

SAFWA ISLAMIC BANK
(PUBLIC SHAREHOLDING LIMITED COMPANY)
AMMAN-THE HASHEMITE KINGDOM OF JORDAN

INTERIM CONSOLIDATED CONDENSED FINANCIAL STATEMENTS
FOR THE SIX-MONTH PERIOD ENDED 30 June 2026
TOGETHER WITH THE INDEPENDENT
AUDITOR'S REVIEW REPORT

SAFWA ISLAMIC BANK
(PUBLIC SHAREHOLDING LIMITED COMPANY)
AMMAN-THE HASHEMITE KINGDOM OF JORDAN
30 JUNE 2026

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**Report on Review of Interim Consolidated Condensed Financial Statements
To the Board of Directors of Safwa Islamic Bank - Public Shareholding Company
Amman - Jordan**

Introduction

We have reviewed the accompanying interim consolidated condensed financial statements of Safwa Islamic Bank (the "Bank") and its subsidiary (the "Group") as at 30 June 2026, comprising of the interim consolidated condensed statement of financial position as at 30 June 2026 and the related interim consolidated condensed statement of income and other comprehensive income, the interim consolidated condensed statement of income and attribution related to quasi-equity, the interim consolidated condensed statement of changes in shareholders' equity and the interim consolidated condensed statement of cash flows for the six months then ended and explanatory notes. The Board of Directors is responsible for the preparation and presentation of these interim consolidated condensed financial statements in accordance with Financial Accounting Standard No. (41) ("Interim Financial Reporting") related to the preparation of interim financial reports issued by the Accounting and Auditing Organization for Islamic Financial Institutions ("AAOIFI"). Our responsibility is to express a conclusion on these interim consolidated 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 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 consolidated condensed financial statements are not prepared, in all material respects, in accordance with Financial Accounting Standard No. (41).

Ernst and Young

ERNST & YOUNG
Amman - Jordan

Amman – Jordan
23 July 2026

Statement "A"

Safwa Islamic Bank
(Public Shareholding Limited Company)
Amman - The Hashemite Kingdom of Jordan

Interim Consolidated Condensed Statement of Financial Position

	Notes	30 June 2026 (Reviewed) JD	31 December 2025 (Audited) JD
Assets			
Cash and balances at the Central Bank of Jordan	4	196,717,809	244,092,528
Balances at banks and the financial institutions	5	40,476,263	19,956,320
International wakala investments - net	6	270,957,292	245,612,315
Deferred sales receivables and other receivables - net	7	2,098,926,684	1,895,030,847
Financial assets at fair value through other comprehensive income - net	8	152,655,434	110,002,090
Financial assets at fair value through quasi-equity - net	9	380,479,900	405,828,077
Financial assets at fair value through statement of income	10	-	1,466,896
Financial assets at amortized cost	11	290,370,000	261,652,000
Investment in associate		351,403	339,331
Ijara Muntahia Bittamleek assets - net	12	1,002,737,724	933,532,662
Al-Qard Al-Hasan - net	13	21,684,591	52,354,010
Investment in real estate	14	1,359,415	1,730,415
Property and equipment - net		25,128,994	23,548,235
Intangible assets - net		3,910,547	2,617,423
Right-of-use assets	35/A	10,864,547	11,281,983
Deferred tax assets	18/C	21,758,079	19,369,777
Other assets	15	63,819,424	60,051,179
Total Assets		4,582,198,106	4,288,466,088
Liabilities and Quasi-equity and Equity			
Liabilities			
Banks and financial Institutions' accounts		13,363,856	17,564,555
Customers' current accounts	16	399,152,892	351,192,050
Cash margins		265,182,966	208,290,849
Islamic Financing	17	35,450,000	-
Income tax provision	18/A	16,491,961	18,142,645
Deferred Tax Liabilities	18/C	-	31,161
Other provisions		259,326	159,326
Lease liabilities	35/B	10,751,712	11,381,785
Other liabilities	19	163,078,228	181,965,027
Total Liabilities		903,730,941	788,727,398
Quasi-equity			
Unrestricted investment accounts	20	3,419,423,726	3,258,163,271
Fair value reserve	21/A	1,874,984	4,054,351
Investment Risk Reserve		5,000,000	-
Total Quasi-equity		3,426,298,710	3,262,217,622
Equity			
Authorized and Paid-in capital	22	180,000,000	150,000,000
Statutory reserve	22	42,712,902	42,712,902
Fair value reserve -net	21/B	(225,063)	1,538,618
Retained earnings	23	13,102,051	43,269,548
Profit for the period - Statement (B)		16,578,565	-
Total Equity		252,168,455	237,521,068
Total Liabilities and Quasi-equity and Equity		4,582,198,106	4,288,466,088

The attached notes (1) to (45) form part of these interim consolidated condensed financial statements and should be read with them.

Statement "B"

Safwa Islamic Bank
(Public Shareholding Limited Company)

Amman - The Hashemite Kingdom of Jordan

Interim Consolidated Condensed Statement of Income and Other Comprehensive Income

	Notes	For the three months ended		For the six months ended	
		30 June		30 June	
		2026 (Reviewed)	2025 (Reviewed)	2026 (Reviewed)	2025 (Reviewed)
		JD	JD	JD	JD
Deferred sales income	24	33,462,517	26,994,224	65,066,915	53,032,688
Income from Ijara Muntahia Bittamleek assets	25	18,984,670	15,948,538	37,244,312	31,661,646
Income from International wakala investments		2,038,474	1,463,016	4,558,680	3,712,729
Income from financial assets at fair value through other comprehensive income	26	2,101,009	839,103	3,884,423	1,548,206
Income from financial assets at fair value through quasi-equity	27	6,681,366	5,123,903	11,454,187	10,767,407
Income from financial assets at fair value through statement of income	28	15,865	20,726	118,606	61,071
Income from financial assets at amortized cost	29	4,318,846	4,126,725	8,452,095	5,926,101
Income from investments in real estate - net		-	-	178,039	-
Net share of results of investment in an associate company		17,072	11,572	17,072	11,572
(Losses) gains from foreign currencies revaluation		(29,469)	106,037	(58,192)	154,033
Income from foreign currencies		740,255	778,410	1,487,045	1,442,734
Banking services income - net		3,754,677	2,782,054	6,914,890	5,405,305
Other income - net		523,539	1,054,599	1,005,514	1,763,113
Gross income		72,608,821	59,248,907	140,323,586	115,486,605
Provision expense for expected credit losses and other receivables	30	(5,322,888)	(7,276,445)	(8,482,846)	(15,981,480)
Deposit insurance fees		(1,774,122)	(1,486,302)	(3,548,244)	(2,972,604)
Islamic finance expenses		(496,224)	-	(915,691)	-
Employees' expenses		(5,948,469)	(5,441,302)	(11,948,151)	(10,917,473)
Depreciation and amortization		(950,686)	(832,074)	(1,834,179)	(1,681,077)
Depreciation of right of use assets		(555,552)	(475,128)	(1,089,788)	(952,464)
Finance costs / discount on lease liability		(96,315)	(89,826)	(188,370)	(181,265)
Rent expenses		(24,837)	(55,992)	(66,814)	(108,367)
Other expenses		(3,421,748)	(3,256,954)	(7,106,166)	(6,276,584)
Total expenses		(18,590,841)	(18,914,023)	(35,180,249)	(39,071,314)
Net profit for the period before tax , net income attributable to quasi-equity and deductions		54,017,980	40,334,884	105,143,337	76,415,291
Less : Appropriation to investment risk reserve		(3,000,000)	-	(5,000,000)	-
Net profit for the period before tax and net profit attributable to quasi-equity		51,017,980	40,334,884	100,143,337	76,415,291
Less : Net profit attributable to quasi-equity	31	(37,331,273)	(29,784,717)	(73,387,714)	(58,534,275)
Net profit for the period before tax		13,686,707	10,550,167	26,755,623	17,881,016
Income tax expense	18/B	(5,301,892)	(4,055,229)	(10,177,058)	(6,844,759)
Net profit for the period		8,384,815	6,494,938	16,578,565	11,036,257
Other comprehensive income items :					
Change in fair value reserve for financial assets - net		1,332,893	175,468	(1,731,075)	554,799
Total comprehensive income for the period		9,717,708	6,670,406	14,847,490	11,591,056
		JD/FILS	JD/FILS	JD/FILS	JD/FILS
Basic and diluted earnings per share for the period	33	0/047	0/036	0/092	0/061

The attached notes (1) to (45) form part of these interim consolidated condensed financial statements and should be read with them.

Statement "C"

Safwa Islamic Bank
(Public Shareholding Limited Company)
Amman - The Hashemite Kingdom of Jordan

Interim Consolidated Condensed Statement of Income and Attribution Related to Quasi-Equity

		30 June	30 June
	Notes	2026 (Reviewed)	2025 (Reviewed)
		JD	JD
Net profit for the period before tax , net income attributable to Quasi-Equity and deductions		105,143,337	76,415,291
Less : Unrelated income to quasi-equity		(17,872,538)	(11,378,818)
Add : Unrelated expenses to quasi-equity		25,265,931	21,807,250
Gross income attributable to Quasi-Equity		112,536,730	86,843,723
Less : Bank's share as mudarib and rab mal	32	(64,048,247)	(42,795,736)
Less : Investment risk reserve - net		(5,000,000)	-
Add : Bank's contribution	32	29,899,231	14,486,288
Net income attributable to Quasi-Equity	31	73,387,714	58,534,275

The attached notes (1) to (45) form part of these interim consolidated condensed financial statements and should be read with them.

Statement "D"

Safwa Islamic Bank
(Public Shareholding Limited Company)
Amman - The Hashemite Kingdom of Jordan

Interim Consolidated Condensed Statement of Changes in Equity

	Authorized and Paid-in capital*	Statutory Reserve	Fair value reserve - net	Retained Earnings**	Profit for the period	Total
	JD	JD	JD	JD	JD	JD
<u>For the six months ended 30 June 2026</u>						
Balance as at the beginning of the period	150,000,000	42,712,902	1,538,618	43,269,548	-	237,521,068
Capital increase	30,000,000	-	-	(30,000,000)	-	-
Capital increase fees	-	-	-	(200,103)	-	(200,103)
Total comprehensive income for the period - (Statement B)	-	-	(1,731,075)	-	16,578,565	14,847,490
Released from reserve as a result of the sale of financial assets through other comprehensive income	-	-	(32,606)	32,606	-	-
Balance as at 30 June 2026	180,000,000	42,712,902	(225,063)	13,102,051	16,578,565	252,168,455
<u>For the six months ended 30 June 2025</u>						
Balance as at the beginning of the period	120,000,000	38,320,046	94,068	51,089,561	-	209,503,675
Capital increase fees	-	-	-	(200,108)	-	(200,108)
Total comprehensive income for the period - (Statement B)	-	-	496,062	58,737	11,036,257	11,591,056
Balance as at 30 June 2025	120,000,000	38,320,046	590,130	50,948,190	11,036,257	220,894,623

- Retained earnings include a balance of JD 1,764,633 as at 30 June 2026 (JD 1,729,949 as at 31 December 2025) and it is restricted from use based on the Central Bank of Jordan instructions. which represents deferred tax assets -self

* The Bank's capital was increased from JD (150) million to JD (180) million with percentage of 20% from authorized capital after obtaining the approval of the Central Bank of Jordan in addition to the approval of the Bank's General Assembly at its meeting held on 23 April, 2026.

