

ARAB BANKING CORPORATION (JORDAN)

(PUBLIC SHAREHOLDING COMPANY)

INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS
(REVIEWED NOT AUDITED)

30 JUNE 2025

**REPORT ON REVIEW OF INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS
TO THE BOARD OF DIRECTORS OF ARAB BANKING CORPORATION (JORDAN)
AMMAN - JORDAN**

Introduction

We have reviewed the accompanying interim condensed consolidated financial statements of Arab Banking Corporation (Jordan) (Public Shareholding Company) and its subsidiary (the Bank) as of 30 June 2025, comprising of the interim condensed consolidated statement of financial position as of 30 June 2025, interim condensed consolidated income statement, interim condensed consolidated comprehensive income, interim condensed consolidated statement of changes in equity and interim condensed consolidated statement of cash flows for the six months period then ended and explanatory notes. The board of directors is responsible for the preparation and presentation of these interim condensed consolidated financial statements in accordance with IAS 34 (Interim Financial Reporting). Our responsibility is to express a conclusion on these interim condensed consolidated financial statements based on our review.

Scope of review

We conducted our review in accordance with the International Standard on Review Engagements 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim condensed consolidated financial statements are not prepared, in all material respects, in accordance with International Accounting Standard 34.

ARAB BANKING CORPORATION (JORDAN)
(PUBLIC SHAREHOLDING COMPANY)
INTERIM CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS OF 30 JUNE 2025 (REVIEWED NOT AUDITED)

	Notes	30 June 2025 JD (Reviewed not audited)	31 December 2024 JD (Audited)
<u>Assets</u>			
Cash and balances at the Central Bank of Jordan	5	141,337,681	119,404,557
Balances at banks and financial institutions - net	6	165,461,212	143,338,747
Deposits at banks and financial institutions - net	7	-	-
Direct credit facilities - net	11	801,837,614	766,651,701
Financial assets at fair value through other comprehensive income	8	70,533,254	70,632,542
Financial assets at amortized cost - net	9	183,903,204	183,515,077
Financial assets at amortized cost - mortgaged	10	31,999,947	32,001,543
Property and equipment - net		31,493,499	32,771,221
Intangible assets - net		999,079	1,133,688
Right of use assets	12 - A	2,829,960	2,816,379
Deferred tax assets	17 - C	5,776,269	7,780,912
Other assets	13	23,841,259	22,978,035
Total Assets		1,460,012,978	1,383,024,402
<u>Liabilities and Equity</u>			
<u>Liabilities:</u>			
Banks' and financial institutions' deposits		138,749,424	127,613,456
Customers' deposits	14	973,741,479	911,659,999
Cash margins	15	49,311,788	47,212,202
Borrowed funds	16	91,570,294	94,526,865
Sundry provisions		84,377	84,377
Income tax provision	17- A	182,614	355,324
Deferred tax liabilities	17 - D	533,786	355,103
Lease liabilities	12 - B	2,726,086	2,766,171
Other liabilities	18	35,059,651	34,131,283
Total Liabilities		1,291,959,499	1,218,704,780
<u>Equity</u>			
<u>Bank's Shareholders Equity</u>			
Paid-in Capital	19	110,000,000	110,000,000
Share premium		66,943	66,943
Statutory reserve	20	31,669,695	31,669,695
Voluntary reserve	20	197,281	197,281
Fair value reserve - net	21	360,023	303,556
Retained earnings	22	22,082,147	22,082,147
Profit for the period		3,677,390	-
Total Equity		168,053,479	164,319,622
Total Liabilities and Equity		1,460,012,978	1,383,024,402

The accompanying notes from 1 to 35 are part of these interim condensed consolidated financial statements and should be read with them

ARAB BANKING CORPORATION (JORDAN)
(PUBLIC SHAREHOLDING COMPANY)
INTERIM CONDENSED CONSOLIDATED INCOME STATEMENT
FOR THE PERIOD ENDED 30 JUNE 2025 (REVIEWED NOT AUDITED)

		For the three months ended 30 June		For the six months ended 30 June	
	Notes	2025	2024	2025	2024
		JD	JD	JD	JD
Revenues					
Interest income	24	23,934,419	25,089,220	47,772,781	50,378,045
Interest expense	25	(15,138,267)	(15,831,076)	(30,396,354)	(31,973,174)
Net interest income		8,796,152	9,258,144	17,376,427	18,404,871
Net commission income		672,421	586,574	1,419,221	1,156,486
Net interest and commission income		9,468,573	9,844,718	18,795,648	19,561,357
Foreign currencies income		358,932	313,187	680,841	662,480
Cash dividends from financial assets at fair value through other comprehensive income	26	13,471	8,400	42,971	40,150
Other income		1,023,940	600,558	1,832,752	1,267,229
Gross income		10,864,916	10,766,863	21,352,212	21,531,216
Expenses					
Employees expenses		3,990,315	4,397,564	8,544,328	8,407,683
Depreciation and amortization		851,382	787,778	1,719,033	1,581,817
Other expenses		3,027,916	2,799,391	6,374,877	5,375,860
(Recovered from) provision for expected credit losses	23	2,129,517	(1,345,048)	(1,139,144)	2,080,006
Recovered from sundry provisions		-	(42,540)	-	(90,000)
Recovered from sized assets provision		-	(187,926)	-	(187,926)
Total expenses		9,999,130	6,409,219	15,499,094	17,167,440
Profit for the period before income tax		865,786	4,357,644	5,853,118	4,363,776
Income tax expense	17 - B	(292,710)	(1,587,490)	(2,175,728)	(1,549,878)
Profit for the period		573,076	2,770,154	3,677,390	2,813,898
		JD/ Share	JD/ Share	JD/ Share	JD/ Share
Basic and diluted earnings per share from the profit for the period	27	0.005	0.025	0.033	0.026

The accompanying notes from 1 to 35 are part of these interim condensed consolidated financial statements and should be read with them

ARAB BANKING CORPORATION (JORDAN)
(PUBLIC SHAREHOLDING COMPANY)
INTERIM CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 30 JUNE 2025 (REVIEWED NOT AUDITED)

	For the three months ended 30 June		For the six months ended 30 June	
	2025	2024	2025	2024
	JD	JD	JD	JD
Profit for the period	573,076	2,770,154	3,677,390	2,813,898
<u>Other comprehensive income items:</u>				
Items which may be subsequently transferred to interim condensed consolidated income statement				
Net change in fair value of financial assets through other comprehensive income after tax - bonds	(71,556)	(8,337)	56,998	215,299
Net change in fair value of derivatives after Tax	83,081	(20,088)	(60,794)	28,617
Items not to be subsequently transferred to Interim condensed consolidated income statement				
Net change in fair value of financial assets through other comprehensive income after tax - shares	106,424	3,023	60,263	(3,913)
Total other comprehensive income items for the period after tax	117,949	(25,402)	56,467	240,003
Total comprehensive income for the period	691,025	2,744,752	3,733,857	3,053,901

The accompanying notes from 1 to 35 are part of these interim condensed consolidated financial statements and should be read with them

ARAB BANKING CORPORATION (JORDAN)
(PUBLIC SHAREHOLDING COMPANY)
INTERIM CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE PERIOD ENDED 30 JUNE 2025 (REVIEWED NOT AUDITED)

			Reserves					
	Paid in capital	Share premium	Statutory reserve	Voluntary reserve	Fair value reserve - Net	Retained earnings*	Profit for the period	Total
	JD	JD	JD	JD	JD	JD	JD	JD
<u>For the six months ended 30 June 2025</u>								
Balance at the beginning of the period	110,000,000	66,943	31,669,695	197,281	303,556	22,082,147	-	164,319,622
Total comprehensive income for the period	-	-	-	-	56,467	-	3,677,390	3,733,857
Balance at the end of the period	110,000,000	66,943	31,669,695	197,281	360,023	22,082,147	3,677,390	168,053,479
<u>For the six months ended 30 June 2024</u>								
Balance at the beginning of the period	110,000,000	66,943	31,385,324	197,281	(122,820)	23,804,821	-	165,331,549
Cash dividends to shareholders (Note 19)	-	-	-	-	-	(3,300,000)	-	(3,300,000)
Total comprehensive income for the period	-	-	-	-	240,003	-	2,813,898	3,053,901
Balance at the end of the period	110,000,000	66,943	31,385,324	197,281	117,183	20,504,821	2,813,898	165,085,450

In accordance with monitoring authorities' instructions:

- * Retained earnings include an amount of JD 5,776,269 restricted as of 30 June 2025, against deferred tax benefits, Including the capitalization or distribution unless actually realized.
- * The retained earnings balance included an amount of JD 2,761 as of 30 June 2025 (JD 2,761 as of 31 December 2024) restricted, which represents the effect of the early adoption of IFRS 9, unless actually realized through sale transactions.

The accompanying notes from 1 to 35 are part of these interim condensed consolidated financial statements and should be read with them

ARAB BANKING CORPORATION (JORDAN)
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INTERIM CONDENSED CONSOLIDATED STATEMENT OF CASH FLOWS
FOR THE PERIOD ENDED 30 JUNE 2025 (REVIEWED NOT AUDITED)

	Notes	For the six months ended 30 June	
		2025 JD	2024 JD
<u>Operating activities:</u>			
Profit for the period before income tax		5,853,118	4,363,776
Adjustments for non-cash items:			
Depreciation and amortization		1,719,033	1,581,817
(Recovered from) provision for expected credit losses	23	(1,139,144)	2,080,006
Cash dividends from financial assets at fair value through other comprehensive income	26	(42,971)	(40,150)
Losses (gains) from sale of property and equipment		54,285	(23,213)
(Gains) losses from sale of seized assets		(35,499)	59,286
Recovered from seized assets provision		-	(187,926)
Recovered from sundry provisions		-	(90,000)
Accrued interest		(2,488,146)	(857,630)
Effect of exchange rate fluctuations in cash and cash equivalents		(128,842)	64,007
Lease liabilities - finance cost	12- A	83,040	87,930
(Gains) losses from canceled lease contracts		(36,754)	19,167
Cash profit before changes in assets and liabilities		3,838,120	7,057,070
Changes in Assets and Liabilities:			
Deposits at banks and financial institutions (maturing more than three months)		-	17,752,650
Direct credit facilities - net		(34,069,434)	(32,247,316)
Other assets		69,634	(4,075,102)
Banks and financial institutions deposits (maturing more than three months)		-	34,235,696
Customers' deposits		62,081,480	(8,102,338)
Cash margins		2,099,586	5,172,068
Other liabilities		2,436,071	2,453,661
Net change in assets and liabilities		32,617,337	15,189,319
Net cash flows from operating activities before income tax and paid provisions		36,455,457	22,246,389
Income tax paid		(250,677)	(2,612,851)
Net cash flows from operating activities		36,204,780	19,633,538
<u>Investing activities</u>			
Purchase of financial assets at amortized cost - net		(65,040,290)	(55,391,836)
Maturity of financial assets at amortized cost - net		64,663,852	49,625,223
Cash dividends from financial assets at fair value through other comprehensive income	26	42,971	40,150
Purchase of property and equipment		(28,742)	(2,190,238)
Purchase of intangible assets		(80,289)	(28,210)
Proceeds from sale of property and equipment		8,352	36,041
Purchase of financial assets at fair value through other comprehensive income - net		(4,395,716)	(837,993)
Sale and maturity of financial assets at fair value through other comprehensive income - net		4,739,836	31,222,296
Net cash flows (used in) from investing activities		(90,026)	22,475,433
<u>Financing activities</u>			
Dividends distributed to shareholders		(6,643)	(3,322,634)
Lease liabilities payments		(360,264)	(381,377)
Borrowed funds		(2,956,571)	(3,310,248)
Net cash flows used in financing activities		(3,323,478)	(7,014,259)
Net increase in cash and cash equivalents		32,791,276	35,094,712
Effect of exchange rate fluctuations in cash and cash equivalents		128,842	(64,007)
Cash and cash equivalent at the beginning of the period		170,603,699	113,608,103
Cash and cash equivalent at the end of the period	28	203,523,817	148,638,808

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ARAB BANKING CORPORATION (JORDAN)
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NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS
30 JUNE 2025 (REVIEWED NOT AUDITED)

1. General

Arab Banking Corporation (Jordan) was established as a public shareholding company on 21 January 1990 in accordance with the Companies Law No (1) of 1989 with headquarter in Amman - Jordan.

