

AL NISR AL ARABI FOR INSURANCE COMPANY
(PUBLIC SHAREHOLDING COMPANY)
AMMAN -THE HASHEMITE KINGDOM OF JORDAN

CONDENSED INTERIM CONSOLIDATED FINANCIAL INFORMATION
FOR THE SIX MONTHS ENDED ON JUNE 30, 2026
TOGETHER WITH REVIEW REPORT

AL NISR AL ARABI FOR INSURANCE COMPANY
(PUBLIC SHAREHOLDING COMPANY)
AMMAN -THE HASHEMITE KINGDOM OF JORDAN
JUNE 30, 2026

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Report on Review of Interim Financial Information

**To the Chairman and Board of Directors Members
Al Nisr Al Arabi For Insurance Company
(Public Shareholding Company)
Amman – The Hashemite Kingdom of Jordan**

Introduction

We have reviewed the accompanying condensed interim consolidated statement of financial position of Al Nisr Al Arabi Insurance Company (the "Company") and its subsidiary (together the "Group") as of June 30, 2026, and the related statements of profit or loss and comprehensive income for the three months and six months ended June 30, 2026 and the related statements of changes in owners' equity and condensed interim consolidated statement of cash flows for the six months period then ended, and material accounting policy information and other explanatory notes. Management is responsible for the preparation and presentation of this interim financial information in accordance with International Accounting Standard 34 Interim Financial Reporting (IAS 34). Our responsibility is to express an conclusion on this interim financial information based on our review.

Scope of Review

We conducted our review in accordance with 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 financial information for the six months, is not prepared, in all material respects, in accordance with IAS 34.

Other Matter

The accompanying financial information are a translation of the condensed interim consolidated information in the Arabic language to which reference should be made.

Amman – The Hashemite Kingdom of Jordan
July 30, 2026


Deloitte & Touche (M.E.) – Jordan
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AL NISR AL ARABI FOR INSURANCE COMPANY
(PUBLIC SHAREHOLDING COMPANY)
AMMAN - HASHEMITE KINGDOM OF JORDAN
CONDENSED INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

	Note	June 30, 2026 (Reviewed not Audited) JD	December 31, 2025 (Audited) JD
<u>Assets</u>			
Investments			
Deposits at Banks – net	5	13,503,467	15,952,919
Financial assets at fair value through other comprehensive income	6	11,858,421	11,176,076
Financial assets at fair value through profit or loss	7	405,673	393,762
Financial assets at amortized cost – net	8	101,641,439	97,663,173
Investment property		940,001	940,001
Financial assets of policyholders linked to investment		1,908,501	1,289,950
Total Investments		<u>130,257,502</u>	<u>127,415,881</u>
Cash on hand and at banks	15	1,458,578	2,033,764
Insurance contracts assets	9	294,059	129,799
Re-insurance contracts assets	9	9,003,339	10,545,004
Deferred tax assets	10/C	158,449	158,453
Property, plant and equipment - net		2,665,061	2,655,480
Intangible assets – net		319,056	264,447
Other assets		3,516,499	3,294,987
Total Assets		<u>147,672,543</u>	<u>146,497,815</u>
<u>Liabilities and Equity</u>			
<u>Liabilities</u>			
Insurance contracts liabilities	9	107,278,738	106,822,736
Total Insurance contract liabilities		<u>107,278,738</u>	<u>106,822,736</u>
Accrued expenses		1,689,061	944,700
Other provisions		258,982	258,982
Income tax provision	10/A	388,562	546,061
Deferred tax liabilities	10/C	412,737	342,043
Other liabilities		1,698,454	1,690,429
		<u>4,447,796</u>	<u>3,782,215</u>
Total Liabilities		<u>111,726,534</u>	<u>110,604,951</u>
<u>Equity</u>			
Authorized and paid-in capital		16,000,000	16,000,000
Statutory reserve		3,404,416	3,404,416
Voluntary reserve		672,075	672,075
Fair value reserve – Investment Valuation - net		2,718,830	2,259,984
Insurance contracts finance recognized through other comprehensive income reserve		30,390	(94,415)
Retained earnings		10,130,804	13,650,804
Profit for period		2,989,494	-
Total Equity		<u>35,946,009</u>	<u>35,892,864</u>
Total Liabilities and Equity		<u>147,672,543</u>	<u>146,497,815</u>

THE ACCOMPANYING NOTES CONSTITUTE AN INTEGRAL PART OF THESE CONDENSED INTERIM
CONSOLIDATED FINANCIAL STATEMENTS AND SHOULD BE READ WITH THEM AND WITH THE
ACCOMPANYING REVIEW REPORT.

AL NISR AL ARABI FOR INSURANCE COMPANY
(PUBLIC SHAREHOLDING COMPANY)
AMMAN - HASHEMITE KINGDOM OF JORDAN
CONDENSED INTERIM CONSOLIDATED STATEMENT OF PROFIT OR LOSS
(REVIEWED NOT AUDITED)

	Note	For the Three Months Period Ended June 30,		For the Six Months period Ended June 30,	
		2026	2025	2026	2025
Revenue		JD	JD	JD	JD
Insurance contracts revenue	11	8,287,434	7,003,372	15,823,120	14,768,652
(Less): Insurance contracts expenses	12	(6,643,625)	(4,871,655)	(11,657,844)	(10,843,396)
Insurance contracts services results		1,643,809	2,131,717	4,165,276	3,925,256
Re-insurance contracts (expense)		(1,937,899)	(1,740,494)	(3,394,014)	(3,542,408)
Re-insurance contracts recoveries		1,185,108	931,938	1,281,562	1,735,443
Net (expenses) from reinsurance contracts held		(752,791)	(808,556)	(2,112,452)	(1,806,965)
Net insurance and re-insurance contracts results		891,018	1,323,161	2,052,824	2,118,291
Finance (expenses) – insurance contracts	13	(1,376,668)	(1,049,376)	(2,551,961)	(2,081,522)
Finance income - reinsurance contracts		11,007	18,102	21,983	14,692
Net insurance finance (expenses)		(1,365,661)	(1,031,274)	(2,529,978)	(2,066,830)
Finance Income		2,128,188	1,846,145	3,870,856	3,615,531
Interest income		259,004	270,378	516,638	536,792
Net gain from financial assets and investments		55,512	11,264	56,839	16,156
Other revenue		26,766	17,105	39,526	49,394
Total investment income		2,469,470	2,144,892	4,483,859	4,217,873
Unallocated general and administrative expenses		(139,728)	(159,632)	(281,137)	(269,861)
Unallocated depreciation and amortization		(62,318)	(80,802)	(119,239)	(103,118)
Other expenses		(60,997)	9,726	(147,171)	(25,273)
Total expenses		(263,043)	(230,708)	(547,547)	(398,252)
Profit for the period before income tax		1,731,784	2,206,071	3,459,158	3,871,082
(Less): income tax expense	10/B	(234,944)	(246,644)	(469,664)	(557,614)
Profit for the period		1,496,840	1,959,427	2,989,494	3,313,468
Basic and diluted earnings per share	14	JD/Fils 0/093	JD/Fils 0/122	JD/Fils 0/187	JD/Fils 0/207

THE ACCOMPANYING NOTES CONSTITUTE AN INTEGRAL PART OF THESE CONDENSED INTERIM CONSOLIDATED FINANCIAL STATEMENTS AND SHOULD BE READ WITH THEM AND WITH THE ACCOMPANYING REVIEW REPORT.

AL NISR AL ARABI FOR INSURANCE COMPANY
(PUBLIC SHAREHOLDING COMPANY)
AMMAN - HASHEMITE KINGDOM OF JORDAN
CONDENSED INTERIM CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME
(REVIEWED NOT AUDITED)

	Note	For the Three-Months Period End of June 30,		For the Six-Months Period End of June 30,	
		2026	2025	2026	2025
		JD	JD	JD	JD
Profit for the period		1,496,840	1,959,427	2,989,494	3,313,468
<u>Items of the Statement of Other Comprehensive Income</u>					
Other comprehensive income items can not be reclassified to condensed interim consolidated statement of profit or loss in subsequent period:					
Net change in fair value reserve after tax		798,798	682,606	458,846	730,192
Income / (expense) insurance finance recognized through other comprehensive income	13	<u>1,302,949</u>	<u>(12,696,139)</u>	<u>124,805</u>	<u>(15,872,545)</u>
Total Income (Comprehensive Loss) for the Period		<u>3,598,587</u>	<u>(10,054,106)</u>	<u>3,573,145</u>	<u>(11,828,885)</u>

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AL NISR AL ARABI FOR INSURANCE COMPANY
(PUBLIC SHAREHOLDING COMPANY)
AMMAN - HASHEMITE KINGDOM OF JORDAN
CONDENSED INTERIM CONSOLIDATED STATEMENT CHNAGES IN OWNER'S EQUITY
(REVIEWED NOT AUDITED)