** Based on Central Bank of Jordan instructions no.(13/2018) that were issued on 6 June 2018 the general banking risks reserve which was transferred to retained earnings, amounted to JD 108,397 is restricted from use without prior approval from the Central Bank of Jordan.

The attached notes (1) to (45) form part of these interim consolidated condensed financial statements and should be read with them.

Statement "E"

Safwa Islamic Bank
(Public Shareholding Limited Company)
Amman - The Hashemite Kingdom of Jordan
Interim Consolidated Condensed Statement of Cash Flows

	Notes	For the six months ended 30 June	
		2026 (Reviewed)	2025 (Reviewed)
		JD	JD
<u>Cash flows used in operating activities</u>			
Profit for the period before tax - statement (B)		26,755,623	17,881,016
Adjustments for non-monetary items:			
Depreciation and amortization		1,834,179	1,681,077
Depreciation of Ijara Muntahia Bittamleek assets (self & joint)		72,405,560	50,065,081
Depreciation of right-of-use assets	35	1,089,788	952,464
Finance costs / discount on lease liability	35	188,370	181,265
Unrealized gains for financial assets at fair value through statement of Income	28	(49,321)	(20,899)
Provision of expected credit losses and other receivables		8,482,846	15,981,480
Appropriation to investment risk reserve		5,000,000	-
Net share of profit from investment in associate company		(12,072)	(11,572)
(Gains) losses from sale of property and equipment		(44,398)	1,759
Recovered from provision for impairment seized real estates / joint - net	15	(9,858)	(121,140)
Gain from sale of seized assets against debts		(80,949)	(951,194)
Profit before changes in assets and liabilities		115,559,768	85,639,337
Changes in assets and liabilities :			
Deferred sales receivables and other receivables		(212,162,251)	(105,888,400)
Ijara Muntahia Bittamleek assets		(141,610,622)	(112,358,510)
Al Qard Al Hasan		30,413,360	31,941
Other assets		(6,450,753)	(2,271,229)
Customers' current accounts		47,960,842	35,322,529
Cash margin accounts		56,892,117	27,792,922
Other provisions		100,000	-
Other liabilities		(18,636,949)	31,033,865
Net cash flows used in operating activities before income tax paid		(127,934,488)	(40,697,545)
Income tax paid	18/A	(14,201,112)	(16,602,131)
Net cash flows used in operating activities		(142,135,600)	(57,299,676)
<u>Cash flows used in investing activities</u>			
Purchase of financial assets at fair value through quasi-equity - net		(2,238,073)	(214,985)
Maturity of financial assets at fair value through quasi-equity		25,490,119	38,037,470
Maturity (purchase) of financial assets at fair value through statement of income - net		1,516,217	(1,736,689)
Purchase of financial assets at fair value through other comprehensive income - net		(48,696,506)	(21,929,485)
Maturity of financial assets at fair value through other comprehensive income		4,273,284	999,014
Net -purchase of financial assets at amortized cost		(28,718,000)	(141,800,000)
change in Real Estate investment - net		204,502	-
Purchase of intangible assets		(1,885,114)	(514,937)
Purchase of property and equipment & payments on purchase of property, equipment and projects under progress		(2,778,551)	(1,353,651)
Proceeds from sale of assets seized by the bank against debts		2,507,873	1,157,276
Net increase (decrease) in International Wakala Investments		(25,213,785)	45,321,130
Net cash flows used in investing activities		(75,538,034)	(82,034,857)
<u>Cash Flows from Financing Activities</u>			
Unrestricted investment accounts		161,260,455	111,389,509
Islamic Financing		35,450,000	-
Paid from lease liabilities		(1,490,795)	(1,324,797)
Capital increase fees		(200,103)	(200,108)
Net cash flows from financing activities		195,019,557	109,864,604
Net decrease in cash and cash equivalents		(22,654,077)	(29,469,929)
Cash and cash equivalents at beginning of the period		246,484,293	230,837,647
Cash and cash equivalents at end of the period	34	223,830,216	201,367,718
Non-cash transactions:			
Financing transferred to off statement of financial position or bad debts		1,730,625	847,090

The attached notes (1) to (45) form part of these interim consolidated condensed financial statements and should be read with them.

Safwa Islamic Bank
(Public Shareholding Limited Company)
Amman - The Hashemite Kingdom of Jordan
Notes to the Interim Consolidated Condensed Financial Statements

(1) GENERAL

Safwa Islamic Bank (the "Bank") is a public shareholding company licensed by the Central Bank of Jordan to practice and provide Islamic business and banking services in accordance with the Banking Law and the Companies Law.

The Bank provides all financial banking and structured investment services on a non-interest basis in accordance with Islamic Sharia' through the Bank's head office and its forty -five branches within the Kingdom and its subsidiary, in accordance with the effective Banking Law.

The Bank's authorized and paid-up capital is JD 180 million consisting of 180 million shares with a nominal value of one JD per share.

The Bank's capital was increased from JD 150 million to JD 180 million with percentage of 20% from authorized capital after obtaining the approval of the Central Bank of Jordan in addition to the approval of the Bank's General Assembly at its meeting held on 23 April 2026.

Etiihad Islamic Investment Company ("the Parent Company") owns 62.37% of the Bank's capital.

The Sharia Supervisory Board issued its report for the period ended 30 June 2026 in its meeting no. (6/2026) on 23 July 2026.

The interim consolidated condensed financial statements for the six months ended 30 June 2026 were approved by the Bank's Board of Directors at its meeting no. (5/2026) on 23 July 2026.

(2) BASIS OF PREPARATION AND MATERIAL ACCOUNTING POLICIES

(2-1) Basis of preparation of the interim consolidated condensed financial statements:

The interim consolidated condensed financial statements of the Bank and its subsidiary financed from the Bank's funds (the "Group") have been prepared in accordance with Financial Accounting Standard No. (41) ("Interim Financial Reporting") related to the preparation of interim financial reports issued by the Accounting and Auditing Organization for Islamic Financial Institutions ("AAOIFI"). The Bank also complies with the applicable local laws and the instructions of the Central Bank of Jordan and in the absence of standards issued by the Accounting and Auditing Organization for Islamic Financial Institutions related to the items of the financial statements, the International Financial Reporting Standards and their interpretations are applied in conformity with Sharia' standards until Islamic standards are issued for them.

The Bank complies with the instructions of the Central Bank of Jordan and the local laws in force.

The interim consolidated condensed financial statements have been prepared in accordance with the historical cost basis except for the financial assets at fair value through statement of income, the financial assets at fair value through other comprehensive income, financial assets at fair value through quasi-equity and the investments in real estate measured at fair value.

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

The interim consolidated condensed financial statements do not contain all information and disclosures for annual consolidated financial statements prepared in accordance with Sharia' rules and principles determined by the Bank's Sharia Supervisory Board and in accordance with Financial Accounting Standards issued by Accounting and Auditing Organization for Islamic Financial Institutions and it shall be read in conjunction with the Bank's annual report as of 31 December 2025. In addition, the results for the six-months ended 30 June 2026 do not necessarily indicate the expected results for the year ending 31 December 2026 and no appropriation was made for the profits of six months period ended 30 June 2026 since it is made at year-end.

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

The interim consolidated condensed financial statements comprise of the financial statements of the Bank and its subsidiary which is financed by the Bank's own funds and the Bank has the control to govern the operational and financial policies of the subsidiary to obtain benefits from its activities, all inter-company balances, transactions, revenue, expenses and off –balance sheet items between the Bank and its subsidiary are eliminated.

The financial statements of the subsidiary are prepared for the same reporting period as the Bank using same accounting policies applied by the Bank.

The subsidiary's operation results are consolidated in the interim consolidated condensed statements of income and other comprehensive income from the acquisition date which is the date the Bank actually obtains control on the subsidiary. The subsidiary's discontinued operation results are consolidated in the interim consolidated condensed statements of income and other comprehensive income which is the date that the Bank loses the control on its subsidiary.

The Bank owns the following subsidiary as of 30 June 2026:

Subsidiary name	Paid-in Capital	Banks Ownership	Company Main Activity	Source of Funding	Operation location	Acquisition Date
	JD					
Misc for financial brokerage company	2,000,000	100%	Financial Brokerage	Self	Amman	2011

(2-3) Changing in accounting policies:

The accounting policies used in the preparation of the interim consolidated condensed 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 impact of the application of the following standards:

Financial Accounting Standard No. (45) "Quasi-equity (including investment accounts)"

The Accounting and Auditing Organization for Islamic Financial Institutions issued Financial Accounting Standard No. (45) in 2023. This standard describes the principles of financial reporting related to participatory investment instruments (including investment accounts) in which an Islamic financial institution controls the underlying assets (usually as a working partner), on behalf of stakeholders other than the shareholders' equity. Such instruments (including, in particular, unrestricted investment accounts) are usually eligible for accounting in the statement of financial position and are recorded as quasi-equity.

This standard also provides general accounting standards in the statement of financial position for participatory investment instruments and quasi-equity, in addition to the aggregation, recognition, derecognition, measurement, presentation and disclosure of quasi-equity. The standard also addresses financial reporting related to quasi-equity instruments. The standard also addresses financial reporting related to other quasi-equity instruments and some specific issues.

This standard has no material effect on the Group's interim consolidated condensed financial statements.

Financial Accounting Standard (46) “Off-balance Sheet Assets”

The Accounting and Auditing Organization for Islamic Financial Institutions issued Financial Accounting Standard No. (46) in 2023. This standard replaces Financial Accounting Standard No. (27) “Investment Accounts” in terms of presentation and disclosure. This standard specifies the classification of off-balance sheet assets and the principles related to financial reporting in line with the AAOIFI Conceptual Framework for Financial Reporting. The standard covers aspects of recognition, derecognition, subsequent recognition and measurement of assets related to off-balance sheet assets, in addition to reporting requirements and financial obligations incurred by the institution. The standard also integrates the presentation and disclosure requirements that are specifically aligned with the requirements of Financial Accounting Standard No. (1) “General Presentation and Disclosures in Financial Statements” (as amended in 2021) regarding the disclosure of off-balance sheet assets to management, this standard together with Financial Accounting Standard No. (45) “Quasi-equity (including investment accounts)” replaces Financial Accounting Standard No. (27) “Investment accounts” (the previous standard).

This standard has no material effect on the Group's interim consolidated condensed financial statements.

Financial Accounting Standard No. (47) “Transfer of Assets between Investment Groups”

The Accounting and Auditing Organization for Islamic Financial Institutions issued Financial Accounting Standard No. (47) in 2023 and replaces Financial Accounting Standard No. (21) “Disclosure of Transfer of Assets”. This standard describes the financial reporting principles and disclosure requirements applicable to all transfers between different investment groups (and their establishment was permanent, between ownership by equity), equity and quasi-equity and off-balance sheet assets under the management of an entity, and requires the application of accounting policies for such transfers in a consistent manner in line with the principles and rules of Islamic Sharia and describes the general disclosure requirements in this regard.

This standard has no material effect on the Group's interim consolidated condensed financial statements.

Financial Accounting Standard No. (48) “Promotional Gifts and Prizes”

The Accounting and Auditing Organization for Islamic Financial Institutions issued Financial Accounting Standard No. (48) in 2024. This standard aims to set out the accounting and financial reporting principles for recognition, measurement, presentation and disclosure that apply to promotional gifts and prizes provided by Islamic financial institutions to their customers, including quasi-equity and other investment account holders.

This standard has no material effect on the Group's interim consolidated condensed financial statements.

