

Interest Rates and Fees for Retail and Corporate Loans

| Personal Loans | |
|---|------------------------|
| Salary Bracket (Transferred Salary) | Variable Interest Rate |
| Less than 500 JOD | 10 % |
| 500 JOD to less than 1,000 JOD | 8.25 % |
| 1,000 JOD to less than 2,000 JOD | 7.75 % |
| More than 2,000 JOD | 7.25 % |
| A granting fee of 1% is charged for the first year. | |

| Housing Loans (Financing Ratio 80% or less) | |
|--|------------------------|
| Salary Bracket (Transferred Salary) | Variable Interest Rate |
| Less than 500 JOD | 8.50 % |
| 500 JOD to less than 1,000 JOD | 7.25 % |
| 1,000 JOD to less than 2,000 JOD | 6.75 % |
| More than 2,000 JOD | 6.25 % |
| A granting fee of 1 % is charged for the first year. | |

| Auto Loans | | |
|---|------------------------|---------------------|
| A. For Transferred Salaries | | |
| Financing Ratio | Variable Interest Rate | Fixed Interest Rate |
| Up to 50% | 6.50 % | 3.60 % |
| 51% to 70% | 6.75 % | 3.75 % |
| 71% to 90% | 7.50 % | 4.15 % |
| 91% to 100% | 8 % | 4.45 % |
| <ul style="list-style-type: none"> A granting fee of 1% is charged for the first year. | | |

| B. For the Reduced Documentation Program | | |
|---|------------------------|---------------------|
| Financing Ratio | Variable Interest Rate | Fixed Interest Rate |
| Up to 60% | 7.50 % | 4.10 % |
| 60% to 80% | 8 % | 4.35 % |
| <ul style="list-style-type: none"> The loan term must not exceed 60 months. | | |
| <ul style="list-style-type: none"> A granting fee of 1% is charged for the first year. | | |

Interest Rates and Fees on Small Business Loans

| Loan Type | | Nominal Interest Rate (Overnight interbank+Spread) | |
|--|---------------------------------|--|---|
| Overdraft | | 11 % | |
| Promissory Note | | 11 % | |
| Revolving Loan | | 11 % | |
| Business Vehicles Loan | | 10.50 % | |
| Business Loan | | 10.50 % | |
| Tourism Loan | | 9.50 % | |
| Fixed Assets Loan | | 10.50 % | |
| Declining Loans | | 11 % | |
| Clinic Loan | | | |
| financing purpose | Financing the purchase of goods | Financing the purchase of medical and office equipment and decorations | Financing the purchase of the clinic property |
| interest rate | 10.50 % | 9.75 % | 9.50 % |
| • 1 % commission is applied to all the loans above (for the first year) Except Tourism Loan and Fixed Assets Loan. | | | |

Interest Rates on Corporate Loans (Direct Credit Facilities)

| Loan Type | Interest Rate | |
|--------------------------|---------------|---------|
| | Minimum | Maximum |
| Tenor of 1 year | 9.50 % | 13.00 % |
| Tenor of 3 years or less | 9.50 % | 13.00 % |
| Tenor exceeding 3 years | 9.50 % | 13.00 % |

Examples on Effective Annual Percentage rate (APR) calculation for Auto loans offered to salaried customers

| Loan Amount | Tenor (in years) | Nominal Interest Rate | Granting Commission | Grace Period (in months) | Effective APR | Installment Amount | Number of Installments |
|-------------|------------------|-----------------------|---------------------|--------------------------|---------------|--------------------|------------------------|
| 10,000 | 1 | % 6.50 | % 1 | 2 | % 8.50 | 1,036 | 10 |
| 10,000 | 2 | % 6.50 | % 1 | 2 | % 7.98 | 487 | 22 |
| 10,000 | 3 | % 6.50 | % 1 | 2 | % 7.76 | 325 | 34 |
| 10,000 | 4 | % 6.50 | % 1 | 2 | % 7.64 | 248 | 46 |
| 10,000 | 5 | % 6.50 | % 1 | 2 | % 7.57 | 203 | 58 |
| 10,000 | 6 | % 6.50 | % 1 | 2 | % 7.51 | 174 | 70 |
| 10,000 | 7 | % 6.50 | % 1 | 2 | % 7.47 | 153 | 82 |
| 10,000 | 8 | % 6.50 | % 1 | 2 | % 7.44 | 138 | 94 |

