بنك الإسكان
Housing Bank

Sustainability Report

Ninth Edition
2025

Sustainability and Environmental, Social, and Governance (ESG) Disclosures Report 2025

9th Edition

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Content

About This Report

Since 2017, the Housing Bank for Trade and Finance (HBTF) has continuously integrated sustainability as a core component of its business and banking operations, reflecting its commitment to supporting sustainable development and fostering long-term economic, social, and environmental value creation. The 2025 Sustainability Report, the ninth in the Bank's series, embodies our dedication to transparency and accountability by disclosing our performance in environmental, social, and governance (ESG) areas and reviewing the progress made in implementing related initiatives and programs.

The report highlights our approach to managing material issues, opportunities, and risks associated with sustainability. It provides a comprehensive view of our performance during the reporting period by presenting key performance indicators (KPIs) and relevant qualitative information. Through this report, we aim to enhance communication and constructive dialogue with stakeholders, providing reliable and balanced information that supports their understanding of our performance, priorities, and future directions.

Scope of the Report and Reporting Period

This report represents the ninth sustainability report issued by the Housing Bank, providing a comprehensive overview of the Bank's ESG performance based on priority material issues identified through materiality analysis and continuous input from our stakeholders.

The report covers the activities and results of the Housing Bank's operations within the Hashemite Kingdom of Jordan exclusively, and at the group level in some indicated instances. The information and disclosures contained herein cover the period from January 2025 ,1, to December 2025 ,31, unless otherwise stated. For the purposes of this report, the Housing Bank may be referred to as "Housing Bank," "the Bank," or "we."

Reporting Frameworks

This report has been prepared in compliance with all applicable legal and regulatory requirements, and in accordance with internationally recognized reporting frameworks and standards for ESG, including guidelines issued by the Amman Stock Exchange. The Bank has prepared its disclosures in accordance with the Global Reporting Initiative (GRI) Standards. For a detailed GRI content index, please refer to Appendix C.

Contact Information

For more information about Housing Bank, please visit our website: www.hbtf.com

We welcome your feedback, comments, and inquiries regarding sustainability and the Bank's performance in this area via email: Sustainability@hbtf.com.jo

Forward-Looking Statements

This report may contain forward-looking statements regarding the Bank's expectations, plans, objectives, and future estimates. These statements can be identified by the use of terms such as "anticipate," "believe," "may," "intend," "plan," "seek," "will," "should," or other similar forward-looking expressions. These forward-looking statements reflect the Bank's views and expectations as of the date of their preparation regarding future events and developments. By their nature, they involve risks, uncertainties, and other factors—whether known or unknown—that may cause actual results or performance to differ materially from those expressed or implied by these statements. These statements should not be considered as a guarantee of future performance or results. Subject to applicable legal and regulatory requirements, the Bank undertakes no obligation to update or revise any forward-looking statements contained in this report as a result of new information, future events, or for any other reason.

CEO's Message

Dear Stakeholders,

I am pleased to present the Housing Bank's ninth annual Environmental, Social, and Governance (ESG) Sustainability Report for 2025, which marks the successful culmination of our ESG strategy.

Our ESG sustainability strategy provides a clear roadmap for integrating ESG criteria across the entire Bank, expanding the scope of sustainable finance, enhancing climate readiness and transition, and supporting sound governance and responsible business practices.

We recognize today that sustainability has become a primary driver of how we operate, finance growth, and create long-term value. As we transition to our 2026–2030 strategy, we are well-positioned to translate our global ambitions into tangible impact.

Driven by our strategic priorities and areas of focus, we have continued to strengthen sustainable finance across all our financing and investment activities. We have adopted our Sustainable Finance Framework while enhancing funding allocation and impact reporting to ensure greater transparency and accountability.

Furthermore, we have bolstered our climate governance and established foundational capabilities to measure and manage Scope 1, Scope 2, and Scope 3 emissions—including financed emissions—in alignment with leading international methodologies. These steps enhance our ability to assess climate-related risks and opportunities across all our operations.

On the social front, we have maintained strong momentum in promoting financial inclusion, community development, and the growth of our human capital.

Looking ahead, our priorities are clear, we will continue to scale up sustainable finance, deepen the integration of ESG across all our business lines, and further strengthen our risk management capabilities. We remain committed to achieving tangible impact while maintaining robust financial performance and the highest standards of governance.

In conclusion, I would like to extend my deep gratitude to all our stakeholders, including our shareholders, loyal customers, and employees, for their ongoing commitment as we work together to support a more sustainable future.

Sincerely,

Ammar Al-Safadi
Chief Executive Officer

HBTF Shareholding Structure 2025

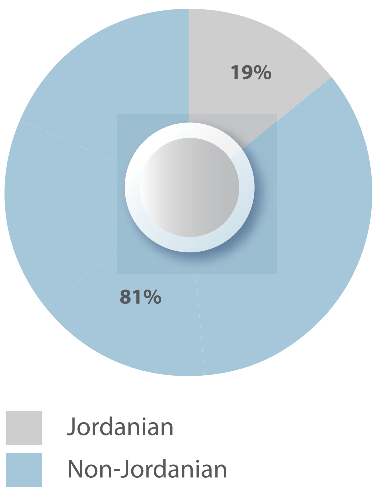
The HBTF is a Jordanian banking institution established in 1973, providing a full suite of banking and financial services across retail, commercial, and private banking segments. The Group operates in 7 regional and international markets, with its headquarters located in Amman, Jordan, and a capital of JD 315 million.

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

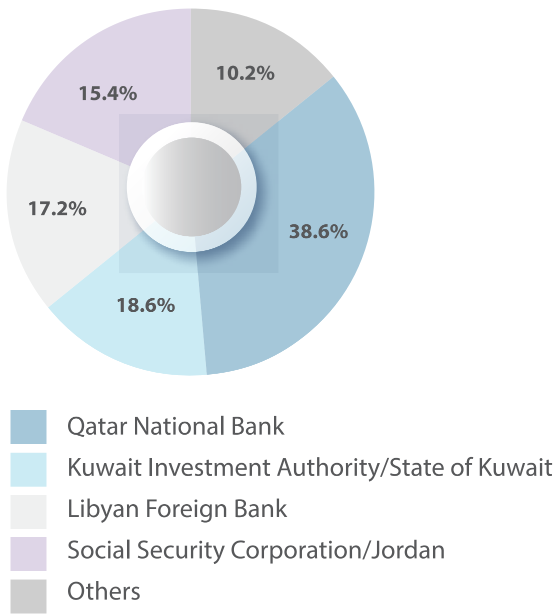
- **Retail Banking:** This segment serves individual clients and micro and small enterprises (MSEs), offering deposit products, personal and housing loans, credit cards, and other consumer banking services.
- **Corporate Banking:** This division caters to institutional and corporate clients, providing 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.

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 2025



Housing Bank Shareholder Composition 2025



Our Presence

Present in 3 continents	Present in 8 markets	590 thousand clients in Jordan	3,975 employees in the Group	4 ITMs in Jordan	263 ATMs in Jordan	Includes 5 mobile ATMs in Jordan

Group Financial Performance

Assets

JD 9.4 billion

Market share: 11.2%

Customer Deposits

JD 6 billion

Market share: 9.6%

Total Credit Facilities

JD 5 billion

Market Share : 10.2%

Market Capitalization

JD 1.4 billion

Represents 5.3% of the total market capitalization of the Amman Stock Exchange

Gross Income

JD 444.7 million

Profit After tax

JD 157.7 million

For a comprehensive overview of the Housing Bank's financial and non-financial performance, please refer to the **Annual Report 2025**

Key Performance Highlights and Achievements 2025

16.1%
Mobile App Transactions (Via Iskan Mobile)

Total Transactions
39.2 Million

Customer Base
590,000

Award
"Top Employer Jordan 2025"
Third Consecutive Year

SMEs Loan Portfolio
JD 256 Million

Green Financing
JD 6.1 Million

54.4%
Recycled Paper

0.3%
GHG Emissions Reduction (Scope 1 and 2)

75.7%
Total Procurement Spending on Local Suppliers (%)

36.3%
Female Employees

146,184
Total Training Hours

Average Training Hours per Employee
61 hours

Zero
Cybersecurity Breaches

15.4%
Female Board Members

31%
Independent Board Members

Committed to Sustainability

Environmental, Social, and Governance (ESG) Sustainability Strategy

Our vision is to integrate ESG sustainability as the foundation of our long-term growth, resilience, and competitiveness, while supporting the Kingdom's transition to a more sustainable and inclusive economy.

Guided by this vision, we embed sustainability considerations into our corporate strategy, decision-making processes, risk management, and our relationships with clients and stakeholders. This contributes to creating sustainable value and achieving a long-term positive impact.

ESG Sustainability Pillars

Our strategy is centered around three interconnected pillars that reflect international best practices, national regulatory priorities, and the expectations of our stakeholders.

Environmental Pillar

We strive to expand the scope of green lending to include individuals, small and medium-sized enterprises (SMEs), and infrastructure. We are focused on integrating climate risks into our enterprise-wide risk management and progressively building the necessary systems and data to ensure the reliability of disclosures regarding financed emissions.

Priority sectors include: housing, agriculture, textiles, green buildings, and food manufacturing.

Social Pillar

We seek to enhance financial inclusion by offering products specifically designed for underserved segments, including women entrepreneurs, youth, and refugee communities. We recognize that sustainable growth requires integrating social responsibility into all our operations, which means:

- Promoting gender equality in access to finance and within our workforce.
- Supporting affordable housing finance.
- Protecting customer interests by ensuring transparent and fair lending practices.
- Enhancing employee well-being, skill development, and diversity to create an engaged and inclusive workforce that aligns with our corporate values.

Through these efforts, we aim to support national development goals and the United Nations Sustainable Development Goals (SDGs), while enhancing the positive impact we create in the communities we serve.

Governance Pillar

Sound governance is essential for integrating ESG sustainability. We will strengthen oversight through the Board's Risk Management Committee and the Executive Management's Risk Management Steering Committee to ensure that ESG and climate risk considerations are integrated into both risk and strategic decision-making. Additionally, we are committed to:

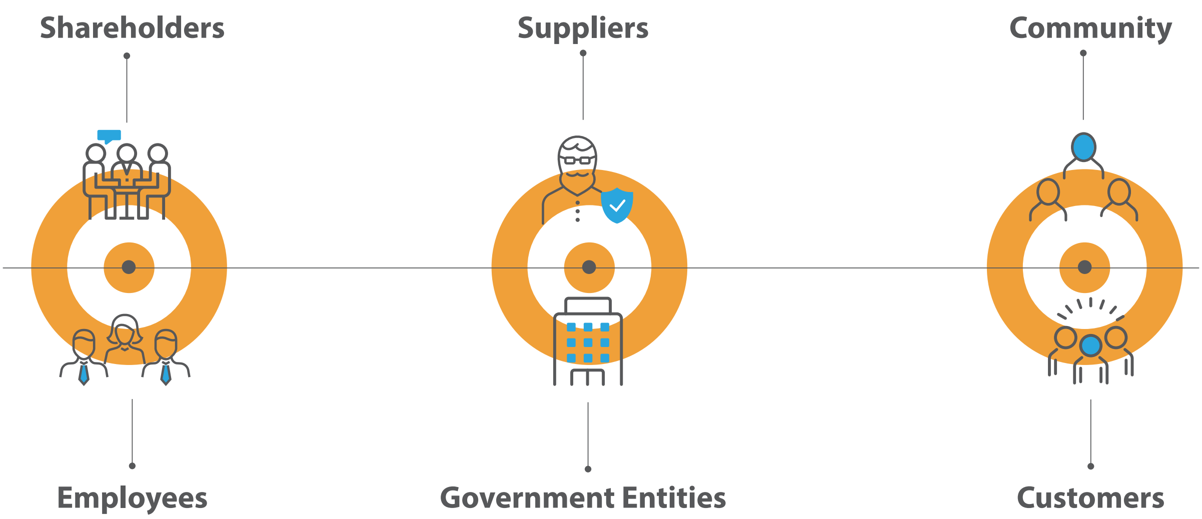
- Enhancing transparency and integrity by strengthening ethics and disclosure practices.
- Increasing Board diversity to reflect a broad spectrum of perspectives and stakeholders.

