

**Rum Financial Brokerage**  

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**"Public Shareholding Limited Company"**  

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**Amman- The Hashemite Kingdom of Jordan**  

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**Interim Financial Statements &Independent**  

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**Auditor's Report as at March 31, 2026**  

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**Rum Financial Brokerage**  

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**"Public Shareholding Limited Company"**  

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**Amman- The Hashemite Kingdom of Jordan**  

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Amman: 27/04/2026

No : 359/2026/60004

Messrs. **Rum Financial Brokerage**  
"Public Shareholding Limited Company"  
Amman – The Hashemite Kingdom of Jordan

### Introduction

We have reviewed the accompanying interim financial statements for **Rum Financial Brokerage " Public shareholding Limited Co "**, comprising the interim statement of financial position as at 31 March 2026 and the related interim statement of comprehensive income, interim statement of changes in shareholders equity and interim statement of cash flows for the three months' then ended.

### Management responsibility on financial statement

Management is responsible of the preparation and presentation of this interim financial information in accordance with international financial reporting standard ( IAS 34) interim financial reporting. Our responsibility is to express a conclusion on this interim condensed financial statement 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.

### Basis for Qualified Conclusion

- The financial assets at fair value through other comprehensive income related to the company sock shares of Arab Union International Insurance Company have not been presented at fair value. noted that the company was placed under compulsory liquidation pursuant to the Central Bank's Resolution No. 195/2024 dated January 26, 2025. The holdings shares is 982,650 with a value of 167,051 JD.

### Qualified Conclusion

Based on our review, except for the effect of the matter described in the Basis for Qualified Conclusion paragraph, nothing has come to our attention that causes us to believe that the accompanying interim financial information does not present fairly, in all material respects, the financial position of Rum Brokerage Company (Public Shareholding Limited Company) as of March 31, 2026, and its financial performance and cash flows for the period then ended, in accordance with International Accounting Standard (IAS) 34 – Interim Financial Reporting. The company's financial year ends on December 31 of each year, and the accompanying interim financial statements have been prepared for management purposes and to meet the requirements of the Securities Commission.

The Scientific Office for Auditing,  
Accounting and Consulting  
Jamal Mohammad Falah  
Amman - Jordan  
License No. "285"

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& Consulting  
Public Accountants

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**Rum Financial Brokerage**  
**" Public Shareholding Limited Company "**  
**Amman- The Hashemite Kingdom of Jordan**  
**The interim financial position as at 31st March 2026**

	<u>Note</u>	<u>31-Mar-2026</u>	<u>31-Dec-2025</u>
<u>Assets</u>		<u>JD</u>	<u>JD</u>
<b><u>Current Assets</u></b>			
Cash and cash equivalents	2	564,625	757,582
Accounts receivable - financial brokerage clients	3	9,307	8,357
Securities depository center settlement		4,771	-
Other debit balances	4	76,834	73,422
<b>Total Current Assets</b>		<b>655,537</b>	<b>839,361</b>
<b><u>Non-current Assets</u></b>			
Financial assets at the fair value through other comprehensive income	5	167,051	167,051
Guarantees insurance	6	62,000	62,000
Contributions to settlement guarantee fund	7	26,130	25,000
Intangible assets	8	207,833	209,339
Property and equipment, net	9	33,354	36,049
Deferred Tax Assets	10	780,721	780,721
<b>Total Non-current Assets</b>		<b>1,277,089</b>	<b>1,280,160</b>
<b>Total Assets</b>		<b>1,932,626</b>	<b>2,119,521</b>
<b><u>Liabilities and Equity</u></b>			
<b><u>Current Liabilities</u></b>			
Accounts payable - local brokerage clients		566,133	712,840
Accounts payable - foreign Brokerage clients		391	391
Due to related parties	11	357	1,582
Securities depository center settlement		-	32,799
Contingent liabilities related to lawsuits		80,000	80,000
Other credit balances	12	153,672	131,707
<b>Total Current Liabilities</b>		<b>800,553</b>	<b>959,319</b>
<b><u>Equity</u></b>			
Authorized capital		1,000,000	1,000,000
Paid capital		1,000,000	1,000,000
Compulsory reserve		5,800	5,800
Accumulated losses		126,273	154,402
<b>Net Equity</b>	13	<b>1,132,073</b>	<b>1,160,202</b>
<b>Total Liabilities and Equity</b>		<b>1,932,626</b>	<b>2,119,521</b>

