

The logo consists of the word "ahli" in a white, lowercase, sans-serif font, centered within a teal-colored oval shape. The background of the slide is a dark teal color with a faint, stylized image of a modern building with glass windows and a rooftop garden. The building's name "ahli bank" is visible on its upper facade. White geometric lines, including triangles and arrows, are scattered across the background.

**ahli**

**Jordan Ahli bank  
Investor Relations  
Presentation**

**Q1,2026**

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# **Jordan Ahli Bank Overview**

# Jordan Ahli Bank Milestones

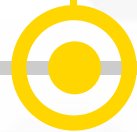
1955–1957



Establishment of Jordan Ahli Bank.

In 1957, the Bank opened a branch in Nablus, first in Palestine.

Establishment of the first branch in Al-Hamra, Beirut, later renamed to Al-Ahli International Bank (AIBL). Which was later sold in 2014.



1961

1985



The offshore banking unit in Limassol/ Cyprus was opened.

Reopened Nablus branch and Al-Shallaleh office in Hebron, re-establishing presences in Palestine in 1995.

Mergers; The Business Bank (1996), Philadelphia Investment Bank (2005).

Founding of 4 wholly owned Subsidiaries.



1995–2017

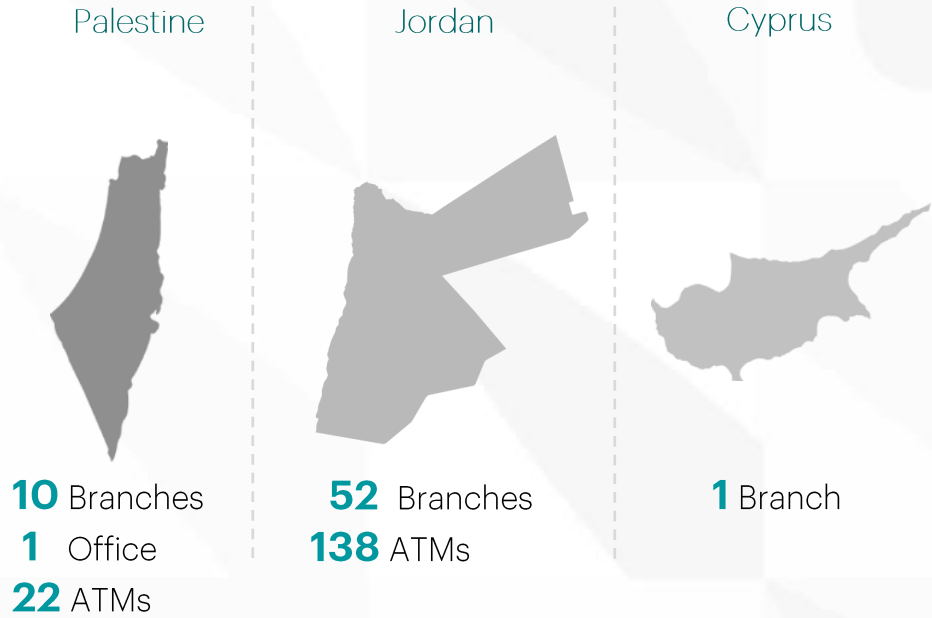
2024



Issued Jordan's first USD 50mn sustainability bond, subscribed by the International Finance Corporation ("IFC").

Issued a USD 120mn perpetual bond via public offering, marking a key capital-raising milestone for the bank.

# Jordan Ahli Bank Overview (1/2)



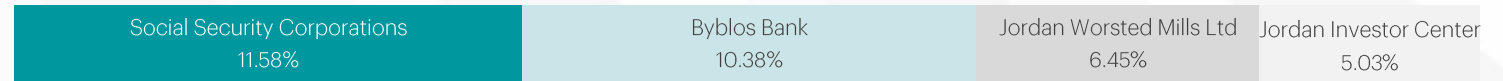
## Geographical Presence

“Premier global network of ~500 banking counterparts”

## Our Subsidiaries

- Ahli Microfinance** - 1999
- Ahli Brokerage** - 2006
- Ahli Financial Leasing** - 2010
- Ahli FINTECH** - 2017

## Major Shareholders



## Ownership Structure – Category Type



## Ownership Structure – Nationality Type









# Jordan Ahli Bank Overview (2/2)

**VISION** “ To drive the financial & non-financial prosperity of customers and the communities we serve. ”

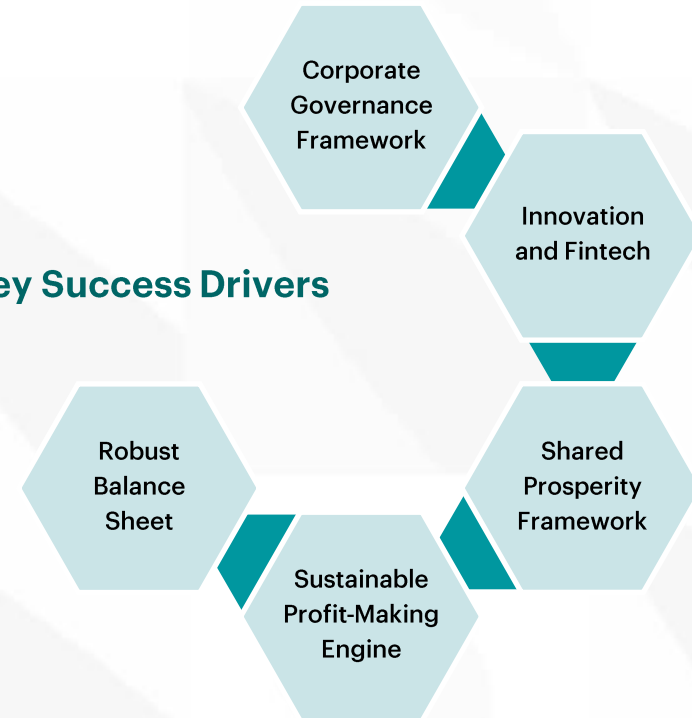
**MISSION** “ Offer sustainable financial & non-financial services that are customer centric, digital, and innovative. ”

**Values** “ Specialization, Professionalism, Excellence, Ownership, Honesty, Creativity and Innovation. ”

**An Investment Opportunity**

<p>One of the leading banks in Jordan in terms of size (Assets, Credit Facilities and Customer Deposits).</p> <p><b>Market Position</b> </p>	<p>Strong governance led by a team of heavily experienced management, along with an ambitious and highly qualified BoD.</p> <p><b>Management/ Governance</b> </p>	<p>Continuous efforts towards achieving optimal efficiency and profitability.</p> <p><b>Financial Performance</b> </p>
<p>High asset quality outperforming banking sector and peers</p> <p><b>Asset Quality</b> </p>	<p>strong liquidity levels with Sufficient capitalization along</p> <p><b>Liquidity/ Capitalization</b> </p>	<p>Effective management and monitoring of balance sheet gaps to ensure maximum profitability and well-managed risk.</p> <p><b>Asset-Liability Management (ALM)</b> </p>

**Key Success Drivers**



The background features a repeating pattern of abstract geometric shapes, including circles, triangles, and squares, in various shades of blue and green. The pattern is centered and covers the entire page.

