Investor Relations Presentation

June 2026

Contents

HBTF at a Glance

Main shareholders

Qatar National Bank	38.57%
Kuwait Investment Authority	18.61%
Libyan Foreign Bank	17.24%
Social Security Corporation / Jordan	15.42%

Key Strengths

- Well Diversified Domestic presence
- Solid Balance Sheet
- Strong Capital Base
- Wide Customer Base
- Commitment towards CSR
- Regional and International Presence
- Digital Empowered Strategy

Credit Rating

Moody's

Long Term: Ba3
Short Term: NP
Outlook: Stable

Capital Intelligence

Long Term: BB-
Short Term: B
Outlook: Stable

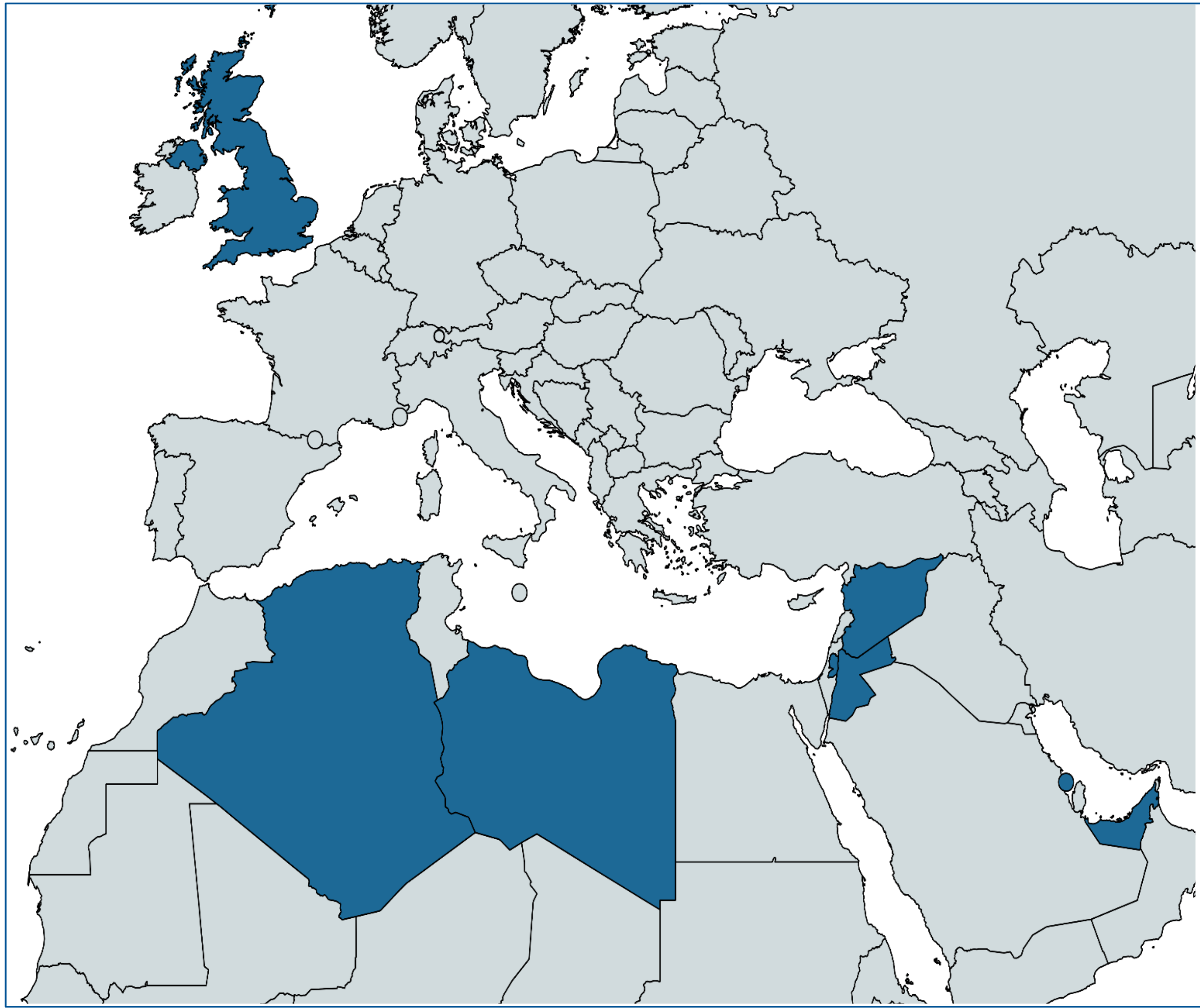
HBTF at a Glance

Key Achievements	
	The Leadership Position in Retail Conventional Banking in the Jordanian Market
	Largest bank in Jordan by Number of Branches, Debit Cards and Customer Base.
	A market leading corporate banking franchise, with top tier capabilities in project finance, syndications, trade finance, and best in class cash management platform.
	The Bank was awarded "Best Jordanian Bank" for the year 2021
	The Bank issued Jordan's First Blue Bond in Partnership with the European Bank for Reconstruction and Development

Stock Parameters (June 30th ,2026)	
	Listed on Amman Stock Exchange (ASE)
	Free Float ≈ 5.278%
	Market Cap. of $2.16b (4th in ASE, 2nd amongst Listed Banks)
	Share Price of $6.85 per share
	Price to Book 1.08x
	Price to Earnings 9.44x

Key Financial indicators June 30th ,2026	
Total Assets	$13.8b ROA: 1.7%
Customer's Deposits	$8.6b 4.0% YOY ⬆
Total Equity	$2.1b CAR: 18.9% ROE: 11.1%
Net Loans	$7.0b 12.0% YOY ⬆ NPLs (net): 6.1%
Total Operating Income	$329m 3.0% Growth ⬆ Cost to Income: 43.8%
Net Profit	$116m Earning Per Share: $0.37