Examples on Effective Annual Percentage rate (APR) calculation for personal loans

| Loan Amount | Tenor (in years) | Nominal Interest Rate | Granting Commission | Grace Period (in months) | Effective APR | Installment Amount | Number of Installments |
|-------------|------------------|-----------------------|---------------------|--------------------------|---------------|--------------------|------------------------|
| 25,000 | 1 | 7.25 % | % 1 | 2 | % 9.08 | 2601 | 10 |
| 25,000 | 2 | 7.25 % | % 1 | 2 | % 8.60 | 1226 | 22 |
| 25,000 | 3 | 7.25 % | % 1 | 2 | % 8.42 | 822 | 34 |
| 25,000 | 4 | 7.25 % | % 1 | 2 | % 8.31 | 629 | 46 |
| 25,000 | 5 | 7.25 % | % 1 | 2 | % 8.25 | 517 | 58 |
| 25,000 | 6 | 7.25 % | % 1 | 2 | % 8.20 | 443 | 70 |
| 25,000 | 7 | 7.25 % | % 1 | 2 | % 8.16 | 392 | 82 |
| 25,000 | 8 | 7.25 % | % 1 | 2 | % 8.13 | 353 | 94 |

Examples on Effective Annual Percentage rate (APR) calculation for housing loans

| Loan Amount | Tenor (in years) | Nominal Interest Rate | Granting Commission | Grace Period (in months) | Effective APR | Installment Amount | Number of Installments |
|-------------|------------------|-----------------------|---------------------|--------------------------|---------------|--------------------|------------------------|
| 100,000 | 1 | % 6.25 | % 1 | 2 | % 7.92 | 10,346 | 10 |
| 100,000 | 5 | % 6.25 | % 1 | 2 | % 6.94 | 2,017 | 58 |
| 100,000 | 10 | % 6.25 | % 1 | 2 | % 6.78 | 1,147 | 118 |
| 100,000 | 15 | % 6.25 | % 1 | 2 | % 6.73 | 873 | 178 |
| 100,000 | 20 | % 6.25 | % 1 | 2 | % 6.70 | 743 | 238 |
| 100,000 | 25 | % 6.25 | % 1 | 2 | % 6.68 | 671 | 298 |
| 100,000 | 30 | % 6.25 | % 1 | 2 | % 6.67 | 626 | 358 |

Examples on Effective Annual Percentage rate (APR) calculation for business loans

| Loan Amount | Tenor (in years) | Nominal Interest Rate | Granting Commission | Grace Period (in months) | Effective APR | Installment Amount | Number of Installments |
|-------------|------------------|-----------------------|---------------------|--------------------------|---------------|--------------------|------------------------|
| 25,000 | 1 | % 10.50 | % 1 | 3 | 12.15 % | 2,956 | 9 |
| 25,000 | 2 | % 10.50 | % 1 | 3 | 11.91 % | 1,335 | 21 |
| 25,000 | 3 | % 10.50 | % 1 | 3 | 11.80 % | 894 | 33 |
| 25,000 | 4 | % 10.50 | % 1 | 3 | 11.74 % | 689 | 45 |
| 25,000 | 5 | % 10.50 | % 1 | 3 | 11.70 % | 571 | 57 |

Examples on Effective Annual Percentage rate (APR) calculation for Fixed Assets Loans

| Loan Amount | Tenor (in years) | Nominal Interest Rate | Granting Commission | Grace Period (in months) | Effective APR | Installment Amount | Number of Installments |
|-------------|------------------|-----------------------|---------------------|--------------------------|---------------|--------------------|------------------------|
| 25,000 | 1 | 10.50 % | % 0 | 3 | 10.45 % | 2,956 | 9 |
| 25,000 | 2 | 10.50 % | % 0 | 3 | 10.92 % | 1,335 | 21 |
| 25,000 | 3 | 10.50 % | % 0 | 3 | 11.10 % | 894 | 33 |
| 25,000 | 4 | 10.50 % | % 0 | 3 | 11.19 % | 689 | 45 |
| 25,000 | 5 | 10.50 % | % 0 | 3 | 11.24 % | 571 | 57 |
| 25,000 | 6 | 10.50 % | % 0 | 3 | 11.28 % | 495 | 69 |
| 25,000 | 7 | 10.50 % | % 0 | 3 | 11.30 % | 442 | 81 |