	Authorized and Paid-In Capital	Share Premium	Statutory Reserve	Voluntary Reserve	Fair Value Reserve – Investment Valuation - net	Insurance Contracts Finance Recognized Through Other Comprehensive Income Reserve	Retained Earnings	Profit for the Period	Total Owner's Equity
	JD	JD	JD	JD	JD	JD	JD	JD	JD
<u>For the Six months Ended June 30, 2026</u>									
Beginning Balance of the period (Audited)	16,000,000	-	3,404,416	672,075	2,259,984	(94,415)	13,650,804	-	35,892,864
Profit for the period	-	-	-	-	-	-	-	2,989,494	2,989,494
Change in fair value of financial assets through other comprehensive income	-	-	-	-	458,846	-	-	-	458,846
Income insurance finance recognized through other comprehensive income	-	-	-	-	-	124,805	-	-	124,805
Total comprehensive income	-	-	-	-	458,846	124,805	-	2,989,494	3,573,145
Dividends Distributed	-	-	-	-	-	-	(3,520,000)	-	(3,520,000)
Ending Balanced of the Period (Reviewed not Audited)	<u>16,000,000</u>	<u>-</u>	<u>3,404,416</u>	<u>672,075</u>	<u>2,718,830</u>	<u>30,390</u>	<u>10,130,804</u>	<u>2,989,494</u>	<u>35,946,009</u>
<u>For the Six months Ended June 30, 2025</u>									
Beginning Balance of the period (Audited)	10,000,000	3,750,000	2,718,026	1,326,652	760,775	17,271,792	17,638,117	-	53,465,362
Profit for the period	-	-	-	-	-	-	-	3,313,468	3,313,468
Change in fair value of financial assets through other comprehensive income	-	-	-	-	730,192	-	-	-	730,192
(Expense) insurance finance recognized through other comprehensive income	-	-	-	-	-	(15,872,545)	-	-	(15,872,545)
Total (comprehensive loss)	-	-	-	-	730,192	(15,872,545)	-	3,313,468	(11,828,885)
Dividends Distributed	-	-	-	-	-	-	(7,500,000)	-	(7,500,000)
Ending Balanced of the Period (Reviewed not Audited)	<u>10,000,000</u>	<u>3,750,000</u>	<u>2,718,026</u>	<u>1,326,652</u>	<u>1,490,967</u>	<u>1,399,247</u>	<u>10,138,117</u>	<u>3,313,468</u>	<u>34,136,477</u>

- An amount of JD 158,449 from the retained earnings as of June 30, 2026, is restricted against deferred tax assets (JD 158,453 as of December 31, 2025).

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AL NISR AL ARABI FOR INSURANCE COMPANY
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AMMAN - HASHEMITE KINGDOM OF JORDAN
CONDENSED INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS
(REVIEWED NOT AUDITED)

Note	For the Six-Months Period End of June 30,	
	2026 JD	2025 JD
<u>CASH FLOW FROM OPERATING ACTIVITIES</u>		
Profit for the period before tax	3,459,158	3,871,082
Adjustments to non – cash items:		
Bank interest income	(516,638)	(536,792)
Interest income – Financial assets	(3,870,856)	(3,182,854)
Depreciation and amortization	119,239	103,118
Losses from sale of financial assets at fair value through profit or loss	257,265	-
(gains) Losses on valuation of financial assets at fair value through profit or loss	(5,055)	58,377
Dividend income from financial assets at fair value through other comprehensive income	(303,203)	(60,309)
(Gains) on valuation of financial assets of policyholders linked to investment	(344,839)	(109,510)
(Gains) losses from sale of Property, Plant and Equipment	(15,325)	73
Cash flows (used in) from operating activities before changes in working capital	(1,220,254)	143,185
Change in Working Capital Items:		
(Increase) decrease in assets		
Insurance contracts assets	(164,260)	115,163
Re-insurance contracts assets	1,541,665	(176,164)
Other assets	1,347,164	190,281
Increase (decrease) in liabilities		
Insurance contract liabilities	580,807	1,024,596
Accrued expenses	744,361	(19,970)
Other liabilities	8,025	(101,583)
Net cash flow from operating activities before Income tax paid	2,837,508	1,175,508
Income tax paid	10/A (619,035)	(647,918)
Net cash flows from operating activities	2,218,473	527,590
<u>CASH FLOW FROM INVESTING ACTIVITIES</u>		
Deposits maturing in more than six months	5 (1,917,000)	-
Banks interest received	501,961	595,405
Interest income – Financial assets - received	2,242,815	3,204,743
(Purchase) of property and equipment	(73,834)	(62,921)
Received from sale of properties and equipment	15,332	-
(Purchase) of financial assets at fair value through profit or loss	(530,759)	(323,119)
Received from sale of financial assets at fair value through profit or loss	266,638	-
Financial assets at fair value through profit or loss	-	258,252
(Purchase) of intangible assets	(110,115)	(53,319)
(Purchase) of financial assets at fair value through other comprehensive income	(172,671)	(124,397)
Financial assets at fair value through other comprehensive income	(50,828)	(80,501)
(Purchase) of financial assets at amortized cost	(4,142,000)	(2,347,255)
Net Change in Financial Assets at Amortized Cost	25,695	13,378
Dividends received from financial assets at fair value through other comprehensive income	303,203	60,309
(Purchase) of financial assets for investment-linked policyholders	(273,712)	(258,253)
Net cash flows (used in) from investing activities	(3,915,275)	882,322
<u>CASH FLOW FROM FINANCING ACTIVITIES</u>		
Dividends Paid	(3,230,336)	(777,820)
Net cash flows (used in) financing activities	(3,230,336)	(777,820)
Net (Decrease) Increase in cash and cash equivalent	(4,927,138)	632,092
Cash and cash equivalents at the beginning of the year	17,186,683	19,239,975
Cash and cash equivalents at the end of the period	15 12,259,545	19,872,067

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AL NISR AL ARABI FOR INSURANCE COMPANY
(PUBLIC SHAREHOLDING COMPANY)
AMMAN - HASHEMITE KINGDOM OF JORDAN
NOTES TO CONDENSED INTERIM CONSOLIDATED FINANCIAL INFORMATION
(REVIEWED NOT AUDITED)

1. General

Al Nisr Al Arabi Insurance Company was established and registered as a Jordanian Public Shareholding Company under No. (207) on 28 September 1989 with JD 2,000,000 authorized capital divided into 2,000,000 shares at a par value of 1 JD for each. Several amendments have been made to the capital, the latest of which was during the year 2025, in which general assembly in its extraordinary meeting held on June 25, 2025, decided to increase the Group's capital by 6 million JD/share making the authorized and paid in capital of the group 16,000,000 shares with a par value of JD 1 each.

The Company is engaged in insurance business against life and general insurance (marine and transportation, fire and property, liability, medical, personal accident and aviation).

The objectives of the subsidiary are to manage and establish real estate complexes.

Al Nisr Al Arabi for Insurance company is 68.01% owned by Arab Bank (Parent Company) as of June 30, 2026, the financial statements of the Company are consolidated with the parent company.

The condensed interim consolidated financial information was approved by the Board of Directors on 29 July 2026.

2.1 Basis of Preparation of Condensed Interim Consolidated Financial Information

The condensed interim consolidated financial statements for the six months ended June 30, 2026, have been prepared in accordance with International Accounting Standard (34) "Interim Financial Reporting" with applicable local laws and in accordance with the forms established by the Central Bank of Jordan.

The condensed interim consolidated financial statements have been prepared on historical cost basis, except for financial assets at fair value through statement of profit or loss and financial assets at fair value through other comprehensive income that have been measured at fair value at the date of the condensed interim consolidated financial statements.

The condensed interim consolidated financial statements are presented in Jordanian Dinar (JD), which is the functional currency of the Group.

The accompanying condensed interim consolidated financial information does not include all the information and disclosures required for the annual financial statements, which are prepared in accordance with International Financial Reporting Standards and should be read with the annual report of the Company as of December 31, 2025. In addition, the results of the Company's operations for the six months ending June 30, 2026, do not necessarily represent indications of the expected results for the year ending December 31, 2026, and do not contain appropriation of the profit for the six months period ended June 30, 2026, which is usually performed at year-end.

2.2 Basis of Consolidation of the Condensed Interim Financial Information

The condensed interim financial information of the subsidiary is prepared for the same financial year, using the same accounting policies adopted by the Group. If the accounting policies adopted by the subsidiary are different from those used by the Group, the necessary adjustments to the condensed interim financial information of the subsidiaries Company are made to comply with the accounting policies followed by the Group.

The results of the subsidiary Company are incorporated into the consolidated condensed interim statement of profit or loss from the effective date of acquisition, which is the date on which actual control over the subsidiaries is assumed by the Company. Moreover, the operating results of the disposed subsidiaries Companies are incorporated into the consolidated condensed interim statement of profit or loss up to the effective date of disposal, which is the date on which the Company loses control over its subsidiaries Company.

Control is achieved when the Company:

- Has the power over the investee.
- Is exposed, or has rights, to variable returns from its involvement with the investee; and
- Has the ability to use its power to affect investee's returns.

The Group reassesses whether it controls an investee if facts and circumstances indicate that there are changes to one or more of the elements of control listed above.

When the Company has less than most of the voting rights of an investee, it considers that it has power over the investee when the voting rights are sufficient to give it the practical ability to direct the relevant activities of the investee unilaterally. In this regard, the Group considers all relevant facts and circumstances in assessing whether the Company voting rights in an investee are sufficient to give it power, including:

- The size of the Company's holding of voting rights relative to the size and dispersion of holdings of the other vote holders.
- Potential voting rights held by the Company, other vote holders or other parties.
- Rights arising from other contractual arrangements; and
- Any additional facts and circumstances that indicate that the company has, or does not have, the current ability to direct the relevant activities at the time that decisions need to be made, including voting patterns at previous shareholders' meetings.

