



# DRIVING SUSTAINABLE VALUE ACROSS JORDAN

Bank ABC Jordan Sustainability Report 2025



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# Introduction

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# About this Report

Bank ABC Jordan's Sustainability Report forms part of the Bank's 2025 public disclosures and complements its Annual Report. Both reports cover the financial year from 1 January to 31 December 2025, and are prepared on an annual basis.

ABC Jordan's Sustainability Report explains how sustainability considerations are integrated into ABC Jordan's governance, risk management and business activities. It focuses on the management of environmental and social risks, the mobilisation of sustainable and transition finance to support clients, and the actions taken across the Bank to enable responsible and inclusive growth in the markets where we operate. In particular, we intend to inform a broad range of stakeholders, including regulators, investors, clients and other interested parties, on ABC Jordan's sustainability approach and performance across its material sustainability topics.

## Reporting approach

The report has been prepared in accordance with the Global Reporting Initiative (GRI) Standards 2021 and Amman Stock Exchange (ASE) Guidance on Sustainability Reporting and ESG disclosure requirements.

## Supporting Jordan's national policies

Bank ABC Jordan aligns closely with Jordan's national priorities and climate commitments. The Bank supports the objectives set out

in the Nationally Determined Contributions, including the target to reduce greenhouse gas emissions by 31% by 2030, and advocates for the integration of climate considerations into long-term planning through the National Climate Change Policy. The Bank also supports Jordan's Green Vision, including initiatives such as the National Green Growth Plan, which underpins the country's economic modernization agenda.

Bank ABC Jordan will also be aligning with the Central Bank of Jordan's (CBJ) direction regarding Green Finance, which is set out in the CBJ's Green Finance Strategy.

## Inquiries

Further information about Bank ABC Jordan is available on our website at [bank-abc.com](https://bank-abc.com).

For the latest news and updates, please follow Bank ABC Jordan on our official social media channels:



@BankABCJordan



For enquiries related to our sustainability initiatives, please contact: [sustainability.jo@bank-abc.com](mailto:sustainability.jo@bank-abc.com).

# General Manager's Message

**"With the foundations of our sustainability strategy firmly in place, Bank ABC Jordan is focused on turning commitment into action embedding practical, measurable sustainability practices that strengthen resilience, support our clients and create long-term value for the communities we serve."**

**George Farah Sofia**  
Bank ABC Jordan  
General Manager



I am pleased to present Bank ABC Jordan's Sustainability Report for the year ended 2025. During the year we continued to advance our strategy by further integrating sustainability across our value chain. With the foundations of our sustainability strategy now firmly in place, our focus has shifted from planning to action. This report highlights tangible and measurable steps we are taking across our operations, our client relationships, and our approach to value creation.

As change accelerates, sustainability continues to shape how we manage risk, support our clients, and create long-term value. At Bank ABC Jordan, we approach sustainability responsibly focusing on progress that is practical, measurable, and aligned with our role as a financial institution.

Reducing our environmental impact remains a priority. We have established accurate baselines for key resources enabling more informed and targeted initiatives, particularly around energy efficiency and greenhouse gas emissions.

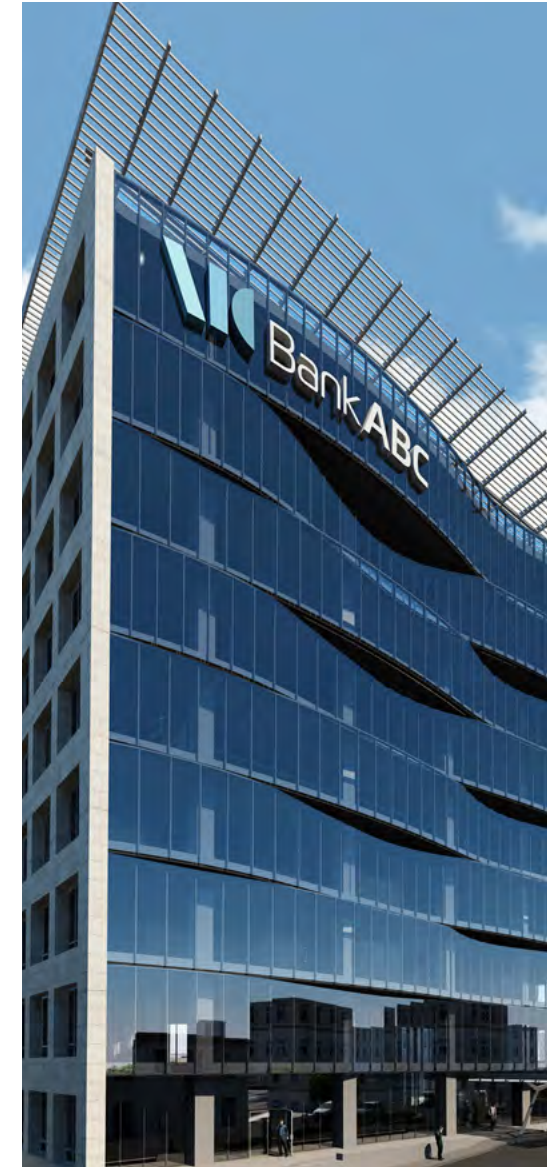
Beyond our own operations, our greatest impact lies in how we support our clients. As the sectors we finance face increasing sustainability-related pressures, we have further strengthened ESG and climate risk integration within credit decisions and client engagement. Tools such as the Client ESG Risk Assessment (CERA) process, Industry Environmental Risk Rating methodology, and our Sustainable Finance Framework to support responsible financing, credible transition efforts, and strong governance practices.

Sustainability also supports value creation. In 2025, the Bank delivered improved financial performance, reflecting greater resilience and stronger risk management. By investing in data, governance, and capabilities, we are better positioned to respond to emerging risks and evolving client needs.

This progress would not have been possible without the dedication of our employees and the trust of our clients, shareholders, and partners.

Looking ahead, our focus remains on execution; turning strategy into action and scaling initiatives where they can deliver the greatest impact. We remain confident that a disciplined, practical approach to sustainability will strengthen the Bank and the communities we serve.

I invite you to explore this report and learn more about how Bank ABC Jordan is creating lasting value, responsibly and with a clear view of the future.



# About Bank ABC Jordan

Bank ABC Jordan has been serving the Kingdom since 1990 as a Jordanian public shareholding company listed on the Amman Stock Exchange (ASE). Majority-owned (87%) by Bank ABC BSC, the Bank operates as a full-service commercial bank with 19 branches and 48 ATMs strategically located across Jordan.

Beyond traditional banking, the Bank offers a wide range of investment and advisory services through its wholly owned subsidiary, ABC Investments, including securities brokerage locally, regionally, and internationally. In 2022, the Bank further strengthened its digital presence with the launch of “ila” digital banking

application, providing customers with convenient, round-the-clock access to innovative banking solutions.

Bank ABC BSC, headquartered in Manama, Bahrain, is the parent company and one of the region's leading international banks. Established in 1980, the group has a footprint in 15 countries and serves more than 25 markets across the Middle East, North Africa, Europe, the Americas, and Asia. Known for embracing technology and efficient processes, the group delivers modern, agile, and client-focused banking experiences tailored to evolving customer needs.

## Our Financial Performance

**16.51%**  
Capital adequacy ratio

**1.74%**  
Return on equity

Total equity  
**JOD167m**

Capital intelligence rating  
**BB-/B**

Revenue  
**JOD44.04m**

Total Deposits  
**JOD1,097m**

Total Assets  
**JOD1,520m**

Net Profit  
**JOD2.88m**



## Ownership Structure (Shareholders who own 1% or more of Bank's Capital)

Arab Banking Corporation (B.S.C.), Bahrain  
**86.98%**

Social Security Corporation  
**2.05%**

Kuwait International Investment Company  
**1.33%**

Established in 1990, Incorporated in the Hashemite Kingdom of Jordan as Arab Banking Corporation (Jordan), Headquartered in Amman, Jordan

**500+** Employees

## Our Values - Enabling Sustainability in Action

At Bank ABC, sustainability is embedded in our culture, how we deploy capital, manage risk and support clients across the markets we serve. As a MENA-focused international bank, operating across diverse and transitioning economies, our approach is grounded in disciplined decision-making, responsible financing and long-term value creation. In 2025, we refreshed our values framework to reflect the evolving expectations of our stakeholders and the realities of a rapidly changing global environment. Our five Value Drivers define how we translate ambition into action, ensuring sustainability is integrated into everyday decisions across the Group.

### The Values that Drive us



#### Put Clients First

*Every decision and action comes from understanding and serving client needs.*

- Supporting clients through energy transition and economic transformation is central to our sustainability strategy. We actively engage with clients on decarbonisation pathways, ESG risk considerations and sustainable financing solutions, ensuring that capital is directed towards viable, forward-looking opportunities.
- Operating across multiple markets enhances our ability to provide relevant, locally relevant solutions, strengthening partnerships and enabling our clients to navigate complex transition environments.



#### Collaborate to Grow

*We deliver stronger outcomes through partnerships, shared accountability and collective expertise.*

- Sustainability is a cross-functional priority requiring coordination across business lines, geographies and disciplines. We embed sustainability considerations across our value chain, linking client coverage, risk, product development and operations, to ensure consistency in how we originate, structure and manage business.
- This integrated approach enhances decision-making, strengthens execution and supports more resilient outcomes for both the Bank and our clients.



#### Empower our People

*We equip our people with the capability and accountability to act.*

- Embedding sustainability into day-to-day operations requires informed decision-making at every level. We are strengthening internal capabilities through targeted training, governance frameworks and clear accountability structures to ensure ESG considerations are consistently applied across business activities.
- An inclusive and performance-driven culture supports this objective, enabling diverse perspectives, encouraging ownership and reinforcing responsible decision-making across the organisation.



#### Act with Integrity

*We apply consistent, transparent and disciplined standards in everything we do.*

- We recognise that climate risk is financial risk. ESG considerations are integrated into our risk management framework, including underwriting, portfolio oversight and governance processes, ensuring alignment with regulatory expectations and long-term portfolio resilience.
- Our commitment to integrity also underpins how we operate as an institution - through transparent practices, robust governance and fair, consistent treatment of our people and stakeholders.



#### Innovate for the Future

*We anticipate change, develop solutions that enable long-term progress.*

- Innovation plays a critical role in advancing sustainability. We leverage technology, including data analytics and artificial intelligence, to enhance ESG risk assessment, improve client engagement and support scalable, efficient solutions.
- By aligning innovation with sustainability priorities, we are better positioned to respond to evolving market dynamics and support the transition to more sustainable economic models.



# 2025 Sustainability Highlights

## Environment

Launched Bank ABC Group's Environmental Impact Reduction Plan 2030 covering Jordan's operations



**81%**

of energy consumption from renewables in 2025

**27%**

decline in Scope 1, 2 & 3 GHG emissions in 2025 vs 2024

**52%**

fall in Scope 3 GHG emissions in 2025 vs 2024

Measured our Scope 3 financed emissions by sector and client

## Fit for purpose

**JOD 40m**

of sustainable finance mobilised in 2025

**JOD 15.5m**

of SME finance and microfinance provided in 2025

Launched Client ESG Risk Assessment process





## Value Creation

**20 hours**  
per FTE (full-time employees)



Developed Environmental heatmap of our corporate portfolio

Accelerated training program for client-facing teams

**JOD 800k**  
of CSR investment across 20+ projects in our communities

Onboarded ESG database solution to enhance data integrity

# Bank ABC's Sustainability Strategy

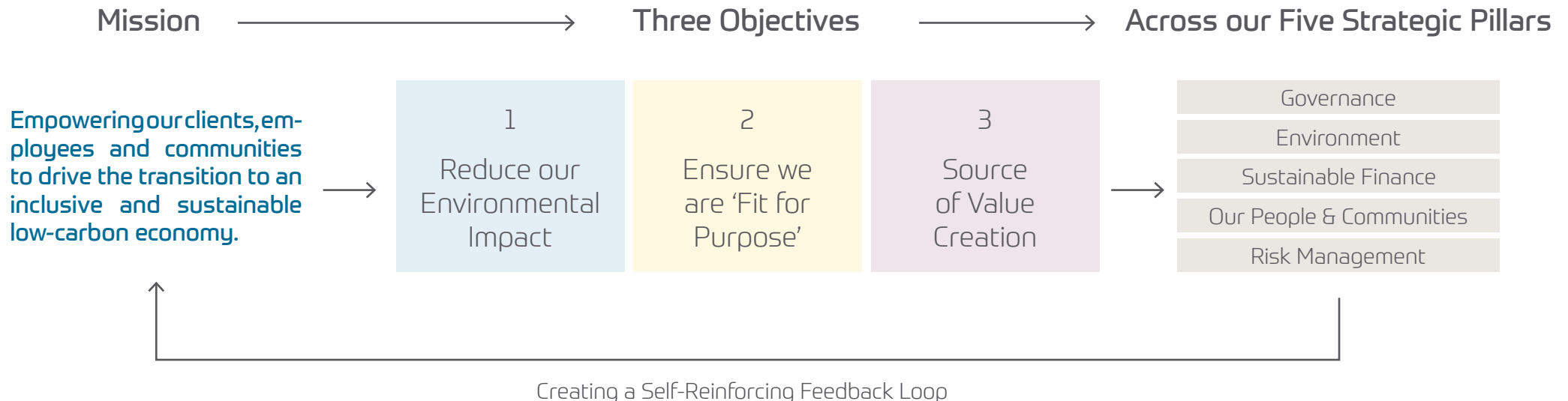
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# Our Sustainability Strategy

## Sustainability Unlocks Value and Builds Resilience

Bank ABC Jordan's sustainability strategy is guided by a clear mission to support clients, employees, and communities in the transition to a more inclusive and sustainable low-carbon economy. Aligned with the Group's business priorities, the strategy focuses on reducing environmental impact while creating value through cost efficiency, risk management, and growth opportunities. By embedding sustainability across its value chain and leveraging innovative solutions and its international network, the Bank is positioned to drive long-term, meaningful impact.



# Our Strategic Objectives

Guided by our strategic mission - "Empowering our clients, employees and communities to drive the transition to an inclusive and sustainable low-carbon economy" - our sustainability strategy is anchored in three clear objectives, underpinned by clearly defined initiatives that allow us to crystallise our strategic ambition.

1

## Reduce our Environmental Impact

We are committed to reducing the environmental footprint of our operations, suppliers and financing, to the benefit of our stakeholders, communities and the planet. We are delivering reductions through investment in our operations and close collaboration with our suppliers and customers.



- Launched our 5-year Environmental Impact Reduction Plan to 2030 covering Jordan's operations.
- Set out a renewable energy plan through to 2030 with 81% of our energy sourced from renewables.
- 27% decline in Scope 1, 2 and 3 GHG emissions in 2025 versus 2024.

2

## Ensure we are 'Fit for Purpose'

To support our clients in navigating economic and environmental shifts, it's essential that our governance, systems and capabilities remain fit for purpose. They need to remain robust, responsive and forward-looking to deliver the maximum value to our clients.



- Mobilised JOD 40m of sustainable finance.
- Launched CERA process to enhance our understanding of how clients are managing their environmental and social impacts.
- Accelerated training program for client-facing teams.

3

## Source of Value Creation

There is a close link between environmental risk and financial impact. Reducing our environmental impact and accelerating our sustainable finance benefits the planet and generates an important source of value creation for our stakeholders. Our strategy has been specifically structured to capture real economic benefits from greater efficiency, innovation, and revenues.



- 20 hours per FTE (full-time employees).
- JOD 800K of CSR investment across 20+ project in our communities.
- Onboarded ESG database solution to enhance data integrity



# Our Sustainability Journey

## 2023-24

### Laying the Foundations

The initial phase of our sustainability strategy, following its launch in 2023, focused on establishing the essential governance, frameworks and processes. During this period, we identified and measured our material sustainability-related risks and opportunities, enabling a more structured and consistent approach to managing them across the organisation. These foundations allowed us to clearly articulate our strategic direction and develop a detailed three-year action plan through to 2026, to integrate sustainability into core business processes and decision-making.

#### Governance

- / Set up Group Sustainability Steering Committee
- / Published the inaugural ABC Jordan Sustainability Report 2023
- / Measured ABC Jordan's material ESG KPIs

#### Environment: Operations

- / Developed Environmental Impact Reduction Plan

#### Sustainable Finance

- / Launched training programme for Wholesale and Credit teams
- / Published Sustainable Finance Framework

#### Risk Management

- / Enhanced climate scenario analysis & stress testing

## 2025

### Driving Change

In 2025, our focus shifted to actively embedding sustainability across our global value chain. Sustainability considerations became more deeply integrated into risk management, operations, and client engagement, supported by enhanced data quality, increased transparency, and strengthened organisational capability. Improved data granularity enabled the development of targeted action plans to better manage sustainability risks and opportunities across the business. This phase marked a decisive transition to sustainability becoming operationalised within day-to-day activities through key initiatives, including the launches of our CERA process and EIRP 2030.

#### Governance

- / Published ABC Jordan Sustainability Report 2024
- / Onboarded ESG database

#### Environment: Operations

- / Launched EIRP 2030
- / Onboarded global procurement system

#### Environment: Scope 3 Financed Emissions

- / Analysed Scope 3 financed emissions by sector, and client
- / Developed Client Transition Plan Framework

#### Sustainable Finance

- / Targeted client engagement
- / Accelerated training programme

#### Risk Management

- / Developed Group ESG Risk Standard
- / Launched CERA process
- / Implemented Industry Environmental Risk Rating methodology and developed environmental heatmaps

#### Our People

- / Plan to strengthen approach to D,E&I

## 2026+

### Creating Value

The next phase, 2026 onwards, will be shaped by accelerating key initiatives, including the acceleration of our EIRP 2030. A key priority will be the development of a mitigation strategy for our Scope 3 financed emissions, anchored in targeted client engagement and supported by enhanced sustainable finance capabilities. As such, we will launch a group-wide initiative to accelerate our sustainable finance activity and support our financed emissions mitigation strategy. A significant milestone in this phase will be the development of ESG targets integrated into management incentivisation structures to reinforce accountability and drive positive outcomes. Collectively, these initiatives will strengthen the Bank's resilience while delivering greater positive impact and value for our stakeholders.

#### Governance

- / **ESG targets** to ensure alignment and incentivise success

#### Environment: Operations

- / **Reduce** environmental impact of operations
- / **Increase** the % of energy from renewables
- / **Supplier engagement** to reduce their emissions

#### Environment: Scope 3 Financed Emissions

- / **Sector-based mitigation strategy** to reduce our financed emissions
- / **Enhanced client engagement** targeting high emitting sectors

#### Sustainable Finance

- / **Launch** sustainable finance product programme
- / **Enhance** capability via ongoing training programme
- / **Incentivisation** structure to underpin approach

#### Our People

- / **Multi-phased approach** to strengthen D,E&I
- / **Initiative roll-out** to increase diversity

Ensure Bank ABC meets its ESG regulatory requirements

# Sustainability Performance

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# Governance



“Sustainability is a strategic choice that guides our decisions, strengthens accountability, and drives progress toward a more sustainable future.”