Financial Accounting Standard No. (49) “Financial Reporting for Entities Operating in Hyperinflationary Economies”

The Accounting and Auditing Organization for Islamic Financial Institutions issued Financial Accounting Standard No. (49) in 2024. The standard sets out the principles of financial reporting for entities that apply financial accounting standards and operate in hyperinflationary economies, taking into account Shariah principles, provisions and their business model. The Accounting Board of AAOIFI recognizes that the economic environment in many countries operating under hyperinflationary conditions sometimes makes financial statements prepared under AAOIFI standard less relevant and not comparable over multiple reporting periods. Accordingly, the Board recognized the need for institutions following AAOIFI standard in such economic environments to apply specific financial reporting requirements that make their financial statements more relevant and comparable. The Board also recognized that some financial reporting requirements under GAAP may not be appropriate

for institutions following AAOIFI standard, given the requirements of relevant Shari'a principles and rules and their business models. Accordingly, the Board decided to develop a specific standard on this subject.

This standard has no effect on the Group's interim consolidated condensed financial statements.

New Standard Issued but Not Yet Effective

The following new accounting standard issued but not yet effective up to the date of the interim consolidated, financial statements is listed below, and the Bank will apply this standard when it becomes effective:

Financial Accounting Standard No. (50) "Financial Reporting for Islamic Investment Institutions (Including Investment Funds)"

The Accounting and Auditing Organization for Islamic Financial Institutions issued Financial Accounting Standard No. (50) in 2024. This standard replaces Financial Accounting Standard No. (14) "Investment Funds". The standard sets out the principles of financial reporting that apply to Islamic investment institutions and focuses specifically on achieving consistency and providing a unified basis for the format and content of financial statements for Islamic investment institutions. It also sets out the general requirements for presentation and the minimum content and recommended structure of their financial statements to enhance true and fair presentation in accordance with the principles and provisions of Sharia.

This standard is effective for financial reporting periods beginning on or after 1 January 2027. The standard will be applied from 1 January 2027 and is not expected to have a material impact on the Group's upon its application.

Financial Accounting Standard No. (51) – "Participatory Ventures"

The Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) has issued Financial Accounting Standard No. (51), which supersedes Financial Accounting Standard No. (4) "Musharakah Financing" and Financial Accounting Standard No. (3) "Mudarabah Financing. This standard establishes the accounting principles and financial reporting requirements for participatory venture. It applies to the accounting and financial reporting by investors, managing partners, as well as the participatory venture themselves, in respect of all participatory venture arrangements falling within its scope, including those involving equity or quasi-equity interests.

The standard will become effective on 1 January 2027, and it is not expected to have a material impact on the Group upon adoption.

Financial Accounting Standard No. (52) – "Deferred Delivery Sales - Salam and Istisna"

The Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) has issued Financial Accounting Standard No. (52). This standard establishes the accounting principles and financial reporting requirements relating to deferred delivery sales transactions, including Salam and Istisna arrangements, covering recognition, measurement, presentation, and disclosure. This standard applies to the accounting and financial reporting of deferred delivery sales transactions executed in accordance with the rules and principles of Shariah, by Islamic financial institutions and other entities applying the Financial Accounting Standards issued by AAOIFI. It applies to both sellers and purchasers, except for Istisna transactions that are specifically excluded from the scope of application under the provisions of this standard.

The standard will become effective on 1 January 2027, and it is not expected to have a material impact on the Group upon adoption.

(3) Use of estimates

The preparation of interim consolidated condensed financial statements requires the Bank's management to make estimates and assumptions that affect the reported amounts of financial assets and liabilities and disclosure of contingent liabilities. These estimates and assumptions also affect the revenues, expenses, and the provisions and the fair value changes reported in equity and Quasi-equity. In particular, considerable judgment by the Bank's management is required in the estimation of the

amount and timing of future cash flows. Such estimates are necessarily based on assumptions about several factors involving varying degrees of judgment and uncertainty and actual results may differ as a result of changes in conditions and circumstances of those estimates in the future.

We believe that our estimates in the interim consolidated condensed financial statements are reasonable, and the estimates are summarized as follows :

A. Provision for expected credit losses for deferred sales receivables and other receivables.

Determining the provision for expected credit losses for financial assets requires the Bank's management to make important judgments and judgments to estimate the amounts and times of future cash flows, in addition to estimating any material increase in the credit risk of financial assets after initial recognition, in addition to taking into account future measurement information for expected credit losses.

Impairment of financial assets

The Bank applies the requirements of Financial Accounting Standard No. (30) issued by the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) when calculating expected credit losses and related modifications concerning classification and measurement of financial instruments, by recognizing the impact through the interim consolidated condensed statement of income and comprehensive income for the self-financed portion. This includes assets and financing receivables. The expected credit losses and other provisions for jointly financed and investments, that were classified at fair value through unrestricted investment accounts holders' equity will be charged on the common pool

Credit-impaired financial assets

The financial asset is considered to be "credit- impaired" when one or more events have an adverse effect on the estimated future cash flows of the financial asset. Credit-impaired financial assets are referred to as third stage assets. Evidence of credit impairment includes observable data on the following events:

- The debtor is facing significant financial difficulties (severe weakness in the financial statements).
- Non-compliance with contractual conditions, such as the existence of dues equal to or greater than (90) days.
- The Bank amortized part of the debtor's obligations for reasons related to financial difficulties facing the debtor and his inability to pay the obligations in full on time.
- The existence of clear indicators indicating the imminent bankruptcy of the debtor.
- Lack of an active market for a financial instrument due to financial difficulties faced by the debtor (source of credit exposure/non-cash debt instrument).
- Scheduled and under cooling period financial assets.

If a single event cannot be identified, instead, the combined effect of several events may cause the financial assets to turn into assets with a credit-impaired value. The Bank assesses whether there has been a decline in credit of financial instruments measured at fair value through quasi-equity/equity at the date of each report. To assess whether there is credit impairment to corporate debt instruments. Furthermore, a combination of factors such as Sukuk proceeds, credit rating, and the borrower's ability to increase funding is considered.

The Bank reviews the values recognized in the records of financial assets at the date of the condensed interim consolidated statement of financial position to determine whether there are indicators of impairment individually or in the form of a group, and if such indicators exist, the recoverable value is estimated in order to determine the impairment loss.

Determining the provision for impairment of financial assets requires the Bank's management to exercise significant judgment in estimating future cash flows and their timing, assessing material increases in credit risk post-initial recognition, and incorporating forward-looking information on expected credit losses.

Definition of default

The credit facilities are considered (non-performing) if their maturity or the maturity of one of their installments has passed for a period of time equal to or more than 90 days or there are clear indications indicating the possibility of default of credit facilities. The Bank's concept of default also includes the possibility of non-payment of Sukuk, Wakalat and international murabaha with banks and banking institutions.

The payment of due installments is followed up through the dedicated departments within a general framework and approved policies for this purpose.

When assessing whether a customer is unlikely to pay his credit obligation, the bank takes into account qualitative and quantitative indicators. Such information includes the type of asset, also the Bank uses various sources of information to assess defaults that are developed internally or obtained from external sources.

Significant increase in credit risk

The Bank monitors all financial assets, financial liabilities, and financial guarantee contracts that are subject to impairment requirements to assess whether there has been a significant increase in credit risk since initial recognition. If there is a significant increase in credit risk, the Bank will measure the allowance for loss on a life-long basis rather than the expected (12) month credit loss.

The mechanism of calculating the expected credit losses (ECL)

The mathematical model for calculating the expected credit losses according to Financial Accounting Standard no. (30) issued by the Accounting and Auditing Organization for Islamic Financial Institutions ("AAOIFI") is as follows:

$$\text{Expected Credit Loss} = \text{Probability of Default (PD)} * \text{Exposure at Default (EAD)} * \text{Loss Given Default (LGD)}$$

The calculation of Expected Credit Loss (ECL) depended on the calculation of the following variables:

Definition of probability of default and the mechanism of calculation and controlling (PD):

It is the probability of irregularity in repayment where it is measured for the purpose of calculating the expected credit losses for each stage from the implementation of the Financial Accounting Standard no. (30) issued by the AAOIFI based on historical data that reflecting historical default rates as well as stress tastings related to macroeconomic variables, where the Bank has reflected the global and local economic conditions, on the possibility of default (Macroeconomic Adjusted PD) and adopting it as a basis in the process of calculating expected credit losses, with the aim of precaution.

The probability of default for a period of 12 months is calculated for the facilities included in stage one and the life-time probability of default for the facilities in stage two and three. The bank adopts a PD on the level of corporate portfolio clients and investment portfolio clients on an individual basis, while a general ratio for each individual product is based on a collective basis.

Definition of Exposure at Default and Mechanism of Calculating and Controlling (EAD):

It is the amount of potential exposure that is subject to risk (uncovered balance by acceptable collaterals) for exposures that fall within the scope of Financial Accounting Standard no. (30) issued by the AAOIFI through forward-looking for the period in which the default may occur. The exposure at default is measured for the purposes of calculating expected credit losses for each stage according to FAS 30 issued by AAOIFI where an EAD haircut is used to determine the on-balance sheet exposure that subjected to risk where the off-balance statistical exposure utilization (DDF) is used to determine the potential utilization for those exposures (LGs, LCs and Unutilized Limits). Exposure at Default (EAD) is calculated by the total facilities for the first and second stages and net facilities for the third stage.

Definition of loss given default and mechanism of calculating and controlling (LGD):

It is the amount of loss that arises as a result of defaulted facilities and that is calculated through a statistical model which analyzes the historical collections for each portfolio, where it measured for the purpose of calculating the expected credit loss for each stage of expected credit losses according to the instructions for the implementation of FAS 30 issued by AAOIFI by

calculating the recoverable amount of the different collateral (cars, real estate, cash margins, land, machinery, equipment and vehicles) provided to the Bank against the facilities that granted and legally documented into contracts through a conversion factor for each type of collateral taking into consideration the timing of reaching each type of collateral and turn them into cash (expected cash flow and timing).

The main economic variables used by the Bank in calculating the expected credit losses (ECL) :

The main economic variables (macroeconomic variables) were included in the automated system for calculating the expected credit losses. The Bank adopts three scenarios, which are the base scenario, the optimistic scenario, and the pessimistic scenario, which were determined based on economic studies issued by the World Bank and international rating agencies. The weights of the scenarios used by the Bank are as follows:

Year	Basic scenario (Baseline)	Best scenario (Optimistic)	Worst case scenario (Pessimistic)
2026	65%	15%	20%
2027	60%	20%	20%
2028-2031	60%	20%	20%

B. Income tax provision:

The income tax expense is charged to its financial year according to the accounting regulations, laws and standards. Deferred tax assets, liabilities, and required tax provision are recognized and calculated.

C. Legal provisions:

A provision is taken to meet any potential legal obligations based on the legal study prepared by the Bank's legal counsel which identifies the risks that may arise in the future and reviews the study periodically.

D. The useful lives of tangible assets and intangible assets:

The management periodically recalculates the useful lives of tangible assets and intangible assets for the purpose of calculating annual depreciation and amortization based on the general condition of these assets and estimated future useful lives. Moreover, impairment losses are recognized in the consolidated statement of income and other comprehensive income for the period.

E. Assets that are stated at cost:

The management periodically reviews financial assets stated at cost to assess any impairment in their value, which is taken to the consolidated statement of income and other comprehensive income for the period.