HBTF's Regional and International Footprint



Branches

- Jordan: 103 Branches
- Palestine: 15 Branches
- Bahrain: 1 Branch

Banking Subsidiaries

- 75% stake in Jordan International Bank (UK): 1 Branch
- 85% stake in The Housing Bank for trade and Finance (Algeria): 10 Branches
- 49.1% stake in The International Bank for Trade and Finance (Syria): 23 Branches

Non-Banking Subsidiaries

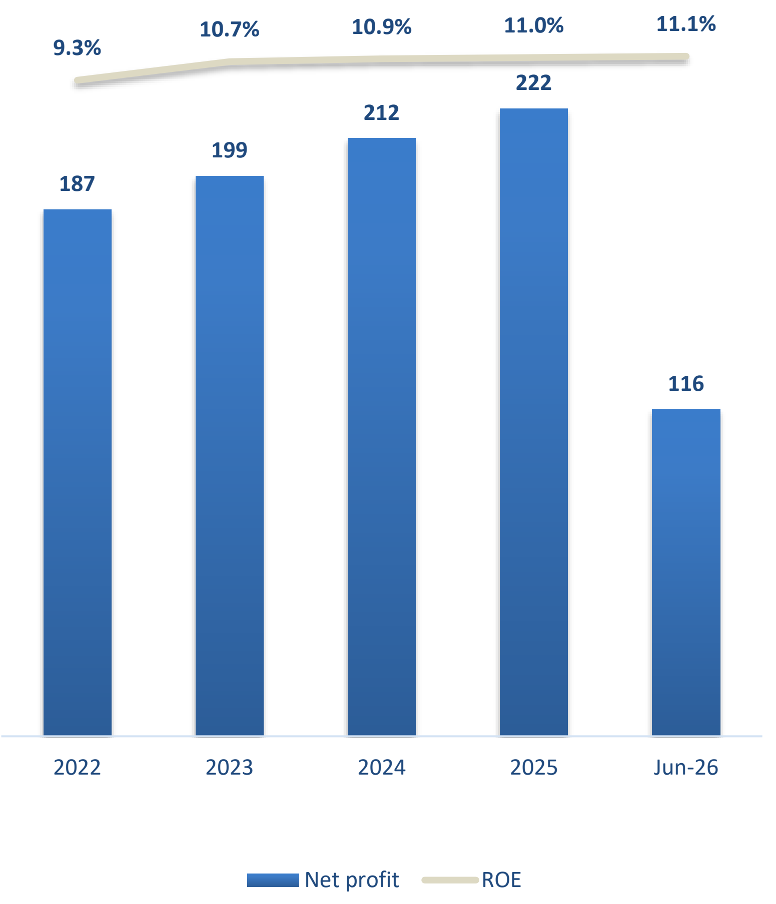
- Specialized Leasing Company (SLC) - Jordan (Fully Owned)
- Specialized Islamic Finance Company – Jordan (SLC Subsidiary)

Representative offices

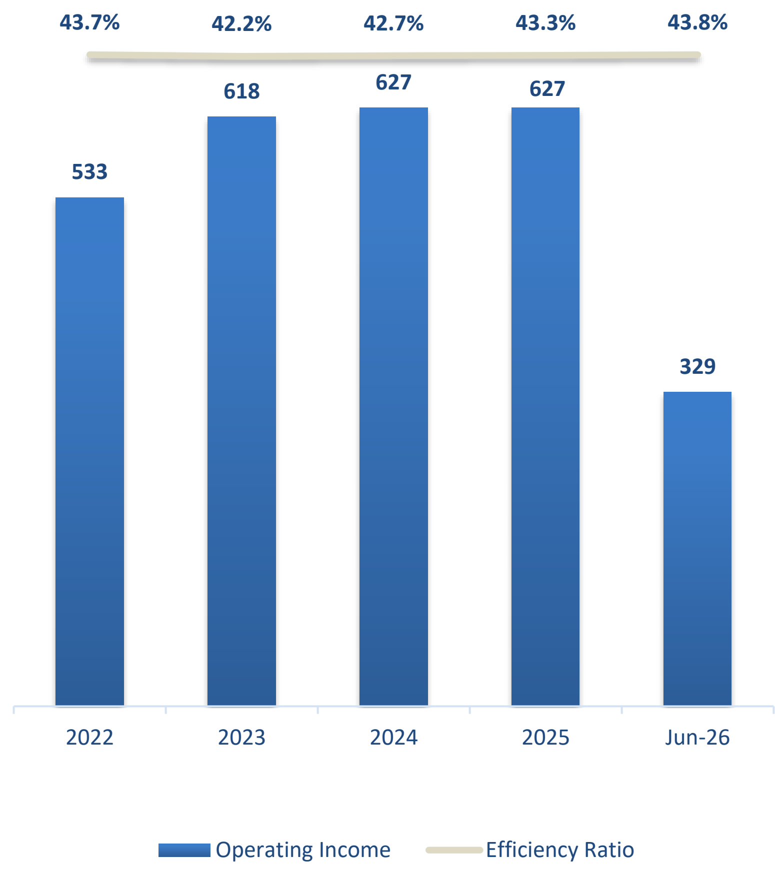
- Libya
- United Arab Emirates

Income Statement Analysis
June 30th ,2026 (USD million)