# **Operating Environment**

# Jordan's Economy

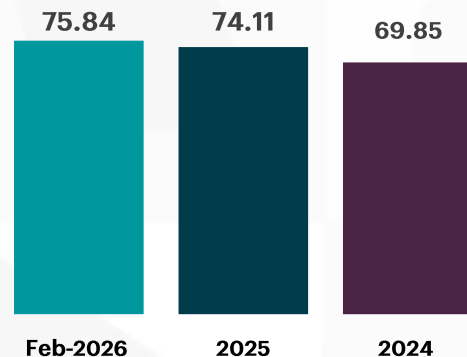
## Key Economic Indicators

GDP Growth during 2025*	2.83%
Inflation During the First Three Months of 2026 (%)	1.36%
Unemployment rate as of 2025 (%)	21.3%
CBJ's Gross Foreign Reserves as of March 2026 (USD billion)	26.82

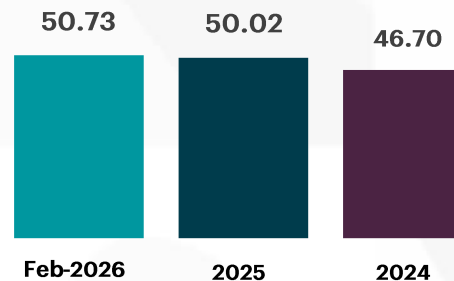
## CBJ Main Interest Rates

Main Interest Rate (%)	5.75%
Re-Discount Rate (%)	6.75%
Overnight Repurchase Agreements Rates (%)	6.50%
Overnight Deposit Window Rate (%)	5.50%

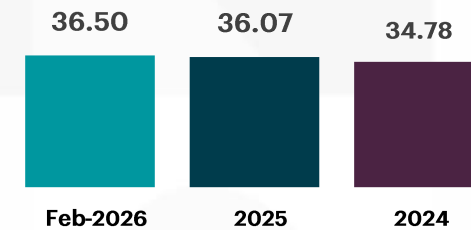
## Key Indicators of Operating Banks in Jordan



Total Assets



Total Deposits



Total Credit Facilities

## Jordanian Banking Sector

### ❖ Banks in Jordan

Number of Operating Banks	20
Number of Branches	869
Number of Offices	53
Number of ATMs	2,365
Number of employees	22,996
Female employees	35.50%

Source: Association of Banks in Jordan

### ❖ Financial Soundness as of H1,2025

18.0%	Capital Adequacy Ratio
142.4%	Liquidity Ratio
11.5%	ROE
1.3%	ROA
5.8%	NPL Ratio
71.3%	Coverage Ratio

Source: Central Bank of Jordan

# Credit Rating

## Jordan's Credit Rating

## Jordan Ahli Bank's Credit Rating

### FitchRatings

- Rating: BB-
- Outlook: Stable

### Moody's

- Rating: Ba3
- Outlook: Stable

### FitchRatings

- Rating: B+
- Outlook: Stable

### S&P Global

- Rating: BB-
- Outlook: Stable

### Capital Intelligence

- Rating: BB-
- Outlook: Stable

### Capital Intelligence

- Rating: BB-
- Outlook: Stable



# **Financial Performance Q1, 2026**

# Overall Financial Performance

Balance Sheet Items <small>JOD Million</small>	2024	2025	Q1 2026
Total Cash and Equivalents Balance	531.24	647.47	574.83
Net Credit Facilities	1,682.95	1,758.74	1,802.67
Financial Assets	1,048.66	1,031.72	1,078.55
Total Assets	3,525.50	3,721.88	3,741.46
Customer Deposits	2,255.37	2,376.27	2,465.24
Total Equity	419.31	422.03	408.45
Paid-up Capital	200.66	200.66	200.66

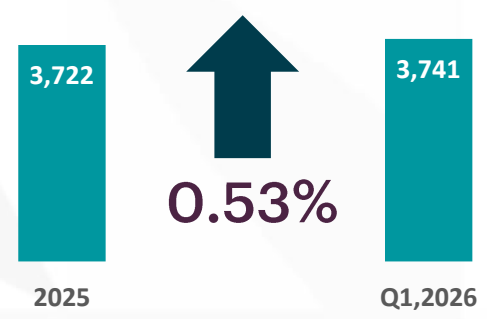
Income Statement Items <small>JOD Million</small>	2024	2025	Q1 2026
Interest Income	217.55	221.50	53.91
Net Int. and Com. Income	110.86	117.81	29.81
Gross Income	120.79	132.89	32.23
Net Expected Credit Loss (ECL)	16.63	17.73	5.25
Other Provisions	1.61	1.99	0.40
Total Expenses	90.72	98.69	26.19
Earnings before Tax	30.07	34.20	6.04
Net Income	17.80	21.26	4.47

Key Ratios %	2024	2025	Q1 2026
Loan to Deposit - LTD %	74.62%	74.01%	73.12
Regulatory Capital Adequacy Ratio (%)	18.25%	17.07%	16.53
Net NPL Ratio - %	4.58%	5.02%	4.82
NPL Coverage Ratio - %	125.69%	121.09%	127.91
Cost to Income - %	60.00%	59.43%	63.72
Net Credit Facilities to Total Assets - %	47.74%	47.25%	48.18
Liquid Assets to Total Assets - %	44.81%	45.12%	44.19
Net Operating Income to Gross Income - %	24.89%	25.74%	18.74
Net Interest Margin (NIM) - %	3.09%	3.11%	3.08
Return on Total Equity - %	4.73%	5.05%	4.31
Return on Shareholders Equity - %*	5.33%	6.33%	5.41
ROA - %	0.52%	0.59%	0.48

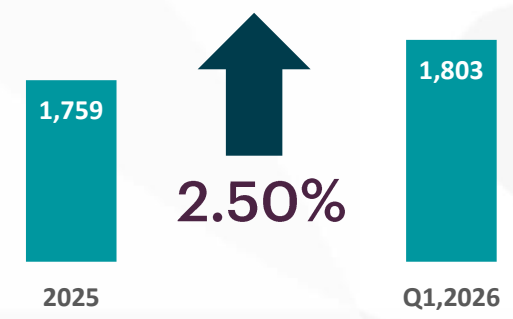
\*Shareholders Equity is calculated by excluding Perpetual bonds issued in November 2024 from Total Equity

# Balance Sheet YTD Changes (as of 31/3/2026)

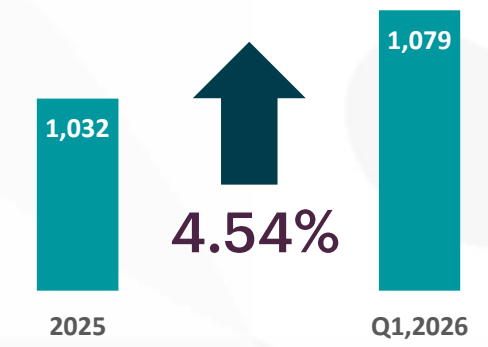
### Total Assets (JOD Million)



