Rum Financial Brokerage

"Public Shareholding Limited Company"

Amman- The Hashemite Kingdom of Jordan

Interim Financial Statements &Independent

Auditor's Report as at 30 September 2026

Rum Financial Brokerage

"Public Shareholding Limited Company"

Amman- The Hashemite Kingdom of Jordan

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Amman: 15/10/2026 No : 447/2026/60004

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

We have reviewed the accompanying interim financial statements for **Rum Financial Brokerage " Public shareholding Limited Co "**, as at 30 September 2026 comprising the interim statement of financial position and the interim statement of comprehensive income, the interim statement of changes in shareholders equity and the interim statement of cash flows for the period ended at 30 September 2026 .

Management responsibility on financial statement

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

Scope of review

We conducted our review in accordance with international standard on review engagements 2410 (review of interim financial information performed by the independent auditor of the entity). a review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with international standards on auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Basis for Qualified Conclusion

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

Qualified Conclusion

Based on our review, except for the effect of the matter described in the Basis for Qualified Conclusion paragraph, nothing has come to our attention that causes us to believe that the accompanying interim financial information does not present fairly, in all material respects, the financial position of Rum Brokerage Company (Public Shareholding Limited Co) as of September 30, 2026, and its financial performance and cash flows for the period then ended, in accordance with International Accounting Standard (IAS) 34 – Interim Financial Reporting.

The company's financial year ends on December 31 of each year, and the accompanying interim financial statements have been prepared for management purposes and to meet the requirements of the Securities Commission.

The Scientific Office for Auditing,
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Rum Financial Brokerage
" Public Shareholding Limited Company "
Amman- The Hashemite Kingdom of Jordan
The Interim statement of Financial Position as at 30 September 2026

Assets	Note	30-Sep-2026 JD	31-Dec-2025 JD
Current Assets			
Cash on hand and at banks	2	516,139	757,582
Brokerages Client / Accounts Receivable	3	16,927	8,357
Other Current Assets	4	54,126	73,422
Total Current Assets		**587,192**	**839,361**
Non-current Assets			
Financial assets at fair value through other comprehensive income	5	167,051	167,051
Guarantees insurance	6	62,000	62,000
Contributions to settlement guarantee fund	7	25,000	25,000
Intangible assets	8	204,834	209,339
Property and equipment, net	9	27,984	36,049
Deferred tax assets	10	780,721	780,721
Total Non-current Assets		**1,267,590**	**1,280,160**
Total Assets		**1,854,782**	**2,119,521**
Liabilities and Shareholders' Equity			
Current Liabilities			
Accounts payable - local brokerage clients		458,190	712,840
Accounts payable - foreign Brokerage clients		391	391
Due to related parties	11	6,422	1,582
Securities depository center settlement		48,508	32,799
Contingent liabilities related to lawsuits		80,000	80,000
Other credit balances	12	154,971	131,707
Total Current Liabilities		**748,482**	**959,319**
Shareholders' Equity			
Authorized capital		**1,000,000**	**1,000,000**
Paid capital		1,000,000	1,000,000
Compulsory reserve		5,800	5,800
Retained Earnings		100,500	154,402
Net Shareholders' Equity	13	**1,106,300**	**1,160,202**
Total Liabilities and Shareholders' Equity		**1,854,782**	**2,119,521**

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The accompanying notes from (1) to (16) form an integral part of these financial statemen

Rum Financial Brokerage

" Public Shareholding Limited Company "

Amman- The Hashemite Kingdom of Jordan

The Interim Statement of Comprehensive Income for the Period Ended at 30 September 2026

	Note	For the nine months ended at 30 September		For the Three months ended at 30 September	
		2026 JD	2025 JD	2026 JD	2025 JD
Revenues					
Brokerage commission revenues		72,461	59,374	30,606	25,825
Other revnues		1,595	5,101	210	3,765
Revenues from provisions that are no longer needed		20,475	-	16,595	-
Total Revnues		**94,531**	**64,475**	**47,411**	**29,590**
Expenses					
Employees benefits		(50,708)	(98,253)	(17,138)	(31,798)
Administrative and general expenses	14	(85,155)	(141,931)	(34,331)	(49,894)
Depreciation and amortization		(12,570)	(33,331)	(4,172)	(19,372)
Impariment of employee accounts receivabel and contingent liabilities		-	(885,726)	-	(578,407)
Total Expenses		**(148,433)**	**(1,159,241)**	**(55,641)**	**(679,471)**
Realized losses from sale of financial assets at fair value / comprehensive income		-	(38,768)	-	-
Losses of the Period		**(53,902)**	**(1,133,534)**	**(8,230)**	**(649,881)**
Comprehensive Income Items					
Change in fair value of financial invcatment (unrelaized)		-	(18,973)	-	-
Comperenensive losses for the period		**(53,902)**	**(1,152,507)**	**(8,230)**	**(649,881)**
Basic and Diluted loss per share for the period		**JD / Fils**	**JD / Fils**	**JD / Fils**	**JD / Fils**
Losses Per Share		(0.054)	(0.366)	(0.008)	(0.206)
Weighted average number of shares		**1,000,000**	**3,147,670**	**1,000,000**	**3,147,670**