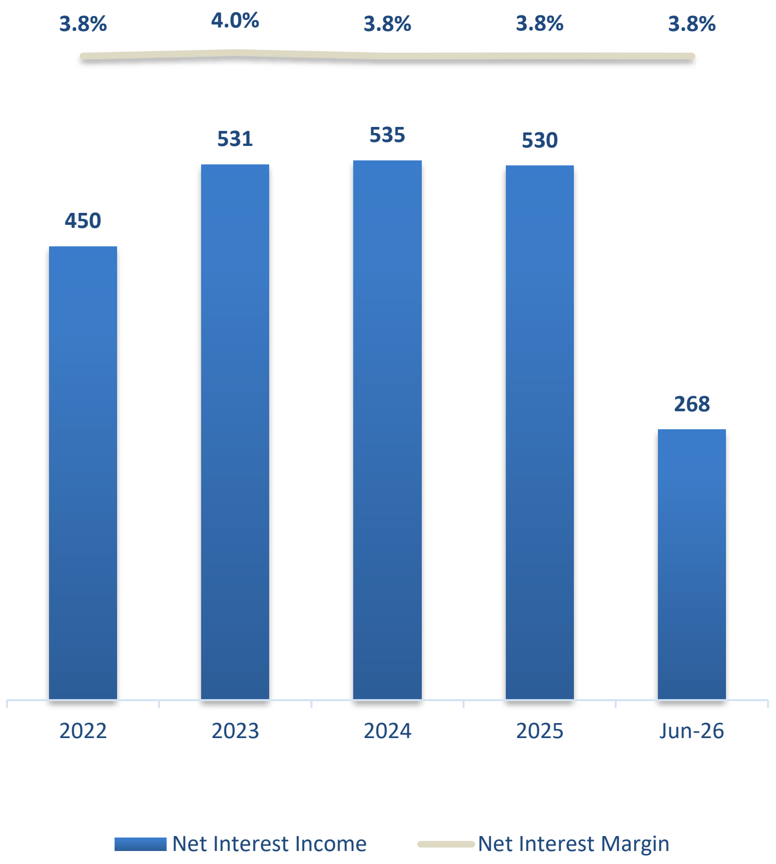
Net Profit



Operating Income

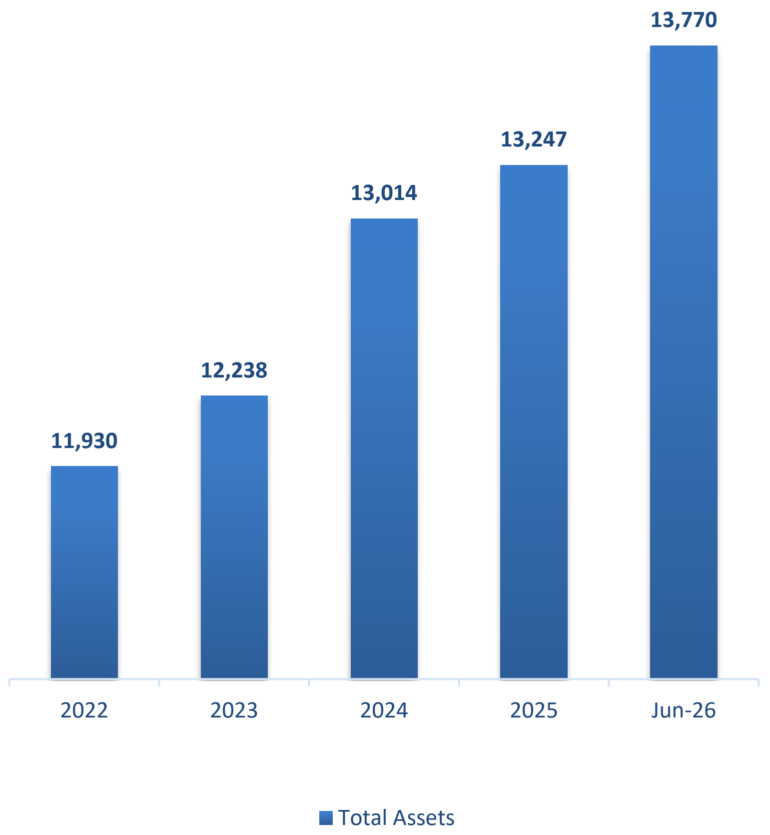


Net Interest Income

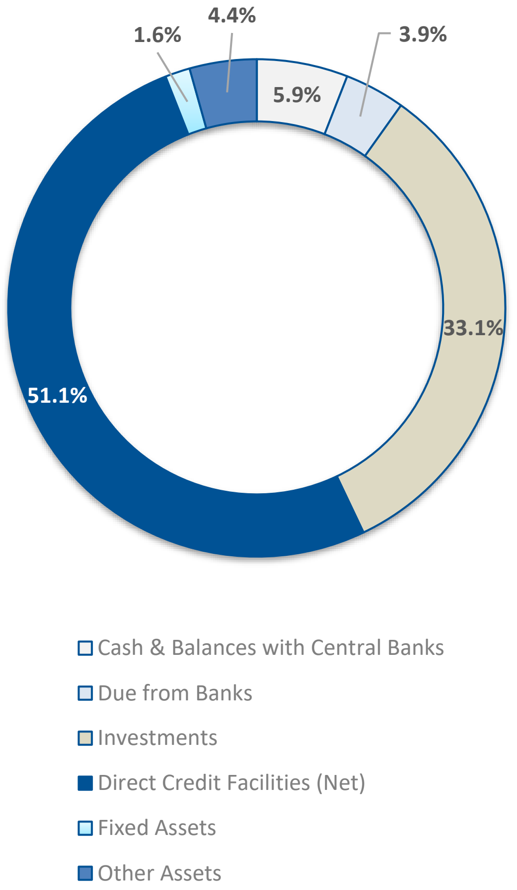


Assets Analysis
June 30th ,2026 (USD million)