**Sara Khair**  
Head of Compliance Department



## Our Approach

Good corporate governance remains central to Bank ABC Jordan's approach to sustainability. The Bank operates with the highest standards of integrity, ethics, and regulatory compliance, while actively embedding ESG considerations across business units. This includes the development of KPIs and strategic objectives that align with ESG goals, ensuring that sustainability is integrated into decision-making and business operations.

In 2025, we initiated efforts to incorporate ESG factors into performance management frameworks for senior management, including exploring the linkage of remuneration to the achievement of ESG-related KPIs.

### Board of Directors

Bank ABC Jordan's strategic direction and governance are overseen by the Board of Directors, which sets long-term objectives, monitors senior management performance, and ensures robust internal controls in compliance with applicable laws and regulations. The Board also protects the interests of a wide range of stakeholders including shareholders, depositors, creditors, employees, and the broader community ensuring these considerations are reflected in the Bank's policies and decisions.

The Bank operates in full compliance with its local Code of Conduct and the Group Conflict of Management Standard, as well as its Whistleblowing Policy and Procedure. These frameworks reinforce transparency, ethical behavior, and accountability at all levels.

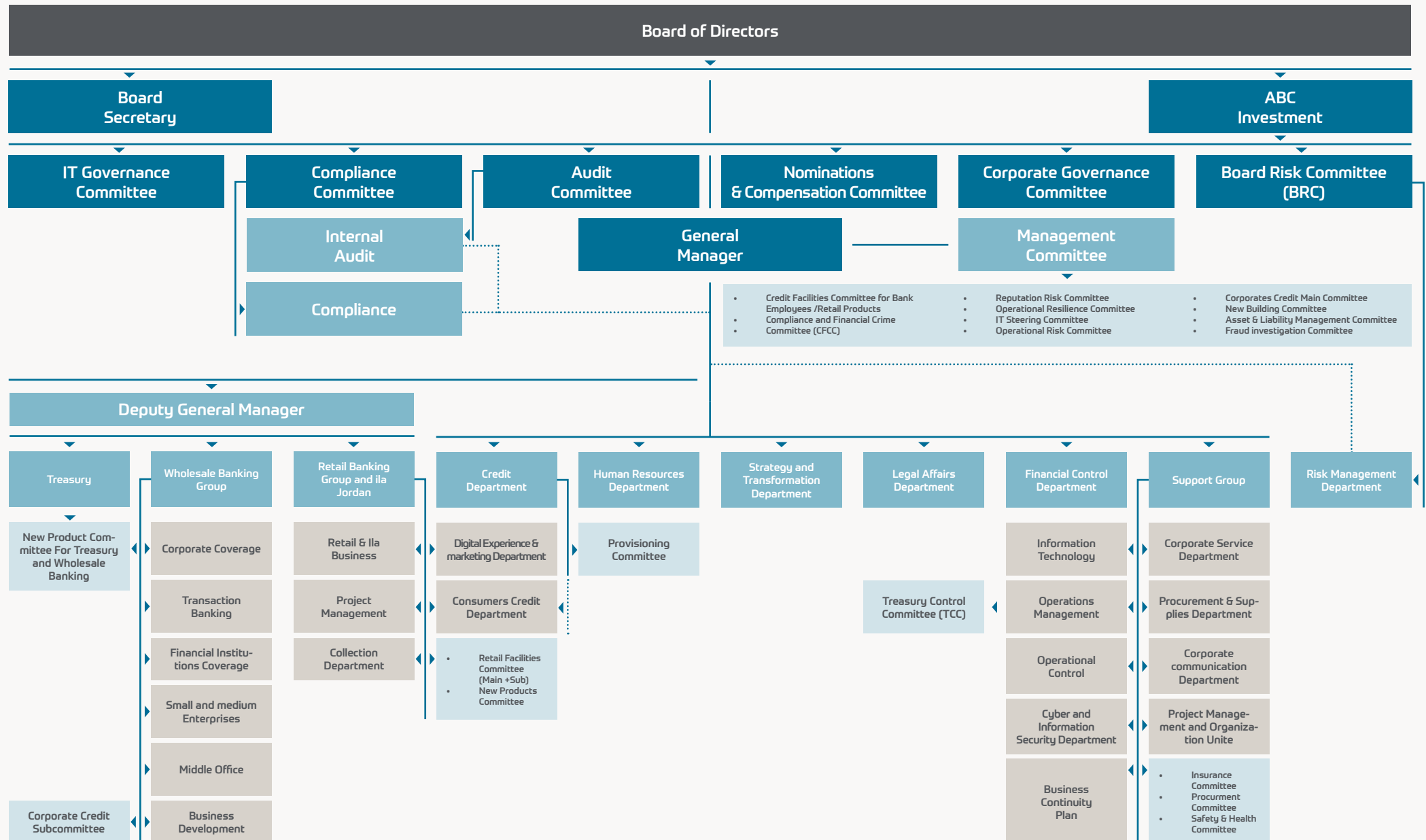
Board members, who are also shareholders, are elected for a four-year term in line with Jordanian regulations, with appointments approved by both the Central Bank of Jordan and the Bank's General Assembly.



### No formal critical concerns

communicated to the highest governance body in 2025

## Bank ABC Organization Structure





Bank ABC Jordan's Board is diverse and experienced, consisting of eleven non-executive members, including eight men and three women, with four serving as independent directors. The Board spans different age groups and in-

cludes five national members, bringing together expertise across banking, finance, insurance, economics, and law. This breadth of knowledge and experience enhances the Bank's leadership, governance, and strategic decision-making.

Board of Directors	2023	2024	2025
Percentage of independent directors in the Board	36%	36%	36%
Total members of the Board	11	11	11
Total members of the Board (Males)	9	9	8
Total members of the Board (Females)	2	2	3



#### No incidents

of non-compliance with laws and regulations

#### No legal actions

The Bank faced no legal actions pending or resolved in 2025 related to anti-competitive behaviour or breaches of anti-trust and monopoly laws.

#### No confirmed incidents

of corruption involving the Bank in 2025

#### No public legal cases

regarding corruption brought against the Bank or its employees in 2025

### Board Committees

To support the Board in fulfilling its responsibilities and overseeing key areas, the Bank has established several specialized Board Committees:

#### Audit Committee

Supports the Board by coordinating with auditors, ensuring independence, monitoring internal controls, and recommending improvements.

#### Board Risk Committee

Ensure the Bank has a comprehensive risk management policy, reviewing and monitoring all potential risks, assessing the effectiveness of internal controls, and setting acceptable risk limits. Its mandate explicitly includes oversight of ESG risks, establishing the ESG risk culture and tone from the top, and approving the Bank's ESG risk appetite and ESG Standard.

#### Compliance Committee

Supports the Board by acting as a link with the compliance monitoring department, providing objective guidance, overseeing regulatory compliance, and recommending actions to address any gaps or weaknesses.

#### IT Governance Committee

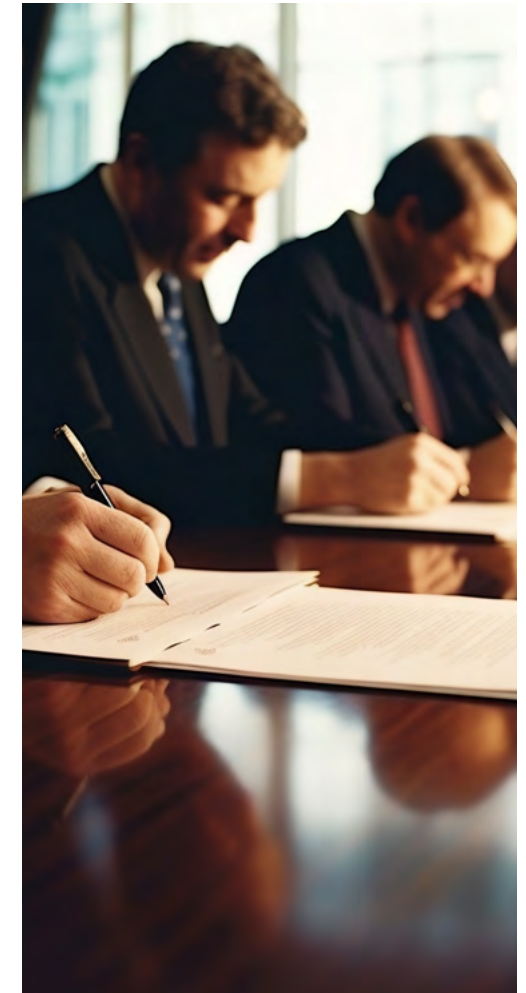
Aligns IT strategy with the Bank's objectives, ensures the existence of an IT risk management framework aligned with the Bank's overall risk management framework, supports cost-effective value delivery, and oversees cybersecurity risk.

#### Nominations and Remuneration Committee

Evaluates the effectiveness of senior governance bodies through self-assessments and independent reviews.





### Corporate Governance Committee

Ensures the Bank's governance framework is up to date by overseeing the governance report, setting procedures for implementing directives, and reviewing the corporate governance manual annually.



## Business Conduct, Policies and Standards

Bank ABC Jordan upholds a comprehensive set of policies to ensure fair employment practices and maintain the highest standards of conduct across all operations. The Bank operates in full compliance with Jordanian labor laws and supports international standards, including conventions protecting children from economic exploitation, such as the Convention on the Rights of the Child and related ILO conventions on minimum age and the worst forms of child labor. These commitments are fully reflected in national legislation and reinforced in the Bank's policies and practices.

TOPICS	POLICIES
 <b>Anti-Bribery and Corruption</b>	<p><b>Bank ABC Jordan follows the Bank ABC Group's Anti-Bribery and Corruption (ABAC) Standard, which applies to all employees and third parties engaged with the Bank. The Bank conducts an ABAC assessment every two years. The Standard is designed to ensure that:</b></p> <ul style="list-style-type: none"> <li>● All employees understand the ABAC principles and their responsibilities under applicable bribery and corruption laws and regulations.</li> <li>● The Bank's reputation is safeguarded through proactive measures to prevent involvement in bribery and corruption.</li> <li>● A strong ABAC culture is maintained, with systems in place to prevent, detect, monitor, report, and respond to any incidents.</li> <li>● Business is conducted with integrity and transparency, in full compliance with the law and aligned with the values and Code of Conduct of Bank ABC Group.</li> </ul> <p>Any suspected or confirmed cases of bribery or corruption are promptly investigated, with relevant information and support provided to the appropriate external authorities. Bank ABC Jordan remains committed to fully complying with these standards, supporting the Group Financial Crime Compliance Policy, and continuously enhancing its measures to prevent and mitigate bribery and corruption risks.</p>
 <b>Anti-financial crimes</b>	<p><b>Bank ABC Group's Financial Crime Compliance Policy is designed to:</b></p> <ul style="list-style-type: none"> <li>● Ensure consistent compliance with all statutory, regulatory, and supervisory requirements, including industry codes.</li> <li>● Maintain robust financial crime compliance risk management and control systems, with effective monitoring and reporting mechanisms.</li> <li>● Clearly define the responsibilities of the Board of Directors, senior management, and all employees in relation to financial crime compliance.</li> <li>● Apply and oversee the Bank ABC Jordan Financial Crime Compliance Framework uniformly across the organization.</li> </ul>
 <b>Gift and Entertainment</b>	<p>The Bank's Gifts and Entertainment Standard provide guidance to employees to ensure decisions remain impartial and uphold business integrity. While recognizing that gifts and entertainment can support professional relationships, the standard reinforces the Bank's commitment to ethical, transparent, and responsible practices.</p>
 <b>Whistleblowing</b>	<p>Bank ABC Jordan follows the Group's Whistleblowing Policy, providing employees with a secure and confidential channel to report concerns about misconduct or fraud without fear of retaliation. All staff receive mandatory training on the policy upon joining, with annual refresher sessions to maintain awareness, and can raise issues through a dedicated whistleblowing hotline.</p>



## Operational Controls & Data Governance

Bank ABC Jordan follows the Bank ABC Group's Cyber Security Framework, which is aligned with international standards, including the NIST Cybersecurity Framework. The Framework strengthens the Bank's resilience against evolving cyber threats while supporting broader digital transformation goals.

Our Information Security Policy covers all IT and information assets for which the Bank has legal, regulatory, or administrative responsibility, including those managed by third parties. To safeguard data, we have implemented Data

Loss Prevention (DLP) solutions—one dedicated to PCI data and another covering all other information—alongside a Security Operations Centre (SOC) and firewalls. SOC agents are deployed across all assets, with continuous log monitoring, and forensic services are available to support investigations when needed. The Bank is also progressing with alignment to the Jordan Data Protection Law.

The Cyber Security Framework is structured around seven core pillars and establishes a robust governance model encompassing a

Board-approved cybersecurity strategy, a comprehensive Group Information Security Policy, and a cohesive set of standards, procedures, tools, and staff awareness and training programs. The framework is designed to ensure sustained compliance with all applicable legal, regulatory, and industry requirements, including the SWIFT Customer Security Program (CSP) and PCI-DSS. Furthermore, the Bank's certification under COBIT 2019 and alignment with CMMI demonstrate a strong level of control maturity, governance oversight, and commitment to best-practice cybersecurity management.

Together, these measures ensure the Bank can effectively govern, detect, respond to, contain, and recover from cyber incidents, while safeguarding customer data, protecting brand reputation, and maintaining stakeholder trust.

### Cybersecurity Framework Pillars



#### 1. Data Security:

Protect the business, sensitive, proprietary or personal data.



#### 2. Threat and Vulnerability Management:

Detect and remediate cyber security and vulnerabilities to critical information technology assets.



#### 3. Monitoring:

Prevent, detect, respond, contain, and recover from security events and incidents.



#### 4. Identify and Access Management:

Control access to systems and data, enforcing the principle of least privilege.



#### 5. Infrastructure Protection Services:

Ensure security for all network components, including applications, servers and end-points, among other connected devices.



#### 6. Governance, Risk Management and Compliance:

Manage strategy, policies, risks and controls, and compliance with legal, regulatory and industry-standard requirements.



#### 7. Maturity:

Support continuous process improvement and measure maturity.

## Our Progress \ Operational Controls & Data Governance

### Zero

data breaches  
or lost data  
for the fifth  
consecutive  
year

In 2025, our cybersecurity team marked major milestones by achieving PCI DSS certification and successfully completing an external audit against the Central Bank of Jordan's Cybersecurity Framework. These achievements have strengthened the Bank's ability to protect its systems, services, and customer information.

At the same time, the cybersecurity landscape continues to evolve. Growing threats such as DDoS attacks and ransomware, high staff turnover, and the adoption of new technologies have all expanded our responsibilities. The team remains agile, adapting to these challenges to ensure the Bank stays secure and resilient in an increasingly complex digital environment.

Bank ABC Jordan works closely with all departments to document the specific personal data processing activities relevant to each function and to identify the types of personal data involved. These efforts enabled the Bank to achieve compliance with the Personal Data Protection Law (PDPL) in 2025, following its en-

try into force in March 2024 and with decision regarding data processing by entities subject to the supervision and control of the Central Bank.

The Bank further strengthened its data protection framework in 2025 by completing the Register of Processing Activities (RoPA) and implementing enhanced procedures for consent management and the handling of sensitive personal data. A Data Processing Addendum (DPA) was introduced and is applied to all third parties involved in processing personal data on behalf of the Bank. Privacy notices were published on the Bank's website, with dedicated notices also issued to employees and shared with job applicants.

Standardized forms for data subject rights requests were introduced, with plans to automate and track such requests. A data breach log is in place, and no personal data breaches were recorded during the year. In addition, a Data Protection Officer (DPO) was appointed, management awareness sessions were conducted, and Key Risk Indicators (KRIs) were monitored, with no issues identified.

To maintain strong data privacy practices, all staff complete annual training on information security and data protection through a dedicated platform. New employees also receive induction training to ensure they are fully aware of the Bank's privacy and security standards from day one.

### No complaints

were received  
from regulatory  
bodies concerning  
customer privacy  
breaches

To protect our digital infrastructure, Bank ABC Jordan employs a multi-layered security approach, including firewalls, encryption, and multi-factor authentication. This is complemented by regular software updates, network segmentation, and XDR monitoring.

Cybersecurity risks are actively managed through continuous monitoring, periodic audits, penetration testing, and established risk assessment frameworks. An external audit is also conducted annually to validate the effectiveness of these controls and ensure ongoing resilience. Additionally, the Bank participated in enterprise-wide cybersecurity drills, business continuity simulations and disaster recovery tests to validate readiness.

### No complaints

were received  
from outside  
parties regarding  
breaches of  
customer privacy

## Next steps

Looking ahead, Bank ABC Jordan is committed to embedding sustainability deeper into its governance and operations. The Bank's focus over the coming period will be on strengthening accountability, enhancing reporting, and ensuring ESG considerations drive strategic decisions. Key priorities include:



Establishing effective oversight of sustainable finance initiatives to ensure that assets and activities are measured, managed, and reported transparently.



Aligning the Bank's Sustainability Report with global reporting standards, including IFRS S1 and S2, to reflect best practices in ESG disclosure.



Developing and integrating ESG targets into management performance frameworks to incentivize outcomes and further reinforce focus on achieving strategic sustainability goals.



# Environment - Our Operations



**“ We are committed to reducing our environmental footprint and embedding sustainability across our operations to create lasting value. ”**

**Husam Liswi**  
Head of Operations Management



## Our Approach

At Bank ABC Jordan, we take a holistic view of our operations. Our activities are managed through a dedicated Group Operations function that closely supports our Group Sustainability team in measuring, managing and reporting the Group's environmental footprint, including Green House Gas (GHG) emissions, energy use, water consumption and waste management. Calculations are aligned with the Greenhouse Gas Protocol (GHGP) and apply the latest UK Department for Environment, Food & Rural Affairs (DEFRA) emission factor database and US Environmental Protection Agency (EPA) emission factors.

Bank ABC Jordan operations also encompasses cybersecurity, data protection and business continuity, which play an essential role in

overseeing and governing our environmental efforts and are therefore addressed in the Governance section of this report.

We are committed to minimising the environmental footprint of our direct global operations and indirect supply chain. To achieve this objective, we have set out a comprehensive approach, based on measuring our environmental data and integrating ESG targets into the respective business areas to incentivise success.

## Our Progress

In 2025, Bank ABC reduced its total GHG emissions (Scopes 1, 2 and 3) by 27%, including a 52% reduction in Scope 3 emissions, while diesel consumption fell by 45%. Energy consumption increased by 12% and water usage rose by 7% compared to 2024. Overall, the Bank made progress in reducing its carbon footprint despite higher resource consumption.