(4) CASH AND BALANCES AT THE CENTRAL BANK OF JORDAN

The details of this item are as follows:

	30 June 2026 (Reviewed)	31 December 2025 (Audited)
	JD	JD
Cash on vaults	40,032,293	31,454,847
Balances at the Central Bank of Jordan:		
Current accounts	26,079,118	82,030,530
Statutory cash reserve	130,606,398	130,607,151
Total balances at the Central Bank of Jordan	156,685,516	212,637,681
Total	196,717,809	244,092,528

- Except for the statutory cash reserve, there are no other restricted cash balances at the Central Bank of Jordan as at 30 June 2026 and 31 December 2025.
- Provision for expected credit losses has not been calculated on the balances at the Central Bank of Jordan, as they are exposures to the Jordanian government.

The movement on balances at the Central Bank of Jordan is as follows:

	Stage 1 (individual)	Stage 1 (individual)
	For the six months ended 30 June	For the year ended 31 December
	2026 (Reviewed)	2025 (Audited)
	JD	JD
Balance at the beginning of the period/year	212,637,681	210,414,366
New balances during the period/year	58,701	4,195,778
Settled balances	(56,010,866)	(1,972,463)
Balance at the end of the period/year	156,685,516	212,637,681

(5) BALANCES AT BANKS AND FINANCIAL INSTITUTIONS

The details of this item are as follows:

	Local banks and financial institutions		Foreign banks and financial institutions		Total	
	30 June	31 December	30 June	31 December	30 June	31 December
	2026 (Reviewed)	2025 (Audited)	2026 (Reviewed)	2025 (Audited)	2026 (Reviewed)	2025 (Audited)
	JD	JD	JD	JD	JD	JD
Current and on demand accounts	238,594	1,724,594	40,237,669	18,231,726	40,476,263	19,956,320
Total	238,594	1,724,594	40,237,669	18,231,726	40,476,263	19,956,320

- There are no balances at banks and financial institutions on which the bank receives returns as at 30 June 2026 and 31 December 2025.
- There are no balances with banks and banking institutions for which the bank charges returns as at 30 June 2026 and as at 31 December 2025.
- All balances have current accounts that use the bank's operations, and there is no need for calculating financial provisions for them according to Islamic Financial Accounting Standard No. (30).

The movement on balances at banks and financial institutions is as follows:

	Stage 1 (individual)	Stage 1 (individual)
	For the six months ended 30 June	For the year ended 31 December
	2026 (Reviewed)	2025 (Audited)
	JD	JD
Balance at the beginning of the period/year	19,956,320	16,841,108
New balances during the period/year	-	1,360,614
Settled balances	-	(340,871)
Changes resulting from modifications	20,519,943	2,095,469
Balance at the end of the period/year	40,476,263	19,956,320

(6) INTERNATIONAL WAKALA INVESTMENTS - NET

The details of this item according to the maturity of investments are as follows:

	joint	
	30 June 2026 (Reviewed)	31 December 2025 (Audited)
Matures:	JD	JD
Within a month	248,678,910	185,626,138
From a month to three months	9,434,763	28,360,000
From three to six months	3,545,000	22,447,500
From six to nine months	9,440,000	-
More than one year	-	9,451,250
Total International Wakala Investments	271,098,673	245,884,888
Less: Provision for expected credit losses for international wakala investment	(141,381)	(272,573)
Net International Wakala Investments	270,957,292	245,612,315

- This item represents investments with Islamic banks and financial institutions under international Wakala contracts in which the bank is the principal (investor).

The movement on the gross International Wakala Investments was as follows:

Item	30 June 2026 (Reviewed)				31 December 2025 (Audited)
	Stage 1 (Individual)	Stage 2 (Individual)	Stage 3	Total	Total
	JD	JD	JD	JD	JD
Total balance at the beginning of the period/year	245,884,888	-	-	245,884,888	217,517,508
New balances and deposits during the period/ year	261,658,673	-	-	261,658,673	245,884,888
Settled balances and deposits	(236,433,638)	-	-	(236,433,638)	(217,517,508)
Changes resulting from modifications	(11,250)	-	-	(11,250)	-
Total balance at the end of the period/ year	271,098,673	-	-	271,098,673	245,884,888

There are no transfers between the stages (First , second and third) or written off balances during the period

The movement on provision for expected credit losses on credit facilities :

Item	30 June 2026 (Reviewed)				31 December 2025 (Audited)
	Stage 1 (Individual)	Stage 2 (Individual)	Stage3	Total	Total
	JD	JD	JD	JD	JD
Total balance at the beginning of the period/year	272,573	-	-	272,573	372,752
New balances and deposits during the period/ year	133,564	-	-	133,564	272,573
Impairment loss of new balances during the period/ year	(264,181)	-	-	(264,181)	(372,752)
Recoverable from impairment loss on repaid balance and deposits	(575)	-	-	(575)	-
Total balance at the end of the period/ year	141,381	-	-	141,381	272,573

(7) DEFERRED SALES RECEIVABLES AND OTHER RECEIVABLES - NET

The details of this item are as follows:

	Joint		Self		Total	
	30 June	31 December	30 June	31 December	30 June	31 December
	2026 (Reviewed)	2025 (Audited)	2026 (Reviewed)	2025 (Audited)	2026 (Reviewed)	2025 (Audited)
	JD	JD	JD	JD	JD	JD
Individuals (retail)						
Murabaha to the purchase orderer	563,766,739	536,862,198	2,366,021	2,518,651	566,132,760	539,380,849
Ijara Muntahia Bittamleek - receivables	4,763,389	5,306,813	1,406	1,150	4,764,795	5,307,963
Other receivables	11,995,139	12,149,190	12,905	12,905	12,008,044	12,162,095
Real estate financing	15,136,384	15,822,254	-	-	15,136,384	15,822,254
Ijara Muntahia Bittamleek - receivables	15,359,217	4,814,517	-	-	15,359,217	4,814,517
Corporate						
International Murabaha	81,527,251	42,032,160	-	-	81,527,251	42,032,160
Murabaha to the purchase orderer	788,044,399	693,461,856	-	-	788,044,399	693,461,856
Ijara Muntahia Bittamleek - receivables	1,900,953	1,298,037	-	-	1,900,953	1,298,037
Other receivables	142,076	126,114	18,799	18,799	160,875	144,913
Small and medium enterprises						
Murabaha to the purchase orderer	115,853,929	97,161,595	-	-	115,853,929	97,161,595
Other receivables	141,860	117,643	211,973	122,350	353,833	239,993
Government and the public sector	920,245,210	882,239,703	-	-	920,245,210	882,239,703
Total	2,518,876,546	2,291,392,080	2,611,104	2,673,855	2,521,487,650	2,294,065,935
Less: Deferred revenue	289,791,617	274,241,810	345,858	378,860	290,137,475	274,620,670
Suspended revenue	7,825,486	6,377,305	7,112	7,112	7,832,598	6,384,417
provision for expected credit losses	124,561,532	118,005,117	29,361	24,884	124,590,893	118,030,001
Net deferred sales receivable and other receivables	2,096,697,911	1,892,767,848	2,228,773	2,262,999	2,098,926,684	1,895,030,847

- The non- performing deferred sales receivables, Ijara Muntahia Bittamleek receivables , other receivables , facilities and Al Qard Al Hasan amounted to JD 103,676,552 as at 30 June 2026, representing 4.07% of deferred sales receivables, Ijara Muntahia Bittamleek receivables, other receivables, facilities and Al Qard Al Hasan (JD 93,607,687 as at 31 December 2025, representing 3.99% of deferred sales receivables, Ijara Muntahia Bittamleek receivables, other receivables, facilities and Al Qard Al Hasan).
- The non- performing deferred sales receivables , Ijara Muntahia Bittamleek receivables, other receivables , facilities and Al Qard Al Hasan after deducting suspended revenue amounted to JD 95,843,954 as at 30 June 2026, representing 3.78% of deferred sales receivables, Ijara Muntahia Bittamleek receivables , other receivables, facilities and Al Qard Al Hasan after deducting suspended revenue amounted (JD 87,223,270 as at 31 December 2025, representing 3.82% of deferred sales receivables, Ijara Muntahia Bittamleek receivables, other receivables, facilities and Al Qard Al Hasan after deducting the suspended revenue).
- The non- performing and written off facilities facilities transferred to off interim consolidated condensed financial position items, amounted to JD 1,730,625 during six months ended 30 June 2026 , Moreover , these financing are fully covered with the suspended interests and provisions (JD 2,575,239 during the year ended 31 December 2025).
- The provision for impairment of the joint facilities , which is calculated based on the Central Bank of Jordan's Instructions No.(8/2024) and Ijara instructions no.(13/2025) in the (under supervision) portfolio amounted to JD 9,899,981 . Moreover, the provision calculated based on the individual customer (non-performing) amounted to JD 75,266,817 as at 30 June 2026 (JD 3,509,961 and JD 69,684,357 , respectively, as at 31 December 2025).
- The deferred sales receivables, other receivables and facilities granted to and guaranteed by the Government of the Hashemite Kingdom of Jordan amounted to JD 972,639,070 as at 30 June 2026 representing 38.21% of the balance of deferred sales receivables , other receivables and facilities (JD 852,273,479 as at 31 December 2025, representing 36.29% of the balance of deferred sales receivables , other receivables and facilities and Al Qard Al Hasan).

- The movement on credit facilities (after deducting suspended and deferred revenue) :

A- Self (Deferred sales receivables , other receivable and Al Qard Al Hasan)

Item	30 June 2026 (Reviewed)						31 December 2025 (Audited)
	Stage 1		Stage 2		Stage 3	Total	Total
	Individual	Collective	Individual	Collective			
	JD	JD	JD	JD	JD	JD	JD
Total balance at the beginning of the period / year	50,359,031	2,861,934	1,267,404	122,817	1,922,258	56,533,444	15,048,133
New facilities during the period / year	2,317,293	1,112,129	484,371	38,478	34,057	3,986,328	52,478,964
Settled facilities	(32,338,889)	(900,446)	(654,306)	(19,035)	(9,767)	(33,922,443)	(9,962,974)
Transfer to Stage 1	100	233	-	(68)	(265)	-	-
Transfer to Stage 2	(39,633)	(42)	40,367	514	(1,206)	-	-
Transfer to Stage 3	(2,446)	(11,941)	(171,508)	(103,624)	289,519	-	-
The total impact on the size of exposures as a result of changing the classification between stages	(80)	(179)	(38,728)	(365)	139,281	99,929	17,919
Changes resulting from modifications	(404,309)	(214,230)	551	99	11,126	(606,763)	(1,034,978)
Facilities transferred to off consolidated financial position items or bad debts	-	-	-	-	(160)	(160)	(13,620)
Total balance at the end of the period / year	19,891,067	2,847,458	928,151	38,816	2,384,843	26,090,335	56,533,444

- The movement on provision for expected credit losses on credit facilities / self :

Item	For the six months ended 30 June 2026 (Reviewed)						For the year ended 31 December 2025 (Audited)
	Corporate	Small and medium enterprises	Individual (Retail)	Real estate finance	Government and the public sector	Total	Total
	JD	JD	JD	JD	JD	JD	JD
Balance at the beginning of the period / year	900,271	553,414	462,750	-	-	1,916,435	1,471,124
Impairment loss on new facilities during the period / year	39,555	12,734	19,716	-	-	72,005	514,758
Recoverable from the loss on settled facilities	(215,265)	(1,390)	(11,870)	-	-	(228,525)	(118,354)
Transfer to Stage 1	(14)	(94)	86	-	-	(22)	(324)
Transfer to Stage 2	(36,243)	(263)	(5,016)	-	-	(41,522)	36
Transfer to Stage 3	36,257	357	4,930	-	-	41,544	288
Effect on the provision as a result of the change in classification between the three stages during the period / year	248,216	35,973	94,354	-	-	378,543	89,418
Changes resulting from modifications	1,882	26,628	10,163	-	-	38,673	(26,891)
Facilities transferred to off consolidated financial position items or bad debts	-	-	(160)	-	-	(160)	(13,620)
Total balance at the end of the period / year	974,659	627,359	574,953	-	-	2,176,971	1,916,435
Redistribution:							
Provisions on an individual basis	974,659	627,359	562,345	-	-	2,164,363	1,895,978
Provisions at a collective basis	-	-	12,608	-	-	12,608	20,457