Assets Evolution

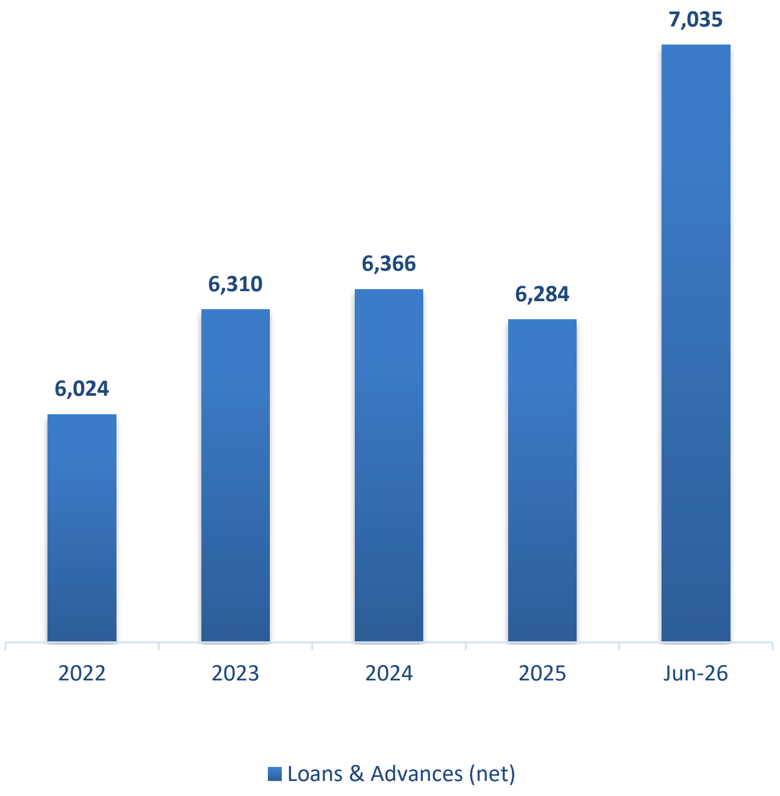


Split of Assets

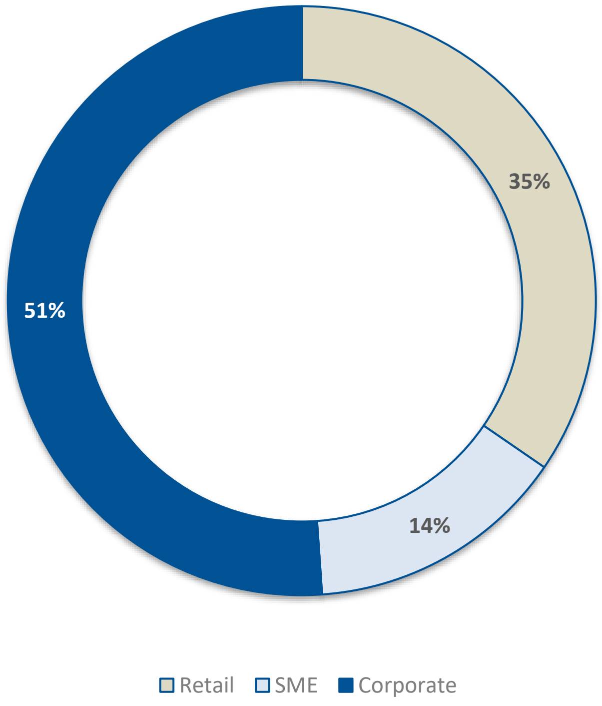


Loans Analysis
June 30th ,2026 (USD million)

Loans Evolution

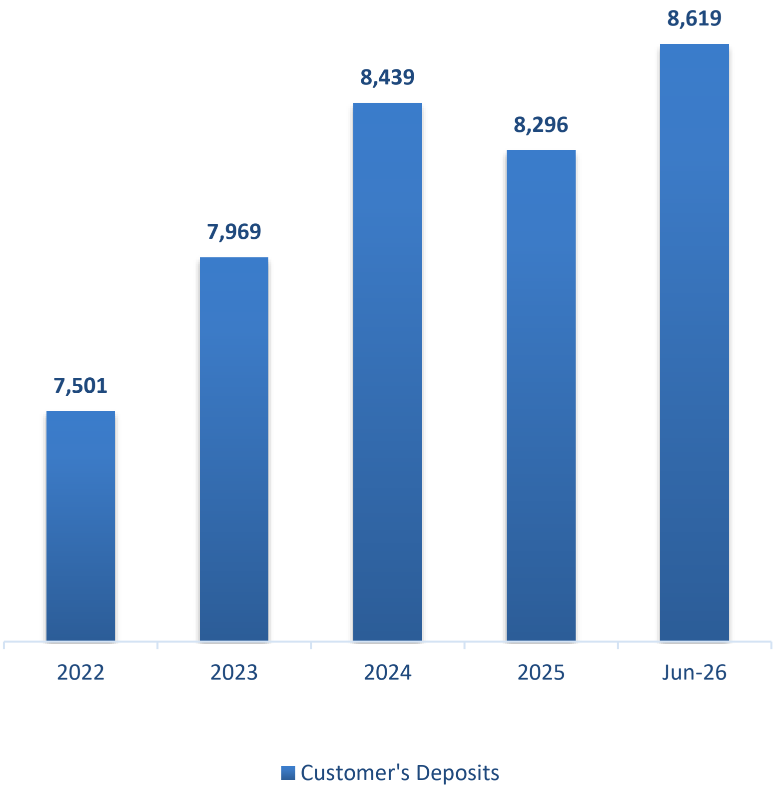


Split of Loans by customer type

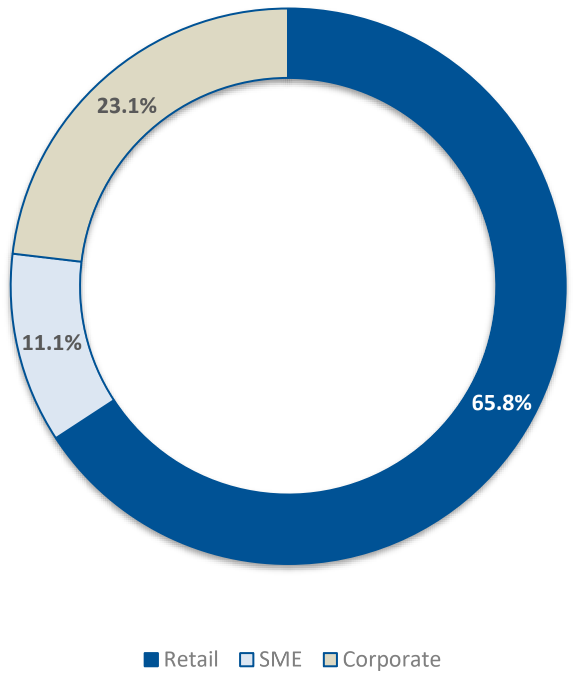


Funding Analysis
June 30th ,2026 (USD million)