### Bank ABC's Environmental KPIs of Operations

Environmental KPIs	2024*	2025	Change (YoY)
GHG emissions Scope 1, 2 and 3 (tCO <sub>2</sub> e)	5,500	3,989	-27%
GHG emissions intensity (tCO <sub>2</sub> e per JOD million revenue)	50.9	90.6	+78%
GHG emissions (tCO <sub>2</sub> e) per FTE	10.4	7.3	-30%
Non-renewable Fuel (Gasoline) (L)	20,275	20,381	0%
Non-renewable Fuel (Diesel) (L)	30,400	16,673	-45%
Energy usage (kWh)	3,060,380	3,434,171	+12%
Energy usage (kWh) per FTE	5,774	6,301	+9%
Water usage (m <sup>3</sup> )	6,075	6,517	+7%
Water usage (m <sup>3</sup> ) per FTE	11.5	12.0	+4%

\*2024 restated as per Group methodology.

### GHG emissions

In 2025, the Bank measured and monitored its Scope 1, Scope 2, and Scope 3 greenhouse gas emissions across its operational activities, excluding financed emissions. This enables the Bank to better understand its environmental footprint, identify key emission sources, and implement initiatives to reduce emissions over time.

GHG emissions (tCO <sub>2</sub> e)	2024*	2025	Change (YoY)
Scope 1	171	583	+241%
Scope 2	1,660	1,632	-2%
Scope 3	3,668	1,774	-52%
Total GHG emissions	5,500	3,989	-27%
GHG emissions intensity (tCO <sub>2</sub> e per JOD million revenue)	50.9	90.6	+78%
GHG emissions (tCO <sub>2</sub> e) per FTE	10.4	7.3	-30%

\*2024 restated as per Group methodology.

### Energy consumption

Bank ABC Jordan continues to advance efforts to reduce energy consumption as part of its environmental strategy. The Bank has assessed energy use across its operations to identify inefficiencies and potential improvement measures such as system optimization, behavioral changes and Energy-efficient automated lighting systems.

Awareness initiatives and staff engagement measures are also being developed to encourage energy-conscious behaviors, such as switching off unused equipment, reporting maintenance issues and adopting everyday energy-saving practices.

In early 2025, the Bank initiated the replacement of printers at headquarters and branches with energy-efficient Xerox devices, contributing to carbon emissions reduction and operational costs. The secure printing and centralized monitoring have also improved efficiency.

#### Bank ABC's Energy Use

Electricity (kWh)	2024*	2025	Change (YoY)
Electricity usage	3,060,380	3,434,171	+12%
Electricity usage per FTE	5,774	6,301	+9%
% sourced from renewables	78%	81%	+3pp

\*2024 restated as per Group methodology.

### Water

Water use at Bank ABC Jordan is limited to domestic consumption within its offices and does not result in significant environmental impacts. While the Bank does not yet have a formal water management policy, water consumption is actively monitored and managed through monthly tracking based on utility bills and tank supply records across branches.

Basic water-saving practices are applied across operations, including regular leak checks and reducing water pressure in taps to limit unnecessary use. All water consumption is recorded on a monthly basis to support oversight and responsible use. Although water recycling measures are not currently in place, the Bank continues to manage water resources prudently in recognition of Jordan's water-scarce context.

#### Bank ABC Jordan Water Consumption

Water usage	2024*	2025	Change (YoY)
Water usage (m <sup>3</sup> )	6,075	6,517	+7%
Water usage intensity (m <sup>3</sup> per FTE)	11.5	12.0	+4%

\*2024 restated as per Group methodology.

### Waste

Bank ABC Jordan manages waste through a structured, practical approach focused on segregation, recycling, and responsible monitoring. Waste generated across operations including paper, cardboard, plastics, metals, and general waste is separated at source using dedicated sorting bins across all floors and collected regularly by a specialized recycling company.

Recycling plays both an environmental and social role. Recovered paper is recycled, and its value is used to support public schools through a paper donation program, extending the impact beyond the Bank's operations. Waste quantities are measured daily and recorded monthly to track trends and support continuous improvement. While further enhancements are under consideration, this approach supports reduced landfill disposal, resource conservation, and responsible waste management across the Bank.

The increase in recycled paper observed in 2024 was primarily driven by the clearance of outdated warehouse stock rather than improvements in routine recycling. In 2025, volumes normalized, with total waste generation declining compared to 2024, reflecting improved waste management practices. However, waste sent to landfill increased slightly, indicating further opportunities to enhance waste diversion. The Bank continues to build on the more accurate baseline established in 2024 to strengthen waste tracking and reduction efforts.



**Bank ABC Jordan Waste**

Waste	2024*	2025	Change (YoY)
Total waste generated (tonnes)	77.9	74.2	-5%
Total waste sent to landfill (tonnes)	36.4	38.9	+7%
Total waste recycled (tonnes)	41.5	2.2	-95%

\*2024 restated as per Group methodology.

Reducing paper consumption and improving recycling remain key priorities. Paper use declined in 2025, reflecting continued digitization and reduced reliance on printing, while recycled volumes decreased in line with the normalization following the 2024 stock clearance. Efforts continue to focus on centralized printing solutions and the expansion of digital tools, including electronic signatures to enhance resource efficiency.

**Bank ABC Jordan Paper usage**

Paper	2024*	2025	Change (YoY)
Paper consumed (tonnes)	43.0	32.1	-25%
Paper recycled (tonnes)	40.3	1.5	-96%

\*2024 restated as per Group methodology.

## Next Steps

Bank ABC Jordan will focus on further reducing the environmental impact of its operations, supported by the Environmental Impact Reduction Plan 2030. Key priorities include:

- Enhancing energy efficiency across branches and offices through targeted optimisation measures, improved monitoring, and employee awareness initiatives.
- Increasing the use of renewable electricity while continuing to track and manage energy, fuel, water, waste, and greenhouse gas emissions across operations.
- Strengthening waste reduction, recycling, and digitalisation initiatives to reduce resource consumption and support more efficient operational practices.

In 2025, improve environmental performance across its operations, and support the delivery of its longer-term environmental objectives.

**Responsible procurement**

Bank ABC Jordan is committed to extending high social and environmental standards principles throughout its supply chain. Our procurement activities comply with relevant laws and regulations and incorporate ESG considerations, particularly in supplier selection and contract management. While no specific environmental or social conditions are currently included in supplier contracts, the Bank actively seeks partnerships with vendors who demonstrate sustainability commitments and ethical practices.

Following the enhancements implemented in 2024, which strengthened procurement performance by consolidating all vendor information into a single platform and improving transparency, operational efficiency, and supplier collaboration, these improvements were sustained and further embedded across procurement activities in 2025.

One of the most significant initiatives implemented between 2023 and 2025 was the outsourced printing solution. This project delivered multiple strategic benefits, including reduced operational costs, enhanced efficiency and productivity, and improved data security. By consolidating printer locations and reducing the total number of devices in use, the initiative lowered energy consumption, minimized paper waste, and reduced emissions demonstrating sustainability as a key driver.

The solution was rolled out in phases, covering vendor selection, system integration, and staff training. It addressed inefficiencies related to equipment maintenance and downtime while introducing secure, vendor-managed printing to ensure compliance and protect sensitive information. Despite initial resistance to change, the initiative streamlined printing operations and promoted more efficient, secure, and environmentally responsible practices.

The Procurement department also emphasizes strategic vendor negotiations to secure competitive pricing in the local market and optimize cost efficiency. Key targets include achieving 5–10% annual savings on addressable spend, maintaining 95–100% compliance with procurement processes for high-risk categories, and renewing 95% of contracts before expiry.

Bank ABC Jordan also prioritizes sourcing from local suppliers wherever feasible. This approach helps reduce transportation-related environmental impacts while supporting local economies and strengthening ties with the communities in which we operate.

In 2025, the Bank worked with a total of 459 suppliers, 358 of whom 78% were local. These local suppliers represented 77% of the Bank's total procurement expenditure.

Procurement Practices	2024	2025	Change (YoY)
Total number of suppliers engaged	452	459	+2%
Total number of local suppliers engaged	372	358	-4%
Proportion of spending on local suppliers	81%	77%	-5%

**100%**

of our active suppliers  
passed our Know Your Supplier  
checks before purchases



**All suppliers have  
formally certified**

their compliance with the code  
of suppliers/procurement policy

**All Suppliers**

subject to audits

**77%**

of total procurement spend was  
allocated to local suppliers



## Next Steps

The next phase will focus on further strengthening responsible procurement and embedding ESG considerations more deeply across the supply chain. Building on improvements in the procurement platform and increased transparency and efficiency, the Bank will continue to optimize vendor management and sourcing practices.

Further environmental benefits are expected through scaling digital procurement and initiatives such as outsourced printing, driving additional reductions in paper use, energy consumption, and emissions.

Supplier engagement will remain a priority, with increased focus on local sourcing and gradually integrating ESG criteria into supplier selection and management to enhance sustainability across the value chain.

The Bank will also continue to improve procurement efficiency, compliance, and cost optimization through stronger vendor negotiations and disciplined contract management.



Further embed ESG criteria into supplier selection and contract management processes.



Expand digital procurement capabilities to enhance efficiency, transparency, and data-driven decision-making.



Strengthen local sourcing initiatives to support community development and reduce supply chain emissions.



# Sustainable Finance



“Leveraging our global footprint and deep client relationships, we are helping clients accelerate their sustainability ambitions through innovative sustainable and transition finance solutions.”

**Fadi Haddad**  
Head of Wholesale Banking Group



## Our Approach

Bank ABC Jordan leverages its digital capabilities, local market expertise, and strong client relationships to support customers in their transition toward more sustainable business practices. Sustainable finance is a key component of the Bank's sustainability strategy, enabling clients to access financing solutions that contribute to positive environmental and social outcomes while supporting Jordan's sustainable development priorities.

Through its Sustainable Finance Framework and ESG-integrated approach, the Bank continues to expand opportunities for sustainable and transition finance, helping clients invest in initiatives such as clean transportation, renewable energy, and other activities that contribute to a more sustainable and resilient economy. We are enhancing our capabilities to scale the support of our clients' future financing needs through the launch of various initiatives. These include enhancing client engagement

through comprehensive training programmes for our client-facing teams, developing innovative solutions to address the diverse needs of our clients and collaborating with them to unlock novel solutions.

We introduced our Sustainable Finance Framework (Framework), which provides a robust approach to measuring and reporting sustainable finance. It outlines the methodology for classifying our sustainable financial products and services, across green, social, sustainable and sustainability-linked finance. The framework was developed in collaboration with the Institutional Shareholder Services (ISS) Corporate, a leading global provider of ESG analysis and ratings.

Our sustainable finance assets are generated from activities classified under green, social, sustainable and sustainability-linked financing as defined by our Sustainable Finance Framework. Transition finance is not included

in our classification of sustainable finance as transition finance relates to finance provided to high carbon emitting industries and thus falls outside the scope of sustainable finance. Nevertheless, we expect transition finance to become an increasingly important business segment as we recognise the substantial impact that can be achieved by aiding high carbon emitting clients in their transition strategies. As such, we have defined transition finance in the appendix of our Sustainable Finance Framework and report separately on that.

Having said that, we also recognise that sustainable and transition finance are closely interrelated. Increasing the scale and capacity of renewable energy and other clean technologies via sustainable finance is a key enabler that allows high carbon emitting industries to accelerate their decarbonisation strategies by ensuring access to clean energy sources. At the same time, these high carbon emitting

industries require significant levels of transition finance to invest in the new technologies and processes that allow their shift toward a low carbon economy.

### Group Sustainable Finance Framework

Please click here to access Group Sustainable Finance Framework





### Bank ABC Sustainable Finance Framework

#### Green, Social, Sustainable and Sustainability-linked Product Framework

Bank ABC's Sustainable Finance Framework (SFF) provides a clear methodology for classifying our sustainable financial products, including green, social, sustainable, and sustainability-linked finance. It also defines the themes and activities eligible for such financing and sets out our approach to managing greenwashing risk across sustainable assets and liabilities.

The Framework is guided by international sustainable finance standards and aligned with the principles of the International Capital Markets Association (ICMA), the Loan Market Association (LMA), and the UN Sustainable Development Goals. Co-developed with ISS, it reflects global best practices and supports the Bank's commitment to sustainable growth.

#### Transition Finance Framework

Bank ABC's approach to transition finance is detailed in Appendix 4 of our Sustainable Finance Framework, drawing on guidance from ICMA's Climate Finance Handbook and the Climate Bonds Initiative (CBI) Transition Finance White Paper. Transition finance is defined as funding provided to carbon-intensive companies that are actively shifting their operations or business models toward a low-carbon trajectory.

This approach supports the Bank's commitment to enabling clients to lead the transition to a low-carbon economy in line with the Paris Climate Agreement. It bridges the gap between conventional sustainable finance and the financing needs of companies in hard-to-abate industries. By defining transition finance and outlining eligible activities, the Framework provides transparency and clarity, ensuring credible reporting on the use of proceeds.

# Our Progress

## Developing Sustainable Finance Classification

In 2025, Bank ABC Jordan mobilised JOD 40 million of sustainable finance, including JOD 15.5 million in SME finance and microfinance. Through green, social and sustainability-linked financing, the Bank supports clients, businesses and communities in transitioning to and thriving in a low-carbon, inclusive economy.

Achieving this requires a clear and consistent classification of activities eligible for sustainable financing. Launched in 2024, the Bank's Group-wide Sustainable Finance Framework defines the methodology for categorising sustainable finance products and services, including green, social and sustainability-linked finance. It aligns eligible activities with the UN Sustainable Development Goals and specifies activities excluded from sustainable finance.

### Examples of eligible activities include investment in:

- Renewable energy
- Green buildings
- Environmentally sustainable management of living natural resources and land use
- Clean transportation
- Sustainable water and wastewater management
- Pollution prevention and control
- Terrestrial and aquatic biodiversity conservation
- Eco-efficient and/or circular economy

The Framework is guided by internationally recognized standards and best practices in

sustainable finance. Its implementation is overseen by the Bank's Sustainable Finance Forum, made up of senior management, ensuring consistent application and governance. The Bank publishes annual disclosures detailing the allocation of sustainable finance, including the number of clients supported, the distribution of proceeds by activity and location, and the tangible impacts achieved.

In 2025, Bank ABC Jordan provided JOD 215,952 in sustainable finance through financing for electric vehicles, supporting the transition to cleaner mobility and contributing to the reduction of transport-related emissions.

### ESG-integrated investment products

ESG considerations are embedded into the Bank's investment decision-making process by assessing environmental, social, and governance factors alongside financial criteria during investment screening. This ensures that climate impacts, social practices, and governance standards are taken into account before investments are approved, supporting long-term value creation, risk management, and alignment with stakeholder expectations and international best practice.

Once investments are made, ESG-related risks and opportunities are continuously reviewed. This ongoing assessment considers regulatory developments, market dynamics, and sustainability performance. Where emerging risks are identified, the Bank responds through appropriate actions, which may include adjusting exposure or engaging with investee entities to encourage stronger ESG practices.

Bank ABC Jordan supports the transition to a sustainable economy by offering financial products that integrate ESG considerations. This includes funds that grant companies meeting ESG criteria, promoting responsible and ethical investment while enabling clients to align their portfolios with sustainable and socially responsible values.

### Financial Inclusion

A key aspect of sustainable finance is promoting financial inclusion. By expanding access to banking services, Bank ABC Jordan helps strengthen livelihoods across the communities it serves. The Bank is committed to providing the necessary financial resources, technology, and support to empower society's most vulnerable groups.

Bank ABC Jordan ensures this is done responsibly by offering financial literacy programs and raising awareness of banking products, fraud prevention, and account protection through educational campaigns. By combining robust safeguards with a transparent approach, the Bank empowers customers to manage their finances confidently and securely.

Bank ABC Jordan advanced financial inclusion through the "ila" banking app, which allows anyone in Jordan urban or rural to open an account remotely without visiting a branch. The app removes barriers such as distance and accessibility, offering a straightforward onboarding process, multilingual support, and user-friendly features. It promotes equal opportunities, strengthens financial literacy, and contributes to Jordan's digital transformation and inclusive growth.

The Bank also continued to support small and medium-sized enterprises (SMEs), which represent a significant portion of Jordan's economy. Through partnerships with the European Investment Bank, the Central Bank of Jordan, and the Jordan Loan Guarantee Corporation, the Bank provides SMEs with access to affordable financing and growth opportunities. In 2025, Bank ABC Jordan served 309 SME clients, supported 13 microprojects, and maintained a total SME loan portfolio of JOD 15,500,000.

Bank ABC Jordan participated in the Arab Financial Inclusion Day organized by the Central Bank of Jordan in both 2024 and 2025. The Bank promoted financial awareness among university students and distributed prizes to participants. In 2025, the Bank engaged with universities and youth institutions, distributing 36 prizes through the 'Al Kanz' account on the ila app, and also participated in Aqaba city, distributing 30 prizes to further promote financial literacy and inclusion.



## Our financial inclusion initiatives



### Accessible branches

Bank ABC Jordan is committed to delivering accessible and convenient banking solutions for all customers. With branches and ATMs in every city, some of which feature accessibility features like wheelchair ramps and Braille interfaces, the Bank ensures its services are inclusive and easy to use.

Currently there are six branches and seven ATMs in low-populated and economically disadvantaged areas.

### Supporting small businesses

Majority of companies in Jordan are small and medium-sized enterprises (SMEs), and Bank ABC Jordan prioritizes supporting them as part of its commitment to financial inclusion. Through a partnership with the European Investment Bank (EIB), the Bank provides SMEs with access to funding at favorable rates, helping them grow and thrive.

Bank ABC Jordan collaborated with the Central Bank of Jordan and the Jordan Loan Guarantee Corporation to extend industrial and targeted sectors identified by CBJ, enabling SMEs to access affordable financing and supporting their growth at lower interest cost funded by CBJ to the client.

- SMEs Clients Served: 38
- Microprojects Supported: 13
- Total SMEs Loan Portfolio: JOD 15,500,000

### Masa program for women

Masa advances women's empowerment by providing access to financial services in underserved areas. The program helps women overcome societal and economic barriers, offering personal loans with favorable interest rates to support the growth and sustainability of their businesses.

### Play it Right campaign

The Play it Right campaign promotes environmentally friendly products and encourages sustainable choices by offering eight cash prizes to customers who take out financial products for purchasing electric vehicles.

### Green Retail Finance

Bank ABC Jordan provides customers with opportunities to invest and borrow in ways that prioritize ESG factors. By tracking sustainability credentials across our loan and investment portfolios, we offer tailored products and services that support businesses contributing to the UN SDGs and help address key environmental and social challenges.

Bank ABC Jordan continues to support the shift towards a low-carbon economy by promoting the adoption of electric vehicles (EVs) through sustainable financing solutions. Driven by improving affordability and lower operating costs compared with conventional combustion-engine vehicles, demand for EVs has increased markedly. Consequently, EV imports into Jordan have tripled in recent years, while imports of hybrid and traditional fuel-powered vehicles have fallen significantly.