The accompanying notes from (1) to (16) form an integral part of these financial statements

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The Interim Statement of the Changes in Shareholders' Equity for the Period Ended at 30 September 2026

	Capital	Compulsory reserve	Fair value reserve	Accumulated profit(losses)	Total
	JD	JD	JD	JD	JD
Balance at 31 December 2025	**1,000,000**	**5,800**	**-**	**154,402**	**1,160,202**
Loss of the period	-	-	-	(53,902)	(53,902)
Balance at 30 September 2026	**1,000,000**	**5,800**	**-**	**100,500**	**1,106,300**
Balance at 31 December 2024 (Audited)	**4,000,000**	**5,800**	**(143,453)**	**(1,710,936)**	**2,151,411**
Loss of the period	-	-	-	(1,133,534)	(1,133,534)
Capital reduction	(1,700,000)	-	-	1,700,000	-
Change in fair value reserve	-	-	(18,973)	-	(18,973)
Transferred to accumulated losses	-	-	162,426	(162,426)	-
Balance at 30 September 2025	**2,300,000**	**5,800**	**-**	**(1,306,896)**	**998,904**

The accompanying notes from (1) to (16) form an integral part of these financial statements

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The Interim Statement of Cash Flows for the Period Ended at 30 September 2026

	30-Sep-2026 JD	30-Sep-2025 JD
Cash flows from operational activities		
Loss of the period	(53,902)	(1,133,534)
Depreciation and amortization	12,570	33,331
Revenues from provisions that are no longer needed	(20,475)	-
Impariment of employee accounts receivabel and contingent liabilities	-	885,726
Operational losses	**(61,807)**	**(214,477)**
Changes in the working capital items		
Guarantees insurance	-	365,513
Financial assets at fair value through comprehensive income	-	86,138
Brokerage clients accounts receivable/ local and foreign	11,905	51,026
Other current assets	19,296	37,847
Securities Depository Center Settlement	15,709	(821)
Brokerage clients accounts payable and related party acc.	(249,810)	(246,423)
Contingent liabilities related to lawsuits	-	(333,407)
Other current liabilities	23,264	5,955
Net cash from operational activities	**(241,443)**	**(248,649)**
Cash flows from investing activities		
Sale of financial assets at fair value	-	906
Net cash flows from investing activities	**-**	**906**
Change in the cash flows	**(241,443)**	**(247,743)**
Cash at beginning of the period	757,582	829,912
Cash at ending of the period	**516,139**	**582,169**

The accompanying notes from (1) to (16) form an integral part of these financial statements

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Rum Financial Brokerage
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Accounting Policies

Basic of Preparing the Interim Financial Statements

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

- ## Use of Estimates

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

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

- ## Cash on Hand and at Banks

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

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Accounting Policies

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

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

- **Financial Assets at Fair Value Through Comprehensive Income Statement**
  Change differences are recorded in the fair value of the financial assets defined at fair value from other comprehensive income. The limited value of financial assets in the other comprehensive income statement that have market prices in active financial markets are demonstrated at fair value after deducting the impairment accumulated losses in their fair value.

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

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

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

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

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

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Accounting Policies

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

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

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

- **Recognition of Revenues**
Revenues are realized upon buying or selling shares to the clients of the company and issuing invoice for them.
Interests revenues are realized on a time base to reflect the actual revenue on assets.
The distribution of the investment profits is recognized upon being approved by the General Assemblies of the investment companies.
Other revenues are realized according to the accrual basis.

- **Date of Financial Assets Recognition**
The purchase and sale of financial assets are recognized on the trade date (the date on which the Company commits to sell or purchase the financial asset.)

