

**JORDAN ISLAMIC BANK**

**PUBLIC SHAREHOLDING LIMITED COMPANY**

**INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS**  
**(REVIEWED AND UNAUDITED)**

**30 SEPTEMBER 2025**

**JORDAN ISLAMIC BANK**  
**PUBLIC SHAREHOLDING LIMITED COMPANY**  
**AMMAN - JORDAN**  
**INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS**  
**(REVIEWED AND UNAUDITED)**  
**30 September 2025**  
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**REVIEW REPORT ON INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS  
TO THE CHAIRMAN AND THE BOARD OF DIRECTORS OF JORDAN ISLAMIC BANK  
(PUBLIC SHAREHOLDING LIMITED COMPANY)**

**Introduction**

We have reviewed the accompanying interim condensed consolidated statement of financial position of Jordan Islamic Bank (public shareholding Limited Company) ("the Bank") and its subsidiaries (together "the Group") as at 30 September 2025 and the related interim condensed consolidated income statement, interim condensed consolidated statement of other comprehensive income and the interim condensed consolidated statement of income and attributions related to – Quasi equity for the three-month and nine-month periods then ended, and the interim condensed consolidated statement of changes in owner's equity and the interim condensed consolidated statement of cash flows and the interim condensed consolidated statement of changes in off-balance sheet assets under management for the nine-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 Financial Accounting Standard 41 "Interim Financial Reporting" issued by Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) 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 statements consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

**Conclusion**

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim condensed consolidated financial statements are not properly prepared, in all material respects, in accordance with Financial Accounting Standard 41 "Interim Financial Reporting" as modified by the Central Bank of Jordan.

For and on behalf of PricewaterhouseCoopers "Jordan"

Omar Jamal Kalanzi  
License No (1015)

  
Amman - Jordan  
30 October 2025



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**JORDAN ISLAMIC BANK - PUBLIC SHAREHOLDING LIMITED COMPANY**  
**INTERIM CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION**  
**AS OF 30 SEPTEMBER 2025 (REVIEWED AND UNAUDITED)**

**STATEMENT (A)**

	Notes	30 September 2025 JD (Reviewed and Unaudited)	31 December 2024 JD (Audited)
<b>Assets</b>			
Cash and balances with central bank of Jordan	4	785,792,187	859,676,387
Balances at banks and financial institutions	5	229,538,545	178,212,998
Investment accounts at banks and financial institutions	6	4,962,743	12,052,748
Wakala Bil Istithmar Accounts	7	42,519,919	42,496,332
Financial assets at fair value through income statement	11	-	13,106
Financial assets at fair value through other comprehensive income	12	70,310,485	63,096,707
Deferred sales receivables and other receivables –net	8	3,500,855,661	3,137,996,311
Ijarah Muntahia Bittamleek assets – net	9	1,003,638,484	964,247,925
Financing – net	10	42,502,792	41,774,681
Al Qard Al Hasan – net	16-A	26,522,254	23,408,674
Financial assets at amortized cost- net	13	541,207,687	482,408,649
Investments in associates	14	9,945,821	9,207,604
Investments in real estate	15	101,734,037	105,783,051
Property and equipment – net		85,587,027	85,037,542
Intangible assets		10,900,045	10,383,047
Right of use assets		11,561,544	11,776,967
Other assets	17	103,135,175	94,899,444
<b>Total Assets</b>		<b>6,570,714,406</b>	<b>6,122,472,173</b>
<b>Liabilities</b>			
Banks and financial institutions' accounts		102,642,984	65,599,201
Customers' current and on demand accounts	18	1,350,468,981	1,358,794,955
Cash margins		74,863,993	68,408,145
Other provisions	19	11,912,157	12,051,048
Income tax provision	20-A	24,867,028	30,230,402
Deferred tax liabilities		1,491,507	806,511
Lease obligations		11,546,890	12,009,158
Other liabilities	21	54,599,106	51,084,312
<b>Total Liabilities</b>		<b>1,632,392,646</b>	<b>1,598,983,732</b>
<b>Quasi-equity</b>			
Quasi-equity	22	4,364,410,961	3,954,453,024
Fair value reserve – net	23-A&B	6,930,665	6,914,469
Quasi-equity share from non-controlling interests	23-A	19,324	21,401
<b>Total quasi-equity</b>		<b>4,371,360,950</b>	<b>3,961,388,894</b>
<b>Owner's equity</b>			
<b>Bank's shareholders</b>			
Paid-in capital		200,000,000	200,000,000
Statutory reserve		139,919,175	139,919,175
Voluntary reserve		83,897,039	83,897,039
Fair value reserve – net	23-A&B	11,067,057	9,976,394
Retained earnings		78,290,408	128,290,408
Profit for the period after tax		53,770,770	-
<b>Total Bank's shareholders</b>		<b>566,944,449</b>	<b>562,083,016</b>
Non-controlling interests	23-A	16,361	16,531
<b>Total Owner's equity</b>		<b>566,960,810</b>	<b>562,099,547</b>
<b>Total Liabilities, quasi-equity and owner's equity</b>		<b>6,570,714,406</b>	<b>6,122,472,173</b>
<b>Off-balance-sheet assets under management</b>			
Restricted investments		249,067,897	228,973,455
Al Wakala Bi Al Istithmar (Investment's portfolio)		606,537,573	570,138,593
Al Wakala Bi Al Istithmar		57,179,472	57,964,441
<b>Total off-balance-sheet assets under management</b>		<b>912,784,942</b>	<b>857,076,489</b>

Chief Executive Officer

Chairman

The accompanying notes from (1) to (41) form an integral part of these interim condensed consolidated financial statements and should be read with them

**JORDAN ISLAMIC BANK - PUBLIC SHAREHOLDING LIMITED COMPANY**  
**INTERIM CONDENSED CONSOLIDATED INCOME STATEMENT**  
**FOR THE THREE AND NINE MONTHS ENDED 30 SEPTEMBER 2025 (REVIEWED AND UNAUDITED)**  
**STATEMENT (B)**

	Notes	For the three months Ended 30 September		For the Nine Months Ended 30 September	
		2025	2024	2025	2024
		JD	JD	JD	JD
		(Reviewed and Unaudited)	(Reviewed and Unaudited)	(Reviewed and Unaudited)	(Reviewed and Unaudited)
Deferred sales revenues	25	55,659,343	45,712,000	157,683,119	134,026,506
Financing revenues	26	151,050	156,122	465,852	457,033
Revenues from financial assets at fair value through other comprehensive income	27	70,625	60,483	1,027,173	694,941
Revenues from financial assets at amortized cost	28	7,653,744	5,975,185	21,479,140	16,585,153
Dividends from subsidiaries and associates	29	-	-	1,318,200	1,148,200
Revenues from Investments in real estate-net	30	947,020	757,582	1,617,933	1,459,064
Revenues from Ijarah Muntahia Bittamleek assets- net		15,787,729	14,426,846	45,814,597	42,167,775
Revenues from other investments		2,174,670	1,657,651	5,587,260	4,280,816
Bank's self-financed revenues	33	9,958	117,651	31,427	128,049
Bank's share as Mudarib from off-balance-sheet assets under management		330,627	333,701	918,358	825,490
Bank's share as Wakeel from off-balance-sheet assets under management		12,654	23,263	4,460,605	3,659,745
Banking services revenues		8,909,825	7,788,479	26,497,205	22,841,917
Foreign currency gain		1,196,214	1,105,715	2,950,044	2,843,479
Other revenues		348,374	360,996	1,781,585	1,693,890
<b>Total Income</b>		<b>93,251,833</b>	<b>78,475,674</b>	<b>271,632,498</b>	<b>232,812,058</b>
Stuff expenses		(13,358,996)	(12,633,260)	(37,712,361)	(35,683,928)
Depreciation and amortization		(2,079,057)	(1,860,208)	(5,837,388)	(5,139,584)
Other expenses		(8,753,149)	(6,202,934)	(25,635,561)	(18,614,647)
Deposits insurance fees		(2,951,207)	(2,690,316)	(8,808,584)	(8,070,111)
<b>Total Expenses</b>		<b>(27,142,409)</b>	<b>(23,386,718)</b>	<b>(77,993,894)</b>	<b>(67,508,270)</b>
<b>Income Before Tax and Net Income of Quasi-Equity and Provisions</b>		<b>66,109,424</b>	<b>55,088,956</b>	<b>193,638,604</b>	<b>165,303,788</b>
Net income returned to quasi-equity (statement D)		(34,211,541)	(30,235,482)	(103,243,765)	(92,585,642)
Provision expense for expected credit loss – self	16-A	-	-	(1,500,000)	-
Provision expense for expected credit loss – joint	24-C	(2,500,000)	-	(5,000,000)	-
<b>Income Before Tax</b>		<b>29,397,883</b>	<b>24,853,474</b>	<b>83,894,839</b>	<b>72,718,146</b>
Income tax	20-B	(11,288,723)	(8,050,720)	(30,124,069)	(22,895,588)
<b>Net Income for The Period</b>		<b>18,109,160</b>	<b>16,802,754</b>	<b>53,770,770</b>	<b>49,822,558</b>
		JD / FILS	JD / FILS	JD / FILS	JD / FILS
<b>Basic and diluted earnings per share from net income for the period that returned to shareholders</b>	34	<b>0/091</b>	<b>0/084</b>	<b>0/269</b>	<b>0/249</b>

Chief Executive Officer

Chairman

The accompanying notes from (1) to (41) form an integral part of these interim condensed consolidated financial statements and should be read with them

**JORDAN ISLAMIC BANK - PUBLIC SHAREHOLDING LIMITED COMPANY**  
**INTERIM CONDENSED CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME**  
**FOR THE THREE AND NINE MONTHS ENDED 30 SEPTEMBER 2025 (REVIEWED AND UNAUDITED)**  
**STATEMENT (C)**

	For the Three Months Ended 30 September		For the Nine Months Ended 30 September	
	2025	2024	2025	2024
	JD	JD	JD	JD
	(Reviewed And Unaudited)	(Reviewed And Unaudited)	(Reviewed And Unaudited)	(Reviewed And Unaudited)
Income after tax	18,109,160	16,802,754	53,770,770	49,822,558
Other comprehensive income items after tax:				
Items that can't be transferred later to the income statement				
Change in fair value reserve - net	(253,609)	(324,318)	1,090,663	(667,313)
Total of Other Comprehensive Income for the Period	17,855,551	16,478,436	54,861,433	49,155,245

The accompanying notes from (1) to (41) form an integral part of these interim condensed consolidated financial statements and should be read with them

**JORDAN ISLAMIC BANK - PUBLIC SHAREHOLDING LIMITED COMPANY**  
**INTERIM CONDENSED CONSOLIDATED STATEMENT OF INCOME AND ATTRIBUTIONS RELATED TO QUASI –**  
**EQUITY FOR THE THREE AND NINE MONTHS ENDED 30 SEPTEMBER 2025 (REVIEWED AND UNAUDITED)**  
**STATEMENT (D)**

	Notes	For the Three Months Ended 30 September		For the Nine Months Ended 30 September	
		2025	2024	2025	2024
		JD	JD	JD	JD
		(Reviewed And Unaudited)	(Reviewed And Unaudited)	(Reviewed And Unaudited)	(Reviewed And Unaudited)
<b>Income Before Tax and Net Income</b>					
<b>returned to Quasi-Equity and Provisions</b>		<b>66,109,424</b>	<b>55,088,956</b>	<b>193,638,604</b>	<b>165,303,788</b>
<b>Adjustments:</b>					
Less: Income that is not related to quasi-equity		(10,807,652)	(9,729,805)	(36,639,224)	(31,992,570)
Add: Expenses that are not related to quasi-equity		25,401,039	21,873,953	72,814,821	62,970,822
Less: Provision expense for expected credit loss – joint		(2,500,000)	-	(5,000,000)	-
<b>Total income returned to quasi-equity</b>		<b>78,202,811</b>	<b>67,233,104</b>	<b>224,814,201</b>	<b>196,282,040</b>
Less: Bank's share as Mudarib	32	(32,469,282)	(27,878,628)	(93,308,521)	(81,567,740)
Less: Bank's share as Rab Mal	32	(20,421,988)	(16,718,994)	(55,944,360)	(49,634,192)
Add: Mudarib contribution to quasi-equity	32	8,900,000	7,600,000	27,682,445	27,505,534
<b>Net Income returned to Quasi-Equity</b>	31	<b>34,211,541</b>	<b>30,235,482</b>	<b>103,243,765</b>	<b>92,585,642</b>

The accompanying notes from (1) to (41) form an integral part of these interim condensed consolidated financial statements and should be read with them

**JORDAN ISLAMIC BANK - PUBLIC SHAREHOLDING LIMITED COMPANY**  
**INTERIM CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN OWNER'S EQUITY**  
**FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2025 (REVIEWED AND UNAUDITED)**

**STATEMENT (E)**

	Bank's shareholders Equity						Profit for the Period after tax	Total of Bank's shareholders	Non-controlling interests	Total
	Paid-in Capital	Statutory Reserve	Voluntary Reserve	Fair Value Reserve *	Retained Earnings **					
For the Nine months ended 30 September 2025 (Reviewed And Unaudited)	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
Balance at 1 January 2025	200,000,000	139,919,175	83,897,039	9,976,394	128,290,408	-	562,083,016	16,531	562,099,547	
Profit after tax	-	-	-	-	-	53,770,770	53,770,770	-	53,770,770	
Change in fair value reserve	-	-	-	1,090,663	-	-	1,090,663	-	1,090,663	
Total Comprehensive Income for the period after tax	-	-	-	1,090,663	-	53,770,770	54,861,433	-	54,861,433	
Net income of subsidiaries	-	-	-	-	-	-	-	(170)	(170)	
Dividends ***	-	-	-	-	(50,000,000)	-	(50,000,000)	-	(50,000,000)	
Balance at 30 September 2025	200,000,000	139,919,175	83,897,039	11,067,057	78,290,408	53,770,770	566,944,449	16,361	566,960,810	

\* The fair value reserve balance of JD 11,067,057 as at 30 September 2025 is restricted from use, in accordance with the instructions of the securities commission.