Stakeholder Engagement

We define our stakeholders as any individual or group that is affected by—or capable of affecting—our activities, products, or services. Recognizing the diversity of our stakeholders' needs and interests, we apply internationally recognized engagement principles, including the Global Reporting Initiative (GRI) standards, to ensure meaningful and effective interaction. We strive to maintain a constructive and ongoing dialogue with our stakeholders, whether they are clients, employees, shareholders, suppliers, government and regulatory bodies, or community members. Our stakeholders are identified based on their relevance to our activities and business. We focus on engaging them to identify, understand, and respond to sustainability issues and concerns, and to interact with them regarding our decisions and performance.

Given that our stakeholder engagement is decentralized—with various teams managing relationships and inquiries—we provide assistance should any stakeholder be dissatisfied with the service received from their designated point of contact.

Key Stakeholders of the Bank



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

The following table outlines how we engage and interact with our stakeholders:

Stakeholders	Needs & Expectations	Communication Channels	Response Methods
Customers	• Quality of Services and Products, aand their Pricing • Brand Reputation • Responsible Practices • Fair and Ethical Marketing	• Social Media Platforms • Branches • Customer Care 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 • Contributing to Economic Development • Share Price • Disclosure and Transparency	• Board Meetings • Public Reports • Investor Relations • Whistleblowing Policy	• Annual Report • Financial Statements • Sustainability Report • Public Disclosures • Press Releases
Employees	• Fair Wages and Benefits • Equal Opportunities • Engagement and Motivation • 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 (Imkan Al Iskan Team) • Face-to-Face and Group Meetings
Regulatory Bodies	• Compliance With National Legislation and Regulations • Contributing to Economic Development	• Internal Audit • Robust Risk Management and Governance • Compliance With All Legal and Regulatory Legal Requirements	• Annual Report • Sustainability Report • Engagement With Relevant Ministries and Regulatory Authorities • Periodic Reports Submitted to Government Entities
Suppliers	• Responsible Procurement • Contributing to Social and Economic Development	• Procurement Offers and Contracts • Ongoing Supplier and Contractor Engagement • Negotiations and Meetings	• Fair and Transparent Tendering Processes • Timely Payments
Community	• Engagement and Social Responsibility • Funding and Financial Support, along with Disclosure and Transparency • Contributing to Social and Economic Development	• Contributing to Increasing the Financial Inclusion of all Members of Society • Various Media Outlets (Visual, Print, and Audio) • Social Media Platforms • Corporate Social Responsibility Activities • Community Initiatives • Supporting Environmental and Social Activities	• Making a Positive Contribution to Society • Annual Report and Sustainability Reports

Material Topics

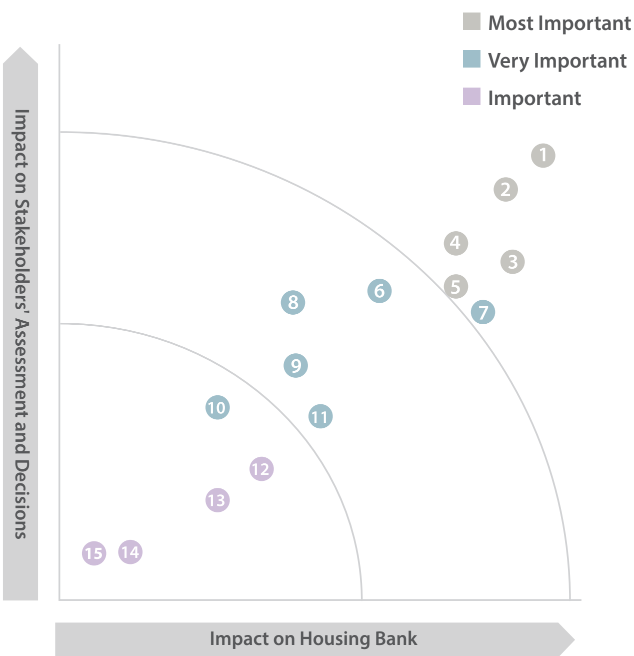
Our selection of material topics for the 2025 Sustainability Report reflects a deliberate alignment with our ESG strategy. Each topic has been chosen to strengthen our approach across our ESG pillars. Every material issue mirrors our strategic objectives, ensuring that our sustainability efforts are grounded in a robust and comprehensive ESG framework.

During 2025, we conducted a comprehensive review of the materiality of our key issues. The results confirmed the validity of the previously identified topics, with minor adjustments made to the titles and the ranking of the issues to better align with the context of our strategy. The total number of our material issues now stands at 15.

To ensure that the assessment process remains consistent with international best practices, the results of the review were benchmarked against banking sector trends and practices adopted by a group of peer institutions. This enhances the reliability of these material issues and their relevance to the topics most significant to both the Bank and our stakeholders.

Materiality Matrix The Housing Bank for Trade and Finance

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

Material Topics	
Sustainable Financial Performance	8 DECENT WORK AND ECONOMIC GROWTH
Digital Transformation	8 DECENT WORK AND ECONOMIC GROWTH; 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE; 10 REDUCED INEQUALITIES
Governance, Compliance, and Risk Management	8 DECENT WORK AND ECONOMIC GROWTH; 16 PEACE, JUSTICE AND STRONG INSTITUTIONS
Customer Experience and Satisfaction	9 INDUSTRY, INNOVATION AND INFRASTRUCTURE; 12 RESPONSIBLE CONSUMPTION AND PRODUCTION
Supporting SMEs	8 DECENT WORK AND ECONOMIC GROWTH; 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE
Green Financing	7 AFFORDABLE AND CLEAN ENERGY; 11 SUSTAINABLE CITIES AND COMMUNITIES; 13 CLIMATE ACTION
Business Continuity and Operational Resilience	9 INDUSTRY, INNOVATION AND INFRASTRUCTURE; 11 SUSTAINABLE CITIES AND COMMUNITIES; 8 DECENT WORK AND ECONOMIC GROWTH
Community Investment and Engagement	1 NO POVERTY; 2 ZERO HUNGER; 4 QUALITY EDUCATION; 8 DECENT WORK AND ECONOMIC GROWTH
Financial Inclusion	1 NO POVERTY; 8 DECENT WORK AND ECONOMIC GROWTH; 10 REDUCED INEQUALITIES
Accessible and Sustainable Product and Service Offering	9 INDUSTRY, INNOVATION AND INFRASTRUCTURE; 11 SUSTAINABLE CITIES AND COMMUNITIES; 12 RESPONSIBLE CONSUMPTION AND PRODUCTION
Cybersecurity and Information Confidentiality	9 INDUSTRY, INNOVATION AND INFRASTRUCTURE; 16 PEACE, JUSTICE AND STRONG INSTITUTIONS
Human Capital Development	4 QUALITY EDUCATION; 8 DECENT WORK AND ECONOMIC GROWTH
Diversity, Inclusion, and Welfare	5 GENDER EQUALITY; 8 DECENT WORK AND ECONOMIC GROWTH; 10 REDUCED INEQUALITIES; 16 PEACE, JUSTICE AND STRONG INSTITUTIONS
Responsible Procurement	1 NO POVERTY; 8 DECENT WORK AND ECONOMIC GROWTH; 10 REDUCED INEQUALITIES; 16 PEACE, JUSTICE AND STRONG INSTITUTIONS
Environmental Footprint	12 RESPONSIBLE CONSUMPTION AND PRODUCTION; 13 CLIMATE ACTION

01

Governance

Impact
that protects nature

Governance

Our long-term success is anchored in robust corporate governance and effective risk management. Driven by a culture of transparency and accountability, we continuously strive to enhance our governance framework by integrating Environmental, Social, and Governance (ESG) principles into our culture, strategy, and operations.

Our Board of Directors plays a pivotal role in guiding our strategy, overseeing risk, and ensuring accountability. The Board monitors key areas—including financial performance, risk management, and ESG priorities—while ensuring compliance with regulatory and corporate governance standards. This structured oversight enables the Bank to identify emerging risks, make informed decisions, and align operations with long-term sustainable growth and stakeholder expectations.

During 2025, we continued to strengthen our sustainability-linked governance ecosystem by reinforcing our ESG risk management frameworks and aligning them with leading international standards.

Fair Treatment of Shareholders

The Housing Bank's governance practices are designed to promote fairness, regulatory compliance, and the effective protection of the rights of all shareholders. All shareholders, including foreign and non-resident investors, enjoy equal voting rights without discrimination or restriction. The Housing Bank guarantees equal treatment for all its shareholders.

We maintain open and transparent communication channels that enable shareholders to understand our activities, financial position, operational performance, and strategic directions. Furthermore, we provide comprehensive reports and financial and non-financial disclosures on our website, ensuring accessibility, transparency, and accountability for all stakeholders.

Corporate Governance Framework

Our corporate governance framework ensures our compliance with local laws and regulations and supports the effective management of compliance risks. We implement this framework within a strong regulatory environment, operating under the supervision of the Central Bank of Jordan and the Jordan Securities Commission, which reinforces our commitment to regulatory compliance and transparent governance practices.

The Bank's Board of Directors oversees the implementation, effectiveness, and continuous improvement of the governance framework. This oversight ensures that the framework remains comprehensive, transparent, and aligned with the Bank's long-term strategic goals.

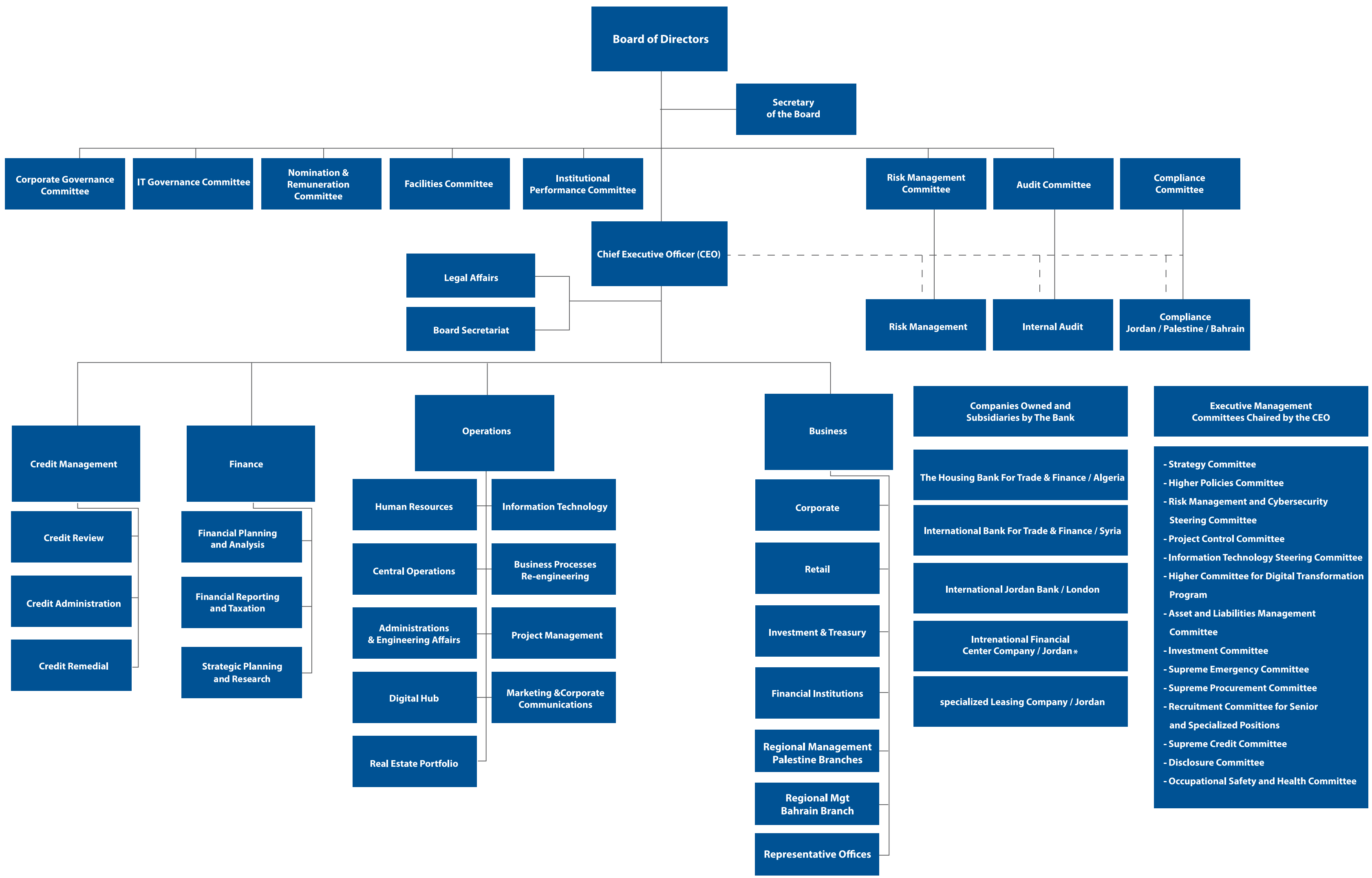
Our governance system is built on stakeholder trust, and we strive to protect their interests and rights at all stages of decision-making.

