

UNITED FINANCIAL INVESTMENTS COMPANY

PUBLIC SHAREHOLDING COMPANY

INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED)

30 JUNE 2026

**REPORT ON REVIEW OF INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS
TO THE BOARD OF DIRECTORS OF UNITED FINANCIAL INVESTMENTS COMPANY
PUBLIC SHAREHOLDING COMPANY
AMMAN - JORDAN**

Introduction

We have reviewed the accompanying interim condensed consolidated financial statements of United Financial Investments Company (the "Company") and its subsidiaries (together referred to as the "Group") as at 30 June 2026, comprising the interim condensed consolidated statement of financial position as at 30 June 2026, interim condensed consolidated income statement, interim condensed consolidated statement of comprehensive income, interim condensed consolidated statement of changes in equity, interim condensed consolidated statement of cash flows for the six months then ended and explanatory notes. Board of directors is responsible for the preparation and presentation of these interim condensed consolidated financial statements in accordance with International Accounting Standard IAS (34) Interim Financial Reporting. Our responsibility is to express a conclusion on these interim condensed consolidated financial statements based on our review.

Scope of review

We conducted our review in accordance with the International Standard on Review Engagements no. (2410) "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim condensed consolidated financial statements are not prepared, in all material respects, in accordance with IAS no. (34).

Ernst & Young / Jordan

ERNST & YOUNG
Amman - Jordan

Amman - Jordan
29 July 2026

UNITED FINANCIAL INVESTMENTS COMPANY
PUBLIC SHAREHOLDING COMPANY
INTERIM CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION
As At 30 June 2026

	Notes	30 June 2026 JD (Unaudited)	31 December 2025 JD (Audited)
<u>Assets</u>			
Cash and bank balances	3	9,763,914	7,221,255
Financial assets at fair value through other comprehensive income	4	8,997,343	7,251,616
Financial assets at fair value through profit or loss		173,000	-
Brokerage customers' receivables and other receivables, net	5	18,428,925	9,187,961
Brokerage guarantee fund deposits	6	279,000	25,000
Due from a related party	19	-	700,000
Other debit balances	7	5,575,684	400,810
Intangible assets		11,066	16,508
Property and equipment	8	830,467	868,597
Right-of-use assets		64,164	-
Assets seized by the Group against due debts	9	4,057,768	4,057,768
Total Assets		48,181,331	29,729,515
<u>Liabilities and Equity</u>			
Liabilities			
Loans	12	11,756,004	13,218,504
Bank overdrafts	3	10,647,176	749,660
Payables to financial brokerage customers		9,873,738	3,732,777
Lease liabilities		73,044	-
Income tax provision	10-a	53,130	7,517
Other credit balances	11	1,105,740	1,376,793
End of service indemnity provision		475,867	348,138
Total Liabilities		33,984,699	19,433,389
Equity			
Paid-in capital	13	9,000,000	9,000,000
Advance payments on capital increase	13	3,198,692	-
Share premium	13	89,286	89,286
Statutory reserve	13	1,770,381	1,770,381
Voluntary reserve		40,873	40,873
Fair value reserve	4	710,052	(1,008,775)
(Accumulated losses) retained earnings		(612,652)	404,361
Net Equity		14,196,632	10,296,126
Total Liabilities and Equity		48,181,331	29,729,515

The attached notes from 1 to 21 form part of these interim condensed consolidated financial statements

UNITED FINANCIAL INVESTMENTS COMPANY
PUBLIC SHAREHOLDING COMPANY
INTERIM CONDENSED CONSOLIDATED INCOME STATEMENT
FOR THE SIX MONTHS ENDED 30 JUNE 2026 (UNAUDITED)

	Notes	For the three months ended		For the six months ended	
		30 June		30 June	
		2026	2025	2026	2025
		JD	JD	JD	JD
Revenues:					
Net brokerage commission revenues		455,875	187,138	710,417	354,473
Net brokerage commission revenues from international markets		69,984	82,654	165,865	82,654
Revenue from investments management of ASE 20 fund		17,760	-	32,709	-
Interest income		195,826	496,055	333,037	941,868
Rental income		39,814	42,314	81,294	81,294
Dividends income		280,200	-	280,200	-
Financial consultations income		65,000	54,000	112,950	72,000
Share issuance management revenue		80,000	-	80,000	46,374
Margin limit excess commission revenue		9,912	103,351	11,316	187,044
Gain on the acquisition of subsidiaries	18	-	-	1,486,235	-
Other revenues, net	14	125,864	4,422	143,827	14,318
Gain on change in fair value of financial assets at fair value through profit or loss		108,533	-	37,651	-
Total revenues		1,448,768	969,934	3,475,501	1,780,025
Expenses:					
Employees' expenses		(408,512)	(305,985)	(820,645)	(598,154)
Administrative expenses	15	(248,192)	(165,978)	(546,448)	(325,124)
Provision for expected credit losses, net	5	(1,426,273)	-	(2,303,055)	(500)
Depreciation and amortization		(39,019)	(47,667)	(100,132)	(95,472)
Depreciation of right-of-use assets		(5,203)	-	(6,938)	-
Finance costs		(406,913)	(312,476)	(648,217)	(591,571)
Loss on sale of financial assets at fair value through profit or loss		(22,732)	-	(22,874)	-
Total expenses		(2,556,844)	(832,106)	(4,448,309)	(1,610,821)
(Loss) profit for the period before income tax expense		(1,108,076)	137,828	(972,808)	169,204
Income tax expense for the period	10-B	(44,205)	24,961	(44,205)	-
(Loss) profit for the period		(1,152,281)	162,789	(1,017,013)	169,204
		Fils/Share	Fils/Share	Fils/Share	Fils/Share
Basic and diluted earnings per share from the (loss) profit of the period	20	(0,13)	0,015	(0,11)	0,016

The attached notes from 1 to 21 form part of these interim condensed consolidated financial statements

UNITED FINANCIAL INVESTMENTS COMPANY
PUBLIC SHAREHOLDING COMPANY
INTERIM CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR THE SIX MONTHS ENDED 30 JUNE 2026 (UNAUDITED)