\*\* An amount of JD 1,000,000 from retained earnings, which was transferred from general banking risk reserve, is restricted from use without prior approval from the Central Bank of Jordan.

\*\*\* The general Assembly approved on 28 April 2025 the distribution of cash dividends to shareholders at a rate of 25% from the paid in capital of JD 200 million / share, amounted to JD 50 million through the retained earnings.

The accompanying notes from (1) to (41) form an integral part of these condensed consolidated interim financial statements and should be read with them



**JORDAN ISLAMIC BANK - PUBLIC SHAREHOLDING LIMITED COMPANY**  
**INTERIM CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN OWNER'S EQUITY**  
**FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2025 (REVIEWED AND UNAUDITED)**

**STATEMENT (E)**

	Bank's shareholders Equity						Non-controlling interests	Total
	Paid-in Capital	Statutory Reserve	Voluntary Reserve	Fair Value Reserve *	Retained Earnings **	Profit for the Period after tax		
For the Nine months ended 30 September 2024 (Reviewed And Unaudited)	JD	JD	JD	JD	JD	JD	JD	JD
<b>Balance at 1 January 2024</b>	<b>200,000,000</b>	<b>129,978,057</b>	<b>74,053,362</b>	<b>10,421,875</b>	<b>125,923,738</b>	<b>-</b>	<b>17,858</b>	<b>540,394,890</b>
Profit after tax	-	-	-	-	-	49,822,558	-	49,822,558
Change in fair value reserve	-	-	-	(667,313)	-	-	-	(667,313)
<b>Total Comprehensive Income for the period after tax</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(667,313)</b>	<b>-</b>	<b>49,822,558</b>	<b>-</b>	<b>49,155,245</b>
Gains realized from the sale of financial assets at fair value through other comprehensive income	-	-	-	(7,251)	7,251	-	-	-
Net income of subsidiaries	-	-	-	-	-	-	(1,157)	(1,157)
Dividends ***	-	-	-	-	(44,000,000)	-	-	(44,000,000)
<b>Balance at 30 September 2024</b>	<b>200,000,000</b>	<b>129,978,057</b>	<b>74,053,362</b>	<b>9,747,311</b>	<b>81,930,989</b>	<b>49,822,558</b>	<b>16,701</b>	<b>545,548,978</b>

\* The fair value reserve balance of JD 9,747,311 as at 30 September 2024 is restricted from use, in accordance with the instructions of the securities commission.

\*\* An amount of JD 1,000,000 from retained earnings, which was transferred from general banking risk reserve, is restricted from use without prior approval from the Central Bank of Jordan

\*\*\* The general Assembly approved on 27 April 2024 the distribution of cash dividends to shareholders at a rate of 22% from the paid in capital of JD 200 million / share amounted to JD 44 million through the retained earnings.

The accompanying notes from (1) to (41) form an integral part of these interim condensed consolidated financial statements and should be read with them

**JORDAN ISLAMIC BANK - PUBLIC SHAREHOLDING LIMITED COMPANY**  
**INTERIM CONDENSED CONSOLIDATED STATEMENT OF CASH FLOWS**  
**FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2025 (REVIEWED AND UNAUDITED)**  
**STATEMENT(F)**

	Notes	For The Nine Months Ended on 30 September	
		2025	2024
		JD (Reviewed And Unaudited)	JD (Reviewed And Unaudited)
<b><u>Cash flows from operating activities</u></b>			
Income before tax		83,894,839	72,718,146
<b>Adjustments for non-monetary items:</b>			
Depreciations and amortizations		5,837,388	5,139,584
Costs of lease obligations		492,743	497,177
Provision expense for expected credit loss – joint		5,000,000	-
Provision expense for expected credit loss – self		1,500,000	-
Gain on sale of property and equipment		(57,585)	-
Gain on sale of investments in real estate		(937,402)	(760,209)
Evaluation differences of investments in real estate		(155,303)	(455,248)
Profits from sale of repossessed assets		(694,686)	(242,817)
Exchange rates effect on cash and cash equivalents		(2,233,176)	(616,056)
<b>Profit before change in assets and liabilities</b>		<b>92,646,818</b>	<b>76,280,577</b>
<b>Change in Assets and Liabilities:</b>			
Decrease (Increase) in investment accounts at banks and financial institutions for more than 3 months		7,090,000	(25,524,000)
Increase in restricted balances for foreign and local banks and financial institutions		(1,081,208)	(1,050,068)
Increase in deferred sales receivables and other receivables		(369,071,084)	(85,230,360)
Increase in financing		(771,986)	(1,261,527)
Increase in Ijara muntahia bitamleek assets		(39,396,186)	(27,750,157)
(Increase) Decrease in Al Qard Al Hasan		(2,745,551)	452,929
Increase in other assets		(5,656,399)	(1,238,509)
(Decrease) Increase in current and on demand accounts		(8,325,974)	5,726,854
Increase in cash margins		6,455,848	5,222,102
Increase in other liabilities		3,381,774	4,146,875
<b>Net change in assets and liabilities</b>		<b>(410,120,766)</b>	<b>(126,505,861)</b>
<b>Net cash flows used in operating activities before tax and other payments</b>		<b>(317,473,948)</b>	<b>(50,225,284)</b>
Taxes paid	20 A	(35,487,443)	(32,727,929)
End of paid service provision	19	(363,860)	(683,278)
<b>Net Cash Flows used in Operating Activities</b>		<b>(353,325,251)</b>	<b>(83,636,491)</b>
<b><u>Cash flows from Investment Activities</u></b>			
Proceeds from sale of financial assets at fair value through income statement		59,867	-
Purchase of financial assets at fair value through income statement		(46,761)	-
Proceeds from sale of financial assets at fair value through other comprehensive income		319,356	1,456,731
Purchase of financial assets at fair value through other comprehensive income		(4,665,136)	(4,678,070)
Purchase of financial assets at amortized cost		(109,230,494)	(104,195,948)
Maturity of financial assets at amortized cost		50,432,395	42,372,291
Proceeds from sale of investment in real estates		4,049,689	2,791,373
Purchase of investment in real estates		(675)	-
Acquired repossessed real estate		(6,954,036)	(6,632,075)
Proceeds from sale of repossessed real estate		5,240,741	2,250,618
Proceeds from sale of properties and equipment		146,566	-
Purchase of properties and equipment		(3,692,538)	(2,663,741)
Purchase of intangible assets		(2,589,141)	(3,329,566)
<b>Net cash flows used in Investment Activities</b>		<b>(66,930,167)</b>	<b>(72,628,387)</b>
<b><u>Cash Flow from Financing Activities</u></b>			
Increase in quasi-equity		410,958,336	268,563,434
Dividends Distributed to shareholders		(50,000,000)	(44,000,000)
Payments of lease liabilities		(2,073,176)	(2,049,549)
<b>Net Cash Flow from Financing Activities</b>		<b>358,885,160</b>	<b>222,513,885</b>
<b>Net (Decrease) Increase in Cash and Cash Equivalents</b>		<b>(61,370,258)</b>	<b>66,249,007</b>
Exchange rates effect on cash and cash equivalents		2,233,176	616,056
<b>Cash and cash equivalents at the beginning of the period</b>		<b>971,886,847</b>	<b>846,139,750</b>
<b>Cash and Cash Equivalents at end of period</b>	35	<b>912,749,765</b>	<b>913,004,813</b>

The accompanying notes from (1) to (41) form an integral part of these interim condensed consolidated financial statements and should be read with them

**JORDAN ISLAMIC BANK - PUBLIC SHAREHOLDING LIMITED COMPANY**

**INTERIM CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN OFF-BALANCE SHEET ASSETS UNDER MANAGEMENT AS OF 30 SEPTEMBER 2025 (REVIEWED AND UNAUDITED) STATEMENT (G)**

	Balance at 1 January 2025	Deposits	Withdrawals	Investment profits	Bank's share as Mudarib	Bank's share as Wakeel	Balance at 30 September 2025
(Reviewed And Unaudited)	JD	JD	JD	JD	JD	JD	JD
Deferred sales receivables and other receivables	394,247,362	108,669,746	(121,043,075)	14,555,595	(410,528)	(2,772,141)	393,246,959
Ijarah Muntahia Bittamleek assets	302,811,840	73,513,648	(44,912,519)	13,023,909	(496,143)	(1,356,393)	342,584,342
Investments in real estate	38,608,866	1,980,473	(2,152,276)	570,280	(11,687)	(95,668)	38,899,988
Financial assets	61,367,664	7,692,526	(8,808,145)	-	-	(236,403)	61,195,704
Cash	60,040,757	142,962,507	(126,145,315)	-	-	-	76,857,949
<b>Total</b>	<b>857,076,489</b>	<b>334,818,900</b>	<b>(303,061,330)</b>	<b>29,329,846</b>	<b>(918,358)</b>	<b>(4,460,605)</b>	<b>912,784,942</b>
	Balance at 1 January 2024						Balance at 31 December 2024
(Audited)							
Deferred sales receivables and other receivables	348,114,925	156,545,230	(130,285,050)	25,509,744	(569,415)	(5,068,072)	394,247,362
Ijarah Muntahia Bittamleek assets	255,811,496	82,471,779	(50,751,431)	17,792,006	(546,095)	(1,965,915)	302,811,840
Investments in real estate	35,861,859	2,673,310	(280,440)	451,130	-	(96,993)	38,608,866
Financial assets	100,272,512	1,403,099	(41,695,575)	1,687,648	-	(300,020)	61,367,664
Cash	56,668,768	173,500,296	(170,128,307)	-	-	-	60,040,757
<b>Total</b>	<b>796,729,560</b>	<b>416,593,714</b>	<b>(393,140,803)</b>	<b>45,440,528</b>	<b>(1,115,510)</b>	<b>(7,431,000)</b>	<b>857,076,489</b>

The accompanying notes from (1) to (41) form an integral part of these interim condensed consolidated financial statements and should be read with them

**JORDAN ISLAMIC BANK - PUBLIC SHAREHOLDING LIMITED COMPANY**  
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**(1) General Information**

Jordan Islamic Bank (the "Bank") was established as a Public Shareholding Limited Company on 28 November 1978 pursuant to the provisions of the Companies Law No. (12) Of 1964, Head Office is located in Amman with a capital of JD 200 million authorized, subscribed and fully paid up at nominal value at one dinar per share.

The Bank offers banking, financial and investment services on an interest-free basis in compliance with the rules and principles of the Islamic Sharia through its Head Office, 88 branches and 20 banking offices inside the Kingdom as well as its subsidiaries. The Bank's transactions are governed by the applicable Bank's Law.

Jordan Islamic Bank shares are listed in Amman Stock Exchange - Jordan.

The bank owned by Al Baraka Group – Bahrain as 66% (the parent company).

The interim condensed consolidated financial statements were authorized for issue by the Bank's Board of Directors in their No.6 meeting held on 30 October 2025.

**(2) Significant Accounting Policies**

**1-2 Basis of Preparation of the Interim Condensed Consolidated Financial Statements:**

The accompanying consolidated financial statements of the Bank and its subsidiaries financed from the Bank's funds and the joint investment funds ("the group") have been prepared in accordance with the Financial Accounting Standards (41) " Interim Financial Report" issued by the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI), as modified by Central Bank of Jordan. In the absence of Financial Accounting Standards issued by the Accounting and Auditing Organization for Islamic Financial Institutions relating to financial statements items, the International Accounting Financial Reporting Standards and related interpretations are applied in conformity with the Shari'a standards, pending the promulgation of Islamic Standards therefor.

The main differences between the Islamic accounting standards issued by the Accounting and Auditing Organization for Islamic Financial Institutions as they should be applied, and the instructions of the Central Bank of Jordan can be summarized as follows:

- The provision for expected credit losses for direct facilities is recorded in accordance with the standard Impairment and Credit Losses and Onerous Commitments (FAS 30) issued by the Accounting and Auditing Organization for Islamic Financial Institutions and Central Bank of Jordan instructions No. 8 of 2024, and the most severe results are taken for the stage 2 and stage 3.
- A provision was calculated against the infringing repossessed real estate at the rate of 5% of the total book values of those real estates, and according to the Central Bank of Jordan Circular No. (10/3/16234) dated 10 October 2022, the calculation of the impairment provision for the infringing repossessed real estate was stopped and the balance of the existing provision will be released for any of the infringing repossessed real estate that is got rid of.
- No expected credit losses provision is calculated on exposures or guarantees of the Jordanian government.
- Profits are suspended on non-performing credit financing (stage 3).
- The mandatory cash reserve at the Central Bank of Jordan is not excluded from cash and cash equivalents in the statement of cash flows.

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- The financial statements and disclosures are presented and disclosed in accordance with the disclosure requirements issued by the Accounting and Auditing Organization for Islamic Financial Institutions, and the guidance models issued by the Central Bank of Jordan and the requirements of the Central Bank of Jordan.