Our framework aligns with leading international corporate governance principles, the provisions of the Jordanian Companies Law, the regulations of the Central Bank of Jordan and the Jordan Securities Commission, and globally recognized ESG governance standards and frameworks.

The Bank applies a structured governance framework that defines the roles and responsibilities of the Board of Directors, its committees, and executive management. This ensures effective oversight, corporate accountability, and sound operational execution.

This framework is supported by strong internal controls and effective accountability at all levels of the organization. It is reviewed and updated annually to keep pace with regulatory changes, market developments, and stakeholder expectations. Any improvements are subject to Board approval to ensure alignment with best practices and supervisory requirements.

Housing Bank for Trade & Finance Group



* The International Financial Center Company (a subsidiary) was excluded from the consolidated financial statements of the Group as of 2025-12-31 because of signing an agreement to sell the bank's stake in the company.

Board of Directors Composition

The Bank's Board of Directors comprises members with diverse expertise and experience to set the Bank's strategic direction. Currently, the Board is composed of thirteen members, four of whom are independent. The Board maintains an appropriate balance and independence. Furthermore, the Bank is committed to gender diversity on its Board, with women occupying two seats, representing 15.4 % of the total membership.

Our Committees

The Board of Directors is supported by eight standing committees that examine specialized topics and submit the necessary recommendations to the Board, thereby enhancing the effectiveness of oversight, control, and decision-making processes. The Board's standing committees are as follows:

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

Percentage of Independent Board Members (%)

2021	2022	2023	2024	2025
31%	31%	38%	31%	31%

Breakdown by Gender

	Female	Male
2021	3	10
2022	3	10
2023	3	10
2024	2	11
2025	2	11

Breakdown by Age Group

Under 30 years	30-50 years	Over 50 years
0	5	8
0	6	7
0	7	6
0	7	6
0	5	8

For further details regarding the Bank's governance approach and policies, as well as a summary of the duties and responsibilities of the Board of Directors and its sub-committees, please refer to the Corporate Governance Manual published at the following link:

governance-manual.pdf (hbtf.com)

For further information, please also refer to the **annual report 2025**

Risk Management

Risk management forms the core of our operations and decision-making processes. We monitor risk appetite levels for all types of risks facing the Bank, as identified and defined within our Enterprise Risk Matrix, ensuring that we do not exceed the limits set by regulatory authorities or those established in our internal policies and methodologies.

Key Institutional Risks:

- Credit Risk
- Reputational and Strategic Risks
- Operational and Fraud Risks
- Market and Liquidity Risks
- Interest Rate Risks
- Cybersecurity, Information Security and Business Continuity Risks
- Environmental, Social and Governance (ESG) Risks

Our risk management approach contributes to protecting our capital base, enhancing operational resilience, and supporting sustainable profitability, thereby creating long-term value for our stakeholders.

During 2025, we continued to evolve our risk management ecosystem in response to regulatory developments and increasing expectations regarding sustainability, governance, and data management. This included strengthening risk governance frameworks, developing risk assessment and measurement capabilities, and integrating ESG considerations into our risk management practices and decision-making processes.

We also launched the Climate Risk and Environmental, Social and Governance (ESG) Risk Management Strategy, with the aim of strengthening our ability to identify and manage emerging sustainability-related risks and opportunities and enhancing our readiness to meet regulatory requirements and international best practices.

Partnership for Carbon Accounting Financials (PCAF)

The Bank has joined the Partnership for Carbon Accounting Financials (PCAF), a global initiative that aims to standardize and assess greenhouse gas emissions associated with financing and investment activities. The partnership includes a group of leading financial institutions dedicated to measuring and disclosing these emissions.

This membership is part of the Housing Bank's commitment to Environmental, Social, and Governance (ESG) sustainability practices. It aligns with the Central Bank of Jordan's directives to promote green finance and contributes to the implementation of the National Climate Change Policy 2022–2050. Furthermore, it supports the Kingdom's journey toward carbon neutrality as part of its international climate commitments.

Our membership in the initiative will enable us to develop our methodologies for measuring and tracking emissions associated with our financing and investment portfolio, thereby enhancing our ability to assess and manage risks and opportunities across lending and investment activities, supporting more sustainable decision-making aligned with international standards, and facilitating the transition towards a green economy.

Building a Robust Risk Management Framework

The Bank's risk management framework is based on an established and robust approach to managing risks. This framework sets out robust governance, policies, procedures, limits and controls, providing the Bank with the appropriate tools to identify, assess, monitor, report on, mitigate and control risks. It considers regulatory changes, emerging risks that may materially affect the Bank's financial performance, and changes in the business model.

The Board of Directors has ultimate responsibility for the Bank's risk management framework and ensures that risks are appropriately identified, assessed, managed and monitored in line with the Bank's strategic objectives and risk appetite.

The Board also delegates oversight authority to the Risk Management Committee, and the Head of Risk Management is granted the authority to implement and maintain effective risk management practices across the Bank.

1- Risk Appetite

Effective risk management involves a deep understanding of the sources and nature of risks facing the Bank, in addition to providing an appropriate regulatory environment that is consistent with international best practices and aligned with the instructions of regulatory authorities and the Bank's own directives. The fundamental pillars of effective risk management are based on defining acceptable risk levels for all banking activities, following the identification, measurement, and analysis of the various risks the Bank faces. The Board of Directors holds ultimate responsibility for determining the risk appetite and ensuring the assessment and effective management of both financial and non-financial risks. This responsibility is exercised through the Risk Management Committee, which ensures that risk-taking authorities and related policies are effectively communicated from the Board of Directors to the relevant business units.

2- Risk Identification

Risk identification is the fundamental stage of the enterprise risk management process. It aims to systematically identify all existing and emerging risks that may hinder the institution from achieving its strategic, operational, financial, and compliance objectives. The Bank maintains a comprehensive risk register, where all risk types are classified and organized to ensure they are managed, assessed, and reported in a consistent manner.

3- Risk Assessment

This includes assessing the likelihood and impact of each identified risk by analysing historical data, past incidents, market trends and other relevant information to determine the probability of occurrence and the severity of each risk. This assessment must also take into account the Bank's risk appetite and regulatory requirements.

Defining risk appetite levels is a fundamental part of this process, defined as the level of risk the Bank is prepared to accept or tolerate in pursuit of its strategic objectives. This includes identifying and assessing the risks the Bank faces, followed by setting risk limits and criteria that align with the overall risk tolerance level and the Bank's strategic goals.

4- Risk Mitigation

The risk mitigation process involves developing strategies and applying controls to limit or manage identified risks. This may include implementing specific procedures, diversifying investment portfolios, using hedging instruments, or employing risk transfer mechanisms. Mitigation strategies must be effective and consistent with the Bank's risk appetite document, as well as with regulatory and supervisory requirements.

The Three Lines of Defense for Effective Risk Management and Internal Control

First Line of Defense: Business Segments

The first line of defense consists of business and support departments involved in operations, including Corporate Banking, Retail Banking, Treasury and Investment, the Operations sector, and all other supporting units.

This line plays a critical role in ensuring that risks are identified, managed, mitigated, and monitored effectively within a strong control environment across every business sector. Heads of business segments bear direct responsibility for risk management within their respective areas of expertise.

Second Line of Defense: Risk Management and Compliance

The second line of defense comprises the Risk Management and Compliance departments. Our Risk Management function consists of independent units tasked with conducting independent reviews and constructively challenging the risks and decision-making processes undertaken by the first line of defense.

Third Line of Defense: Internal Audit

As the third line of defense, the Internal Audit department operates independently of the first and second lines of defense and other support functions. It provides independent, objective, and timely assurance to the Board of Directors, its Audit Committees, senior management, and regulatory bodies regarding the effectiveness of governance, risk management, and the controls used to mitigate current and future risks. Internal Audit primarily ensures the effectiveness of risk management controls across the entire Group.

5- Risk Reporting and Monitoring

Risk monitoring is an integral component of our internal control system and is embedded within the Bank's risk management framework, which is designed to safeguard financial stability and operational integrity. Risk controls—defined as any process, policy, tool, practice, or procedure implemented to limit the likelihood of risks occurring or to mitigate their impact—ensure that risk levels remain within acceptable thresholds. Detailed information regarding these controls is documented in the relevant policies and procedures.

Information Security and Cybersecurity

At the Housing Bank, we are committed to always prioritizing the protection of our customers' data. We work continuously to ensure a secure banking experience, placing information security at the forefront of our operations.

We oversee data protection to guarantee its confidentiality, integrity, and availability. We are dedicated to safeguarding our customers, employees, assets, and reputation from threats such as cyberattacks and disruptive events. We consistently apply the latest technologies and security tools used in cybersecurity operations to enhance the Bank's ability to handle, detect, and respond to threats. This ensures business continuity and compliance with the Central Bank of Jordan's directives and the latest global security standards in cybersecurity.

During 2025, no cyber-breach incidents were recorded. We utilize advanced mechanisms and tools to assess and manage information security and cybersecurity, facilitate early detection of security events, analyze them, and ensure a rapid response to any resulting threats. Furthermore, we continuously monitor security indicators and events to address them proactively.

Employee Training and Awareness in Information Security and Cybersecurity

Providing our employees with training and awareness is essential for data protection. The Information Security Center regularly distributes awareness messages to all Bank employees to increase the level of awareness regarding information security.

We are also committed to continuously engaging our employees in specialized awareness programs covering cybersecurity, information security, data privacy, and phishing simulations. In addition, we prepare awareness bulletins distributed through various social media channels, email, and SMS.

Key performance indicators (KPIs), including the results of phishing simulations, are tracked periodically to assess the Bank's cybersecurity posture. These results are reported to the Board of Directors and senior management.

Compliance and Business Integrity

Our commitment to a zero-tolerance policy toward corruption and unethical behavior is fundamental to all aspects of our operations. We ensure that ethical standards are clearly defined and effectively integrated into daily practices through comprehensive anti-corruption guidelines, clear authorities, segregation of duties, and full traceability of decisions and transactions. By embedding these safeguards into governance, risk management, and operational processes, we strengthen accountability, transparency, and integrity at all levels.

Conflict of Interest

We are committed to preventing and managing conflicts of interest to maintain integrity and trust across all our operations. This is achieved in accordance with lapproved policies and procedures that cover transactions with related parties, gifts, and other situations that may raise a conflict of interest, with periodic monitoring of this aspect. Potential conflicts of interest are effectively tracked, including the proper use of assets and dealings with related parties.