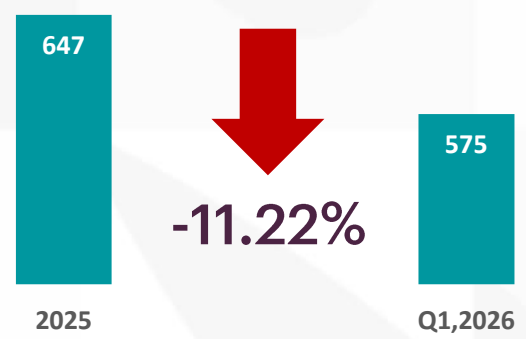
### Net Credit Facilities (JOD Million)



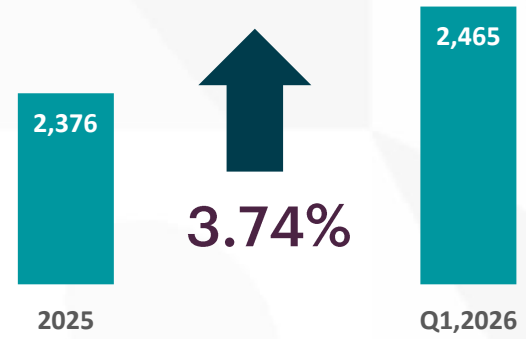
### Financial Assets (JOD Million)



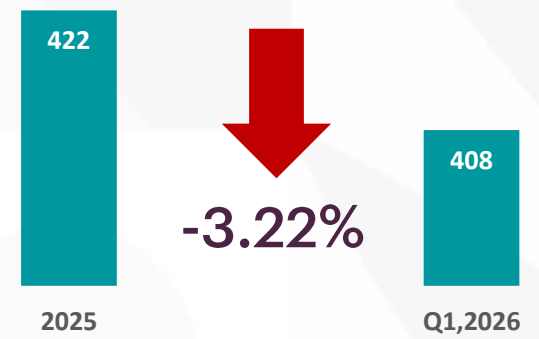
### Total Cash and Equivalents Balance (JOD Million)



### Customer Deposits (JOD Million)

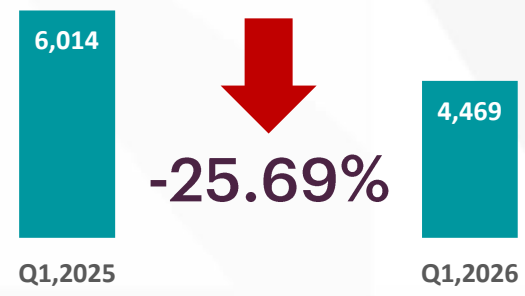


### Total Equity (JOD Million)

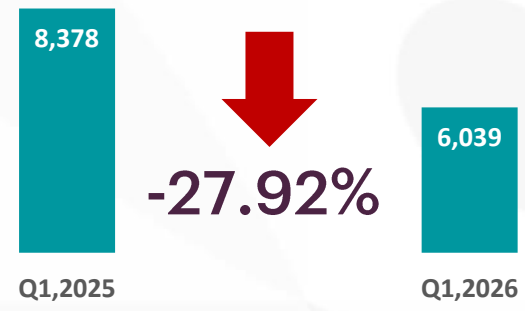


# Income Statement Q-o-Q Change (as of 31/3/2026)

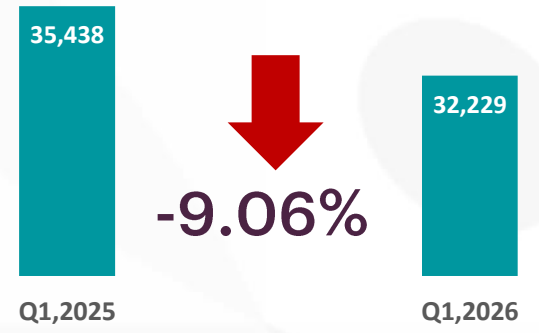
### Net Income (JOD '000)



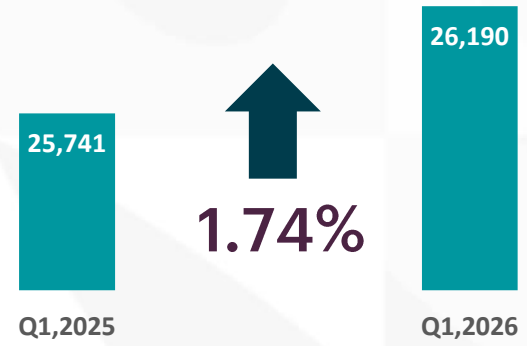
### Earning Before Tax (JOD '000)



### Gross Income (JOD '000)



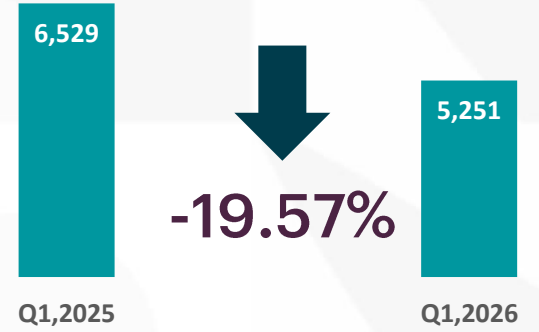
### Net Interest Income (JOD '000)



