflected in the Bank's procurement policy, which prioritizes local suppliers. In 2025, local suppliers represented 89.1% of the Bank's total supplier base, while purchases from local suppliers accounted for 90.2% of total procurement expenditures.

The Bank engages with a diverse range of suppliers depending on the nature of the required goods and services. These include providers of technology services (supply, implementation, development, maintenance, and technical support of systems), shipping and customs clearance services, printing services, equipment and machinery supply and maintenance, contractors, stationery and office supplies, office furniture, consultancy services, renewable energy solutions, telecommunications services, human resource support services (including security and cleaning services), auditing firms, and manufacturing companies.

The nature of the Bank's relationships with suppliers also varies according to business requirements, ranging from long-term contractual partnerships to short-term engagements.

Local Procurements

Item	2023	2024	2025
Total Number of Suppliers	126	150	156
Number of Local Suppliers	113	139	139
Total Procurement Expenditure (JD Million)	13.9	15.3	19.4
Procurement from Local Suppliers (JD Million)	12.9	13.4	17.5
Percentage of procurement from Local Suppliers	92.8%	87.6%	90.2%

Anti-Corruption and Compliance with Regulatory and Legal Requirements

In line with the principles of Islamic Sharia, which emphasize ethical conduct, integrity, and honesty in business dealings, and in compliance with the laws and regulations governing the banking sector, as well as international standards, principles, and sound banking practices, the Bank places significant importance on combating corruption in all its forms. This commitment serves as a fundamental pillar in supporting the Bank's stability and enhancing its ability to achieve its strategic objectives.

The Bank is also committed to providing employees with the information and resources necessary to perform their duties accurately, efficiently, and transparently. Employees are informed of their obligations under relevant policies and procedures through written communications and electronic channels. For certain policies and procedures, employees are required to formally acknowledge that they have read, understood, and committed to complying with them. These include, among others, the Compliance Monitoring Policy and the Anti-Bribery and Corruption Policy.

To promote and reinforce the values of honesty and integrity and to strengthen the effectiveness of preventive measures, the Bank has established an independent compliance function responsible for monitoring adherence to applicable laws, regulations, instructions, professional codes of conduct, and internal policies. Periodic reports are submitted to a specialized committee delegated by the Board of Directors, including reports on any violations resulting from non-compliance or deficiencies in compliance practices.

Responsibility for implementing these Board-approved policies rests with all employees across the Bank's various sectors, departments, and business units, with the objective of fostering and strengthening a culture of integrity, accountability, and ethical conduct throughout the Bank.

Energy and Environmental Compliance

Rising global temperatures pose a significant threat to livelihoods and human well-being, as climate change continues to reshape the future of communities around the world. In response, the Bank is committed to reducing its carbon footprint as part of its ongoing efforts to combat global warming and contribute to environmental protection for future generations. The Bank also seeks to reduce greenhouse gas emissions by working toward making its financing portfolio as environmentally sustainable as possible.

Among the Bank's key environmental initiatives and achievements during 2025 were the following:

- **Serving as the Gold Sponsor of the 2025 Green Finance Forum, entitled "Green and Sustainable Finance: From Vision to Design," organized by the Jordan Banks Association, with a contribution of JD 5,000.**
- **Participating in the national environmental initiative "Leave Your Mark" through the implementation of a painting and clean-up campaign at "Mother's Park" in Amman Governorate.**
- **Participating in World Environment Day activities through the launch of a comprehensive national environmental campaign under the slogan "For a Green Nation, a Clean Environment, and Sustainable Development."**
- **Organizing a tree-planting initiative in support of Sustainable Development Goal 15, "Life on Land," in cooperation with the Jordan Environment Society and the Greater Amman Municipality. The initiative involved a group of Bank employees and approximately 120 students from various schools. The event coincided with Al Baraka Charity Day, an annual initiative organized by Al Baraka Group and its units worldwide on 11 November each year. During this event, employees across the Group undertake activities aimed at serving their local communities. In 2025, these efforts focused on supporting terrestrial ecosystems, expanding green cover, promoting environmental governance, enhancing afforestation and greening initiatives, and preserving biodiversity.**
- **Maintaining the Bank's membership in the Jordan Environment Society.**

Hybrid and Electric Vehicles

The automotive market continues to witness growing demand for hybrid and electric vehicles due to their affordability, fuel efficiency, and contribution to a cleaner environment. In line with its commitment to keeping pace with developments across all sectors, the Bank continued to offer financing products for hybrid and electric vehicles under favorable terms and conditions, including flexible repayment periods, accessible collateral requirements, and preferential profit rates.

“Shamsuna” Product

The energy sector, particularly the electricity sector, continues to face significant challenges due to rising costs. As a result, the search for alternative energy solutions and projects has become a priority for companies, factories, and individuals alike. To support customers in developing such projects and facilitate access to the required financing, the Bank continues to offer its “Shamsuna” financing product, which promotes the adoption and expansion of renewable energy projects. The product is designed to meet the needs of both corporate and individual customers through favorable financing terms, including suitable repayment periods, financing of up to 100% of project costs, and competitive profit rates. Customers are required to provide the specifications of the proposed renewable energy system, a feasibility study, and an assessment of the system’s suitability for the residential, commercial, or other premises to be supplied, in coordination with the system provider.

The Bank's Projects Related to Renewable Energy

The Bank places significant emphasis on energy-related initiatives and environmental sustainability. As of 2025, a total of 79 branches and offices, in addition to the Head Office building, the Information Technology Administration building, the Bonded Center, the Archiving Building, and the Disaster Recovery Center, were benefiting from solar energy systems. These facilities are supplied through solar panels installed on building rooftops under net-metering arrangements and/or through the Bank’s three solar power stations located in Amman–Sahab, Dhiban–Madaba, and Irbid–Al-Nuaymah under wheeling agreements, as follows:

A. The Irbid–Al-Nuaymah Solar Power Station was established to serve branches and offices in the northern region and commenced operations in mid-February 2024 with a generation capacity of 990 kWp. The Dhiban–Madaba Solar Power Station was established to enhance electricity generation capacity for branches and offices in the central governorates and became operational in March 2021 with a generation capacity of 936.0 KWP. In May 2018, the Bank established the Amman Solar Power Station at its Bonded Center to generate electricity from solar energy. The station supplies part of the electricity needs of branches and offices in the central governorates (Amman, Zarqa, Madaba, and Salt) and has a generation capacity of 2.7 MWP. It is worth noting that the Bank began utilizing renewable energy in July 2013 through the installation of solar photovoltaic systems on the rooftops of its branches, becoming the first Jordanian bank to integrate renewable energy into its operations. These initiatives have contributed to reducing electricity costs, alleviating pressure on the national power grid, supporting the national economy, and protecting the environment.

Power Consumption	2023	2024	2025
Total Electricity Consumption (Million kWh)	8.708	9.530	9.887
Total Electricity Consumption (GJ)	31350	34300	35590
Non-Renewable Energy Consumption (Liters) Diesel and Fuel))	42466	62784	47100
Non-Renewable Energy Consumption (GJ) (Diesel and Fuel)	1444	2135	1817
Energy Intensity (GJ/Employee)	13.4	14.9	14.6

Replacement of Conventional Lighting with Energy-Efficient "LED" Lighting

LED lighting units offer a significantly longer operational lifespan compared to conventional lighting systems, resulting in lower maintenance costs. They also provide improved lighting quality, lower heat emissions, and minimal ultraviolet (UV) radiation, thereby reducing the potential adverse effects associated with prolonged exposure to artificial lighting. In addition, LED technology is among the most energy-efficient lighting solutions available, reducing electricity consumption for lighting by approximately 35% annually. The Bank has continued installing these energy-efficient lighting units across its operations until they are now deployed in all branches, offices, and Head Office buildings. The replacement of conventional lighting systems with LED technology has been fully completed throughout the Bank’s branch and office network. The Bank also continuously monitors advancements in lighting technologies to adopt increasingly efficient solutions whenever feasible.

Use of VRF Central Air Conditioning Systems

The Variable Refrigerant Flow (VRF) air-conditioning system represents one of the most advanced cooling technologies available. It offers ease of installation and can reduce electricity consumption by up to approximately 25% compared to conventional air-conditioning systems.

The system also enables centralized control of air-conditioning units, allowing temperatures to be adjusted and units to be automatically operated or shut down through computer-controlled management systems. This capability enhances operational efficiency, further reduces electricity consumption, and lowers maintenance costs.

The Bank has continued expanding the installation of VRF systems, which are currently operating in 56 branches and offices, in addition to the Bank’s Head Office buildings and one of its subsidiaries. Efforts are ongoing to replace conventional systems in the remaining branches and offices with VRF technology.

Water Conservation

Despite the continued expansion of the Bank’s operations and the increasing daily use of facilities and services, the Bank has implemented a range of measures aimed at improving water-use efficiency. These initiatives include the installation of water-saving devices and equipment across branches and operational sites over recent years, contributing to the responsible use and conservation of water resources.

