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1 About This Report

We are pleased to present Jordan Commercial Bank's fourth Sustainability Report, which reflects our continued commitment to accountability, transparency, and responsible business practices.

Reporting Period

The reporting period covered by this Report begins on 1 January 2025 and ends on 31 December 2025.

Report Content

This Report has been prepared with reference to the Sustainability Reporting Standards issued by the Global Reporting Initiative (GRI). For further details, [please refer to the GRI Content Index included in the Appendix](#)

Reporting Scope and Economic Entities Covered

This Report covers all branches of Jordan Commercial Bank, as well as its Head Office and affiliated departments operating within the Hashemite Kingdom of Jordan.

Feedback

Through this Report, we aim to engage our stakeholders in identifying material sustainability-related issues and to highlight our achievements and future aspirations. We also seek to embed sustainability across all our operations and business activities and integrate it into our policies and strategies.

Accordingly, your feedback and comments on this Report and on our sustainability efforts are of the utmost importance to us. We would be pleased to receive your observations and suggestions through the communication channels listed below:

- Email: jcb@jcbank.com.jo
- Facebook: <https://www.facebook.com/JCBankJo/>
- Instagram: [@JCBank](#)
- Or by visiting our website: <https://www.jcbank.com.jo/form/contact-us>





Dear Colleagues, Stakeholders, and Valued Partners:

It is my pleasure to present Jordan Commercial Bank's fourth Sustainability Report, prepared in accordance with the Global Reporting Initiative (GRI) Sustainability Reporting Standards. This Report reflects our enduring commitment to being "**Closer to You**" not only through our branch network and banking services, but also as a strategic partner in supporting Jordan's national economy while balancing economic growth with our responsibility toward society and the environment.

This Report highlights the Bank's key environmental, social, and governance (ESG) achievements during 2025 and demonstrates our continued commitment to integrating sustainability principles across all aspects of our business and operations. We firmly believe that the role of financial institutions extends beyond achieving strong financial performance to contributing meaningfully to sustainable development and creating long-term value for all stakeholders.

The year 2025 marked another significant milestone in the Bank's journey. We successfully strengthened our financial performance and delivered positive results that reflect the resilience of our financial position and our ability to sustain long-term growth. Total assets increased to approximately JOD **1.5** billion, while net profit reached JOD **14.1** million, representing a **20%** increase compared with the previous year. This balanced performance demonstrates the Bank's commitment to reinforcing its position as a trusted financial institution that actively contributes to supporting the national economy. During the year, the Bank generated and distributed JOD **92.5** million in economic value to society.

As part of our commitment to strengthening sustainability practices and embedding them within our institutional framework, the Bank conducted a comprehensive materiality assessment during 2025 to identify and evaluate the sustainability issues most relevant to our business operations and the economic, social, and environmental context in which we operate. These material topics were identified through an assessment of stakeholder expectations and interests and aligned with the Bank's strategic ESG priorities, resulting in a balanced set of priority issues that reflects both stakeholder expectations and the Bank's strategic direction.

In this context, the Bank continues to strengthen its corporate governance framework to ensure adherence to the highest standards of transparency, accountability, and compliance with applicable regulatory and supervisory requirements across all departments and branches. We also remain committed to continuously enhancing our governance framework and institutional policies in line with international and local best practices, thereby safeguarding the interests of our shareholders, customers, employees, and all other stakeholders.

The Bank further reaffirms its unwavering commitment to promoting a culture of integrity and transparency throughout all its operations and activities by implementing a comprehensive framework of policies, procedures, and systems that support institutional compliance and reinforce responsible professional conduct.

The Bank maintains a strict zero-tolerance approach toward all forms of corruption, bribery, and any conduct that violates its Code of Conduct and Business Ethics, thereby fostering a workplace founded on trust, integrity, and corporate responsibility. Our people remain the cornerstone of our success and long-term sustainability. With a workforce of more than **700** employees, the Bank is committed to providing a supportive work environment that respects employee rights while promoting continuous learning, professional development, and career advancement. We also continue to strengthen diversity, equal opportunity, and women's participation across all organizational levels, with women representing **39%** of the Bank's total workforce.

As part of our environmental commitment, the Bank continues to reduce its carbon footprint and improve resource efficiency through a range of initiatives designed to optimize energy consumption and expand the use of renewable energy sources. These efforts resulted in renewable energy accounting for **78.5%** of the Bank's total energy consumption and a **6%** reduction in greenhouse gas emissions. In addition, the Bank recycled **11.7** tonnes of paper and implemented several environmental initiatives, including the Green Caravan initiative, paper and furniture recycling programmes, and improved waste management practices.

The Bank also continues to play an active role in supporting local communities by sponsoring and supporting numerous social, humanitarian, educational, healthcare, and environmental initiatives. Since **2020**, the Bank's cumulative community contributions have exceeded JOD **3.5** million. Furthermore, the Bank remains committed to supporting the local economy by strengthening its engagement with local suppliers, with approximately **92%** of total procurement expenditure directed to domestic suppliers.

As part of our digital transformation journey, the Bank continued throughout **2025** to enhance its digital services and introduce innovative banking solutions that meet customers' evolving needs with greater efficiency and convenience. As a result, transactions conducted through the Tejari Mobile application increased by **36%** compared with **2024**.

In closing, I would like to express my sincere appreciation to all our stakeholders—including our customers, shareholders, employees, and business partners—for their continued trust and support. We remain firmly committed to advancing our sustainability journey by embedding sustainable practices throughout our operations and business activities, creating lasting value for the economy, society, and the environment, and moving confidently toward a more prosperous and sustainable future for all.

Thank you

Michael Sayegh

Chairman of the Board of Directors



Jordan Commercial Bank was established in 1977 under the name Jordan Gulf Bank. Since its inception, the Bank has pursued a strategic path focused on sustainable growth and the creation of long-term value for its stakeholders. In 2004, the Bank underwent a comprehensive restructuring and adopted its current name, **Jordan Commercial Bank**, marking an important milestone in strengthening its institutional identity and reinforcing its position as an independent banking institution in line with its long-term strategic vision.

Today, Jordan Commercial Bank is a leading financial institution in the Hashemite Kingdom of Jordan, providing comprehensive banking solutions that meet the evolving needs of both individuals and businesses across various sectors and market segments. Our business model is built on a diversified portfolio of products and services, competitive pricing, and a strong commitment to service quality and operational excellence, enabling us to respond effectively to changing economic conditions and market dynamics.

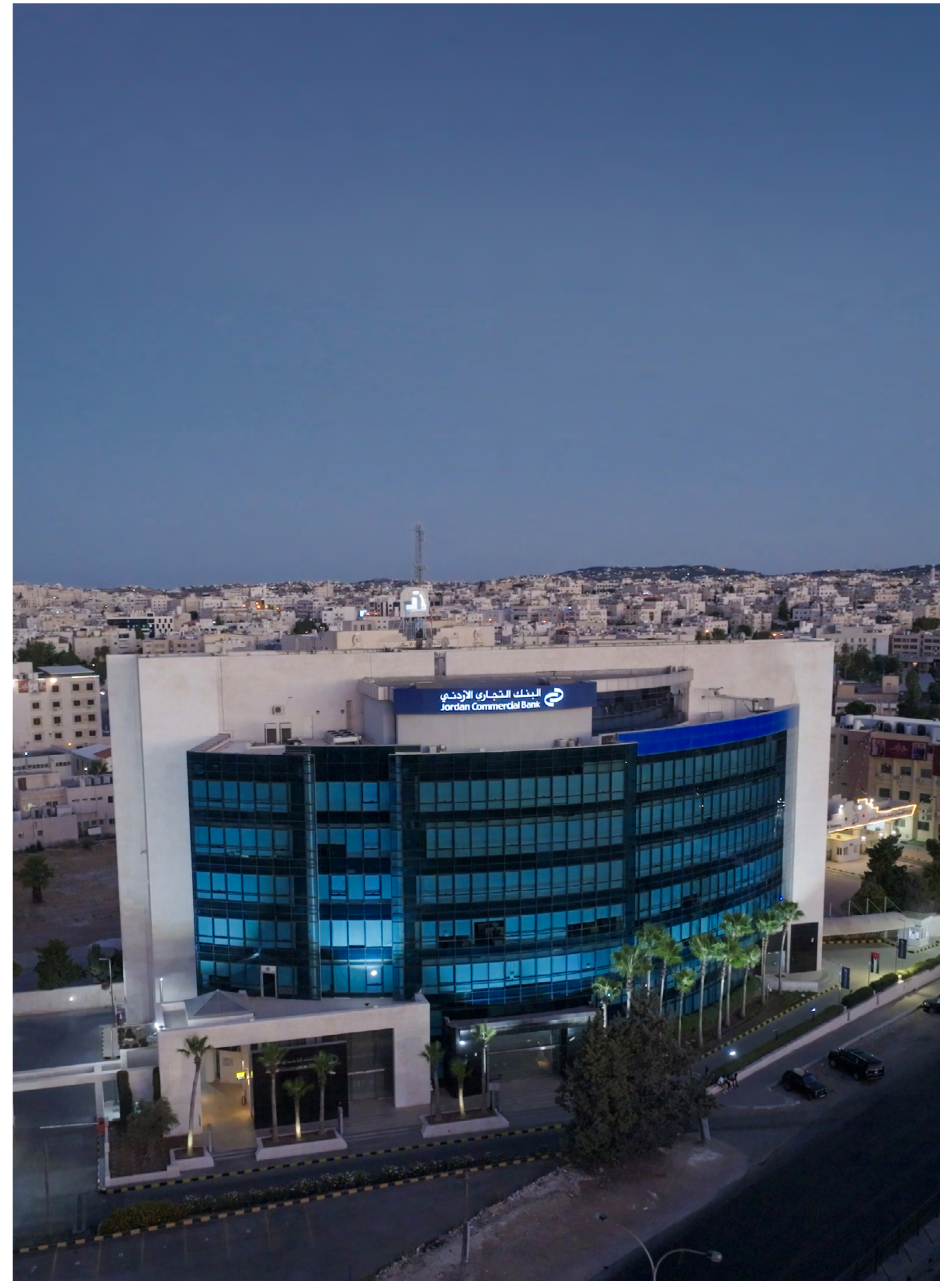
Recognizing the critical role of digital transformation in the future of banking, the Bank has continued to invest in modernizing its technological infrastructure and strengthening its digital capabilities. As part of this commitment, the Bank launched the Tejari Mobile application, an integrated digital banking platform that enables customers to manage their banking transactions securely and conveniently, including balance inquiries, fund transfers, and bill payments. The Bank continues to enhance the application's features to expand its services and further improve the customer experience.

In support of financial inclusion and broader access to banking services, the Bank has expanded its alternative service channels to include **51** off-site automated teller machines (ATMs) strategically located across the Kingdom, in addition to ATMs available at its branches. Furthermore, the Bank expanded its Tejari Express network to **12** branches, offering fast, flexible, and convenient banking services through extended operating hours to better meet customers' needs.

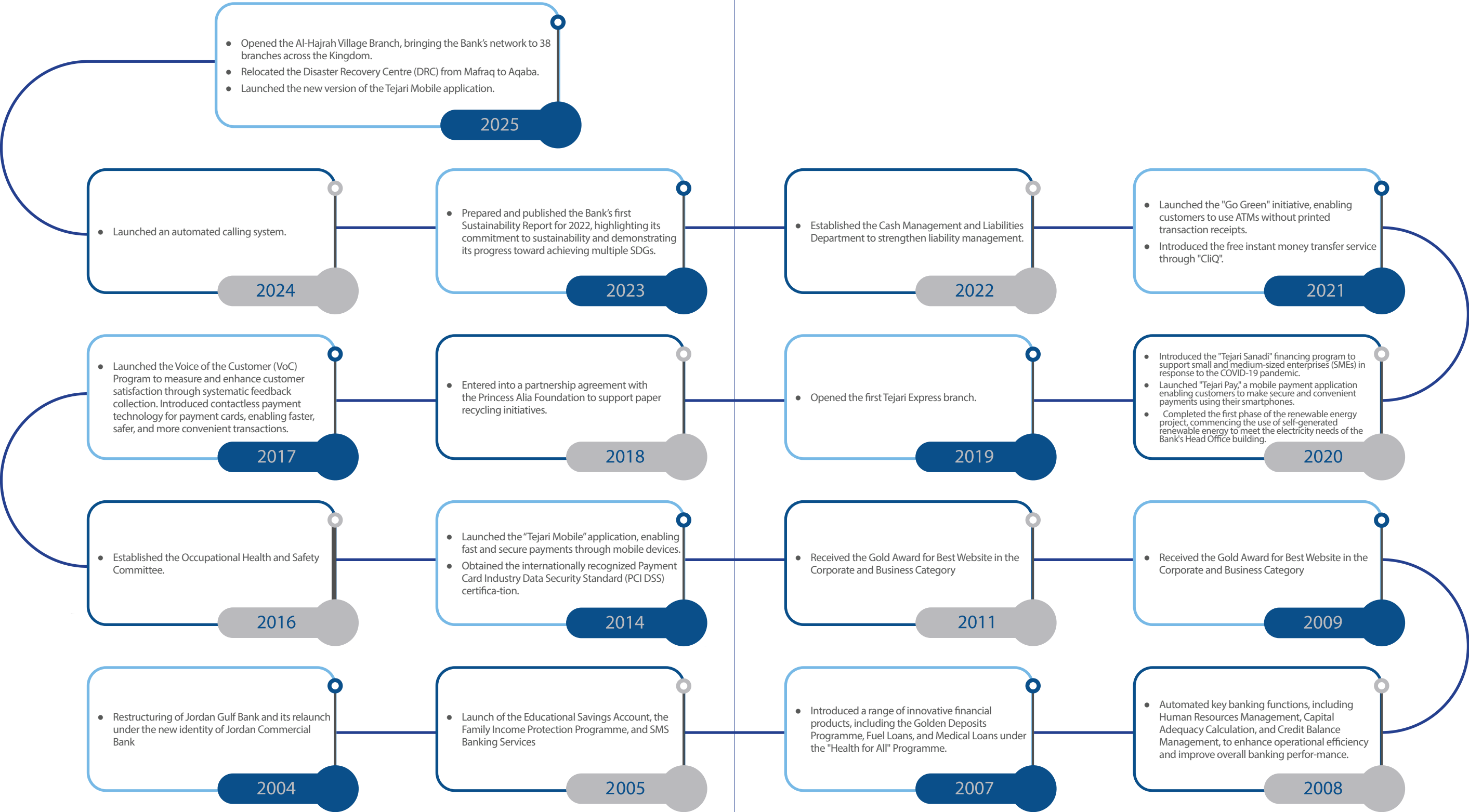
Beyond its economic role, the Bank remains firmly committed to its social responsibility by supporting educational, social, cultural, and economic initiatives that align with its vision of creating a positive and lasting impact on society. The Bank places particular emphasis on empowering underserved communities and promoting sustainable development opportunities, reaffirming its role as an active development partner in the Hashemite Kingdom of Jordan.

Memberships

Jordan Commercial Bank maintains memberships in a number of leading national, regional, and international organizations:



The Bank's Sustainability Journey



3.1 Our Guiding Principles

Our vision, objectives, and values form the cornerstone of the Bank's identity and operating framework. They guide our journey toward sustainability and enable us to create long-term value for all stakeholders.



Our Vision

We aspire to further develop Jordan Commercial Bank into a distinguished financial institution, recognized for delivering exceptional banking services and becoming one of the leading banks in meeting customers' needs through innovative products and services, in accordance with the latest, highest, and most reliable internationally recognized standards.



