

JORDAN LOAN GUARANTEE CORPORATION

(PUBLIC SHAREHOLDING COMPANY)

INTERIM CONDENSED FINANCIAL STATEMENTS (UNAUDITED)

30 JUNE 2026

**Report on Review of Interim Condensed Financial Statements
To The Board of Directors of Jordan Loan Guarantee Corporation
(Public Shareholding Company)
Amman - Jordan**

Introduction

We have reviewed the interim condensed financial statements of Jordan Loan Guarantee Corporation (the "Company") as at 30 June 2026, which comprise the interim condensed statement of financial position as at 30 June 2026, and the interim condensed statements of income, the interim condensed statement of comprehensive income for the three and six months then ended, the interim condensed statement of changes in equity, and the interim condensed statement of cash flows for the six-months period then ended and explanatory notes. The board of directors is responsible for the preparation and fair presentation of these interim condensed financial statements in accordance with International Accounting Standards (34) "Interim Financial Reporting" ("IAS 34"). Our responsibility is to express a conclusion on these interim condensed financial statements based on our review.

Scope of review

We conducted our review in accordance with International Standard on Review Engagements 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of Interim financial information consists of making inquiries, primarily of persons responsible for the 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 financial statements are not prepared, in all material respects, in accordance with IAS (34).

Amman – Jordan
29 July 2026

ERNST & YOUNG
Amman - Jordan

JORDAN LOAN GUARANTEE CORPORATION - PUBLIC SHAREHOLDING COMPANY
INTERIM CONDENSED STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2026 (UNAUDITED)

	Notes	30 June 2026 JD (Unaudited)	31 December 2025 JD (Audited)
<u>ASSETS</u>			
Cash and balances at banks	4	11,750,272	18,459,956
Term deposits at banks	5	6,862,028	2,897,350
Restricted bank deposits		183,152,145	180,724,088
Restricted financial assets at amortized cost	13	574,122,742	566,000,848
Financial assets at amortized cost	7	32,210,342	27,207,882
Financial assets at fair value through other comprehensive income	6	2,136,316	2,135,106
Receivables and other current assets		2,857,871	3,198,823
Deferred tax assets	8	2,343,040	2,230,087
Property and equipment		3,246,683	3,288,985
Total assets		818,681,439	806,143,125
<u>EQUITY AND LIABILITIES</u>			
Equity			
Paid-in capital	9	29,080,310	29,080,310
Statutory reserve	9	2,945,986	2,945,986
Voluntary reserve	9	2,204,824	2,204,824
Fair value reserve		829,338	828,192
Retained earnings		12,088,267	10,425,958
Total equity		47,148,725	45,485,270
Liabilities			
Contractually restricted provisions - Central Bank of Jordan		140,935,001	131,289,835
Contractually restricted provisions - other entities		13,771,246	5,187,243
Expected credit losses provision		36,866,075	33,789,208
Central Bank of Jordan loan - industrial finance guarantee program	13	5,160,695	5,160,695
Central Bank of Jordan Loan - exports credit guarantee program	13	99,999,277	99,999,277
Central Bank of Jordan Loan - housing loan guarantee program - facilitated housing	13	100,000,000	100,000,000
Central Bank of Jordan Loan - facing Covid- 19 pandemic	13	300,000,000	300,000,000
Ministry of Planning deposits		1,248,500	1,248,500
Startup micro projects' loans	13	57,256,706	64,519,356
Deferred grants interest income		-	1,130,352
KFW Bank grant - Employment Guarantee Program		9,873,592	9,873,592
Payables and other credit balances		5,903,818	7,868,425
Income tax provision	8	517,804	591,372
Total liabilities		771,532,714	760,657,855
Total equity and liabilities		818,681,439	806,143,125

The accompanying notes from 1 to 14 form an integral part of these interim condensed financial statements.