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

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

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Notes to the Interim Financial Statements for the Period Ended 30 September 2026

1- General:

- **Rum Financial Brokerage,** (Al-Safwah Financial Investment Co. previously) was established on 05/09/2005 as a limited liability company under No. (10698). on 17 August 2008 the company has been converted into a public shareholding company under No. (457) in the public shareholding companies register. During the year 2025 the company authorized and paid share capital was reduced to (1 million) JD / Share, instead of (4) million JD / Share paid up and 5 million JD per share (Note No.13). Furthermore, during 2026, the Company's Extraordinary General Assembly resolved to increase the Company's authorized and paid-up capital to become JD 2 million / share, through a private subscription by the Company's shareholders. As of the date of the financial statements, the subscription had not yet been completed.

- The accompanying financial statements were approved by the Board of Directors on 15/10/2026 .

Objectives of the Company

- Financial brokerage.
- financial consultancy.

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2- Cash on hand and at banks

Description	30-Sep-2026 JD	31-Dec-2025 JD
Cash and checks on hand	797	903
Cash at banks/ client notes	514,436	749,827
Cash at banks/ foreign client notes	772	673
Cash at banks	134	6,179
Total	**516,139**	**757,582**

3- Brokerages Client / Accounts Receivable

Description	30-Sep-2026 JD	31-Dec-2025 JD
Brokerages clients / Local	3,163,177	3,175,082
Brokerages clients / Foregin	162,925	162,925
Less provision for impairment of accounts recivables / Local	(3,146,250)	(3,166,725)
Less provision for impairment of accounts recivables / Foregin	(162,925)	(162,925)
Total	**16,927**	**8,357**

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

Description	30-Sep-2026 JD	31-Dec-2025 JD
Balance at the beginning of the year	3,329,650	2,660,606
Addition	-	672,319
Adjustment (Provision no longer required)	(20,475)	(3,275)
Balance at the end of the period	**3,309,175**	**3,329,650**

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4- Other Current Assets

Description	30-Sep-2026 JD	31-Dec-2025 JD
Other receivables	41,436	47,185
Prepaid exp	12,690	26,237
Total	54,126	73,422

5- Financial Assets at Fair Value through Other Comprehensive Income

Description	Number of shares 30-Sep-2026	30-Sep-2026 JD	Number of shares 31-Dec-2025	31-Dec-2025 JD
Arab Union International Insurance Co	982,650	167,051	982,650	167,051
Total		167,051		167,051

6- Guarantees Insurance

Description	30-Sep-2026 JD	31-Dec-2025 JD	Guarantee Value	Bank
Securities Commission guarantee insurance	32,000	32,000	160,000	Investment Bank
Securities Depository Center guarantee insurance	30,000	30,000	75,000	Investment Bank
Total	62,000	62,000		

7- Contribution to Settlement Guarantee Fund

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

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8- Intangible Assets

	Trading licence	Software & website	Computer Software	Total
Cost	JD	JD	JD	JD
Balance at December 31, 2025	250,000	17,891	38,844	306,735
Additions	-	-	-	-
Balance at September 30, 2026	250,000	17,891	38,844	306,735
Amortization				
Balance at December 31, 2025	50,000	12,479	34,917	97,396
Amortization	-	2,340	2,165	4,505
Balance at September 30, 2026	50,000	14,819	37,082	101,901
Net Book value as at September 30, 2026	200,000	3,072	1,762	204,834
Net book value at December 31, 2025	200,000	5,412	3,927	209,339

9- Property and equipment - Net

	Furniture & decorations	Office equipment and computers	Total
Cost	JD	JD	JD
Net book value at December 31, 2025	106,480	99,033	205,513
Additions	-	-	-
Balance at September 30, 2026	106,480	99,033	205,513
Accumulated depriciation			
Balance at December 31, 2025	79,164	90,300	169,464
Depreciation	5,716	2,349	8,065
Balance at September 30, 2026	84,880	92,649	177,529
Net book value as at September 30, 2026	21,600	6,384	27,984
Net book value at December 31, 2025	27,316	8,733	36,049

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

10- Deferred tax assets

- Deferred tax assets amounting to JOD 780,721 have been calculated and recognized by the Company in respect of deductible temporary differences and tax losses carried forward for the period from 2018 through 2024, based on management's estimates and in accordance with the Company's tax advisor letter.

- And these deferred tax assets have been recognized in accordance with the requirements of International Accounting Standard No. (IAS 12) "Income Taxes", which requires the recognition of deferred tax assets to the extent that it is probable that future taxable profits will be available against which these assets can be utilized.