	Note	For the three months ended		For the six months ended 30	
		30 June		June	
		2026	2025	2026	2025
		JD	JD	JD	JD
(Loss) profit for the period		(1,152,281)	162,789	(1,017,013)	169,204
Add: Other comprehensive income items that will not be reclassified to statement of income in subsequent periods (net of tax):					
Gain on revaluation of financial assets at fair value through other comprehensive income	4	1,431,527	73,340	1,718,827	61,350
Total comprehensive income for the period		<u>279,246</u>	<u>236,129</u>	<u>701,814</u>	<u>230,554</u>

The attached notes from 1 to 21 form part of these interim condensed consolidated financial statements

UNITED FINANCIAL INVESTMENTS COMPANY
PUBLIC SHAREHOLDING COMPANY
INTERIM CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE SIX MONTHS ENDED 30 JUNE 2026 (UNAUDITED)

	Paid-in capital	Advance payments on capital increase	Share premium	Statutory reserve	Voluntary reserve	Fair value reserve	Accumulated losses			Net equity
							Realized	Unrealized	Total *	
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
For the six months ended 30 June 2026										
Balance as of 1 January 2026 (audited)	9,000,000	-	89,286	1,770,381	40,873	(1,008,775)	404,361	-	404,361	10,296,126
Advance payment on capital increase (Note 13)	-	3,198,692	-	-	-	-	-	-	-	3,198,692
Total comprehensive income for the period	-	-	-	-	-	1,718,827	(1,054,664)	37,651	(1,017,013)	701,814
Balance as of 30 June 2026 (unaudited)	<u>9,000,000</u>	<u>3,198,692</u>	<u>89,286</u>	<u>1,770,381</u>	<u>40,873</u>	<u>710,052</u>	<u>(650,303)</u>	<u>37,651</u>	<u>(612,652)</u>	<u>14,196,632</u>
For the six months ended 30 June 2025										
Balance as of 1 January 2025 (audited)	10,000,000	-	-	1,770,381	40,873	(3,202,485)	(6,824,551)	-	(6,824,551)	1,784,218
Capital increase (Note 13)	11,160,714	-	-	-	-	-	-	-	-	11,160,714
Share premium (Note 13)	-	-	89,286	-	-	-	-	-	-	89,286
Capital increase costs	-	-	-	-	-	-	(46,455)	-	(46,455)	(46,455)
Total comprehensive income for the period	-	-	-	-	-	61,350	169,204	-	169,204	230,554
Balance as of 30 June 2025 (unaudited)	<u>21,160,714</u>	<u>-</u>	<u>89,286</u>	<u>1,770,381</u>	<u>40,873</u>	<u>(3,141,135)</u>	<u>(6,701,802)</u>	<u>-</u>	<u>(6,701,802)</u>	<u>13,218,317</u>

* An amount of JD 37,651, representing unrealized gains on financial assets at fair value through profit or loss, is restricted for distribution in accordance with the instructions of Jordan Securities Commission. There are no restricted or non-distributable profits due to the existence of accumulated losses as of 30 June 2026 and 2025.

The attached notes from 1 to 21 form part of these interim condensed consolidated financial statements

UNITED FINANCIAL INVESTMENTS COMPANY
PUBLIC SHAREHOLDING COMPANY
INTERIM CONDENSED CONSOLIDATED STATEMENT OF CASH FLOWS
FOR THE SIX MONTHS ENDED 30 JUNE 2026 (UNAUDITED)

		For the six months ended 30 June	
	Notes	2026	2025
		JD	JD
		(Unaudited)	(Unaudited)
<u>Operating activities</u>			
(Loss) profit for the period before income tax expense		(972,808)	169,204
Adjustments:			
Depreciation and amortization		100,132	95,472
Expected credit loss expense, net	5	2,303,055	500
End of service indemnity expense		49,196	33,719
Interest income		(333,037)	(941,868)
Finance costs		648,217	591,571
Gain on the revaluation of fair value of financial assets at fair value through profit or loss		(37,651)	-
(Gain) loss on sale of property and equipment	14	(7,058)	1,832
Gain on acquisition of subsidiaries	18	(1,486,235)	-
Provision for employees' leaves		11,535	-
Provision for employees' bonuses		124,199	59,210
Depreciation of right-of-use assets		6,938	-
Dividends income		(280,200)	-
Changes in working capital:			
Brokerage guarantee fund deposits		(119,000)	1,000
Receivables from brokerage customers		(7,671,686)	(277,084)
Other debit balances		(4,794,296)	(2,217,804)
Interest income received		333,037	941,868
Payables to financial brokerage customers		4,119,948	(676,260)
Transactions with a related party		700,000	3,311,679
Other credit balances		(471,915)	(96,755)
Net cash flows (used in) from operating activities before income tax and provisions			
		(7,777,629)	996,284
Payments of end of service indemnity provision		(28,581)	(31,141)
Income tax paid	10	-	(383,956)
Payments of employees' bonuses provision		(124,781)	(61,613)
Payments of employees' leaves provision		(6,938)	(793)
Net cash flows (used in) from operating activities			
		(7,937,929)	518,781
<u>Investing activities</u>			
Purchase of property and equipment	8	(26,993)	(12,028)
Purchase of intangible assets		(6,964)	(10,700)
Purchase of financial assets at fair value through other comprehensive income	4	(26,900)	(1,930,000)
Cash paid for the acquisition of subsidiaries, net	18	(2,544,525)	-
Proceeds from sale of property and equipment		7,400	2,700
Proceeds from sale of financial assets at fair value through profit or loss		1,543,805	-
Net cash flows used in investing activities			
		(1,054,177)	(1,950,028)
<u>Financing activities</u>			
Repayments of loans		(1,511,975)	(1,492,500)
Proceeds from advance payments on capital increase		3,198,692	11,250,000
Proceeds from dividends income		90,200	-
Capital increase costs		-	(46,455)
Interest paid		(646,761)	(591,571)
Net cash flows from financing activities			
		1,130,156	9,119,474
Net (decrease) increase in cash and cash equivalents			
		(7,861,950)	7,688,227
Cash and cash equivalents at the beginning of the year		1,322,618	(1,042,554)
Cash and cash equivalents at the end of the period	3	(6,539,332)	6,645,673

The attached notes from 1 to 21 form part of these interim condensed consolidated financial statements

(1) GENERAL

United Financial Investments Company (the "Company") was incorporated as a Public Shareholding Company under registration number (297) on 8 October 1995 in accordance with the companies law, with an authorized and paid-in capital of JD 1,500,000 divided into 1,500,000 shares at a par value JD 1 per share. The authorized and paid-in capital was amended over several stages, the most recent of which was in 2025 where by the authorized capital became JD 25,484,685 and the paid-in capital became JD 9,000,000 divided into 9,000,000 shares at a par value JD 1 per share (note 13).

