الشرق الأوسط
القابضة

اشارتنا: 48/القابضة/2026 التاريخ: 2026/11/23

السادة/ هيئة الأوراق المالية المحترمين
السادة/ بورصة عمان المحترمين

الموضوع: البيانات المالية المرحلية كما في 2026-09-30 باللغة الانجليزية

تحية وبعد،،،

بالإشارة الى الموضوع أعلاه، نرفق لكم طيًّا **البيانات المالية المرحلية لشركة الشرق الأوسط القابضة كما في 2026/09/30** باللغة الانجليزية والمعتمدة من قبل مدققي الحسابات حسب الأصول.

وتفضلوا بقبول فائق الاحترام،،،

شركة الشرق الأوسط القابضة

الشرق الأوسط
القابضة

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Middle East Holding Company
(Public Shareholding Limited Company)
Amman – The Hashemite Kingdom of Jordan

Interim Condensed Consolidated Financial Statements
(Unaudited)
And Independent Auditor's Review Report

For the Nine-Months Ended September 30, 2026

Middle East Holding Company
(Public Shareholding Limited Company)
Amman – The Hashemite Kingdom of Jordan
Interim Condensed Consolidated Financial Statements (Unaudited)
And Independent Auditor's Review Report
For the Nine-Months Ended September 30, 2026

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Independent Auditor's Review Report

To the Shareholders
Middle East Holding Company
(Public Shareholding Limited Company)
Amman - The Hashemite Kingdom of Jordan

Introduction

We have reviewed the accompanying interim condensed consolidated statement of financial position of **Middle East Holding Company ("the Company")** as of September 30, 2026 and the related interim condensed consolidated statements of profit or loss, other comprehensive income for the three and nine-month period ended September 30, 2026 and the related interim condensed consolidated statement of changes in shareholders' equity, and cash flows for the nine-month period then ended and a summary of significant accounting policies and other explanatory notes.

The management is responsible for the preparation and fair presentation of these interim condensed consolidated financial statements in accordance with International Accounting Standard ("IAS") 34, "Interim Financial Reporting". Our responsibility is to express a conclusion on these interim condensed consolidated financial statements based on our review.

Scope of Review

We conducted our review in accordance with International Standard on Review Engagements (ISRE) 2410, 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity,' adopted in the Hashemite Kingdom of Jordan. 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 for the period Ended September 30, 2026 are not prepared in all material respects, in accordance with IAS (34) "Interim Financial Reporting".

The engagement partner responsible for the review resulting in this report is Hasan Amin Othman, license number 674.

Date: October 29, 2026
Amman - Jordan

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Middle East Holding Company
(Public Shareholding Limited Company)
Interim Condensed Consolidated Statement of Financial Position (Unaudited)
As of September 30, 2026
(Jordanian Dinar)

	Note	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Assets			
Deposits at banks, net	5	**14,450,000**	22,254,427
Financial assets at fair value through profit or loss	6	**10,492,356**	9,472,015
Financial assets at fair value through other comprehensive income	7	**18,511,502**	17,369,668
Financial assets at amortized cost	8	**13,438,724**	10,456,724
Investments in associates	9	**934,209**	423,013
Investment properties	10	**21,481,446**	21,458,670
Right-of-use assets		**87,447**	116,597
Total Investments		**79,395,684**	81,551,114
Cash on hands and at banks		**2,440,865**	4,234,532
Reinsurance contract assets (Premium Allocation Approach)	11	**22,742,791**	26,709,819
Reinsurance contract assets (General Measurement Model)		**181,795**	60,603
Property and equipment, net		**3,633,031**	4,335,379
Other assets		**1,913,851**	1,587,341
Total Assets		**110,308,017**	118,478,788
Liabilities and Shareholder's Equity			
Liabilities:			
Insurance contract liabilities-net (General Measurement Model)		**4,047,047**	4,350,029
Insurance contract liabilities-net (Premium Allocation Approach)	12	**52,348,605**	65,039,600
Total insurance contract liabilities		**56,395,652**	69,389,629
Loans		**1,742,013**	875,817
Deferred tax liabilities		**1,326,191**	1,326,191
Lease Liabilities		**1,441**	65,971
Provision for income tax		**192,670**	1,004,951
Other liabilities		**3,827,005**	3,377,358
Total insurance contracts liabilities and other liabilities		**63,484,972**	76,039,917
Equity:			
Authorized and paid-up share capital		**17,038,971**	17,038,971
Statutory reserve		**500,187**	500,187
Accumulated change in fair value		**1,907,308**	1,121,569
Impact of acquisition of a subsidiary under joint control		**16,396,931**	16,396,931
Retained earnings		**10,232,144**	6,725,051
Total equity attributable to the owners of the company		**46,075,541**	41,782,709
Non- controlling interests		**747,504**	656,162
Total Equity		**46,823,045**	42,438,871
Total Liabilities and Equity		**110,308,017**	118,478,788

The accompanying notes 1 to 19 form an integral part of these condensed consolidated interim financial statements