The Bank provides banking services through its head office in Amman and its 22 branches and an office in Jordan and the subsidiary Company (Arab Co-Operation for Financial Investments Company).

The Bank's shares are listed and traded in Amman Stock Exchange.

The financial statements of the Bank and its subsidiary "the Bank" are consolidated in the Arab Banking Corporation – Bahrain financial statements (The Parent Company).

The interim condensed consolidated financial statements have been approved by the Board of Directors of the Bank on 24 July 2025.

2. Basis of Preparation and Material Accounting Policy Information

Basis of Preparation of The Interim Condensed Consolidated Financial Statements

The interim condensed consolidated financial statements have been prepared for the period ended 30 June 2025 in accordance with International Accounting Standard Number (34) (Interim Financial Reporting).

The accompanying interim condensed consolidated financial statements are prepared on the historical cost basis, except for financial assets at fair value through other comprehensive income and financial derivatives, which are presented at fair value as of the date of the interim condensed consolidated financial statements.

The reporting currency of the interim condensed consolidated financial statements is the Jordanian Dinar, which is the functional currency of the Bank.

The accompanying interim condensed consolidated financial statements do not include all the information and disclosures to the financial statements required in the annual financial statements, which are prepared in accordance with International Financial Reporting Standards. Moreover, the results of the Bank's operations for the six-month period ended on 30 June 2025 do not necessarily represent indications of the expected results for the year ending 31 December 2025. Therefore, these interim condensed consolidated financial statements should be read with the Bank's annual report for the year ended 31 December 2024 and it does not contain the appropriation of profit on for the six months period ended at 30 June 2025, which is usually performed at the year end.

Basis of Consolidation of the Interim Condensed Consolidated Financial Statements

The interim condensed consolidated financial statements comprise of the financial statements of the Bank and the subsidiary controlled by it. Control is achieved when the Bank is capable of managing the main activities of its subsidiaries and is exposed, or has rights, to variable returns from its involvement with the subsidiaries and has the ability to affect those returns through its power over the subsidiaries. All balances, transactions, revenues, and expenses between the bank and the subsidiaries are eliminated.

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The financial statements of the subsidiary are prepared for the same reporting period as of the Bank, using consistent accounting policies, If the subsidiary has a different accounting policy than the Bank, necessary adjustments will be reflected to match the Bank's accounting policies.

As of 30 June 2025, the bank owns the following subsidiary:

<u>Company Name</u>	<u>Paid In capital</u>	<u>Ownership Percentage</u>	<u>Nature of the company's business</u>	<u>Location</u>	<u>Acquistion date</u>
	JD				
Arab Co-Operation For					
Financial Investments			Financial		25 January
Company	15,600,000	100%	Brokerage	Jordan	1990

The subsidiary financial results are consolidated in the interim condensed consolidated statement of income from the date of their acquisition, which is the date on which the control of the bank on the subsidiary takes place. In addition, the financial results of the disposed subsidiaries are consolidated in the interim condensed consolidated statement of income up to the date of the disposal, which is the date on which the Bank loses control over the subsidiary.

3. Changes in Accounting Policies

The accounting policies used in the preparation of the interim condensed consolidated financial statements are consistent with those used in the preparation of the annual consolidated financial statements for the year ended 31 December 2024 except for the adoption of new amendments on the standards effective as of 1 January 2025 shown below:

Lack of exchangeability – Amendments to IAS 21

In August 2023, the IASB issued amendments to IAS 21 The Effects of Changes in Foreign Exchange Rates to specify how an entity should assess whether a currency is exchangeable and how it should determine a spot exchange rate when exchangeability is lacking. The amendments also require disclosure of information that enables users of its financial statements to understand how the currency not being exchangeable into the other currency affects, or is expected to affect, the entity's financial performance, financial position and cash flows.

The amendments are effective for annual reporting periods beginning on or after 1 January 2025. When applying the amendments, an entity cannot restate comparative information.

The amendments had no material impact on the Bank's interim condensed consolidated financial statements.

4. Significant Judgments and Estimates used

Use of judgements and estimates:

The preparation of the interim condensed consolidated financial statements requires management to make estimates and assumptions that affect the reported amounts of financial assets and liabilities and disclosure of contingent liabilities. These estimates and assumptions also affect the revenues and expenses and the resultant provisions as well as fair value changes reported in equity. In particular, considerable judgment by management is required in the estimation of the amount and timing of future cash flows. The estimates mentioned are necessarily based on multiple assumptions and factors that involve varying degrees of judgment and uncertainty, and actual results may differ from the estimates as a result of changes in the conditions and circumstances surrounding those estimates in the future.

The Bank's management believes that its estimates within the interim condensed consolidated financial statements are reasonable and detailed as follows:

A. Expected credit losses for financial instruments at amortized cost:

In determining provision for expected credit loss for direct credit facilities, important judgement is required from the Bank's management in the estimation of the amount and timing of future cash flows as well as an assessment of whether the credit risk on the financial asset has increased significantly since initial recognition and incorporation of forward-looking information in the measurement of expected credit losses.

The following are the key estimates and judgments used:

- **Assessment of Significant Increase in Credit Risk:**

The assessment of a significant increase in credit risk is performed on a relative basis. To assess whether the credit risk on a financial asset has increased significantly since origination, the Bank compares the risk of default occurring over the expected life of the financial asset at the reporting date to the corresponding risk of default at origination, using key risk indicators that are used in the Bank's existing risk management processes. This assessment is used to classify customers and portfolios to credit stages, which are, stage 1 (Initial recognition), stage 2 (Credit Quality Deterioration) and stage 3 (Credit Impairment).

- **Macroeconomic Factors, Forward Looking Information (FLI) and Multiple Scenarios:**

The measurement of expected credit losses for each stage and the assessment of significant increases in credit risk must consider information about past events and current conditions as well as reasonable and supportable forecasts of future events and economic conditions. The estimation and application of forward-looking information will require significant judgment from the bank's management.

PD, Loss Given Default (LGD) and Exposure At Default (EAD) inputs used to estimate Stage 1 and Stage 2 credit loss allowances are modelled based on the macroeconomic variables (or changes in macroeconomic variables) that are most closely correlated with credit losses in the relevant portfolio.

Each of the macroeconomic scenarios used in calculating the expected credit loss is associated with variable macroeconomic factors.

In our estimates used in calculating the expected credit losses for stage 1 and stage 2 using discounted weighted scenarios, which include future macroeconomic information for the next three years.

The bank uses the following macroeconomic indicators when performing futuristic forecasts for the countries that it operates in:

Gross Domestic Product
Stock market index price

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The bank uses 3 scenarios to reach a probable value when to estimate the expected credit losses as follows:

Main scenario (Baseline) weighted 40%
Best scenario (Optimistic S1) weighted 30%
Worst case scenario 1 (Pessimistic S3) weighted 30%

These scenarios are extracted from Data Buffet system of Moody's in 14 historical values format and 20 future estimated value (Forecasted) for all the previously mentioned macroeconomic indicators.

The probable options are estimated according to the best approximation related to the historical probability and current affairs. The probable scenarios are evaluated every three months. All scenarios are implemented to all the wallets that are subject to expected credit losses.

Definition of default:

The definition of default used in the measurement of expected credit losses and the assessment to determine movement between stages is consistent with the definition of default used for internal credit risk management purposes. IFRS 9 does not define default but contains a rebuttable presumption that default has occurred when an exposure is greater than 90 days past due.

Exposure at default:

When measuring ECL, the Bank must consider the maximum contractual period over which the Bank is exposed to credit risk. All contractual terms should be considered when determining the expected life, including prepayment options and extension and rollover options. For certain revolving credit facilities that do not have a fixed maturity, the expected life is estimated based on the period over which the Bank is exposed to credit risk and where the credit losses would not be mitigated by management.

B. Income tax

Income tax expenses represent accrued tax and deferred tax.

Income tax expenses are accounted for on the basis of taxable income. Moreover, taxable income differs from income declared in the consolidated financial statements because the latter includes non-taxable revenues or taxable expenses disallowed in the current year but deductible in subsequent years accumulated losses acceptable by the tax law and items not accepted for tax purposes or subject to tax.

Tax is calculated on the basis of the tax rates according to the prevailing laws regulations and instructions of the countries where the bank operates.

Deferred tax is tax expected to be paid or recovered as a result of temporary timing differences between the value of the assets and liabilities in the consolidated financial statements and the value of the taxable amount. Deferred tax is calculated on the basis of the liability method in the consolidated statement of financial position according to the rates expected to be applied when the tax liability is settled, or tax assets are recognized.

Deferred tax assets and liabilities are reviewed as of the date of the consolidated financial statements and reduced in case it is expected that no benefit will arise from payment or the elimination of the need for deferred tax liabilities partially or totally.

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C. Fair Value

Fair value represents the closing market price (Assets Purchasing/ Liabilities Selling) of financial assets and derivatives on the date of the consolidated financial statements in active markets. In case declared market, prices do not exist active trading of some financial assets and derivatives is not available or the market is inactive fair value is estimated by one of several methods including the following:

- Comparison with the fair value of another financial asset with similar terms and conditions.
- Analysis of the present value of expected future cash flows for similar instruments.
- Adoption of the option pricing models.

Evaluation of long-term assets and liabilities that bear no interest through discounting cash flows and amortizing premium/ discount using the effective interest rate method within interest revenue/ expense in the consolidated statement of income.

The valuation methods aim to provide a fair value reflecting the market's expectations taking into consideration the market expected risks and expected benefits when the value of the financial assets. When the financial assets fair value can't be reliably measured, they are stated at cost less any impairment.

5. Cash and Balances at the Central Bank of Jordan

This item consists of the following:

	30 June 2025 JD (Reviewed not audited)	31 December 2024 JD (Audited)
Cash in vaults	6,884,122	7,012,636
Balances at Central Bank of Jordan:		
Current accounts and demand deposits	10,014,143	9,497,792
Statutory cash reserve	36,339,416	38,694,129
Certificates of deposits	28,100,000	35,000,000
Time and notice deposits	60,000,000	29,200,000
Total balances at Central Bank of Jordan	<u>134,453,559</u>	<u>112,391,921</u>
Total	<u>141,337,681</u>	<u>119,404,557</u>

The statutory cash reserve amounted to JD 36,339,416 as of 30 June 2025 (JD 38,694,129 as of 31 December 2024).