The Company is a Public Shareholding Company. The Company's shares are listed in Amman Stock Exchange.

The Company is 89.565% owned by Jordan Kuwait Bank and its head office is in Amman, Shmeisani – Abdel Aziz Al Thaalbi St. PO. Box 927250 Amman – 11192 – The Hashemite Kingdom of Jordan.

The Company's financial statements are consolidated with the financial statements of Jordan Kuwait Bank (the "Parent Company").

The Company's main objectives are to provide administrative and advisory services for investment portfolios, offer financial services for local market transactions, provide agent or financial advisor services, invest in securities, provide economic feasibility studies, own movable and immovable assets in a way that aligns with the Company's interests and deal in securities in the Jordanian financial market, as well as, other national and international financial markets.

The interim condensed consolidated financial statements were approved by the Board of Directors in their meeting held on 27 July 2026.

(2-1) BASIS OF PREPARATION OF THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

The interim condensed consolidated financial statements of the Group were prepared in accordance with International Accounting Standards No. (34) ("Interim Financial Reporting").

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

The interim condensed consolidated financial statements do not contain all information and disclosures required for the full financial statements prepared in accordance with International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board (IASB) and should be read in conjunction with the Group's financial statements as of 31 December 2025. In addition, results of the six months period ended 30 June 2026 are not necessarily indicative of the results that may be expected for the financial year ending 31 December 2026.

The interim condensed consolidated financial statements have been presented in Jordanian JD ("JD") which is the functional currency of the Group.

(2-2) CHANGES IN ACCOUNTING POLICIES

The accounting policies used in the preparation of the interim condensed consolidated financial statements are consistent with those used in the preparation of the annual consolidated financial statements for the year ended 31 December 2025 except for the adoption of the new amendments on the standards effective as of 1 January 2026 shown below:

Classification and Measurement of Financial Instruments—Amendments to IFRS 9 and IFRS 7

In May 2024, the IASB issued Amendments to IFRS 9 and IFRS 7, Amendments to the Classification and Measurement of Financial Instruments (the Amendments). The amendments include:

- A clarification that a financial liability is derecognised on the 'settlement date' and introduce an accounting policy choice (if specific conditions are met) to derecognise financial liabilities settled using an electronic payment system before the settlement date
- Additional guidance on how the contractual cash flows for financial assets with environmental, social, and corporate governance (ESG) and similar features should be assessed
- Clarifications on what constitute 'non-recourse features' and what are the characteristics of contractually linked instruments
- The introduction of disclosures for financial instruments with contingent features and additional disclosure requirements for equity instruments classified at fair value through other comprehensive income (OCI)

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

(2-3) BASIS OF CONSOLIDATION OF INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

The interim condensed consolidated financial statements comprise the financial statements of United Financial Investments Company (the "Company") and its following subsidiaries (together referred to as the "Group") as at 30 June 2026:

Company	Date of control	Country of origin	Paid-in capital	Ownership percentage
			JD	
The Specialized Managerial Company for Investment and Consultancy	12 September 2021	Jordan	530,000	100%
Jordanian Investors for the development of commercial complexes and real estate development	20 November 2020	Jordan	5,000	100%
International Financial Center Company	26 February 2026	Jordan	5,000,000	100%
Al Hekma For Financial Services Company	3 March 2026	Jordan	2,280,000	100%

Control is achieved when the Group is exposed, or has rights to, variable returns arising from its involvement with the investee and has the ability to affect these returns through its power over the investee. Specifically, the Group controls an investee if and only if the Group has:

- Power over the investee (i.e. existing rights that give it the current ability to direct the relevant activities of the investee).
- Exposure, or rights, to variable returns from its involvement with the investee.
- The ability to use its power over the investee to affect its returns.

Generally, there is a presumption that a majority of voting rights results in control. To support this presumption and the Group has less than a majority of the voting or similar rights of an investee, the Group considers all relevant facts and circumstances in assessing whether it has power over an investee, including:

- The contractual arrangements with the other vote holders of the investee.
- Rights arising from other contractual arrangements.
- The Group's voting rights and potential voting rights.

The Group re-assesses whether or not it controls an investee if facts and circumstances indicate that there are changes to one or more of the three elements of control.

Consolidation of a subsidiary begins when the Group obtains control over the subsidiary and ceases when the Group loses control of the subsidiary. Assets, liabilities, income and expenses of a subsidiary acquired or disposed of during the year are included in the interim condensed consolidated financial statements from the date the Group gains control until the date the Group ceases to control the subsidiary.

Profit or loss and each component of other comprehensive income (OCI) are attributed to the equity holders of the parent of the Group and to the non-controlling interests, even if this results in the non-controlling interests having a deficit balance. When necessary, adjustments are made to the financial statements of subsidiaries to bring their accounting policies in line with the Group's accounting policies. All intra-group assets and liabilities, equity, income, expenses and cash flows relating to transactions between members of the Group are eliminated in full on consolidation.

A change in the ownership interest of a subsidiary without a loss of control, is accounted for as an equity transaction. If the Group loses control over a subsidiary, it derecognizes the related assets (including goodwill), liabilities, non-controlling interest and other components of equity, while any resultant gain or loss is recognized. Any investment retained is recognized at fair value.

