

**THE HOUSING BANK FOR TRADE AND FINANCE
(PUBLIC SHAREHOLDING LIMITED COMPANY)
AMMAN - THE HASHEMITE KINGDOM OF JORDAN**

**INTERIM CONDENSED CONSOLIDATED FINANCIAL
STATEMENTS FOR THE
SIX MONTH ENDED 30 JUNE 2026
TOGETHER WITH THE REVIEW REPORT**

**The Housing Bank for Trade and Finance
(Public Shareholding Limited Company)
Amman - The Hashemite Kingdom of Jordan
30 June 2026**

Interim condensed consolidated financial statement review report

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REVIEW REPORT ON THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

**TO H.E. THE CHAIRMAN AND MEMBERS OF THE BOARD OF DIRECTORS OF
THE HOUSING BANK FOR TRADE AND FINANCE
(PUBLIC SHAREHOLDING LIMITED COMPANY)**

Introduction

We have reviewed the accompanying interim condensed consolidated statement of financial position of The Housing Bank for Trade and Finance (Public Shareholding Limited Company) (the "bank") and its subsidiaries (together the "Group") as at 30 June 2026 and the related interim condensed consolidated statement of profit or loss, interim condensed consolidated statement of comprehensive income for the three-month and six-month periods then ended, and interim condensed consolidated statement of changes in equity and interim condensed consolidated statement of cash flows for the six-month period then ended and explanatory notes. Management is responsible for the preparation and presentation of these interim condensed consolidated financial statements in accordance with International Accounting Standard (34) "Interim Financial Reporting" as modified by the Central Bank of Jordan. Our responsibility is to express a conclusion on these interim condensed consolidated financial statements based on our review.

Scope of Review

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

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim condensed consolidated financial statements is not properly prepared, in all material respects, in accordance with International Accounting Standard (34) as modified by the Central Bank of Jordan.

For and on behalf PricewaterhouseCoopers "Jordan"


Omar Jamal Kalanzi
License No (1015)



Amman, Jordan
28 July 2026

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The Housing Bank for Trade and Finance
(Public Shareholding Limited Company)
Interim Condensed Consolidated Statement of Financial Position
As at 30 June 2026 (Reviewed)

		30 June 2026 (Reviewed) JD	31 December 2025 (Audited) JD
	Note		
Assets			
Cash and balances at central banks – net	5	578,629,539	615,874,636
Balances at banks and financial institutions – net	6	343,176,454	477,033,239
Deposits at banks and financial institutions – net	7	40,285,427	54,998,024
Financial assets at fair value through profit or loss	8	6,029,889	5,362,870
Financial assets at fair value through other comprehensive income	9	457,212,491	469,469,455
Direct credit facilities at amortized cost - net	10	4,987,493,601	4,455,058,872
Financial assets at amortized cost – net	11	2,766,288,122	2,742,012,857
Property and equipment – net		157,988,999	155,094,774
Intangible assets – net		17,109,836	19,211,781
Right of use asset		24,834,222	21,002,769
Deferred tax assets		93,097,123	100,242,057
Other assets – net	12	290,538,322	276,679,713
Total Assets		9,762,684,025	9,392,041,047
Liabilities and equity			
Liabilities			
Banks and financial institutions deposits		921,076,434	957,912,873
Customers' deposits	13	6,110,624,230	5,881,539,006
Cash margins		486,314,689	359,155,422
Borrowed funds	14	332,490,118	324,363,397
Bonds payable	15	70,900,000	-
Sundry provisions		27,138,646	25,240,296
Income tax provision	16/a	27,002,353	45,795,780
Deferred tax liabilities		20,289,666	16,641,787
Lease liability		23,656,594	20,416,930
Other liabilities	17	268,944,385	272,802,766
Total liabilities		8,288,437,115	7,903,868,257
Equity Shareholder's			
Authorized and paid-in capital		315,000,000	315,000,000
Share premium		328,147,537	328,147,537
Statutory reserve		337,542,932	337,542,932
Special reserve		11,993,467	11,993,467
Foreign currencies translation		(127,667,539)	(123,420,495)
Fair value reserve – net	19	22,241,313	16,226,674
Retained earnings	20	446,047,090	540,547,090
Profit for the period		81,116,912	-
Net attributable to the bank's shareholders' equity		1,414,421,712	1,426,037,205
Non-controlling interest		59,825,198	62,135,585
Total equity		1,474,246,910	1,488,172,790
Total liabilities and equity		9,762,684,025	9,392,041,047

The accompanying notes constitute an integral part of these interim condensed consolidated financial statements and should be read with them and with the review report.

The Housing Bank for Trade and Finance
(Public Shareholding Limited Company)
Interim Condensed Consolidated Statement of Profit or Loss
For the three and six Months period Ended 30 June 2026 (Reviewed)

		For the Three Months period Ended 30 June		For the Six Months period Ended 30 June	
		2026 (Reviewed)	2025 (Reviewed)	2026 (Reviewed)	2025 (Reviewed)
		JD	JD	JD	JD
Interest income	21	147,400,811	147,928,960	291,664,846	296,297,039
Interest expense	22	(51,611,055)	(52,727,939)	(101,499,766)	(105,592,491)
Net Interest Income		95,789,756	95,201,021	190,165,080	190,704,548
Net commission income		6,489,956	5,748,151	13,158,514	12,495,034
Net Interest and Commission Income		102,279,712	100,949,172	203,323,594	203,199,582
Gain from foreign currencies		3,821,944	3,212,295	6,384,750	5,538,971
Gain from financial assets at fair value through profit or loss	23	258,295	339,719	394,728	495,553
Cash dividends from financial assets at fair value through other comprehensive income		51,280	156,543	2,160,031	306,543
Other income		9,929,799	8,792,180	21,110,330	16,992,280
Total Income		116,341,030	113,449,909	233,373,433	226,532,929
Expenses					
Employees' expenses		25,729,374	23,895,594	52,937,796	50,389,613
Depreciation and amortization		6,820,796	7,166,842	13,232,936	14,049,784
Other expenses		19,328,818	17,392,454	37,466,526	34,136,497
Expense of expected credit loss	18	4,397,687	2,572,899	7,470,544	4,244,076
expense of (Recovery from) sundry provisions		126,296	217,915	822,250	(280,810)
Total Expenses		56,402,971	51,245,704	111,930,052	102,539,160
Profit for the period before income tax expense		59,938,059	62,204,205	121,443,381	123,993,769
Income tax expense	16/b	(20,122,138)	(22,110,843)	(39,235,167)	(43,892,578)
Profit for the period		39,815,921	40,093,362	82,208,214	80,101,191
Attributable to:					
Bank's Shareholders		39,400,464	40,233,687	81,116,912	79,739,748
Non-Controlling Interest		415,457	(140,325)	1,091,302	361,443
		39,815,921	40,093,362	82,208,214	80,101,191
		JD/Fils	JD/Fils	JD/Fils	JD/Fils
Basic and diluted earnings per share for the period attributable to the Bank's shareholders	24	0.125	0.128	0.258	0.253

The accompanying notes constitute an integral part of these interim condensed consolidated financial statements and should be read with them and with the review report.

The Housing Bank for Trade and Finance
(Public Shareholding Limited Company)
Interim Condensed Consolidated Statement of Comprehensive Income
For the three and six Months period Ended 30 June 2026 (Reviewed)

	For the Three Months period Ended 30 June		For the Six Months period Ended 30 June	
	2026 (Reviewed)	2025 (Reviewed)	2026 (Reviewed)	2025 (Reviewed)
	JD	JD	JD	JD
Profit for the period	39,815,921	40,093,362	82,208,214	80,101,191
Other comprehensive income items which may be reclassified to profit or loss in the subsequent period				
Foreign currencies translation	431,552	9,423,569	(5,505,298)	13,852,570
Net change in valuation reserve of financial assets at fair value through other comprehensive income after tax – debt instrument	(959,435)	1,706,845	(1,067,332)	3,462,406
Other comprehensive income items that will not be reclassified to profit or loss in the subsequent period				
Net change in valuation reserve of financial assets at fair value through other comprehensive income after tax - equity instruments	4,477,812	5,268,380	7,077,830	3,834,357
Total other comprehensive income for the period after tax	3,949,929	16,398,794	505,200	21,149,333
Total Comprehensive Income for the Period	43,765,850	56,492,156	82,713,414	101,250,524
Attributable to:				
Bank's shareholders	43,403,036	54,528,045	82,884,507	97,793,952
Non-controlling interest	362,814	1,964,111	(171,093)	3,456,572
	43,765,850	56,492,156	82,713,414	101,250,524

The accompanying notes constitute an integral part of these interim condensed consolidated financial statements and should be read with them and with the review report.

The Housing Bank for Trade and Finance
(Public Shareholding Limited Company)
Interim Condensed Consolidated Statement of Changes in Equity
For the six Months period Ended 30 June 2026 (Reviewed)

	Attributable to the bank's shareholders' equity										
	Reserves					Fair Value Reserve – Net	Retained Earnings	Profit for the Period	Total bank's shareholders' equity	Non-controlling Interest	Total Equity
	Authorized and paid-in capital	Share Premium	Statutory	Special Reserve	Foreign Currency Translation						
	JD	JD	JD	JD	JD						
For the six Months period Ended 30 June 2026 (Reviewed)											
Beginning Balance for the Period	315,000,000	328,147,537	337,542,932	11,993,467	(123,420,495)	16,226,674	540,547,090	-	1,426,037,205	62,135,585	1,488,172,790
Profit for the period	-	-	-	-	-	-	-	81,116,912	81,116,912	1,091,302	82,208,214
Net change in valuation reserve of financial assets at fair value through other comprehensive income after tax–debit instruments	-	-	-	-	-	(1,063,191)	-	-	(1,063,191)	(4,141)	(1,067,332)
Net change in valuation reserve of financial assets at fair value through other comprehensive income after tax - equity instruments	-	-	-	-	-	7,077,830	-	-	7,077,830	-	7,077,830
Foreign currencies translation	-	-	-	-	(4,247,044)	-	-	-	(4,247,044)	(1,258,254)	(5,505,298)
Total comprehensive income for the period	-	-	-	-	(4,247,044)	6,014,639	-	81,116,912	82,884,507	(171,093)	82,713,414
Dividends paid	-	-	-	-	-	-	(94,500,000)	-	(94,500,000)	(2,139,294)	(96,639,294)
Ending Balance for the Period	315,000,000	328,147,537	337,542,932	11,993,467	(127,667,539)	22,241,313	446,047,090	81,116,912	1,414,421,712	59,825,198	1,474,246,910
For the six Months period Ended 30 June 2025 (Reviewed)											
Beginning Balance for the Period	315,000,000	328,147,537	317,875,934	11,870,335	(133,342,835)	4,904,574	499,963,734	-	1,344,419,279	59,312,918	1,403,732,197
Profit for the period	-	-	-	-	-	-	-	79,739,748	79,739,748	361,443	80,101,191
Net change in valuation reserve of financial assets at fair value through other comprehensive income after tax–debit instruments	-	-	-	-	-	3,442,890	-	-	3,442,890	19,516	3,462,406
Net change in valuation reserve of financial assets at fair value through other comprehensive income after tax - equity instruments	-	-	-	-	-	3,834,357	-	-	3,834,357	-	3,834,357
Foreign currencies translation	-	-	-	-	10,776,957	-	-	-	10,776,957	3,075,613	13,852,570
Total comprehensive income for the period	-	-	-	-	10,776,957	7,277,247	-	79,739,748	97,793,952	3,456,572	101,250,524
Dividends paid	-	-	-	-	-	-	(94,500,000)	-	(94,500,000)	(1,896,003)	(96,396,003)
Ending Balance for the Period	315,000,000	328,147,537	317,875,934	11,870,335	(122,565,878)	12,181,821	405,463,734	79,739,748	1,347,713,231	60,873,487	1,408,586,718

The Bank cannot use a restricted amount of JD 6,275,955 from retained earing which represents the financial assets revaluation differences in accordance with the instructions of Jordan Securities Commission and the Central Bank of Jordan as in 30 June 2026 and 31 December 2025.

Retained earnings include an amount of JD 591,370 which represents the effect of early implementation of the IFRS (9). This amount may not be used except for the amounts actually realized from sale as in 30 June 2026 and 31 December 2025.