There are no restricted balances except for the statutory cash reserve as of 30 June 2025 and 31 December 2024.

Balances with the Central Bank of Jordan are classified as part of the stage 1 in accordance with the requirements of IFRS 9, and there are no transfers between the stages (1, 2, and 3) or written off balances during the six months ended 30 June 2025.

The movement on balances at Central Bank of Jordan is as follows:

	30 June 2025 (Reviewed not audited)				31 December 2024 (Audited)
	Stage 1	Stage 2	Stage 3	Total	Total
	JD	JD	JD	JD	JD
Total balance at the beginning of period/ year	112,391,921	-	-	112,391,921	74,399,802
New balances	22,061,638	-	-	22,061,638	37,992,119
Total balance at the end of period/ year	<u>134,453,559</u>	<u>-</u>	<u>-</u>	<u>134,453,559</u>	<u>112,391,921</u>

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6. Balances at Banks and Financial Institutions – net

The details of this item are as follows:

Description	Local banks and financial institutions		Foreign banks and financial institutions		Total	
	30 June 2025	31 December 2024	30 June 2025	31 December 2024	30 June 2025	31 December 2024
	JD	JD	JD	JD	JD	JD
	(Reviewed not audited)	(Audited)	(Reviewed not audited)	(Audited)	(Reviewed not audited)	(Audited)
Current accounts and demand deposits	1,033	179	30,987,749	31,358,785	30,988,782	31,358,964
Deposits maturing within 3 months or less	43,467,980	12,666,868	91,028,798	99,336,766	134,496,778	112,003,634
Total	43,469,013	12,667,047	122,016,547	130,695,551	165,485,560	143,362,598
Deduct: expected credit losses	(8,324)	(7,518)	(16,024)	(16,333)	(24,348)	(23,851)
	<u>43,460,689</u>	<u>12,659,529</u>	<u>122,000,523</u>	<u>130,679,218</u>	<u>165,461,212</u>	<u>143,338,747</u>

The movement on balances at banks and financial institutions - net is as follows:

	30 June 2025 (Reviewed not audited)				31 December 2024 (Audited)
	Stage 1	Stage 2	Stage 3	Total	Total
	JD	JD	JD	JD	JD
Total Balance as at the beginning of period/ year	143,362,598	-	-	143,362,598	162,404,948
New balances	42,629,585	-	-	42,629,585	40,146,003
Paid balances	(20,506,623)	-	-	(20,506,623)	(59,188,353)
Total Balance as at the end of period/ year	165,485,560	-	-	165,485,560	143,362,598
Less: excepted credit losses	(24,348)	-	-	(24,348)	(23,851)
	<u>165,461,212</u>	<u>-</u>	<u>-</u>	<u>165,461,212</u>	<u>143,338,747</u>

- Balances at banks and financial institutions that bears no interest amounted to JD 6,087,670 as of 30 June 2025 (JD 7,025,317 as of 31 December 2024).
- There are no restricted balances as of 30 June 2025 and 31 December 2024.

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The movement on expected credit losses for balances at banks and financial institutions is as follows:

	30 June 2025 (Reviewed not audited)				31 December 2024 (Audited)
	Stage 1	Stage 2	Stage 3	Total	Total
	JD	JD	JD	JD	JD
Total balance as at the beginning of the period/ year	23,851	-	-	23,851	19,637
New balances	20,379	-	-	20,379	20,972
Paid balances	(19,882)	-	-	(19,882)	(16,758)
Total balance as at the end of period/ year	24,348	-	-	24,348	23,851

7. Deposits at Banks and Financial Institutions - net

The details of this item are as follows:

	Local Banks and financial institutions		Foreign Banks and financial institutions		Total	
	30 June 2025	31 December 2024	30 June 2025	31 December 2024	30 June 2025	31 December 2024
	JD	JD	JD	JD	JD	JD
<u>Description</u>	(Reviewed not audited)	(Audited)	(Reviewed not audited)	(Audited)	(Reviewed not audited)	(Audited)
Deposits maturing within 3 - 6 months	-	-	-	-	-	-
Less: excepted credit losses	-	-	-	-	-	-
Total balances at the end of period/ year	-	-	-	-	-	-

There are no deposits maturing within a period longer than six months as of 30 June 2025.

There are no restricted deposits as of 30 June 2025 and 31 December 2024.

There are no deposits at banks and financial institutions as of 30 June 2025 that are classified in stage 1 also no transfers between the stages (1, 2 and 3) or written off balances during the six months ended 30 June 2025.

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The movement on deposits at banks and financial institutions is as follows:

	30 June 2025 (Reviewed not audited)				31 December 2024 (Audited)
	Stage 1	Stage 2	Stage 3	Total	Total
	JD	JD	JD	JD	JD
Total balance as at the beginning of period/ year	-	-	-	-	17,752,650
New balances	-	-	-	-	-
Paid balances	-	-	-	-	(17,752,650)
Total balance as at the end of period/ year	-	-	-	-	-

The movement on expected credit losses for deposits at banks and financial institutions is as follows:

	30 June 2025 (Reviewed not audited)				31 December 2024 (Audited)
	Stage 1	Stage 2	Stage 3	Total	Total
	JD	JD	JD	JD	JD
Total balance at the beginning of period/ year	-	-	-	-	807
New balances	-	-	-	-	-
Paid balances	-	-	-	-	(807)
Total balance at the end of period/ year	-	-	-	-	-

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8. Financial Assets at Fair Value Through Other Comprehensive Income

	30 June 2025	31 December 2024
	JD (Reviewed not audited)	JD (Audited)
Quoted shares	2,646,232	2,328,498
Unquoted shares	5,848,805	5,130,971
Government bonds and guaranteed by the government	40,933,910	45,869,201
Other financial bonds	21,119,934	17,324,246
	<u>70,548,881</u>	<u>70,652,916</u>
<u>Less:</u> excepted credit losses	<u>(15,627)</u>	<u>(20,374)</u>
	<u>70,533,254</u>	<u>70,632,542</u>

Cash dividends on the investments above amounted to JD 42,971 for the period ended 30 June 2025 (JD 40,150 for the period ended 30 June 2024).

There are no mortgaged shares as of 30 June 2025, and 31 December 2024.

The movement on expected credit losses for the financial assets through other comprehensive income (financial bonds) is as follows:

	30 June 2025 (Reviewed not audited)				31 December 2024 (Audited)
	Stage 1	Stage 2	Stage 3	Total	Total
	JD	JD	JD	JD	JD
Total balance as at the beginning of the period/ year	20,374	-	-	20,374	8,355
New balances	391	-	-	391	13,608
Paid balances	(5,138)	-	-	(5,138)	(1,589)
Total balance as at the end of the period/ year	<u>15,627</u>	<u>-</u>	<u>-</u>	<u>15,627</u>	<u>20,374</u>

The movement on the financial bonds through other comprehensive income is as follows:

	30 June 2025 (Reviewed not audited)				31 December 2024 (Audited)
	Stage 1	Stage 2	Stage 3	Total	Total
	JD	JD	JD	JD	JD
Total balance as at the beginning of the period/ year	63,193,447	-	-	63,193,447	89,616,528
New balances	3,508,300	-	-	3,508,300	7,410,180
Paid balances	(4,739,836)	-	-	(4,739,836)	(34,729,897)
Change in fair value	91,933	-	-	91,933	896,636
Total balance as at the end of the period/ year	<u>62,053,844</u>	<u>-</u>	<u>-</u>	<u>62,053,844</u>	<u>63,193,447</u>

There were no transfers between stages (1, 2 and 3) or written-off balances during the six-month period ended 30 June 2025 and the year ended 31 December 2024.

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9. Financial Assets at Amortized Cost - net

The details of this item are as follows:

	30 June 2025	31 December 2024
	JD	JD
	(Reviewed not audited)	(Audited)
Unquoted financial assets:		
Jordanian treasury bills	7,080,511	23,755,598
Government bonds and guaranteed by the government	156,179,943	139,126,822
Other financial bonds	20,672,000	20,672,000
	183,932,454	183,554,420
Less: excepted credit losses	(29,250)	(39,343)
Total	183,903,204	183,515,077

Debt instruments analysis- net

	30 June 2025	31 December 2024
	JD	JD
	(Reviewed not audited)	(Audited)
With fixed return	183,932,454	183,554,420
Total	183,932,454	183,554,420

The movement on the financial assets at amortized cost is as follow:

	30 June 2025 (Reviewed not audited)				31 December 2024 (Audited)
	Stage 1	Stage 2	Stage 3	Total	Total
	JD	JD	JD	JD	JD
Balance at the beginning of the period /year	183,554,420	-	-	183,554,420	181,466,943
New investment	65,040,290	-	-	65,040,290	67,044,415
Maturing investment	(64,662,256)	-	-	(64,662,256)	(64,956,938)
Total balance at the end of the period/ year	183,932,454	-	-	183,932,454	183,554,420

The movement on expected credit losses for financial assets at amortized cost is as follows:

	30 June 2025 (Reviewed not audited)				31 December 2024 (Audited)
	Stage 1	Stage 2	Stage 3	Total	Total
	JD	JD	JD	JD	JD
Balance at the beginning of the period/ year	39,343	-	-	39,343	13,997
New balances	-	-	-	-	31,917
Paid balances	(10,093)	-	-	(10,093)	(6,571)
Balance at the end of the period/ year	29,250	-	-	29,250	39,343

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10. Financial Assets at Amortized Cost - Mortgaged

The details of this item are as follows:

	30 June 2025	31 December 2024
	JD	JD
	(Reviewed not audited)	(Audited)
Government bonds and guaranteed by the government	31,999,947	32,001,543
Total	<u>31,999,947</u>	<u>32,001,543</u>

On 4 April 2021, the Bank sold three Jordanian treasury bonds with a nominal value of JD 31,000,000 to Arab Bank. The price of repurchase agreement of these bonds was JD 34,455,130, the proceeds which amounted to JD 33,766,027, were recorded as borrowed funds at an annual interest rate of 5.88%. The Bank did not recognize this transaction as a sale transaction since the bank reserves the right to repurchase these bonds on 3 July 2025.

On 3 September 2024, the Bank sold four Jordanian treasury bonds with a nominal value of JD 32,000,000 to Arab Bank. The price of the repurchase agreement of these bonds was JD 33,153,000. The proceeds, which amounted to JD 32,489,940, were recorded as borrowed funds at an annual interest rate of 6.40%. The Bank did not recognize this transaction as a sale transaction since the Bank reserves the right to repurchase these bonds on 5 October 2025.

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11. Direct Credit Facilities – Net

The details of these items are as follows:

	30 June 2025	31 December 2024
	JD	JD
	(Reviewed not audited)	(Audited)
Individuals (Retail)		
Overdrafts*	27,739,388	25,615,088
Loans and bills **	392,585,958	384,845,602
Credit cards	5,606,145	4,878,043
Housing loans	82,247,703	75,530,585
Large companies		
Overdrafts*	60,281,991	73,433,832
Loans and bills **	219,623,407	191,356,143
Small and medium companies		
Overdrafts*	5,087,998	5,382,842
Loans and bills **	23,582,561	24,700,693
Government and public sector **	86,200,137	80,580,924
Total	902,955,288	866,323,752
<u>Less: suspended interest</u>	<u>(28,917,605)</u>	<u>(26,340,499)</u>
<u>Less: expected credit losses</u>	<u>(72,200,069)</u>	<u>(73,331,552)</u>
Net direct facilities	801,837,614	766,651,701

* Net after deducting interests and commission received in advance amounting to JD 2,737 as of 30 June 2025 (JD 7,670 as of 31 December 2024).