Our Goals

To provide comprehensive and integrated banking services across the corporate, retail, and treasury sectors, delivering high-quality solutions at competitive prices that meet the diverse financial needs of our customers. We support these services with appropriate banking solutions, advanced technologies, and efficient distribution channels, while remaining committed to generating sustainable value and returns for our customers, shareholders, business partners, and employees.



Our Values

- Our people are our greatest asset.
- Customer satisfaction and expanding our customer base are our highest priorities.
- Transparency is the foundation of our credibility.
- Integrity and ethical conduct define the way we do business.
- We are committed to continuous improvement.
- Serving the community is a core responsibility.

All our actions and decisions are guided by these principles, which underpin our commitment to sustainability and enable us to create a positive and lasting impact.

3.2 Geographic Presence and Expansion

The Bank's strategy is centred on expanding its presence across all regions of the Kingdom and promoting greater financial inclusion by extending its banking services to a wider segment of society—including both existing customers and underserved communities. This approach targets customers in areas with significant commercial and urban activity while also reaching individuals and communities with limited access to banking services, particularly in locations beyond major population and business centres.

In line with this strategy, the Bank has continued implementing its branch expansion plan across priority locations, with a particular focus on the rollout of Tejari Express branches. These branches provide convenient banking services through extended and flexible operating hours, enabling the Bank to better serve a broader range of customer segments.

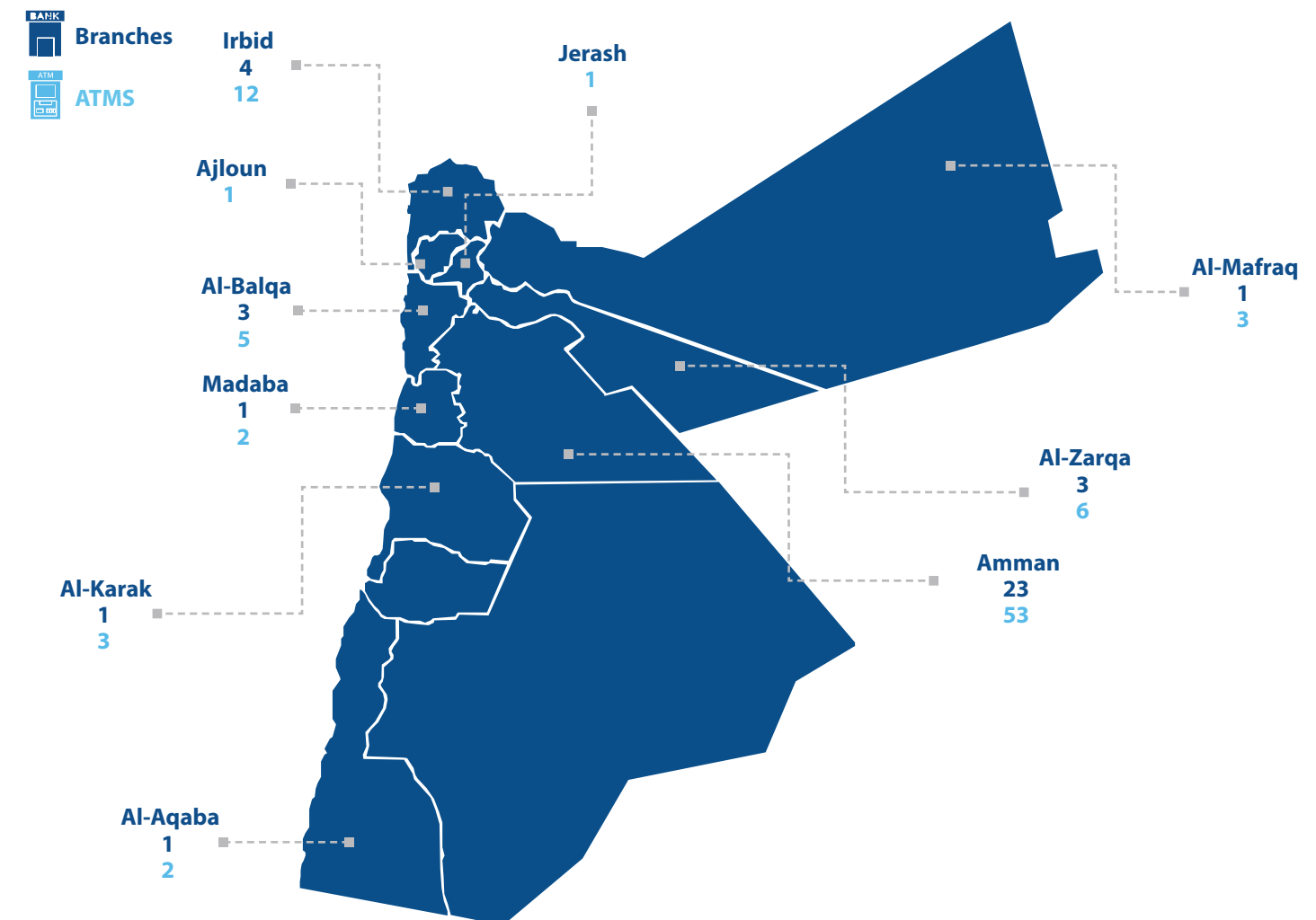
As the Bank continues to expand its branch network, it remains committed to reflecting a modern and innovative brand identity while delivering a superior customer experience. Newly opened branches are designed with a contemporary architectural concept that aligns with the Bank's sustainability vision and supports environmental and social sustainability objectives. This commitment is further reflected in our ongoing efforts to diversify and enhance service delivery channels, while encouraging customers to increasingly adopt digital platforms and electronic banking services.

In addition to opening new branches, the Bank has undertaken a comprehensive modernization program for its existing network to establish a consistent brand identity across all locations. This initiative has also included relocating selected branches to areas closer to customer concentrations, ensuring greater accessibility and equipping each branch with modern facilities that enable the efficient delivery of high-quality banking services.

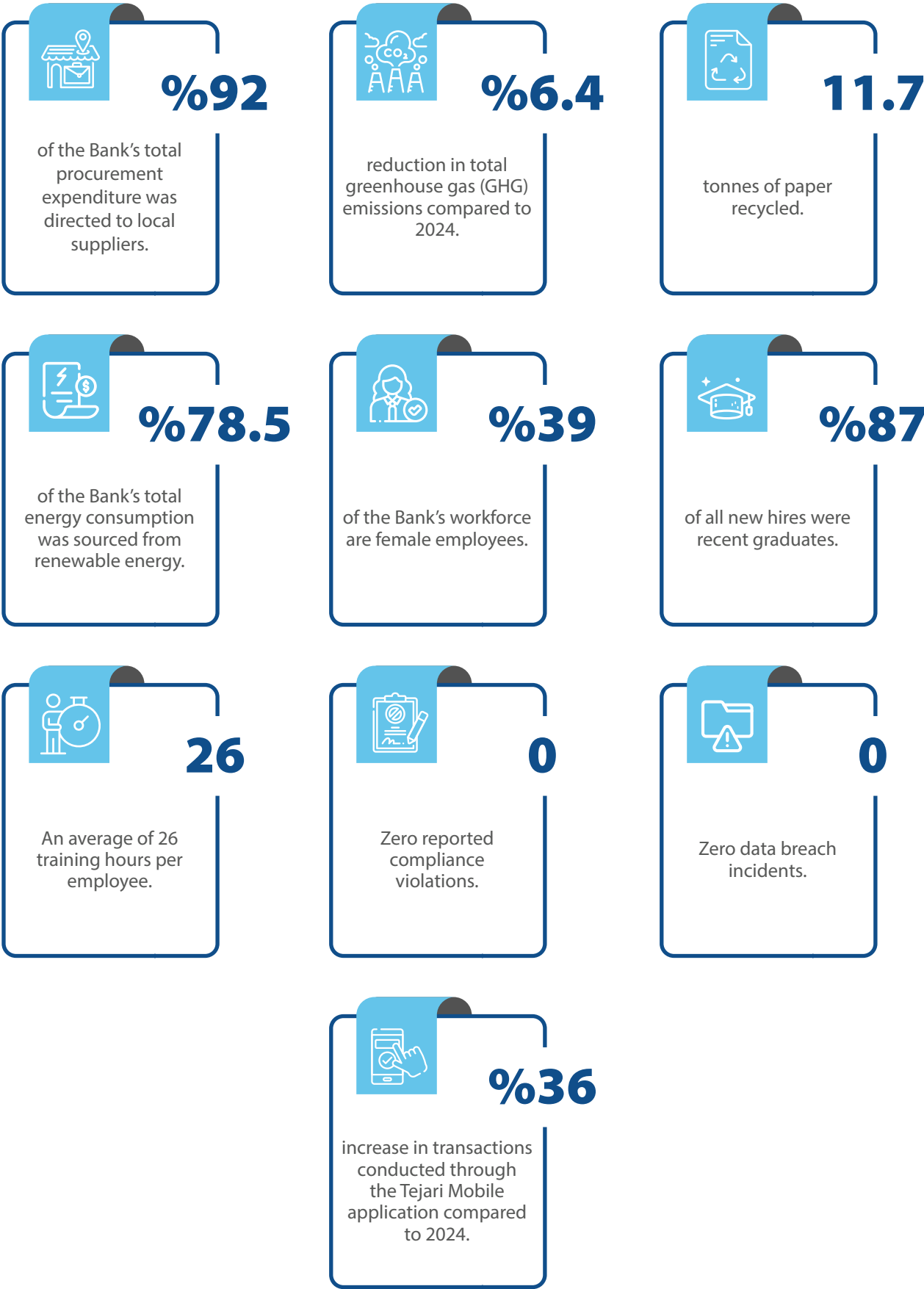
Alongside the expansion and modernization of its branch network, the Bank has continued to grow its ATM network, particularly in areas where no branches are available or where banking services are generally limited.

Key Geographic Expansion Achievements as of Year-End 2025

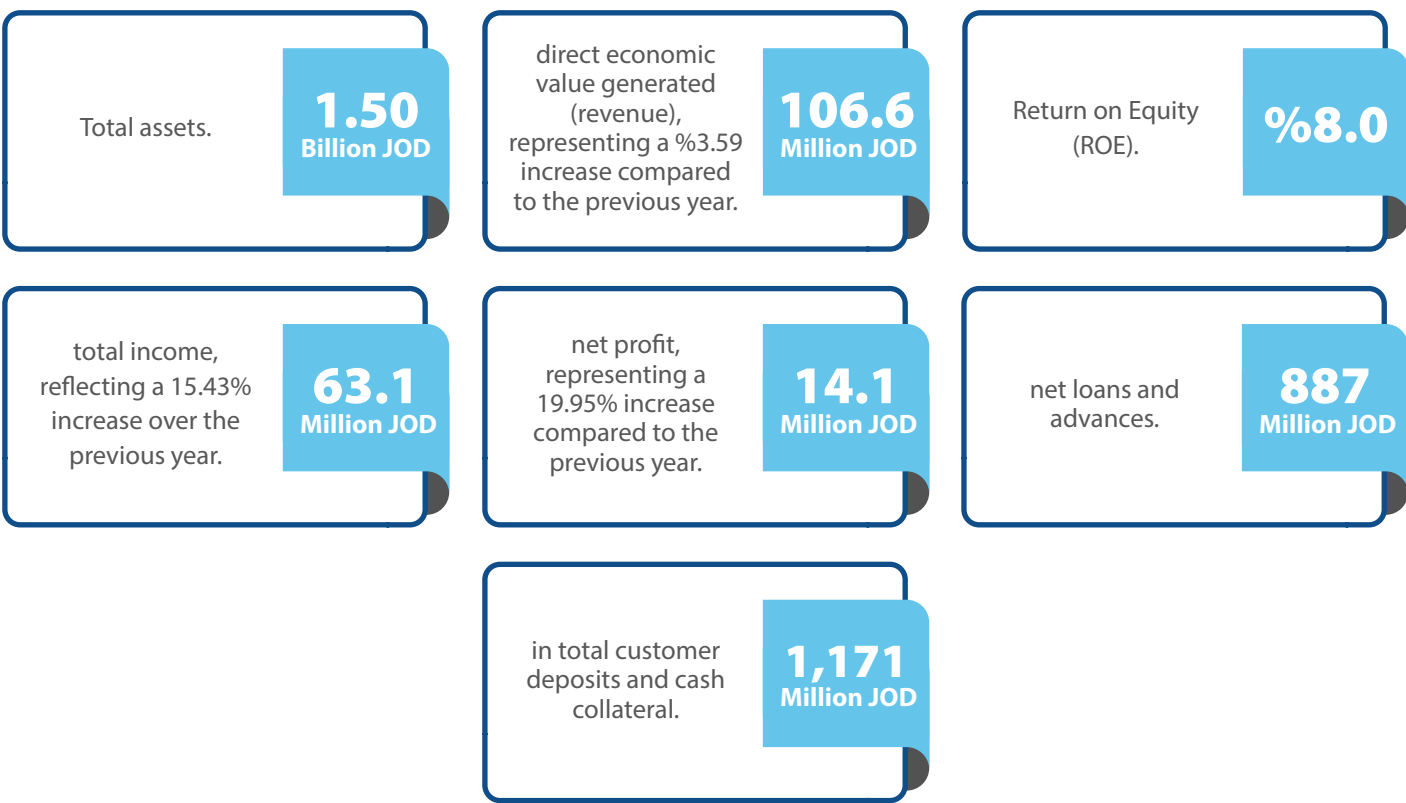
- **38 Branches:** across the Kingdom, including 12 Tejari Express branches, representing %31.6 of the Bank's total branch network.
- **88 ATMs:** including contactless ATMs, touchscreen-enabled machines, and **Drive-Thru** ATMs, providing customers with convenient and innovative banking services.
- **726 employees:** across the Bank, including 213 branch employees, representing %29.3 of the total workforce.
- **Nationwide presence:** through branches located in the governorates of Zarqa, Irbid, Mafraq, Karak, Madaba, Aqaba, and Balqa, in addition to an extensive branch network across various districts of Amman. The Bank's ATM network extends across the majority of the Kingdom's governorates, further enhancing access to banking services.



3.3 Key Achievements in 2025
Our Sustainability Achievements



Economic Performance
Our strong financial performance continues to reinforce the Bank's long-term financial sustainability. Key financial achievements in 2025 include:



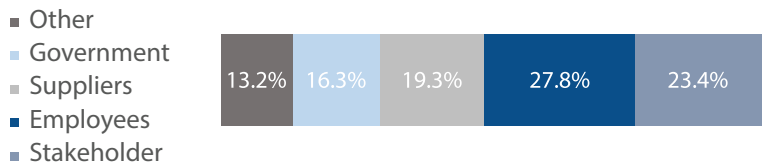
Direct Economic Value Generated and Distributed

	Unit	2022	2023	2024	2025
Direct Economic Value Generated (Revenue)	JOD	86,887,105	103,860,721	102,951,601	106,643,180
Total Economic Value Distributed – Costs (including the following)	JOD	75,546,922	92,375,937	91,233,900	92,587,366
Operating Costs	JOD	17,845,654	25,155,703	18,379,616	21,147,207
Employee Wages and Benefits	JOD	14,214,511	15,468,703	16,398,624	17,546,013
Payments to Providers of Capital	JOD	35,482,447	43,928,075	48,297,187	43,554,699
Payments to Government	JOD	7,797,788	6,967,783	7,660,244	9,436,050
Community Investments	JOD	206,521	855,673	498,229	903,397
Economic Value Retained (Direct Economic Value Generated Less Economic Value Distributed)	JOD	11,340,183	11,484,784	11,717,701	14,055,814

Value Creation

Jordan Commercial Bank believes that profitability extends beyond generating returns for its shareholders; it also encompasses creating positive outcomes for all stakeholders, including its employees, suppliers, and local communities.

