SUSTAINABILITY
REPORT

Eight Edition
2024

Sustainability Report

8th Edition 2024

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Content

About This Report

We are pleased to present the Housing Bank for Trade and Finance (HBTF) 2024 Sustainability Report. This marks our eighth annual Sustainability Report, offering an in-depth overview of our progress and efforts towards sustainable development and responsible governance.

This report has been prepared in accordance with the basic standards of the Global Reporting Initiative (GRI) and the Amman Stock Exchange Sustainability Reporting Guidelines. It covers the period from January 1 to December 31, 2024. For a detailed GRI Content Index, please refer to Appendix C. The report provides information on the Bank's operations in Jordan and, where indicated, at the Group level.

For more information about the Housing Bank for Trade and Finance, please visit our website:

www.hbtf.com

We welcome your opinions and feedback on our sustainability approach and performance.

Please email us at:

Sustainability@hbtf.com.jo

CEO Message

Dear Esteemed Stakeholders,

It is my pleasure to present the Housing Bank's eighth Sustainability Report for the year 2024. Since 2017, the Bank has recognized the critical importance of environmental, social, and governance (ESG) principles as a core element of our business success. From that time forward, we have worked diligently to embed these principles into our governance structures and the Bank's overarching strategic framework.

From our inception, we have evolved from a traditional banking model to a sustainable approach grounded in diversity, inclusion, and partnership, an approach that continues to create long-term value for the Jordanian society.

Our commitment to sustainability is reflected in our ongoing efforts to establish a multidimensional framework that goes beyond conventional financial metrics to encompass social and environmental impact. Our financial performance in 2024 is a testament to our ability to deliver strong, sustainable growth while advancing tangible and effective ESG outcomes. We remain firmly committed to continuous improvement and meaningful engagement with all our stakeholders as we work to build a sustainable future for generations to come. We look forward to another year of progress as we build a brighter and more sustainable future for our Bank and all our stakeholders.

We are committed to positioning the Housing Bank as a leading institution in sustainability and sustainable finance, and to supporting our clients in the green transition within the Hashemite Kingdom of Jordan and the markets in which we operate.

With regard to our environmental footprint, we are on track to achieve our goal of enhancing the efficiency of our energy use and other resources.

Our human and intellectual capital continues to be a key differentiator. We recognize that the Housing Bank's continued growth is the direct result of the collective efforts of our exceptional employees and a flexible governance structure that fosters constructive dialogue between our Board of Directors and executive team.

In conclusion, I extend my sincere appreciation to all our stakeholders, including our shareholders, loyal clients, and dedicated employees for their continued trust and support. Their engagement has been instrumental in advancing our sustainability practices. We look to the future with optimism and remain committed to working together with all stakeholders to achieve our shared goals and build a more sustainable society.

Sincerely,

Ammar Al-Safadi

Chief Executive Officer

HBTF Shareholding Structure – 2024

The HBTF is a Jordanian banking institution established in 1973, providing a full suite of banking and financial services across retail, commercial, and private banking segments. The Group operates in nine regional and international markets, with its headquarters located in Amman, Jordan, and a capital of JOD 315 million.

The Bank's operating model is structured around four principal business lines:

Retail Banking: This segment serves individual clients and micro and small enterprises (MSEs), offering deposit products, personal and housing loans, credit cards, and other consumer banking services.

Corporate Banking: This division caters to institutional and corporate clients, providing tailored deposit solutions, credit facilities, and other banking services.

Corporate Finance: This segment handles structured finance transactions, including privatizations, mergers, and public offerings arrangements.

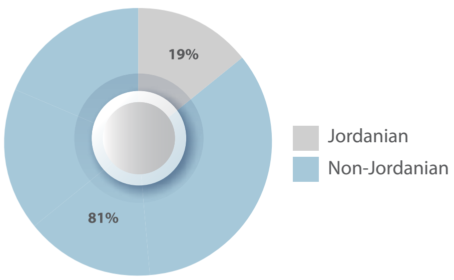
Treasury: This segment is responsible for proprietary trading, treasury, and the Bank's investment portfolio in the money market and capital markets.

At the Housing Bank, we are committed to promoting robust governance frameworks, ethical conduct, and international best practices across all operational dimensions, thereby reinforcing transparency and accountability principles. This commitment ensures comprehensive stakeholder protection, preserves confidence in our institutional practices, and maintains full regulatory compliance with directives from the Central Bank of Jordan and the Jordan Securities Commission.

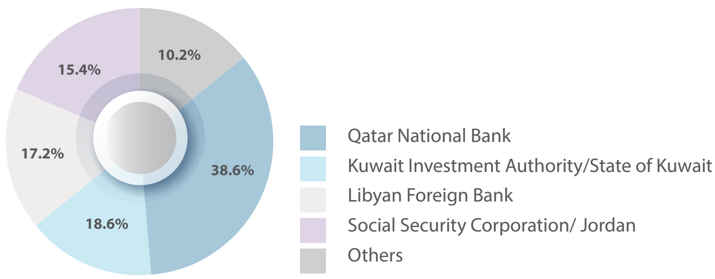
We maintain rigorous standards of disclosure through regular reporting of our financial data and operational activities via annual publications and digital platforms, recognizing transparency as fundamental to cultivating enduring stakeholder relationships. Within our corporate social responsibility mandate, we prioritize strategic support for national development initiatives spanning education, healthcare, and socio-cultural advancement, reflecting our commitment to sustainable development across the Kingdom.

The Bank's capital structure today represents a robust foundation characterized by diversified Arab ownership, which has materially strengthened our competitive positioning within domestic, regional, and international banking markets while securing institutional confidence among banking, financial, and investment counterparts. The accompanying charts detail our shareholder composition by institutional category and nationality distribution.

Housing Bank Shareholder Composition by Nationality 2024



Housing Bank Shareholder Composition 2024



Our Branches

5 Mobile ATMs in Jordan	234 ATMs in Jordan	4 ITMs in Jordan	Over 4,000 Employees in the Group	563,000 Clients in Jordan	Present in 9 Markets	Present in 3 Continents

Group Financial Performance

Customer Deposits

JOD 6 billion

Growth rate: 5.9%
Market share: 10.6%

Assets

JOD 9.2 billion

Growth rate: 6.3%
Market share: 11.9%

Market Capitalization

JOD 1.1 billion

Represents 6% of the total market capitalization of the Amman Stock Exchange

Total Credit Facilities

JOD 5.1 billion

Growth rate: 0.4%
Market share: 10.9%

Profit After tax

JOD 150.3 million

Growth rate: 6.7%

Gross Income

JOD 444.7 million

Growth rate: 1.5%

For a comprehensive overview of the Housing Bank's financial and non-financial performance, please refer to the 2024 Annual Report:

annual-report-2024-en.pdf

Key Performance Highlights and Achievements

Customer Service	**563,000** Customer Base	**32.9 Million** Total Transactions	**17.1%** Mobile App Transactions (Via Iskan Mobile)
Responsible Banking	**JOD 25 Million** Green Financing	SMEs Loan Portfolio Up **19.7%**	
Our Environmental Footprint	**1.2%** Indirect Energy Consumption Reduction	**1.1%** GHG Emissions Reduction (Scope 1 and 2)	**64%** Recycled Paper
Our Employees	**33.5 Hours** Average Training Hours per Employee	**29%** Employees Under 30	**35.3%** Female Employees
Our Social Responsibility	**888** Staff Volunteering Hours	**500** Trees Planted	
Governance, Compliance, and Risk Management	**31%** Independent Board Members	**15.4%** Female Board Members	

Committed to Sustainability

At the Housing Bank, our sustainability journey began in 2017 with the launch of our first Sustainability Report. Since then, we have remained committed to strengthening our reporting practices and disclosures. Over the past eight years, we have progressively broadened the scope of our reporting to align with a diverse set of sustainability frameworks and target-driven disclosure standards. These efforts aim to provide our stakeholders, including investors, regulators, and partners, with a clear and comprehensive view of the Bank's performance across environmental, social, and governance (ESG) dimensions, as well as our long-term strategic direction in sustainability.

Our previous sustainability reports are publicly available on the Bank's website:

https://hbtf.com/en/sustainability-reports

HBTF's Approach to Sustainability

At the Housing Bank, our sustainability priorities are anchored in six key focus areas:

Customer Service	Responsible Banking	Our Environmental Footprint
Our employee	Our Social Responsibility	Governance, Compliance & Risk Management

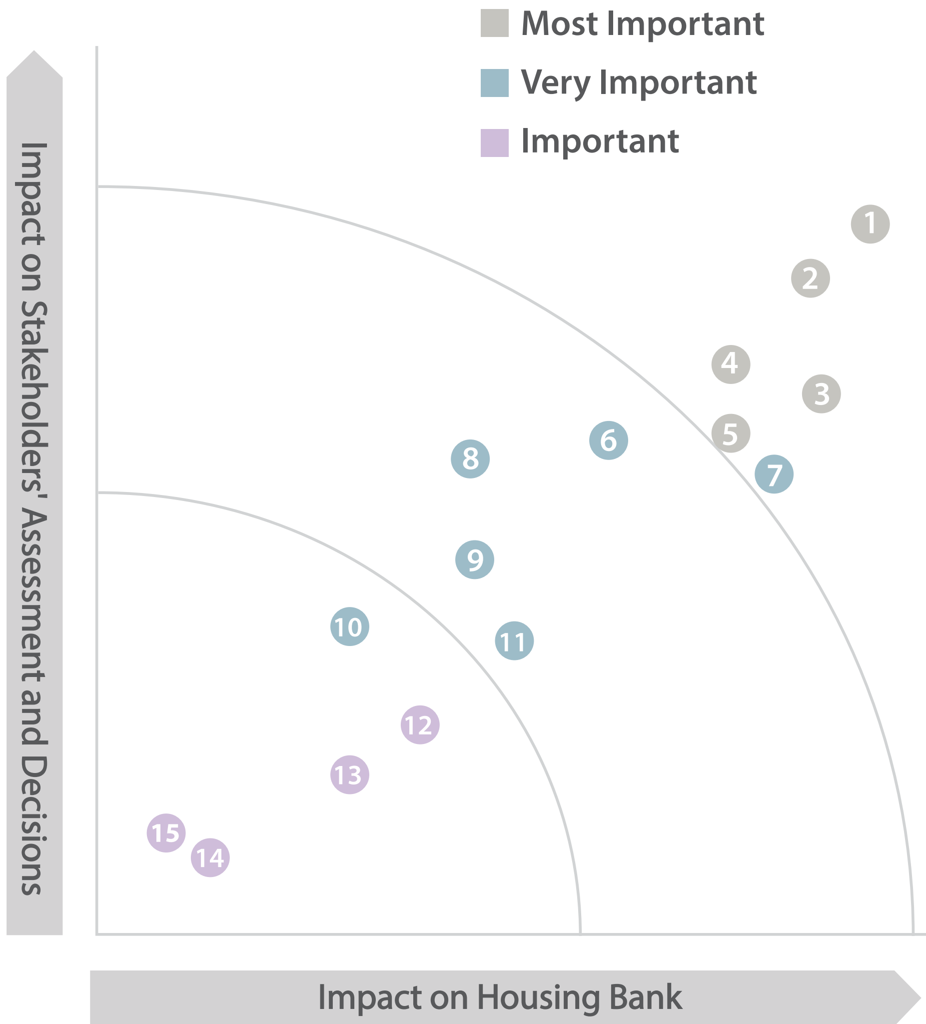
Material Topics

The selection of material topics for the 2024 Sustainability Report reflects a deliberate alignment with the Housing Bank's overarching sustainability strategy. Each topic has been carefully chosen to support our approach across the environmental, social, and governance (ESG) pillars, and to reflect the Bank's long-term strategic objectives. This ensures that our sustainability efforts are grounded in a robust, integrated ESG framework.