In 2025, the Bank further reinforced this transition by providing targeted financing for electric vehicles. The initiative aimed to address rising emissions from conventional vehicles and strengthen the Bank's role in promoting sustainable mobility as part of its broader environmental stewardship. Delivered throughout the year, the program combined dedicated financing with engagement and collaboration with suppliers, improving access to cleaner transport solutions. This contributed to higher adoption of low-emission vehicles and a measurable reduction in transport-related carbon emissions.

The growth of EV adoption in Jordan has highlighted key market barriers, including vehicle affordability and the availability of charging infrastructure. In response, Bank ABC Jordan is strengthening its sustainable finance offering by expanding access to EV financing and exploring partnerships that support the development of charging infrastructure. Through these efforts, the Bank aims to accelerate the transition to lower-emission transportation and contribute to Jordan's broader sustainability objectives.

In 2025, the Bank continued supporting the shift toward cleaner mobility by providing JOD 215,952 in financing for electric vehicles, enabling customers to lower emissions and adopt more sustainable transport options.

#### Bank ABC Jordan Sustainable finance

Sustainable finance	2024	2025	Change (YoY)
EV auto finance	JOD 404,747	JOD 215,952	-47%

## Next steps

Bank ABC Jordan remains focused on strengthening its sustainable finance capabilities and supporting clients in their transition journeys. The Bank's priorities for 2026 include:



Developing a comprehensive Sustainable Finance plan to accelerate delivery across governance, product development, training, and incentivization.



Strengthening oversight through the Sustainable Finance Forum at a Group level to provide strategic guidance and ensure transparency in the measurement, management, and reporting of sustainable finance initiatives.



Leveraging strategic partnerships to mobilize purpose-driven capital, where climate finance needs are most urgent and the potential for impact is greatest.

Through these actions, Bank ABC Jordan aims to broaden and deepen its client offerings, bridge the climate finance gap, and continue delivering meaningful impact across its markets.



# Customer Engagement

Bank ABC Jordan is committed to keeping customers consistently informed about matters that impact them, including product updates, service improvements, and any operational changes. We maintain high standards of quality, transparency, and responsiveness to build trust and strengthen long-term relationships.

Our Customer Excellence Department plays a central role in ensuring a seamless experience across all touchpoints. We actively collect feedback through multiple channels: surveys, branch interactions, phone calls, emails, and our mobile app, and review it carefully to identify common concerns and areas for improvement. When issues arise, we respond promptly, provide clear communication, and implement corrective and preventive measures. During 2025, complaints were mainly related to service delays, transaction issues, and communication gaps; each case was addressed with direct follow-up, internal coordination improvements, and reinforced staff training to prevent recurrence.

To enhance convenience and engagement, the Bank has invested in digital technologies, including a 24/7 call center and a mobile banking app. These platforms allow customers to reach us anytime, while personalized support from trained professionals ensures queries are handled efficiently. Customer feedback is also analyzed through service surveys, including Net Promoter Score tracking, to continuously improve service quality and customer experience.

We recognize the importance of ethics and compliance in all interactions. Employees and relevant stakeholders are regularly trained in ethics and compliance policies through both e-learning and face-to-face sessions, ensuring that all staff uphold the Bank's commitment to integrity and customer-first practices.

We also use a Quality Service Score to gauge customer satisfaction levels, based on a range of factors. In 2025, our score was 100%, depending on number of complaints resolved.

## No incidents

of non-compliance, legal actions, or ethics-related breaches recorded in 2025



## No incidents

of non-compliance with voluntary codes concerning the health and safety impacts of products and services



## No incidents

of non-compliance with regulations concerning product and service information and labelling and marketing





# ESG Risk Management



“ Strong governance, disciplined risk management and a resilient control environment remain central to our approach, ensuring we maintain robust capital, liquidity and operational strength while supporting our clients and stakeholders. ”

**Eman Abu Hait**  
Head of Risk Management



## Our Approach

ABC Bank Jordan operates within a strong control environment, underpinned by practical policies covering credit origination, non-performing loan management, provisioning, expected credit losses, liquidity, and overall risk management. These controls are complemented by a comprehensive Business Continuity Plan designed to maintain operational resilience during periods of disruption.

Board oversight is exercised through a structured committee framework that spans risk management, corporate governance, nominations and remuneration, compliance, audit, and IT governance. Each committee is assigned defined supervisory responsibilities, enabling the Board to systematically monitor performance, manage risks, and ensure effective governance across the Bank.

Risk management remained a core area of focus with the Bank continuing to operate under its approved 2025–2027 risk strategy. This strategy guides how financial and non-financial risks including climate risks are identified, assessed, and controlled, ensuring that risk exposure is managed within approved tolerance levels and in accordance with regulatory expectations.

During this period, the Bank sustained a solid capital and liquidity position, with key ratios consistently maintained above the minimum requirements set by the Central Bank of Jordan and the Basel Committee on Banking Supervision. Regular stress testing and scenario analysis continued to form part of the Bank's risk oversight processes, supporting forward-looking assessment of potential vulnerabilities.

The Bank also continued to apply the IFRS 9 accounting framework. This was implemented using the parent group's approved credit risk methodology, with calibrated adjustments to reflect local regulatory guidance and ensure full compliance with CBJ requirements.

# Our Risk Management Principles

## Managing Risks Based on Expertise and Infrastructure

Our risk management relies on subject matter expertise, experience, and our IT system data. Data from historical events, industry knowledge, & system-generated information guide our risk limit and tolerance setting. Moreover, it ensures that our risk appetite statement is defined in line with the Bank's business goals and objectives.

## Embedding Risk Appetite in Organizational Culture

The effective embedding and communication of Bank ABC Jordan's risk appetite statement shifts the view of risk from the mindset of loss minimizing' to one of optimizing the organization's risk-return profile.

## Leveraging Risk Appetite for Strategic Decision

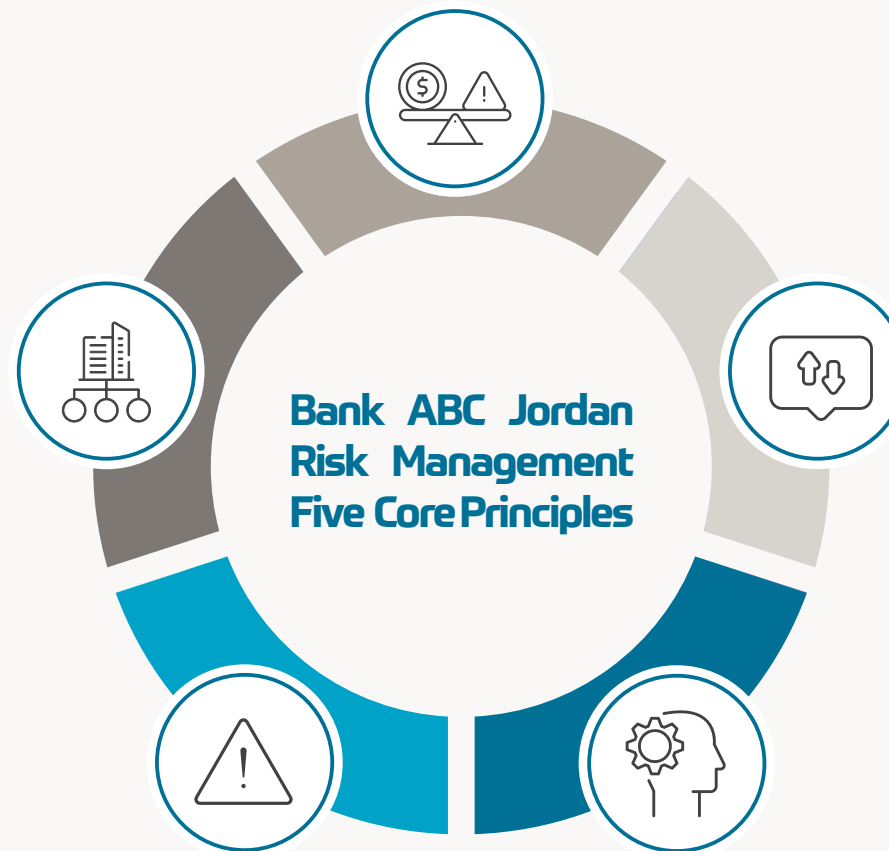
Bank ABC Jordan uses its risk appetite as a leverage for strategic and tactical decisions.

## Combining Top Down and Bottom Up Communication

We adopt a combination of "top-down" and "bottom-up" communication methods for risk appetite, promoting transparency, accountability, and well-grounded expectations for our stakeholders.

## Establishing Early Warning Indicators

We maintain vigilance over risk tolerance levels via early warning indicators of risk limits and thresholds.



# Our Progress

## Sustainability- and Climate-Related Risks

Bank ABC Jordan has established a robust framework to identify, assess, and manage sustainability- and climate-related risks. In 2025, the Bank introduced two key tools to support this effort:

### 1. Industry Environmental Risk Rating Methodology

– This model assesses climate change risks across 43 industries, classifying them as Low, Moderate, High, or Very High risk. It was developed by the Group and adapted to the local context. The methodology enables the Bank to evaluate environmental risk at the portfolio level using environmental heatmaps of ABCJ's corporate portfolio, providing clear insights into sectors most exposed to climate-related risks.

### 2. Client ESG Risk Assessment Process

– Launched in July 2025, this process uses a 16-question ESG questionnaire completed by Relationship Managers. The questionnaire produces a score between 0 and 100, which determines the client's ESG risk rating (Low, Moderate, High, or Very High). Currently, Group Sustainability reviews and approves the questionnaire before submission to the Credit Department. In the future, this review process will be transitioned to ABCJ's Credit team, requiring the team to strengthen its ESG capabilities. The assessment also includes an ESG Enhanced Due Diligence (EDD) process, triggered under specific criteria and completed by Group Sustainability.

Sustainability-related risks and opportunities are considered in the Bank's strategic, transactional, and risk management processes, with trade-offs evaluated as part of decision-making in line with the Group Sustainability Strategy. Oversight is provided at multiple levels, including the Board, which sets the ESG risk culture, approves the ESG risk appetite, and endorses the ABCJ ESG Standard.

The Bank's approach extends to ESG considerations in all financial activities. In lending and mortgage approvals, ABCJ evaluates borrowers' environmental compliance and labor practices. In investments and wealth management, priority is given to companies with strong ESG performance, such as reducing carbon emissions or promoting diversity. Similarly, investment banking and brokerage services encourage responsible investments that generate long-term social and environmental benefits. By incorporating ESG and climate risk factors into everyday decisions, ABCJ safeguards its financial stability, supports sustainable growth, and creates positive societal impact.

Other sustainability initiatives complement this risk management approach. The Bank participates in a Group-wide Environmental Reduction Plan of Operations, setting multi-year targets for Scope 1 and 2 GHG emissions, water, and energy usage. Scope 3 financed emissions have been measured for ABCJ's corporate loan portfolio, and a sector-based mitigation strategy is under development. Governance targets covering emissions reductions, sustainable finance, and HR-related metrics are

expected to be finalized in the first half of 2026 with support from Group Sustainability.

The Assets and Liabilities Committee (ALCO), chaired by the CEO, monitors and reviews the implementation of the sustainability strategy, presenting key sustainability roadmaps, initiatives, and regulatory developments. ALCO members include the following senior executives:

- CEO - ABC Investments
- Chief Financial Officer (CFO)
- Head of Risk Management
- Head of Treasury
- Head of Operations Management
- Head of Wholesale Banking Group
- Head of Retail Banking Group & Ila Jordan
- Head of Strategy and Transformation
- Head of Credit Management

Monitoring and assessment of ESG risks occur continuously. Industry-level environmental risks are tracked through the environmental risk rating heatmaps, while client-level ESG risks are assessed through the ESG questionnaire and EDD process. Roles and responsibilities across the Bank, including the Credit and Climate Risk Unit, have been updated to fully integrate climate-related considerations. The Bank maintains organization-wide accountability for sustainability deliverables, ensuring engagement from all relevant roles and ownership across functions in line with the ABCJ ESG Standard.

In 2025, Bank ABC Jordan advanced its sustainability governance and risk management framework by preparing the ESG Standard and Sustainability Finance Framework (SFF) documents, ensuring full alignment with the Group Sustainability Strategy and other relevant guidance. The Bank also updated its Risk Management Strategy for 2025–2027 and revised its Risk Appetite Statement to reflect sustainability and climate considerations. All these key documents and frameworks were reviewed and formally approved by the Board Risk Committee (BRC), reinforcing the Bank's commitment to integrating ESG and climate-related factors into strategic decision-making and risk oversight.

Advanced climate stress testing capabilities were further developed to evaluate the Bank's resilience under a range of physical and transition scenarios, with outputs intended to inform enhancements to core risk management frameworks, including the Internal Capital Adequacy Assessment Process (ICAAP) and IFRS 9 methodologies for expected credit loss calculations. While climate risk integration into ICAAP remained under development during 2025, in line with the Bank's operational context and regulatory considerations, this work culminated in the completion of climate stress testing within ICAAP in Q1 2026 in accordance with Central Bank of Jordan requirements, supported by the Bank's Integrated Stress Testing framework.



Stress test results are designed to support three main areas of decision-making:

**1. Capital Adequacy Planning:** Results will feed directly into ICAAP, assessing whether current capital buffers are sufficient to cover potential climate-related losses over a 3-to-5-year horizon and evaluating the adequacy of CET1 and other capital reserves against shocks such as floods or rising carbon prices.

**2. Long-Term Corporate Strategy:** Stress test data will guide the Bank's transition planning toward a low-carbon economy, informing risk appetite frameworks and limits on exposures to carbon-intensive sectors.

**3. Key Business Decisions:** The outcomes will influence credit policies, loan pricing, and portfolio rebalancing, enabling the Bank to reduce exposure to high-risk sectors while promoting sustainable growth.

#### Risk Management Department

Risk oversight at Bank ABC Jordan is carried out through an independent Risk Management Department (RMD), operating separately from business functions to ensure objectivity and effective challenge. The department has responsibility for overseeing key risk categories, including credit, operational, market, and information technology risks, using an integrated approach aiming to identify the nature and size of the risks.

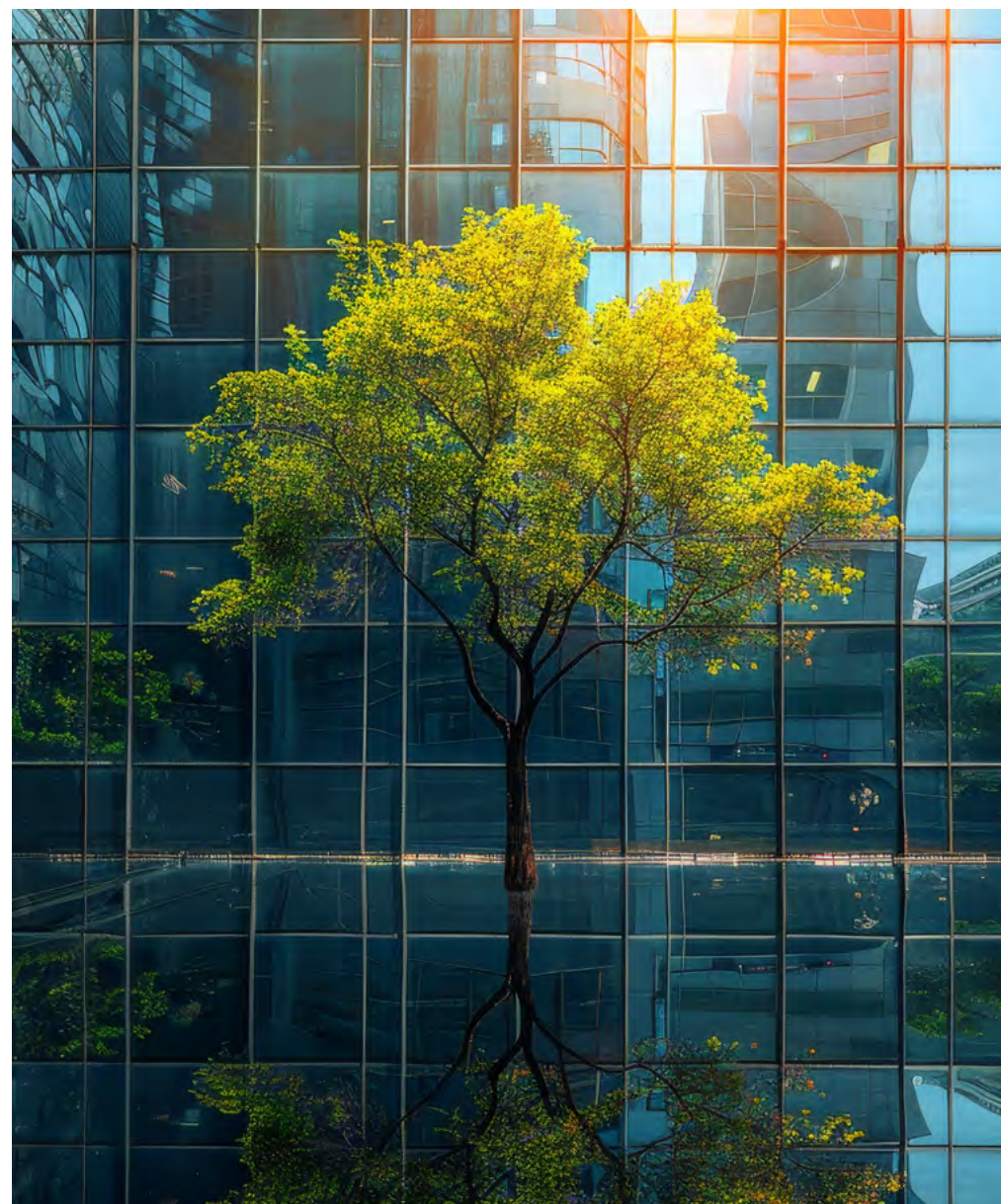
Working closely with business units and support functions, the department supports the consistent application of the Bank's risk framework by assessing, monitoring, and controlling both financial and non-financial risks that may impact performance, resilience, or strategic objectives. This approach enables informed

decision-making and ensures that risk-taking remains aligned with the Bank's approved risk appetite.

Bank ABC Jordan has strengthened its approach to climate and sustainability risk management by establishing a dedicated Climate Risk Management Team, led by the Head of Risk Management. The team includes representatives from all major business units, including the Wholesale Banking Group, Retail Banking Group, Credit Department, Human Resources, and Risk Management Department. This team is designed to coordinate the Bank's climate risk efforts across all functions and will be adapted in the future to include additional relevant entities as needed. Its primary mandate is to develop and integrate climate risk management procedures in alignment with applicable regulatory requirements.







In addition, the Risk Management Department structure has been updated to reflect the Bank's climate-focused priorities. The Credit Risk Unit has been renamed the Credit Risk and Climate Risk Unit with expanded responsibilities to incorporate climate-related risk considerations in line with the Central Bank of Jordan's guidelines. These structural changes ensure that climate and sustainability risks are systematically managed, monitored, and embedded in the Bank's overall risk framework.










Risk management practices are guided by regulatory requirements and recognized industry standards, including instructions issued by CBJ, group-level policies, and principles set by the Basel Committee on Banking Supervision.