Deposits Evolution

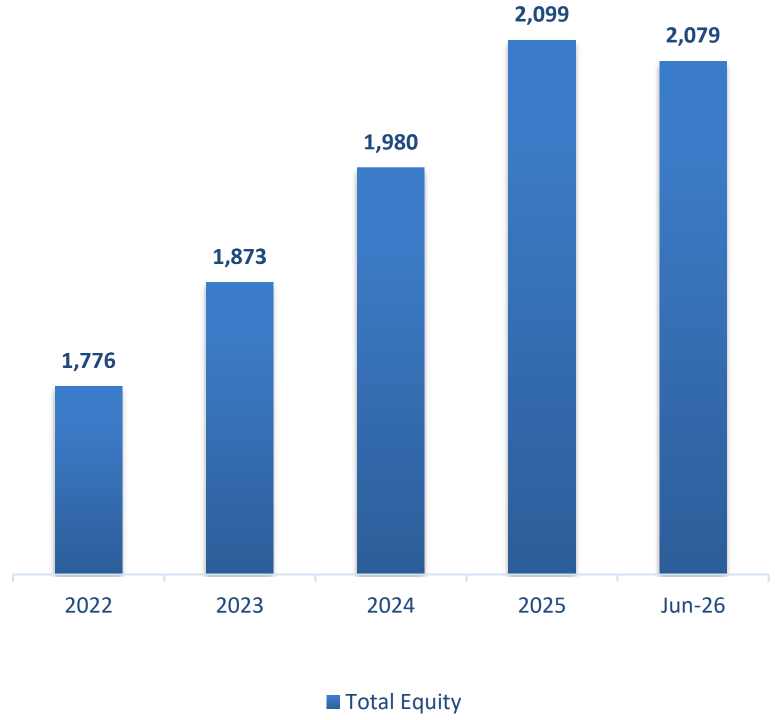


Split of Deposits

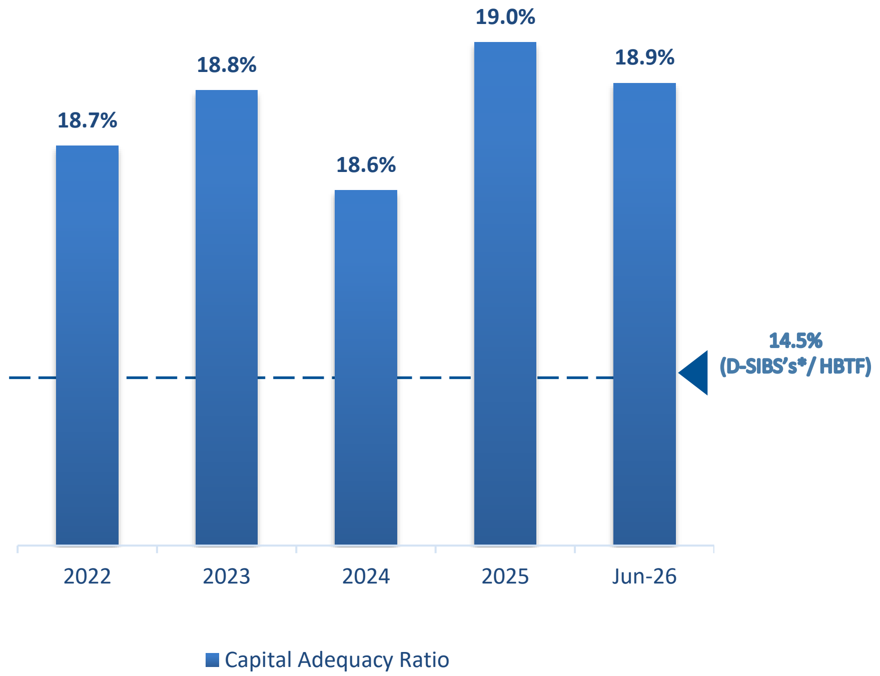


Capital Analysis
June 30th ,2026 (USD million)