Whistleblowing Policy

At the Housing Bank, we ensure our employees have access to a secure and transparent channel for raising concerns with complete confidentiality directly to the Bank's Board of Directors. We have adopted an official whistleblowing policy that aligns with the regulations of the Central Bank of Jordan. This policy encourages the reporting of potential violations and fosters a culture of integrity, accountability, and ethical conduct. It includes protected mechanisms for addressing any claims of retaliation and structured procedures for escalating issues. This policy is subject to periodic review, is reinforced through training, and strictly prohibits any retaliation against whistleblowers.

Anti-Money Laundering (AML) and Counter-Financing of Terrorism (CFT)

At the Housing Bank, we manage Anti-Money Laundering and Counter-Financing of Terrorism risks by implementing stringent controls that align with the regulations issued by the Central Bank of Jordan, supported by official circulars, directives, and regulatory training initiatives. Our international operations comply with applicable local regulations and Financial Action Task Force (FATF) standards. Specialized Anti-Money Laundering and Counter-Financing of Terrorism officers oversee the implementation of these measures and ensure our practices remain aligned with the highest international standards to guarantee the integrity of our operations.

Training Initiatives: In the field of training, we continued to provide comprehensive education on AML, CFT, and international sanctions compliance for all employees. During the reporting period, we conducted: –– 14 Classroom sessions focused on compliance and AML/CFT, attended by 135 employees; –– 21 E-learning courses via our online education platforms, completed by 2,768 employees.

	Compliance Training				
	2021	2022	2023	2024	2025
# of Employees Trained in Compliance and AML/CTF (Classroom Training)	79	265	170	239	135
Number of Training Courses	5	17	9	18	14
# of Employees Trained in Compliance and AML/CTF (E-Learning)	5,085	2,326	2,971	2,875	2,768
Number of Training Courses	6	24	11	22	21

Anti-Bribery and Corruption

We pursue a zero-tolerance policy toward bribery and corruption. Integrity is a foundational principle in all our activities, supported by comprehensive anti-bribery and anti-corruption guidelines that define expected ethical standards, identify potential risk areas, and clarify responsibilities regarding the prevention of misconduct. We maintain a broad definition of corruption, which encompasses all forms of bribery—whether offering, soliciting, or accepting any undue benefit, gift, or advantage intended to influence decisions or secure an illicit gain. The payment of bribes in any form is strictly prohibited. To ensure this commitment is translated into tangible reality, we implement comprehensive safeguards to enhance transparency and accountability. These safeguards include clear delegation of authority, segregation of duties, and full traceability of decisions and transactions.

These measures foster a culture where ethical behavior is not only required but actively supported through structured controls, ongoing awareness efforts, and a governance framework specifically designed to prevent, detect, and address corruption.

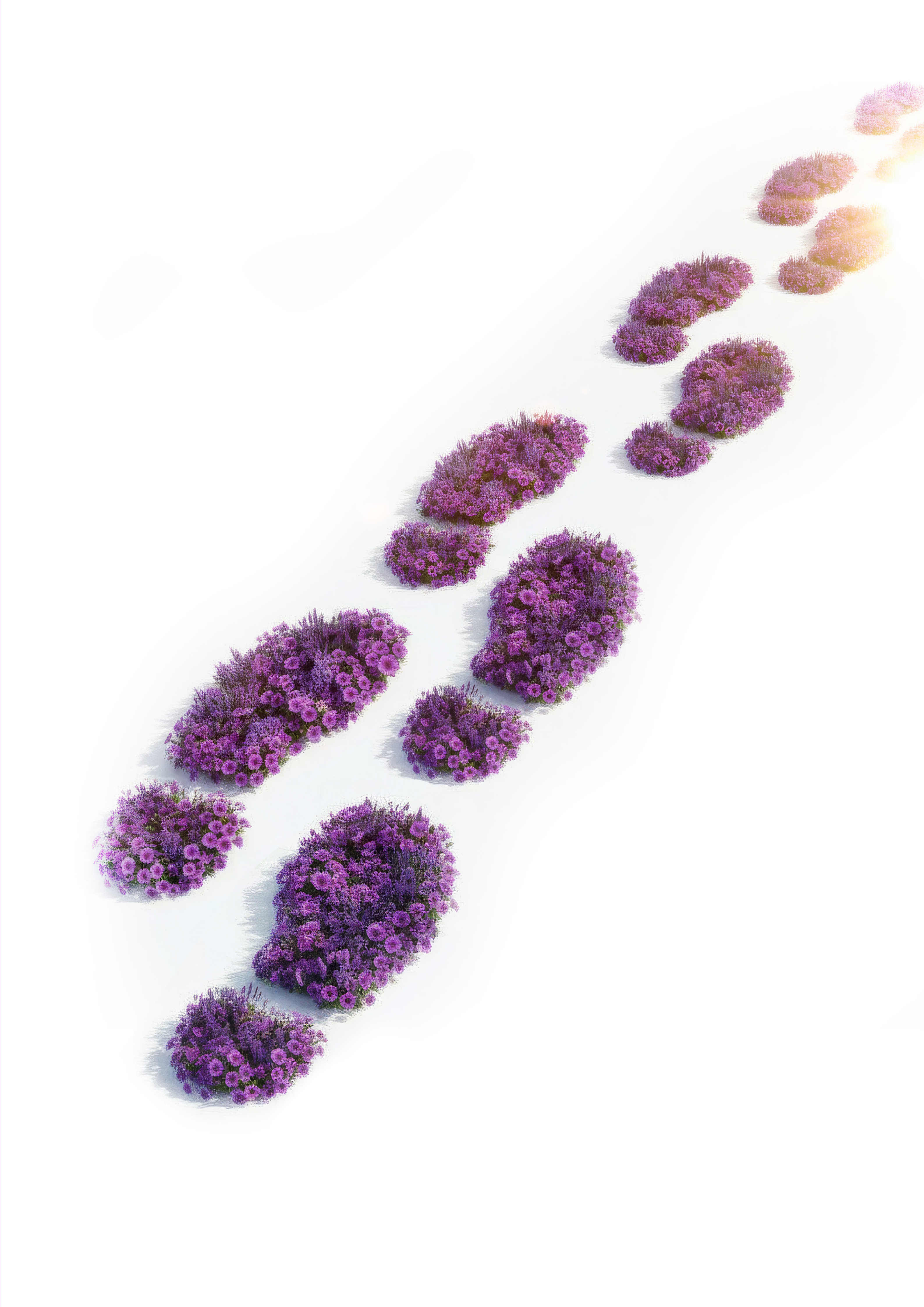
Fraud Prevention

We implement integrated methodologies for fraud risk management that align with international best practices and regulatory standards, with the aim of protecting our customers, safeguarding the rights of our shareholders, and enhancing the robustness of our operational processes. These methodologies include the use of advanced tools and techniques to identify, assess, and manage risks, alongside the implementation of proactive monitoring systems to detect unusual activities and deal with them efficiently. We are also keen to implement an effective governance framework that ensures the clarity of roles and responsibilities and enhances the quality of internal control and risk-based decision-making, which contributes to consolidating trust and supporting the sustainability of the Bank’s business.

02

Environmental Sustainability

Impact
that makes a difference



Sustainable Finance

We believe that the banking sector plays a pivotal role in supporting sustainable development and promoting the transition toward a more sustainable and inclusive economy. Building on this role, we are committed to integrating environmental, social and governance considerations into our financing and investment activities, thereby contributing to the management of emerging risks and opportunities and creating sustainable value for our customers, our communities and the economy at large.

We view environmental, social and climate challenges as opportunities to drive innovation and develop sustainable financing solutions that support our customers' needs, help them achieve their transition objectives, and strengthen their capacity for long-term growth.

Foundations of Sustainable Finance

We define sustainable finance as the integration of environmental and social factors into our core activities, including financing and investment. This taxonomy model enables us to offer sustainable financial products and services that directly finance activities delivering positive environmental and/or social outcomes, while managing ESG risks.

Through these established foundations, we aim to:

- Reduce emissions and environmental impact.
- Enhance resilience to climate and social risks.
- Promote inclusive and sustainable economic development in Jordan.

We seek to embed strong governance principles in our responsible lending practices by implementing effective environmental, social, and corporate governance (ESG) processes. These ensure accountability, transparency, and consistency, and systematically integrate ESG criteria into credit assessments for companies and institutions, ensuring that fundamental factors such as corporate governance and environmental protection are considered.

Green Financing

During 2025, we continued to expand our green financing programs dedicated to corporate clients, in collaboration with several local and international financial institutions. These programs aim to support the transition toward more sustainable business practices and promote investment in projects with a positive environmental impact.

These programs offer competitive financing terms, including subsidized and competitive interest rates, and flexible repayment periods that may reach up to ten years. Additionally, they provide specialized technical support that assists clients in developing and implementing their projects efficiently and sustainably. Furthermore, we grant companies that meet the relevant requirements a certificate of commitment to ESG standards, which enhances their competitiveness, attractiveness to investors, and readiness for sustainable growth.

In 2025, the total value of green loans granted reached JD 1.6 million. These funds covered projects in the fields of renewable energy, energy efficiency, green buildings, sustainable water management, clean transportation, waste management, and climate change adaptation.

Total Green Financing (JD)					
	2021	2022	2023	2024	2025
Total "Green" Asset Value: **Renewable Energy, Energy Efficiency, Green Real Estate/ Efficient Buildings, Sustainable Waste Management, Clean Transportation, Sustainable Water Management, Climate Change Adaptation, and Decarbonization Technologies.**	15,012,000	18,908,600	3,025,000	24,976,725	6,094,000

Supporting SMEs

We are committed to supporting small and medium-sized enterprises (SMEs), recognising their pivotal role in sustainable development in the Kingdom. We provide comprehensive products and services specifically designed to meet the needs of this client segment, supervised and managed by relationship managers who specialize in this field.

We consistently strive to strengthen our role as a trusted partner for SMEs in the markets where we operate.

Recognizing the challenges these projects face, we have provided flexible financing programs with competitive interest rates and convenient repayment schedules, in cooperation with local and international partners, including Central Bank of Jordan programs, loan guarantee programs, and initiatives to support economic sectors.

During the year, we signed a financing agreement with the European Bank for Reconstruction and Development (EBRD) valued at USD 75 million, aimed at providing the necessary funding for micro, small, and medium-sized enterprises, particularly in areas and governorates outside the capital, Amman. Additionally, we offer several financing programs for such companies, such as the tourism loan and the small startup project loan program, enabling them to support their operations and achieve growth. This contributes to improving growth and sustainability opportunities for this business segment, which is considered a driver for stimulating the local economy.

Furthermore, during the year, in cooperation with the EBRD, we held a specialized dialogue session with a group of corporate and medium-sized enterprise clients to increase their awareness of the importance of the green economy and the role of green finance in achieving it, and to introduce them to the opportunities and financing products offered by the Housing Bank to enable them to invest in sustainable projects.

By the end of 2025, the volume of loans allocated to our SME clients grew by 0.9% on an annual basis compared to 2024, in addition to our continued participation in funding various SME-specific programs to contribute to stimulating various commercial businesses, as shown in the table below:

Value of SMEs Financing Programs (JD)					
	2021	2022	2023	2024	2025
Central Bank of Jordan Programs	9,297,366	11,819,252	12,416,088	12,248,683	14,889,251
Medium-Term Industrial Advances	51,929,518	51,850,328	62,058,741	77,364,037	87,157,200
Startups & Small Business Loan Agreement	1,937,871	4,901,886	4,550,408	4,172,477	3,600,900
The National Program to Combat the COVID19- Pandemic	27,734,055	43,163,329	33,053,236	11,811,711	1,881,778

Environmental Footprint

We fully recognize our significant responsibility in protecting the environment, and we strive with passion to be a bank that considers the environment in every aspect of our operations. In our headquarters and branches, we are committed to taking bold and effective steps to reduce our environmental footprint. Through our “green” initiatives, we aim to create a positive and sustainable impact on the communities where we operate.

Our efforts encompass our general management offices, branches, and affiliated facilities, supporting the achievement of our environmental goals and contributing to the promotion of long-term sustainability.

