

**UNITED FINANCIAL INVESTMENTS COMPANY**

**PUBLIC SHAREHOLDING COMPANY**

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

**31 MARCH 2026**

**REPORT ON REVIEW OF INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS  
TO THE BOARD OF DIRECTORS OF UNITED FINANCIAL INVESTMENTS COMPANY  
PUBLIC SHAREHOLDING COMPANY  
AMMAN - JORDAN**

**Introduction**

We have reviewed the accompanying interim condensed consolidated financial statements of United Financial Investments Company (the “Company”) and its subsidiaries (together referred to as the “Group”) as at 31 March 2026, comprising the interim condensed consolidated statement of financial position as at 31 March 2026, interim condensed consolidated income statement, interim condensed consolidated statement of comprehensive income, interim condensed consolidated statement of changes in equity, interim condensed consolidated statement of cash flows for the three months then ended and explanatory notes. Board of Directors is responsible for the preparation and presentation of these interim condensed consolidated financial statements in accordance with International Accounting Standard IAS (34) Interim Financial Reporting. Our responsibility is to express a conclusion on these interim condensed consolidated financial statements based on our review.

**Scope of review**

We conducted our review in accordance with the International Standard on Review Engagements no. (2410) “Review of Interim Financial Information Performed by the Independent Auditor of the Entity”. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

**Conclusion**

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim condensed consolidated financial statements are not prepared, in all material respects, in accordance with IAS no. (34).

Ernst & Young / Jordan

Amman - Jordan  
2 May 2026

**ERNST & YOUNG**  
Amman - Jordan

**UNITED FINANCIAL INVESTMENTS COMPANY**  
**PUBLIC SHAREHOLDING COMPANY**  
**INTERIM CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION**  
**AT 31 MARCH 2026**

	Notes	31 March 2026 JD (Unaudited)	31 December 2025 JD (Audited)
<b><u>Assets</u></b>			
Cash and bank balances	3	6,072,299	7,221,255
Financial assets at fair value through other comprehensive income	4	7,538,916	7,251,616
Financial assets at fair value through profit or loss	5	1,606,869	-
Brokerage customers' receivables and other receivables, net	6	14,398,064	9,187,961
Brokerage guarantee fund deposits	7	253,000	25,000
Due from a related party	20	700,000	700,000
Other debit balances	8	1,561,829	400,810
Right-of-use assets		69,367	-
Intangible assets		16,276	16,508
Property and equipment	9	842,140	868,597
Assets seized by the Group against due debts	10	4,057,768	4,057,768
<b>Total Assets</b>		<b>37,116,528</b>	<b>29,729,515</b>
<b><u>Liabilities and Equity</u></b>			
<b>Liabilities</b>			
Loans	12	12,487,254	13,218,504
Bank overdrafts	3	5,552,565	749,660
Payables to financial brokerage customers		6,214,802	3,732,777
Lease liabilities		71,952	-
Income tax provision	11 - A	8,925	7,517
Other credit balances	13	1,560,268	1,376,793
End of service indemnity provision		502,068	348,138
<b>Total Liabilities</b>		<b>26,397,834</b>	<b>19,433,389</b>
<b>Equity</b>			
Paid-in capital	1	9,000,000	9,000,000
Share issuance premium		89,286	89,286
Statutory reserve	14	1,770,381	1,770,381
Voluntary reserve		40,873	40,873
Fair value reserve	4	(721,475)	(1,008,775)
Retained earnings		539,629	404,361
<b>Net Equity</b>		<b>10,718,694</b>	<b>10,296,126</b>
<b>Total Liabilities and Equity</b>		<b>37,116,528</b>	<b>29,729,515</b>

**The attached notes from 1 to 21 form part of these interim condensed consolidated financial statements**

**UNITED FINANCIAL INVESTMENTS COMPANY**  
**PUBLIC SHAREHOLDING COMPANY**  
**INTERIM CONDENSED CONSOLIDATED INCOME STATEMENT**  
**FOR THE THREE MONTHS ENDED 31 MARCH 2026 (UNAUDITED)**

	Notes	For the three months ended 31	
		March	
		2026	2025
		JD	JD
		(Unaudited)	(Unaudited)
<b>Revenues:</b>			
Net brokerage commission revenues		254,542	131,496
Net brokerage commission revenues from international markets		95,881	35,838
Revenue from investments management of ASE 20 fund		14,949	-
Interest income		137,211	445,813
Rental income		41,480	38,980
Financial consultations income		47,950	18,000
Share issuance management revenue		-	46,374
Margin limit excess commission revenue		1,404	83,693
Gain resulted from the acquisition of subsidiaries	19	1,486,235	-
Other revenues, net	15	17,963	9,897
Loss on change in fair value of financial assets at fair value through profit or loss	5	(70,882)	-
<b>Net revenues</b>		<b>2,026,733</b>	<b>810,091</b>
<b>Expenses:</b>			
Employees' expenses		(412,133)	(292,169)
Administrative expenses	16	(298,256)	(159,146)
Provision for expected credit losses	6	(876,782)	(500)
Depreciation and amortization		(61,113)	(47,805)
Depreciation of right-of-use assets		(1,735)	-
Finance costs		(241,304)	(279,095)
Loss on sale of financial assets at fair value through profit or loss		(142)	-
<b>Total expenses</b>		<b>(1,891,465)</b>	<b>(778,715)</b>
<b>Profit for the period before income tax expense</b>		<b>135,268</b>	<b>31,376</b>
Income tax expense for the period	11 - B	-	(24,961)
<b>Profit for the period</b>		<b>135,268</b>	<b>6,415</b>
		<b>JD / share</b>	<b>JD / share</b>
Basic and diluted earnings per share from the profit of the period	21	0.02	0.001

**The attached notes from 1 to 21 form part of these interim condensed consolidated financial statements**

**UNITED FINANCIAL INVESTMENTS COMPANY**  
**PUBLIC SHAREHOLDING COMPANY**  
**INTERIM CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**  
**FOR THE THREE MONTHS ENDED 31 MARCH 2026 (UNAUDITED)**