Employment

At Jordan Islamic Bank, we take pride in the belief that sustainable success begins from within. It starts with attracting talented individuals, nurturing and empowering them, and retaining them as genuine partners in our journey toward sustainability. Guided by this approach, we continue our efforts to be the employer of choice within the banking sector by providing a comprehensive professional experience that meets and exceeds the aspirations of our employees from the moment they join the Bank's family. The Bank also offers a wide range of benefits and incentives to its employees, including, but not limited to, health insurance coverage, maternity and paternity leave for the care of newborn children, home financing through the diminishing partnership model, and other preferential financing benefits. Our commitment to our employees reflects our vision of building a sustainable future for all.

Talent Management

Talent Management at Jordan Islamic Bank represents one of the fundamental pillars supporting institutional sustainability and enhancing performance excellence. This approach stems from the Bank's conviction that human capital is the primary driver for achieving its strategic objectives, in a manner consistent with the principles and values of Islamic Sharia, which are founded on justice, integrity, benevolence, and compassion.

The Bank's Talent Management function is committed to attracting, developing, and retaining qualified talent, while building banking leaders who are guided by Islamic values and capable of ensuring business continuity and achieving sustainable growth. It also places special emphasis on strengthening its social and national role through the adoption of community and humanitarian initiatives that embody the values of solidarity and compassion, alongside internal initiatives that promote employee engagement, institutional belonging, and national identity.

This integrated approach to talent management contributes to achieving social sustainability by developing national capabilities, fostering a positive and motivating work environment, and supporting the Bank's mission and developmental role in serving both society and the national economy.

Employment

Through its Talent Management function, Jordan Islamic Bank is committed to adopting fair and sustainable employment practices based on the principles of equity and equal opportunity. These practices are designed to attract qualified talent capable of contributing to the achievement of the Bank's strategic objectives and supporting its long-term institutional sustainability.

The Bank's recruitment processes are guided by clear and transparent criteria based on merit and competence, while ensuring alignment between candidates and the Bank's values and corporate culture. The Bank also places particular emphasis on supporting national talent and empowering young professionals and recent graduates, thereby contributing to human capital development and supporting the national economy.

As part of its commitment to sustainability, the Bank promotes internal recruitment and provides employees with opportunities for career growth and advancement. This approach contributes to enhancing job stability, motivating performance, and retaining talented employees, while fostering a sustainable and high-performing workforce.

Performance Management

Jordan Islamic Bank adopts an integrated performance management system aimed at aligning employee performance with the Bank's strategic objectives and fostering a culture of achievement and accountability. This approach contributes to enhancing organizational performance and supporting long-term sustainability.

The Talent Management function is committed to implementing clear and objective performance evaluation mechanisms based on measurable goals and well-defined criteria. It also promotes continuous dialogue between employees and their direct supervisors, supporting professional development and continuous improvement.

In addition, the performance management system plays a key role in identifying training and development needs, supporting promotion and career development decisions, and motivating employees to achieve high levels of performance and excellence.

Succession Planning and Leadership Development

Jordan Islamic Bank places significant emphasis on succession planning and leadership development as key elements in ensuring business continuity and reducing operational risks associated with vacancies in leadership and critical positions.

The Talent Management function is responsible for identifying critical roles, recognizing high-potential employees and promising talent, and implementing structured development plans to prepare them for future leadership responsibilities. Succession planning is also integrated with learning and development initiatives as well as performance management processes, ensuring that qualified talent is ready to assume key roles when needed.

This approach contributes to building a strong pipeline of internal leaders capable of maintaining organizational stability and supporting the achievement of the Bank's long-term strategic objectives.

Employee Well-Being, Organizational Belonging, and Social Responsibility

Jordan Islamic Bank is committed to providing a positive and motivating work environment that supports employee well-being and strengthens their sense of organizational belonging. This commitment reflects the Bank's belief in the importance of the human dimension in achieving sustainability and enhancing employee performance, engagement, and commitment.

The Talent Management function adopts a range of initiatives and programs aimed at improving the quality of work life, promoting a healthy work-life balance, and strengthening internal communication and positive relationships between employees and management. These efforts also contribute to fostering a culture of teamwork and reinforcing employees' sense of institutional and national identity.

As part of the Bank's social role, the Talent Management function supports and organizes community initiatives and activities with social, humanitarian, and national dimensions, while encouraging employee participation in such programs. These efforts reflect the Bank's commitment to social responsibility, enhance its positive impact on society, and promote the values of solidarity, belonging, and community engagement.

Talent Management Achievements in 2025:

Key Achievements	Key Pillars
Recruitment	The Bank enhanced its recruitment framework through the implementation of an electronic recruitment system integrated with its institutional systems, contributing to greater efficiency, transparency, and effectiveness in talent acquisition processes. Efforts were also focused on attracting qualified professionals and filling vacant positions in a timely manner. In addition, the Bank strengthened its collaboration with Jordanian universities to build a sustainable talent pipeline and support the employment of national competencies, reflecting its commitment to investing in local talent and fostering future workforce readiness.
Performance Management	An integrated Performance Management System was developed to align employee performance with the Bank’s strategic objectives while promoting fairness, consistency, and objectivity in the evaluation process. The system has supported employee development and promotion decisions, enhanced communication and constructive feedback mechanisms, and contributed to higher levels of job satisfaction and organizational commitment across the Bank.
Succession Planning and Leadership Development	Succession planning frameworks were developed to strengthen business continuity and prepare future leaders for critical positions across the Bank. These efforts included the implementation of advanced leadership development programs aimed at enhancing managerial and leadership capabilities, fostering excellence and high performance, and building a strong pipeline of qualified leaders capable of supporting the Bank’s long-term growth and sustainability objectives.
Employee Well-being, Organizational Engagement, and Corporate Social Responsibility	A range of initiatives were implemented to enhance employee well-being, strengthen organizational commitment, and promote corporate social responsibility. These initiatives included the following: 1. Organized an Iftar initiative for orphaned children. 2. Implemented an Eid Clothing Initiative for orphaned children. 3. Organized an employee participation event to attend the national football team's matches during the Arab Cup tournament. 4. Launched the Back-to-School Initiative for employees’ children. 5. Organized an International Women’s Day celebration and distributed appreciation gifts to female employees. 6. Conducted an Employee Satisfaction Survey to assess the work environment and measure employee satisfaction levels. 7. Provided welcome gifts to newly hired employees to support their onboarding and integration into the workplace. 8. Launched the Employee of the Year Award to promote a culture of excellence, recognition, and motivation. 9. Conducted team-building workshops and activities aimed at strengthening collaboration and teamwork across the Bank.

Employee Satisfaction Survey Results

As part of the Bank’s commitment to its employees, the Human Resources Department conducts annual employee satisfaction surveys to measure levels of job satisfaction and assess the overall work environment. In 2025, the employee satisfaction rate reached approximately 78%, with a participation rate of around 65%, compared to a satisfaction rate of 72% and a participation rate of approximately 54% in 2024. The survey results demonstrated a notable improvement, reflecting the positive workplace culture and the Bank’s ongoing efforts to enhance employee engagement, well-being, and overall work experience.

Workforce Demographic Analysis

In this section, Jordan Islamic Bank presents workforce statistics based on the Full-Time Employee (FTE) standard, which serves as the approved basis for reporting all workforce-related indicators, metrics, and employee data.

Female employees accounted for approximately 15.3% of the Bank's total workforce in 2025

Total Workforce

Females
369

Males
2045

The following tables shows statistics about the number of employees in the end of 2024:

Total Workforce	2023	2024	2025
Total Number of Employees	2437	2445	2414
Number of Employees by Employment Contract Type			
Permeant contracts	**2322**	**2332**	**2304**
Males	2026	2030	1993
Females	296	302	311
Temporary Contracts	**115**	**113**	**110**
Males	47	49	52
Females	68	64	58
Number of Employees by Employment Type			
Full-time	2437	2445	2414
Males	2073	2079	2045
Females	364	366	369
Part-time	0	0	0
Males	0	0	0
Females	0	0	0

Total Workforce by Employee Category	2023	2024	2025
Executive Management	**3**	**5**	**5**
Male	**3**	**5**	**5**
Under 30	0	0	0
30–50	0	1	2
Over 50	3	4	3
Female	**0**	**0**	**0**
Under 30	0	0	0
30–50	0	0	0
Over 50	0	0	0
Middle Management	**154**	**157**	**153**
Male	**153**	**155**	**148**
Under 30	0	0	0
30–50	61	58	69
Over 50	92	97	79
Female	**1**	**2**	**5**
Under 30	0	0	0
30–50	1	1	4
Over 50	0	1	1