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11- Due to related parties

Description	30-Sep-2026 JD	31-Dec-2025 JD
Board Members/Financial brokerage accounts	5,638	-
Employees' accounts	784	1,582
Total	**6,422**	**1,582**

12- Other credit balances

Description	30-Sep-2026 JD	31-Dec-2025 JD
Other accounts payable	58,558	56,525
Employees' accounts payable	85,288	62,930
Other payable	11,125	12,252
Total	**154,971**	**131,707**

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13- Shareholder Equity

- **Company Capital**
- During 2025, the General Assembly of the company, in its extraordinary meeting held on April 29, 2025, approved a reduction of the company's capital by an amount of 2,700,000 JD/share, bringing it down to 2,300,000 JD/share instead of 5,000,000 JD/share, as follows:

  - A reduction of 1,000,000 JD/share from the authorized capital, bringing it down to 4,000,000 JD/share instead of 5,000,000 JD/share.

  - A reduction of 1,700,000 JD/share from the authorized and paid capital to amortize part of the accumulated losses amounting to 1,710,936 JD as of December 31, 2024, so the balance of accumulated losses became 10,936 JD.

  - The legal procedures related to this reduction were completed on July 2, 2025, and accordingly, the company's paid capital after the reduction became 2,300,000 JD.
- Furthermore, in its extraordinary meeting held on November 30, 2025, the General Assembly approved a reduction of the company's authorized, and paid capital of 2,300,000 JD/share by 1,300,000 JD/share to amortize part of the accumulated losses amounting to 1,306,896 JD as of September 30, 2025, so the balance of accumulated losses became 6,896 JD. Consequently, the company's authorized and paid capital became 1,000,000 JD/share.
- The approval of His Excellency the Minister of Industry, Trade, and Supply on this reduction was issued on January 12, 2026, and the legal procedures were completed on January 13, 2026. This effect was reflected in the financial statements for the year 2025.

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- Pursuant to the resolution of the Company's Extraordinary General Assembly at its meeting held on 19 April 2026, the General Assembly approved an increase in the Company's authorized and paid-up capital to become JD 2,000,000 / share, by way of a private subscription by the Company's shareholders, each in proportion to their share of the Company's capital. The approval of His Excellency the Minister of Industry, Trade and Supply was issued on 9 September 2026, and the procedures were completed with the Ministry of Industry, Trade and Supply on 10 September 2026. As of the date of these financial statements, the private subscription by the Company's shareholders had not yet been finalized.

- **Compulsory Reserve**

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

- **Voluntary Reserve**

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

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14- Administrative and General Expenses

Description	30-Sep-2026 JD	30-Sep-2025 JD
Fees and subscriptions	23,813	27,293
Rent expenses	11,475	20,885
Board of directors' fees and transportation allowances	11,158	9,650
Professional fees	10,440	19,981
Health insurance	5,702	6,758
Capital increase expenses	5,240	-
Phone and internet exp.	4,300	4,254
Interest and commissions	4,150	16,884
Miscellaneous	2,331	1,725
Water and electricity	2,035	3,216
Stationery, and computer supplies	1,424	1,074
Transportation	978	902
Hospitality and cleaning	916	3,479
Legal expenses	603	9,357
Advertisement expenses	330	392
Trading errors expenses	260	81
Development expenses	-	16,000
Total	**85,155**	**141,931**

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15- Contingent Liabilities

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

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

16- Risk Management

A- Fair Value

The book value of financial assets and liabilities is approximately equal to their fair value.

B- Capital Risk

The components of capital are reviewed regularly, taking into account the cost of capital and the associated risks. Capital is managed to ensure business continuity and to enhance returns by achieving the optimal balance between equity and debt.

C- Interest Rate Risks

- This risk arises from fluctuations in the fair value or future cash flows of a financial instrument due to changes in market interest rates.
- Interest rate risk for financial instruments emerges as a result of changes in market interest rates driven by borrowing or deposit activities in banks.
- Risk management is achieved by maintaining an appropriate balance between variable and fixed interest rate positions throughout the financial year.
- The entity is not exposed to interest rate risk.

D- Other Price Risk

- This is the risk arising from fluctuations in the fair value or future cash flows of a financial instrument due to changes in market prices (excluding those resulting from interest rate risk or currency risk). Such changes may be caused by factors specific to the individual financial instrument or its issuer, or by factors affecting all similar financial instruments traded in the market.
- Other price risks for financial instruments typically arise from investments in equity instruments.

E- Credit Risk

- This is the risk of financial loss resulting from the inability of a counterparty to a financial instrument to meet its obligations.
- Credit ratings of counterparties and the volume of transactions with them are monitored regularly throughout the year.
- The amounts at which financial assets are presented in the financial statements represent the maximum exposure to credit risk, without taking into account the value of any collateral obtained.

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