### Total Expenses (JOD '000)



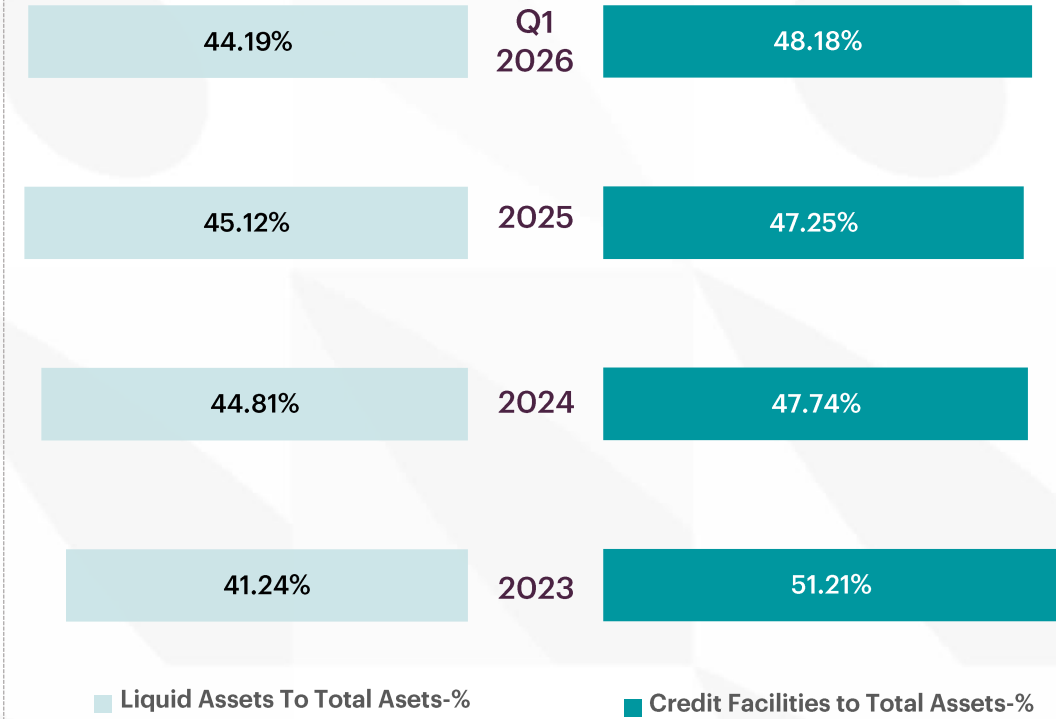
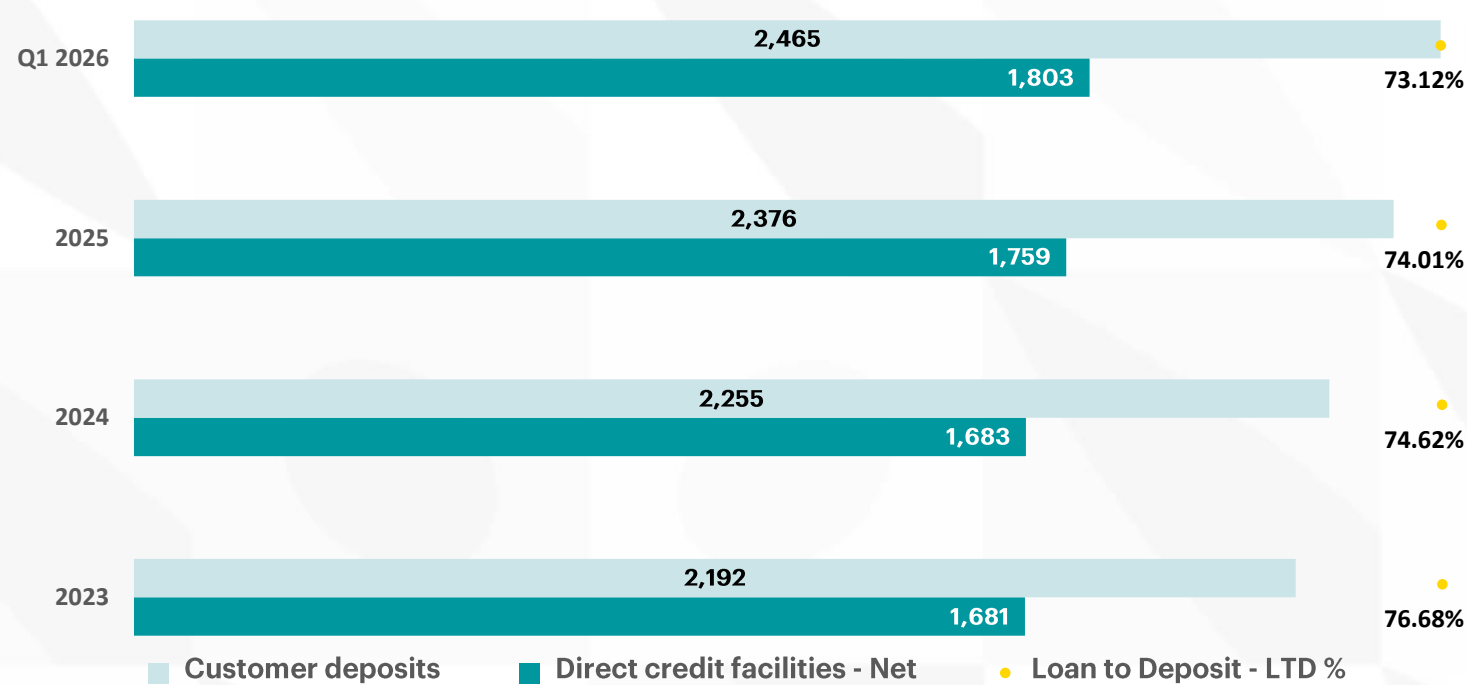
### Net Expected Credit Loss (JOD '000)