**The fundamental changes contained in Instruction No. 8/2024 are effective starting January 1, 2025, as follows:**

- Classifying all Stage 3 debts as non-performing debts.
- Classifying all Stage 2 debts as under watch debts.
- The provision for under watch debts is not less than of 5% of the total debt after deducting eligible collateral.
- Rescheduled debts shall remain non-performing for a period of 6 months.
- Restructured debts shall remain under watch debts for a period of 12 months.

The interim condensed consolidated financial statements have been prepared on the historical cost basis, except for financial assets through income statement, financial assets at fair value through other comprehensive income, and investment properties, which are shown at fair value as of the date of the interim condensed consolidated financial statements.

The interim condensed consolidated financial statements have been prepared according to going concern basis.

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

A distinction should be made between the owner's equity (self) and the quasi - equity.

The "joint" means mixing of funds between the owner's equity (self) and quasi - equity.

The interim condensed consolidated financial statements do not contain all information and disclosures for annual consolidated financial statements prepared in accordance with Sharia' rules and principles determined by the Bank's Sharia Supervisory Board and in accordance with Financial Accounting Standards issued by Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) and it was adopted by Central Bank of Jordan, and it shall be read in conjunction with the Bank's annual report as of 31 December 2024. In addition, the results for the Nine months period ended 30 September 2025 do not necessarily indicate the expected results for the year ended 31 December 2025 and no appropriation was made for the Nine months profits ended 30 September 2025 since it is made at year-end.

**2-2 Basis of consolidation of the interim condensed consolidated financial statements:**

The consolidated financial statements comprise the financial statements of the Bank and its subsidiaries financed from the Bank's funds and the joint investment funds and subject to the Bank's control("Group"). Control exists when the Bank has power to govern the financial and operational policies of subsidiaries in order to obtain benefit from their activities. All Intercompany transactions, balances, revenues, and expenses are eliminated.

The financial statements of subsidiaries are prepared for the same reporting period as the Bank, using consistent accounting policies.

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The results of subsidiaries operations are consolidated in the consolidated income statement from the acquisition date, being the date, the Bank obtains control over subsidiaries. The results of operations for disposed subsidiaries shall be consolidated within the consolidated income statement until the date of disposal, which is the same date on which the Bank's loses control over subsidiaries.

The non-controlling interests represent the portion not owned by the shareholders' equity (self) or by the Quasi- Equity of the subsidiaries owner's equity.

**The Bank owns the following subsidiaries as of 30 September 2025:**

Company Name	Paid in capital	Bank's ownership	Source of fund	Nature of Business	Place of Work	Acquisition Date
	JD					
Omariah Schools Company Ltd.	16,000,000	99.8%	Joint	Education	Amman	1987
Al Samaha For Islamic Financing Limited Private Company.	12,000,000	100%	Joint	Financing	Amman	1998
Future Applied Computer Technology Company Ltd	5,000,000	100%	Self	Services	Amman	1998
Sanabel Al-Khair for Financial Investments Company Ltd.	5,000,000	100%	Self	Brokerage	Amman	2005

### **2-3 Changes in Accounting Policies:**

The accounting policies adopted in the preparation of the interim condensed consolidated financial statements are consistent with those followed in the preparation of the Bank's annual consolidated financial statements for the year ended 31 December 2024, except that the Bank has adopted the following new standards.

#### **- Financial Accounting Standard No. 42 - Presentation and Disclosure in the Financial Statements of Takaful Institutions -:**

The objective of this standard is to introduce improvements to presentation and disclosure requirements in line with international best practices. It replaces the previously issued Financial Accounting Standard No. 12, "General Presentation and Disclosure in the Financial Statements of Islamic Insurance Companies."

The application of this standard has no impact on the interim condensed consolidated financial statements.

#### **- Islamic Accounting Standard No. 43 - Takaful Accounting: Recognition and Measurement:**

The objective of this standard is to establish the recognition and measurement principles for takaful arrangements and additional (complementary) transactions of takaful institutions. This standard replaces the following financial accounting standards: Financial Accounting Standard No. 13, "Disclosure of the Basis for Determining and Allocation of Surplus or Deficit in Islamic Insurance Companies," Financial Accounting Standard No. 15, "Provisions and Reserves in Islamic Insurance Companies," and Financial Accounting Standard No. 19, "Contributions in Islamic Insurance Companies."

The application of this standard has no impact on the interim condensed consolidated financial statements.

There are no new standards that are binding and the group has not applied them as of 30 September 2025.

### **(3) Use of Estimates**

The preparation of the interim condensed consolidated financial statements requires management to make estimates and assumptions that affect the reported amounts of financial assets and liabilities and disclosure of contingent liabilities. These estimates and assumptions also affect the revenues and expenses and the provisions as well as fair value changes reported in shareholders' equity and quasi-equity. In particular, considerable judgment by management is required in the estimation of the amount and timing of future cash flows. Such estimates are necessarily based on assumptions about several factors involving varying degrees of judgment and uncertainty and actual results may differ as a result of changes in conditions and circumstances of those estimates in the future.

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The estimates used in preparing these interim condensed consolidated financial statements are the same as those used in preparing the Group's audited financial statements as of December 31, 2024.

In management's opinion, the estimates in the interim condensed consolidated financial statements are reasonable as follows:

- **Expected credit losses for credit exposures:**

In determining expected credit losses for financial assets, judgment is required in the estimation of the amount and timing of future cash flows as well as an assessment of whether the credit risk on the financial assets has increased significantly since initial recognition and incorporation of forward looking information in the measurement of expected credit losses.

- **Income tax provision:**

The fiscal period is charged with its related income tax according to the laws and accounting standards. Also, the deferred tax assets and liabilities as well as the required tax provision are estimated and recorded.

Management periodically reevaluates the financial assets carried at cost in order to assess any expected credit losses. The expected credit losses are allocated in accordance to the financing party.

A provision is set for the lawsuits raised against the Bank. This provision is based to an adequate legal study prepared by the Bank's legal advisor. Moreover, the study highlights potential risks that the Bank may encounter in the future. Such legal assessments are reviewed periodically.



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**(4) Cash and balances with central bank of Jordan**

This item consists of the following:

	30 September 2025	31 December 2024
	JD	JD
	(Reviewed And Unaudited)	(Audited)
<b>Cash in vaults</b>	<b>180,470,477</b>	<b>177,786,321</b>
<b>Balances at the Central Bank of Jordan:</b>		
Current accounts	393,813,620	486,842,819
Statutory cash reserve	211,508,090	195,047,247
<b>Total balances at the Central Bank of Jordan</b>	<b>605,321,710</b>	<b>681,890,066</b>
<b>Total</b>	<b>785,792,187</b>	<b>859,676,387</b>

In compliance with Islamic Shari'a rules and the Bank's Articles of Association and bylaws, the Bank does not earn any interest on balances and current accounts held with the Central Bank of Jordan.

An amount of JD 76,857,949 and JD 60,040,757 were deducted as at 30 September 2025 and as at 31 December 2024 respectively, which represent cash balances for Off-balance-sheet assets under management and are not shown in the balances above.

There are no balances maturing within more than three months period as of 30 September 2025 and 31 December 2024.

There are no restricted balances except for the statutory cash reserve as of 30 September 2025 and 31 December 2024. which is not excluded from cash and cash equivalent.

No provision for expected credit losses is calculated on balances with the Central Bank of Jordan according to the instructions of the Central Bank of Jordan No. (06/2020) that related to the application of a standard of impairment of assets, credit losses and high-risk commitment standard No. (30) as at 5 July 2020.

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**(5) Balances at Banks and Financial Institutions**

This item consists of the following:

	Local banks and financial institutions		Foreign banks and financial institutions		Total	
	30	31	30	31	30	31
	September	December	September	December	September	December
	2025	2024	2025	2024	2025	2024
	JD		JD		JD	
	(Reviewed		(Reviewed		(Reviewed	
	And	JD	And	JD	And	JD
	Unaudited)	(Audited)	Unaudited)	(Audited)	Unaudited)	(Audited)
Current and on demand accounts	-	-	42,569,830	49,608,221	42,569,830	49,608,221
accounts maturing within 3 months or						
less	82,244,000	56,720,000	-	-	82,244,000	56,720,000
Less: provision for expected credit loss	(53,538)	(827)	(4,051,713)	(2,557,517)	(4,105,251)	(2,558,344)
Net Current and on demand	82,190,462	56,719,173	38,518,117	47,050,704	120,708,579	103,769,877
accounts maturing within 3 months or						
less	-	-	108,831,500	74,445,000	108,831,500	74,445,000
Less: provision for expected credit	-	-	(1,534)	(1,879)	(1,534)	(1,879)
Net accounts maturing within 3						
months or less	-	-	108,829,966	74,443,121	108,829,966	74,443,121
Total	82,190,462	56,719,173	147,348,083	121,493,825	229,538,545	178,212,998

- In compliance with Islamic Shari'a rules and the Bank's Articles of Association and bylaws, the Bank does not earn any interest on current and on demand accounts at local and foreign banks and financial institutions.
- restricted balances at the local and foreign banks and financial institutions within current accounts amounted to (4,044,768 JD) as of 30 September 2025 compared to (2,963,560 JD) as of 31 December 2024 which is deducted from cash and cash equivalents.

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**(6) Investment accounts at bank and financial institutions**

This item consists of the following:

	Foreign banks and financial institutions	
	30 September 2025	31 December 2024
	JD	JD
	(Reviewed and Unaudited)	(Audited)
Within (3-6) months	-	12,053,000
Within (9-12) months	4,963,000	-
Less: expected credit losses provision	(257)	(252)
<b>Total</b>	<b>4,962,743</b>	<b>12,052,748</b>

There are no restricted balances for foreign banks and financial institutions as of 30 September 2025 and 31 December 2024.

**(7) Wakala Bil Istithmar Accounts**

This item consists of the following:

	Foreign banks and financial institutions	
	30 September 2025	31 December 2024
	JD	JD
	(Reviewed And Unaudited)	(Audited)
Maturing within 3 months or less	17,725,000	7,090,000
Within (3-6) months	7,090,000	17,725,000
Maturing within more than one year	17,725,000	17,725,000
Less: Expected credit losses provision	(20,081)	(43,668)
<b>Total</b>	<b>42,519,919</b>	<b>42,496,332</b>

There are no restricted balances within al wakala bil istithmar accounts as of 30 September 2025 and 31 December 2024.

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**A. Movement on balances at banks and financial institutions, investment accounts at banks and financial institution and wakala bil istithmar accounts (notes 5,6 and 7):**

**As of 30 September 2025 (Reviewed and Unaudited):**

	Stage 1	Stage 2	Stage 3	Total
	Individual	Individual		
	JD	JD	JD	JD
Balance at the beginning of the period	232,402,661	-	2,963,560	<b>235,366,221</b>
New balances and accounts during the period	183,247,039	-	-	<b>183,247,039</b>
Balances and accounts settled	(138,546,138)	-	-	<b>(138,546,138)</b>
Transferred from off balance sheet assets under management	-	-	1,063,500	<b>1,063,500</b>
Adjustments due to changes exchange rates	-	-	17,708	<b>17,708</b>
<b>Balance at the end of the period</b>	<b>277,103,562</b>	<b>-</b>	<b>4,044,768</b>	<b>281,148,330</b>

**As of 31 December 2024 (Audited):**

	Stage 1	Stage 2	Stage 3	Total
	Individual	Individual		
	JD	JD	JD	JD
Balance at the beginning of the year	127,436,952	45,256	1,923,631	<b>129,405,839</b>
New balances and accounts during the year	117,421,506	-	-	<b>117,421,506</b>
Balances and accounts settled	(12,501,053)	-	-	<b>(12,501,053)</b>
Transferred (from) to stage 1	45,256	(45,256)	-	<b>-</b>
Transferred from off balance sheet assets under management	-	-	1,063,500	<b>1,063,500</b>
Adjustments due to changes exchange rates	-	-	(23,571)	<b>(23,571)</b>
<b>Balance at the end of the year</b>	<b>232,402,661</b>	<b>-</b>	<b>2,963,560</b>	<b>235,366,221</b>

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**B. movement on the expected credit losses on banks and financial institutions, investment accounts on banks and financial institutions, and wakala bil istithmar accounts (notes 5,6 and 7):**  
**As of 30 September 2025 (Reviewed and Unaudited):**

	Stage 1 Individual	Stage 2 Individual	Stage 3	Total
	JD	JD	JD	JD
Balance at the beginning of the period	58,863	-	2,545,280	2,604,143
Expected credit losses on new balances and accounts during the period	62,007	-	-	62,007
Expected credit loss recovered from balances and accounts settled	(3,077)	-	-	(3,077)
Impact due to transferred from off balance sheet assets under management	-	-	1,063,500	1,063,500
Changes resulting from adjustments	(35,438)	-	418,280	382,842
Adjustments due to exchange rates changes	-	-	17,708	17,708
<b>Balance at the end of the period</b>	<b>82,355</b>	<b>-</b>	<b>4,044,768</b>	<b>4,127,123</b>

**As of 31 December 2024 (Audited):**

	Stage 1 Individual	Stage 2 Individual	Stage 3	Total
	JD	JD	JD	JD
Balance at the beginning of the year	462,504	1,549	1,493,566	1,957,619
Expected credit loss on new balances and accounts during the year	5,660	-	-	5,660
Expected credit loss recovered from balances and accounts paid	(4,218)	-	-	(4,218)
Transferred (from) to stage 1	1,549	(1,549)	-	-
Impact due to transferred from off balance sheet assets under management	-	-	1,063,500	1,063,500
Impact on ending balance provision due to change in staging classification during the year	(1,546)	-	-	(1,546)
Changes resulting from adjustments	(405,086)	-	-	(405,086)
Adjustments due to changes exchange rates	-	-	(11,786)	(11,786)
<b>Ending balance</b>	<b>58,863</b>	<b>-</b>	<b>2,545,280</b>	<b>2,604,143</b>