In 2024, we conducted a reassessment of our material topics. Minor adjustments were made to the naming and prioritization of certain issues to better align with the evolution of our strategy. Additionally, we introduced a new material topic—Green Financing—bringing the total number of material topics to 15.

Materiality Matrix – The Housing Bank for Trade and Finance (2024)

Material	Rank
Sustainable Financial Performance	1
Digital Transformation	2
Governance, Compliance, and Risk Management	3
Customer Experience and Satisfaction	4
Supporting SMEs	5
Green Financing	6
Business Continuity and Operational Resilience	7
Community Investment and Engagement	8
Cybersecurity and Information Security & Confidentiality	9
Accessible and Sustainable Product and Service Offering	10
Financial Inclusion	11
Human Capital Development	12
Diversity, Inclusion, and Welfare	13
Responsible Procurement	14
Environmental Footprint	15



Aligning our Material Issues with the UN SDGs

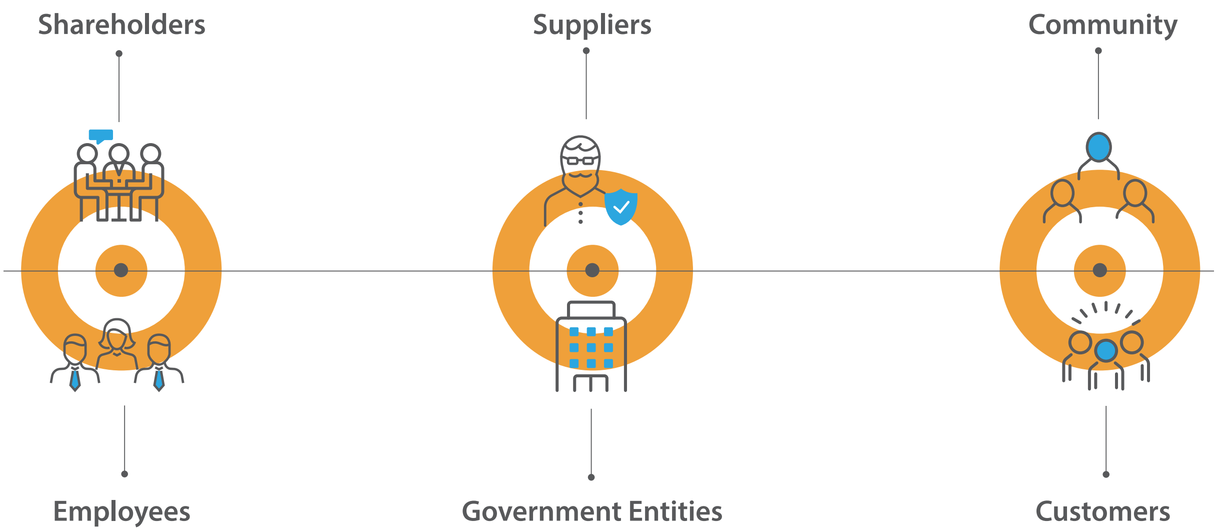
Topic	SDGs		
Sustainable Financial Performance	8 DECENT WORK AND ECONOMIC GROWTH		
Digital Transformation	9 INDUSTRY, INNOVATION AND INFRASTRUCTURE	10 REDUCED INEQUALITIES	9 INDUSTRY, INNOVATION AND INFRASTRUCTURE
Governance, Compliance, and Risk Management	16 PEACE, JUSTICE AND STRONG INSTITUTIONS		
Customer Experience and Satisfaction	16 PEACE, JUSTICE AND STRONG INSTITUTIONS		
Supporting SMEs	9 INDUSTRY, INNOVATION AND INFRASTRUCTURE	8 DECENT WORK AND ECONOMIC GROWTH	
Green Financing	13 CLIMATE ACTION	11 SUSTAINABLE CITIES AND COMMUNITIES	7 AFFORDABLE AND CLEAN ENERGY
Business Continuity & Operational Resilience	11 SUSTAINABLE CITIES AND COMMUNITIES	9 INDUSTRY, INNOVATION AND INFRASTRUCTURE	8 DECENT WORK AND ECONOMIC GROWTH
Community Investment and Engagement	8 DECENT WORK AND ECONOMIC GROWTH	4 QUALITY EDUCATION	1 NO POVERTY
Cybersecurity and Information Security and Confidentiality	16 PEACE, JUSTICE AND STRONG INSTITUTIONS	9 INDUSTRY, INNOVATION AND INFRASTRUCTURE	
Accessible and Sustainable Product and Service Offering	12 RESPONSIBLE CONSUMPTION AND PRODUCTION	9 INDUSTRY, INNOVATION AND INFRASTRUCTURE	
Financial Inclusion	10 REDUCED INEQUALITIES	8 DECENT WORK AND ECONOMIC GROWTH	
Human Capital Development	8 DECENT WORK AND ECONOMIC GROWTH	4 QUALITY EDUCATION	
Diversity, Inclusion, and Welfare	10 REDUCED INEQUALITIES	8 DECENT WORK AND ECONOMIC GROWTH	5 GENDER EQUALITY
Responsible Procurement	16 PEACE, JUSTICE AND STRONG INSTITUTIONS	8 DECENT WORK AND ECONOMIC GROWTH	
Environmental Footprint	3 GOOD HEALTH AND WELL-BEING	12 RESPONSIBLE CONSUMPTION AND PRODUCTION	

Stakeholder Engagement

At the Housing Bank, we are deeply committed to maintaining ongoing, constructive dialogue with our stakeholders, whether they are customers, employees, shareholders, vendors, government entities, or members of the broader community. Stakeholders are identified based on the relevance of their relationship to our operations and strategic objectives. We actively engage with them to better understand, prioritize, and respond to sustainability-related issues, concerns, and expectations. Their input informs our decisions and contributes to the continuous improvement of our performance.

We recognize that transparent, open communication is essential to building strong, long-term relationships. To that end, we adopt a decentralized approach to stakeholder engagement, with dedicated teams across the Bank responsible for handling inquiries, resolving complaints, and providing support as needed. This ensures timely, responsive action across all available communication channels and helps us address any concerns or dissatisfaction effectively.

Key Stakeholders of the Bank



For further details on our stakeholders, please refer to Appendix B.

The following table outlines our stakeholder engagement methods:

Stakeholders	Needs and Expectations	Communication Channels	Response Methods
Customers	• Quality of services and products, and their pricing • Brand reputation • Responsible practices • Fair and ethical marketing	• Social media platforms • Branch network • Customer Care & Service Center • On-site customer visits • Bank's website • Email • Digital banking services (online and mobile)	• Direct interaction with customers via social media • Various awareness and promotional campaigns • Regular surveys and feedback forms
Shareholders	• Financial performance, efficiency, growth, and profitability • Market share • Contribution to economic development • Share price • Transparency and disclosure	• Board meetings • Public disclosures • Investor relations • Whistleblowing policy	• Annual report • Financial statements • Sustainability report • Public disclosures • Press releases
Employees	• Fair wages and benefits • Equal opportunities • Participation and motivaton, training and development • Safe workplace	• Human resources policy • Training and development programs • Training needs analysis • Employee Complaints mechanism • Employee satisfaction surveys	• Competitive compensation • Professional development • Fair and equal opportunities • Life/medical insurance • Rewards and incentive programs • E-learning and training programs • Community service and volunteer work (Ataa Al Iskan Team) • Face-to-face and group meetings
Government Entities	• Compliance with national legislation and regulations • Contribution to economic development	• Internal audit • Strong risk management and governance • Compliance with all legal and regulatory requirements	• Annual report • Sustainability report • Engaging relevant ministries and regulatory bodies • Regular reporting to government agencies
Suppliers	• Responsible procurement • Contribution to social and economic development	• Procurement offers and contracts • Ongoing supplier and contractor engagement • Negotiations and meetings	• Fair and transparent tendering processes • Timely payments
Society	• Community participation and responsibility • Funding and financial support, along with disclosure and transparency • Contribution to social and economic development	• Contributing to increasing financial inclusion for all members of society • Media (visual, print, and audio) • - Social media • Social responsibility activities • Community initiatives • Supporting environmental and social activities	• Making a positive contribution to society • Annual and sustainability reports

01

Sustainability
Makes Our Sky Clearer

01 Customer Service

Material Topics	Key Performance Highlights	SDGs
• Digital Transformation • Customer Experience and Satisfaction	• Customer Base 563,000 • Total Transactions 32.9 million • 17.1% Mobile App Transactions (Via Iskan Mobile)	9, 10, 12, 16

We remain committed to offering a comprehensive and integrated suite of banking products and services, carefully tailored to meet the evolving needs and expectations of our expanding customer base. Our focus on delivering high-quality, efficient service enables our clients to conduct their banking transactions with greater speed, security, and confidence.

Housing Bank Customers

At the Housing Bank, we believe that understanding and responding to our customers' needs is fundamental to our long-term success. We strive to develop flexible financial solutions that align with the aspirations of both individuals and businesses. We also prioritize active engagement to ensure that our services keep pace with shifting demands. As a result of this customer-centric approach, the Housing Bank's depositor and borrower base—across both retail and corporate segments—reached approximately 563,081 clients by the end of 2024, of whom 38.3% were women.

Housing Bank Customers Acquiring Loans

As of year-end 2024, the total value of the Bank's individual loan portfolio reached JOD 1,688 million, reflecting a 1% growth compared to 2023. Meanwhile, our SME loan portfolio totaled JOD 253.5 million, representing a robust 19.7% growth year over year. The corporate loan portfolio reached JOD 1,767 million, marking a 1.8% increase over 2023.

The table below presents the breakdown of our loan portfolio by borrower type:

Loan Portfolio Value by Borrower Type (In JOD millions)					
	2020	2021	2022	2023	2024
Individuals	1,460	1,532	1,658	1,672	1,688
SMEs	147.3	153.8	186.1	211.8	253.5
Large Corporates	1,833	1,593	1,732	1,735	1,767

The number of individual borrowers stood at approximately 96,000 clients. The number of SME borrowers reached 2,643, while 622 corporate clients held loans under the large corporate segment.

The table below outlines the number of borrowing clients, categorized by borrower type.

Number of Borrowing Clients by Borrower Type					
	2020	2021	2022	2023	2024
Individuals	98,922	95,951	97,778	95,578	95,634
SMEs	2,941	2,852	2,893	2,574	2,643
Large Corporates	563	585	625	623	622

Bridging the Gender Gap

The Housing Bank continues to advance women's financial inclusion by improving access to tailored financial services. As of 2024, women accounted for 19.3% of all individual borrowers. Loans granted to women represented 15.8% of the total individual loan portfolio—underscoring the ongoing need to develop more inclusive and equitable financial solutions for women.

Advancing Youth Financing

Driven by our belief in the critical role of youth in driving national economic growth, the Housing Bank is committed to enhancing young people's access to financial services. In 2024, individuals under the age of 30 made up 4.4% of our individual borrowers, while facilities extended to this segment represented 2.2% of total individual lending. This highlights a clear opportunity to expand financial products and services for this vital demographic.

Digital Transformation

Our success in digital transformation stems from reimagining our business strategy through innovation, technology integration, and the development of a forward-looking operating model leading to enhanced business performance. These efforts have translated into improved cost-to-income efficiency, stronger customer acquisition and retention, and faster go-to-market execution.