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	Note	For the three months ended 31	
		March	
		2026	2025
		JD	JD
		(Unaudited)	(Unaudited)
<b>Profit for the period</b>		135,268	6,415
Add: Other comprehensive income items that will not be reclassified to statement of income in subsequent periods (net of tax):			
Gain (loss) on revaluation of financial assets at fair value through other comprehensive income	4	287,300	(11,990)
<b>Total comprehensive income for the period</b>		<u>422,568</u>	<u>(5,575)</u>

The attached notes from 1 to 21 form part of these interim condensed consolidated financial statements

UNITED FINANCIAL INVESTMENTS COMPANY  
PUBLIC SHAREHOLDING COMPANY  
INTERIM CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY  
FOR THE THREE MONTHS ENDED 31 MARCH 2026 (UNAUDITED)

	Paid-in capital	Share issuance premium	Statutory reserve	Voluntary reserve	Fair value reserve	Retained earnings (accumulated losses)	Net equity
	JD	JD	JD	JD	JD	JD	JD
<b>For the three months ended 31 March 2026</b>							
Balance as of 1 January (audited)	9,000,000	89,286	1,770,381	40,873	(1,008,775)	404,361	10,296,126
Total comprehensive income for the period	-	-	-	-	287,300	135,268	422,568
<b>Balance as of 31 March (unaudited)</b>	<u>9,000,000</u>	<u>89,286</u>	<u>1,770,381</u>	<u>40,873</u>	<u>(721,475)</u>	<u>539,629</u>	<u>10,718,694</u>
<b>For the three months ended 31 March 2025</b>							
Balance as of 1 January (audited)	10,000,000	-	1,770,381	40,873	(3,202,485)	(6,824,551)	1,784,218
Total comprehensive income for the period	-	-	-	-	(11,990)	6,415	(5,575)
<b>Balance as of 31 March (unaudited)</b>	<u>10,000,000</u>	<u>-</u>	<u>1,770,381</u>	<u>40,873</u>	<u>(3,214,475)</u>	<u>(6,818,136)</u>	<u>1,778,643</u>

The attached notes from 1 to 21 form part of these interim condensed consolidated financial statements

**UNITED FINANCIAL INVESTMENTS COMPANY**  
**PUBLIC SHAREHOLDING COMPANY**  
**INTERIM CONDENSED CONSOLIDATED STATEMENT OF CASH FLOWS**  
**FOR THE THREE MONTHS ENDED 31 MARCH 2026 (UNAUDITED)**

	Notes	For the three months ended 31 March	
		2026 JD (Unaudited)	2025 JD (Unaudited)
<b>Operating activities</b>			
Profit for the period before income tax expense		135,268	31,376
<b>Adjustments:</b>			
Depreciation and amortization		61,113	47,805
Provision for expected credit losses - Brokerage customers' receivables and other receivables	6	876,782	500
Interest income		(137,211)	(445,813)
Loss on the revaluation of fair value of financial assets at fair value through profit or loss	5	70,882	-
Loss on sale of financial assets at fair value through profit or loss		142	-
Gain on acquisition of subsidiaries	19	(1,486,235)	-
Finance costs		241,304	279,095
End of service indemnity provision		86,799	25,463
Provision for employees' bonuses		35,018	24,693
Provision for employees' leaves		11,535	-
Depreciation of right-of-use assets		1,735	-
<b>Changes in working capital:</b>			
Brokerage guarantee fund deposits		(93,000)	75,000
Receivables from brokerage customers		(2,214,552)	244,324
Other debit balances		(970,441)	711,449
Interest income received		137,211	445,813
Payables to financial brokerage customers		391,691	(1,744,002)
Other credit balances		43,736	(177,702)
<b>Net cash flows used in operating activities before income tax and provisions</b>		(2,808,223)	(481,999)
Income tax paid	11	-	(81)
Payments of end of service indemnity provision		(39,983)	(1,360)
Payments of employees' bonuses provision		(101,405)	(61,613)
Payments of employees' leaves provision		(2,256)	-
<b>Net cash flows used in operating activities</b>		(2,951,867)	(545,053)
<b>Investing activities</b>			
Purchase of property and equipment	9	(5,666)	(9,302)
Purchase of intangible assets		(5,813)	(3,799)
Proceeds from sale of financial assets at fair value through profit or loss		1,261	-
Cash paid for the acquisition of subsidiaries, net	19	(2,544,525)	-
<b>Net cash flows used in investing activities</b>		(2,554,743)	(13,101)
<b>Financing activities</b>			
Repayments of loans		(780,725)	(761,250)
Interest paid		(240,940)	(279,095)
<b>Net cash flows used in financing activities</b>		(1,021,665)	(1,040,345)
<b>Net decrease in cash and cash equivalents</b>		(6,528,275)	(1,598,499)
Cash and cash equivalents at 1 January		1,322,618	(1,042,554)
<b>Cash and cash equivalents at 31 March</b>	3	(5,205,657)	(2,641,053)

**The attached notes from 1 to 21 form part of these interim condensed consolidated financial statements**

**(1) GENERAL**

United Financial Investments Company (the “Company”) was incorporated as a Public Shareholding Company under registration number (297) on 8 October 1995 in accordance with the companies law, with an authorized and paid-in capital of JD 1,500,000 divided into 1,500,000 shares at a par value JD 1 per share. The authorized and paid-in capital was amended over several stages, the most recent of which was in 2025 whereby the authorized capital became JD 25,484,685 and the paid-in capital became JD 9,000,000 divided into 9,000,000 shares at a par value JD 1 per share.

The Company is a Public Shareholding Company. The Company’s shares are listed in Amman Stock Exchange.

The Company is 89.565% owned by Jordan Kuwait Bank and its head office is in Amman, Shmeisani – Abdel Aziz Al Thaalbi St. PO. Box 927250 Amman – 11192 – The Hashemite Kingdom of Jordan.

The Company’s financial statements are consolidated with the financial statements of Jordan Kuwait Bank (the “Parent Company”).