** Net after deducting interests and commissions received in advance amounting to JD 89,578 as of 30 June 2025 (JD 77,744 as of 31 December 2024).

The non-performing credit facilities amounted to JD 105,275,040 which represents 11.659% of total direct credit facilities as of 30 June 2025 (JD 97,532,049 which represents 11.258% of total direct credit facilities as of 31 December 2024).

The non-performing credit facilities after deducting the suspended interest amounted to JD 76,357,435 as of 30 June 2025 which represents 8.736% of total direct credit facilities after deducting the suspended interest (JD 71,191,550 which represents 8.475% of total direct credit facilities as of 31 December 2024).

Credit facilities granted to and guaranteed by the Jordanian Government amounted to JD 86,200,137 as of 30 June 2025 which represents 9.546% of the total direct credit facilities (JD 80,580,924 which represents 9.301% of the total direct credit facilities as of 31 December 2024).

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The following is the movement on direct credit facilities on collective basis as at the end of the period/ year:

	30 June 2025 (Reviewed not audited)					
	Stage 1		Stage 2		Stage 3	Total
	Individual	Collective	Individual	Collective		
	JD	JD	JD	JD	JD	JD
Total balance as at 31 December 2024 (Audited)	320,681,113	397,341,907	28,968,676	21,800,007	97,532,049	866,323,752
New balances through the period	103,572,106	47,300,775	17,127,314	646,125	2,399,522	171,045,842
Repaid balances	(72,948,929)	(39,990,635)	(17,637,791)	(1,959,079)	(1,210,432)	(133,746,866)
Transferred to Stage 1	323,828	7,043,842	(323,828)	(6,360,432)	(683,410)	-
Transferred to Stage 2	(393,230)	(6,065,355)	393,230	6,199,007	(133,652)	-
Transferred to Stage 3	-	(1,531,627)	(1,533,571)	(4,445,921)	7,511,119	-
Net effect resulted by changes on categories between the three stages	(249,546)	(24,587)	44,567	(297,718)	(33,940)	(561,224)
Written-off facilities	-	-	-	-	(106,216)	(106,216)
Total balance as at 30 June 2025 (reviewed not audited)	<u>350,985,342</u>	<u>404,074,320</u>	<u>27,038,597</u>	<u>15,581,989</u>	<u>105,275,040</u>	<u>902,955,288</u>
	31 December 2024 (Audited)					
	Stage 1		Stage 2		Stage 3	Total
	Individual	Collective	Individual	Collective		
	JD	JD	JD	JD	JD	JD
Total balance as at 31 December 2023	292,186,774	413,478,157	34,368,293	25,979,460	88,477,060	854,489,744
New balances during the year	120,115,593	50,590,816	2,970,826	1,102,534	6,169,242	180,949,011
Repaid balances	(88,925,893)	(59,819,538)	(4,588,683)	(1,403,129)	(6,517,992)	(161,255,235)
Transferred to Stage 1	2,287,351	8,951,349	(2,287,351)	(7,915,423)	(1,035,926)	-
Transferred to Stage 2	(3,483,033)	(10,721,632)	3,483,033	11,455,460	(733,828)	-
Transferred to Stage 3	(1,059,662)	(5,073,641)	(5,293,334)	(5,891,996)	17,318,633	-
Net effect resulted by changes on categories between the three stages	(440,017)	(63,604)	315,892	(1,526,899)	(45,177)	(1,759,805)
Written-off facilities	-	-	-	-	(6,099,963)	(6,099,963)
Total balance as at 31 December 2024	<u>320,681,113</u>	<u>397,341,907</u>	<u>28,968,676</u>	<u>21,800,007</u>	<u>97,532,049</u>	<u>866,323,752</u>

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The following is the movement on the expected credit losses on collective basis as at the end of the period/ year:

	30 June 2025 (Reviewed not audited)					
	Stage 1		Stage 2		Stage 3	Total
	Individual	Collective	Individual	Collective		
	JD	JD	JD	JD	JD	JD
Total balance as at 31 December 2024 (Audited)	688,312	2,358,184	5,862,900	2,083,932	62,338,224	73,331,552
Expected credit losses on new balances through the period	204,005	254,104	249,889	119,263	3,729,544	4,556,805
Expected credit losses on repaid balances	(207,406)	(1,140,295)	(4,480,840)	(181,814)	(1,058,789)	(7,069,144)
Transferred to Stage 1	90	39,130	(90)	(36,651)	(2,479)	-
Transferred to Stage 2	(4,110)	(778,703)	4,110	794,092	(15,389)	-
Transferred to Stage 3	-	(425,461)	(650,420)	(1,481,929)	2,557,810	-
Net effect resulted by changes on categories between the three stages	(690)	1,065,841	597,247	372,194	(638,732)	1,395,860
Written-off facilities	-	-	-	-	(15,004)	(15,004)
Total balance as at 30 June 2025 (reviewed not audited)	<u>680,201</u>	<u>1,372,800</u>	<u>1,582,796</u>	<u>1,669,087</u>	<u>66,895,185</u>	<u>72,200,069</u>

	31 December 2024 (Audited)					
	Stage 1		Stage 2		Stage 3	Total
	Individual	Collective	Individual	Collective		
	JD	JD	JD	JD	JD	JD
Total balance as at 31 December 2023	1,404,099	2,496,581	5,975,396	2,363,337	55,339,373	67,578,786
Expected credit losses on new balances through the year	201,313	463,098	728,566	199,183	5,853,482	7,445,642
Expected credit losses on repaid balances	(810,626)	(512,226)	(377,351)	(152,938)	(4,576,149)	(6,429,290)
Transferred to Stage 1	7,254	78,880	(7,254)	(71,603)	(7,277)	-
Transferred to Stage 2	(27,739)	(1,241,157)	27,739	1,313,829	(72,672)	-
Transferred to Stage 3	(127,176)	(3,307,090)	(1,956,490)	(4,262,643)	9,653,399	-
Net effect resulted by changes on categories between the three stages	41,187	4,380,098	1,472,294	2,694,767	(1,142,868)	7,445,478
Written-off facilities	-	-	-	-	(2,709,064)	(2,709,064)
Total balance as at 31 December 2024	<u>688,312</u>	<u>2,358,184</u>	<u>5,862,900</u>	<u>2,083,932</u>	<u>62,338,224</u>	<u>73,331,552</u>

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The following is the movement on expected credit losses according to the sectors on collective basis as at the end of the period/ year:

	30 June 2025 (Reviewed not audited)					
	Individual	Real estate loan	Large companies	Small and medium companies	Government and public sector	Total
	JD	JD	JD	JD	JD	JD
Total balance as at 31 December 2024 (Audited)	36,411,772	641,108	34,415,811	1,860,964	1,897	73,331,552
Expected credit losses on new balances through the period	1,348,478	127,516	2,535,905	544,906	-	4,556,805
Expected credit losses on repaid balances	(2,092,059)	(145,914)	(4,686,456)	(143,961)	(754)	(7,069,144)
Transferred to Stage 1	(1,146,708)	(19,939)	-	(1,146)	-	(1,167,793)
Transferred to Stage 2	(552,451)	(5,360)	-	(649,274)	-	(1,207,085)
Transferred to Stage 3	1,699,159	25,299	-	650,420	-	2,374,878
Net effect resulted by changes on categories between the three stages	786,332	15,192	(3,190)	597,526	-	1,395,860
Written off facilities	(5,149)	-	(9,855)	-	-	(15,004)
Total balance as at 30 June 2025 (Reviewed not audited)	<u>36,449,374</u>	<u>637,902</u>	<u>32,252,215</u>	<u>2,859,435</u>	<u>1,143</u>	<u>72,200,069</u>
	31 December 2024 (Audited)					
	Individual	Real estate loan	Large companies	Small and medium companies	Government and public sector	Total
	JD	JD	JD	JD	JD	JD
Total balance as at 31 December 2023	30,086,935	738,494	34,717,196	2,031,952	4,209	67,578,786
Expected credit losses on new balances through the period	3,381,656	188,049	3,516,736	359,201	-	7,445,642
Expected credit losses on repaid balances	(1,744,655)	(162,086)	(3,700,064)	(820,173)	(2,312)	(6,429,290)
Transferred to Stage 1	(4,440,743)	(15,367)	(18,784)	(127,022)	-	(4,601,916)
Transferred to Stage 2	(2,898,290)	5,221	(1,665,876)	(270,288)	-	(4,829,233)
Transferred to Stage 3	7,339,033	10,146	1,684,660	397,310	-	9,431,149
Net effect resulted by changes on categories between the three stages	5,885,416	(54,853)	1,324,931	289,984	-	7,445,478
Written-off facilities	(1,197,580)	(68,496)	(1,442,988)	-	-	(2,709,064)
Total balance as at 31 December 2024	<u>36,411,772</u>	<u>641,108</u>	<u>34,415,811</u>	<u>1,860,964</u>	<u>1,897</u>	<u>73,331,552</u>

- The amount of provisions no longer needed as a result of the settlement or debts repayments and which were converted to other debts is JD 1,558,184 as of 30 June 2025 (JD 6,513,411 as of 31 December 2024).

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Credit exposures according to IFRS 9 are as follows:

30 June 2025 (Reviewed not audited)												
	Stage 1			Stage 2			Stage 3			Total		
	Gross	Expected credit losses	Interest in suspense	Gross	Expected credit losses	Interest in suspense	Gross	Expected credit losses	Interest in suspense	Gross	Expected credit losses	Interest in suspense
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
Individual	361,384,014	(1,356,680)	-	12,253,163	(1,606,358)	-	52,294,314	(33,486,336)	(13,713,071)	425,931,491	(36,449,374)	(13,713,071)
Real estate loans	76,810,229	(72,645)	-	3,651,558	(76,325)	-	1,785,916	(488,932)	(451,457)	82,247,703	(637,902)	(451,457)
Large companies	210,945,000	(566,733)	-	23,654,131	(1,462,143)	-	45,306,267	(30,223,339)	(13,779,117)	279,905,398	(32,252,215)	(13,779,117)
Small and medium companies	19,720,282	(55,800)	-	3,061,734	(107,057)	-	5,888,543	(2,696,578)	(973,960)	28,670,559	(2,859,435)	(973,960)
Government and Public Sector	86,200,137	(1,143)	-	-	-	-	-	-	-	86,200,137	(1,143)	-
	<u>755,059,662</u>	<u>(2,053,001)</u>	<u>-</u>	<u>42,620,586</u>	<u>(3,251,883)</u>	<u>-</u>	<u>105,275,040</u>	<u>(66,895,185)</u>	<u>(28,917,605)</u>	<u>902,955,288</u>	<u>(72,200,069)</u>	<u>(28,917,605)</u>
31 December 2024 (Audited)												
	Stage 1			Stage 2			Stage 3			Total		
	Gross	Expected credit losses	Interest in suspense	Gross	Expected credit losses	Interest in suspense	Gross	Expected credit losses	Interest in suspense	Gross	Expected credit losses	Interest in suspense
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
Individual	352,356,064	(2,337,926)	-	16,123,435	(1,998,325)	-	46,859,234	(32,075,521)	(12,472,494)	415,338,733	(36,411,772)	(12,472,494)
Real estate loans	68,902,948	(60,294)	-	4,784,813	(76,702)	-	1,842,824	(504,112)	(395,276)	75,530,585	(641,108)	(395,276)
Large companies	195,300,883	(572,507)	-	25,081,768	(5,691,428)	-	44,407,324	(28,151,876)	(12,714,514)	264,789,975	(34,415,811)	(12,714,514)
Small and medium companies	20,882,201	(73,872)	-	4,778,667	(180,377)	-	4,422,667	(1,606,715)	(758,215)	30,083,535	(1,860,964)	(758,215)
Government and public sector	80,580,924	(1,897)	-	-	-	-	-	-	-	80,580,924	(1,897)	-
	<u>718,023,020</u>	<u>(3,046,496)</u>	<u>-</u>	<u>50,768,683</u>	<u>(7,946,832)</u>	<u>-</u>	<u>97,532,049</u>	<u>(62,338,224)</u>	<u>(26,340,499)</u>	<u>866,323,752</u>	<u>(73,331,552)</u>	<u>(26,340,499)</u>