Stakeholders' share of income 2025



Our commitment to sustainable development and its integration across our operations and activities stems from our deep belief in the importance of advancing the Sustainable Development Goals and their positive impact on the well-being of individuals and communities, environmental protection, and the preservation of resources for future generations. Our approach is built around three core pillars: environmental sustainability, social sustainability, and governance.

Key elements of our sustainability approach include:

- Integrating environmental and social sustainability requirements and objectives into our business practices and project implementation, with particular emphasis on climate-related risks and mitigation measures.
- Providing responsible financing aimed at addressing environmental and social challenges.
- Promoting financial inclusion and expanding access to our financial services for customers and various segments of society.
- Empowering employees, embedding diversity and inclusion across the workplace, and strengthening investment in human capital.
- Integrating sustainability into the Bank's governance frameworks, enabling the effective management of environmental, social, and governance-related risks and opportunities.
- Encouraging innovation and advancing the use of technology and digital transformation, while highlighting their role in supporting the achievement of the SDGs.
- Promoting community engagement and maintaining continuous dialogue with civil society organizations, community members, and other relevant stakeholders.

In this way, we seek to achieve sustainable development and ensure a bright future for future generations.

4.1 Stakeholder Engagement

At Jordan Commercial Bank, we believe that our sustainable success depends on our ability to build strong, trust-based relationships with all stakeholders.

Stakeholder engagement is a cornerstone of our strategy, as we strive to achieve a constructive balance between meeting our stakeholders' needs and advancing the global SDGs.



4.2 Our Material Topics

Identifying and understanding the Bank's most significant sustainability topics and issues, assessing their alignment with the Bank's objectives, and determining how they should be integrated into its operations and policies form the cornerstone of the Bank's sustainability approach. To support this process, the Bank conducted a comprehensive materiality assessment of sustainability issues expected to have an impact on its business.

The materiality assessment involved identifying a broad range of sustainability topics based on globally recognized reporting frameworks and guidance, including the Global Reporting Initiative (GRI) and the Sustainability Accounting Standards Board (SASB). A comprehensive list of relevant and potentially material topics was then developed, covering issues believed to have an impact on the Bank. In addition, the sustainability landscape in the Hashemite Kingdom of Jordan was reviewed, and topics related to Jordan Vision 2025 were incorporated to ensure that the assessment was grounded in an appropriate local context. To ensure comprehensive coverage and effective prioritization, stakeholders—including employees, senior management, the Board of Directors, investors, customers, and suppliers—were engaged in developing the list of topics and identifying those considered most significant. Their perspectives played an important role in prioritizing the material topics most relevant to the Bank's activities.

The assessment resulted in the identification of 11 material topics, representing the sustainability issues of greatest significance. All of these topics are aligned with the Bank's operations and strategic direction and serve as the foundation for its strategic sustainability priorities. We believe that the materiality assessment process should be based on meaningful consultation and constructive dialogue that advance the sustainability agenda and ensure that our activities remain aligned with stakeholder expectations and the sustainability priorities of our time.

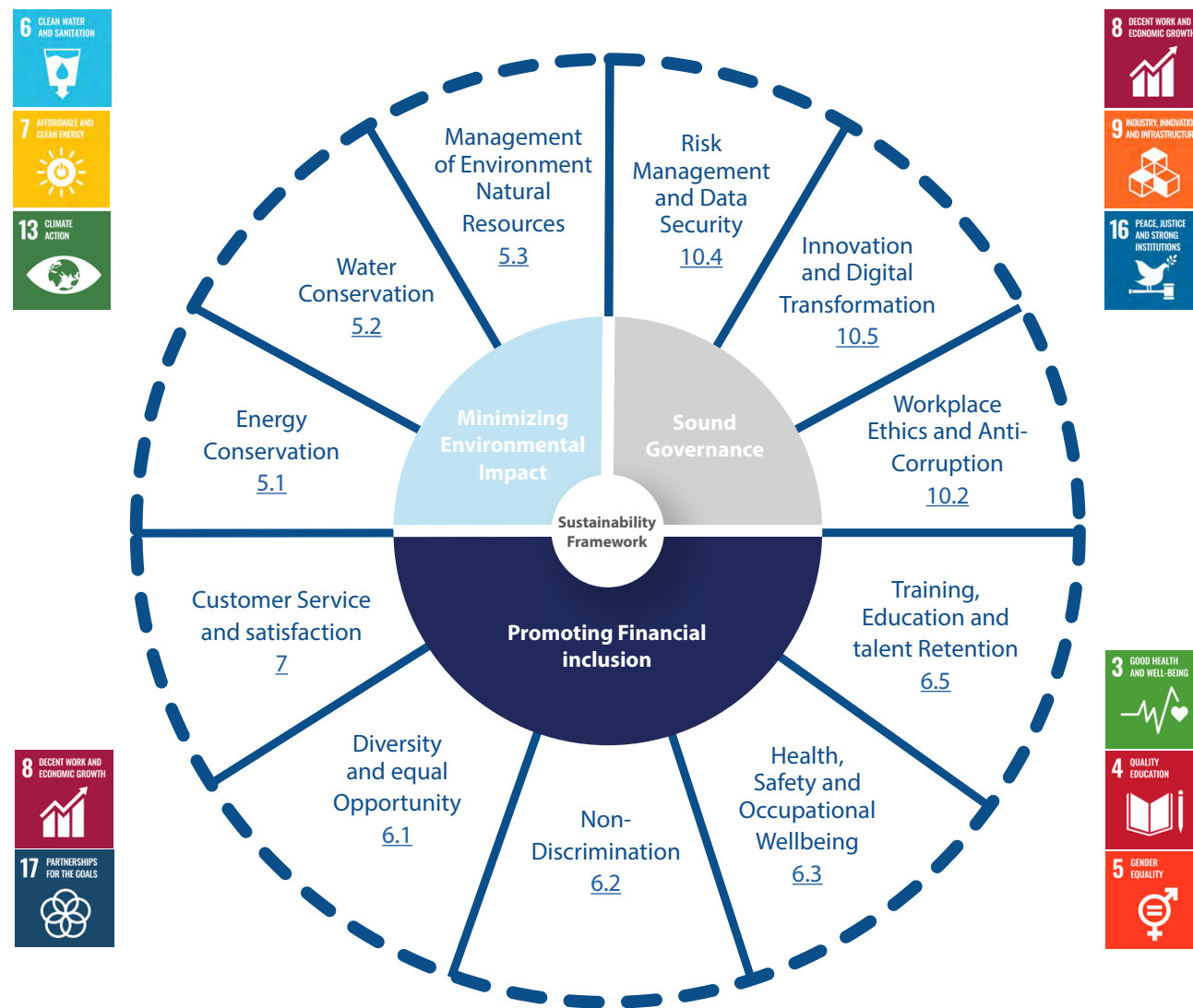
Based on the views and expectations of the Bank's partners and stakeholders, the following sustainability topics were identified as the most material:



4.3 Developing the Sustainability Framework

The Bank developed a Sustainability Framework that serves as the foundation for its journey toward sustainable development and forms an integral part of its overall sustainability approach. The framework was established based on the results of the comprehensive materiality assessment, ensuring alignment with the Bank's strategic objectives, stakeholder interests, and the evolving sustainability landscape.

The Sustainability Framework was developed with reference to the principles and guidance of the Global Reporting Initiative (GRI), while also taking into account local sustainability priorities. This ensures that the framework is aligned with both national and international requirements. Furthermore, the framework emphasizes continuous stakeholder engagement and the regular review and assessment of sustainability issues to identify and prioritize the Bank's material sustainability topics.



5 Our Environmental Impact

Jordan Commercial Bank has played an active role in protecting the environment and enhancing quality of life by adopting practices and initiatives that contribute to mitigating climate change risks and reducing the depletion of natural resources. The Bank places a strong emphasis on the use of clean energy across its operations while integrating sustainability-related considerations into its financial decision-making processes. In addition, the Bank supports environmentally responsible projects through sustainable lending and responsible financing practices. These efforts are aligned with national priorities and reflect the growing global commitment to addressing climate change and advancing environmental sustainability.

Our ongoing initiatives demonstrate our commitment to building a more sustainable future and fostering a greener banking sector that delivers long-term value for all stakeholders, including our local communities.

Our Contribution to Achieving the United Nations SDGs:



Our Approach to Environmental Management

Our environmental management approach is centred on addressing and mitigating climate-related risks, reducing carbon emissions, and protecting the environment and its natural resources as an integral part of our sustainable development objectives. To achieve these goals, the Bank adopts the following approach:

- Expanding the use of renewable energy: Increasing reliance on renewable energy sources, such as solar power, to generate electricity and reduce dependence on high-emission energy sources.
- Leveraging advanced technologies: Utilizing modern technologies to enhance the adoption of clean energy solutions while delivering high-quality digital and electronic banking services.
- Implementing energy-efficient practices: Using energy-efficient equipment and lighting systems, maximizing natural daylight, and encouraging the use of shared transportation for employees.
- Promoting sustainable consumption: Adopting responsible procurement practices by purchasing sustainable and energy-efficient products, prioritizing recyclable materials, and optimizing the use of energy and natural resources.
- Supporting environmental initiatives: Participating in environmental programs that contribute to expanding green spaces, including the continuous tree-planting efforts under the Green Caravan Initiative.

5.1 Enhancing Energy Efficiency and Reducing Carbon Emissions

Energy Efficiency and the Promotion of Clean Energy

The Bank developed a Sustainability Framework that serves as the foundation for its journey toward sustainable development. As part of the Bank's commitment to improving energy efficiency and reducing reliance on conventional energy sources, significant progress has been made in implementing renewable energy projects and environmental initiatives that enhance operational efficiency while reducing overall energy consumption.

The Bank successfully completed the first phase of its solar photovoltaic (PV) project for the Head Office building, which has been operational since 2020. The project included the integration of the solar power system with the Supervisory Control and Data Acquisition (SCADA) system, enabling continuous monitoring, performance optimization, and efficient energy management. In addition to reducing dependence on conventional fuels, the project increased the share of renewable energy to 79% of the Bank's total energy consumption in 2025, compared with 41% in 2022, reflecting a significant improvement in the Bank's energy mix.

Furthermore, the Bank has commenced the implementation of the second phase of the project, which will serve a substantial number of branches across the Capital Governorate. The project is expected to be completed and fully operational during 2026, with anticipated energy savings of 70–80% of the total energy consumption of the participating branches.

Complementing its renewable energy investments, the Bank has implemented a range of energy conservation initiatives, including the installation of LED lighting systems across all branches and facilities, the deployment of smart lighting control systems based on photocells and timer controls, greater utilization of natural daylight, and the adoption of more energy-efficient operational practices.

Climate Change and Carbon Emissions Reduction

Climate change and the rising levels of greenhouse gas (GHG) emissions are among the most pressing global challenges, with significant implications for the sustainability of natural resources, environmental protection, and human well-being.

Addressing these challenges requires a comprehensive approach to reducing emissions and accelerating the transition to a low-carbon economy.

In line with this commitment, the Bank continues to support the transition to clean energy by expanding its green finance portfolio. It seeks to increase lending for renewable energy projects and provide financing facilities on competitive and favourable terms, thereby supporting the growth of this vital sector and contributing to national efforts to increase reliance on sustainable energy sources.

The Bank's initiatives to improve energy efficiency and transition to clean energy have also resulted in a measurable reduction in its greenhouse gas (GHG) emissions (Scope 1 and Scope 2). Emissions intensity per employee declined from 0.69 metric tonnes in 2022 to 0.24 metric tonnes in 2025, demonstrating significant progress in reducing the Bank's carbon footprint and strengthening its overall environmental performance.

Greenhouse Gas (GHG) Emissions Data:

	Unit	2022	2023	2024	2025
Total Scope 1 Greenhouse Gas (GHG) Emissions*	CO ₂ equivalent (metric tonnes)	77.93	57.66	59.70	46.60
Total Scope 2 Greenhouse Gas (GHG) Emis-sions**	CO ₂ equivalent (metric tonnes)	254.3	110.2	69.66	74.48
GHG Emissions Intensity per Employee	CO ₂ equivalent (metric tonnes)	0.69	0.34	0.25	0.24

Scope 1: Direct greenhouse gas (GHG) emissions resulting from fuel consumption.
Scope 2: Indirect greenhouse gas (GHG) emissions from purchased electricity.

Greenhouse Gas (GHG) Emissions Data:

	Unit	2022	2023	2024	2025
Total Energy Consumption	Gigajoule (GJ)	5,755	6,078	6,638	6,213
Total Electricity Consumption	Gigajoule (GJ)	4,679	5,278	5,808	5,564
Electricity Grid	Gigajoule (GJ)	2,340	1,014	641	685
Renewable Energy	Gigajoule (GJ)	2,340	4,264	5,167	4,878
Non-renewable Energy (Fuel)	Gigajoule (GJ)	1,075	799	830	649
Gasoline Consumption	Gigajoule (GJ)	316	301	358	303
Diesel Consumption	Gigajoule (GJ)	759	499	473	347
Total Energy Intensity	Gigajoules per em-ployee	11.99	12.48	13.04	12.11

5.2 Water Management

Water Consumption

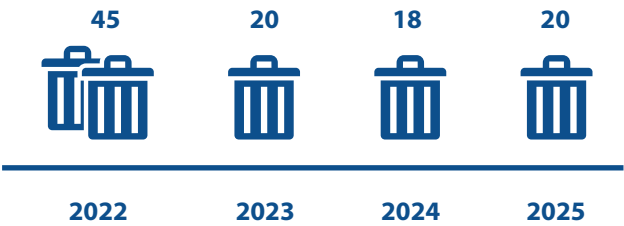
	Unit	2022	2023	2024	2025
Total Water Consumption	(m³)	4,203	5,313	6,429	5,679
Total Water Consumption per Employee	(m³/employee)	6.17	7.66	9.05	7.82

The Bank has implemented a range of measures to ensure effective water management. The relevant departments play a vital role in closely monitoring water consumption across the Head Office and branch network. In the event of an increase in water consumption, the Engineering Department promptly inspects the affected site and addresses any identified issues, such as potential leaks, to conserve water and prevent unnecessary losses. In addition, the Bank undertakes regular maintenance of its water storage and distribution systems to ensure the cleanliness, safety, and reliability of water supplies across all Bank facilities.

5.3 Water Management

Waste Reduction Efforts

In recent years, the Bank has achieved a significant reduction in the volume of waste sent for disposal, reflecting its ongoing efforts to minimize waste generated from the use of natural resources, including paper, furniture, and other materials. The total weight of waste disposed of decreased to **20** tonnes in 2025, compared with **45** tonnes in 2022.



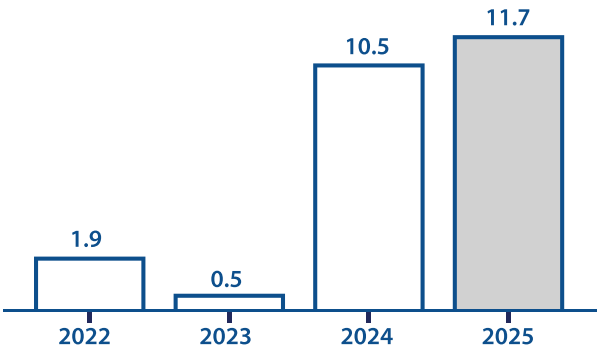
1. Recycling of Paper Waste

As part of its commitment to sustainable practices, the Bank participates in the Green Footprints Initiative in partnership with the Princess Alia Foundation and the Ministry of Education. The initiative aims to reduce paper waste by promoting the collection and recycling of paper generated through the Bank’s operational activities.