The accompanying notes from (1) to (18) form an integral part of these financial statements  
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**Rum Financial Brokerage**  
**" Public Shareholding Limited Company "**  
**Amman- The Hashemite Kingdom of Jordan**

**The Interim statement of comprehensive income for the period ended at 31 st March 2026**

	<u>Note</u>	<u>31-Mar-2026</u> <u>JD</u>	<u>31-Mar-2025</u> <u>JD</u>
<b><u>Revenues</u></b>			
Brokerage commission revenues		13,913	16,293
Other revenues		1,286	1,188
Provision for revenues no longer required		790	-
<b>Total revenues</b>		<b>15,989</b>	<b>17,481</b>
<b><u>Expenses</u></b>			
Employees benefits		(15,424)	(31,370)
Depreciation and amortization		(4,201)	(7,026)
Administrative and general expenses	14	(24,493)	(50,185)
Impairment expenses of receivables, employee receivables & contingent liabilities		-	(202,318)
<b>Total expenses</b>		<b>(44,118)</b>	<b>(290,899)</b>
Realized losses from the sale of financial assets at fair value / Comprehensive income		-	(38,797)
<b>Loss of the period</b>		<b>(28,129)</b>	<b>(312,215)</b>
<b><u>Comprehensive income items</u></b>			
Change in fair value		-	(19,341)
<b>Total Comprehensive loss</b>		<b>(28,129)</b>	<b>(331,556)</b>
		<b><u>JD / Fils</u></b>	<b><u>JD / Fils</u></b>
Loss per share (Basic and diluted)	15	<b>(0.028)</b>	<b>(0.078)</b>

The accompanying notes from (1) to (17) form an integral part of these financial statements

**Rum Financial Brokerage**  
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**Amman- The Hashemite Kingdom of Jordan**

The Interim statement of the changes in shareholders' equity for the period ended at 31 st March 2026

	<u>Capital</u>	<u>Compulsory reserve</u>	<u>Fair value reserve</u>	<u>Accumulated losses</u>	<u>Total</u>
	<u>JD</u>	<u>JD</u>	<u>JD</u>	<u>JD</u>	<u>JD</u>
<u>Balance at 31 December 2025</u>	1,000,000	5,800	-	154,402	1,160,202
Loss of the period	-	-	-	(28,129)	(28,129)
<u>Balance at 31 March 2026</u>	1,000,000	5,800	-	126,273	1,132,073

<u>Balance at 31 December 2024</u>	4,000,000	5,800	(143,453)	(1,710,936)	2,151,411
Loss of the period	-	-	-	(312,215)	(312,215)
Change in the fair value reserve	-	-	(19,341)	-	(19,341)
<u>Balance at 31 March 2025</u>	4,000,000	5,800	(162,794)	(2,023,151)	1,819,855

The accompanying notes from (1) to (17) form an integral part of these financial statements

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**Rum Financial Brokerage**  
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**The Interim statement of cash flows for the period ended at 31 st March 2026**

	<u>31-Mar-2026</u> <u>JD</u>	<u>31-Mar-2025</u> <u>JD</u>
<b><u>Cash flows from operational activities</u></b>		
Loss of the period	(28,129)	(312,215)
Depreciation & amortization exp	4,201	7,026
Provision for revenues no longer required	(790)	-
Accounts receivable impairment, employee receivables impairment, and contingent liabilities	-	202,318
<b>Operational losses</b>	<b>(24,718)</b>	<b>(102,871)</b>
<b><u>Changes in the working capital items</u></b>		
Securities Depository Center Settlements	(37,570)	(704)
Brokerage clients / Accounts receivable / Local and foreign	(160)	31,115
Other currents assets	(3,412)	(21,493)
Financial assets at fair value through other comprehensive income	-	85,868
Contributions to settlement guarantee fund	(1,130)	(1,188)
Guarantees insurances	-	6,500
Brokerage clients & Accounts payable & Related party accounts	(147,932)	215,112
Other credit liabilities	21,965	198
<b>Net cash from operational activities</b>	<b>(192,957)</b>	<b>212,537</b>
<b>Change in the cash</b>	<b>(192,957)</b>	<b>212,537</b>
cash at beginning	757,582	829,912
<b>Cash at Ending</b>	<b>564,625</b>	<b>1,042,449</b>