# LTD Ratio and Asset Liquidity

## Net Credit Facilities to Deposits Ratio (JOD Million)

## Asset Liquidity

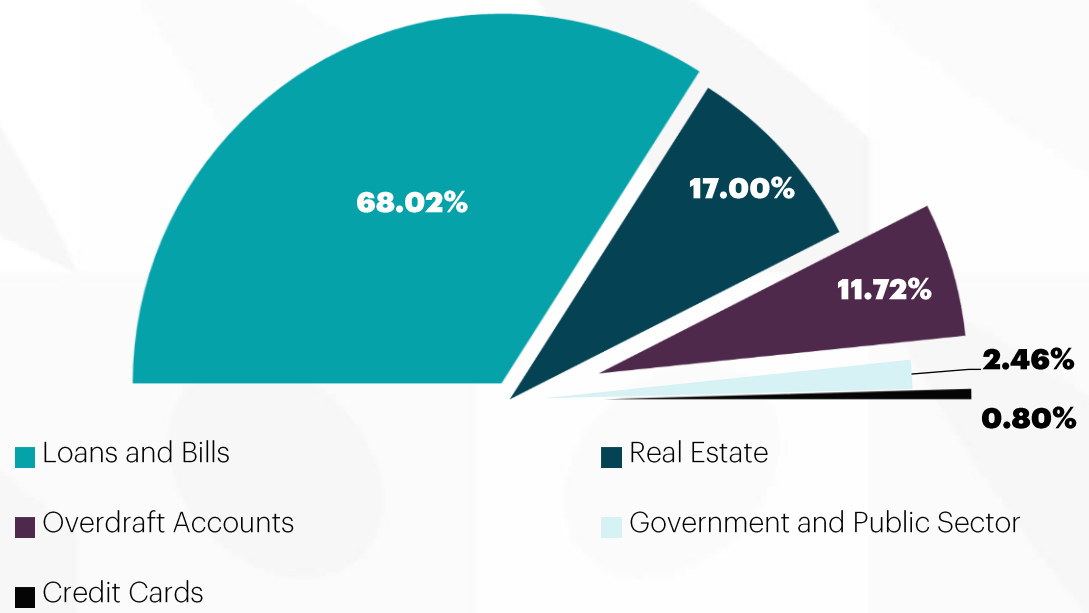


# Gross Income vs Total Expenses as of 31/3/2026 (JOD Million)

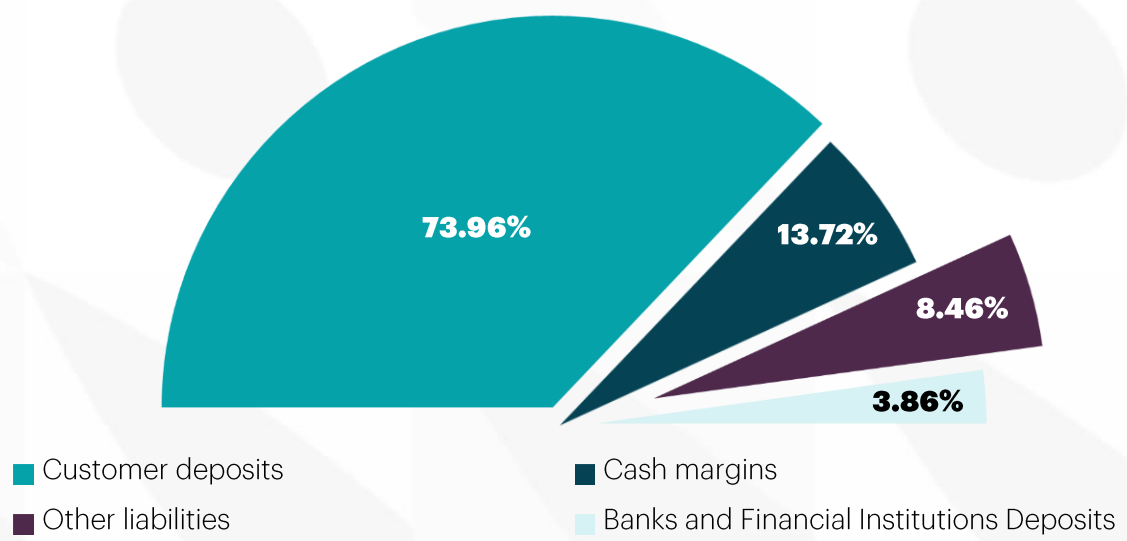


# Loan Book and Funding Breakdown as of 31/3/2026

### Gross Loan Breakdown

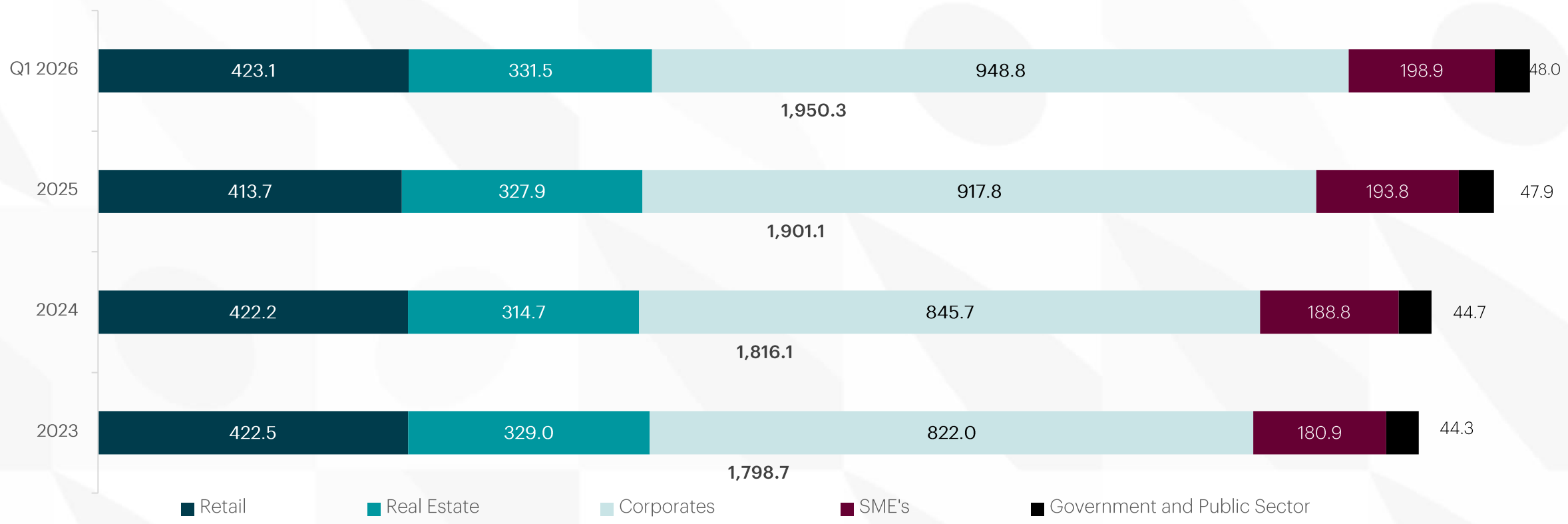


### Liabilities Breakdown



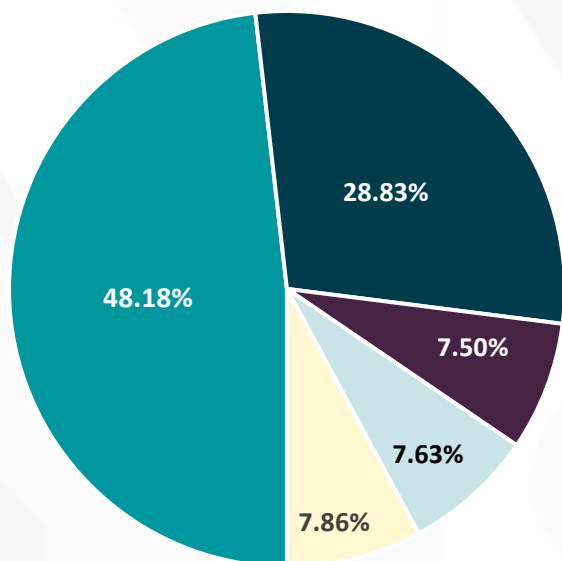
# Credit Facilities Breakdown

Gross-Credit Facilities Breakdown by Segment (JOD Million)



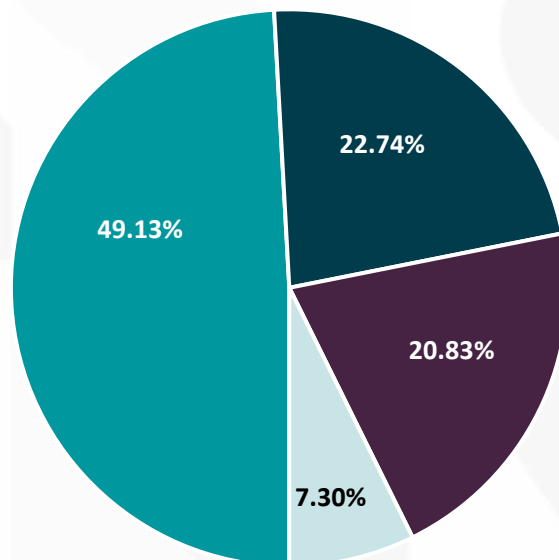
# Balance sheet Breakdown as of 31/3/2026

## Assets Breakdown JOD 3,741 Million



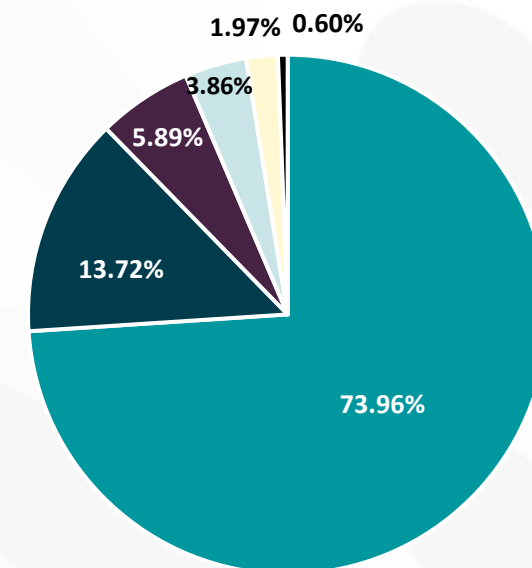
- Credit Facilities
- Financial Assets
- Cash & Balances at Central Banks
- Other
- Balances & Deposits at Banks & FI