Employees, Clerical Staff, and Professionals	**2280**	**2283**	**2256**
Male	**1917**	**1919**	**1892**
Under 30	450	379	284
30–50	1337	1406	1452
Over 50	130	134	156
Female	**363**	**364**	**364**
Under 30	79	74	68
30–50	255	259	260
Over 50	29	31	36
Total Workforce by Gender	**2023**	**2024**	**2025**
Males	**2073**	**2079**	**2045**
Females	**364**	**366**	**369**
Employees with Disabilities and Minority Groups	**2023**	**2024**	**2025**
Number of Employees with Disabilities	**19**	**22**	**23**
Percentage of Employees with Disabilities	**0.8%**	**0.9%**	**1.0%**
Number of Employees from Minority Groups	**0**	**0**	**0**
Non-Employee Workforce	**2023**	**2024**	**2025**
Male	**69**	**83**	**82**
Female	**14**	**16**	**31**
Total Workforce by Gender	**2023**	**2024**	**2025**
Male	1657	1683	1703
Female	252	247	250
Employees Who Took Parental Leave	**238**	**216**	**230**
Male	203	182	194
Female	35	34	36
Total Number of Employees Who Returned to Work Following Parental Leave	**238**	**216**	**230**
Male	203	182	194
Female	35	34	36
Employees Who Remained Employed 12 Months After Returning from Parental Leave	**75**	**82**	**63**
Male	60	69	54
Female	15	13	9
Return-to-Work Rate	**100%**	**100%**	**100%**
Male	100%	100%	100%
Female	100%	100%	100%
Retention Rate	**100%**	**100%**	**100%**
Male	100%	100%	100%
Female	100%	100%	100%

Employee TurnoverCategory	2025		2024		2023	
	Number	Rate	Number	Rate	Number	Rate
Newly Hired Employees	**72**	**3.0%**	**98**	**4.0%**	**90**	**3.7%**
Male	**47**	**65%**	**83**	**85%**	**81**	**90%**
Under 30	15	32%	56	67%	65	80.2%
30–50	30	64%	26	31%	15	18.5%
Over 50	2	4%	1	1%	1	1.2%
Female	**25**	**35%**	**15**	**15%**	**9**	**10%**
Under 30	16	64%	12	80%	9	100%
30–50	9	36%	3	20%	0	0%
Over 50	0	0%	0	0%	0	0%

Employee Turnover	2025		2024		2023	
	Number	Rate	Number	Rate	Number	Rate
Total Employee Turnover – Number and Rate	**103**	**4.24%**	**90**	**3.69%**	**93**	**3.81%**
Male	**81**	**79%**	**77**	**86%**	**79**	**85%**
Under 30	13	16%	13	17%	12	15%
30–50	34	42%	39	51%	34	43%
Over 50	34	42%	25	32%	33	42%
Female	**22**	**21%**	**13**	**14%**	**14**	**15%**
Under 30	5	23%	1	8%	1	7%
30–50	6	27%	6	46%	2	14%
Over 50	11	50%	6	46%	11	79%

Occupational Health and Safety

As part of the Bank's commitment to providing a safe, healthy, and productive work environment, an Occupational Health and Safety (OHS) Committee was established in 2013, comprising representatives from the Bank's departments and branches. The Committee is responsible for developing and implementing occupational health and safety systems and plans in compliance with Jordanian Labor Law No. (8) of 1996 and its amendments. These responsibilities are carried out through the Bank's Occupational Health and Safety Policy, while closely monitoring the Bank's performance through a comprehensive set of occupational health and safety indicators.

Although workplace incidents within the Bank remain infrequent and limited in number, the OHS Committee remains committed to continuously implementing the necessary preventive measures to minimize the risk of work-related injuries and occupational illnesses for all employees across the Bank's various workplaces and operations.

The general objectives of the Bank's OHS Committee can be summarized as follows:

- Protecting employees across all workplace locations from occupational hazards by minimizing, to the greatest extent possible, exposure to workplace accidents, injuries, and occupational diseases.
- Implementing all occupational health and safety requirements necessary to provide a safe working environment and ensure the prevention of risks to both personnel and physical assets.
- Taking all necessary measures and procedures to safeguard the environment and protect the Bank's property and assets.
- Enhancing employees' capabilities and awareness in adopting preventive measures to reduce occupational health and safety risks within the workplace.
- Promoting and strengthening a culture of occupational health and safety among all Bank employees.

To meet occupational health and safety standards, the Bank has implemented a range of preventive measures and precautionary actions aimed at preventing injuries to both human and physical assets. The most significant of these measures include:

- Ensuring the effectiveness of occupational health and safety processes through dedicated OHS inspection checklists completed by employees, regular site visits conducted by the OHS Supervisor, and inspection visits carried out by Internal Audit Department staff across the Bank's various workplaces.

- Providing all newly hired employees with information on occupational hazards associated with their roles and the appropriate preventive measures upon commencement of employment. Employees are also introduced to the Bank's OHS Policy and are required to provide written acknowledgment confirming that they have reviewed, understood, and will comply with the relevant safety instructions and procedures.

- In accordance with the OHS Committee Charter, the Committee convenes regularly to review observations and develop action plans aimed at improving the work environment. Its responsibilities include assessing workplace risks based on the likelihood of occurrence and the severity of potential harm, identifying measures to mitigate or reduce such risks, evaluating and monitoring workplace conditions (including noise, temperature, lighting, etc.), developing annual OHS programs and plans, reviewing employee suggestions related to OHS and incorporating them into internal policies where appropriate, conducting periodic meetings to investigate workplace incidents and occupational injuries, reviewing emerging OHS matters, contributing to the design of employee training programs on risk prevention and workplace safety, and ensuring the availability of safety requirements for persons with disabilities.
- Engaging employees in OHS risk assessments through dedicated surveys designed to identify risks associated with their job functions. Employees are also encouraged to report OHS concerns through the Human Resources Management System, enabling the implementation of appropriate controls and mitigation measures.
- Encouraging employee participation through consultation and engagement sessions to gather feedback and recommendations on OHS matters and workplace risks. Employees may also submit suggestions through the Human Resources Management System. In addition, the Bank implements awareness initiatives and campaigns that encourage employees to actively identify workplace hazards. The Bank further facilitates employees' access to medical and healthcare services through its health insurance program and by conducting pre-employment and periodic medical examinations.

To achieve these objectives, the Bank has implemented a wide range of OHS measures and initiatives. These include equipping newly established workplaces with fully stocked first-aid kits in accordance with applicable standards, providing all Bank locations with blood glucose monitoring devices, and supplying the necessary personal protective equipment (PPE) to protect employees from risks associated with storage and handling operations.

The OHS Supervisor has also been equipped with environmental monitoring instruments to measure lighting, temperature, humidity, and noise levels, enabling accurate risk assessment, verification of workplace compliance with OHS requirements, and implementation of preventive measures to protect employees from physical and biological hazards. In addition, appropriate personal protective equipment is provided to the Bank's maintenance technicians.

The Bank actively engages employees in identifying workplace hazards and risks to facilitate the development of recommendations and preventive measures aimed at creating a safe work environment free from injury-causing factors. Workplace incidents and occupational injuries are thoroughly investigated and analyzed to identify root causes and establish controls and corrective actions to prevent recurrence.

The OHS Committee holds regular meetings to review developments and emerging issues in the field of OHS. The Bank also promotes awareness and fosters a strong safety culture among employees through the “Towards a Safe Work Environment” initiative, which encourages all employees to report OHS risks or observations quickly and easily.

Furthermore, the OHS Committee conducts periodic workplace assessments to evaluate compliance with OHS standards. Communication channels have also been established to enable employees to raise concerns and provide feedback regarding workplace safety matters.

As part of its commitment to building OHS capabilities, the Bank updated its institutional competency framework by introducing an OHS Competency. Specialized training programs were developed and delivered to all employees in key areas, including Office Safety and Occupational Hazards, Basic Occupational Injury Prevention, First Aid, OHS Standards, and Certified OHS Supervisor training.

To enhance employee awareness and preparedness in responding to emergency situations such as fires, earthquakes, and explosions, and to comply with external regulatory requirements, the OHS Committee conducted a simulated evacuation drill as part of the Bank’s approved emergency response plan. The exercise was designed to assess employee readiness and evaluate the effectiveness of evacuation procedures.

To further strengthen the OHS culture across the Bank, the Committee developed a range of guidance materials and reference manuals covering various OHS topics. These included an OHS Manual, Office Safety Guide, Firefighting Guide, First Aid Guide, Elevator Emergency Response Guide, Safe Storage Guide, Infectious and Chronic Disease Prevention Guide, and an OJS Handbook.

Workplace risks across the Bank’s locations have been classified into several categories, including mechanical hazards, fire hazards, ergonomic risks, storage-related risks, physical hazards, biological hazards, and electrical hazards. These risks are identified through regular inspection visits conducted by the OHS Supervisor, who provides the necessary recommendations for corrective actions to be implemented by the responsible departments.

