

بنك الإسكان
Housing Bank

Investor Relations Presentation
September 2026

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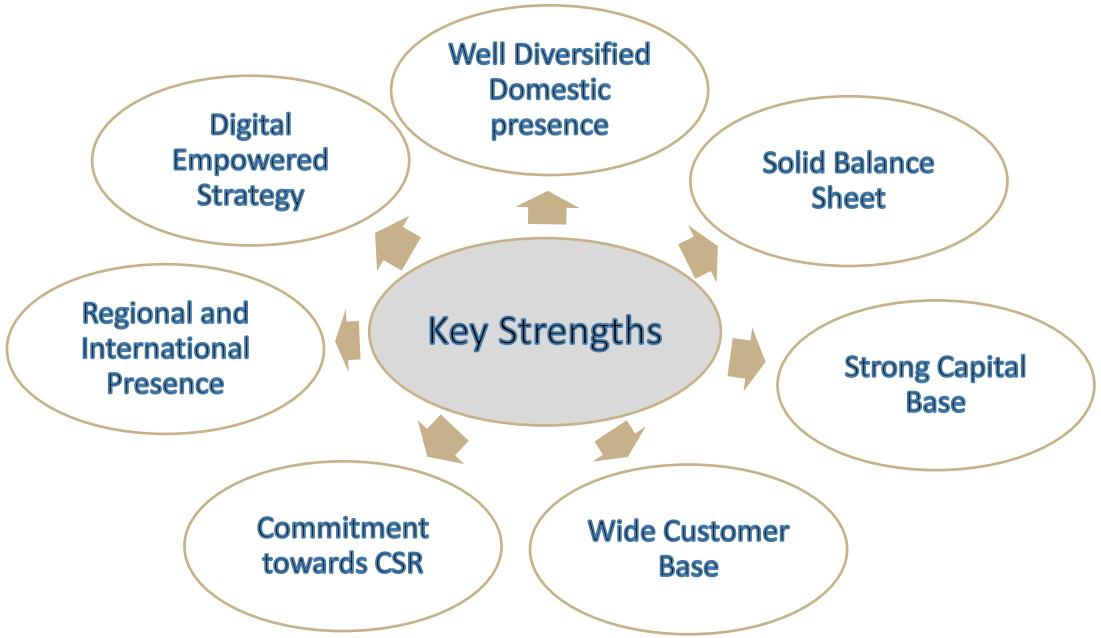
HBTF at a Glance

Main shareholders

- Qatar National Bank — 38.57%
- Kuwait Investment Authority — 18.61%
- Libyan Foreign Bank — 17.24%
- Social Security Corporation / Jordan — 15.54%