The Group’s main objectives are to provide administrative and advisory services for investment portfolios, offer financial services for local market transactions, provide agent or financial advisor services, invest in securities, provide economic feasibility studies, own movable and immovable assets in a way that aligns with the Company’s interests and deal in securities in the Jordanian financial market, as well as, other national and international financial markets.

The General Assembly of the Company decided in their extraordinary meeting held on 12 April 2026 to approve the increase of the Company’s authorized capital by JD 3,426,052 divided into 3,426,052 shares at a par value of JD 1 per share through a private issuance. As a result, the Company’s authorized capital would become JD 28,910,737 divided into 28,910,737 shares at a par value of JD 1 per share. Capital increase procedures were not completed up to the date of the interim condensed consolidated financial statements.

These interim condensed consolidated financial statements were approved by the Board of Directors in their meeting held on 29 April 2026.



**(2-1) BASIS OF PREPARATION OF THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS**

The interim condensed consolidated financial statements of the Group were prepared in accordance with International Accounting Standards No. (34) ("Interim Financial Reporting").

The interim condensed consolidated financial statements have been prepared on a historical cost basis except for the financial assets at fair value through other comprehensive income and financial assets at fair value through profit or loss, that have been measured at fair value on the date of the interim condensed consolidated financial statements.

The interim condensed consolidated financial statements do not contain all information and disclosures required for the full financial statements prepared in accordance with International Financial Reporting Standards and should be read in conjunction with the Group's financial statements as of 31 December 2025. In addition, results of the three months period ended 31 March 2026 are not necessarily indicative of the results that may be expected for the financial year ending 31 December 2026.

The interim condensed consolidated financial statements have been presented in Jordanian Dinars ("JD") which is the functional currency of the Group.

**(2-2) CHANGES IN ACCOUNTING POLICIES**

The accounting policies used in the preparation of the interim condensed consolidated financial statements are consistent with those used in the preparation of the annual consolidated financial statements for the year ended 31 December 2025 except for the adoption of the new amendments on the standards effective as of 1 January 2026 shown below:

**Classification and Measurement of Financial Instruments—Amendments to IFRS 9 and IFRS 7**

In May 2024, the IASB issued Amendments to IFRS 9 and IFRS 7, Amendments to the Classification and Measurement of Financial Instruments (the Amendments). The amendments include:

- A clarification that a financial liability is derecognised on the 'settlement date' and introduce an accounting policy choice (if specific conditions are met) to derecognise financial liabilities settled using an electronic payment system before the settlement date
- Additional guidance on how the contractual cash flows for financial assets with environmental, social, and corporate governance (ESG) and similar features should be assessed
- Clarifications on what constitute 'non-recourse features' and what are the characteristics of contractually linked instruments
- The introduction of disclosures for financial instruments with contingent features and additional disclosure requirements for equity instruments classified at fair value through other comprehensive income (OCI)

The amendments had no material impact on the Group's interim condensed consolidated financial statements.

**(2-3) Basis for consolidation of the interim condensed consolidated financial statements**

The interim condensed consolidated financial statements comprise the financial statements of United Financial Investments Company (the "Company") and its following subsidiaries (together referred to as the "Group") as at 31 March 2026:

Company	Date of control	Country of origin	Paid-in capital JD	Ownership percentage
The Specialized Managerial Company for Investment and Consultancy	12 September 2021	Jordan	530,000	100%
Jordan Investors for the Development of Commercial Complexes and Real Estate Company	20 November 2020	Jordan	5,000	100%
International Financial Center Company	26 February 2026	Jordan	5,000,000	100%
Al Hekma For Financial Services Company	3 March 2026	Jordan	2,280,000	100%

Control is achieved when the Group is exposed, or has rights to, variable returns arising from its involvement with the investee and has the ability to affect these returns through its power over the investee. Specifically, the Group controls an investee if and only if the Group has:

- Power over the investee (i.e. existing rights that give it the current ability to direct the relevant activities of the investee).
- Exposure, or rights, to variable returns from its involvement with the investee.
- The ability to use its power over the investee to affect its returns.

Generally, there is a presumption that a majority of voting rights results in control. To support this presumption and the Group has less than a majority of the voting or similar rights of an investee, the Group considers all relevant facts and circumstances in assessing whether it has power over an investee, including:

- The contractual arrangement(s) with the other vote holders of the investee.
- Rights arising from other contractual arrangements.
- The Group's voting rights and potential voting rights.

The Group re-assesses whether or not it controls an investee if facts and circumstances indicate that there are changes to one or more of the three elements of control.

**UNITED FINANCIAL INVESTMENTS COMPANY**  
**PUBLIC SHAREHOLDING COMPANY**  
**NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS**  
**31 MARCH 2026 (UNAUDITED)**

Consolidation of a subsidiary begins when the Group obtains control over the subsidiary and ceases when the Group loses control of the subsidiary. Assets, liabilities, income and expenses of a subsidiary acquired or disposed of during the year are included in the interim condensed consolidated financial statements from the date the Group gains control until the date the Group ceases to control the subsidiary.

Profit or loss and each component of other comprehensive income (OCI) are attributed to the equity holders of the parent of the Group and to the non-controlling interests, even if this results in the non-controlling interests having a deficit balance. When necessary, adjustments are made to the financial statements of subsidiaries to bring their accounting policies in line with the Group's accounting policies. All intra-group assets and liabilities, equity, income, expenses and cash flows relating to transactions between members of the Group are eliminated in full on consolidation.

A change in the ownership interest of a subsidiary without a loss of control, is accounted for as an equity transaction. If the Group loses control over a subsidiary, it derecognizes the related assets (including goodwill), liabilities, non- controlling interest and other components of equity, while any resultant gain or loss is recognized. Any investment retained is recognized at fair value.