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Interest in Suspense:

The movement on interest in suspense is as follows:

	Companies				Total
	Individuals	Real estate	Large companies	Small and medium companies	
	JD	JD	JD	JD	JD
<u>For the six months ended on 30 June 2025 (Reviewed not audited)</u>					
Balance at the beginning of the period	12,472,494	395,276	12,714,514	758,215	26,340,499
Add: interest suspended during the period	1,553,680	57,481	1,064,603	223,943	2,899,707
Less: interest transferred to revenues	(229,087)	(1,300)	-	(1,002)	(231,389)
Less: written-off suspended interest	(84,016)	-	-	(7,196)	(91,212)
Balance at the end of the period	13,713,071	451,457	13,779,117	973,960	28,917,605
<u>For the year ended 31 December 2024 (Audited)</u>					
Balance at the beginning of the year	11,379,104	476,552	11,182,955	704,292	23,742,903
Add: interest suspended during the year	3,194,115	79,454	3,262,214	185,172	6,720,955
Less: interest transferred to revenues	(633,736)	(53,270)	(20,584)	(24,870)	(732,460)
Less: written-off suspended interest	(1,466,989)	(107,460)	(1,710,071)	(106,379)	(3,390,899)
Balance at the end of the year	12,472,494	395,276	12,714,514	758,215	26,340,499

12. Right of Use Assets and Lease Liabilities

The details of these items are as follows:

A. Right of use assets:

The Bank leases many assets, including lands and buildings, and the average lease term is 8 years, the following is the movement on the right- of-use assets during the year:

	30 June 2025	31 December 2024
	JD	JD
	(Reviewed not audited)	(Audited)
Balance at the beginning of the period/ year	2,816,379	2,905,112
<u>Add:</u> additions during the period/ year	553,546	1,043,807
<u>Less:</u> cancellation of lease contracts for the period/ year	(279,653)	(587,103)
<u>Less:</u> depreciation for the period/ year	(260,312)	(545,437)
Balance at the end of the period/ year	2,829,960	2,816,379

For the period ended 30 June
(Reviewed not audited)

	2025	2024
	JD	JD
<u>Amounts recorded on the interim condensed consolidated income statement</u>		
Depreciation for the period	260,312	298,772
Interest for the period	83,040	87,930
	343,352	386,702

B. Lease liabilities

	30 June 2025	31 December 2024
	JD	JD
	(Reviewed not audited)	(Audited)
Balance at the beginning of the period/ year	2,766,171	2,828,075
<u>Add:</u> additions during the period/ year	553,546	1,043,807
<u>Add:</u> interest during the period/ year	83,040	190,943
<u>Less:</u> paid during the period/ year	(360,264)	(749,560)
<u>Less:</u> cancellation of lease contracts	(316,407)	(547,094)
Balance at the end of the period/ year	2,726,086	2,766,171

13. Other Assets

The details of this item are as follows:

	30 June 2025	31 December 2024
	JD	JD
	(Reviewed not audited)	(Audited)
Accrued interest and commissions	8,133,908	7,236,549
Prepaid expenses	1,700,635	872,217
Assets seized by the Bank against due debts *	5,480,026	5,866,952
Assets - unrealized gain of financial derivatives	-	125,853
Other receivables - brokerage company	59,917	108,443
Land held for sale - brokerage company	869,268	869,268
Seized assets sold in installments	3,822,675	3,822,675
Other	3,774,830	4,076,078
Total	23,841,259	22,978,035

* The details of the movement on the assets seized by the bank to against due debts are as follows:

	30 June 2025	31 December 2024
	JD	JD
	(Reviewed not audited)	(Audited)
Balance at the beginning of the period/ year	5,866,952	2,815,582
Additions	-	5,214,245
Disposals	(386,926)	(2,010,629)
Seized assets provision during the period/ year	-	(348,951)
Recovered form seized assets provision	-	196,705
Total	5,480,026	5,866,952

- * The regulations of Central Bank of Jordan require to dispose the assets seized by the Bank by a maximum period of two years from the date of its acquisition. In exceptional cases, the Central Bank may extend this period to a maximum of two consecutive years.
- The provision for the seized assets was JD 4,616 as of 30 June 2025 (JD 4,616 as of 31 December 2024) for assets which have been possessed by the Bank for a period longer than four years.
- The provision for the seized assets (cement plants) was JD 348,951 as of 30 June 2025 and 31 December 2024.

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14. Customers' Deposits

	Individual JD	Large companies JD	Small and medium companies JD	Government and public sector JD	Total JD
For the six months ended as of 30 June 2025 (Reviewed not audited)					
Current accounts and demand deposits	46,035,741	46,812,269	9,441,343	910,942	103,200,295
Saving accounts	35,575,769	80,479	573,229	87	36,229,564
Time and notice deposits	441,355,469	277,988,503	13,699,560	101,268,088	834,311,620
Total	522,966,979	324,881,251	23,714,132	102,179,117	973,741,479
For the year ended as of 31 December 2024 (Audited)					
Current accounts and demand deposits	39,478,935	30,210,841	11,765,715	814,859	82,270,350
Saving accounts	32,447,802	788,220	116,427	87	33,352,536
Time and notice deposits	405,792,329	272,054,717	14,281,447	103,908,620	796,037,113
Total	477,719,066	303,053,778	26,163,589	104,723,566	911,659,999

- Jordanian government and public sector deposits inside Jordan amounted to JD 102,179,117 as of 30 June 2025 which represent 10.493% of total customers' deposits (JD 104,723,566 which represent 11.487% of total customers' deposits as of 31 December 2024).
- Non-interest-bearing deposits amounted to JD 107,598,407 which represent 11.05% of total deposits as of 30 June 2025 (JD 80,221,041 which represent 8.799% of total customers' deposits as of 31 December 2024).
- Restricted deposits amounted to JD 106,786,754 which represent 10.967% of total deposits as of 30 June 2025 (JD 107,090,670 which represent 11.747% of total customers' deposits as of 31 December 2024).
- Dormant deposits amounted to JD 6,962,553 as of 30 June 2025 (JD 7,480,776 as of 31 December 2024).

15. Cash Margins

This item consists of the following:

	30 June 2025 JD (Reviewed not audited)	31 December 2024 JD (Audited)
Margins against direct credit facilities	38,928,546	36,427,097
Margins against indirect credit facilities	8,504,886	8,238,175
Other margins	1,878,356	2,546,930
Total	49,311,788	47,212,202

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16. Borrowed Funds

Borrowed funds consists of the following:

		Number of payments				
	Amount	Total no. of payments	Outstanding payments	Instalments maturity	collaterals	Interest rate
<u>For the six months ended 30 June</u>						
<u>2025 (Reviewed not audited)</u>	JD					
					CBJ bonds	
Borrowing from Arab Bank*	32,489,940	1	1	36 months	mortgage	6.400%
Borrowing from Central Bank of Jordan**	960,158	24	7	semi annually	-	3.000%
European Investment Bank ***	15,469,091	24	21	quarterly	-	5.512%
						0.5%-
Borrowing from Central Bank of Jordan	7,579,503	996	673	monthly	-	1.75%
					loan portfolio	
Jordan Mortgage Refinance Company	15,000,000	1	1	24 months	mortgage bonds	5.900%
					loan portfolio	
Jordan Mortgage Refinance Company	10,000,000	1	1	7 years	mortgage bonds	4.900%
Borrowing from Central Bank of						
Jordan****	2,011,822	432	127	monthly	-	0.000%
Cairo Amman Bank *****	8,059,780	1	1	monthly	-	7.000%
Total	91,570,294					
<u>For the year ended 31 December</u>						
<u>2024 (Audited)</u>						
					CBJ bonds	
Borrowing from Arab Bank*	32,489,940	1	1	36 months	mortgage	6.150%
Arab Jordan Investment Bank ***	17,402,727	24	22	semi annually	-	5.532%
Borrowing from Central Bank of Jordan**	996,072	24	7	quarterly	-	3.000%
					loan portfolio	
Jordan Mortgage Refinance Company	15,000,000	1	1	24 months	mortgage bonds	5.90%
					loan portfolio	
Jordan Mortgage Refinance Company	10,000,000	1	1	7 years	mortgage bonds	4.900%
						0.5% -
Borrowing from Central Bank of Jordan	6,745,477	660	491	monthly	-	1.75%
Borrowing from Central Bank of						
Jordan****	3,215,431	827	283	monthly	-	0.000%
Cairo Amman Bank *****	8,677,218	1	1	monthly	-	7.250%
Total	94,526,865					

* The funds borrowed from the Arab Bank which amounted to JD 32,489,940 as of 30 June 2025 and 31 December 2024 represent, a repurchase agreement of treasury bonds amounted to nominal value of JD 32M, that the bank holds the repurchase right of these bonds on 5 October 2025.

** The funds borrowed from the Central Bank amounted to JD 960,158 as of 30 June 2025 represent the loan agreement of the Arab Fund for Economic and Social Development to finance the sector of micro, small and medium enterprises against JD 996,072 as of 31 December 2024.

*** The fund borrowed from European Investment Bank amounted to JD 15,469,091 as of 30 June 2025 and JD 17,402,727 as of 31 December 2024.

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**** The funds borrowed from the Central Bank of Jordan amounting to JD 2,011,822 represent a loan agreement to support companies as a result of the Covid-19 pandemic as of 30 June 2025 against JD 3,215,431 as of 31 December 2024.

***** The fund borrowed from Cairo Amman Bank amounted to JD 8,059,780 represents an agreement to fund the subsidiary (Arab Cooperation Financial Investment Company) as of 30 June 2025 against JD 8,677,218 as of 31 December 2024.