Thanks to advances in technology, operations, and cybersecurity, the Housing Bank has cultivated a more agile, responsive banking environment enhancing flexibility, simplifying processes, and improving productivity. These improvements have enabled us to deliver an elevated user experience in an increasingly dynamic and complex environment.

Product and Channel Digitization

Our digital transformation strategy is rooted in a client-centric approach focused on designing innovative products, expanding the reach of our digital services, leveraging data analytics, and enhancing customer experience to deliver distinct digital value. Backed by strong digital capabilities, we serve our clients and the broader community efficiently and securely. We place particular emphasis on customer engagement through continuous digital improvements that deepen our understanding of evolving client needs, ultimately improving the overall customer journey.

Our Digital Channels

As part of our commitment to delivering a modern banking experience, the Housing Bank continues to invest in advanced digital channels that provide convenient, secure, and high-quality services to all customer segments. These include an integrated suite of platforms such as: Iskan Mobile, Iskan Online, Iskan Pay, Iskan Chat, Iskan Engage, in addition to 24/7 support through our automated voice response system and customer contact center. In addition, enabling use offer a nationwide network of ATMs and ITMs (Interactive Teller Machines) for enhanced accessibility.

Through this advanced digital infrastructure, we aim to empower our clients with seamless, personalized banking experiences that meet their expectations. We also remain committed to maintaining effective communication channels with all customer segments, enabling us to anticipate their evolving needs and continuously improve satisfaction levels.

The table below highlights the performance development of our digital channels in 2024:

Digital Channel Performance*					
	2020	2021	2022	2023	2024
Number of Mobile App Transactions (Via Iskan Mobile)	2,546,403	3,221,135	3,964,068	4,733,478	5,629,428
Number of Mobile Online Transactions** (E-Commerce)	–	–	–	1,095,522	2,497,883
Number of Call Center Transactions (Iskan 24/7)	412,309	982,807	704,221	729,138	837,372
Number of ATM Transactions	11,600,673	13,506,105	14,472,837	17,327,051	20,682,368
Total	14,682,018	17,870,095	19,232,757	23,885,189	29,647,051

* Transaction count reflects the number of financial operations, excluding Iskan 24/7 Call Center, which reflects the number of inbound calls.

** E-Commerce transactions include activity conducted using credit, debit, and prepaid cards. This data was not available prior to 2023 (i.e., for 2020, 2021, and 2022).

Our Branches

The impact of our digital transformation strategy is clearly reflected in the number of transactions processed through our extensive branch network across the Kingdom.

The table below presents the volume of transactions conducted through our branches:

Number of Branch Transactions					
	2020	2021	2022	2023	2024
Number of Branch Transactions	5,798,918	4,701,450	3,891,459	4,009,751	3,241,699

The data above—covering both digital and branch channels—demonstrates a 17.9% year-over-year increase in total transactions across all service channels. This growth was driven by a 20% decline in branch-based transactions, offset by a 24% increase in transactions conducted through digital channels, underscoring the success of our channel digitization efforts.

Customer Experience and Satisfaction

At the Housing Bank, we view every customer interaction as an opportunity to create a positive experience. We are committed to delivering exceptional service, and our continued focus on customer experience and innovation has helped us maintain a consistently high level of customer satisfaction.

We place our customers at the center of everything we do, optimizing our resources to deliver the highest standards of service.

The Housing Bank maintains open and accessible communication channels with clients, ensuring responsive and effective engagement. These channels reflect the Bank's commitment to transparency and are aligned with our vision and mission. We prioritize swift resolution of complaints and concerns through the following touchpoints:

- Bank's Website
- Social Media
- Customer Care & Service Center
- Call Center (Iskan 24/7)
- Complaints Department (Compliance Department)

In 2024, the Housing Bank conducted its most extensive Customer Satisfaction Survey to date, reaching a sample of 6,000 clients across various segments. The results demonstrated a strong satisfaction rate of 87%, up from 80% in 2023—an improvement of 7 percentage points.

We also carried out a comprehensive Mystery Shopper Study, covering all customer-facing employees. The study included 865 in-person visits and 125 phone calls, covering a total of 990 employees. This makes it one of the largest customer experience assessments conducted in the Kingdom.

Branches in Jordan achieved a general performance score of 90.5%, compared to 86.8% in 2023, an increase of 3.7 percentage points. The Iskan 24/7 call center recorded a score of 92%, up from 87.8% in 2023, an improvement of 4.2 percentage points.

Additionally, the results of the Customer Satisfaction study and the Mystery Shopper study revealed several positive indicators regarding the services provided, including:

- Customer Effort Score (ease of interaction at branches): 4.3 out of 5
- Net Promoter Score (likelihood of recommending the bank's services to friends and family): 8.1 out of 10

Study	2022	2023	2024
Customer Satisfaction Survey	83.6%	80%*	87%
Mystery Shopper – Jordan Branches	86.3%	86.8%	90.5%
Mystery Shopper – Iskan 24/7 Call Center	92.6%	87.8%	92%

* Customer satisfaction data for 2023 was revised.

02

Sustainability Makes Our Land More Beautiful

02 Responsible Banking

Material Topics	Key Performance Highlights	SDGs
• Supporting SMEs • Green Financing • Accessible and Sustainable Product and Service Offering • Financial Inclusion	• Green Financing: JOD 25 million • SMEs Loan Portfolio Up 19.6%	

At the Housing Bank, we are committed to developing and delivering responsible banking products and services that not only drive strong financial performance, but also contribute meaningfully to sustainable economic development in Jordan and across the markets in which we operate. This commitment is reflected in our ongoing efforts to finance national projects in general, and environmentally focused green projects in particular.

Responsible Financing

As part of our continuous efforts to support sustainable projects, we are actively working to integrate environmental and social standards into our credit policies. This approach helps mitigate related risks and reduce potential negative impacts, while promoting positive outcomes across the economic, social, and environmental dimensions for our clients, employees, and stakeholders.

We are firmly committed to aligning our strategy with the UN Sustainable Development Goals (SDGs) and strive to ensure that all our future operations, products, and services serve as building blocks for a sustainable future without compromising our long-term objectives.

Green Financing

In line with our strategic goal of adopting global best practices in green financing, and as part of our active participation in sustainability-focused initiatives, we aim to support the development of a resilient and sustainable financial system that benefits both the economy and the environment. This is also aligned with the Central Bank of Jordan's efforts to mitigate the impacts of climate change on the national economy and facilitate the transition to a green economy.

In 2024, the Housing Bank signed an agreement with the Arab Fund for Economic and Social Development under which the Bank was granted a USD 50 million credit line. This facility is dedicated to financing green projects for micro, small, and medium-sized enterprises (MSMEs) in Jordan, with the objective of boosting investment in environmentally sustainable initiatives and climate adaptation projects. The facility will also enable us to develop new products aligned with our strategic goals around green transition.

Furthermore, we partnered with the European Bank for Reconstruction and Development (EBRD) to launch a new green finance program targeting environmentally friendly projects. The program provides clients in the private sector with tailored financing, in addition to complimentary technical and engineering support from specialists in green finance and sustainable technologies. The program includes comprehensive project monitoring and assessments covering profitability, financial, technical, and environmental risks, as well as the potential for clients to receive a cash-back incentive ranging from 10% to 15% of the loan value upon successful project implementation.

In 2024, the Housing Bank was also a Gold Sponsor of the GREENFIN 2024 Forum, held under the theme "Green Finance: A Strategic Imperative for the Future of Banking". The forum was organized by the Association of Banks in Jordan and held under the patronage of H.E. Dr. Adel Sharkas, Governor of the Central Bank of Jordan. This sponsorship aligns with our broader support for the central bank's climate action agenda.

Additionally, in collaboration with the Association of Banks in Jordan and Frankfurt School of Finance & Management, the Bank participated in a series of training workshops on green banking practices. These workshops focused on topics such as: green product development, green marketing, sustainable industrial sales practices, and engaging with industrial clients.

In 2024, the Bank provided approximately 25 million JOD in Green Financing, reinforcing our ongoing commitment to environmental sustainability and responsible financing.

The table below outlines the total value of the Housing Bank's Green Financing portfolio:

Total Green Financing (JOD)					
	2020	2021	2022	2023	2024
Total value of "green" assets: renewable energy, energy efficiency, green real estate/efficient buildings, sustainable waste management, clean transportation, sustainable water management, climate change adaptation, and carbon removal technologies.	290,780	15,012,000	18,908,600	3,025,000	24,976,725

Our Commitment to Financial Inclusion

At the Housing Bank, we recognize financial inclusion as a cornerstone of inclusive growth and sustainable development in the communities we serve. We believe that every individual has the right to access financial services, and that inclusion is a critical means to achieving broader economic and social goals. Ensuring full access to and usage of financial products and services promotes inclusive growth, supports job creation, reduces poverty and inequality, and contributes to building a stable and healthy financial system. It also enhances social well-being by facilitating access to secure and efficient payment and transfer systems.

In Jordan, financial inclusion policies and frameworks are designed to empower financially excluded and marginalized groups—who make up a significant portion of the population—including youth, women, refugees, low-income individuals, and micro, small, and medium-sized enterprises (MSMEs).

Throughout 2024, we continued to invest in expanding access to financial services across all customer segments. Our focus remained on developing innovative products tailored to the needs of financially excluded individuals and underserved areas. This includes initiatives such as the government-supported affordable housing loan program "Sakan Kareem li'aysh Kareem (Good Housing for Good Living)" and our easy installment financing program.

Monetary Value of Financial Products and Services Designed to Deliver a Specific Social Benefit (JOD)*					
	2020	2021	2022	2023	2024
Good Housing for Good Living "Sakan Kareem"	36,836,881	35,104,789	33,608,516	31,760,696	30,557,516
Installment Program (Advances)**	351,410	355,536	319,470	208,141	185,668
Basic Bank Account	227,270	655,501	437,127	489,139	494,434

** Figures reflect the outstanding loan balances under each respective product.*

*** The decline in the Installment Program portfolio is attributed to the growing availability of direct installment offers from retailers, as well as the program's eligibility criteria, which are tied to borrowers' income levels.*

Financial Inclusion	2020	2021	2022	2023	2024
Percentage of New Accounts Held by First-Time Bank Account Holders (of total new accounts)	6.9	9.5	6.5	6.8	7.0
Percentage of Newly Issued Credit Cards (of total cards)	45.5	46.7	47.1	48.2	35.2
Percentage of Domestic Loans to Underserved or Disadvantaged Business Sectors (of total loans)*	30.4	30.5	30.2	29.5	29.1

*The above loan percentages pertain exclusively to lending activities within the Northern and Southern regions, encompassing both small business portfolios and retail (individual) loan segments.

Supporting SMEs

The Housing Bank assigns high priority to the development and support of the SME sector, acknowledging its role as a key driver of economic growth in the Kingdom. The Bank provides a comprehensive range of specialized banking products and services tailored to this sector. It employs dedicated relationship managers with expertise in SME banking to offer advisory and support services to current and prospective business owners across various sectors, which has contributed to increased lending activity.

The Bank continues to engage with multiple local and international entities to secure access to low-cost funding sources by offering preferential interest rates and flexible repayment schedules. These financing operations are facilitated through various agreements and programs, including funding initiatives via the Central Bank of Jordan in cooperation with Arab and international partners, loan guarantee programs through the Jordan Loan Guarantee Corporation, and economic sector support programs in collaboration with the Central Bank of Jordan.