In **2025**, the Bank recycled **11.7** tonnes of paper, compared with **1.9** tonnes in **2022**.

This initiative represents an important milestone in advancing the Bank’s sustainability objectives. Beyond reducing waste, it also contributes to supporting the education sector in the Kingdom, as the proceeds generated from recycled paper are used to support educational institutions.

Total Recycled Paper (Ton)



2. Furniture and Equipment Recycling

The Bank has implemented an initiative to promote the recycling and reuse of furniture, equipment, and other assets. Through this initiative, **5** tonnes of furniture were recycled in **2025**, compared with **1** tonne in **2022**. Recycling these items instead of disposing of them helps reduce waste and minimize the Bank’s environmental footprint by decreasing the demand for natural resources and extending the useful life of materials.

3. Reducing Electronic Waste

In partnership with the Talal Abu-Ghazaleh Centre, the Bank participates in the [Computer Refurbishment Programmed](#), which aims to reduce electronic waste. The initiative involves collecting damaged electronic devices, particularly computers, and either repairing them or using their components as spare parts to restore other devices. Through this partnership, the Bank helps reduce electronic waste and maximises the useful life of electronic equipment before disposal. The initiative also has a positive impact on the education sector, as the refurbished devices are donated directly to educational institutions.

4. Go Green Initiative

As part of the Bank’s sustainability journey, we introduced a simple yet impactful initiative by enabling customers to use ATMs without receiving printed paper receipts. Instead, customers receive SMS notifications confirming their transactions, reducing the need for printed receipts. This initiative helps minimize paper consumption, conserve natural resources, and reduce paper waste. It also contributes to improving the Bank’s sustainability performance, enhancing resource efficiency, and reducing operational costs. By reducing paper usage, the Bank reaffirms that every step—regardless of its size—plays an important role in achieving its broader sustainability vision.

The employees of Jordan Commercial Bank are the cornerstone of the Bank's success and long-term sustainability. Guided by this belief, the Bank is committed to continuously investing in the development of its people through specialized training programmes and ongoing learning opportunities that enhance their skills and capabilities. The Bank also strives to provide a fair, inclusive, and supportive working environment that enables all employees to grow professionally and achieve their full potential. At the same time, it remains committed to attracting, developing, and retaining high-calibre talent. Recognizing that employee well-being is fundamental to organizational success, the Bank places particular emphasis on promoting a healthy work-life balance and supporting the physical and mental well-being of its workforce.

Our Contribution to Achieving the United Nations SDGs:



6.1 Inclusion and Well-being

Diversity and inclusion are core values underpinning Jordan Commercial Bank's culture. The Bank is committed to providing equal opportunities for all employees, regardless of their backgrounds, beliefs, or gender. It promotes these values through clear policies and practical measures that foster a culture of mutual respect.

Key Highlights 2025:

- Women hold 2 of the 11 seats on the Board of Directors.
- Women make up 282 of the Bank's 726 employees, representing 39% of the total workforce.

The ratio of basic salary for female employees compared to male employees, by employee category:

		2022	2023	2024	2025
GRI 405-2: Ratio of Basic Salary and Remuneration of Women to Men	Bank Total	%61	%55	%55	%55
	Senior Man-agement	%45	%43	%41	%49
	Middle Man-agement	%79	%78	%82	%80
	Employees	%84	%85	%85	%91

Communication between management and employees

The Bank is committed to strengthening open and continuous communication channels between management and employees, thereby fostering trust and transparency across the workplace. This is achieved through:

- Regular meetings between employees and their managers to exchange views and discuss day-to-day challenges.
- Periodic surveys to measure employee satisfaction with internal services and the working environment.

To further strengthen internal communication and foster a culture of engagement, belonging, and participation, the Bank implemented a range of meaningful community and humanitarian initiatives, including:

- A blood donation campaign under the slogan "A Drop = A Life."
- A Breast Cancer Awareness event held during Breast Cancer Awareness Month (October).
- A Back-to-School Open Day for employees and their children

Employee Benefits and Compensation

Our approach to employee remuneration and benefits reflects the Bank's commitment to attracting, retaining, developing, and rewarding employees with exceptional expertise and capabilities. This approach recognises their vital role in managing the Bank's operations effectively, achieving its strategic objectives, and building a sustainable pipeline of future leaders.

The Bank provides its employees with a comprehensive benefits package, informed by annual benchmarking studies of salaries and benefits offered by comparable institutions within the banking sector. In addition to basic salary, the package includes allowances, incentives, and performance-based bonuses. These elements contribute to enhancing productivity and operational efficiency, strengthening the Bank's competitiveness in recruitment and talent attraction, retaining existing employees, and reducing employee turnover.

The Bank also offers a broad range of benefits designed to promote the financial security and well-being of employees and their families. These include subsidised loans at preferential interest rates to support employees in achieving their financial goals. In addition, employees benefit from comprehensive health insurance and life insurance, providing financial protection and peace of mind for them and their families. The Social Solidarity Fund also supports employees during challenging circumstances by providing financial assistance tailored to their needs.

Regulating the Work Environment

As part of its commitment to enhancing flexibility and productivity, Jordan Commercial Bank has implemented a range of workplace practices and organisational measures, including:

- Introducing flexible working hours, designed to accommodate employees' schedules while enhancing productivity.
- Implementing extended operating hours at selected Express Branches, which serve customers from 10:00 a.m. to 6:00 p.m., enabling the Bank to better serve customers whose working hours coincide with those of traditional banks.
- Adopting a two-shift operating system in selected high-volume branches, allowing the Bank to continue providing banking services during public occasions and holidays.
- Introducing remote working arrangements in 2020 in response to the COVID-19 pandemic and social distancing requirements. These arrangements continue to be utilised for meetings and training programmes.
- Launching a mobile Human Resources application, enabling employees to access HR information and services and submit requests quickly and conveniently from anywhere and at any time, thereby enhancing workplace flexibility and operational efficiency.

Responsibility Towards Employees

The Social Committee at Jordan Commercial Bank plays a key role in strengthening employee engagement and fostering a collaborative workplace culture. It encourages teamwork and cooperation by organising a wide range of social, educational, and sporting activities.

The Committee's primary objectives include

- Promoting a strong corporate culture built on shared values across the workplace.
- Strengthening relationships among employees and fostering a greater sense of belonging, engagement, and workplace morale.
- Encouraging employee participation, collaboration, and teamwork to enhance productivity and operational efficiency.
- Planning and organising social, educational, and sporting events and activities for employees and their families, supporting employee well-being and strengthening the Bank's sense of community

Social Committee Membership

The Social Committee consists of five members elected by the Bank's employees, together with a Committee Chair appointed by the General Manager.

Funding Sources

The Committee's activities are financed through:

- Monthly employee contributions deducted from salaries, ranging from JOD 1 to JOD 20 per employee.
- Financial support from the Bank's Management, which contributes more than 50% of the cost of certain activities when their expenses exceed the Committee's allocated budget

The Social Committee organises a wide range of activities throughout the year to strengthen employee engagement and well-being. During 2025, its activities included:

- Organising a variety of recreational events, including Ice Cream Day, Back-to-School celebrations, Bingo, Karaoke, and an Open Day for employees.
- Participating in the Banks Football League, organised by the Central Bank of Jordan, as well as the Banks Basketball Championship.
- Arranging domestic recreational trips across Jordan to destinations such as Wadi Bin Hammad, Wadi Al Hasa, the Golden Triangle (Petra, Wadi Rum and Aqaba), the Ajloun Cable Car, Al Salt, Wadi Al-Tawahin, Wadi Umm Al-Naml, and other locations.
- Organising employee gatherings to watch and support the Jordan National Football Team during the Arab Cup and other major sporting events.
- Providing access to a variety of artistic, cultural, and film events.
- Securing a wide range of offers and discounts for employees, including those on hotels, restaurants, schools, universities, childcare centres, fitness clubs, and other service providers. Beauty Centres and Travel Agencies

6.2 Anti-Discrimination

At Jordan Commercial Bank, we believe that an inclusive workplace culture and mutual respect are fundamental to our success. Accordingly, the Bank has established a clear Code of Conduct that prohibits all forms of discrimination and safeguards the rights of all employees. Supported by robust policies and procedures, this commitment contributes to creating a safe, respectful, and inclusive working environment in which everyone is treated fairly and equally. **The Bank is proud to report that no incidents of discrimination were recorded during the reporting year**, reflecting its commitment to providing a positive workplace experience for all employees

Zero incidents of discrimination



6.3 Occupational Health, Safety and Environment

The Bank is committed to developing and maintaining a safe and hazard-free working environment that protects employees from occupational illnesses and workplace injuries that may arise while performing their duties. This commitment positively contributes to employee performance by enhancing efficiency and productivity, while also safeguarding the Bank’s assets against potential risks.

Accordingly, workplace hazards have been identified and assessed, and appropriate procedures have been established to address and mitigate them. Executive Management places considerable emphasis on implementing occupational health and safety standards across all Bank facilities in compliance with the applicable laws and regulations issued by the Social Security Corporation and the Ministry of Labour. The Bank has provided all necessary resources and capabilities to protect the health and safety of its employees and maintain a safe working environment free from accidents and their underlying causes.

In reaffirming this commitment, the Bank continued to adopt and enhance best practices in occupational health and safety during 2025, including the following:

- The Occupational Health and Safety Committee was formally approved by the Ministry of Labour.
- Regular Committee meetings were held, and its recommendations and decisions were implemented.
- An occupational health and safety programme was introduced in line with the requirements of the Ministry of Labour and the Social Security Corporation.
- Evacuation drills were conducted at the Head Office building and the Radio and Television Branch to train employees on responding effectively to emergency situations.
- The number of workplace **injuries decreased to zero** in 2025, compared with 2024, reflecting employees’ adherence to occupational health and safety instructions.

The implementation of occupational health and safety standards is not only a fundamental pillar of social sustainability and employee well-being but also delivers significant economic and financial benefits. By preventing workplace injuries, occupational illnesses, and damage to property, these standards help reduce both the direct and indirect costs associated with occupational risks.

The Bank remains committed to adopting best practices and modern risk management approaches aimed at safeguarding employees, preventing workplace incidents, and minimizing occupational risks, thereby fostering a safe, healthy, and resilient working environment.



Key initiatives undertaken in this area include:

- Delivering training and awareness programmes covering occupational health and safety laws and standards, hazard prevention and fire safety, first aid procedures, workplace inspection practices, and the investigation of workplace accidents and injuries.
- Providing technicians and other relevant employees with appropriate personal protective equipment (PPE) based on the nature of their work.
- Promoting healthy lifestyles and raising employee awareness through various communication channels. Key health-related initiatives included cancer awareness campaigns in cooperation with the King Hussein Cancer Centre, employee blood donation campaigns in collaboration with Jordan Blood Bank, the organisation of periodic health awareness activities with external healthcare providers, and the monitoring of employees' periodic medical examinations.
- Implementing a community service initiative by providing personal protective equipment (PPE) to a construction project affiliated with the Ministry of Education, accompanied by an awareness and guidance session for workers aimed at reducing workplace injuries.

6.4 Supporting the Next Generation and Advancing Women's Participation

Jordan Commercial Bank places great importance on supporting its employees in achieving a healthy work-life balance. In this context, the Bank has implemented a range of policies and practices that enable employees to care for their children while continuing to perform their responsibilities effectively.

These measures include:

- Granting pregnant employees one hour of paid rest per working day throughout pregnancy until childbirth.
- Providing childcare leave, allowing female employees to take up to one year of unpaid leave following the completion of their statutory maternity leave.
- Offering short-term paternity leave to male employees to support the care of their newborn children.
- Providing child-friendly support measures and flexible working arrangements to facilitate the smooth reintegration of female employees returning from maternity leave.
- Continuing to promote women's participation across all management levels by supporting their professional development and providing a diverse, inclusive, and empowering workplace that enables them to realise their full potential.

		Unit	2022	2023	2024	2025
GRI 401-3: Parental Leave	Specify the total number of employees who took parental leave, by gender.	Number	44	33	34	27
	Female	Number	22	21	20	10
	Male	Number	22	12	14	17
	Return-to-Work Rate of Employees Who Took Parental Leave, by Gender					
	Female	%	%100	%100	%100	%100
	Male	%	%100	%100	%100	%100
	Retention Rate of Employees Who Took Parental Leave, by Gender					
	Female	%	%100	%85	%100	%100
	Male	%	%95	%100	%79	%94



6.5 Building Human Capital and Enhancing Employee Development

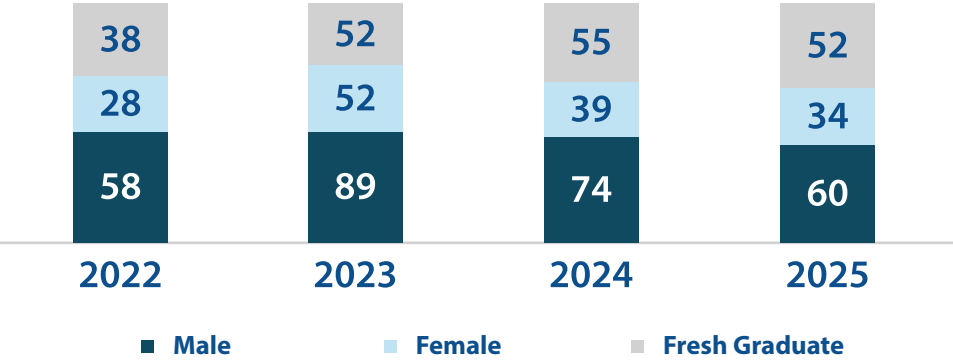
Human Capital Development

To fulfil its mission and strategic objectives, Jordan Commercial Bank recognises human capital as one of its most valuable assets. The Bank is committed to developing and strengthening its workforce through continuous investment in human capital, in alignment with its strategic priorities and business objectives. These efforts include proactively responding to changes in the business environment, fostering a supportive and enabling workplace, and ensuring that employees have access to the resources and tools required to perform their roles effectively and create sustainable added value. To support employees' professional growth and encourage innovation and career progression, the Bank is committed to placing the right person in the right role based on merit, competence, and the ability to contribute positively to the workplace. Employees are provided with the necessary support and training to enhance their capabilities and maximise their potential. In addition, the Bank continues to strengthen its workforce by attracting experienced and highly qualified professionals from the banking sector. Recruitment and selection processes are conducted in accordance with the principles of equal opportunity, ensuring that no form of discrimination or bias is practised on any grounds.

New Employees

The Bank places particular emphasis on attracting talented recent graduates of both genders and provides them with comprehensive onboarding and training programmes designed to support their successful integration into the organization. These programmes include:

- Introducing new employees to the Bank's business activities and the functions of its various departments.
- Providing practical, on-the-job training across several departments prior to assuming their assigned roles.
- Identifying and addressing development needs while providing guidance and coaching to ensure employees are fully prepared to perform their responsibilities effectively.



Career Development Support System

To support employees who assume new managerial positions or are promoted to higher leadership roles, the Bank has implemented a Job Succession Process and a Talent & Succession Planning for Executive Management. These initiatives are designed to prepare employees for managerial and supervisory responsibilities and ensure they are equipped to perform their roles effectively and efficiently. In addition to supporting business continuity and organizational development, these programmes provide internal employees with opportunities for career advancement and professional growth. Selection is based on the principles of merit, competence, fairness, and equal opportunity, ensuring that appointments and promotions are made through a transparent and objective process. During 2025, a total of 40 employees were promoted to higher job grades.