The Bank cannot use a restricted amount of JD 93,097,123 as at 30 June 2026 from retained earing which represents deferred tax assets which are restricted against capitalization or distribution only to the extent if actually recognized in accordance with the instructions of the Central Bank of Jordan and the Jordan Securities Commission (JD 100,242,057 as at 31 December 2025).

Retained earnings includes a restricted amount of JD 497,488 as in 30 June 2026 which represents the gain from the valuation of foreign currencies at the International Bank for Trade and Finance /Syria for the current period and the prior years (JD 548,769 as at 31 December 2025).

The accompanying notes constitute an integral part of these interim condensed consolidated financial statements and should be read with them and with the review report.

The Housing Bank for Trade and Finance
(Public Shareholding Limited Company)
Interim Condensed Consolidated Statement of Cash Flows
For the six Months period Ended 30 June 2026 (Reviewed)

		For the six Months period Ended 30 June	
	Note	2026 (Reviewed) JD	2025 (Reviewed) JD
Operating activities			
Profit for the period before income tax		121,443,381	123,993,769
Adjustments for non-cash items:			
Depreciation and amortization		13,232,936	14,049,784
Provision for expected credit losses		7,470,544	4,244,076
Net unrealized gain from valuation of financial assets at fair value through profit or loss		(186,902)	(319,769)
Cash dividends from financial assets at fair value through other comprehensive income		(2,160,031)	(306,543)
Unrealized loss (gain) from valuation of derivatives		91,229	(20,877)
Net accrued interest and commission income		(1,815,721)	(11,193,790)
Effect of the change in exchange rates on cash and cash equivalents		(4,315,569)	(3,527,213)
Provision for end of service indemnity expense		1,977,905	1,720,595
Premiums and discounts amortization		(143,842)	(1,997,657)
Expense of (Recovery from) sundry provisions		822,250	(280,810)
Others		674,810	596,671
Cash flows from operating activities before changes in assets and liabilities		137,090,990	126,958,236
(Increase) decrease in assets:			
Deposits at banks and financial institutions (maturing within more than 3 months)		14,702,166	33,453,007
Direct credit facilities		(552,367,452)	(235,521,847)
Financial assets at fair value through profit or loss		(480,117)	-
Other assets		(10,370,604)	(19,068,879)
Increase (decrease) in liabilities:			
Banks and financial institutions' deposits (maturing within more than 3 months)		20,795,214	40,195,303
Customers' deposits		240,384,111	89,826,599
Cash margins		128,229,234	43,321,642
Other liabilities		(7,754,967)	(8,097,186)
Sundry provisions paid		(955,794)	(1,333,417)
Net cash flow (used in) generated from operating activities before income tax		(30,727,219)	69,733,458
Income tax paid	16	(50,695,678)	(65,091,273)
Net cash flow (used in) generated from operating activities		(81,422,897)	4,642,185
Investing activities			
Purchase of financial assets at fair value through other comprehensive income		(71,331,424)	(79,542,818)
Matured financial assets at fair value through other comprehensive income		92,985,887	79,032,478
Cash dividends from financial assets at fair value through other comprehensive income		2,160,031	306,543
Purchase of financial assets at amortized cost		(303,626,113)	(292,650,551)
Matured financial assets at amortized cost		274,741,138	243,632,117
Purchase of property and equipment		(10,211,721)	(6,462,083)
Proceeds from sale of property and equipment		60,884	245,138
Purchase of intangible assets		(1,453,248)	(2,544,824)
Net cash flows used in investing activities		(16,674,566)	(57,984,000)
Financing activities			
Borrowed funds		130,119,724	97,030,106
Paid from borrowed funds		(121,993,003)	(100,214,720)
Bonds payable		70,900,000	-
Dividends paid to shareholders		(89,831,699)	(89,873,592)
Impact on non-controlling interest from subsidiaries paid dividends		(2,139,294)	(1,896,003)
Paid lease liabilities		(3,687,731)	(2,964,245)
Net cash flows used in financing activities		(16,632,003)	(97,918,454)
Net decrease in cash and cash equivalent		(114,729,466)	(151,260,269)
Effect of the change in exchange rates on cash and cash equivalents		1,068,674	11,438,197
Cash and cash equivalents - beginning of the period		173,288,269	310,046,686
Cash and cash equivalents - end of the period	25	59,627,477	170,224,614

The accompanying notes constitute an integral part of these interim condensed consolidated financial statements and should be read with them and with the review report.

(1) General Information

The Housing Bank for Trade and Finance ("the Bank") was established in 1973 and registered as a public shareholding limited company in accordance with the Jordanian Companies Law No. (12) of 1964. The Bank's paid-up capital amounted to JD 315 million distributed to 315 million shares, with a par value of JD 1 per share.

The Bank provides its banking and financing business activities through its headquarter in Amman – Jordan and through its branches in Jordan (103 branches) and abroad in Palestine and Bahrain (16 branches) and through its subsidiaries in Jordan, Syria, Algeria and the United Kingdom.

The Bank's shares are traded on Amman Stock Exchange.

The interim condensed consolidated financial statements were approved by the Bank's Board of Directors on 23 July 2026.

(2) Basis of Preparation of the Interim Condensed Consolidated Financial Statements

The accompanying interim condensed consolidated financial statements have been prepared in accordance with the International Accounting Standard No. (34) "Interim Financial Reporting", as modified by the Central Bank of Jordan instructions.

The interim condensed consolidated financial statements are prepared in accordance with the historical cost convention, except for financial assets, financial liabilities, and derivatives which are stated at fair value at the date of the interim condensed consolidated financial statements. Note that financial assets at fair value through other comprehensive income include certain unlisted investments established through Jordanian banks in accordance with the Central Bank of Jordan circular. These investments were initially recognized at cost, and are subsequently remeasured at fair value based on their netbook value

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

The interim condensed consolidated financial statements do not include all notes and information presented in the annual financial statements which is prepared in accordance with the IFRS Accounting Standards as modified by the Central Bank of Jordan instructions and should be read with the Bank's annual report for the year ended 31 December 2025. The results of the six months ended 30 June 2026 do not indicate the expected results for the year ended 31 December 2026. There was no appropriation of the profit of the six months period ended 30 June 2026 which is performed at year end.

The key differences between IFRS Accounting Standards that should be applied and what has been modified by the Central Bank of Jordan are as follows:

- 1- Some items in the statement of financial position and statement of comprehensive income are presented and classified as per the instructions of the Central bank of Jordan and related illustrative template, which may not include all the IFRS Accounting standards disclosure requirements such as those outlined in IFRS 7,9 and 13.

The Housing Bank for Trade and Finance
(Public Shareholding Limited Company)
Notes to the Interim Condensed Consolidated Financial Statements
For the six Months period Ended 30 June 2026 (Reviewed)

- 2- Provisions for expected credit losses are calculated in accordance with the Central Bank of Jordan (CBJ) instructions No. (13/2018) "International Financial Reporting Standard (9) Implementation" dated 6 June 2018 and in accordance with the regulatory authorities' instructions in the countries that the Group operates whichever is more strict, the main significant differences are as follows:
 - a) Exclusion of the debt instruments issued or guaranteed by the Jordanian Government, so that credit exposures issued or guaranteed by the Jordanian Government are considered to have no credit losses.
 - b) When calculating credit losses against credit exposures, the calculation results in accordance with IFRS (9) are compared with the calculation as per the instructions of the Central Bank of Jordan No. (8/2024) dated 1 January 2025 for each stage separately and the stricter results are recorded.
- 3- In accordance with the instructions of the Central Bank of Jordan and the instructions of the supervisory authorities in the countries in which the Group operates, interest and commissions are suspended on non-performing credit facilities classified within stages.
- 4- Additional provisions are calculated in the consolidated financial statements against some of the Bank's foreign investments in some neighboring countries.
- 5- In previous years, additional provisions were recorded against seized assets under the instructions of the Central Bank of Jordan until October 2022, these instructions were canceled based on CBJ decision No. 10/3/16234 as of 10 October 2022, and reversing the booked provisions is allowed only upon the disposal of the related assets.
- 6- The statutory cash reserve held at the Central Bank of Jordan is not excluded from the cash and cash equivalents.
- 7- Based on certain agreements with the Central Bank of Jordan, the bank may book additional provisions against direct facilities granted to specific customers. additionally, the Central bank of Jordan's instructions may require additional provisions to be booked against some of the seized assets.

2-1 Basis of Consolidation of the Interim Condensed Consolidated Financial Statements

The interim condensed consolidated financial statements are consolidated from the date control is exercised until such control ceases. The assets, liabilities, expenses, and revenues of the subsidiaries are consolidated into the income statement from the date the group gains control over the subsidiaries until control ceases.

Control is achieved when the group has rights to variable returns from its involvement with the investee company and has the ability to influence those returns through its power over the investee. Control over the investee company is achieved only when the following conditions are met:

- Has the power over the investee. (Existing rights that give the group the ability to direct the relevant activities of the company invested in)
- Is exposed, or has rights, to variable returns from its involvement with the investee; and
- Has the ability to use its power to affect the investee's returns.

The Housing Bank for Trade and Finance
(Public Shareholding Limited Company)
Notes to the Interim Condensed Consolidated Financial Statements
For the six Months period Ended 30 June 2026 (Reviewed)

In the event that the Bank's voting rights fall below the majority of voting rights in any of the investees, The bank takes into account all facts and circumstances when estimating whether the Bank has voting rights in the investee that are sufficient to give it the ability to control or not. These facts and circumstances include:

- Contractual arrangements with other shareholders holding voting rights in the investee company.
- Rights arising from other contractual arrangements; and
- Potential voting rights held by the Bank and any other voting rights holders or parties.

The Bank will re-estimate whether it controls the investees or not if the facts and circumstances indicate that there are changes on one or more of the control points referred to above.

Profits, losses, and every item of other comprehensive income are allocated to the equity holders of the parent company and non-controlling interests, even if this results in a deficit in the non-controlling interests' balance. If necessary, the financial statements of subsidiaries are adjusted to align their accounting policies with those of the group. Assets, liabilities, equity, income, expenses, profits, and losses related to transactions between the group and its subsidiaries are eliminated in full.

Non-controlling interests in subsidiaries are determined separately from the Bank's ownership rights in these entities. Non-controlling interests currently held by equity interests granted to their holders in a proportionate share of the net assets upon liquidation may initially be measured at fair value or at the proportionate share of non-controlling interests in the fair value of the identifiable net asset purchase. The measurement is chosen on the basis of acquisition. Other non-controlling interests are initially measured at fair value after acquisition. The book value of non-controlling interests is the value of these interests upon initial recognition, in addition to the share of the non-controlling interests from subsequent changes in ownership rights. Total comprehensive income is attributed to the non-controlling interests, even if this leads to a deficit in the balance of the non-controlling interests.

Changes in the Group's interests in subsidiaries that do not result in a loss of control are accounted for as equity transactions. The present value of the Group's and non-controlling interests is adjusted to reflect changes in their relative interests in subsidiaries. Any difference between the amount by which non-controlling interests are adjusted and the fair value of the consideration paid or received is recognized directly in equity and attributed to the owners of the Group.

2-2 As of 30 June 2026, the group owns the following subsidiaries:

(a) Foreign subsidiaries:

International Bank for Trade and Finance / Syria: paid-in capital is Syrian Lira 525 million, of which the Bank owns 49.063%. The Bank has the power to control the administrative and financial policies of this bank. Therefore, its financial statements have been consolidated with the financial statements of the Bank. In this regard, the Bank's main objective is to conduct commercial banking activities, and ownership of this bank dates back to 2003. In addition, the International Bank for Trade and Finance has a subsidiary – The International Financial Center/ Syria (Under liquidation) with an ownership percentage of 85% of the company's capital amounting to 100 million SYL, whereas The Housing Bank for Trade and Finance owns a percentage of 5% of the company's capital.

**The Housing Bank for Trade and Finance
(Public Shareholding Limited Company)
Notes to the Interim Condensed Consolidated Financial Statements
For the six Months period Ended 30 June 2026 (Reviewed)**

Housing Bank for Trade and Finance – Algeria: the ownership is 85% of the bank's capital of 20 billion Algerian dinars. The main objective of this Bank is to conduct commercial banking activities, and ownership of this bank dates back to 2002.