When the Company loses control of any of the subsidiaries Company, the Company performs the following:

- Derecognizes the assets (including goodwill) and liabilities of the subsidiary.
- Derecognizes the book value of any non-controlling interests.
- Derecognizes transfer difference accumulated in owners equity.
- Derecognizes the fair value to the next controlling party.
- Derecognizes the fair value of any investment retained.
- Derecognizes any gain or loss in profit or loss statement.
- Reclassifies owners equity already booked in other comprehensive income to the profit or loss statement as appropriate.

The non-controlling interests (if any) represent the portion not owned by the Company relating to ownership of the subsidiaries.

The Company owns the following subsidiary as of June 30, 2026:

	Ownership Percentage	Nature of Activity	Establishment Country	Paid up Capital
	%			JD
Al Amin Al Arabi Real Estate Company*	100	Investment Properties	Jordan	458,841

- * Al-Amin Al-Arabi Real Estate Limited Liability Company was established with a capital of JD 458,841 / share, paid in full. It was registered with the Ministry of Industry and Trade on August 31, 2004, and is wholly owned by Al Nisr Al Arabi Insurance Company Public Shareholding company. The objectives of the company are to manage and establish real estate complexes.

2.3 Going Concern Basis

The Group applies the going concern basis in the preparation of the condensed interim consolidated financial information based on reasonable assumptions and expectations.

3. Summary of Material Accounting Policies

The accounting policies used in the preparation of the condensed interim consolidated financial information for the period ended June 30, 2026, are consistent with those used in the preparation of the annual consolidated financial statements for the year ended December 31, 2025. However, the following amendments and interpretation were adopted that was effective for all period after January 1, 2026, in preparing the condensed interim consolidated financial information and have not materially affected the amounts and disclosures in the condensed interim consolidated financial information for the period and prior years, which may have an impact on the accounting treatment of future transactions and arrangements.

New and Amended Accounting Standards Effective for the Current Period

- Amendments to IFRS 9 and IFRS 7 regarding the classification and measurement of financial instruments
- Amendments to IFRS 9 and IFRS 7 regarding power purchase arrangements.
- Annual Improvements to IFRS Accounting Standards — Volume 11
- Disclosures about Uncertainties in the Financial Statements (Illustrative Examples)

IFRS Accounting Standards in issue but not yet effective

The Group has not adopted the following new and revised standards that have been issued but are not yet effective. The management is in the process of assessing the impact of the new requirements.

New and revised IFRS Standards	Effective for annual periods beginning on or after
Amendments to IFRS - 18 Presentation and Disclosures in Financial Statements	1 January 2027
Amendments to IFRS - 19 Subsidiaries without Public Accountability	1 January 2027
Amendments to Greenhouse Gas Emissions Disclosures (Amendments to IFRS S2)	1 January 2027
Translation to a Hyperinflationary Presentation Currency (Amendments to IAS 21)	1 January 2027
amendments to the fair value option for investments in associates and joint ventures (Amendments to IAS 28)	1 January 2027
IFRS 20 — Regulatory Assets and Regulatory Liabilities	1 January 2029

Management expects to adopt these new standards, interpretations, and amendments in the consolidated financial statements of the Group in the initial application period. Management also expects that the adoption of these new standards, interpretations, and amendments will not have a material impact on the financial statements in the initial application periods except for IFRS 18, which relates to the reclassification and arrangement of financial statements items.

4. Significant Accounting Judgement Key Source of Estimations Uncertainty

The preparation of the condensed interim consolidated financial information and the application of accounting policies require the Group's management to make judgements, estimates, and assumptions that affect the amounts of financial assets and financial liabilities, as well as the disclosure of contingent liabilities. These estimates and judgements also affect revenues, expenses, provisions in general, expected credit losses, and changes in fair value that appear in the condensed interim consolidated statement of comprehensive income and within equity. In particular, the Group's management is required to make significant judgements and estimates to assess the amounts and timing of future cash flows. These estimates are necessarily based on various assumptions and factors that involve different degrees of estimation uncertainty, and actual results may differ from these estimates due to changes in the circumstances and conditions affecting those estimates in the future.

Management believes that the estimates used in the preparation of the condensed interim consolidated financial information are reasonable and consistent with the estimates used in preparing the 2025 annual financial statements.

5. Deposits at Banks – Net

This item consists of the following:

	June 30, 2026 (Reviewed not Audited)			December 31, 2025 (Audited)	
	Deposits maturing within one month	Deposits maturing after 1 month up to 3 months	Deposits maturing after more than three months and up to one year	Total	Total
	JD	JD	JD	JD	JD
Inside Jordan	11,607,426	-	-	11,607,426	14,044,434
Outside Jordan	-	-	1,917,000	1,917,000	1,917,000
Expected credit losses	(6,459)	-	(14,500)	(20,959)	(8,515)
	<u>11,600,967</u>	<u>-</u>	<u>1,902,500</u>	<u>13,503,467</u>	<u>15,952,919</u>

The interest rates on deposits at banks in Jordanian Dinar ranged between 5.2% and 5.5%, 3.55% for U.S. Dollar deposits during the six months ended June 30, 2026. (December 31, 2025: from 5.25% and 5.9%, for Jordanian Dinar deposits, and from 4.45% for U.S. Dollar deposits).

The pledged deposits in favor of the Governor of the Central Bank, in addition to his role, amounted to JD 800,000 as of June 30, 2026 and December 31, 2025 with The Investment Bank.

* The movement on the allowance for expected credit losses for deposits at banks is as follows:

	June 30, 2026 (Reviewed not Audited)	December 31, 2025 (Audited)
	JD	JD
Beginning balance of the period / year	8,515	10,916
Add/(Released) from the provision during the period / year	12,444	(2,401)
Ending balance of the period / year	<u>20,959</u>	<u>8,515</u>

6. Financial Assets at Fair Value Through Other Comprehensive Income

This item consists of the following:

	June 30, 2026 (Reviewed not Audited)	December 31, 2025 (Audited)
	JD	JD
Shares and Investment Funds		
Inside Jordan-		
Quoted shares	<u>86,187</u>	<u>93,043</u>
Outside Jordan-		
Quoted shares	7,990,888	7,396,019
Quoted investment funds*	<u>2,101,784</u>	<u>2,005,336</u>
	<u>10,092,672</u>	<u>9,401,355</u>
Bonds		
Outside Jordan-		
Quoted bonds**	<u>1,679,562</u>	<u>1,681,678</u>
Total Financial Assets at Fair Value Through Other Comprehensive Income	<u>11,858,421</u>	<u>11,176,076</u>

* This item represents investments in quoted investment funds, noting that they are not capital guaranteed and are presented at fair value as of the date of the condensed interim consolidated financial information.

- The interest rates on bonds outside of Jordan ranged between 3.875% and 7.75% during the six months ended June 30, 2026 (3.875% to 7.75% during 2025), noting that these bonds have a fixed yield.

** The maturity dates of the bonds extend as follows:

	From 3 months to 6 months JD	From 6 months to 9 months JD	From 9 months to a year JD	More than a year JD	Total JD (Reviewed not Audited)
<u>Outside Jordan</u>					
Quoted bonds	-	-	-	1,679,562	1,679,562
	-	-	-	1,679,562	1,679,562

7. Financial Assets on Fair Value Through Profit or Loss

This item consists of the following:

	June 30, 2026 (Reviewed not Audited) JD	December 31, 2025 (Audited) JD
Investment funds		
Outside Jordan-		
Quoted investment funds	405,673	393,762
	405,673	393,762

8. Financial Assets at Amortized Cost - Net

This item consists of the following:

	Number of Bonds			
	June 30, 2026 (Reviewed not Audited) Bond	December 31, 2025 (Audited) Bond	June 30, 2026 (Reviewed not Audited) JD	December 31, 2025 (Audited) JD
<u>Inside Jordan</u>				
Unquoted Bonds in financial markets				
Government bonds	53	51	95,985,430	91,992,317
Total			95,985,430	91,992,317
<u>Outside Jordan</u>				
Corporate bonds	25	25	5,761,700	5,776,547
<u>Less:</u> impairment on financial assets at amortized cost			(105,691)	(105,691)
Net Financial Assets Outside Jordan			5,656,009	5,670,856
Net Financial Assets at Amortized Cost			101,641,439	97,663,173

The maturity dates of the bonds and corporate bonds before provision for impairment are as follows:

	From 1 to 3 Months JD	From 3 to 6 Months JD	From 6 to 9 Months JD	From 9 Months to One Year JD	More than One Year JD	Total JD (Reviewed not Audited)
Inside Jordan						
Governmental Bonds	2,000,350	2,008,192	2,356,398	-	89,620,490	95,985,430
Outside Jordan						
Corporate Bonds	-	-	284,233	-	5,477,467	5,761,700
Total	<u>2,000,350</u>	<u>2,008,192</u>	<u>2,640,631</u>	<u>-</u>	<u>95,097,957</u>	<u>101,747,130</u>

- The interest rates on governmental and corporate bonds denominated in Jordanian Dinar ranged from 5.058% to 7.999% and on foreign currency bonds ranged from 2.5% to 6.625% during the six months ended June 30, 2026 (on JD 5.058% to 7.999% and on foreign currency bonds ranged from 2.5% to 6.625% during the year ended December 31, 2025).
- These bonds have fixed rates.