JORDAN LOAN GUARANTEE CORPORATION - PUBLIC SHAREHOLDING COMPANY
INTERIM CONDENSED STATEMENT OF INCOME
FOR THE SIX-MONTHS ENDED 30 JUNE 2026 (UNAUDITED)

	Notes	For the three months ended 30 June		For the six months ended 30 June	
		2026	2025	2026	2025
		JD	JD	JD	JD
Revenues					
Interest revenues on bonds and deposits of the central bank and other parties (contractually restricted)	13	10,698,123	10,517,103	21,417,090	21,118,671
Grants interest income contractually restricted		-	-	8,191,537	-
Other bank deposits' interests		257,280	302,601	574,421	665,489
Interest on investments in financial assets at amortized cost, others		546,981	491,191	1,026,053	975,711
Loans guarantees commissions		246,485	240,306	495,224	475,032
Exports and domestic buyer's guarantees commissions		163,965	131,685	355,463	311,199
Industrial financing and services guarantees commissions		544,151	422,207	1,061,458	815,504
National program for facing Covid-19 and micro loan guarantee commissions		57,042	87,985	114,436	189,520
Green financing program guarantee commissions		13,390	-	18,526	-
Managing Central Bank of Jordan Programs loans commissions		436,294	305,464	834,080	572,925
Dividends received		399	-	81,399	90,000
Other revenues		13,450	-	26,900	485
Total revenues		<u>12,977,560</u>	<u>12,498,542</u>	<u>34,196,587</u>	<u>25,214,536</u>
Less:					
Administrative expenses		(640,019)	(582,761)	(1,252,694)	(1,161,930)
Finance costs for central bank loans	13	(1,246,565)	(1,250,916)	(2,481,395)	(2,490,525)
Provision of expected credit losses for programs financed by the loans of the Central Bank and other entities (contractually restricted)		(1,736,376)	(1,988,586)	(2,575,611)	(2,354,495)
Contractually restricted provisions expense	13	(7,715,182)	(7,277,601)	(24,551,621)	(16,273,651)
Provisions for expected credit losses related to Company's programs		(766,536)	(405,642)	(1,239,713)	(671,828)
Reversal of provision (provision) for expected credit losses for bonds and deposits		33,268	24,367	(7,592)	(7,766)
Total expenses		<u>(12,071,410)</u>	<u>(11,481,139)</u>	<u>(32,108,626)</u>	<u>(22,960,195)</u>
Profit for the period before income tax		906,150	1,017,403	2,087,961	2,254,341
Income tax expense for the period	8	(190,230)	(213,656)	(425,652)	(461,433)
Profit for the period		<u>715,920</u>	<u>803,747</u>	<u>1,662,309</u>	<u>1,792,908</u>
		<u>Fils/ JD</u>	<u>Fils/ JD</u>	<u>Fils/ JD</u>	<u>Fils/ JD</u>
Basic and diluted earnings per share for the profit of the period	10	0/025	0/028	0/057	0/062

The accompanying notes from 1 to 14 form an integral part of these interim condensed financial statements.

JORDAN LOAN GUARANTEE CORPORATION - PUBLIC SHAREHOLDING COMPANY
INTERIM CONDENSED STATEMENT OF COMPREHENSIVE INCOME
FOR THE SIX-MONTHS ENDED 30 JUNE 2026 (UNAUDITED)

	For the three months ended 30 June		For the six months ended 30 June	
	2026	2025	2026	2025
	JD	JD	JD	JD
Profit for the period	715,920	803,747	1,662,309	1,792,908
Add: Other comprehensive income items				
Change in fair value of financial assets through other comprehensive income	-	1,803	1,146	1,803
Total comprehensive income for the period	<u>715,920</u>	<u>805,550</u>	<u>1,663,455</u>	<u>1,794,711</u>

The accompanying notes from 1 to 14 form an integral part of these interim condensed financial statements.

JORDAN LOAN GUARANTEE CORPORATION - PUBLIC SHAREHOLDING COMPANY
INTERIM CONDENSED STATEMENT OF CHANGES IN EQUITY
FOR THE SIX MONTHS ENDED 30 JUNE 2026 (UNAUDITED)

	Paid in capital	Statutory reserve	Voluntary reserve	Fair value reserve	Retained earnings *	Total
	JD	JD	JD	JD	JD	JD
For the six-months ended 30 June 2026 -						
Balance as at 1 January 2026	29,080,310	2,945,986	2,204,824	828,192	10,425,958	45,485,270
Total comprehensive income for the period	-	-	-	1,146	1,662,309	1,663,455
Balance as at 30 June 2026	<u>29,080,310</u>	<u>2,945,986</u>	<u>2,204,824</u>	<u>829,338</u>	<u>12,088,267</u>	<u>47,148,725</u>
For the six-months ended 30 June 2025 -						
Balance as at 1 January 2025	29,080,310	2,690,932	2,204,824	344,407	8,697,555	43,018,028
Total comprehensive income for the period	-	-	-	1,803	1,792,908	1,794,711
Balance as at 30 June 2025	<u>29,080,310</u>	<u>2,690,932</u>	<u>2,204,824</u>	<u>346,210</u>	<u>10,490,463</u>	<u>44,812,739</u>

* Profits available for distribution amounted to JD 9,745,227 as of 30 June 2026 where retained earnings include amounts restricted from distribution totaling JD 2,343,040 as of 30 June 2026, representing deferred tax assets in accordance with the instructions of the Jordan Securities Commission.