## Total Equity Breakdown JOD 408 Million



- Paid in Capital
- Reserves
- Perpetual Bonds
- Retained Earnings

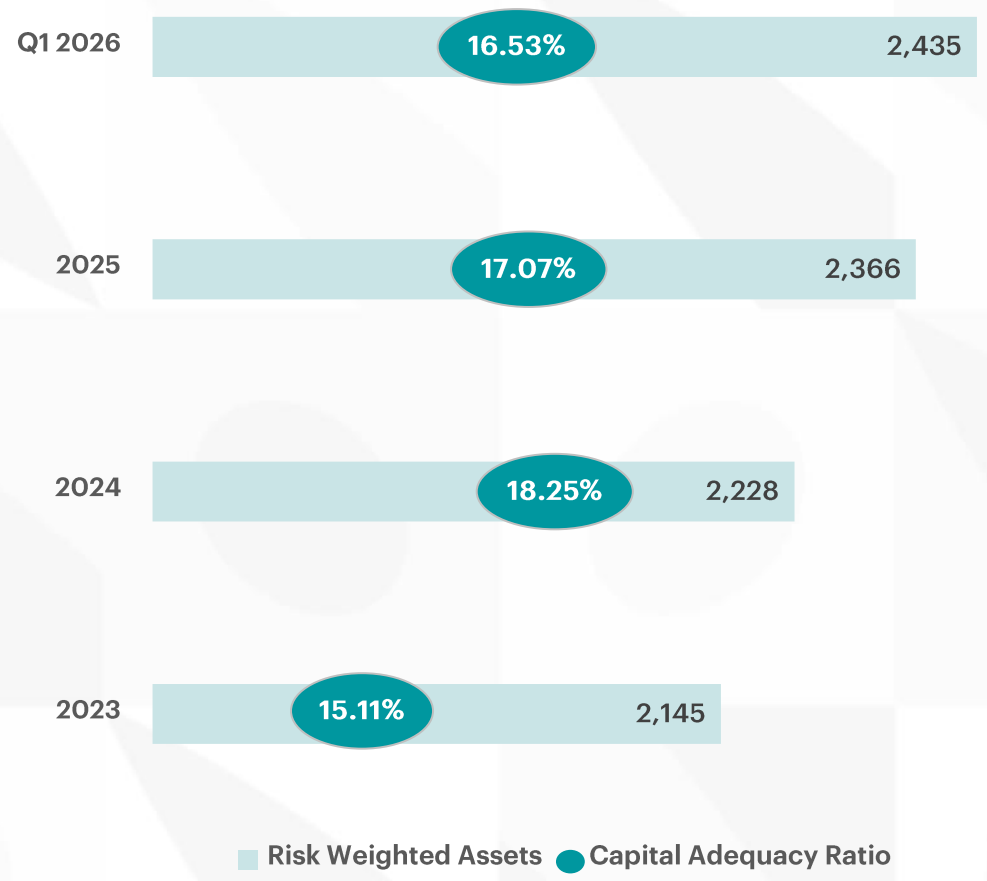
## Liabilities Breakdown JOD 3,333 Million



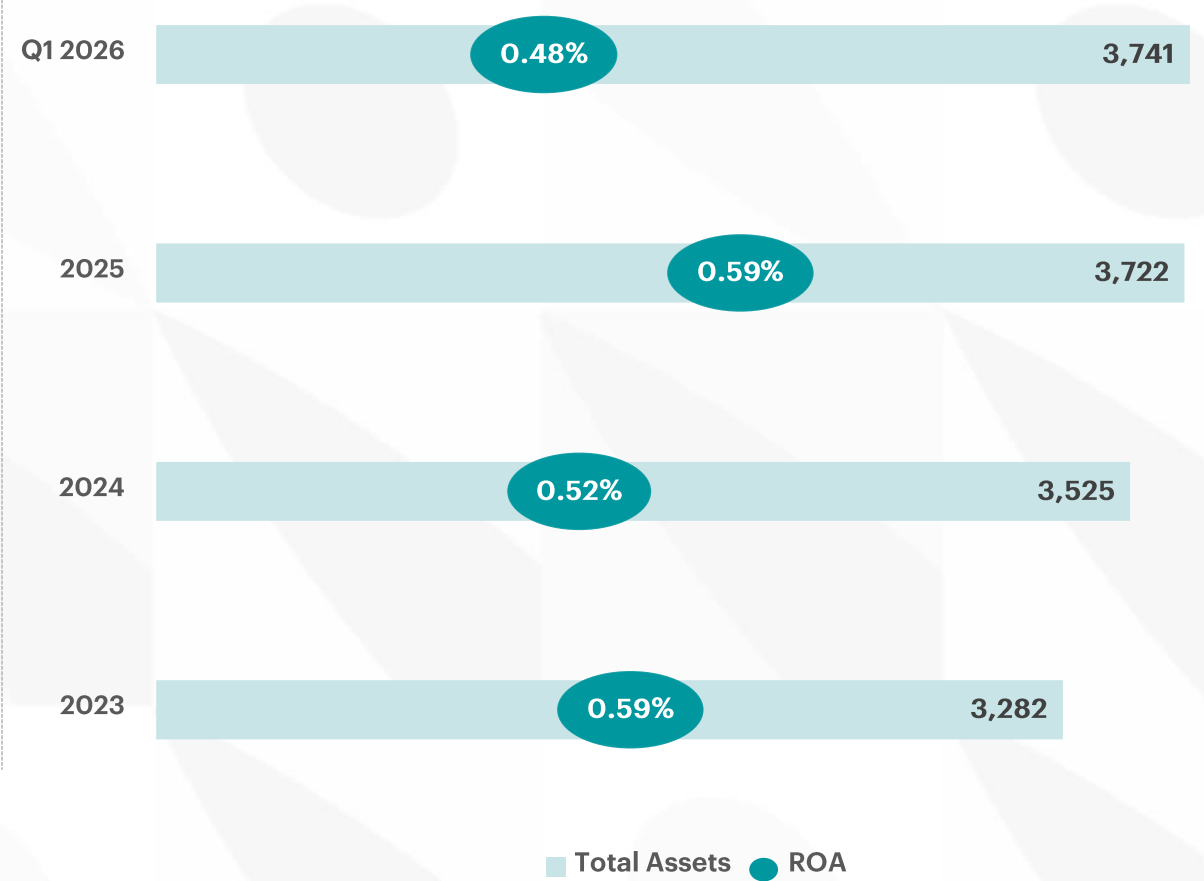
- Customer Deposits
- Cash Margins
- Borrowed Funds
- Banks & Financial Institutions Deposits
- Others
- Subordinated Bonds

