

BANK OF JORDAN
(PUBLIC SHAREHOLDING LIMITED COMPANY)
AMMAN - JORDAN

CONDENSED CONSOLIDATED
INTERIM FINANCIAL INFORMATION
FOR THE THREE-MONTH
PERIOD ENDED MARCH 31, 2026
TOGETHER WITH THE
REVIEW REPORT

BANK OF JORDAN
(PUBLIC SHAREHOLDING LIMITED COMPANY)
AMMAN – JORDAN
CONDENSED CONSOLIDATED
INTERIM FINANCIAL INFORMATION
FOR THE THREE-MONTH PERIOD ENDED MARCH 31, 2026

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Report on the Review of the Condensed Consolidated Interim Financial Information

AM / 8572

To the Chairman and Members of the Board of Directors
Bank of Jordan
(A Public Shareholding Limited Company)
Amman – The Hashemite Kingdom of Jordan

Introduction

We have reviewed the accompanying condensed interim statement of financial position of Bank of Jordan (the "Bank") and its subsidiaries and foreign branches (the "Group") as of March 31, 2026 and the condensed consolidated interim statements of profit or loss and comprehensive income, changes in owners' equity and cash flows for the three-month period then ended, and a summary of significant accounting policies and other explanatory information. Management is responsible for the preparation and fair presentation of this condensed consolidated interim financial information in accordance with International Accounting Standard No. (34) relating to interim financial reporting as adopted by the Central Bank of Jordan. Our responsibility is to express a conclusion on these condensed consolidated interim financial information based on our review.

Scope of Review

We conducted our review in accordance with International Standard on Review Engagement 2410 "Review of Condensed Interim Financial Information performed by an Independent Auditor of the Entity". A review of condensed consolidated interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, 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 condensed consolidated interim financial information is not prepared, in all material aspects, in accordance with International Accounting Standards No. (34) relating to condensed interim financial reporting as adopted by the Central Bank of Jordan.

Other Matter

The accompanying condensed consolidated interim financial information are a translation of the condensed consolidated interim financial information in the Arabic language to which reference is to be made.

Amman – Jordan
April 29, 2026


Deloitte & Touche (M.E) – Jordan

Deloitte & Touche (M.E.)
ديلويت أند توش (الشرق الأوسط)
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BANK OF JORDAN
(PUBLIC SHAREHOLDING LIMITED COMPANY)
AMMAN – JORDAN
CONDENSED CONSOLIDATED INTERIM STATEMENT OF FINANCIAL POSITION

| | <u>Note</u> | March 31, 2026 (Reviewed Not Audited) JD | December 31, 2025 (Audited) JD |
|---|--------------------|---|---|
| <u>Assets</u> | | | |
| Cash and balances with central banks – Net | 5 | 1,032,650,368 | 915,578,924 |
| Balances with banks and financial institutions – Net | 6 | 315,421,297 | 235,420,790 |
| Deposits with banks and financial institutions - Net | 7 | 830,936 | 1,403,798 |
| Financial assets at fair value through profit or loss | | 376,310 | 389,661 |
| Financial assets at fair value through other comprehensive income | | 155,341,347 | 164,761,939 |
| Direct credit facilities at amortized cost - Net | 8 | 1,469,622,567 | 1,571,643,999 |
| Financial assets at amortized cost - Net | 9 | 154,871,606 | 151,904,634 |
| Property and equipment – Net | 10 | 66,109,834 | 67,132,260 |
| Intangible assets - Net | | 8,446,472 | 8,370,436 |
| Deferred tax assets | | 24,091,234 | 24,272,316 |
| Other assets - Net | 11 | 122,359,933 | 117,507,080 |
| Total Assets | | <u>3,350,121,904</u> | <u>3,258,385,837</u> |
| <u>Liabilities and Owners' Equity</u> | | | |
| Liabilities: | | | |
| Banks and financial institutions' deposits | | 41,343,509 | 29,084,297 |
| Customers' deposits | | 2,491,965,412 | 2,385,926,747 |
| Cash margins | | 147,051,286 | 146,782,553 |
| Sundry provisions | | 4,089,566 | 4,370,413 |
| Income tax provision | 12 | 16,837,173 | 15,173,581 |
| Deferred tax liabilities | | 153,212 | 243,390 |
| Borrowed funds | 13 | 48,955,726 | 46,973,108 |
| Other liabilities | 14 | 97,602,072 | 97,121,266 |
| Total Liabilities | | <u>2,847,997,956</u> | <u>2,725,675,355</u> |
| Owners' Equity: | | | |
| Banks' shareholders Equity | | | |
| Paid-up capital | | 200,000,000 | 200,000,000 |
| Statutory reserve | | 128,482,054 | 128,482,054 |
| Voluntary reserve | | 199,411 | 199,411 |
| General banking risks reserve | | 4,102,021 | 4,102,021 |
| Special reserve | | 5,849,743 | 5,849,743 |
| Foreign currency translation differences | | (9,226,896) | (9,224,113) |
| Fair value reserve | | 16,742,936 | 18,636,906 |
| Retained earnings | | 134,035,560 | 170,035,560 |
| Profit for the period | | 7,211,104 | - |
| Total Equity Attributable to the Bank's Shareholders | | <u>487,395,933</u> | <u>518,081,582</u> |
| Non-controlling interests | | 14,728,015 | 14,628,900 |
| Total Owners' Equity | | <u>502,123,948</u> | <u>532,710,482</u> |
| Total Liabilities and Owners' Equity | | <u>3,350,121,904</u> | <u>3,258,385,837</u> |

**THE ACCOMPANYING NOTES CONSTITUTE AN INTEGRAL PART OF THIS
CONDENSED CONSOLIDATED INTERIM FINANCIAL INFORMATION AND SHOULD
BE READ WITH THEM AND WITH THE REVIEW REPORT.**

BANK OF JORDAN
(PUBLIC SHAREHOLDING LIMITED COMPANY)
AMMAN - JORDAN
CONDENSED CONSOLIDATED INTERIM STATEMENT OF PROFIT OR LOSS
(REVIEWED NOT AUDITED)

| | Note | For the Three-Month Period Ended March 31, | |
|---|-------------|---|---------------------|
| | | 2026 | 2025 |
| | | JD | JD |
| Interest income | | 44,964,747 | 47,988,618 |
| <u>Less: Interest expense</u> | | <u>15,086,378</u> | <u>13,610,232</u> |
| Net Interest Income | | 29,878,369 | 34,378,386 |
| Net Commissions Income | | 8,364,845 | 9,723,013 |
| Net Interest and Commissions Income | | 38,243,214 | 44,101,399 |
| Foreign currencies income | | 1,012,050 | 1,048,528 |
| (Losses) from financial assets at fair value through profit or loss | | (13,351) | (9,483) |
| Cash dividends from financial assets at fair value through other comprehensive income | | 319,565 | 60,000 |
| Gains from sale of financial assets at fair value through other comprehensive income - debt instruments | | 312,150 | - |
| Other income | | 798,006 | 778,147 |
| Total Income | | 40,671,634 | 45,978,591 |
| Employees expenses | | 11,177,177 | 13,209,653 |
| Depreciation and amortization | | 3,330,704 | 3,093,800 |
| Other expenses | | 10,870,053 | 10,201,450 |
| Provision expense (Recovered from) for expected credit loss on financial assets | 15 | 3,898,733 | (1,241,372) |
| Provision expense (Recovered from) assets seized by the Bank (Recovered from) Sundry provisions | | 994,436 | (690) |
| | | (100,977) | 267,657 |
| Total Expenses | | 30,170,126 | 25,530,498 |
| Profit for the period before income tax | | 10,501,508 | 20,448,093 |
| <u>Less: Income tax</u> | 12 | <u>3,188,391</u> | <u>6,899,164</u> |
| Profit for the Period | | 7,313,117 | 13,548,929 |
| Attributable to: | | | |
| Bank's Shareholders | | 7,211,104 | 13,451,760 |
| Non-Controlling Interest | | 102,013 | 97,169 |
| | | 7,313,117 | 13,548,929 |
| | | Dinar/ Fills | Dinar/ Fills |
| Earnings per share for the period attributable to the Banks shareholders | 16 | 0.036 | 0.067 |

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BANK OF JORDAN
(PUBLIC SHAREHOLDING LIMITED COMPANY)
AMMAN – JORDAN
CONDENSED CONSOLIDATED INTERIM STATEMENT
OF COMPREHENSIVE INCOME
(REVIEWED NOT AUDITED)

| | For the Three-Month Period Ended March 31, | |
|---|---|--------------------------|
| | 2026 | 2025 |
| | JD | JD |
| Profit for the period | 7,313,117 | 13,548,929 |
| Other comprehensive that may be reclassified subsequently to the condensed consolidated interim statement of profit or loss: | | |
| Earnings from realized debt instruments included in the financial assets at fair value through comprehensive income - Net after tax | (301,865) | - |
| Change in fair value for debt instruments included in the financial assets at fair value through other comprehensive income – Net after Tax | (854,109) | 815,239 |
| Foreign currencies differences | (5,681) | 349,789 |
| | <u>(1,161,655)</u> | <u>1,165,028</u> |
| Items that will not be reclassified subsequently to the condensed consolidated interim statement of profit or loss: | | |
| Change in fair value for equity instruments classified as financial assets at fair value through other comprehensive income - Net after tax | (737,996) | 47,125 |
| | <u>(737,996)</u> | <u>47,125</u> |
| Total Condensed Consolidated Interim Comprehensive Income | <u>5,413,466</u> | <u>14,761,082</u> |
| Total Comprehensive Income Attributable to: | | |
| The Bank's Shareholders | 5,314,351 | 14,485,512 |
| Non-Controllers' Interest | 99,115 | 275,570 |
| | <u>5,413,466</u> | <u>14,761,082</u> |

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BANK OF JORDAN
(PUBLIC SHAREHOLDING LIMITED COMPANY)
AMMAN – JORDAN
CONDENSED CONSOLIDATED INTERIM STATEMENT OF CHANGES IN OWNERS' EQUITY
(REVIEWED NOT AUDITED)

| | Reserves | | | | | | | | | |
|--|--------------------------------|--------------------|----------------|-----------------------|------------------|--|--------------------|--------------------|-----------------------|-----------------------------------|
| | Authorized and Paid-up Capital | Statutory | Voluntary | General Banking Risks | Special | Foreign Currencies Translation Differences | Fair Value Reserve | Retained Earnings | Profit for the Period | Total Banks' Shareholders' Equity |
| | JD | JD | JD | JD | JD | JD | JD | JD | JD | JD |
| For the Period Ended March 31, 2026 | | | | | | | | | | |
| Balance - Beginning of the Year | 200,000,000 | 128,482,054 | 199,411 | 4,102,021 | 5,849,743 | (9,224,113) | 18,636,906 | 170,035,560 | - | 518,081,582 |
| Foreign currency translation differences | - | - | - | - | - | (2,783) | - | - | 7,211,104 | (2,783) |
| Profit for the Period | - | - | - | - | - | - | - | - | - | 7,211,104 |
| Realized Gain from sale of debt instruments included in financial assets at fair value through comprehensive income transferred to statement of profit or loss | - | - | - | - | - | - | (301,865) | - | - | (301,865) |
| Change in fair value of debt instruments classified as financial assets at fair value through other comprehensive income – net after Tax | - | - | - | - | - | - | (854,109) | - | - | (854,109) |
| Change in fair value of equity instruments classified as financial assets at fair value through comprehensive income – net of tax | - | - | - | - | - | (2,783) | (737,996) | - | - | (737,996) |
| Total Comprehensive Income | - | - | - | - | - | - | (1,893,970) | (36,000,000) | - | (36,000,000) |
| Distributed cash dividends* | - | - | - | - | - | - | - | - | - | - |
| Balance - End of the Period | 200,000,000 | 128,482,054 | 199,411 | 4,102,021 | 5,849,743 | (9,226,896) | 16,742,936 | 134,035,560 | 7,211,104 | 487,395,933 |
| For the Period Ended March 31, 2025 | | | | | | | | | | |
| Balance - Beginning of the Year | 200,000,000 | 122,432,037 | 109,206 | 4,102,021 | 5,849,743 | (9,420,102) | 37,056,092 | 168,169,427 | - | 528,298,424 |
| Foreign currency translation differences | - | 12,863 | 14,701 | - | - | 104,062 | - | 39,762 | 13,451,760 | 171,388 |
| Profit for the Period | - | - | - | - | - | - | - | - | 13,451,760 | 13,451,760 |
| Change in fair value of debt instruments classified as financial assets at fair value through other comprehensive income – net after Tax | - | - | - | - | - | - | 815,239 | - | - | 815,239 |
| Change in fair value of equity instruments classified as financial assets at fair value through comprehensive income – net of tax | - | - | - | - | - | - | 47,125 | - | - | 47,125 |
| Total Comprehensive Income | - | 12,863 | 14,701 | - | - | 104,062 | 862,364 | 39,762 | 13,451,760 | 14,485,512 |
| Distributed cash dividends* | - | - | - | - | - | - | - | (36,000,000) | - | (36,000,000) |
| Balance - End of the Period | 200,000,000 | 122,444,900 | 123,907 | 4,102,021 | 5,849,743 | (9,316,040) | 37,918,456 | 132,209,189 | 13,451,760 | 506,783,936 |
| Distributed cash dividends | | | | | | | | | | |
| * In accordance with the Ordinary General Assembly meeting held on March 15, 2026, the bank has decided to distribute Cash dividends at 18% of the Bank's capital which is equivalent to JOD 36,000,000. | | | | | | | | | | |
| * In accordance with the Ordinary General Assembly meeting held on March 27, 2025, the bank has decided to distribute Cash dividends at 18% of the Bank's capital which is equivalent to JOD 36,000,000. | | | | | | | | | | |

According to the instructions of the regulatory bodies:

- The general banking risks reserve and the special reserve cannot be utilized without prior approval from Palestine Monetary Authority.
- Retained earnings include a restricted amount of JD 24,091,234 against deferred tax benefits as of March 31, 2026 (JD 24,272,316 as of December 31, 2025) in accordance with the Central Bank of Jordan instructions, this amount is restricted and cannot be utilized for capitalization or distribution unless actually realized.
- Retained earnings include an amount of JD 227,598 as of March 31, 2026, that represents the effect of early adoption of IFRS (9). These restricted amounts cannot be utilized unless realized through actual sale.
- The fair value reserve cannot be utilized for capitalization, distribution, write-off losses or any other commercial acts unless realized through actual sale as instructed by Central Bank of Jordan and Jordan Security Commission, the balance of retained earnings include an amount of JD 813,437 as of March 31, 2026 which cannot be utilized through dividends distribution to the shareholders or use for any other purposes, without prior approval of Central Bank of Jordan, this amount has resulted from the application of Central Bank of Jordan circular No. 10/1/1359 on January 25, 2018. and Central Bank of Jordan circular No. 13/2018 dated June 6, 2018.