Human Capital Training and Development

The Bank places significant emphasis on employee training, development, and empowerment to ensure that employees perform their duties efficiently and effectively within a work environment that promotes employee well-being and sound banking practices. To support employee development at every stage of their careers, the Bank provides a wide range of learning and development opportunities for all employees. These include supporting employees in obtaining professional and academic qualifications, sponsoring professional certification programmes, and offering scholarships to selected employees. The Bank also adopts a variety of learning delivery methods to maximize accessibility and effectiveness. Training is delivered through specialized training institutes and professional organizations, as well as through e-learning programmes available on the Bank's dedicated learning platform, "Salalem", in addition to online courses offered by accredited training providers and specialized institutions.

Training programmes, specialised courses, and professional certification programmes are delivered at multiple levels and are designed to serve a wide range of professional development objectives, including:

Classroom Training Programmes

- Job-Specific (Technical) Training: Designed to enhance employees' job-related knowledge, strengthen their professional competencies, and further develop their technical capabilities.
- Management and Behavioural Training: Designed to develop and enhance the managerial, leadership, business, and interpersonal skills required for effective management and leadership.

Online Training Programmes

- Online Learning Content.
- Training Through the Bank's E-Learning Platform "Salalem".

Academic and Professional Certifications

- Academic Qualifications in finance and banking offered by accredited universities and recognised educational institutions.
- Professional Certifications that are internationally recognised with a strong global reputation.

New Employee Training

- Banking Operations Training tailored to the needs of newly recruited employees.
- Technical and Behavioural Training.



The table below presents a summary of the number of training opportunities, participant enrolments, and training programmes delivered during 2025, compared with 2024, classified according to the training provider.

	Unit	2022	2023
Total Training Hours Delivered	18,652	14,041	19,153
Total Number of Training Opportunities Provided	10,132	6398	7,380
Total Number of Training Programmes Delivered	310	322	407

Training Hours by Gender

Male			Female		
2023	2024	2025	2023	2024	2025
11,252	8,045	11,561.8	7,400	5,996	7,591.2

The Bank continued to implement its comprehensive onboarding programme for newly recruited employees, with 15 employees successfully completing the programme during the year. In addition, the Bank continued to deliver career development programmes for employees assigned to higher-level positions across the Head Office and branch network. These programmes included specialised training designed to strengthen their managerial capabilities, professional knowledge, and leadership competencies. For the second consecutive year, and as part of its commitment to corporate social responsibility, the Bank collaborated with the Association of Banks in Jordan to design and deliver the Banking Qualification Programme for New Graduates. As the first programme of its kind in Jordan, it aims to prepare university graduates for careers in the banking sector. During the reporting year, 30 trainees participated in the programme, with 9 graduates subsequently recruited by the Bank following the successful completion of both the theoretical and practical training components.

Customer Experience and Satisfaction

Jordan Commercial Bank places customer experience at the heart of its corporate strategy, recognising it as a key driver of sustainability and long-term value creation. The Bank is committed to delivering a customer-centric service model founded on quality, accessibility, reliability, and the development of long-term relationships built on transparency, trust, and mutual respect.

The Bank provides its financial products and services in accordance with the highest standards of integrity, professionalism, and accountability, while maintaining full compliance with all applicable laws, regulations, and regulatory requirements. It is firmly committed to refraining from any practices that could adversely affect customers or undermine their confidence in the Bank. Furthermore, the Bank safeguards customers' rights and ensures fair and equal access to its products and services without any form of discrimination, recognising fairness, inclusion, and respect for diversity as fundamental principles of its corporate culture.

As part of its customer protection framework, the Bank is committed to empowering customers by providing clear, accurate, and transparent information that enables them to fully understand its products and services and make informed financial decisions, particularly in relation to products that require specialised knowledge or involve long-term financial commitments. The Bank also places significant emphasis on information security by implementing robust controls and procedures to safeguard the confidentiality of customers' personal and financial information in accordance with applicable laws, regulations, and industry best practices.

Examples of the Bank's commitment to delivering an exceptional customer experience and enhancing customer satisfaction include:

- Enhancing Customer Feedback Responsiveness:** The Bank measures customer satisfaction by sending scheduled SMS messages following the delivery of services, enabling customers to evaluate their service experience quickly and conveniently. This feedback allows the Bank to capture customer insights and use them to continuously improve service quality and customer experience.
- Accessible Customer Communication Channels:** The Bank provides toll-free contact numbers through which customers can submit feedback, suggestions, complaints, and enquiries. A dedicated customer support team is available to respond promptly, provide appropriate assistance, resolve customer requests, and implement the necessary service improvements.
- 24/7 "Call Direct Tejari" Service:** Recognising the importance of customer engagement and continuous communication, the Bank offers its "Call Direct Tejari" service 24 hours a day, seven days a week. This service enables customers to communicate directly with the Bank, receive immediate assistance, and obtain timely and effective solutions to their requests and concerns.
- Customer Complaints Management System:** The Bank maintains a comprehensive customer complaints management system to ensure the prompt resolution of any issues affecting the delivery of banking services. Complaints are reviewed by the **Compliance and Anti-Money Laundering Department**, which investigates, analyses root causes and oversees the implementation of corrective actions to prevent recurrence. Periodic reports on customer complaints are submitted to the Board of Directors and the **Central Bank of Jordan**, reinforcing regulatory compliance, strengthening customer confidence, and contributing to higher levels of customer satisfaction.

The following table provides an up-to-date overview of customer enquiries and complaints and serves as a tracking tool presenting the Bank's key customer complaint statistics, enabling effective monitoring of customer feedback and complaint trends.

	Unit	2022	2023	2024	2025
Customer Complaints	Number	328	349	353	392
Complaints Received Through the Central Bank of Jordan	Number	27	14	1	7
Providing prompt and effective responses to all enquiries received by the Department through various communication channels to meet customers' needs and expectations.	Number	212	212	100	*0
Number of Regulatory Violations Reported by Supervisory Authorities That Were Addressed	Number	10	1	0	0

*All inquiries and objections received by the Bank from various parties have been handled as complaints since the beginning of 2025.

8.1 Responsible Finance

The Bank is committed to delivering financial services in a responsible, transparent, and ethical manner. Responsible finance has become increasingly important in light of the growing global focus on sustainability and the role of financial institutions in supporting this transition. In addition, the challenges facing the microfinance sector—particularly customers' ability to meet their repayment obligations—have further reinforced the importance of responsible lending practices.

Through its responsible finance approach, the Bank seeks to generate a positive impact for customers by improving their access to high-quality financial services and promoting the responsible use of financial products in ways that foster greater trust and transparency. This, in turn, supports the Bank's broader commitment to sustainable development.

In recent years, the Bank has focused on extending responsible financing across several key areas, including environmentally friendly loans, small and medium-sized enterprise (SME) financing, and start-up financing.

Our Approach to Responsible Finance

The Bank practices responsible finance through the following approach:

- Providing financial services while giving particular consideration to financing facilities that support environmental protection or contribute to the achievement of social objectives.
- Expanding customers' access to financial services across the Kingdom through a diverse range of delivery channels, including online banking services.
- Assessing and continuously monitoring borrowers' financial circumstances, particularly those of individual and microfinance customers, and providing financing within their repayment capacity to ensure that debt obligations do not exceed their ability to repay.
- Complying with the instructions and guidance issued by regulatory authorities, as well as the Bank's credit-granting policy and responsible finance requirements

Contribution to the United Nations SDGs:



Green Loans

With increasing transparency around sustainability, corporate responsibility has become an increasingly important priority for banks through the expansion of sustainability initiatives in recent years. In response to the growing demand for financial solutions that support this transition, the Bank has introduced Green Loans specifically designed to finance projects that contribute to environmentally sustainable development.

Item	Description	2022	2023	2024	2025
Green Loan Portfolio	(JOD)	744,768	1,507,708	1,163,065	1,041,733
Number of Green Loans Granted	Number	22	26	20	21

SMEs Financing

Supporting SMEs is a key component of the Bank's strategy, reflecting the vital role this sector plays in advancing sustainable development. SMEs are among the largest generators of employment and are heavily involved in development-oriented activities that create positive social and economic impacts. In addition, many SMEs benefit from government initiatives and support programmes provided by local and regional institutions, further highlighting the sector's strategic importance. Priority sectors benefiting from such support include technology, renewable energy, agriculture, and other productive industries.

During the reporting year, the Bank extended approximately **JOD 41.4 million** in financing to SMEs to support business expansion, investment in new equipment and technologies, and more effective working capital and cash flow management. This demonstrates the Bank's continued commitment to strengthening the SME sector and recognising its significant contribution to community development.

Item	Description	2022	2023	2024	2025
SME Loan Portfolio	(JOD)	59,872,793	55,607,396	60,333,299	83,477,044
Number of SME Customers Financed	Number	581	620	751	813

Start-up Financing

Start-up businesses often face significant financing challenges, particularly during their early stages of establishment and growth. To help overcome these challenges, the Bank provides dedicated financial support through financing solutions specifically designed to enable entrepreneurs to establish, launch, and operate their projects:

Item	Description	2022	2023	2024	2025
Start-up Loan Portfolio	(JOD)	283,972	945,470	1,926,359	3,651,675
Number of Start-up Customers Financed	Number	6	14	19	24



8.2 Financial Access

Our Comprehensive Product Portfolio

The Bank is committed to advancing financial inclusion as a key strategic priority. This commitment is reflected in its comprehensive portfolio of banking products and services, carefully designed to meet the diverse needs of both individual and corporate customers while ensuring that financial services are accessible to all segments of society.

By offering a broad range of banking solutions through multiple delivery channels, the Bank helps bridge the financial inclusion gap, enabling individuals and businesses to participate fully in the economy and access the financial services they need. To strengthen financial inclusion and improve access to banking services across the Kingdom, the Bank has implemented a number of initiatives, including:

- **Expanding Digital Banking Services:** The Bank continues to invest in digital technologies to extend financial services to a wider customer base, leveraging the widespread adoption of smartphones and the convenience of digital banking. Customers can conveniently access a broad range of banking services through the Bank's digital platforms, including the Tejari Mobile and Tejari Pay applications.
- **Express Branches:** The Bank's Express Branches are designed primarily to serve retail banking customers by offering extended and flexible operating hours beyond those of traditional bank branches. These branches are smaller in size, easier to establish, and more cost-efficient to operate, enabling the Bank to expand its geographic presence more rapidly and efficiently, particularly in areas where a full-service branch is not required.
- **Expansion of the ATM Network:** The Bank continues to significantly expand its ATM network across various regions of the Kingdom. These ATMs provide customers with access to a wide range of banking transactions and services, enabling both the Bank's customers and customers of other banks to access essential financial services conveniently and efficiently.

Tailored Solutions to Meet Diverse Customer Needs

The Bank offers a wide range of financial products and financing programmes designed to meet the evolving needs of its customers, ensuring they have access to the financial resources required to achieve their personal and business objectives.

Through these solutions, the Bank seeks to contribute to sustainable development while supporting financial inclusion, economic growth, and long-term financial resilience. Key initiatives include:

- **Supporting the Growth of Start-up Businesses:**
A declining-balance loan has been designed to provide officially registered start-ups with greater financial flexibility and support by offering a manageable repayment schedule that accommodates their needs during the early stages of growth.
- **Empowering SMEs:**
The Bank designed a range of loan products to meet the specific needs of SMEs operating in targeted economic sectors, aligning with their growth plans and financing requirements.
- **Empowering Professionals:**
A declining-balance loan programme has been introduced for professionals, such as doctors, offering a gradual repayment structure that accommodates their financial circumstances.
- **Enhancing the Financial Stability of Commercial Businesses:**
The declining-balance loan provides commercial businesses with a vital source of liquidity, enabling them to manage their day-to-day operations, invest in growth opportunities, and meet their financial obligations effectively.
- **Maintaining Healthy Cash Flow:**
The Bank provides revolving financing facilities to finance customers' inventory requirements and support merchants' liquidity needs. These facilities are structured based on the merchant's electronic sales transaction volumes.

Our Financing Products and Programmes

Product Name	Product Description	Target Customer Segment
Start-up Business Financing	A reducing-balance loan designed for officially registered businesses that have been operating for more than three years.	Industrial and agricultural (non-traditional) projects, handicraft businesses, local industry support initiatives, information technology projects, and businesses operating in the tourism and education sectors.
SMs Financing Programmes	Financing Programmes for Targeted Economic Sectors	Information Technology, Architecture, Manufacturing, Education, Tourism, and Renewable Energy Projects
Tejari Business	A reducing-balance loan designed for sole proprietorships, general partnerships, and limited liability companies employing between 1 and 100 employees, with total annual sales and/or total assets not exceeding JOD 3 million.	Industrial, Commercial, Tourism, Healthcare, Educational, and Agricultural Services
MEPS Point-of-Sale (POS) Merchant Financing	A revolving loan facility designed to finance inventory based on the merchant's electronic sales volume, providing working capital and liquidity to support business operations	All sectors using MEPS electronic payment terminals, excluding any sectors deemed ineligible by the Compliance Department

Strategic Partnerships to Expand Access to Financial Services

As part of its commitment to advancing financial inclusion, the Bank has established strategic partnerships with a number of government entities and financing institutions that support various financing programmes, both nationally and internationally. These partnerships play a vital role in expanding the Bank's financial solutions, increasing access to capital for borrowers, and supporting underserved and financially excluded segments of society.

Through these collaborations, the Bank has been able to provide a broader range of financing solutions, including loans, credit facilities, and other financing products. These strategic partnerships not only enhance the diversity of the Bank's product offering but also enable it to reach wider segments of the community, thereby reinforcing its role in promoting financial inclusion, financial stability, and sustainable economic growth.

Among the Bank's key partnerships and financing programmes are:

1. Central Bank of Jordan Programme to Support Economic Sectors.
2. International Bank for Reconstruction and Development (IBRD).
3. International Fund for Agricultural Development (IFAD).
4. National Self-Employment Programme.

Each of these programmes strengthens the Bank's ability to provide customers with the financial tools they need to succeed, reflecting its ongoing commitment to expanding financial inclusion.

Financing Programmes Enabled Through Our Strategic Partnerships:

Product Name	Product Description	Target Customer Segment / Lending Rate
Central Bank of Jordan Programme to Support Economic Sectors	Provides a JOD 1.2 billion financing facility to the banking sector (all banks) to support businesses by enhancing their growth, strengthening their competitiveness, and financing their operational activities.	● All economic sectors, excluding the commercial sector. ● Lending rate to banks: 1% for projects located within Amman and 0.5% for projects outside Amman. ● Fixed lending rate to customers: Ranges from 2.5% to 4.5%.
International Bank for Reconstruction and Development (IBRD)	The Bank provides financing of up to JOD 2 million	● Micro, small, and medium-sized enterprises (MSMEs), as well as individuals and sole proprietorships that own productive projects and meet the applicable definition of a MSMEs. ● Lending rate to banks: Variable and reviewed quarterly, with an average rate of 4.574%. ● Lending rate to customers: 8%.
International Fund for Agricultural Development (IFAD)	The Bank provides financing of up to JOD 750,000	● Individuals, farmers, and rural women within the eligible categories of (MSMEs). ● Lending rate to banks: Six-month LIBOR + a variable margin, based on the London Interbank Offered Rate (LIBOR). ● Lending rate to customers: 8%–8.5%.
	The Bank provides financing of up to JOD 620,000	● Lending ● Individuals, farmers, and rural women within the eligible categories of MSMEs. ● Livestock farming and related production and processing activities, as well as rural and handicraft enterprises (up to 30% of the total programme ceiling). ● Lending rate to banks: Six-month EURIBOR + a fixed margin of 1.25% + a fixed maturity premium of 0.20%. ● Lending rate to customers: 8%.
National Self-Employment programme (NHOOD)	Provides up to JOD 100 million financing to all banks to reduce youth unemployment by improving access to finance for income-generating and productive enterprises.	● Income-generating sectors that contribute to job creation: ● Lending rate to banks: 1%. ● Lending rate to customers: 4%.
Arab Fund for Economic and Social Development (AFESD) Emergency Programme to Mitigate the Impact of the COVID-19 Pandemic	Provides up to US\$100 million financing facility to all banks to support the Emergency Programme aimed at mitigating the impacts of the COVID-19 pandemic.	● MSMEs that obtain financing from banks through microfinance companies. ● Lending rate to banks: 2.5%. ● Lending rate to customers: 6%.