9. Insurance Contracts Assets/Liabilities

This item consists of the following:

Insurance contracts assets /liabilities

	June 30, 2026 (Reviewed not Audited)				December 31, 2025 (Audited)			
	Premium Allocation Approach (9-A)	General Approach (9-B)	Variable Fee Approach (9-C)	Total	Premium Allocation Approach (9-A)	General Approach (9-B)	Variable Fee Approach (9-C)	Total
	JD	JD	JD	JD	JD	JD	JD	JD
Liability of remaining coverage	505,363	-	-	505,363	(469,645)	-	-	(469,645)
Liability of incurred claims	(9,484,799)	-	-	(9,484,799)	(10,729,720)	-	-	(10,729,720)
Present value of future cash flows	-	(73,441,954)	741,882	(72,700,072)	-	(69,707,964)	681,958	(69,026,006)
Risk adjustment - non-financial	(919,769)	(1,460,056)	(36,070)	(2,415,895)	(1,177,546)	(1,475,925)	(27,602)	(2,681,073)
Contractual service margin	-	(21,749,560)	(1,139,716)	(22,889,276)	-	(23,004,303)	(782,190)	(23,786,493)
Total - net	(9,899,205)	(96,651,570)	(433,904)	(106,984,679)	(12,376,911)	(94,188,192)	(127,834)	(106,692,937)
Insurance contracts Assets	-	294,059	-	294,059	-	129,799	-	129,799
Insurance contracts Liabilities	(9,899,205)	(96,945,629)	(433,904)	(107,278,738)	(12,376,911)	(94,317,991)	(127,834)	(106,822,736)
Total	(9,899,205)	(96,651,570)	(433,904)	(106,984,679)	(12,376,911)	(94,188,192)	(127,834)	(106,692,937)

Re-insurance contracts assets

	June 30, 2026 (Reviewed not Audited)			December 31, 2025 (Audited)		
	Premium Allocation Approach (9-D)	General Approach (9-E)	Total	Premium Allocation Approach (9-D)	General Approach (9-E)	Total
	JD	JD	JD	JD	JD	JD
Assets of remaining coverage	299,805	-	299,805	166,437	-	166,437
Assets of incurred claims	8,058,535	-	8,058,535	9,691,595	-	9,691,595
Present value of future cash flows	-	(528,088)	(528,088)	-	(453,265)	(453,265)
Risk adjustment – non-financial	-	54,418	54,418	-	52,497	52,497
Contractual service margin	-	1,118,669	1,118,669	-	1,087,740	1,087,740
Total	8,358,340	644,999	9,003,339	9,858,032	686,972	10,545,004

9-A Insurance Contracts Assets/Liabilities – Premium Allocation Approach

	Liability for Remaining		Liability for Incurred Claims		
	Coverage				
			Present		
			Value of	Risk	
	Non-onerous	Onerous	Future Cash	Adjustment –	
June 30, 2026 (Reviewed not Audited)	Contracts	Contracts	Flows	Non-financial	Total
	JD	JD	JD	JD	JD
Insurance contracts liabilities as of January 1, 2026	(445,408)	(24,237)	(10,729,720)	(1,177,546)	(12,376,911)
Insurance contracts assets as of January 1, 2026	-	-	-	-	-
Insurance contracts liabilities as of January 1, 2026	(445,408)	(24,237)	(10,729,720)	(1,177,546)	(12,376,911)
Insurance revenue	12,889,930	-	-	-	12,889,930
Incurred claims and other directly attributable expenses	-	-	(10,878,018)	(93,177)	(10,971,195)
Changes that relate to past service-changes in cash flows relating to liability for incurred claims	-	-	1,367,725	350,954	1,718,679
Losses and reversal of losses from onerous contracts	-	24,237	-	-	24,237
Acquisition costs written off as incurred	(982,042)	-	-	-	(982,042)
Insurance services expenses	(982,042)	24,237	(9,510,293)	257,777	(10,210,321)
Insurance services result	11,907,888	24,237	(9,510,293)	257,777	2,679,609
Total amounts recognized in profit or loss statement	11,907,888	24,237	(9,510,293)	257,777	2,679,609
Cash flows:					
Premiums received	(11,939,159)	-	-	-	(11,939,159)
Claims and other directly attributable expenses paid	-	-	10,755,214	-	10,755,214
Insurance contracts acquisition cash flows	982,042	-	-	-	982,042
Total cash flows	(10,957,117)	-	10,755,214	-	(201,903)
Insurance contracts liabilities as of June 30, 2026,	505,363	-	(9,484,799)	(919,769)	(9,899,205)
Insurance contracts assets as of June 30, 2026,	-	-	-	-	-
Insurance Contracts Liabilities as of June 30, 2026	505,363	-	(9,484,799)	(919,769)	(9,899,205)

9-A Insurance Contracts Assets/Liabilities – Premium Allocation Approach

	Liability for Remaining Coverage		Liability for Incurred Claims		
	Non-onerous Contracts	Onerous Contracts	Present Value of		Total
			Future cash Flows	Risk	
				Adjustment – Non-financial	
<u>December 31, 2025 (Audited)</u>	JD	JD	JD	JD	JD
Insurance contracts liabilities as of January 1, 2025	(2,103,918)	(43,091)	(9,102,179)	(1,474,265)	(12,723,453)
Insurance contracts assets as of January 1, 2025	-	-	-	-	-
Insurance contracts liabilities as of January 1, 2025	(2,103,918)	(43,091)	(9,102,179)	(1,474,265)	(12,723,453)
Insurance revenue	24,980,633	-	-	-	24,980,633
Incurred claims and other directly attributable expenses	-	-	(17,219,002)	(293,732)	(17,512,734)
Changes that relate to past service-changes in cash flows relating to liability for incurred claims	-	-	(583,731)	590,451	6,720
Losses and reversal of losses from onerous contracts	-	18,854	-	-	18,854
Acquisition costs written off as incurred	(1,731,463)	-	-	-	(1,731,463)
Insurance services expenses	(1,731,463)	18,854	(17,802,733)	296,719	(19,218,623)
Insurance services result	23,249,170	18,854	(17,802,733)	296,719	5,762,010
Total amounts recognized in profit or loss statement	23,249,170	18,854	(17,802,733)	296,719	5,762,010
Cash flows:					
Premiums received	(24,445,802)	-	-	-	(24,445,802)
Claims and other directly attributable expenses paid	-	-	17,298,871	-	17,298,871
Insurance contracts acquisition cash flows	1,731,463	-	-	-	1,731,463
Total cash flows	(22,714,339)	-	17,298,871	-	(5,415,468)
Transfer:					
Transfer	1,123,679	-	(1,123,679)	-	-
Insurance contracts liabilities as of December 31, 2025,	(445,408)	(24,237)	(10,729,720)	(1,177,546)	(12,376,911)
Insurance contracts assets as of December 31, 2025,	-	-	-	-	-
Insurance Contracts (Liabilities) as of December 31, 2025	(445,408)	(24,237)	(10,729,720)	(1,177,546)	(12,376,911)

9-B Insurance Contracts Assets/Liabilities – General Approach

<u>June 30, 2026 (Reviewed not Audited)</u>	Present Value of Future Cash Flows JD	Risk Adjustment - Non-financial JD	Contractual Service Margin JD	Total JD
Insurance contracts liabilities as of 1 January 2026	(71,179,300)	(1,383,353)	(21,755,338)	(94,317,991)
Insurance contracts assets as of 1 January 2026	1,471,336	(92,572)	(1,248,965)	129,799
Insurance contracts liabilities as at the January 1, 2026	(69,707,964)	(1,475,925)	(23,004,303)	(94,188,192)
Changes related to current service:				
Changes in risk adjustments for non-financial risks resulting from expired risks	-	4,616	-	4,616
Amortization of the contractual service margin	-	-	1,070,821	1,070,821
Experience adjustments	354,009	-	-	354,009
Changes related to future service:				
Contracts initially recognized in the period	1,277,576	(131,986)	(1,145,590)	-
Changes in estimates that adjust the Contractual service margin	(2,102,616)	143,239	1,959,377	-
Insurance services results	(471,031)	15,869	1,884,608	1,429,446
Financing expenses from issued insurance contracts recognized in profit or loss	(1,862,243)	-	(629,865)	(2,492,108)
Insurance contracts finance expense recognized through other comprehensive income	124,805	-	-	124,805
Total income recognized in statement of comprehensive income	(2,208,469)	15,869	1,254,743	(937,857)
Cash flows:				
Premiums received	(13,251,193)	-	-	(13,251,193)
Insurance acquisition cash flows	1,378,303	-	-	1,378,303
Claims and other directly attributable expenses paid	7,610,867	-	-	7,610,867
Life policy loans	2,736,502	-	-	2,736,502
Total cash flows	(1,525,521)	-	-	(1,525,521)
Insurance contracts liabilities as of June 30, 2026,	(75,288,553)	(1,323,936)	(20,333,140)	(96,945,629)
Insurance contracts assets as of June 30, 2026,	1,846,599	(136,120)	(1,416,420)	294,059
Insurance Contracts (Liabilities) as of June 30, 2026,	(73,441,954)	(1,460,056)	(21,749,560)	(96,651,570)