The accompanying notes from (1) to (17) form an integral part of these financial statements

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**Accounting Policies**

**Basic of Preparing the Interim Financial Statements**

- The accompanying interim financial statements were prepared in accordance with the International Accounting Standard 34 (Interim Financial Reports).
- The interim financial statements were prepared according to the Historical Cost Principle except for the financial assets available for sale which are reflected at the fair value.
- The financial statements are presented in Jordanian Dinar; the functional currency of the Company, and the amounts are rounded to the nearest Dinar.
- The accounting policies for the current period are similar with the accounting policies of the previous period.
- The results of this interim do not necessarily represent the expected result for the whole financial year.

- **Use of Estimates**

Preparing financial statements and applying accounting policies require the Management of the Company to make some estimates and suppositions that may affect the financial statements and the accompanying notes. Such estimates are based on assumptions of different accuracy and certainty. Therefore, actual results in the future may differ from the Management's estimates due to the variations of conditions and circumstances of these assumptions.

Below are the most important estimates applied in the preparation of the financial statements:

- Management periodically reevaluates the useful life of tangible assets for the purpose of calculating the annual depreciation based on the general condition of those assets and estimated useful life in the future. The impairment loss (if any) is taken in the income statement.
- Management periodically reviews financial assets that are presented at cost to estimate any impairment in value and are stated in the consolidated statement of income
- The Management of the Company estimates the value of the provision for bad debts taking into consideration the possibility of collecting such liabilities.

- **Cash on Hand and at Banks**

Are represented by cash on hand and at banks and they do not involve risks of change in their value.

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**Accounting Policies**

- **Accounts Receivable**

Accounts receivable is reflected at cost after deducting the provision for bad debts. debts are written off when there is subjective evidence on the possibility of not collecting liabilities. The collected amounts of written-off debts are added to the revenues.

- **Financial Assets at Amortized Cost**

Financial instruments such as bills receivable, accounts receivable, due to banks, loans, accounts payable and accrued expenses are demonstrated at amortized cost by using the actual revenue method after deducting any impairment loss.

- **Financial Assets at Fair Value Through the Comprehensive Income Statement**

Change differences are recorded in the fair value of the financial assets defined at fair value from the other comprehensive income. The limited value of financial assets in the other comprehensive income statement that have market prices in active financial markets are demonstrated at fair value after deducting the impairment accumulated losses in their fair value.

The limited value of financial assets in the other comprehensive income statement that do not have market prices and which their fair value could not be reliably defined, are demonstrated at cost and any impairment in their value is recorded in the other comprehensive income statement.

The profits and losses resulting from the differences of foreign currencies exchange to interest-bearing debentures are recorded at fair value through the other comprehensive income statement. While, the differences of foreign currencies exchange for equity instruments are recorded in the accumulated change at fair value within the equity rights.

- **Property, Equipment, and Accumulated Depreciation**

Property and equipment are demonstrated at cost after deducting the accumulated depreciation. They are depreciated when they are ready for use on the basis of the straight-line method over their expected useful life by using the following annual rates:

Furnishings, furniture, and decorations	20%
Office supplies and computers	15%

When the recoverable amount of any property or equipment is less than their book value, their value shall be diluted and the remaining book value over the useful life is depreciated after the reevaluation of the reassessed year.

**Rum Financial Brokerage**  
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**Accounting Policies**

- **Accounts Payable and Accruals**

Accounts payable and accruals are recognized after taking an advantage of the provided services for the Company, whether they were claimed by the supplier or not.

- **Setoff**

financial assets and financial liabilities are set-off and the net amount is reflected in the financial statements upon the availability of legally binding rights, and when they are settled on the setoff basis or when assets realization and liabilities settlements take place at the same time.

- **Provisions**

Provisions are recorded when there are legal or expected obligations of the company as a result of previous events where cash amounts are likely to be paid to fulfill such obligations. On the date of the financial position, the allocated provisions are reviewed and adjusted based on the latest information available to the Management.

- **Recognition of Revenues**

Revenues are realized upon buying or selling shares to the clients of the company and issuing invoice for them.

Interests revenues are realized on a time base to reflect the actual revenue on assets.

The distribution of the investment profits is recognized upon being approved by the General Assemblies of the investment companies.

Other revenues are realized according to the accrual basis.