Credit Rating

MOODY'S

- Long Term: Ba3
- Short Term: NP
- Outlook: Stable

CAPITAL Intelligence

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

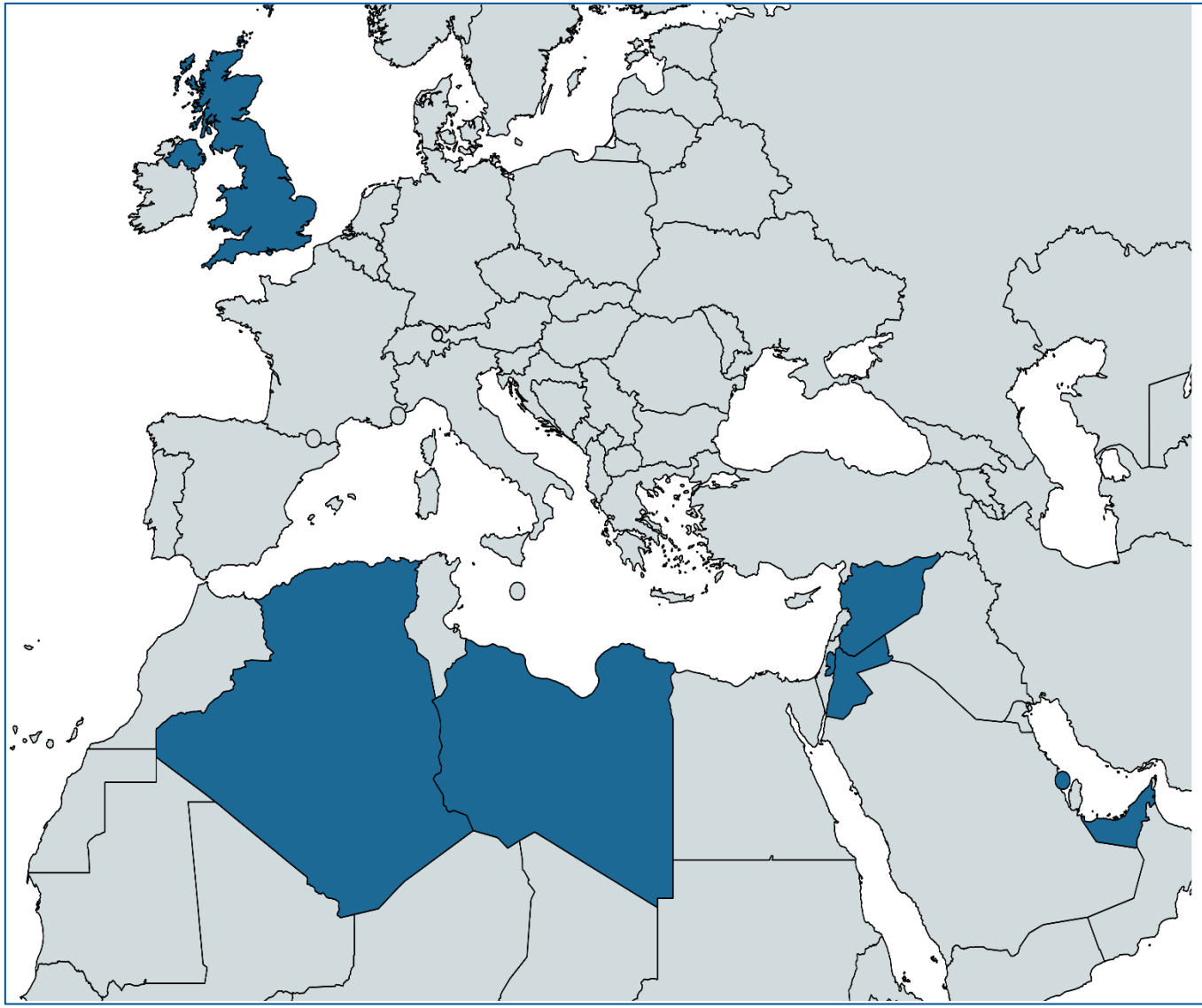
HBTF at a Glance

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

Stock Parameters (September 30th ,2026)
Listed on Amman Stock Exchange (ASE)
Free Float ≈ 5.158%
Market Cap. of $2.22b (4th in ASE, 2nd amongst Listed Banks)
Share Price of $7.05 per share
Price to Book 1.09x
Price to Earnings 9.91x

Key Financial indicators September 30th ,2026	
Total Assets	$13.9b ROA: 1.7%
Customer’s Deposits	$8.6b 3.3% YOY ↑
Total Equity	$2.1b CAR: 18.8% ROE: 10.7%
Net Loans	$6.9b 10.2% YOY ↑ NPLs (net): 6.0%
Total Operating Income	$486m 2.4% Growth ↑ Cost to Income: 44.0%
Net Profit	$169m Earning Per Share: $0.54

HBTF's Regional and International Footprint



Branches

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

Banking Subsidiaries

- 75% stake in Jordan International Bank (UK): 1 Branch
- 85% stake in The Housing Bank for trade and Finance (Algeria): 10 Branches
- 49.8% stake in The International Bank for Trade and Finance (Syria): 23 Branches

Non-Banking Subsidiaries

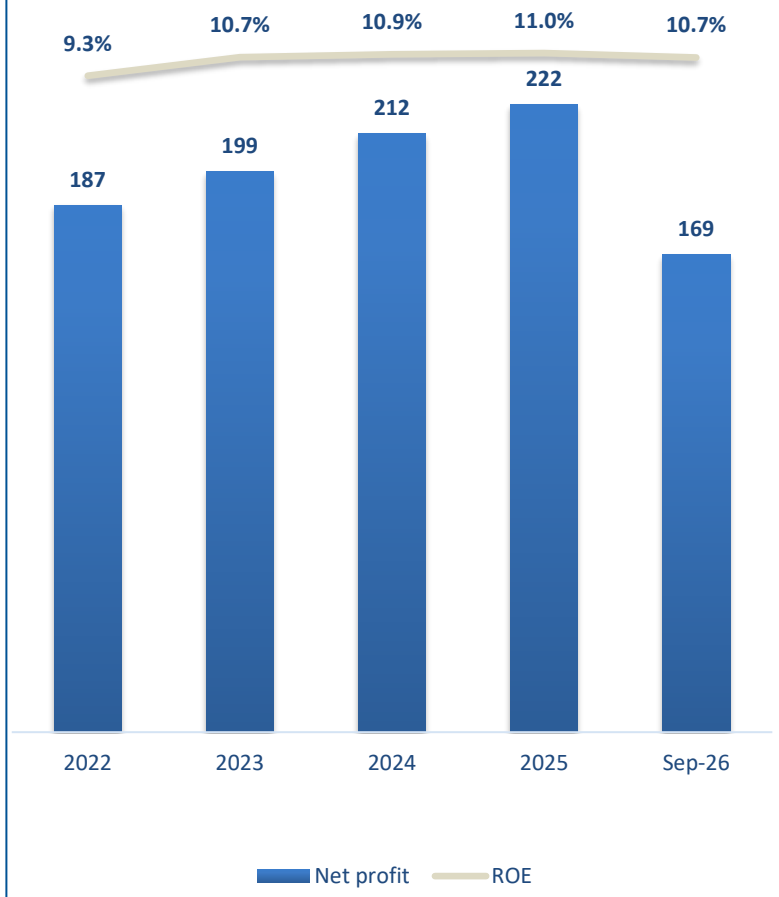
- Specialized Leasing Company (SLC) - Jordan (Fully Owned)
- Specialized Islamic Finance Company – Jordan (SLC Subsidiary)