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**(8) Deferred Sales Receivables and Other Receivables – Net**

This item consists of the following:

	Joint		Self		Total	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024	30 September 2025	31 December 2024
	JD	JD	JD	JD	JD	JD
	(Reviewed And Unaudited)	(Audited)	(Reviewed And Unaudited)	(Audited)	(Reviewed And Unaudited)	(Audited)
<b>Individuals (Retail):</b>						
Murabaha to the purchase orderer	1,344,271,545	1,131,260,484	-	-	1,344,271,545	1,131,260,484
Deferred sales	13,364,528	13,886,283	-	-	13,364,528	13,886,283
Ijarah Mawsoofa Bil Thimma	13,622,224	14,039,079	-	-	13,622,224	14,039,079
Ijarah Muntahia Bittamleek	8,462,579	10,426,987	-	-	8,462,579	10,426,987
Istisna'a	12,261	64,370	-	-	12,261	64,370
Customers' receivables	9,462,357	6,593,820	1,971,897	2,116,374	11,434,254	8,710,194
Musharaka receivables	1,232	1,232	-	-	1,232	1,232
Real estate financing	572,659,801	597,338,641	-	-	572,659,801	597,338,641
<b>Corporate:</b>						
International Murabaha	61,890,449	58,731,019	-	-	61,890,449	58,731,019
Murabaha to the purchase orderer	909,688,012	762,950,672	-	-	909,688,012	762,950,672
Deferred sales	3,996,002	5,231,335	-	-	3,996,002	5,231,335
Ijarah Mawsoofa Bil Thimma	70,125	-	-	-	70,125	-
Ijarah Muntahia Bittamleek						
receivables	324,718	712,908	-	-	324,718	712,908
Istisna'a	19,561,517	17,542,759	-	-	19,561,517	17,542,759
<b>Small and Medium Enterprises (SME's):</b>						
Murabaha to the purchase orderer	223,351,320	202,322,650	-	-	223,351,320	202,322,650
Deferred sales	32,442	21,749	-	-	32,442	21,749
Ijarah Mawsoofa bil Thimma	230,493	271,537	-	-	230,493	271,537
Ijarah Muntahia Bittamleek	82,205	180,049	-	-	82,205	180,049
Istisna'a	2,553,391	3,689,774	-	-	2,553,391	3,689,774
Customers' receivables	-	-	3,737,498	3,921,500	3,737,498	3,921,500
Government and public sector	970,497,051	819,001,726	-	-	970,497,051	819,001,726
<b>Total</b>	<b>4,154,134,252</b>	<b>3,644,267,074</b>	<b>5,709,395</b>	<b>6,037,874</b>	<b>4,159,843,647</b>	<b>3,650,304,948</b>
Less: deferred revenues	(487,044,890)	(355,217,123)	-	-	(487,044,890)	(355,217,123)
Less: suspended revenues	(8,736,674)	(7,104,246)	-	-	(8,736,674)	(7,104,246)
Less: deferred mutual insurance	(43,913,090)	(36,868,092)	-	-	(43,913,090)	(36,868,092)
Less: expected credit loss provision	(117,905,696)	(111,731,540)	(1,387,636)	(1,387,636)	(119,293,332)	(113,119,176)
<b>Net deferred sales and other receivables</b>	<b>3,496,533,902</b>	<b>3,133,346,073</b>	<b>4,321,759</b>	<b>4,650,238</b>	<b>3,500,855,661</b>	<b>3,137,996,311</b>

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Movements on the suspended revenues (note 8) were as follows:

	Joint (Reviewed and Unaudited)				
	For the period ended 30 September 2025				
	Retail	Real estate financing	Large corporates	Small and Medium Enterprises	Total
	JD	JD	JD	JD	JD
Balance at the beginning of the period	3,577,083	1,191,700	929,149	1,406,314	7,104,246
Add: suspended revenues during the period	1,543,773	566,054	646,551	302,032	3,058,410
Less: revenue in suspense transferred to revenue	(718,537)	(246,641)	(221,096)	(239,708)	(1,425,982)
Balance at the end of the period	4,402,319	1,511,113	1,354,604	1,468,638	8,736,674
	Joint (Audited)				
	For the year ended 31 December 2024				
	Retail	Real estate financing	Large corporates	Small and Medium Enterprises	Total
	JD	JD	JD	JD	JD
Balance at the beginning of the year	4,256,876	1,187,263	2,829,837	566,237	8,840,213
Add: suspended revenues during the year	1,294,882	591,107	460,876	1,176,981	3,523,846
Less: revenue in suspense transferred to revenue	(1,649,940)	(462,885)	(287,654)	(147,140)	(2,547,619)
Less: suspended revenues written off	(324,735)	(123,785)	(2,073,910)	(189,764)	(2,712,194)
Balance at the end of the year	3,577,083	1,191,700	929,149	1,406,314	7,104,246

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**(9) Ijarah Muntahia Bittamleek Assets - Net**

	Joint	
	30 September 2025	31 December 2024
	JD (Reviewed and Unaudited)	JD (Audited)
Cost	1,326,645,618	1,248,492,125
Accumulated Depreciation	(322,932,134)	(284,169,200)
Impairment provision	(75,000)	(75,000)
<b>Net Ijarah Muntahia Bittamleek assets</b>	<b>1,003,638,484</b>	<b>964,247,925</b>

The accrued Ijarah installments amounted to JD 8,869,502 as at 30 September 2025 compared to JD 11,319,944 as at 31 December 2024 and it is included in deferred sales receivables and other receivables (Note 8).

**(10) Financing – Net**

	Joint		Self		Total	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024	30 September 2025	31 December 2024
	JD (Reviewed And Unaudited)	JD (Audited)	JD (Reviewed And Unaudited)	JD (Audited)	JD (Reviewed And Unaudited)	JD (Audited)
<b>Individuals (Retail):</b>						
Diminishing Musharaka	42,635,649	41,849,358	144,534	158,839	42,780,183	42,008,197
<b>Total</b>	<b>42,635,649</b>	<b>41,849,358</b>	<b>144,534</b>	<b>158,839</b>	<b>42,780,183</b>	<b>42,008,197</b>
Less: Expected credit loss provision	(232,522)	(230,856)	(44,869)	(2,660)	(277,391)	(233,516)
<b>Net Financing</b>	<b>42,403,127</b>	<b>41,618,502</b>	<b>99,665</b>	<b>156,179</b>	<b>42,502,792</b>	<b>41,774,681</b>

Non-performing deferred sales receivables, Ijarah Muntahia Bittamleek receivables, other receivables, financing and Al Qard Al Hasan amounted to JD 132,150,243 as at 30 September 2025, representing 3.12% of deferred sales receivable, Ijarah Muntahia Bittamleek receivables, other receivables, financing and Al Qard Al Hasan balance compared to JD 104,431,549 as at 31 December 2024, representing 2.81% of the utilized balance at the end of the previous year.

Non-performing deferred sales receivables, Ijarah Muntahia Bittamleek receivables, other receivables, financing and Al Qard Al Hasan after deducting suspended revenues amounted to JD 123,413,569 as at 30 September 2025, representing 2.92% of deferred sales, Ijarah Muntahia Bittamleek receivables, other receivables, financing and Al Qard Al Hasan balance after deductions suspended revenues, compared to JD 97,327,303 as at 31 December 2024, representing 2.62% of the utilized balance at the end of the previous year.



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Deferred sales, other receivables, and financing granted to and guaranteed by the Government of Jordan amounted to JD 973,492,135 as at 30 September 2025, representing 23.00% of deferred sales, other receivables and financing balance, compared to JD 821,996,810 as at 31 December 2024, representing 22.10% of the utilized balance at the end of the previous year.

**A- Cumulative movement on direct facilities (deferred sales receivables, other receivables, financing, and Al-Qard Al-Hasan) before expected credit losses provision and after deduct the suspended revenues (8,10 and 16-A):**

**As of 30 September 2025 (Reviewed And Unaudited):**

	Stage 1		Stage 2		Stage 3	Total
	Individual	Collective	Individual	Collective		
	JD	JD	JD	JD	JD	JD
Balance at the beginning of the period	1,575,865,786	1,167,853,494	402,752,255	52,866,707	120,570,184	3,319,908,426
New facilities during the period	1,163,194,120	423,628,744	110,964,878	7,385,786	3,761,456	1,708,934,984
Settled facilities	(891,224,909)	(285,893,425)	(123,538,652)	(14,032,438)	(21,694,517)	(1,336,383,941)
Transferred (from) to stage 1	105,328,264	16,572,498	(104,025,841)	(15,013,103)	(2,861,818)	-
Transferred (from) to stage 2	(65,729,723)	(27,650,397)	74,428,893	29,853,756	(10,902,529)	-
Transferred (from) to stage 3	(2,407,838)	(4,972,256)	(17,260,056)	(9,900,643)	34,540,793	-
Balance at the end of the period	<u>1,885,025,700</u>	<u>1,289,538,658</u>	<u>343,321,477</u>	<u>51,160,065</u>	<u>123,413,569</u>	<u>3,692,459,469</u>

**As of 31 December 2024 (Audited):**

	Stage 1		Stage 2		Stage 3	Total
	Individual	Collective	Individual	Collective		
	JD	JD	JD	JD	JD	JD
Balance at the beginning of the year	1,554,042,188	1,063,481,170	378,255,206	45,125,637	115,316,938	3,156,221,139
New facilities during the year	945,834,042	496,366,916	200,754,608	11,890,256	3,190,064	1,658,035,886
Settled facilities	(858,727,231)	(366,033,787)	(199,833,754)	(18,012,699)	(24,651,855)	(1,467,259,326)
Transferred (from) to stage 1	46,377,832	13,623,104	(45,764,530)	(11,686,552)	(2,549,854)	-
Transferred (from) to stage 2	(105,798,978)	(31,782,022)	113,472,640	35,184,278	(11,075,918)	-
Transferred (from) to stage 3	(5,862,067)	(7,801,887)	(24,822,623)	(9,634,213)	48,120,790	-
Written of facilities	-	-	(19,309,292)	-	(7,779,981)	(27,089,273)
Balance at the end of the year	<u>1,575,865,786</u>	<u>1,167,853,494</u>	<u>402,752,255</u>	<u>52,866,707</u>	<u>120,570,184</u>	<u>3,319,908,426</u>

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**B- Movement on the expected credit loss for direct facilities by segment (deferred sales receivables, other receivables, financing, and Al-Qard Al-Hasan) notes (8,10 and 16-A):**

**As of 30 September 2025 (Reviewed And Unaudited):**

	Large corporates	SMEs	Individuals	Real estate financing	Total
	JD	JD	JD	JD	JD
Balance at the beginning of the period	47,123,330	11,506,320	42,009,145	16,089,965	116,728,760
Expected credit loss on the new facilities during the period	3,490,849	1,000,827	1,834,412	263,620	6,589,708
Expected credit loss recovered from settled facilities	(2,452,677)	(1,650,520)	(13,577,122)	(477,962)	(18,158,281)
Transferred (from) to stage 1	752,036	252,423	1,239,841	903,367	3,147,667
Transferred (from) to stage 2	2,256,007	725,904	(26,255)	(563,666)	2,391,990
Transferred (from) to stage 3	(3,008,043)	(978,327)	(1,213,586)	(339,701)	(5,539,657)
Impact on ending balance provision due to change in staging classification at the end of the period	(1,893,238)	(690,045)	1,263,247	496,905	(823,131)
Adjustments	5,732,780	1,909,504	8,962,435	1,636,987	18,241,706
<b>Balance at the end of the period</b>	<b>52,001,044</b>	<b>12,076,086</b>	<b>40,492,117</b>	<b>18,009,515</b>	<b>122,578,762</b>
<b>Reallocated:</b>					
Individual level provision	52,001,044	9,570,063	9,110,967	6,846,610	77,528,684
Collective level provision	-	2,506,023	31,381,150	11,162,905	45,050,078

**As of 31 December 2024 (Audited):**

	Large corporates	SMEs	Individuals	Real estate financing	Total
	JD	JD	JD	JD	JD
Balance at the beginning of the year	54,818,320	14,436,436	39,471,408	16,616,566	125,342,730
Expected credit loss on the new facilities during the year	3,938,242	821,085	3,459,880	911,620	9,130,827
Expected credit loss recovered from settled facilities	(250,739)	(398,164)	(2,956,641)	(1,174,270)	(4,779,814)
Transferred (from) to stage 1	(1,439,014)	82,955	1,027,835	668,558	340,334
Transferred (from) to stage 2	2,097,486	604,574	473,927	781,244	3,957,231
Transferred (from) to stage 3	(658,472)	(687,529)	(1,501,762)	(1,449,802)	(4,297,565)
Impact on ending balance provision due to change in staging classification at the end of the year	3,744,191	1,837,690	4,890,313	3,207,523	13,679,717
Adjustments	4,182,608	(1,296,512)	(1,322,399)	(2,923,706)	(1,360,009)
Written off facilities	(19,309,292)	(3,894,215)	(1,533,416)	(547,768)	(25,284,691)
<b>Balance at the end of the period</b>	<b>47,123,330</b>	<b>11,506,320</b>	<b>42,009,145</b>	<b>16,089,965</b>	<b>116,728,760</b>
<b>Reallocated:</b>					
Individual level provision	47,123,330	9,802,919	10,205,330	6,911,615	74,043,194
Collective level provision	-	1,703,401	31,803,815	9,178,350	42,685,566