Energy Consumption

We continue to monitor and manage consumption within our operational processes with the aim of improving operational efficiency and reducing our environmental impact. During 2025, our direct consumption of energy resulting from the use of fuel for heating, operating generators, and transportation increased by %2.1 compared to 2024. In contrast, our indirect consumption of energy resulting from electricity usage decreased by %1.1 compared to the previous year, reflecting our ongoing efforts to enhance energy efficiency within our operational activities.

Total Energy Consumption (Gigajoules)					
	2021	**2022**	**2023**	**2024**	**2025**
Total Energy Consumption (Gigajoules)	77,151	84,112	82,606	82,700	82,085
Total Direct Energy Consumption (Gigajoules)	5,151	9,557	8,183	9,191	9,392
Total Indirect Energy Consumption (Gigajoules)	72,000	74,555	74,423	73,509	72,693
Direct Energy Consumption					
Total Gasoline Consumption (Liters)	13,738	16,273	21,741	23,063	20,492
Total Diesel Consumption (Liters) (Vehicles + Generators + Boilers)	130,044	250,000	206,637	233,405	241,415
Total Fuel Consumption (Liters)	143,782	266,273	228,378	256,468	261,907
Indirect Energy Consumption					
Total Electricity Consumption (Kilowatts/Hour)	20,000,000	20,709,606	20,673,650	20,419,235	20,192,737
Energy Consumption from Electricity (Gigajoules)	72,000	74,555	74,425	73,509	72,693
Energy Intensity (Gigajoules/ Employee)	25.2	26	26.16	26.11	26.3

Greenhouse Gas (GHG) Emissions

We measure the greenhouse gas emissions resulting from our operational activities with the aim of monitoring our environmental performance and identifying opportunities to improve efficiency and reduce emissions. These emissions include:

- Scope 1 emissions, which are direct emissions resulting from fuel consumption in generators and bank vehicles.
- Scope 2 emissions, which are indirect emissions associated with the consumption of electricity supplied from the electrical grid.

During 2025, our total greenhouse gas emissions (Scope 1 and 2) decreased by 0.3% compared to 2024, reaching 9,954.5 tons of CO^2 equivalent. This reduction reflects our ongoing efforts to improve energy efficiency and manage our environmental impact. Conversely, Scope 1 emissions increased as a result of higher fuel consumption, while Scope 2 emissions decreased in line with the reduction in electricity consumption during the year. Furthermore, emission intensity reached 3.60 tons of CO^2 equivalent per employee, compared to 3.54 tonnes per employee in 2024.

GHG Emissions (CO2 equivalents)						
	2020	2021	2022	2023	2024	2025
Direct GHG Emissions (Scope 1) (CO^2 equivalents) "ton"	628.8	381.4	709.2	605.8	613.4	696.1
Indirect GHG Emissions (Scope 2) (CO^2 equivalents) "ton"*	9,566.0	9,170.0	9,495.4	9,478.9	9,362.2	9,258.4
Total GHG Emissions (CO^2 equivalents) "ton"	10,194.8	9,551.4	10,204.6	10,084.6	9,975.6	9,954.5
GHG Emissions Density per Employee "ton"	4.22	3.34	3.55	3.54	3.54	3.60

*In 2020, the electricity emission factor was adjusted for the years 2020–2024, in accordance with the report issued by the Ministry of Environment and Jordan's Second Biennial Update Report (SBUR) under the United Nations Framework Convention on Climate Change.

Water Consumption

We exert significant efforts toward managing our water consumption across all our locations, whether at our headquarters or within our branches. We actively encourage all our employees to conserve water, as the Kingdom is considered one of the most water-poor countries globally.

Through a periodic maintenance program, we work to minimize waste, in addition to monitoring any changes in consumption levels, identifying the causes, and working to address them.

During 2025, our total water consumption reached approximately 39,075 m^3. The average consumption was 14.1 m^3 per employee, representing a 20% decrease from the previous year. This reduction was achieved as the bank established new locations for a number of branches, utilizing new, modern piping systems that minimized water leaks.

Water Consumption					
	2021	2022	2023	2024	2025
Total Water Consumption (m^3)	36,604	37,037	46,302	49,600	39,075
Total Water Consumption per Employee (m^3)	12.80	12.89	16.28	17.60	14.1

Paper Reduction

We recognize that reducing paper usage by transitioning to a paperless environment is more environmentally and operationally sustainable. To minimize paper usage across the Bank and achieve a paperless work environment, we have adopted a rigorous approach. We have continued to convert many of our internal processes into electronic operations and encouraged the adoption of innovative ideas and technologies.

Driven by our commitment to supporting the education sector and all efforts aimed at providing the requirements for success and progress in the educational process—thereby improving its outcomes and quality—we participated in the “Green Imprints” (Basamat Khadra) paper recycling initiative, which stems from the Princess Alia Foundation. Under this initiative, our waste paper is recycled and exchanged for new paper, which is then distributed free of charge to public schools across the Kingdom. In 2025, we donated a total of 4,859 reams of A4 photocopy paper to this initiative.

The year 2025 saw a 1.4% decrease in paper consumption. This reduction is attributed to the implementation of our electronic archiving system and the rationing of stationery supplies, specifically paper files.

Paper Consumption					
	2021	2022	2023	2024	2025
Total Paper Consumption (kg)	242,009	237,110	252,527	229,125	225,984
Total Recycled Paper (kg)	144,702	187,247	140,125	146,491	122,863
Ratio of Recycled Paper to Total Paper Consumption	59.8%	78,97%	55.48%	63.93%	54.37%

Asset and Material Recycling

At the Housing Bank, we are committed to implementing responsible management practices for assets and consumed materials in a way that supports the principles of the circular economy and limits waste generation. In this framework, we work to extend the life cycle of assets and materials that are no longer in use by evaluating and classifying them, and redirecting usable assets for donation to associations and non-profit organizations, thereby creating additional community value.

We also implement responsible practices for handling materials that require special processing, including used batteries. These are replaced and disposed of through approved suppliers in accordance with relevant regulatory procedures and requirements, ensuring they are managed in an environmentally safe and sound manner.

Sustainable Local Procurement

Like many institutions in today's economy, we at the Housing Bank recognize our responsibility regarding environmentally friendly and sustainable purchasing policies and practices. Over our many years of operation, we have focused on adopting local suppliers to the greatest extent possible to reduce our carbon footprint and support local businesses, a practice that will continue in the years to come.

During 2025, the number of local suppliers reached 172 out of a total of 196, representing 87.8% of all participating suppliers. Additionally, total spending on local suppliers reached JD 10.4 million, equivalent to 76% of our total procurement expenditure, compared to %69 in 2024.

This performance reflects our continued commitment to supporting local suppliers and enhancing our contribution to local economic development through responsible and sustainable procurement practices.

Local Procurement					
	2021	2022	2023	2024	2025
Total Number of Participating Suppliers	299	377	476	203	196
Total Number of Participating Local Suppliers	289	331	441	157	172
Total Procurement Spending (JD)	5,449,503	15,387,923.76	20,580,281.74	13,914,066	13,732,987.22
Total Procurement Spending on Local Suppliers (JD)	5,353,010	12,840,845.31	13,159,135.09	9,602,572	10,392,272.92
Percentage of Spending on Local Suppliers	98%	83%	64%	69%	75.7%

03

Social Sustainability

Impact **that preserves a better planet**

Our Employees

Developing our human resources at the Housing Bank is based on a long-term vision to build a workforce that reflects diversity, inclusion, and shared responsibility. We foster an environment that promotes trust, openness, and innovation in our daily interactions and decision-making processes. Our commitment to our employees reflects our vision to build a sustainable future for all.

Our Human Capital

In 2025, our total number of employees in the Hashemite Kingdom of Jordan reached 2,763, all of whom are permanent employees, reflecting the stability of our workforce and our commitment to providing sustainable employment opportunities. Our workforce distribution is as follows: Non-Managerial roles: 2,103 employees Managerial positions: 660 employees Middle management: 629 employees Senior management: 31 employees

We also continued to enhance diversity within the workforce; females accounted for %36.3 of total employees during 2025, supporting the creation of a more inclusive and diverse work environment.

	2021	2022	2023	2024	2025
Total Number of Employees					
Total Number of Employees	2,859	2,875	2,845	2,815	2,763
By Category					
Non-Managerial	2,302	2,250	2,208	2,147	2,103
Middle Management	524	591	605	637	629
Senior Management	33	34	32	31	31
By Employment Type					
Permanent Contract	2,859	2,875	2,845	2,815	2,763
Temporary Contract	-	-	-	-	-

Our Diversity and Inclusion

At the Housing Bank, we place great importance on diversity through the continuous monitoring of key indicators, including gender representation, age distribution, and the inclusion of individuals with disabilities. This approach enables us to identify gaps, set measurable goals, and implement initiatives that promote diversity and inclusion at all our organizational levels.

In line with the Sustainable Development Goals (SDGs) regarding the promotion and achievement of gender equality, these efforts reinforce our commitment to gender equality and the adoption of inclusive leadership practices.

To ensure that the vision of diversity, equity, and inclusion is effectively integrated throughout the organization, we support diversity, equity, and inclusion initiatives at the executive management level.

Gender Diversity and Women's Empowerment

We continue our efforts to promote balanced participation for women at various professional levels, based on our belief in the importance of gender diversity in supporting innovation and improving institutional performance.

During 2025, females accounted for 36.3% of our total workforce, compared to 35.3% in 2024. Female representation in middle and senior management positions rose to 28.33%, compared to 26.60% the previous year, reflecting continued progress in empowering women and enhancing their participation in leadership roles.

Throughout the year, we continued to support inclusive work practices, promote equal opportunities, and enhance employee engagement across all stages of the employee lifecycle—from recruitment, development, and recognition to active participation. We remain dedicated to fostering our values and vision for sustainability through a work culture built on respect, inclusion, and rewarding outstanding performance.

Workforce by Gender					
	2021	**2022**	**2023**	**2024**	**2025**
Male	1,834	1,842	1,820	1,821	1,760
Female	1,025	1,033	1,025	994	1,003

Female Participation in Total Workforce					
Female Representation in Total Workforce	35.80%	35.90%	36.03%	35.30%	36.30%
Women in Mid- and Senior-Level Positions	18.10%	25.28%	26.37%	26.60%	28.33%
Gender Pay Ratio **(Male Avg. Salary /Female Avg. Salary)**	122.40%	123.50%	123.45%	126.60%	124.00%

Age Diversity

Our workforce comprises three distinct age groups, reflecting a balanced, multi-generational environment. We are committed to empowering youth, as employees aged between 18 and 30 represent 26.6% of our total workforce. Those aged between 31 and 50 years represent 68.8%; this indicates that employees in this age bracket constitute the largest segment of our workforce and represent the majority in both managerial and non-managerial roles.

Workforce by Age Group					
	2021	2022	2023	2024	2025
18-30	987	1,039	880	816	735
31-50	1,790	1,725	1,848	1,868	1,901
Over 50	82	111	117	131	127

Employees with Disabilities

We are committed to providing an inclusive work environment that supports the integration and empowerment of people with disabilities and fosters their active participation in the workplace. As part of this commitment, employees with disabilities accounted for %4.2 of our total workforce during 2025, reflecting our efforts to provide equal employment opportunities and enhance workplace inclusion.

Talent Acquisition

At the Housing Bank, we strive to cement our position as an inclusive and responsible employer by building a high-quality, diverse workforce qualified to advance through structured development pathways, leadership tracks, and succession planning. This ensures that we not only meet our immediate hiring needs but also remain future-ready and capable of delivering sustainable value to all our stakeholders.

We consistently aim to enhance the flexibility of our workforce to ensure long-term sustainable growth. Our goal is to attract, evaluate, and recruit distinguished talent that reflects our values, culture, and strategic direction, providing the essential skills and capabilities needed to meet current and future business requirements.

Our talent acquisition processes are based on principles of fairness, transparency, and merit-based selection. We apply a structured hiring model to all roles, which includes standardized, competency-based assessments and consistent interview methodologies. This ensures objectivity in hiring decisions, equal opportunities for all candidates, and alignment between individual capabilities and our institutional requirements.