Jordan International Bank / London: The Bank ownership is 75% of paid-up capital, which amounts to 65-million-pound sterling (65 million shares). The main objective of this Bank is to conduct banking activities.

(b) Local subsidiaries:

Specialized Lease Finance Company – Jordan: The Bank owns 100% of paid- in capital of JD 30 million (30 million shares). The Company's main activity is to conduct finance leases for various types of equipment and machinery, in addition to real estate, land, vehicles, and other items purchased by the company for finance lease purposes. The Bank's ownership in this Company dates back to 2005. Specialized Lease Finance Company has a subsidiary – Specialized Islamic Finance Company with a capital of JD 15 million on 3 July 2025.

(3) Significant Accounting Policies

The accounting policies used in the preparation of the interim condensed consolidated financial statements for the period ended on 30 June 2026 are consistent with those used in the preparation of the annual consolidated financial statement for the year ended 31 December 2025. However, the Group has adopted the following amendments and interpretations that apply for the first time in January 2026 and have not materially affected the amounts and disclosures in the interim condensed consolidated financial statements for the period and prior years, which may have an impact on the accounting treatment of future transactions and arrangements.

3-1 Changes in accounting policy and disclosures

(a) New and amended standards and interpretations issued and adopted by the Group in the financial year beginning on 1 January 2026:

Key requirements	Effect date
Amendments to International Financial Reporting Standard No. 9 and International Financial Reporting Standard No. 7 - Classification and Measurement of Financial Instruments On May 30, 2024, the International Accounting Standards Board issued targeted amendments to International Financial Reporting Standard No. 9 "Financial Instruments" and International Financial Reporting Standard No. 7 "Financial Instruments: Disclosures" in response to recent questions arising from practical application, and to introduce new requirements that apply not only to financial institutions but also to non-financial entities.	1 January 2026
Annual Improvements – No. 11 These amendments are part of the Annual Improvements project to the International Financial Reporting Standards for accounting. The annual improvements are limited to amendments that aim either to clarify the wording of a particular accounting standard, correct unintended side effects, or minor oversights among the requirements of the International Financial Reporting Standards.	1 January 2026

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Amendment to International Financial Reporting Standard 9 and International Financial Reporting Standard 7 - Electricity Contracts Based on Nature : These amendments change the requirements for 'own use' and hedge accounting for International Financial Reporting Standard 9 and include the targeted disclosure requirements of International Financial Reporting Standard 7. These amendments apply only to contracts that expose the entity to fluctuations in the underlying electricity quantity, due to the dependence of its generation source on natural conditions beyond control.	1 January 2026
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The implementation of the above standards did not have a material impact on the interim condensed consolidated financial statements of the Group.

(b) New standards issued and not yet applicable or early adopted by the Company for periods starting on or after 1 January 2026:

Key requirements	Effect date
Amendment to International Accounting Standard No. 21 - Translation into the Presentation Currency Affected by Hyperinflation: These limited-scope amendments specify the translation procedures for an entity whose presentation currency belongs to an economy experiencing high inflation. These amendments aim to improve the usefulness of the resulting information in a cost-effective manner. They have been made in response to stakeholder feedback and are expected to help reduce variability in practical application and provide a clearer basis for financial reporting when using a currency affected by high inflation.	1 January 2027
International Financial Reporting Standard No. 18 'Presentation and Disclosure in Financial Statements' The new requirements set out in International Financial Reporting Standard No. 18 will contribute to achieving comparability between the financial performance of similar entities, particularly regarding how 'operating profit or loss' is defined. The new disclosures required for certain management-defined performance measures will also enhance the level of transparency. This new standard replaces the previous International Accounting Standard No. 1 and specifically addresses matters related to presentation and disclosure in financial statements, focusing on updating the income statement to meet the matters mentioned above .	1 January 2027
International Financial Reporting Standard No. 19 "Subsidiaries Not Subject to Public Accountability: Disclosures" and Amendments: The new amendments complement the other International Financial Reporting Standards for accounting, where the qualifying subsidiary applies all requirements of the International Financial Reporting Standards except for the disclosure requirements, in which case it applies instead the reduced disclosure requirements outlined in International Financial Reporting Standard No. 19. The reduced disclosure requirements in International Financial Reporting Standard No. 19 achieve a balance between the needs of financial statement users of qualifying subsidiaries and achieving cost savings	1 January 2027

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for financial statement preparers. International Financial Reporting Standard No. 19 is considered an optional standard for qualifying subsidiaries.	
These amendments contribute to supporting qualifying subsidiaries by reducing disclosure requirements for certain standards and amendments .	

The management is still in the process of evaluating the impact of these new amendments on the Group's Interim Condensed consolidated financial statements, and it believes that there will be no significant impact on the interim condensed consolidated financial statements when they are implemented.

There are no other standards that are not yet effective and that would be expected to have a material impact on the Group in the current year starting 1 January 2026 or future reporting periods and on foreseeable future transactions.

(4) Significant Accounting Judgments and key Sources of Uncertainty Estimates:

Preparation of the interim condensed consolidated financial statements and application of the accounting policies require management to make judgments, estimates, and assumptions that affect the amounts of financial assets and financial liabilities, and to disclose potential liabilities. Moreover, these estimates and judgments affect revenues, expenses, provisions, in general, expected credit losses, as well as changes in fair value that appear in the interim condensed consolidated statement of comprehensive income and within shareholders' equity. In particular, the Group's management requires judgments to be made to estimate the amounts and timing of future cash flows. These estimates are necessarily based on multiple assumptions and factors with varying degrees of estimation and uncertainty. Meanwhile, the actual results may differ from estimates due to the changes arising from the conditions and circumstances of those estimates in the future.

The critical judgements and estimates used in the preparation of these interim condensed consolidated financial statements are reasonable and consistent with those used in the preparation of the Group's annual consolidated financial statements for the year ended 31 December 2025.

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(5) Cash and Balances at Central Banks - Net

The details of this item are as follows:

	30 June 2026	31 December 2025
	(Reviewed)	(Audited)
	JD	JD
Cash in hand and vault	166,794,583	149,804,690
Balances at central banks:		
Current accounts and demand deposits	101,424,885	131,538,104
Term and notice deposits*	104,215,211	97,452,606
Statutory cash reserve	206,217,967	237,105,609
Total Balances at Central Banks	411,858,063	466,096,319
Total Cash and Balances at Central Banks	578,652,646	615,901,009
<u>Less: Provision for expected credit losses</u>	<u>(23,107)</u>	<u>(26,373)</u>
Net Cash and Balances at Central Banks	578,629,539	615,874,636

Except for the statutory cash reserve, there are no restrictions balances as of 30 June 2026 and 31 December 2025, and it's not excluded from the cash and cash equivalents.

There are no certificate of deposits purchased from the Central Bank of Jordan.

*There are no term and notice deposits maturing within a period of three months as of 30 June 2026 and 31 December 2025.

The above balances are classified under stage 1. There were no transfers between stages (1, 2 and 3) for the balances and expected loss provision or written off balances during the six months period ended 30 June 2026 and for the year ended 31 December 2025.

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(6) Balances at Banks and Financial Institutions - Net

The details of this item are as follows:

<u>Description:</u>	Local Banks and Financial Institutions		Foreign Banks and Financial Institutions		Total	
	31					
	30 June 2026	December 2025	30 June 2026	31 December 2025	30 June 2026	31 December 2025
	(Reviewed)	(Audited)	(Reviewed)	(Audited)	(Reviewed)	(Audited)
	JD	JD	JD	JD	JD	JD
Current and demand accounts	12,087,762	1,995,930	174,445,543	233,265,494	186,533,305	235,261,424
Deposits maturing within or less than 3 months	49,257,740	45,221,704	107,717,362	197,069,361	156,975,102	242,291,065
Total	61,345,502	47,217,634	282,162,905	430,334,855	343,508,407	477,552,489
Provision for expected credit losses	(139,419)	(253,278)	(192,534)	(265,972)	(331,953)	(519,250)
Net	61,206,083	46,964,356	281,970,371	430,068,883	343,176,454	477,033,239

The non-interest bearing balances at banks and financial institutions amounted to JD 30.9 million as at 30 June 2026 (JD 33.4 millions at 31 December 2025).

There were no restricted balances as at 30 June 2026 and 31 December 2025.

The above balances are classified under stage 1. There were no transfers between stages (1, 2 and 3) for balances and expected credit loss provision or written off balances during the six months period ended 30 June 2026 and for the year ended 31 December 2025.

(7) Deposits at Banks and Financial Institutions - Net

The details of this item are as follows:

<u>Deposits mature during the period:</u>	Local Banks and Financial Institutions		Foreign Banks and Financial Institutions		Total	
	31		31		31	
	30 June 2026	December 2025	30 June 2026	December 2025	30 June 2026	December 2025
	(Reviewed)	(Audited)	(Reviewed)	(Audited)	(Reviewed)	(Audited)
	JD	JD	JD	JD	JD	JD
From 3 months to 6 months	-	-	17,672,011	13,321,103	17,672,011	13,321,103
From 6 months to 9 months	-	-	10,892,322	6,376,912	10,892,322	6,376,912
From 9 months to 12 months	-	-	9,456,779	5,448,030	9,456,779	5,448,030
More than a year	-	30,000,000	2,422,768	-	2,422,768	30,000,000
Total	-	30,000,000	40,443,880	25,146,045	40,443,880	55,146,045
Provision for expected credit losses	-	(316)	(158,453)	(147,705)	(158,453)	(148,021)
Net	-	29,999,684	40,285,427	24,998,340	40,285,427	54,998,024

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There were no restrictions on deposits as at 30 June 2026 and 31 December 2025.

The above balances are classified under stage 1. There were no transfers between stages (1,2 and 3) for balances and expected loss provision or written off balances during the six months period ended 30 June 2026 and for the year ended 31 December 2025.

(8) Financial Assets at Fair Value through Profit or Loss

The details of this item are as follows:

	30 June 2026 (Reviewed)	31 December 2025 (Audited)
	JD	JD
Quoted Financial Assets:		
Companies shares and funds listed in financial markets	6,029,889	5,362,870
Total	6,029,889	5,362,870

(9) Financial Assets at Fair Value through Other Comprehensive Income

The details of this item are as follows:

	30 June 2026 (Reviewed)	31 December 2025 (Audited)
	JD	JD
Shares with available market prices	57,041,670	44,068,651
Shares and funds with no available market prices	82,118,354	69,682,891
Total Shares	139,160,024	113,751,542
Jordanian treasury bonds	197,917,545	201,330,626
Jordanian government bills and bonds	34,330,931	35,183,136
Foreign governments bills and bonds	50,469,603	69,808,353
Corporate bonds	35,386,018	49,464,276
Total Bonds	318,104,097	355,786,391
<u>Less:</u> Provision of expected credit losses	(51,630)	(68,478)
Total Bonds – Net	318,052,467	355,717,913
Total	457,212,491	469,469,455

The maturity dates for Bonds range from year 2026 to year 2036.

Interest rates on bonds and treasury bills ranges from 1.4% to 7.67%.