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**Cumulative movement on the expected credit loss for direct facilities by stage (sales receivables, other receivables, financing, and Al-Qard Al-Hasan):**

	As of 30 September 2025 (Reviewed and Unaudited)						As of 31 December 2024 (Audited)
	Stage 1		Stage 2		Stage 3	Total	Total
	Individual	Collective	Individual	Collective			
	JD	JD	JD	JD	JD	JD	JD
<b>Balance at the beginning of the period / year</b>	<b>1,886,202</b>	<b>8,124,702</b>	<b>21,064,985</b>	<b>5,532,033</b>	<b>80,120,838</b>	<b>116,728,760</b>	<b>125,342,730</b>
Impairment loss on new exposures during the period / year	2,099,455	810,314	1,868,178	830,889	980,872	6,589,708	9,130,827
Recovered from impairment loss on settled exposures during the period / year	(36,657)	(3,303,160)	(237,776)	(680,484)	(13,900,204)	(18,158,281)	(4,779,814)
Transferred (from) to stage 1	1,458,280	2,082,644	(1,032,586)	(1,184,530)	(1,323,808)	-	-
Transferred (from) to stage 2	(181,774)	(174,486)	5,837,729	941,659	(6,423,128)	-	-
Transferred (from) to stage 3	(5,025)	(31,972)	(726,451)	(1,443,831)	2,207,279	-	-
Impact on impairment loss due to change in staging classification	(1,014,247)	(2,047,713)	(5,501,487)	1,408,983	6,331,333	(823,131)	13,679,717
Impact on provision due to adjustment	(667,596)	2,633,609	(907,397)	(407,614)	17,590,704	18,241,706	(1,360,009)
Impairment loss on written off exposures	-	-	-	-	-	-	(25,284,691)
<b>Balance at the end of the period / year</b>	<b>3,538,638</b>	<b>8,093,938</b>	<b>20,365,195</b>	<b>4,997,105</b>	<b>85,583,886</b>	<b>122,578,762</b>	<b>116,728,760</b>

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**(11) Financial Assets at Fair Value Through Income Statement**

	30 September 2025 JD (Reviewed and Unaudited)	31 December 2024 JD (Audited)
<b>Quoted financial assets</b>		
Companies shares	-	13,106
<b>Total financial assets at fair value through income statement</b>	<b>-</b>	<b>13,106</b>

**(12) Financial assets at fair value through other comprehensive income**

	<b>Joint</b>		<b>Self</b>		<b>Total</b>	
	30 September 2025 JD (Reviewed and Unaudited)	31 December 2024 JD (Audited)	30 September 2025 JD (Reviewed and Unaudited)	31 December 2024 JD (Audited)	30 September 2025 JD (Reviewed and Unaudited)	31 December 2024 JD (Audited)
<b>Quoted financial assets</b>						
Companies shares	14,205,396	13,045,513	7,498,126	6,944,021	21,703,522	19,989,534
<b>Total financial assets – quoted</b>	<b>14,205,396</b>	<b>13,045,513</b>	<b>7,498,126</b>	<b>6,944,021</b>	<b>21,703,522</b>	<b>19,989,534</b>
<b>Unquoted financial assets</b>						
Companies shares	29,253,297	25,780,141	3,076,544	2,896,314	32,329,841	28,676,455
Al Wakala Bi Al Istithmar (investment portfolio)	1,920,922	1,919,118	14,356,200	12,511,600	16,277,122	14,430,718
<b>Total financial assets - unquoted</b>	<b>31,174,219</b>	<b>27,699,259</b>	<b>17,432,744</b>	<b>15,407,914</b>	<b>48,606,963</b>	<b>43,107,173</b>
<b>Total financial assets at fair value through other comprehensive income</b>	<b>45,379,615</b>	<b>40,744,772</b>	<b>24,930,870</b>	<b>22,351,935</b>	<b>70,310,485</b>	<b>63,096,707</b>

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**(13) Financial Assets at Amortized Cost -Net**

	30 September 2025	31 December 2024
	JD	JD
	(Reviewed And Unaudited)	(Audited)
<b>Quoted financial assets</b>		
Islamic Sukuk	12,762,000	12,762,000
Less: Expected credit losses provision	(8,013)	(9,168)
<b>Net quoted financial assets</b>	<b>12,753,987</b>	<b>12,752,832</b>
<b>Unquoted financial assets at amortized cost</b>		
Islamic Sukuk	528,455,591	469,657,492
Islamic banks portfolio	1,818,373	1,818,373
<b>Total unquoted financial assets</b>	<b>530,273,964</b>	<b>471,475,865</b>
Less: Expected credit losses provision	(1,820,264)	(1,820,048)
<b>Net unquoted financial assets</b>	<b>528,453,700</b>	<b>469,655,817</b>
<b>Total Financial Assets at amortized cost</b>	<b>541,207,687</b>	<b>482,408,649</b>

- Islamic Sukuk in Jordanian Dinars rate of return ranges between (3.55% - 6.00%) payable on a semi-annually basis, with a maturity of less than 5 years.
- Islamic Sukuk in US Dollars rate of return on long term ranges between (6.75% - 10.00%) payable on a semi-annually basis, with a maturity of less than 8 years.
- Rate of return on short term Islamic Sukuk in US Dollars ranges between (5.00% - 5.17%) with a maturity of 3-6 months.

**A. Cumulative movement on financial assets at amortized cost:**

**As of 30 September 2025 (Reviewed and Unaudited):**

	Stage 1	Stage 2	Stage 3	Total
	Individual	Individual		
	JD	JD	JD	JD
<b>Balance at the beginning of the period</b>	482,419,492	-	1,818,373	<b>484,237,865</b>
New investments during the period	109,230,494	-	-	<b>109,230,494</b>
Matured investments	(50,432,395)	-	-	<b>(50,432,395)</b>
<b>Balance at the end of the period</b>	<b>541,217,591</b>	<b>-</b>	<b>1,818,373</b>	<b>543,035,964</b>

**As of 31 December 2024 (Audited):**

	Stage 1	Stage 2	Stage 3	Total
	Individual	Individual		
	JD	JD	JD	JD
<b>Balance at the beginning of the year</b>	405,489,989	14,076	1,818,373	<b>407,322,438</b>
New investments during the year	132,760,052	-	-	<b>132,760,052</b>
Matured investments	(55,830,549)	(14,076)	-	<b>(55,844,625)</b>
<b>Balance at the end of the year</b>	<b>482,419,492</b>	<b>-</b>	<b>1,818,373</b>	<b>484,237,865</b>

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**B- Cumulative movement on the provision for expected credit losses for financial assets at amortized cost:**

**As of 30 September 2025 (Reviewed And Unaudited):**

	Stage 1	Stage 2	Stage 3	Total
	Individual	Individual		
	JD	JD	JD	JD
<b>Balance at the beginning of the period</b>	10,843	-	1,818,373	<b>1,829,216</b>
Expected credit loss on new investments during the period	1,892	-	-	<b>1,892</b>
Expected credit loss recovered from matured investments	-	-	-	<b>-</b>
Adjustments	(2,831)	-	-	<b>(2,831)</b>
<b>Balance at the end of the period</b>	<b>9,904</b>	<b>-</b>	<b>1,818,373</b>	<b>1,828,277</b>

**As of 31 December 2024 (Audited):**

	Stage 1	Stage 2	Stage 3	Total
	Individual	Individual		
	JD	JD	JD	JD
<b>Balance at the beginning of the year</b>	65,497	24	1,818,373	<b>1,883,894</b>
Expected credit loss on new investments during the year	1,676	-	-	<b>1,676</b>
Expected credit loss recovered from matured investments	(3,730)	(24)	-	<b>(3,754)</b>
Adjustments	(52,600)	-	-	<b>(52,600)</b>
<b>Balance at the end of the year</b>	<b>10,843</b>	<b>-</b>	<b>1,818,373</b>	<b>1,829,216</b>

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**(14) Investments in associates**

This item consists of the following:

Company Name	Country of incorporation	Percentage of ownership %	Nature of activity	Acquisition date	Joint			
					Cost		Value under equity method	
					30 September 2025	31 December 2024	30 September 2025	31 December 2024
<b><u>Associates</u></b>					JD	JD	JD	JD
Jordan Center for International Trading Co.	Jordan	28.4	Commercial	1983	(Reviewed and Unaudited) 1,070,507	(Audited) 1,070,507	(Reviewed and Unaudited) 1,532,497	(Audited) 1,568,093
Islamic Insurance Co.	Jordan	33.3	Insurance	1995	4,625,908	4,625,908	8,413,324	7,639,511
<b>Total associates</b>					<b>5,696,415</b>	<b>5,696,415</b>	<b>9,945,821</b>	<b>9,207,604</b>

Investments in associates are measured using equity method, Fair value of these investments as at 30 September 2025 amounted to JD 11,148,796 compared to JD 10,041,815 as at 31 December 2024.

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**(15) Investments in Real Estate**

	Joint	
	30 September 2025	31 December 2024
	JD	JD
	(Reviewed And Unaudited)	(Audited)
Investments in real estate *	101,734,037	105,783,051
Total	<b>101,734,037</b>	<b>105,783,051</b>

\* Investment in real estate is presented at fair value, with a book value (cost) of JD 103,030,989 as at 30 September 2025 compared to JD 103,715,951 as at 31 December 2024.

- Movements on investments in real estate were as follow:

	30 September 2025 (Reviewed and Unaudited)		
	Lands	Buildings	Total
	JD	JD	JD
Balance at the beginning of the period	60,157,402	45,625,649	105,783,051
Additions	-	675	675
Disposals	(4,010,183)	(39,506)	(4,049,689)
Net Investments at the end of the period	<b>56,147,219</b>	<b>45,586,818</b>	<b>101,734,037</b>

	31 December 2024 (Audited)		
	Lands	Buildings	Total
	JD	JD	JD
Balance at the beginning of the year	63,957,497	46,905,993	110,863,490
Additions	(3,755,927)	(81,896)	(3,837,823)
Evaluation differences	(44,168)	(1,198,448)	(1,242,616)
Net Investments at the end of the year	<b>60,157,402</b>	<b>45,625,649</b>	<b>105,783,051</b>

- The fair value of real estate investments is based on the average of the valuations made by independent appraisers who have the professional qualifications and experience to evaluate the location and type of properties subject to appraisal as on 31 December 2024. The fair value was determined based on recent market transactions as well as the information and professional judgment of independent appraisers.



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**(16) Al Qard Al Hasan- Net:**

A- This item consists of the following:

	<b>30 September 2025</b>	<b>31 December 2024</b>
	<b>JD</b>	<b>JD</b>
	<b>(Reviewed and Unaudited)</b>	<b>(audited)</b>
Al Qard Al Hasan	29,530,293	26,784,742
Less: Provision for expected credit losses- self *	(3,008,039)	(3,376,068)
<b>Al Qard Al Hasan- Net</b>	<b>26,522,254</b>	<b>23,408,674</b>

\* Movements on expected credit loss- Al Qard Al Hasan - self were as follows:

	<b>Beginning balance</b>	<b>Transferred to during the Period</b>	<b>Appropriated during the period</b>	<b>Ending balance</b>
	<b>JD</b>	<b>JD</b>	<b>JD</b>	<b>JD</b>
	<b>(Reviewed and Unaudited)</b>	<b>(Reviewed and Unaudited)</b>	<b>(Reviewed and Unaudited)</b>	<b>(Reviewed and Unaudited)</b>
<b>30 September 2025</b>				
Expected credit loss-Self	3,376,068	(1,868,029)	1,500,000	3,008,039
<b>Total</b>	<b>3,376,068</b>	<b>(1,868,029)</b>	<b>1,500,000</b>	<b>3,008,039</b>

	<b>Beginning balance</b>	<b>Appropriated during the year</b>	<b>Appropriated during the period</b>	<b>Ending balance</b>
	<b>JD</b>	<b>JD</b>	<b>JD</b>	<b>JD</b>
	<b>(audited)</b>	<b>(audited)</b>	<b>(audited)</b>	<b>(audited)</b>
<b>31 December 2024</b>				
Expected credit loss-Self	4,181,438	(805,370)	-	3,376,068
<b>Total</b>	<b>4,181,438</b>	<b>(805,370)</b>	<b>-</b>	<b>3,376,068</b>

- The movement on Al Qard Al Hasan and provision for expected credit losses according to the stages is disclosed within the movement on direct facilities.