Middle East Holding Company
(Public Shareholding Limited Company)
Interim Condensed Consolidated Statement of Profit or Loss (Unaudited)
For the Three and Nine Month Periods Ended September 30, 2026
(Jordanian Dinar)

	Note	For the three-month period from July 1 to September 30		For the nine-month period from January 1 to September 30	
		2026	2025	2026	2025
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)
Revenues:					
Insurance contract revenues	13	**14,104,604**	16,175,589	**43,695,946**	47,809,216
Insurance contract expenses	14	**(10,538,084)**	(17,041,399)	**(31,222,633)**	(41,329,601)
Insurance contract operations results		**3,566,520**	(865,810)	**12,473,313**	6,479,615
Reinsurance contracts expenses		**(5,719,719)**	(7,255,045)	**(19,401,197)**	(21,510,045)
Reinsurance contracts revenues		**1,817,518**	8,737,263	**8,558,849**	16,792,540
Reinsurance contract operations result		**(3,902,201)**	1,482,218	**(10,842,348)**	(4,717,505)
Net insurance operations results		**(335,681)**	616,408	**1,630,965**	1,762,110
Finance Expenses / Income – Insurance Contracts		**106,229**	(8,259)	**(221,099)**	83,316
Finance Expenses / Income – Reinsurance Contracts		**(51)**	(1,574)	**767**	(21,640)
Net financing results of insurance operations		**106,178**	(9,833)	**(220,332)**	61,676
Interest income		**288,582**	308,470	**1,155,870**	983,413
Net profit from financial assets and investments		**699,964**	310,740	**4,118,866**	2,804,391
Other income		**2,186**	2,827	**241,387**	7,521
Net insurance and investment results (Total revenues)		**761,229**	1,228,612	**6,926,756**	5,619,111
Compensation, losses and expenses					
Salaries, wages and employee benefits		**(346,929)**	(225,869)	**(660,260)**	(427,087)
General and administrative expenses		**(126,957)**	(88,861)	**(229,944)**	(321,375)
Depreciation of investment properties		**(60,217)**	(93,626)	**(180,652)**	(274,524)
Depreciation of right of use assets		**(7,919)**	(7,919)	**(29,150)**	(29,150)
Other expenses		**(157,903)**	18,954	**(519,688)**	(42,794)
Total expenses		**(699,925)**	(397,321)	**(1,619,694)**	(1,094,930)
Profit for the period before tax		**61,304**	831,291	**5,307,062**	4,524,181
Less: Income tax		**-**	(172,901)	**-**	(879,291)
National contribution tax		**1,512**	(8,396)	**(4,729)**	(34,870)
Profit for the period		**62,816**	649,994	**5,302,333**	3,610,020
Attributable to:					
Shareholders		**59,840**	666,102	**5,210,990**	3,547,846
Non-controlling interests		**2,976**	(16,108)	**91,343**	62,174
		62,816	649,994	**5,302,333**	3,610,020
Basic and diluted earnings per share from net profit for the period		**0.0036**	0.038	**0.311**	0.212

The accompanying notes 1 to 19 form an integral part of these condensed consolidated interim financial statements

Middle East Holding Company
(Public Shareholding Limited Company)
Interim Condensed Consolidated Statement of Other Comprehensive Income (Unaudited)
For the Three and Nine-Month Periods Ended September 30, 2026
(Jordanian Dinar)

	For the three-month period from July 1 to September 30		For the nine-month period from January 1 to September 30	
	2026	**2025**	**2026**	**2025**
	(Unaudited)	**(Unaudited)**	**(Unaudited)**	**(Unaudited)**
Profit for the period	**62,816**	649,994	**5,302,333**	3,610,020
Add: Other comprehensive income items which will not be reclassified to profit or loss and the company's share of the subsidiary's other comprehensive income				
The company's share of the other comprehensive income of a subsidiary	**391,414**	125,238	**785,739**	1,786,645
Total comprehensive income for the period	**454,230**	775,232	**6,088,072**	5,396,665
Attributable to:				
Shareholders	**451,255**	791,340	**5,996,729**	5,334,491
Non-controlling interest	**2,975**	(16,108)	**91,343**	62,174
Total	**454,230**	775,232	**6,088,072**	5,396,665

The accompanying notes 1 to 19 form an integral part of these condensed consolidated interim financial statements

Middle East Holding Company
(Public Shareholding Limited Company)
Interim Condensed Consolidated Statement of Changes in Shareholders' Equity (Unaudited)
For the Nine-Month Period Ended September 30, 2026
(Jordanian Dinar)