# Asset Base and Key Ratios

## Risk Weighted Assets (JOD Million) vs. CAR (%)

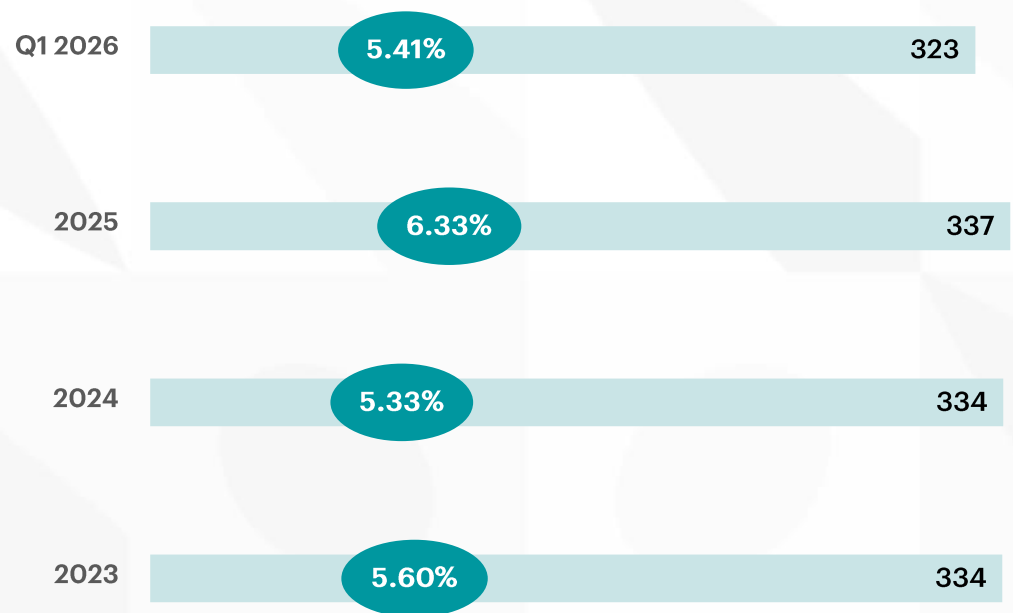


## Total Assets (JOD Million) vs. ROA%



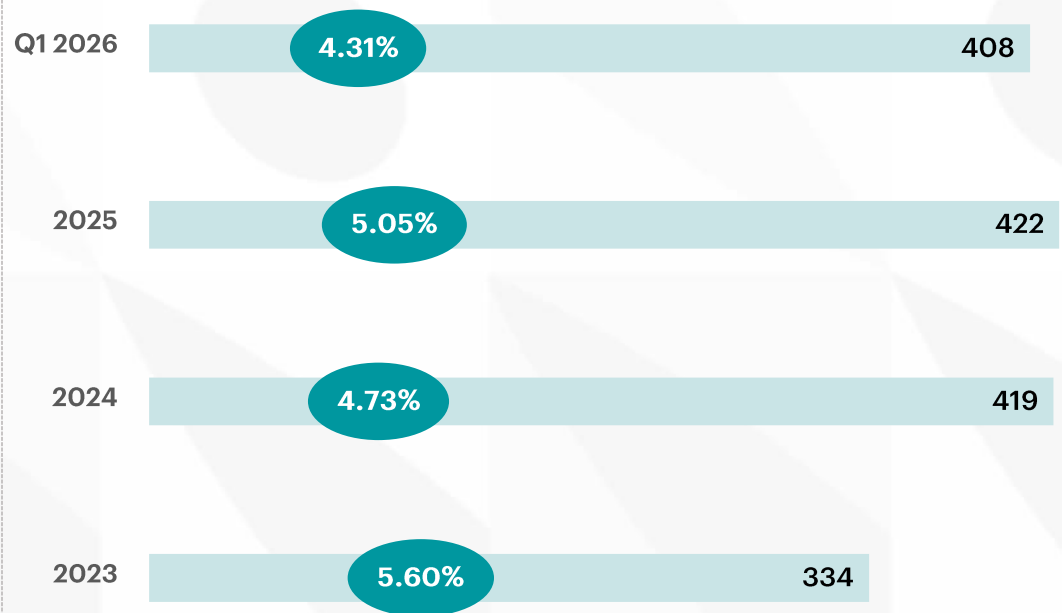
# Return on Equity (ROE)

Shareholder's Equity (JOD Million) vs. ROE%\*



■ Shareholders Equity ● ROE

Total Equity (JOD Million) vs. ROE%

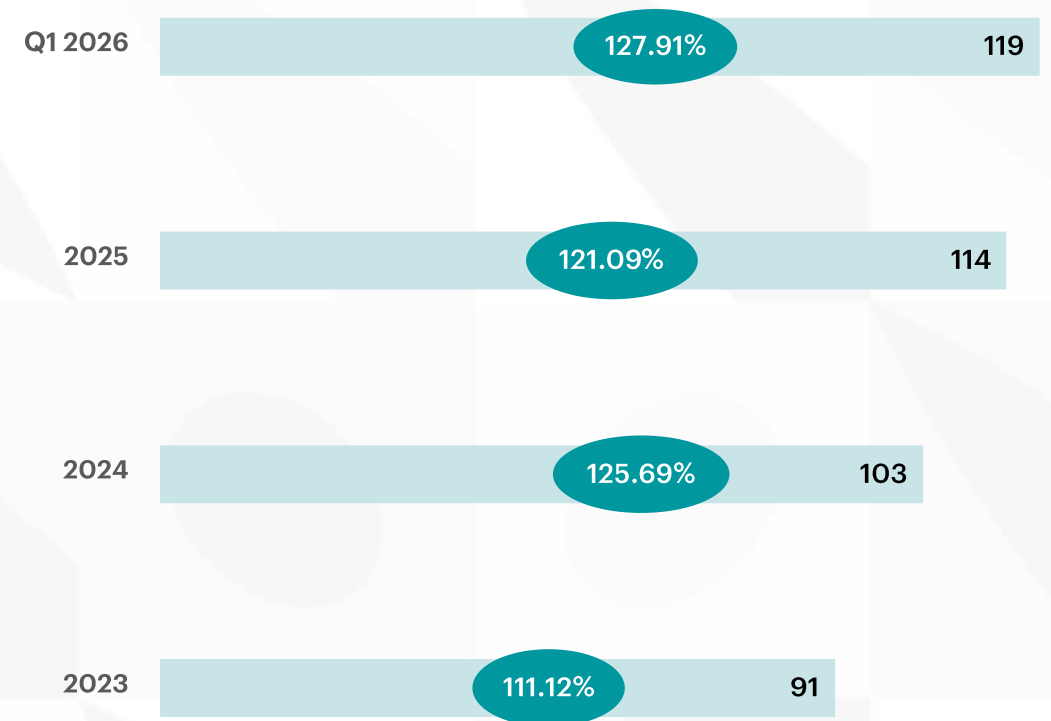


■ Total Equity ● ROE

\*Shareholders Equity is calculated by excluding perpetual bonds issued in November 2024 from Total Equity