9-B Insurance Contracts Assets/Liabilities – General Approach

<u>December 31, 2025 (Audited)</u>	Present Value of Future Cash Flows	Risk Adjustment - Non-financial	Contractual Service Margin	Total
	JD	JD	JD	JD
Insurance contracts liabilities as of 1 January 2025	(52,583,653)	(2,676,134)	(18,258,752)	(73,518,539)
Insurance contracts assets as of 1 January 2025	6,662,696	(640,626)	(4,992,489)	1,029,581
Insurance contracts liabilities as at the January 1, 2025	(45,920,957)	(3,316,760)	(23,251,241)	(72,488,958)
Changes related to current service:				
Changes in risk adjustments for non-financial risks				
resulting from expired risks	-	59,864	-	59,864
Amortization of the contractual service margin	-	-	2,272,041	2,272,041
Experience adjustments	279,731	-	-	279,731
Changes related to future service:				
Contracts initially recognized in the period	2,826,645	(235,238)	(2,606,896)	(15,489)
Changes in estimates that adjust the Contractual service margin	(3,872,027)	2,016,209	1,855,818	-
Insurance services results	(765,651)	1,840,835	1,520,963	2,596,147
Financing expenses from issued insurance contracts				
recognized in profit or loss	(3,118,907)	-	(1,274,025)	(4,392,932)
Insurance contracts finance expense recognized through other comprehensive income	(17,366,207)	-	-	(17,366,207)
Total income recognized in statement of comprehensive income	(21,250,765)	1,840,835	246,938	(19,162,992)
Cash flows:				
Premiums received	(26,713,526)	-	-	(26,713,526)
Insurance acquisition cash flows	2,541,376	-	-	2,541,376
Claims and other directly attributable expenses paid	16,572,473	-	-	16,572,473
Life policy loans	5,063,435	-	-	5,063,435
Total cash flows	(2,536,242)	-	-	(2,536,242)
Insurance contracts liabilities as of December 31, 2025,	(71,179,300)	(1,383,353)	(21,755,338)	(94,317,991)
Insurance contracts assets as of December 31, 2025,	1,471,336	(92,572)	(1,248,965)	129,799
Insurance Contracts (Liabilities) as of December 31, 2025	(69,707,964)	(1,475,925)	(23,004,303)	(94,188,192)

9-C Insurance Contracts Assets/Liabilities – Variable Fee Approach

<u>June 30, 2026 (Reviewed not Audited)</u>	Present Value of Future Cash Flows	Risk Adjustment - non-financial	Contractual Service Margin	Total
	JD	JD	JD	JD
Insurance contracts liabilities as of 1 January 2026	681,958	(27,602)	(782,190)	(127,834)
Insurance contracts assets as of 1 January 2026	-	-	-	-
Insurance contracts liabilities as of 1 January 2026	681,958	(27,602)	(782,190)	(127,834)
Changes related to current service:				
Changes in risk adjustments for non-financial risks resulting from expired risks	-	55	-	55
Amortization of the contractual service margin	-	-	37,350	37,350
Experience adjustments	18,816	-	-	18,816
Changes related to future service:				
Effect of contracts initially recognized during the period	433,233	(11,624)	(421,609)	-
Changes in estimates that adjust the Contractual service margin	(29,834)	3,101	26,733	-
Insurance services result	422,215	(8,468)	(357,526)	56,221
Financing revenue/ (expenses) from issued insurance contracts recognized in statements of profit or loss	(59,853)	-	-	(59,853)
Total income recognized in statement of comprehensive income	362,362	(8,468)	(357,526)	(3,632)
Cash flows:				
Premiums received	(773,073)	-	-	(773,073)
Insurance acquisition cash flows	419,088	-	-	419,088
Claims and other directly attributable expenses paid	51,547	-	-	51,547
Total cash flows	(302,438)	-	-	(302,438)
Insurance contracts liabilities as of June 30, 2026,	741,882	(36,070)	(1,139,716)	(433,904)
Insurance contracts assets as of June 30, 2026,	-	-	-	-
Insurance Contracts Assets (Liabilities) as of June 30, 2026	741,882	(36,070)	(1,139,716)	(433,904)

9-C Insurance Contracts Assets/Liabilities – Variable Fee Approach

<u>December 31, 2025 (Audited)</u>	Present Value of Future Cash Flows	Risk Adjustment - non-financial	Contractual Service Margin	Total
	JD	JD	JD	JD
Insurance contracts liabilities as of 1 January 2025	-	-	-	-
Insurance contracts assets as of 1 January 2025	-	-	-	-
Insurance contracts liabilities as of 1 January 2025	-	-	-	-
Changes related to current service:				
Changes in risk adjustments for non-financial risks resulting from expired risks	-	735	-	735
Amortization of the contractual service margin	-	-	27,029	27,029
Experience adjustments	32,525	-	-	32,525
Changes related to future service:				
Effect of contracts initially recognized during the year	1,473,110	(80,340)	(1,392,770)	-
Changes in estimates that adjust the Contractual service margin	(635,554)	52,003	583,551	-
Insurance services result	870,081	(27,602)	(782,190)	60,289
Financing revenue/ (expenses) from issued insurance contracts recognized in statements of profit or loss	(29,273)	-	-	(29,273)
Total income recognized in statement of comprehensive income	840,808	(27,602)	(782,190)	31,016
Cash flows:				
Premiums received	(995,921)	-	-	(995,921)
Insurance acquisition cash flows	844,131	-	-	844,131
Claims and other directly attributable expenses paid	(7,060)	-	-	(7,060)
Total cash flows	(158,850)	-	-	(158,850)
Insurance contracts liabilities as of December 31, 2025,	681,958	(27,602)	(782,190)	(127,834)
Insurance contracts assets as of December 31, 2025,	-	-	-	-
Insurance Contracts Assets (Liabilities) as of December 31, 2025	681,958	(27,602)	(782,190)	(127,834)

Insurance Contracts Assets/Liabilities – General Approach (Descriptive note)

	Liability for Remaining Coverage		Liability for Incurred Claims		
	Non-onerous Contracts	Onerous Contracts	Non-financial-Risk Adjustments	Financial Risks Adjustments	Total
	JD	JD	JD	JD	JD
June 30, 2026 (Reviewed not Audited)					
Insurance contracts liabilities as of January 1, 2026	(92,739,598)	-	(1,578,393)	-	(94,317,991)
Insurance contracts assets as of January 1, 2026	129,799	-	-	-	129,799
Insurance contracts liabilities as at January 1, 2026	(92,609,799)	-	(1,578,393)	-	(94,188,192)
Insurance revenue	2,814,501	-	-	-	2,814,501
Changes in liability for remaining coverage	-	-	-	-	-
Incurred claims	-	-	(58,005)	-	(58,005)
Other expenses	(388,333)	-	(938,718)	-	(1,327,051)
Insurance services expense	(388,333)	-	(996,723)	-	(1,385,056)
Insurance service result	2,426,168	-	(996,723)	-	1,429,445
Financing expenses from issued insurance Contracts	(2,492,108)	-	-	-	(2,492,108)
Total income recognized in the statement of profit or loss	(65,940)	-	(996,723)	-	(1,062,663)
Insurance contracts finance expense recognized through other comprehensive income	124,805	-	-	-	124,805
Investment Component	6,876,497	-	(6,876,497)	-	-
Total income recognized in the statement of other comprehensive income	6,935,362	-	(7,873,220)	-	(937,858)
Cash flows:					
Premiums received	(13,251,193)	-	-	-	(13,251,193)
Claims and other directly attributable expenses paid	-	-	6,672,153	-	6,672,153
Life policies loans	2,736,503	-	-	-	2,736,503
Insurance acquisition cash flows	1,378,303	-	-	-	1,378,303
Other expenses	-	-	938,714	-	938,714
Total cash flows	(9,136,387)	-	7,610,867	-	(1,525,520)
Insurance contracts liabilities as of June 30, 2026	(95,104,883)	-	(1,840,746)	-	(96,945,629)
Insurance contracts assets as of June 30, 2026	294,059	-	-	-	294,059
Insurance contracts liabilities as of June 30, 2026	(94,810,824)	-	(1,840,746)	-	(96,651,570)

Insurance Contracts Assets/Liabilities – General Approach (Descriptive note)