	Paid up Capital	Statutory Reserve	Fair Value reserve	Impact of acquisition subsidiary under joint control	Retained earnings / (accumulated losses)	Total	Non-controlling interest	Total Equity
For the Nine-Months Ended September 30, 2025								
Balance as of December 31, 2024 (audited)	17,038,971	140,987	(909,364)	16,396,931	3,140,278	35,807,803	592,333	36,400,136
Total comprehensive income for the period	-	-	1,786,645	-	3,547,847	5,334,492	66,648	5,401,140
Dividends Distributed to Shareholders	-	-	-	-	(1,022,338)	(1,022,338)	-	(1,022,338)
Balance as of September 30, 2025 (unaudited)	17,038,971	140,987	877,281	16,396,931	5,665,787	40,119,957	658,981	40,778,938
For the Nine-Months Ended September 30, 2026								
Balance as of December 31, 2025 (audited)	17,038,971	500,187	1,121,569	16,396,931	6,725,051	41,782,709	656,162	42,438,871
Total comprehensive income for the period	-	-	**785,739**	-	**5,210,990**	**5,996,729**	**91,342**	**6,088,071**
Dividends Distributed to Shareholders	-	-	-	-	**(1,703,897)**	**(1,703,897)**	-	**(1,703,897)**
Balance as of September 30, 2026 (unaudited)	**17,038,971**	**500,187**	**1,907,308**	**16,396,931**	**10,232,144**	**46,075,541**	**747,504**	**46,823,045**

The accompanying notes 1 to 19 form an integral part of these condensed consolidated interim financial statements

Middle East Holding Company
(Public Shareholding Limited Company)
Interim Condensed Consolidated Statement of Cash Flows (Unaudited)
For the Nine-Month Period Ended September 30, 2026
(Jordanian Dinar)

	For the Nine-Months Ended September 30, 2026	For the Nine-Months Ended September 30, 2025
	(Unaudited)	(Unaudited)
Cash Flows from Operating Activities		
Profit for the period before tax	**5,307,062**	4,524,181
Adjustments to reconcile net profit before income tax to net cash flow generated from operating activities:		
Gains on disposal of investment property	**(1,382,465)**	-
Depreciation and amortization	**284,586**	111,217
Depreciation of Investment Properties	**-**	274,524
Depreciation of Right-of-Use Assets	**-**	29,150
Net change in fair value of financial assets at fair value through income statement	**(1,020,341)**	(1,577,338)
Interest income	**(1,155,870)**	(983,413)
Cash flows generated by operation activities before change in working capital items	**2,032,972**	2,378,321
Changes in working capital items:		
Cheques Under Collection	-	(9,006)
Reinsurance contract assets (Premium Allocation Approach)	**3,967,028**	(9,100,988)
Reinsurance contract assets (General Measurement Model)	**(121,192)**	(107,085)
Other assets	**(326,510)**	658,181
Insurance contract liabilities-net (General Measurement Model)	**(302,982)**	(793,797)
Insurance contract liabilities-net (Premium Allocation Approach)	**(12,690,995)**	7,103,552
Accrued expenses	**-**	229,417
Other liabilities and miscellaneous provisions	**449,647**	(860,605)
Net cash (used in) operating activities before income tax paid	**(6,992,032)**	(502,010)
Income Tax Paid	**(817,010)**	(226,209)
Net cash flows (used in) operating activities	**(7,809,042)**	(728,219)
Cash Flows from Investing Activities		
Deposits at banks	**7,804,427**	1,845,702
Financial assets at fair value through profit or loss and other comprehensive income	**(356,094)**	(1,743,520)
Financial assets at amortized cost	**(2,982,000)**	(1,600,000)
Proceeds from sale of investment properties	**1,806,599**	-
Investments in associates	**(511,196)**	-
Property and equipment-net	**-**	(37,204)
Payments of Lease Liabilities	**(64,530)**	(73,743)
Net cash flows generated from (used in) investing activities	**5,697,206**	(1,608,765)
Cash Flows from Financing Activities		
Loans	**866,196**	875,817
Dividends Distributed from Retained Earnings	**(1,703,897)**	(1,022,338)
Interest income	**1,155,870**	983,413
Net cash flow generated from financing activities	**318,169**	836,892
Net cash (used) during the period	**(1,793,667)**	(1,500,092)
Cash and Cash equivalent at the beginning of the period	**4,234,532**	4,395,138
Cash and Cash equivalent at the end of the period	**2,440,865**	2,895,046

The accompanying notes 1 to 19 form an integral part of these condensed consolidated interim financial statements

1- Legal Status and Activities

The Middle East Holding Company, a public shareholding limited company headquartered in Amman - The Hashemite Kingdom of Jordan, was established as a Jordanian public shareholding company under No. (471) on February 29, 2020, With a capital of 500,000 dinars.
The General Assembly decided, in its extraordinary meeting held on June 29, 2022, to raise the company's capital to 18,089,285 through offering shares for public issuance, and an amount of 16,538,971 dinars was issued, so that the paid-up capital becomes 17,038,971 with a nominal value of one Jordanian dinar per share.

The condensed consolidated interim financial statements were approved by the Board of Directors at its meeting held on October 27, 2026.