By the end of 2024, the loan portfolio earmarked to SME clients grew by 19.7% year over year compared to 2023. The Bank also continues to participate in financing various SME-related programs aimed at activating different commercial activities, as detailed in the table below:

Monetary Value of SME Financing Programs (JOD)					
	2020	2021	2022	2023	2024
Central Bank-Sponsored Programs	6,706,813	9,297,366	11,819,252	12,416,088	12,248,683
Medium-Term Industrial Advances	35,970,588	51,929,518	51,850,328	62,058,741	77,364,037
Startups & Small Business Loan Agreement	937,709	1,937,871	4,901,886	4,550,408	4,172,477
The National Program to Combat COVID19- Pandemic	29,484,408	27,734,055	43,163,329	33,053,236	11,811,711

Supporting Customers with Special Needs

The Housing Bank remains committed to delivering high-quality banking services that address the needs of all segments of society and contribute to sustainable development. As part of this commitment, the Bank continues to introduce integrated and inclusive banking initiatives specifically designed to support clients with disabilities, reaffirming our leading role in corporate social responsibility.

We have developed a range of products and services tailored to meet the majority of their financial needs, in full alignment with the Consumer Protection Instructions for Clients with Disabilities issued by the Central Bank of Jordan.

To ensure accessible banking for all, the Bank has designated select branches equipped with comprehensive accessibility features. These include wheelchair access via ramps and inclines, dedicated service desks, and enhanced ATMs. The Bank's ATMs are equipped with voice navigation features for clients who require audio-enabled interfaces, positioned at heights suitable for wheelchair users, and fitted with keypads featuring Braille or tactile number markings to support clients with visual impairments.

Combating Financial Crime

The Housing Bank is firmly committed to implementing the highest local and international standards in combating financial crime, including anti-money laundering (AML) and counter-terrorist financing (CTF). The Bank is dedicated to upholding the highest levels of transparency and regulatory compliance in detecting, preventing, and reporting illicit transactions or suspicious activities. In line with international obligations, including the recommendations of the Financial Action Task Force (FATF), as well as local laws, Central Bank of Jordan regulations, and other supervisory requirements, the Bank has adopted a comprehensive AML/CTF compliance framework. This program is designed to prevent the misuse of the Bank's branches, corporate entities, trade finance centers, and banking products as channels for illicit transactions, including money laundering, terrorist financing, proliferation of weapons, and any other related financial crimes.

03

Sustainability
Makes Our Sea Cleaner

Our Environmental Footprint

Material Topics	Key Performance Highlights	SDGs
Responsible Procurement Environmental Footprint	• %1.2 Indirect Energy Consumption Reduction • %1.1 GHG Emissions Reduction (Scope 1 and 2) • 64% Recycled Paper	12, 13, 8, 16

We are fully aware of our significant responsibility in protecting the environment, and we are deeply committed to operating as an environmentally conscious bank across all aspects of our operations both at our headquarters and across our branch network. The Bank is dedicated to taking bold and effective measures to reduce its environmental footprint through a range of green initiatives, with the aim of creating a positive and lasting impact on the communities we serve.

Energy Consumption

In terms of direct energy consumption, which includes fuel used for heating, generators, and transportation, the Bank recorded a 12.3% increase in 2024, reaching a total of 256.5 thousand liters.

As for indirect energy consumption, which is associated with electricity usage, the Bank achieved a 1.23% reduction in 2024 compared to the previous year.

Total Energy Consumption (Gigajoules)

	2020	2021	2022	2023	2024
Total Energy Consumption (Gigajoules)	84,581	77,780	85,259	83,629	83,916
Total Direct Energy Consumption (Gigajoules)	9,472	5,780	10,704	9,206	10,407
Indirect Energy Consumption (Gigajoules)	75,109	72,000	74,555	74,423	73,509

Direct Energy Consumption

	2020	2021	2022	2023	2024
Total Gasoline Consumption (Liters)	10,731	13,738	16,273	21,741	23,063
Total Diesel Consumption (Liters) (Vehicles + Generators)	224,906	130,044	250,000	206,637	233,405
Total Fuel Consumption (Liters)	235,637	143,782	266,273	228,378	256,468

Indirect Energy Consumption

	2020	2021	2022	2023	2024
Total Electricity Consumption (Kilowatts/Hour)	20,863,624	20,000,000	20,709,606	20,673,650	20,419,235
Energy Consumption from Electricity (Gigajoules)	75,109	72,000	74,555	74,425	73,509
Energy Intensity (Gigajoules/Employee)	31.1	25.2	26	26.16	26.11

Greenhouse Gas Emissions

Greenhouse gas (GHG) emissions include both Scope 1 emissions (direct emissions from the use of generators and diesel- and gasoline-powered vehicles) and Scope 2 emissions (indirect emissions resulting from electricity consumption supplied by the Jordan Electric Power Company).

In 2024, total GHG emissions decreased by 1.1%, reaching 10,000 tons. GHG emission intensity per employee remained stable at 3.54 tons per employee.

GHG Emissions (CO2 equivalents)

	2020	2021	2022	2023	2024
Direct GHG Emissions (Scope 1) (CO2 equivalents) [tonne]	628.8	381.4	709.2	605.8	613.4
Indirect GHG Emissions (Scope 2) (CO2 equivalents) [tonne]*	9,566.0	9,170.0	9,495.4	9,478.9	9,362.2
Total GHG Emissions (CO2 equivalents) [tonne]*	10,194.8	9,551.4	10,204.6	10,084.6	9,975.6
GHG Emissions Intensity per Employee [tonne]	4.22	3.34	3.55	3.54	3.54

**The electricity emission factor for the years 2020–2023 has been adjusted based on Jordan's Second Biennial Update Report (SBUR) submitted under the United Nations Framework Convention on Climate Change (UNFCCC), issued by the Ministry of Environment in collaboration with the United Nations Development Program (UNDP) in 2020.*

Water Consumption

The Housing Bank continues to make concerted efforts to manage water consumption efficiently across its premises, including both the head office and branch network. Employees are encouraged to conserve water, especially given Jordan's status as one of the most water-scarce countries in the world.

Through a regular maintenance program, the Bank works to minimize waste, monitor fluctuations in consumption, and promptly address any anomalies. In 2024, total water consumption reached approximately 50,000 m^3, with an average of 17.6 m^3 per employee, reflecting an 8.1% increase

Total Water Consumption per Employee (M^3)

2020	13.77
2021	12.80
2022	12.89
2023	16.28
2024	17.60

Total Water Consumption (M^3)

2020	33,292
2021	36,604
2022	37,037
2023	46,302
2024	49,600

Paper Reduction

The Bank recognizes that reducing paper consumption through a transition to a paperless environment enhances both environmental and operational sustainability. To this end, the Bank has adopted a firm approach to limiting paper usage, and has continued to digitize many internal processes while promoting innovative technologies and solutions across departments.

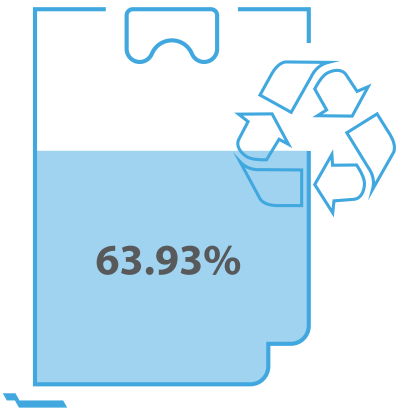
As part of its commitment to supporting education and contributing to national efforts to strengthen learning outcomes, the Housing Bank participated in the "Green Fingerprints" initiative launched by the Princess Alia Foundation. Under this initiative, shredded paper from the Bank was recycled and replaced with new paper distributed free of charge to public schools across Jordan. In 2024, the Bank donated 4,714 reams of A4 copy paper to the initiative.

Paper consumption also declined by 9.3% during the year, largely due to the implementation of an electronic archiving system and stricter controls on the use of stationery supplies such as filing paper.

Paper Consumption

	2020	2021	2022	2023	2024
Total Paper Consumption (Kg)	216,321	242,009	237,110	252,527	229,125
Total Recycled Paper (Kg)	126,662	144,702	187,247	140,125	146,491
Ratio of Recycled Paper to Total Paper Consumption	58.60%	59.80%	78.97%	55.48%	63.93%

Percentage of Total Recycled Paper



Asset and Material Recycling

Our team of specialists works to extend the lifecycle of items designated as scrap by identifying and salvaging reusable assets and fixed materials. These recovered items are then donated in-kind to various non-profit organizations and charitable institutions. Additionally, we replace all types of used lead-acid batteries through supplier agreements that ensure proper collection and environmentally compliant disposal of the old units.

Sustainable Local Procurement

Like many institutions operating in today's economy, the Housing Bank recognizes its responsibility to adopt environmentally friendly and sustainable procurement practices. Over the years, the Bank has prioritized sourcing from local suppliers wherever possible, with the dual objective of minimizing our carbon footprint and supporting the national business ecosystem, a practice we are committed to continuing in the years ahead.

In 2024, approximately 77% of our suppliers were locally based, and 69% of our total procurement budget was spent with local vendors. The Housing Bank maintains long-standing relationships with many of its suppliers and actively encourages them to incorporate sustainability principles and corporate responsibility into their operations.

Local Procurement

	2020	2021	2022	2023	2024
Total Number of Participating Suppliers	289	299	377	476	203
Total Number of Participating Local Suppliers	285	289	331	441	157
Total Procurement Spending (JOD)	6,945,698	5,449,503	15,387,924	20,580,282	13,914,066
Total Procurement Spending on Local Suppliers (JOD)	5,152,706	5,353,010	12,840,845	13,159,135	9,602,572
Percentage of Spending on Local Suppliers	74%	98%	83%	64%	69%

04

Sustainability
Makes Our Planet Better

Our Employees

Material Topics	Key Performance Highlights	SDGs
• Human Capital Development • Diversity, Inclusion, and Welfare	• Average Training Hours per Employee: 33.5 Hours • Employees Under 30: 29% • Female Employees: 35.3%	

Sustainability is a core component of the Bank's values and operational practices, and a key pillar of this commitment lies in investing in our employees and cultivating a positive, inclusive, and sustainable work environment. We believe that the well-being and development of our employees directly contribute to achieving our long-term sustainability goals and strengthen our capacity to face future challenges. Our commitment to our employees reflects our vision of building a sustainable future for all.

Creating an Ideal Work Environment

At the Housing Bank, we recognize that our employees are our most valuable asset, and their well-being is fundamental to our success. We are committed to providing a dynamic, inclusive workplace where employee wellness is a priority.

This section outlines our human capital initiatives designed to promote diversity and equal opportunity, ensuring that every team member feels supported and valued. It also highlights our tailored training and development programs, which empower employees at all levels and foster personal and professional growth within the organization. By focusing on these critical pillars, we strive to build a workplace where everyone can thrive—fueling innovation, strengthening our corporate culture, and positioning the bank as an employer of choice, capable of attracting, nurturing, and retaining top talent.

Our Diversity and Inclusion

We remain dedicated to fostering a diverse and inclusive work environment that empowers our employees and supports their well-being. Our efforts include promoting gender balance and youth employment, reflecting our proactive approach to talent development. Parental leave policies and a competitive compensation structure also demonstrate our deep commitment to supporting employees in both their professional and personal journeys.

Our recruitment policies are grounded in equal opportunity principles, ensuring that employment decisions are made without discrimination based on gender, age, disability, religion, or marital status. The Housing Bank is proud of the diversity within its workforce, with women representing 35.3% of total staff and youth under the age of 30 comprising approximately 29% of the team.