17. Income Tax

A- Income tax provision

The movement on the income tax provision is as follows:

	30 June 2025	31 December 2024
	JD	JD
	(Reviewed not audited)	(Audited)
Balance at the beginning of the period/ year	355,324	2,979,746
Income tax paid	(250,677)	(3,688,023)
Accrued income tax	67,742	1,063,601
Deferred tax assets adjustments relating to prior years	10,225	-
Balance at the end of the period/ year	<u>182,614</u>	<u>355,324</u>

B- Income tax in the interim condensed consolidated income statement represents the following:

	For the six months ended (Reviewed not audited)	
	2025	2024
	JD	JD
Accrued income tax on the profit of the period	67,742	1,156,473
Deferred tax assets/Liability for the period	2,097,761	393,405
Deferred tax assets adjustments relating to prior years	10,225	-
	<u>2,175,728</u>	<u>1,549,878</u>

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C- Deferred tax assets

The details of this item are as follows:

	30 June 2025 (Reviewed not audited)					31 December 2024 (Audited)
	Beginning balance	Released during the period	Additions during the period	Ending balance	Deferred tax	Deferred tax
	JD	JD	JD	JD	JD	JD
Deferred tax assets						
Provision of non-performing loans from prior years	8,903	-	-	8,903	3,383	3,383
Seized assets provision	348,950	-	-	348,950	132,601	132,601
Difference in credit facilities provision	453,686	-	392,762	846,448	321,649	172,401
Unrealized losses on financial assets at fair value through other comprehensive income - shares	60,038	(21,061)	315,918	354,895	101,988	21,534
Unrealized losses on financial assets at fair value through other comprehensive income - bonds	378,321	(2,602)	-	375,719	142,773	143,762
Deferred tax assets on provision for expected credit losses	16,884,425	(5,778,773)	17,589	11,123,241	3,688,864	5,879,873
Employees bonus	656,658	(528,205)	303,283	431,738	164,062	249,530
Others	3,099,548	-	113,476	3,213,024	1,220,949	1,177,828
Total	<u>21,890,529</u>	<u>(6,330,641)</u>	<u>1,143,028</u>	<u>16,702,916</u>	<u>5,776,269</u>	<u>7,780,912</u>

The movement on deferred tax assets accounts are as follows:

	30 June 2025	31 December 2024
	JD	JD
	(Reviewed not audited)	(Audited)
Balance at the beginning of the period/ year	7,780,912	8,048,059
Additions	401,000	692,967
Released	(2,405,643)	(960,114)
Balance at the end of the period/ year	<u>5,776,269</u>	<u>7,780,912</u>

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D- Deferred tax liabilities

	30 June 2025 (Reviewed not audited)					31 December 2024 (Audited)
	Beginning balance	Released during the period	Additions during the period	Ending Balance	Deferred tax	Deferred tax
	JD	JD	JD	JD	JD	JD
<u>Deferred tax liabilities</u>						
Unrealized gain of financial assets resulted from the adoption of IFRS (9)	4,453	-	-	4,453	1,692	1,692
Unrealized gains on financial assets – derivatives measured at fair value through profit or loss	-	-	35,931	35,931	13,654	-
Unrealized gain on financial assets at fair value through other comprehensive income - bonds	111,085	-	89,330	200,416	76,158	42,212
Unrealized losses on financial assets at fair value through other comprehensive income - shares	720,890	-	443,010	1,163,900	442,282	273,938
Unrealized gain on financial assets (financial derivatives)	98,055	(98,055)	-	-	-	37,261
Total	<u>934,483</u>	<u>(98,055)</u>	<u>568,271</u>	<u>1,404,700</u>	<u>533,786</u>	<u>355,103</u>

The movement on deferred tax liabilities accounts are as follows:

	30 June 2025 JD (Reviewed not audited)	31 December 2024 JD (Audited)
Balance at the beginning of the period/ year	355,103	437,484
Additions	215,944	26,303
Released	(37,261)	(108,684)
Balance at the end of the period/ year	<u>533,786</u>	<u>355,103</u>

- The legal tax rate for banks in Jordan is 35% and 3% as national contribution, and for subsidiary (Arab Co-Operation Company for Financial Investments) it is 24%, and 4% as national contribution.

E- Tax status

- The bank has reached a final settlement with the Income and Sales Tax Department for all previous years up to the year 2020.
- The Bank has submitted its tax returns for the years 2021, 2022, 2023 and 2024 which has not yet been reviewed yet by the Income and Sales Tax Department until the date of the interim condensed consolidated financial statements.
- Arab Co-Operation Company for Financial Investments (the subsidiary) has reached a final settlement with the Income and Sales Tax Department in Jordan up to the end of the year 2022. The Company has submitted its self-assessed tax returns for the years 2023 and 2024, which have not been reviewed by the Income and Sales Tax Department as of the date of issuance of these condensed interim consolidated financial statements.
- The Bank has booked a provision against any expected tax liabilities for the above-mentioned years, in the opinion of the bank's management and its tax consultant the income tax provision booked in the interim condensed consolidated financial statements is sufficient to cover any future tax liabilities that may arise.

18. Other Liabilities

The details for this item are as follows:

	30 June 2025	31 December 2024
	JD	JD
	(Reviewed not audited)	(Audited)
Accrued interest expense	10,939,898	12,530,685
Revenue received in advanced	162,965	308,536
Accounts payable	9,325,905	7,225,482
Accrued and unpaid expenses	2,294,534	2,367,906
Liabilities - unrealized losses of financial derivatives	289,778	54,719
Certified cheques withdrawn by the bank	2,385,686	878,114
Provision for expected credit losses - indirect facilities*	3,610,478	3,618,800
Board of directors' remunerations	42,775	85,500
Transfers held for payment	998,242	2,057,972
Deferred income	307,073	220,592
Other liabilities	4,702,317	4,782,977
Total	35,059,651	34,131,283

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* The movement on indirect facilities on a collective basis as at the end of the period/ year was as follows:

	30 June 2025 (Reviewed not audited)						31 December 2024 (Audited)
	Stage 1		Stage 2		Stage 3	Total	Total
	Individual	Collective	Individual	Collective			
	JD	JD	JD	JD	JD	JD	JD
Total balance as at the beginning of the period/ year	177,009,516	9,939,940	726,329	-	4,198,705	191,874,490	141,880,228
New balances	85,037,853	5,119,212	346,471	-	-	90,503,536	110,401,063
Paid balances	(80,522,887)	(1,455,016)	(212,845)	-	(261,108)	(82,451,856)	(60,752,453)
Transferred to stage 1	83,876	-	(83,876)	-	-	-	-
Transferred to stage 2	-	-	-	-	-	-	-
Transferred to stage 3	-	-	(19,600)	-	19,600	-	-
Net effect resulted by changes on categories between the three stages	-	(196)	5,396	-	-	5,200	345,652
Total balance as at the end of the period/ year	<u>181,608,358</u>	<u>13,603,940</u>	<u>761,875</u>	<u>-</u>	<u>3,957,197</u>	<u>199,931,370</u>	<u>191,874,490</u>

The movement on the expected credit losses on indirect facilities on a collective basis as at the end of the period/ year was as follows:

	30 June 2025 (Reviewed not audited)						31 December 2024 (Audited)
	Stage 1		Stage 2		Stage 3	Total	Total
	Individual	Collective	Individual	Collective			
	JD	JD	JD	JD	JD	JD	JD
Total balance as at the beginning of the period/ year	469,009	13,334	36,910	-	3,099,547	3,618,800	3,299,545
Expected credit loss provision on new exposures during the period/year	241,862	4,106	4,441	-	113,476	363,885	490,955
Recoveries from expected credit loss provision on performing exposures	(343,508)	(5,654)	(23,052)	-	-	(372,214)	(160,844)
Transferred to stage 1	17	-	(17)	-	-	-	-
Transferred to stage 2	-	-	-	-	-	-	-
Transferred to stage 3	-	-	-	-	-	-	-
Net effect resulted by changes on categories between the three stages	-	(1)	8	-	-	7	(10,856)
Total balance as at the ending of the period/ year	<u>367,380</u>	<u>11,785</u>	<u>18,290</u>	<u>-</u>	<u>3,213,023</u>	<u>3,610,478</u>	<u>3,618,800</u>

19. Paid-In Capital

The paid-in capital amounted to JD 110,000,000, divided into 110,000,000 shares at a par value of JD 1 per share as of 30 June 2025 and 31 December 2024.

Distributed dividends

The general assembly decided on 25 April 2024 to distribute cash dividends with an amount of JD 3,300,000 which represent 3% of its paid-in capital.

20. Reserves:

The details of the reserves as of 30 June 2025 and 31 December 2024 are as follows:

Statutory Reserve

The amount accumulated in this account is transferred from the annual income before tax at 10% during the year and previous years according to the companies Law, this reserve cannot be distributed to shareholders.

Voluntary Reserve

The total amount in this balance represents what has been transferred from the annual income before tax at a rate of no more than 20% during the period as well as previous years. The voluntary reserve is used in situations specified by the board of directors and the general assembly has the authority to distribute all or part of this reserve as dividends to shareholders.

The bank has not deducted the legal reserves and fees according to the provisions of the Companies Law and the issued instructions, as these statements are interim. The deductions will be made at the end of the financial year.

21. Fair Value Reserve – Net

This item consists of the following:

	30 June 2025	31 December 2024
	JD	JD
	(Reviewed not audited)	(Audited)
Balance at the beginning of the period/ year	303,556	(122,820)
Unrealized gains	142,029	689,768
Deferred tax liabilities	(165,027)	82,382
Deferred tax assets	79,465	(345,774)
Balance at the end of the period/ year	360,023	303,556

The fair value reserve is shown net after deducting deferred tax assets amounting to JD 244,761 and deferred tax liabilities amounting to JD 518,440.

22. Retained Earnings

This item consists of the following:

	30 June 2025	31 December 2024
	JD	JD
	(Reviewed not audited)	(Audited)
Balance at the beginning of the period/ year	22,082,147	23,804,821
Profit for the period/ year	-	1,861,697
Transferred to reserve	-	(284,371)
Distribution of cash dividends	-	(3,300,000)
Balance at the end of the period/ year	22,082,147	22,082,147

- An amount of JD 5,776,269 is restricted as of 30 June 2025 (JD 7,780,912 as of 31 December 2024) against deferred tax assets, including the capitalization or distribution, except for what is actually realized, according to the Central Bank of Jordan instructions.
- Retained earnings balance included a restricted amount of JD 2,761 as of 30 June 2025 and 31 December 2024, which represents the effect of the early adoption of IFRS 9, except for what is actually realized from the sales transactions.