Representative offices

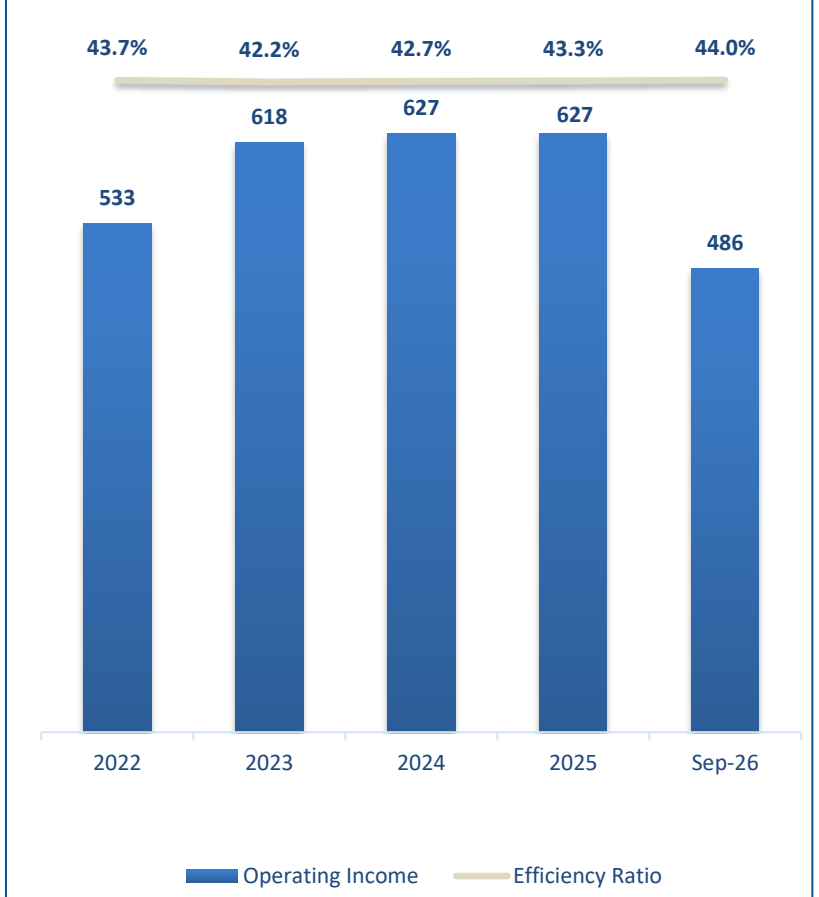
- Libya
- United Arab Emirates

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

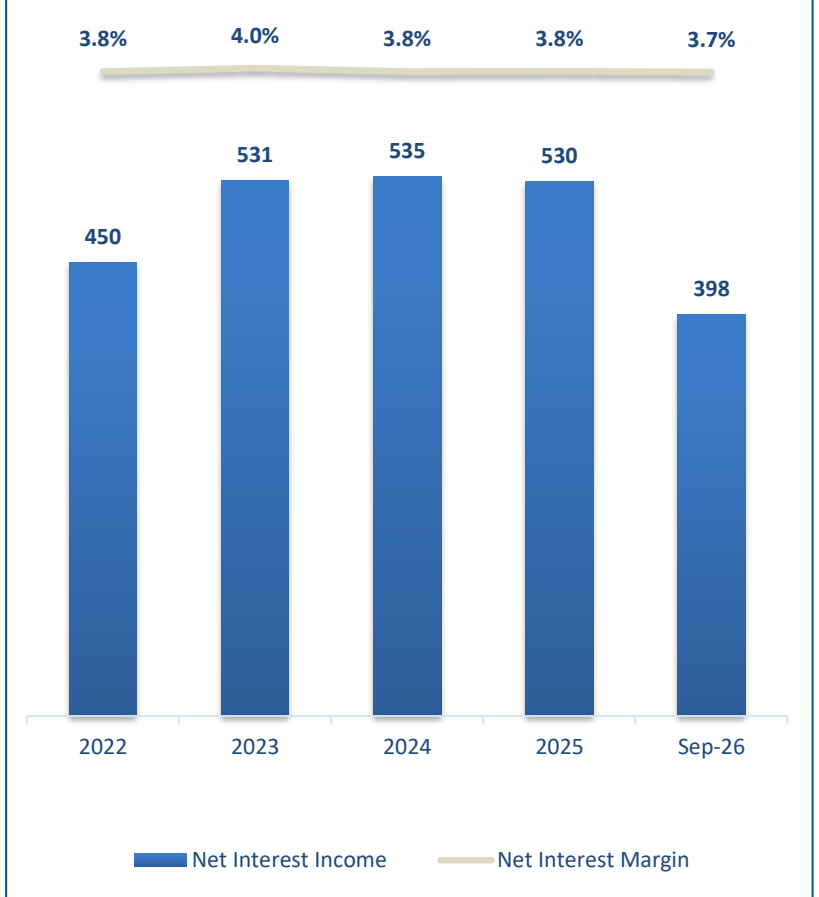