	Liability for Remaining Coverage		Liability for Incurred Claims		
	Non-onerous Contracts	Onerous Contracts	Non-financial- Risk Adjustments	Financial Risks Adjustments	Total
	JD	JD	JD	JD	JD
December 31, 2025 (Audited)					
Insurance contracts liabilities as of January 1, 2025	(72,080,970)	-	(1,437,569)	-	(73,518,539)
Insurance contracts assets as of January 1, 2025	1,029,581	-	-	-	1,029,581
Insurance contracts liabilities as of January 1, 2025	(71,051,389)	-	(1,437,569)	-	(72,488,958)
Insurance revenue	5,490,346	-	-	-	5,490,346
Changes in liability for remaining coverage	-	-	-	-	-
Incurred claims	-	-	(196,690)	-	(196,690)
Other expenses	(605,859)	-	(2,091,650)	-	(2,697,509)
Insurance services expense	(605,859)	-	(2,288,340)	-	(2,894,199)
Insurance service result	4,884,487	-	(2,288,340)	-	2,596,147
Financing expenses from issued insurance Contracts	(4,392,932)	-	-	-	(4,392,932)
Total income recognized in the statement of profit or loss	491,555	-	(2,288,340)	-	(1,796,785)
Insurance contracts finance expense recognized through other comprehensive income	(17,366,207)	-	-	-	(17,366,207)
Investment Component	14,424,957	-	(14,424,957)	-	-
Total income recognized in the statement of other comprehensive income	(2,449,695)	-	(16,713,297)	-	(19,162,992)
Cash flows:					
Premiums received	(26,713,526)	-	-	-	(26,713,526)
Claims and other directly attributable expenses paid	-	-	14,480,822	-	14,480,822
Life policies loans	5,063,435	-	-	-	5,063,435
Insurance acquisition cash flows	2,541,376	-	-	-	2,541,376
Other expenses	-	-	2,091,651	-	2,091,651
Total cash flows	(19,108,715)	-	16,572,473	-	(2,536,242)
Insurance contracts liabilities as of December 31, 2025	(92,739,598)	-	(1,578,393)	-	(94,317,991)
Insurance contracts assets as of December 31, 2025	129,799	-	-	-	129,799
Insurance Contracts (Liabilities) as of December 31, 2025	(92,609,799)	-	(1,578,393)	-	(94,188,192)

9-D Re-Insurance Contracts (Assets) Liabilities – Premium Allocation Approach

	Remaining Coverage		Incurred Claims		Total
	Excluding Loss	Loss	Present Value	Risk	
	Recovery	Recovery	of Future Cash	Adjustment -	
	Component	Component	Flows	Non-financial	
June 30, 2026 (Reviewed not Audited)	JD	JD	JD	JD	JD
Re-Insurance contracts liabilities as of 1 January 2026	-	-	-	-	-
Re-Insurance contracts assets as of 1 January 2026	142,848	23,589	8,789,984	901,611	9,858,032
Re-Insurance contracts assets as of 1 January 2026	142,848	23,589	8,789,984	901,611	9,858,032
Re-insurance contracts expense	(3,322,949)	-	-	-	(3,322,949)
Incurred claims recovery	-	-	1,390,678	69,930	1,460,608
Changes that relate to past service- changes in cash flow relating to incurred claims recovery	-	-	125,250	(280,710)	(155,460)
Changes in the loss recovery component	-	(23,585)	-	-	(23,585)
Re-insurance service result	(3,322,949)	(23,585)	1,515,928	(210,780)	(2,041,386)
Total amounts recognized in statement of profit or loss	(3,322,949)	(23,585)	1,515,928	(210,780)	(2,041,386)
Cash flows:					
Total premiums paid net of ceding commissions	3,479,902	-	-	-	3,479,902
Recoveries from re-insurance	-	-	(2,938,208)	-	(2,938,208)
Total cash flows	3,479,902	-	(2,938,208)	-	541,694
Re-Insurance contracts liabilities as of June 30, 2026	-	-	-	-	-
Re-Insurance contracts assets as of June 30, 2026	299,801	4	7,367,704	690,831	8,358,340
Net re-Insurance Contracts Assets as of June 30, 2026	299,801	4	7,367,704	690,831	8,358,340

9-D Re-Insurance Contracts Assets (Liabilities) – Premium Allocation Approach

	Remaining Coverage		Incurred Claims		Total
	Excluding loss	Loss	Present Value	Risk	
	Recovery	Recovery	of Future Cash	Adjustment -	
	Component	Component	Flows	Non-financial	
<u>December 31, 2025 (Audited)</u>	JD	JD	JD	JD	JD
Re-Insurance contracts liabilities as of 1 January 2025	-	-	-	-	-
Re-Insurance contracts assets on as 1 January 2025	702,499	-	8,367,588	1,141,188	10,211,275
Re-Insurance contracts assets as of 1 January 2025	<u>702,499</u>	<u>-</u>	<u>8,367,588</u>	<u>1,141,188</u>	<u>10,211,275</u>
Re-insurance contracts expense	(7,313,996)	-	-	-	(7,313,996)
Incurred claims recovery	-	-	15,968,050	921,233	16,889,283
Changes that relate to past service-changes in cash flow relating to incurred claims recovery	-	-	(13,006,141)	(1,160,810)	(14,166,951)
Changes in the loss recovery component	-	23,589	-	-	23,589
Re-insurance service result	<u>(7,313,996)</u>	<u>23,589</u>	<u>2,961,909</u>	<u>(239,577)</u>	<u>(4,568,075)</u>
Total amounts recognized in statement of profit or loss	<u>(7,313,996)</u>	<u>23,589</u>	<u>2,961,909</u>	<u>(239,577)</u>	<u>(4,568,075)</u>
Cash flows:					
Total premiums paid net of ceding commissions	6,754,345	-	-	-	6,754,345
Recoveries from re-insurance	-	-	(2,539,513)	-	(2,539,513)
Total cash flows	<u>6,754,345</u>	<u>-</u>	<u>(2,539,513)</u>	<u>-</u>	<u>4,214,832</u>
Re-Insurance contracts liabilities as of December 31, 2025	-	-	-	-	-
Re-Insurance contracts assets as of December 31, 2025	142,848	23,589	8,789,984	901,611	9,858,032
Net re-Insurance Contracts Assets as of December 31, 2025	<u>142,848</u>	<u>23,589</u>	<u>8,789,984</u>	<u>901,611</u>	<u>9,858,032</u>

9-E Re-Insurance Contracts (Assets) Liabilities – General Approach

<u>June 30, 2026 (Reviewed not Audited)</u>	Present Value		Contractual Service Margin	Total
	of Future Cash	Risk Adjustment		
	Flows	- Non-financial		
	JD	JD	JD	JD
Re-Insurance contracts liabilities as of 1 January 2026	-	-	-	-
Re-Insurance contracts assets as of 1 January 2026	(453,265)	52,497	1,087,740	686,972
Re-Insurance contracts Assets as of 1 January 2026	(453,265)	52,497	1,087,740	686,972
Changes related to current service:				
Amortization of contractual service margin	-	-	(63,296)	(63,296)
Change in risk adjustments for non-financial risks resulting from expired risks	-	162	-	162
Experience adjustments relating to insurance services expenses	(7,932)	-	-	(7,932)
Changes related to future service:				
Changes in estimates that adjust the contractual service margin	(30,441)	(3,537)	33,978	-
Contracts initially recognized in the period	(37,261)	5,296	31,965	-
Re-Insurance services result	(75,634)	1,921	2,647	(71,066)
Finance (expense)/income from reinsurance contracts held	(6,299)	-	28,282	21,983
Total income recognized in statement of comprehensive income	(81,933)	1,921	30,929	(49,083)
Cash flows:				
Premiums paid net of ceding commissions	7,110	-	-	7,110
Recoveries from re-insurance	-	-	-	-
Total cash flows	7,110	-	-	7,110
Re-Insurance contracts liabilities as of June 30, 2026	-	-	-	-
Re-Insurance contracts assets as of June 30, 2026	(528,088)	54,418	1,118,669	644,999
Re-Insurance Contracts (Liabilities) Assets as of June 30, 2026	(528,088)	54,418	1,118,669	644,999

9.E Reinsurance contracts (Assets) Liabilities- General Approach

<u>December 31, 2025 (Audited)</u>	Present Value of Future Cash Flows	Risk Adjustment - Non-financial	Contractual Service Margin	Total
	JD	JD	JD	JD
Re-Insurance contracts liabilities as of 1 January 2025	-	-	-	-
Re-Insurance contracts assets as of 1 January 2025	<u>(361,436)</u>	<u>1,014,592</u>	<u>(25,562)</u>	<u>627,594</u>
Re-Insurance contracts Assets as of 1 January 2025	<u>(361,436)</u>	<u>1,014,592</u>	<u>(25,562)</u>	<u>627,594</u>
Changes related to current service:				
Amortization of contractual service margin	-	-	(116,535)	(116,535)
Change in risk adjustments for non-financial risks resulting from expired risks	-	15,300	-	15,300
Experience adjustments relating to insurance services expenses	(85,307)	-	-	(85,307)
Changes related to future service:				
Changes in estimates that adjust the contractual service margin	(187,827)	(988,721)	1,176,548	-
Contracts initially recognized in the year	<u>(26,167)</u>	<u>11,326</u>	<u>14,841</u>	<u>-</u>
Re-Insurance services result	<u>(299,301)</u>	<u>(962,095)</u>	<u>1,074,854</u>	<u>(186,542)</u>
Finance (income/expense) from reinsurance contracts held	<u>(5,779)</u>	<u>-</u>	<u>38,448</u>	<u>32,669</u>
Total income recognized in statement of comprehensive income	<u>(305,080)</u>	<u>(962,095)</u>	<u>1,113,302</u>	<u>(153,873)</u>
Cash flows:				
Premiums paid net of ceding commissions	217,727	-	-	217,727
Recoveries from re-insurance	<u>(4,476)</u>	<u>-</u>	<u>-</u>	<u>(4,476)</u>
Total cash flows	<u>213,251</u>	<u>-</u>	<u>-</u>	<u>213,251</u>
Re-Insurance contracts liabilities as of December 31, 2025	-	-	-	-
Re-Insurance contracts assets as of December 31, 2025	<u>(453,265)</u>	<u>52,497</u>	<u>1,087,740</u>	<u>686,972</u>
Re-Insurance Contracts (Liabilities) Assets as of December 31, 2025	<u>(453,265)</u>	<u>52,497</u>	<u>1,087,740</u>	<u>686,972</u>

10. Income Tax

A- Income tax provision

The movement on the income tax provision is as follows:

	June 30, 2026 (Reviewed not Audited)	December 31, 2025 (Audited)
	JD	JD
Beginning balance of the period/ year	546,061	561,415
Provision for the period/ year	461,536	884,621
Income tax paid	(619,035)	(899,975)
Ending balance of the period/ year	<u>388,562</u>	<u>546,061</u>

B- The income tax expense appears in the condensed interim consolidated statement of profit or loss represents the following:

	For the Six months ended on June 30,	
	2026 (Reviewed not Audited)	2025 (Reviewed not Audited)
	JD	JD
Income tax for the period	461,536	548,061
Deferred tax impact	8,128	9,553
	<u>469,664</u>	<u>557,614</u>

A final statement has been made with the Income Tax Department up to the end of the year 2020, and all outstanding balances have been paid.