As shown in the table below, 100% of the Bank's workforce is employed on a permanent basis. By the end of 2024, the total number of employees across our operations in the Hashemite Kingdom of Jordan reached 2,815, with 4.4% of our workforce comprising individuals with special needs.

	2020	2021	2022	2023	2024
Total Number of Employees	2,417	2,859	2,875	2,845	2,815
By Category:					
Non-Managerial	1,972	2,302	2,250	2,208	2,147
Middle Management	409	524	591	605	637
Senior Management	36	33	34	32	31
By Employment Type:					
Permanent Contract	2,417	2,859	2,875	2,845	2,815
Temporary Contract	-	-	-	-	-

Gender Diversity

Our commitment to gender equality has always been—and will continue to be—a fundamental pillar of our business model since the Bank's founding. We are dedicated to fostering an inclusive work environment that actively empowers women at all levels of the organization and ensures their full participation across the Bank. This approach aligns with the United Nations Women's Empowerment Principles (UNWEPs).

We have made substantial progress in advancing gender diversity, and our senior leadership actively champions this cause—ensuring that inclusion remains a key organizational priority. We report annually on female-to-male representation and benchmark our performance against local banking industry averages. By the end of 2024, women comprised 35.3% of the Bank's total workforce, with 16.1% of those in senior leadership positions.

The table below presents the gender breakdown of the Bank's workforce:

Workforce by Gender					
	2020	2021	2022	2023	2024
Male Employees	1,398	1,834	1,842	1,820	1,821
Female Employees	1,019	1,025	1,033	1,025	994
Female Participation in Total Workforce					
Female Representation in Total Workforce	42.20%	35.8%	35.90%	36.03%	35.3%
Women in Mid- and Senior-Level Positions	10.10%	18.1%	25.28%	26.37%	26.6%
Gender Pay Ratio (Male Avg. Salary /Female Avg. Salary)	-	122.4%	123.5%	123.5%	126.6%

Age Diversity

At the Housing Bank, we recognize the critical importance of fostering the next generation of talent. We believe that recent graduates bring fresh perspectives, innovative thinking, and energy that align closely with our vision for sustainable growth and development. Across the organization, we actively provide opportunities for young professionals, reflecting our strong commitment to empowering early-career individuals. By the end of 2024, employees aged 18 to 30 represented 29% of our total workforce.

The age composition of our workforce demonstrates a well-balanced blend of experience and youth, as shown in the table below:

Workforce by Age Group					
	2020	2021	2022	2023	2024
18-30	1,209	987	1,039	880	816
31-50	1,157	1,790	1,725	1,848	1,868
Over 50	51	82	111	117	131

Talent Management

We believe that the competence, engagement, and professionalism of our employees are key drivers of customer satisfaction and loyalty, service excellence, and our ability to adapt to environmental and technological changes, ultimately enhancing our competitive edge. Through our structured Talent Management Framework, we assess the banking talent landscape, identify high-potential individuals, and ensure we attract, develop, and retain skilled professionals aligned with our long-term strategic goals.

We are committed to nurturing a dynamic work environment that fosters innovation, encourages continuous learning, and supports skill development. At the Housing Bank, we believe investment in human capital as a fundamental pillar of sustainable success, and we offer advanced training programs and professional growth opportunities that empower employees and reinforce institutional loyalty.

Talent Acquisition

The Housing Bank takes pride in being a leading employer brand recognized for attracting top-tier talent. Our appeal is grounded in several defining strengths:

A Legacy of Success: Joining the Housing Bank means becoming part of a trusted institution with a rich heritage.

Professional Excellence and Vast Expertise: We offer the opportunity to work alongside leading professionals in various disciplines, creating a valuable learning environment.

Continuous Growth: We provide a progressive learning ecosystem that supports ongoing career development.

Our Strategy for Maintaining an Attractive Work Environment: Our commitment to being an employer of choice was reaffirmed by receiving the "Top Employer Jordan 2024" award for the second consecutive year, granted by the prestigious Top Employers Institute.

Recruitment

Our hiring strategy remains focused on attracting both recent graduates and experienced professionals. In 2024, 45.8% of new hires were women, while 76.4% were youth aged 18 to 30, demonstrating our strong commitment to youth and gender inclusion, and the table below shows our employment figures:

Recruitment					
	2020	2021	2022	2023	2024
Total New Hires	230	117	200	251	251
New Hires Breakdown					
Male	166	79	131	181	136
Female	64	38	69	70	115
Employees aged 18-30 years	99	82	137	154	192
Employees aged 31–50 years	113	34	63	96	58
Employees over 51 years	18	1	-	1	1

Talent Retention

Our talent strategy is centered on retaining exceptional individuals by engaging, inspiring, and supporting them across various departments and locations. We utilize exit interviews to understand resignation drivers and offer tailo red solutions to encourage retention when feasible. We also promote internal mobility as a means of maintaining talent alignment and satisfaction.

Employee Turnover

Turnover Rates by Gender and Age					
	2020	2021	2022	2023	2024
Overall Turnover Rate	7.99%	4.13%	7.12%	9.90%*	10.3%**
Male	10.15%	3.48%	7.70%	11.30%	8%
Female	4.12%	4.39%	6.38%	7.50%	15.6%
Employees aged 18–30 years	3.88%	6.18%	9.14%	10.20%	14.4%
Employees aged 31–50 years	9.90%	2.40%	5.50%	9.10%	9.6%
Employees over 51 years	62.74%	6.09%	16.21%	21.30%	9.9%

** Desirable turnover (bank-driven separations) stood at 3.3%, while undesirable turnover (employee-driven resignations) accounted for 6.6%.*

*** Desirable turnover was 4.4%, and undesirable turnover 5.9%.*

Training and Development

At the Housing Bank, we regard our employees as our most valuable asset and the cornerstone of our success. Investing in their growth is a fundamental pillar of our sustainable business strategy. Through comprehensive learning and development initiatives, we aim to cultivate a high-performing, future-ready workforce capable of driving innovation and sustaining excellence.

Our approach to talent development is rooted in fostering a culture of continuous learning across all levels of the organization. In 2024, we delivered more than 93,742 hours of training, through 530 programs, reaching 2,792 employees across our network.

Notable training programs held during the year 2024 included:

- Credit Culture Academy
- IT Academy 2
- The Loan Wolf – Sales
- DTO Program
- Risk day & Champion's event
- Digital Lending
- Strategic Team Building Activities & Workout - Retail Managers
- ESG
- Securities
- Business Innovation
- Developing Tasks Tracking System
- Presenting with Impact workshop
- Mastering Pivot Tables and Dashboards in Excel
- Open Banking
- Train the Trainer TOT
- FCI Advanced Supply Chain Financing Training
- AI in UX Workshop
- APG Workflow workshop
- Digital Leadership
- ESG in Financial Sector
- Empowering Sustainable Business Integrating the SDGs
- Female Future Program in Jordan – 2024 Cohort
- Global Operating Certificate (GOC) Submission
- Green Fin Forum
- Products and Solutions Forum
- SME Workshop for Senior Management

Training Expenditure					
	2020	2021	2022	2023	2024
Total Training Expenditure (JOD)	258,500	277,446	416,220	504,780	727,400

Academic & Professional Certification Programs (Number of Participants)					
	2020	2021	2022	2023	2024
Enrolment in Academic Certificate Study Programs	3	2	2	-	3
Enrolment in Various Banking Industry Professional Certificates Study Programs	49	83	104	56	91

Training (Hours)					
	2020	2021	2022	2023	2024
Average Training Hours per Employee	12.3	16.5	52	24	33.5
Male	12	17	54	25	31
Female	12.4	15.5	46	21	37
Employees aged 18–30 years	12.1	16.6	57	27.5	40
Employees aged 31–50 years	12.5	16.5	48	23	24.7
Employees over 51 years	5.2	13.3	32	19	14.9

Training Programs (Number of Participants)					
	2020	2021	2022	2023	2024
In-house and local courses and seminars held at the bank's training center or in cooperation with specialized local training institutes	800	1,626	1,938	1,964	1,826
Overseas training courses held in Arab and non-Arab countries	1	7	20	36	28
Number of participants in e-learning courses	2,463	2,633	2,452	2,989*	2,918**

* Includes employees from Jordan, Palestine, Bahrain, and the Specialized Leasing Company.

** Includes employees from Jordan, Palestine, and Bahrain.

Employee Health, Safety, and Wellbeing

At Housing Bank, the health, safety, and wellbeing of our employees constitute a core element of our organizational culture and strategy. We are committed to fostering a workplace environment where health, safety, and wellbeing are integral to daily operations. Our comprehensive approach ensures holistic employee welfare, complemented by the provision of superior medical coverage for employees and their dependents.

We maintain a safe and supportive work environment, striving for zero incidents of workplace injuries and occupational illnesses. We are proud to report zero work-related accidents or injuries throughout 2024.

Parental Leave

In 2024, 251 employees at the bank availed themselves of parental leave benefits. Female employees received 70 days of maternity leave, while male employees were entitled to three days of paid paternity leave. This reflects the Bank's steadfast commitment to nurturing a work environment that supports employees' work-life balance and diverse life stages.

The table below presents details of parental leave taken by our employees:

Parental Leave					
	2020	2021	2022	2023	2024
Total Number of Female employees granted maternity leave	99	125	134	77	98
Return-to-work rate post-maternity leave	100%	100%	100%	100%	100%
Total Number of Male employees granted paternity leave	81	111	153	166	153

Employee Engagement

The Housing Bank is dedicated to cultivating a supportive and healthy workplace that empowers our staff to excel professionally and personally. We foster a culture of inclusion and belonging, aligned with our core values and strategic objectives, while encouraging innovative thinking and continuous improvement.

To maintain a safe workplace, we uphold a zero-tolerance policy against discrimination, harassment, and inappropriate conduct. All reported cases are promptly and thoroughly investigated, ensuring confidentiality and fairness. Our human resources policies adhere to best practices and relevant legal standards.

Formal grievance mechanisms are in place to address workplace-related complaints, including unfair treatment or disciplinary concerns.

We have a clear policy to handle complaints of professional misconduct, including verbal and physical abuse, exclusionary behavior, and intentional withholding of vital work-related information. Employees are encouraged to report any such incidents, which are always investigated thoroughly, confidentially, and fairly. Appropriate actions are taken based on the investigation's findings.

Employee Empowerment

We strive to maintain our competitive edge by continuously focusing on enhancing employee compensation in line with positive profit growth. At the Housing Bank, we benchmark our employee benefits against those of local and regional competitors to ensure we boost and sustain employee satisfaction.

Our reward schemes are evaluated annually, taking into account market fluctuations and external dynamics. Our incentive system is built on fair and transparent criteria designed to foster a culture of motivation and high performance.

Key benefits we offer to our employees include:

- Health and life insurance coverage
- Employee housing loans
- Personal loan facilities
- Various types of paid leave, including annual leave, pilgrimage, bereavement, maternity, paternity, marriage, medical treatment, sick leave, and study leave.

All employees receive an Employee Handbook and a Code of Professional Conduct, which serve as a daily guide for professional behavior. The Code covers all applicable laws, regulations, and the highest standards of business ethics that our employees are expected to understand and adhere to in their daily activities.

The Code is readily accessible via our intranet, and all employees are required to sign a personal commitment form acknowledging their review and understanding. The Code is reviewed annually.

The following table shows our compliance rate in employee signing of the personal commitment form related to the Code of Professional Conduct:

Code of Conduct Commitment Form – Employee Compliance Rate				
2020	2021	2022	2023	2024
100%	100%	100%	100%	100%

Performance Management and Rewards

Our vision is to maintain a responsible, performance-based rewards policy that aligns with the short-, medium, and long-term interests of our employees and shareholders. We strive to strike the right balance between meeting shareholder expectations and offering competitive compensation to our workforce.