The accompanying notes from 1 to 14 form an integral part of these interim condensed financial statements.

JORDAN LOAN GUARANTEE CORPORATION - PUBLIC SHAREHOLDING COMPANY
INTERIM CONDENSED STATEMENT OF CASH FLOWS
FOR THE SIX MONTHS ENDED 30 JUNE 2026 (UNAUDITED)

	Notes	For the six months ended 30 June	
		2026 JD	2025 JD
<u>OPERATING ACTIVITIES</u>			
Profit for the period before tax		2,087,961	2,254,341
Adjustments for -			
Depreciation		80,392	48,794
End of service indemnity provision		29,330	10,570
Provisions for expected credit losses of the Company's programs		1,239,713	671,828
Provision for expected credit losses for bonds and deposits		7,592	7,766
Provision of expected credit losses for programs financed by the loans from the central bank and other entities (contractually restricted)		2,575,611	2,354,495
Interest revenue on bonds and deposits of the central bank and other parties (contractually restricted)		(21,417,090)	(21,118,671)
Grants interest income contractually restricted		(8,191,537)	-
Dividends		(81,399)	(90,000)
Bank deposits' interest, others		(574,421)	(665,489)
Interest on investments in financial assets at amortized cost, others		(1,026,053)	(975,711)
Finance costs of central bank loans		2,481,395	2,490,525
Contractually restricted provisions expense		24,551,621	16,273,651
Gain from the sale of property and equipment		-	(485)
Deferred grants income		(26,900)	-
Working capital adjustments:			
Receivables and other current assets		340,952	945,252
Payables and other current liabilities		(1,967,037)	(1,062,172)
Contractually restricted provisions		(6,880,472)	(6,224,418)
Income tax paid	8	(612,237)	(718,370)
Net cash flows used in operating activities		(7,382,579)	(5,798,094)
<u>INVESTING ACTIVITIES</u>			
Purchase of properties and equipment		(38,090)	(23,944)
Increase in term deposits at banks		(3,964,678)	(2,702,694)
Dividends received		81,399	90,000
Purchase of financial assets at amortized cost, restricted		(8,121,894)	(10,098,198)
Purchase of financial assets at amortized cost		(5,002,460)	-
Purchase of financial assets at fair value through other comprehensive income		-	(601,902)
Interests received		1,600,474	1,641,200
Increase in restricted bank deposits		(2,428,057)	(1,524,706)
Interest revenues on bonds and deposits of the central bank and other parties (contractually restricted) received		21,417,090	21,118,671
Proceeds from sale of property and equipment		-	600
Net cash flows from investing activities		3,543,784	7,899,027
<u>FINANCING ACTIVITIES</u>			
Finance costs paid		(2,481,395)	(2,490,525)
Startup micro-projects loans		(389,950)	-
Net cash flows used in financing activities		(2,871,345)	(2,490,525)
Decrease in cash and cash equivalents		(6,710,140)	(389,592)
Cash and cash equivalents at the beginning of the period		18,470,338	15,677,628
Cash and cash equivalents at the end of the period	4	11,760,198	15,288,036

The accompanying notes from 1 to 14 form an integral part of these interim condensed financial statements.

(1) GENERAL

Jordan Loan Guarantee Corporation was established as a Public Shareholding Company on 26 March 1994 as a result of the transfer of the loans guarantee project, under the Council of Ministers' decision, according to which all accounts and assets of the project were transferred to the Central Bank of Jordan in order to establish a public shareholding company to guarantee loans under the number (242). The Company is registered in Amman- The Hashemite Kingdom of Jordan.