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BANK OF JORDAN
(PUBLIC SHAREHOLDING LIMITED COMPANY)
AMMAN – JORDAN
CONDENSED CONSOLIDATED INTERIM STATEMENT OF CASHFLOWS
(REVIEWED NOT AUDITED)

| | Note | For the Three-Month Period Ended March 31, | |
|---|------|---|---------------------|
| | | 2026 JD | 2025 JD |
| Cash Flows from Operating Activities: | | | |
| Profit for the period before tax | | 10,501,508 | 20,448,093 |
| Adjustments for non-cash transaction: | | | |
| Depreciation and amortization | 19 | 3,330,704 | 3,093,800 |
| Expense (Recovered form) provision of expected credit loss | 15 | 3,898,733 | (1,241,372) |
| (Gain) loss from the sale of property and equipment | | (5,188) | 4,580 |
| Loss from financial assets at fair value through profit or loss | | 13,351 | 9,483 |
| (Recovered from) expense of Sundry provisions | | (100,977) | 267,657 |
| Effect of exchange rate fluctuations | | (983,286) | (1,125,802) |
| Expense (Recovered form) provision of impairment of assets seized by the Bank | 11 | 994,436 | (690) |
| Foreign Currencies differences | | 39,689 | (1,344,441) |
| Profit before Changes in Assets and Liabilities | | 17,688,970 | 20,111,308 |
| Changes in Assets and Liabilities: | | | |
| Decrease (increase) in deposits with banks and other financial institutions (maturing in over three months) | | 576,320 | (1,961,620) |
| Decrease (increase) in restricted balances | | 2,079,972 | (436,380) |
| Decrease (increase) in direct credit facilities at amortized cost | | 97,748,054 | (7,116,591) |
| (Increase) in other assets | | (5,836,650) | (7,823,990) |
| (Decrease) in banks deposits and other financial institutions (Maturing in over three months) | | - | (260,000) |
| Increase in customers deposits | | 106,038,665 | 10,594,973 |
| Increase (decrease) in cash margins | | 268,733 | (63,794,529) |
| Increase (decrease) in borrowed funds | | 4,465,447 | (1,434,505) |
| (Decrease) increase in other liabilities | | (1,762,515) | 17,129,717 |
| Net Change in Assets and Liabilities | | 203,578,026 | (55,102,925) |
| Net Cash Flows from (Used in) Operating Activities before Settled Income Taxes, and End-of-Service Indemnity Provision | | 221,266,996 | (34,991,617) |
| Paid from end-of-service indemnity, lawsuits provisions and others | | (179,870) | (887,880) |
| Paid Income Tax | 12 | (1,343,717) | (3,095,340) |
| Net Cash flows from (Used in) Operating Activities | | 219,743,409 | (38,974,837) |
| Cash Flows from Investing Activities: | | | |
| (Purchase) of financial assets at fair value through other comprehensive Income | | (17,087,608) | (291,711) |
| Maturity of financial assets at fair value through other comprehensive Income | | 24,524,052 | 50,001,190 |
| (Purchase) of financial assets at amortized cost | | (27,048,815) | (578,720) |
| Maturity of financial assets at amortized cost | | 24,142,647 | 1,458,245 |
| Change in financial derivatives | | (1,704,401) | (323,472) |
| (Purchase) of property and equipment | 10 | (1,751,100) | (1,695,800) |
| Sale of property and equipment | | 14,088 | 12,778 |
| (Purchase) of intangible assets | | (587,932) | (229,752) |
| Net Cash Flows from Investing Activities | | 500,931 | 48,352,758 |
| Cash Flows Financing Activities: | | | |
| Differences in Foreign currency translation | | (5,681) | 349,789 |
| Dividends distributed to shareholders | | (34,291,126) | (27,701,927) |
| Net Cash Flows (used in) Financing Activities | | (34,296,807) | (27,352,138) |
| Effect of exchange rate fluctuations on cash and cash equivalents | | 983,286 | 1,125,802 |
| Net Increase (Decrease) in Cash and Cash Equivalents | | 186,930,819 | (16,848,415) |
| Cash and cash equivalents – beginning of the year | | 980,022,955 | 865,639,995 |
| Cash and Cash Equivalents – End of the Period | 17 | 1,166,953,774 | 848,791,580 |

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AND WITH THE REVIEW REPORT.**

BANK OF JORDAN,
(PUBLIC SHAREHOLDING LIMITED COMPANY)
AMMAN – JORDAN
NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL INFORMATION
(REVIEWED NOT AUDITED)

1. General

Bank of Jordan is a public shareholding company with headquarters in Amman – Jordan. It was registered under number (1983) On March 3, 1960, according to the Companies Law No. 33 for the Year 1962 with an authorized capital of JD 350,000 distributed over 70,000 shares at a par value of JD 5 per share. The Bank's authorized and paid-up capital was increased in several stages, the last of which took place in accordance to the resolution of the general assembly in their extraordinary meeting held on April 9, 2016, where the Bank's capital was increased from JD 155.1 million to become JD 200 million and for which all the legal procedures related to this decision were completed on April 19, 2016.

The Bank provides all financial and banking services within its scope of activities. Those services are offered through its (78) branches and (19) branches in Palestine and the Bank branch in the Kingdom of Bahrain, (4) branches in Iraq and its subsidiaries in Syria and Jordan (Bank of Jordan - Syria, Excel for Financial Investments Company and Jordan Leasing Company). The bank is establishing a branch in the kingdom of Saudi Arabia.

The accompanying condensed consolidated interim financial information were approved by the Board of directors in their meeting dated April 27, 2026.

2. Basis of Preparation of condensed consolidated interim financial information

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

The main differences between IFRS that should be applied and what have been adopted by the Central Bank of Jordan are as follow:

- The Group applies the going concern basis in the preparation of consolidated financial statements based on reasonable assumptions and expectations.
- When calculating credit losses against credit exposures, the calculation results in accordance with the Central Bank of Jordan instruction No. (13/2018) "International Financial Reporting Standards (9)" effective June 6, 2018, according to the regulatory authorities in the countries where the bank operates stricter results are recorded. The main differences are:
 - Exclusion of the Debt instruments issued or guaranteed by the Jordanian Government, so that credit exposures issued or guaranteed by the Jordanian Government are treated with no credit losses.
 - When calculating credit losses against credit exposures, the results of the calculation are compared in accordance with International Financial Reporting Standard No. (9) with the instructions of the Central Bank of Jordan No. (8/2024) dated June 30, 2024, for each stage separately, and the stricter results are recorded.
- Interests, returns and commissions shall be suspended on non-performing credit facilities and funds granted to clients in accordance with the instructions of the Central Bank of Jordan and other related authorities in the countries the bank operates, which is stricter.

- Assets seized by the Bank are shown in the consolidated statement of financial position among other assets at the value when seized by the Bank or at fair value, whichever is lower, and are individually reassessed on the date of the consolidated financial statements. Any impairment loss is recorded in the consolidated statement of profit or loss and consolidated financial statement of comprehensive income while any increase in the value is not recorded as revenue. Subsequent increase is taken to the consolidated statement of comprehensive income and statement of profit or loss to the extent of not exceeding the previously recorded impairment. In accordance to the instructions of the Central Bank of Jordan no. 10/3/16234 dated October 10, 2022, no further calculation for a gradual provision is recorded against real estate that is seized by the bank against debts provided keeping the balance of provisions for seized real estate which violate banks instructions, the provisions should be released against seized real estates that have been disposed.
- Additional provisions have been calculated in condensed consolidated interim financial information against the bank's foreign investments in foreign countries according to the expected credit loss.

The net outcome of the differences between the Central Bank of Jordan instructions and the International Financial Reporting Standards is represented by having the Bank to book additional provisions to comply with these instructions.

- The condensed consolidated interim financial information is prepared in accordance with the historical cost principle, except for financial assets which are stated at fair value through profit or loss, financial assets through other comprehensive income and other financial derivatives which are stated in fair value at the date of the condensed consolidated interim financial information. As the financial assets and liabilities are stated in fair value which were hedged for the risk in fair value changed.
- The reporting currency of the condensed consolidated interim financial information is the Jordanian Dinar, which is the functional currency of the Bank.
- The condensed consolidated interim financial information does not include all notes and information presented in the annual financial statements which were prepared according to the international financial reporting standards as adopted by the Central Bank of Jordan. The results of the three months ended March 31, 2026 do not indicate the expected results for the fiscal year ending December 31, 2026, and needed to be read in the same way as December 31, 2025, Furthermore, provisions have not been made on the period's profit for the three months ended March 31, 2026 in the same manner these would be conducted at the end of the fiscal year.

Condensed consolidated interim financial information includes the financial statements of the Bank and the subsidiary companies controlled by the Bank. Control is achieved when the Bank has the power to govern the financial and operating policies of the subsidiaries to obtain benefits from their activities. All intra-group transactions, balances, income, and expenses are eliminated.

The Bank has the following subsidiary companies as of March 31, 2026:

| Name of Subsidiary | Paid-up Capital | Bank's Ownership Percentage % | Subsidiary's Nature of Business | Place of Operation | Acquisition Date |
|---|------------------------|--------------------------------------|--|---------------------------|-------------------------|
| Bank of Jordan – Syria* | 15 billion Syrian-Lira | 49 | Banking Activities | Syria | May 17, 2008 |
| Jordan Leasing Company | JD 20 million | 100 | Finance Lease | Amman | October 24, 2011 |
| Excel for Financial Investments Company | JD 3.5 million | 100 | Financial Brokerage | Amman | March 23, 2006 |

Basis of Condensed Consolidated Interim Financial Statements

- The condensed consolidated interim financial information for the bank and its subsidiaries under its control. Control is achieved when the Bank has the ability to control the financial and operational policies of subsidiaries in order to obtain benefits from their activities. Transactions, balances, revenue and expenses between the Bank and its subsidiaries are eliminated.
- The subsidiaries' financial information is prepared under the same accounting policies adopted by the Bank. If the subsidiaries apply different accounting policies than those used by the Bank, the necessary modifications shall be made to the subsidiaries' financial information ensure compliance with the accounting policies used by the Bank.
- The results of the subsidiary companies are incorporated into the condensed consolidated interim statement of profit or loss from the effective date of acquisition, which is the date when the Bank assumes actual control over the subsidiary. Moreover, the operating results of the disposed subsidiary are incorporated into the condensed consolidated interim statement of profit or loss up to the effective date of disposal which is the date on which the Bank losses control over the subsidiaries companies.
- Non-controlling interest represents the portion of equity not held by the Bank in the subsidiary.
- * The results of Bank of Jordan – Syria have been incorporated in the condensed consolidated interim financial information due to The Bank's power to control the financial and operating policies of the subsidiary.

3. Material accounting policies

The accounting policies used in the preparation of the condensed consolidated interim financial information for the period ended March 31, 2026 are consistent with those used in the preparation of the annual consolidated financial statements for the year ended December 31, 2025. However, the Bank has adopted the following amendments and interpretation that was effective for all period after January 1, 2026 in preparing the condensed consolidated interim financial information for the Group and have not materially affected the amounts and disclosures in the condensed consolidated interim financial information for the period and prior years, which may have an impact on the accounting treatment of future transactions and arrangements.