A portion of the Bank's net profit attributable to shareholders—post-tax—is allocated annually, at the discretion of the Board of Directors, for distribution as performance incentives to eligible employees. This allocation is reviewed annually in light of the Bank's financial position and is not considered a binding obligation. The annual bonus scheme and its guiding principles are approved by the Nominations and Remuneration Committee of the Board and ratified by the Board of Directors.

The incentive structure is anchored in an effective performance evaluation system designed to:

- Reward high-performing and highly productive employees while motivating continued excellence
- Monitor individual performance to identify training needs and support performance development
- Support sound decision-making in human capital planning by aligning people with the right roles
- Maintain accurate records of evaluation outcomes within the employee database

Business Ethics

We are committed to upholding the highest standards of business ethics in line with both local and international norms and best practices. Integrity is a core value at the heart of our culture, and all employees understand their role in maintaining an ethical work environment by identifying and addressing any form of misconduct.

In 2024, no incidents of bribery, discrimination, rights violations, or forced labor were recorded among our employees. At the Housing Bank, we remain firmly committed to maintaining a workplace free from inappropriate behavior, discrimination, or harassment of any kind—whether based on race, color, religion, gender, or any other factor.

05

Sustainability
Makes Our Air Purer

05

Our Social Responsibility

Material Topics	Key Performance Highlights	SDGs
• Community Investment and Engagement	• 888 Staff Volunteering Hours • 500 Trees Planted	8 DECENT WORK AND ECONOMIC GROWTH 4 QUALITY EDUCATION 1 NO POVERTY

As a continuation of our over fifty-year legacy in social responsibility, Housing Bank launched the "Imkan Al-Iskan" program, an evolution of our CSR strategy post our 50th anniversary. The program serves as a comprehensive framework that brings together our community development initiatives under one institutional, structured, and sustainable umbrella.

The program focuses on four core pillars: community service (social empowerment), healthcare, education, and the environment. It aims to elevate our impact by introducing a more innovative, inclusive, and sustainable model of community engagement, building on the Bank's longstanding contributions in this space and honoring its deep-rooted heritage.

A defining feature of Imkan Al-Iskan is its implementation model, which centers around the active involvement of our employees, our ambassadors for community development. They embody the values of generosity, positivity, and service, which we view as an integral part of Jordan's social fabric and of our organizational identity.

Among the key sectors supported by the Bank in the area of social responsibility in 2024 are:

Community Service (Social Empowerment)

In line with our commitment to impactful community engagement, we continued to support several partners working in the field of social empowerment throughout 2024. Notably, we extended our long-term partnership with the Princess Taghrid Foundation for Development and Training, funding the expansion of the Women's Services Center in Al-Safawi—a project we initially supported exclusively in 2021. The center includes a wool-crafting facility, a sewing workshop, a food production kitchen, and a beauty salon. Its success has had a direct positive impact on the local community, particularly in training and employing a significant number of women.

We also supported Dar Abu Abdullah Association through our sponsorship of the Bab Amman Farm project in Jerash, which consists of nine greenhouses. This initiative falls under the Association's economic empowerment efforts in hydroponic agriculture, aimed at creating job opportunities for local farmers and boosting the local economy through sustainable agricultural practices.

In addition, we renewed our strategic partnerships with leading organizations in the social empowerment space. These included: Tkiyet Um Ali, supporting its various humanitarian programs and outreach efforts; The Jordan River Foundation, with its strong focus on women and children; and the Jordanian Hashemite Fund for Human Development (JOHUD) through continued support for the Goodwill Campaign

In our effort to reach and recognize all segments of society, we honored the mothers of SOS Children's Villages in Amman on the occasion of Mother's Day, in recognition of their vital role in providing care to orphaned and abandoned children. This tribute highlighted their compassionate and educational contributions and celebrated them as models of motherhood and alternative care. In tandem, we expanded our partnership with SOS Children's Villages by sponsoring additional family homes.

In a heartfelt humanitarian gesture, we extended support to the White Beds Society by donating high-quality mattresses for all residents of its elderly care facility.

We also hosted a group iftar for orphaned children at The Children's Museum, where the children enjoyed a warm, family-friendly atmosphere filled with engaging activities, entertainment, and gift-giving.

Additionally, we supported the "Eid Clothing" initiative organized by the Jordan Hashemite Charity Organization on the occasion of Eid Al-Adha, providing new clothing to over 100 children from underprivileged families.

As part of our holiday outreach efforts, we also contributed to the "Winter Wishes" program implemented by Haya Cultural Center, which included a fun-filled day and the distribution of gifts to children in underserved areas during the festive season. These events reflect our commitment to engaging with all segments of society during key national and religious occasions.

We also continued our long-standing support for the Muslim Girls Association / Al-Bunayat Center for Special Education, which empowers students with mild to moderate intellectual disabilities by equipping them for improved social and professional integration. The Center offers high-quality blended learning programs tailored to the needs of students in special education.

Education

At the Housing Bank, we are committed to supporting access to higher education by funding a number of university scholarships through various institutions, including the Al-Aman Fund for the Future of Orphans, Al-Hussein Technical University, the Jordan Media Institute, the King Hussein Cancer Foundation's University Students Fund, the Elia Nuqul Foundation, and the Promising Hands Association. These institutions provide tuition coverage to students based on clear, transparent criteria.

Believing that advancing the educational environment is a shared responsibility, we also contributed to the rehabilitation and renovation of the Al-Hussein Bin Talal Conference Hall at Yarmouk University, as well as to the comprehensive refurbishment of the male dormitory facilities at Jubilee School.

For the third consecutive year, we maintained our exclusive sponsorship of the Mu'tah Award for Innovation and Entrepreneurship, organized by Mu'tah University. The award is open to students across Karak and the southern governorates, supporting them in developing and implementing entrepreneurial ideas that contribute to job creation and help address poverty and unemployment in the region.

In 2024, we also supported the University Financial Literacy Program for Jordanian university students in collaboration with INJAZ, as part of the National Financial Inclusion Strategy launched by the Central Bank of Jordan. The program aims to equip youth with the knowledge and skills needed to manage their finances wisely, plan for their financial future, and make informed life decisions. Our support reflects our commitment to advancing the Central Bank's financial inclusion efforts and aligns closely with the goals of our Imkan Al-Iskan social responsibility program, which focuses on empowerment and capacity-building—including life skills—through strategic partnerships with institutions that share our vision of enhancing youth wellbeing via practical financial education, particularly in the face of accelerating digital transformation.

Additionally, we organized the "A Day on the Job in the Financial Sector" initiative, which welcomed 30 students from schools across the Kingdom. Held at our Young Iskan Branch in the Housing Bank Park – Abdoun, this initiative was implemented in cooperation with INJAZ, the Central Bank of Jordan, the Ministry of Education, and the Association of Banks in Jordan, as part of the financial education curriculum delivered to students from grade 7 through 12. The event offered students an immersive hands-on experience simulating real-life work in the banking environment.

Health

We continued our strategic partnership with the King Hussein Cancer Foundation (KHCF) through support for four key programs: The Annual Fundraising Gala, the proceeds of which go toward supporting the Foundation's life-saving cancer treatment programs; the Mobile Mammography Clinic, a fully equipped mobile unit that travels to remote and underserved areas to raise awareness about early breast cancer detection. The clinic provides clinical examinations and distributes mammogram vouchers to women across various communities; the "Siwar Al-Hussein" Volunteer Program, which offers individuals the opportunity to contribute their time and effort in support of the national fight against cancer; and the University Scholarship Program for Cancer Patients, under which the Bank fully covers the university tuition fees for a number of students living with cancer.

In recognition of our continued leadership and exclusive partnership, the King Hussein Cancer Foundation honored the Housing Bank in 2024 for our active role as the exclusive sponsor of the Siwar Al-Hussein Volunteer Program, and for our commitment to advancing volunteerism and community engagement.

In collaboration with the Foundation, we also created a public mural at our headquarters, as part of a joint initiative that highlights the importance of collective action in the fight against cancer. The initiative aligned with KHCF's 2024 awareness campaigns, which emphasized the crucial link between health and environmental sustainability—particularly through the "Think Green" and "Healthy Environment Against Cancer" campaigns. These efforts promote environmentally responsible and health-conscious behaviors as part of a broader strategy to reduce cancer risks.

In line with our belief in the mission of Himmetna Charitable Association—which advocates for patients' right to safe, equitable, and dignified healthcare, we renewed our annual support for the Association in 2024. Our contributions helped advance the development of the Ghor Al-Mazra'a Health Center in the Southern Jordan Valley, a facility designed to meet international healthcare standards. We also extended our support to the Medical Aid for Palestinians (MAP) organization.

Continuing our engagement with national healthcare development, we proudly sponsored and participated in the 7th Quality Healthcare Conference organized by the Health Care Accreditation Council (HCAC). The event brought together industry stakeholders to discuss critical issues and strategies related to healthcare service enhancement. We also supported the "Governance and Health Insurance" Conference, organized by the Health Insurance Association.

As part of our humanitarian commitment, we organized an internal blood donation campaign under the slogan "Nakhwa Bedamak" at our Shmeisani headquarters, in collaboration with the National Blood Bank. The campaign was overseen by a team of medical professionals and witnessed strong participation from employees across all levels, who met the health criteria for donation.

Additionally, in solidarity with the people of Gaza, the Bank donated JOD 100,000 to support the "Restoring Hope" initiative, launched under Royal directives to provide prosthetic limbs and essential medical care to those injured in the conflict. The initiative is being implemented by the Jordan Hashemite Charity Organization in partnership with the Royal Medical Services.

Environment

Aligned with our vision and commitment to environmental stewardship, we continued our support for the Green Caravan—one of the flagship programs of the Arab Group for the Protection of Nature—through our diamond-level sponsorship. As part of this initiative, we participated in planting 500 fruit-bearing trees in Deir Alla in the Central Jordan Valley, as part of a broader contribution of 2,000 trees donated by the Bank.

This effort reflects the environmental pillar of our social responsibility program, Imkan Al-Iskan, which focuses on expanding green spaces, combating desertification, and strengthening food security across the Kingdom. It also builds on our strategic partnership with the Arab Group for the Protection of Nature, aimed at supporting sustainable agricultural practices and ecological conservation through nationwide tree-planting campaigns.

We also renewed our partnership agreement with the Princess Alia Foundation, in cooperation with the Association of Banks in Jordan and the Ministry of Education, under the Green Fingerprints initiative. The program facilitates the purchase and distribution of paper to public schools in exchange for the recycled paper waste generated annually by the Bank.

Additionally, we conducted an environmental campaign in Aqaba Governorate, in collaboration with the Royal Marine Conservation Society of Jordan, which included beach clean-up activities, tree planting at several public schools, and the creation of educational murals promoting environmental awareness.

We also maintained our ongoing support for the Housing Bank Park in Abdoun, developed in partnership with the Greater Amman Municipality.

National Institutions

In 2024, we extended our support to several initiatives led by national institutions, most notably the Ministry of Social Development through a contribution to the National Aid Fund, which provides recurring and temporary monthly financial assistance to eligible families. We also supported the Ministry of Culture by sponsoring the Jerash Festival, a key national cultural and artistic event that helps position Jordan on the global tourism and cultural map and serves as a vital part of the Kingdom's cultural identity. In recognition of our ongoing support for traffic awareness and public safety, the Public Security Department honored the Bank during the 2024 celebrations of World Traffic Day and Arab Traffic Week—held under the slogan "With Awareness, We Arrive Safely." The Bank was recognized for its role in promoting responsible driving behavior and road safety awareness.