**(3) CASH AND BANK BALANCES**

	31 March 2026 JD (Unaudited)	31 December 2025 JD (Audited)
Cash on hand	778	500
Bank balances	346,130	369,659
Bank balances – customers' accounts	5,725,391	5,148,977
Term deposits *	-	1,702,119
	<u>6,072,299</u>	<u>7,221,255</u>

Cash and cash equivalents shown in the interim condensed consolidated statement of cash flows consist of the following:

	31 March 2026 JD (Unaudited)	31 March 2025 JD (Unaudited)
Cash on hand	778	500
Bank balances	346,130	293,473
Bank balances – customers' accounts	5,725,391	3,843,243
	<u>6,072,299</u>	<u>4,137,216</u>
Less:		
Bank balances – customers' accounts	(5,725,391)	(3,843,243)
Bank overdrafts *	(5,552,565)	(2,935,026)
Cash and cash equivalents	<u>(5,205,657)</u>	<u>(2,641,053)</u>

**UNITED FINANCIAL INVESTMENTS COMPANY**  
**PUBLIC SHAREHOLDING COMPANY**  
**NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS**  
**31 MARCH 2026 (UNAUDITED)**

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- \* This item represents the utilized balance of credit facilities granted to the Group as of 31 March 2026 and 31 December 2025 in the form of overdraft accounts by Housing Bank at a ceiling of JD 2,000,000 and an interest rate of 7.75%, by Jordan Kuwait Bank at a ceiling of JD 750,000 and an interest rate of 9 % and by Cairo Amman Bank at a ceiling of JD 3,000,000 and an interest rate of 7%.

**(4) FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME**

This item includes investments in equity shares of both listed and non-listed companies. The Group holds non-controlling interests in these companies. These investments are designated at fair value through other comprehensive income as the Group considers these investments to be strategic in nature.

The movement on financial assets at fair value through other comprehensive income during the period / year was as follows:

	31 March 2026 JD (Unaudited)	31 December 2025 JD (Audited)
Balance at the beginning of the period / year	7,251,616	47,962
Additions during the period / year	-	8,225,188
Disposals during the period / year	-	(36,051)
Change in fair value during the period / year	287,300	(985,483)
Balance at the end of the period / year	<u>7,538,916</u>	<u>7,251,616</u>

The movement on the fair value reserve during the period / year was as follows:

	31 March 2026 JD (Unaudited)	31 December 2025 JD (Audited)
Balance at the beginning of the period / year	(1,008,775)	(3,202,485)
Change in fair value during the period / year	287,300	(985,483)
Disposals during the period / year	-	3,179,193
Balance at the end of the period / year	<u>(721,475)</u>	<u>(1,008,775)</u>

UNITED FINANCIAL INVESTMENTS COMPANY  
PUBLIC SHAREHOLDING COMPANY  
NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS  
31 MARCH 2026 (UNAUDITED)

**(5) FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS**

The movement on financial assets at fair value through profit or loss during the period / year was as follows:

	31 March 2026 JD (Unaudited)	31 December 2025 JD (Audited)
Balance at the beginning of the period / year	-	-
Acquisition of subsidiaries (note 19)	1,679,154	-
Change in fair value during the period / year	(70,882)	-
Disposals during the period / year	(1,403)	-
Balance at the end of the period / year	1,606,869	-

**(6) BROKERAGE CUSTOMERS' RECEIVABLES AND OTHER RECEIVABLES, NET**

	31 March 2026 JD (Unaudited)	31 December 2025 JD (Audited)
Receivables from brokerage customers	6,553,430	1,672,415
Receivables from margin customers *	20,436,134	14,523,511
	26,989,564	16,195,926
Provision for expected credit losses **	(11,851,894)	(6,910,170)
	15,137,670	9,285,756
Trade receivables	68,150	68,150
Provision for expected credit losses **	(68,150)	(68,150)
	-	-
Interest in suspense***	(739,606)	(97,795)
	14,398,064	9,187,961

- \* The Group grants facilities to customers up to a maximum of 100% of the value of the initial cash margin deposited in cash by the customer in the margin accounts or the market value of the securities deposited in the customer's margin account, or any other percentage determined by the Securities Depository Center from time to time.

The customer pledges that the maintenance margin percentage in the margin accounts shall not be less than 20% or any other percentage determined by the Securities Depository Center. The maximum interest rate is 13% as of 31 March 2026 and 31 December 2025 and is guaranteed by the financed investments and is monitored periodically.

The customer pledges that the maintenance margin percentage in the margin accounts shall not be less than 20% or any other percentage determined by the Securities Depository Center, whichever is higher. The maximum interest rate is 13% as of 31 March 2026 (31 December 2025: 13%) and is guaranteed by the financed investments and is monitored periodically.

The details of customers' margin accounts as at 31 March 2026 and 31 December 2025 were as follows:

- The total market value of the portfolios amounted to JD 42,135,087 as at 31 March 2026 (31 December 2025: JD 26,178,633).
- The total market value of the amount financed by the Group amounted to JD 20,436,134 as at 31 March 2026 (31 December 2025: JD 14,523,511).
- The total market value of the amount financed by customers (maintenance margin) amounted to JD 21,698,953 as at 31 December 2025 (31 December 2025: JD 11,655,122).
- The percentage of the total market value of the amount financed by customers to the total market value of the portfolios amounted to 51% as at 31 December 2025 (31 December 2025: 45%).

The Group follows a policy of obtaining adequate collateral from customers where appropriate, in order to reduce the risk of expected credit losses arising from non-performance of obligations.

**UNITED FINANCIAL INVESTMENTS COMPANY**  
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**31 MARCH 2026 (UNAUDITED)**

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The aging of receivables from brokerage and margin customers and other receivables was as follows:

	31 March 2026 JD (Unaudited)	31 December 2025 JD (Audited)
<u>Receivables from brokerage customers</u>		
1 day – 7 days	644,053	276,931
8 days – 30 days	393,929	178,970
31 days – 60 days	150,121	19,915
61 days – 90 days	34,540	17,016
91 days – 120 days	338,711	-
More than 120 days	4,992,076	1,179,583
	<u>6,553,430</u>	<u>1,672,415</u>
<u>Receivables from margin customers</u>		
1 day – 7 days	8,289,048	4,072,800
8 days – 30 days	-	-
31 days – 60 days	9,983	-
61 days – 90 days	5,077,018	6,144,790
91 days – 120 days	1,205,391	105,576
More than 120 days	5,854,694	4,200,345
	<u>20,436,134</u>	<u>14,523,511</u>
<u>Trade receivables</u>		
More than 120 days	68,150	68,150
	<u>27,057,714</u>	<u>16,264,076</u>