- The movement on credit facilities (after deducting suspended and deferred revenue) :

B- Joint

Item	30 June 2026 (Reviewed)					31 December 2025 (Audited)	
	Stage 1		Stage 2		Stage 3	Total	Total
	Individual	Collective	Individual	Collective			
	JD	JD	JD	JD	JD	JD	JD
Total balance at the beginning of the period / year	1,449,874,926	393,715,416	60,425,140	26,909,908	79,847,575	2,010,772,965	1,630,914,879
New facilities during the period / year	326,083,212	77,720,555	9,490,719	231,462	759,744	414,285,692	691,921,715
Settled facilities	(94,640,697)	(16,096,119)	(941,055)	(978,763)	(604,252)	(113,260,886)	(141,693,368)
Transfer to Stage 1	4,025,901	4,791,716	(4,034,133)	(4,772,621)	(10,863)	-	-
Transfer to Stage 2	(26,348,930)	(11,359,361)	26,617,264	12,247,162	(1,156,135)	-	-
Transfer to Stage 3	(29,494)	(463,193)	(6,978,728)	(3,929,160)	11,400,575	-	-
The total impact on the size of exposures as a result of changing the classification between stages	(58,829)	(855,801)	13,028,001	(742,158)	(108,172)	11,263,041	(6,073,652)
Changes resulting from modifications	(54,348,209)	(41,173,865)	(2,418,631)	(1,893,097)	(262,205)	(100,096,007)	(162,163,344)
Facilities transferred to off-balance sheet items or written off facilities	-	-	-	-	(1,705,362)	(1,705,362)	(2,133,265)
Total balance at the end of the period / year	1,604,557,880	406,279,348	95,188,577	27,072,733	88,160,905	2,221,259,443	2,010,772,965

- The movement on provision for expected credit losses on credit facilities - joint :

Item	For the six months ended 30 June 2026 (Reviewed)						For the year ended 31 December 2025 (Audited)
	Corporate	Small and medium enterprises	Individual (Retail)	Real estate finance	Government and the public sector	Total	Total
	JD	JD	JD	JD	JD	JD	JD
Balance at the beginning of the period / year	71,551,458	3,995,727	34,500,537	7,957,395	-	118,005,117	92,583,143
Impairment loss on new facilities during the period / year	1,193,252	150,055	685,793	96,659	-	2,125,759	3,092,765
Recoverable from impairment loss on settled facilities	(378,534)	(9,190)	(406,613)	(50,514)	-	(844,851)	(1,844,355)
Transfer to Stage 1	(119,442)	(54,937)	535,980	27,476	-	389,077	2,856,271
Transfer to Stage 2	(2,342,916)	(312,205)	(389,921)	(8)	-	(3,045,050)	(4,754,403)
Transfer to Stage 3	2,462,358	367,142	(146,059)	(27,468)	-	2,655,973	1,898,132
Effect on the provision as a result of the change in classification between the three stages during the period / year	1,720,231	(101,613)	2,003,818	915,032	-	4,537,468	9,471,874
Changes resulting from modifications	2,221,154	1,448,794	(1,310,484)	83,937	-	2,443,401	16,834,955
Facilities transferred to off-balance sheet items or written off facilities	(1,535,468)	-	(169,894)	-	-	(1,705,362)	(2,133,265)
Total balance at the end of the period / year	74,772,093	5,483,773	35,303,157	9,002,509	-	124,561,532	118,005,117
Redistribution:							
Provisions on an individual basis	74,772,093	5,483,773	28,108,808	8,813,371	-	117,178,045	82,759,925
Provisions at a collective basis	-	-	7,194,349	189,138	-	7,383,487	35,245,192

Suspended revenue :

The movement on suspended revenue is as follows:

	30 June 2026 (Reviewed)				31 December 2025 (Audited)			
	individual (Retail)	Corporate	Small and medium enterprises	Total	individual (Retail)	Corporate	Small and medium enterprises	Total
	JD	JD	JD	JD	JD	JD	JD	JD
Balance at the beginning of the period / year (Self)	-	7,112	-	7,112	-	7,112	-	7,112
Add: suspended revenue during the period / year	-	-	-	-	-	-	-	-
Less: suspended revenue transferred to revenue	-	-	-	-	-	-	-	-
Balance at the end of the period / year (Self)	-	7,112	-	7,112	-	7,112	-	7,112
Balance at the beginning of the period / year (Joint)	2,984,569	2,938,741	453,995	6,377,305	1,986,016	1,703,299	336,797	4,026,112
Add: suspended revenue during the period / year	1,110,289	742,063	122,332	1,974,684	1,941,215	1,449,203	420,156	3,810,574
Less: settled revenue transferred to off-balance sheet items or written off facilities	11,644	11,824	-	23,468	313,568	100,741	8,061	422,370
Less: suspended revenue transferred to revenue	353,778	88,256	61,001	503,035	629,094	113,020	294,897	1,037,011
Balance at the end of the period / year (Joint)	3,729,436	3,580,724	515,326	7,825,486	2,984,569	2,938,741	453,995	6,377,305

The following are credit exposures in accordance to financial accounting standard (30) Issued by the Accounting and Auditing Organization for Islamic Financial Institutions as at 30 June 2026

A- Self

	Stage 1				Stage 2				Stage 3				Total			
	Total	ECL	Suspended revenue	Deferred revenue	Total	ECL	Suspended revenue	Deferred revenue	Total	ECL	Suspended revenue	Deferred revenue	Total	ECL	Suspended revenue	Deferred revenue
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
Corporates	19,252,015	90,367	-	-	854,712	33,964	-	-	1,171,034	850,328	7,112	-	21,277,761	974,659	7,112	-
Small and medium enterprises	129,394	813	-	-	73,439	1,777	-	-	646,561	624,769	-	-	849,394	627,359	-	-
(Individual) Retail	3,193,314	11,037	-	345,858	38,816	1,572	-	-	574,360	562,344	-	-	3,806,490	574,953	-	345,858
Real estate financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Government and public sector	509,660	-	-	-	-	-	-	-	-	-	-	-	509,660	-	-	-
Total	23,084,383	102,217	-	345,858	966,967	37,313	-	-	2,391,955	2,037,441	7,112	-	26,443,305	2,176,971	7,112	345,858

- The financing amount in according to financial accounting standard (30) Issued by the Accounting and Auditing Organization for Islamic Financial Institutions instructions does not include the amount of JD (7,715,280), representing Ijara Muntahia Bittamleek.

B - Joint

	Stage 1				Stage 2				Stage 3				Total			
	Total	ECL	Suspended revenue	Deferred revenue	Total	ECL	Suspended revenue	Deferred revenue	Total	ECL	Suspended revenue	Deferred revenue	Total	ECL	Suspended revenue	Deferred revenue
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
Corporates	752,351,981	2,416,738	-	53,152,916	64,815,769	33,217,223	-	4,311,320	54,446,929	39,138,132	2,789,803	2,572,136	871,614,679	74,772,093	2,789,803	60,036,372
Small and medium enterprises	93,685,705	243,026	-	5,150,527	13,010,289	196,761	-	671,003	9,299,795	5,043,986	212,041	266,246	115,995,789	5,483,773	212,041	6,087,776
(Individual) Retail	514,603,135	5,114,648	-	91,087,515	30,964,409	2,707,721	-	4,268,488	34,957,723	27,480,788	3,729,436	2,459,824	580,525,267	35,303,157	3,729,436	97,815,827
Real estate financing	3,633,847	197,030	-	367,106	24,281,604	7,239,009	-	1,559,950	2,580,150	1,566,470	1,094,206	-	30,495,601	9,002,509	1,094,206	1,927,056
Government and public sector	920,245,210	-	-	123,924,586	-	-	-	-	-	-	-	-	920,245,210	-	-	123,924,586
Total	2,284,519,878	7,971,442	-	273,682,650	133,072,071	43,360,714	-	10,810,761	101,284,597	73,229,376	7,825,486	5,298,206	2,518,876,546	124,561,532	7,825,486	289,791,617

- The financing amount in accordance with financial accounting standard (30) Issued by the Accounting and Auditing Organization for Islamic Financial Institutions instructions does not include the amount of JD (995,022,444) representing Ijara Muntahia Bittamleek.

The following are credit exposures in accordance to financial accounting standard (30) Issued by the Accounting and Auditing Organization for Islamic Financial Institutions as at 31 December 2025

A- Self

	Stage 1				Stage 2				Stage 3				Total			
	Total	ECL	Suspended revenue	Deferred revenue	Total	ECL	Suspended revenue	Deferred revenue	Total	ECL	Suspended revenue	Deferred revenue	Total	ECL	Suspended revenue	Deferred revenue
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
Corporates	49,440,919	273,569	-	-	1,237,265	76,384	-	-	876,999	550,318	7,112	-	51,555,183	900,271	7,112	-
Small and medium enterprises	408,434	745	-	-	30,142	1,150	-	-	596,097	551,519	-	-	1,034,673	553,414	-	-
(Individual) Retail	3,240,812	12,321	-	378,860	122,814	6,241	-	-	456,274	444,188	-	-	3,819,900	462,750	-	378,860
Real estate financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Government and public sector	509,660	-	-	-	-	-	-	-	-	-	-	-	509,660	-	-	-
Total	53,599,825	286,635	-	378,860	1,390,221	83,775	-	-	1,929,370	1,546,025	7,112	-	56,919,416	1,916,435	7,112	378,860

- The financing amount in according to financial accounting standard (30) Issued by the Accounting and Auditing Organization for Islamic Financial Institutions instructions does not include the amount of JD (7,116,414), representing Ijara Muntahia Bittamleek.

B - Joint

	Stage 1				Stage 2				Stage 3				Total			
	Total	ECL	Suspended revenue	Deferred revenue	Total	ECL	Suspended revenue	Deferred revenue	Total	ECL	Suspended revenue	Deferred revenue	Total	ECL	Suspended revenue	Deferred revenue
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
Corporates	644,256,870	2,729,405	-	44,628,306	42,807,296	31,850,032	-	3,117,416	49,854,001	36,972,021	2,280,642	2,909,680	736,918,167	71,551,458	2,280,642	50,655,402
Small and medium enterprises	79,850,375	241,755	-	4,062,219	9,360,352	476,816	-	563,085	8,068,511	3,277,156	173,061	180,364	97,279,238	3,995,727	173,061	4,805,668
(Individual) Retail	491,739,993	5,310,374	-	87,364,692	30,858,627	3,419,960	-	4,222,891	31,719,581	25,770,203	2,984,568	2,363,393	554,318,201	34,500,537	2,984,568	93,950,976
Real estate financing	4,638,642	20,104	-	269,737	13,961,905	5,818,342	-	1,749,740	2,036,224	2,118,949	939,034	-	20,636,771	7,957,395	939,034	2,019,477
Government and public sector	882,239,703	-	-	122,810,287	-	-	-	-	-	-	-	-	882,239,703	-	-	122,810,287
Total	2,102,725,583	8,301,638	-	259,135,241	96,988,180	41,565,150	-	9,653,132	91,678,317	68,138,329	6,377,305	5,453,437	2,291,392,080	118,005,117	6,377,305	274,241,810

- The financing amount in accordance with financial accounting standard (30) Issued by the Accounting and Auditing Organization for Islamic Financial Institutions instructions does not include the amount of JD (926,415,248) representing Ijara Muntahia Bittamleek.