Reflecting our belief in the importance of supporting national economic forums aligned with our mission and strategic goals, we also sponsored the First Jordan-Gulf Investment Conference titled "Partnerships…Investment… Economic Integration." The event, organized by the Jordan Chamber of Commerce and the Federation of GCC Chambers, and supported by the GCC General Secretariat, aimed to foster stronger Jordanian-Gulf economic ties and encourage public-private partnerships.

We were also proud to support the Jordan National Football Team (Al Nashama) following their historic qualification for the AFC Asian Cup 2023 final in Qatar—an unprecedented milestone for Jordanian football.

Community Initiatives and Activities Organized by the Bank

Throughout the year, we launched a range of volunteer initiatives under the umbrella of our social responsibility program "Imkan Al-Iskan," rooted in our belief in volunteerism and the need to embed a culture of giving among our employees. These initiatives are a core part of our social responsibility vision and our role as an integral member of Jordanian society. In 2024, our employees collectively contributed a total of 888 volunteer hours.

Key volunteer activities included:

- Distributing food parcels to underprivileged families supported by Tkiyet Um Ali.
- Serving meals to fasting individuals at Tkiyet Um Ali's Ramadan banquets.
- Organizing a beach clean-up campaign in Aqaba, in collaboration with the Royal Marine Conservation Society.
- Hosting a recreational event for elderly residents at the White Beds Association's care home.
- Distributing Eid clothing to orphaned children in Irbid, in collaboration with the Charity Clothes Bank.
- Planting fruit-bearing trees for underprivileged families in the Jordan Valley, with the support of the Arab Group for the Protection of Nature.
- Painting environmental awareness murals at public schools and an additional mural near the Bank's Shmeisani

06

Sustainability
Makes Our Water Last Longer

06

Governance, Compliance, and Risk Management

Material Topics	Key Performance Highlights	SDGs
• Sustainable Financial Performance • Governance, Compliance, and Risk Management • Business Continuity & Operational Resilience • Cybersecurity and Information Security and Confidentiality	• Independent Board Members: 31% • Female Board Members: 15.4%	

We are firmly committed to applying the best local and international practices in the field of governance and to maintaining robust structures, policies, and procedures across all our operations. We strive to uphold the highest standards of ethical and professional conduct while ensuring full accountability and transparency at all levels of our organization. We believe that these principles are essential to fostering trust and active engagement between the Bank and its stakeholders, ultimately supporting the achievement of our shared goals.

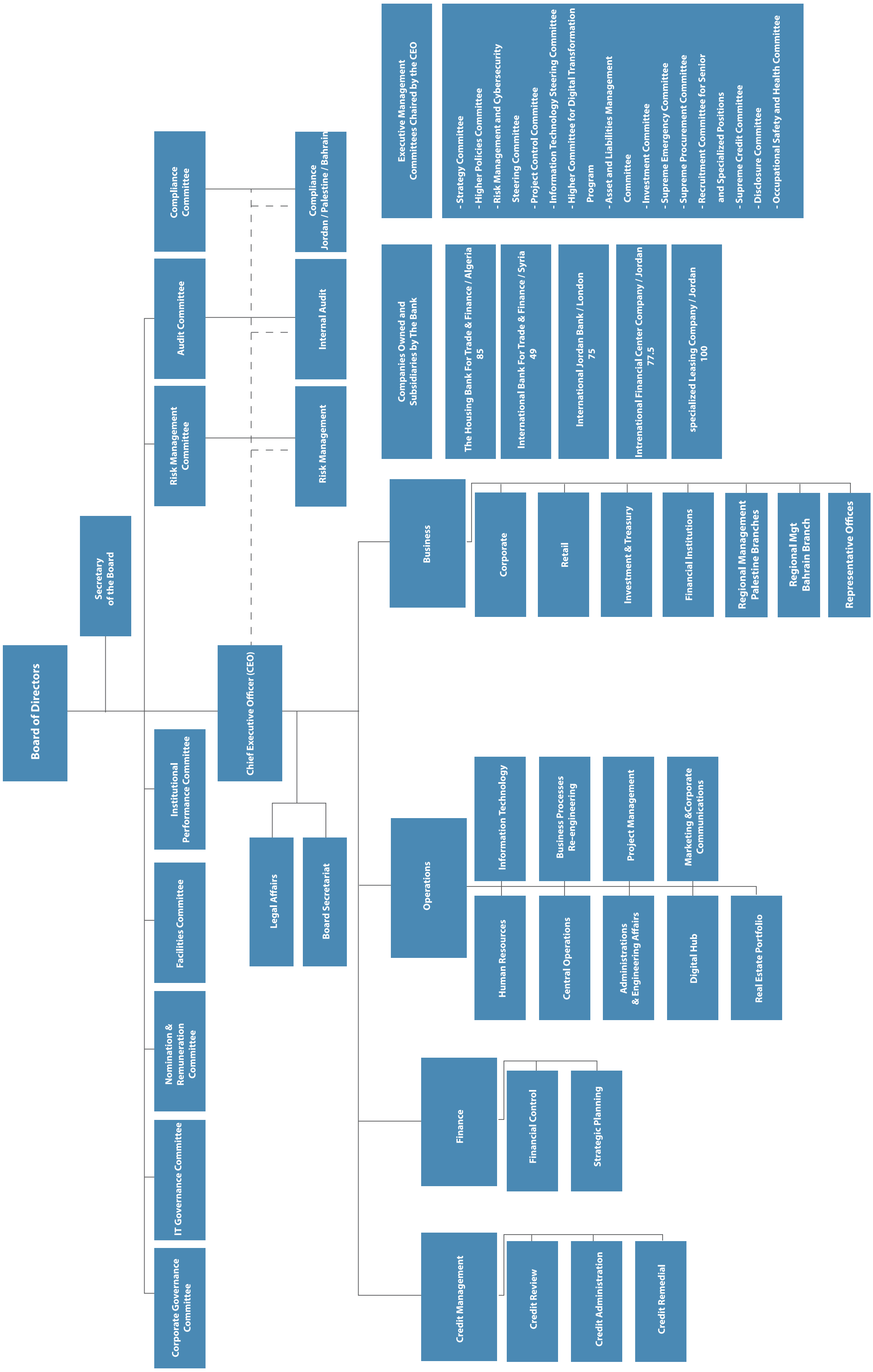
Governance

At the Housing Bank, we recognize the importance of adopting corporate governance principles and leading governance practices that are adaptable and conducive to sustainable business growth. To this end, we have implemented advanced frameworks and modern practices that strengthen our ability to meet strategic objectives and respond to the growing demands of sustainability. The Bank is committed to fostering alignment within its Board of Directors and promoting effective collaboration to address the complex and interconnected sustainability challenges that influence both financial and non-financial performance.

In light of the accelerating momentum around environmental, social, and governance (ESG) issues, the Bank has updated its methodologies and operational frameworks to proactively and effectively respond to emerging risks and opportunities. This approach reflects our ongoing commitment to learning, adopting best practices, and embracing innovative solutions that enhance our sustainability initiatives. By adapting to the evolving ESG landscape, the Bank aims to support sustainable growth, create long-term value, and contribute positively to both society and the environment.

Governance Structure

At the Housing Bank, our governance structure is designed to uphold the highest standards of transparency, accountability, and a robust, embedded culture of corporate governance.



Board of Directors

The Bank is led by a highly competent Board of Directors that provides strategic leadership, oversight, and essential expertise to drive business growth, manage risks, ensure sound governance, and deliver long-term value to shareholders. The current Board comprises thirteen members, four of whom are independent. The Board maintains a strong balance of independence and diversity of skills and experience across various disciplines. In addition, the Bank is committed to gender diversity, with two female members representing 15.4% of the Board.

Board Committees

The Board of Directors is supported by eight standing committees that assist in carrying out its responsibilities:

- Corporate Governance Committee
- Audit Committee
- Nomination and Remuneration Committee
- Risk Management Committee
- IT Governance Committee
- Compliance Committee
- Facilities Committee
- Institutional Performance Committee

Percentage of Independent Board Members (%)

2020	2021	2022	2023	2024
31%	31%	31%	38%	31%

Breakdown by Gender

	Female	Female
2020	3	9
2021	3	10
2022	3	10
2023	3	10
2024	2	11

Breakdown by Age Group

	Under 30 years	30-50 years	Over 50 years
2020	0	6	6
2021	0	5	8
2022	0	6	7
2023	0	7	6
2024	0	7	6

Compliance Oversight

At the Housing Bank, we are committed to fostering a culture of compliance and ethical conduct across all levels of the organization. We ensure adherence to all relevant laws, regulations, and guidelines through a robust compliance framework that outlines clear policies, procedures, controls, and training programs aimed at identifying, managing, and mitigating compliance risks.

Throughout the year, we continued to issue periodic awareness bulletins covering key areas such as regulatory compliance, anti-money laundering (AML), combating the financing of terrorism (CFT), and international sanctions compliance. These efforts are designed to enhance employees' understanding of compliance requirements and best banking practices in this area.

During the year, our Customer Complaints Unit received a total of 2,872 complaints across various areas. All received complaints were carefully reviewed and analyzed, with customers being informed of the outcomes and the actions taken. Each complaint was recorded and classified as either substantiated or unsubstantiated. Of the total, only 505 were deemed substantiated.

In terms of training, we continued to deliver comprehensive programs covering AML, CFT, and sanctions compliance. A total of 18 in-person training sessions were held, with the participation of 239 employees. In addition, 22 e-learning courses were conducted via our digital learning platforms, reaching 2,875 employees.

Compliance Training					
	2020	2021	2022	2023	2024
Number of employees who received classroom training in compliance, AML, and CFT	106	79	265	170	239
Number of courses	7	5	17	9	18
Number of employees who received e-learning training in compliance, AML, and CFT	2,536	5,085	2,326	2,971	2,875
Number of courses	6	6	24	11	22

Risk Management

At the Housing Bank, risk management is embedded into our organizational structure and serves as a foundation for sustaining performance in line with our strategic objectives. We employ a comprehensive approach to identifying, prioritizing, managing, monitoring, and reporting risks that could affect our operations. This includes establishing robust policies, procedures, and capabilities, and integrating risk considerations into our strategic planning, budgeting, and performance management processes. Each year, we review, update, and formally adopt a comprehensive suite of risk management policies, procedures, and guidelines that address all significant financial and non-financial risks.

These frameworks are aligned with the Bank's strategy, the regulatory requirements of the Central Bank of Jordan, international best practices, and evolving market dynamics.

We are committed to advancing sustainable finance across our core banking activities. This includes assessing environmental, social, and governance (ESG) risks within our lending and investment portfolios and developing tailored sustainable finance solutions.

To align with global ESG developments and meet regulatory expectations, we launched a strategic project in collaboration with the European Bank for Reconstruction and Development (EBRD). The project aims to build a forward-looking ESG roadmap and incorporate ESG principles into our risk management framework and strategic goals. It also positions the Bank to effectively manage evolving risks—such as physical and transition risks—and to seize emerging opportunities in green finance.

As part of our ongoing commitment to operational resilience, we place high priority on information security and cybersecurity to maintain our leadership in the banking sector. We are dedicated to protecting our customers, employees, assets, and reputation from threats such as cyberattacks and other disruptive incidents. To this end, we have made substantial investments in strengthening our systems, processes, and capabilities to prevent, detect, and respond to threats. Our approach ensures service continuity, regulatory compliance, and alignment with industry standards and global best practices.