23. (Recovered From) Provision For Expected Credit Losses

This item consists of the following:

	For the six months ended 30 June (Reviewed not audited)	
	2025	2024
	JD	JD
Deposits and balances at banks and financial institutions	497	(5,347)
Financial assets at fair value through other comprehensive income	(4,747)	(337)
Financial assets at amortized cost	(10,093)	29,779
Direct credit facilities	(1,116,479)	1,967,075
Indirect credit facilities	(8,322)	88,836
Total	(1,139,144)	2,080,006

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24. Interest Income

This item consists of the following:

	For the six months ended 30 June (Reviewed not audited)	
	2025	2024
	JD	JD
Direct credit facilities		
Individual (Retail)		
Overdrafts	25,191	20,058
Loans and bills	15,962,440	18,861,710
Credit cards	400,636	332,090
Real estate loans	2,552,869	2,503,290
Large companies		
Overdrafts	1,979,191	2,398,759
Loans and bills	6,936,449	7,384,480
Small and medium enterprises lending "SME's"		
Overdrafts	151,281	239,246
Loans and bills	688,635	591,627
Government and public sector	2,841,054	2,169,459
Balances at Central Banks	2,578,891	1,529,428
Balances at banks and financial institutions	2,842,097	3,959,632
Financial assets at fair value through other comprehensive income	1,832,685	1,963,099
Financial assets at amortized cost	6,745,084	6,280,357
Interest income on margin financing - subsidiary's customers	1,546,153	1,655,874
Interest income on interest rate swap contracts	690,125	488,936
Total	47,772,781	50,378,045

25. Interest Expense

This item consists of the following:

	For the six months ended as of 30 June (Reviewed not audited)	
	2025	2024
	JD	JD
Banks' and financial institutions' deposits	2,722,593	4,125,619
Customers' deposits:		
Current accounts and demand deposits	94,934	304,733
Saving accounts	587,729	102,076
Time and notice deposits	22,269,783	22,787,038
Cash margins	769,505	762,285
Borrowed funds	2,575,995	2,863,458
Deposit guarantee fees	431,899	328,787
Interest paid on lease liabilities	83,040	87,930
Interest paid on interest rate swap contracts	860,876	611,248
Total	30,396,354	31,973,174

26. Cash dividends from financial assets at fair value through other comprehensive income

The details for this item are as follows:

	For the six months ended as of 30 June (Reviewed not audited)	
	2025	2024
	JD	JD
Dividends from financial assets – shares	42,971	40,150
Total	42,971	40,150

27. Basic and diluted earnings per share from profit for the period

The details for this item are as follows:

	For the three months ended 30 June (Reviewed not audited)		For the six months ended 30 June (Reviewed not audited)	
	2025	2024	2025	2024
	JD	JD	JD	JD
Profit for the period	573,076	2,770,154	3,677,390	2,813,898
Weighted average number of shares	110,000,000	110,000,000	110,000,000	110,000,000
Basic and diluted earnings per share from profit for the period JD/ share	0.005	0.025	0.033	0.026

The diluted earnings per share for the period is equivalent to the basic earnings per share for the period.

28. Cash and Cash Equivalents

The details for this item are as follows:

	For the six months ended as of 30 June (Reviewed not audited)	
	2025	2024
	JD	JD
Cash and balances with Central Bank of Jordan maturing within three months	141,337,681	60,749,887
Add: balances at banks and financial institutions maturing within three months	165,485,560	160,420,692
Less: deposits from banks' and financial institutions' maturing within three months	(103,299,424)	(72,531,771)
Total	203,523,817	148,638,808

29. Related Parties Transactions

The Bank has entered into transactions with the parent company, sister companies, key management personnel, and the subsidiary as part of its ordinary course of business and based on commercial interest and commission rates.

All credit facilities granted to related parties are considered performing, and no provision has been made against them.

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	Related party				Total	
	Parent and affiliated companies	Senior management	Bank's employees	Board of Directors	30 June 2025	31 December 2024
	JD	JD	JD	JD	JD (Reviewed not audited)	JD (Audited)
<u>Items within the interim condensed consolidated financial position statement:</u>						
Direct credit facilities	-	2,828,814	12,056,392	6,532	14,891,738	15,300,758
Balance at banks and financial institutions	36,328,389	-	-	-	36,328,389	29,773,075
Deposits at banks and financial institutions	53,367,489	-	-	-	53,367,489	48,472,880
Customers' deposits	-	2,709,647	3,005,271	231,457	5,946,375	5,454,367
Borrowed funds	-	-	-	-	-	-
<u>Off-balance sheet items:</u>						
Letters of guarantee	39,865,334	-	-	-	39,865,334	34,730,344
Letters of credit	2,438,793	-	-	-	2,438,793	9,757,609
Interest rate swap contracts	20,915,500	-	-	-	20,915,500	17,370,500
					For the six months ended as of 30 June (Reviewed not audited)	
					2025	2024
					JD	JD
Interest and commission income	1,825,880	41,829	166,349	-	2,034,058	1,525,617
Interest and commission expense	(1,708,243)	(57,111)	(43,936)	(9,072)	(1,818,362)	(2,535,887)

* Interest rates on credit facilities range between 3% to 8.72% while interest rates on customers' deposits range between 0.01% to 6.25%.

* In addition to what was disclosed in the above table, the total balance of credit facilities provided to related parties in the bank amounted to JD 6,787,135 and they numbered 84 clients against acceptable guarantees amounted to JD 3,175,628. The interest rates payable on credit facilities range from 2% to 14%, and commission rates range from 0.5% to 1%.

Compensation of the benefits of the senior management is as follows:

	For the six months ended as of 30 June	
	2025	2024
	JD (Reviewed not audited)	JD (Reviewed not audited)
Salaries and remunerations	1,297,081	1,537,711

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30. Segment Analysis

a. Information on Bank business segment:

For management purposes, the Bank's operations have been classified into the following major operating segments, measured in accordance with the reports used by the chief executive officer and the main decision maker:

- 1- Individual accounts.
- 2- Corporate accounts.
- 3- Treasury.

The following are the information of the bank's business segments:

<u>Description</u>	<u>Retail</u>	<u>Corporate</u>	<u>Treasury</u>	<u>Other</u>	<u>Total</u>	
					<u>For the six months</u>	
					<u>ended as of 30 June</u>	
					<u>2025</u>	<u>2024</u>
	<u>JD</u>	<u>JD</u>	<u>JD</u>	<u>JD</u>	<u>JD</u>	<u>JD</u>
					<u>(Reviewed not audited)</u>	<u>(Reviewed not audited)</u>
Gross direct revenue	20,031,028	14,321,972	17,198,187	197,379	51,748,566	53,504,390
Expected credit loss on financial assets	139,500	1,161,644	(162,000)	-	1,139,144	(2,080,006)
Interest expense	(13,438,170)	(9,045,809)	(7,835,619)	(76,756)	(30,396,354)	(31,973,174)
Business segments results	6,732,358	6,437,807	9,200,568	120,623	22,491,356	19,451,210
Undisturbed segmental expenses					(16,638,238)	(15,087,434)
Profit before tax					5,853,118	4,363,776
Income tax					(2,175,728)	(1,549,878)
Net profit for the period					3,677,390	2,813,898
Capital expenditures					(109,031)	(2,218,448)
Depreciation and amortization					(1,719,033)	(1,581,817)
					30 June	31 December
					2025	2024
					<u>JD</u>	<u>JD</u>
					<u>(Reviewed not audited)</u>	<u>(Audited)</u>
Segmental assets	453,341,303	343,940,821	621,890,549	-	1,419,172,673	1,339,313,601
Undisturbed segmental assets	-	-	-	40,840,305	40,840,305	43,710,801
Total assets	453,341,303	343,940,821	621,890,549	40,840,305	1,460,012,978	1,383,024,402
Segmental liabilities	789,185,919	285,829,451	209,128,222	-	1,284,143,592	1,211,010,621
Undisturbed segmental liabilities	-	-	-	7,815,907	7,815,907	7,694,159
Total liabilities	789,185,919	285,829,451	209,128,222	7,815,907	1,291,959,499	1,218,704,780

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b. Geographical distribution information

This disclosure represents the geographical distribution of the Bank business. The Bank operations are mainly concentrated within the local business.

The following shows the distribution of the Bank's operating income and capital expenditure by geographical segmentation:

	Inside Jordan		Outside Jordan		Total	
	30 June 2025	30 June 2024	30 June 2025	30 June 2024	30 June 2025	30 June 2024
	JD	JD	JD	JD	JD	JD
	(Reviewed not audited)	(Reviewed not audited)	(Reviewed not audited)	(Reviewed not audited)	(Reviewed not audited)	(Reviewed not audited)
Total direct revenues	47,134,535	49,336,937	4,614,031	4,167,453	51,748,566	53,504,390
Capital expenditures	109,031	1,464,034	-	754,414	109,031	2,218,448

	Inside Jordan		Outside Jordan		Total	
	30 June 2025	31 December 2024	30 June 2025	31 December 2024	30 June 2025	31 December 2024
	JD	JD	JD	JD	JD	JD
	(Reviewed not audited)	(Audited)	(Reviewed not audited)	(Audited)	(Reviewed not audited)	(Audited)
Total assets	1,315,507,471	1,233,687,970	144,505,507	149,336,432	1,460,012,978	1,383,024,402

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31. Capital Adequacy Ratio

The table below shows capital components, total risk weighted assets and capital adequacy ratio for the period ended 30 June 2025, and for the year ended 31 December 2024 according to the Central Bank of Jordan instructions in accordance with Basel III Committee regulations:

	30 June 2025	31 December 2024
	Thousands JD (Reviewed not audited)	Thousands JD (Audited)
<u>Common equity shareholder rights</u>		
Paid-in Capital	110,000	110,000
Retained earnings less proposed dividends plus profit for the period	25,757	22,079
Cumulative change in fair value of financial assets	360	304
Share premium	67	67
Statutory reserve	31,670	31,670
Voluntary reserve	197	197
Total ordinary shares' capital	168,051	164,317
Regulatory amendments (deduction from capital)		
Goodwill and intangible assets	(999)	(1,134)
Deferred tax assets	(5,776)	(7,781)
Net ordinary shareholders' equity	161,276	155,402
Additional Capital		
Total primary capital (Tier1 capital)	161,276	155,402
Tier 2 capital		
Stage 1 IFRS 9/ general banking risk reserve	2,501	3,612
Regulatory amendments (capital offerings) Investments in the capital of subsidiaries		
Total supplementary capital	2,501	3,612
Total regulatory capital	163,777	159,014
Total risk-weighted assets	964,731	926,626
Capital adequacy ratio (%)	16,98%	17,16%
Primary capital adequacy ratio (%)	16,72%	16,77%

Liquidity coverage ratio (LCR):

	30 June 2025
	Thousands JD (Reviewed not audited)
Total adjusted high-quality liquid assets	310,405
Net cash outflows for the subsequent 30 days	78,838
Liquidity coverage ratio (LCR)	393.7%

The banking Group's average liquidity coverage ratio for the period from 1 January 2025 to 30 June 2025 equals 267.9%.

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- * The flow rates represent the weighting factors for each item related to the Liquidity Coverage Ratio (LCR) in accordance with the instructions of Liquidity Coverage Ratio No. (5/2022) issued by the Central Bank of Jordan.

The value of the items related to the Net Stable Funding Ratio as of 30 June 2025 amounted to the following:

	<div>30 June 2025</div> <div>Thousands JD</div>
Total Available Stable Funding (after applying the Available Stable Funding factor)	933,241
Total Required Stable Funding	817,350
Net Stable Funding Ratio	114.2%

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32. Risk Management

The bank is constantly developing its risk and credit management structure to ensure its effective management across all procedures as well as the efficiency of the risk and credit management process and the proper application of controls in all of the Bank's operations.

The Bank's risk management policies for the six-month period ended 30 June 2025 are the same as the policies followed in the year ended 31 December 2024, which were disclosed in the Bank's annual report as of 31 December 2024.

