



## Press Release

### **The Open Market Operations Committee Decides to Maintain “Key Interest Rate” of the Central Bank as well as Other Interest Rates on all Monetary Policy Instruments**

The Open Market Operations Committee at the Central Bank of Jordan (CBJ) held its first meeting for the year 2026, where it decided to maintain the “key interest rate” of the Central Bank as well as other interest rates on all monetary policy instruments unchanged at their current level. This decision came in light of the strengthened monetary stability in the Kingdom, and it ensures continued alignment of the domestic interest rates structure with its counterparts in the regional and global financial markets.

Foreign reserves at the CBJ increased to over USD 26 billion by the end of January 2026, and is sufficient to cover 9.0 months of the Kingdom’s imports of goods and services. The dollarization rate of deposits also decreased to 18% by the end of November 2025, reflecting the strength of monetary and banking stability in the Kingdom, as well as confidence and attractiveness of the national currency. The inflation rate during 2025 also reached approximately 1.77%, which is an appropriate level that helps preserve the competitiveness of the national economy and purchase power of the national currency.

The banking indicators continued their strong performance, as total deposits with banks increased by 7.2% on an annual basis to reach JD 49.8 billion by the end of November 2025, while the outstanding credit facilities extended by banks increased

by 3.3% to reach JD 36.2 billion. Furthermore, banks continue to enjoy high levels of liquidity, capital adequacy, and return on capital, which therefore confirms the resilience of the Jordanian banking sector, its prudent risk management, and its ability to sustain provision of financing to the economic activity at moderate interest rates.

According to the latest available economic data, indicators of the external sector showed marked positive results in line with the Central Bank's estimates, as tourism income in the Kingdom increased by 7.6% during 2025 to reach USD 7.8 billion, while workers' remittances abroad increased by 4.6% during the first eleven months of 2025 to reach USD 4.1 billion. Moreover, total exports achieved a growth by 7.7% during the first ten months of 2025 to reach USD 12.1 billion. The recorded foreign direct investment in the Kingdom during the first three quarters of 2025 increased by 27.7% compared to the same period of 2024, to reach USD 1.5 billion.

Accordingly, the national economy continued throughout 2025 to achieve a gradual improvement in the performance of most economic sectors, which resulted in an increase of the economic growth rate by 2.75% during the first three quarters of 2025, compared to 2.56% during the same period of 2024. The economic growth rate is expected to be no less than 2.7% for the full year of 2025.

The CBJ affirms its continued commitment to monitoring economic, financial, and monetary developments locally, regionally and globally, and taking appropriate measures based on economic data and indicators, as well as developments in interest rates in the global markets, so that to ensure the attractiveness of the assets dominated in the Jordanian Dinar and to enhance monetary and financial stability.

Central Bank of Jordan