(8) FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPERHENSIVE INCOME-NET

The details of this item are as follows:

	Self	
	30 June 2026 (Reviewed)	31 December 2025 (Audited)
	JD	JD
Quoted financial assets :		
Corporate Shares	-	2,111,276
Islamic Sukuk	152,772,921	107,989,424
Total quoted financial assets	152,772,921	110,100,700
Total financial assets at fair value through other comprehensive income	152,772,921	110,100,700
Less : Provision for expected credit losses on financial assets	(117,487)	(98,610)
Net financial assets at fair value through other comprehensive income	152,655,434	110,002,090

- The movement of the total financial assets at fair value through other comprehensive income (Sukuk) :

Item	30 June 2026 (Reviewed)				31 December 2025 (Audited)
	Stage1 (Individual)	Stage2 (Individual)	Stage3	Total	Total
	JD	JD	JD	JD	JD
Total balance at the beginning of the period / year	107,989,424	-	-	107,989,424	45,515,882
New investments during the period / year	49,056,781	-	-	49,056,781	62,927,249
Matured and sold investments	(3,985,360)	-	-	(3,985,360)	(8,611,295)
Transfer to Stage 1	-	-	-	-	-
Transfer to Stage 2	-	-	-	-	-
Transfer to Stage 3	-	-	-	-	-
The total impact on the size of exposures as a result of changing the classification between stages	-	-	-	-	-
Changes resulting from modifications	(287,924)	-	-	(287,924)	8,157,588
Total balance at the end of period / year	152,772,921	-	-	152,772,921	107,989,424

- Movement on the expected credit losses provision for the financial assets at fair value through other comprehensive income (Sukuk) :

Item	For the six months ended 30 June 2026 (Reviewed)				For the year ended 31 December 2025 (Audited)
	Stage1 (Individual)	Stage2 (Individual)	Stage3	Total	Total
	JD	JD	JD	JD	JD
Total balance at the beginning of the period / year	98,610	-	-	98,610	64,447
Impairment loss on new investments during the period / year	43,743	-	-	43,743	45,985
Recovered from loss of Matured and sold investments	(7,426)	-	-	(7,426)	(14,544)
Transfer to Stage 1	-	-	-	-	-
Transfer to Stage 2	-	-	-	-	-
Transfer to Stage 3	-	-	-	-	-
Effect on the provision - as at the end of the period / year - as a result of the change in classification between the three stages during the period / year	-	-	-	-	-
Changes resulting from modifications	(17,440)	-	-	(17,440)	2,722
Total balance at the end of period / year	117,487	-	-	117,487	98,610

(9) FINANCIAL ASSETS AT FAIR VALUE THROUGH QUASI-EQUITY-NET

The details of this item are as follows:

	Joint	
	30 June	31 December
	2026 (Reviewed)	2025 (Audited)
	JD	JD
Quoted financial assets :		
Corporate Shares	20,255,385	21,348,531
Islamic Sukuk	75,596,362	89,101,493
Total quoted financial assets	95,851,747	110,450,024
Unquoted financial assets:		
Corporate Shares	9,618,672	9,600,322
Islamic Sukuk	275,220,000	285,904,988
Total unquoted financial assets	284,838,672	295,505,310
Total financial assets at fair value through quasi-equity	380,690,419	405,955,334
Less: Provision for expected credit losses for financial assets	(210,519)	(127,257)
Net financial assets at fair value through quasi-equity	380,479,900	405,828,077

Unquoted financial assets were presented at cost or in accordance with latest financial statements.

- The movement of the total financial assets at fair value through quasi-equity (Sukuk) :

Item	30 June 2026 (Reviewed)				31 December 2025 (Audited)
	Stage1 (Individual)	Stage2 (Individual)	Stage3	Total	Total
	JD	JD	JD	JD	JD
Total balance at the beginning of the period / year	375,006,481	-	-	375,006,481	441,224,897
New investments during the period / year	1,300,000	-	-	1,300,000	-
Matured and sold investments	(26,394,119)	-	-	(26,394,119)	(42,688,165)
Transfer to Stage 1	-	-	-	-	-
Transfer to Stage 2	-	-	-	-	-
Transfer to Stage 3	-	-	-	-	-
The total impact on the size of exposures as a result of changing the classification between stages	-	-	-	-	-
Changes resulting from modifications	904,000	-	-	904,000	(23,530,251)
Total balance at the end of period / year	350,816,362	-	-	350,816,362	375,006,481

- Movement on the expected credit losses provision for the financial assets at fair value through quasi-equity (Sukuk) :

Item	For the six months ended 30 June 2026 (Reviewed)				For the year ended 31 December 2025 (Audited)
	Stage1 (Individual)	Stage2 (Individual)	Stage3	Total	Total
	JD	JD	JD	JD	JD
Total balance at the beginning of the period / year	127,257	-	-	127,257	150,057
Impairment loss on new investments during the period / year	11,602	-	-	11,602	-
Recovered from loss of Matured and sold investments	(17,196)	-	-	(17,196)	(29,185)
Transfer to Stage 1	-	-	-	-	-
Transfer to Stage 2	-	-	-	-	-
Transfer to Stage 3	-	-	-	-	-
Effect on the provision - as at the end of the period / year - as a result of the change in classification between the three stages during the period / year	-	-	-	-	-
Changes resulting from modifications	88,856	-	-	88,856	6,385
Total balance at the end of period / year	210,519	-	-	210,519	127,257

(10) FINANCIAL ASSETS AT FAIR VALUE THROUGH STATEMENT OF INCOME

The details of this item are as follows:

	Joint	
	30 June	31 December
	2026 (Reviewed)	2025 (Audited)
	JD	JD

Quoted financial assets :

Islamic Sukuk	-	1,466,896
Total quoted financial assets	-	1,466,896
Total financial assets at fair value through statement of Income	-	1,466,896

(11) FINANCIAL ASSETS AT AMORTIZED COST

The details of this item are as follows:

	Joint		Self		Total	
	30 June	31 December	30 June	31 December	30 June	31 December
	2026 (Reviewed)	2025 (Audited)	2026 (Reviewed)	2025 (Audited)	2026 (Reviewed)	2025 (Audited)
	JD	JD	JD	JD	JD	JD
Unquoted Financial Assets:						
Islamic Sukuk	119,852,000	119,852,000	170,518,000	141,800,000	290,370,000	261,652,000
Total unquoted financial assets	119,852,000	119,852,000	170,518,000	141,800,000	290,370,000	261,652,000
Total financial assets at amortized cost	119,852,000	119,852,000	170,518,000	141,800,000	290,370,000	261,652,000

- Matured during the years 2029 & 2030 & 2031.

- No provision for expected credit losses is calculated on financial assets at amortized cost as these Sukuk are issued under the guarantee of the Government of Jordan.

(12) IJARA MUNTAHIA BITTAMLEEK ASSETS - NET

	Joint			Self			Total		
	Cost	Accumulated Depreciation	Net Value	Cost	Accumulated Depreciation	Net Value	Cost	Accumulated Depreciation	Net Value
	JD	JD	JD	JD	JD	JD	JD	JD	JD
<u>30 June 2026 (Reviewed)</u>									
Ijara Muntahia Bittamleek assets-Real Estate	1,143,953,428	(237,378,505)	906,574,923	10,229,184	(2,513,904)	7,715,280	1,154,182,612	(239,892,409)	914,290,203
Ijara Muntahia Bittamleek assets-Machines	105,964,064	(21,963,871)	84,000,193	-	-	-	105,964,064	(21,963,871)	84,000,193
Ijara Muntahia Bittamleek assets-vehicles	8,042,743	(3,595,415)	4,447,328	-	-	-	8,042,743	(3,595,415)	4,447,328
Total	1,257,960,235	(262,937,791)	995,022,444	10,229,184	(2,513,904)	7,715,280	1,268,189,419	(265,451,695)	1,002,737,724

	Joint			Self			Total		
	Cost	Accumulated Depreciation	Net Value	Cost	Accumulated Depreciation	Net Value	Cost	Accumulated Depreciation	Net Value
	JD	JD	JD	JD	JD	JD	JD	JD	JD
<u>31 December 2025 (Audited)</u>									
Ijara Muntahia Bittamleek assets-Real Estate	1,041,248,050	(205,246,024)	836,002,026	9,538,414	(2,422,000)	7,116,414	1,050,786,464	(207,668,024)	843,118,440
Ijara Muntahia Bittamleek assets-Machines	104,259,079	(19,160,572)	85,098,507	-	-	-	104,259,079	(19,160,572)	85,098,507
Ijara Muntahia Bittamleek assets-vehicles	8,145,630	(2,829,915)	5,315,715	-	-	-	8,145,630	(2,829,915)	5,315,715
Total	1,153,652,759	(227,236,511)	926,416,248	9,538,414	(2,422,000)	7,116,414	1,163,191,173	(229,658,511)	933,532,662

- The accrued Ijara installments amounted to JD 22,024,965 as at 30 June 2026 (JD 11,420,517 as at 31 December 2025). Which were presented under deferred sales receivables and other receivables.(Note 7).

(13) AL-QARD AL-HASAN - NET

The details of this item are as follows :

	Self	
	30 June	31 December
	2026 (Reviewed)	2025 (Audited)
	JD	JD
Balance at the beginning of the period / year	51,698,497	10,186,797
Sources of the fund from :		
Equity	(40,855,387)	(30,860,956)
Total sources of the fund during the period / year	(40,855,387)	(30,860,956)
Uses of the fund on :		
Companies	3,837,625	62,917,128
Employees	14,017	52,677
Retail	6,294,448	9,402,851
Total uses during the period / year	10,146,090	72,372,656
Gross balance	20,989,200	51,698,497
Add: exposed accounts	2,843,001	2,547,064
Less : Provision for expected credit losses	(2,147,610)	(1,891,551)
Balance at the end of the period / year - Net	21,684,591	52,354,010

(13) INVESTMENT IN REAL ESTATE

The details of this item are as follows :

	Joint	
	30 June	31 December
	2026 (Reviewed)	2025 (Audited)
	JD	JD
Investment in real estate *	1,359,415	1,730,415
Total	1,359,415	1,730,415

* Investments in real estate are shown at fair value, noting that their cost was JD 838,157 as of 30 June 2026 (compared to 1,042,660, as of 31 December 2025).