The Company has submitted the self-assessment tax returns for the years 2021 until 2025 on time, and they have not been audited by Sales and Income Tax Department yet. The Company has calculated the income tax for the period ended on June 30, 2026 in accordance with the Income and Sales Tax Law. In the opinion of the Group's management and the tax advisor, the income tax provision is sufficient to cover any tax liabilities.

Income Tax for Al-Amin Arabi for Real Estate Company (a subsidiary company)
The Company's tax status has been settled the year end 2024. In the opinion of the Company's management and its tax advisor, the provision is sufficient to meet any tax liabilities.

C- Deferred tax assets/ Liabilities
This item consists of the following:

	June 30, 2026 (Reviewed not Audited)					December 31, 2025 (audited)
	Balance at the beginning of the period	Released	Additions	Balance at the end of the period	Deferred Tax	Deferred Tax
	JD	JD	JD	JD	JD	JD
A. Deferred tax assets:						
Provision for expected credit losses	350,453	(17)	-	350,436	91,114	91,118
Provision for end of service indemnity	57,406	-	-	57,406	14,925	14,925
Legal provision	201,575	-	-	201,575	52,410	52,410
	<u>609,434</u>	<u>(17)</u>	<u>-</u>	<u>609,417</u>	<u>158,449</u>	<u>158,453</u>
B. Deferred tax liabilities:						
Unrealized gains- Financial assets at fair value through profit or loss portfolio	282,189	(282,189)	349,894	349,894	41,987	33,863
Unrealized gains- Financial assets at fair value through other comprehensive income portfolio	2,568,166	-	521,416	3,089,582	370,750	308,180
	<u>2,850,355</u>	<u>(282,189)</u>	<u>871,310</u>	<u>3,439,476</u>	<u>412,737</u>	<u>342,043</u>

The movement on the deferred tax liabilities and assets is as follows:

	Liabilities		Assets	
	June 30, 2026 (Reviewed not Audited)	December 31, 2025 (Audited)	June 30, 2026 (Reviewed not Audited)	December 31, 2025 (Audited)
	JD	JD	JD	JD
Beginning balance of the period/ year	342,043	111,494	158,453	162,396
Additions	104,557	238,301	-	1,980
Disposals	<u>(33,863)</u>	<u>(7,752)</u>	<u>(4)</u>	<u>(5,923)</u>
Ending balance of the period/ year	<u>412,737</u>	<u>342,043</u>	<u>158,449</u>	<u>158,453</u>

D- Below is a summary of the reconciliation between accounting and taxable profit:

	June 30, 2026 (Reviewed not Audited)	June 30, 2025 (Reviewed not Audited)
	JD	JD
Accounting profit	3,459,158	3,871,082
Non-taxable income	(1,995,737)	(2,071,938)
Non-taxable expenses	311,717	308,783
Taxable profit	<u>1,775,138</u>	<u>2,107,927</u>
Income tax payable	<u>461,536</u>	<u>548,061</u>
Effective income tax rate and national contribution	13%	14%
Legal income tax rate	26%	26%

The income tax for the Group for the period ended on June 30, 2026, and the year ended on December 31, 2025, was calculated in accordance with the Income Tax Law No. (34) of 2014 and its amendments.

11. Insurance Contracts Revenue

This item consists of the following:

	General Approach	Variable Fee Approach	Premium Allocation Approach	Total
<u>Liability for Remaining Coverage</u>	JD	JD	JD	JD
<u>June 30, 2026 (Reviewed not Audited)</u>				
Expected benefits incurred	222,839	4,794	-	227,633
Expected expenses incurred	1,127,893	38,486	-	1,166,379
Change in risk adjustments	4,616	55	-	4,671
Contractual service margin recognized	1,070,821	37,349	-	1,108,170
Recovery from acquisition cash flows	388,333	38,004	-	426,337
Total insurance revenue for contracts measured under General Measurement Model and Variable Fee Approach	2,814,502	118,688	-	2,933,190
Insurance revenue for contracts measured under Premium Allocation Approach	-	-	12,889,930	12,889,930
Insurance contracts revenue	<u>2,814,502</u>	<u>118,688</u>	<u>12,889,930</u>	<u>15,823,120</u>
<u>Liability for Remaining Coverage</u>	General Approach	Variable Fee Approach	Premium Allocation Approach	Total
<u>June 30, 2025 (Reviewed not Audited)</u>	JD	JD	JD	JD
Expected benefits incurred	237,066	1,177	-	238,243
Expected expenses incurred	1,021,982	6,625	-	1,028,607
Change in risk adjustments	55,405	(15)	-	55,390
Contractual service margin recognized	1,127,356	6,478	-	1,133,834
Recovery acquisition cash flows	279,088	(8,694)	-	270,394
Total insurance revenue for contracts measured under General Measurement Model and Variable Fee Approach	2,720,897	5,571	-	2,726,468
Insurance revenue for contracts measured under Premium Allocation Approach	-	-	12,042,184	12,042,184
Insurance contracts revenue	<u>2,720,897</u>	<u>5,571</u>	<u>12,042,184</u>	<u>14,768,652</u>

The details of this item according to the insurance type are as follows:

<u>June 30, 2026 – (Reviewed not Audited)</u>	Motor	Fire	Liability	Marine	Medical	General Accidents	Life	Total
	JD	JD	JD	JD	JD	JD	JD	JD
Insurance contracts revenue	-	1,618,970	566,628	258,736	8,159,477	55,002	2,907,004	13,565,817
Insurance contract issuance fees	-	38,751	11,678	30,554	231,097	56,164	64,039	432,283
Expected incurred claims	-	-	-	-	-	-	227,633	227,633
Expected incurred expenses	-	-	-	-	-	-	1,166,379	1,166,379
Recovery from acquisition cash flows	-	-	-	-	-	-	426,337	426,337
Change in risk adjustments - non-financial	-	-	-	-	-	-	4,671	4,671
	-	1,657,721	578,306	289,290	8,390,574	111,166	4,796,063	15,823,120

<u>June 30, 2025 – (Reviewed not Audited)</u>	Motor	Fire	Liability	Marine	Medical	General Accidents	Life	Total
	JD	JD	JD	JD	JD	JD	JD	JD
Insurance contracts revenue	-	1,520,612	644,537	355,267	7,131,304	78,369	3,019,905	12,749,994
Insurance contract issuance fees	-	48,826	25,671	12,903	203,696	62,531	72,397	426,024
Expected incurred claims	-	-	-	-	-	-	238,243	238,243
Expected incurred expenses	-	-	-	-	-	-	1,028,607	1,028,607
Recovery from acquisition cash flows	-	-	-	-	-	-	270,394	270,394
Change in risk adjustments - non-financial	-	-	-	-	-	-	55,390	55,390
	-	1,569,438	670,208	368,170	7,335,000	140,900	4,684,936	14,768,652

12. Insurance Contracts Expenses

This item consists of the following:

<u>June 30, 2026 – (Reviewed not Audited)</u>	<u>Motor</u>	<u>Fire</u>	<u>Liability</u>	<u>Marine</u>	<u>Medical</u>	<u>General Accidents</u>	<u>Life</u>	<u>Total</u>
	<u>JD</u>	<u>JD</u>	<u>JD</u>	<u>JD</u>	<u>JD</u>	<u>JD</u>	<u>JD</u>	<u>JD</u>
Incurred insurance claims	(150)	291,157	(64,271)	12,701	(6,508,926)	(39,647)	(1,925,203)	(8,234,339)
Acquisition costs written off as incurred	-	(192,762)	(66,602)	(39,257)	(548,110)	(31,018)	(104,293)	(982,042)
Administrative expenditures	-	(54,195)	(13,198)	(8,553)	(1,195,454)	(3,119)	(1,448,958)	(2,723,477)
Losses and reversal of losses from onerous contracts	-	-	-	-	-	-	-	-
Recovery from losses on onerous contracts	-	-	-	-	-	-	24,237	24,237
Risk adjustments - non-financial	-	302,266	(6,486)	-	(2,828)	873	(36,048)	257,777
Total	<u>(150)</u>	<u>346,466</u>	<u>(150,557)</u>	<u>(35,109)</u>	<u>(8,255,318)</u>	<u>(72,911)</u>	<u>(3,490,265)</u>	<u>(11,657,844)</u>