Net Profit



Operating Income

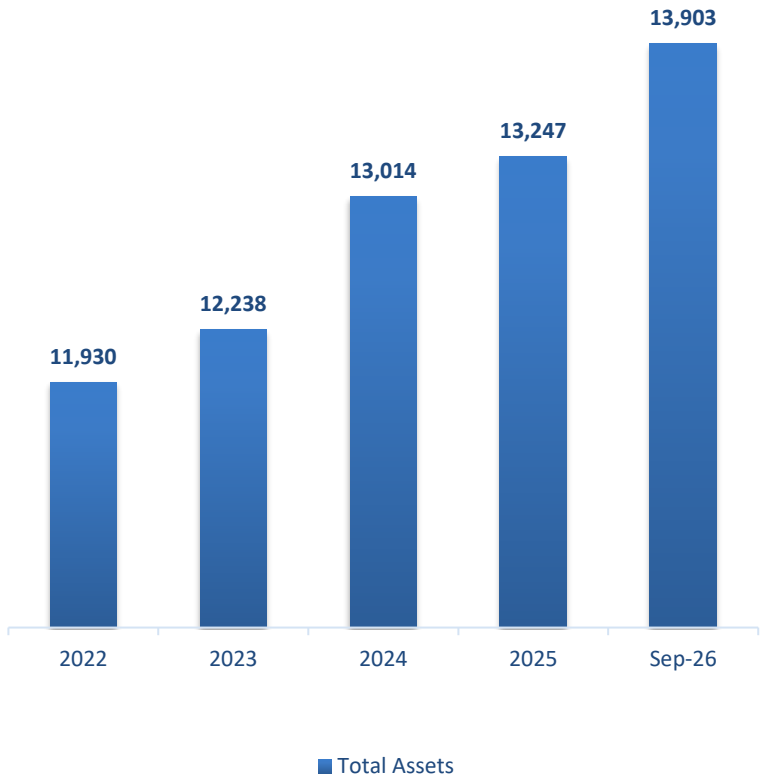


Net Interest Income

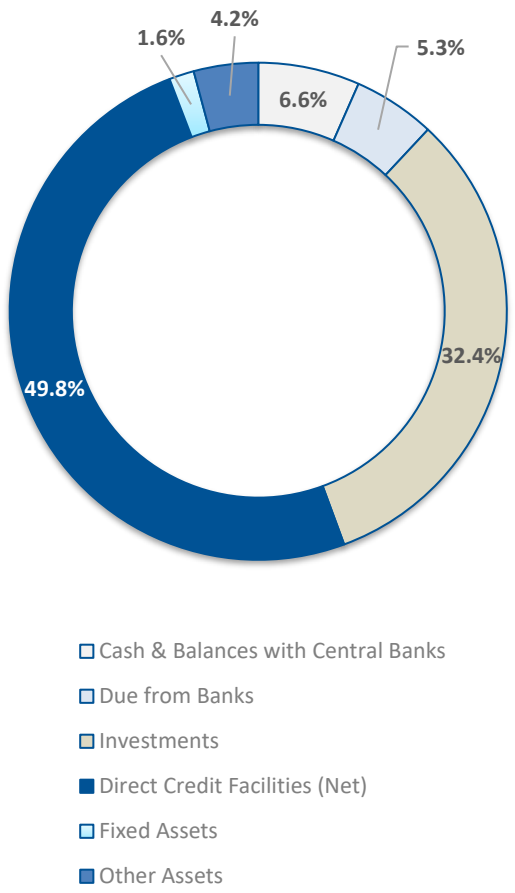


Assets Analysis
September 30th ,2026 (USD million)