UNITED FINANCIAL INVESTMENTS COMPANY
PUBLIC SHAREHOLDING COMPANY
NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS
30 JUNE 2026 (UNAUDITED)

(3) CASH AND BANK BALANCES

	30 June 2026 JD (Unaudited)	31 December 2025 JD (Audited)
Cash on hand	519	500
Bank balances	4,107,325	369,659
Bank balances – customers' accounts	5,656,070	5,148,977
Short-term bank deposits with maturity of three months	-	1,702,119
	<u>9,763,914</u>	<u>7,221,255</u>

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

	30 June 2026 JD (Unaudited)	30 June 2025 JD (Unaudited)
Cash on hand	519	-
Cash at banks	4,107,325	517,397
Bank balances – customers' accounts	5,656,070	2,903,434
Short-term bank deposits with maturity of three months.	-	11,250,000
	<u>9,763,914</u>	<u>14,670,831</u>
Less:		
Bank balances – customers' accounts	(5,656,070)	(2,903,434)
Bank overdrafts *	<u>(10,647,176)</u>	<u>(5,121,724)</u>
Cash and cash equivalents	<u>(6,539,332)</u>	<u>6,645,673</u>

* This item represents the utilized balance of credit facilities granted to the Group as of 30 June 2026 and 30 June 2025 in the form of overdraft accounts by Housing Bank at a ceiling of JD 2,000,000 and an interest rate of 7%, by Jordan Kuwait Bank at a ceiling of JD 750,000 and an interest rate of 9% and by Cairo Amman Bank at a ceiling of JD 7,000,000 and an interest rate of 6,5%.

(4) FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

This item includes investments in equity shares of both listed and non-listed Companies. The Group holds non-controlling interests in these Companies. These investments were irrevocably designated at fair value through other comprehensive income as the Group considers these investments to be strategic in nature.

The movement on financial assets at fair value through other comprehensive income during the period / year was as follows:

	30 June 2026	31 December 2025
	JD	JD
	(Unaudited)	(Audited)
Balance at the beginning of the period / year	7,251,616	47,962
Additions of the period / year	26,900	8,225,188
Disposals during the period / year	-	(36,051)
Change in fair value during the period / year	1,718,827	(985,483)
Balance at the end of the period / year	<u>8,997,343</u>	<u>7,251,616</u>

The movement on fair value reserve during the period / year was as follows:

	30 June 2026	31 December 2025
	JD	JD
	(Unaudited)	(Audited)
Balance as at the beginning of the period / year	(1,008,775)	(3,202,485)
Change in fair value during the period / year	1,718,827	(985,483)
Disposals during the period / year	-	3,179,193
Balance as at the end of the period / year	<u>710,052</u>	<u>(1,008,775)</u>

UNITED FINANCIAL INVESTMENTS COMPANY
PUBLIC SHAREHOLDING COMPANY
NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS
30 JUNE 2026 (UNAUDITED)

(5) BROKERAGE CUSTOMERS' RECEIVABLES AND OTHER RECEIVABLES, NET

	30 June 2026 JD (Unaudited)	31 December 2025 JD (Audited)
Receivables from brokerage customers	7,438,003	1,672,415
Receivables from margin customers *	24,989,177	14,523,511
	32,427,180	16,195,926
Provision for expected credit losses **	(13,258,649)	(6,910,170)
	19,168,531	9,285,756
Trade receivables	68,150	68,150
Provision for expected credit losses **	(68,150)	(68,150)
	-	-
Interest in suspense ***	(739,606)	(97,795)
	18,428,925	9,187,961

- * The Group grants facilities to customers up to a maximum of 100% of the value of the initial cash margin deposited in cash by the customer in the margin accounts or the market value of the securities deposited in the customer's margin account, or any other percentage determined by the Securities Depository Center from time to time.

The customer pledges that the maintenance margin percentage in the margin accounts shall not be less than 20% or any other percentage determined by the Securities Depository Center. The maximum interest rate is 13% as of 30 June 2026 (31 December 2025: 13%) and is guaranteed by the financed investments and is monitored periodically.

The details of the customers' margin accounts as of 30 June 2026 and 31 December 2025 are as follows:

- The total market value of the portfolios amounted to JD 101,362,823 as at 30 June 2026 (31 December 2025: JD 26,178,633).
- The total market value of the amount financed by the Group amounted to JD 24,989,177 as at 30 June 2026 (31 December 2025: JD 14,523,511).
- The total market value of the amount financed by customers (maintenance margin) amounted to JD 76,373,646 as at 30 June 2026 (31 December 2025: JD 11,655,122).
- The percentage of the market value of the amount financed by customers to the total market value of the portfolios amounted to 75% as at 30 June 2026 (31 December 2025: 45%).

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30 JUNE 2026 (UNAUDITED)

The Group follows a policy of obtaining adequate collateral from customers where appropriate, in order to reduce the risk of expected credit losses arising from non-performance of obligations.

The aging of receivables from brokerage customers and other receivables was as follows:

	30 June 2026 JD (Unaudited)	31 December 2025 JD (Audited)
<u>Receivables from brokerage customers</u>		
1 day – 7 days	623,593	276,931
8 days – 30 days	1,122,664	178,970
31 days – 60 days	77,311	19,915
61 days – 90 days	18,466	17,016
91 days – 120 days	226,907	-
More than 120 days	5,369,062	1,179,583
	<u>7,438,003</u>	<u>1,672,415</u>
<u>Receivables from margin customers</u>		
1 day – 7 days	12,794,958	4,072,800
8 days – 30 days	-	-
31 days – 60 days	-	-
61 days – 90 days	5,077,018	6,144,790
91 days – 120 days	1,633,980	105,576
More than 120 days	5,483,221	4,200,345
	<u>24,989,177</u>	<u>14,523,511</u>
<u>Trade receivables</u>		
More than 120 days	68,150	68,150
	<u>32,495,330</u>	<u>16,264,076</u>

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30 JUNE 2026 (UNAUDITED)

The total receivables from brokerage customers and other receivables are distributed in an aggregate manner according to the credit stages in accordance with the requirements of International Financial Reporting Standard no. (9) as follows:

	30 June 2026 (Unaudited)			
	Stage 1	Stage 2	Stage 3	Total
	JD	JD	JD	JD
Balance at the beginning of the period	4,318,010	6,392,413	5,553,653	16,264,076
Acquisition of subsidiaries (note 18)	3,635,365	43,641	4,504,212	8,183,218
New facilities during the period	6,202,285	1,244,724	689,925	8,136,934
Settled facilities	(309,225)	(246,250)	(20,000)	(575,475)
Transferred to stage 2	(472,950)	472,950	-	-
Transferred to stage 3	-	(968,561)	968,561	-
Total impact resulting from changing classification between stages	-	(26,112)	11,329	(14,783)
Changes resulting from adjustments	798,982	(68,524)	16,846	747,304
Written-off facilities	-	-	(245,944)	(245,944)
Balance at the end of the period	<u>14,172,467</u>	<u>6,844,281</u>	<u>11,478,582</u>	<u>32,495,330</u>