Advancing Corporate Social Responsibility

As a bank with deep roots in local communities across the Kingdom, Jordan Commercial Bank is committed to playing an active role in supporting sustainable community development through sponsorships, partnerships, and participation in initiatives and events that generate a positive and lasting impact on society.

The Bank's corporate social responsibility (CSR) initiatives reflect its unwavering commitment to the principles of sustainable development and community empowerment. Through these initiatives, the Bank seeks to create meaningful and enduring value that extends beyond its financial services, leaving a lasting social legacy alongside its distinguished contribution to the banking sector.

Our Contribution to the United Nations SDGs:



The Bank aligns its community initiatives with the United Nations Sustainable Development Goals (SDGs) through strategic partnerships and initiatives focused on education, environmental protection, and community development. The Bank also presents case studies demonstrating the tangible impact of these initiatives and reaffirms its future commitment to sustaining and expanding its contributions while further strengthening its role as a socially responsible institution.

Corporate Social Responsibility Framework

At Jordan Commercial Bank, we adopt a responsible approach to community engagement founded on a deep commitment to supporting initiatives that generate a positive social and environmental impact. We recognize that these efforts strengthen our reputation, reinforce our relationship with stakeholders, and contribute to sustainable value creation. Through this philosophy, we strive to create meaningful and lasting change in the communities we serve.

Our corporate social responsibility efforts are guided by the following objectives:

- Promoting sustainable development while supporting local communities and the national economy.
- Strengthening collaboration with local authorities and participating in national initiatives as part of our social responsibility.
- Fostering a stronger sense of belonging and social responsibility within the communities we serve.
- Raising stakeholder awareness of the Bank's corporate social responsibility initiatives.

The Bank's community impact is widely recognized through its corporate social responsibility activities, which are categorized into two main areas:

- **Community and Economic Development:** Initiatives designed to support and advance local communities and contribute to the growth of the national economy.
- **Support for Vulnerable Communities:** Financial and in-kind contributions aimed at assisting underserved and disadvantaged groups, reflecting the Bank's commitment to social inclusion and community well-being.

To ensure these initiatives are implemented consistently and effectively, the Bank has developed a Corporate Social Responsibility Framework that establishes clear guiding principles for planning, managing, and evaluating community initiatives. The framework aligns all CSR activities with the Bank's strategic objectives and serves as a reference for employees across all departments, as well as external stakeholders involved in the implementation of these initiatives.

Donations and Community Contributions

At Jordan Commercial Bank, corporate social responsibility is a strategic priority. Accordingly, we have made significant contributions to a wide range of community initiatives. Among our flagship initiatives are recurring Ramadan charitable campaigns, through which food parcels are distributed to the Kingdom's most vulnerable and underserved communities, particularly those located in remote areas. These initiatives are implemented with the utmost respect for human dignity, reflecting our commitment to providing sustainable support while encouraging greater private-sector engagement in assisting disadvantaged communities.

The Bank has also undertaken important initiatives to rehabilitate and upgrade schools in remote areas, with the aim of creating safe, healthy, and supportive learning environments. These efforts include renovating school facilities and classrooms while providing students with opportunities to participate, learn, and develop, thereby contributing to the development of a knowledgeable and empowered generation.

In the healthcare sector, the Bank supports a number of organizations dedicated to improving community health, including the Jordanian Association for Medical Aid for Palestinians, contributing to medical treatment for Palestinian children. In addition, the Bank provides ongoing support to local healthcare centres across the Kingdom, reinforcing access to essential healthcare services within local communities.

In line with its commitment to supporting the most vulnerable segments of society, the Bank actively sponsors and supports charitable organizations, helping them evolve into sustainable, productive institutions that create lasting social impact rather than functioning solely as fundraising entities.

Beyond our environmental and social initiatives, we recognize the important role that sports clubs play in personal development and community engagement. The Bank proudly sponsors programs and activities that promote individual talent, develop skills, and encourage active participation within local communities. By empowering individuals through sports, we contribute to strengthening teamwork, fostering constructive thinking, and enhancing social cohesion.

Our commitment to corporate social responsibility also extends to supporting persons with disabilities and orphaned children through education, training, rehabilitation, and social integration initiatives. The Bank provides continuous support to orphan care centres through regular follow-up, financial assistance, and programs designed to enhance children's capabilities and improve their quality of life. By equipping them with age-appropriate skills and opportunities, we aim to empower them to become active and productive members of society.

During 2025, the Bank's total donations and community contributions amounted to approximately JOD 900,000,

As part of its ongoing commitment to strengthening community engagement, the Bank continues to collaborate with a broad range of public institutions, civil society organizations, and local partners through numerous responsible initiatives, sponsorships, and community programmes. These efforts extend beyond direct financial support to encompass a wide spectrum of activities designed to promote sustainable development and improve the quality of life across the Kingdom. The Bank's community contributions span a diverse range of sectors, including education, healthcare, culture, environmental protection, and social development, supporting initiatives that contribute to the long-term prosperity of communities while safeguarding resources for future generations. Particular emphasis is placed on sustainability-related priorities and on supporting the most vulnerable groups in society, including children, older persons, and persons with disabilities, in addition to initiatives that promote women's empowerment and participation in social and economic development.

Key Community Initiatives, Programmes, and Activities

Good Health and Well-being

- Supporting children in observance of World Cancer Day.
- Partnering with the King Hussein Cancer Centre and Foundation to support the Breast Cancer Awareness Campaign (Pink October).
- Organising the "Health & Cooking" awareness session to promote breast cancer awareness and healthy lifestyles.



- Raising awareness of men's health during the November campaign.
- Donating JOD 15,000 to support early cancer screening programmes.
- Supporting children from Gaza receiving medical treatment in Jordan.



Sports and Youth

- Supporting the Jordan Archery Federation.
- Supporting youth-led projects through a partnership with INJAZ.
- Supporting Al-Ahli Club.
- Sponsoring the Arab Cup Fan Tent at Dunes Club.
- Sponsoring junior championships organised by Iris Academy.



Women's Empowerment

- Sponsoring the Everest Base Camp adventure undertaken by climbers Samar Al-Tabbaa and Bisan Al-Sharif.



- Organising a mind-body balance workshop for female employees.
- Holding a special event for female employees entitled "Love Yourself."

Education and Capacity Building

- Sponsoring the TEDx Khalda Conference.



- Sponsoring The Gala with the Stars event to support influencers and foster innovation in digital content.
- Supporting the 2025 International Conference on Digital Transformation and Digital Education (ICDTDE 2025) at Al al-Bayt University.
- Supporting the student chapter at the German Jordanian University.
- Supporting national activities organised by the International Academy.

Innovation and the Digital Economy

- Sponsoring the Jordan Fintech Festival.
- Sponsoring the C8 Cybersecurity Conference and Exhibition 2025.



Community Service and Humanitarian Action

- Supporting children in need in cooperation with the United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA).
- Supporting the Children's Museum Jordan.
- Organising charitable iftar events for orphans at the Haya Cultural Centre, as well as for children from the Badwa Centre and children with disabilities.



- Providing Eid clothing for children in need.
- Organising an Ajloun Cable Car trip for children from Mabarrat Um Al-Hussein.

National Engagement and Economic Development

- Establishing a strategic partnership with the Jordan Enterprise Development Corporation (JEDCO).
- Being recognised as a Strategic Partner of the Rural Economic Growth and Employment Programme.
- Supporting national initiatives that generate economic and institutional impact.
- Sponsoring the 10th International Insurance Conference held in Aqaba - 2025.



Recreation and Community Engagement

- Sponsoring the Magic Land Ramadan Tent, fostering community engagement during the holy month of Ramadan.
- Organising an Eid celebration at Trax Club for the Bank's employees and their families.



Financial Awareness and Financial Literacy

- Participating in the Ramadan Financial Awareness Competition, organised in collaboration with the Association of Banks in Jordan and the Central Bank of Jordan.
- Hosting a special segment on Roya TV's "Donya Ya Donya" programme in celebration of World Savings Day, promoting financial literacy and responsible financial planning.



- Sponsoring the "Badr in Ramadan" Educational and Entertainment Programme (Season Two), aimed at enhancing financial awareness and community engagement.



Procurement Practices

The Bank places strong emphasis on sourcing from local suppliers, thereby supporting economic activity and sustainable growth within the Kingdom. It maintains a broad and well-established local supply chain, with suppliers selected based on the Bank's previous experience, comprehensive technical evaluations, and assessments of each supplier's financial and operational capabilities. Suppliers are engaged through both competitive tendering processes and direct procurement, ensuring transparency, efficiency, and value creation. This approach generates positive economic, social, and environmental impacts by strengthening local businesses and promoting responsible procurement practices. In 2025, more than 92% of the Bank's procurement expenditure was directed to local supplier.

The Bank's Engagement with Suppliers of Products and Services

	Unit	2022	2023	2024	2025
Procurement Expenditure on Local Suppliers	JOD Thousand	5,160	6,343	8,689	4,779
Procurement Expenditure on International Suppliers	JOD Thousand	913	390	340	417
Suppliers	Number	120	149	146	157
Local	Number	110	135	125	138
International	Number	10	14	21	19

10 Sustainable Governance

10.1 Corporate Governance Framework

Jordan Commercial Bank is committed to upholding the highest standards of corporate governance, ensuring that the Bank is managed in accordance with sound institutional practices and in full compliance with applicable laws, regulations, and the requirements issued by regulatory authorities. The Bank also adheres to the policies, governance frameworks, and directives approved by its Board of Directors and Executive Management. As part of its commitment to robust corporate governance, the Bank places strong emphasis on preserving its institutional integrity, maintaining the independence of its Board members, preventing and managing conflicts of interest, and ensuring that the Board has the capability to appoint a highly qualified executive management team capable of leading the Bank in line with internationally recognized corporate governance principles and best practices.

Corporate governance establishes a clear framework for the relationships among the Bank's key stakeholders-including shareholders, the Board of Directors, and Executive Management—by defining the rights, responsibilities, and accountabilities of each party. It promotes the principles of transparency, accountability, responsibility, fairness, and the rule of law across all levels of the organization. As the Bank integrates sustainability principles into its business operations, it has also embraced the concept of sustainable governance, ensuring that corporate decisions, policies, and business practices are aligned with the principles and objectives of sustainable development. Sustainable governance represents a comprehensive and integrated framework for directing, managing, and overseeing the Bank in a manner that respects the environment, serves the public interest, creates long-term value for stakeholders, and safeguards the Bank's long-term resilience and sustainability. Achieving this requires strong leadership and oversight from senior management, supported by a clear commitment throughout the organization. Effective sustainable governance also requires active engagement with stakeholders-including investors and shareholders-to integrate environmental, social, economic, and ethical considerations into the Bank's decision-making processes, policies, and operational practices. This integrated approach strengthens governance, enhances business performance, and supports the Bank's long-term sustainable growth.

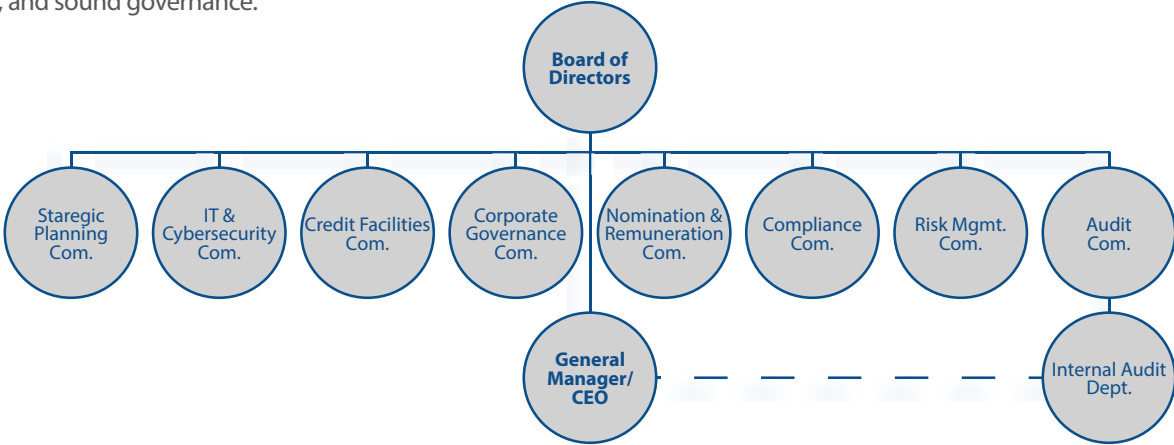
Jordan Commercial Bank's Corporate Governance Manual serves as the principal reference governing the implementation of corporate governance within the Bank and defining the scope of oversight over its application. The provisions of the Manual apply to all of the Bank's branches and departments in Jordan.

Sustainable Governance Approach

- Effective governance requires transparent and efficient management, together with the protection of shareholders' and investors' interests. The Bank applies sustainable governance across its operations through the following principles:
- Promoting transparency, accountability, responsibility, and fairness in the Bank's dealings with all stakeholders.
 - Disclosing financial and operational information in a clear, accurate, and transparent manner, enabling stakeholders to assess the Bank's financial position and performance.
 - Maintaining well-defined organizational structures with a clear allocation of responsibilities and authorities, supported by effective internal control and oversight frameworks.
 - Ensuring appropriate Board composition and appointment processes, with a clear separation between the responsibilities of the Board of Directors and the General Manager (Chief Executive Officer), while ensuring that the Chair of the Board is a non-executive member.
 - Maintaining effective controls over financial activities, strengthening risk management, and safeguarding the Bank's long-term sustainability.
 - Complying with all applicable laws, regulations, and financial instructions, while adhering to high standards of professional and ethical conduct.

Board Committees and Their Responsibilities

The Board of Directors of Jordan Commercial Bank oversees the Bank's operations through eight principal committees, each with distinct areas of expertise, responsibilities, and delegated authorities. These committees support both the Board of Directors and Executive Management in carrying out their respective duties in accordance with the principles of transparency, independence, efficiency, and sound governance.



For further information on corporate governance, please refer to the Corporate Governance Manual included in the 2025 Annual Report.

10.2 Business Ethics and Anti-Corruption

Code of Professional Conduct and Business Ethics

The Code of Professional Conduct and Business Ethics governs the conduct and business practices of all employees across every level of the Bank's organizational structure. The scope of the Code also extends to the Bank's suppliers, reinforcing ethical standards throughout its value chain.