The movement on real estate investments is as follows :

	Joint	
	Lands	
	30 June	31 December
	2026 (Reviewed)	2025 (Audited)
	JD	JD
Balance at the beginning of the period / year	1,730,415	-
Additions	-	1,042,660
Disposals	(371,000)	-
Revaluation	-	687,755
Balance at the ending of the period / year	1,359,415	1,730,415

(15) OTHER ASSETS

The details of this item are as follows:

	30 June 2026 (Reviewed)	31 December 2025 (Audited)
	JD	JD
Cheques for collection	1,872,771	179,229
Seized assets by the Bank against debts-Net*	26,076,512	24,107,575
Prepaid expenses	3,615,469	2,110,080
Deposit Insurance Corporation fees/prepaid	3,548,244	-
Accrued and uncollected revenue	13,158,050	12,216,913
Stationery and printing inventory	243,536	310,396
Withholding income tax	6,277	27,639
Transaction in progress	6,306,794	10,212,218
Temporary debit accounts	7,405,291	9,905,291
Other receivable-Net	190,333	198,591
Others	1,396,147	783,247
Total	63,819,424	60,051,179

Other receivables include Legal expenses in the amount of JD 1,184,695 fully covered by other receivables provision at the same amount as at 30 June 2026(JD 965,491 as at 31 December 2025).

* The movement of the seized assets by the Bank against debts was as follows:

	30 June 2026 (Reviewed)			31 December 2025 (Audited)
	Seized real estates self	Seized real estates joint	Total	Total
	JD	JD	JD	JD
Balance at the beginning of the period/year	384,752	25,381,414	25,766,166	51,700,089
Additions	-	4,386,004	4,386,004	1,006,332
Sales and disposal	-	(2,426,925)	(2,426,925)	(26,940,255)
Total	384,752	27,340,493	27,725,245	25,766,166
Provision of seized assets (Central Bank of Jordan Instructions/impairment of real estate)	(159,630)	(1,489,103)	(1,648,733)	(1,658,591)
Balance at the end of the period/year	225,122	25,851,390	26,076,512	24,107,575

- The Central Bank of Jordan's regulations require disposal of seized assets during a maximum period of two years from the date of repossession, and in some cases the Central Bank of Jordan can extend the period for an additional two years at max.

- The following is the movement on the provision for expropriated real estate (impairment of real estate):

	For the six months ended 30 June 2026 (Reviewed)			For the year ended 31 December 2025 (Audited)
	Seized real estates self	Seized real estates joint	Total	Total
	JD	JD	JD	JD
Provision balance at the beginning of the period/year	(159,630)	(1,498,961)	(1,658,591)	(1,873,009)
Additions to the provision for depreciation in real estate	-	(98,510)	(98,510)	(439,731)
Disposal from the provision for impairment of real estate	-	108,368	108,368	654,149
Balance at the end of the period/year	(159,630)	(1,489,103)	(1,648,733)	(1,658,591)

(16) CUSTOMERS' CURRENT ACCOUNTS

The details of this item are as follows:

	30 June 2026 (Reviewed)				
	Individual	Corporate	Small and medium companies	Governmental and Public sector	Total
	JD	JD	JD	JD	JD
Current accounts	231,197,253	25,623,845	138,425,042	3,906,752	399,152,892
Total	231,197,253	25,623,845	138,425,042	3,906,752	399,152,892

	31 December 2025 (Audited)				
	Individual	Corporate	Small and medium companies	Governmental and Public sector	Total
	JD	JD	JD	JD	JD
Current accounts	216,237,841	16,807,937	114,847,992	3,298,280	351,192,050
Total	216,237,841	16,807,937	114,847,992	3,298,280	351,192,050

- Government and public sector deposits inside the Kingdom as at 30 June 2026 amounted to JD 3,906,752 representing 0.98% of the total customers' current accounts (As at 31 December 2025 amounted to JD 3,298,280 representing 0.94% of the total customers' current accounts).
- The restricted accounts as at 30 June 2026 amounted to JD 4,637,105 representing 1.16% of the total customers' current accounts (As at 31 December 2025 amounted to JD 2,661,817 representing 0.76% of the total customers' current accounts).
- The dormant accounts as at 30 June 2026 amounted to JD 3,123,543 (As at 31 December 2025 amounted to JD 4,104,679).

(17) ISLAMIC FINANCING

The details of this item are as follows:

30 June 2026 (Reviewed)	Amount	Total Number of Installments		Payment Frequency
		Total	Remaining	
Financing provided by (IFC)	35,450,000	8	8	Semi-annually, starting from 15 June 2027

(18) INCOME TAX

A- Income tax provision

The movement on the income tax provision for the bank is as follows :

	30 June 2026 (Reviewed)	31 December 2025 (Audited)
	JD	JD
Beginning balance for the period/year	18,142,645	20,680,565
Accrued income tax	12,565,360	18,077,617
Income tax from the sale of financial assets	12,680	22,842
Prior years adjustments (offset tax deposits related to the subsidiary)	(27,612)	(24,362)
Less: Income tax paid	(14,201,112)	(20,614,017)
Ending balance for the period/year	16,491,961	18,142,645

B- The income tax expense presented in the interim consolidated condensed statement of income and other comprehensive income consists of the following :

	For the six months ended 30 June	
	(Reviewed) 2026	(Reviewed) 2025
	JD	JD
Income tax for the period	12,565,360	7,529,711
Released from deferred tax assets - self	3,317	-
Released from deferred tax assets - joint	41,180	-
Added to deferred tax assets - self	(38,000)	(56,688)
Added to deferred tax assets - joint	(2,394,799)	(628,264)
Total	10,177,058	6,844,759

Income tax has been calculated in accordance with the Income Tax Law No. (34) of 2014 and its amendments. The Bank's statutory income tax rate is 35% plus 3% National Contribution Tax, implemented from 1 January 2019.

Group tax status:

The bank:

- Tax clearance was obtained until the end of 2020, and the Bank filed its tax return for the years from 2021 to 2025 within the legal period. The Income and Sales Tax Department did not review the Bank's records until the date of preparation of these interim consolidated condensed financial statements.

The Subsidiary :

Misc for financial brokerage company :

- Tax clearance was obtained until the end of 2023, The company submitted the self-assessment return for the years 2024 & 2025 within the legal period, and the Income and Sales Tax Department has not reviewed the company's records up to the date of preparation of the financial statements.

- In the opinion of management and its tax consultant, the tax provision recorded for the group is sufficient as at 30 June 2026.

C. Deferred tax assets/liabilities

1- Deferred tax assets

The details of this item are as follows:

	30 June 2026 (Reviewed)			31 December 2025 (Audited)	
	Beginning Balance for the year	Released Amounts	Additional Amounts	Ending Balance for the period	Deferred tax
	JD	JD	JD	JD	JD
Deferred tax assets - self					
Provision of lawsuits against the Bank	59,326	-	100,000	159,326	60,544
Provision for impairment of assets seized by the bank against debts and provision for seized real estate (CBJ regulations) - self	159,630	-	-	159,630	60,659
Provision for expected credit losses for the first and second stages and other receivables - self	1,705,902	8,729	-	1,697,173	644,925
Difference in the application of Standard (32) Islamic Lease	993,315	-	-	993,315	377,460
Provision for contingent liabilities	100,000	-	-	100,000	38,000
Unpaid Employee bonuses incentives	1,534,326	-	-	1,534,326	583,044
Total Deferred tax assets - self	4,552,499	8,729	100,000	4,643,770	1,764,632

Deferred tax assets - joint

Provision for impairment of assets seized by the bank against debts and provision for seized real estate (CBJ regulations) - joint	1,397,269	108,368	98,510	1,387,411	527,216
Provision for expected credit losses for the first and second and third stages and other receivables - joint	45,023,331	-	1,203,593	46,226,924	17,566,231
Appropriation to investment risk reserve	-	-	5,000,000	5,000,000	1,900,000
Total Deferred tax assets - joint	46,420,600	108,368	6,302,103	52,614,335	19,993,447
Total	50,973,099	117,097	6,402,103	57,258,105	21,758,079

2- Deferred tax liabilities

The details of this item are as follows:

	30 June 2026 (Reviewed)			31 December 2025 (Audited)	
	Beginning Balance for the year	Released Amounts	Additional Amounts	Ending Balance for the period	Deferred tax
	JD	JD	JD	JD	JD
Financial asstes at fair value through other comprehensive income- Subsidiary Company (Misc)	111,289	111,289	-	-	-
Total Deferred tax liabilities - self	111,289	111,289	-	-	-

The movement on deferred tax assets / liabilities - self is as follows:

	For the Six months ended 30 June 2026 (Reviewed)		For the year ended 31 December 2025 (Audited)	
	Assets	liabilities	Assets	liabilities
	JD	JD	JD	JD
Balance at the beginning of the period/ year	1,729,949	31,161	1,351,047	-
Additions during the period/year	38,000	-	1,479,956	31,161
Amortized during the period/ year	(3,317)	(31,161)	(1,101,054)	-
Balance at the End of the period/year	1,764,632	-	1,729,949	31,161

The movement on deferred tax assets - Joint is as follows:

	For the Six months ended 30 June 2026 (Reviewed) JD	For the year ended 31 December 2025 (Audited) JD
Balance at the beginning of the period/ year	17,639,828	17,155,455
Additions during the period/ year	2,394,799	2,756,936
Released during the period/ year	(41,180)	(2,272,563)
Balance at the end of the period/ year	19,993,447	17,639,828

(19) OTHER LIABILITIES

The details of this item are as follows:

	30 June 2026 (Reviewed) JD	31 December 2025 (Audited) JD
Accrued and not paid expenses	4,997,973	4,167,639
Certified cheques	11,653,130	12,199,856
Provision of expected credit losses on off balance sheet items - self (Note 41)	147,803	183,806
Provision of expected credit losses on off balance sheet items - joint (Note 41)	745,519	959,366
Shareholders and customers deposits	70,229,915	96,793,507
Customers' share of profits from joint investment	44,753,171	40,575,926
Temporary deposits*	22,309,930	20,065,202
The charity account deposits**	78,445	62,023
Visa Claims	5,151,889	4,986,356
Others	3,010,453	1,971,346
Total	163,078,228	181,965,027

* This includes intermediate accounts amounting to JD 15,636,744 as at 30 June 2026 (JD 12,420,587 as at 31 December 2025), which is the value of credits and deferred policies, and the value will be paid when due.

** The net change in this item represents the amounts received by the Bank from sources or in ways that are not in accordance with the provisions and principles of Islamic Sharia, and the profits of which were set aside from the Bank's revenues during the period ended 30 June 2026, amounting to JD (106,545) to the deposits of the Al-Khairat account, and an amount of JD (90,123) was disbursed on charity during the period ended 30 June 2026.