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The following represents the movement on shares at fair value through other comprehensive income for shares during the period / year:

	30 June 2026	31 December 2025
	(Reviewed)	(Audited)
	JD	JD
Fair value at the beginning of the period / year	113,751,542	89,020,670
New investments during the period / year	14,360,010	16,500,062
Change in fair value during the period / year	11,052,953	8,222,040
Adjustments resulted from change in exchange rates	(4,481)	8,770
Balance at the End of the Period/Year	139,160,024	113,751,542

The following represents the movement on bonds at fair value through other comprehensive income for bonds during the period / year:

	Stage (1)	Stage (2)	Stage (3)	Total
	Individual	Individual		
	JD	JD	JD	JD
30 June 2026 (Reviewed)				
Fair value – beginning of the period	351,633,062	4,153,329	-	355,786,391
New investments during the period	56,971,415	-	-	56,971,415
Matured investments during the period	(91,029,224)	(1,956,663)	-	(92,985,887)
Change in fair value during the period	(1,642,612)	(20,390)	-	(1,663,002)
Amortization of premium/ discount	148,533	9,013	-	157,546
Adjustments resulted from change in exchange rates	5,576	(167,942)	-	(162,366)
Balance – End of the Period	316,086,750	2,017,347	-	318,104,097
31 December 2025 (Audited)				
Fair value – beginning of the year	346,349,934	10,015,552	-	356,365,486
New investments during the year	102,877,528	-	-	102,877,528
Matured investments during the year	(110,211,963)	(4,939,993)	-	(115,151,956)
Transferred to (from) stage (1)	1,763,037	(1,763,037)	-	-
Change in fair value during the year	9,338,194	139,398	-	9,477,592
Amortization of premium/ discount	1,496,801	7,653	-	1,504,454
Adjustments resulted from change in exchange rates	19,531	693,756	-	713,287
Balance – End of the Year	351,633,062	4,153,329	-	355,786,391

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The following represents the movement on expected credit losses during the period / year:

	Stage (1)	Stage (2)	Stage (3)	Total
	Individual	Individual		
	JD	JD	JD	JD
30 June 2026 (Reviewed)				
Balance – beginning of the period	67,789	689	-	68,478
Expected credit loss for new investments during the period	13,397	-	-	13,397
Reversed from impairment losses on matured investments	(11,260)	(689)	-	(11,949)
Effect on provision resulted from adjustments	(18,061)	-	-	(18,061)
Adjustments resulted from change in exchange rates	(235)	-	-	(235)
Balance – End of the Period	51,630	-	-	51,630
31 December 2025 (Audited)				
Balance – beginning of the year	141,077	32,277	-	173,354
Expected credit loss for new investments during the year	4,242	-	-	4,242
Reversed from impairment losses on matured investments	(919)	(1,394)	-	(2,313)
Transferred to (from) stage (1)	17,017	(17,017)	-	-
Effect on provision at the end of the year due to reclassification between stages	(15,392)	-	-	(15,392)
Effect on provision resulted from adjustments	(84,375)	(13,177)	-	(97,552)
Adjustments resulted from change in exchange rates	6,139	-	-	6,139
Balance – End of the Year	67,789	689	-	68,478

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(10) Direct Credit Facilities at Amortized Cost – Net

The details of this item are as follows:

	30 June 2026	31 December 2025
	(Reviewed)	(Audited)
	JD	JD
Individuals (retail):		
Overdraft accounts	1,269,746	1,160,143
Loans and discounted bills *	1,032,364,144	912,307,617
Credit cards	30,017,082	30,077,725
Real estate loans	1,272,547,105	1,255,863,396
Includes Housing loans	826,648,561	799,750,567
Companies:		
Large		
Overdraft accounts	298,877,223	240,929,385
Loans and discounted bills *	1,508,524,459	1,431,700,539
Small and Medium		
Overdraft accounts	88,979,378	66,915,367
Loans and discounted bills *	375,633,706	333,677,503
Government and public sector	862,629,400	723,017,823
Total	5,470,842,243	4,995,649,498
<u>Less:</u> Provision of expected credit losses	(378,509,838)	(410,175,602)
Interest in suspense	(104,838,804)	(130,415,024)
Net Direct Credit Facilities	4,987,493,601	4,455,058,872

* Net after deducting interest and commission received in advance of JD 33,779,127 as at 30 June 2026 (JD 27,060,835 as at 31 December 2025).

Non-performing credit facilities amounted to JD 407,701,124 which is equivalent to 7.5% of total direct credit facilities at amortized cost as at 30 June 2026 (JD 421,865,368 which is equivalent to 8.4% of total direct credit facilities at amortized cost as at 31 December 2025).

Non-performing credit facilities after deducting interest and commissions in suspense amounted to JD 328,957,595 which is equivalent to 6.1% of total direct credit facilities balance at amortized cost after deducting interest and commission in suspense as at 30 June 2026 (JD 320,789,636 which is equivalent to 6.6% of total credit facilities balance at amortized cost after deducting interest and commission in suspense as at 31 December 2025).

Non-performing credit facilities transferred to off-the statement of financial position amounted to JD 74,225,349 during the six months period ended 30 June 2026 (JD 89,591,941 during the year 2025), the off-balance sheet item balance is amounted to JD 694,170,394 as at 30 June 2026 (JD 614,345,852 as at 31 December 2025). These debts are fully covered with provisions and interest in suspense.

Direct credit facilities granted to and guaranteed by the Government of Jordan amounted to JD 648,216,920 which is equivalent to 11.8% of total direct credit facilities as at 30 June 2026 (JD 521,406,379 which is equivalent to 10.4% as at 31 December 2025).

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Loans rescheduled are amounted to JD 35.5 million during the period ended 30 June 2026 (JD 19.9 million during the year 2025).

Loans restructured are amounted to JD 31.4 million during the period ended 30 June 2026 (JD 47.0 million during the year 2025).

The following represents the movement on direct credit facilities during the period / year:

	Stage (1)		Stage (2)		Stage (3)	Total
	Individual	Collective	Individual	Collective		
	JD	JD	JD	JD	JD	JD
For the Six-Month Period Ended 30 June 2026 (Reviewed)						
Balance - beginning of the period	2,750,253,029	1,491,110,815	207,338,944	125,081,342	421,865,368	4,995,649,498
New credit facilities during the period	723,276,064	248,121,669	4,299,751	1,021,846	1,900,225	978,619,555
Paid credit facilities during the period	(247,295,118)	(113,589,986)	(5,428,904)	(3,512,091)	(4,857,645)	(374,683,744)
Transferred (from) to stage (1) – net	6,377,107	13,883,912	(6,006,139)	(13,695,690)	(559,190)	-
Transferred (from) to stage (2) – net	(113,758,170)	(26,733,196)	114,978,127	34,986,832	(9,473,593)	-
Transferred (from) to stage (3) – net	(9,443,034)	(4,761,702)	(22,427,343)	(23,897,508)	60,529,587	-
Changes resulted from adjustments	38,241,951	(69,270,333)	(11,132,734)	(14,288,673)	14,961,125	(41,488,664)
Credit facilities written off and transferred to off balance sheet items	-	-	-	-	(75,121,186)	(75,121,186)
Adjustments resulting from change in exchange rates	(7,237,674)	(2,828,371)	(52,422)	(471,182)	(1,543,567)	(12,133,216)
Balance - End of the Period	3,140,414,155	1,535,932,808	281,569,280	105,224,876	407,701,124	5,470,842,243
For the Year Ended 31 December 2025 (Audited)						
Balance - beginning of the year	2,641,533,578	1,644,253,412	257,997,235	120,491,849	439,419,307	5,103,695,381
New credit facilities during the year	595,714,251	265,170,998	9,866,920	3,611,581	8,451,387	882,815,137
Paid credit facilities during the year	(426,153,447)	(259,305,382)	(29,342,266)	(6,118,555)	(41,203,638)	(762,123,288)
Transferred (from) to stage (1) – net	24,947,671	35,340,539	(24,412,570)	(31,627,192)	(4,248,448)	-
Transferred (from) to stage (2) – net	(35,399,146)	(79,104,470)	44,182,653	81,317,714	(10,996,751)	-
Transferred (from) to stage (3) – net	(15,467,573)	(27,555,726)	(37,875,981)	(40,055,970)	120,955,250	-
Changes resulting from adjustments	(45,329,273)	(100,118,909)	(14,185,870)	(4,228,587)	7,917,154	(155,945,485)
The effect of the disposal of a Subsidiary	(29,474)	(3,083,036)	(70,824)	-	(5,897,791)	(9,081,125)
Credit facilities written off and transferred to off balance sheet items	-	-	-	-	(96,889,724)	(96,889,724)
Adjustments resulting from change in exchange rates	10,436,442	15,513,389	1,179,647	1,690,502	4,358,622	33,178,602
Balance - End of the Year	2,750,253,029	1,491,110,815	207,338,944	125,081,342	421,865,368	4,995,649,498

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The following represents the movement on the provision of expected credit loss during the period / year:

	Corporate	SME's	Retail	Real Estate	Governmental and Public	Total
	JD	JD	JD	JD	JD	JD
For the Six-Month Period Ended 30 June 2026 (Reviewed)						
Balance - beginning of the period	187,740,532	40,639,649	72,552,594	94,938,425	14,304,402	410,175,602
Impairment loss on new facilities during the period	1,369,209	876,548	814,151	600,415	5,394	3,665,717
Reversed from impairment loss on paid facilities	(937,424)	(518,486)	(1,828,904)	(1,544,545)	(14)	(4,829,373)
Transferred (from) to stage (1)	(50,471)	(55,426)	2,087,223	1,634,821	(14,153,020)	(10,536,873)
Transferred (from) to stage (2)	(11,283,055)	(406,662)	(2,004,816)	(1,232,005)	14,153,020	(773,518)
Transferred (from) to stage (3)	11,333,526	462,088	(82,407)	(402,816)	-	11,310,391
Effect on the provision as of the end of the period resulting from reclassification between three stages during the period	3,068,361	4,668,461	298,426	1,164,554	-	9,199,802
Effect resulted from adjustments	1,325,817	(843,049)	(828,958)	1,323,436	(66,636)	910,610
Credit facilities written off and transferred to off balance sheet items	(34,859,295)	(3,727,351)	(984,835)	(182,886)	-	(39,754,367)
Adjustments resulted from change in exchange rates	(196,830)	(407,941)	(2,905)	(250,477)	-	(858,153)
Balance - End of the Period	157,510,370	40,687,831	70,019,569	96,048,922	14,243,146	378,509,838
Redistribution based on portfolio:						
Provisions on an individual level	157,440,366	39,298,894	54,745,264	76,963,394	14,243,146	342,691,064
Provisions on a collective level	70,004	1,388,937	15,274,305	19,085,528	-	35,818,774
	157,510,370	40,687,831	70,019,569	96,048,922	14,243,146	378,509,838
Redistribution based on stages:						
Stage (1)	5,037,168	1,655,259	3,721,653	6,877,716	90,121	17,381,917
Stage (2)	36,495,005	6,220,168	13,179,204	48,615,430	14,153,025	118,662,832
Stage (3)	115,978,197	32,812,404	53,118,712	40,555,776	-	242,465,089
	157,510,370	40,687,831	70,019,569	96,048,922	14,243,146	378,509,838

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	Corporate	SME's	Retail	Real Estate	Governmental and Public	Total
	JD	JD	JD	JD	JD	JD
For the Year Ended 31 December 2025 (Audited)						
Balance - beginning of the year	191,426,525	48,648,280	69,586,890	114,676,345	14,222,706	438,560,746
Impairment loss on new facilities during the year	5,873,621	3,363,605	3,061,672	2,900,067	76,545	15,275,510
Reversed from impairment loss on paid facilities	(10,770,824)	(3,258,586)	(4,144,053)	(10,260,892)	(29,044)	(28,463,399)
Transferred (from) to stage (1)	237,960	382,574	2,118,767	2,727,372	-	5,466,673
Transferred (from) to stage (2)	(5,409,184)	(1,571,946)	(3,146,980)	(2,999,030)	-	(13,127,140)
Transferred (from) to stage (3)	5,171,224	1,189,372	1,028,213	271,658	-	7,660,467
Effect on provision at the end of the year due to reclassification between stages	14,208,600	6,458,672	18,255,086	5,785,392	-	44,707,750
Effect resulted from adjustments	(7,660,597)	(3,727,662)	(385,790)	(12,149,893)	34,192	(23,889,750)
The effect of the disposal of a Subsidiary	(788,003)	-	(3,569,262)	-	-	(4,357,265)
Transfers during the year (Note 12)	7,421,024	-	-	-	-	7,421,024
Credit facilities written off and transferred to off balance sheet items	(12,015,462)	(11,544,371)	(10,256,157)	(6,567,449)	-	(40,383,439)
Adjustments resulted from change in exchange rates	45,648	699,711	4,208	554,855	3	1,304,425
Balance - End of the Period	187,740,532	40,639,649	72,552,594	94,938,425	14,304,402	410,175,602
Redistribution based on portfolio:						
Provisions on an individual level	187,708,481	38,840,304	55,802,072	76,181,038	14,304,402	372,836,297
Provisions on a collective level	32,051	1,799,345	16,750,522	18,757,387	-	37,339,305
	187,740,532	40,639,649	72,552,594	94,938,425	14,304,402	410,175,602
Redistribution based on stages:						
Stage (1)	5,478,605	1,814,101	3,754,449	7,466,728	14,304,402	32,818,285
Stage (2)	43,620,278	6,570,920	14,655,811	50,142,844	-	114,989,853
Stage (3)	138,641,649	32,254,628	54,142,334	37,328,853	-	262,367,464
	187,740,532	40,639,649	72,552,594	94,938,425	14,304,402	410,175,602