Assets Evolution

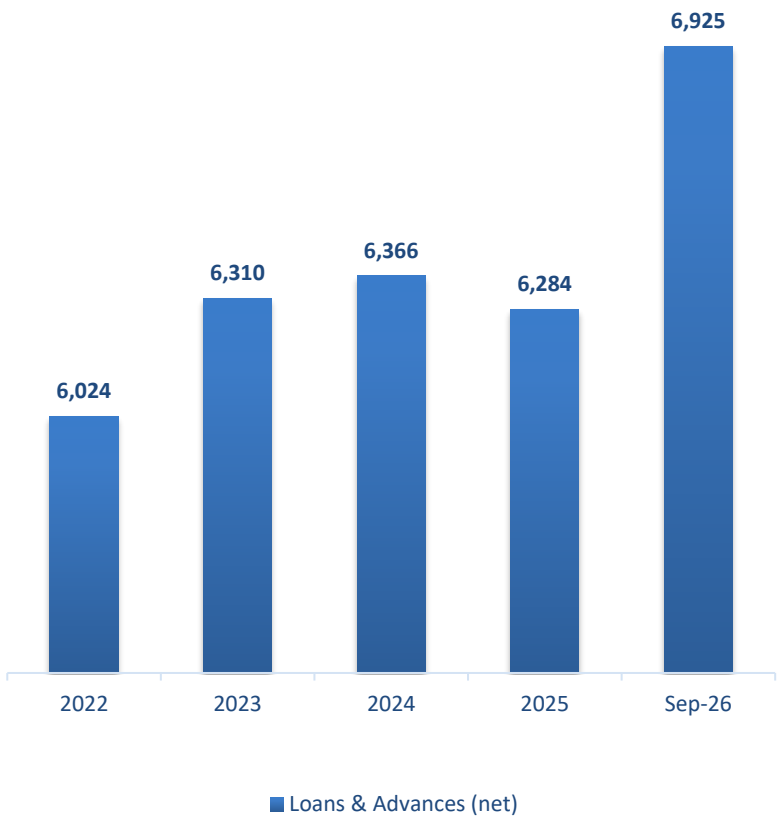


Split of Assets

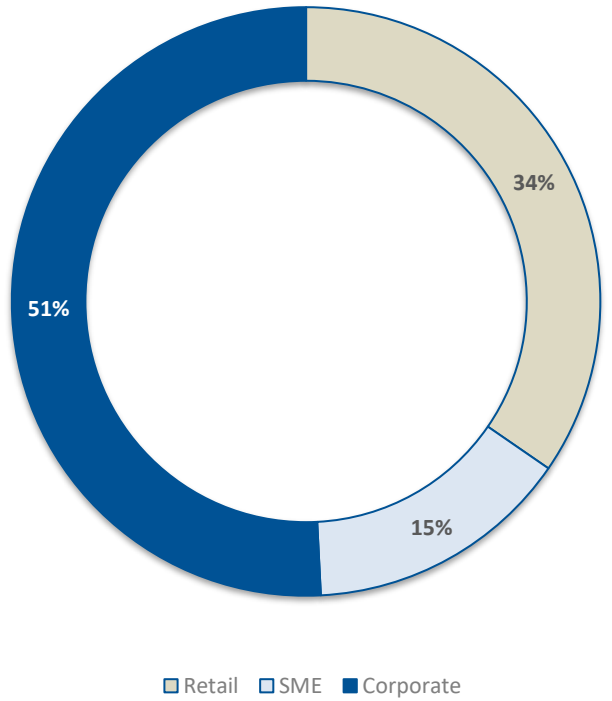


Loans Analysis
September 30th ,2026 (USD million)

Loans Evolution

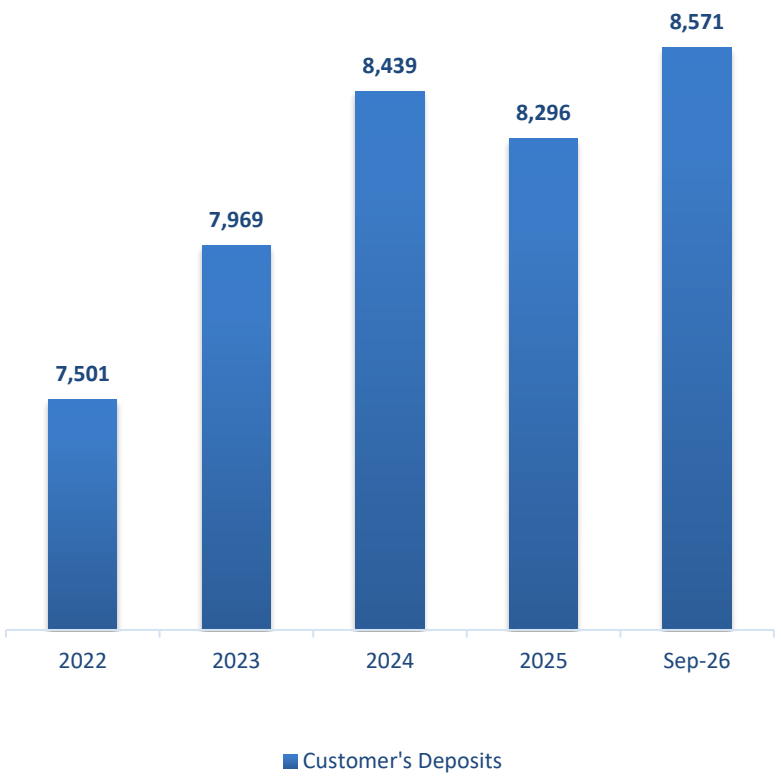


Split of Loans by customer type

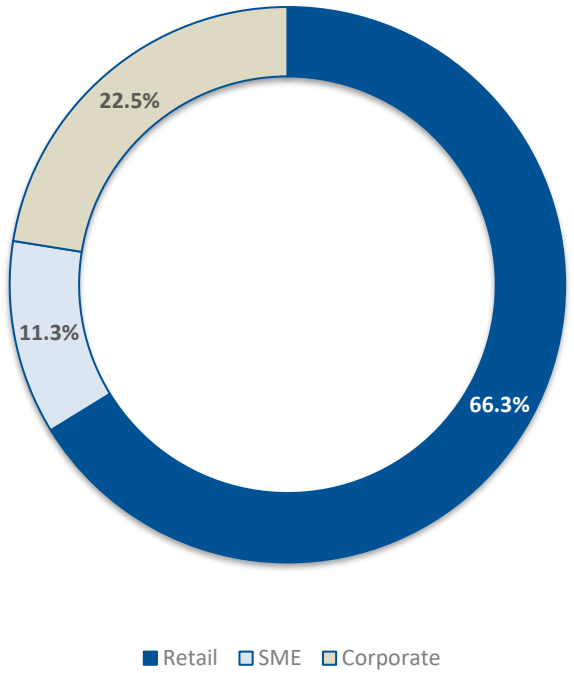


Funding Analysis
September 30th ,2026 (USD million)