	31 December 2025 (Audited)			
	Stage 1	Stage 2	Stage 3	Total
	JD	JD	JD	JD
Balance at the beginning of the year	12,189,611	2,429,058	5,663,299	20,281,968
New facilities during the year	1,061,144	247,622	754	1,309,520
Settled facilities	(4,344,629)	-	(105,434)	(4,450,063)
Transferred to stage 2	(5,316,398)	5,316,398	-	-
Transferred to stage 3	(135,633)	-	135,633	-
Total impact resulting from changing classification between stages	-	287,858	5,024	292,882
Changes resulting from adjustments	863,915	(1,888,523)	(2,996)	(1,027,604)
Written-off facilities	-	-	(142,627)	(142,627)
Balance as at the end of the year	<u>4,318,010</u>	<u>6,392,413</u>	<u>5,553,653</u>	<u>16,264,076</u>

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** The movement on the provision for expected credit losses during the period / year is as follows:

	30 June 2026 JD (Unaudited)	31 December 2025 JD (Audited)
Balance at the beginning of the period / year	6,978,320	7,120,447
Acquisition of subsidiaries (note 18)	4,310,885	-
Provision during the period / year	2,303,055	500
Receivables collected from the acquisition of subsidiaries	(19,517)	-
Written-off amount from the provision during the period / year	(245,944)	(142,627)
Balance at the end of the period / year	<u>13,326,799</u>	<u>6,978,320</u>

Below are the details of the movement on the provision for expected credit losses:

	30 June 2026 (Unaudited)			
	Stage 1 JD	Stage 2 JD	Stage 3 JD	Total JD
Balance at the beginning of the period	18,963	1,896,750	5,062,607	6,978,320
Acquisition of subsidiaries (note 18)	11,266	1,388	4,298,231	4,310,885
Provision during the period	16,551	1,327	1,402,952	1,420,830
Recoveries from provision during the period	(1,794)	(1,300)	(16,956)	(20,050)
Transferred to stage 2	(2,024)	2,024	-	-
Transferred to stage 3	-	(448,345)	448,345	-
Total impact resulting from changing classification between stages	-	83,858	438,498	522,356
Changes resulting from adjustments	(610)	270,163	90,849	360,402
Written-off facilities	-	-	(245,944)	(245,944)
Balance at the end of the period	<u>42,352</u>	<u>1,805,865</u>	<u>11,478,582</u>	<u>13,326,799</u>

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	31 December 2025 (Audited)			
	Stage 1	Stage 2	Stage 3	Total
	JD	JD	JD	JD
Balance as at 1 January	167,604	305,250	6,647,593	7,120,447
Provision during the year	5,025	1,311	16,316	22,652
Recoveries from provision during the year	(18,135)	-	(105,434)	(123,569)
Transferred to stage 2	(372,051)	372,051	-	-
Transferred to stage 3	(376)	-	376	-
Total impact resulting from changing classification between stages	-	1,092,625	20,761	1,113,386
Changes resulting from adjustments	236,896	125,513	(1,374,378)	(1,011,969)
Written-off facilities	-	-	(142,627)	(142,627)
Balance as at 31 December	<u>18,963</u>	<u>1,896,750</u>	<u>5,062,607</u>	<u>6,978,320</u>

*** Below are the details of the movement on interest in suspense:

	30 June 2026 JD (Unaudited)	31 December 2025 JD (Audited)
Balance at the beginning of the period / year	97,795	79,556
Acquisition of subsidiaries (note 18)	641,811	-
Interest in suspense during the period / year	-	18,239
Balance at the end of the period / year	<u>739,606</u>	<u>97,795</u>

(6) BROKERAGE GUARANTEE FUND DEPOSITS

This item represents the total amounts deposited by the Group at the Securities Depository Center. These amounts are determined based on the volume of trading in the stock market.

	30 June 2026 JD (Unaudited)	31 December 2025 JD (Audited)
Brokerage guarantee fund deposits	<u>279,000</u>	<u>25,000</u>

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(7) OTHER DEBIT BALANCES

	30 June 2026	31 December 2025
	JD (Unaudited)	JD (Audited)
Trading settlement – foreign trading	4,349,241	-
Trading settlement – Securities Depository Center	393,518	-
Cash margins against bank guarantees (note 16)	191,575	95,750
Accrued dividends income	190,000	-
Prepaid expenses	159,359	119,312
Accrued revenues	100,774	-
Cheques under collection	67,500	-
Tax deposits	35,721	23,731
Employees' receivables	33,176	68,918
Refundable deposits	32,888	32,340
Receivables from the ASE 20 Fund	16,210	39,764
Other receivables	5,722	20,995
	<u>5,575,684</u>	<u>400,810</u>

(8) PROPERTY AND EQUIPMENT

The Group purchased property and equipment with a cost of JD 26,993 during the six-month period ended on 30 June 2026 (30 June 2025: JD 12,028).

(9) ASSETS SEIZED BY THE GROUP AGAINST DUE DEBTS

The Group's board of directors decided in their meeting held on 1 December 2019 to acquire real estate in exchange for debts. The Group evaluated these properties by several independent real estate appraisers. Based on the assessment of the Group's management and the independent property valuer, the fair value of these investment properties is not materially different from their carrying value.

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(10) INCOME TAX

A- Income tax provision

Income tax provision was calculated for the period ended 30 June 2026 and 2025 in accordance with Income Tax Law No. (34) of 2014 and its amendments.

The movement on the income tax provision during the period / year was as follows:

	30 June 2026	31 December 2025
	JD	JD
	(Unaudited)	(Audited)
Balance at the beginning of the period / year	7,517	387,602
Acquisition of subsidiaries (note 18)	1,408	-
Income tax expense on the profit for the period / year	44,205	-
Income tax paid during the period / year	-	(380,085)
Balance at the end of the period / year	<u>53,130</u>	<u>7,517</u>

The statutory income tax rate, including the national contribution tax rate for United Financial Investments Company, International Financial Center Company and Al Hekma For Financial Services Company is 28%.

The statutory income tax rate, including the national contribution tax rate for the Specialized Managerial Company for Investment and Consultancy and Jordan Investors for the Development of Commercial Complexes and Real Estate Company is 21%.