In 2024, no cybersecurity incidents were recorded. The bank relies on advanced technologies and tools to assess and manage information and cyber risks, continuously monitors threats and security indicators, and promptly addresses potential issues. Our Information Security Center also regularly distributes awareness messages to employees and customers to enhance cybersecurity awareness and promote responsible digital behavior.

Appendix A: Report Scope and Boundaries
(GRI 3-1) (GRI 3-2)

Report Scope and Boundaries	The information and data set forth herein relate solely to the core operations and activities of Housing Bank for Trade and Finance in Jordan, unless otherwise specified. This report does not include details on joint ventures or contractors except where explicitly mentioned. It also covers ongoing initiatives launched by the Bank over previous years.
Content Determination Process	Following the guidelines of the Global Reporting Initiative (GRI) Standards, the Housing Bank applies a four-step process to assess materiality: 1) Identifying relevant topics; 2) Prioritizing topics based on their impact on the Bank and stakeholders; 3) Confirming and validating these priorities through review and evaluation; 4) Reviewing the report content annually. The initial assessments included disclosure topics aligned with GRI Standards, integrating the 15 material topics presented on page 9. As part of continuous improvement, the Bank has begun evaluating its readiness to adopt the International Sustainability Standards Board (ISSB) IFRS Sustainability Disclosure Standards S1 and S2 and is assessing how these standards align with current frameworks to enhance future reporting.
Reporting Cycle	The performance data in this report covers the period from January 1 to December 31, 2024.
Assurance	This report has not been subject to external assurance or audit.

Appendix B: Stakeholders Engagement Map
(GRI 2-29)

Stakeholders	Stakeholder Priorities	Communication Channels	HBTF Response
Customers Our customer base encompasses approximately 563,000 depositors and borrowers.	• Outstanding and accessible service • Innovative service offering • Access to latest services and new offerings • Transparency, clarity, and easy access to information on services and products tailored to their needs • Information security and data protection • Secure and user-friendly digital banking services • Competitive pricing and fees • Financial planning expertise	• Branch network • Customer Care & Service Center • Digital banking services (online and mobile) • Bank's Website • Social media platforms • Annual customer satisfaction survey	• Direct customer engagement through face-to-face meetings at branches and via social media platforms and other digital touchpoints, • including Facebook and Twitter • Instant card printing machines at main branches
Shareholders The Housing Bank's success and growth hinges on our ability to attract domestic and international investment. Our shareholders provide essential capital for sustainable growth while offering strategic guidance. We remain committed to delivering sustainable long-term returns for investors across an expanding range of diverse markets.	• Robust financial performance • Share price appreciation and dividend growth • Investment in growth, innovation, product diversification, and new market expansion • Dynamic risk assessment and management • Transparency and disclosure • Strong brand reputation	• Board meetings • Annual reports and sustainability reports • General assembly meetings	• Annual and quarterly reports • Net income growth

Employees Our workforce comprises 2,815 employees across Jordan.	• Multiple engagement platforms with the Bank • Job security and satisfaction • Competitive compensation and benefits • Growth, development, and skill enhancement opportunities • Collaborative and engaging work environment • Health and safety	• Annual employee satisfaction survey • Open forums • Comprehensive insurance coverage for all employees • Management communication channels • Fair treatment and equal opportunity • Human resources policies • Compensation and incentive programs • Training and development	• Professional development programs • Career progression and job opportunities • Bank policy and procedure awareness sessions • Wellness initiatives reflecting our commitment to employee wellbeing through healthy lifestyle promotion both within and beyond the workplace • Succession planning
Regulatory Bodies (Central Bank of Jordan, Jordan Securities Commission, Companies Controller, etc.)	• Full compliance with legal and regulatory requirements • Customer protection • Alignment with national objectives	• Regulations and legislation • Periodic regulatory reporting • Regulatory examinations • Code of conduct	• Audit and compliance reporting on legal requirements • Monthly regulatory submissions
Community We strive to enable socio-economic and community development through our network	• Job creation • Local talent development • Small and medium enterprise development • Financial literacy • Financial inclusion • Environmental stewardship	• Corporate social responsibility activities and volunteer programs • Student and youth-focused products • Social media platforms • Annual reports • Capacity building programs	• Mobile banking Branches • Mobile wallet services and electronic cash cards • Short and long-term training programs, on-the-job training, and professional development initiatives
Suppliers We work with 203 suppliers and contractors supporting our operations	• Transparent and equitable bid invitations • New business opportunities • Open communication channels	• Tenders and bids • Contracts and agreements	• Fair and competitive selection processes • Collaborative partnerships with shared interests

Appendix C: GRI Content Index

For the Content Index – Essentials Service, GRI Services reviewed that the GRI content index has been presented in a way consistent with the requirements for reporting in accordance with the GRI Standards, and that the information in the index is clearly presented and accessible to the stakeholders.

<table>
<tr><th colspan="2">Statement of Use</th><th colspan="4">The Housing Bank for Trade and Finance has prepared this report in accordance with Global Reporting Initiative (GRI) Standards for the period from January 1, 2024 to December 31, 2024.</th></tr>
<tr><th colspan="2">GRI 1 Used:</th><th colspan="4">GRI 1: Foundation 2021</th></tr>
<tr><th colspan="2">Applicable GRI Sector Standard(s):</th><th colspan="4">None</th></tr>
<tr><th rowspan="2">GRI Standard / Other Sources</th><th rowspan="2">Disclosure</th><th rowspan="2">Location</th><th colspan="2">Omissions</th><th rowspan="2">GRI Sector Standard Reference Number</th></tr>
<tr><th>Omitted Requirements</th><th>Explanation</th></tr>
<tr><th colspan="6">General Disclosures</th></tr>
<tr><td rowspan="8">GRI 2:

General Disclosures 2021</td><td>2-1 Organizational details</td><td>5-7</td><td colspan="3" rowspan="5">Gray cells indicate that reasons for omission are either that information is not authorized for disclosure or there is no applicable GRI sector standard reference number.</td></tr>
<tr><td>2-2 Entities included in the organization’s sustainability reporting</td><td>3</td></tr>
<tr><td>2-3 Reporting period, frequency, and contact point</td><td>1 Jan – 31 Dec 2024</td></tr>
<tr><td>2-4 Restatements of information</td><td>19,22,31,41,55,56</td></tr>
<tr><td>2-5 External assurance</td><td>This report has not been externally assured</td></tr>
<tr><td>2-6 Activities, value chain and other business relationships</td><td>https://hbtf.com/en</td><td></td><td></td><td></td></tr>
<tr><td>2-7 Employees</td><td>49-57</td><td></td><td></td><td></td></tr>
<tr><td>2-8 Workers who are not employees</td><td>50</td><td></td><td></td><td></td></tr>
</table>

GRI 2: General Disclosures 2021	2-9 Governance structure and composition	75-77			
	2-10 Nomination and selection of the highest governance body	77			
	2-11 Chair of the highest governance body	77			
	2-12 Role of the highest governance body in overseeing the management of impacts	75-77			
	2-13 Delegation of responsibility for managing impacts	75-77			
	2-14 Role of the highest governance body in sustainability reporting	Board of Directors granted final approval			
	2-15 Conflicts of interest	75-77			
	2-16 Communication of critical concerns	75-77			
	2-17 Collective knowledge of the highest governance body	Annual Report 2024 pages 239-229			
	2-18 Evaluation of the performance of the highest governance body	75			
	2-19 Remuneration policies	Annual Report 2024 page 240-243			
	2-20 Process to determine remuneration	Annual Report 2024 page 240-243			
	2-21 Annual total compensation ratio	Annual Report 2024 page 240-243			

GRI 2: General Disclosures 2021	2-22 Statement on sustainable development strategy	4			
	2-23 Policy commitments	75-77			
	2-24 Embedding policy commitments	75-77			
	2-25 Processes to remediate negative impacts	75-77			
	2-26 Mechanisms for seeking advice and raising concerns	79			
	2-27 Compliance with laws and regulations	78			
	2-28 Membership in associations	Jordan Green Building Council, INJAZ, EDAMA, Arab Thought Forum, Jordan Strategy Forum, and the Banking Employees' Union			
	2-29 Approach to stakeholder engagement	81, 82			
	2-30 Collective bargaining agreements	Employees have the right to participate in collective bargaining agreements.			
Material Topics					
GRI 3: Material Topics 2021	3-1 Process to determine material topics	9-11			
	3-2 List of material topics	9-11			
Sustainable Financial Performance					
GRI 3: Material Topics 2021	3-3 Management of material topics	29-32			
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	7			
	201-4 Financial assistance received from government	The organization did not receive any government financial assistance during the reporting period.			

GRI 203: Indirect Economic Impacts 2016	203-1 Infrastructure investments and services supported	63-69			
	203-2 Significant indirect economic impacts	63-69			
Governance, Compliance & Risk Management					
GRI 3: Material Topics 2021	3-3 Management of material topics	75			
GRI 205: Anti-corruption 2016	205-2 Communication and training about anti-corruption policies and procedures	75			
	205-3 Confirmed incidents of corruption and actions taken	No confirmed incidents of corruption or legal cases involving the Bank or its employees occurred during the reporting period.			
Community Investment and Engagement					
GRI 3: Material Topics 2021	3-3 Management of material topics	63			
GRI 413: Local Communities 2016	413-1 Operations with local community engagement, impact assessments, and development programs	63-69			
	413-2 Operations with significant actual or potential negative impacts on local communities	63-69			
Cybersecurity and Information Security & Confidentiality					
GRI 3: Material Topics 2021	3-3 Management of material topics	79			
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and loss of customer data	79			

Human Capital Development					
GRI 3: Material Topics 2021	3-3 Management of material topics	51			
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	53,54			
	404-2 Programs for upgrading employee skills and transition assistance programs	53,54			
Diversity, Inclusion, and Welfare					
GRI 3: Material Topics 2021	3-3 Management of material topics	50,51			
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	50,51			
Responsible Procurement					
GRI 3: Material Topics 2021	3-3 Management of material topics	43			
GRI 204: Procurement Practices 2016	204-1 Proportion of spending on local suppliers	43			
Environmental Footprint					
GRI 3: Material Topics 2021	3-3 Management of material topics	39			
GRI 302: Energy 2016	302-1 Energy consumption within the organization	39,40			
	302-2 Energy consumption outside the organization	39,40			
	302-3 Energy intensity	39,40			
GRI 303: Water and Effluents 2018	303-5 Water consumption	41			

GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	41			
	305-2 Energy indirect (Scope 2) GHG emissions	41			
	305-4 GHG emissions intensity	41			
GRI 306: Waste 2020	306-1 Waste generation and significant waste-related impacts	42,43			
	306-2 Management of significant waste-related impacts	42,43			
	3-306 Waste generated	42,43			
Topics Deemed Not Material under the Applicable GRI Sector Standards					
Digital Transformation					
GRI 3: Material Topics 2021	3-3 Management of material topics	20			
Customer Experience and Satisfaction					
GRI 3: Material Topics 2021	3-3 Management of material topics	22,23			
Supporting SMEs					
GRI 3: Material Topics 2021	3-3 Management of material topics	31,32			
Accessible and Sustainable Product and Service Offering					
GRI 3: Material Topics 2021	3-3 Management of material topics	29			
Financial Inclusion					
GRI 3: Material Topics 2021	3-3 Management of material topics	30,31			
Green Financing					
GRI 3: Material Topics 2021	3-3 Management of material topics	29,30			
Business Continuity & Operational Resilience					
GRI 3: Material Topics 2021	3-3 Management of material topics	75			

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