New and Amended Accounting Standards Effective for the Current Period

- Amendments to IFRS 9 and IFRS 7 regarding the classification and measurement of financial instruments
- Amendments to IFRS 9 and IFRS 7 regarding power purchase arrangements.
- Annual Improvements to IFRS Accounting Standards — Volume 11
- Disclosures about Uncertainties in the Financial Statements (Illustrative Examples)

IFRS Accounting Standards in issue but not yet effective

The Bank has not early adopted the following new and revised standards that have been issued but are not yet effective. The management is in the process of assessing the impact of the new requirements

| New and revised IFRS Standards | Effective for annual periods beginning on or after |
|---|---|
| Amendments to IFRS - 18 Presentation and Disclosures in Financial Statements | 1 January 2027 |
| Amendments to IFRS - 19 Subsidiaries without Public Accountability | 1 January 2027 |
| Amendments to Greenhouse Gas Emissions Disclosures (Amendments to IFRS S2) | 1 January 2027 |
| Translation to a Hyperinflationary Presentation Currency (Amendments to IAS 21) | 1 January 2027 |

Management expects these new standards, interpretations and amendments to be adopted in the bank's consolidated financial statements during the initial application period. It also expects that the adoption of these new standards will not have any material impact on the financial statements during the initial application period, with the exception of IFRS (18) which relates to the reclassification and arrangements of financial statement items

4. Significant Accounting Judgments and key Sources of Uncertainty Estimates

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

We believe that the estimates used in the preparation of these condensed consolidated interim financial information are consistent with those used in the annual consolidated financial statements for the year ended 2025.

5. Cash and Balances with Central Banks-Net

This item consists of the following:

| | March 31, 2026 (Reviewed Not Audited) JD | December 31, 2025 (Audited) JD |
|--|---|---|
| Cash at vaults | 178,547,643 | 162,387,393 |
| Balances at Central Banks: | | |
| - Current and on demand accounts | 161,812,146 | 163,780,333 |
| - Term and notice deposits | 552,904,640 | 432,906,203 |
| - Certificates of deposit | 19,300,000 | 34,100,000 |
| - Cash reserve required | 121,429,543 | 123,718,725 |
| Balances at Central Banks - Gross | 855,446,329 | 754,505,261 |
| <u>Less: Expected credit loss</u> | <u>(1,343,604)</u> | <u>(1,313,730)</u> |
| Balances at Central Banks - Net | 854,102,725 | 753,191,531 |
| Total | 1,032,650,368 | 915,578,924 |

- Restricted balances except for statutory cash reserve amounted to JD 2,269,640 as of March 31, 2026 (JD 2,271,203 as of December 31, 2025).
- Time and Notice Deposit include JD 10,635,000 maturing within a period exceeding three months as of March 31, 2026 (JD 10,635,000 As of December 31, 2025).
- Expected credit losses allowance was not calculated against Central Bank Jordan balances as of March 31, 2026, and December 31, 2025, in accordance with the Central Bank of Jordan Instructions No. 13/2018 on June 6, 2018, regarding the implementation of International Financial Reporting Standard No. (9).

6. Balances with Banks and Financial Institutions-Net

This item consists of the following:

| | Local Banks and Financial Institutions | | Foreign Banks and Financial Institutions | | Total | |
|---|---|------------------------------|---|------------------------------|--|--|
| | March 31, 2026 | December 31, 2025 | March 31, 2026 | December 31, 2025 | March 31, 2026 (Reviewed Not Audited) | December 31, 2025 (Audited) |
| | (Reviewed Not Audited) JD | (Audited) JD | (Reviewed Not Audited) JD | (Audited) JD | (Reviewed Not Audited) JD | (Audited) JD |
| Current accounts and demand deposits | - | - | 82,940,822 | 78,363,136 | 82,940,822 | 78,363,136 |
| Deposits maturing within 3 months or less | 133,211,500 | 88,453,860 | 99,378,000 | 68,704,585 | 232,589,500 | 157,158,445 |
| Gross Balance | 133,211,500 | 88,453,860 | 182,318,822 | 147,067,721 | 315,530,322 | 235,521,581 |
| <u>Less: Expected credit loss</u> | <u>(5,243)</u> | <u>(4,253)</u> | <u>(103,782)</u> | <u>(96,538)</u> | <u>(109,025)</u> | <u>(100,791)</u> |
| Net Balance | 133,206,257 | 88,449,607 | 182,215,040 | 146,971,183 | 315,421,297 | 235,420,790 |

- Non-interest-bearing balances at banks and financial institutions amounted to JD 29,912,988 as of March 31, 2026 (JD 23,054,248 as of December 31, 2025).
- Restricted balances at banks and financial institutions amounted to JD 6,892,828 as of March 31, 2026 (JD 6,682,055 as of December 31, 2025).
- The balances of banks and financial institutions are classified within stages one and three in accordance with the requirements of International Financial Reporting Standard (IFRS) 9 and there are no transfers between the (first, second and third) stages or non-existent balances during the period ending March 31, 2026.

7. Deposits with banks and financial institutions-Net

This item consists of the following:

| | Local Banks and Financial Institutions | | Foreign Banks and Financial Institutions | | Total | |
|---|---|------------------------------|---|------------------------------|-----------------------------------|------------------------------|
| | March 31, 2026 | December 31, 2025 | March 31, 2026 | December 31, 2025 | March 31, 2026 | December 31, 2025 |
| | (Reviewed Not Audited) | (Audited) | (Reviewed Not Audited) | (Audited) | (Reviewed Not Audited) | (Audited) |
| | JD | JD | JD | JD | JD | JD |
| Deposits maturing within 3 to 6 months | - | - | 835,200 | 704,000 | 835,200 | 704,000 |
| Deposits maturing within 6 to 9 months | - | - | - | 707,520 | - | 707,520 |
| Deposits maturing within 9 months to 1 year | - | - | - | - | - | - |
| Deposits maturing within more than 1 year | - | - | - | - | - | - |
| Gross Balance | - | - | 835,200 | 1,411,520 | 835,200 | 1,411,520 |
| <u>Less: Expected credit loss</u> | - | - | (4,264) | (7,722) | (4,264) | (7,722) |
| Net Balance | - | - | 830,936 | 1,403,798 | 830,936 | 1,403,798 |

- The balances of banks and financial institutions are classified within stage one in accordance with the requirements of International Financial Reporting Standard (IFRS) 9 and there are no transfers between the (first, second and third) stages or non-existent balances during the period ending March 31, 2026.
- There are no restricted deposits as of March 31, 2026, and December 31, 2025.

8. Direct Credit Facilities at Amortized Cost-Net

This item consists of the following:

| | March 31, 2026 (Reviewed Not Audited) | December 31, 2025 (Audited) |
|---|--|--|
| | JD | JD |
| Individual (Retail Customers): | 556,646,818 | 552,651,722 |
| Overdraft accounts | 42,110,123 | 37,062,896 |
| Loans and discounted bills* | 467,086,028 | 469,101,823 |
| Credit cards | 47,450,667 | 46,487,003 |
| Real estate loans | 228,064,962 | 224,133,151 |
| Corporate: | 610,699,805 | 658,783,746 |
| Large corporate customers | 410,460,905 | 471,518,552 |
| Overdraft accounts | 45,879,819 | 44,332,792 |
| Loans and discounted bills* | 364,581,086 | 427,185,760 |
| Small and Medium Sized Enterprises | 200,238,900 | 187,265,194 |
| Overdraft accounts | 36,957,000 | 34,383,256 |
| Loans and discounted bills* | 163,281,900 | 152,881,937 |
| Government and public sector | 250,498,636 | 306,838,273 |
| Total | 1,645,910,221 | 1,742,406,892 |
| <u>Less:</u> Expected credit loss | (161,690,482) | (157,425,757) |
| <u>Less:</u> Interest in suspense | (14,597,172) | (13,337,136) |
| Net Direct Credit Facilities at amortized cost | 1,469,622,567 | 1,571,643,999 |

* Net of interest and commission received in advance amounting to JD 21,026,997 as of March 31, 2026 (JD 22,314,494 as of December 31, 2025).

- Non-performing credit facilities amounted to JD 166,574,672 representing (10.1%) of the direct credit facilities balance as of March 31, 2026 (JD 161,320,510 representing (9.3%) as of December 31, 2025).
- Non-performing credit facilities after deducting the suspended interest amounted to JD 152,242,066 representing (9.3%) of direct credit facilities after deducting the suspended interest as of March 31, 2026 (JD 148,196,921 representing (8.6%) as of December 31, 2025).
- There are no credit facilities granted to and guaranteed by the Jordanian Government as of March 31, 2026 and as of December 31, 2025. Moreover, credit facilities granted to the public sector in Palestine amounted to JD 79,567,812 as of March 31, 2026 (JD 86,418,032 as of December 31, 2025).

- The following is the movement on the direct credit facilities on collective basis according to the credit stages during the period/ Year :

For the period ended March 31, 2026 (Reviewed Not Audited)

| Item | Stage One | | Stage Two | | Stage Three | | Total |
|--|------------------|------------------|------------------|------------------|------------------|------------------|-------|
| | Individual Level | Collective Level | Individual Level | Collective Level | Individual Level | Collective Level | |
| | JD | JD | JD | JD | JD | JD | |
| Balance at the beginning of the year | 770,586,093 | 495,466,582 | 138,684,471 | 176,349,236 | 161,320,510 | 1,742,406,892 | |
| New facilities During the period | 25,552,894 | 30,416,811 | 145 | 4,814,646 | 2,294,158 | 63,078,654 | |
| Facilities settled | (23,185,321) | (15,736,664) | (1,063,200) | (5,749,198) | (2,491,019) | (48,225,402) | |
| Transfer to Stage One | 772,953,666 | 510,146,729 | 137,621,416 | 175,414,684 | 161,123,649 | 1,757,260,144 | |
| Transfer to Stage Two | 12,156,645 | 19,840,768 | (12,156,645) | (19,838,436) | (2,332) | - | |
| Transfer to Stage Three | (8,444,401) | (21,450,647) | 8,466,011 | 22,272,892 | (843,855) | - | |
| Effect as a result of classification changes between the three stages during the period | - | (124,814) | (20,566) | (6,095,078) | 6,240,458 | - | |
| Changes due to adjustments | 1,183,424 | (595,428) | (409,455) | (203,790) | 65,887 | 40,638 | |
| Written-off Balances and transferred off the consolidated statements of financial position | (98,934,246) | (3,359,972) | (8,457,669) | (629,539) | 126 | (111,381,300) | |
| Adjustment due to exchange rates fluctuations | - | - | - | - | (9,261) | (9,261) | |
| Balance at the end of the Period | - | - | - | - | - | - | |
| For the year ended December 31, 2025 (Audited) | 678,915,088 | 504,456,636 | 125,043,092 | 170,920,733 | 166,574,672 | 1,645,910,221 | |

| Item | Stage One | | Stage Two | | Stage Three | | Total |
|--|------------------|------------------|------------------|------------------|------------------|------------------|-------|
| | Individual Level | Collective Level | Individual Level | Collective Level | Individual Level | Collective Level | |
| | JD | JD | JD | JD | JD | JD | |
| Balance at the beginning of the year | 685,829,584 | 523,891,138 | 159,731,860 | 154,146,065 | 163,422,800 | 1,687,021,447 | |
| New facilities during the year | 188,212,611 | 109,215,686 | 7,392,120 | 18,233,299 | 4,204,258 | 327,257,974 | |
| Facilities settled | (90,020,772) | (62,426,133) | (6,550,390) | (13,948,218) | (12,708,134) | (185,653,647) | |
| Transferred to Stage One | 784,021,423 | 570,680,691 | 160,573,590 | 158,431,146 | 154,918,924 | 1,828,625,774 | |
| Transferred to Stage Two | 53,877,701 | 11,551,073 | (53,623,845) | (11,529,160) | (275,769) | - | |
| Transferred to Stage Three | (36,150,357) | (49,101,513) | 36,432,210 | 49,847,988 | (1,028,328) | - | |
| Effect as a result of classification changes between the three stages during the year | (8,041,502) | (7,724,851) | (17,369,022) | (18,108,999) | 51,244,374 | - | |
| Changes due to adjustments | (661,669) | (754,313) | (3,333,829) | (1,770,034) | (1,492,998) | (8,012,843) | |
| Written-off Balances and transferred off the consolidated statements of financial position | (24,236,107) | (29,241,942) | 15,239,453 | (536,073) | 69,516 | (38,705,153) | |
| Adjustment due to exchange rates fluctuations | - | - | - | - | (42,310,306) | (42,310,306) | |
| Balance at the End of the Year | 1,776,604 | 57,437 | 765,914 | 14,368 | 195,097 | 2,809,420 | |
| | 770,586,093 | 495,466,582 | 138,684,471 | 176,349,236 | 161,320,510 | 1,742,406,892 | |

- The following is the movement on the expected credit loss against direct credit facilities in collective basis according to the credit stages for the period/ year:

For the period ended March 31, 2026 (Reviewed Not Audited)

| Item | Stage One | | Stage Two | | Stage Three | Total |
|---|-------------------|------------------|------------------|-------------------|--------------------|--------------------|
| | Individual Level | Collective Level | Individual Level | Collective Level | JD | JD |
| | JD | JD | JD | JD | JD | JD |
| Balance at the beginning of the year | 11,619,849 | 1,808,883 | 5,298,696 | 23,507,898 | 115,190,431 | 157,425,757 |
| Credit loss on new balances during the period | 45,614 | 268,109 | - | 2,095,814 | 7,865,582 | 10,275,119 |
| Expected credit loss reversal on matured facilities | (14,058) | (84,174) | (29,208) | (711,450) | (6,665,743) | (7,504,633) |
| Transfer to Stage One | 11,651,405 | 1,992,818 | 5,269,488 | 24,892,262 | 116,390,270 | 160,196,243 |
| Transfer to Stage Two | 52,190 | 421,202 | (52,190) | (418,894) | (2,308) | - |
| Transfer to Stage Three | (93,882) | (89,579) | 114,772 | 270,834 | (202,145) | - |
| Effect on the allowance at the end of the year as a result of classification changes between the three stages during the period | - | (850) | (1,459) | (111,697) | 114,006 | - |
| Changes due to the adjustments | (23,068) | (327,903) | 45,060 | 139,336 | 2,333,195 | 2,166,620 |
| Written off facilities transferred to off consolidated financial position items | (313,473) | 39,115 | (603,721) | 172,165 | 7 | (705,907) |
| Adjustment due to exchange rates fluctuations | - | - | - | - | (8,653) | (8,653) |
| Balance at the End of the period | 11,273,172 | 2,034,803 | 4,797,033 | 24,944,006 | 118,641,468 | 161,690,482 |

For the year ended December 31, 2025 (Audited)

| Item | Stage One | | Stage Two | | Stage Three | Total |
|---|-------------------|------------------|------------------|-------------------|--------------------|--------------------|
| | Individual Level | Collective Level | Individual Level | Collective Level | JD | JD |
| | JD | JD | JD | JD | JD | JD |
| Balance at the beginning of the year | 11,610,078 | 1,903,980 | 6,182,675 | 21,307,601 | 129,034,320 | 170,038,654 |
| Credit loss on new balances during the year | 314,575 | 493,921 | 140,220 | 3,342,532 | 7,417,214 | 11,708,462 |
| Expected credit loss reversal of matured facilities | (422,425) | (309,892) | (60,001) | (1,856,352) | (9,942,168) | (12,590,838) |
| Transferred to Stage One | 11,502,228 | 2,088,009 | 6,262,894 | 22,793,781 | 126,509,366 | 169,156,278 |
| Transferred to Stage Two | 396,910 | 189,541 | (358,309) | (187,308) | (40,834) | - |
| Transferred to Stage Three | (101,072) | (178,161) | 316,533 | 454,361 | (491,661) | - |
| Effect on the allowance at the end of the year as a result of classification changes between the three stages during the year | (8,466) | (37,043) | (1,822,069) | (360,016) | 2,227,594 | - |
| Changes due to the adjustments | (288,538) | (144,033) | 220,007 | 464,876 | 19,769,705 | 20,022,017 |
| Written off facilities transferred to off consolidated financial position items | 73,658 | (110,724) | 637,154 | 333,900 | (3,269) | 930,719 |
| Adjustment due to exchange rates fluctuations | - | - | - | - | (33,705,261) | (33,705,261) |
| Balance at the End of the Year | 11,619,849 | 1,808,883 | 5,298,696 | 23,507,898 | 115,190,431 | 157,425,757 |

The following is the movement on the expected credit loss against direct credit facilities according to the business sector:

| For the period ended March 31, 2026 (Reviewed not Audited) | Individual (Retail Customers) | Real Estate Loans | Corporates | | Government and Public sector | Total |
|---|--|------------------------------|--|-------------------|---|--------------------|
| | | | Large Corporate Customers | SMEs | | |
| | JD | JD | JD | JD | JD | JD |
| Balance at the beginning of the year | 81,025,809 | 7,815,723 | 36,037,788 | 30,417,629 | 2,128,808 | 157,425,757 |
| Impairment loss of new facilities during the period | 7,142,418 | 690,833 | 588,717 | 1,853,151 | - | 10,275,119 |
| Reversed from impairment loss of the settled balances | (1,691,132) | (174,683) | (4,553,846) | (1,084,972) | - | (7,504,633) |
| | 86,477,095 | 8,331,873 | 32,072,659 | 31,185,808 | 2,128,808 | 160,196,243 |
| Effect on the provision at the end of the period as a result of classification changes between three stages during the period | 2,035,613 | 89,563 | 6,946 | 34,498 | - | 2,166,620 |
| Changes due to the adjustments | 54,737 | 231,990 | (324,171) | (228,998) | (439,465) | (705,907) |
| Written-off balances transferred to off consolidated financial position items | (8,653) | - | - | - | - | (8,653) |
| Adjustment due to exchange rates fluctuations | (13,041) | (5,794) | 37,338 | 23,676 | - | 42,179 |
| Balance at the End of the period | 88,545,751 | 8,647,632 | 31,792,772 | 31,014,984 | 1,689,343 | 161,690,482 |

Distributed as follow:

| | | | | | | |
|---|-------------------|------------------|-------------------|-------------------|------------------|--------------------|
| Allowance on individual level | 982,146 | 2,540,125 | 31,751,765 | 30,846,367 | 1,689,343 | 67,809,746 |
| Allowance on collective level | 87,563,605 | 6,107,507 | 41,007 | 168,617 | - | 93,880,736 |
| Balance at the End of the Period | 88,545,751 | 8,647,632 | 31,792,772 | 31,014,984 | 1,689,343 | 161,690,482 |

| For the year ended December 31, 2025 (Audited) | Individual (Retail Customers) | Real Estate Loans | Corporates | | Government and Public sector | Total |
|---|--|------------------------------|--|-------------------|---|--------------------|
| | | | Large Corporate Customers | SMEs | | |
| | JD | JD | JD | JD | JD | JD |
| Balance – Beginning of the year | 79,238,687 | 11,442,586 | 44,199,743 | 33,278,534 | 1,879,104 | 170,038,654 |
| Impairment loss of new facilities during the year | 7,984,512 | 1,192,430 | 463,341 | 2,068,179 | - | 11,708,462 |
| Reversed from impairment loss of the settled balances | (4,406,433) | (5,736,472) | (880,688) | (1,567,245) | - | (12,590,838) |
| | 82,816,766 | 6,898,544 | 43,782,396 | 33,779,468 | 1,879,104 | 169,156,278 |
| Effect on the provision at the end of the period as a result of classification changes between the three stages during the year | 12,937,651 | 1,337,818 | 473,814 | 5,272,734 | - | 20,022,017 |
| Changes due to the adjustments | 100,198 | 121,413 | 293,990 | 165,414 | 249,704 | 930,719 |
| Written-off balances transferred to off consolidated financial position items | (15,223,555) | (620,269) | (8,696,493) | (9,164,944) | - | (33,705,261) |
| Adjustment due to exchange rates fluctuations | 394,749 | 78,217 | 184,081 | 364,957 | - | 1,022,004 |
| Balance at the End of the Year | 81,025,809 | 7,815,723 | 36,037,788 | 30,417,629 | 2,128,808 | 157,425,757 |

Distributed as follow:

| | | | | | | |
|---------------------------------------|-------------------|------------------|-------------------|-------------------|------------------|--------------------|
| Allowance on individual level | 894,077 | 2,290,515 | 35,996,783 | 30,305,729 | 2,128,808 | 71,615,912 |
| Allowance on collective level | 80,131,732 | 5,525,208 | 41,005 | 111,900 | - | 85,809,845 |
| Balance at the End of the Year | 81,025,809 | 7,815,723 | 36,037,788 | 30,417,629 | 2,128,808 | 157,425,757 |

Interest in Suspense:

The movement on interest in suspense is as follows:

For the period ended March 31, 2026 (Reviewed not Audited)

| Corporates | | | | | |
|--|------------------|-------------------|---------------------------|------------------|-------------------|
| Individual (Retail Customers) | | Real Estate Loans | Large Corporate Customers | SMEs | Total |
| JD | JD | JD | JD | JD | JD |
| Balance at the Beginning of the Year | 2,913,131 | 2,874,007 | 2,609,039 | 4,940,959 | 13,337,136 |
| <u>Add:</u> Interest suspended during the Period | 303,613 | 202,047 | 203,225 | 691,701 | 1,400,586 |
| <u>Less:</u> Interest in suspense reversed to revenue | (12,165) | (26,907) | (4,865) | (36,266) | (80,203) |
| Adjustments due to change in the exchange rate | 1,347 | 75 | (8,717) | 2,796 | (4,499) |
| Written off facilities transfered to off balance sheet items | (608) | - | (55,240) | - | (55,848) |
| Balance at the End of the Period | 3,205,318 | 3,049,222 | 2,743,442 | 5,599,190 | 14,597,172 |

For the year ended December 31, 2025 (Audited)

| Individual (Retail Customers) | Corporates | | | | Total |
|--|-------------------|---------------------------|------------------|------------------|-------------------|
| | Real Estate Loans | Large Corporate Customers | SMEs | | |
| JD | JD | JD | JD | JD | JD |
| Balance at the Beginning of the Year | 3,073,537 | 3,555,756 | 4,072,827 | 7,506,462 | 18,208,582 |
| <u>Add:</u> Interest suspended during the year | 586,301 | 276,394 | 932,957 | 2,280,384 | 4,076,036 |
| <u>Less:</u> Interest in suspense reversed to revenue | (52,688) | (166,664) | (25,450) | (171,075) | (415,877) |
| Adjustments due to change in the exchange rate | 3,787 | 1,548 | 50,560 | 39,984 | 95,879 |
| Written off facilities transfered to off balance sheet items | (697,806) | (793,027) | (2,421,855) | (4,714,796) | (8,627,484) |
| Balance at the End of the Year | 2,913,131 | 2,874,007 | 2,609,039 | 4,940,959 | 13,337,136 |

9. Financial Assets at Amortized Cost - Net

This item consists of the following:

| | March 31, 2026 (Reviewed Not Audited) | December 31, 2025 (Audited) |
|---|--|--------------------------------|
| | JD | JD |
| Quoted Investments | | |
| Governmental treasury bonds and bills | 120,255,417 | 120,217,633 |
| Banks and corporates bonds | - | 10,657,868 |
| Total quoted financial assets | 120,255,417 | 130,875,501 |
| Unquoted Investments | | |
| Foreign Government Bonds | 13,621,109 | 94,857 |
| Corporate bonds and debentures | 21,270,000 | 21,270,000 |
| Total unquoted financial assets | 34,891,109 | 21,364,857 |
| Gross financial assets at amortized cost | 155,146,526 | 152,240,358 |
| <u>Less:</u> Provision for expected credit losses | (274,920) | (335,724) |
| Net financial assets at amortized cost | 154,871,606 | 151,904,634 |

Analysis of bonds and treasury bills

| | March 31, 2026 (Reviewed Not Audited) | December 31, 2025 (Audited) |
|----------------------------------|--|--------------------------------|
| | JD | JD |
| Financial Assets with Fixed rate | 155,146,526 | 152,240,358 |
| | 155,146,526 | 152,240,358 |

10. Property and Equipment - Net

This item consists of the following:

| | March 31, 2026 (Reviewed Not Audited) | December 31, 2025 (Audited) |
|----------------------------|--|--|
| | JD | JD |
| Property and equipment (a) | 44,239,126 | 43,925,561 |
| Right of use assets (b) | 21,870,708 | 23,206,699 |
| Net Balance | 66,109,834 | 67,132,260 |

- a. Additions to property and equipment during the period ended March 31, 2026, amounted to JD 1,751,100 (JD 1,695,800 during the period ended March 31, 2025), Depreciation expense for the period amounted to JD 1,428,635 (JD 1,328,500 for the period ended March 31, 2025).
- b. Additions to right of use assets during the period ended March 31, 2026, amounted to JD 54,248 (JD 6,324,825 during the period ended March 31, 2025), Depreciation expense for the period amounted to JD 1,390,173 (JD 1,322,100 for the period ended March 31, 2025).

11. Other Assets

This item consists of the following:

| | March 31, 2026 (Reviewed Not Audited) | December 31, 2025 (Audited) |
|---|--|--|
| | JD | JD |
| Accrued interest income | 8,752,767 | 11,807,551 |
| Prepaid expenses | 8,048,547 | 4,238,707 |
| Assets seized by the Bank in repayment of non-performing debts* | 80,936,752 | 78,867,594 |
| Clearance cheques | 2,717,755 | 4,344,360 |
| Advanced payments on the acquisition of land and real estates | 3,524,686 | 3,619,015 |
| Paid guarantee | 299,084 | 299,023 |
| Prepaid tax expenses | 7,134,311 | 3,341,785 |
| Financial derivatives | 10,639 | - |
| Accounts receivables and other debit balances | 10,935,392 | 10,989,045 |
| | 122,359,933 | 117,507,080 |

- * The following is the movement on assets seized by the Bank in repayment of non-performing debts:

| | Seized Assets | |
|---|--|---|
| | For the Three- Month Period Ended March 31, 2026 (Reviewed Not Audited) | For the Year Ended December 31, 2025 (Audited) |
| | JD | JD |
| Balance at Beginning of the Year | 88,164,695 | 83,639,083 |
| Additions | 3,191,190 | 8,385,307 |
| Disposals | (127,596) | (3,859,695) |
| Balance at End of the Period/Year | 91,228,289 | 88,164,695 |
| Impairment provision of assets seized by the Bank | (10,291,537) | (9,297,101) |
| Balance at the End of the Period/Year | 80,936,752 | 78,867,594 |

- The Central Bank of Jordan regulations require a disposal of these assets during a maximum period of two years from the date of foreclose. In exceptional cases, the Central Bank may extend this period to maximum two consecutive years.
- As of the beginning of the year 2015, a gradual provision was calculated for the expropriated real estate against debts that had been expropriated for a period of time more than 4 years based on the Central Bank of Jordan Circular No. 10/1/4076 dated March 27, 2014, and No. 10/1/2510 dated February 14, 2017. Noting that the Central Bank of Jordan has issued Circular No. 10/1/13967 on October 25, 2018, approving the extension of the circular. No. 10/1/16607 dated December 17, 2017, in which confirmed the deferred of calculating the allowance until the end of the year 2019, In accordance with the circular of the Central Bank of Jordan No. 10/3/16234 dated October 10, 2022, the gradual provision for the seized assets was suspended, provided that the allocated provisions for the expropriated real estate in violation of the provisions of the Banking Law are maintained, and only the allocated provision is released against any of the violating real estate that are disposed of.