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B- Expected credit loss – self items – note ( 5, 8 ,16 A ,17, and 19 )

	30 September 2025	31 December 2024
	JD	JD
Balance at the beginning of the period/ year	11,736,026	12,270,503
Added to Provision for expected credit loss – self (from income)	1,500,000	42,814
Written off debts	-	(577,291)
<b>Balance at the end of the period/ year</b>	<b>13,236,026</b>	<b>11,736,026</b>

**(17) Other Assets**

	30 September 2025	31 December 2024
	JD	JD
	(Reviewed And Unaudited)	(Audited)
Accrued revenues	10,771,539	10,070,042
Prepaid expenses	5,844,328	464,492
Temporary debit accounts	10,684,776	8,798,214
Stationery and publications inventory	644,048	549,160
Stamps	70,946	74,631
Credit card accounts	10,371,303	11,173,155
Settlement guarantee fund deposits	25,000	25,000
Refundable deposits	439,165	389,755
Customer receivables from instant payment	-	1,618,387
Seized assets by the Bank against debts- net*	63,850,214	61,270,882
Others	433,856	465,726
<b>Total</b>	<b>103,135,175</b>	<b>94,899,444</b>

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\* The following is a summary of the movement for the seized assets owned by the Bank against debts:

	Joint		Self		Total	
	30	31	30	31	30	31
	September	December	September	December	September	December
	2025	2024	2025	2024	2025	2024
	JD	JD	JD	JD	JD	JD
	(Reviewed	(Reviewed	(Reviewed	(Reviewed	(Reviewed	(Reviewed
	And	And	And	And	And	And
	Unaudited)	(Audited)	Unaudited)	(Audited)	Unaudited)	(Audited)
Beginning balance for the period / year	63,496,108	54,369,668	209,993	141,247	63,706,101	54,510,915
Additions	6,910,140	11,848,547	43,896	142,709	6,954,036	11,991,256
Disposals	(4,509,336)	(2,722,107)	(36,719)	(73,963)	(4,546,055)	(2,796,070)
Ending balance for the period / year	65,896,912	63,496,108	217,170	209,993	66,114,082	63,706,101
Provision for acquired assets **	(518,070)	(556,401)	-	-	(518,070)	(556,401)
Impairment provision for acquired assets	(1,744,022)	(1,877,042)	(1,776)	(1,776)	(1,745,798)	(1,878,818)
Total	63,634,820	61,062,665	215,394	208,217	63,850,214	61,270,882

\*\* According to central bank of Jordan instructions a provision was calculated against seized violated assets at the rate of 5% of the total book values of those assets during the year 2022, and according to the Central Bank of Jordan Circular No. (10/3/16234) dated 10 October 2022, the calculation of the provision was stopped and restricted the use of previously booked provision only upon the disposal of the seized assets.

**(18) Customers' Current and on Demand Accounts**

	30 September 2025 (Reviewed and Unaudited)				
	Retail	Large corporates	Small and Medium Enterprises	Government and public sector	Total
	JD	JD	JD	JD	JD
Current accounts	738,895,579	27,903,871	289,449,645	59,951,750	1,116,200,845
On demand accounts	231,331,529	885,809	2,050,675	123	234,268,136
Total	970,227,108	28,789,680	291,500,320	59,951,873	1,350,468,981

	31 December 2024 (Audited)				
	Retail	Large corporates	Small and Medium Enterprises	Government and public sector	Total
	JD	JD	JD	JD	JD
Current accounts	755,906,791	21,467,809	288,740,084	45,439,119	1,111,553,803
On demand accounts	245,469,256	649,385	1,122,511	-	247,241,152
Total	1,001,376,047	22,117,194	289,862,595	45,439,119	1,358,794,955

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Government and public sector deposits inside the Kingdom amounted to JD 59,951,873 representing 4.44% of the total customers' current and on demand accounts as at 30 September 2025 compared to JD 45,439,119 representing 3.34% as at 31 December 2024.

Dormant accounts amounted to JD 15,377,313 as of 30 September 2025 compared to JD 22,112,302 as of 31 December 2024.

Restricted deposits (withdrawal restricted) amounted to JD 5,923,449 representing 0.44% of the total customers' current and on demand accounts as of 30 September 2025 compared to JD 6,887,993 representing 0.51% as of 31 December 2024 of the total customers' current and on demand accounts.

**19) Other provisions**

This item consists of the following:

	30 September 2025 (Reviewed and Unaudited)				
	Beginning Balance for the period	Appropriated during the period	Transferred to (from) during the period	Utilized/Paid during the period	Ending Balance for the period
	JD	JD	JD	JD	JD
End of service indemnity provision	2,886,155	-	-	(363,860)	2,522,295
Legal case held against bank provision-Self	75,000	-	-	-	75,000
Legal case held against bank provision- Joint	75,000	-	-	-	75,000
Employees' vacation provision	4,150,000	-	-	-	4,150,000
Expected credit losses provision against Contingent liabilities -(Note 39-B) Joint	455,351	-	(53,944)	-	401,407
Expected credit losses provision against Contingent liabilities -(Note 39-B) Self	4,409,542	-	278,913	-	4,688,455
Total	12,051,048	-	224,969	(363,860)	11,912,157
	31 December 2024 (Audited)				
	Beginning Balance for the year	Appropriated during the year	Transferred to (from) during the year	Utilized/Paid during the year	Ending Balance for the year
	JD	JD	JD	JD	JD
End of service indemnity provision	3,350,056	900,000	-	(1,363,901)	2,886,155
Legal case held against bank provision-Self	75,000	-	-	-	75,000
Legal case held against bank provision- Joint	-	75,000	-	-	75,000
Employees' vacation provision	3,950,000	200,000	-	-	4,150,000
Expected credit losses provision against Contingent liabilities -(Note 39-B) Joint	455,424	-	(73)	-	455,351
Expected credit losses provision against Contingent liabilities -(Note 39-B) Self	5,214,482	-	(804,940)	-	4,409,542
Total	13,044,962	1,175,000	(805,013)	(1,363,901)	12,051,048

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**(20) Income Tax Provision**

**A- Bank's Income Tax Provision:**

Movements on the Bank's income tax provision were as follows:

	30 September 2025	31 December 2024
	JD	JD
	(Reviewed And Unaudited)	(Audited)
<b>Beginning balance for the period / year</b>	30,230,402	29,925,751
Income tax paid	(28,250,841)	(27,038,300)
Income tax expense	30,124,069	33,253,273
Income tax paid in advance for the years 2024,2025	(7,236,602)	(5,910,322)
<b>Ending balance for the period / year</b>	<b>24,867,028</b>	<b>30,230,402</b>

**B- The income tax expense shown in the interim condensed consolidated Income Statement represents the following:**

	30 September	
	2025	2024
	JD	JD
	(Reviewed And Unaudited)	(Reviewed And Unaudited)
Income tax expense for the profit of the period	30,124,069	22,895,588
<b>Total</b>	<b>30,124,069</b>	<b>22,895,588</b>

Income tax was calculated in accordance with Income Tax Law No. (38) of 2018 and its amendments, to become 35% income tax in addition to 3% national contribution, a total of 38% for the Bank.

The Bank reached a final settlement up to end of 2022 and the Bank submitted the income tax declarations for the years 2023 and 2024, and the Income and Sales Tax Department reviewe the records for the year 2023 up to the date of this interim condensed consolidated financial statements.

There are no pending cases concerning the bank with the Income Tax Court, and in the opinion of the bank's administration and its tax consultant, the tax allocations taken are sufficient as of 30 September 2025 .

**Subsidiary Companies:**

**Al Samaha for Islamic Financing Company Ltd:**

The Company reached a final settlement with the income tax department up to end of 2024.

**Sanabel Al-Khair for financial investment Company Ltd:**

The Company reached a final settlement with the income tax department up to end of 2024.

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**Omaryeh school company Ltd:**

The Company reached final settlement with the income tax department up to end of 2022, the Company submitted the income tax declaration for the years 2023 and 2024. the income tax department has not reviewed the records up to the date of this interim condensed consolidated financial statements.

**Future Applied Computer Technology Company Ltd:**

The Company reached final settlement with the income tax department up to end of 2024 , excluding the years 2021 and 2023 the Company submitted the income tax declaration for the years 2021 and 2023 and the income and sales tax department has not reviewed the records up to the date of this interim condensed consolidated financial statements.

**(21) Other Liabilities**

This item consists of the following:

	30 September 2025	31 December 2024
	JD	JD
	(Reviewed And Unaudited)	(Audited)
Certified cheques	159,849	173,330
Revenues received in advance	5,821,813	1,791,127
Al Qard Al Hasan Fund	2,359,103	2,314,368
Temporary deposits	1,862,434	1,863,172
Miscellaneous credit balances	2,003,307	4,625,706
Cheques against notes payables	9,516,036	7,733,900
Investments deposit profits not distributed	-	475,341
Banker's cheques	12,552,652	16,754,955
Accounts payable	3,123,248	1,275,148
Collection bills	765,798	491,482
Cards limits - received in advance	9,186,429	8,612,436
Incoming transfers	5,313,287	3,586,835
others	1,935,150	1,386,512
<b>Total</b>	<b>54,599,106</b>	<b>51,084,312</b>

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**(22) Quasi – Equity**

This item consists of the following:

30 September 2025 (Reviewed and Unaudited)						
	Retail	Large corporates	Small and Medium Enterprises	Government and public sector	Banks	Total
	JD	JD	JD	JD	JD	JD
Saving accounts	652,617,541	1,295,236	11,912,670	573	52,719,038	718,545,058
Notice accounts	5,108,245	-	2,247,232	-	33,727,628	41,083,105
Investment deposits	2,776,124,410	71,533,231	375,185,754	265,867,162	81,860,700	3,570,571,257
Total	3,433,850,196	72,828,467	389,345,656	265,867,735	168,307,366	4,330,199,420
Quasi – equity share (note no. 31)	15,652,935	1,796,042	9,666,230	6,556,635	539,699	34,211,541
Total quasi – equity	3,449,503,131	74,624,509	399,011,886	272,424,370	168,847,065	4,364,410,961
31 December 2024 (Audited)						
	Retail	Large corporates	Small and Medium Enterprises	Government and public sector	Banks	Total
	JD	JD	JD	JD	JD	JD
Saving accounts	628,234,187	1,253,517	11,391,956	999	39,029,762	679,910,421
Notice accounts	6,234,364	-	3,497,329	690,743	23,258,848	33,681,284
Investment deposits	2,601,457,446	61,272,421	292,602,691	172,528,093	47,050,000	3,174,910,651
Total	3,235,925,997	62,525,938	307,491,976	173,219,835	109,338,610	3,888,502,356
Quasi – equity share	42,751,597	2,627,397	13,678,411	5,411,188	1,482,075	65,950,668
Total quasi – equity	3,278,677,594	65,153,335	321,170,387	178,631,023	110,820,685	3,954,453,024

Quasi- Equity share of profits is calculated as follows:

- 30% of the annual average balance of saving accounts.(40% for 2024)
- 70% of the annual average balance of notice accounts.
- 90% of the minimum balance of Investment deposit accounts.

Quasi-equity (Government of Jordan and Public Sector) inside the Kingdom amounted to JD 272,424,370 representing 6.24 % of the total quasi-equity as at 30 September 2025 compared to 178,631,023 representing 4.52% of the total quasi-equity as at 31 December 2024.

Dormant accounts amounted to JD 15,453,540as at 30 September 2025 compared to JD 16,596,837 as at 31 December 2024.

The withdrawal restricted Quasi-equity were amounted to JD 4,513,640 representing 0.10% of the total quasi-equity as at 30 September 2025 compared to JD 7,006,930 representing 0.18% as at 31 December 2024 of the total quasi-equity.

The balance of the mutual insurance fund included in the quasi-equity amounted to 65,103,711 JD as of 30 September 2025 (2024: 61,644,004 JD) (Note 24-A).

**(23) fair value reserve and non-controlling interest – net**

**A. fair value reserve (Net income of subsidiaries and associates) and non-controlling interest:**

	Quasi-Equity		Owners' Equity	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
	JD (Reviewed and Unaudited)	JD (Audited)	JD (Reviewed and Unaudited)	JD (Audited)
Net income reserve – Subsidiaries	6,127,068	6,806,373	5,187,736	5,257,414
Net income reserve – Associates	2,301,092	1,981,008	1,948,314	1,530,181
<b>Total</b>	<b>8,428,160</b>	<b>8,787,381</b>	<b>7,136,050</b>	<b>6,787,595</b>
Non-Controlling Interest	19,324	21,401	16,361	16,531



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**B. fair value reserve (Financial assets and Investments in real estate):**

	Quasi-Equity		Owners' Equity	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
	JD (Reviewed and Unaudited)	JD (Audited)	JD (Reviewed and Unaudited)	JD (Audited)
Financial assets at fair value valuation reserve	(1,714,545)	(2,456,822)	3,543,932	2,491,107
Investments in real estate valuation reserve	217,050	583,910	387,075	697,692
<b>Total</b>	<b>(1,497,495)</b>	<b>(1,872,912)</b>	<b>3,931,007</b>	<b>3,188,799</b>

**C- Movements on the fair value reserve / within the quasi-equity were as following:**

	30 September 2025 (Reviewed and Unaudited)		
	Financial assets at fair value	Investments in real estate	Total
	JD	JD	JD
Balance at the Beginning of the period*	(3,962,616)	941,790	(3,020,826)
Unrealized profits (losses)	1,207,808	(84,098)	1,123,710
Deferred tax assets (liabilities)	1,099,355	(133,030)	966,325
Profits transferred to the consolidated income statement	(59,092)	(507,612)	(566,704)
<b>Balance at the Ending of the period</b>	<b>(1,714,545)</b>	<b>217,050</b>	<b>(1,497,495)</b>

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	31 December 2024 (Audited)		
	Financial assets at fair value	Investments in real estate	Total
	JD	JD	JD
Balance at the Beginning of the year	(3,485,935)	2,491,100	(994,835)
Unrealized losses	(405,248)	(953,035)	(1,358,283)
Deferred tax assets (liabilities)	1,505,794	(357,880)	1,147,914
Profits transferred to the consolidated income statement	(71,433)	(596,275)	(667,708)
<b>Balance at the Ending of the year</b>	<b>(2,456,822)</b>	<b>583,910</b>	<b>(1,872,912)</b>

\* The fair value reserve beginning balance is presented for current year after adding deferred tax assets (less liabilities) for the prior year of JD 1,147,914.