Workplace risk assessments are carried out through a systematic process that includes identifying sources of hazards and evaluating their severity, determining individuals who may be exposed to risks, analyzing occupational risks, establishing appropriate control measures to mitigate hazards, and conducting periodic reviews and updates to ensure the continued effectiveness of risk management practices.

It is worth noting that the Injury Frequency Rate (IFR) for 2025 stood at 1.49 per one million working hours. The Injury Frequency Rate is calculated using a methodology that takes into account the number of recorded injuries during the year relative to the total employee exposure hours. The calculation is based on factors including workforce size, actual working days and hours per week, and the total number of weeks in the year. Total employee exposure hours are first calculated for the entire workforce, after which the applicable formula is applied to determine the number of injuries per one million working hours during the reporting period.

The Bank also implements voluntary health promotion initiatives for employees, including blood donation campaigns, awareness workshops for female employees on breast cancer and the importance of early detection, and the enforcement of a smoke-free workplace policy across all Bank locations.

No cases of occupational ill health were recorded during the reporting period, primarily due to the predominantly office-based nature of the Bank's operations and work environment.

Education and Training

The Bank's commitment to training extends beyond developing its internal workforce, and its support for education is not confined to traditional frameworks. Rather, it represents an integrated approach that combines investment in employee development with active contributions to supporting the education sector, reinforcing an experience designed to create a sustainable impact on the professional journey of every employee. We recognize that every skill can be developed and every ambition deserves to be refined. Therefore, we continuously design innovative training programs that address actual needs, keep pace with the latest practices, and equip employees with the tools to excel confidently and competently. We focus on transforming knowledge into practice and learning into achievement, ensuring that the impact of training is directly reflected in performance quality and professionalism in service delivery.

Through this approach, training becomes a continuous journey of discovery and growth, during which capabilities are expanded and expertise is deepened, enabling every employee to be better prepared to face challenges and more capable of creating excellence in everything they do.

This is reflected through engagement with numerous educational, academic, and vocational institutions in Jordan, including universities, colleges, schools, and students. For example, during 2025, the Bank sponsored, supported/donated to, honored, contributed to, or provided training for:

- The Health and Education Initiative through the Association of Banks in Jordan, with an amount of approximately JD 2.6 million.
- An award for the top student at the Faculty of Sharia, The University of Jordan.
- Prince Hamzah Bin Al Hussein School.
- The Outstanding Teachers Recognition Ceremony on the occasion of World Teachers' Day / Ministry of Education.
- The Outstanding Teachers Recognition Ceremony on the occasion of World Teachers' Day / Al-Omariyah Schools.
- The General Secondary Education Top Achievers Recognition Ceremony organized by Nefertiti Magazine.

- The Bank also continued to provide training opportunities and exposure to the nature of its operations for new groups of students from educational institutions. A total of 719 male and female students received training during 2025, compared to 655 during 2024. In addition, the Bank facilitated university students' scientific research activities and conducted numerous meetings/ field visits to universities and schools, covering various awareness topics such as the services and products offered by the Bank, Islamic banking, the operations of the Islamic Bank, and community service.
- As part of the Bank's commitment to enhancing the capabilities and performance of its employees, it provides opportunities to participate in conferences, seminars, and training programs, whether conducted in person, through interactive remote learning, or via digital training platforms (through e-learning licenses or application-based training (GAMIFICATION)). These programs are organized by the Bank's Human Resources Training and Development Academy, as well as by specialized training centers and institutions both within Jordan and abroad. During 2025, a total of 5,595 employees participated in courses and seminars organized by the Academy, 630 employees attended courses and seminars organized by training centers within Jordan, 55 employees participated in courses and seminars organized by training centers outside Jordan, and 6,835 employees benefited from digital training. The Bank also continued to engage its employees in training programs and activities that support social responsibility and sustainability issues toward the community, including climate, environmental, social, and governance (ESG) risk management in banking, green buildings, sustainable power grids, digitalization for the future, solutions and products that can be offered to the industrial sector in green financing, and women's economic empowerment.

Average Training Hours	2023	2024	2025
Average Training Hours	25	20	25
Number of Employees Trained During the Year	**1761**	**1940**	**1863**
Total Training Hours (Male + Female)	**43953**	**38342**	**46775**
Male	**39462**	**32880**	**40943**
Senior Management	33	156	116
Middle Management	1900	1409	1831
Employees	37529	31315	38996
Female	**4491**	**5462**	**5832**
Senior Management	0	0	80
Middle Management	125	230	47
Employees	4366	5232	5705

Diversity and Equal Opportunities

At Jordan Islamic Bank, we operate within a dynamic, innovative, and productive environment by maintaining diversity and ensuring equal opportunities for all. We remain committed to embedding the appropriate and essential behaviors across the Bank to create a positive impact on all stakeholders, enabling us to understand and respond to their diverse needs with flexibility and effectiveness. Accordingly, we are dedicated to ensuring a fair working environment that respects rights and provides equal opportunities for everyone without discrimination based on gender, race, age, or persons with disabilities. This commitment is reflected through clear policies and effective practices aimed at attracting talent from diverse backgrounds, supporting their professional development within an environment that values respect, fosters a sense of belonging, and empowers everyone to realize their full potential.

Non-Discrimination

Jordan Islamic Bank places the principle of non-discrimination at the core of its institutional framework. Its internal policies are designed to reflect the values of fairness and transparency and to foster a culture of mutual respect among all employees and stakeholders. The Code of Professional Conduct affirms the Bank's absolute commitment to rejecting all forms of discrimination, whether based on gender, race, language, social origin, or economic status.

Furthermore, our operations are aligned with international human rights standards, based on the belief that a fair and inclusive workplace is the foundation for sustainable growth and effective partnerships. **The effectiveness of this commitment has been demonstrated by the fact that no complaints or violations related to discrimination or human rights infringements were recorded during 2025**, reflecting the success of the Bank's policies in embedding a culture of equality and fairness throughout the organization.

Social Impact and Local Communities

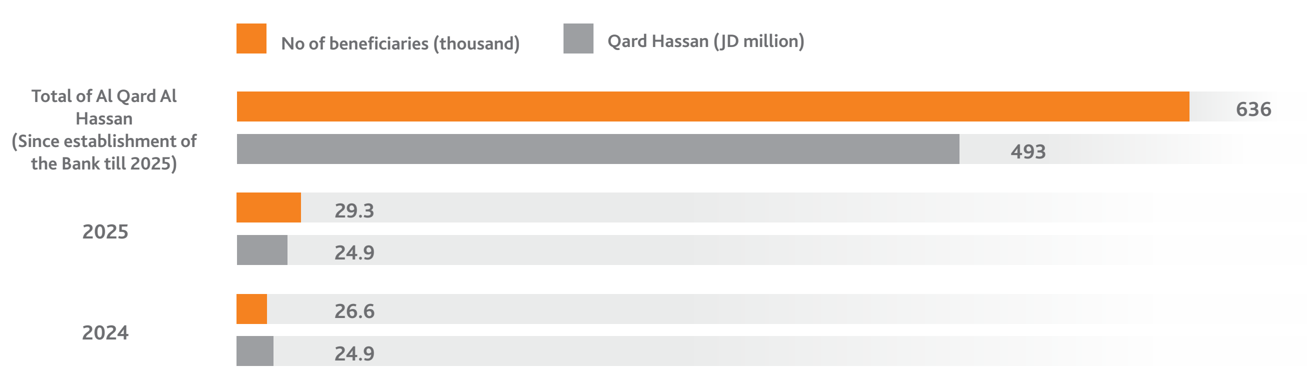
The Bank's social impact is reflected in its support for developmental initiatives that contribute to improving quality of life. Through clear policies and practical actions, we translate our commitment into tangible steps that promote sustainability and achieve a balance between financial returns and positive social impact. We measure our success by our ability to make a meaningful difference in people's lives, strengthening the bonds of solidarity and compassion among them, while maintaining bridges of trust and cooperation with local communities, which constitute a fundamental pillar of our journey. This is evident in the following areas:

Al Qard Al Hasan

Since the commencement of its operations, Jordan Islamic Bank has been providing benevolent loans (Qard Hasan) to citizens to assist them in meeting the immediate financial requirements arising from certain recognized social needs, such as medical treatment, education, and marriage expenses. During 2025, the Bank granted benevolent loans amounting to approximately JD 24.9 million, benefiting around 29.3 thousand customers, compared with approximately JD 24.9 million benefiting around 26.6 thousand customers during the previous year.

The cumulative number of beneficiaries of the benevolent loans provided by the Bank since its establishment through the end of 2025 reached 636 thousand customers, with a total value of approximately JD 493 million. This includes benevolent loans extended to young people preparing for marriage in coordination with the Affaf Charitable Society, the cumulative value of which amounted to approximately JD 8 million, distributed among 12.2 thousand beneficiaries. Of this amount, approximately JD 243 thousand was granted during 2025, benefiting around 243 youth men, compared with approximately JD 248 thousand granted in 2024, benefiting around 248 youth men.