**UNITED FINANCIAL INVESTMENTS COMPANY**  
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The total receivables from brokerage and margin customers are distributed in an aggregate manner according to the credit stages in accordance with the requirements of International Financial Reporting Standard no. (9) as follows:

	31 March 2026 (Unaudited)			
	Stage 1	Stage 2	Stage 3	Total
	JD	JD	JD	JD
Balance at the beginning of the period	4,318,010	6,392,413	5,553,653	16,264,076
Acquisition of subsidiaries (note 19)	3,635,366	43,640	4,504,212	8,183,218
New facilities during the period	810,749	506,462	1,764,078	3,081,289
Settled facilities	(311,871)	(21,837)	(20,000)	(353,708)
Transferred to stage 1	205,288	(205,288)	-	-
Transferred to stage 2	(26,583)	26,583	-	-
Transferred to stage 3	(437,965)	(988,146)	1,426,111	-
Total impact resulting from changing classification between stages	13,401	(2,330)	(53,009)	(41,938)
Changes resulting from adjustments	258,076	(88,408)	1,052	170,720
Written-off facilities	-	-	(245,943)	(245,943)
Balance at the end of the period	<u>8,464,471</u>	<u>5,663,089</u>	<u>12,930,154</u>	<u>27,057,714</u>



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	31 December 2025			
	(Audited)			
	Stage 1	Stage 2	Stage 3	Total
	JD	JD	JD	JD
Balance at the beginning of the year	12,189,611	2,429,058	5,663,299	20,281,968
New facilities during the year	1,061,144	247,622	754	1,309,520
Settled facilities	(4,344,629)	-	(105,434)	(4,450,063)
Transferred to stage 2	(5,316,398)	5,316,398	-	-
Transferred to stage 3	(135,633)	-	135,633	-
Total impact resulting from changing classification between stages	-	287,858	5,024	292,882
Changes resulting from adjustments	863,915	(1,888,523)	(2,996)	(1,027,604)
Written-off facilities	-	-	(142,627)	(142,627)
Balance at the end of the year	<u>4,318,010</u>	<u>6,392,413</u>	<u>5,553,653</u>	<u>16,264,076</u>

\*\* The movement on provision for expected credit losses during the period / year was as follows:

	31 March	31 December
	2026	2025
	JD	JD
	(Unaudited)	(Audited)
Balance at the beginning of the period / year	6,978,320	7,120,447
Acquisition of subsidiaries (note 19)	4,310,885	-
Provision during the period / year	876,782	500
Written-off amount from the provision during the period / year	(245,943)	(142,627)
Balance at the end of the period / year	<u>11,920,044</u>	<u>6,978,320</u>

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Below are the details of the movement on the provision for expected credit losses:

	31 March 2026 (Unaudited)			
	Stage 1	Stage 2	Stage 3	Total
	JD	JD	JD	JD
Balance at the beginning of the period	18,963	1,896,750	5,062,607	6,978,320
Acquisition of subsidiaries (note 19)	11,266	1,388	4,298,231	4,310,885
Provision during the period	5,753	2,186	874,089	882,028
Recoveries from provision during the period	(1,805)	(339)	(16,957)	(19,101)
Transferred to stage 1	879	(879)	-	-
Transferred to stage 2	(114)	114	-	-
Transferred to stage 3	(1,874)	(448,428)	450,302	-
Total impact resulting from changing classification between stages	(42)	(114)	289,149	288,993
Changes resulting from adjustments	(628)	(242,092)	(32,418)	(275,138)
Written-off facilities	-	-	(245,943)	(245,943)
Balance at the end of the period	<u>32,398</u>	<u>1,208,586</u>	<u>10,679,060</u>	<u>11,920,044</u>

	31 December 2025 (Audited)			
	Stage 1	Stage 2	Stage 3	Total
	JD	JD	JD	JD
Balance at the beginning of the year	167,604	305,250	6,647,593	7,120,447
Provision during the year	5,025	1,311	16,316	22,652
Recoveries from provision during the year	(18,135)	-	(105,434)	(123,569)
Transferred to stage 2	(372,051)	372,051	-	-
Transferred to stage 3	(376)	-	376	-
Total impact resulting from changing classification between stages	-	1,092,625	20,761	1,113,386
Changes resulting from adjustments	236,896	125,513	(1,374,378)	(1,011,969)
Written-off facilities	-	-	(142,627)	(142,627)
Balance at the end of the year	<u>18,963</u>	<u>1,896,750</u>	<u>5,062,607</u>	<u>6,978,320</u>

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\*\*\* Below are the details of the movement on interest in suspense:

	31 March 2026	31 December 2025
	JD (Unaudited)	JD (Audited)
Balance at the beginning of the period / year	97,795	79,556
Acquisition of subsidiaries (note 19)	641,811	-
Add: Interest in suspense during the period / year	-	18,239
Balance at the end of the period / year	<u>739,606</u>	<u>97,795</u>

**(7) BROKERAGE GUARANTEE FUND DEPOSITS**

This item represents the total amounts deposited by the Group at the Securities Depository Center. These amounts are determined based on the volume of trading in the stock market.

	31 March 2026	31 December 2025
	JD (Unaudited)	JD (Audited)
Brokerage guarantee fund deposits	<u>253,000</u>	<u>25,000</u>

**(8) OTHER DEBIT BALANCES**

	31 March 2026	31 December 2025
	JD (Unaudited)	JD (Audited)
Trading settlement – foreign trading	886,194	-
Prepaid expenses	209,214	119,312
Cash margins against bank guarantees (note 17)	191,575	95,750
Employees' receivables	97,803	68,918
Cheques under collection	67,500	-
Refundable deposits	32,890	32,340
Tax deposits	22,504	23,731
Receivables from the ASE 20 Fund	18,960	39,764
Other receivables	35,189	20,995
	<u>1,561,829</u>	<u>400,810</u>

**(9) PROPERTY AND EQUIPMENT**

During the three months ended 31 March 2026, the group purchased property and equipment for the amount of JD 5,666 (31 March 2025: JD 9,302).