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Interest in Suspense

The following is the movement on interest in suspense:

	Corporate	SME's	Retail	Real	Governmental and	Total
	JD	JD	JD	Estate loans	Public	JD
	JD	JD	JD	JD	JD	JD
For the Six-Month Period Ended 30 June 2026						
(Reviewed)						
Balance – beginning of the period	46,880,023	16,826,528	19,528,918	28,980,425	18,199,130	130,415,024
Interest suspended on new exposure during the period	31,660	52,823	34,755	13,966	-	133,204
Interest in suspense transferred to income from exposure paid during the period	(239)	(424,237)	(319,209)	(239,838)	-	(983,523)
Effect on interest suspended due to reclassification between stages	679,361	249,686	(264,012)	(232,595)	-	432,440
Effect on interest in suspense due to adjustments	4,821,372	3,255,722	4,360,332	929,920	(2,869,777)	10,497,569
Credit facilities written off and transferred to off balance sheet items	(28,051,569)	(4,702,539)	(2,033,203)	(579,508)	-	(35,366,819)
Adjustments resulted from change in exchange rates	(78,804)	(114,060)	(1,688)	(94,539)	-	(289,091)
Balance – End of the Period	24,281,804	15,143,923	21,305,893	28,777,831	15,329,353	104,838,804
For the Year Ended 31 December 2025 (Audited)						
Balance – beginning of the year	43,848,894	28,509,872	28,798,269	38,789,572	11,591,006	151,537,613
Interest suspended on new exposure during the year	1,915,390	98,511	128,548	62,971	-	2,205,420
Interest in suspense transferred to income from exposure paid during the year	(1,387,956)	(450,043)	(97,767)	(2,043,040)	-	(3,978,806)
Effect on interest suspended due to reclassification between stages	1,199,993	575,425	1,119,309	460,507	-	3,355,234
Effect on interest in suspense due to adjustments	9,665,479	4,490,448	8,644,079	4,431,388	6,608,124	33,839,518
Transfers during the year	(492,866)	-	(148,945)	-	-	(641,811)
Credit facilities written off and transferred to off balance sheet items	(7,956,800)	(16,713,887)	(18,918,821)	(12,916,777)	-	(56,506,285)
Adjustments resulted from changes in exchange rates	87,889	316,202	4,246	195,804	-	604,141
Balance End of the Year	46,880,023	16,826,528	19,528,918	28,980,425	18,199,130	130,415,024

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The following table shows the total credit facilities classified by economic sector and geographic distribution:

Economic Sector	30 June 2026 (Reviewed)			31 December 2025 (Audited)
	Inside Jordan	Outside Jordan	Total	Total
	JD	JD	JD	JD
Financial	123,222,307	135,978,409	259,200,716	231,110,478
Industrial	491,028,595	260,491,941	751,520,536	636,733,242
Trading	384,902,857	304,018,859	688,921,716	683,396,472
Real estate	867,973,032	375,039,701	1,243,012,733	1,228,735,377
Agriculture	55,955,872	20,597,823	76,553,695	74,529,742
Shares	28,523,877	-	28,523,877	30,016,665
Individuals	1,056,822,989	35,454,102	1,092,277,091	963,457,376
Government and public sector	708,784,884	153,844,516	862,629,400	723,017,823
Other	401,019,119	67,183,360	468,202,479	424,652,323
Total	4,118,233,532	1,352,608,711	5,470,842,243	4,995,649,498

(11) Financial Assets at Amortized Cost - Net

The details of this item are as follows:

	30 June 2026 (Reviewed)	31 December 2025 (Audited)
	JD	JD
Jordanian treasury bonds	1,877,601,255	1,897,315,723
Governmental or guaranteed by Government bonds	577,714,159	510,879,435
Foreign governments bonds	215,347,433	204,207,599
Corporate bonds and debentures	96,705,548	130,320,894
Total	2,767,368,395	2,742,723,651
<u>Less:</u> Provision for excepted credit losses	(1,080,273)	(710,794)
Net	2,766,288,122	2,742,012,857
Bonds and Bills Analysis:		
At fixed rate	2,766,288,122	2,742,012,857
At floating rate	-	-
Total	2,766,288,122	2,742,012,857

The maturity dates for Bonds range from year 2026 to year 2041.

Interest rate on bonds and Treasury Bills ranges from 3% to 8%.

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The following is the movement on financial assets at amortized cost during the period / year:

	Stage (1) Individual JD	Stage (2) Individual JD	Stage (3) JD	Total JD
For the Six-Month Period Ended 30 June 2026 (Reviewed)				
Balance – beginning of the period	2,742,723,651	-	-	2,742,723,651
New investments during the period	303,626,113	-	-	303,626,113
Matured investments during the period	(274,741,138)	-	-	(274,741,138)
Amortization of premium/ discount	(13,703)	-	-	(13,703)
Adjustments resulted from changes in exchange rates	(4,226,528)	-	-	(4,226,528)
Balance – End of the Period	2,767,368,395	-	-	2,767,368,395

For the Year Ended 31 December 2025 (Audited)

Balance – beginning of the year	2,547,974,839	-	3,000,001	2,550,974,840
New investments during the year	652,242,515	-	-	652,242,515
Matured investments during the year	(463,082,234)	-	-	(463,082,234)
Amortization of premium/ discount	2,248,480	-	-	2,248,480
Credit facilities transferred to off balance sheet items	-	-	(3,000,001)	(3,000,001)
Adjustments resulted from changes in exchange rates	3,340,051	-	-	3,340,051
Balance – End of the Year	2,742,723,651	-	-	2,742,723,651

The following is the movement on provision for expected credit losses during the period / year:

	Stage (1) Individual JD	Stage (2) Individual JD	Stage (3) JD	Total JD
For the Six-Month Period Ended 30 June 2026 (Reviewed)				
Balance – beginning of the period	710,794	-	-	710,794
Expected credit loss for new investments during the period	546,574	-	-	546,574
Expected credit loss for matured investments during the period	(32,053)	-	-	(32,053)
The effect on the provision resulting from the adjustments	(125,465)	-	-	(125,465)
Adjustments resulted from changes in exchange rates	(19,577)	-	-	(19,577)
Balance – End of the Period	1,080,273	-	-	1,080,273

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	Stage (1) Individual JD	Stage (2) Individual JD	Stage (3) JD	Total JD
For the Year Ended 31 December 2025 (Audited)				
Balance – beginning of the year	615,193	-	3,000,000	3,615,193
Expected credit loss for new investments during the year	395,288	-	-	395,288
Expected credit loss for matured investments during the year	(91,443)	-	-	(91,443)
The effect on the provision resulting from the adjustments	(240,846)	-	-	(240,846)
Credit facilities transferred to off balance sheet items	-	-	(3,000,000)	(3,000,000)
Adjustments resulted from changes in exchange rates	32,602	-	-	32,602
Balance – End of the Year	710,794	-	-	710,794

(12) Other Assets - Net

The details of this item are as follows:

	30 June 2026 (Reviewed) JD	31 December 2025 (Audited) JD
Accrued revenues and interest	58,863,310	56,173,079
Prepaid expenses	18,101,630	9,099,930
Assets seized by the Bank *	157,761,170	175,225,843
Revaluation gain / Hedge derivatives	1,581,941	596,180
Cheques under collection	23,006,724	19,031,354
Other	31,319,553	16,670,092
Total	290,634,328	276,796,478
Provision for expected credit losses	(96,006)	(116,765)
Net	290,538,322	276,679,713

* The regulations of Central Bank of Jordan require the Banks to dispose-off the assets it seizes during a maximum period of two years from the date of the acquisition, with another two years grace period.

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The following is a summary of the movement on assets seized by the Bank:

	30 June 2026 (Reviewed)	31 December 2025 (Audited)
	JD	JD
Balance - beginning of the period / year	175,225,843	150,015,648
Additions during the period / year	5,283,213	40,070,482
Disposals during the period / year	(22,539,139)	(14,860,557)
Foreign currencies translation difference during the period / year	(208,747)	270
Balance – End of the Period / Year	157,761,170	175,225,843

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(13) Customers' Deposits

The details of this item are as follows:

	Retail	Corporate	SME's	Governmental and Public	Total
	JD	JD	JD	JD	JD
30 June 2026 (Reviewed)					
Current accounts and demand deposits	611,747,115	322,086,901	514,958,573	48,733,987	1,497,526,576
Saving deposits	1,607,134,954	92,117	16,258,421	203,715	1,623,689,207
Time and notice deposits	1,598,084,689	642,596,092	86,407,405	416,652,452	2,743,740,638
Certificates of deposit	203,747,145	39,294,044	2,579,452	-	245,620,641
Others	47,168	-	-	-	47,168
Total	4,020,761,071	1,004,069,154	620,203,851	465,590,154	6,110,624,230
31 December 2025 (Audited)					
Current accounts and demand deposits	593,047,168	335,406,239	446,996,432	36,131,525	1,411,581,364
Saving deposits	1,632,806,766	178,879	14,757,545	98,794	1,647,841,984
Time and notice deposits	1,470,146,951	628,559,830	84,209,480	384,578,718	2,567,494,979
Certificates of deposit	207,514,330	42,429,376	4,629,755	-	254,573,461
Others	47,218	-	-	-	47,218
Total	3,903,562,433	1,006,574,324	550,593,212	420,809,037	5,881,539,006

The deposits of the public sector and the Government of Jordan inside the Kingdom amounted to approximately JD 426.1 million representing 7.0% of total deposits as at 30 June 2026 (approximately JD 395 million, representing 6.7% of total deposits as at 31 December 2025).

Non-interest bearing deposits are amounted to JD 1.58 billion representing 25.9% of total deposits as at 30 June 2026 (around JD 1.47 billion, representing 25.0% of total deposits as at 31 December 2025).

Restricted deposits (Restricted withdrawal) amounted to JD 79.4 million representing 1.3% of total deposits as at 30 June 2026 (JD 76.7 million, representing 1.3% of total deposits as at 31 December 2025).

Dormant accounts amounted to JD 197.8 million representing 3.2% of total deposits as at 30 June 2026 (JD 184.2 million representing 3.1% of total deposits as at 31 December 2025).

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(14) Borrowed funds

This item consists of the following:

30 June 2026 (Reviewed)	JD	Number of Total Payments	Number of Remaining Payments	Periodicity	Guarantee	Borrowing Interest Rate	Re-lending interest rate
Central Bank of Jordan loans:							
SME's Support programs	13,618,502	110	69	Semi Annual	Financial Solvency	2.5% to 5.95%	Guaranteed 6.00% to 9.85% Without Guarantee: 7.5% to 10.35%
Main Economic Sectors Support Programs	98,614,001	Based on the Periodicity of instalments due			On demand promissory note	Inside the capital city: 1% Outside the capital city: 0.5%	Inside the capital city: 3.75% as a minimum Outside the capital city: 3.25% as a minimum
Other programs	4,689,827	Based on the Periodicity of instalments due			On demand promissory note	0.00% to 2.50%	2.00% to 6.00%
Borrowing / local institutions	113,321,786	101	101	Monthly/Semi annual	Financial Solvency / Mortgage	5.00% to 7.00%	6.75% to 10.50%
Borrowing / foreign insinuations	102,246,002	84	74	Quarterly/ Semi annual	Financial Solvency	3.5% to 5.18%	Based on interest rate at the bank
Total	332,490,118						

The maturity dates of funds borrowed from the Central Bank of Jordan range from year 2027 to year 2051.

Borrowed funds from local institutions includes an amount of JD 35 million that were borrowed from Jordan Mortgage Refinance Company and the maturity dates of these borrowed funds range from year 2028 to year 2029.

Borrowed funds with a fixed interest rate amounted to JD 142,556,590 and borrowed funds with a variable interest rate amounted to JD 189,933,528.

The maturity dates of borrowed funds from foreign insinuations range from year 2027 to year 2032.

Borrowed funds during the period ended on 30 June 2026, amounted to JD 130,119,724 and settled borrowed funds amounted to JD 121,993,003 during the same period.