The Bank also continued to accept deposits in the "Qard Hasan Account" from individuals wishing to make their funds available through the Bank as benevolent loans. The balance of this account stood at approximately JD 2.3 million at the end of 2025.



Mutual Insurance Fund

The Mutual Insurance Fund commenced its operations at the beginning of 1994. Through this Fund, participating bank debtors collectively support one another by **compensating for losses incurred by any member through the settlement of their outstanding indebtedness to the Bank in cases of death, permanent disability, or prolonged insolvency**. In addition, since 2014, the Fund has been recognized as a risk mitigation instrument following approval by the Central Bank of Jordan.

During 2025, compensation was paid for 419 cases, with total compensation amounting to approximately JD 3.2 million. The cumulative number of compensated cases since the Fund's establishment through the end of 2025 reached 4,831 cases, with total compensation paid amounting to approximately JD 27.6 million.

At the end of 2025, the Fund's balance stood at approximately JD 66.8 million. The number of active subscribers reached approximately 234 thousand participants, while the total outstanding balances of their indebtedness amounted to approximately JD 2.7 billion.

It is worth noting that the Bank has expanded the scope of coverage for insured participants to include customers whose indebtedness does not exceed JD 200,000 and whose age does not exceed 60 years, compared with the previous limit of JD 150,000 and a maximum age of 55 years. Furthermore, effective from 2013, the Takaful coverage was extended to include customers of lease-to-own financing in addition to Murabaha customers. The Bank had previously expanded the coverage limits on several occasions, as the maximum indebtedness eligible for coverage at the inception of the insurance scheme was JD 25,000 or less.

Donations

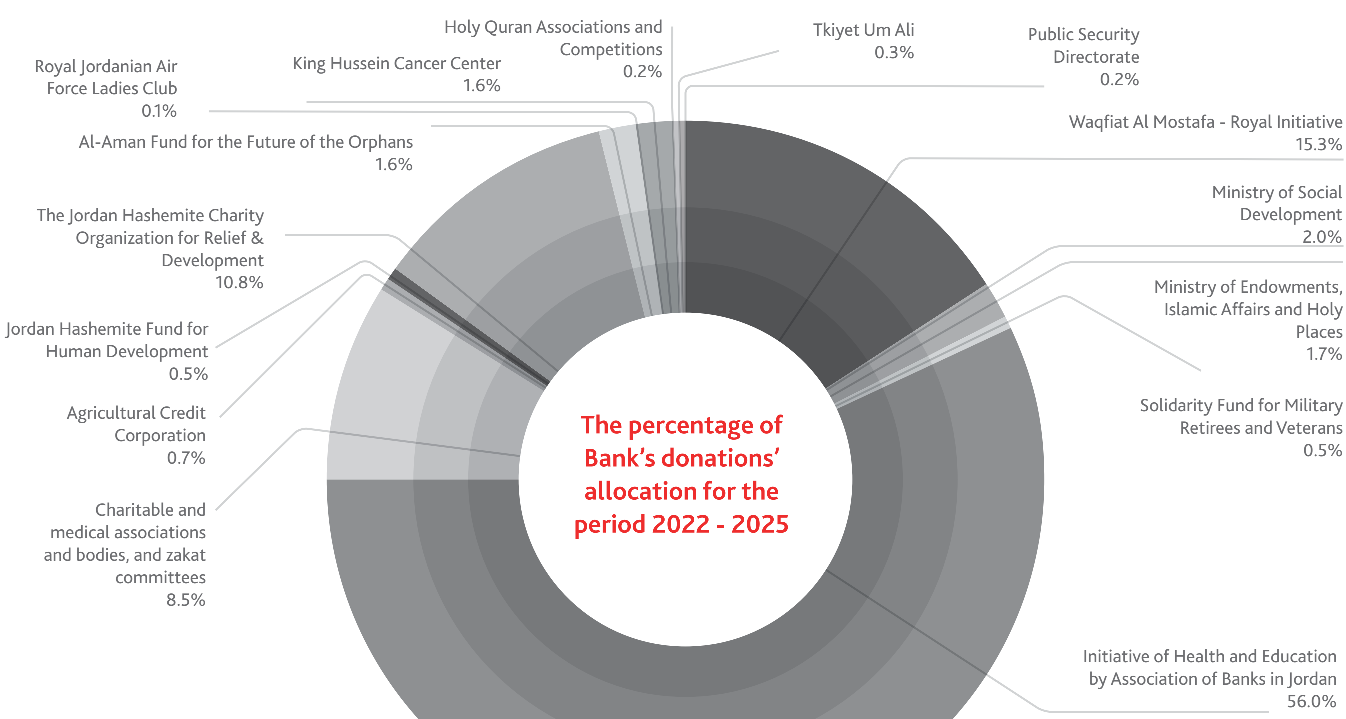
(Within the Hashemite Kingdom of Jordan)

The Bank allocates an annual amount of funds for donations to various charitable causes. During 2025, the total donations provided by the Bank amounted to approximately JD 2840.1 million. The cumulative value of donations made by the Bank since its establishment through the end of 2025 reached approximately JD 21.3 million.

The following is a classification of the donations provided by the Bank during the years 2023–2025:

(Amounts in Thousands of Jordanian Dinars)

Beneficiaries	2025	2024	2023
Initiative of Health and Education by Association of Banks in Jordan	2606.1	0.0	0.0
The Hashemite Charity Organization & the Jordanian Relief Agency	0.0	0.0	502.0
Jordan Hashemite Fund for Human Development	15.0	10.0	0.0
Al-Aman Fund for the Future of the Orphans	25.0	25.00	25.0
Ministry of Social Development	0.0	92.9	0.0
King Hussein Cancer Center	24.4	24.4	24.4
Holy Quran Associations and Competitions	4.1	2.0	2.0
Charitable and medical associations and bodies, and zakat committees	77.0	78.5	241.3
Tkiyet Um Ali	5.0	5.0	5.0
Waqfiat Al Mostafa - Royal Initiative	0.0	0.0	710.0
Ministry of Endowments, Islamic Affairs and Holy Places	61.0	20.0	0.0
Solidarity Fund for Military Retirees and Veterans	0.0	25.00	0.0
Royal Jordanian Air Force Ladies Club	5.0	0.0	0.0
Agricultural Credit Corporation	7.5	13.0	10.0
Public Security Directorate	10.0	0.0	0.0



The most significant entities that received donations form the JIB are as follows:

Description	Amounts (Thousands JOD)
Initiative of Health and Education by Association of Banks in Jordan	2606.1
International Hashemite Competition for the Memorization and Recital of the Holy Quran – Ministry of Awqaf and Islamic Affairs and Holy Places	574
Jordan Hashemite Fund for Human Development (Goodwill Campaign, Queen Alia Competition, Queen Alia Center for Human Development)	1456
Al-Aman Fund for the Future of the Orphans	639
Ministry of Social Development	92.9
Solidarity Fund for Military Retirees and Veterans	25
The Hashemite Charity Organization & the Jordanian Relief Agency	704.5
King Abdullah II Fund for Development (KAFD)	145
King Hussein Cancer Center	437
Princess Alia Foundation	63.2
Martyr Fund (Moath Al Kassassbeh)	14
Project of Dissemination of Community Financial Culture Project	803
Himmat Watan Fund	2000
Crown Prince Foundation	50
Ministry of Health	100
General Command of the Armed Forces of Jordan Border Guards	100
Families of Martyrs of the Armed Forces and Security Services Support Fund	315
Educational Endowment and Community Partnerships Initiative	100
Waqfiat Al Mostafa - Royal Initiative	1420
Waqf Thareed	100

Sponsorship of Conferences and Seminars

The Bank has consistently participated in local and international conferences and seminars. For example, during 2025, the Bank organized, sponsored, or provided support/donations for:

- The "Invest in the Digital Economy" Conference titled "Digital Transformation for a Sustainable Global Economy" – Jordan Chamber of Commerce, with an amount of JD 35,000.
- The 14th Educational Conference for Private Schools 2025 titled "The Educational Process Towards a Better Future" – Katateeb Association for Educational and Cultural Development.
- The 4th International Conference of the Faculty of Law titled "Personal Data Protection in the Digital Age: Challenges and Solutions" – Jerash University.
- The 3rd International Conference of the Faculty of Law titled "Artificial Intelligence: A Legal Perspective Towards a Sustainable Future" – Al al-Bayt University.
- The Banking Forum titled "Employing Artificial Intelligence in Anti-Money Laundering and Counter-Terrorism Financing: Opportunities, Risks, and the Future Path" – Union of Arab Banks.
- The Jordanian Economic Integration Conference – Al Yasmeen Training Institute.
- The Regional Peer-Reviewed Scientific Conference on "Sustainable Development and Its Applications from a Sharia Perspective" – Association of Jordanian Scholars.
- The Islamic Conference of Jerusalem, with an amount of approximately JD 5,000.
- A seminar titled "Jordan's Firm Role in Supporting the Resilience of the Palestinian People" – Balqi News Website.
- Sponsorship of the Industry Day celebration – Amman Chamber of Industry, with an amount of approximately JD 5,000.