1. Exposure distribution based on economic sectors:
a. Total exposure distribution based on financial instruments – net (Reviewed not audited):

	Financial	Industrial	Trading	Real estates	Agriculture	Shares	Individual	Government and public sector	Services	Total
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
Cash and balances at Central Bank of Jordan	-	-	-	-	-	-	-	134,453,559	-	134,453,559
Balances at banks and financial institutions	165,461,212	-	-	-	-	-	-	-	-	165,461,212
Direct credit facilities – net	31,854,064	97,322,773	58,719,120	90,436,608	5,482,053	30,677,248	352,722,960	86,200,137	48,422,651	801,837,614
Bills and Bonds:										
Within financial assets at amortized cost	20,642,750	-	-	-	-	-	-	163,260,454	-	183,903,204
Within financial assets at fair value through other comprehensive income	21,104,307	-	-	-	-	-	-	40,933,910	-	62,038,217
Mortgaged financial assets	-	-	-	-	-	-	-	31,999,947	-	31,999,947
Other assets	1,264,594	19,111	302,614	485,135	1,069	-	692,440	5,004,426	576,180	8,345,569
Total for the current period	240,326,927	97,341,884	59,021,734	90,921,743	5,483,122	30,677,248	353,415,400	461,852,433	48,998,831	1,388,039,322
Letter of guarantees	55,903,692	20,408,368	9,220,613	2,199,761	135,143	-	-	-	21,568,575	109,436,152
Letter of credit	17,877,777	9,780,486	10,700,320	-	-	-	-	-	-	38,358,583
Other liabilities	7,537,291	3,761,912	13,589,044	3,735,380	202,630	2,421,438	11,170,721	-	6,107,745	48,526,161
Grand total	321,645,687	131,292,650	92,531,711	96,856,884	5,820,895	33,098,686	364,586,121	461,852,433	76,675,151	1,584,360,218

b. Exposure distribution based on classification stage according to the International Financial Reporting Standard No. (9) (Reviewed not audited):

	Stage 1		Stage 2		Stage 3	Total
	Individual	Collective	Individual	Collective	JD	JD
Financial	321,633,688	-	-	-	11,999	321,645,687
Industrial	110,876,829	-	19,804,577	-	611,244	131,292,650
Trading	88,066,130	-	3,221,132	-	1,244,449	92,531,711
Real estate	11,251,476	76,724,748	2,178,154	3,575,229	3,127,277	96,856,884
Agriculture	5,810,895	-	-	-	10,000	5,820,895
Shares	-	30,973,548	-	484,866	1,640,272	33,098,686
Individual	41,935,354	308,576,950	815,093	9,831,717	3,427,007	364,586,121
Government and public sector	461,852,433	-	-	-	-	461,852,433
Services	76,339,454	-	201,523	-	134,174	76,675,151
Total	1,117,766,259	416,275,246	26,220,479	13,891,812	10,206,422	1,584,360,218

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2. Exposure distribution based on geographical distribution:

a. Total exposure distribution based on geographic region – net (Reviewed not audited):

	Inside Jordan	Other Middle East countries	Europe	Asia	Africa	America	Other countries	Total
	JD	JD	JD	JD	JD	JD	JD	JD
Cash and balances at Central Bank of Jordan	134,453,559	-	-	-	-	-	-	134,453,559
Balances at banks and financial institutions	43,453,572	66,116,456	27,992,292	-	23,743	27,875,149	-	165,461,212
Direct credit facilities - net	801,837,614	-	-	-	-	-	-	801,837,614
Bills and Bonds:								
Within financial assets at amortized cost	183,903,204	-	-	-	-	-	-	183,903,204
Within financial assets at fair value through of other comprehensive income	40,933,910	21,104,307	-	-	-	-	-	62,038,217
Financial assets at amortized cost mortgaged	31,999,947	-	-	-	-	-	-	31,999,947
Other assets	7,086,291	1,062,167	83,509	-	113,602	-	-	8,345,569
Total for the current period	<u>1,243,668,097</u>	<u>88,282,930</u>	<u>28,075,801</u>	<u>-</u>	<u>137,345</u>	<u>27,875,149</u>	<u>-</u>	<u>1,388,039,322</u>
Letter of guarantees	54,013,094	3,457,242	39,872,805	7,297,664	35,140	4,760,207	-	109,436,152
Letter of credit	20,671,473	15,852,485	-	-	1,834,625	-	-	38,358,583
Other liabilities	48,526,161	-	-	-	-	-	-	48,526,161
Grand total	<u>1,366,878,825</u>	<u>107,592,657</u>	<u>67,948,606</u>	<u>7,297,664</u>	<u>2,007,110</u>	<u>32,635,356</u>	<u>-</u>	<u>1,584,360,218</u>

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b. Exposure distribution based on classification steps according to the International Financial Reporting Standard No. (9) (Reviewed not audited):

	Stage 1		Stage 2		Stage 3	Total
	Individual	Collective	Individual	Collective		
	JD	JD	JD	JD		
Inside Jordan	900,284,866	416,275,246	26,220,479	13,891,812	10,206,422	1,366,878,825
Other middle east countries	107,592,657	-	-	-	-	107,592,657
Europe	67,948,606	-	-	-	-	67,948,606
Asia	7,297,664	-	-	-	-	7,297,664
Africa	2,007,110	-	-	-	-	2,007,110
America	32,635,356	-	-	-	-	32,635,356
Other countries	-	-	-	-	-	-
Total	<u>1,117,766,259</u>	<u>416,275,246</u>	<u>26,220,479</u>	<u>13,891,812</u>	<u>10,206,422</u>	<u>1,584,360,218</u>

3. Credit exposure that has been reclassified:

a. Gross credit exposures that have been reclassified (Reviewed not audited):

Item	Stage 2		Stage 3		Gross exposure that have been reclassified	Percentage of exposure that have been reclassified
	Gross exposure amount	Exposure that have been reclassified	Gross exposure amount	Exposure that have been reclassified		
	JD	JD	JD	JD		%
Cash and balances at Central Bank of Jordan	-	-	-	-	-	-
Balances at banks and financial institutions	-	-	-	-	-	-
Direct Credit facilities	39,368,705	5,794,035	9,462,255	4,623,947	10,417,982	0.81%
Other assets	-	-	-	-	-	-
Letter of guarantees	28,524	-	744,174	19,600	19,600	0.002%
Letter of credits	143,310	-	-	-	-	0,000%
Other liabilities	<u>571,752</u>	-	-	-	-	0,000%
Total	<u>40,112,291</u>	<u>5,794,035</u>	<u>10,206,429</u>	<u>4,643,547</u>	<u>10,437,582</u>	0.81%

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b. Expected credit losses for the exposures that have been reclassified (Reviewed not audited):

Item	Exposures that have been reclassified			Expected credit loss due to reclassified exposures				
	Exposure reclassified from stage 2	Exposure reclassified from stage 3	Total exposures that have been reclassified	Stage 2		Stage 3		Total
				Individual	Collective	Individual	Collective	
	JD	JD	JD	JD	JD	JD	JD	JD
Credit facilities within financial assets at amortized cost	5,794,035	4,623,947	10,417,982	1,166	797,036	2,392,746	165,064	3,356,012
Letter of guarantees	-	19,600	19,600	-	-	-	-	-
Letter of credits	-	-	-	-	-	-	-	-
Other liabilities	-	-	-	-	-	-	-	-
Total	<u>5,794,035</u>	<u>4,643,547</u>	<u>10,437,582</u>	<u>1,166</u>	<u>797,036</u>	<u>2,392,746</u>	<u>165,064</u>	<u>3,356,012</u>

33. Contingent Liabilities and Commitments

The following are potential liabilities for the Bank at the date of the financial statements:

	30 June 2025	31 December 2024
	JD	JD
	(Reviewed not audited)	(Audited)
Letters of gurantee:		
Import LGs	12,624,657	46,785,212
Export LGs	33,407,727	21,664,332
Acceptances	3,313,004	7,657,656
Letters of credit:		
Payments	28,215,277	27,840,004
Performance	67,846,151	69,096,841
Other	16,644,432	20,196,568
Unutilized credit facilities	48,660,463	40,550,105
Futures contracts in foreign currency	44,759,278	24,622,781
Interest swap contracts	20,915,500	17,370,500
Total	<u>276,386,489</u>	<u>275,783,999</u>

34. Lawsuits Raised Against the Bank

The lawsuits raised against the Bank amounted to JD 4,483,569 as of 30 June 2025 (JD 4,503,987 as of 31 December 2024). In the opinion of management and the legal advisor, no material liability will arise as a result of these lawsuits in excess of the amount already provisioned for, which amounted to JD 84,376 as of 30 June 2025 (JD 174,346 as of 31 December 2024).

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35. Fair Value Hierarchy

A- Fair value of financial assets and financial liabilities that are measured at fair value on recurring basis:

Some of the financial assets and financial liabilities are measured at fair value at the end of each reporting period, the following table gives information about how the fair value of these financial assets and financial liabilities are determined (valuation techniques and key inputs).

	Fair Value		Fair value hierarchy	Valuation techniques and key inputs	Important inputs intangibles	Relationship between important inputs and fair value
	30 June 2025 JD (Reviewed not audited)	31 December 2024 JD (Audited)				
Financial assets						
Financial assets at fair value through other comprehensive income						
Bonds	40,933,910	45,869,201	Level 2	According to the latest available financial information	Not applicable	Not applicable
Quoted shares and bonds	23,766,166	19,652,744	Level 1	Quoted rates in financial markets	Not applicable	Not applicable
Unquoted shares	5,848,805	5,130,971	Level 2	According to the latest available financial information	Not applicable	Not applicable
	<u>70,548,881</u>	<u>70,652,916</u>				
Total financial assets at fair value	<u>70,548,881</u>	<u>70,652,916</u>				
Gain of unrealized financial derivatives	-	125,853	Level 2	According to the latest available financial information	Not applicable	Not applicable
Financial Liabilities						
Unrealized derivatives losses	<u>289,778</u>	<u>54,719</u>	Level 2	According to the latest available financial information	Not applicable	Not applicable
Total financial liabilities at fair value	<u>289,778</u>	<u>54,719</u>				

There were no transfers between level 1 and 2 during the six months period ended at 30 June 2025 and the year ended 31 December 2024.

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B- Fair value of financial assets and financial liabilities that are not measured at fair value on recurring basis:

Except what is detailed in following table we believe that the carrying amounts of financial assets, and financial liabilities recognized in the Bank's consolidated financial statements approximate their fair values:

	30 June 2025		31 December 2024		Fair value hierarchy
	Book value	Fair value	Book value	Fair value	
	JD	JD	JD	JD	
	(Reviewed not audited)	(Reviewed not audited)	(Audited)	(Audited)	
Financial assets not measured at fair value					
Cash reserve and time and notice deposits at central bank	88,100,000	88,145,303	64,200,000	64,211,193	Level 2
Balances at Banks and Financial Institutions	165,485,560	166,358,551	143,362,598	144,105,196	Level 2
Direct credit facilities	902,955,288	904,995,014	866,323,752	868,164,535	Level 2
Financial assets at amortized cost and mortgaged	215,932,401	219,981,416	215,555,963	219,077,317	Level 2
	<u>1,372,473,249</u>	<u>1,379,480,284</u>	<u>1,289,442,313</u>	<u>1,295,558,241</u>	
Financial liabilities not measured at fair value					
Banks and financial institution deposits	138,749,424	141,685,383	127,613,456	129,097,095	Level 2
Customer deposits	973,741,479	981,207,263	911,659,999	922,149,658	Level 2
Cash margins	49,311,788	49,313,965	47,212,202	47,213,795	Level 2
Borrowed funds	91,570,294	92,106,271	94,526,865	95,082,660	Level 2
	<u>1,253,372,985</u>	<u>1,264,312,882</u>	<u>1,181,012,522</u>	<u>1,193,543,208</u>	