12. Income Tax

a. Income tax provision

The movement on the profit or loss tax provision is as follows:

| | March 31, 2026 (Reviewed Not Audited) | December 31, 2025 (Audited) |
|--|--|--|
| | JD | JD |
| Balance at Beginning of the Year | 15,173,581 | 19,138,825 |
| Income tax paid | (1,343,717) | (18,833,959) |
| Accrued Income tax | 3,007,309 | 15,517,406 |
| Income tax previous years | - | (648,691) |
| Balance at End of the Period / Year | 16,837,173 | 15,173,581 |

Income tax in the condensed consolidated interim statement of profit or loss represents the following:

| | For the Three-Month Period Ended on March 31, | |
|---|--|---------------------------|
| | 2026 (Reviewed Not Audited) | 2025 (Audited) |
| | JD | JD |
| Income tax on current period's profit | 3,007,309 | 6,928,722 |
| Deferred tax assets for the period – addition | (920,766) | (543,435) |
| Amortization of deferred tax assets | 1,101,848 | 513,877 |
| | 3,188,391 | 6,899,164 |

- The legal income tax rate in Jordan is 38% for banks, knowing that the legal income tax rate in Palestine in which the bank has investments and branches is 15%, in Iraq 15%, in Syria (a subsidiary company) 25%, and for subsidiaries in Jordan 28%.

- A final settlement has been reached with the Income and Sales Tax Department in Jordan up to the end of 2020. However, for the years 2021 and 2022, no final agreement has been reached, and they are under objection with the Tax Court. The bank has also submitted self-assessment statements for the years 2023, 2024 and 2025 and has paid the amounts due according to the law, with no final settlement reached with the Income and Sales Tax Department for those years yet. In the opinion of management and its legal and tax advisors, the bank will not incur any obligations beyond the provisions that were booked in the condensed consolidated interim financial statements.
- A final settlement was reached with both the Income tax Department and the Value Added Tax Department on the results of the bank's operations in Palestine until the end of the year 2023. In the opinion of management and the tax advisor the provisions booked in the condensed consolidated interim financial statements are sufficient to pay the tax obligations.
- A final settlement was reached with the Income and Sales Tax Department in Jordan regarding Excel for Financial Investments Company (Subsidiary) until the end of year 2024 except for the years 2021 and 2023. The Company has submitted self-assessment statements for the years mentioned and paid the taxes, which have not been reviewed by the Tax Department. In the opinion of management and the tax advisor the provisions booked in the condensed consolidated interim financial statements are sufficient to pay the tax obligations.
- A final settlement was reached with the Income and Sales Tax Department in Jordan regarding Jordan Leasing Company (Subsidiary) until the end of year 2022. Additionally, it has submitted self-assessment statements for the years 2023 and 2024, paid declared taxes, which have not been reviewed by the Tax Department. In the opinion of management and the tax advisor the provisions booked in the condensed consolidated interim financial statements are sufficient to pay the tax obligations.
- The tax due on the bank, its subsidiaries and foreign branches has been accounted for in the condensed consolidated interim financial statements for the period ended March 31, 2026. In the opinion of management and the tax advisor, these provisions are sufficient to meet the tax obligations as of March 31, 2026.

13. Borrowed Funds

The details of this item are as follows:

| March 31, 2026 (Reviewed Not Audited) | Amount | Number of Installments | | Periodic Installments Maturity | Collaterals | Price of Borrowing Interest |
|--|-------------------|-------------------------------|----------------------|---------------------------------------|--------------------------|------------------------------------|
| | | In Total | The Remaining | | | |
| | JD | | | | | |
| Borrowing from Central Banks* | 18,535,736 | 120-11 | 107-3 | Monthly | Treasury Bonds and bills | Zero -1% |
| Borrowing from Foreign Banks | 9,217,000 | 1 | 1 | Semi Annual | None | 4,42% |
| | | | | | | Average |
| Lease liabilities ** | 21,202,990 | 1155 | 440 | Annual | None | 6,83% |
| Total | 48,955,726 | | | | | |

| December 31, 2025 (Audited) | Amount | Number of Installments | | Periodic Installments Maturity | Collaterals | Price of Borrowing Interest |
|------------------------------------|-------------------|-------------------------------|----------------------|---------------------------------------|--------------------------|------------------------------------|
| | | In Total | The Remaining | | | |
| | JD | | | | | |
| Borrowing from Central Banks* | 16,139,485 | 120-11 | 113-2 | Monthly | Treasury Bonds and bills | Zero -1% |
| Borrowing from Foreign Banks | 7,147,805 | 2 | 1 | Semi Annual | None | 4,79% |
| | | | | | | Average |
| Lease liabilities ** | 23,685,819 | 1171 | 533 | Annual | None | 5,64% |
| Total | 46,973,108 | | | | | |

* The above amounts has been re-financed to the Bank's customers classified under small and medium sized entities and corporates at interest rates ranging from 2% to 6.83%.

- This balance is borrowed at a fixed interest rate, and there is no borrowing at floating interest rates, zero interest borrowings related to loans issued by the Central Bank of Jordan to confront Covid-19 pandemic amounted to 718,506 as of March 31, 2026 (JD 949,730 as of December 31, 2025).

** Lease liabilities against right of use of assets :

| | March 31, 2026 (Reviewed Not Audited) JD | December 31, 2025 (Audited) JD |
|---|---|---|
| Maturity analysis - undiscounted contractual cash flows | | |
| Less than one year | 6,171,728 | 6,412,287 |
| Year to five years | 14,720,198 | 17,260,491 |
| More than five years | 5,241,333 | 5,274,406 |
| Total undiscounted lease obligations | 26,133,259 | 28,947,184 |
| Discounted lease obligation included in the condensed consolidated interim statement of financial position | 21,202,990 | 23,685,819 |
| Within one year | 4,941,403 | 5,146,761 |
| More than one year | 16,261,587 | 18,539,058 |

14. Other Liabilities

The details of this item are as follows:

| | March 31, 2026 (Reviewed Not Audited) | December 31,2025 (Audited) |
|---|--|---|
| | JD | JD |
| Accrued interest payable | 12,678,913 | 13,064,382 |
| Deferred cheques | 7,443,255 | 8,163,027 |
| Temporary deposits | 11,498,008 | 10,365,313 |
| Dividends payable | 5,180,876 | 3,472,002 |
| Deposits on safe boxes | 210,988 | 208,818 |
| Margins against sold real estate | 285,240 | 400,240 |
| Financial derivatives | - | 1,693,762 |
| Expected credit loss provision against indirect credit facilities ** | 8,277,424 | 8,586,292 |
| Other liabilities* | 52,027,368 | 51,167,430 |
| | <u>97,602,072</u> | <u>97,121,266</u> |

* The details of other liabilities are as follows:

| | March 31,2026 (Reviewed Not Audited) | December 31,2025 (Audited) |
|----------------------------------|---|---|
| | JD | JD |
| Social security deposits | 412,838 | 351,184 |
| Income tax deposits | 575,882 | 564,621 |
| Accrued expenses | 9,023,225 | 10,015,759 |
| Inward transfers | 232,624 | 743,210 |
| Outward transfers | 41,416,009 | 38,912,168 |
| Board of Directors' remuneration | 13,750 | 55,000 |
| Other credit balances | 353,040 | 525,488 |
| | <u>52,027,368</u> | <u>51,167,430</u> |

** Indirect credit facilities balance (off balance sheet items) movement at the collective level during the period/year was as follows:

As of March 31, 2026 (Reviewed not Audited)

| Item | Stage One | | Stage Two | | Stage Three | Total |
|--|--------------------|-------------------|-------------------|------------------|-------------------|--------------------|
| | Individual | Collective | Individual | Collective | | |
| | JD | JD | JD | JD | JD | JD |
| Balance at the Beginning of the Year | 626,987,165 | 92,187,687 | 24,745,017 | 8,668,879 | 11,791,503 | 764,380,251 |
| New exposures during the year | 62,877,657 | 8,344,158 | 67,249 | 464,005 | - | 71,753,069 |
| Accrued exposures | (38,958,126) | (4,802,371) | (11,805,655) | (292,649) | (85,593) | (55,944,394) |
| | 650,906,696 | 95,729,474 | 13,006,611 | 8,840,235 | 11,705,910 | 780,188,926 |
| Transferred to stage one | 4,307,513 | 932,097 | (4,307,513) | (932,097) | - | - |
| Transferred to stage two | (1,270,880) | (1,275,785) | 1,270,880 | 1,275,785 | - | - |
| Transferred to stage three | - | (20,679) | - | (143,553) | 164,232 | - |
| The effect of changes in classification between the three stages during the period | 25,348,240 | 230,259 | (484,471) | (73,349) | (164,232) | 24,856,447 |
| Changes due to the adjustments | 73,427,112 | 876,879 | 866,772 | 140,184 | - | 75,310,947 |
| Adjustments due to exchange rates fluctuations | - | - | - | - | (2,422) | (2,422) |
| Balance at the End of the period | 752,718,681 | 96,472,245 | 10,352,279 | 9,107,205 | 11,703,488 | 880,353,898 |

As of December 31, 2025 (Audited)

| Item | Stage One | | Stage Two | | Stage Three | Total |
|--|--------------------|-------------------|-------------------|-------------------|-------------------|--------------------|
| | Individual | Collective | Individual | Collective | | |
| | JD | JD | JD | JD | JD | JD |
| Balance at the Beginning of the Year | 557,229,242 | 78,270,132 | 16,365,884 | 16,265,757 | 11,299,487 | 679,430,502 |
| New exposures during the year | 192,897,504 | 14,336,872 | 13,833,677 | 525,636 | 9,167 | 221,602,856 |
| Accrued exposures | (121,617,697) | (8,538,707) | (1,646,518) | (1,663,943) | (226,771) | (133,693,636) |
| | 628,509,049 | 84,068,297 | 28,553,043 | 15,127,450 | 11,081,883 | 767,339,722 |
| Transferred to stage one | 8,976,925 | 7,339,089 | (8,935,425) | (7,339,089) | (41,500) | - |
| Transferred to stage two | (6,490,182) | (1,541,470) | 6,490,182 | 1,541,470 | - | - |
| Transferred to stage three | (1,652,245) | (431,794) | (1,022,437) | (357,897) | 3,464,373 | - |
| The effect of changes in classification between the three stages during the period | 47,404 | 352,277 | 433,385 | (50,980) | (2,732,941) | (1,950,855) |
| Changes due to the adjustments | (3,511,247) | 2,401,288 | (901,394) | (252,075) | - | (2,263,428) |
| Adjustments due to exchange rates | | | | | | |
| Fluctuations | 1,107,461 | - | 127,663 | - | 19,688 | 1,254,812 |
| Balance at the End of the Year | 626,987,165 | 92,187,687 | 24,745,017 | 8,668,879 | 11,791,503 | 764,380,251 |

- Expected credit loss provision movement against indirect credit facilities during the period / year was as follows:

As of March 31, 2026 (Reviewed not Audited)

| Item | Stage One | | Stage Two | | Stage Three | Total |
|---|----------------|---------------|----------------|---------------|------------------|------------------|
| | Individual | Collective | Individual | Collective | | |
| | JD | JD | JD | JD | JD | JD |
| Balance at the Beginning of the year | 704,605 | 43,256 | 324,758 | 47,259 | 7,466,414 | 8,586,292 |
| Credit loss on new exposures during the Period | 40,363 | 8,155 | 946 | 1,979 | 878 | 52,321 |
| Impairment loss over accrued exposures | (44,884) | (3,045) | (48,552) | (1,664) | (79,609) | (177,754) |
| | 700,084 | 48,366 | 277,152 | 47,574 | 7,387,683 | 8,460,859 |
| Transferred to stage one | 12,054 | 5,801 | (12,054) | (5,801) | - | - |
| Transferred to stage two | (3,393) | (1,320) | 3,393 | 1,320 | - | - |
| Transferred to stage three | - | (9) | - | (1,236) | 1,245 | - |
| Effect on the provision at the end of the period as a result of classification changes between the three stages during the period | 19,992 | (4,953) | 493 | 5,671 | (1,246) | 19,957 |
| Changes due to the adjustments | (186,829) | 344 | (15,596) | 1,111 | - | (200,970) |
| Adjustments due to exchange rates fluctuations | - | - | - | - | (2,422) | (2,422) |
| Balance at the End of the Period | 541,908 | 48,229 | 253,388 | 48,639 | 7,385,260 | 8,277,424 |