B- Income tax expense

The income tax expense included in the interim condensed consolidated statement of income comprise of the following:

	30 June 2026	30 June 2025
	JD	JD
	(Unaudited)	(Unaudited)
Income tax expense for the period *	<u>44,205</u>	<u>-</u>

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* The following are the details of income tax expense on the profits for the periods ended 30 June 2026 and 30 June 2025 for the subsidiaries:

	30 June 2026	30 June 2025
	JD	JD
	(Unaudited)	(Unaudited)
International Financial Center Company	1,221	-
Al Hekma For Financial Services Company	16,384	-
The Specialized Managerial Company for Investment and Consultancy	26,600	-
	<u>44,205</u>	<u>-</u>

C- Tax status

United Financial Investments Company:

The Company filed its tax returns until the end of the year 2025 within the statutory period. The Company has reached a final settlement with the Income and Sales Tax Department until the year 2021. The Income and Sales Tax department has not reviewed the accounting records for the years from 2022 to 2025 up to the date of these interim condensed consolidated financial statements.

The Specialized Managerial Company for Investment and Consultancy:

The Company filed its tax returns until the end of the year 2025 within the statutory period. The Company has reached a final settlement with the Income and Sales Tax Department until the year 2021. The Income and Sales Tax department has not reviewed the accounting records for the years from 2022 to 2025 up to the date of these interim condensed consolidated financial statements.

Jordan Investors for the Development of Commercial Complexes and Real Estate Company:

The Company filed its tax returns until the end of the year 2025 within the statutory period. The Company has reached a final settlement with the Income and Sales Tax Department until the year 2024. The Income and Sales Tax department has not reviewed the accounting records for the year 2025 up to the date of these interim condensed consolidated financial statements.

International Financial Center Company:

The Company filed its tax returns until the end of the year 2025 within the statutory period. The Company has reached a final settlement with the Income and Sales Tax Department for the year 2022. The Income and Sales Tax department has not reviewed the accounting records for the years from 2023 to 2025 up to the date of these interim condensed consolidated financial statements.

Al Hekma For Financial Services Company:

The Company filed its tax returns until the end of the year 2025 within the statutory period. The Company reached a final settlement with the Income and Sales Tax Department until the end of the year 2023. The Income and Sales Tax department has not reviewed the accounting records for the years 2024 and 2025 up to the date of these interim condensed consolidated financial statements.

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(11) OTHER CREDIT BALANCES

	30 June 2026	31 December 2025
	JD (Unaudited)	JD (Audited)
Shareholders' deposits	512,985	521,764
Accrued expenses	161,447	234,408
Provision for employees' bonuses	104,961	105,543
Unearned revenues	94,042	40,337
Other provisions	78,028	2,223
Provision for employees' leaves	59,443	54,846
Customers' deposits	52,434	52,434
Due to Social Security Corporation	13,498	12,804
Employees' payables	8,584	20,356
Medical insurance	21	51,502
Trading settlement – Securities Depository Center	-	3,299
Trading Settlement – foreign trading	-	244,796
Others	20,297	32,481
	<u>1,105,740</u>	<u>1,376,793</u>

(12) LOANS

	30 June 2026			31 December 2025		
	(Unaudited)			(Audited)		
	Loans' installments			Loans' installments		
	Short-term	Long-term	Total	Short-term	Long-term	Total
	JD	JD	JD	JD	JD	JD
Invest Bank loan	2,681,251	-	2,681,251	2,925,000	1,218,751	4,143,751
Capital Bank loan	-	9,074,753	9,074,753	-	9,074,753	9,074,753
	<u>2,681,251</u>	<u>9,074,753</u>	<u>11,756,004</u>	<u>2,925,000</u>	<u>10,293,504</u>	<u>13,218,504</u>

Invest Bank loan

On 29 June 2022, the Company signed a loan agreement with Invest Bank amounting to JD 11,700,000 at an interest rate of 6%. The loan is repayable in 48 monthly installments of JD 243,750. The first installment was due on 30 June 2023. The interest rate increased gradually to become 8.25%. On 24 September 2024, the Company signed an amendment to the loan agreement where the interest rate became 6%.

Capital Bank loan

On 23 August 2023, the Company signed a loan agreement with Capital Bank amounting to JD 10,000,000 at an interest rate of 6.25%. The loan is repayable in one installment due after 4 years from the date of granting the loan.

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(13) SHAREHOLDERS' EQUITY

Authorized and paid-in capital

	30 June 2026	31 December 2025
	JD	JD
	(Unaudited)	(Audited)
Authorized capital Par value of one Jordanian Dinar per share	25,484,685	25,484,685
Paid-in capital	9,000,000	9,000,000

United Financial Investments Company (the "Company") was established with an authorized and paid-in capital of JD 1,500,000 divided into 1,500,000 shares at a par value JD 1 per share. The Company's authorized and paid-in capital was increased gradually. the Company's paid-in capital became JD 10,000,000 divided into 10,000,000 shares at a par value JD 1 per share.

The General Assembly resolved in their extraordinary meeting held on 13 October 2024 to increase the authorized capital by JD 15,484,685 divided into 15,484,685 shares at a par value of JD 1 per share.

Capital increase procedures were completed during 2025 by the amount of JD 11,160,714 divided into 11,160,714 shares with a par value of JD 1 per share and a share premium of JD 0.008 per share in favor of Jordan Kuwait Bank. As a result, the Company's capital became JD 21,160,714 divided into 21,160,714 shares with a par value of JD 1 per share.

The General Assembly, resolved in their extraordinary meeting held on 18 November 2025, to write off the accumulated losses amounting to JD 12,160,714 by reducing the Company's paid-in capital to JD 9,000,000 divided into 9,000,000 shares with a par value of JD 1 per share as at 30 June 2026 and 31 December 2025.

The General Assembly resolved in their extraordinary meeting held on 12 April 2026, to increase the Company's paid-in capital by JD 3,426,052, divided into 3,426,052 shares at a par value of JD 1 per share and a share premium of JD 0.17 per share, through a private issuance. Accordingly, the Company's paid-in capital will increase to JD 12,426,052 divided into 12,426,052 shares with a par value of JD 1 per share. Capital increase procedures were completed on 12 July 2026.

Advance payments on capital increase

The General Assembly resolved in their extraordinary meeting held on 12 April 2026, to increase the Company's paid-in capital by JD 3,426,052 divided into 3,426,052 shares with a par value of JD 1 per share. The Group had collected an amount of JD 3,198,692 as at 30 June 2026.