## Key achievements in 2025

In addition to its regular activities, the Risk Management Department (RMD) undertook the following actions to strengthen the Bank's risk management framework:

 <b>Preparation and submission of periodic reports to the Board Risk Committee</b>	<p><b>Providing a comprehensive overview of the Bank's risk profile against the approved Risk Appetite Statement, with follow-up on any identified deviations. These included:</b></p> <ul style="list-style-type: none"> <li>Internal Capital Adequacy Assessment Process (ICAAP) reports</li> <li>Regulatory Capital Adequacy Ratio (CAR) reports in line with Basel III requirements, including liquidity and leverage ratios</li> <li>Market and liquidity risk reports, including key indicators such as Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR), in accordance with Central Bank of Jordan guidelines</li> <li>Credit portfolio review reports across all asset classes, including performance monitoring and developments</li> </ul>
 <b>Risk Management Framework Implementation</b>	<p>Implementation of the Bank's risk management strategy, including the development and application of procedures for managing all risk types and ensuring effective monitoring and control.</p>
 <b>Stress Testing and Scenario Analysis</b>	<p>Execution of stress testing exercises to assess the Bank's resilience to adverse scenarios and high-risk events.</p>
 <b>Customer Deposit Behaviour Analysis</b>	<p>Development of a customer deposit behaviour model to assess deposit stability across product types, with results incorporated into contractual liquidity gap reporting.</p>
 <b>Information Technology Risk Management</b>	<p>Conducted IT risk assessments and established appropriate controls to mitigate identified risks.</p>
 <b>Information and Technology Governance Reporting</b>	<p>Risk Management has completed all tasks which under its responsibility in line with Central Bank of Jordan instructions on the "Governance and Management of Information and Related Technologies (COBIT)" framework.</p>

Key achievements in 2025		
	<b>IFRS 9 and Group Coordination</b>	Full coordination with the parent company in Bahrain to calculate Expected Credit Losses (ECL) in line with IFRS 9 and Central Bank of Jordan requirements, including reporting to the Board Risk Committee and preparation of required disclosures.
	<b>Alignment with Group Sustainability Strategy</b>	Ongoing coordination with the parent company to ensure alignment with the Group's sustainability strategy and support the transition toward a low-carbon, inclusive, and sustainable economy.
	<b>Risk Awareness Enhancement</b>	Enhancement of risk awareness across the Bank through initiatives aligned with leading industry practices.
	<b>Provision of Risk Information for Disclosures</b>	Provision of required risk-related data and inputs for regulatory and financial disclosures.
	<b>Policy and Framework Enhancements</b>	<p><b>Update and approval of key risk management policies and frameworks, including:</b></p> <ul style="list-style-type: none"> <li>IFRS 9 methodologies, policies, and calculation frameworks (Bank and subsidiary)</li> <li>ICAAP Policy and ICAAP submission (2024 results)</li> <li>Risk Appetite Statement for 2026, aligned with strategy and business plans</li> <li>IT Risk policies</li> <li>Operational Risk Management Framework policies and procedures</li> </ul>
	<b>Retail Portfolio Oversight</b>	Approval and periodic review of retail portfolio products and individual lending to ensure alignment with defined risk thresholds.
	<b>Credit Policy and Product Approvals</b>	Approval of amendments to credit policies for the subsidiary and renewal of products related to spot and margin financing.
	<b>Approval of Investment and Trading Limits</b>	Approval of the updated investment and trading limits for 2026.
	<b>ESG Integration</b>	Approval of ESG (Environmental, Social and Governance) standards within the Bank's framework.



## Client ESG Risk Assessment

A proprietary Client ESG Risk Assessment process was developed last year, complemented by an Industry Environmental Risk Rating methodology. This process was officially rolled-out in 2025.

Recognizing that most of the Bank's greenhouse gas emissions originate from client activities (Scope 3), this initiative is designed to integrate ESG risk considerations into lending decisions and client engagement. It also supports compliance with emerging regulatory expectations in Jordan, where ESG risk is increasingly factored into credit assessments.

The Client ESG Risk Assessment is based on a dedicated ESG questionnaire, which allows the Bank to translate more subjective aspects of ESG risk into an objective client ESG score and an overall ESG rating. Initially, this assessment is applied only to companies operating in High or Very High environmentally risky industries, as identified through the Bank's proprietary Industry Environmental Risk Rating methodology. This targeted approach ensures that the Bank focuses on sectors where ESG risks are most material, supporting informed lending decisions and effective client engagement.

### Client ESG Risk Assessment Approach

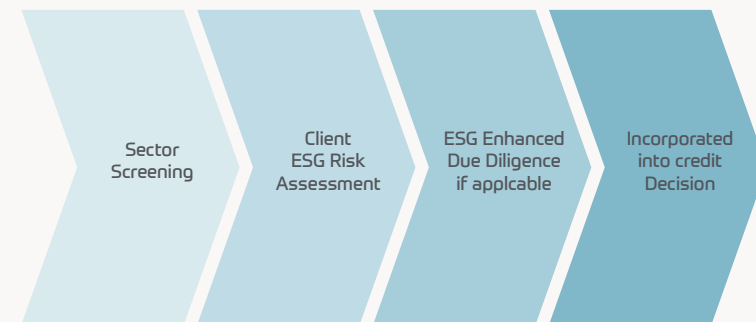


**The Client ESG Risk Assessment is questionnaire-based and evaluates clients across four main areas:**

- Management quality
- Environmental and social impact
- Environmental and social disputes, fines or prosecution
- Transition plans

The questionnaire generates both quantitative data and qualitative insights, offering a detailed understanding of clients' ESG risks and their approach to sustainability and transition. This enables the Bank to engage more effectively with clients and support their financing needs while promoting responsible business practices.

### Client ESG Risk Assessment Workflow



The client ESG questionnaire, completed by the relationship manager, consists of 16 questions, each weighted according to its significance. Topics covered include the presence of ESG-linked remuneration, interim emission reduction targets, transition plans and strategies, and assessments of physical climate-related risks.

Based on the responses, each client receives an overall ESG score out of 100, with governance and environmental factors each accounting for 42% of the score, and social factors contributing 16%. The overall score is then used to assign a Client ESG Risk Rating of Low, Moderate, High, or Very High, providing a clear, standardized measure of ESG risk to guide credit decisions and client engagement.

### Industry Environmental Risk Rating

Our proprietary Industry Environmental Risk Rating provides an environmental risk assessment for 43 global industries, enabling the Bank to evaluate environmental exposures at the portfolio level. This methodology equips business teams with actionable insights into the environmental risks faced by each industry and the transition strategies being adopted across sectors.

Each industry is assigned a rating of Low, Moderate, High, or Very High, based on an overall score ranging from 0 to 4. The assessment combines third-party ratings from leading global data providers and NGOs with a qualitative overlay. Industries are evaluated across six criteria; climate, water, waste, toxic emissions, ecological impacts, and transition risks with double weighting applied to climate, reflecting its interconnection with other environmental risks. The methodology has been benchmarked against leading industry peers to ensure accuracy and integrity.

Ratings are presented in a standardized three-slide format per sector, including global examples of best practices and notable risks. This information, combined with global training for relationship managers, serves as both a reference and an aide-memoire ahead of client engagements.

The results indicate a bell-curve distribution, with 17 out of 43 industries (40%) classified as High or Very High risk—six sectors (14%) at Very High and eleven sectors (26%) at High risk. This highlights the concentration of environmental risk across key industries and informs targeted ESG engagement and portfolio management strategies.

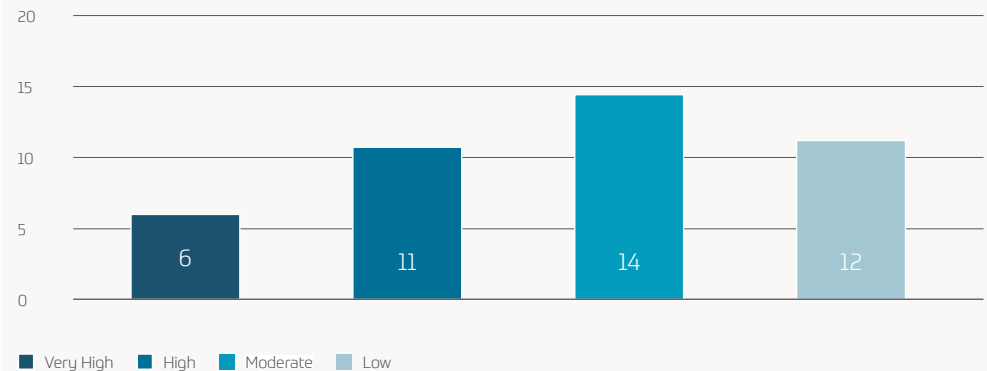
### Climate scenario analysis

Aligned with Central Bank of Jordan guidelines, Bank ABC Jordan has enhanced its climate stress testing and scenario analysis capabilities through the integration of climate scenarios within its broader Integrated Stress Testing (IST) framework. This approach enables the Bank to assess the potential impact of climate-related physical and transition risks on capital adequacy, credit risk, and financial performance, supporting more informed strategic and operational decision-making.

Climate scenario analysis is conducted using internationally recognized NGFS climate pathways, incorporating multiple physical and transition risk scenarios. These are translated into macroeconomic variables through external modelling and applied across the Bank's portfolio to assess impacts on key risk indicators, including expected credit losses (ECL) and risk-weighted assets. The analysis is performed on a bi-annual basis at a client and sector level, enabling granular insights into portfolio vulnerabilities and resilience under different climate futures.

The Bank recognizes that its operations are exposed to physical climate risks, including wildfires, extreme precipitation, storms, and floods. These risks can impact the Bank directly, through damage to its own assets and operations, and indirectly, through effects on borrowers and their collateral. Climate stress testing outcomes are incorporated into risk management processes and are subject to review by senior management and the Board Risk Committee, ensuring alignment with the Bank's overall risk appetite and mitigation planning.

### Number of Industries Per ERR Category



### Environmental Risk Rating of Industries

Sector	Risk Rating	Sector	Risk Rating	Sector	Risk Rating
Coal	Very High	Textiles, Footwear & Luxury	High	Catering, Hotels & Restaurants	Moderate
Oil and Gas Refiners & Market	Very High	Railways	Moderate	Consumer goods manufacturers	Low
Building material Providers	Very High	Aerospace & Defence	Moderate	Renewable Utilities	Low
Oil & Gas Exportation	Very High	Gas & Electricity Suppliers, Transmission, Distribution	Moderate	Wholesale, Traders, Imports & Exports	Low
Mining: Metals & Minerals	Very High	Commodity traders: Soft commodities	Moderate	Retail (Food & non-food)	Low
Metal Smelting (Iron, Steel & Aluminium)	Very High	Other Land Transport (Trucking & Buses)	Moderate	IT Hardware	Low
Chemicals	High	Pharmaceuticals and Medical Suppliers	Moderate	Media & Film	Low
Agriculture	High	Auto Manufacturers	Moderate	Hospitals & Clinics	Low
Multi-utilities: Electricity & IPPs	High	Auto Suppliers	Moderate	Real Estate Services	Low
Marine Transport	High	Construction & Civil Engineering	Moderate	IT Software	Low
Oil & Gas Services	High	Real Estate Developers	Moderate	Auto Dealers	Low
Forestry, Pulp & Paper	High	Beverages	Moderate	Professional Services: Advertising, Consultancy & Auditing	Low
Water Utilities	High	Manufacturing & Other Engineering	Moderate	Telecommunications	Low
Commodity traders: Fossil Fuels, Metals & Mining	High	Tobacco	Moderate		
Food Producers	High				
Aviation	High				

## Next steps

Bank ABC Jordan will focus on embedding ESG and climate considerations more systematically within its risk management framework. Key priorities include:



Developing a sector-based mitigation strategy for Scope 3 financed emissions, aligned with the Bank's risk appetite.



Approval and onboarding of an Integrated Procurement System to measure and manage climate risks in ABCJ's supply chain (target: 1Q26).



Fully incorporating sustainability considerations into the Risk & Control Self-Assessment (RCSA) process.

These initiatives will build on improved visibility of sector-level ESG risks, ensuring they are effectively translated into credit practices, portfolio oversight, and sector guidance. By embedding sustainability into risk processes, the Bank will reinforce consistency, accountability, and ownership of ESG risks across its operations.





# Our People and Communities - *Our People*



“Our people are at the heart of our success. We are committed to fostering an inclusive workplace where fairness, equal opportunity, and continuous development empower every employee to thrive and contribute to our shared success.”

**Yara Baddar**  
Head of Human Resources



*At Bank ABC Jordan, people and communities sit at the heart of our sustainability agenda. We focus on creating an enabling work environment that supports professional growth, capability development, and long-term career progression, allowing our employees to contribute meaningfully to the Bank's performance and resilience.*

*Beyond our workforce, we remain committed to supporting the social and economic development of the communities we serve, recognizing that sustainable business success is closely linked to shared prosperity and inclusive growth.*

## Our Approach

At Bank ABC Jordan, fairness and equal opportunity underpin how we manage and develop our workforce. All employees are provided with equitable access to professional development and career progression, supported by policies and practices that promote consistency, transparency, and respect across the organization. Any form of discrimination whether related to gender, ethnicity, abilities, or background is strictly prohibited.

Bank ABC Jordan has a comprehensive HR policy in place that governs the full employee lifecycle, including recruitment and onboarding, performance management, learning and development, compensation and benefits,

employee relations, health and wellbeing, and adherence to ethical standards. The policy is consistently applied across all branches through regular internal communication, employee acknowledgment, periodic HR audits, and close coordination with department heads.

The Banks also place strong emphasis on fostering an inclusive and diverse workplace. By valuing different perspectives and experiences, we strengthen collaboration, enhance decision-making, and build an organization that better reflects the communities and markets we serve.

Pay equity and equal opportunity are reinforced through the Bank's Code of Conduct and HR policy, ensuring fair and transparent treatment for all employees. In support of employee wellbeing, the Bank provides a range of benefits, including annual leave, health insurance, and life insurance, contributing to a stable, supportive, and inclusive working environment.

The Bank has a formal recruitment and hiring policy that governs workforce planning, role definition, candidate sourcing, screening, interviewing, and selection. The policy promotes fair and transparent hiring practices, ensures compliance with labor laws, and

supports the attraction of qualified talent through strong employer branding, competitive compensation, and professional development opportunities.

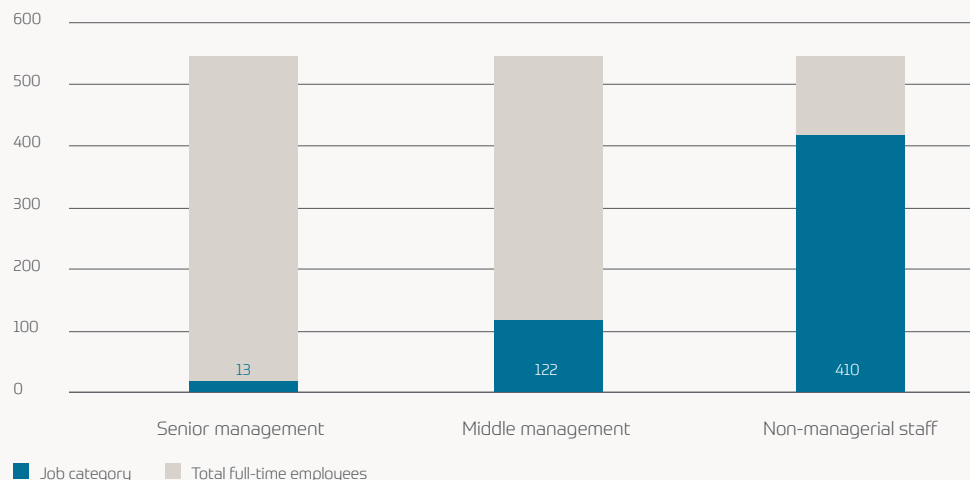
# Our Progress

## Diversity, equity and inclusion

In 2025, Bank ABC Jordan deepened its focus on diversity, equality, and inclusion while expanding the reach and effectiveness of its social responsibility initiatives. This approach reflected both internal priorities, creating a more inclusive and supportive workplace and growing expectations for the private sector to contribute meaningfully to social equity. Efforts during the year were directed toward strengthening representation, addressing structural barriers, and supporting underrepresented groups through a combination of internal initiatives and community-based investments.

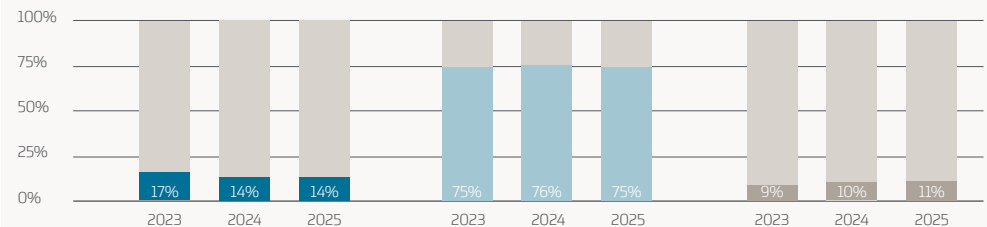
ESG KPIs	2025	ESG KPIs	2025
<b>Diversity, equity and inclusion</b>		<b>Training and wellness</b>	
Percentage of female employees	35%	Total training hours	10,755
Percentage of female Board members	27%	Training hours per FTE	19.77
Gender pay gap	9%	<b>CSR activities</b>	
Employee turnover total	14%	Community investment (JOD)	776,942
Turnover Distribution – Male Employees	17%		
Turnover Distribution – Female Employees	8%		

## Workforce overview

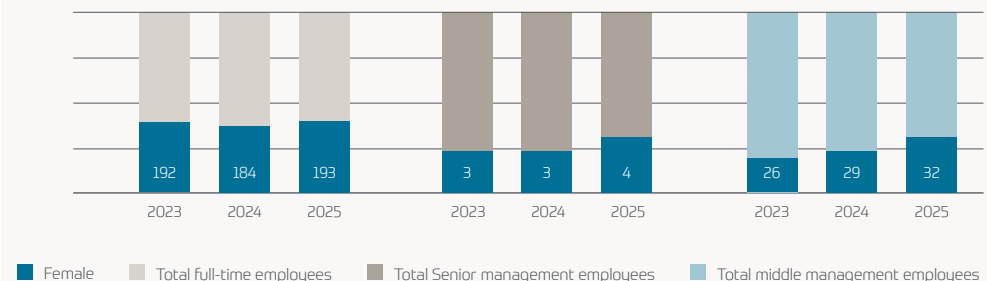


Diversity, equality, and inclusion considerations were embedded into everyday practices and relevant policies, supported by more inclusive recruitment processes, targeted employee training on unconscious bias, and collaboration with community organizations working in education and empowerment. These actions contributed to stronger representation at leadership levels, increased employee engagement, and measurable social outcomes across supported initiatives. While challenges such as cultural change and consistency of implementation across departments were encountered, they underscored the importance of leadership accountability, clear communication, and defined KPIs. Building on the progress achieved in 2025, the Bank intends to broaden its partnerships and further scale its social impact in the coming years.