Religious Fields

The Bank places special emphasis on religious initiatives, particularly those related to supporting the Holy Quran and its activities. For example, during 2025, the Bank sponsored, supported/donated to, honored, or provided awards for:

- Coverage of the Ramadan Iftar event and provision of prizes for winners of the Holy Quran and Hadith memorization competitions – The University of Jordan.
- Al-Furqan magazine issued by the Society for the Preservation of the Holy Quran.
- The program "Ask the People of Knowledge" with an amount of approximately JD 7,000, in addition to prizes within the program totaling approximately JD 3,000.
- The official program of the General Ifta Department via its social media platforms, with an amount of approximately JD 5,000.
- Bronze sponsorship of the "Qari' Al-Urdun (Reciter of Jordan)" program during the Holy Month of Ramadan.
- Faculty of Sharia – The University of Jordan.
- Society for the Preservation of the Holy Quran.
- Provision of prizes for the international student competition "Quran Reciter for International Students" – Yarmouk University.

Children, Women, and Family

The Bank believes that strengthening the role of children, women, and the family represents a fundamental investment in the future of society and the sustainability of development. Accordingly, it works on developing qualitative initiatives focused on empowering women by providing equal economic opportunities and supporting entrepreneurial projects, in addition to supporting educational and developmental programs for children that contribute to building an aware and creative generation. The Bank also strives to enhance family stability through awareness initiatives and community services aimed at improving quality of life and strengthening social cohesion. These efforts reflect the Bank's commitment to a holistic vision that places people at the center of development and affirms its role as an active partner in building a more equitable and stable society. During 2025, the Bank sponsored, supported/donated to, honored, covered, or participated in the following:

- Participation in the dialogue session "The Role of Women in Fintech and Innovation" organized by the Central Bank of Jordan and the Association of Banks in Jordan.

- The 2nd Conference for Arab and Jordanian Expatriate Women – Nashama Forum for the Jordanian Community Abroad.
- “Women Empowerment for Inclusive Growth and Sustainable Development” – Union of Arab Banks.
- Global Summit for Women in Technology and Digital Transformation – Afaq Media and Conference Organization Group.
- Ramadan iftar for orphaned children organized by Petra Sands Company for Training and Development.
- Purchase of gifts for orphaned children participating in a charitable Ramadan iftar organized by the Bank.
- “Eid Clothing Initiative” organized by the Bank during Eid Al-Adha 2025, providing new clothes for orphaned children.
- “Savings Account Rewards Program 2025,” which included prizes dedicated to children’s and women’s accounts.
- Allocation of an interactive children’s area at the “Abdali Mall” branch.

Financial Inclusion

Financial inclusion is considered one of the key pillars of achieving sustainable development. Accordingly, the Bank is committed to ensuring fair and effective access to its financial services for all segments of society, including women, youth, owners of small and medium-sized enterprises, and low-income groups. The Bank works on developing innovative financial products, expanding digital services, and delivering financial literacy programs aimed at enhancing public awareness and banking knowledge within the community. In this regard, during 2025, the Bank sponsored, supported/donated to, honored, covered, or participated in the following:

- Subscription to Al-Bunuk (Banks) Magazine.
- In line with its firm commitment to promoting sustainable financial inclusion, the Bank launched **“Ajeal” program dedicated to children**, aiming to instill a culture of saving and sound financial planning from an early age. Through this initiative, the Bank seeks to build a financially aware generation capable of making responsible economic decisions, thereby expanding the base of banking sector beneficiaries in the long term and transforming financial culture from “knowledge” into a daily behavior that enhances economic stability in society.
- The Jordan River Foundation project – Financial Literacy, organized by the Association of Banks in Jordan.
- “Today’s Youth: Responsible Citizenship and Future Entrepreneurship” – Afaq Media and Conference Organization Group.
- The Bank conducted numerous meetings and field visits to universities and schools, addressing awareness topics such as the Bank’s services and products, Islamic banking, as well as the Bank’s operations and community service activities.

Sport

In line with its commitment to social responsibility and sustainable development, the Bank places special emphasis on supporting sports and athletic activities as a key pillar in building a healthy and balanced society. This support includes sponsoring local sports tournaments and initiatives, as well as encouraging youth participation in physical activities. Through these efforts, the Bank contributes to promoting a culture of sports as a way of life, reinforcing values of cooperation, discipline, and teamwork, which positively impact individuals' health and quality of life. This approach also enhances the Bank's position as an institution that supports comprehensive community development and reaffirms its commitment to sustainability pillars related to health, well-being, and quality of life.

In this regard, during 2025, the Bank sponsored, supported/donated to, honored, covered, or participated in:

- In line with its commitment to strengthening national and institutional belonging and creating a positive work environment that enhances employee engagement, the Bank organized participation for its employees to attend matches of the national team during the 2025 Arab Cup. This initiative aimed to strengthen bonds among colleagues and instill national pride in an atmosphere full of enthusiasm and interaction, while enriching a shared and memorable experience aligned with the spirit of the tournament.
- Sponsorship of the final football championship for a number of medical and healthcare staff at the King Hussein Cancer Center, organized by the center's social committee.

Support for National Institutions

The Bank is committed to supporting national institutions as key partners in the path of progress and prosperity, and to sponsoring initiatives that strengthen the local economy, in addition to collaborating with official and civil institutions to develop programs that serve society and generate long-term positive impact. Through these efforts, the Bank seeks to achieve economic and social development, reflecting its commitment to sustainability principles and enhancing mutual trust with various national entities. In this regard, during 2025, the Bank sponsored, supported/donated to, financed, or contributed to:

- The Ministry of Awqaf and Islamic Affairs and Holy Places to enable its role in supervising charitable projects and associations, with an amount of JD 56,000.
- The Ministry of Awqaf – Zakat Fund, with an amount of JD 5,000.
- Financing in Jordanian Dinar and US Dollar currency for the purchase of crude oil on behalf of the Jordan Petroleum Refinery Company, with total financing amounting to approximately JD 333 million during 2025.

- Financing provided to the National Electric Power Company, with total financing amounting to approximately JD 488 million during 2025.
- In affirmation of the Bank's leading role in supporting the national economy through continuous engagement with local community institutions in a way that serves mutual interests and the public good, the Bank provides Islamic financing and banking services to all employees of the Ministry of Education. This segment is considered influential in shaping future generations, and the Bank offers financing for purposes such as housing, vehicle purchases, furniture, and other needs at preferential rates and convenient terms in accordance with Sharia-compliant principles.

Culture, Literature, and Heritage

The Bank supports various cultural, literary, and heritage-related entities that align with its general strategic direction. For example, during 2025, the Bank sponsored, supported/donated to, honored, covered, or provided awards for:

- Purpose-driven programs on several television and radio stations: the Jordan Radio and Television Corporation, with an amount of approximately JD 30,000, and several Jordanian radio stations (Husna FM, Hayat FM, and Amen FM), with an amount of approximately JD 63,000.
- A page dedicated to Islamic banking and Islamic finance, with an amount of approximately JD 40,000, published in Al-Dustour and Al-Ghad newspapers.
- The Union of Arab Banks Magazine, with an amount of approximately JD 5,000.

Health

The Bank supports various healthcare institutions and facilities in Jordan. For example, during 2025, the Bank sponsored, supported/donated to, or contributed to:

- The King Hussein Cancer Center, with an amount of JD 24,400.
- The 1st Jordanian and 2nd Arab Conference on Orofacial and Temporomandibular Pain – Jordan Dental Association.
- The Parkinson's Patients Care Association.
- The Jordanian Phenylketonuria Charity Association.

Persons with Disabilities, Less Fortunate Groups, and Orphans

In line with its commitment to customers with disabilities and in implementation of the Central Bank of Jordan's relevant instructions, the Bank provides banking services to persons with disabilities on an equal basis with other customers and facilitates access to its services as much as possible. For example, during 2025, the Bank sponsored, supported/donated to, or participated in:

- Al-Aman Fund for the Future of Orphans, with an amount of JD 25,000 during 2025. The Bank also participated in honoring the fund's graduates. The total donations provided to the fund since its establishment in 2008 through the end of 2025 amounted to approximately JD 639,000.
- Tkiyet Um Ali, with an amount of approximately JD 5,000.
- The Jordanian Autism Society.
- Al-Shoubak Charity Association for Orphans and Persons with Disabilities.
- A ceremony honoring visually impaired students graduating from the second secondary grade – Academy for the Blind.
- The training program "Etiquette of Communication with Persons with Disabilities" – Institute of Banking Studies.
- A meeting for Human Resources managers on employing persons with disabilities – Association of Banks in Jordan.