The Code establishes a comprehensive framework of ethical principles, professional values, and standards of conduct designed to foster a culture of integrity, accountability, and professionalism across the Bank. It strengthens employees' commitment to these principles while promoting sound corporate governance and best business practices through continuous awareness, guidance, and the reinforcement of ethical behaviour and personal accountability. The Code also ensures that employees perform their duties in compliance with all applicable internal policies, external laws, and regulatory requirements. It clearly defines employees' rights, responsibilities, and professional obligations, while encouraging continuous improvement in service quality and operational excellence. Furthermore, the Code enhances the credibility and reputation of Jordan Commercial Bank in its relationships with customers and all other stakeholders by promoting transparency, integrity, and ethical decision-making. It also seeks to strengthen customer confidence in the Bank's ability to deliver banking services to the highest professional standards, prevent actual or potential conflicts of interest, and ensure fair, respectful, and equitable treatment of all employees.

Financial Crime Prevention Policy

In 2025, the Bank adopted a Financial Crime Prevention Policy as part of its ongoing commitment to strengthening the principles of integrity, transparency, and regulatory compliance. Following its adoption, the Policy was formally communicated to all Bank employees, across all job functions and organizational levels, to ensure a consistent understanding of its requirements and responsibilities.

10.3 Compliance

Compliance Framework

At Jordan Commercial Bank, our customers are at the heart of everything we do. We are committed to providing financial and banking services that effectively meet our customers' needs and expectations while maintaining the highest standards of integrity, professionalism, and regulatory compliance. As sustainability becomes increasingly embedded in the Bank's operations, we are committed to fostering a culture in which every employee performs their responsibilities with a strong sense of accountability towards society and in full compliance with all applicable laws, regulations, and internal policies. Through this approach, the Bank reinforces its commitment to responsible banking, ethical business conduct, and the creation of sustainable value for its customers and stakeholders.

Anti-Money Laundering and Counter-Terrorist Financing

The Bank implements a comprehensive range of measures to combat money laundering and terrorist financing, recognizing these matters as critical management and compliance priorities. It continuously enhances its risk management and compliance frameworks to identify, assess, monitor, and mitigate related risks, thereby contributing to the integrity, stability, and continued development of the financial system. The Bank also applies appropriate controls to prevent funds or financial services from being made available to suspicious parties or entities involved in facilitating financial crimes. These controls are designed to prevent the misuse of banking products and accounts for unlawful purposes, including receiving proceeds generated through fraud or other criminal activities that may threaten social stability, the financial system, and national economic security.

Conflict of Interest

Any actual or potential conflict of interest within the Bank must be disclosed to the employee's direct manager, who will take the appropriate measures to resolve or manage the conflict.

A conflict of interest arises where there is a family relationship or personal acquaintance between an employee and a customer or other party dealing with the Bank, or where an activity undertaken by the employee results in a direct or indirect personal benefit to the employee or a member of their family. A conflict of interest may also arise where the activity contravenes applicable laws, regulations, or the Bank's policies, or where the employee believes that it may impair their ability to act with integrity and objectivity. Any such activity must not proceed unless the conflict has been appropriately resolved or managed.

The applicable regulations prohibit employees from accepting post-employment roles that require them to provide advice or consultancy services to clients based on confidential or work-related information obtained during their employment with the Bank. Employees intending to leave the Bank are informed of their obligations under these regulations before their departure.

Whistleblowing

The Bank maintains a dedicated whistleblowing framework that enables employees to report suspected misconduct, unethical behaviour, regulatory breaches, or other violations through multiple reporting channels, including telephone, postal mail, email, and other approved communication methods.

When a report is submitted—either through the Bank's designated whistleblowing channels or via the employee's direct supervisor—the Bank maintains appropriate communication with the reporting individual while conducting an impartial review of the matter. Appropriate corrective actions are taken where a reported violation is substantiated, while no action is pursued where a complaint is determined to be unfounded or submitted without sufficient grounds.

A fundamental principle of the Bank's whistleblowing framework is the protection of whistleblowers. The Bank is committed to safeguarding individuals who report concerns in good faith by prohibiting any form of retaliation or detrimental treatment, maintaining the confidentiality of reported matters, and protecting the identity of whistleblowers throughout the reporting and investigation process. This approach strengthens employees' trust in the Bank, promotes a culture of integrity and accountability, and supports a safe and ethical working environment.

Compliance Training

The Bank delivers periodic compliance awareness communications and mandatory training programmes for all employees to strengthen compliance awareness and promote ethical and responsible business practices.

During 2025, the Bank conducted numerous training programmes covering compliance, anti-money laundering (AML), and related regulatory topics, providing a total of 2,253 training opportunities to employees.

10.4 Risk Management

Risk is an inherent element of banking activities, and exposure to one or more types of risk is unavoidable in the normal course of business. The Bank's objective is to maintain an appropriate balance between risk exposure and sustainable returns while minimizing the potential adverse impact of risks on its financial performance. This is achieved through a comprehensive risk management framework that encompasses risk identification, assessment, measurement, monitoring, control, and the determination of acceptable risk appetite and tolerance levels.

The Bank is exposed to both financial and non-financial risks.

Key financial risks include credit risk, market risk, operational risk, information security risk, and liquidity risk, while market risk comprises interest rate risk, equity risk, and foreign exchange risk.

The Bank also manages a range of non-financial risks, including strategic risk, reputational risk, compliance risk, and other emerging risks.

The Bank's Risk Management function is responsible for:

1. Maintaining a safe operating environment and minimizing risks associated with the Bank's activities.
2. Implementing leading local and international risk management standards and best practices.
3. Keeping pace with regulatory developments and updates issued by international bodies and local supervisory authorities relating to risk management.
4. Identifying potential sources of risk that may affect the Bank's operations.
5. Ensuring that all material risks are appropriately identified, assessed, and adequately covered.
6. Providing the tools and methodologies necessary to proactively identify, anticipate, and mitigate risks in collaboration with the relevant business units through a Proactive Risk Management approach.
7. Safeguarding the Bank's information systems by ensuring the confidentiality, integrity, availability, and reliability of information.

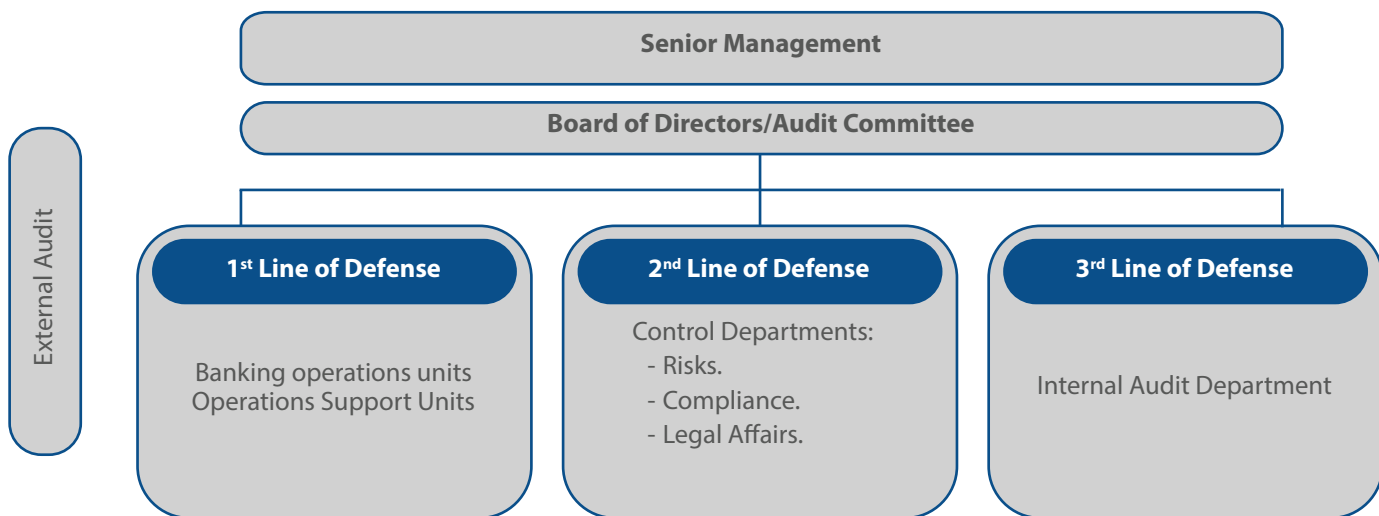
Accordingly, maintaining a robust risk management framework is essential, particularly in light of global and regional uncertainties and their potential impact on the domestic economic environment. Such a framework enables the Bank to achieve sustainable performance, continue delivering high-quality services to its customers, and preserve its reputation and market position.

Three Lines of Defence Model

The Bank's Risk Management Framework is based on the internationally recognised Three Lines of Defence Model, comprising:

- **First Line of Defence:** All business, operational, and support functions, which are responsible for identifying, assessing, managing, and controlling the risks arising from their respective activities.
- **Second Line of Defence:** Independent control functions, including Risk Management, Compliance, and Legal, which provide oversight, guidance, and support to the first line while ensuring compliance with applicable local and international laws, regulations, and internal policies.
- **Third Line of Defence:** The Internal Audit Department, which provides independent assurance regarding the effectiveness of the Bank's risk management framework and internal control systems and reports its findings to the Board Audit Committee.

This model applies across all levels of the Bank, with each line of defence operating independently.



Risk Management Strategy

The Bank's Risk Management Strategy is fully aligned with its overall corporate strategy and is designed to identify, assess, manage, and continuously monitor all material risks through its Enterprise Risk Management (ERM) framework. The strategy comprises the following key components:

- Credit Risk Strategy**
The Credit Risk Strategy is designed to identify and assess all credit risks associated with the Bank's lending portfolio, enabling effective monitoring and control. It establishes a robust internal control framework for managing credit risk, ensures compliance with applicable regulatory requirements and the Basel Committee standards, and promotes awareness and understanding of credit risk management throughout the organization.
- Market Risk Strategy**
The Market Risk Strategy aims to identify, measure, monitor, and manage market risks while ensuring that appropriate reporting mechanisms are in place to support timely decision-making and risk mitigation in accordance with the Bank's policies. It also seeks to ensure that the Bank maintains adequate liquidity levels, has the capacity to meet liquidity needs under stressed conditions, and preserves an appropriate balance between its assets and liabilities.
- Operational Risk Strategy**
The Operational Risk Strategy provides a comprehensive framework for identifying, assessing, controlling, and monitoring operational risks across the Bank. It ensures that internal controls operate effectively and that operational risks are managed within the risk appetite and tolerance levels approved by Management.
- Information Security Risk Strategy**
The Information Security Risk Strategy is designed to implement and continuously enhance a comprehensive information security framework that protects the Bank's information systems, applications, and technology infrastructure. The strategy focuses on safeguarding customer and business information in accordance with the internationally recognised Confidentiality, Integrity, and Availability (CIA) principles by:
 - Confidentiality – Preventing unauthorized access to or disclosure of information.
 - Integrity – Protecting information against unauthorized alteration, corruption, or manipulation.
 - Availability – Ensuring that information and systems remain accessible whenever required by authorized users.

Information Security

Jordan Commercial Bank recognises the evolving information security and privacy risks associated with digital transformation and the adoption of emerging technologies. Accordingly, the Bank implements a comprehensive range of controls and cybersecurity measures to safeguard customers' personal and financial information. During 2025, the Bank recorded no incidents involving data breaches or data loss, reflecting the effectiveness of its information security framework and the advanced technologies deployed to protect its information assets in accordance with the Bank's Information Security Strategy. In line with its commitment to international best practices and the continuous enhancement of its cybersecurity capabilities, the Bank has undertaken the following initiatives:

- Implemented advanced encryption protocols across its banking systems while ensuring alignment with the COBIT framework. To further strengthen information security, the Bank deployed modern cybersecurity solutions, including a Security Operations Centre (SOC) operating 24 hours a day, 7 days a week, 365 days a year to continuously monitor, detect, and respond to potential cyber threats targeting the Bank's information assets, in addition to implementing an Endpoint Detection and Response (EDR) solution.
- Expanded cybersecurity awareness initiatives for employees by delivering specialised training programmes through the KnowBe4 security awareness platform. The Bank also enhanced customer awareness through cybersecurity messages and educational campaigns disseminated via social media channels and mobile banking communication platforms.
- Conducted organisation-wide phishing simulation exercises across the Bank's email environment to assess employees' awareness of cybersecurity risks and measure the effectiveness of security awareness training. These simulated phishing campaigns covered employees across all organisational and management levels.
- Successfully maintained compliance with internationally recognised information security standards and certifications, including PCI DSS v4.0 (Payment Card Industry Data Security Standard), the SWIFT Customer Security Programme (CSP), and ISO/IEC 27001 Information Security Management System certification.

Business Ethics and Data Security Disclosures

			Unit	2022	2023	2024	2025
SASB Business Ethics	FN-CB-510a.1	Total monetary losses resulting from legal proceedings related to fraud, insider trading, anti-competitive behaviour, antitrust violations, market manipulation, misconduct, or other applicable laws and regulations governing the financial sector	JOD	0	0	0	22,500
SASB Data Security	FN-CB-230a.1	Number of Data Breaches	Number	0	0	0	0
		Percentage of Data Breach-es Involving Personally Identifiable Information (PII)	Percentage	0	0	0	0
		Number of Affected Account Holders	Number	0	0	0	0

Strengthening Business Continuity through the Relocation of the Disaster Recovery Centre to Aqaba

As part of its commitment to enhancing the resilience of its technology infrastructure and ensuring the highest standards of business continuity, Jordan Commercial Bank relocated its Disaster Recovery (DR) Centre to the Aqaba Digital Hub during 2025, becoming one of the first banks in Jordan to leverage this state-of-the-art digital facility. This strategic initiative enhances the reliability and resilience of the Bank's critical banking systems and ensures the uninterrupted delivery of banking services to customers under a wide range of emergency scenarios. The Aqaba Digital Hub provides a highly secure and resilient technology environment, supported by advanced digital infrastructure designed to strengthen data protection, disaster recovery capabilities, and the continuity of critical business operations. The relocation reflects the Bank's commitment to adopting international best practices in technology risk management and business continuity while supporting its broader digital transformation strategy and reinforcing its position as a resilient financial institution capable of responding effectively to the rapidly evolving financial services landscape. Further demonstrating its commitment to operational resilience, the Bank has also achieved ISO 22301 certification, confirming that its Business Continuity Management System (BCMS) complies with internationally recognised best practices for business continuity management.

10.5 Innovation and Digital Transformation

The Bank's digital solutions enable customers to manage their finances conveniently and securely through a comprehensive suite of digital banking services. These include corporate internet banking, mobile banking for retail customers, and innovative digital payment solutions that enhance convenience, efficiency, and accessibility in everyday financial transactions.

The Bank's key digital banking services include:

- Implemented
- Tejari Mobile – A secure and convenient mobile banking application that enables customers to conduct banking transactions anytime and anywhere.
- CliQ – An instant interbank payment service.
- Tejari Pay – A Tap-to-Pay mobile payment solution that enables contactless payments directly from compatible smartphones.
- Fast Cash – A service that allows customers to transfer available balances from their credit cards to their current accounts at no additional cost.