Share premium

Share premium amounted to JD 89,286 as at 30 June 2026 and 31 December 2025. The accumulated balance in this account represents the difference between the issuing price and the par value of the shares issued.

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Statutory Reserve

This item represents the amount transferred from the profit before income tax at a rate of 10% and is not distributable to shareholders, provided that the total transferred amount should not exceed 25% of the Company's paid-in capital.

The Group has not deducted the statutory reserve in accordance with the Jordanian Companies Law, given that these statements are interim condensed consolidated financial statements, and the statutory reserve is deducted at the end of the financial year.

Profits Available for Distribution

Profits available for distribution, in accordance with the Instructions for the Recognition of Value and the Disposal of Revaluation Surplus of 2022 issued by the Jordan Securities Commission, represent retained earnings after excluding restricted or non-distributable amounts. These include any debit (negative) balance of the fair value reserve related to financial assets at fair value through other comprehensive income (FVOCI), deferred tax assets, and any other amounts whose distribution is prohibited under regulations issued by the Commission, other regulatory authorities, or by reasoned resolutions of the Board of Directors restricting their distribution.

(14) OTHER REVENUES, NET

	30 June 2026	30 June 2025
	JD	JD
	(Unaudited)	(Unaudited)
Revenue from lawsuit settlement	98,025	-
Foreign currency exchange gain	25,061	15,634
Gain (loss) sale of property and equipment	7,058	(1,832)
Others	13,683	516
	<u>143,827</u>	<u>14,318</u>

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(15) ADMINISTRATIVE EXPENSES

	30 June 2026	30 June 2025
	JD	JD
	(Unaudited)	(Unaudited)
Professional fees	90,852	39,045
Brokerage license fees and subscriptions	67,781	85,525
Acquisition of subsidiaries' fees	49,719	-
Advertising expense	39,624	3,680
Internet, fax and phones	39,509	37,801
Board of Directors' transportation and attendance allowance	39,433	42,000
Maintenance expense	38,164	19,046
Audit fees	34,323	20,931
Archiving expenses	27,262	7,526
Commission and guarantee stamps	26,246	9,174
Electronic trading expense	14,495	344
Hospitality expenses	13,899	15,573
Short-term rent expenses	12,873	-
Security expense	11,307	12,595
Cleaning expense	7,885	6,674
Stationary expenses	6,900	3,037
Water, electricity and heating	6,303	3,944
Management fees – Jordan Kuwait Bank (note 19)	6,000	6,000
Vehicles expenses	3,118	1,079
Minimum foreign trading commission	1,833	398
Trading errors	1,405	501
Transportation expense	630	2,169
Penalties	349	3,805
Others	6,538	4,277
	<u>546,448</u>	<u>325,124</u>

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(16) LAWSUITS AND CONTINGENCES

- Claims against the Group:

There were no lawsuits filed against the Group as at 30 June 2026 and 31 December 2025.

- Bank guarantees:

The Group has contingent liabilities represented in bank guarantees provided by Jordan Kuwait Bank, Etihad Bank, Cairo Amman Bank, Capital Bank of Jordan, Housing bank, Arab Jordan Investment Bank and Arab Bank Corporation in the amount of JD 4,763,000 as at 30 June 2026, in favor of Jordan Securities Commission and the Securities Depository Center and lawsuits against customers. Cash margins against these bank guarantees amounted to JD 191,575 as at 30 June 2026 (note 7). (31 December 2025: Jordan Kuwait Bank, Invest Bank, Cairo Amman Bank and Capital Bank of Jordan, in the amount of JD 3,306,000 in favor of Jordan Securities Commission and the Securities Depository Center, cash margins against these bank guarantees amounted to JD 95,750 as at 31 December 2025 (note 7)).

(17) FAIR VALUE OF FINANCIAL INSTRUMENTS

Financial instruments comprise of financial assets and financial liabilities.

Financial assets consist of cash on hand and at banks, receivables from brokerage customers, financial assets at fair value through other comprehensive income, financial assets at fair value through profit or loss, brokerage guarantee fund deposits, due from a related party and other debit balances. Financial liabilities consist of payable to financial brokerage customers, bank overdrafts , loans and other credit balances.

The fair values of financial instruments are not materially different from their carrying values.

The Group uses the following hierarchy for determining and disclosing the fair value of financial instruments by valuation technique:

Level 1 – market prices in active markets for identical assets or liabilities.

Level 2 – Valuation techniques for which the lowest level input that is significant to the fair value measurement is directly or indirectly observable.

Level 3 – Valuation techniques for which the lowest level input that is significant to the fair value measurement is unobservable.

	Level 1	Level 2	Level 3	Total
	JD	JD	JD	JD
30 June 2026 (Unaudited)				
Financial assets at fair value through other comprehensive income	6,226,388	2,770,955	-	8,997,343
Financial assets at fair value through profit or loss	173,000	-	-	173,000
	<u>6,399,388</u>	<u>2,770,955</u>	<u>-</u>	<u>9,170,343</u>
31 December 2025 (Audited)				
Financial assets at fair value through other comprehensive income	<u>4,726,405</u>	<u>2,525,211</u>	<u>-</u>	<u>7,251,616</u>

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(18) ACQUISITION OF SUBSIDIARIES

A- International Financial Center Limited Liability Company

On 26 February 2026, the Company acquired 100% of International Financial Center Limited Liability Company for the price of JD 2,706,977. Accordingly, control was obtained in accordance with IFRS 3 – Business Combinations. The interim condensed consolidated financial statements include the results of operations of International Financial Center Limited Liability Company from the date of acquisition.

The fair value of the assets and liabilities of International Financial Center Company as of the date of acquisition are as follows:

	Fair value as of the acquisition date
	JD (Unaudited)
<u>Assets</u>	
Cash and bank balances	1,645,866
Brokerage customers' receivables and other receivables, net	3,215,693
Other debit balances	121,817
Right-of-use assets	71,102
Intangible assets	5,982
Property and equipment	6,070
Total Assets	<u>5,066,530</u>
<u>Liabilities</u>	
Payables to financial brokerage customers	884,059
Lease liabilities	71,588
Income tax provision	1,408
Other credit balances	30,973
End of service indemnity provision	39,117
Total Liabilities	<u>1,027,145</u>
Net equity	<u>4,039,385</u>

- * The initial accounting for this acquisition was determined provisionally, as the fair values to be measured to the acquirees' identifiable assets and liabilities could be determined only provisionally by the end of the period in which the acquisition took place. The Group will recognize any adjustment to those provisional values as a result of completing the initial accounting within twelve months from the date of acquisition.