2- Basis of Preparation

Statement of compliance

The interim condensed consolidated financial statements For the Nine-months ended September 30, 2026 have been prepared in accordance with International Accounting Standard 34 "Interim Financial Reporting", the instructions of the Central Bank of Jordan.
The interim condensed consolidated financial statements are presented in Jordanian Dinars, which is the functional and presentation currency of the Company.
The interim condensed consolidated financial statements do not include all information and explanations required in the annual financial statements prepared in accordance with International Financial Reporting Standards, and therefore should be read in conjunction with the company's financial statements for the fiscal year ending December 31,2025. In addition, the results For the Nine-months ended September 30, 2026 are not necessarily indicative of the results of operations for the financial year ending December 31, 2026.

Basis of Consolidation of Financial Statements

The financial statements of the subsidiaries are consolidated from the date company obtains control until this control ceases. The expenses and revenues of the subsidiaries are consolidated in the consolidated statement of comprehensive income from the date the company takes control of the subsidiaries, until this control cease.
The condensed consolidated financial statements include the financial statements of Middle East Holding Public Shareholding Company Ltd. and the following subsidiaries (hereinafter together referred to as a group) as at September 30, 2026.

Company's name	Legal status	Country's incorporation	Ownership
Middle East Insurance Company	Public Shareholding	Jordan	98.36%
Levent Gate Management Consulting Company *	Private Shareholding	Jordan	100%
Al-Shamiya Real Estate Development Company **	Private Shareholding	Jordan	100%

Basis of Consolidation of Financial Statements (continued)

* The Levent Gate for Management Consulting, a private shareholding company, was established with a fully paid in capital of 50,000 JD. It was registered with the Ministry of Industry and Trade on June 21, 2022 and is wholly owned by the Middle East Holding Company.

**The General Authority convened and decided to amend company's name to Al-Shamiya Real Estate Development Company instead of Levent Gate for Real Estate Investments, a private shareholding company with a fully paid-up capital of 50,000 Jordanian Dinars, was registered with the Ministry of Industry and Trade on June 21, 2022. It is wholly owned by Middle East Holding.

3- Application of international accounting standards for preparing new and amended financial reports

New and Revised Standards and Amendments

*** Amendments Effective for Periods Beginning on January 1, 2026:**
- Amendments to IFRS 9 "Financial Instruments".
- Amendments to IFRS 7 " Financial Instruments Disclosures".
- Annual Improvements to IFRS Accounting Standards – Cycle 11.

*** Standards Effective for Periods Beginning on January 1, 2027:**
- IFRS 18 "Presentation and Disclosure in Financial Statements".
- IFRS 19 "Subsidiaries without Public Accountability: Disclosures".

Management anticipates that these new standards, interpretations, and amendments will be adopted in the financial statements for the period of initial application, and expects that the adoption of these new standards, interpretations, and amendments will not have a material impact on the financial statements in the period of initial application, with the exception of IFRS 18, which relates to the reclassification and restructuring of the financial statements.

4 – Significant Accounting Estimates and Assumptions

The preparation of the financial statements in accordance with the applicable accounting principles and policies requires the use of judgments, estimates and assumptions that affect the reported amounts of revenues, expenses, assets and liabilities, as well as the accompanying disclosures, including the disclosure of contingent liabilities. Uncertainty surrounding these assumptions and estimates may result in outcomes that require material adjustments to the carrying amounts of assets and liabilities that may be affected in future periods.

The following are the key assumptions and estimates relating to the future, together with the other major sources of estimation uncertainty as at the date of the statement of financial position, which may result in a material adjustment to the carrying amounts of assets and liabilities within the next financial period.

The Company bases its assumptions and estimates on the information available to it at the time the financial statements are prepared. However, these assumptions and estimates regarding future developments may change as a result of market changes and circumstances beyond the Company's control. Any changes to such assumptions are disclosed when they occur:

4 – Significant Accounting Estimates and Assumptions(continued)

A- Going Concern

The Company's management has no significant doubts regarding the Company's ability to continue as a going concern. Accordingly, the financial statements have been prepared on a going concern basis.

B- Estimated Useful Lives of Machinery and Equipment

The cost of machinery and equipment is depreciated over their expected useful lives, which are estimated based on the expected usage and obsolescence of each asset, in addition to technological obsolescence and considerations of the asset's recoverable value. The Company's management has not estimated any residual values for the assets, as such values are considered immaterial.

C- Provision for Expected Credit Losses

The provision for expected credit losses is determined by reference to a range of factors to ensure that receivables are not overstated due to the possibility of non-collection. These factors include the quality and ageing of receivables, ongoing credit assessments of customers' financial positions, and collateral required from customers under certain circumstances.

D- Fair Value Measurement

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date under prevailing market conditions, regardless of whether that price is directly observable or estimated using another valuation technique.

Fair value measurement is based on the assumption that the sale of assets or transfer of liabilities will take place either:
In the principal markets for the assets or liabilities; or In the absence of principal markets, in the most advantageous markets for the assets or liabilities.

The principal or most advantageous markets must be accessible to the Company.