There were no renewed loans during the six months period ended 30 June 2026.

The Group has complied with all the covenant terms of borrowed funds agreements.

Borrowing from local institutions include an amount of JOD 9.7 million representing Islamic financing (Murabaha) in accordance with the provisions and principles of Islamic Sharia and pertain to the Specialized Islamic Finance Company (a subsidiary).

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31 December 2025 (Audited)	JD	Number of Total Payments	Number of Remaining Payments	Periodicity	Guarantee	Borrowing Interest Rate	Re-lending interest rate
Central Bank of Jordan loans:							
SME's Support programs	14,699,870	110	75	Semi Annual	Financial Solvency	2.5% to 6.32%	Guaranteed 6.0% to 9.85% Without Guarantee: 6.5% to 10.35%
Main Economic Sectors Support Programs	87,157,200	Based on the Periodicity of instalments due			On demand promissory note	Inside the capital city: 1% Outside the capital city: 0.5%	Inside the capital city: 3.75% as a minimum Outside the capital city: 3.25% as a minimum
Other programs	6,155,819	Based on the Periodicity of instalments due			On demand promissory note	0.00% - 2.50%	2.00% - 6.00%
Borrowing / local institutions	128,804,337	27	27	Monthly/Semi annual	Financial Solvency / Mortgage	5.00% to 7.75%	6.75% to 11%
Borrowing / foreign insinuations	87,546,171	109	102	Quarterly/ Semi annual	Financial Solvency	3.5% to 5.80%	Based on interest rate at the bank
Total	324,363,397						

The maturity dates of funds borrowed from the Central Bank of Jordan range from year 2026 to year 2051.

Borrowed funds from local institutions includes an amount of JD 75 million that were borrowed from Jordan Mortgage Refinance Company and the maturity dates of these borrowed funds range from year 2026 to year 2029.

Borrowed funds with a fixed interest rate amounted to JD 233,740,510 and borrowed funds with a variable interest rate amounted to JD 90,622,887.

The maturity dates of borrowed funds from foreign insinuations range from year 2027 to year 2032.

During 2025, Borrowed funds amounted to JD 165,111,156 and settled borrowed funds amounted to JD 138,280,077.

There were no renewed loans during the year 2025.

The Group has complied with all the covenant terms of borrowed funds agreements.

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(15) Bonds payable

Bonds payable represent a Blue Financing Loan issued in cooperation with the European Bank for Reconstruction and Development with a face value equivalent to 70,900,000 JOD and a variable Interest rate of 4.86% as at 30 June 2026 to finance sustainable projects dedicated to financial resources. (31 December 2025: nil)

(16) Income Tax

(a) Income tax provision

The movement on the income tax provision is as follows:

	30 June 2026 (Reviewed) JD	31 December 2025 (Audited) JD
Balance – beginning of the period / year	45,795,780	57,009,998
Income tax paid	(50,695,678)	(82,528,586)
Accrued income tax	30,142,187	69,508,952
Accrued income tax of distribution profits from a subsidiary	1,818,443	1,611,345
Currency translation	(58,379)	194,071
Balance – End of the Period / Year	27,002,353	45,795,780

Income tax rate for Banks in Jordan is 35% and a 3% for the national contribution account. In addition, the income tax rates in the countries in which the Bank has investments range from 0% to 31%.

- The Bank reached a final settlement with the Income and Sale Tax Department in Jordan up to the year 2024, and declared taxes were paid and income tax returns were filed for the year 2025 which has not yet been audited by the Income and Sales Tax Department.
- A final settlement for income tax has been reached for Palestine branches up to the year 2024, and declared taxes were paid and income tax returns were filed for the year 2025.
- The accrued income tax for the Housing Bank for Trade and Finance /Algeria was paid up to the year 2025.
- The accrued income tax for the International Bank for Trade and Finance /Syria was paid up to the year 2025.
- The accrued income tax for Jordan International Bank/ London was paid up to the year 2025.
- A final settlement for income tax has been reached for Specialized Leasing Company up to the year 2021, and declared taxes were paid and income tax returns were filed for the years 2025.
- Based on the opinion of the Bank's management and the tax consultant, the recorded income tax provision is sufficient to cover any future tax obligations.

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(b) Income tax expense appearing in the interim condensed consolidated statement of profit or loss represents the following:

	For the six Months period Ended 30 June	
	2026 (Reviewed)	2025 (Reviewed)
	JD	JD
Provision for income tax for the period	30,142,187	31,180,528
Deferred tax assets for the period	(10,738,518)	(11,575,173)
Deferred tax liabilities for the period	1,117,218	10,143
Amortization of deferred tax assets	18,714,280	24,277,080
Amortization of deferred tax liabilities	(1,818,443)	(1,725,114)
Income tax due on subsidiaries dividend's distribution	1,818,443	1,725,114
Total	39,235,167	43,892,578

(17) Other Liabilities

The details for this item are as follows:

	30 June 2026 (Reviewed)	31 December 2025 (Audited)
	JD	JD
Accrued interest	30,504,138	28,253,828
Interests and commissions received in advance	4,045,973	5,421,773
Accrued expenses	19,954,732	25,466,630
Certified cheques	50,900,355	45,260,763
Transfers in process	58,659,114	70,981,016
Payment in process	649,364	340,260
Prizes	2,270,274	2,388,189
Amounts payable to correspondent banks	1,297,971	1,155,179
General management trusts	3,918,119	4,043,148
Dividends payable to shareholders	24,002,080	19,333,906
Accounts payable	5,878,894	3,447,712
Unrealized loss / hedge derivatives	943	183,783
Other payable accounts	32,477,724	33,929,623
Provision for indirect facilities' expected credit loss*	27,800,642	29,634,177
Others	6,584,062	2,962,779
Total	268,944,385	272,802,766

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*The following is the movement on indirect facilities during the period / year:

	Stage (1)		Stage (2)			
	Individual	Collective	Individual	Collective	Stage (3)	Total
	JD	JD	JD	JD	JD	JD
For the Six-Month Period Ended 30 June 2026 (Reviewed)						
Balance at the beginning of the period	1,097,631,411	27,795,236	26,501,011	1,326,125	19,277,469	1,172,531,252
New exposures during the period	691,114,223	5,496,295	106,365	-	-	696,716,883
Matured exposures during the period	(531,002,385)	(4,179,478)	(3,922,388)	(9,499)	(152,444)	(539,266,194)
Transferred (from) to stage (1)	2,000	253,830	(1,000)	(109,254)	(145,576)	-
Transferred (from) to stage (2)	(89,175)	(264,954)	114,761	264,954	(25,586)	-
Transferred (from) to stage (3)	(333,729)	(180,000)	(95,420)	-	609,149	-
Effect of the reclassification	(27,610,142)	296,771	(543,758)	66,963	(69,825)	(27,859,991)
Adjustments resulted from changes in exchange rate	(6,139,259)	(558,273)	2,134	(114,340)	(286,593)	(7,096,331)
Balance at the End of the Period	1,223,572,944	28,659,427	22,161,705	1,424,949	19,206,594	1,295,025,619
For the Year Ended 31 December 2025 (Audited)						
Balance at the beginning of the year	915,485,306	39,427,046	23,873,054	2,276,449	25,574,062	1,006,635,917
New exposure during the year	661,830,538	3,844,868	19,071,870	-	15,000	684,762,276
Matured exposure during the year	(455,863,954)	(7,279,649)	(16,727,622)	(114,931)	(6,070,784)	(486,056,940)
Transferred (from) to stage (1)	1,551,081	366,037	(1,526,422)	(364,716)	(25,980)	-
Transferred (from) to stage (2)	(1,507,537)	(123,090)	2,507,537	123,090	(1,000,000)	-
Transferred (from) to stage (3)	(121,000)	(56,089)	(481,996)	(842,433)	1,501,518	-
Effect of the reclassification	(32,031,630)	(10,642,653)	(245,330)	(193,161)	(1,089,235)	(44,202,009)
Adjustments resulted from changes in exchange rate	8,288,607	2,258,766	29,920	441,827	372,888	11,392,008
Balance at the End of the Year	1,097,631,411	27,795,236	26,501,011	1,326,125	19,277,469	1,172,531,252

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The following is the movement on the expected credit loss for indirect facilities during the period / year:

	Stage (1)		Stage (2)		Stage (3)	Total
	Individual	Collective	Individual	Collective		
	JD	JD	JD	JD	JD	JD
For the Six-Month Period Ended 30 June 2026 (Reviewed)						
Balance at the beginning of the period	3,552,412	152,172	7,200,194	1,149,632	17,579,767	29,634,177
Impairment loss on the new facilities	1,494,328	24,690	42,893	-	-	1,561,911
Reversed from impairment loss on the matured facilities	(1,917,888)	(17,778)	(1,324,911)	(821)	(104,813)	(3,366,211)
Transferred (from) to stage (1)	118	72,920	(118)	(11,267)	(61,653)	-
Transferred (from) to stage (2)	(25)	(1,424)	10,885	1,424	(10,860)	-
Transferred (from) to stage (3)	(60)	(1,765)	(69,758)	-	71,583	-
Effect on provision as end of the period resulted from reclassification between the three stages during the period	(118)	(71,440)	(9,464)	6,337	275,406	200,721
Effect of the adjustments	(248,968)	1,600	382,109	(109,992)	(69,567)	(44,818)
Adjustments resulted from changes in exchange rate	(20,133)	(638)	591	(25,646)	(139,312)	(185,138)
Balance at the End of the Period	2,859,666	158,337	6,232,421	1,009,667	17,540,551	27,800,642
For the Year Ended 31 December 2025 (Audited)						
Balance at the beginning of the year	5,644,678	227,059	6,054,519	102,183	22,913,560	34,941,999
Impairment loss on the new facilities during the year	2,561,589	22,338	5,194,289	-	15,000	7,793,216
Reversed from impairment loss on the matured facilities	(3,469,397)	(47,228)	(5,035,383)	(6,458)	(4,528,212)	(13,086,678)
Transferred (from) to stage (1)	23,791	25,591	(23,790)	(24,476)	(1,116)	-
Transferred (from) to stage (2)	(26,698)	(211)	956,698	211	(930,000)	-
Transferred (from) to stage (3)	-	(659)	(22,528)	(63,378)	86,565	-
Effect on provision as of the end of year resulted from reclassification between the three stages during the year	(15,728)	(22,435)	(414,691)	28,180	1,208,643	783,969
Effect of the adjustments	(1,230,696)	(59,520)	488,368	1,095,981	(1,543,832)	(1,249,699)
Adjustments resulted from changes in exchange rate	64,873	7,237	2,712	17,389	359,159	451,370
Balance at the End of the Year	3,552,412	152,172	7,200,194	1,149,632	17,579,767	29,634,177

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(18) Expected Credit Losses Expense

The detail of this item is as follows:

	For the six Months period Ended 30 June	
	2026 (Reviewed)	2025 (Reviewed)
	JD	JD
Balances and deposits at banks and financial institutions	(179,500)	(81,980)
Financial assets at fair value through other comprehensive income	(16,613)	(61,472)
Financial assets at amortized cost	389,056	(89,341)
Direct credit facilities	8,946,756	6,212,551
Commitments and contingent liabilities	(1,648,396)	(1,731,861)
Other assets	(20,759)	(3,821)
Total	7,470,544	4,244,076

(19) Fair Value Reserve – Net

The details of this item is as follows:

	30 June 2026 (Reviewed)	31 December 2025 (Audited)
	JD	JD
Balance – beginning of the period/ year	16,226,674	4,904,574
Unrealized (loss) gain - debt instrument	(1,657,481)	9,439,258
Unrealized gain – equity instrument	11,052,942	8,221,981
Deferred tax assets	968,282	(1,732,959)
Deferred tax liabilities	(4,349,104)	(4,606,180)
Net change in valuation reserve of financial assets at fair value through comprehensive income after tax	6,014,639	11,322,100
Balance at the End of the Period / Year	22,241,313	16,226,674

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(20) Retained Earnings

The movement on retained earnings is as follows:

	30 June 2026 (Reviewed) JD	31 December 2025 (Audited) JD
Balance – beginning of the period / year	540,547,090	499,963,734
Income for the year	-	154,873,486
Dividends distribution	(94,500,000)	(94,500,000)
Transferred (to) reserves	-	(21,080,767)
The effect of the disposal of a subsidiary	-	1,290,637
Balance – End of the Period / Year	446,047,090	540,547,090

The Bank cannot use a restricted amount of JD 6,275,955 from retained earing which represents the financial assets revaluation differences in accordance with the instructions of Jordan Securities Commission and the Central Bank of Jordan as in 30 June 2026 and 31 December 2025.