Deposits Evolution

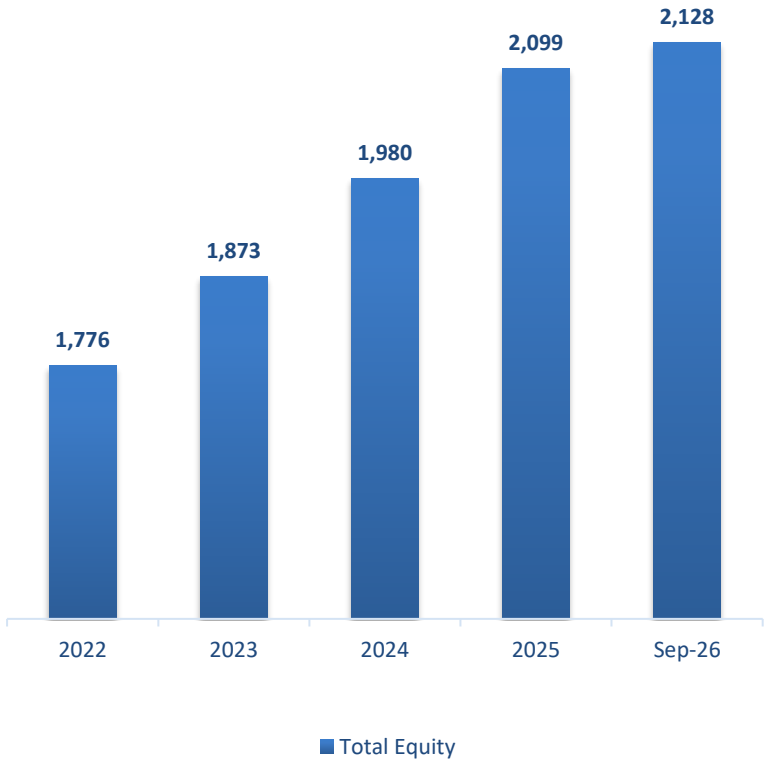


Split of Deposits

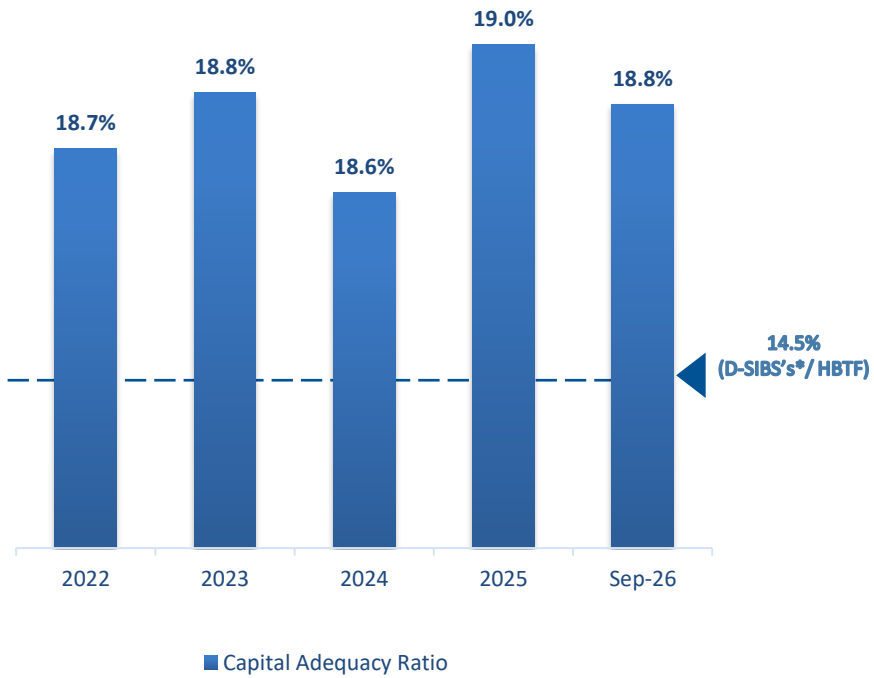


Capital Analysis
September 30th ,2026 (USD million)