**D- Movements on the fair value reserve / within owner's equity were as follows:**

	30 September 2025 (Reviewed and Unaudited)		
	Financial assets at fair value	Investments in real estate	Total
	JD	JD	JD
Balance at the Beginning of the period*	4,017,914	1,125,310	5,143,224
Unrealized profit (loss)	1,798,680	(71,205)	1,727,475
Deferred tax liabilities	(2,220,592)	(237,240)	(2,457,832)
Profits transferred to the consolidated income statement	(52,070)	(429,790)	(481,860)
<b>Balance at the Ending of the period</b>	<b>3,543,932</b>	<b>387,075</b>	<b>3,931,007</b>

	31 December 2024 (Audited)		
	Financial assets at fair value	Investments in real estate	Total
	JD	JD	JD
Balance at the Beginning of the year	3,065,797	2,322,035	5,387,832
Unrealized profit (loss)	959,376	(736,148)	223,228
Deferred tax liabilities	(1,526,807)	(427,618)	(1,954,425)
Profits transferred to the consolidated income statement	(7,259)	(460,577)	(467,836)
<b>Balance at the Ending of the year</b>	<b>2,491,107</b>	<b>697,692</b>	<b>3,188,799</b>

\* The fair value reserve beginning balance is presented for current year after adding deferred tax assets (less liabilities) for the prior year of JD (1,954,425).

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**(24) Mutual Insurance Fund**

**A- Movement on the Mutual Insurance Fund were as follows:**

	30 September 2025	31 December 2024
	JD (Reviewed And Unaudited)	JD (Audited)
<b>Beginning balance for the period / year</b>	<b>61,644,004</b>	<b>61,174,333</b>
Add: profits for the years 2024 and 2023	2,211,013	2,239,461
Add: insurance premiums collected during the period / year	13,068,454	14,596,271
Add: amounts recovered from prior years losses	120,780	179,448
Less: insurance premiums paid during the period / year	(8,939,869)	(7,780,875)
Less: Income tax paid in advance for the year 2025	(561,154)	-
Less: income tax funds for the years 2024 and 2023	(920,892)	(2,296,658)
Less: fund's committee members remunerations	(16,885)	(17,000)
Less: consulting fees during the period / year	(1,740)	(1,740)
Less: losses written off during the period / year	-	(1,949,236)
Transferred to provision for expected credit losses during the period/year	(1,000,000)	(4,000,000)
Transferred to provision for expected credit losses during the period/year- Al Wakala Bi Al Istithmar accounts	(500,000)	(500,000)
<b>Ending balance for the period / year</b>	<b>65,103,711</b>	<b>61,644,004</b>

The mutual insurance fund was established based on Article (54) - paragraph (D/3) of the Banks Law No. (28) for the year 2000.

Prior approval of the Central Bank of Jordan must be obtained in case of any changes to the mutual insurance fund policies.

In case of discontinuing the mutual insurance fund for any reason, the Board of Directors shall determine the way of spending the fund's sources for charity.

The Central Bank of Jordan approved considering the Mutual Insurance Fund as mitigating risk exposure according to its letter No. (10/1/12160) dated 9 October 2014.

The bank expanded the coverage of the insured segment as of 1 July 2023 to include those who debts due amount (equal JD 200 thousand or less) instead of (JD 150 thousand or less) after obtaining the approval of the Central Bank of Jordan.

Compensation payment for the subscriber is made from the fund as determined by the Bank from the subscriber's outstanding debt insured in Murabaha or in any other form of deferred sales or as determined by the Bank from the debt and/or the remaining amount from the Ijarah asset in the following cases:

- Death of subscriber.
- The subscriber's physical disability, fully or partially.
- The subscriber's insolvency due to lack of income sources for at least one year, without having an asset or possessing the leased estate to settle his debt and has no opportunity to obtain income source in the upcoming year that enable the debtor to settle his debt or to continue in the finance lease and based on the bank's decision about it.

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- As of the beginning of 2018, the group has applied the accrual basis instead of cash basis with regards to insurance premiums received from subscribers.
- Mutual insurance fund covers financing granted by Bank for subscribers (Joint or off-balance sheet under management).
- The balance of the mutual insurance fund is included within the quasi-equity (note 22).

**B. Provision for expected credit losses- Deferred sales receivables and other receivables - joint (note 8)**

	30 September 2025	31 December 2024
	JD	JD
	(Reviewed And Unaudited)	(Audited)
Provision for expected credit loss - Bank	115,547,269	109,341,977
Expected credit loss provision - for Al Samaha for Islamic financing company Ltd.	730,968	730,968
Expected credit loss provision - for Al Omariah school company Ltd.	1,627,459	1,658,595
<b>Total</b>	<b>117,905,696</b>	<b>111,731,540</b>

**C. Movement on the provision for expected credit losses and the Impairment provisions - joint (note 5 , 6 , 7 , 8 , 9 , 10 , 13 , 17, and 19)**

	30 September 2025	31 December 2024
	JD	JD
	(Reviewed and Unaudited)	(Audited)
Balance at the beginning of the period / year	116,876,205	124,592,527
Transferred from mutual insurance fund (Note 24 A)	1,000,000	4,000,000
Transferred from provision of expected future risk	-	12,900,524
Provision (recovered) appropriated from subsidiaries	(31,136)	178,553
Added to Provision for expected credit loss – joint (from income)	5,000,000	-
Written-off debits	(43,203)	-
<b>Balance at the end of the period/ year</b>	<b>122,801,866</b>	<b>116,876,205</b>

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**(25) Deferred Sales Revenues**

	Joint		self		Total	
	For the Nine months ended 30 September		For the Nine months end 30 September		For the Nine months end 30 September	
	2025	2024	2025	2024	2025	2024
	JD	JD	JD	JD	JD	JD
	(Reviewed And Unaudited)	(Reviewed And Unaudited)	(Reviewed And Unaudited)	(Reviewed And Unaudited)	(Reviewed And Unaudited)	(Reviewed And Unaudited)
<b>Individuals (Retail):</b>						
Murabaha to the purchase orderer	61,296,593	47,229,836	-	-	61,296,593	47,229,836
Deferred sales	786,322	803,607	-	-	786,322	803,607
Ijarah Mawsoofa Bil Thimma	797,096	689,084	-	-	797,096	689,084
Istisna'a	2,345	6,151	-	-	2,345	6,151
<b>Real Estate Financing</b>	<b>25,877,695</b>	<b>24,673,380</b>	<b>-</b>	<b>-</b>	<b>25,877,695</b>	<b>24,673,380</b>
<b>Corporate:</b>						
International Murabaha	1,660,705	1,100,591	-	-	1,660,705	1,100,591
Murabaha to the purchase orderer	30,435,668	25,153,577	-	-	30,435,668	25,153,577
Deferred sales	513	-	-	-	513	-
Ijarah Mawsoofa Bil Thimma	727	-	-	-	727	-
Istisna'a	828,704	557,153	-	-	828,704	557,153
<b>Small and Medium Enterprises:</b>						
Murabaha to the purchase orderer	8,928,180	8,120,879	-	-	8,928,180	8,120,879
Deferred sales	1,137	1,687	-	-	1,137	1,687
Ijarah Mawsoofa Bil Thimma	14,524	22,245	-	-	14,524	22,245
Istisna'a	33,130	82,498	-	-	33,130	82,498
<b>Government and public sector</b>	<b>27,019,780</b>	<b>25,585,818</b>	<b>-</b>	<b>-</b>	<b>27,019,780</b>	<b>25,585,818</b>
<b>Total</b>	<b>157,683,119</b>	<b>134,026,506</b>	<b>-</b>	<b>-</b>	<b>157,683,119</b>	<b>134,026,506</b>

**(26) Financing Revenues**

	Joint		Self (note no. 33)		Total	
	For the Nine Months Ended on 30 September		For the Nine Months Ended on 30 September		For the Nine Months Ended on 30 September	
	2025	2024	2025	2024	2025	2024
	JD	JD	JD	JD	JD	JD
	(Reviewed And Unaudited)	(Reviewed And Unaudited)	(Reviewed And Unaudited)	(Reviewed And Unaudited)	(Reviewed And Unaudited)	(Reviewed And Unaudited)
<b>Individuals (Retail):</b>						
Diminishing Musharaka	465,852	457,033	2,596	2,697	468,448	459,730
<b>Total</b>	<b>465,852</b>	<b>457,033</b>	<b>2,596</b>	<b>2,697</b>	<b>468,448</b>	<b>459,730</b>

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**(27) Revenues from financial assets at fair value through other comprehensive income**

	Joint	
	For the Nine Months Ended on 30 September	
	2025	2024
	JD (Reviewed And Unaudited)	JD (Reviewed And Unaudited)
Dividends distribution income	918,049	580,290
Gain from sale financial assets at fair value	109,124	114,651
<b>Total</b>	<b>1,027,173</b>	<b>694,941</b>

**(28) Revenues from financial assets at amortized cost**

	Joint	
	For the Nine Months Ended on 30 September	
	2025	2024
	JD (Reviewed And Unaudited)	JD (Reviewed And Unaudited)
Islamic Sukuk	21,479,140	16,585,153

**(29) Dividends from subsidiaries and associates**

	Ownership percentage	Distribution percentage	Joint	
			For the Nine Months Ended on 30 September	
			2025	2024
			JD (Reviewed and Unaudited)	JD (Reviewed and Unaudited)
<b>Subsidiaries</b>				
Al Samaha for Islamic Financing Company Ltd.	100.0	6.0	720,000	600,000
<b>Associates</b>				
Jordanian Center for International Trading Co.	28.4	5.0	48,200	48,200
Islamic Insurance Co.	33.3	10.0	550,000	500,000
<b>Total</b>			<b>1,318,200</b>	<b>1,148,200</b>

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**(30) Revenue from Investments in Real Estate -Net**

	Joint	
	For the Nine Months Ended on 30 September	
	2025	2024
	JD	JD
	(Reviewed And Unaudited)	(Reviewed And Unaudited)
Net rent income from investment in real estate	680,531	698,855
Net income from sale of investment in real estate	937,402	760,209
<b>Revenues from investments in real estate</b>	<b>1,617,933</b>	<b>1,459,064</b>

**(31) Net Income returned to Quasi-Equity**

	For the nine months ended on 30 September	
	2025	2024
	JD	JD
	(Reviewed And Unaudited)	(Reviewed And Unaudited)
<b>A. For the first half of the year</b>		
<b>Banks and financial institutions</b>	1,949,868	1,244,847
<b>Customers:</b>		
Saving accounts	2,845,011	3,497,384
Notice accounts	114,954	144,351
Investment deposits	64,122,391	57,463,578
<b>Total for the first half of the year</b>	<b>69,032,224</b>	<b>62,350,160</b>
<b>B. For the third quarter of the year</b>		
<b>Banks and financial institutions</b>	539,699	418,877
<b>Customers:</b>		
Saving accounts	1,454,994	2,187,107
Notice accounts	42,472	72,998
Investment deposits	32,174,376	27,556,500
<b>Total for the third quarter of the year (statement D)</b>	<b>34,211,541</b>	<b>30,235,482</b>
<b>Grand Total (statement D)</b>	<b>103,243,765</b>	<b>92,585,642</b>

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**(32) Bank's Share of the Joint Investment Accounts Revenues as Mudarib and Rab-Mal**

	For the Nine Months Ended on 30 September	
	2025	2024
	JD	JD
	(Reviewed And Unaudited)	(Reviewed And Unaudited)
Bank's share as Mudarib	93,308,521	81,567,740
Bank's share as Rab Mal	55,944,360	49,634,192
Bank contribution to quasi-equity	(27,682,445)	(27,505,534)
<b>Total</b>	<b>121,570,436</b>	<b>103,696,398</b>

**(33) Bank's Self-financed Revenue**

	For the Nine Months Ended on 30 September	
	2025	2024
	JD	JD
	(Reviewed And Unaudited)	(Reviewed And Unaudited)
Financing revenues – Note (26)	2,596	2,697
Revenues from financial assets at fair value through other comprehensive income	26,793	123,927
Profits from financial assets at fair value through consolidated income statement	2,038	1,425
<b>Total</b>	<b>31,427</b>	<b>128,049</b>

**(34) Basic and diluted earnings per share from net income for the period that returned to shareholders**

	For the Three Months Ended on 30 September		For the Nine Months Ended on 30 September	
	2025	2024	2025	2024
	(Reviewed And Unaudited)	(Reviewed And Unaudited)	(Reviewed And Unaudited)	(Reviewed And Unaudited)
Net income for the period (JD)	18,109,160	16,802,754	53,770,770	49,822,558
Weighted average number of shares (share)	200,000,000	200,000,000	200,000,000	200,000,000
<b>Basic and diluted earnings per share from net income for the period that returned to shareholders (JD/Fils)</b>	<b>0/091</b>	<b>0/084</b>	<b>0/269</b>	<b>0/249</b>

- The bank has not issued any new shares or convertible financial instruments that may lead to a reduced share.



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**(35) Cash and Cash Equivalents**

	For the Nine Months Ended on 30 September	
	2025	2024
	JD	JD
	(Reviewed And Unaudited)	(Reviewed And Unaudited)
Cash and balances with the Central Banks maturing within 3 months*	785,792,187	831,119,287
Add: Balances at banks and financial institutions maturing within 3 months	229,600,562	91,143,642
Less: Balances at banks and financial institutions maturing within 3 months	(102,642,984)	(9,258,116)
<b>Total</b>	<b>912,749,765</b>	<b>913,004,813</b>

\*Statutory reserve includes (note 4).