Fair value is measured using the assumptions that market participants would use when pricing assets or liabilities, assuming that market participants act in their best economic interests. The fair value measurement of non-financial assets takes into account the ability of market participants to generate economic benefits through the highest and best use of the assets, or by selling them to another market participant who would use the assets in their highest and best use.

The Company uses valuation techniques that are appropriate in the circumstances and for which sufficient data are available to measure fair value, maximizing the use of relevant observable inputs and minimizing the use of unobservable inputs.

All assets and liabilities measured at fair value or disclosed in the financial statements are classified within the fair value hierarchy levels set out below, based on the lowest-level input that is significant to the fair value measurement as a whole:
Level 1: Quoted prices in active markets for identical assets or liabilities.
Level 2: Valuation techniques for which the lowest-level inputs that are significant to the fair value measurement are directly or indirectly observable.
Level 3: Valuation techniques for which the lowest-level inputs that are significant to the fair value measurement are unobservable.
Fair value measurements of financial assets classified as available-for-sale, as well as non-recurring fair value measurements, such as assets held for distribution in a discontinued operation, are assessed periodically.
For the purpose of fair value disclosures, the Company has determined the classes of assets and liabilities based on the nature, characteristics and risks of the assets or liabilities and the level of the fair value hierarchy, as explained above.

5 - Deposits with Banks-Net

	September 30, 2026 (Unaudited)				December 31, 2025 (Audited)
	Due within one month	Due within one to three months	Due more than three months up to one year	Total	Total
Inside Jordan					
Capital Bank of Jordan	-	-	**800,000**	**800,000**	800,000
Cairo Amman Bank	-	-	**1,500,000**	**1,500,000**	1,500,000
Jordan Ahli Bank	-	-	-	-	1,054,427
Jordan Commercial Bank	-	-	**3,000,000**	**3,000,000**	4,700,000
Union Bank for Savings and Investment	-	-	**4,400,000**	**4,400,000**	550,000
Bank of Jordan	-	-	**4,750,000**	**4,750,000**	5,750,000
Investment Bank	-	-	-	-	5,000,000
Arab Banking Corporation (ABC)	-	-	-	-	900,000
Jordan Kuwait Bank	-	-	-	-	2,000,000
	-	-	**14,450,000**	**14,450,000**	22,254,427

6- Financial Assets at Fair Value Through Profit or Loss

	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Inside Jordan		
listed Shares	**7,753,619**	7,098,178
Total	**7,753,619**	7,098,178
Outside Jordan		
listed Shares	**2,738,737**	2,373,837
Total	**2,738,737**	2,373,837
Total	**10,492,356**	9,472,015

7 - Financial Assets at Fair Value Through Other Comprehensive Income

	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Inside Jordan		
Listed Shares	**7,487,890**	6,994,224
Unlisted Shares	**367,298**	1,340,707
Total	**7,855,188**	8,334,931
Outside Jordan		
Listed Shares	**5,939,983**	5,153,539
Unlisted Shares	**4,716,332**	3,881,198
Total	**10,656,315**	9,034,737
Subtotal	**18,511,502**	17,369,668

8 - Financial Assets at Amortized Cost

	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Inside Jordan		
Loan Notes of Siniora Food Industries Company	**354,500**	354,500
Jordan Treasury Bonds	**13,084,224**	10,102,224
Total	**13,438,724**	10,456,724

9- Investments in Associates

Represents the investment in the associate – Infinite Solutions for Electric Vehicle Charging Company.

	Ownership Percentage	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Balance at the Beginning of the Period / Year	**47%**	**423,013**	-
Additions		**511,196**	423,013
Balance at the End of the Period / Year		**934,209**	423,013

10 - Investment Properties

	September 30, 2026 (Unaudited)		
	Lands	**Buildings**	**Total**
Cost			
Balance at the Beginning of the Period/Year	12,424,049	14,060,011	26,484,060
Additions	**-**	**629,310**	**629,310**
Disposals	**(424,134)**	**-**	**(424,134)**
Balance at the End of the Period/Year	**11,999,915**	**14,689,321**	**26,689,236**
Accumulated Depreciation			
Accumulated Depreciation at the Beginning of the Period/Year	**-**	5,025,390	5,025,390
Depreciation for the Period/Year	**-**	**182,400**	**182,400**
Accumulated Depreciation at the End of the Period/Year	**-**	**5,207,790**	**5,207,790**
Net Investment Properties at the End of the Period/Year	**11,999,915**	**9,481,531**	**21,481,446**

	December 31, 2025 (Audited)		
	Lands	**Buildings**	**Total**
Cost			
Balance at the Beginning of the Period/Year	12,424,049	14,060,011	26,484,060
Additions	-	-	-
Disposals	-	-	-
Balance at the End of the Period/Year	12,424,049	14,060,011	26,484,060
Accumulated depreciation			
Accumulated depreciation at the beginning of the Period/Year	-	4,745,310	4,745,310
Depreciation for the period	-	280,080	280,080
Accumulated depreciation at the end of the Period/Year	-	5,025,390	5,025,390
Net investment properties at the end of the Period/Year	12,424,049	9,034,621	21,458,670

The fair value of the investment properties was estimated by real estate experts at JOD 36,500,000 as at 31 December 2023, in accordance with the instructions and decisions issued by the Central Bank's Insurance Supervision Department.