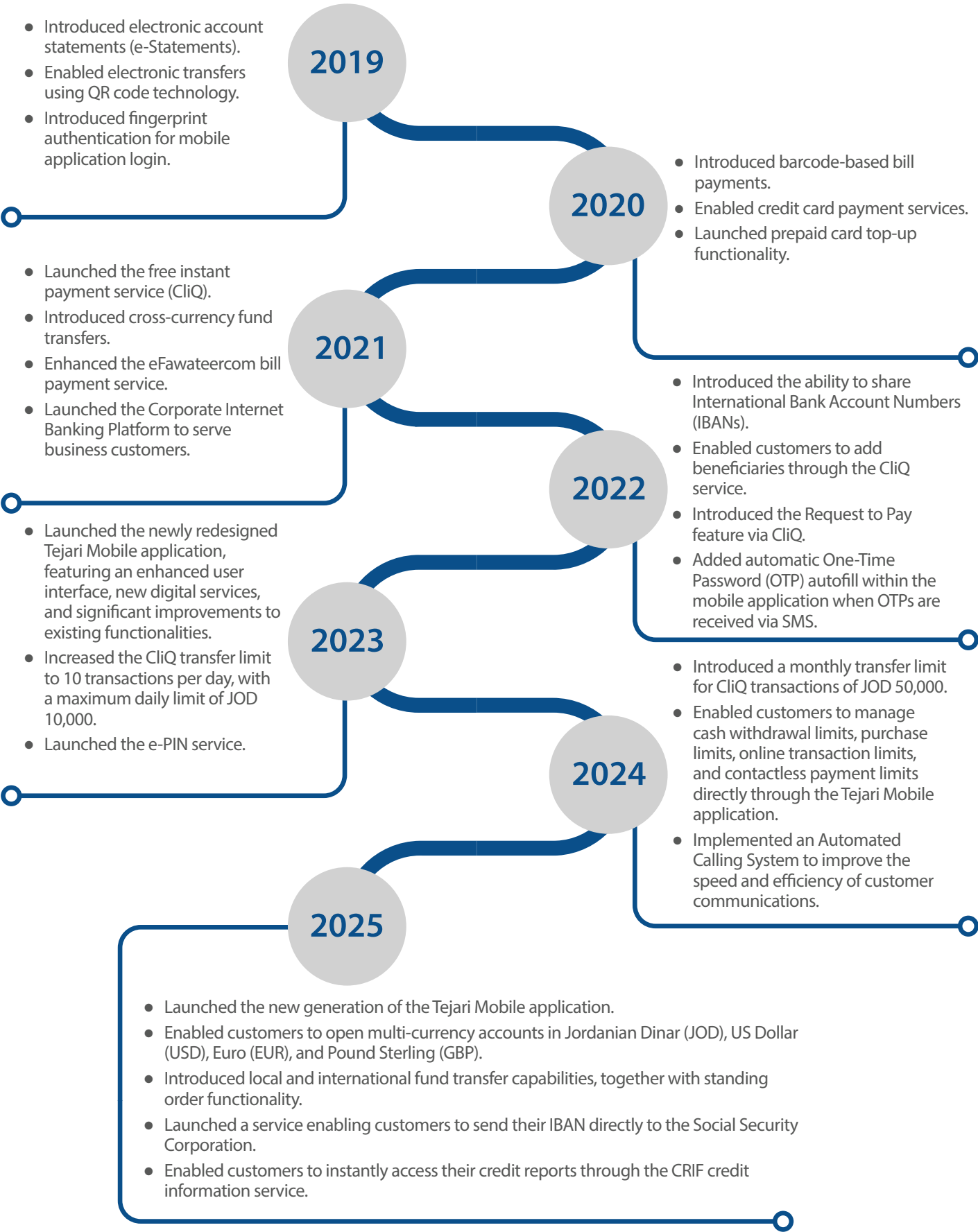
During 2025, the total number of transactions conducted through the Tejari Mobile application increased by 36% compared with 2024. The Bank also introduced significant enhancements to the application to further improve functionality, to provide the best experience to its users.

Other Innovative Solutions for a Convenient Banking Experience

In addition to our existing digital solutions, we offer a range of innovative services designed to enhance productivity, operational efficiency, and customer convenience.

Tejari Express Branches	Contact and Contactless ATMs and Drive-Thru Services	SMS and Email Notifi-cations	Dedicated Customer Feedback and Com-plaints Channels
– Providing fast and convenient banking transactions, including cash withdrawals, cash deposits, and cheque encashment, from 10:00 a.m. to 6:00 p.m.	– These ATMs enable customers to complete transactions using contactless-enabled ATM cards, providing a faster and more convenient banking experience. – The Drive-Thru service allows customers to complete banking transactions without leaving their vehicles.	– SMS alerts (more than 20 notification types) covering a wide range of banking activities, including cash deposits, cash withdrawals, fixed deposit renewals, cheque encashment, and other account transactions. – Automatic delivery of a SWIFT copy for outbound international transfers to the customer's registered email address.	– Scheduled SMS campaigns and electronic customer satisfaction surveys. – Dedicated email support and toll-free customer service lines for handling customer enquiries, requests, and complaints.

Historical Development of the Bank's Digital Banking Services



11 Alignment of the Bank's Initiatives with the United Nations Sustainable Development Goals (SDGs)

UN SDGs		Bank Initiatives
	Good Health and Well-being	- Blood donation campaigns ("One Drop = One Life"). - Breast cancer awareness initiatives. - Comprehensive health insurance for employees. - Providing a safe and healthy working environment. - Implementation of Occupational Health and Safety (OHS) standards. - Regular medical check-ups for employees. - Supporting employees' physical and mental well-being.
	Quality Education	- Supporting the education sector through paper recycling under the "Green Footprints" Initiative, with proceeds directed towards financing schools. - Delivering employee training programmes, averaging 26 training hours per employee. - Recruiting nine participants through the Banking Qualification Programme for Recent Graduates, implemented in cooperation with the Association of Banks in Jordan.
	Gender Equality	- Women represent 39% of the Bank's workforce. - Supporting maternity rights and providing childcare leave. - Promoting women's participation in management and leadership positions. - Monitoring pay equality between male and female employees.
	Clean Water and Sanitation	- Monitoring water consumption and promptly repairing leaks. - Implementing effective water management practices to improve water-use efficiency.
	Affordable and Clean Energy	Increased the share of renewable energy to 78.5% of the Bank's total energy consumption.
	Decent Work and Economic Growth	- Generated JOD 92.5 million in economic value. 87% of all new hires were recent graduates, supporting youth employment and talent development. - Fostered a flexible work environment supported by comprehensive career development and professional growth programmes.
	Industry, Innovation and Infrastructure	- Business Continuity: Relocating the Disaster Recovery Centre to Aqaba Digital Hub to strengthen system readiness, operational resilience, and the continuity of banking services. - Innovation and Digital Transformation: Expanding mobile applications, digital payment solutions, online banking services, and innovative solutions across branches and ATMs.
	Sustainable Cities and Communities	Supporting local communities through contributions totalling JOD 3.5 million since 2020, including approximately JOD 700,000 in support of the National Initiative for the Health and Education Sectors.
	Sustainable Cities and Communities	- Recycled 11.7 tonnes of used paper. - Recycled 5 tonnes of office furniture. - Reduced the volume of waste sent for disposal to 20 tonnes, compared with 45 tonnes in previous years. - Implemented the Go Green initiative by enabling paperless ATM transactions.
	Climate Action	- Reduced greenhouse gas emissions by 6.4%. - Lowered carbon emissions intensity per employee.
	Peace, Justice and Strong Institutions	- Zero confirmed cases of corruption. - Zero data breaches recorded.
	Partnerships for the Goals	- Partnered with the Princess Alia Foundation on recycling initiatives. - Established strategic partnerships with the Central Bank of Jordan and the World Bank to support key economic sectors and SMEs.

Appendix

Statement of Use	Jordan Commercial Bank has reported the information cited in this GRI Content Index for the period 1 January 2025 to 31 December 2025, with reference to the Global Reporting Initiative (GRI) Standards.
Used 1 GRI	GRI 1: Foundation 2021

GRI STANDARD	Disclosures	LOCATION OR COMMENTS
General Disclosures		
GRI 2: General Disclosures 2021	2-1 Organizational Details	Page 8
	2-2 Entities Included in the Organization's Sustainability Reports	Page 13
	2-3 Reporting Period, Frequency, and Contact Point	Page 5
	2-4 Restatements of information	No information has been changed in the report.
	2-5 External Assurance	The report is not externally confirmed.
	2-6 Activities, Value Chain, and other business relationships	Page 8, 13
	2-7 Employees	Page 13
	2-8 Workers who are not Employees	The Bank has 122 workers who are not employees
	2-9 Governance Structure and Composition	Page 39
	2-10 Nomination and Selection of the Highest Governance Body	Members of the Board of Directors are elected by the General Assembly for a four-year term. The nomination and selection process is based on predefined fit-and-proper criteria that promote diversity in terms of gender, age, and professional expertise in areas such as accounting, finance, banking, business administration, economics, investment, technology, law, and risk management. As of the reporting period, Jordan Commercial Bank Board of Directors comprises 11 non-executive members, including 4 independent directors. The current Board was re-elected on 29 April 2024 for a four-year term
	2-11 Chair of the highest governance body	Chairman of the Board of Directors (Non-Executive)
	2-12 Role of the highest governance body in overseeing the management of impacts	2025 Annual Report / Corporate Governance Guide
	2-13 Delegation of Responsibility for Managing Impact	Page 39
	2-14 Role of the highest governance body in sustainability reporting	The Board of Directors and its Corporate Governance Committee are responsible for approving the Bank's sustainability and governance policies and overseeing the performance of executive management. Their responsibilities also include oversight of whistleblowing, project management, and cybersecurity policies.
	2-15 Conflict of Interest	Page 40 The Board of Directors has approved the Corporate Governance Guide, which takes into account the regulations and instructions issued by the Central Bank of Jordan and the Jordan Securities Commission, as well as the Bank's Code of Professional Conduct.
	2-16 Communication of critical concerns	Page 22, 28, 40
	2-17 Collective knowledge of the highest governance body	Board of Directors' Fit and Proper Policy
	2-18 Evaluation of the performance of the	The performance evaluation framework at Jordan Commercial Bank includes an annual assessment of both the Board of Directors and the Executive Management. The Nominations and Remuneration Committee is responsible for evaluating the performance of the Board of Directors, assessing the performance of the Chief Executive Officer and Senior Management, and approving the evaluation outcomes.
	2-19 Remuneration Policies	Page 22, 39

GRI STANDARD	Disclosures	LOCATION OR COMMENTS
General Disclosures		
GRI 2: General Disclosures 2021	2-20 0 Process to determine remuneration	Members of the Board of Directors receive fixed monthly remuneration, in addition to a fixed attendance fee for each Board meeting they attend, in accordance with applicable laws and based on their meeting attendance. Executive Management receives fixed compensation equivalent to 16 monthly salaries per year, in addition to variable compensation (bonuses) approved by the Board of Directors upon the recommendation of the Nomination and Remuneration Committee, based on the annual performance evaluation. Executive Management may also be eligible for a sign-on bonus upon appointment, particularly when recruiting highly qualified and experienced professionals from competing banks. This bonus serves as compensation for forfeited incentives or benefits from their previous employment. Members of the Board of Directors receive a fixed annual remuneration and do not receive any additional compensation beyond this fixed amount.
	2-21 Total Annual Compensation Ration	Not currently available.
	2-22 Statement on Sustainable Development Strategy	Not currently available.
	2-23 Policy Commitments	2025 Annual Report / Corporate Governance Guide
	2-24 Embedding policy commitments	The Code of Conduct has been approved by the Board of Directors. In addition, the Bank has established job descriptions for all employees, a code of conduct, and a clearly defined Delegation of Authority Matrix in accordance with the administrative hierarchy.
	2-25 Processes to remediate negative impact	An established grievance mechanism is in place to enable employees to appeal against any administrative decision
	2-26 Mechanisms for seeking advice and raising concerns	Page 16
	2-27 Compliance with laws and regulations	Page 40
	2-28 Membership Associations	Page 8
	2-29 Approach to stakeholder engagement	Page 16
	2-30 Collective Bargaining Agreements	The Bank complies with applicable laws and regulations relating to collective bargaining agreements.

GRI STANDARD	Disclosures	LOCATION OR COMMENTS
Economic performance		
GRI 201: Economic performance 2016	201-1 Direct economic value generated and distributed	Page 14, 15

GRI STANDARD	Disclosures	LOCATION OR COMMENTS
Material Topics		
GRI 3: material Topics 2021	3-1 Process to determine material topics	Page 17
	3-2 List of Material Topics	Page 17

GRI STANDARD	Disclosures	LOCATION OR COMMENTS
Climate risk and decarbonization		
GRI 3: material Topics 2021	3-3 Management of material Topics	Page 20
GRI 3: material Topics 2021	305-1: Direct Greenhouse Gas (GHG) Emissions (Scope 1)	Page 20
	305-2: Energy Indirect Greenhouse Gas (GHG) Emissions (Scope 2)	Page 20
	305-4: Greenhouse Gas (GHG) Emissions Intensity	Page 20



GRI STANDARD	Disclosures	LOCATION OR COMMENTS
Resource and Environmental Management		
GRI 3: material Topics 2021	3-3 Management of material Topics	Page 20
GRI 303: Water effluents 2018	303-3 Total water withdrawn	Page 20
GRI 306: Waste 2020	306-4 Waste diverted from disposal	Page 20
GRI STANDARD	Disclosures	LOCATION OR COMMENTS
Diversity and equal opportunity		
GRI 3: material Topics 2021	3-3 Management of material Topics	Page 22
GRI 401: Employment 2016	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	Page 22
	401-3 Parental leave	Page 25
GRI 405: Diversity and Equal Opportunities 2016	405-1: Diversity of an organization's governance bodies and workforce	Page 22
	405-2: Ratio of the Basic Salary and Remuneration of Women to Men.	Page 22
GRI 406: Non-Discrimination 2016	406-1 Incidents of Discrimination and Corrective Actions Taken	Page 22
GRI STANDARD	Disclosures	LOCATION OR COMMENTS
Training, education and staff retention		
GRI 3: material Topics 2021	3-3 Management of material Topics	Page 26, 27
GRI 404: Training and Education 2016	404-1 Average Hours of Training per Employee	Page 27
GRI STANDARD	Disclosures	LOCATION OR COMMENTS
Access to Finance		
GRI 3: material Topics 2021	3-3 Management of material Topics	Page 29, 30
SASB Financial Inclusion and Capacity Building (FN-CB-240a.1)	Number of Outstanding and Disbursed Loans for Programs Aimed at Supporting Small Businesses and Community Development	Page 29
	Amount of Outstanding and Disbursed Loans for Programs Aimed at Supporting Small Businesses and Community Development	Page 29
GRI STANDARD	Disclosures	LOCATION OR COMMENTS
Risk Management and Data Security		
GRI 3: material Topics 2021	3-3 Management of material Topics	Page 41, 42
SASB Data Security (FN-CB-230a.1)	Number of data breaches	Page 42
	Percentage of Data Breaches Involving Personally Identifiable Information (PII)	Page 42
	Number of Account Holders Affected	Page 42

GRI STANDARD	Disclosures	LOCATION OR COMMENTS
Training, education and staff retention		
GRI 3: material Topics 2021	3-3 Management of material Topics	Page 42
SASB Business Ethics (FN-CB-510a.1)	Total Monetary Losses Resulting from Legal Proceedings Associated with Fraud, Insider Trading, Antitrust, Anti-competitive Behaviour, Market Manipulation, Malpractice, or Other Relevant Financial Industry Laws and Regulations.	Page 42
GRI STANDARD	Disclosures	LOCATION OR COMMENTS
Customer Experience and Satisfaction		
GRI 3: material Topics 2021	3-3 Management of material Topics	Page 28
GRI STANDARD	Disclosures	LOCATION OR COMMENTS
Innovation and Digitalization		
GRI 3: material Topics 2021	3-3 Management of material Topics	Page 43

البنك التجاري الأردني
Jordan Commercial Bank