**(36) Related Parties Transactions**

**A. The interim condensed consolidated financial statements include the financial statements of the Bank and the following subsidiaries:**

Company Name	Ownership	Paid-in Capital	
		30 September 2025	31 December 2024
		JD	JD
		(Reviewed And Unaudited)	(Audited)
Al Omariah Schools Company Ltd.	99.8%	16,000,000	16,000,000
Al Samaha For Islamic Financing Company Ltd.	100%	12,000,000	12,000,000
Future Applied Computer Technology Company Ltd.	100%	5,000,000	5,000,000
Sanabel Al-Khair for Financial Investments Company Ltd.	100%	5,000,000	5,000,000

The Bank entered into transactions with the parent company, subsidiaries, associates, major shareholders, board members and senior executive management within the Bank's ordinary course of business using normal Murabaha rates and commercial commissions. All deferred sales receivables, financing and Ijarah Muntahia Bittamleek granted to related parties are considered performing.

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**B. Below is a summary of transactions with related parties:**

	Related parties				Total	
	Parent Company	Associates	Subsidiaries	Board members and Senior Executive management	30	31
					September 2025	December 2024
					JD	JD
					(Reviewed And Unaudited)	(Audited)
<b>Interim condensed consolidated statement of financial position items:</b>						
Deferred sales receivables, Ijarah Muntahia Bittamleek receivables and other receivables	-	942,301	1,250,521	2,748,003	4,940,825	4,585,612
Financing of employees housing / Musharaka	-	-	-	1,796,655	1,796,655	1,479,656
Deposits	24,005	13,667,687	3,653,975	3,612,700	20,958,367	19,107,587
Al-Wakala Bi Al Istithmar accounts	42,540,000	-	-	-	42,540,000	42,540,000
<b>Off consolidated statement of financial position items:</b>						
Guarantees and Letters of credit	-	101,567	579,000	50,894	731,461	737,664
					For the period ended on 30 September	
					2025	2024
					JD	JD
					(Reviewed And Unaudited)	(Reviewed And Unaudited)
<b>Interim condensed Consolidated income statement items:</b>						
Paid expenses	-	4,874,103	1,478,942	2,748,431	9,101,476	8,611,090
Received revenues	3	48,556	51,827	100,990	201,376	237,126
Paid Profits	-	368,087	103,521	115,355	586,963	381,046

- Murabaha rate on granted financing ranged between 3% - 4.75% annually as at 30 September 2025 (2024: 3.0% - 4.75%).
- Musharaka profit rate of financing granted to the employees ranged between 2.0% - 4.8% annually as at 30 September 2025 (2024: 2.0% - 4.8%).
- Guarantees commission rate ranged between 1% - 4% annually as at 30 September 2025 (2024: 1% - 4%). Letters of credit commission rate ranged between 1/4% - 3/8% quarterly as 30 September 2025 (2024: 1/4% - 3/8% quarterly).

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- Individual and corporate deposits revenue is equals to the percentage of revenue for related parties' deposits.

**C. Compensation of the Bank's Executive Management Benefits (Salaries, Remuneration and other Benefits) were as follows:**

	For the Nine Months Ended on 30 September	
	2025	2024
	JD	JD
	(Reviewed And Unaudited)	(Reviewed And Unaudited)
Salaries, remuneration and transportation	2,417,719	2,283,336
<b>Total</b>	<b>2,417,719</b>	<b>2,283,336</b>

**(37) Segment information**

**A. Information about the Bank's activities**

The Bank is organized for administrative purposes based on the reports submitted to the chief executive officer and the chief decision maker into four main business sectors:

**Retail accounts:** These encompass following up on the current and on demand accounts, quasi-equity ,deferred sales receivables, financing, and other banking services related to individuals.

**Institutions accounts:** These encompass following up on the current and on demand accounts, quasi-equity, deferred sales receivables financing, and other banking services related to the institutions.

**Investment in assets:** This includes investing in shares, sukuk, and real estate.

**Treasury:** This includes trading services and managing the Bank's funds.

**B. The below table illustrate the information on the Bank's business sectors distributed according to its activities:**

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**(38) Capital Management**

The Bank's capital consists of the paid-in capital, statutory reserve, voluntary reserve, other reserves and retained earnings.

According to the Central Bank of Jordan instruction based on the decisions by Islamic Financial Services Board, the bank should maintain sufficient capital to face the risks that related to the bank's business, which is credit risks, market risks and operational risks, the capital adequacy ratio should be at least 12.5% according to the established instructions.

The Bank achieves its capital objectives throughout the following:

- Achieving a satisfactory return on capital without affecting the financial stability of the Bank and achieving acceptable return on owner's equity.
- Achieving the required level of capital according to Basel Committee requirements and the supervisory bodies instructions.
- Providing an adequate capital to expand the granting of financing and large investments in consistency with the Central Bank of Jordan regulations as well as facing any future risks.

Capital adequacy ratio was calculated as at 30 September 2025 in accordance with standard number (15) issued by Islamic Financial Services Board and based on Central Bank of Jordan instruction number (72/2018) dated 4 February 2018.

Following is the capital adequacy compared to previous year:

	30 September 2025	31 December 2024
	Thousands JD (Reviewed And Unaudited)	Thousands JD (Audited)
<b>Common Equity Tier I</b>	<b>520,431</b>	<b>499,179</b>
Paid-in capital	200,000	200,000
Statutory reserve	139,919	139,919
Voluntary reserve	83,897	83,897
Retained earnings	78,290	78,290
Accumulated change in full fair value	11,067	9,967
Profits for the period after tax less expected dividends distribution	20,771	-
Intangible assets	(10,900)	(10,383)
10% of less of investments in Banks, financial institutions and Takaful companies capital	(494)	(494)
10% or more of investments in Banks, financial institutions and Takaful companies capital, beyond unified regulatory scope.	(2,119)	(2,017)
<b>Additional Tier I</b>	<b>-</b>	<b>-</b>
<b>Additional Tier II</b>	<b>6,194</b>	<b>4,839</b>
Expected credit loss stage 1 (self) and the bank share from expected credit loss stage 1 (mixed) (not to exceed 1.25%) of risky assets	6,194	4,839
<b>Total regulatory capital</b>	<b>526,625</b>	<b>504,018</b>
<b>Risk Weighted Assets (RWA)</b>	<b>2,763,769</b>	<b>2,470,836</b>
<b>Common Equity Tier I Ratio</b>	<b>18.83%</b>	<b>20.20%</b>
<b>Additional Tier I Ratio</b>	<b>-</b>	<b>-</b>
<b>Tier I Ratio</b>	<b>18.83%</b>	<b>20.20%</b>
<b>Tier II Ratio</b>	<b>0.22%</b>	<b>0.20%</b>
<b>Capital Adequacy Ratio</b>	<b>19.05%</b>	<b>20.40%</b>

- Financial leverage percentage has reached (17.75%) as of 30 September 2025 (31 December 2024:17.78%).

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**(39) Commitments and Contingent Liabilities (Off the Interim Condensed Consolidated Statement of Financial Position)**

**Contingent Credit Commitments:**

	30 September 2025	31 December 2024
	JD	JD
	(Reviewed And Unaudited)	(Audited)
<b>Letters of credit</b>	<b>31,398,724</b>	<b>29,297,784</b>
<b>Acceptances</b>	<b>2,126,121</b>	<b>875,488</b>
<b>Guarantees:</b>	<b>181,023,340</b>	<b>161,475,765</b>
Payment	58,552,344	52,901,152
Performance	86,100,964	74,139,768
Others	36,370,032	34,434,845
<b>Unutilized Limits/ Direct</b>	<b>178,969,868</b>	<b>125,981,200</b>
<b>Unutilized Limits/ Indirect</b>	<b>70,952,335</b>	<b>78,377,410</b>
<b>Total</b>	<b>464,470,388</b>	<b>396,007,647</b>

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**A. Cumulative movement on indirect facilities (Commitments and Contingent Liabilities):**

**As of 30 September 2025 (Reviewed And Unaudited):**

	Stage 1		Stage 2		Stage 3	Total
	Individual	Collective	Individual	Collective		
	JD	JD	JD	JD	JD	JD
<b>Balance at the beginning of the period</b>	257,703,764	51,842,991	79,298,416	1,479,910	5,682,566	<b>396,007,647</b>
New exposures during the period	291,905,385	24,859,307	35,343,110	888,848	4,438,530	<b>357,435,180</b>
Matured exposures	(215,437,703)	(30,716,378)	(36,074,252)	(1,181,849)	(5,562,257)	<b>(288,972,439)</b>
Transferred (from) to stage1	42,825,274	1,354,738	(42,606,787)	(1,044,654)	(528,571)	-
Transferred (from) to stage2	(10,649,310)	(1,012,007)	10,988,320	1,135,397	(462,400)	-
Transferred (from) to stage3	(171,861)	(87,537)	(1,133,783)	(67,506)	1,460,687	-
<b>Balance at the end of the period</b>	<b>366,175,549</b>	<b>46,241,114</b>	<b>45,815,024</b>	<b>1,210,146</b>	<b>5,028,555</b>	<b>464,470,388</b>

**As of 31 December 2024 (Audited):**

	Stage 1		Stage 2		Stage 3	Total
	Individual	Collective	Individual	Collective		
	JD	JD	JD	JD	JD	JD
<b>Balance at the beginning of the year</b>	240,480,479	46,442,101	77,410,164	1,268,220	7,176,446	<b>372,777,410</b>
New exposures during the year	237,134,384	36,820,332	73,153,954	1,150,675	5,415,724	<b>353,675,069</b>
Matured exposures	(206,779,465)	(31,580,527)	(83,112,567)	(1,147,168)	(7,825,105)	<b>(330,444,832)</b>
Transferred (from) to stage 1	16,908,039	1,156,496	(16,656,485)	(469,612)	(938,438)	-
Transferred (from) to stage 2	(29,450,939)	(644,174)	30,082,909	794,100	(781,896)	-
Transferred (from) to stage 3	(588,734)	(351,237)	(1,579,559)	(116,305)	2,635,835	-
<b>Balance at the end of the year</b>	<b>257,703,764</b>	<b>51,842,991</b>	<b>79,298,416</b>	<b>1,479,910</b>	<b>5,682,566</b>	<b>396,007,647</b>

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**B. Cumulative movement on the expected credit loss for indirect facilities (Commitments and Contingent Liabilities) (note 19):**

**As of 30 September 2025 (Reviewed And Unaudited):**

	Stage 1		Stage 2		Stage 3	Total
	Individual	Collective	Individual	Collective		
	JD	JD	JD	JD	JD	JD
<b>Balance at the beginning of the period</b>	429,549	391,132	195,955	291,665	3,556,592	4,864,893
Expected credit loss on new exposures during the period	629,642	176,139	208,492	93,671	3,452,531	4,560,475
Expected credit loss from matured exposures	(2,679)	(14,191)	(2,578)	(6,563)	(21,483)	(47,494)
Transferred (from) to stage 1	183,930	403,347	(85,338)	(204,889)	(297,050)	-
Transferred (from) to stage 2	(16,009)	(18,426)	145,185	102,679	(213,429)	-
Transferred (from) to stage 3	(340)	(1,691)	(4,892)	(25,849)	32,772	-
Impact on ending balance provision due to change in staging classification through the period	(163,332)	(400,127)	(118,970)	(83,100)	(15,232)	(780,761)
Changes resulting from Adjustments	(320,321)	(283,110)	(74,253)	(43,816)	(2,785,751)	(3,507,251)
<b>Balance at the end of the period</b>	<b>740,440</b>	<b>253,073</b>	<b>263,601</b>	<b>123,798</b>	<b>3,708,950</b>	<b>5,089,862</b>

**As of 31 December 2024 (Audited):**

	Stage 1		Stage 2		Stage 3	Total
	Individual	Collective	Individual	Collective		
	JD	JD	JD	JD	JD	JD
<b>Balance at the beginning of the year</b>	446,446	229,579	289,436	158,772	4,545,673	5,669,906
Expected credit loss on new exposures during the year	399,144	293,218	184,180	214,272	3,404,074	4,494,888
Expected credit loss from matured exposures	(13,479)	(12,081)	(7,357)	(13,315)	(27,408)	(73,640)
Transferred (from) to stage 1	210,233	410,261	(50,212)	(56,215)	(514,067)	-
Transferred (from) to stage 2	(70,649)	(6,795)	308,384	106,541	(337,481)	-
Transferred (from) to stage 3	(1,554)	(1,793)	(4,690)	(17,955)	25,992	-
Impact on ending balance provision due to change in staging classification through the year	(209,543)	(409,366)	(305,645)	(64,895)	109,568	(879,881)
Changes resulting from Adjustments	(331,049)	(111,891)	(218,141)	(35,540)	(3,649,759)	(4,346,380)
<b>Balance at the end of the year</b>	<b>429,549</b>	<b>391,132</b>	<b>195,955</b>	<b>291,665</b>	<b>3,556,592</b>	<b>4,864,893</b>



**(40) Lawsuits Filed Against the Bank**

The lawsuits filed against the Bank (self) amounted to JD 116,989 as of 30 September 2025 with a required provision of JD 5,004 (provision booked amounted to JD 75,000) compared to JD 200,020 as of 31 December 2024 with a provision of JD 3,000. The lawsuits filed against the Bank (joint) as of 30 September 2025 amounted to JD 3,658,054 with a provision of JD 70,245 (provision booked amounted to JD 75,000) compared to JD 2,854,776 as of 31 December 2024 with a provision of JD 56,245. The Bank's management and its legal advisor believe that any obligations that may arise from the lawsuits against joint investments will be covered by provisions ( joint ), while the lawsuits against the Bank (self) will be covered by provisions ( self ).

**(41) Statutory Reserves**

The Bank did not appropriate any amounts to the reserves as required by the Companies Law, since these condensed financial statements are interim financial statements.