Continuous evaluation of our recruitment and selection practices, in accordance with global best practices, further enhances efficiency and the candidate experience.

We are proud to be a leading brand in attracting talent, anchored by several pillars that clearly reflect our values:

Our success story and rich legacy: Once you join our team, you become an integral part of our large family.

Professional excellence and extensive expertise: We work with an elite group of professionals across various fields, providing you with the opportunity to learn from the best.

Rapid learning and development: We provide an advanced learning environment that ensures your continuous development and professional growth.

Our strategy for maintaining an attractive work environment: We always strive to be the employer of choice, and our efforts have been crowned by receiving the "Top Employer Jordan 2025" award for the third consecutive year from one of the most important global organizations in this field, the Top Employers Institute.

We constantly seek to solidify our position as a preferred employer through a comprehensive strategy that ensures effective communication with talent and enhances our presence among both recent graduates and experienced candidates.

In 2025, we hired 197 new employees, reflecting the efficiency of our recruitment operations, our proactive efforts in talent acquisition, and the perfect alignment between business needs and the availability of talent.

Recruitment					
	2021	2022	2023	2024	2025
Total New Hires	117	200	251	251	197
New Hires Breakdown					
Male	79	131	181	136	112
Female	38	69	70	115	85
New Hires (by Age Group)					
Employees Aged 30-18 Years	82	137	154	192	149
Employees Aged 50–31 Years	34	63	96	58	46
Employees Over 51 Years	1	-	1	1	2

Participation in Career Fairs

In 2025, we expanded our reach to new graduates and young professionals by participating in a number of career fairs and professional events organized by various academic and professional institutions.

These engagements included leading universities and educational institutions, such as Princess Sumaya University for Technology, the University of Jordan, the Hashemite University, Al-Zaytoonah University of Jordan, and the German Jordanian University. In addition, we participated in career fairs organized by the Ministry of Labor and Orange Academy.

These events provided us with the opportunity to highlight available career paths and professional development programs, as well as to engage directly with promising talent and attract individuals whose skills align with our current and future business needs.

Talent Management and Retention

We adopt an integrated approach to managing our human capital, focused on building our employees' capabilities and enhancing their readiness to keep pace with the rapid changes in the banking sector. We recognize that their performance and professional conduct are critical elements in cementing customer trust and elevating the quality of services provided. Consequently, we work to attract distinguished talent and systematically evaluate their potential, with a focus on developing them in a way that serves our long-term strategic directions. We are also committed to creating a dynamic work environment that stimulates innovation and supports knowledge exchange, in addition to providing clear career paths and quality development programs that enable our employees to achieve their professional ambitions and enhance their organizational loyalty.

Parallel to this, we place special importance on talent sustainability and retention by adopting effective practices that promote employee satisfaction and support job stability. We focus on building open channels of communication with them across various work locations, and continuously understanding their needs and challenges. We also leverage the outcomes of exit interviews to derive lessons, improve the work environment, and address the causes of staff turnover. This includes offering flexible solutions to retain talent whenever possible, as well as promoting internal job mobility as a tool to increase job satisfaction and acquire new skills, ensuring the preservation and efficient, sustainable investment of our human capital.

Employee Turnover

Turnover Rates by Gender and Age					
	2021	2022	2023	2024	2025
Overall Turnover Rate	4.13%	7.12%	9.90%	10.3%	8.7%
Male	3.48%	7.70%	11.30%	8%	10.3%
Female	4.39%	6.38%	7.50%	15.60%	9.1%
Employees Aged 18 to 30	6.18%	9.14%	10.20%	14.40%	13.4%
Employees Aged 31 to 50	2.40%	5.50%	9.10%	9.60%	7.4%
Employees Over 51 Years	6.09%	16.21%	21.30%	9.90%	32%

Training and Development

We believe that investing in talent development is a primary driver of institutional success and long-term sustainability. We continue to enhance our employees' capabilities by providing diverse learning and development opportunities that support professional readiness and keep pace with the rapid developments in the banking sector.

We adopt a structured approach to identifying training needs based on a periodic analysis of current and future skill gaps, ensuring that development programs align with strategic priorities and changing business requirements.

During 2025, we provided a total of 146,184 training hours, benefiting 2,390 employees, with an average of 61 training hours per employee, compared to 33.5 hours in 2024. Training programs covered technical, banking, and specialized topics, in addition to leadership and behavioral skills, as well as e-learning programs that provide flexible learning opportunities accessible to all employees.

Total expenditure on training and development reached 930 thousand Jordanian Dinars in 2025, compared to 727 thousand Dinars the previous year, reflecting our continued investment in human capital and the enhancement of our workforce's readiness for the future.

We also continued our support for the professional and academic development of our employees. 88 employees participated in specialized professional certification programs, alongside 4 employees in academic degree programs, contributing to the enhancement of technical and professional expertise across various banking fields. Furthermore, e-learning programs saw wide participation, with the number of participants reaching 2,837 employees during the year.

Training Expenditure					
	2021	2022	2023	2024	2025
Total Training Expenditure (JD)	277,446	416,220	504,780	727,400	930,000

Academic & Professional Certification Programs (Number of Participants)					
	2021	2022	2023	2024	2025
Enrolment in Academic Certificate Study Programs	2	2	-	3	4
Enrolment in Various Banking Industry Professional Certificates Study Programs	83	104	56	91	88

Training (Hours)					
	2021	2022	2023	2024	2025
Average Training Hours per Employee	16.5	52	24	33.5	61
Male	17	54	25	31	51.3
Female	15.5	46	21	37	47.1
Employees Aged 18 to 30	16.6	57	27.5	40	81.2
Employees Aged 31 to 50	16.5	48	23	24.7	41.6
Employees Over 51 Years	13.3	32	19	14.9	38.3

Training Programs (Number of Participants)					
	2021	2022	2023	2024	2025
In-House and Local Courses and Seminars Held at the Bank's Training Center or in Cooperation with Specialized Local Training Institutes	1,626	1,938	1,964	1,826	1,641
Overseas Training Courses Held in Arab and Non-Arab Countries	7	20	36	28	42
Number of Participants in E-Learning Courses	2,633	2,452	2,989*	2,918 *	2,837**

* Includes employees from Jordan, Palestine, and Bahrain.

** Including employees in Jordan, Palestine, Bahrain, the specialized company, the Abu Dhabi Office, the Financial Center.

At the Housing Bank, we maintain our distinguished performance by requiring our employees to participate in annual training programs that reinforce ethical standards and core obligations. The most significant of these programs include:

- Anti-Money Laundering (AML) and Counter-Financing of Terrorism (CFT)
- Fraud Prevention
- Code of Professional Conduct and Business Ethics
- Information Security Awareness
- Sanctions and Embargoes Fundamentals
- FATCA Regulations

Employee Performance Management

We implement an integrated performance management system aimed at fostering a high-performance culture and supporting continuous professional development, ensuring individual goals are aligned with our strategic objectives.

Managers are responsible for monitoring employee performance and providing the necessary guidance and feedback to support professional growth and improve performance through an annual review process. The annual cycle consists of the following stages:

- Setting performance targets in the first quarter of each year
- Establishing key performance indicators (KPIs)
- Defining specific weightings for each target
- Determining the required competencies and behavioral traits for each employee
- Conducting the performance evaluation discussion at the end of the year

We also conduct a semi-annual review cycle to strengthen transparent communication, align targets, and track progress.

A portion of the Bank's net profit attributable to shareholders, after tax, is approved annually by the Board of Directors to be distributed as incentives to eligible employees. These incentives are subject to the Bank's financial conditions, are not considered a binding obligation, and the foundations and criteria for these rewards are approved by the Nominations and Remuneration Committee, with final approval from the Board of Directors.

Employee Benefits

At the Housing Bank, we support our employees through a comprehensive benefits package outlined in the Employee Affairs Regulations.

Core Benefits Package

All employees are entitled to the following core benefits:

- Medical and Life Insurance: Coverage for medical treatment and group life insurance.
- Personal and housing loans at preferential interest rates.
- Paid leave: Annual leave, sick leave, study leave, Hajj leave, maternity leave, and paternity leave.
- Bank Clinic: Access to the Bank's clinic for preventive and general healthcare.
- Parking spaces: Parking spaces available at all bank buildings.

We support our employees through a comprehensive package of paid leave, considered among the best in the market. It provides them with a wide range of leave entitlements and flexible work options. Employees are entitled to annual leave, sick leave, and a variety of leaves for different life events, including study leave, Hajj leave, maternity leave, and paternity leave. As part of our governance and risk management framework, the Housing Bank mandates a minimum of ten consecutive working days of leave annually for all employees.

Parental Leave

We believe in supporting our employees through various life stages and are committed to providing maternity and paternity leave in accordance with Jordanian Labor Law requirements. Female employees receive 70 calendar days of paid maternity leave, while male employees receive three calendar days of paid paternity leave. During 2025,78 female employees benefited from maternity leave, and 152 male employees benefited from paternity leave. The return-to-work rate after parental leave was %100, and the retention rate for employees who took these leaves was %100, reflecting the effectiveness of our family-supportive policies and high levels of employee engagement and stability.

The table below details the parental leave taken by our employees:

Parental Leave					
	2021	2022	2023	2024	2025
Total Number of Female Employees Granted maternity leave	125	134	77	98	78
Return-to-Work Rate Post-Maternity Leave	100%	100%	100%	100%	100%
Total Number of Male Employees Granted Paternity Leave	111	153	166	153	152

Health and Safety

Ensuring a safe and productive work environment, where all employees are treated with fairness and respect, is a fundamental priority for us.

Although the risk of major health and safety-related incidents is relatively low, we implement programs at the Housing Bank to promote occupational safety and prevent hazardous conditions. Our proactive safety measures are effective; in 2025, the Housing Bank recorded zero injuries per worker and zero injuries per hour worked.

In 2025, the Housing Bank recorded zero injuries per employee and per hour worked, a testament to the effectiveness of our proactive safety measures and our unwavering commitment to employee well-being.

Human Rights and Labor Standards

We are committed to fairness and equal treatment for all. Our labor practices align with international human rights and labor standards. In accordance with our anti-discrimination policy, we maintain a zero-tolerance stance toward any bias or unfair practices based on gender, race, color, language, religion, political opinion, or similar factors. Instances of harassment are addressed through our Code of Professional Conduct, while our Employee Grievance Policy outlines clear procedures for handling such cases. To reinforce these commitments, all employees are provided with an employee handbook and a Code of Ethics and Conduct, which serves as a guide for daily professional behavior. The Code covers all applicable laws, regulations, and the highest standards of business ethics that our employees are expected to understand and uphold in their daily activities.

All employees can easily access the Code via our intranet. Every employee is required to sign an acknowledgement confirming they have read and understood the document. The Code is reviewed annually. The table below illustrates our employees' commitment to signing the personal pledge form for the Code of Professional Conduct:

Code of Conduct Commitment Form – Employee Compliance Rate				
2021	**2022**	**2023**	**2024**	**2025**
100%	100%	100%	100%	100%

Employee Complaints

We foster employee engagement through transparent policies and accessible channels that encourage them to share their opinions and express concerns openly. Structured engagement initiatives provide pathways for professional development while recognizing and rewarding contributions.

The Bank has a comprehensive policy regarding employee grievances, complaints, and non-retaliation, which is available on our internal website and shared with all employees. This policy outlines clear procedures for reporting and escalating complaints to a direct supervisor, a higher-level manager, or the Human Resources Department. It defines the operational mechanism from the moment a complaint is filed until its resolution, ensuring confidentiality and protecting employees from any retaliatory actions throughout the process.

Furthermore, employees are empowered to voice concerns regarding any unethical or illegal conduct that may violate the Bank's values or human rights standards, with established safeguards in place to mitigate potential risks.