As of December 31, 2025 (Audited)

| Item | Stage One | | Stage Two | | Stage Three | Total |
|---|----------------|---------------|----------------|---------------|------------------|------------------|
| | Individual | Collective | Individual | Collective | | |
| | JD | JD | JD | JD | JD | JD |
| Balance at the Beginning of the year | 626,343 | 40,227 | 296,487 | 53,816 | 9,317,195 | 10,334,068 |
| Credit loss on new exposures during the year | 208,487 | 10,702 | 53,656 | 2,286 | 35,773 | 310,904 |
| Impairment loss over accrued exposures | (122,430) | (6,821) | (31,473) | (7,050) | (1,878,302) | (2,046,076) |
| | 712,400 | 44,108 | 318,670 | 49,052 | 7,474,666 | 8,598,896 |
| Transferred to stage one | 118,560 | 10,043 | (85,091) | (10,043) | (33,469) | - |
| Transferred to stage two | (13,488) | (1,145) | 13,488 | 1,145 | - | - |
| Transferred to stage three | (1,104) | (270) | 122,840 | (2,396) | 126,610 | - |
| Effect on the provision at the end of the period as a result of classification changes between the three stages during the period | (93,375) | (7,045) | 27,586 | 9,217 | (112,701) | (176,318) |
| Changes due to the adjustments | (23,511) | (2,435) | 171,132 | 284 | (70) | 145,400 |
| Adjustment due to exchange rates fluctuations | 5,123 | - | 1,813 | - | 11,378 | 18,314 |
| Balance at the End of the Year | 704,605 | 43,256 | 324,758 | 47,259 | 7,466,414 | 8,586,292 |

15. Expected Credit Loss on Financial Assets

The details of this item are as follows:

| | | For the Three-Month Period Ended March 31, | |
|--|--|---|--------------------|
| | | 2026 | 2025 |
| | | (Reviewed Not Audited) | |
| | | JD | JD |
| Cash at central banks | | 29,943 | 91,290 |
| Balances with banks and financial institutions | | 8,299 | (8,268) |
| Deposits at banks and financial institutions | | (3,458) | 37,363 |
| Direct credit facilities at amortized cost | | 4,231,199 | (1,506,168) |
| Financial assets at amortized cost | | (60,804) | 3,774 |
| Off Balance sheet Items | | (306,446) | 140,637 |
| | | 3,898,733 | (1,241,372) |

16. Earnings per Share from Profit for the Period

The details of this item are as follows:

| | | For the Three-Month Period Ended March 31, | |
|---|--|---|--------------------|
| | | 2026 | 2025 |
| | | (Reviewed Not Audited) | |
| | | JD | JD |
| Profit for the year (Bank's shareholders) | | 7,211,104 | 13,451,760 |
| Weighted average number of shares | | 200,000,000 | 200,000,000 |
| Net income for the period/share (Bank's shareholders) | | | |
| Basic /Diluted | | 0.036 | 0.067 |

- The weighted average number of shares per share of the basic and diluted profit attributable to the Bank's shareholders was calculated based on the number of shares authorized for the three months period ended March 31, 2026, and 2025.

17. Cash and Cash Equivalents

The details of this item are as follows:

| | As of March 31, | |
|---|-----------------------------|---------------------------|
| | 2026 | 2025 |
| | (Reviewed) | (Not Audited) |
| | JD | JD |
| Cash and balances with central banks maturing within 3 months | 1,023,358,972 | 800,487,761 |
| <u>Add:</u> Balances with banks and other financial institutions maturing within 3 months | 315,530,322 | 206,367,852 |
| <u>Less:</u> Banks and financial institutions' deposits maturing within 3 months | (41,343,509) | (35,532,295) |
| Restricted balances | (130,592,011) | (122,531,738) |
| | <u>1,166,953,774</u> | <u>848,791,580</u> |

18. Capital and Liquidity management

Capital Management

Capital Components:

- Paid-up Capital:

The paid-up capital of Bank of Jordan consists of (200) million ordinary shares at a nominal value of 1 JD per share. The Bank maintains capital, statutory reserves, and retained earnings to meet the growth in its operations and the requirements of local and regional expansion.

- Regulatory Capital:

Regulatory capital is considered a control tool according to the requirements of regulatory authorities and Basel (III) for the purposes of achieving control over the adequacy of capital and the ratio of regulatory capital to risky and weighted assets and market risk. Regulatory capital consists of:

- (Paid-up capital, legal reserve, voluntary reserve, and retained earnings).
- (Undisclosed reserves, general banking risks reserve, special reserve, subordinated debts, and the positive fair value reserve at 100% and deduct regulatory adjustments according Basel III).
- Foreign currency translation differences.

Regulatory Authorities' Requirements:

The regulatory authorities' instructions entail that the minimum capital shall be JD (100) million and the capital adequacy ratio not less than 12% in accordance with the Central Bank of Jordan instructions and for the purposes of classifying the bank in the first category, the capital adequacy ratio must not be less than 14% and in the event that the bank is classified within D-SIBS bank, the capital adequacy ratio should not be less than (14% + the capital required of locally important banks by the category to which the bank belongs), and the fair shareholder rights ratio should not be less CET1 to assets inside and outside the Financial Statements (Financial Leverage) should not be less than 4%.

Achieving the Objectives of Capital Management:

The Bank's management aims at achieving the capital management objectives through developing (enhancing) the Bank's activities, achieving a surplus in operating profits and revenue, and optimally investing available funds. All of this is geared towards reaching the targeted growth in owners' equity through the increase in the compulsory reserve at 10% of the profits earned, voluntary reserve at 20%, and retained earnings.

- The regulatory capital and capital adequacy ratio according to the standard approach was as follows:

| | In JD Thousands | |
|---|---------------------------|---------------------------|
| | March 31, 2026 | March 31, 2025 |
| <u>Regulatory capital for ordinary shares holders (CET1):</u> | | |
| Subscribed and paid-up capital | 200,000 | 200,000 |
| Statutory reserve | 128,482 | 122,445 |
| Voluntary reserve | 199 | 124 |
| Other reserves | 5,850 | 5,850 |
| Fair value reserve | 16,743 | 37,918 |
| Retained earnings | 123,995 | 122,168 |
| Profit for the period | 7,211 | 13,452 |
| Non-controlling interest in the capital of subsidiaries | 2,253 | 3,807 |
| <u>Less: Regulatory capital adjustments</u> | <u>(41,765)</u> | <u>(42,894)</u> |
| Total Primary Capital for ordinary shareholders (CET1) | 442,969 | 462,870 |
| <u>Additional Capital Items</u> | | |
| Provision balance against debt instruments included in (Stage 1) not exceeding 1.25% of total risk weighted Assets | 4,851 | 5,282 |
| General banking risk reserve | 4,102 | 4,102 |
| Total additional capital | 8,953 | 9,384 |
| Total regulatory capital | 451,921 | 472,254 |
| Total risk weighted assets | 2,362,493 | 2,275,678 |
| Capital adequacy ratio (%) | 19.13% | 20.75% |
| Regulatory capital for ordinary shareholders (CET1) (%) | 18.75% | 20.34% |
| Capital adequacy for first layer (%) | 18.75% | 20.34% |

b. Liquidity Coverage Ratio:

The average liquidity coverage ratio reached 527.6 % as of March 31, 2026 (306% as of March 31, 2025). Additionally, the actual liquidity coverage ratio reached 594.7% as of March 31, 2026 (322.9% as of March 31, 2025).

19. Information on the Bank's Business Segments

1. The Bank's business segments are:

The Bank is organized for management purposes in a manner that allows measurement of its segments according to reports used by its Chief Executive Officer and main decision-makers through the following main segments:

- Retail Banking: includes following up on individual customers' accounts, granting them loans, credit, credit cards, and other services.
- Corporate Banking: includes following up on deposits, credit facilities, and other banking services pertinent to corporate customers.
- Treasury: includes providing dealing and treasury services and management of the Bank's funds.
- Financial Brokerage Services: includes providing purchase and sale of customers' portfolios on their behalf, custody of investments, financial consultations, custody service, and initial public offerings management.