## % Full-Time Employees By Age



## Number of Full-Time Female Employees



### Attracting and retaining talent

In 2025, the Retail and “ila” Business Department played a key role in supporting the Bank’s financial performance through the implementation of an incentive scheme across Customer Service, Sales, and the Ultimate Team. Beyond rewarding performance, the scheme contributed to social sustainability by enabling employees to improve their quality of life, including supporting family needs, education, and overall well-being.

Inclusive hiring remains a priority. The Bank seeks, where feasible, to include at least one female candidate in the interview pool for each vacancy and continues efforts to increase the representation of persons with disabilities across the workforce, reinforcing its commitment to equal opportunity and inclusive employment practices.

#### Bank ABC Jordan New External Hires

	2024	2025	Change (YoY)
Total number of new hires	63	92	+46%
by gender (Females)	18	25	+39%
by gender (Males)	45	67	+49%
By job category (Senior management)	0	0	0%
By job category (Middle management)	15	17	+13%
By job category (staff)	48	75	+56%

### Internal recruitment and promotion

Career progression at Bank ABC Jordan is grounded in merit-based, transparent practices that ensure equal access to development opportunities, internal mobility, and promotion for all employees. Talent decisions are guided by performance, skills, and potential, while maintaining a workforce that benefits from a broad mix of age groups and professional experience, enriching collaboration and institutional knowledge.

The Bank also places emphasis on addressing barriers that can limit career advancement for certain groups. Targeted learning, development, and mentoring initiatives are in place to support the growth of female employees, strengthening leadership capabilities and readiness for more senior roles. These initiatives have contributed to building a stronger pipeline of diverse talent and reinforcing an inclusive culture that supports long-term career development.

### Training and Development

To lay the foundations of our future success, we place a focus on the professional growth and career advancement of our employees. We have implemented a range of initiatives designed to promote continuing learning and development across our workforce.

The Bank provides a comprehensive range of training and development programs tailored to technical skills, leadership, compliance, and industry knowledge. The following tools, platforms, and regular trainings are provided to support continuous learning and professional growth:

#### Digital Academy

The Academy provides employees with an on-demand access to a global library of leading finance and banking modules. The platform supports Continuous Professional Education requirements while strengthening leadership, management, and technical capabilities across the workforce.

#### Masterclass and internal courses

Internal training at the Bank emphasizes the technical skills required for employees’ roles and is delivered year-round, often by experienced colleagues. Employees are also encouraged to participate in external courses and industry conferences to broaden their knowledge and stay updated on best practices.

#### Compliance training

All employees are required to complete mandatory training on key topics, including the Bank’s Code of Conduct and cybersecurity. Annual compliance training ensures staff remain informed of policies, regulatory requirements, and best practices, maintaining a strong culture of integrity and security.

#### Leadership courses for executives

A structured program of assessments and coaching sessions engages the Bank’s 100 most senior leaders, reinforcing corporate culture and strengthening leadership capabilities.



**Key training programs offered to employees during 2025 includes but not limited to:**

- Whistle blowing
- Anti-bribery
- Anti-Money Laundering (AML)
- Sanctioning
- Foreign Account Tax Compliance Act (FATCA)
- Code of Conduct
- Sustainability training
- Sell Like a Pro
- Mastering Customer Engagement Program
- ESG framework and roadmap
- Breaking the Silence: Mental Health in the Workplace
- Impact™360 Program on Disclosure and Sustainability in accordance with IFRS and GRI standards
- Sustainability Tools for Financial Institutions
- Carbon Accounting Bootcamp

**Bank ABC Jordan Training**

	2024	2025	Change (YoY)
Total training hours of full-time employees	8,634	10,755	+25%
Average hours of training per employee	16.29	19.77	+21%
By gender (Females)	2,658	3,621	+36%
By gender (Males)	5,976	7,134	+19%
Total training hours of part-time, contract & intern employees	28	24	-14%
By job category (Senior management)	216	438	+103%
By job category (Middle management)	1,947	2,420	+24%
By job category (staff)	6,471	7,897	+22%

In parallel, the Bank contributes to talent development beyond its workforce by offering internship opportunities to university students in Jordan. These placements provide practical exposure to the banking environment, helping students build relevant skills and gain hands-on experience to support their future careers.

The Bank actively supports employees in planning and delivering their work through clear performance objectives, ongoing managerial guidance, targeted training, and access to systems and tools that enhance productivity and workflow efficiency. Regular feedback mechanisms including performance reviews and one-to-one

**Health and Safety**

Although health and safety risks in the banking sector are generally low, Bank ABC Jordan maintains a strong commitment to safeguarding the well-being of its employees, contractors, and visitors. The Bank operates a dedicated Occupational Health & Safety (OHS) function in line with applicable labor laws and regulations, supported by an approved Health & Safety policy implemented across all levels of the organization. While not ISO 45001 certified, its practices are aligned with the standard's principles and international best practices, fostering a culture of shared responsibility for safety.

An officially recognized OHS Committee, approved by both the Bank and the Ministry of Labor, brings together representatives from various departments and employee groups. The committee meets regularly to review safety performance, monitor compliance, assess incident trends, recommend corrective actions, and oversee training programs, supporting continuous improvement across all operations.

The Bank adopts a proactive approach to managing workplace risks through regular identification, monitoring, and inspection of its facilities. Emergency preparedness is reinforced through the availability of first-aid kits, firefighting equipment, and certified fire marshals across all sites, as well as periodic emergency and evacuation drills, including coordinated exercises with Civil Defense authorities.

Health and safety awareness is embedded through structured training programs. All employees receive orientation covering workplace risks, emergency procedures, and reporting protocols, while ongoing training ensures continued awareness and adherence to preventive measures. Technicians also complete role-specific training alongside regular health and safety sessions to maintain operational competence.

Clear communication channels are in place to encourage the reporting of hazards, unsafe conditions, and near-miss incidents. Employees can raise concerns through a dedicated Health & Safety email, with all reports treated confidentially. The OHS team investigates each case, implements corrective actions.

Contractors and service providers are required to comply with the Bank's health and safety standards. Pre-qualification processes include verification of licenses, certifications, and safety records, while contractual agreements define safety obligations, including the mandatory use of personal protective equipment (PPE). Contrac-

tors receive safety training prior to commencing work, with supervision maintained throughout project execution to ensure compliance.

The Bank also supports employee well-being through access to on-site medical services and periodic health initiatives, including an annual medical day that promotes preventive care and health awareness.

**No work-related**  
injuries were recorded in 2025



**No fatalities**

as a result of work-related injuries were recorded in 2025



**Zero**

lost-time injuries



## Next steps

From 2026 onwards, Bank ABC Jordan will enter the delivery phase of its multi-phase D,E&I plan, building on the framework developed in 4Q25. Key priorities include:



Commencing implementation of the Bank-wide plan, including the introduction of Employee Resource Groups (ERGs) to foster inclusive dialogue, balanced representation, and stronger employee engagement.

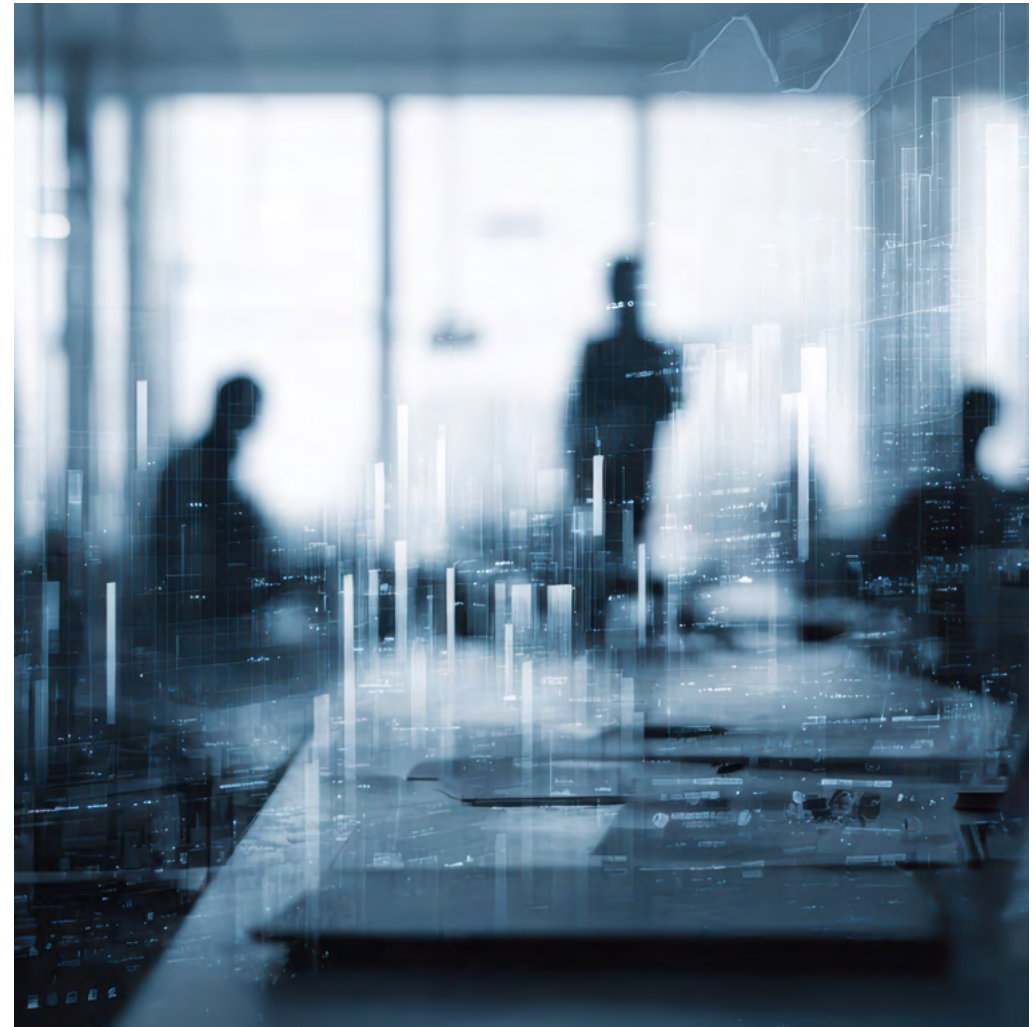


Strengthening recruitment, career development, and promotion processes to ensure merit-based, bias-aware practices, broaden talent pipelines, and enhance equitable access to leadership opportunities across all levels.



Developing and integrating measurable ESG targets related to D,E&I into performance management and remuneration structures, reinforcing accountability and incentivizing sustained progress.

Through these initiatives, the Bank aims to embed structured D,E&I actions across the employee lifecycle, reinforce leadership accountability, and create a more inclusive and equitable workplace for all staff.



# Our People and Communities - *Our Communities*



“ We are committed to creating lasting social impact by supporting education, health-care, and community development initiatives that promote opportunity, social mobility, and sustainable economic growth. ”

**Rasha Taher**  
Corporate Communication  
Department Manager



## Our Approach

Bank ABC Jordan takes a sustainable development approach in its community engagement, leveraging partnerships and employee volunteerism to create a positive social impact and advance its broader social responsibility goals. Beyond banking, the Bank supports education, healthcare, and social development initiatives, helping reduce poverty, promote social mobility, and contribute to a thriving, sustainable economy.

## Our Progress

In 2025, the Bank significantly increased its investment in community projects, donating JOD 776,942 more than double the previous year and raising the contribution from 16% to 27% of net profit after tax.

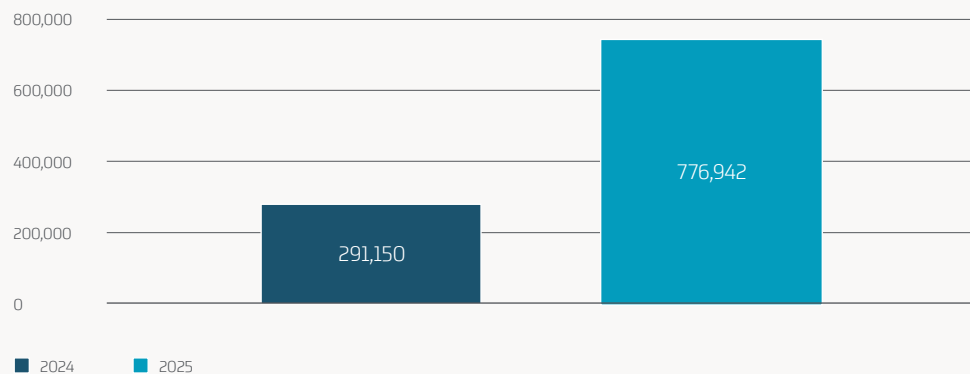
In 2025, charity donations remained a key pillar of our sustainability efforts, with a focus on advancing diversity, equality, and inclusion while maximizing social impact. This includes supporting charities, building strategic partnerships, and encouraging employee volunteerism. Overall, we supported 12 different organizations across Jordan, reaching and positively impacting more than 658 individuals.

In 2025, Bank ABC Jordan's CSR investments were allocated across key areas, with education and health receiving the largest increases compared to the previous year rising by 23 and 27 percentage points, respectively.

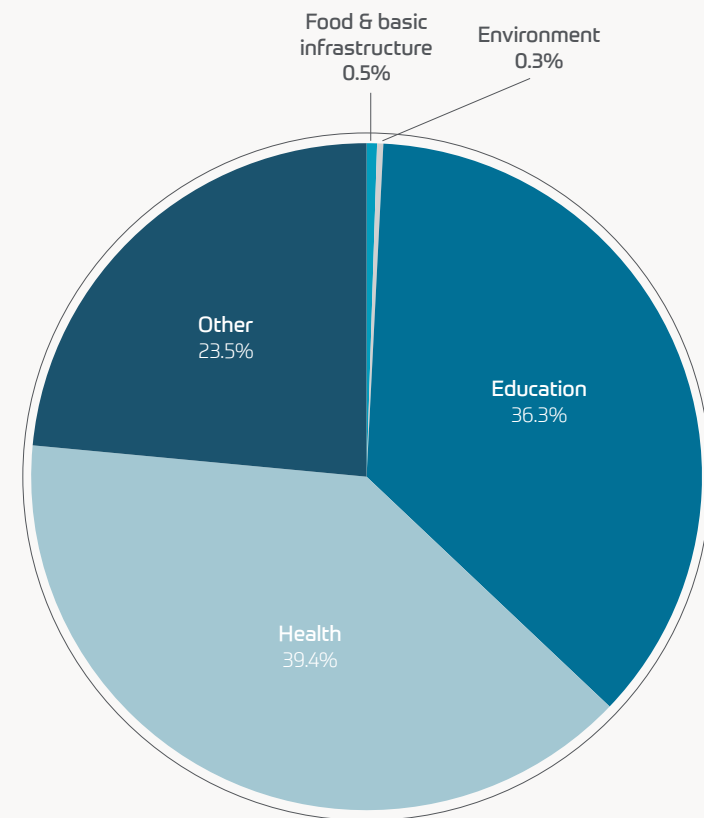
This is attributed to the Bank's support for the education and health sectors through its active participation in the initiative of the Association of Banks in Jordan aimed at enhancing the basic services that have a direct impact on citizens' lives.



Bank ABC Jordan Donations, amount invested (JOD):



Total CSR investment split by category (% , 2025):



## Corporate Social Responsibility Highlights in 2025

### Committed to a Sustainable Future

At Bank ABC Jordan, corporate social responsibility is embedded in how we engage with our communities and deliver long-term value. Building on the momentum of previous years, the Bank's 2025 initiatives focused on environmental stewardship, education, healthcare, and social inclusion, translating its sustainability commitments into tangible outcomes that positively impacted communities across the Kingdom.

### Food and Basic Infrastructure

#### 1. Charitable Iftar for Orphans

As part of its mission and active role in serving local communities, Bank ABC in Jordan sponsored a charitable Iftar for orphans during the holy month of Ramadan in collaboration with the Children's Museum Jordan and in coordination with local charities and orphanages. The initiative reflected the Bank's broader commitment to fostering compassion, solidarity, and a sense of community, while bringing happiness and joy to orphans who are in need of support, attention, and care.



The initiative combined charitable giving with educational and recreational engagement, offering children an interactive experience that included activities and a visit through the Children's Museum exhibits. Through this initiative, 150 beneficiaries were supported. The activity was further strengthened by employee participation, with 10 staff members volunteering and contributing 40 volunteering hours, reinforcing the Bank's culture of giving and hands-on community engagement.

#### 2. Tkiyet Um Ali

As part of its efforts to overcome the challenges of food poverty and contribute to a hunger-free Jordan, Bank ABC in Jordan continued its support for Tkiyet Um Ali. The initiative focused on providing essential food parcels to underprivileged families living below the poverty line, helping ensure a decent standard of living for families facing food insecurity.

During the year, the Bank contributed 55 food parcels, supporting 200 beneficiaries. In addition, 6 staff members volunteered for 18 volunteering hours through a food parcel packing activity, helping prepare 320 food parcels for distribution to needy and vulnerable families. Together, these efforts reflect the Bank's commitment to addressing essential community needs, combating poverty and hunger, and strengthening a culture of volunteering, teamwork, and shared responsibility among employees.



Bank ABC Jordan contributes to packing charity food parcels in coordination with Tkiyet Um Ali



Bank ABC Jordan sponsors an Iftar for orphaned children in collaboration with the Jordan Children's Museum



Bank ABC Jordan contributes to packing charity food parcels in coordination with Tkiyet Um Ali

## Corporate Social Responsibility Highlights in 2025

### Education

#### 1. Young Muslim Women's Association Centre for Special Education

Driven by its sense of social responsibility and belief in the importance of inclusive education, Bank ABC in Jordan continued its support for the Young Muslim Women's Association Centre for Special Education. The Centre plays an important role in providing humanitarian, educational, and social services to persons with special needs, enabling them to access specialized support and opportunities for development.

The Bank's support covered the expenses of 2 students, contributing to their continued access to specialized care and education. This initiative reflects the Bank's commitment to fulfilling its national and humanitarian responsibilities, supporting equal opportunities, and helping empower students with disabilities to become active and productive members of society.

#### 2. Support the Education and Health Sectors through Initiatives Launched by the Association of Banks in Jordan

As part of its national, social, and humanitarian responsibility, Bank ABC in Jordan participated in initiatives launched by the Association of Banks in Jordan to support the education and

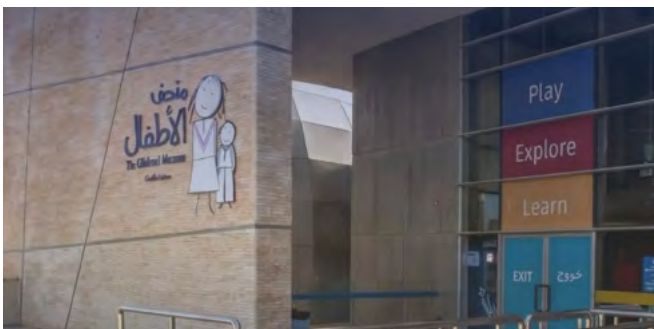
health sectors. The initiative aimed to enhance essential services that directly affect citizens' lives and contribute to improving infrastructure across two vital sectors.