Equity Evolution



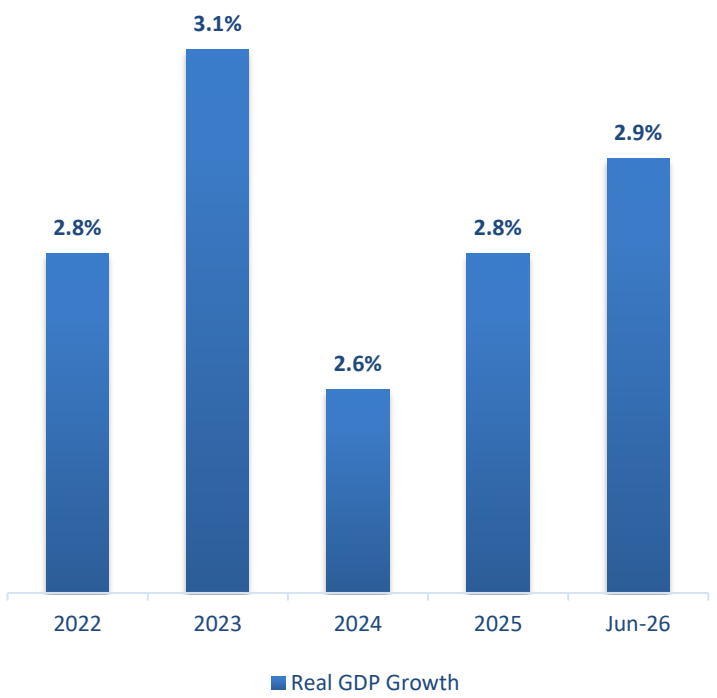
Capital Adequacy Ratio



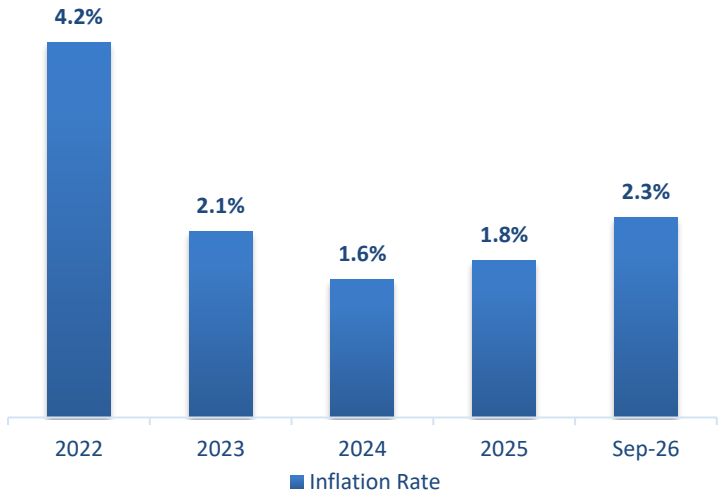
*D-SIB's: Domestic Systematically Important Bank

Jordan Economy - Overview

Real GDP Growth (%)

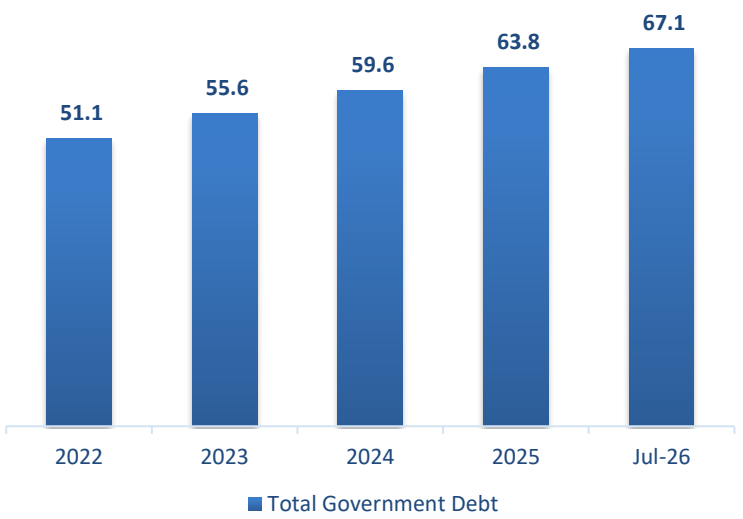


Inflation Rate (%)

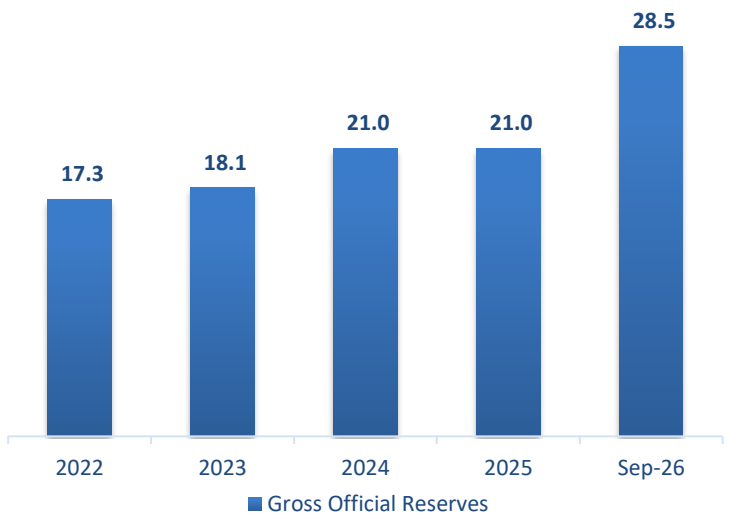


Jordan Economy - Overview

Total Government Debt (USD billion)