**(10) ASSETS SEIZED BY THE GROUP AGAINST DUE DEBTS**

The Group's board of directors decided in their meeting held on 1 December 2019 to acquire real estate in exchange for debts. The Group evaluated these properties by several independent real estate appraisers. These assets were evaluated on 31 December 2024 and the fair value of these properties amounted to JD 4,201,725.

**(11) INCOME TAX**

**A - Income tax provision**

Income tax provision was calculated for the period ended 31 March 2026 and 2025 in accordance with Income Tax Law No. (34) of 2014 and its amendments.

The movement on the income tax provision during the period / year was as follows:

	31 March 2026	31 December 2025
	JD (Unaudited)	JD (Audited)
Balance at the beginning of the period / year	7,517	387,602
Acquisition of subsidiaries (note 19)	1,408	-
Income tax paid during the period / year	-	(380,085)
Balance at the end of the period / year	<u>8,925</u>	<u>7,517</u>

The statutory income tax rate, including the national contribution tax rate for United Financial Investments Company, International Financial Center Company and Al Hekma For Financial Services Company is 28%.

The statutory income tax rate, including the national contribution tax rate for the Specialized Managerial Company for Investment and Consultancy and Jordan Investors for the Development of Commercial Complexes and Real Estate Company is 21%.

## **B - Income tax expense**

The income tax expense included in the interim condensed consolidated statement of comprehensive income comprise of the following:

	31 March 2026	31 March 2025
	JD	JD
	(Unaudited)	(Unaudited)
Income tax expense for the period	-	(24,961)

## **C - Tax status**

### **United Financial Investments Company:**

The Company filed its tax returns for the years from 2022 to 2025 within the statutory period. The Company has reached a final settlement with the Income and Sales Tax Department until the end of 2021. The Income and Sales Tax department has not reviewed the accounting records for the years from 2022 to 2025 up to the date of these interim condensed consolidated financial statements.

### **The Specialized Managerial Company for Consultancy:**

The Company filed its tax returns for the years from 2022 to 2025 within the statutory period. The Company has reached a final settlement with the Income and Sales Tax Department until the end of 2021. The Income and Sales Tax department has not reviewed the accounting records for the years from 2022 to 2025 up to the date of these interim condensed consolidated financial statements.

### **Jordan Investors for the Development of Commercial Complexes and Real Estate Company:**

The Company filed its tax returns for the years from 2021 to 2025 within the statutory period. The Income and Sales Tax department has not reviewed the accounting records for the years from 2021 to 2025 up to the date of these interim condensed consolidated financial statements.

### **International Financial Center Company:**

The Company filed its tax returns for the years from 2022 to 2025 within the statutory period. The Company has reached a final settlement with the Income and Sales Tax Department for the years 2022 and 2024. The Income and Sales Tax department has not reviewed the accounting records for the years from 2023 to 2025 up to the date of these interim condensed consolidated financial statements.

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**Al Hekma For Financial Services Company:**

The Company filed its tax returns until the end of the year 2025 within the statutory period. The Company has reached a final settlement with the Income and Sales Tax Department until the end of 2023. The Income and Sales Tax department has not reviewed the accounting records for the years 2024 and 2025 up to the date of these interim condensed consolidated financial statements.

**(12) LOANS**

	31 March 2026			31 December 2025		
	(Unaudited)			(Audited)		
	Loans installments			Loans installments		
	Short-term	Long-term	Total	Short-term	Long-term	Total
	JD	JD	JD	JD	JD	JD
Invest Bank loan	2,925,000	487,501	3,412,501	2,925,000	1,218,751	4,143,751
Capital Bank loan	-	9,074,753	9,074,753	-	9,074,753	9,074,753
	<u>2,925,000</u>	<u>9,562,254</u>	<u>12,487,254</u>	<u>2,925,000</u>	<u>10,293,504</u>	<u>13,218,504</u>

**Invest Bank loan**

On 29 June 2022, the Company signed a loan agreement with Invest Bank amounting to JD 11,700,000 at an interest rate of 6%. The loan is repayable in 48 monthly installments of JD 243,750. The first installment was due on 30 September 2023. The interest rate increased gradually to become 8.25%. On 24 September 2024, the Company signed an amendment to the loan agreement where the interest rate became 6%.

**Capital Bank loan**

On 23 August 2023, the Company signed a loan agreement with Capital Bank amounting to JD 10,000,000 at an interest rate of 6.25%. The loan is repayable in one installment due after 4 years from the date of granting the loan.

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**(13) OTHER CREDIT BALANCES**

	31 March 2026	31 December 2025
	JD	JD
	(Unaudited)	(Audited)
Shareholders' deposits	527,216	521,764
Trading settlement – Securities Depository Center	401,002	3,299
Accrued expenses	156,446	234,408
Unearned revenues	133,856	40,337
Other provisions *	77,721	2,223
Provision for employees' leaves	64,125	54,846
Provision for employees' bonuses	63,952	105,543
Customers' deposits	52,434	52,434
Medical insurance	51,154	51,502
Balance due to Social Security Corporation	949	12,804
Employees payables	875	20,356
Trading settlement – foreign trading	-	244,796
Others	30,538	32,481
	<u>1,560,268</u>	<u>1,376,793</u>

\* The movement on other provisions during the year was as follows:

	31 March 2026	31 December 2025
	JD	JD
	(Unaudited)	(Audited)
Balance as at the beginning of the period / year	2,223	51,267
Acquisition of subsidiaries (note 19)	75,498	-
Transfers from expected credit losses provision – Cash and bank balances	-	956
Transfers from expected credit losses provision – Related party balances	-	(50,000)
Balance as at the end of the period / year	<u>77,721</u>	<u>2,223</u>

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**(14) STATUTORY RESERVE**

This item represents the amount transferred from the profit before income tax at a rate of 10% and is not distributable to shareholders, provided that the total transferred amount should not exceed 25% of the Company's paid-in capital.