This contribution reaffirms the Bank's continued commitment to supporting national priorities and participating in initiatives that contribute to comprehensive development. It also aligns with the objectives of the Economic Modernisation Vision by supporting sectors that play a central role in improving quality of life and strengthening public services.

#### 3. Children's Museum Jordan

Bank ABC in Jordan extended its support to the Children's Museum Jordan through the "Our Museum for All" initiative. The initiative aims to provide equal access to interactive educational opportunities, particularly for underprivileged children, while supporting learning through play, exploration, and hands-on experiences.

The initiative comprises six core programmes: the Government Schools Visit Programme, the UNRWA Schools Visit Programme, the Charitable Associations and Orphan Care Homes Visit Programme, Open Days for Underprivileged Families, the Mobile Children's Museum, and the "Science Everywhere" programme. Through the Bank's support, 250 beneficiaries were reached, contributing to wider access to educational and cultural experiences for children across Jordan.



Bank ABC in Jordan extended its support to the Children's Museum Jordan through the "Our Museum for All" initiative



Bank ABC in Jordan Support Health & Education Sectors through Initiatives Launched by the Association of Banks in Jordan



Bank ABC Jordan renews its Support for the Bunayat Center for Special Education Young Muslim Women



## Corporate Social Responsibility Highlights in 2025

### 4. The National Orthodox School

Bank ABC in Jordan sponsored The National Orthodox School athletic conference, supporting school-based activities that encourage healthy habits and active lifestyles among students. The initiative contributed to increasing students' awareness of the importance of health, well-being, and physical activity.

Through this sponsorship, 100 beneficiaries were reached, reinforcing the Bank's role in supporting youth-focused initiatives and promoting wellness within educational environments.

### 5. College de la Salle Frere

Bank ABC in Jordan sponsored the school diamond jubilee of College de la Salle Frere, supporting the celebration of the school's 75th anniversary. The initiative recognized the school's longstanding contribution to education and its role in serving generations of students.

Through this initiative, 200 beneficiaries were reached, supporting educational community engagement and celebrating an important institutional milestone.



### 6. Cambridge High School

Bank ABC in Jordan sponsored Cambridge High School's Independence Day celebration, reflecting the importance of this national occasion and supporting student engagement in activities that promote national pride and belonging. As part of the initiative, the Bank distributed 10 Al Kanz account prizes through the ila app to participants.

The initiative combined national engagement with youth-oriented financial exposure, introducing participants to digital banking tools while supporting student participation in a meaningful national celebration.

### 7. The Greek Orthodox Patriarchate School

Bank ABC in Jordan supported The Greek Orthodox Patriarchate School by sponsoring the placement of an umbrella in the school yard. The initiative aimed to improve the school environment by providing students with a shaded outdoor area and enhancing the usability of the school yard.

Through this initiative, 300 beneficiaries were supported, contributing to student comfort and improving the school's physical learning environment.



Bank ABC in Jordan sponsored The National Orthodox School athletic conference



Bank ABC in Jordan sponsored the school diamond jubilee of College de la Salle Frere, the 75th anniversary



Bank ABC in Jordan sponsored Cambridge High School's Independence Day celebration

## Corporate Social Responsibility Highlights in 2025

### Financial Inclusion

#### 1. Jordan FinTech Festival

To reaffirm its role in supporting technological development in the financial sector and fostering innovation within the banking environment, Bank ABC in Jordan supported the Jordan FinTech Festival. The festival aims to drive economic growth and enhance resilience and prosperity by positioning Jordan as a regional hub for financial technology innovation.

The initiative also supports financial inclusion, improves the efficiency and accessibility of financial services, and enhances customer experience in line with global developments in digital finance. Through this support, the Bank contributed to strengthening Jordan's fintech ecosystem and encouraging dialogue around innovation, financial technology, and future-ready banking services.

#### 2. Arab Financial Inclusion Day Organized by the Central Bank of Jordan

Bank ABC in Jordan participated in Arab Financial Inclusion Day organized by the Central Bank of Jordan, which was held across universities and youth institutions. As part of its participation, the Bank distributed 36 Al Kanz account prizes through the ila app to participants.



The initiative contributed to promoting financial culture and awareness among youth and encouraged wider engagement with financial services and digital financial tools. It also supported national efforts to advance financial inclusion and strengthen understanding of accessible banking solutions.

#### 3. Arab Financial Inclusion Day Organized by the Central Bank in Aqaba City

Bank ABC in Jordan also participated in Arab Financial Inclusion Day activities held in Aqaba city. As part of this initiative, the Bank distributed 30 Al Kanz account prizes through the ila app to participants.

This initiative further supported the promotion of financial culture and awareness, extending the Bank's contribution to financial inclusion beyond Amman and reinforcing its commitment to engaging communities across Jordan.



Arab Financial Inclusion Day Organized by the Central Bank of Jordan



Bank ABC in Jordan supported the Jordan FinTech Festival

## Corporate Social Responsibility Highlights in 2025

### Environment

#### 1. Bank ABC in Jordan Contributes to Promoting Environmentally and Community-based Sustainable Development

As part of Bank ABC in Jordan's commitment to social responsibility and environmental sustainability, the Bank implemented internal recycling initiatives by distributing recycling bins across all floors of the Head Office. The initiative enabled employees to segregate recyclable waste, including paper, plastic, metal containers, aluminium, cardboard, and vinyl, supporting responsible waste management and reducing landfill accumulation.

During the year, the Bank recycled paper, aluminium, cardboard, metal, plastic, and vinyl, representing a total of 4,985 kg of recyclable waste. Beyond waste diversion, the initiative aimed to raise employee awareness, encourage daily sustainable practices, and embed recycling, reuse, and waste reduction across the Bank's operations.



#### 2. Arab Group for the Protection of Nature

As part of its responsibility towards local community development and its support for environmental and developmental initiatives, Bank ABC in Jordan supported the Arab Group for the Protection of Nature's Green Caravan Programme. The initiative focuses on planting fruit-bearing trees across agricultural areas in Jordan, contributing to environmental protection while supporting sustainable livelihoods for farming communities.

Through this initiative, the Bank contributed to planting 500 fruit-bearing trees, directly supporting 5 farming households. The programme contributes to enhancing food security, supporting local agricultural production, creating additional sources of income for farmers, increasing green spaces, and reducing desertification. It also supports sustainable economic growth by empowering local farmers and raising awareness about agriculture and environmental protection.

Staff participation was also an important part of the initiative. Bank staff actively participated in the tree planting activity, with 31 staff members volunteering and contributing 186 volunteering hours. This participation highlighted the Bank's dedication to engaging its workforce in volunteer initiatives, promoting environmental sustainability, fostering teamwork, and raising awareness about the importance of protecting natural resources.



During Planting Fruit Trees in Cooperation with the Arab Group for the Protection of Nature



Bank ABC Jordan Plants Fruit Trees in Cooperation with the Arab Group for the Protection of Nature



Bank ABC Jordan Continues Its Support for the Arab Group for the Protection of Nature



### Corporate Social Responsibility Highlights in 2025

#### 3. Dibben

As part of its commitment to environmental protection and sustainable solutions, a delegation from Bank ABC in Jordan visited the Royal Society for the Conservation of Nature to follow up on the solar energy system project supported by the Bank at Dibeen Forest Reserve.

The project aims to reduce reliance on traditional energy sources, lower carbon emissions, and contribute to addressing climate change challenges. The solar energy system has enabled the Reserve to continue its vital role in protecting forests and biodiversity while minimizing its environmental footprint. The initiative reflects the Bank's vision of supporting impactful environmental initiatives, with 1 staff member participating in the follow-up visit.



#### 4. Bank ABC in Jordan Has Renewed its Memorandum of Understanding with the Princess Alia Foundation and the Ministry of Education

Bank ABC in Jordan renewed its memorandum of understanding with the Princess Alia Foundation and the Ministry of Education under the sponsorship of the Association of Banks in Jordan. The initiative supports public schools and promotes environmental sustainability through paper recycling.

Through this initiative, 5,615 kg of recycled paper was collected and replaced with 126 reams of new paper for schools. The initiative strengthens the link between environmental sustainability and education by promoting recycling, supporting schools with essential resources, and encouraging responsible resource use among students and communities.



Bank ABC Jordan Visit to Dibeen Nature Reserve



Bank ABC in Jordan renewed its memorandum of understanding with the Princess Alia Foundation



Bank ABC Jordan Team During a Visit to Dibeen Nature Reserve

## Corporate Social Responsibility Highlights in 2025

### Health

#### 1. Al Malath Foundation for Palliative Care

As part of its ongoing commitment to corporate social responsibility, Bank ABC in Jordan continued its support for Al Malath Foundation for Palliative Care. The Foundation provides care and support for patients with incurable diseases at advanced stages and offers free services that include medical and nursing care, as well as psychological, social, and spiritual support for patients and their families.

Through this initiative, the Bank supported 3 beneficiaries. This support reflects the Bank's commitment to enhancing quality of life for vulnerable patients, protecting patient dignity, and helping families during critical stages of illness.

#### 2. Operation Smile Jordan

As part of its social responsibility programmes supporting healthcare services, Bank ABC in Jordan continued its support for Operation Smile Jordan. The initiative reflects the Bank's commitment to the organization's vital mission of providing comprehensive healthcare services to patients with congenital abnormalities, including cleft lip, cleft palate, and deformities caused by burns.



Through this initiative, 15 beneficiaries received support. The Bank prioritizes healthcare service initiatives and remains dedicated to assisting organizations that provide specialized medical care to vulnerable patients, contributing to improved health and social outcomes.

#### 3. Gift of Life

In line with its vision, its belief in social responsibility, and its active role in supporting healthcare services, Bank ABC in Jordan continued its support for Gift of Life Amman. The initiative supports the treatment of needy children in Jordan and the Middle East who suffer from congenital heart defects and require open-heart surgery.

Through this support, 7 beneficiaries were reached. In addition, Bank employees visited 9 children recovering from heart surgery to check on their health and provide encouragement and moral support to them and their families. The visit included 1 staff member, who contributed 3 volunteering hours. Together, these efforts reflect the Bank's commitment to supporting the health sector, strengthening partnerships with charitable humanitarian organizations, and creating positive and sustainable social impact.



Bank ABC in Jordan continued its support for Gift of Life Amman



Bank ABC Jordan Continues Its Support for Al Malath Palliative Care Foundation



Bank ABC Jordan Continues Its Support for Operation Smile Jordan

## Corporate Social Responsibility Highlights in 2025

### 4. King Hussein Cancer Foundation

In recognition of World Cancer Day, Bank ABC in Jordan held a cancer awareness session for its employees in collaboration with the King Hussein Cancer Foundation. The session aimed to raise awareness about cancer, its symptoms, prevention methods, and the psychosocial challenges faced by patients, while also highlighting how employees can offer meaningful support and care.

The session benefited 14 staff members, contributing to greater awareness of prevention, early detection, empathy, and patient support. In addition, Bank ABC in Jordan hosted the "Hope Shop" on the occasion of Breast Cancer Awareness Month in cooperation with King Hussein Cancer Foundation. The initiative offered products at affordable prices to support cancer patients, with proceeds dedicated to the treatment of underprivileged patients at KHCC. The activity engaged 415 staff members, reinforcing employee participation in healthcare awareness and community support.



### 5. Mental Health Society

In a demonstration of community solidarity and cooperation, Bank ABC in Jordan supported the Mental Health Society. The initiative reflects the Bank's commitment to supporting mental health and community-based care, particularly for individuals who require specialized assistance and support.

Through this initiative, 26 beneficiaries were supported. The Bank's support demonstrates its dedication to fulfilling its social responsibility by supporting organizations that provide specialized care and services, while reinforcing the importance of mental health as an essential part of broader community well-being.



Bank ABC Jordan Organizes an Awareness Session on Cancer for Its Employees in Collaboration with the King Hussein Foundation



## Corporate Social Responsibility Highlights in 2025

### Wellness

#### 1. Medical Day

Bank ABC in Jordan organized a comprehensive Medical Day for its employees, reaffirming its commitment to health, well-being, and fostering a supportive work environment. The initiative offered a wide range of medical examinations and consultations, including blood pressure, blood sugar, and cholesterol tests, as well as eye and dental check-ups. Employees also received guidance on nutrition and maintaining a balanced lifestyle.

The programme benefited 415 staff members and formed part of a broader series of initiatives implemented by the Bank to support its employees and create a positive workplace, enriching both their professional and personal lives.

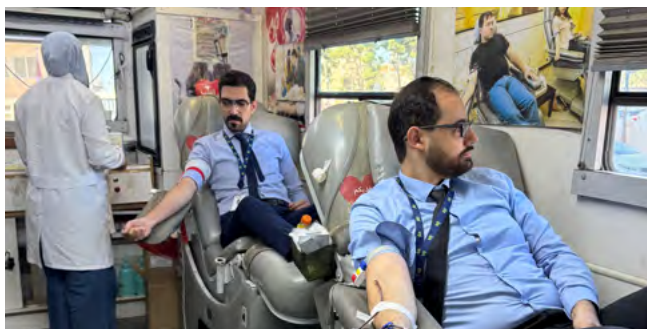
#### 2. Blood Donation

In cooperation with the Directorate of Blood Bank, Bank ABC in Jordan organized a blood donation campaign for its employees, who took part in this humanitarian initiative in support of the healthcare sector and patients' needs. The campaign reaffirmed the importance of solidarity and contributing to saving lives.

The initiative engaged 40 staff members, who contributed 20 volunteering hours. It also promoted a culture of charity and volunteering among employees, instilled the values of giving and social responsibility, and supported healthcare sector needs. The campaign also contributed to enhancing employees' health by stimulating blood circulation.



Bank ABC Jordan Organizes a Blood Donation Campaign in Continued Support of the Healthcare Sector



During the Blood Donation Campaign in Continued Support of the Healthcare Sector



During the Blood Donation Campaign in Continued Support of the Healthcare Sector

## Corporate Social Responsibility Highlights in 2025

### Other

#### 1. Al-Mustafa Endowment to Seal the Holy Qur'an in the Blessed Al-Aqsa Mosque

Bank ABC in Jordan contributed to the Royal Initiative to establish the “Al-Mustafa Endowment to seal the Holy Qur'an in the Blessed Al-Aqsa Mosque.” This initiative reflects the Bank's support for cultural, religious, and community-based causes that hold social significance.

Through this contribution, the Bank reinforced its commitment to social responsibility beyond traditional charitable support, while supporting initiatives that promote community cohesion and preserve cultural and religious values.

#### 2. Directorate of Public Security

Bank ABC in Jordan sponsored the Ramadan campaign organized by the Directorate of Public Security, supporting wounded military personnel and their families. The initiative reflects the Bank's commitment to national solidarity and social responsibility toward those who have served the country.



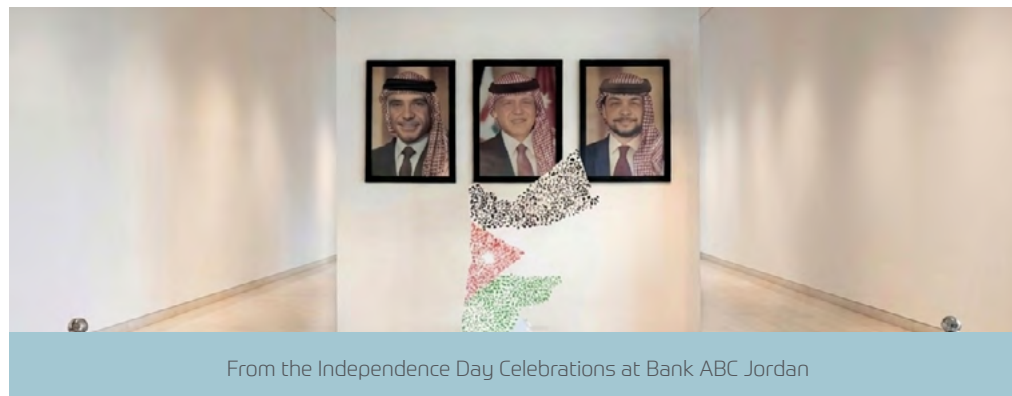
Through this initiative, 80 beneficiaries were supported, contributing to community well-being during Ramadan and reinforcing institutional partnership and national engagement.

#### 3. Employee Engagement, Inclusion, and Workplace Culture

Bank ABC in Jordan continued to foster an inclusive and engaging workplace culture through national, seasonal, and appreciation-based activities. These included Celebrates the Independence Day, Celebrates the Jordanian Flag Day, Ramadan Bazaar for Employees, Easter bazaar for employees, Christmas bazaar, Mother's day Celebration, and Women's Day Celebration.

The Independence Day and Jordanian Flag Day activities each engaged 415 staff members, reinforcing national pride, belonging, and shared identity within the workplace. The Ramadan, Easter, and Christmas bazaars each engaged 415 staff members, strengthening employee connection while supporting local vendors and small businesses. The Mother's Day and Women's Day celebrations each recognized 184 staff members, promoting appreciation, inclusion, and women's empowerment.

Across employee volunteering activities during the year, 88 staff members volunteered and contributed 267 volunteering hours, reflecting the Bank's continued efforts to embed employee participation within its CSR culture.



### Way Forward

As a responsible financial institution, Bank ABC Jordan is committed to maximizing its impact through CSR initiatives focused on education, child welfare, healthcare, and environmental sustainability. Building on existing programs, we are expanding their reach and effectiveness through deeper community engagement, cross-sector partnerships, and ongoing evaluation of social and environmental outcomes.

Our approach emphasizes creating lasting value for the communities we serve, fully aligned with our core values. By fostering a culture of continuous improvement and taking a proactive stance, we ensure that our CSR programs remain relevant, impactful, and capable of driving meaningful change.

### Next steps

Bank ABC Jordan will continue to strengthen its CSR approach to ensure that investments are strategically aligned, and impact driven. The Bank aims to deepen community partnerships, generate lasting social and environmental benefits.