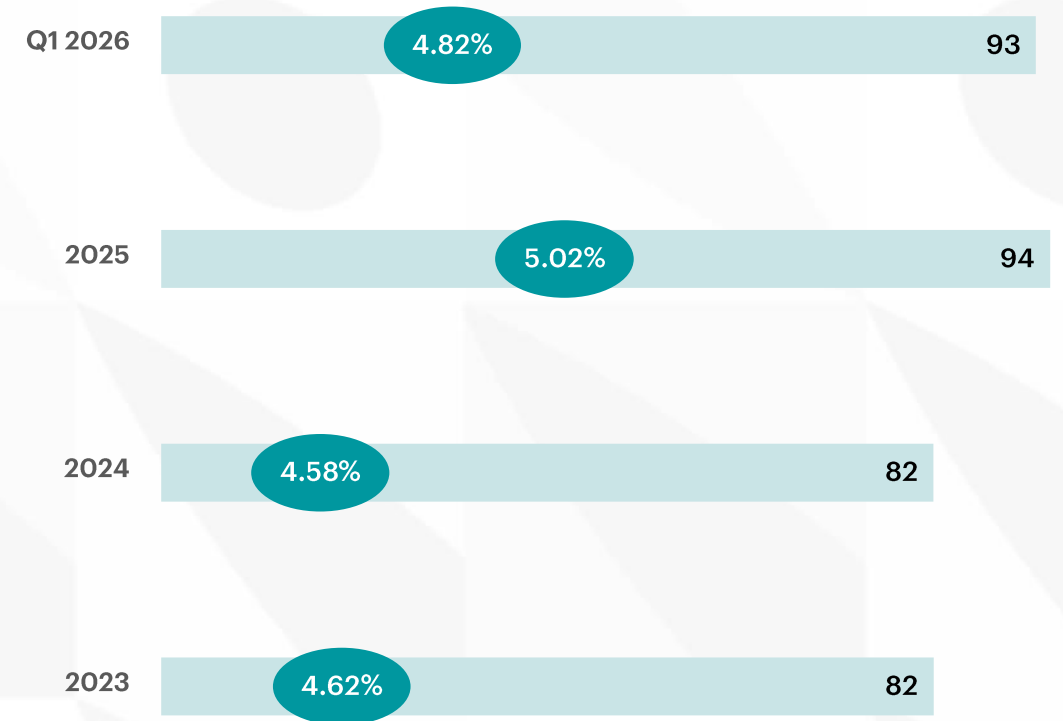
# Asset Quality

### Accumulated ECL (JOD Million) vs. NPL Coverage Ratio (%)



■ Accumulated ECL ● NPL Coverage Ratio-%

### Non-Performing Loans (JOD Million) vs. NPL Ratio (%)



■ Non-Performing Loans ● NPL Ratio

# Share Performance

# Jordan Ahli Bank Share

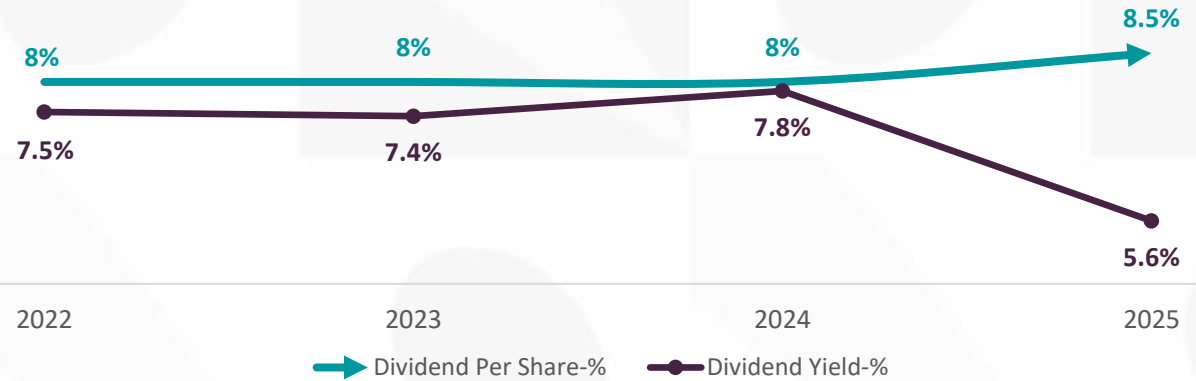
Listed on: Amman Stock Exchange (ASE)

ISIN: JO1103311014

Amman Stock Exchange Ticker: AHLI

Bloomberg Ticker Code: AHLI: JR

Reuters Ticker Code: AHLI.AM



Share Overview	2022	2023	2024	2025	Q1 2026
Market Capitalization – JOD Million	214.70	216.71	204.67	305.00	256.84
Earnings per share (EPS) - JOD	0.08	0.09	0.09	0.11	0.02
Price to Earnings (P/E) - times	12.70	11.66	11.50	14.35	-
Trading Value - JOD Million	32,678.9	20,476.8	10,038.1	29,888.7	4,942.6
Number of Shares Traded - Million	31,497.6	19,400.2	9,734.0	26,607.0	3,616.7
Turnover Ratio%	15.70%	9.67%	4.85%	13.26%	1.80%

Year	Opening Price	Closing Price	High Price	Low Price
Q1 2026	1.52	1.28	1.51	1.26
2025	1.02	1.52	1.55	0.95
2024	1.08	1.02	1.12	0.99
2023	1.07	1.08	1.13	1.00
2022	0.97	1.07	1.23	0.94

\*Source: Amman Stock Exchange (ASE)



# **Board of Directors and Executive Management**

# Board of Directors and Executive Management

## Board of Directors

Mr. Saad Nabil Mouasher	Chairman	
Mr. Moh'd Mousa Dawood	Vice Chairman	
Mr. Nadim Yousef Muasher	Member	
Rajai Muasher and Brothers Company	Rep. Mr. Rafik Saleh Muasher	
Mouasher Investment and Trading Company	Rep. Mr. Imad Yousef Muasher	
Jordan Investor Center	Rep. HE. Mrs. Majd Mohammad Shwaikeh	
Byblos Bank	Rep. Mr. Marwan Chafic Moharram	
Social Security Corporation	Rep. Mr. Mo'nes Omar Abdelall	
Mrs. Mays Abdallah Jaradat	Member	Independent
H.E Karim Tawfiq Kawar	Member	
Mr. Yazan Munther Haddadin	Member	Independent
Mr. Khalil Safwan Khalil Saket	Member	Independent
Mr. Basem Mahmoud Malhas	Member	Independent

## Executive Management

CEO/ General Manager*	Mr. Ahmad Abu Eideh
Head Of Treasury, Investments & Financial Institutions	Mr. Majed Hijab
Head of Corporate Banking & Projects Finance	Mr. Sofyan Duais
Head of SME	Mr. Ammar Al Sa'id
Head of Consumer Banking	Mr. Mohammad Abu Injeileh
Chief Financial Officer	Mr. Dirar Haddadin
Chief Credit Officer	Mrs. Maha Jumaa
Chief Compliance Officer	Mr. Khalid Abuesh-Shaer
Chief Risk Officer	Mr. Taha Zaid
Chief Internal Auditor	Mr. Safwan Asfour
Chief Operations & Support Officer	Mr. Rami Da'na
Chief Information Officer	Mr. Jwallant Vasani
Chief People and Culture Officer	Mrs. Maha AL Dado

\*Mr. Ahmad Abu Eideh was appointed on May 1<sup>st</sup>, 2026

## Disclaimer & Contact

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[Ministry of Industry, Trade and Supply](#)

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