11- Reinsurance Contract Assets Held (Premium Allocation Approach)

	Assets for remaining coverage (ARC)				Assets for Incurred Claims (AIC)					
	September 30, 2026 (Unaudited)	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)	December 31, 2025 (Audited)	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
	Excluding Loss recovery component	Loss recovery component	Excluding loss recovery. component	Loss recovery component	Present value of cashflow non-financial	Present value of cashflow non-financial	Risk adjustments -non financial	Risk adjustments-non financial	Total	Total
Reinsurance contracts liabilities-beginning of the period	-	-	-	-	-	-		-	-	-
Reinsurance contracts assets-beginning of the period	**(14,242,883)**	-	(12,797,996)	-	**39,543,666**	29,797,156	**1,409,036**	964,618	**26,709,819**	17,963,779
Net reinsurance contracts (liabilities)/Assets – beginning of the period	**(14,242,883)**	-	(12,797,996)	-	**39,543,666**	29,797,156	**1,409,036**	964,618	**26,709,819**	17,963,779
Reinsurance payments	**(19,366,043)**	-	(28,109,195	-	**-**	-	**-**	-	**(19,366,043)**	(28,109,195)
Reinsurance recoveries	**-**	-	-	-	**8,670,969**	15,295,419	**-**	-	**8,670,969**	15,295,419
Commissions received	**-**	-	-	-	**-**	2,906,684	**(199,622)**	444,418	**(199,622)**	3,351,102
Administrative expenses	**-**	-	-	-	**-**	(207,359)	**-**	-	**-**	(207,359)
Reinsurance contracts revenues	**-**	-	-	-	**-**	-	**-**	-	**-**	-
Reinsurance service contracts results	**(19,366,043)**	-	(28,109,195)	-	**8,670,969**	17,994,744	**(199,622)**	444,418	**(10,894,696)**	(9,670,033)
Finance cost - from reinsurance contracts	**-**	-	-	-	**766**	76,044	**-**	-	**766**	76,044
The effect of movements in exchange rates	**-**	-	-	-		-	**-**	-	**-**	-
Other changes	**-**	-	-	-		-	**-**	-	**-**	-
Net change - other comprehensive income	**(19,366,043)**	-	(28,109,195)	-	**8,671,735**	18,070,788	**(199,622)**	444,418	**(10,893,930)**	(9,593,989)
Cash received from written contracts paid to reinsurers	**23,470,777**	-	26,664,307	-		-	**-**	-	**23,470,777**	26,664,307
Incurred claims recovered from reinsurers	**-**	-	-	-		-	**-**	-		-
Other recovered amounts	**-**	-	-	-	**(16,543,875)**	(8,324,279)	**-**	-	**(16,543,875)**	(8,324,279)
Recovered profit commission from reinsurers	**-**	-	-	-	**-**	-	**-**	-	**-**	-
Total cashflows	**23,470,777**	-	26,664,307	-	**(16,543,875)**	(8,324,279)	**-**	-	**6,926,902**	18,340,028
Reinsurance contracts assets-Ending of the period	**(10,138,149)**	**-**	-	-	**31,671,526**	-	**1,209,414**	1,409,036	**22,742,791**	26,709,819
Reinsurance contracts liabilities -Ending of the period	**-**	-	-	-	**-**	-	**-**	-	**-**	-
Net reinsurance contracts liabilities/(Assets) – Ending of the period	**(10,138,149)**	-	(14,242,883)	-	**31,671,526**	39,543,666	**1,209,414**	1,409,036	**22,742,791**	26,709,819

12- Insurance Contract Liabilities (Premium Allocation Approach)