# Appendices

- 59 Data Tables
- 65 GRI Standards Content Index
- 68 CBJ and Amman Stock Exchange  
ESG Disclosure Requirements
- 71 Materiality Assessment



# Appendix 1

## Data Tables (ESG performance metrics, sustainability KPIs)

Energy	Unit	2024*	2025
Energy usage	(kWh)	3,060,380	3,434,171
Energy usage	(kWh) per FTE	5,774	6,301
Non-renewable Fuel (Gasoline)	(L)	20,275	20,381
Non-renewable Fuel (Diesel)	(L)	30,400	16,673
Waste	Unit	2024*	2025
Waste generated	(t)	77.9	74.2
Paper consumed	(t)	43.0	32.1
Tonnes of paper recycled	(t)	40.3	1.5
Water	Unit	2024*	2025
Water Consumed	(m <sup>3</sup> )	6,075	6,517
Water usage	(m <sup>3</sup> ) per FTE	11.5	12.0
Emissions	Unit	2024*	2025
Scope 1 GHG emissions	(tCO <sub>2</sub> e)	171	583
Scope 2 GHG emissions	(tCO <sub>2</sub> e)	1,660	1,632
Scope 3 GHG emissions	(tCO <sub>2</sub> e)	3,668	1,774
Total GHG emissions	(tCO <sub>2</sub> e)	5,500	3,989
GHG emissions intensity	(tCO <sub>2</sub> e per million revenue)	50.9	90.6
GHG emissions intensity	(tCO <sub>2</sub> e) per FTE	10.4	7.3

\*2024 restated as per Group methodology.

Procurement Practices	Unit	2024	2025
Total number of suppliers engaged	Number	452	459
Total number of local suppliers engaged	Number	372	358
Proportion of spending on local suppliers	%	81	77
Total Workforce	Unit	2024	2025
By employment type (Full-time)	Number	530	545
By employment type (Part-time)	Number	2	1
By job category (Senior management)	Number	12	13
By job category (Middle management)	Number	115	122
By job category (staff)	Number	403	410
Total Females Employees	Number	184	193
Total Males Employees	Number	346	352
Females Employees By job category (Senior management)	Number	3	4
Females Employees By job category (Middle management)	Number	29	32
Females Employees By job category (staff)	Number	152	157
Males Employees By job category (Senior management)	Number	9	9
Males Employees By job category (Middle management)	Number	86	90
Males Employees By job category (staff)	Number	251	253
Permanent Employees	Unit	2024	2025
Total number of permanent employees	Number	530	545
By gender (Females)	Number	184	193
By gender (Males)	Number	346	352
Temporary Employees	Unit	2024	2025
Total number of Temporary employees	Number	2	1
By gender (Females)	Number	0	24
By gender (Males)	Number	2	13

New Hires	Unit	2024	2025
Total number of new hires	Number	63	92
By gender (Females)	Number	18	25
By gender (Males)	Number	45	67
By job category (Senior management)	Number	0	0
By job category (Middle management)	Number	15	17
By job category (staff)	Number	48	75
Turnover	Unit	2024	2025
Turnover rate	%	16	14
Total turnover	Number	84	77
By gender (Females)	Number	27	16
By gender (Males)	Number	57	61
By age (Under 30)	Number	19	29
By age (Between 30 and 50)	Number	56	40
By age (50+)	Number	9	8
By job category (Senior management)	Number	2	2
By job category (Middle management)	Number	16	12
By job category (staff)	Number	66	63
Parental Leave	Unit	2024	2025
Number of employees who are entitled to parental leave: By Gender (Females)	Number	184	193
Number of employees who are entitled to parental leave: By Gender (Males)	Number	346	352
Number of employees who took parental leave: By Gender (Females)	Number	8	12
Number of employees who took parental leave: By Gender (Males)	Number	15	18
Returnees from parental leave: By Gender (Females)	Number	7	12
Returnees from parental leave: By Gender (Males)	Number	15	18
Returnees from parental leave who were still working for the bank 12 months later: By Gender (Females)	Number	7	12
Returnees from parental leave who were still working for the bank 12 months later: By Gender (Males)	Number	15	18

Percentage of Individuals within the Organization's Leadership: (Board)	Unit	2024	2025
By gender (Females)	%	18	27
By gender (Males)	%	82	73
Percentage of Individuals within the Organization's Leadership: (Board)	Unit	2024	2025
By age (Between 30 and 50)	%	18	18
By age (50+)	%	82	82
Percentage of Employees per Employee Category in each of the following Diversity Categories	Unit	2024	2025
Total under 30 employees	%	14	14
Total Between 30–50 employees	%	76	75
Total 50+ employees	%	10	11
Senior Management By age (Under 30)	%	0	0
Senior Management By age (Between 30 and 50)	%	1.5	1
Senior Management By age (50+)	%	0.8	1
Middle Management By age (Under 30)	%	0.6	0.5
Middle Management By age (Between 30 and 50)	%	17.48	17.0
Middle Management By age (50+)	%	3.6	4.0
Staff By age (Under 30)	%	16.9	13
Staff By age (Between 30 and 50)	%	54.1	57.0
Staff By age (50+)	%	5.1	6.0
Ratio of Basic Salary and Remuneration of Women to Men	Unit	2024	2025
By job category (Senior management)	%	25	25.4
By job category (Middle management)	%	25.2	7.1
By job category (staff)	%	37.7	9.6
Training	Unit	2024	2025
Total training hours of full-time employees	Hour	8,634	10,755
Average hours of training per employee	Hour	16.3	19.8



Training	Unit	2024	2025
By gender (Females)	Hour	2,658	3,621
By gender (Males)	Hour	5,976	7,134
Total training hours of part-time, contract & intern employees	Hour	28	24
By job category (Senior management)	Hour	216	438
By job category (Middle management)	Hour	1,947	2,420
By job category (staff)	Hour	6,471	7,897
Sustainability Performance	Unit	2024	2025
Sustainability Performance Percentage of total staff who received regular review of performance	%	100	100
Internal Volunteering Program	Unit	2024	2025
Total number of employee volunteering hours	Hour	229	267
Number of volunteers	Number	91	88
Number of events	Number	7	5
Board of Directors	Unit	2024	2025
Percentage of independent directors in the Board	%	36	36
Total members of the Board	Number	11	11
Total members of the Board (Males)	Number	9	8
Total members of the Board (Females)	Number	2	3
Occupational Health and Safety	Unit	2024	2025
Total number of injuries and fatalities relative to workforce	Number	0	0
Anti-corruption: Total percentage of employees that the organization's anti-corruption policies & procedures have been communicated to, broken down by employee category and region:	Unit	2024	2025
Senior Management	%	100	100
Middle Management	%	100	100
Staff	%	100	100

Customer privacy : Total number of substantiated complaints received concerning breaches of customer privacy, categorized by:	Unit	2024	2025
Total number of complaints confirmed and received regarding customer privacy violations	Number	0	0
Economic Performance	Unit	2024	2025
Total economic value distributed (Costs)	JOD	64,211,931	61,083,565
Operating costs	JOD	24,881,785	22,362,345
Employee wages and benefits	JOD	15,334,821	16,094,189
Payments to government by country	JOD	984,974	1,920,803
Community investment	JOD	291,150	776,942
EV auto finance	JOD	404,747	215,952
Economic value retained (Revenues less costs)	JOD	1,861,697	2,883,249
Financial Performance (JOD)	Unit	2024	2025
Total equity	JOD	164,319,622	167,442,850
Total assets	JOD	1,383,024,402	1,520,642,509
Total shareholders' equity	JOD	164,319,622	167,442,850
Employee Benefits	JOD	16,756,293	17,250,422
Income tax expense	JOD	984,974	1,920,803
Capital adequacy ratio	%	17.16	16.51
Return on equity ratio	%	1.13	1.74
Loans	JOD	866,323,752	914,425,086
Net loans and advances	JOD	766,651,701	831,338,484
Total deposits	JOD	911,659,999	1,097,369,463
Ratio of loans to deposits	%	95	83
Net profit after taxes	JOD	1,861,697	2,883,249

# Appendix 2

## GRI Standards Content Index (Detailed disclosures alignment)

GRI content index		
Statement of use	Bank ABC Jordan has reported the information cited in this GRI content index for the period 01/01/2025 to 31/12/2025 with reference to the GRI Standards.	
GRI 1 used	GRI 1: Foundation 2021	

GRI Standard	Disclosure	Location
GRI 2: General Disclosures 2021	2-1 Organizational details	Page 6
	2-2 Entities included in the organization's sustainability reporting	Page 4
	2-3 Reporting period, frequency and contact point	Page 4
	2-4 Restatements of information	Under relevant data tables
	2-5 External assurance	No external assurance
	2-6 Activities, value chain and other business relationships	Page 6-9
	2-7 Employees	Page 40-44
	2-8 Workers who are not employees	Page 60
	2-9 Governance structure and composition	Page 16
	2-10 Nomination and selection of the highest governance body	Page 17
	2-11 Chair of the highest governance body	Page 17
	2-12 Role of the highest governance body in overseeing the management of impacts	Page 17
	2-13 Delegation of responsibility for managing impacts	Page 17
	2-14 Role of the highest governance body in sustainability reporting	Page 17
	2-15 Conflicts of interest	Not applicable
	2-16 Communication of critical concerns	Page 17

GRI Standard	Disclosure	Location
<b>GRI 2: General Disclosures 2021</b>	2-17 Collective knowledge of the highest governance body	Page 17
	2-18 Evaluation of the performance of the highest governance body	Page 17
	2-19 Remuneration policies	Not applicable
	2-20 Process to determine remuneration	Not applicable
	2-21 Annual total compensation ratio	Not applicable
	2-22 Statement on sustainable development strategy	Page 11-13
	2-23 Policy commitments	Page 4, 15, 17, 19, 20, 22, 36, 40, 43
	2-24 Embedding policy commitments	Page 4, 15, 17, 19, 20, 22, 36, 40, 43
	2-25 Processes to remediate negative impacts	Page 4, 15, 17, 19, 20, 22, 36, 40, 43
	2-26 Mechanisms for seeking advice and raising concerns	Page 18
	2-27 Compliance with laws and regulations	Page 18
	2-28 Membership associations	Not applicable
	2-29 Approach to stakeholder engagement	Page 71
	2-30 Collective bargaining agreements	Not applicable
<b>GRI 3: Material Topics 2021</b>	3-1 Process to determine material topics	Page 71
	3-2 List of material topics	Page 71
	3-3 Management of material topics	Page 71
<b>GRI 201: Economic Performance 2016</b>	201-1 Direct economic value generated and distributed	Page 6
<b>GRI 203: Indirect Economic Impacts 2016</b>	203-2 Significant indirect economic impacts	Page 6
<b>GRI 204: Procurement Practices 2016</b>	204-1 Proportion of spending on local suppliers	Page 23-24
<b>GRI 205: Anti-corruption 2016</b>	205-1 Operations assessed for risks related to corruption	Page 34-36
	205-2 Communication and training about anti-corruption policies and procedures	Page 34-36
<b>GRI 302: Energy 2016</b>	302-1 Energy consumption within the organization	Page 21-22
	302-2 Energy consumption outside of the organization	Page 21-22
	302-3 Energy intensity	Page 21-22



GRI Standard	Disclosure	Location
GRI 303: Water and Effluents 2018	303-5 Water consumption	Page 22
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	Page 22
	305-2 Energy indirect (Scope 2) GHG emissions	Page 22
	305-3 Other indirect (Scope 3) GHG emissions	Page 22
	305-4 GHG emissions intensity	Page 22
GRI 306: Waste 2020	306-3 Waste generated	Page 23
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	Page 61
	401-3 Parental leave	Page 61
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	Page 43
	404-2 Programs for upgrading employee skills and transition assistance programs	Page 43
	404-3 Percentage of employees receiving regular performance and career development reviews	Page 63
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	Page 62-63
GRI 406: Non-discrimination 2016	3-3 Management of material topics	Page 41
GRI 413: Local Communities 2016	413-1 Operations with local community engagement, impact assessments, and development programs	Page 45-57
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	Page 19

# Appendix 3

## CBJ and Amman Stock Exchange ESG Disclosure Requirements

Indicators	Measurement	Page Number (s) and/or DirectAnswer 2024*	Page Number (s) and/or DirectAnswer 2025
<b>Environmental</b>			
<b>GHG Emissions</b>	E1.1) Total amount, in CO <sub>2</sub> equivalents, for Scope 1 (if applicable)	171 tCO <sub>2</sub> e	583 tCO <sub>2</sub> e
	E1.2) Total amount, in CO <sub>2</sub> equivalents, for Scope 2 (if applicable)	1,660 tCO <sub>2</sub> e	1,632 tCO <sub>2</sub> e
	E1.3) Total amount, in CO <sub>2</sub> equivalents, for Scope 3 (if applicable)	3,668 tCO <sub>2</sub> e	3,989 tCO <sub>2</sub> e
<b>Emissions Intensity</b>	E2.1) Total GHG emissions per output scaling factor	50.9 (tCO <sub>2</sub> e per m JOD revenue)	90.6 (tCO <sub>2</sub> e per m JOD revenue)
	E2.2) Total GHG emissions per output scaling factor	10.4 (tCO <sub>2</sub> e per FTE)	7.3 (tCO <sub>2</sub> e per FTE)
<b>Energy Usage</b>	E3.1) Total amount of energy directly consumed	3,060,380 KWh	3,434,171 KWh
	E3.2) Total amount of energy indirectly consumed	NA	NA
<b>Energy Intensity</b>	Total direct energy usage per output scaling factor	5,774 (KWh per FTE)	6,301 (KWh per FTE)
<b>Energy Mix</b>	Percentage: Energy usage by generation type	NA	NA
<b>Water Usage</b>	E6.1) Total amount of water consumed	6,075 m <sup>3</sup>	6,517 m <sup>3</sup>
	E6.2) Total amount of water reclaimed	NA	NA
<b>Environmental Operations</b>	E7.1) Does your company follow a formal Environmental Policy? Yes/No	No	No
	E7.2) Does your company follow specific waste, water, energy, and/or recycling policies? Yes/No	No	No
	E7.3) Does your company use a recognized energy management system? Yes/No	No	No

\*2024 restated as per Group methodology.

Indicators	Measurement	Page Number (s) and/or Direct Answer 2024*	Page Number (s) and/or Direct Answer 2025
<b>Environmental Oversight</b>	Does your Board/Management Team oversee and/or manage climate-related risks? Yes/No	Yes	Yes
<b>Environmental Oversight</b>	Does your Board/Management Team oversee and/or manage other sustainability issues? Yes/No	Yes	Yes
<b>Climate Risk Mitigation</b>	Total amount invested, annually, in climate-related infrastructure, resilience, and product development?	NA	NA
<b>Social</b>			
<b>CEO Pay Ratio</b>	S1.1) Ratio: CEO total compensation to median FTE total compensation	NA	NA
	S1.2) Does your company report this metric in regulatory filings? Yes/No	No	No
<b>Gender Pay Ratio</b>	Ratio: Median male compensation to median female compensation	1.1%	1.2%
<b>Employee Turnover</b>	S3.1) Percentage: Year-over-year change for full-time employees	11%	11%
	S3.2) Percentage: Year-over-year change for part-time employees	NA	NA
	S3.3) Percentage: Year-over-year change for contractors and/or consultants	NA	0%
	S4.2) Percentage: Entry- and mid-level positions held by men and women	97.4%	97.6%
	S4.3) Percentage: Senior- and executive-level positions held by men and women	2.3%	2.4%
<b>Temporary Worker Ratio</b>	S5.1) Percentage: Total enterprise headcount held by part-time employees	NA	NA
	S5.2) Percentage: Total enterprise headcount held by contractors and/or consultants	NA	NA
<b>Non-Discrimination</b>	Does your company follow a sexual harassment and/or non-discrimination policy? Yes/No	Yes	Yes
<b>Injury Rate</b>	Percentage: Frequency of injury events relative to total workforce time	NA	NA
<b>Global Health &amp; Safety</b>	Does your company follow an occupational health and/or global health & safety policy? Yes/No	Yes	Yes
<b>Child &amp; Forced Labor</b>	S9.1) Does your company follow a child and/or forced labor policy? Yes/No	Yes	Yes
	S9.2) If yes, does your child and/or forced labor policy also cover suppliers and vendors? Yes/No	No	No

\*2024 restated as per Group methodology.

Indicators	Measurement	Page Number (s) and/or DirectAnswer 2024*	Page Number (s) and/or DirectAnswer 2025
Human Rights	S10.1) Does your company follow a human rights policy? Yes/No	Yes	Yes
	S10.2) If yes, does your human rights policy also cover suppliers and vendors? Yes/No	Yes	Yes
Governance			
Board Diversity	G1.1) Percentage: Total board seats occupied by men and women	Women: 18% / Men: 82%	Women: 27% / Men: 73%
	G1.2) Percentage: Committee chairs occupied by men and women	NA	NA
Board Independence	G2.1) Does company prohibit CEO from serving as board chair? Yes/No	Yes	Yes
	G2.2) Percentage: Total board seats occupied by independents	36%	36%
Incentivized Pay	Are executives formally incentivized to perform on sustainability? Yes/No	No	No
Collective Bargaining	Percentage: Total enterprise headcount covered by collective bargaining agreement(s)	NA	NA
Supplier Code of Conduct	G5.1) Are your vendors or suppliers required to follow a Code of Conduct? Yes/No	Yes	Yes
	G5.2) If yes, what percentage of your suppliers have formally certified their compliance with the code?	NA	NA
Ethics & Anti-Corruption	G6.1) Does your company follow an Ethics and/or Anti-Corruption policy? Yes/No	Yes	Yes
GRI 103: Management Approach 2016	G6.2) If yes, what percentage of your workforce has formally certified its compliance with the policy?	100%	100%

\*2024 restated as per Group methodology.



# Materiality Assessment

Engaging with stakeholders is fundamental to how the Bank approaches sustainability. Ongoing, transparent dialogue helps build long-term relationships and ensures a clear understanding of stakeholder priorities, expectations, and concerns, while providing visibility into the Bank's activities and decisions.

Stakeholder input plays an important role in shaping the Bank's sustainability direction. Insights and feedback gathered through engagement are used to inform strategy development, refine priorities, and support the effective delivery of sustainability objectives.

In 2023, a Group-level materiality assessment was conducted to identify the sustainability topics most relevant to Bank ABC Jordan and its stakeholders. The process included a comprehensive gap analysis across Group functions and entities, supported by peer benchmarking and a review of global and MENA banking best practice. The resulting material topics were then organized into five strategic pillars to support structured oversight and action. Stakeholders were actively engaged throughout the assessment process, and their input was central to determining the relative importance of each material topic. As a result, stakeholder engagement underpins all five pillars of the sustainability framework.

**Following the definition of each pillar, dedicated working groups were established to identify gaps and develop targeted action plans to address them.**

Governance	Operations	Risk Management	Financing the Transition	Our People and Communities
Board oversight of the Sustainability Strategy.	GHG emissions of operations and suppliers.	GHG emissions of our financing.	Sustainable finance framework to mitigate greenwashing.	Diversity, Equity, and Inclusion (DEI).
ESG KPIs to measure progress.	Environmental impact of our energy, water and waste usage.	Obligor ESG risk assessment.	Client engagement.	Career development and training.
ESG KPI linked to remuneration to ensure the alignment and incentivization of outcomes.		Climate stress testing and scenario analysis.	Product development.	Employee wellness.
Develop targets to define commitment and ambition.			Sustainable and transition finance.	CSR activities.
Meet ESG regulatory and disclosure requirements.				

Sustainability stakeholder engagement			
1. Employee collaboration	2. Client engagement	3. Community support	4. Strategic partnerships



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