The principal objective of the Company is to provide the necessary guarantees to cover the loans granted by banks and financial institutions with various terms and types, full or partial coverage for establishing economic projects or expanding them and to raise their production and marketing efficiency in order to create job opportunities or provide the capabilities of earning or saving foreign currencies. As well as providing the necessary guarantees to cover risks in the field of Jordanian exports financing and in any other economic sector in general and in any sector or field that achieves the interest of the company in particular.

These interim condensed financial statements were authorized for issuance by the Board of Directors on 29 July 2026.

(2-1) BASIS OF PREPARATION AND ACCOUNTING POLICIES

The interim condensed financial statements for the six months ended on 30 June 2026 have been prepared in accordance with IAS number (34) "Interim Financial Reporting".

The interim condensed financial statements have been prepared under the historical cost convention except for the financial assets which are appearing in their fair value through other comprehensive income.

The interim condensed financial statements are presented in the Jordanian Dinar which is also the functional currency used by the Company.

The interim condensed financial statements do not comprise all the information and disclosures required for financial statements prepared in accordance with the International Financial Reporting Standards, and should be read in conjunction with the annual financial statements as of 31 December 2025. In addition, results of the six-month period ended 30 June 2026 are not necessarily indicative of the results expected for the financial year ending 31 December 2026.

(2-2) CHANGES IN ACCOUNTING POLICIES

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

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 Company's interim condensed financial statements.

Contracts Referencing Nature-dependent Electricity - Amendments to IFRS 9 and IFRS 7

In December 2024, the IASB issued Amendments to IFRS 9 and IFRS 7 - Contracts Referencing Nature-dependent Electricity. The amendments apply only to contracts that reference nature-dependent electricity, and they:

- Clarify the application of the 'own-use' requirements for in-scope contracts.
- Amend the designation requirements for a hedged item in a cash flow hedging relationship for in-scope contracts.
- Add new disclosure requirements to enable investors to understand the effect of these contracts on the Company's/Group's/Bank's financial performance and cash flows.

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

JORDAN LOAN GUARANTEE CORPORATION - PUBLIC SHAREHOLDING COMPANY
NOTES TO THE INTERIM CONDENSED FINANCIAL STATEMENTS
30 JUNE 2026 (UNAUDITED)

(3) BALANCES OF GRANTED CEILINGS AND GUARANTEED LOANS

Balances of granted and guaranteed loans and ceilings provided by the Company are as follows:

	Loan ceiling		Guaranteed amount	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
	JD	JD	JD	JD
The National Program for facing Covid – 19 pandemics	52,886,938	79,754,153	52,886,938	79,754,153
Industrial financing and services	246,088,174	187,862,319	246,088,174	187,862,319
Productive loans guarantee program	47,749,600	46,103,734	49,603,886	44,750,779
Startups micro projects	41,281,432	33,973,813	41,281,432	33,973,813
Housing loans guarantee program	10,016,906	10,530,906	6,996,981	8,562,727
Guarantee of exports and domestic buyers' credit	8,184,868	7,902,375	8,184,868	7,902,375
Green financing program	14,697,719	-	14,697,719	-
	<u>420,905,637</u>	<u>366,127,300</u>	<u>419,739,998</u>	<u>362,806,166</u>

(4) CASH AND BANKS BALANCES

	30 June 2026	31 December 2025
	JD	JD
	(Unaudited)	(Audited)
Cash on hand	2,000	2,000
Current accounts at banks	172,544	58,114
Deposits maturing within three months*	<u>11,585,654</u>	<u>18,410,224</u>
	11,760,198	18,470,338
Expected credit losses provision	<u>(9,926)</u>	<u>(10,382)</u>
	<u>11,750,272</u>	<u>18,459,956</u>

* Term deposits are held for one to three months with an interest rate ranging from 5% to 5.75% during the first half of 2026 (31 December 2025: 5.5% to 6%).

JORDAN LOAN GUARANTEE CORPORATION - PUBLIC SHAREHOLDING COMPANY
NOTES TO THE INTERIM CONDENSED FINANCIAL STATEMENTS
30 JUNE 2026 (UNAUDITED)

Movement on the provision for expected credit losses is as follows:

	30 June 2026 JD (Unaudited)	31 December 2025 JD (Audited)
Balance at the beginning of the period / year	10,382	10,454
Recovered from the provision	(456)	(72)
Balance at the end of the period / year	<u>9,926</u>	<u>10,382</u>

For the purpose of the preparation of interim condensed statement of cash flows, the details of cash and cash equivalents are as follows:

	30 June 2026 JD (Unaudited)	30 June 2025 JD (Unaudited)
Cash and banks balances	<u>11,760,198</u>	<u>15,288,036</u>

(5) TERM DEPOSITS AT BANKS

30 June 2026			
	Deposits maturing in more than three months and up to six months JD	Deposits maturing in more than six months and up to one year JD	Total JD
Term deposits	-	6,879,938	6,879,938
Less: provision for expected credit losses	-	(17,910)	(17,910)
	<u>-</u>	<u>6,862,028</u>	<u>6,862,028</u>
31 December 2025			
	Deposits maturing in more than three months and up to six months JD	Deposits maturing in more than six months and up to one year JD	Total JD
Term deposits	-	2,907,204	2,907,204
Less: provision for expected credit losses	-	(9,854)	(9,854)
	<u>-</u>	<u>2,897,350</u>	<u>2,897,350</u>

Interest rates on bank deposits amounted to 5.5% during the first half of 2026 (31 December 2025: 5.75%).

JORDAN LOAN GUARANTEE CORPORATION - PUBLIC SHAREHOLDING COMPANY
NOTES TO THE INTERIM CONDENSED FINANCIAL STATEMENTS
30 JUNE 2026 (UNAUDITED)

Movement on the provision for expected credit losses is as follows:

	30 June 2026	31 December 2025
	JD	JD
	(Unaudited)	(Audited)
Balance at the beginning of the period / year	9,854	7,291
Provision for the period / year	8,056	2,563
Balance at the end of the period / year	17,910	9,854

(6) FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

	30 June 2026	31 December 2025
	JD	JD
	(Unaudited)	(Audited)
Financial assets listed at Amman Stock Exchange – companies' shares	2,025,286	2,024,076
Unlisted financial assets – companies' shares	111,030	111,030
	2,136,316	2,135,106

(7) FINANCIAL ASSETS AT AMORTIZED COST

	30 June 2026	31 December 2025
	JD	JD
	(Unaudited)	(Audited)
Treasury and loan bonds inside Jordan	32,235,602	27,233,150
Provision for expected credit losses	(25,260)	(25,268)
	32,210,342	27,207,882

The interest rates on treasury bonds in Jordanian Dinars ranged from 5.894% to 6.97% and the maturity periods range from between 8 September 2026 and until 15 April 2031.

The interest on Ahli Bank loan bond is 8.5% and matures on 13 November 2029.

JORDAN LOAN GUARANTEE CORPORATION - PUBLIC SHAREHOLDING COMPANY
NOTES TO THE INTERIM CONDENSED FINANCIAL STATEMENTS
30 JUNE 2026 (UNAUDITED)

Movement on the provision for expected credit losses during the period / year was as follows:

	30 June 2026	31 December 2025
	JD	JD
	(Unaudited)	(Audited)
Balance at the beginning of the period / year	25,268	25,294
Reversal for the period / year	(8)	(26)
Balance at the end of the period / year	25,260	25,268

(8) INCOME TAX

Movement of income tax provision for the period / year was as follows:

	30 June 2026	31 December 2025
	JD	JD
	(Unaudited)	(Audited)
Balance at the beginning of the period / year	591,372	665,375
Income tax for the period / year	538,669	905,983
Income tax paid	(612,237)	(979,986)
Balance at the end of the period / year	517,804	591,372

The income tax shown in the interim condensed statement of income consists of the following:

	30 June 2026	30 June 2025
	JD	JD
	(Unaudited)	(Unaudited)
Income tax expense for the period	513,018	504,594
National contribution tax	25,651	25,230
Prior years income tax	-	2,197
Deferred tax assets surplus	(113,017)	(70,588)
	425,652	461,433

JORDAN LOAN GUARANTEE CORPORATION - PUBLIC SHAREHOLDING COMPANY
NOTES TO THE INTERIM CONDENSED FINANCIAL STATEMENTS
30 JUNE 2026 (UNAUDITED)

Below are the details of the deferred tax assets' balances:

	30 June 2026	31 December 2025
	JD	JD
	(Unaudited)	(Audited)
Expected credit losses provision for the Company's programs	2,360,230	2,254,967
Provision for expected credit losses for receivables and other current assets	5,213	5,213
End of service indemnity provision	12,398	6,238
Provision for expected credit losses for bonds and deposits	11,150	9,556
Accumulated change in the fair value of the financial assets	(45,951)	(45,887)
	<u>2,343,040</u>	<u>2,230,087</u>