	Liabilities for remaining coverage				Liabilities for Incurred Claims					
	September 30, 2026 (Unaudited)	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)	December 31, 2025 (Audited)	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
	Excluding the loss component	Loss component	Excluding the loss component	Loss component	Present value of cashflow	Present value of cashflow	Risk adjustments-non financial	Risk adjustments-non financial	Total	Total
Insurance contracts liabilities-beginning of the period	**3,630,967**	**1,782,845**	2,235,107	2,374,013	**57,360,767**	47,866,030	**2,265,021**	1,648,660	**65,039,600**	54,123,810
Insurance contracts assets-beginning of the period	-	-	-	-	-	-	-	-	-	-
Net insurance contracts (liabilities)/Assets – beginning of the period	**3,630,967**	**1,782,845**	2,235,107	2,374,013	**57,360,767**	47,866,030	**2,265,021**	1,648,660	**65,039,600**	54,123,810
Insurance contracts revenues	**(42,721,406)**	-	(61,150,309)	-	-	-	-	-	**(42,721,406)**	(61,150,309)
Claims incurred	-	-	-	-	**24,916,782**	40,877,348	-	-	**24,916,782**	40,877,348
Acquisition cost	**785,467**	-	2,099,209	-	-	-	-	-	**785,467**	2,099,209
Employees cost	-	-	-	-	**5,847,371**	7,494,823	**(272,477)**	616,362	**5,574,894**	8,111,185
Other expenses	-	-	-	-	-	-	-	-	-	-
Losses resulting from contracts expected to be lost and the recovery of these losses	-	**(504,809)**	-	(591,168)	-	-	-	-	**(504,809)**	(591,168)
Insurance contracts expenses	**785,467**	**(504,809)**	2,099,209	(591,168)	**30,764,153**	48,372,171	**(272,477)**	616,362	**30,772,334**	50,496,574
Insurance service results	**(41,935,939)**	**(504,809)**	(59,051,100)	(591,168)	**30,764,153**	48,372,171	**(272,477)**	616,362	**(11,949,072)**	(10,653,735)
Finance costs - from insurance contracts	-	-	-	-	**(221,098)**	380,986	-	-	**(221,098)**	380,986
The effect of movements in exchange rates	-	-	-	-	-	-	-	-	-	-
Investment components	-	-	-	-	-	-	-	-	-	-
Net change - other comprehensive income	**(41,935,939)**	**(504,809)**	(59,051,100)	(591,168)	**30,543,055**	48,753,157	**(272,477)**	616,362	**(12,170,170)**	(10,272,750)
Cash received from written contracts	**34,066,018**	-	61,975,557	-	-	-	-	-	**34,066,018**	61,975,557
Claims incurred	-	-	-	-	**(34,288,707)**	(39,258,420)	-	-	**(34,288,707)**	(39,258,420)
Paid from acquisition costs	**(298,136)**	-	(1,528,596)	-	-	-	-	-	**(298,136)**	(1,528,596)
Other expenses	-	-	-	-	-	-	-	-	-	-
Total cashflows	**33,767,882**	-	60,446,961	-	**(34,288,707)**	(39,258,420)	-	-	**(520,825)**	21,188,541
Insurance contracts liabilities-Ending of the period	**(4,537,090)**	**1,278,036**	3,630,967	1,782,845	**53,615,115**	57,360,767	**1,992,544**	2,265,021	**52,348,605**	65,039,600
Insurance contracts assets-Ending of the period	-	-	-	-	-	-	-	-	-	-
Net insurance contracts (liabilities)/Assets – Ending of the period	**(4,537,090)**	**1,278,036**	3,630,967	1,782,845	**53,615,115**	57,360,767	**1,992,544**	2,265,021	**52,348,605**	65,039,600

13- Insurance Contracts Revenues

September 30, 2026 (Unaudited)	**Vehicles**	**Marine and Transport**	**Aviation**	**Fire**	**Engineering**	**Public liabilities**	**Medical**	**General**	**Individual life**	**Group life**	**Total**
Insurance contract revenues and changes in insurance contract liabilities versus residual coverage	**11,044,839**	**4,986,969**	**233,970**	**5,675,628**	**3,370,689**	**1,513,451**	**10,125,805**	**46,193**	**731,516**	**3,764,478**	**41,493,538**
Change in insurance contracts liabilities against remaining coverage	**(51,435)**	**673,114**	**(24)**	**(8,536)**	**(971)**	**(159)**	**(1,041)**	**(18,809)**	**231,733**	**-**	**823,872**
Insurance contracts issuance fees	**9,313**	**87,738**	**5,334**	**216,428**	**76,098**	**44,108**	**438,544**	**2,023**	**11,289**	**54,566**	**945,441**
Change in insurance contract liabilities versus residual coverage issuance fees	**162,595**	**(9,910)**	**(1,069)**	**(34,936)**	**(2,958)**	**(5,109)**	**21,676**	**(377)**	**-**	**(3,630)**	**126,282**
Other income	**189,652**	**68,289**	**-**	**48,872**	**-**	**-**	**-**	**-**	**-**	**-**	**306,813**
Total insurance contracts revenue	**11,354,964**	**5,806,200**	**238,211**	**5,897,456**	**3,442,858**	**1,552,291**	**10,584,984**	**29,030**	**974,538**	**3,815,414**	**43,695,946**

September 30, 2025 (Unaudited)	**Vehicles**	**Marine and Transport**	**Aviation**	**Fire**	**Engineering**	**Public liabilities**	**Medical**	**General**	**Individual life**	**Group life**	**Total**
Insurance contract revenues and changes in insurance contract liabilities versus residual coverage	14,715,482	5,533,711	153,722	9,470,940	-	1,112,707	9,551,065	41,573	2,186,122	3,899,274	46,664,596
Change in insurance contracts liabilities against remaining coverage	(77,729)	73,750	4	(2,744)	-	5,492	(123,497)	-	-	-	(124,724)
Insurance contracts issuance fees	270,060	59,953	1,263	261,929	-	25,924	359,769	2,888	9,700	55,206	1,046,692
Change in insurance contract liabilities versus residual coverage issuance fees	(29,046)	(7,865)	1,591	(34,259)	-	(722)	-	-	-	(3,742)	(74,043)
Other income	266,576	29,705	-	15	-	-	12	-	387	-	296,695
Total insurance contracts revenue	15,145,343	5,689,254	156,580	9,695,881	-	1,143,401	9,787,349	44,461	2,196,209	3,950,738	47,809,216

