

The Jordanian Banking Sector: Foundations of Stability and Imperatives of Transformation

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The 2026 Banking Summit convenes at a pivotal moment in the trajectory of the global and regional economy, where challenges intersect with opportunities, and economic and technological transformations are reshaping the landscape of finance and business. In this context, our annual summit is held under the theme “Shaping the Future of Banking Innovation,” reflecting our awareness of the magnitude of the ongoing transformations and our commitment to ensuring that the Jordanian banking sector plays an active role in shaping this future rather than merely responding to it.

This summit has become a strategic platform for constructive dialogue among banking leaders, policymakers, and international experts. Through it, we explore the prospects of the global economy, macroeconomic and sectoral risks, the pathways of financial innovation, and the role of sustainable finance in supporting growth. We firmly believe that the exchange of expertise and perspectives constitutes the foundation for designing more resilient policies, more efficient business models, and a banking sector better equipped to adapt to rapidly evolving changes.

Today, the international environment is characterized by a high degree of uncertainty amid escalating geopolitical tensions, volatility in financial markets, and the slowdown of some major economies. These developments have had both direct and indirect implications for emerging economies, which face the dual challenge of maintaining stability while striving to achieve sustainable growth.

At the same time, significant opportunities are emerging in areas such as artificial intelligence, financial technology (FinTech), big data analytics, and digital transformation. These fields are not only reshaping the global banking industry but are also opening new horizons for enhancing operational efficiency, improving customer experience, and reinventing banking business models. Our responsibility today extends beyond managing risks; it includes redefining the role of banks as engines of development and catalysts for innovation.

At the national level, the Jordanian economy has demonstrated remarkable resilience and adaptability in recent years, supported by balanced monetary and fiscal policies, gradual structural reforms, and effective partnerships between the public and private sectors. The banking sector has played a central role in this progress by financing vital productive sectors, supporting small and medium-sized enterprises, promoting financial inclusion, and expanding the reach of banking services to broader segments of society.

Furthermore, the banking sector has continued to invest in digital solutions and technological infrastructure, thereby enhancing efficiency, improving service quality, and reinforcing Jordan's position as an attractive environment for investment and financial innovation.

The strength of the Jordanian banking system is not merely a passing impression but a fact confirmed by financial indicators and the assessments of international credit rating agencies, which have highlighted the robustness of the capital base, the quality of assets, the soundness of regulatory frameworks, and the efficiency of risk management practices. These solid foundations provide the confidence needed to continue the path of development and innovation with a strong sense of responsibility and discipline.

Nevertheless, the coming phase requires intensified efforts to preserve and strengthen these achievements. Digitalization has become a strategic necessity imposed by the nature of competition and evolving customer expectations. Investment in advanced technologies, the development of specialized human capital, and the establishment of regulatory frameworks that encourage innovation are essential pillars for strengthening the competitiveness and sustainability of the sector.

Sustainable finance and green finance are also emerging as key pathways for the future of the financial industry. Banking institutions are no longer required merely to achieve profitability; they are also expected to contribute actively to the achievement of sustainable development goals and to support the transition toward a more resource-efficient economy that adheres to environmental, social, and governance (ESG) standards.

Our banking summit this year is not simply an annual event; it is a space for responsible dialogue, the development of shared visions, and the formulation of practical recommendations that support decision-makers and strengthen cooperation among all stakeholders. We hope that the outcomes of this gathering will represent another step toward a more innovative banking sector one that is better equipped to manage risks and more capable of contributing to growth and stability.

Ultimately, the real foundation of success lies in people in the capabilities of Jordanian banking professionals who have proven their ability to deliver results under diverse circumstances, and in the spirit of partnership that unites us. Innovation and stability are not contradictory paths but complementary pillars. The more successfully we establish this balance, the stronger and more sustainable our banking future will become, and the more prosperous and confident our national economy will be.