Examples on Effective Annual Percentage rate (APR) calculation for My Clinic loans

| Loan Amount | Tenor (in years) | Nominal Interest Rate | Granting Commission | Grace Period (in months) | Effective APR | Installment Amount | Number of Installments |
|-------------|------------------|-----------------------|---------------------|--------------------------|---------------|--------------------|------------------------|
| 50,000 | 1 | % 9.50 | % 1 | 3 | 11.03 % | 5,877 | 9 |
| 50,000 | 2 | % 9.50 | % 1 | 3 | 10.72 % | 2,640 | 21 |
| 50,000 | 3 | % 9.50 | % 1 | 3 | 10.58 % | 1,760 | 33 |
| 50,000 | 4 | % 9.50 | % 1 | 3 | 10.50 % | 1,351 | 45 |
| 50,000 | 5 | % 9.50 | % 1 | 3 | 10.46 % | 1,115 | 57 |
| 50,000 | 6 | % 9.50 | % 1 | 3 | 10.42 % | 963 | 69 |
| 50,000 | 7 | % 9.50 | % 1 | 3 | 10.40 % | 856 | 81 |
| 50,000 | 8 | % 9.50 | % 1 | 3 | 10.38 % | 778 | 93 |

Examples on Effective Annual Percentage rate (APR) calculation for Tourism loan

| Loan Amount | Tenor (in years) | Nominal Interest Rate | Granting Commission | Grace Period (in months) | Effective APR | Installment Amount | Number of Installments |
|-------------|------------------|-----------------------|---------------------|--------------------------|---------------|--------------------|------------------------|
| 25,000 | 1 | 9.50 % | % 0 | 3 | 9.50 % | 2,939 | 9 |
| 25,000 | 2 | 9.50 % | % 0 | 3 | 9.91 % | 1,320 | 21 |
| 25,000 | 3 | 9.50 % | % 0 | 3 | 10.05 % | 880 | 33 |
| 25,000 | 4 | 9.50 % | % 0 | 3 | 10.13 % | 676 | 45 |
| 25,000 | 5 | 9.50 % | % 0 | 3 | 10.18 % | 558 | 57 |
| 25,000 | 6 | 9.50 % | % 0 | 3 | 10.20 % | 482 | 69 |
| 25,000 | 7 | 9.50 % | % 0 | 3 | 10.22 % | 428 | 81 |

Examples on Effective Annual Percentage rate (APR) calculation for real estate investment loans for leasing purposes

| Loan Amount | Tenor (in years) | Nominal Interest Rate | Granting Commission | Grace Period (in months) | Effective APR | Installment Amount | Number of Installments |
|-------------|------------------|-----------------------|---------------------|--------------------------|---------------|--------------------|------------------------|
| 70,000 | 1 | % 11 | % 1 | 6 | 12.20 % | 12,617 | 6 |
| 70,000 | 2 | % 11 | % 1 | 6 | 12.08 % | 4,441 | 18 |
| 70,000 | 3 | % 11 | % 1 | 6 | 12.02 % | 2,811 | 30 |
| 70,000 | 4 | % 11 | % 1 | 6 | 11.99 % | 2,116 | 42 |
| 70,000 | 5 | % 11 | % 1 | 6 | 11.97 % | 1,733 | 54 |
| 70,000 | 6 | % 11 | % 1 | 6 | 11.95 % | 1,491 | 66 |
| 70,000 | 7 | % 11 | % 1 | 6 | 11.94 % | 1,326 | 78 |
| 70,000 | 8 | % 11 | % 1 | 6 | 11.93 % | 1,206 | 90 |

Examples on Effective Annual Percentage rate (APR) calculation for real estate investment loans for sales purposes

| Loan Amount | Tenor (in years) | Nominal Interest Rate | Granting Commission | Grace Period (in months) | Effective APR | Installment Amount | Number of Installments |
|-------------|------------------|-----------------------|---------------------|--------------------------|---------------|--------------------|------------------------|
| 70,000 | 2 | % 11 | % 1 | 12 | 11.73 % | 6,837 | 12 |
| 70,000 | 3 | % 11 | % 1 | 12 | 11.76 % | 3,608 | 24 |
| 70,000 | 4 | % 11 | % 1 | 12 | 11.78 % | 2,536 | 36 |
| 70,000 | 5 | % 11 | % 1 | 12 | 11.79 % | 2,004 | 48 |