Poverty

The Bank supports various entities that care for low-income families and economically disadvantaged communities in Jordan, as part of its commitment to improving living standards and alleviating financial burdens on these groups. For example, during 2025, the Bank sponsored, supported/donated to, or contributed to:

- Distribution of blankets ("Haramat") to several charitable associations for further distribution to underprivileged families, in coordination with Tkiyet Um Ali.
- Distribution of charity food parcels to needy families in cooperation with the Royal Air Force Officers' Wives Club – Ramadan Charity Campaign, with an amount of approximately JD 5,000.
- "Food Rescue" Project – Basma Hayat Charitable Association.

Community Engagement and Development

Activities that have a tangible impact on the lives of the community as a whole and contribute to its service and development are among the Bank's top priorities. In 2025, the Bank sponsored, supported/donated to, or contributed to:

- The Jordanian Hashemite Fund for Human Development – "Al Birr wal Ihsan" Campaign, with an amount of JD 15,000. Since 1981 until the end of 2025, total donations to the Jordanian Hashemite Fund for Human Development (Al Birr wal Ihsan Campaign, Queen Alia Competition, and Queen Alia Social Development Center) reached approximately JD 1,456,000.
- The Islamic Solidarity Zakat Committee for the Palestinian People, with an amount of JD 25,000.
- Abu Al-Quds Zakat and Charity Committee.
- Sponsorship of promotional materials for the Jordan Engineers Association, with an amount of JD 8,000.
- The 20th anniversary celebration of Tafila Technical University.
- Continued participation in mass wedding ceremonies organized by the Affaf Charitable Society, through cash gifts amounting to JD 6,000.
- Sponsorship of a dialogue session organized by the Jordan Strategy Forum with His Excellency the Governor of the Central Bank of Jordan, Dr. Adel Sharkas, titled "Reform, Stability, and Resilience: The Triad of the Jordanian Economy in a Changing World."
- Beirut Arab University Alumni Club.
- Savings Fund of the Jordan Customs Department, with an amount of JD 7,500.
- The General Ifta Department.
- Initiatives of the Public Security Directorate during the Holy Month of Ramadan, with an amount of JD 10,000.
- Sponsorship of a working dinner for guests participating from the General Council for Islamic Banks and Financial Institutions held in Jordan.
- A ceremony honoring UNRWA employees who retired over the past five years in recognition of their efforts – Local Staff Union, United Nations Relief and Works Agency (UNRWA) – Jordan Field Office, with an amount of JD 5,000.

- Agricultural Credit Corporation, with an amount of JD 7,500.
- Nafaqa Lending Fund, with an amount of JD 5,000.
- Jerusalem Protection Society.
- Al-Rabee Social Development Association.
- Al-Fayhaa Charitable Association.
- Al-Diyaa Charitable Association.
- The Model Engineering Systems Company.
- Printing costs for the annual agenda and calendar of the Traffic Department.
- Hajj Fund.
- Jordan Islamic Bank continues, in cooperation with the Bahrain, Algeria, and Tunisia units of Al Baraka Group, to implement the joint commercial cooperation project among the Group's units through its dedicated electronic platform. The project aims to facilitate communication between customers of participating banks and create mutual business opportunities, in addition to strengthening economic relations between the Hashemite Kingdom of Jordan and the Kingdom of Bahrain, and the Republics of Tunisia and Algeria. The Bank organized a special virtual event to announce this cooperation and emphasize its importance in supporting joint commercial activities.
- In the field of Islamic Takaful, the Bank established the Islamic Insurance Company in 1996 and holds a 41.7% stake in its capital of JD 16.5 million. In continuation of its commitment to providing added value to its customers and achieving integration in insurance services, the Bank and the Islamic Insurance Company signed an agreement aimed at facilitating the provision of distinguished Takaful insurance services offered by the Company to the Bank's customers. Insurance services will be offered and promoted directly through Company employees stationed at dedicated booths in four of the Bank's branches: Shmeisani and Al-Hurriya Street (Amman Governorate), Al-Hashimi Street (Irbid Governorate), and the Free Zone Branch (Zarqa Governorate).
- In line with the Bank's strategy to support the national economy and in harmony with the Economic Modernization Vision, Jordan Islamic Bank signed a credit line agreement with the Saudi Export-Import Bank to enhance bilateral trade. The agreement aims to support efforts to develop and strengthen trade relations, provide innovative financing solutions for Jordanian importers dealing with Saudi exporters, and offer financial tools that facilitate commercial operations and open new horizons for increasing trade exchange and economic cooperation between the two countries.

- In alignment with the Royal vision to combat unemployment and empower youth to establish productive projects that generate sustainable income and create job opportunities, the Bank provided financing to beneficiaries of the National Self-Employment Program "Enhance." During 2025, the Bank extended several financings to various beneficiaries, contributing to reducing unemployment, preserving existing jobs, and creating new employment opportunities.
- Continuing its service to military retirees and supporting them in securing their financing needs in line with their aspirations, and reaffirming its role in fulfilling its social responsibility toward local community members and the national economy, the Bank and the Military Credit Fund renewed their support for the "Rifaq Al-Silah (Comrades-in-Arms)" program for the fourth consecutive year. The Bank provides a range of Islamic financing products and services under Sharia principles, with facilitated terms, preferential profit rates, and flexible repayment periods.
- In line with its social responsibility and sustainability toward the Bank's shareholders and customers, the Bank calculates the amount of Zakat to facilitate its payment in accordance with Islamic Sharia principles and publishes it in the Bank's annual report.
- As part of its commitment to current and former employees, the Bank annually honors employees who have completed ten years of service, and also organizes a special ceremony to honor retired employees.
- In reaffirmation of the noble objectives of Hajj and its role in serving the local community, and through a joint cooperation agreement with the Hajj Fund / Ministry of Awqaf and Islamic Affairs and Holy Places, the Bank continues to accept deposits from citizens wishing to participate in the Fund as a savings and investment mechanism, enabling individuals to perform Hajj, while facilitating their savings through the Bank.
- To ease financial burdens on citizens, reduce costs, and simplify enforcement procedures, the Bank signed a memorandum of understanding with the Department of the Chief Justice. Under this agreement, the Bank issues the "Family Card," a card designated for beneficiaries in execution cases handled by Sharia enforcement courts, allowing them to access their allocated funds via ATMs or point-of-sale terminals.
- The Bank places special importance on financing essential needs for citizens by providing direct financing under terms suited to their circumstances. Among these essential needs is household furniture. During 2025, the Bank financed approximately 4.6 thousand citizens with around JD 13.2 million for furniture purchases, and also financed around 107 thousand citizens with approximately JD 830 million for transportation means.

Housing Provision

Jordan Islamic Bank is keen to address the essential and necessary needs of citizens, foremost among which is providing adequate housing. In line with this approach, the Bank provides financing for the purchase of ready-built homes, the purchase of materials and equipment for housing construction, as well as financing various construction works. Key examples include:

- Providing facilitated financing solutions to enable its employees to own their own homes, through diminishing musharakah financing at relatively low profit rates and over long repayment periods. During 2025, the total financing provided amounted to approximately JD 6.1 million, benefiting 111 employees, reflecting the Bank's commitment to supporting the social and economic stability of its staff.

- Providing financing to citizens for the purchase of housing, land, or building materials. During 2025, the Bank provided financing for this purpose under the Murabaha scheme amounting to approximately JD 150 milion, benefiting around 10.6 thousand citizens. It also provided financing under the Ijara Muntahia Bittamleek (lease-to-own) scheme amounting to approximately JD 248 million, benefiting around 4.3 thousand citizens. Since its establishment through the end of 2025, the Bank has provided approximately JD 4.1 billion in Murabaha financing for housing purposes, benefiting around 421 thousand citizens, and approximately JD 3.2 billion under the Ijara Muntahia Bittamleek scheme, benefiting around 44.3 thousand citizens.

Information Technology Governance, Security, and Customer Privacy

The concept of Information Technology (IT) Governance has received significant attention at all governmental, legislative, supervisory, regulatory, and business levels, due to studies and research highlighting the economic benefits and advantages achieved at both the macroeconomic level and the level of individual economic entities through the application of sound governance principles, standards, and frameworks. The in-depth efforts to establish corporate governance frameworks have also underscored the critical importance of IT governance as a key pillar, where its proper application serves as an approach to safeguarding information security and privacy within economic institutions.

The Bank has implemented all provisions of the Central Bank of Jordan's Instructions on Information and Technology Governance and Associated Controls No. (65/2016), based on relevant specialized audit reports:

- The Bank has achieved Level 3 maturity according to the COBIT 2019 framework maturity scale, by implementing 31 core processes required for compliance, in line with the Central Bank of Jordan's requirement to reach at least maturity level 3.
- The Bank has additionally voluntarily implemented five extra processes, bringing the total to 36 core processes, and achieving advanced maturity levels ranging between Level (3) and Level (4), reflecting the maturity of the Bank's IT governance framework.