Employee Engagement

Employee Engagement Approach

We closely monitor employee satisfaction through a continuous, multi-level listening framework that captures employee feedback throughout their professional lifecycle. This feedback is translated into actionable, practical improvements. We distribute regular surveys to measure employee satisfaction, engagement, and alignment with the institution's values. These surveys cover areas such as leadership, career development, performance management, well-being, communication, and trust. Results are analyzed at both the corporate and business-unit levels and benchmarked where appropriate. Subsequently, action-planning workshops are held with managers to identify priorities and monitor progress.

In addition to surveys, we at the Housing Bank collect ongoing feedback through employee relations interactions, grievance cases, performance discussions, and workplace inquiries, ensuring that emerging issues are resolved in a timely manner. Regular conversations regarding performance and development provide further insights into engagement drivers and employee needs, while well-being programs, workshops, and internal events offer qualitative data through participation rates and direct feedback.

Employee satisfaction insights are reviewed by senior leadership and human resources governance levels to ensure alignment with strategic priorities, enhance accountability, and drive continuous improvement in the employee experience.

Employee Satisfaction Survey

At the Housing Bank, we are committed to monitoring the well-being of our employees periodically through a comprehensive employee satisfaction survey. This survey is conducted annually with the primary goal of enhancing engagement, mitigating the risk of staff turnover, and improving the overall employee experience. The survey highlights key topics such as career development, leadership effectiveness, workload balance, recognition, communication, and providing employees with the opportunity to express their opinions. Each year, the insights gained from the survey are translated into targeted action plans. This strengthens leadership accountability and improves career pathways, ultimately leading to increased engagement, higher employee retention, and the long-term sustainability of our workforce.

Our Commitment to Financial Inclusion

Financial Inclusion and Financial Literacy

Financial inclusion serves as a cornerstone of our contribution to the Kingdom's sustainable development by providing banking services to everyone, including individuals and small businesses, thereby enabling broader participation in the formal economy. We are dedicated to expanding fair access to financial services for women, youth, small business owners, individuals with limited income, persons with disabilities, and other financially underserved groups. We promote financial inclusion by applying an integrated approach focused on accessibility, product suitability, and financial literacy. This includes providing simplified, user-friendly products, robust digital infrastructure, inclusive branch networks, targeted financial offerings, and financial literacy initiatives that support the responsible use of financial services.

Through our partnerships with various national institutions and development organizations, we continue to enhance financial resilience and economic opportunities within unbanked and underserved communities.

Accessibility

Accessibility is a cornerstone of our perspective on financial inclusion. It ensures that individuals from all segments of society, regardless of geographical location, income, or abilities, can easily access essential financial services. We achieve this by removing structural barriers through digital channels, simplifying the account-opening process, providing an inclusive branch infrastructure, and engaging with the community.

We enhance access to our banking services by providing a wide network of service points that offer convenient and comprehensive services.

Accessible Branch Network

We have continued to enhance physical accessibility in selected branches to support customers with disabilities and mobility challenges. Our branches are equipped with ramps, wide corridors, and accessible service areas to ensure ease of movement and customer independence, while trained staff provide comprehensive services and personalized assistance whenever needed. Additionally, we have equipped specialized ATM sites with voice-guided services for customers who require audio-supported screen options, installed ATMs at heights accessible to customers in wheelchairs, and provided keypads with Braille or tactile numbering to facilitate easy operation for customers facing visual challenges.

Product Suitability and Development

Product suitability ensures that we design financial offerings that align with the real needs, behaviors, and economic circumstances of underserved segments. Through the continuous development and refinement of savings accounts, youth programs, microfinance tools, and support for small and medium-sized enterprises (SMEs), we provide our customers with simple, affordable, and practical financial solutions.

Financial Quality and Capability

Financial capability is essential to ensure that customers can access, understand, and effectively use financial services. We work diligently to enhance our customers' financial skills through financial education programs, awareness campaigns, responsible lending practices, and targeted capacity-building initiatives.

By providing individuals and small business owners with the knowledge necessary to make informed financial decisions, we promote the responsible use of products and support long-term financial empowerment.

Financial Literacy and Awareness

Throughout 2025, we expanded our financial education efforts to help our customers understand fundamental financial concepts, develop budgeting practices, and build confidence in using formal banking tools.

Digital Inclusion

Digital banking is a cornerstone of our strategy to enhance operational resilience, customer satisfaction, and financial inclusion. By upgrading our systems, improving our digital channels, and automating key processes, we enhance efficiency, reduce manual effort and resource consumption, and ensure the delivery of reliable and secure services. Our initiatives, such as online and mobile banking, provide seamless customer experiences, increase engagement, and encourage the adoption of digital solutions. We manage these efforts through governance, continuous monitoring, advanced security measures, and targeted awareness programs to ensure compliance with regulatory requirements while delivering secure, accessible, and innovative digital financial services.

Throughout the year, we continued to invest in serving all our customer segments and developing innovative products and services to meet the needs of the financially excluded or those in unbanked areas. This includes offering various banking products, such as the subsidized residential loan program Sakan Kareem li'aysh Kareem and the facilitated installment program.

Value of Financial Products and Services Designed to Deliver a Specific Social Benefit (JD)*					
	2021	2022	2023	2024	2025
Sakan Kareem	35,104,789	33,608,516	31,760,696	30,557,516	28,568,651
Installment Program (Advances)**	355,536	319,470	208,141	185,668	102,452
Basic Bank Account	655,501	437,127	489,139	494,434	423,338

* Figures in the table reflect the outstanding balances of loans granted for each respective product.

** The decline in the volume of the installment purchase program is due to the prevalence of direct installment offers by merchants, as well as stricter alignment of customer debt obligations with income levels.

Financial Inclusion	2021	2022	2023	2024	2025
Percentage of New Accounts Held by First-Time Bank Account Holders (of total new accounts)	9.5	6.5	6.8	7	8.8
Percentage of Newly Issued Credit Cards (of total cards)	46.7	47.1	48.2	35.2	32.2
Percentage of Domestic Loans to Underserved or Disadvantaged Business Sectors (of total loans)*	30.5	30.2	29.5	29.1	28.5*

* The percentages mentioned above represent loans granted within the northern and southern regions as part of the retail loan portfolio.

Supporting Customers with Disabilities

At the Housing Bank, we remain committed to providing high-quality banking services that meet the needs of all segments of society and contribute to sustainable development. We strive to offer a range of specialized initiatives and comprehensive, integrated banking services for individuals with disabilities, in line with our dedication to supporting our customers and reinforcing our leadership in community engagement.

We have designed products and services to address the majority of their requirements, in full compliance with the instructions for the financial consumer protection of customers with disabilities issued by the Central Bank of Jordan.

To ensure that all customers with disabilities can easily access our banking services, we have designated branches equipped with a comprehensive range of features. We facilitate wheelchair access through the provision of dedicated ramps and slopes, and we offer independent service desks to ensure personalized assistance. Furthermore, we have equipped specialized ATM sites with voice-guided functions for customers requiring audio-supported screen options, installed ATMs at heights accessible to customers in wheelchairs, and provided keypads featuring Braille or tactile numbering to facilitate ease of use, particularly for customers facing visual impairments.

Our Customers

At the Housing Bank, we continue to serve a diverse customer base of individuals and companies across various economic sectors, reflecting our role in supporting economic growth and promoting financial inclusion within the Kingdom.

By the end of 2025, we served approximately 590,000 individual and corporate customers, with women accounting for %38.4 of this total. We remain dedicated to developing our products, services, and banking channels to meet the evolving needs of our customers and enhance their banking experience across various traditional and digital platforms.

Our Customers with Loans

By the end of 2025, our retail loan portfolio reached JD 1,589 million, while the small and medium-sized enterprise (SME) loan portfolio totalled JD 255.7 million. The large corporate loan portfolio amounted to JD 1,800.5 million.

The table below illustrates the distribution of our loan portfolio by borrower type:

Loan Portfolio (JD Million) by Type of Borrower					
	2021	2022	2023	2024	2025
Individuals	1,532	1,658	1,672	1,688	1,589
SMEs	153.8	186.1	211.8	253.5	255.7
Large Corporates	1,593	1,732	1,735	1,767	1,800.5

The number of retail borrowers reached approximately 91,254, while the number of SME borrowers totalled 2,362, and the number of large corporate borrowers reached 640.

The table below shows the distribution of our borrowers by segment.

Number of Borrowing Clients by Borrower Type					
	2021	2022	2023	2024	2025
Individuals	95,951	97,778	95,578	95,634	91,254
SMEs	2,852	2,893	2,574	2,643	2,362
Large Corporates	585	625	623	622	640

Bridging the Gender Gap

In 2025, female customers accounted for 19.3% of the total number of retail borrowers, while the loans granted to them represented 15.9% of the total retail loan portfolio volume.

Advancing Youth Financing

The number of young borrowers under the age of 30 represented %3.4 of the total number of retail borrowers, and the facilities granted to them accounted for %1.7 of the total facilities granted to retail customers in 2025.

Digital Transformation

We recognize that digital transformation and ease of digital access are among the most important pillars of sustainable development in the Kingdom. The bank places great importance on digital channels and the optimal use of its branch network when designing its products.

We are adopting a digital banking strategy to enhance customer engagement amidst rapid digital transformation. We implement targeted marketing campaigns to promote our digital services, while ensuring a secure transition through risk assessments and cybersecurity measures. In 2025, we updated several of our systems and digital channels, which contributed to enhancing the performance of digital banking services and increasing the number of active users and the volume of transactions.

Product and Channel Digitization

We strive to innovate products, services, and creative solutions, and to expand the scope of our digital services by utilizing data analytics and improving the customer experience to offer unique digital benefits. Thanks to our strong digital capabilities, we provide our services efficiently to our customers and all segments of society. We pay special attention to customer interaction by continuously implementing digital improvements to better understand their needs, which ultimately improves the overall customer experience.

Our Digital Channels

The table below highlights the performance development of our digital channels in 2025:

Digital Channel Performance*					
	2021	**2022**	**2023**	**2024**	**2025**
Number of Mobile App Transactions (Via Iskan Mobile)	3,221,135	3,964,068	4,733,478	5,629,428	6,302,905
Number of Mobile Online Transactions (E-Commerce) **	-	-	1,095,522	2,497,883	2,583,338
Number of Call Center Transactions (Iskan 24/7)	982,807	704,221	729,138	837,372	937,209
Number of ATM Transactions	13,506,105	14,472,837	17,327,051	20,682,368	26,091,751
Total	**17,870,095**	**19,232,757**	**23,885,189**	**29,647,051**	**35,915,203**

*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 for the years 2021, and 2022.

Our Branches

Our branch network continues to play a pivotal role in delivering banking services to our customers across various regions of the Kingdom, in parallel with our continuous expansion in the use of digital channels. During 2025, the number of transactions executed through the branch network reached 3.25 million, compared to 3.24 million in 2024. This reflects stable levels of branch usage and their enduring role as a primary channel for providing banking services and consultations.

Conversely, our digital channels witnessed sustained growth in usage volume. The total number of transactions executed across both digital channels and branches increased by 19.1% during 2025, driven by a %21.1 rise in digital transactions. This highlights the success of our efforts in promoting digital transformation and expanding the use of electronic banking channels.

The table below shows the volume of transactions executed through our branch network:

Number of Branch Transactions				
2021	2022	2023	2024	2025
4,701,450	3,891,459	4,009,751	3,241,699	3,246,833

Enhancing Customer Experience

We continue to enhance our digital experience by improving the performance of our systems across various digital channels, thereby increasing efficiency and reliability. The bank is advancing its digitalization efforts, and to boost customer engagement, we launched targeted digital marketing campaigns that resulted in increased spending across our various cards. Furthermore, the bank remains focused on attracting new customers to our digital banking services and reinforcing customer awareness to encourage the use of our comprehensive digital offerings.

We view every customer interaction as an opportunity to create a positive experience with the Housing Bank. By delivering exceptional service, our ongoing focus on customer experience and innovation has allowed us to maintain a high level of customer satisfaction.

We strive to increase engagement with our customers, systematically collecting and analyzing their feedback to continuously improve the quality of our service. We have a dedicated work center responsible for gathering and reporting customer interactions across our multiple communication channels, including our website, social media, the "Iskan 24/7" call center, and the Complaints Section of the Compliance Department. The findings from these reports are shared with bank management to implement appropriate improvement measures.