- **Date of Financial Assets Recognition**

The purchase and sale of financial assets are recognized on the trade date (the date on which the Company commits to sell or purchase the financial asset.)

- **Impairment in the Financial Assets**

The Company reviews the value of the financial assets stated in the records of the company at the date of the financial statements to determine if there are indications of impairment in their value. In case of such indications, the recoverable fair value of the assets is estimated to define the impairment loss. In case the recoverable value is less than the net book value stated in the records of the Company, the impairment value will be stated in the comprehensive income statement.

- **Income Tax**

The Company is subjected to the Income Tax Law, as amended, and the instructed by the Income Tax Department in the Hashemite Kingdom of Jordan. The book takes place in accordance with the accrual basis where the provision for income tax is calculated according to the adjusted profit basis.

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**Rum Financial Brokerage**  
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**Accounting Policies**

**1- General:**

- **Rum Financial Brokerage**, (Al-Safwah Financial Investment Co. previously) was established on 05/09/2005 as a limited liability company under No.(10698) with a capital of (2,469,232) JD/Share. The company has been converted into a public shareholding company under No. (457) on 17/08/2008, with an authorized capital become ( 4 Million) JD / Share , and the paid capital (4) Million JD / Share , As of November 28, 2023, the authorized capital was increased to 5 million JD per share. However, the legal procedures were not completed as of the date of the financial statements.
- The accompanying financial statements were approved by the Board of Directors on 27/04/2026 .

**Objectives of the Company:**

- Financial brokerage.
- financial consultancy.

**Rum Financial Brokerage**  
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**Notes to the interim financial statements for March 2026**

**2- Cash on hand and at banks:**

<b><u>Description</u></b>	<b><u>31-Mar-2026</u></b> <b><u>JD</u></b>	<b><u>31-Dec-2025</u></b> <b><u>JD</u></b>
Cash and cheques on hand	3,010	903
Cash at banks/ client notes	560,685	749,827
Cash at banks/ client notes/ foreign	772	673
Cash at banks	158	6,179
<b>Total</b>	<b>564,625</b>	<b>757,582</b>

**3- Brokerages Client / Accounts Receivable:**

<b><u>Description</u></b>	<b><u>31-Mar-2026</u></b> <b><u>JD</u></b>	<b><u>31-Dec-2025</u></b> <b><u>JD</u></b>
Brokerages clients / Local	3,175,242	3,175,082
Foreign Brokerages clients / Foregin	162,925	162,925
Less provision for impairment of accounts recivables / Local	(3,165,935)	(3,166,725)
Foreign Less provision for impairment of accounts recivables / Foregin	(162,925)	(162,925)
<b>Total</b>	<b>9,307</b>	<b>8,357</b>

The movement on the provision for impariment of account recievables during the period is as follows

<b><u>Description</u></b>	<b><u>31-Mar-2026</u></b> <b><u>JD</u></b>	<b><u>31-Dec-2025</u></b> <b><u>JD</u></b>
Balance at the beginning of the year	3,329,650	2,660,606
Addition	-	672,319
Adjustment ( Provision no longer required )	(790)	(3,275)
<b>Balance at the end of the period</b>	<b>3,328,860</b>	<b>3,329,650</b>

Rum Financial Brokerage

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Amman- The Hashemite Kingdom of Jordan

Notes to the interim financial statements for March 2026

**4- Other Current Assets**

<u>Description</u>	<u>31-Mar-2026</u>	<u>31-Mar-2025</u>
	<u>JD</u>	<u>JD</u>
Other receivables	44,685	47,185
Prepaid exp	32,149	26,237
<b>Total</b>	<b>76,834</b>	<b>73,422</b>

**5- Financial Assets at Fair Value through Other Comprehensive Income**

<u>Description</u>	<u>Number of shares</u>	<u>31-Mar-2026</u>	<u>Number of shares</u>	<u>31-Dec-2025</u>
	<u>31-Mar-2026</u>	<u>JD</u>	<u>31-Dec-2025</u>	<u>JD</u>
Arab Union International Insurance Co	982,650	167,051	982,650	167,051
<b>Total</b>		<b>167,051</b>		<b>167,051</b>

**6- Guarantees Insurance**

<u>Description</u>	<u>31-Mar-2026</u>	<u>31-Dec-2025</u>	<u>Guarantee Value</u>	<u>Bank</u>
	<u>JD</u>	<u>JD</u>		
Securities Commission guarantee insurance	32,000	32,000	160,000	Investment Bank
Securities Depository Center guarantee insurance	30,000	30,000	75,000	Investment Bank
<b>Total</b>	<b>62,000</b>	<b>62,000</b>		

**7- Contribution to Settlement Guarantee Fund**

- This balance represents the amount of cash contribution incurred by the company in accordance with the requirements of the Securities Depository Center in favor of Settlement Guarantee Fund.