The Group has not deducted the statutory reserve in accordance with the Jordanian Companies Law, given that these statements are interim condensed consolidated financial statements, and the statutory reserve is deducted at the end of the financial year.

**(15) OTHER REVENUES, NET**

	31 March 2026	31 March 2025
	JD	JD
	(Unaudited)	(Unaudited)
Gain from foreign currency exchange	17,963	9,897

**(16) ADMINISTRATIVE EXPENSES**

	31 March 2026	31 March 2025
	JD	JD
	(Unaudited)	(Unaudited)
Professional fees	54,043	21,507
Acquisition of subsidiaries fees	44,719	-
Licenses fees and subscriptions	44,524	32,472
Network, telephone and internet expenses	20,480	20,326
Board of Directors' remuneration, transportation allowances and meeting attendance fees	20,133	21,000
Maintenance expense	21,706	13,312
Advertising and marketing	17,657	1,453
Audit fees	13,009	8,315
Hospitality expenses	12,235	13,430
Commission and guarantee stamps	8,321	83
Security and protection	7,557	5,038
Archive expenses	3,768	2,441
Cleaning expense	3,290	3,493
Water, electricity and heating	3,189	2,380
Short-term rent expenses	3,067	-
Management expenses – Jordan Kuwait Bank (note 20)	3,000	3,000
Stationery	1,625	1,338
Vehicles expenses	1,571	869
Contract errors	1,129	200
Foreign trading expenses	352	142
Penalties	349	3,739
Transportation expense	218	264
Property tax	-	3,456
Others	12,314	888
	298,256	159,146



**(17) LAWSUITS AND CONTINGENCES**

**- Claims against the Group:**

There were no lawsuits filed against the Group as at 31 March 2026 and 31 December 2025.

**- Bank guarantees:**

The Group has contingent liabilities represented in bank guarantees provided by Jordan Kuwait Bank, Invest Bank, Cairo Amman Bank, Capital Bank and Arab Jordan Investment Bank in the amount of JD 4,753,000 as at 31 March 2026, in favor of Jordan Securities Commission and the Securities Depository Center and lawsuits against customers. Cash margins against these bank guarantees amounted to JD 191,575 as at 31 March 2026 (note 8). (31 December 2025: Jordan Kuwait Bank, Invest Bank, Cairo Amman Bank and Capital Bank in the amount of JD 3,306,000 in favor of Jordan Securities Commission and the Securities Depository Center, cash margins against these bank guarantees amounted to JD 95,750 as at 31 December 2025. (note 8)).

**(18) FAIR VALUE OF FINANCIAL INSTRUMENTS**

Financial instruments comprise of financial assets and financial liabilities.

Financial assets consist of cash and bank balances, receivables from brokerage customers, financial assets at fair value through other comprehensive income, financial assets at fair value through profit or loss, brokerage guarantee fund deposit, due from a related party and other debit balances. Financial liabilities consist of payables to financial brokerage customers, bank overdrafts and other credit balances.

The fair values of financial instruments are not materially different from their carrying values.

The Group uses the following hierarchy for determining and disclosing the fair value of financial instruments by valuation technique:

Level 1 – Market prices in active markets for identical assets or liabilities.

Level 2 – Valuation techniques for which the lowest level input that is significant to the fair value measurement is directly or indirectly observable.

Level 3 – Valuation techniques for which the lowest level input that is significant to the fair value measurement is unobservable.

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	Level 1 JD	Level 2 JD	Level 3 JD	Total JD
<b>31 March 2026 (Unaudited)</b>				
Financial assets at fair value through other comprehensive income	4,980,452	2,558,464	-	7,538,916
Financial assets at fair value through profit or loss	1,606,869	-	-	1,606,869
	<u>6,587,321</u>	<u>2,558,464</u>	<u>-</u>	<u>9,145,785</u>
<b>31 December 2025 (Audited)</b>				
Financial assets at fair value through other comprehensive income	<u>4,726,405</u>	<u>2,525,211</u>	<u>-</u>	<u>7,251,616</u>

**(19) ACQUISITION OF SUBSIDIARIES**

**A- International Financial Center Limited Liability Company**

On 26 February 2026, the Company acquired 100% of International Financial Center Limited Liability Company for the price of JD 2,706,977. Accordingly, control was obtained in accordance with IFRS 3 – Business Combinations. The interim condensed consolidated financial statements include the results of operations of International Financial Center Limited Liability Company from the date of acquisition.

The fair value of the assets and liabilities of International Financial Center Company as of the date of acquisition are as follows:

	Fair value as of the acquisition date JD (Unaudited)
<b><u>Assets</u></b>	
Cash and bank balances	1,645,866
Brokerage customers' receivables and other receivables, net	3,215,693
Other debit balances	121,817
Right-of-use assets	71,102
Intangible assets	5,982
Property and equipment	6,070
<b>Total Assets</b>	<u>5,066,530</u>
<b><u>Liabilities</u></b>	
Payables to financial brokerage customers	884,059
Lease liabilities	71,588
Income tax provision	1,408
Other credit balances	30,973
End of service indemnity provision	39,117
<b>Total Liabilities</b>	<u>1,027,145</u>
<b>Net equity</b>	<u>4,039,385</u>

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- \* The initial accounting for this acquisition was determined provisionally, as the fair values to be measured to the acquirees' identifiable assets and liabilities could be determined only provisionally by the end of the period in which the acquisition took place. The Group will recognize any adjustment to those provisional values as a result of completing the initial accounting within twelve months from the date of acquisition.

**Cash flow on acquisition**

Net cash acquired from the subsidiary	1,645,866
Cash paid	(2,706,977)
<b>Net cash paid</b>	<b>(1,061,111)</b>

**Gain resulted from the acquisition**

Cost of acquisition	2,706,977
Net identifiable assets	(4,039,385)
<b>Gain resulted from the acquisition</b>	<b>1,332,408</b>

**B- Al Hekma for Financial Services Limited Liability Company**

On 3 March 2026, the Company acquired 100% of Al Hekma for Financial Services Limited Liability Company for the price of JD 2,682,101. Accordingly, control was obtained in accordance with IFRS 3 – Business Combinations. The interim condensed consolidated financial statements include the results of operations of Al Hekma for Financial Services Limited Liability Company from the date of acquisition.