Equity Evolution

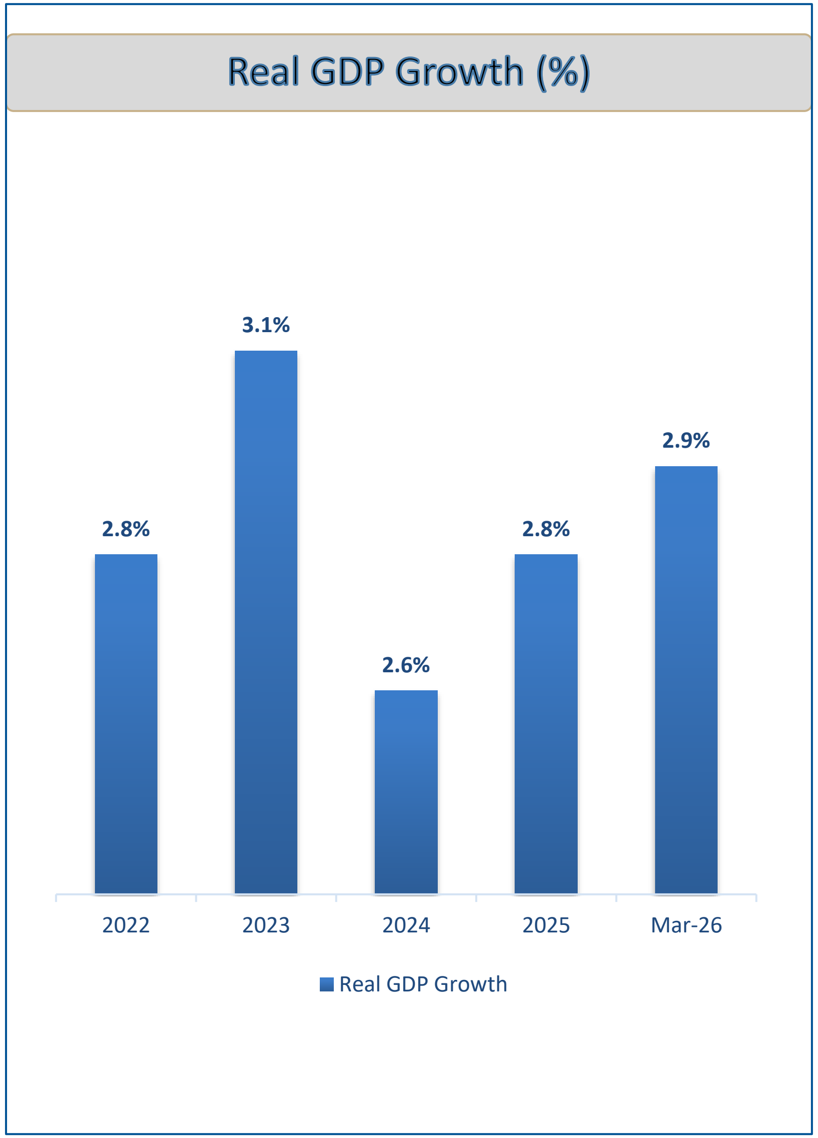


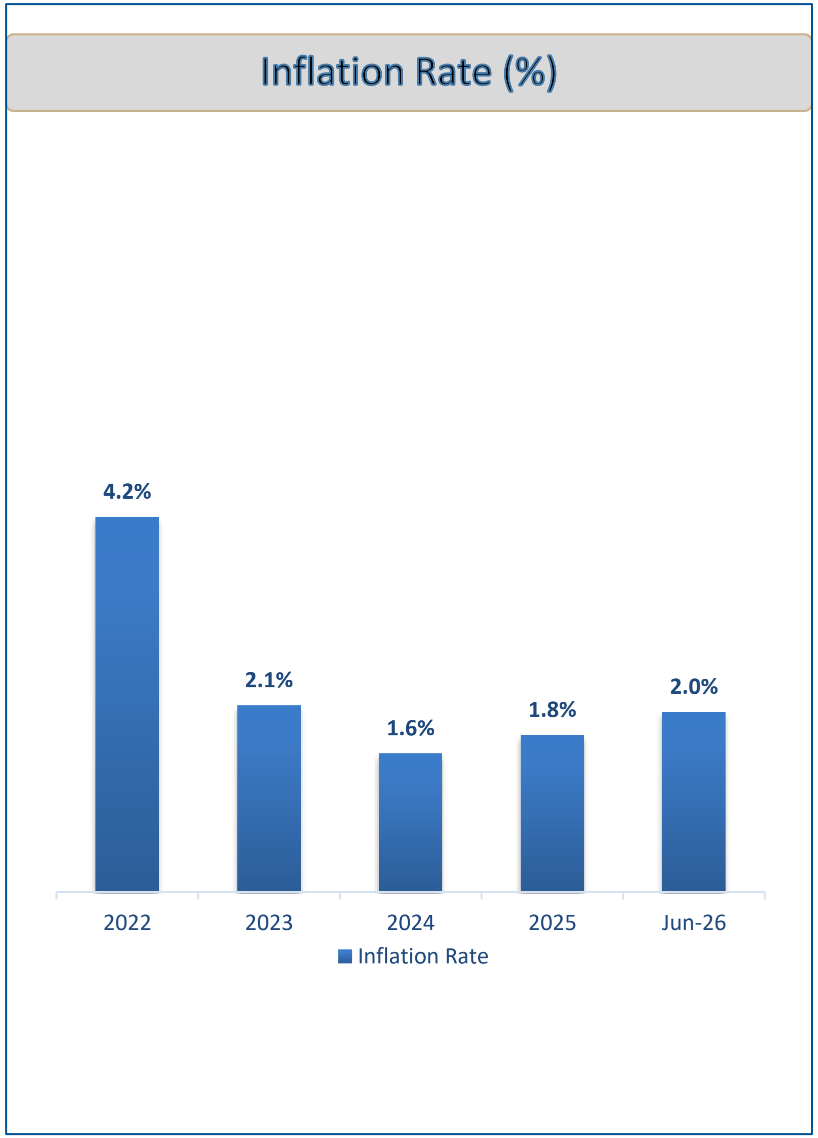
Capital Adequacy Ratio



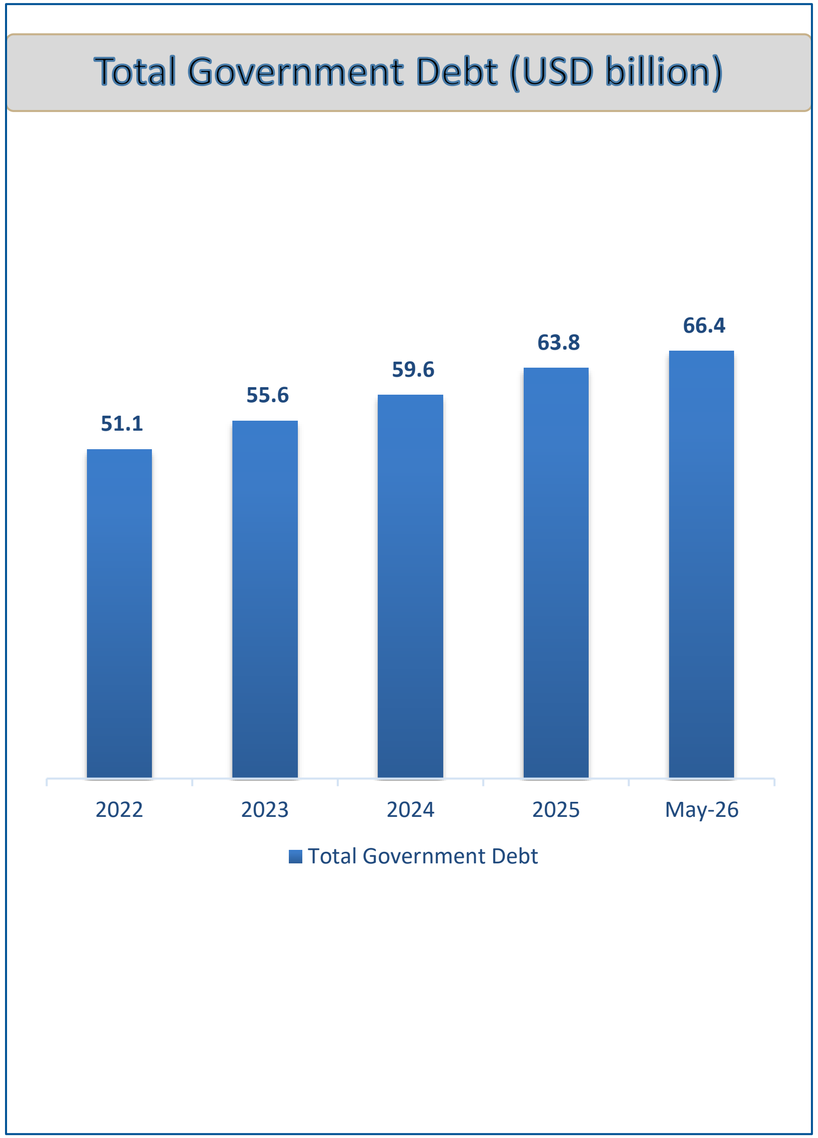
*D-SIB's: Domestic Systematically Important Bank