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**Notes to the interim financial statements for March 2026**

**8- Intangible Assets**

	<u>Trading licence</u>	<u>Software &amp; website</u>	<u>Computer Software</u>	<u>Total</u>
<u>Cost</u>	<u>JD</u>	<u>JD</u>	<u>JD</u>	<u>JD</u>
Balance at December 31, 2025	250,000	17,891	38,844	306,735
Additions	-	-	-	-
Balance at March 31, 2026	250,000	17,891	38,844	306,735
<u>Amortization</u>				
Balance at December 31, 2025	50,000	12,479	34,917	97,396
Amortization	-	780	726	1,506
Balance at March 31, 2026	50,000	13,259	35,643	98,902
Net Book value as at March 31, 2026	200,000	4,632	3,201	207,833
Net book value at December 31, 2025	200,000	5,412	3,927	209,339

**9- Net value of Property and equipment**

	<u>Furniture &amp; decorations</u>	<u>Office equipment and</u>	<u>Total</u>
<u>Cost</u>	<u>JD</u>	<u>JD</u>	<u>JD</u>
Net book value at December 31, 2025	106,480	99,033	205,513
Additions	-	-	-
Balance at March 31, 2026	106,480	99,033	205,513
<u>Accumulated depreciation</u>			
Balance at December 31, 2025	79,164	90,300	169,464
Depreciation	1,908	787	2,695
Balance at March 31, 2026	81,072	91,087	172,159
Net book value as at March 31, 2026	25,408	7,946	33,354
Net book value at December 31, 2025	27,316	8,733	36,049

- The Company follows the straight-line method in depreciating its property and equipment for percentages between ( % 15 - % 20 ).

**10- Deferred tax assets**

- Deferred tax assets amounting to JOD 780,721 have been calculated and recognized by the Company in respect of deductible temporary differences and tax losses carried forward for the period from 2018 through 2024, based on management's estimates and in accordance with the Company's tax advisor letter.
- And these deferred tax assets have been recognized in accordance with the requirements of International Accounting Standard No. (IAS 12) "Income Taxes", which requires the recognition of deferred tax assets to the extent that it is probable that future taxable profits will be available against which these assets can be utilized.

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Notes to the interim financial statements for March 2026

**11- Due to related parties**

<u>Description</u>	<u>31-Mar-2026</u>	<u>31-Dec-2025</u>
	<u>JD</u>	<u>JD</u>
Board Members/Financial brokerage accounts	109	-
Employees' accounts	248	1,582
<b>Total</b>	<b>357</b>	<b>1,582</b>

**12- Other credit balances**

<u>Description</u>	<u>31-Mar-2026</u>	<u>31-Dec-2025</u>
	<u>JD</u>	<u>JD</u>
Other accounts payable	66,607	56,525
Employees' accounts payable	72,604	62,930
Other deposits	14,461	12,252
<b>Total</b>	<b>153,672</b>	<b>131,707</b>

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**Notes to the interim financial statements for March 2026**

**13- Shareholder Equity**

- **Company Capital**

- During 2025, the General Assembly of the company, in its extraordinary meeting held on April 29, 2025, approved a reduction of the company's capital by an amount of 2,700,000 JD/share, bringing it down to 2,300,000 JD/share instead of 5,000,000 JD/share, as follows:
  - A reduction of 1,000,000 JD/share from the authorized capital, bringing it down to 4,000,000 JD/share instead of 5,000,000 JD/share.
  - A reduction of 1,700,000 JD/share from the authorized and paid capital to amortize part of the accumulated losses amounting to 1,710,936 JD as of December 31, 2024, so the balance of accumulated losses became 10,936 JD.
  - The legal procedures related to this reduction were completed on July 2, 2025, and accordingly, the company's paid capital after the reduction became 2,300,000 JD.
- Furthermore, in its extraordinary meeting held on November 30, 2025, the General Assembly approved a reduction of the company's authorized, and paid capital of 2,300,000 JD/share by 1,300,000 JD/share to amortize part of the accumulated losses amounting to 1,306,896 JD as of September 30, 2025, so the balance of accumulated losses became 6,896 JD. Consequently, the company's authorized and paid capital became 1,000,000 JD/share.
- The approval of His Excellency the Minister of Industry, Trade, and Supply on this reduction was issued on January 12, 2026, and the legal procedures were completed on January 13, 2026. This effect was reflected in the financial statements for the year 2025.