We place our customers at the heart of everything we do, optimizing our resources to provide the best service possible. In line with our digital transformation strategy, we acquired a system to improve and develop the customer experience. This system allows us to design customer journey maps for various products and services and launch surveys for specific customer segments to measure their satisfaction and analyze their feedback and suggestions regarding the Bank in general, and our products and services in particular.

We also conducted workshops with customers and staff to analyze the customer experience from both external and internal perspectives, discussing feedback on their overall experience with the Bank, its products, and its services.

Customer satisfaction is measured through a combination of targeted surveys and industry-standard metrics, providing a clear vision of our customers' experiences. In 2025, we conducted a Customer Satisfaction survey covering a sample of 6,004 customers across various segments. The results showed that the bank maintained a high level of customer satisfaction at 92%, compared to 87% the previous year—an increase of 5%.

We also conducted a mystery shopper study, which involved evaluating all employees who interact directly with customers. This included 941 visits and 145 phone calls covering 970 employees. Our branches in Jordan achieved an overall performance score of 88.7%, while the "Iskan 24/7" call center achieved a score of 92.1%, compared to 92% in the previous year's study, reflecting an increase of 0.1%.

Furthermore, the results of these studies indicated several positive indicators regarding the services provided, including:

- Customer Effort Score (CES): The ease of effort when dealing with bank branches reached 4.66 (out of 5).
- Net Promoter Score (NPS): The likelihood of recommending the bank to relatives and friends reached 57 (on a scale of -100 to +100), compared to 38 in 2024.

Study Name	2022	2023	2024	2025
Customer Satisfaction Study	83.6%	80%	87%	92%
Mystery Shopper – Jordan Branches	86.3%	86.8%	90.5%	88.7%

Community Investment and Empowerment: A Sustainable Vision Under One Umbrella

Community investment represents a fundamental pillar of the Housing Bank's commitment to inclusive and sustainable growth. Driven by our deeply rooted philosophy of creating "shared value," we actively address pressing social challenges while fostering long-term economic resilience.

Reflecting this commitment, the Bank adopts a structured and collaborative approach aligned with Jordan's Economic Modernization Vision and the United Nations Sustainable Development Goals. We strive to build bridges of cooperation with various sectors, government institutions, and non-governmental organizations to translate plans into tangible, field-based initiatives that promote inclusivity and achieve genuine economic empowerment.

"Imkan Al-Iskan": The Strategic Umbrella for Sustainable Impact

To ensure these efforts are institutionalised and their impact amplified, Housing Bank is launching the social responsibility program "Imkan Al-Iskan", which serves as the overarching strategic umbrella for all our community initiatives and efforts.

Through "Imkan Al-Iskan", we translate our ethical and national values into tangible action across four main pillars. In 2025, we achieved a series of high-impact milestones under this umbrella across the following areas:

First: Social Empowerment (Human Development and Social Cohesion)

Under the "Imkan Al-Iskan" umbrella, we move beyond the traditional role of support to shape a development pathway aimed at comprehensive, high-quality empowerment:

- Strategic Partnerships: The Bank strengthened its partnerships with leading national institutions such as Tkiyet Um Ali, the Jordan River Foundation, and the Jordanian Hashemite Fund, to combat hunger, achieve food security, empower women, and protect children.
- Child and Orphan Care: The Bank continued to provide sustained, high-quality support to SOS Children's Villages in Amman, Irbid, and Aqaba to ensure a safe environment for children, alongside supporting the annual Diplomatic Bazaar organised by Mabarrat Um Al Hussien.
- Direct Humanitarian Initiatives: Our impact extended to the heart through organizing heartwarming entertainment events and Iftar gatherings for orphans at the Children's Museum, as well as supporting underprivileged families through our "Eid Clothing" program, in partnership with the Jordan Clothing Bank.

Second: Education and Youth Capacity Building (Empowering Minds)

Supporting the educational journey and qualifying young talent is at the forefront of our development priorities, ensuring equal opportunities:

- Scholarships: Covering university tuition costs in collaboration with institutions dedicated to educational equity, such as the Al-Aman Fund for the Future of Orphans, Al Hussein Technical University (HTU), the Elia Nuqul Foundation, and the Promising Hands Association.
- Partner Recognition: In appreciation of this pivotal role, King's Academy honored the Housing Bank by naming one of its female student dormitories in Madaba after the Bank.
- Inclusion and Awareness: Supporting entrepreneurship programs to integrate people with disabilities into the labor market in partnership with the Business Development Center (BDC), while simultaneously promoting financial literacy and cybersecurity awareness for university students in cooperation with INJAZ and the Association of Banks in Jordan.

Third: Health (A Genuine Pillar of Community Well-Being)

We continue to uphold our humanitarian role as a long-term partner in supporting the health sector and its core priorities:

- Combating Cancer: A sustained strategic partnership with the King Hussein Cancer Foundation (KHCF), which included supporting the "Charity Gala," comprehensive care programs for individuals with special needs, providing university scholarships to cancer survivors, and serving as the exclusive sponsor of the "Siwar Al-Hussein" volunteer program.
- Health Infrastructure Development: Supporting the "Himmetna" Charity Association in the expansion and modernization project of the Oncology Center at Al-Bashir Hospital.
- Internal Awareness and Donation: Organizing employee awareness events for early cancer detection and participating in the Healthcare Quality Conference (Medicine and Artificial Intelligence), in addition to launching the blood donation campaign, "Al-Nakhwa in Your Blood."

Fourth: Environment (Investing in the Future)

Believing that protecting the environment is an investment in future generations, the "Imkan Al-Iskan" umbrella has focused on environmental sustainability:

- Food Security and Agriculture: Continuing our Diamond Sponsorship of the "Green Caravan" program for the fifth consecutive year to plant thousands of fruit trees in the Jordan Valley, supporting smallholder farmers. We also supported hydroponic farming projects in partnership with the Dar Abu Abdullah Association in Jerash.
- Recycling: Renewing the "Green Imprints" initiative to recycle paper for the benefit of public schools, in collaboration with the Princess Alia Foundation.

"Imkan Al-Iskan": Multiplying Energy, Extending Impact on the Ground The "Imkan Al-Iskan"

umbrella goes beyond institutional support; it has evolved into a deeply rooted culture of giving that resonates within the hearts of our employees. We have witnessed a remarkable doubling in the number of employee volunteers, who have translated their belief in positive change into active, on-the-ground participation across all the Kingdom's governorates:

- Social Solidarity: Our volunteers participated in packing charitable parcels and distributing Iftar meals with the Tkiyet Um Ali during Ramadan. They also brought joy through Iftar gatherings at the Children's Museum, "Back to School" events with SOS Children's Villages, and the distribution of Eid clothing in partnership with the Jordan Clothing Bank to beneficiaries of the National Aid Fund.
- Empowering Families and Children: Making an active contribution to the "Child Protection" initiative with the Jordan River Foundation.
- On the Ground: Supporting farmers in planting trees and harvesting citrus crops in the Jordan Valley with the Arab Group for the Protection of Nature, as well as harvesting hydroponic crops with the Dar Abu Abdullah Association in Jerash.
- Humanitarian Impact: This spirit of giving was highlighted by an artistic touch through the painting of a mural in Aqaba in collaboration with the King Hussein Cancer Foundation.

These comprehensive efforts confirm that "Imkan Al-Iskan" is not merely a corporate social responsibility program; it is the overarching banner of our ethical and national commitment, and the path that strengthens the cohesion of our social fabric, ensuring we remain a true partner in shaping a better future for all.

Appendix A: Report Scope and Boundaries

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 12.
Reporting Cycle	The performance data in this report covers the period from January 1 to December 31, 2025.
Assurance	This report has not been subject to external assurance or audit.

Appendix B: Stakeholder Engagement Map

Stakeholders	Stakeholder Priorities	Communication Channels	HBTF Response
Customers Our customer base encompasses approximately 590,000 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	• Branches • Customer Care 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 X • 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 2,763 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 policy • 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 socioeconomic and community development through our network	• Job creation • Local talent development • SMEs 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 196 suppliers and contractors supporting our operations	• Transparent and equitable bid invitations • New business opportunities • Open communication channels	• Tenders and bids • Contracts and agreements	• Maintain fair and competitive selection • Maintain collaborative relationships based on mutual interests

Appendix C: GRI Content Index

GRI CONTENT INDEX ESSENTIALS SERVICE 2026

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.

Statement of Use		**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, 2025 to December 31, 2025.**			
GRI 1 Used:		**GRI 1: Foundation 2021**			
Applicable GRI Sector Standard(s):		**None**			
GRI Standard / Other Sources	**Disclosure**	**Location**	**Omissions**		**GRI Sector Standard Reference Number**
			Omitted Requirements	**Explanation**	
General Disclosures					
GRI 2: General Disclosures 2021	2-1 Organizational details	5-7	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.		
	2-2 Entities included in the organization's sustainability reporting	3			
	2-3 Reporting period, frequency, and contact point	1 Jan – 31 Dec 2025			
	2-4 Restatements of information	32-43-50-53			
	2-5 External assurance	This report has not been externally assured			
	2-6 Activities, value chain and other business relationships	https://hbtf.com/en/the-bank			
	2-7 Employees	37-48			
	2-8 Workers who are not employees	37			
	2-9 Governance structure and composition	16-19			
	2-10 Nomination and selection of the highest governance body	19			
	2-11 Chair of the highest governance body	19			

GRI 2: General Disclosures 2021	2-12 Role of the highest governance body in overseeing the management of impacts	16-19			
	2-13 Delegation of responsibility for managing impacts	16-19			
	2-14 Role of the highest governance body in sustainability reporting	Board of Directors granted final approval			
	2-15 Conflicts of interest	16-19,24			
	2-16 Communication of critical concerns	16-19			
	2-17 Collective knowledge of the highest governance body	Annual Report 2025 page 224-246			
	2-18 Evaluation of the performance of the highest governance body	16			
	2-19 Remuneration policies	Annual Report 2025 page 259-261			
	2-20 Process to determine remuneration	Annual Report 2025 page 259-261			
	2-21 Annual total compensation ratio	Annual Report 2025 page 259-261			
	2-22 Statement on sustainable development strategy	4			
	2-23 Policy commitments	16-19			
	2-24 Embedding policy commitments	16-19			
	2-25 Processes to remediate negative impacts	16-19			
	2-26 Mechanisms for seeking advice and raising concerns	20-23			
	2-27 Compliance with laws and regulations	24-25			
	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	10-11 60-61			
	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	12-13			
	3-2 List of material topics	12-13			
Sustainable Financial Performance					
GRI 3: Material Topics 2021	3-3 Management of material topics	28-30			
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	56-58			
	203-2 Significant indirect economic impacts	56-58			
Governance, Compliance & Risk Management					
GRI 3: Material Topics 2021	3-3 Management of material topics	20-25			
GRI 205: Anti-corruption 2016	205-2 Communication and training about anti-corruption policies and procedures	20-25			
	205-3 Confirmed incidents of corruption and actions taken	There were no confirmed cases of corruption, and no legal cases were filed that related to corruption against Housing Bank or any of its employees during the reporting period.			
Community Investment and Engagement					
GRI 3: Material Topics 2021	3-3 Management of material topics	56			
GRI 413: Local Communities 2016	413-1 Operations with local community engagement, impact assessments, and development programs	56-58			
	413-2 Operations with significant actual or potential negative impacts on local communities	56-58			

Cybersecurity and Information Security & Confidentiality					
GRI 3: Material Topics 2021	3-3 Management of material topics	23			
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and loss of customer data	23			
Human Capital Development					
GRI 3: Material Topics 2021	3-3 Management of material topics	37			
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	42-44			
	404-2 Programs for upgrading employee skills and transition assistance programs	42-44			
Diversity, Inclusion, and Welfare					
GRI 3: Material Topics 2021	3-3 Management of material topics	37-39			
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	37-39			
Responsible Procurement					
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