Retained earnings include an amount of JD 591,370 which represents the effect of early implementation of the IFRS (9). This amount may not be used except for the amounts actually realized from sale as in 30 June 2026 and 31 December 2025.

The Bank cannot use a restricted amount of JD 93,097,123 as at 30 June 2026 from retained earing which represents deferred tax assets which are restricted against capitalization or distribution only to the extent if actually recognized in accordance with the instructions of the Central Bank of Jordan and the Jordan Securities Commission (JD 100,242,057 as at 31 December 2025).

Retained earnings includes a restricted amount of JD 497,488 as in 30 June 2026 which represents the gain from the valuation of foreign currencies at the International Bank for Trade and Finance /Syria for the current period and the prior years (JD 548,769 as at 31 December 2025).

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(21) Interest Income

The details of this item are as follows:

	For the six Months period Ended 30 June	
	2026 (Reviewed)	2025 (Reviewed)
	JD	JD
Direct Credit Facilities:		
Individual retail customer:		
Overdraft	57,451	180,920
Loans and discounted bills	36,384,898	42,997,988
Credit cards	1,754,195	1,663,940
Real estate loans	44,938,774	54,906,360
Large corporates		
Overdraft	9,778,565	9,853,736
Loans and discounted bills	49,958,558	52,220,278
SME's		
Overdraft	3,049,137	3,698,304
Loans and discounted bills	11,838,914	10,180,244
Government and Public Sector	30,400,140	22,677,852
Balances at central banks	2,840,824	3,026,932
Balances and deposits at banks and financial institutions	5,858,228	6,620,025
Financial assets at amortized cost	85,554,308	78,510,904
Financial assets at fair value through other comprehensive income	9,250,854	9,759,556
Total	291,664,846	296,297,039

(22) Interest Expense

The details of this item are as follows:

	For the six Months period Ended 30 June	
	2026 (Reviewed)	2025 (Reviewed)
	JD	JD
Banks and financial institutions deposits	23,919,394	20,553,467
Customers deposits:		
Current accounts and demand deposits	2,758,439	2,766,559
Saving deposits	2,431,168	2,161,736
Time and notice deposits	51,856,391	60,973,079
Certificates of deposits	4,913,099	5,974,989
Cash margins	3,659,004	3,174,685
Borrowed funds	7,659,049	6,125,050
Deposits insurance fees	3,567,527	3,021,117
Lease Liabilities	735,695	841,809
Total	101,499,766	105,592,491

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(23) Gain from Financial Assets at Fair Value Through Profit or Loss

	For the six Month period Ended 30 June	
	2026 (Reviewed)	2025 (Reviewed)
	JD	JD
Corporate shares:		
Unrealized gains	186,902	319,769
Dividends Received	<u>207,826</u>	<u>175,784</u>
Total	<u>394,728</u>	<u>495,553</u>

(24) Basic and diluted earnings per share for the period attributable to the Bank's Shareholders

The details of this item are as follows:

	For the Three Months period Ended 30 June		For the Six Months period Ended 30 June	
	2026 (Reviewed)	2025 (Reviewed)	2026 (Reviewed)	2025 (Reviewed)
	JD	JD	JD	JD
Profit for the period attributable to shareholders'	39,400,464	40,233,687	81,116,912	79,739,748
Weighted average number of shares	<u>315,000,000</u>	<u>315,000,000</u>	<u>315,000,000</u>	<u>315,000,000</u>
Basic and diluted earnings per share attributable to the shareholders of the Bank	<u>0.125 JD</u>	<u>0.128 JD</u>	<u>0.258 JD</u>	<u>0.253 JD</u>

(25) Cash and Cash Equivalents

This item consists of the following:

	For the six Months period Ended 30 June	
	2026 (Reviewed)	2025 (Reviewed)
	JD	JD
Cash and balances with central banks maturing within 3 months	578,652,646	578,268,763
<u>Add:</u> Balances with banks and financial institutions maturing within 3 months	343,508,407	285,613,652
<u>(Less):</u> Banks and financial institutions deposits maturing within 3 months	<u>(862,533,576)</u>	<u>(693,657,801)</u>
	<u>59,627,477</u>	<u>170,224,614</u>

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(26) Capital Adequacy

The capital adequacy calculated according to the instructions of the Central Bank of Jordan, based on the instructions of Basel Committee, and the following the capital adequacy ratio:

	30 June 2026 (Reviewed) JD	31 December 2025 (Audited) JD
Common Equity Tier 1 Capital		
Paid-in capital	315,000,000	315,000,000
Retained earnings	438,682,276	438,630,996
Other comprehensive income items	(105,426,226)	(107,193,821)
Net fair value reserve	22,241,313	16,226,674
Foreign currency translation reserve	(127,667,539)	(123,420,495)
Share premium	328,147,537	328,147,537
Statutory reserve	337,542,932	337,542,932
Other reserve	11,993,467	11,993,467
Non-controlling interest	20,739,281	19,807,635
Condensed gains after tax and expected distribution value	33,866,911	-
Total capital for ordinary shares	1,380,546,178	1,343,928,746
Regulatory amendments (Propositions of the capital)	(178,429,052)	(174,579,874)
Goodwill and intangible assets	(17,109,836)	(19,211,781)
Deferred tax assets	(93,097,123)	(100,242,057)
Mutual investments in banks' capital, financial companies, and insurance companies Within the CET1	(68,222,093)	(55,126,036)
Net ordinary shareholder's equity	1,202,117,126	1,169,348,872
Additional Capital		
Non-controlling Interest	3,659,873	3,495,465
Total additional capital	3,659,873	3,495,465
Net Additional Capital	3,659,873	3,495,465
Net additional capital Tier 1	1,205,776,999	1,172,844,337
Tier 2 Capital		
Expected credit losses provision for the first stage – does not exceed 1.25% of the assets weighted credit risks	22,045,337	37,995,107
Non-controlling interest	4,879,831	4,660,620
Total Capital	26,925,168	42,655,727
Regulatory amendments (Propositions of the capital)	-	-
Investments in the capital of non-consolidated subsidiaries with the bank	-	-
Net additional capital Tier 2	26,925,168	42,655,727
Regulatory capital	1,232,702,167	1,215,500,064
Total Risk weighted assets	6,538,846,091	6,410,471,770
Capital Adequacy ordinary shareholders (CETI) Ratio %	18.39%	18.24%
Capital Adequacy Tier 1 Ratio %	18.44%	18.30%
Capital Adequacy Ratio %	18.85%	18.96%

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(27) Related Party Transactions

(a) The Bank entered into transactions with major shareholders, Board of Directors, and executive management in the course of its ordinary activities at commercial rates of interest and commissions. All facilities granted to related parties are performing and no provisions have been taken.

(b) Summary of related party balances during the period/year:

	Related Party				Total	
	Major Shareholders	Subsidiaries*	Board of Directors and their related	Executive Management and their related	30 June 2026 (Reviewed)	31 December 2025 (Audited)
	JD	JD	JD	JD	JD	JD
Financial position items						
Total deposits with related parties	20,710,939	82,876,913	-	-	103,587,852	88,456,606
Total deposits from related parties	579,855,916	83,097,808	3,148,742	7,606,213	673,708,679	665,327,525
Loans and advances granted to related parties	56,804,965	3,547,095	665,092	3,114,730	64,131,882	65,126,627
Loans and advances granted from related parties	-	-	-	-	-	77,067
Financial assets at fair value through other comprehensive income	3,504,800	-	-	-	3,504,800	3,481,084
Items off-statement of financial position						
Letters of guarantees and credits	7,775,545	1,524,244	-	-	9,299,789	19,236,460
Forward foreign currency contracts	57,909,812	-	-	-	57,909,812	57,909,812

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(c) Summary of related party transactions during the period:

	Related Party				Total	
					For the six Months period	
	Ended 30 June					
	Major Shareholders	Subsidiaries*	Board of Directors and their related	Executive Management and their related	2026 (Reviewed)	2025 (Reviewed)
	JD	JD	JD	JD	JD	JD
Statement of Profit or Loss items						
Interest and commissions income	1,295,474	1,510,187	19,734	76,505	2,901,900	3,461,925
Interest and commissions expense	11,278,839	1,613,372	41,518	146,795	13,080,524	22,643,113
Advisory expense	141,800	-	-	-	141,800	-
Rent income	-	81,258	-	-	81,258	80,568

- Interest income rates range from 0% to 16.5%.
- Interest expense rates range from 0% to 11.25%.

* Amounts and transactions with subsidiaries are eliminated in these interim consolidated financial statements.

(d) The Bank's executive management remuneration were as follows:

	For the six Months period	
	Ended 30 June	
	2026 (Reviewed)	2025 (Reviewed)
	JD	JD
Salaries, bonuses, and other benefits	2,684,548	2,460,077
Salaries, bonuses, and other benefits/ Subsidiaries	2,089,035	1,737,600

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(28) Segment Analysis

Information on the Bank Activities:

The Bank is organized for administrative purposes through four main business sectors according to reports sent to the main decision-maker at the Bank:

- Retail Banking: Principally handling individual customers' and small businesses' deposits and providing loans, debts, credit cards and other services.
- Corporate Banking: Principally handling deposits, credit facilities, and other financial services for corporate and institutional customers.
- Corporate Finance: Principally arranging structured finance and providing services relating to privatizations, IPO's, mergers and acquisitions.
- Treasury: Principally providing trading and treasury services and the management of the Bank's funds in money and capital markets.

Information of the Bank's business segment, distributed according to operations is as follows:

							Total	
							For the six Months period	
							Ended 30 June	
							2026	2025
							(Reviewed)	(Reviewed)
	Retail	Corporate	Corporate	Treasury	Others	Elimination	JD	JD
	JD	JD	Finance	JD	JD	JD		
	JD	JD	JD	JD	JD	JD		
Gross Income	137,792,069	119,232,029	3,045,500	138,255,083	3,818,918	(67,270,400)	334,873,199	332,125,420
Allowance for expected credit loss for the period	(226,143)	(6,835,854)	(215,604)	(192,943)	-	-	(7,470,544)	(4,244,076)
Segment results	50,758,356	34,241,559	1,060,449	40,504,689	3,818,918	-	130,383,971	128,757,376
Unallocated expenses							(8,940,590)	(4,763,607)
Income before Tax							121,443,381	123,993,769
Income Tax							(39,235,167)	(43,892,578)
Profit for the Period							82,208,214	80,101,191

							Total	
							30 June 2026 (Reviewed)	31 December 2025 (Audited)
	Retail JD	Corporate JD	Corporate Finance JD	Treasury JD	Others JD	Elimination JD	JD	JD
Segment Assets	4,679,271,237	3,275,077,834	64,896,585	4,305,651,796	1,635,625,089	-	13,960,522,541	13,358,736,156
Elimination of assets between segments	(2,854,557,909)	-	-	(636,805,231)	(799,572,499)	-	(4,290,935,639)	(4,066,937,166)
Unallocated assets on segments							93,097,123	100,242,057
Total Assets							9,762,684,025	9,392,041,047
Segment Liabilities	4,634,112,906	3,349,287,937	63,640,799	4,156,734,727	355,306,719	-	12,559,083,088	11,954,163,636
Elimination of liabilities between segments		- (1,231,629,701)	(11,984,456)	(3,047,321,482)		-	(4,290,935,639)	(4,066,937,166)
Unallocated liabilities							20,289,666	16,641,787
Total Liabilities							8,288,437,115	7,903,868,257
							For the six Months period Ended 30 June	
							2026 (Reviewed)	2025 (Reviewed)
							JD	JD
Capital expenditures							11,664,969	9,006,907
Depreciation and amortization							13,232,936	14,049,784

(29) Risk Management

Banking risks are managed based on a comprehensive mitigation strategy where acceptable risks are defined along with ways to limit and confront such risks. Such a strategy allows the Bank to better manage its business while maintaining a certain level and type of risk the Bank is willing to bear and handle without affecting strategic goals and objectives. Meanwhile, the Bank minimizes the negative effects of internal and external incidents on the Bank's profitability, capitalization, market share and any other intangible factors such as reputation and goodwill.

