Condensed Consolidated

FINANCIAL STATEMENTS 2026

capital bank

Capital Bank Group Closes Q1 with JOD 38 Million Profit

Financial Highlights:

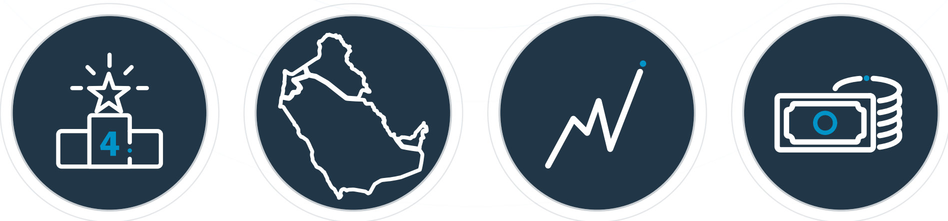
- The net profit amounted to 38 million Jordanian dinars for the first quarter of 2026.
- The total assets amounted to 8.5 billion Jordanian dinars for the same period.
- Customer deposits amounted to 5.8 billion Jordanian dinars for the first quarter of 2026.
- Net direct credit facilities growth of 2.9% reaching JOD 4.0 billion, up from JOD 3.9 billion in 2025.

Operational Growth & Shareholders' Equity:

- Net operating income reached 58.5 million Jordanian dinars for the first quarter of 2026.
- Shareholders' equity increased by 2.8% to JOD 841.4 million, compared to JOD 818.1 million in 2025. This reflects improved returns, increased shareholder value, and strong profit margins while ensuring sustainable growth.

Key Awards & Achievements:

- "Best Banking App" and "Best Wealth Management Services" awards from International Business Magazine.
- "Best Green Finance Initiative in Jordan" award from Global Business & Finance.
- Capital Bank Named Among Global Finance's Best Private Banks for 2026.



Jordan's 4th
Largest Bank

Presence in
4 Markets

Net Profit
JOD 38 Million

Total Assets
JOD 8.5 Billion

Capital Bank of Jordan
Consolidated Statement of Financial Position
As at 31 March 2026

	2026	2025
Assets	JD	JD
Cash and balances with Banks and Financial Institutions	1,417,346,507	1,471,450,155
Direct credit facilities at amortized cost, net	3,970,488,202	3,858,067,733
Investments	2,479,837,268	2,723,263,961
Other assets	659,916,247	674,161,890
Total Assets	**8,527,588,224**	**8,726,943,739**
Liabilities		
Banks' and financial institutions' deposits	116,727,878	118,213,626
Customers' deposits	5,810,991,856	5,937,436,544
Margin accounts	765,934,100	763,819,530
Loans and borrowings	423,518,376	438,265,523
Other Liabilities	384,572,606	480,653,500
Total Liabilities	**7,501,744,816**	**7,738,388,723**
Total equity attributable to the Bank's shareholders	**841,381,129**	**818,089,773**
Non-controlling interest	184,462,279	170,465,243
Total Equity	1,025,843,408	988,555,016
Total Liabilities and Equity	**8,527,588,224**	**8,726,943,739**

Capital Bank of Jordan
Consolidated income statement
As of 30 March 2026

	2026	2025
	JD	JD
Net Interest Income	69,473,178	59,491,308
Net Commission Income	30,780,263	40,955,821
Other Income	7,271,524	8,948,501
Gross Profit	**107,524,965**	**109,395,630**
Operating Expenses	49,048,312	37,098,775
Expected Credit Loss on Financial Assets	16,082,550	14,590,157
Other Expenses	(369,937)	1,280,089
Total Expenses	**64,760,925**	**52,969,021**
Net Income before Tax	42,764,040	56,426,609
Less: Income tax expense	4,404,828	6,395,282
Net Income	**38,359,212**	**50,031,327**

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