- **Compulsory Reserve**

The amounts accumulated in this account represent transfers from the annual pre-tax profits at a rate of 10% during the current and previous years, provided that the total deductions for this reserve do not exceed the company's capital. This reserve is not distributable to shareholders. The General Assembly, after exhausting other reserves, may decide in an extraordinary meeting to offset its losses using the amounts accumulated in the compulsory reserve account, with the requirement that the reserve be rebuilt thereafter.

- **Voluntary Reserve**

The amounts accumulated in this account represent transfers from the annual profits at a rate not exceeding 20%. This reserve may be utilized for the company's purposes or, if not used for such purposes, distributed to the partners as profits.

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**Notes to the interim financial statements for March 2026**

**14- Administrative and General Expenses:**

<u>Description</u>	<u>31-Mar-2026</u> <u>JD</u>	<u>31-Mar-2025</u> <u>JD</u>
Fees and subscriptions	7,876	8,332
Rent-exp	3,825	6,962
Board of Directors transportation	3,265	-
Professional fees	2,490	5,431
Health insurance	1,901	2,270
Post, phone and internet	1,816	1,551
Banks exp	1,389	5,781
Water and electricity	812	1,428
Transportation	308	300
Stationery and computer supplies	278	130
Hospitality and cleaning	203	1,610
Legal exp	200	9,157
Miscellaneous	80	1,123
Advertisement expenses	50	70
Business development expenses	-	6,000
Trading errors	-	40
<b>Total</b>	<b>24,493</b>	<b>50,185</b>

**15- Loss Per Share (Basic & Diluted )**

<u>Description</u>	<u>31-Mar-2026</u> <u>JD</u>	<u>31-Mar-2025</u> <u>JD</u>
Loss of the period	(28,129)	(312,215)
	<u>Share</u>	<u>Share</u>
Weighted average of shares number	1,000,000	4,000,000
	<u>JD / Share</u>	<u>JD / Share</u>
Basic and diluted loss per share	(0.028)	(0.078)

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**Rum Financial Brokerage**  
**"Public Shareholding Limited Company"**  
**Amman- The Hashemite Kingdom of Jordan**  
**Notes to the interim financial statements for March 2026**

**16- Contingent Liabilities**

As of the financial position date, the company has the following contingent liabilities:

- Bank guarantees issued in favor of the Securities Depository Center amounting to JOD 75,000, with collateral of JOD 30,000.
- Bank guarantees issued in favor of the Securities Commission amounting to JOD 160,000, with collateral of JOD 32,000.

**17- Risk Management**

**Interest Rate Risks**

Interest rate risks result from the potential effect of changes in interest rates on profits of the company or the fair value of financial instruments. Since most of the financial instruments have fixed interest rate and are represented at amortized cost, the variability of the profits of the company and equity to changes in interest rate is considered inessential.

**Credit Risks**

Credit risks are risks resulting from inability or failure of the other party of the Financial Management to meet the obligations thereof to the company the matter that may result in occurrence of losses. The company works on minimizing credit risks by means of dealing with reputable banks.

**Foreign Currency Rates Risks**

Foreign currency risks are represented in the risk of fluctuation of the value of the financial instruments due to the fluctuations of foreign currency rates. Since most of the transactions of the company are in Jordanian Dinar, with some in US Dollar, the sensitivity of the profits of the company and equity to changes in foreign exchange rates is considered immaterial.

**Share Price Risks**

Share price risks result from change in the fair value of investment in shares, where the company works on managing such risks by means of diversification of investments in several geographic zones and economic sectors.

**Liquidity Risks**

Liquidity risks are represented in the inability of the company to provide necessary funding for performing its obligations at maturity dates. With a view to avoid these risks, the company diversifies the sources of funding, manages assets and liabilities and reconciles the terms thereof.