14- Insurance Contracts Expenses

September 30, 2026 (Unaudited)	Vehicles	Marine and Transport	Aviation	Fire	Engineering	Public liabilities	Medical	General	Individual life	Group life	Total
Insurance claims incurred	**10,290,538**	**879,611**	**-**	**2,795,710**	**47,551**	**363,662**	**8,610,672**	**7,884**	**479,738**	**1,921,154**	**25,396,520**
Administrative expenses	**1,795,426**	**396,127**	**23,252**	**847,962**	**206,726**	**132,870**	**1,731,712**	**56,321**	**135,284**	**656,976**	**5,982,656**
Other expenses	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Risk Adjustments – non Financial	**(35,987)**	**42,919**	**-**	**(312,053)**	**868**	**14,699**	**10,070**	**-**	**-**	**7,007**	**(272,477)**
Loss component	**(961,327)**	**-**	**-**	**-**	**-**	**-**	**410,040**	**46,477**	**-**	**-**	**(504,810)**
Undistributed expenses	**(52,480)**	**(1,245)**	**-**	**(448)**	**56**	**(47)**	**8,992**	**-**	**-**	**-**	**(45,172)**
Deferred expenses	**(219,002)**	**17,705**	**(2,966)**	**(37,358)**	**2,400**	**(17,918)**	**(51,267)**	**(677)**	**-**	**(15,108)**	**(324,191)**
Acquisition Costs Converter / Acquisition Costs	**335,562**	**76,252**	**-**	**88,964**	**1,484**	**6,010**	**264,358**	**1,194**	**204,640**	**11,643**	**990,107**
Total insurance contracts expenses	**11,152,730**	**1,411,369**	**20,286**	**3,382,777**	**259,085**	**499,276**	**10,984,577**	**111,199**	**819,662**	**2,581,672**	**31,222,633**

September 30, 2025 (Unaudited)	Vehicles	Marine and Transport	Aviation	Fire	Engineering	Public liabilities	Medical	General	Individual life	Group life	Total
Insurance claims incurred	13,175,555	241,408	-	8,931,124	-	469,968	8,125,315	4,402	93,580	2,684,461	33,725,813
Administrative expenses	1,600,350	367,334	5,500	970,969	-	112,642	472,653	-	99,550	588,617	4,217,614
Other expenses	84,827	37,841	816	40,514	-	11,225	693,911	385	40,319	90,625	1,000,464
Risk Adjustments – non Financial	14,942	5,363	-	481,402	-	28,126	17,187	-	-	9,194	556,214
Loss component	(469,069)	-	-	-	-	-	429,205	-	-	-	(39,864)
Undistributed expenses	24,114	1,801	-	245	-	89	14,672	-	-	-	40,921
Deferred expenses	(35,330)	(2,023)	(151)	(24,710)	-	(3,136)	37,961	-	-	(17,543)	(44,931)
Acquisition Costs Converter / Acquisition Costs	572,159	108,149	-	84,672	-	2,715	262,478	3,535	293,217	546,446	1,873,370
Total insurance contracts expenses	14,967,548	759,873	6,165	10,484,216	-	621,629	10,053,382	8,322	526,666	3,901,800	41,329,601

15- Legal Cases Filed By and Against the Subsidiary – Middle East Insurance Company

The Company is a defendant in a number of legal cases amounting to JOD 1,385,950 as at 30 September 2026 (JOD 975,483 as at 31 December 2025). The Company has made adequate provisions to cover the liabilities arising from these cases. In the opinion of the Company and its legal counsel, the provisions made, amounting to JOD 1,385,950 as at September 30, 2026 (2025: JOD 975,483), are sufficient to cover the liabilities arising from these cases.

The total value of legal cases filed by the Company against third parties amounted to JOD 2,531,564 as at September 30, 2026 (December 31, 2025: JOD 2,341,594). These cases represent amounts receivable by the Company and returned cheques arising from the Company's ordinary course of business.

16- Contingent Liabilities

As at the date of the interim financial statements, the Company had contingent liabilities in the form of bank guarantees amounting to JOD 3,062,801 as at September 30, 2026 and December 31, 2025, respectively.

17- Subsequent Events

There are no subsequent events that have a material impact on the Group's results of operations or its ability to continue as a going concern.

18- Comparative Figures

Certain comparative figures have been reclassified to conform with the presentation and classification of the current period figures. These reclassifications had no impact on equity or net profit.

19- Approval of the Condensed Consolidated Interim Financial Statements

These financial statements were approved by the Board of Directors on October 27, 2026.