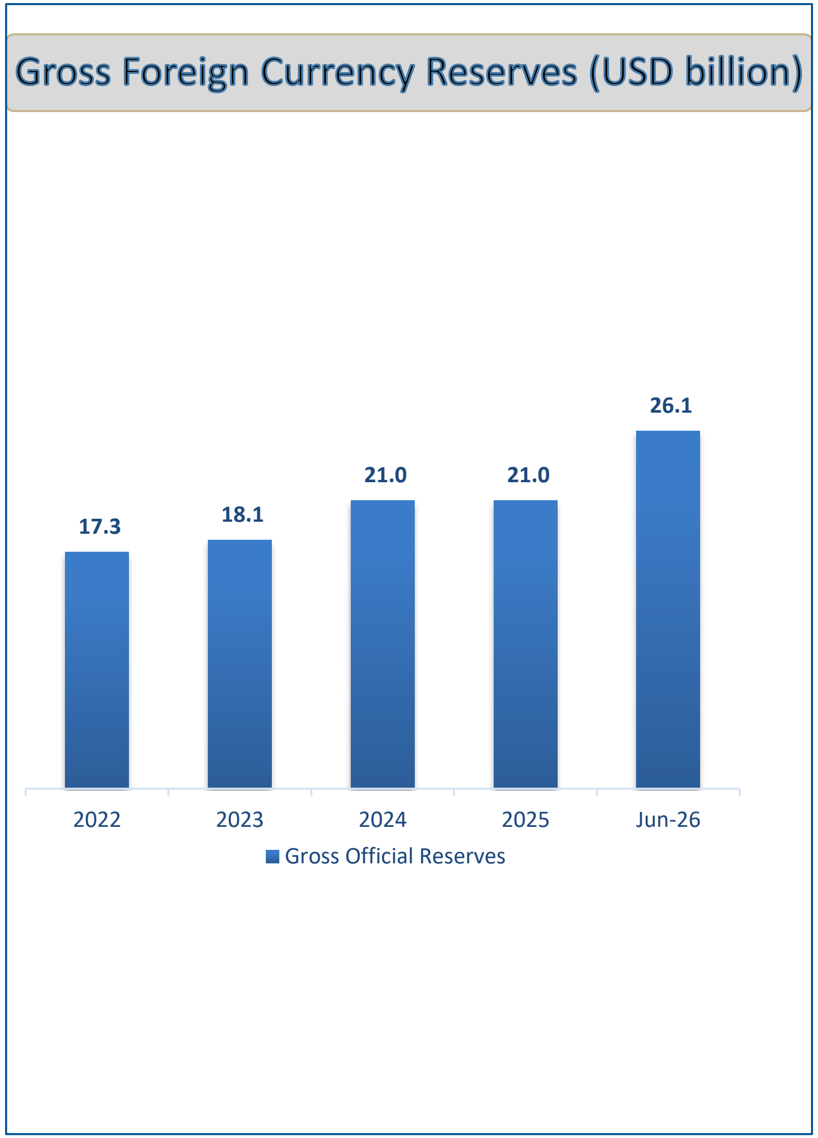
Jordan Economy - Overview



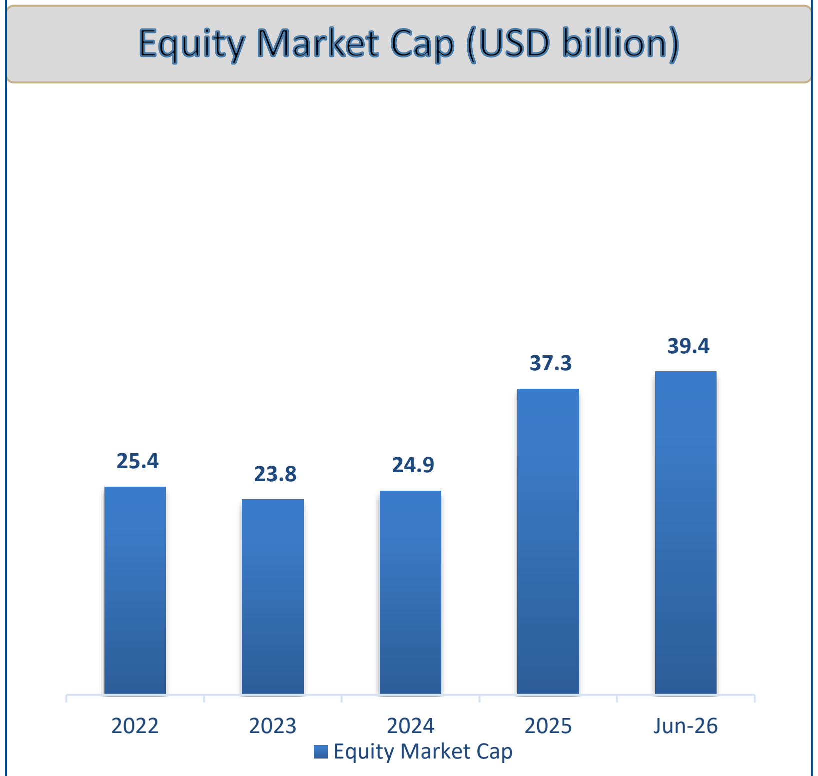


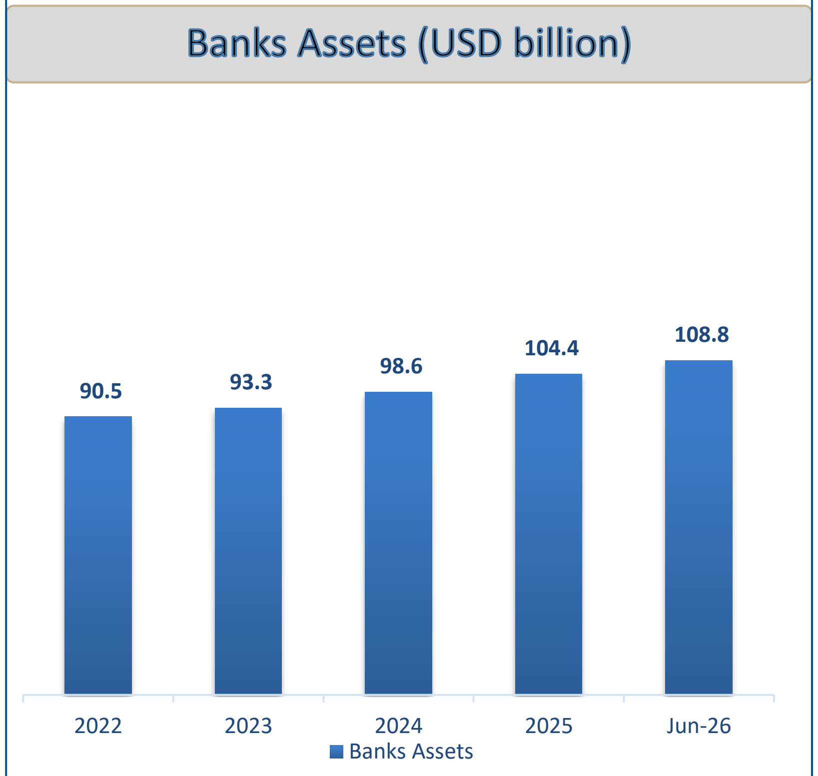
Jordan Economy - Overview





Jordan Economy - Overview





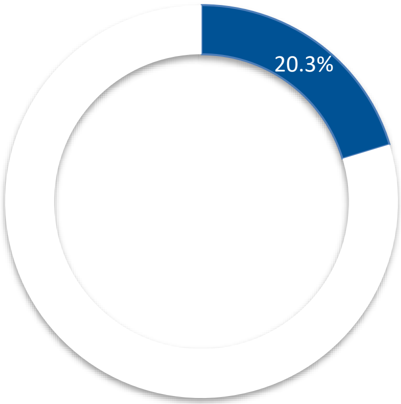
بنك الإسكان
Housing Bank

Appendix 1- Historical Financial Information
USD million

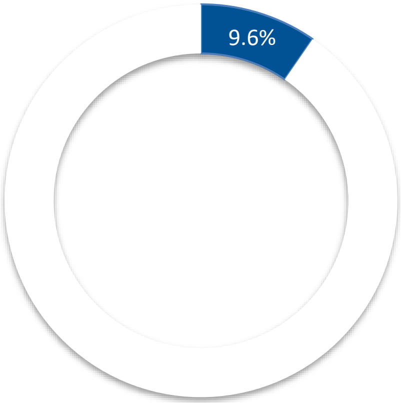
Item	2022	2023	2024	2025	Jun-2026
Loans & Advances (Gross)	6,835	7,167	7,198	7,046	7,716
Loans & Advances (Net)	6,024	6,310	6,366	6,284	7,035
Loans Classified under Stage III (net)	338	381	439	452	464