Examples on Effective Annual Percentage rate (APR) calculation for small enterprise reducing loans

| Loan Amount | Tenor (in years) | Nominal Interest Rate | Granting Commission | Grace Period (in months) | Effective APR | Installment Amount | Number of Installments |
|-------------|------------------|-----------------------|---------------------|--------------------------|---------------|--------------------|------------------------|
| 30,000 | 1 | % 10.50 | % 1 | 3 | % 12.59 | 3,558 | 9 |
| 30,000 | 2 | % 10.50 | % 1 | 3 | % 12.37 | 1,610 | 21 |
| 30,000 | 3 | % 10.50 | % 1 | 3 | % 12.28 | 1,088 | 33 |
| 30,000 | 4 | % 10.50 | % 1 | 3 | % 12.23 | 835 | 45 |
| 30,000 | 5 | % 10.50 | % 1 | 3 | % 12.18 | 694 | 57 |

Examples on Effective Annual Percentage rate (APR) calculation for Business Vehicles Loan (New Vehicle)

| Loan Amount | Tenor (in years) | Nominal Interest Rate | Granting Commission | Grace Period (in months) | Effective APR | Installment Amount | Number of Installments |
|-------------|------------------|-----------------------|---------------------|--------------------------|---------------|--------------------|------------------------|
| 20,000 | 1 | 10.50% | 1% | 2 | % 12.33 | 2,119 | 10 |
| 20,000 | 2 | 10.50% | 1% | 2 | % 12.06 | 1,014 | 22 |
| 20,000 | 3 | 10.50% | 1% | 2 | % 11.93 | 91 | 34 |
| 20,000 | 4 | 10.50% | 1% | 2 | % 11.86 | 537 | 46 |
| 20,000 | 5 | 10.50% | 1% | 2 | % 11.80 | 447 | 58 |
| 20,000 | 6 | 10.50% | 1% | 2 | % 11.77 | 389 | 70 |
| 20,000 | 7 | 10.50% | 1% | 2 | % 11.74 | 348 | 82 |

Examples on Effective Annual Percentage rate (APR) calculation for Business Vehicles Loan (Used Vehicle)

| Loan Amount | Tenor (in years) | Nominal Interest Rate | Granting Commission | Grace Period (in months) | Effective APR | Installment Amount | Number of Installments |
|-------------|------------------|-----------------------|---------------------|--------------------------|---------------|--------------------|------------------------|
| 20,000 | 1 | 10.50 % | 1% | 2 | 12.33 % | 2,119 | 10 |
| 20,000 | 2 | 10.50 % | 1% | 2 | 12.06 % | 1,014 | 22 |
| 20,000 | 3 | 10.50 % | 1% | 2 | 11.93 % | 691 | 34 |
| 20,000 | 4 | 10.50 % | 1% | 2 | 11.86 % | 537 | 46 |
| 20,000 | 5 | 10.50 % | 1% | 2 | 11.80 % | 447 | 58 |

Notes:

- Nominal interest rate is an aggregate of a one year OVERNIGHT INTERBANK interest rate starting from 1/7/2018 (as issued by The Central Banks in Jordan) and a spread that is changed on a monthly basis (except for auto loans and advanced loans).
- Nominal interest rate before 01/07/2018 is an aggregate of a one year JODIBOR interest rate (as issued by The Association of Banks in Jordan) and spread that is changed on a daily basis, so the change must be same amount of the change in Nominal interest rate is an aggregate of a one year OVERNIGHT INTERBANK.
- The date of the periodic adjustment for interest rate for loans every 3 months.
- For all retail loans the Effective Annual Percentage Rate cost is measured based on nominal interest rate and commission stated in the examples above (APR).
- About the personal loans 1% is added to the above rates, and for housing loans, 0.5% is added to the above rates for non-Jordanian borrowers (borrowers without a national number).
- For the first year a 1% granting commission is due for all loans except for advanced Loans.
- For advanced loans, the amount of interest is deducted in advance from the nominal value of the advanced value, so the amount to be delivered to the customer will be after deduction of interest.
- For personal loans against foreign currency cash collaterals, a spread of 5.15% to be fixed plus OVERNIGHT INTERBANK.
- The above prices are valid from 12/01/2026 for all loans.
- Overnight Interbank is the monthly rate of the effective interest rate in the interbank lending market announced by the Central Bank of Jordan.
- The value of the loan, installments and duration included in the examples are only for clarification.
- Customer is entitled to refund the interest paid and undue on Auto loans granted before 2/2/2014 and Advanced loans to customers who wish to pay early from the date the original date with the possibility of meeting the early Payment Commission up to a maximum of 1% (according to the Bank's commission and Fee pricing), and Corresponds to the bank's conditions