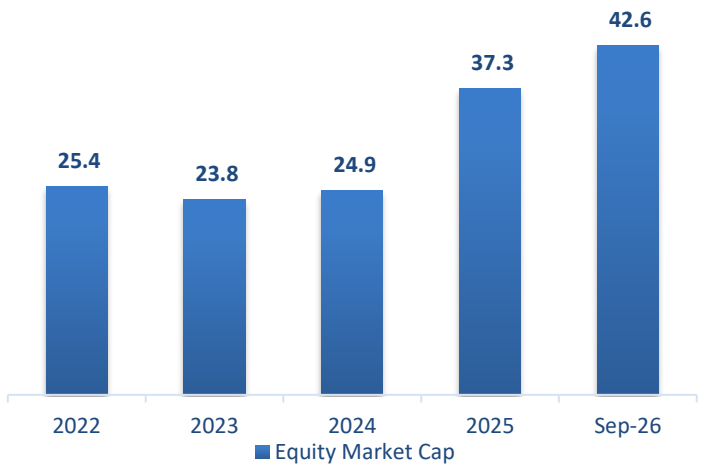


Gross Foreign Currency Reserves (USD billion)

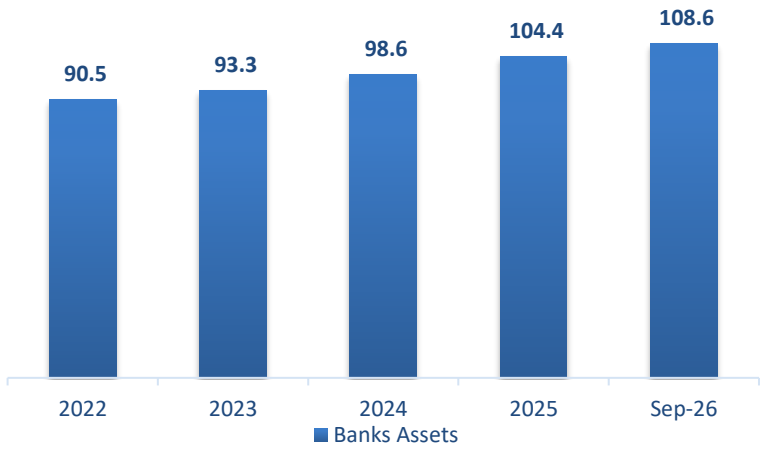


Jordan Economy - Overview

Equity Market Cap (USD billion)



Banks Assets (USD billion)



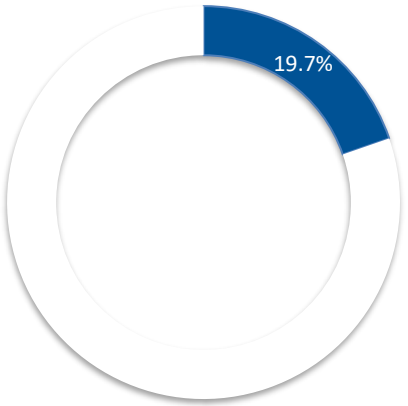

بنك الإسكان
Housing Bank

Appendix 1- Historical Financial Information
USD million

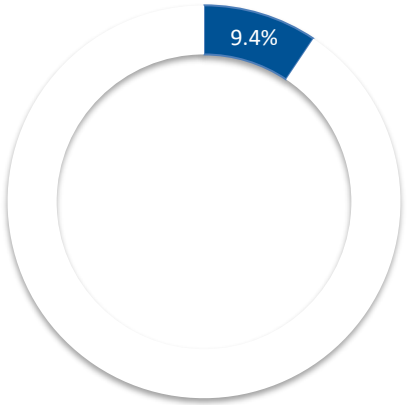
Item	2022	2023	2024	2025	Sep-2026
Loans & Advances (Gross)	6,835	7,167	7,198	7,046	7,574
Loans & Advances (Net)	6,024	6,310	6,366	6,284	6,925
Loans Classified under Stage III (net)	338	381	439	452	449
Stage III Ratio (net)	5.1%	5.4%	6.3%	6.6%	6.0%
Coverage Ratio	181%	167%	141%	128%	115%
Customer's Deposits	7,501	7,969	8,439	8,296	8,571
Total Equity	1,776	1,873	1,980	2,099	2,128
Net Interest Margin (%)	3.8%	4.0%	3.8%	3.8%	3.7%
Non-Interest Income / Total Revenue (%)	15.6%	14.0%	14.7%	15.5%	18.1%
Efficiency Ratio	43.7%	42.2%	42.7%	43.3%	44.0%
Return on Assets	1.6%	1.6%	1.7%	1.7%	1.7%
Return on Equity	10.5%	10.9%	11.0%	10.9%	10.7%

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

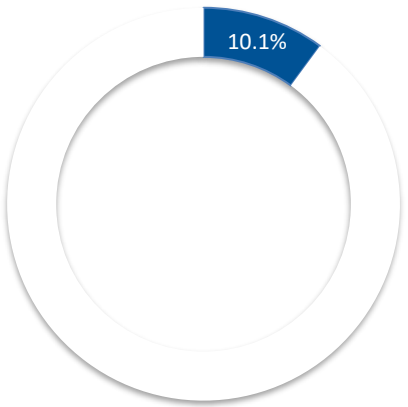
JOD Saving accounts



Total Customer's Deposits



Credit Facilities



Total Assets