The fair value of the assets and liabilities of Al Hekma for Financial Services Company as of the date of acquisition are as follows:

	Fair value as of the acquisition date
	JD (Unaudited)
<b><u>Assets</u></b>	
Cash and bank balances	1,198,687
Brokerage customers' receivables and other receivables, net	656,640
Financial assets at fair value through profit or loss (note 5)	1,679,154
Other debit balances	203,761
Intangible assets	4,049
Property and equipment	6,844
<b>Total Assets</b>	<b>3,749,135</b>
<b><u>Liabilities</u></b>	
Loans and bank overdrafts	49,475
Payables to financial brokerage customers	629,861
Other credit balances	165,874
End of service indemnity provision	67,997
<b>Total Liabilities</b>	<b>913,207</b>
<b>Net equity</b>	<b>2,835,928</b>

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- \* The initial accounting for this acquisition was determined provisionally, as the fair values to be measured to the acquirees' identifiable assets and liabilities could be determined only provisionally by the end of the period in which the acquisition took place. The Group will recognize any adjustment to those provisional values as a result of completing the initial accounting within twelve months from the date of acquisition.

**Cash flow on acquisition**

Net cash acquired from the subsidiary	1,198,687
Cash paid	(2,682,101)
<b>Net cash paid</b>	<b>(1,483,414)</b>

**Gain resulted from the acquisition**

Cost of acquisition	2,682,101
Net identifiable assets	(2,835,928)
<b>Gain resulted from the acquisition</b>	<b>153,827</b>

**(20) RELATED PARTIES BALANCES AND TRANSACTIONS**

Related parties represent the Parent Company; Jordan Kuwait Bank, sister companies, shareholders and key management personnel. Pricing policies and terms of these transactions are approved by the Group's management.

Following is a summary of the balances with related parties included in the interim condensed consolidated statement of financial position:

	<u>Nature of relationship</u>	<u>31 March 2026</u>	<u>31 December 2025</u>
		JD	JD
		(Unaudited)	(Audited)
<b>Current accounts and deposits with related parties (note 3)</b>			
Current accounts at Jordan Kuwait Bank	Parent Company	<u>4,246,359</u>	<u>5,493,091</u>
Current accounts at Invest Bank	Shareholder	<u>73,467</u>	<u>6,892</u>
Deposits at Jordan Kuwait Bank	Parent Company	<u>-</u>	<u>1,702,119</u>
<b>Due from a related party</b>			
Invest Bank *	Shareholder	<u>700,000</u>	<u>700,000</u>

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\* Below are the details of amounts due from a related party:

		31 March 2026 JD (Unaudited)	31 December 2025 JD (Audited)
Invest Bank		964,808	964,808
Provision for expected credit losses		(264,808)	(264,808)
		<u>700,000</u>	<u>700,000</u>
	Nature of relationship	31 March 2026 JD (Unaudited)	31 December 2025 JD (Audited)
<b>Loans from related parties (note 12)</b>			
Invest Bank	Shareholder	<u>3,412,501</u>	<u>4,143,751</u>
<b>Bank overdraft (note 3)</b>			
Jordan Kuwait Bank	Parent Company	<u>562,220</u>	<u>370,278</u>

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Following is a summary of transactions with related parties included in the interim condensed consolidated income statement:

	<u>Nature of relationship</u>	<u>31 March 2026 JD (Unaudited)</u>	<u>31 March 2025 JD (Unaudited)</u>
<b>Net brokerage commissions revenues:</b>			
Jordan Kuwait Bank	Parent Company	<u>3,626</u>	<u>3,648</u>
Invest Bank	Shareholder	<u>-</u>	<u>1,473</u>
<b>Net brokerage commissions revenues from international markets:</b>			
Jordan Kuwait Bank	Parent Company	<u>8,590</u>	<u>18,000</u>
<b>Interest income</b>			
Jordan Kuwait Bank	Parent Company	<u>13,513</u>	<u>710</u>
Invest bank	Shareholder	<u>-</u>	<u>34</u>
<b>Financial consultation revenues</b>			
Jordan Kuwait Bank	Parent Company	<u>16,000</u>	<u>-</u>
<b>Administrative expenses</b>			
Administrative expenses - Jordan Kuwait Bank (note 16)	Parent Company	<u>3,000</u>	<u>3,000</u>
<b>Finance costs:</b>			
Invest Bank	Shareholder	<u>58,541</u>	<u>102,416</u>
Jordan Kuwait Bank	Parent Company	<u>4,713</u>	<u>3,550</u>

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**Bank guarantees:**

The Group has bank guarantees provided by Jordan Kuwait Bank and Invest Bank (Parent Company and shareholder, respectively) in the amount of JD 1,826,000 and JD 400,000 as at 31 March 2026, respectively, cash margins against these bank guarantees amounted to JD 191,575 (note 8). (31 December 2025: Jordan Kuwait Bank and Invest Bank in the amount of JD 1,346,000 and JD 400,000, respectively, cash margins against these bank guarantees amounted to JD 95,750 (note 8)).

**Compensation of key management personnel:**

The following is a summary of the benefits (salaries, bonuses and other benefits) of the Group's key management personnel:

	31 March 2026	31 March 2025
	JD	JD
	(Unaudited)	(Unaudited)
Salaries and bonuses	45,000	105,878
Remuneration and transportation allowance for members of the Board of Directors (note 16)	20,133	21,000
	<u>65,133</u>	<u>126,878</u>

**(21) BASIC AND DILUTED EARNINGS PER SHARE FROM THE PROFIT FOR THE PERIOD**

	31 March 2026	31 March 2025
	JD	JD
	(Unaudited)	(Unaudited)
Profit for the period (JD)	135,268	6,415
Weighted average number of shares during the period (share)	<u>9,000,000</u>	<u>10,000,000</u>
Basic and diluted earnings per share from profit for the period (JD)	<u>0.02</u>	<u>0.001</u>