<u>June 30, 2025 – (Reviewed not Audited)</u>	<u>Motor</u>	<u>Fire</u>	<u>Liability</u>	<u>Marine</u>	<u>Medical</u>	<u>General Accidents</u>	<u>Life</u>	<u>Total</u>
	<u>JD</u>	<u>JD</u>	<u>JD</u>	<u>JD</u>	<u>JD</u>	<u>JD</u>	<u>JD</u>	<u>JD</u>
Incurred insurance claims	(1,305)	(150,366)	(249,049)	(41,129)	(5,848,011)	(30,327)	(1,413,484)	(7,733,671)
Acquisition costs written off as incurred	-	(178,915)	(67,211)	(46,496)	(359,980)	(26,532)	(117,052)	(796,186)
Administrative expenditures	-	(63,221)	(17,977)	(14,260)	(851,370)	(4,225)	(1,350,272)	(2,301,325)
Losses and reversal of losses from onerous contracts	-	-	-	-	43,091	-	-	43,091
Risk adjustments - non-financial	-	(19,521)	(30,900)	-	(249)	(94)	(4,541)	(55,305)
Total	<u>(1,305)</u>	<u>(412,023)</u>	<u>(365,137)</u>	<u>(101,885)</u>	<u>(7,016,519)</u>	<u>(61,178)</u>	<u>(2,885,349)</u>	<u>(10,843,396)</u>

13. Finance (Expenses) - Insurance Contracts

This item consists of the following:

	For the Six-Months Ended on June 30,	
	2026 (Reviewed not Audited) JD	2025 (Reviewed not Audited) JD
Finance (expenses) recognized in the statement of profit or loss (statement of profit or loss)	(2,551,961)	(2,081,522)
Finance (expenses) recognized in the statement of other comprehensive income (statement of other comprehensive income)	124,805	(15,872,545)
	<u>(2,427,156)</u>	<u>(17,954,067)</u>

14. Basic and Diluted Earnings Per Share for the Period

The profit per share is calculated by dividing the profit for the period by the weighted average number of shares during the period, as the following:

	June 30, 2026 (Reviewed not Audited) JD	June 30, 2025 (Reviewed not Audited) JD
Profit for the period	2,989,494	3,313,468
Weighted average number of Shares *	<u>16,000,000</u>	<u>16,000,000</u>
Basic earnings per share for the period	<u>JD/Fils 0/187</u>	<u>JD/Fils 0/207</u>

- * The weighted average number of shares for the earnings per share from the previous period attributable to the company's shareholders was recalculated based on the number of shares issued and paid for during the year ended June 30, 2026. This adjustment follows a capital increase through the issuance of free shares valued at JD 6 million/share, in accordance with the requirements of International Accounting Standard (IAS) No. (33).

15. Cash and Cash Equivalents

This item consists of the following:

- Cash on hand and at banks:

	June 30, 2026(Reviewed not Audited)	December 31, 2025 (Audited)
	JD	JD
Cash on hand	2,603	3,057
Current accounts at banks	1,455,975	2,030,707
	<u>1,458,578</u>	<u>2,033,764</u>

Cash and cash equivalents appearing in the condensed interim consolidated statement of cash flows consist of the following:

	June 30, 2026 (Reviewed not Audited)	June 30, 2025 (Reviewed not Audited)
	JD	JD
Cash on hand and balance at banks	1,458,578	6,295,386
<u>Add:</u> Deposits at banks maturing during less than six months	11,600,967	14,376,681
<u>Less:</u> Pledged deposits in favor of the Central Bank Governor	(800,000)	(800,000)
Net cash and cash equivalents	<u>12,259,545</u>	<u>19,872,067</u>

16. Related Parties Balances and Transactions

The Group entered transactions with major shareholders, board members, directors and affiliate companies within the normal activities of the Group. All related parties' balances are considered performing and no provision has been taken against them.

The pricing policy and related terms for these transactions are adopted by the management of the Group.

Below is a summary of related parties' transactions during the period/year:

	June 30, 2026 (Reviewed not Audited)						December 31, 2025 (Audited)
	Parent Company Arab Bank	Arab Bank Switzerland	International Islamic Arab Bank	Arab National Leasing Company	Board of Directors	Total	Total
	JD	JD	JD		JD	JD	JD
<u>Condensed interim consolidated statement of financial position</u>							
Deposits at Arab Bank	-	1,902,500	-	-	-	1,902,500	1,917,000
Current accounts at Arab Bank	209,704	216,617	21,675	-	-	447,996	1,487,754
Accrued interest	-	27,408	-	-	-	27,408	35,057
Insurance contracts liabilities	33,175	-	-	-	-	33,175	32,664
Bank guarantees	88,794	-	-	-	-	88,794	80,074
Dividends distributions	2,393,870	-	-	-	364,640	2,758,510	5,879,476
<u>Condensed interim consolidated statement of profit or loss</u>							
Insurance revenue	3,771	-	-	5,131	-	8,902	58,829
Acquisition costs	(125,944)	-	-	-	-	(125,944)	(335,148)
Credit interest	-	41,152	-	-	-	41,152	193,878

Group's executive management's (salaries, bonuses, and other benefits) are as follows:

	June 30,	
	2026	2025
	(Reviewed not Audited)	(Reviewed not Audited)
	JD	JD
Salaries, rewards, and other benefits	534,705	474,447
Board members remuneration	35,000	50,000
Board members transportation allowance	31,500	31,500
	<u>601,205</u>	<u>555,947</u>

17. Analysis Of Main Sectors

Information about the Group's operations sectors

For administrative purposes and as explained in insurance contract revenues (note 11) and insurance contract expenses (note 12), the Group is organized to include the general insurance sector and includes (motor insurance, marine and transportation insurance, fire and other property damage insurance, liability insurance, medical insurance, and others and life insurance sector that includes life insurance). These 2 sectors form the basis used by the Group to show information related to key sectors. The above segments also include investments and cash management for the company's own account. Transactions between business sectors are carried out based on estimated market prices and on the same terms as those dealing with other parties.

18. Capital Management

Capital requirements are set and regulated by the Insurance Management. These requirements have been established to ensure an adequate margin. Additional objectives have been set by the group to maintain strong credit ratings and a high capital ratio to support its operations and maximize shareholder value.

The Group manages its capital structure and makes necessary adjustments considering changes in business conditions. The Group has not made any changes to the objectives, policies, and procedures related to capital structure during the current and previous year.

In the opinion of the Group's management, the regulatory capital is sufficient to meet any potential risks or obligations that may arise in the future.

The following table shows the amount contributed to capital by the Group and the net solvency margin ratio:

	June 30, 2026 (Reviewed not Audited) JD	June 30, 2025 (Reviewed not Audited) JD
Available capital	19,670,177	19,186,384
Required capital		
Required capital against risks excluding operational risks	9,406,761	8,789,012
Required capital against operational risks	875,119	996,508
Total required capital	<u>10,281,880</u>	<u>9,785,520</u>
Solvency margin ratio (available capital / required capital)	%191	%196
Solvency margin ratio *		

- * The solvency margin for the Group before deducting for override, as per "Investment of Insurance Company's Funds Principles and Determining the Nature of Insurance Company's Assets and Their Locations Corresponding to Insurance Liabilities Arising from Them" Instruction No. (2) of 2006, noting that the minimum requirement for the solvency margin ratio equals 150% of the available capital according to the Insurance management's instructions.

19. Lawsuits Against the Group

The Group appears as defendant in several lawsuits mounting up to JD 3,285,678 as of June 30, 2026 (JD 4,964,809 as of December 31, 2025). In the opinion of the Group's management there will be no other due amounts other than those booked into the claims provision.

Lawsuits filed by the Group against third parties amounted to JD 616,720 as of June 30, 2026 (JD 620,185 as of December 31, 2025). These cases represent receivables due to the Group and returned checks resulting from the Group's ordinary business activities.

20. Contingent Liabilities

As of the date of the condensed interim consolidated financial statements, the Group has potential obligations represented by bank guarantees amounting to JD 88,793 as of June 30, 2026 (JD 80,074 as of December 31, 2025).

21. Fair Value

The Group uses the following arrangement of valuation techniques and alternatives in determining and presenting the fair value of financial instruments:

- Level 1: Quoted market prices in active markets for the same assets and liabilities.
- Level 2: Other techniques where all inputs that have a significant effect on fair value are directly or indirectly observable from market information.
- Level 3: Other techniques where inputs that have a significant effect on fair value are used but are not based on observable market information.

The following table shows the analysis of the financial instruments at fair value according to the hierarchical order mentioned above:

	Level (1)	Level (2)	Total
	JD	JD	JD
<u>June 30, 2026 (Reviewed not Audited)</u>			
Financial assets at fair value through other comprehensive income	<u>11,858,421</u>	<u>-</u>	<u>11,858,421</u>
Financial assets at fair value through profit or loss	<u>405,673</u>	<u>-</u>	<u>405,673</u>
<u>December 31, 2025 (Audited)</u>			
Financial assets at fair value through other comprehensive income	<u>11,176,076</u>	<u>-</u>	<u>11,176,076</u>
Financial assets at fair value through profit or loss	<u>393,762</u>	<u>-</u>	<u>393,762</u>

Fair Value for Financial Assets and Financial Liabilities not Shown in Fair Value in the Financial Statements

There is no material difference between the netbook value and the fair value for the financial assets and liabilities as of June 30, 2026, and December 31, 2025.