The Bank's risk management policies for the six -month period ended 30 June 2026 are identical to the policies followed for the year ended 31 December 2025, which are disclosed in the Bank's annual report as at 31 December 2025.

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1. Distributed according to economic sector is as follows:

(a) Distributions According to Financial Instruments Exposure:

	Financial JD	Industrial JD	Trading JD	Real Estate JD	Agriculture JD	Shares JD	Individuals JD	Government and Public JD	Other JD	Total JD
Cash at central banks	-	-	-	-	-	-	-	411,834,956	-	411,834,956
Balances at banks and financial institutions	343,176,454	-	-	-	-	-	-	-	-	343,176,454
Deposits at banks and financial institutions	40,285,427	-	-	-	-	-	-	-	-	40,285,427
Credit facilities at amortized cost	279,757,716	692,272,898	582,873,428	1,129,086,121	64,545,142	1,583,324	994,909,348	833,056,898	409,408,726	4,987,493,601
Bonds and bills:										
Within Financial assets at fair value through other comprehensive income	35,347,632	-	-	-	-	-	-	282,704,836	-	318,052,468
Within Financial assets at amortized cost	87,119,947	-	-	-	-	-	-	2,670,152,908	9,015,267	2,766,288,122
Total for the Period	785,687,176	692,272,898	582,873,428	1,129,086,121	64,545,142	1,583,324	994,909,348	4,197,749,598	418,423,993	8,867,131,028
Letter of guarantees	-	-	824,329,930	-	-	-	-	-	-	824,329,930
Letter of credit	-	-	387,137,414	-	-	-	-	-	-	387,137,414
Other liabilities	-	-	55,757,633	-	-	-	-	-	-	55,757,633
Total	785,687,176	692,272,898	1,850,098,405	1,129,086,121	64,545,142	1,583,324	994,909,348	4,197,749,598	418,423,993	10,134,356,005
Prior Year Total	949,515,929	538,288,686	1,706,317,979	1,115,686,554	62,481,243	97,896	865,141,103	4,074,830,631	381,427,905	9,693,787,926

(b) Distribution of exposures as staging according to International Financial Reporting Standard (9):

Item	Stage (1)		Stage (2)		Stage (3) JD	Total JD
	Individual JD	Collective JD	Individual JD	Collective JD		
Financial	733,584,000	34,270,136	9,650,946	3,256,837	4,925,257	785,687,176
Industrial	604,354,669	67,057,443	659,883	6,333,650	13,867,253	692,272,898
Trading	1,648,762,449	144,091,976	25,003,195	11,623,965	20,616,820	1,850,098,405
Real-estate	476,523,254	547,806,574	39,549,720	35,820,098	29,386,475	1,129,086,121
Agriculture	57,659,374	3,125,811	2,241,419	269,343	1,249,195	64,545,142
Shares	1,583,324	-	-	-	-	1,583,324
Individual	214,184,730	740,559,849	6,145,955	19,501,080	14,517,734	994,909,348
Government and public sector	4,139,523,458	136	58,226,004	-	-	4,197,749,598
Other	354,668,272	18,044,039	39,634,921	2,480,946	3,595,815	418,423,993
Total	8,230,843,530	1,554,955,964	181,112,043	79,285,919	88,158,549	10,134,356,005
Prior Year Total	7,895,398,895	1,508,348,938	131,598,602	98,321,617	60,119,874	9,693,787,926

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2. Total Exposure Distribution According to Geographic Region:

(a) Total distribution of exposures by geographical regions:

	Inside Jordan	Other Middle East Countries	Europe	Asia	Africa	America	Other Countries	Total
	JD	JD	JD	JD	JD	JD	JD	JD
Cash at central banks	177,514,915	178,158,784	-	-	56,161,257	-	-	411,834,956
Balances at banks and financial institutions	61,206,083	34,083,580	55,655,650	7,436,408	1,077,381	182,105,587	1,611,765	343,176,454
Deposits at banks and financial institutions	-	2,829,874	19,312,676	16,374,206	-	-	1,768,671	40,285,427
Credit facilities at amortized cost	3,858,798,830	598,215,700	187,481,248	11,463,579	325,394,714	-	6,139,530	4,987,493,601
Bonds and bills:								
Within Financial assets at fair value through other comprehensive income	232,248,477	26,605,096	28,098,048	7,024,040	2,017,348	22,059,459	-	318,052,468
Within Financial assets at amortized cost	2,469,124,138	79,612,387	9,827,055	4,908,707	183,920,553	15,470,205	3,425,077	2,766,288,122
Total for the Period	6,798,892,443	919,505,421	300,374,677	47,206,940	568,571,253	219,635,251	12,945,043	8,867,131,028
Letter of guarantees	594,342,410	101,170,632	10,420,194	-	118,396,694	-	-	824,329,930
Letter of credit	265,950,797	33,516,987	7,959,778	7,505,188	72,204,664	-	-	387,137,414
Other liabilities	49,245,248	-	6,512,385	-	-	-	-	55,757,633
Total	7,708,430,898	1,054,193,040	325,267,034	54,712,128	759,172,611	219,635,251	12,945,043	10,134,356,005
Prior Year Total	7,195,715,015	981,756,036	482,709,051	44,687,795	747,043,003	229,732,865	12,144,161	9,693,787,926

(b) Exposure distribution as staging according to International Financial Reporting Standard (9):

Item	Stage (1)		Stage (2)		Stage (3)	Total
	Individual JD	Collective JD	Individual JD	Collective JD		
Inside Jordan	6,214,010,595	1,268,262,461	105,948,456	52,585,977	67,623,409	7,708,430,898
Other Middle Eastern countries	879,868,182	142,320,864	26,263,204	13,323,752	(7,582,962)	1,054,193,040
Europe	259,685,506	41,188,100	12,305,306	3,879,279	8,208,843	325,267,034
Asia	45,087,944	5,992,896	1,897,495	558,115	1,175,678	54,712,128
Africa	612,326,632	89,140,844	32,427,062	8,172,579	17,105,494	759,172,611
America	209,954,313	6,129,413	1,728,642	583,353	1,239,530	219,635,251
Other countries	9,910,358	1,921,386	541,878	182,864	388,557	12,945,043
Total	8,230,843,530	1,554,955,964	181,112,043	79,285,919	88,158,549	10,134,356,005
Prior Year Total	7,895,398,895	1,508,348,938	131,598,602	98,321,617	60,119,874	9,693,787,926

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3. Credit exposures that have been reclassified:

(a) Total credit exposures that have been reclassified:

	Stage (2)		Stage (3)		Total Exposures that have been Reclassified	Percentage of Exposures that have been Reclassified
	Total Exposures Amount	Exposures that have been Reclassified	Total Exposures Amount	Exposures that have been Reclassified		
	JD	JD	JD	JD	JD	%
Credit facilities	386,794,155	149,964,959	407,701,124	60,529,587	210,494,546	%3.8
Bonds and bills:						
Within: Financial assets at amortized cost	-	-	-	-	-	%0.0
Within: Financial assets at fair value through other comprehensive income	2,017,348	-	-	-	-	%0.0
Total	388,811,503	149,964,959	407,701,124	60,529,587	210,494,546	%2.3
Letter of guarantees	23,486,535	308,500	19,206,594	609,149	917,649	%0.1
Letter of credit	-	-	-	-	-	%0.0
Other liabilities	100,119	71,215	-	-	71,215	%0.1
Total	23,586,654	379,715	19,206,594	609,149	988,864	%0.1
Total	412,398,157	150,344,674	426,907,718	61,138,736	211,483,410	%2.0
Prior Year Total	364,400,751	128,130,994	441,142,837	122,456,768	250,587,762	%3.5

(b) Expected credit loss for exposures that have been reclassified:

Description	Exposures that have been Reclassified			Expected Credit Loss due to Reclassified Exposures			
	Exposures Reclassified from Stage (2)	Exposures Reclassified from Stage (3)	Total	Stage (2)		Stage (3)	Total
	JD	JD	JD	Individual	Collective	JD	JD
	JD	JD	JD	JD	JD	JD	JD
Credit facilities at amortized cost	36,869,615	16,900,616	5,082,006	14,886,993	210,494,546	60,529,587	149,964,959
Total	36,869,615	16,900,616	5,082,006	14,886,993	210,494,546	60,529,587	149,964,959
Letter of guarantees	83,351	71,331	1,135	10,885	917,649	609,149	308,500
Letter of credit	252	252	-	-	-	-	-
Other liabilities	289	-	289	-	71,215	-	71,215
Total	83,892	71,583	1,424	10,885	988,864	609,149	379,715
Total	36,953,507	16,972,199	5,083,430	14,897,878	211,483,410	61,138,736	150,344,674
Prior Year Total	31,211,728	19,215,224	2,061,522	9,934,982	250,587,762	122,456,768	128,130,994

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4. Liquidity coverage Ratio (LCR):

Following are the details of the calculation:

	30 June 2026 (Reviewed) JD 000'	31 December 2025 (Audited) JD 000'
High qualified liquid assets before adjustments	2,818,689	2,660,311
High qualified liquid assets after adjustments	2,818,689	2,660,311
Net Cash outflow	1,858,737	1,823,344
Liquidity Coverage Ratio (LCR)	151.65%	145.90%
Average Liquidity Coverage Ratio	145.46%	147.21%

Net stable funding ratio (NSFR):

The Net stable funding ratio as of in 30 June 2026 was 127.83% (127.1% as of 31 December 2025).

Following are the details of the calculation as of 30 June 2026 and 31 December 2025:

	30 June 2026 (Reviewed)		31 December 2025 (Audited)	
	Before stable funding factor implied JD 000'	After stable funding factor implied JD 000'	Before stable funding factor implied JD 000'	After stable funding factor implied JD 000'
Available stable funding	9,726,345	6,847,734	9,325,179	6,453,047
Required stable funding	11,292,932	5,356,822	10,934,679	5,077,837

(30) Commitments and Contingent Liabilities:

This item consists of the following:

	30 June 2026 (Reviewed) JD	31 December 2025 (Audited) JD
Letters of credit	310,582,673	396,358,286
Acceptances	77,793,916	140,022,207
Guarantees:		
- Payment	402,007,399	190,863,902
- Performance bonds	324,356,473	242,606,658
- Other	124,270,245	159,964,726
Forward foreign currency contracts	391,518,191	260,376,150
Currency swap contracts	43,450,000	43,450,000
Un-utilized direct credit facilities ceilings	769,894,627	819,956,179
Total	2,443,873,524	2,253,598,108

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(31) Lawsuits Raised Against the Bank and Lawsuits Raised by the Bank Against Others

Lawsuits raised against the Bank amounted to JD 41.2 million as at 30 June 2026 (JD 27.8 million as at 31 December 2025). In the opinion of the Bank's management and legal advisor, no liabilities will arise therefrom that exceed the booked provision of JD 6.8 million as at 30 June 2026 (JD 6.0 million at 31 December 2025).

The lawsuits raised by the Bank against others amounted to JD 790.9 million as at 30 June 2026 (JD 766.7 million as at 31 December 2025).

(31) Fair Value Hierarchy

The following table analyzes the financial instruments recorded at fair value based on the valuation method, which is defined at different levels as follows:

Level (1): List prices (unadjusted) for identical assets or liabilities in active markets.

Level (2): Information other than the stated price included in level 1, which is monitored for the asset or liability, either directly (such as prices) or indirectly (i.e., derived from the prices).

Level (3): Information on the asset or liability not based on those observed in the market (unobservable information).

	Level (1)	Level (2)	Level (3)	Total
	JD	JD	JD	JD
30 June 2026 (Reviewed)				
Financial assets:				
Financial assets at fair value through other comprehensive income	177,176,593	-	280,035,898	457,212,491
Financial assets at fair value through profit or loss	6,029,889	-	-	6,029,889
Total	183,206,482	-	280,035,898	463,242,380
31 December 2025 (Audited)				
Financial assets:				
Financial assets at fair value through other comprehensive income	198,455,938	-	271,013,517	469,469,455
Financial assets at fair value through profit or loss	5,362,870	-	-	5,362,870
Total	203,818,808	-	271,013,517	474,832,325