Cash flow on acquisition

Net cash acquired from the subsidiary	1,645,866
Cash paid	(2,706,977)
Net cash paid	<u>(1,061,111)</u>

Gain resulted from the acquisition

Cost of acquisition	2,706,977
Net identifiable assets	(4,039,385)
Gain resulted from the acquisition	<u>1,332,408</u>

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B- Al Hekma for Financial Services Limited Liability Company

On 3 March 2026, the Company acquired 100% of Al Hekma for Financial Services Limited Liability Company for the price of JD 2,682,101. Accordingly, control was obtained in accordance with IFRS 3 – Business Combinations. The interim condensed consolidated financial statements include the results of operations of Al Hekma for Financial Services Limited Liability Company from the date of acquisition.

The fair value of the assets and liabilities of Al Hekma for Financial Services Company as of the date of acquisition are as follows:

	Fair value as of the acquisition date
	JD
	(Unaudited)
<u>Assets</u>	
Cash and bank balances	1,198,687
Brokerage customers' receivables and other receivables, net	656,640
Financial assets at fair value through profit or loss	1,679,154
Other debit balances	203,761
Intangible assets	4,049
Property and equipment	6,844
Total Assets	<u>3,749,135</u>
<u>Liabilities</u>	
Loans and bank overdrafts	49,475
Payables to financial brokerage customers	629,861
Other credit balances	165,874
End of service indemnity provision	67,997
Total Liabilities	<u>913,207</u>
Net equity	<u><u>2,835,928</u></u>

- * The initial accounting for this acquisition was determined provisionally, as the fair values to be measured to the acquirees' identifiable assets and liabilities could be determined only provisionally by the end of the period in which the acquisition took place. The Group will recognize any adjustment to those provisional values as a result of completing the initial accounting within twelve months from the date of acquisition.

Cash flow on acquisition

Net cash acquired from the subsidiary	1,198,687
Cash paid	(2,682,101)
Net cash paid	<u><u>(1,483,414)</u></u>

Gain resulted from the acquisition

Cost of acquisition	2,682,101
Net identifiable assets	(2,835,928)
Gain resulted from the acquisition	<u><u>153,827</u></u>

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(19) RELATED PARTIES BALANCES AND TRANSACTIONS

Related parties represent with the Parent Company; Jordan Kuwait Bank, sister companies and key management personnel. Pricing policies and terms of these transactions are approved by the Group's management.

Following is a summary of the balances with related parties included in the interim condensed consolidated statement of financial position:

	Nature of relationship	30 June 2026 JD (Unaudited)	31 December 2025 JD (Audited)
Current accounts and deposits with related parties (Note 3)			
Current accounts at Jordan Kuwait Bank	Parent Company	4,957,897	5,493,091
Current accounts at Etihad Bank	Shareholder	11,177	-
	Previous		
Current accounts at Invest Bank	shareholder	-	6,892
Deposits at Jordan Kuwait Bank	Parent Company	-	1,702,119
Due from a related party			
	Previous		
Invest Bank	shareholder	-	700,000
Loan from related parties (Note 12)			
	Previous		
Invest Bank	shareholder	2,681,251	4,143,751
Bank overdraft (Note 3)			
Jordan Kuwait Bank	Parent Company	21,332	370,278

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Below is a summary of transactions with related parties as shown in the condensed interim consolidated income statement:

	Nature of relationship	30 June 2026 JD (Unaudited)	30 June 2025 JD (Unaudited)
Net brokerage commission revenues:			
Jordan Kuwait Bank	Parent Company	24,324	4,421
Invest Bank	Previous shareholder	-	2,626
Interest income:			
Etihad Bank	Shareholder	2,914	-
Jordan Kuwait Bank	Parent Company	14,090	52,786
Invest Bank	Previous shareholder	-	420
Financial consultation revenue:			
Jordan Kuwait Bank	Parent Company	51,500	-
Administrative expenses (Note 15):			
Jordan Kuwait Bank	Parent Company	6,000	6,000
Finance costs:			
Invest Bank	Previous shareholder	107,128	195,853
Jordan Kuwait Bank	Parent Company	45,112	14,726
Ejara Leasing Company	Sister Company	-	7,700

Bank guarantees:

The Group has bank guarantees provided by Jordan Kuwait Bank and Etihad bank (Parent Company and shareholder, respectively) in the amount of JD 1,186,000 and JD 400,000 as at 30 June 2026, respectively. (31 December 2025: Jordan Kuwait Bank and Invest Bank in the amount of JD 1,346,000 and JD 400,000, respectively) (Note 16).

Compensation of key management personnel:

The following is a summary of the benefits (salaries, bonuses and other benefits) of the Group's key management personnel:

	30 June 2026 JD (Unaudited)	30 June 2025 JD (Unaudited)
Salaries and bonuses	264,542	205,221
Remuneration and transportation allowance for members of the Board of Directors	37,133	42,000
	301,675	247,221

UNITED FINANCIAL INVESTMENTS COMPANY
PUBLIC SHAREHOLDING COMPANY
NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS
30 JUNE 2026 (UNAUDITED)

(20) BASIC AND DILUTED (LOSS) EARNINGS PER SHARE

	30 June 2026	30 June 2025
	JD	JD
	(Unaudited)	(Unaudited)
(Loss) profit for the period (JD)	(1,017,013)	169,204
Weighted average number of shares during the period (share)	9,000,000	10,554,953
Basic and diluted earnings per share (JD)	<u>(0,11)</u>	<u>0,016</u>

(21) SUBSEQUENT EVENTS

The General Assembly resolved in their extraordinary meeting held on 12 April 2026, to increase the Company's paid-in capital by JD 3,426,052, divided into 3,426,052 shares at a par value of JD 1 per share and a share premium of JD 0.17 per share, through a private issuance. Accordingly, the Company's paid-in capital will increase to JD 12,426,052 divided into 12,426,052 shares with a par value of JD 1 per share. Capital increase procedures were completed on 12 July 2026.