Movement on deferred tax assets and liabilities for the period / year was as follows:

	30 June 2026	31 December 2025
	JD	JD
	(Unaudited)	(Audited)
Balance at the beginning of the period / year	2,230,087	1,860,798
Net changes during the period / year – deferred tax assets	113,017	396,095
Net changes during the period / year – deferred tax liabilities	(64)	(26,806)
Balance at the end of the period / year	<u>2,343,040</u>	<u>2,230,087</u>

The income tax provision for the periods ended 30 June 2026 and 2025 was calculated in accordance with the Income tax law No. (34) for the year 2014 and its amendments. The Company's statutory income tax rate is 20% plus a 1% national contribution tax.

The Company has obtained final clearance from the Income and Sales Tax Department up to year 2024. The Company has filed its income tax return for the year ended 31 December 2025 with the Income and Sales Tax Department however it has not reviewed the records as of the date of these financial statements.

(9) EQUITY

Share Capital

The authorized, subscribed and paid-in capital is JD 29,080,310 divided into 29,080,310 shares at par value of JD 1 each.

Statutory Reserve

The amounts accumulated in this account represent 10% of the annual profit before tax transferred to statutory reserve as required by the Jordanian Companies Law. The reserve is not available for distribution to the shareholders.

Voluntary Reserve

The amounts accumulated in this account represent no more than 20% of the annual profit before tax transferred to statutory reserve as required by the Jordanian Companies Law. The reserve is available for distribution to the shareholders.

Profits available for distribution

In accordance with the Instructions for Recognition, Measurement and Disposal of Revaluation Surplus for the year 2022 issued by the Jordan Securities Commission, distributable profits represent retained earnings after excluding restricted or non-distributable amounts. Such amounts include any debit (negative) balance of the fair value reserve relating to financial assets measured at fair value through other comprehensive income, deferred tax assets, and any other amounts whose distribution is prohibited under regulations issued by the Commission or other regulatory authorities, or which the Board of Directors resolves to restrict from distribution through a duly supported resolution.

(10) EARNING PER SHARE FOR THE PERIOD

	For the three months ended on 30 June		For the six months ended on 30 June	
	2026	2025	2026	2025
Profit for the period (JD)	715,920	803,747	1,662,309	1,792,908
Weighted average number of shares (share)	29,080,310	29,080,310	29,080,310	29,080,310
	Fils/ JD	Fils/ JD	Fils/ JD	Fils/ JD
Profit per share for the period	0/025	0/028	0/057	0/062

(11) SHARES REGISTERED IN THE COMPANY'S NAME

The Company has invested in the Innovative Startups and SMEs Fund on behalf of the Jordanian Government, where this investment was financed by a loan from the World Bank that has been granted to the Jordanian government, and the Company will be responsible to execute specific transactions in accordance with the agreements made between the Company, the World Bank and the Jordanian Government, and there will be no any obligations nor rewards to the Company from its investment in the Fund.

The par value of the Fund's shares registered in the name of the Company as a contribution in the Innovative Startups and SMEs Fund are JD/share 21,292,462 as of 30 June 2026 and 31 December 2025.

JORDAN LOAN GUARANTEE CORPORATION - PUBLIC SHAREHOLDING COMPANY
NOTES TO THE INTERIM CONDENSED FINANCIAL STATEMENTS
30 JUNE 2026 (UNAUDITED)

(12) RELATED PARTIES' TRANSACTIONS

The related parties represent the Central Bank of Jordan, shareholders and the executive management of the Company. Pricing policies and terms of these transactions are approved by the Company's management.

Related parties' balances included in the interim condensed statement of financial position were as follows:

	30 June 2026 JD (Unaudited)	31 December 2025 JD (Audited)
Restricted Bank Deposits - Central Bank of Jordan and commercial banks	161,261,331	160,704,917
Restricted financial assets at amortized cost (governmental bonds)	574,122,742	566,000,848
Financial assets at amortized cost - treasury bonds and Jordan Ahli Bank	32,210,342	27,207,882
Central Bank of Jordan loans	555,159,972	555,549,922
Arab Bank loan	2,486,561	2,486,561
Cairo Amman Bank loan	537,212	537,212
Housing Bank for Trade and Finance loan	1,854,691	1,854,691
Jordan Ahli Bank loan	604,115	604,115
Bank Al- Etihad loan	638,222	638,222

