

# **Building Trust and Enhancing Readiness: A Banking Year with the Association of Banks**

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As 2025 comes to an end, the pivotal role that the Association of Banks in Jordan has continued to play stands out, as the umbrella organization of the Jordanian banking sector and as a platform for dialogue and coordination between member banks and relevant regulatory and national entities. The past year represented an important milestone in the Association's journey, with achievements resulting from a clear vision, sustained institutional efforts, and the practical implementation of the Association's strategy for the years (2024–2027) launched by the Board of Directors.

Throughout 2025, the Association continued its coordinating role by following up on and discussing various issues of relevance to the banking sector. These matters were presented to the competent authorities, along with observations and proposals. The response of the concerned entities was characterized by a high level of seriousness, contributing to the adoption of many of the observations submitted by the Association on behalf of the banks.

During the year, the Association held more than (46) meetings, with broad participation from representatives of banks and relevant stakeholders. It also convened (21) meetings of the Association's advisory committees, which served as specialized technical platforms to discuss banking issues according to each committee's mandate and to follow up on the implementation of issued recommendations and outcomes.

Within the framework of strengthening institutional partnerships, the Association signed (8) memoranda of understanding and cooperation during 2025 with a number of local and international entities, including universities, bank representative offices, companies, institutes, and specialized centers, thereby enhancing knowledge exchange and institutional capacity building.

Training constituted one of the core pillars of the Association's work. During 2025, the Association implemented a total of (44) specialized training programs, amounting to (522) training hours, benefiting approximately (524) participants from member banks. In addition, the Association organized more than (11) specialized events during 2025, including workshops, forums, and dialogue sessions aimed at enhancing the banking sector's readiness to face regulatory, technological, and economic changes.

The Association also devoted particular attention to green finance by implementing (12) specialized training activities attended by more than (210) participants, in support of sustainability trends and in line with regulatory developments in this field, in addition to holding the Green Finance Forum (Griffin) for the third consecutive year.

In a qualitative step, the Association launched for the first time the C-Suite Banking Dialogues, as a series of strategic discussions targeting first-tier banking leadership, during which six specialized forums were held in 2025 addressing strategic priority issues for the sector.

As part of its efforts to enhance financial literacy, the Association implemented a set of qualitative initiatives in 2025, including (4) specialized simulation training workshops for small projects, savings, and farmers, in addition to (16) awareness lectures across various governorates of the Kingdom. The Association also organized a series of introductory lectures in coordination with several Jordanian universities. Furthermore, the Association continued developing the FINAPP.JO platform and implementing promotional campaigns and interactive competitions to expand financial awareness and promote positive financial behaviors, particularly among youth and entrepreneurs.

In the field of research and studies, the Association issued a number of specialized reports and studies during 2025, most notably the forty-sixth annual report and the report on key banking developments in Jordan, in addition to publishing ten issues of Banks Magazine. The Association also continued issuing three editions of the Panorama ABJ financial and economic outlook series, highlighting the most prominent financial and economic developments.

The Association also completed the launch of the first phase of the electronic data dashboard (Dashboard ABJ), aimed at facilitating and automating data collection from banks and accelerating the availability of key indicators and information. The Association is currently working on completing the development of the second phase, which includes quarterly and monthly data.

Within its role as a knowledge hub supporting decision-making, the Association of Banks in Jordan placed special emphasis during 2025 on preparing and issuing position papers on a range of topics addressing banking and economic issues with strategic and regulatory dimensions.

These included a position paper on alternatives to debtor imprisonment, an evaluative study of CRIF services from the banks' perspective, an analytical study on banks' resilience in facing crises, and an analytical report on Jordanian banks' views regarding opportunities and challenges of banking engagement in the Syrian market. The Association also launched the ABJ Influence Index, the first of its kind in Jordan to monitor and analyze banks' presence and influence across digital platforms and media outlets, in addition to assessing public satisfaction levels and quality of access to banking services.

At the conclusion of this annual outcome, I extend my sincere thanks and appreciation to the Chairman and members of the Board of Directors for their continuous support and strategic guidance, and to member banks for their cooperation and sustained confidence in the Association's role. I also highly commend the pivotal role of the Central Bank of Jordan in supporting banking system stability, enhancing its soundness, and providing the regulatory and supervisory framework that enabled the sector to continue performing its role efficiently and effectively. I would also like to express my pride in the efforts of the Association's staff, whose professional commitment and team spirit formed a fundamental pillar in developing institutional performance and achieving these accomplishments.

Building on this solid foundation, the Association of Banks in Jordan looks ahead to 2026 with a more ambitious vision focused on deepening strategic dialogue with partners, enhancing banks' readiness for regulatory and technological transformations, supporting sustainable financing pathways, and expanding the role of studies and analytical papers in supporting decision-making. The Association will also continue launching qualitative initiatives and impactful projects that contribute to reinforcing the resilience of the banking sector and strengthening its pivotal role in supporting the national economy and achieving comprehensive development.