1. Information about the Bank business segments distributed in accordance with the activities is as follows:

| Total | | | | | | | | | |
|---|-------------------------------|-------------|-------------|----------|---------------------|--------------|--------------|------|------|
| For the Three Months Ended March 31, | | | | | | | | | |
| | | | | | | | | | |
| | Individual (Retail Customers) | | Corporation | Treasury | Financial Brokerage | | Other | 2026 | 2025 |
| | JD | JD | JD | JD | JD | JD | JD | | |
| Total Revenue | 21,237,520 | 11,455,549 | 7,785,430 | 80,830 | 112,305 | 40,671,634 | 45,978,591 | | |
| (Expense) recovered from expected credit loss | (8,007,597) | 4,082,704 | 26,018 | 142 | - | (3,898,733) | 1,241,372 | | |
| Segments operations results | 13,229,923 | 15,538,253 | 7,811,448 | 80,972 | 112,305 | 36,772,901 | 47,219,963 | | |
| Other expenses | (15,094,274) | (5,886,298) | (1,813,815) | (46,722) | (3,430,284) | (26,271,393) | (26,771,870) | | |
| Profit before tax | (1,864,351) | 9,651,955 | 5,997,633 | 34,250 | (3,317,979) | 10,501,508 | 20,448,093 | | |
| Income tax | 1,029,811 | (2,404,453) | (1,984,229) | (20,548) | 191,028 | (3,188,391) | (6,899,164) | | |
| Net profit for the period | (834,540) | 7,247,502 | 4,013,404 | 13,702 | (3,126,951) | 7,313,117 | 13,548,929 | | |
| Other information: | | | | | | | | | |
| Capital Expenditures | 148,621 | 27,499 | - | - | 1,574,980 | 1,751,100 | 1,695,800 | | |
| Depreciation and amortization | 2,104,327 | 617,534 | 147,914 | 3,777 | 457,152 | 3,330,704 | 3,093,800 | | |
| Total Assets | | | | | | | | | |
| Total Liabilities | | | | | | | | | |
| Total | | | | | | | | | |
| For the Three Months Ended March 31, | | | | | | | | | |
| | | | | | | | | | |
| | Individual (Retail Customers) | | Corporation | Treasury | Financial Brokerage | | Other | 2026 | 2025 |
| | JD | JD | JD | JD | JD | JD | JD | | |
| Total Revenue | 21,237,520 | 11,455,549 | 7,785,430 | 80,830 | 112,305 | 40,671,634 | 45,978,591 | | |
| (Expense) recovered from expected credit loss | (8,007,597) | 4,082,704 | 26,018 | 142 | - | (3,898,733) | 1,241,372 | | |
| Segments operations results | 13,229,923 | 15,538,253 | 7,811,448 | 80,972 | 112,305 | 36,772,901 | 47,219,963 | | |
| Other expenses | (15,094,274) | (5,886,298) | (1,813,815) | (46,722) | (3,430,284) | (26,271,393) | (26,771,870) | | |
| Profit before tax | (1,864,351) | 9,651,955 | 5,997,633 | 34,250 | (3,317,979) | 10,501,508 | 20,448,093 | | |
| Income tax | 1,029,811 | (2,404,453) | (1,984,229) | (20,548) | 191,028 | (3,188,391) | (6,899,164) | | |
| Net profit for the period | (834,540) | 7,247,502 | 4,013,404 | 13,702 | (3,126,951) | 7,313,117 | 13,548,929 | | |
| Other information: | | | | | | | | | |
| Capital Expenditures | 148,621 | 27,499 | - | - | 1,574,980 | 1,751,100 | 1,695,800 | | |
| Depreciation and amortization | 2,104,327 | 617,534 | 147,914 | 3,777 | 457,152 | 3,330,704 | 3,093,800 | | |
| Total Assets | | | | | | | | | |
| Total Liabilities | | | | | | | | | |
| Total | | | | | | | | | |
| For the Three Months Ended March 31, | | | | | | | | | |
| | | | | | | | | | |
| | Individual (Retail Customers) | | Corporation | Treasury | Financial Brokerage | | Other | 2026 | 2025 |
| | JD | JD | JD | JD | JD | JD | JD | | |
| Total Revenue | 21,237,520 | 11,455,549 | 7,785,430 | 80,830 | 112,305 | 40,671,634 | 45,978,591 | | |
| (Expense) recovered from expected credit loss | (8,007,597) | 4,082,704 | 26,018 | 142 | - | (3,898,733) | 1,241,372 | | |
| Segments operations results | 13,229,923 | 15,538,253 | 7,811,448 | 80,972 | 112,305 | 36,772,901 | 47,219,963 | | |
| Other expenses | (15,094,274) | (5,886,298) | (1,813,815) | (46,722) | (3,430,284) | (26,271,393) | (26,771,870) | | |
| Profit before tax | (1,864,351) | 9,651,955 | 5,997,633 | 34,250 | (3,317,979) | 10,501,508 | 20,448,093 | | |
| Income tax | 1,029,811 | (2,404,453) | (1,984,229) | (20,548) | 191,028 | (3,188,391) | (6,899,164) | | |
| Net profit for the period | (834,540) | 7,247,502 | 4,013,404 | 13,702 | (3,126,951) | 7,313,117 | 13,548,929 | | |
| Other information: | | | | | | | | | |
| Capital Expenditures | 148,621 | 27,499 | - | - | 1,574,980 | 1,751,100 | 1,695,800 | | |
| Depreciation and amortization | 2,104,327 | 617,534 | 147,914 | 3,777 | 457,152 | 3,330,704 | 3,093,800 | | |
| Total Assets | | | | | | | | | |
| Total Liabilities | | | | | | | | | |
| Total | | | | | | | | | |
| For the Three Months Ended March 31, | | | | | | | | | |
| | | | | | | | | | |
| | Individual (Retail Customers) | | Corporation | Treasury | Financial Brokerage | | Other | 2026 | 2025 |
| | JD | JD | JD | JD | JD | JD | JD | | |
| Total Revenue | 21,237,520 | 11,455,549 | 7,785,430 | 80,830 | 112,305 | 40,671,634 | 45,978,591 | | |
| (Expense) recovered from expected credit loss | (8,007,597) | 4,082,704 | 26,018 | 142 | - | (3,898,733) | 1,241,372 | | |
| Segments operations results | 13,229,923 | 15,538,253 | 7,811,448 | 80,972 | 112,305 | 36,772,901 | 47,219,963 | | |
| Other expenses | (15,094,274) | (5,886,298) | (1,813,815) | (46,722) | (3,430,284) | (26,271,393) | (26,771,870) | | |
| Profit before tax | (1,864,351) | 9,651,955 | 5,997,633 | 34,250 | (3,317,979) | 10,501,508 | 20,448,093 | | |
| Income tax | 1,029,811 | (2,404,453) | (1,984,229) | (20,548) | 191,028 | (3,188,391) | (6,899,164) | | |
| Net profit for the period | (834,540) | 7,247,502 | 4,013,404 | 13,702 | (3,126,951) | 7,313,117 | 13,548,929 | | |
| Other information: | | | | | | | | | |
| Capital Expenditures | 148,621 | 27,499 | - | - | 1,574,980 | 1,751,100 | 1,695,800 | | |
| Depreciation and amortization | 2,104,327 | 617,534 | 147,914 | 3,777 | 457,152 | 3,330,704 | 3,093,800 | | |
| Total Assets | | | | | | | | | |
| Total Liabilities | | | | | | | | | |
| Total | | | | | | | | | |
| For the Three Months Ended March 31, | | | | | | | | | |
| | | | | | | | | | |
| | Individual (Retail Customers) | | Corporation | Treasury | Financial Brokerage | | Other | 2026 | 2025 |
| | JD | JD | JD | JD | JD | JD | JD | | |
| Total Revenue | 21,237,520 | 11,455,549 | 7,785,430 | 80,830 | 112,305 | 40,671,634 | 45,978,591 | | |
| (Expense) recovered from expected credit loss | (8,007,597) | 4,082,704 | 26,018 | 142 | - | (3,898,733) | 1,241,372 | | |
| Segments operations results | 13,229,923 | 15,538,253 | 7,811,448 | 80,972 | 112,305 | 36,772,901 | 47,219,963 | | |
| Other expenses | (15,094,274) | (5,886,298) | (1,813,815) | (46,722) | (3,430,284) | (26,271,393) | (26,771,870) | | |
| Profit before tax | (1,864,351) | 9,651,955 | 5,997,633 | 34,250 | (3,317,979) | 10,501,508 | 20,448,093 | | |
| Income tax | 1,029,811 | (2,404,453) | (1,984,229) | (20,548) | 191,028 | (3,188,391) | (6,899,164) | | |
| Net profit for the period | (834,540) | 7,247,502 | 4,013,404 | 13,702 | (3,126,951) | 7,313,117 | 13,548,929 | | |
| Other information: | | | | | | | | | |
| Capital Expenditures | 148,621 | 27,499 | - | - | 1,574,980 | 1,751,100 | 1,695,800 | | |
| Depreciation and amortization | 2,104,327 | 617,534 | 147,914 | 3,777 | 457,152 | 3,330,704 | 3,093,800 | | |
| Total Assets | | | | | | | | | |
| Total Liabilities | | | | | | | | | |
| Total | | | | | | | | | |
| For the Three Months Ended March 31, | | | | | | | | | |
| | | | | | | | | | |
| | Individual (Retail Customers) | | Corporation | Treasury | Financial Brokerage | | Other | 2026 | 2025 |
| | JD | JD | JD | JD | JD | JD | JD | | |
| Total Revenue | 21,237,520 | 11,455,549 | 7,785,430 | 80,830 | 112,305 | 40,671,634 | 45,978,591 | | |
| (Expense) recovered from expected credit loss | (8,007,597) | 4,082,704 | 26,018 | 142 | - | (3,898,733) | 1,241,372 | | |
| Segments operations results | 13,229,923 | 15,538,253 | 7,811,448 | 80,972 | 112,305 | 36,772,901 | 47,219,963 | | |
| Other expenses | (15,094,274) | (5,886,298) | (1,813,815) | (46,722) | (3,430,284) | (26,271,393) | (26,771,870) | | |
| Profit before tax | (1,864,351) | 9,651,955 | 5,997,633 | 34,250 | (3,317,979) | 10,501,508 | 20,448,093 | | |
| Income tax | 1,029,811 | (2,404,453) | (1,984,229) | (20,548) | 191,028 | (3,188,391) | (6,899,164) | | |
| Net profit for the period | (834,540) | 7,247,502 | 4,013,404 | 13,702 | (3,126,951) | 7,313,117 | 13,548,929 | | |
| Other information: | | | | | | | | | |
| Capital Expenditures | 148,621 | 27,499 | - | - | 1,574,980 | 1,751,100 | 1,695,800 | | |
| Depreciation and amortization | 2,104,327 | 617,534 | 147,914 | 3,777 | 457,152 | 3,330,704 | 3,093,800 | | |
| Total Assets | | | | | | | | | |
| Total Liabilities | | | | | | | | | |
| Total | | | | | | | | | |
| For the Three Months Ended March 31, | | | | | | | | | |
| | | | | | | | | | |
| | Individual (Retail Customers) | | Corporation | Treasury | Financial Brokerage | | Other | 2026 | 2025 |
| | JD | JD | JD | JD | JD | JD | JD | | |
| Total Revenue | 21,237,520 | 11,455,549 | 7,785,430 | 80,830 | 112,305 | 40,671,634 | 45,978,591 | | |
| (Expense) recovered from expected credit loss | (8,007,597) | 4,082,704 | 26,018 | 142 | - | (3,898,733) | 1,241,372 | | |
| Segments operations results | 13,229,923 | 15,538,253 | 7,811,448 | 80,972 | 112,305 | 36,772,901 | 47,219,963 | | |
| Other expenses | (15,094,274) | (5,886,298) | (1,813,815) | (46,722) | (3,430,284) | (26,271,393) | (26,771,870) | | |
| Profit before tax | (1,864,351) | 9,651,955 | 5,997,633 | 34,250 | (3,317,979) | 10,501,508 | 20,448,093 | | |
| Income tax | 1,029,811 | (2,404,453) | (1,984,229) | (20,548) | 191,028 | (3,188,391) | (6,899,164) | | |
| Net profit for the period | (834,540) | 7,247,502 | 4,013,404 | 13,702 | (3,126,951) | 7,313,117 | 13,548,929 | | |
| Other information: | | | | | | | | | |
| Capital Expenditures | 148,621 | 27,499 | - | - | 1,574,980 | 1,751,100 | 1,695,800 | | |
| Depreciation and amortization | 2,104,327 | 617,534 | 147,914 | 3,777 | 457,152 | 3,330,704 | 3,093,800 | | |
| Total Assets | | | | | | | | | |
| Total Liabilities | | | | | | | | | |
| Total | | | | | | | | | |
| For the Three Months Ended March 31, | | | | | | | | | |
| | | | | | | | | | |
| | Individual (Retail Customers) | | Corporation | Treasury | Financial Brokerage | | Other | 2026 | 2025 |
| | JD | JD | JD | JD | JD | JD | JD | | |
| Total Revenue | 21,237,520 | 11,455,549 | 7,785,430 | 80,830 | 112,305 | 40,671,634 | 45,978,591 | | |
| (Expense) recovered from expected credit loss | (8,007,597) | 4,082,704 | 26,018 | 142 | - | (3,898,733) | 1,241,372 | | |
| Segments operations results | 13,229,923 | 15,538,253 | 7,811,448 | 80,972 | 112,305 | 36,772,901 | 47,219,963 | | |
| Other expenses | (15,094,274) | (5,886,298) | (1,813,815) | (46,722) | (3,430,284) | (26,271,393) | (26,771,870) | | |
| Profit before tax | (1,864,351) | 9,651,955 | 5,997,633 | 34,250 | (3,317,979) | 10,501,508 | 20,448,093 | | |
| Income tax | 1,029,811 | (2,404,453) | (1,984,229) | (20,548) | 191,028 | (3,188,391) | (6,899,164) | | |
| Net profit for the period | (834,540) | 7,247,502 | 4,013,404 | 13,702 | (3,126,951) | 7,313,117 | 13,548,929 | | |
| Other information: | | | | | | | | | |
| Capital Expenditures | 148,621 | 27,499 | - | - | 1,574,980 | 1,751,100 | 1,695,800 | | |
| Depreciation and amortization | 2,104,327 | 617,534 | 147,914 | 3,777 | 457,152 | 3,330,704 | 3,093,800 | | |
| Total Assets | | | | | | | | | |
| Total Liabilities | | | | | | | | | |
| Total | | | | | | | | | |
| For the Three Months Ended March 31, | | | | | | | | | |
| | | | | | | | | | |
| | Individual (Retail Customers) | | Corporation | Treasury | Financial Brokerage | | Other | 2026 | 2025 |
| | JD | JD | JD | JD | JD | JD | JD | | |
| Total Revenue | 21,237,520 | 11,455,549 | 7,785,430 | 80,830 | 112,305 | 40,671,634 | 45,978,591 | | |
| (Expense) recovered from expected credit loss | (8,007,597) | 4,082,704 | 26,018 | 142 | - | (3,898,733) | 1,241,372 | | |
| Segments operations results | 13,229,923 | 15,538,253 | 7,811,448 | 80,972 | 112,305 | 36,772,901 | 47,219,963 | | |
| Other expenses | (15,094,274) | (5,886,298) | (1,813,815) | (46,722) | (3,430,284) | (26,271,393) | (26,771,870) | | |
| Profit before tax | (1,864,351) | 9,651,955 | 5,997,633 | 34,250 | (3,317,979) | 10,501,508 | 20,448,093 | | |
| Income tax | 1,029,811 | (2,404,453) | (1,984,229) | (20,548) | 191,028 | (3,188,391) | (6,899,164) | | |
| Net profit for the period | (834,540) | 7,247,502 | 4,013,404 | 13,702 | (3,126,951) | 7,313,117 | 13,548,929 | | |
| Other information: | | | | | | | | | |
| Capital Expenditures | 148,621 | 27,499 | - | - | 1,574,980 | 1,751,100 | 1,695,800 | | |
| Depreciation and amortization | 2,104,327 | 617,534 | 147,914 | 3,777 | 457,152 | 3,330,704 | 3,093,800 | | |
| Total Assets | | | | | | | | | |
| Total Liabilities | | | | | | | | | |
| Total | | | | | | | | | |
| For the Three Months Ended March 31, | | | | | | | | | |
| | | | | | | | | | |
| | Individual (Retail Customers) | | Corporation | Treasury | Financial Brokerage | | Other | 2026 | 2025 |
| | JD | JD | JD | JD | JD | JD | JD | | |
| Total Revenue | 21,237,520 | 11,455,549 | 7,785,430 | 80,830 | 112,305 | 40,671,634 | 45,978,591 | | |
| (Expense) recovered from expected credit loss | (8,007,597) | 4,082,704 | 26,018 | 142 | - | (3,898,733) | 1,241,372 | | |
| Segments operations results | 13,229,923 | 15,538,253 | 7,811,448 | 80,972 | 112,305 | 36,772,901 | 47,219,963 | | |
| Other expenses | (15,094,274) | (5,886,298) | (1,813,815) | (46,722) | (3,430,284) | (26,271,393) | (26,771,870) | | |
| Profit before tax | (1,864,351) | 9,651,955 | 5,997,633 | 34,250 | (3,317,979) | 10,501,508 | 20,448,093 | | |
| Income tax | 1,029,811 | (2,404,453) | (1,984,229) | (20,548) | 191,028 | (3,188,391) | (6,899,164) | | |
| Net profit for the period | (834,540) | 7,247,502 | 4,013,404 | 13,702 | (3,126,951) | 7,313,117 | 13,548,929 | | |
| Other information: | | | | | | | | | |
| Capital Expenditures | 148,621 | 27,499 | - | - | 1,574,980 | 1,751,100 | 1,695,800 | | |
| Depreciation and amortization | 2,104,327 | 617,534 | 147,914 | 3,777 | 457,152 | 3,330,704 | 3,093,800 | | |
| Total Assets | | | | | | | | | |
| Total Liabilities | | | | | | | | | |
| Total | | | | | | | | | |
| For the Three Months Ended March 31, | | | | | | | | | |
| | | | | | | | | | |
| | Individual (Retail Customers) | | Corporation | Treasury | Financial Brokerage | | Other | 2026 | 2025 |

2. Information about Geographical Distribution:

This item represents the geographical distribution of the Bank's activities. The Bank conducts its activities mainly in Jordan, representing local activities. Additionally, the Bank performs international activities in Middle East, Europe, Asia, United States, Far East, which represent, international operation.