Stage III Ratio (net)	5.1%	5.4%	6.3%	6.6%	6.1%
Coverage Ratio	181%	167%	141%	128%	115%
Customer's Deposits	7,501	7,969	8,439	8,296	8,619
Total Equity	1,776	1,873	1,980	2,099	2,079
Net Interest Margin (%)	3.8%	4.0%	3.8%	3.8%	3.8%
Non-Interest Income / Total Revenue (%)	15.6%	14.0%	14.7%	15.5%	18.5%
Efficiency Ratio	43.7%	42.2%	42.7%	43.3%	43.8%
Return on Assets	1.6%	1.6%	1.7%	1.7%	1.7%
Return on Equity	10.5%	10.9%	11.0%	10.9%	11.1%

Appendix 2- Market Share in Jordan
June 30th ,2026

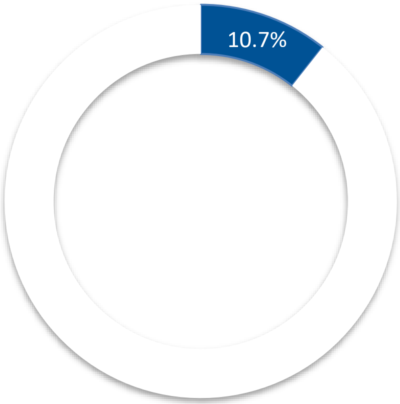
JOD Saving accounts



Total Customer's Deposits



Credit Facilities



Total Assets