Summarized transactions with related parties included in the interim condensed statement of income were as follows:

	For the six months ended 30 June 2026 JD (Unaudited)	2025 JD (Unaudited)
Interest revenues on bonds and deposits of the central bank and other entities (contractually restricted)	21,417,090	21,118,671
Central Bank loans' finance costs	2,481,395	2,490,525

Summarized benefits (Salaries, incentives and other benefits) for the executive management of the Company are as follows:

Total salaries and incentives paid for the executive management of the Company for the six months ended 30 June 2026 amounted to JD 283,868 (For the six months ended 30 June 2025 amounted to JD 275,503).

(13) LOANS GRANTED TO THE COMPANY

The Company provides the necessary guarantees to cover the loans granted by banks and financial institutions of various terms and types, full or partial coverage for establishing economic projects or expanding them to raise their production and marketing efficiency. as well as providing the necessary guarantees to cover risks in the field of Jordanian exports financing and in any other economic sector in general and in any sector or field that achieves the interest of the Company in particular.

During the previous years, the Company obtained several loans from the Central Bank of Jordan totaling approximately JD 550 million as illustrated in the table below, as these agreements stipulate that the loans granted to the Company are to be used exclusively for the purposes of guaranteeing loans and the Company's programs through the Central Bank of Jordan buying government bonds in favor of the Company and mortgaging all these bonds in its favor, as the Company does not have the control to dispose of these bonds and benefit from their returns, and in accordance with the contractual arrangements within the signed agreements, the Company records the interest revenue from these bonds and the interest of Central Bank loans in the interim condensed statement of income, and also records the provision for expected credit losses for the Company's programs as contractually restricted provisions expenses related to the Central Bank in the interim condensed statement of income.

Loan	Loan Date	Amount	Interest Rate
Central Bank of Jordan loan - facing Covid -19 pandemic	2020	JD 300 Million	0.5%
Central Bank of Jordan loan - exports credit guarantee program	2018	JD 100 Million	2%
Central Bank of Jordan loan - housing loan guarantee program - facilitated housing	2019	JD 100 Million	0.5%
Central Bank of Jordan loan - startup micro projects loans	2018	JD 50 Million	2%
Total		550 Million	

An amendment appendix to the above loan agreements was signed during 2025, whereby the loan maturities which previously ranged from 10 to 15 years, were modified so that all loans now have a one-year term and are renewable upon the approval of the Central Bank provided that the total renewal period does not exceed the original maturity date of each agreement.

JORDAN LOAN GUARANTEE CORPORATION - PUBLIC SHAREHOLDING COMPANY
NOTES TO THE INTERIM CONDENSED FINANCIAL STATEMENTS
30 JUNE 2026 (UNAUDITED)

During the previous years, the Company has also obtained a number of loans from the Central Bank, other Commercial and Islamic banks and other parties with zero interest rate as illustrated in the table below, as the Company used the proceeds of these loans and invested them as bank deposits and recorded the returns of these investments as revenues within the interim condensed statement of income, where the proceeds of these loans are exclusively used to finance the Company's programs in accordance with the contractual arrangements in the signed agreements. An amendment appendix to the loan agreements obtained from commercial and Islamic banks to guarantee start-up micro and small and medium-sized loans was signed during 2026. Under this amendment, the maturities were extended for an additional ten years, and the purpose of the loans was amended so that the proceeds are to be used to contribute to the financing of the Productive Loan Guarantee Program aimed at supporting small and medium-sized enterprises, effective from 1 March 2026.

Loan	Amount
Total Loans obtained from various banks to guarantee the Startup micro, small and medium -sized loans	JD 15.26 Million
Central Bank of Jordan Loan / Industrial finance guarantee program (Ejada)	JD 5.16 Million
Total	JD 20.42 Million

(14) CONTINGENT LIABILITIES

LAWSUITS-

The Company is a defendant in a lawsuit representing legal claims related to its ordinary course of business in the sector of export credit guarantees amounting to JD 231,638 as at 30 June 2026 (31 December 2025: JD 231,638). The Company's legal counsel believes that there is a good chance that the lawsuit will be rebutted and based on the opinion of the Company's management, the recorded provision is sufficient to meet any contingent liabilities and there is no need to record additional provision for this lawsuit.