Annexes

Annexes

Annex I

Reporting Principles	
Accuracy	All information presented in this report is accurate and reflects, to the greatest extent possible, the best available data of the Bank and its stakeholders.
Balance	The report demonstrates transparency in the Bank's economic, social, and environmental performance through a balanced presentation.
Clarity	This report has been prepared in a clear and accessible manner to ensure that it is easily understood by all readers.
Comparability	This report presents data for 2025 in addition to comparative data for 2024 and 2023, enabling comparisons across reporting periods, particularly with 2024.
Completeness	The Bank has endeavored to make this report as comprehensive as possible. The report covers the Bank's key departments and includes activities conducted through its branches located solely within the Hashemite Kingdom of Jordan.
Sustainability Context	The Bank has reinforced the principle of sustainability through its values and principles derived from Islamic Sharia, which serve the interests of stakeholders and address their needs.
Timeliness	This report has been prepared in a timely manner to support stakeholders in their decision-making processes.
Verifiability	The report provides sufficient information regarding the Bank's sustainability performance.

Annex II

Global Reporting Initiative (GRI) Content Index

This report has been prepared in accordance with the Global Reporting Initiative (GRI) Standards for the period from 1 January 2025 to 31 December 2025. The table below provides a reference to the GRI content included in this report and indicates where the relevant disclosures can be found.

GRI Standards Used: Foundation 2021.

Global Reporting Initiative (GRI) Standard	Disclosure	Page number(s) and/or direct answers and/or link
Disclosures		
GRI 2: General Disclosures 2021	2-1: Organizational details	Jordan Islamic Bank 3 4
	2-2: Entities included in the sustainability report	The financial statements include the activities of Jordan Islamic Bank and its subsidiaries, namely:: • Omareyah Schools • Al Samaha Financing and Investment Company • Future Applied Computer Technology Co. • Sanabel AlKhair for Financial Investments Co. There are no entities not covered by the report 36
	2-3 The period covered by the report, frequency, and contact point	4
	2-4 Restatement of information	N/A
	2-5: External investigations	This report was not investigated externally
	2-6: Activities, value chain, and other business relations	13 36 41 58
	2-7 Employees	63
	2-7 Work force from non-employees	63
	2-9 Governance structure and composition	28 46 The Annual Report for 2025

Global Reporting Initiative (GRI) Standard	Disclosure	Page number(s) and/or direct answers and/or link
GRI 2: General Disclosures 2021	2-10 Nomination and Selection of the Highest Governance Body	28 The Annual Report for 2025 Corporate Governance Guide
	2-11 Head of the Highest Governance Body	28 The Annual Report for 2025 Corporate Governance Guide
	2-12 The Role of the Highest Governance Body in the Supervising the Impacts	16 22 28 46
	2-13 Delegation of the Responsibility of Impacts Management	16 22 28
Standard 2: General Disclosures 2021	2-14 The Role of the Highest Governance Body Controlling the Preparation of the Sustainability Report.	6 7 28 The Annual Report for 2025
	2-15 Conflict of interests	26 28 The Annual Report for 2025
	2-16 Communication about critical concerns	30 The Annual Report for 2025
	2-17 The Collective Knowledge of the Highest Governance Body	28 The Annual Report for 2025 Corporate Governance Guide
	2-18 Evaluation of the Performance of the Highest Governance Body	28
	2-19 Remuneration Policies	28 The Annual Report for 2025
	2-20 Process to Determine Remuneration	The Annual Report for 2025
	2-21 Percentage of Total Annual Wages	The total annual compensation for the individual receiving the highest compensation at the Bank may not be disclosed in comparison to the total average annual compensation of all employees due to confidentiality reasons. JIB does not disclose the total average compensation of employees.
	2-22: Statement of the Sustainable Development Strategy	8

Global Reporting Initiative (GRI) Standard	Disclosure	Page number(s) and/or direct answers and/or link
Standard 2: General Disclosures 2021	2-23: Policy Commitments	26 46 59 71 Corporate Governance Guide
	2-24: Integration of Responsible Business Conduct Policy Commitments	28 30 58 69
	2-25: Processes to Remediate Negative Impacts	30 44 46 The Annual Report for 2025
	2-26: Mechanisms for Seeking Advice and Raising Concerns	26 30
	2-27: Compliance with Laws and Regulations	During 2025, the Bank was not subject to any significant legal actions or monetary fines arising from non-compliance with laws and regulations.
	2-28: Memberships	- Amman Chamber of Commerce - Amman Stock Exchange - Securities Depository Center - Union of Arab Banks - Islamic International Rating Agency - International Islamic Centre for Reconciliation and Arbitration - World Union of Arab Bankers - Jordan Exporters Association - Islamic Financial Services Board - Arab Thought Forum - International Chamber of Commerce - Association of Banks in Jordan - Jordan Environment Society - Institute of Banking Studies - Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI). - Jordan Strategy Forum. - The General Council for Islamic Banks and Financial Institutions - American Chamber of Commerce - Fitch Ratings - CT Corporation
	2-29: Approach to Stakeholder Engagement	44 46
	2-30: Collective Bargaining Agreements	No such cases were reported at the Bank

GRI Standard	Disclosure	Page No, Direct answers, and/or link
Standard 3: Material Topics 2021	3-1: Process of Determining Material Topics	46
	3-2: List of Material Topics	46
Material Topics		
Economic Standards Series 200		
Economic Performance		
Standard 3: Material Topics 2021	3-3: Management of Material Topics	52
Standard 201: Economic Performance 2016	201-1: Distribution of Direct Productive Economic Value	52 72
	201-4: Financial Assistance Received from Government	The Bank does not receive any financial assistance from the government
Indirect Economic Impact		
Standard 3: Material Topics 2021	3-3: Management of essential issues	57
Standard 203: Indirect Economic Impact 2016	203-1: Infrastructure investments and subsidized services	72
	203-2: Indirect significant economic impacts	57
Procurement Practices		
Standard 3: Material Topics 2021	3-3: Management of Material Topics	58
Standard 204: Procurement Practices 2016	204-1: Proportion of Spending on Local Suppliers	58
Combating of Corruption		
Standard 3: Material Topics 2021	3-3: Management of Material Topics	59
Standard 205: Combating of Corruption	205-3: Confirmed Corruption Incidents and the Implemented Actions	59 The guidelines and rules relating to anti-corruption have been addressed in the Bank's Anti-Bribery and Anti-Corruption Policy. the Bank did not encounter any incidents of corruption

GRI Standard	Disclosure	Page No, Direct answers, and/or link
Environmental Standards Series 300		
Energy		
Standard 3: Material Topics 2021	3-3: Management of Material Topics	60
Standard 302: Energy 2016	302-3: Energy density	60
Water and effluents		
Standard 3: Material Topics 2021	3-3: Management of Material Topics	60
Standard 303: Water and effluents 2018	303-5: Water Consumption	60
Social Standards Series 400		
Employment		
Standard 3: Material Topics 2021	3-3: Management of Material Topics	63
Standard 401: Employment 2016	401-2: New Employee Hires and Employee Turnover	63
	401-3: Parental leave	63
Occupational Health and Safety		
Standard 3: Material Topics 2021	3-3: Management of Material Topics	67
Standard 403: Occupational Safety and Health (OSH) 2018	403-1: OSH system	67
	403-2: Hazard Identification and Risk Assessment	67
	403-3: Occupational health services	<?>
	403-4: Worker Participation, Consultation, and Communication	<?>
	403-5: Training of employees on OSH	<?>
	403-6: Enhancement of employees' health	<?>
	403-7: Prevention and Mitigation of OHS Impacts Directly Linked by Business Relationships	<?>
	403-8: Workers Covered by an OHS Management System	<?>
	403-10: Work-Related Ill Health	<?>

GRI Standard	Disclosure	Page No, Direct answers, and/or link
Training and education		
Standard 3: Material Topics 2021	3-3: Management of Material Topics	73
Standard 404: Training and education 2016	404-1: Average Hours of Training per Year per Employee	73
Diversity and equal opportunities		
Standard 3: Material Topics 2021	3-3: Management of Material Topics	<?>
Standard 405: Diversity and equal opportunities 2016	405-1: Diversity of Governance Bodies and Employees	63 71
Non-discrimination		
Standard 3: Material Topics 2021	3-3: Management of Material Topics	<?>
Standard 406: Non-discrimination 2016	406-1: Incidents of Discrimination and Corrective Actions Taken	<?> No incidents of discrimination were reported during the reporting period
local communities		
Standard 3: Material Topics 2021	3-3: Management of Material Topics	<?>
Standard 413: local communities 2016	413-1: Operations with Local Community Engagement, Impact Assessments, and Development Programs	59 60 72
Client's Privacy		
Standard 3: Material Topics 2021	3-3: Management of Material Topics	<?>
Standard 418: Customer Privacy	418-1: Substantiated Complaints Concerning Breaches of Customer Privacy and Loss of Customer Data	<?>