The following is the geographical distribution of the Bank's revenue, assets, and capital expenses according to geographical location:

| | Inside the Kingdom | | Outside the Kingdom | | Total | |
|----------------------|-------------------------------|-------------|-------------------------------|-------------|-------------------------------|-------------|
| | March 31, | | March 31, | | March 31, | |
| | 2026 | 2025 | 2026 | 2025 | 2026 | 2025 |
| | (Reviewed Not Audited) | | (Reviewed Not Audited) | | (Reviewed Not Audited) | |
| | JD | JD | JD | JD | JD | JD |
| Total Revenue | 41,947,776 | 45,627,035 | 14,339,247 | 14,368,230 | 56,287,023 | 59,995,265 |
| Capital Expenditures | 959,666 | 417,678 | 791,434 | 1,278,122 | 1,751,100 | 1,695,800 |

| | Inside the Kingdom | | Outside the Kingdom | | Total | |
|--------------|---------------------------|------------------|----------------------------|------------------|---------------------|------------------|
| | March 31, | (December | March 31, | (December | March 31, | (December |
| | 2026 | 31, 2025 | 2026 | 31, 2025 | 2026 | 31, 2025 |
| | (Reviewed | Audited) | (Reviewed | Audited) | (Reviewed | Audited) |
| | Not Audited) | | Not Audited) | | Not Audited) | |
| | JD | JD | JD | JD | JD | JD |
| Total Assets | 2,330,332,084 | 2,274,821,379 | 1,019,789,820 | 983,564,458 | 3,350,121,904 | 3,258,385,837 |

20. Related parties Transactions

Within its normal activities, the Bank entered into transactions with its major shareholders, members of the Board of Directors, executive management and the associate Company at the commercial rates of interest and commission. Moreover, all loans and advances with related parties are performing, and no provision for probable credit losses has been taken thereon.

The following are summaries of balances and transactions with related parties during the period:

| | Related party | | | | | | Total | |
|---|--|----------------------------|-----------------------|----------------------|---------------|------------------------|--------------|--|
| | Subsidiaries* | Board of Directors Members | Executives Management | Staff Fund Provident | Other Parties | March 31, | December 31, | |
| | | | | | | 2026 | 2025 | |
| | JD | JD | JD | JD | JD | (Reviewed not Audited) | (Audited) | |
| Consolidated Statement of Financial Position Items: | | | | | | | | |
| Assets: | | | | | | | | |
| Investments | 45,627,636 | - | - | - | - | 45,627,636 | 45,627,636 | |
| Credit Facilities | - | 1,095,108 | 631,821 | - | 1,878,624 | 3,605,553 | 3,433,733 | |
| Deposits and current accounts | 11 | - | - | - | - | 11 | 11 | |
| Cash Margins | 2,989,404 | - | - | - | - | 2,989,404 | 2,989,404 | |
| Liabilities: | | | | | | | | |
| Customer Deposits | 9,454,635 | 869,982 | 5,145,667 | 1,122,248 | 19,537,507 | 36,130,039 | 30,743,507 | |
| Bank Deposits | 7,768,046 | - | - | - | - | 7,768,046 | 7,390,056 | |
| Borrowed Funds | 2,770,499 | - | - | - | - | 2,770,499 | 2,815,914 | |
| Off-Statement of financial position Items | | | | | | | | |
| Letters of guarantee | 464,000 | - | 50,000 | - | 80,940 | 594,940 | 592,215 | |
| Letters of credits and Acceptances | - | - | - | - | - | - | - | |
| Consolidated Statement of Profit or Loss Items: | | | | | | | | |
| Credit interest and commission | - | 6,449 | 3,945 | - | 7,439 | 17,833 | 19,629 | |
| Debit interest and commission | 219,129 | - | 21,584 | 3,170 | 44,585 | 288,468 | 425,531 | |
| Interest rates: | | | | | | | | |
| - The range of interest rates on deposits in Jordanian dinars is from 1% (representing the minimum profit rate against cash collateral of 100%) to 11%, | | | | | | | | |
| - The range of debit interest rates for Jordanian dinars is from 0.0025% to 5%. | | | | | | | | |
| - The range of debit interest rates for foreign currency is from 2.43% to 3.45%. | | | | | | | | |
| * Balances and transactions with subsidiary companies are excluded from the consolidated financial statements, but presented for clarification purposes only. | | | | | | | | |
| - Investment in subsidiary - syria shown at cost, noting that the bank has accounted for this investment impairment in its records. | | | | | | | | |
| - The number of related parties that have been granted facilities as of March 31, 2026 is 37 customers. | | | | | | | | |
| Bank's Executive Management Salaries and Remunerations Summary is as follows: | | | | | | | | |
| | For the Three Month Period Ended March 31, | | | | | | | |
| | 2026 | 2025 | | | | | | |
| | (Reviewed not Audited) | (Reviewed not Audited) | | | | | | |
| | JD | JD | | | | | | |
| Salaries and benefits | 1,092,487 | 1,062,800 | | | | | | |
| Transportation and board secretary | 4,500 | 4,500 | | | | | | |
| Board of directors membership, transportation and bonuses | 151,676 | 136,236 | | | | | | |
| Total | 1,248,663 | 1,203,536 | | | | | | |

21. Fair Value Hierarchy

a. The fair value of financial assets and financial liabilities of the Bank specified at fair value on an ongoing basis:

Some financial assets and liabilities of the Bank are evaluated at fair value at the end of each fiscal period, the following table shows the information about how to determine the fair value of these financial assets and liabilities (evaluation methods and inputs used).

| Financial Assets/Financial Liabilities | Fair Value | | The Level of Fair Value | Evaluation Method and Inputs Used | Important unobservable Inputs | The Relationship Between Fair Value and the unobservable Inputs |
|--|--|--------------------------------|-------------------------|---|-------------------------------|---|
| | March 31, 2026 (Reviewed Not Audited) | December 31, 2025 (Audited) | | | | |
| Financial Assets at Fair Value | JD | JD | | | | |
| Financial Assets at Fair Value Through Profit or Loss | | | | | | |
| Shares that have an available market price | 154,632 | 167,983 | Level One | Stated Rates in financial markets Financial Statements issued by companies | Does Not Apply | Does Not Apply |
| Shares that do not have an available market price | 221,678 | 221,678 | Level Two | | | |
| Total | 376,310 | 389,661 | | | | |
| Financial Assets at Fair Value through Other Comprehensive Income | | | | | | |
| Shares that have available market price | 16,179,424 | 16,144,822 | Level One | Stated Rates in financial markets statements issued by companies or Valuation techniques using inputs that are not | Apply | Does Not Apply |
| Shares that do not have available market price | 5,720,995 | 5,293,888 | Level Two | | Apply | Apply |
| Shares that do not have available market price | 65,356,941 | 65,356,941 | Level Three | | Apply | Apply |
| Debt instruments that have available market price | 68,083,987 | 77,966,288 | Level One | Stated Rates in financial markets | Apply | Apply |
| Total | 155,341,347 | 164,761,939 | | | | |
| Forward Contracts foreign currency | 10,639 | - | Level One | Stated Rates in financial markets | Does Not Apply | Does Not Apply |
| Total | 10,639 | - | | | | |
| Total Financial Assets at Fair Value | 155,728,296 | 165,151,600 | | | | |
| Financial Liabilities at Fair Value: | | | | | | |
| Forward foreign currency contracts | - | 1,693,762 | | | | |
| Total | - | 1,693,762 | | | | |

There were no transfers between level 1 and level 2 during the first quarter of 2026.

b. The fair value of financial assets and financial liabilities of the Bank (non-specific fair value on an ongoing basis):

Except as detailed in the table below, we believe that the carrying amount of financial assets and liabilities shown in the consolidated condensed interim financial information of the Bank approximate their fair value, because the Bank's management believes that the carrying value of the items is equivalent to the fair value, and this is due to either short-term maturity interest rates that have been repricing during the year.

| | March 31, 2026 | | December 31, 2025 | | The Level of Fair Value |
|--|------------------------|------------------------|----------------------|----------------------|-------------------------|
| | Book Value | Fair Value | Book Value | Fair Value | |
| | (Reviewed Not Audited) | (Reviewed Not Audited) | (Audited) | (Audited) | |
| Financial Assets of non-specified Fair Value | | | | | |
| Balances at central banks | 855,446,329 | 855,714,762 | 754,505,261 | 754,579,293 | Level Two |
| Balances at banks and financial institutions | 315,530,322 | 315,672,763 | 235,521,581 | 235,607,688 | Level Two |
| Deposits at banks and financial institutions | 835,200 | 854,924 | 1,411,520 | 1,446,664 | Level Two |
| Loans, bills and other | 1,428,318,289 | 1,433,842,758 | 1,528,882,999 | 1,535,971,983 | Level Two |
| Financial assets at amortized cost | 155,146,526 | 156,512,898 | 152,240,358 | 153,427,761 | Level Two |
| Total Financial Assets of non-specified Fair Value | 2,755,276,666 | 2,762,598,105 | 2,672,561,719 | 2,681,033,389 | |
| Financial Liabilities of non-specified Fair Value | | | | | |
| Deposits at banks and financial institutions | 41,343,509 | 41,432,960 | 29,084,297 | 29,141,585 | Level Two |
| Customers' deposits | 2,491,965,412 | 2,504,466,054 | 2,385,926,747 | 2,398,899,043 | Level Two |
| Cash margins | 147,051,286 | 147,081,515 | 146,782,553 | 146,802,778 | Level Two |
| Total Financial Liabilities of Non-specified Fair Value | 2,680,360,207 | 2,692,980,529 | 2,561,793,597 | 2,574,843,406 | |

The fair value for the financial assets and liabilities for the level 2 and level 3 were determined in accordance to agreed pricing models, which reflects the credit risk of the parties that are dealing with it.

c. Non-Financial Assets and Liabilities not Measured at Fair Value but its in fair Value disclosed in the Consolidated Condensed Interim Financial Statements:

| | March 31, 2026 | | December 31, 2025 | | The Level of Fair Value |
|--------------|------------------------|------------------------|-------------------|--------------------|-------------------------|
| | (Reviewed Not Audited) | (Reviewed Not Audited) | (Audited) | (Audited) | |
| | Book Value | Fair Value | Book Value | Fair Value | |
| | JD | JD | JD | JD | JD |
| Other assets | 91,228,289 | 140,169,920 | 88,164,695 | 134,169,570 | Level Two |
| | 91,228,289 | 140,169,920 | 88,164,695 | 134,169,570 | |

The above items set out the fair value of non-financial assets that are determined on the basis of prices of similar instruments in an inactive market.

22. Commitments and Contingent Liabilities

a. Contingent Liabilities:

| | March 31, 2026 (Reviewed Not Audited) | December 31, 2025 (Audited) |
|--|--|--|
| | JD | JD |
| Letters of credit: | 64,182,299 | 83,196,299 |
| Acceptances | 125,658,360 | 97,421,746 |
| Letters of guarantee: | | |
| -Payment | 29,775,495 | 28,572,595 |
| -Performance | 60,704,461 | 58,297,883 |
| -Other | 17,169,471 | 17,525,038 |
| Un-utilized direct and indirect credit facilities limits | 582,863,812 | 479,366,690 |
| Total | 880,353,898 | 764,380,251 |

- Expected credit loss provision on the off-balance sheet items (unfunded) amounted to JD 8,277,424 as of March 31, 2026 (JD 8,586,292 as of December 31, 2025).

b. Contractual Obligations:

| | March 31, 2026 (Reviewed Not Audited) | December 31, 2025 (Audited) |
|---|--|--|
| | JD | JD |
| Contracts for purchasing of property and equipment* | 4,627,687 | 5,851,711 |
| Contracts for operating and financing lease** | 21,202,990 | 23,685,819 |
| Total | 25,830,677 | 29,537,530 |

* These commitments mature in less than 1 year.

** These commitments mature between 1 year to 10 years.

c. Lawsuits Raised Against the Bank

The Bank is a defendant in lawsuits demanding cancellation of the Bank's claims against others, lifting of real estate mortgages, compensation for damages, and non-cashing of cheques. These lawsuits amounted to JD 7,292,590 as of March 31, 2026 (JD 7,023,999 as of December 31, 2025). In the opinion of the management and legal counsel, no material financial liability is likely to be incurred as a result of these lawsuits in excess of provision recorded which amounted to JD 480,278 as of March 31, 2026 (JD 918,126 as of December 31, 2025). However, amounts that will be paid by the Bank as a result of dismissal or amicable settlement of these lawsuits, will be recorded to the condensed consolidated interim Statement of profit or loss or against the booked provision when paid.