• **Expected credit losses**

Expected credit loss of indirect facilities

A-Self

- **Movement on indirect facilities :**

Item	30 June 2026 (Reviewed)						31 December 2025 (Audited)
	Stage 1		Stage 2		Stage 3	Total	Total
	Individual	Collective	Individual	Collective			
	JD	JD	JD	JD	JD	JD	JD
Total balance at the beginning of the period/year	278,730,583	-	6,176,242	-	149,897	285,056,722	241,979,113
New exposures during the period/year	85,640,082	-	4,106,125	-	-	89,746,207	173,528,671
Accrued exposures	(34,293,661)	-	(736,433)	-	-	(35,030,094)	(112,650,653)
Transfer to Stage 1	11,000	-	(10,500)	-	(500)	-	-
Transfer to Stage 2	(83,020)	-	83,020	-	-	-	-
Transfer to Stage 3	-	-	(400,323)	-	400,323	-	-
The total impact on the size of exposures as a result of changing the classification between stages	-	-	-	-	-	-	(781,179)
Changes resulting from modifications	(13,524,888)	-	5,405	-	-	(13,519,483)	(17,019,230)
Total balance at the end of the period/year	316,480,096	-	9,223,536	-	549,720	326,253,352	285,056,722

- **Movement on the provision for expected credit losses for indirect facilities/self :**

Item	For the Six months ended 30 June 2026 (Reviewed)						For the year ended 31 December 2025 (Audited)
	Stage 1		Stage 2		Stage 3	Total	Total
	Individual	Collective	Individual	Collective			
	JD	JD	JD	JD	JD	JD	JD
Balance at the beginning of the period / year	136,984	-	46,822	-	-	183,806	324,155
Impairment loss on new exposures during the period / year	20,791	-	8,812	-	-	29,603	88,086
Impairment loss of matured exposures	(37,100)	-	(4,500)	-	-	(41,600)	(135,118)
Transfer to Stage 1	192	-	(192)	-	-	-	-
Transfer to Stage 2	(124)	-	124	-	-	-	-
Transfer to Stage 3	-	-	(2,005)	-	2,005	-	-
Effect on the provision as a result of the change in classification between the three stages during the period/ year	(158)	-	318	-	(2,005)	(1,845)	(104,173)
Changes resulting from modifications	(21,864)	-	(297)	-	-	(22,161)	10,856
Total balance at the end of the period / year	98,721	-	49,082	-	-	147,803	183,806

Expected credit loss of indirect facilities

B- joint

- Movement on indirect facilities :

Item	30 June 2026 (Reviewed)						31 December 2025 (Audited)
	Stage 1		Stage 2		Stage 3	Total	Total
	Individual	Collective	Individual	Collective			
	JD	JD	JD	JD	JD	JD	JD
Total balance at the beginning of the period / year	217,654,188	-	3,789,667	-	-	221,443,855	184,482,235
New exposures during the period / year	44,684,706	-	479,191	-	-	45,163,897	77,058,765
Accrued exposures	(25,460,222)	-	(1,230,912)	-	-	(26,691,134)	(31,718,254)
Transfer to Stage 1	161,403	-	(161,403)	-	-	-	-
Transfer to Stage 2	(94,937)	-	94,937	-	-	-	-
Transfer to Stage 3	-	-	-	-	-	-	-
The total impact on the size of exposures as a result of changing the classification between stages	8,283	-	18,066	-	-	26,349	578,419
Changes resulting from modifications	34,127,166	-	1,191,244	-	-	35,318,410	(8,957,310)
Total balance at the end of the period / year	271,080,587	-	4,180,790	-	-	275,261,377	221,443,855

- Movement on the provision for expected credit losses for indirect facilities/joint :

Item	For the Six months ended 30 June 2026 (Reviewed)						For the year ended 31 December 2025 (Audited)
	Stage 1		Stage 2		Stage 3	Total	Total
	Individual	Collective	Individual	Collective			
	JD	JD	JD	JD	JD	JD	JD
Balance at the beginning of the period / year	865,925	-	93,441	-	-	959,366	812,801
Impairment loss on new exposures during the period / year	125,647	-	7,395	-	-	133,042	310,303
Impairment loss of matured exposures	(81,587)	-	(41,166)	-	-	(122,753)	(148,720)
Transfer to Stage 1	2,993	-	(2,993)	-	-	-	-
Transfer to Stage 2	(188)	-	188	-	-	-	-
Transfer to Stage 3	-	-	-	-	-	-	-
Effect on the provision as a result of the change in classification between the three stages during the period/ year	(2,800)	-	2,130	-	-	(670)	25,351
Changes resulting from modifications	(206,864)	-	(16,602)	-	-	(223,466)	(40,369)
Total balance at the end of the period / year	703,126	-	42,393	-	-	745,519	959,366

(20) URESTRICTED INVESTMENT ACCOUNTS

The details of this item are as follows:

30 June 2026 (Reviewed)						
	Individual	Corporate	Small and medium enterprises	Governmental and Public sector	Banks and Financial Institutions	Total
	JD	JD	JD	JD	JD	JD
Saving accounts	301,973,166	65,738,343	138,550,675	43,506,740	80,212,904	629,981,828
Term accounts / Investing deposits	1,008,090,438	434,906,818	242,492,038	234,225,734	108,974,495	2,028,689,523
Certificates of investing deposit	562,042,775	10,271,258	28,121,882	57,318,321	29,610,425	687,364,661
Total	1,872,106,379	510,916,419	409,164,595	335,050,795	218,797,824	3,346,036,012
Depositors' share from investments' revenue	40,730,060	11,221,531	7,441,018	7,425,854	6,569,251	73,387,714
Total unrestricted investment accounts	1,912,836,439	522,137,950	416,605,613	342,476,649	225,367,075	3,419,423,726

31 December 2025 (Audited)						
	Individual	Corporate	Small and medium enterprises	Governmental and Public sector	Banks and Financial Institutions	Total
	JD	JD	JD	JD	JD	JD
Saving accounts	292,079,828	78,863,252	134,765,611	13,030,870	59,512,903	578,252,464
Term accounts / Investing deposits	946,438,275	455,165,416	206,688,238	170,127,957	107,333,226	1,885,753,112
Certificates of investing deposit	540,683,543	11,721,715	30,928,331	65,278,890	20,523,219	669,135,698
Total	1,779,201,646	545,750,383	372,382,180	248,437,717	187,369,348	3,133,141,274
Depositors' share from investments' revenue	72,179,576	20,999,424	11,508,704	10,950,938	9,383,355	125,021,997
Total unrestricted investment accounts	1,851,381,222	566,749,807	383,890,884	259,388,655	196,752,703	3,258,163,271

- Joint investment accounts share of profit is calculated as follows :

- 11% to 50% of the minimum balance of saving accounts in Jordanian Dinar.

- 14% to 35% of the minimum balance of saving accounts in foreign currencies.

- 58% to 97% of the average term accounts in Jordanian Dinar.

- 18% to 77% of the average term accounts in foreign currencies.

- 90% to 97% of the average balances of investing certificates of deposit in Jordanian Dinar.

- 80% to 85% of average balances of certificates of investing deposit in foreign currencies .

- The general percentage of the profit on the Jordanian Dinar for end of the first half of the year 2026 is (4.38%) which represents ((4.11%) for the same period last year).

- The general percentage of the profit on USD for end of the first half of the year 2026 is (3.22%) which represents ((3.09%) for the same period last year).

- The unrestricted investment accounts for the Government and Public sector amounted to JD 342,476,649 as at 30 June 2026 which represents 10.02 % of the total unrestricted investment accounts (As at 31 December 2025 amounted to JD 259,388,655 which represents 7.96 % of the total unrestricted investment accounts).

- The restricted accounts amounted to JD 56,435,569 as at 30 June 2026 which represents 1.65% of the total unrestricted investment accounts (As at 31 December 2025 amounted to JD 50,494,410 which represent 0.04% of the total unrestricted investment accounts).

- The dormant accounts as at 30 June 2026 amounted to JD 13,382,572 (As at 31 December 2025 amounted to JD 11,575,917).

(21) FAIR VALUE RESERVE

The movement of fair value reserve was as follows :

A-Fair value reserve within quasi-equity - net:

	For the six months ended 30 June (Reviewed) 2026			For the year ended 31 December (Audited) 2025		
	Financial assets at fair value	Investments in real estate	Total	Financial assets at fair value	Investments in real estate	Total
	JD	JD	JD	JD	JD	JD
Beginning balance of the period/year	3,366,596	687,755	4,054,351	16,942	-	16,942
Unrealized (losses) gains / Sukuk	(1,455,284)	-	(1,455,284)	1,175,021	-	1,175,021
Unrealized (losses) gains / shares	(557,585)	-	(557,585)	2,174,633	-	2,174,633
Unrealized (losses) gains/investments in real estate	-	(11,058)	(11,058)	-	687,755	687,755
Released from reserve - Sale of real estate investments	-	(155,440)	(155,440)	-	-	-
Ending balance of the period/year	1,353,727	521,257	1,874,984	3,366,596	687,755	4,054,351

B-Fair value reserve within equity - net:

	For the six months ended 30 June 2026 (Reviewed)	For the year ended December 31 (Audited) 2025
	Financial assets at fair value	
	JD	JD
Beginning balance of the period/year	1,538,618	94,068
Unrealized (losses) gains on / shares	(47,522)	99,934
Unrealized (losses) gains on / sukuk	(1,683,553)	1,403,353
Sale financial assets at fair value through other comprehensive income	(32,606)	(58,737)
Ending balance of the period/year	(225,063)	1,538,618

(22) AUTHORITY PAID IN CAPITAL

PAID UP CAPITAL

-The authorized and paid-in capital amounted to JD 180,000,000, consisting of 180,000,000 shares, at a par value of JD 1 per share as at 30 June 2026 (an amounted JD 150,000,000, consisting of 150,000,000 shares, at a per share as at 31 December 2025).

The General Assembly of Shareholders approved an increase in the Bank's capital from JD150 million to JD180 million, with 20% of the subscribed capital after obtaining the approval of the Central Bank of Jordan, the procedures for registering the Bank's capital increase shares were completed on 23 April 2025.

STATUTORY RESERVES :

The Bank has not deducted the legal reserves in accordance with the companies Law, where these interim condensed consolidated financial information and the deduction takes place by the end of the year.

(23) RETAINED EARNINGS

	For the six months ended 30 June 2026 (Reviewed)	For the year ended 31 December 2025 (Audited)
	JD	JD
Beginning balance of the period/year	43,269,548	51,089,561
Transferred statutory reserve	-	(4,392,856)
Capital increase	(30,000,000)	(30,000,000)
Capital raising fees	(200,103)	(200,108)
Net sale gain financial assets through other comprehensive income	32,606	58,737
Profit for the period / year	-	26,714,214
Ending balance of the period / year	13,102,051	43,269,548

- The retained earnings balance as at 30 June 2026 includes an amount to JD 1,764,632 (31 December 2025 amounted to JD 1,729,949) which represent deferred tax assets-self and it is restricted from use in accordance with the Central Bank of Jordan regulations.
- It is prohibited to dispose of the surplus from the balance of the general banking risk reserve, which is transferred to the retained earnings, amounting to JD 108,397 , except with the prior approval of the Central Bank of Jordan, where the accumulated balance of the general banking risk reserve has been transferred to the retained earnings based on the instructions of the Central Bank of Jordan No. (13/2018) issued On 6 June 2018.

(24) DEFERRED SALES INCOME

The details of this item are as follows:

	For the six months ended 30 June					
	2026(Reviewed)			2025(Reviewed)		
	Joint	Self	Total	Joint	Self	Total
	JD	JD	JD	JD	JD	JD
Individuals (Retail)						
Murabaha to the purchase orderer	19,666,407	79,933	19,746,340	19,192,146	78,541	19,270,687
Real estate facilities	283,792	-	283,792	299,168	-	299,168
Corporate						
International Murabaha	1,403,282	-	1,403,282	352,127	-	352,127
Murabaha to the purchase orderer	16,565,407	-	16,565,407	13,393,782	-	13,393,782
Small and medium enterprises						
Murabaha to the purchase orderer	3,577,049	-	3,577,049	3,018,690	-	3,018,690
Government and the public sector	23,491,045	-	23,491,045	16,698,234	-	16,698,234
Total	64,986,982	79,933	65,066,915	52,954,147	78,541	53,032,688

(25) IJARA MUNTAHIA BELTAMLEEK INCOME

The details of this item are as follows:

	For the six months ended 30 June					
	2026(Reviewed)			2025(Reviewed)		
	Joint	Self	Total	Joint	Self	Total
	JD	JD	JD	JD	JD	JD
Ijara Muntahia Beltamleek – real state	104,970,608	564,578	105,535,186	77,798,016	527,031	78,325,047
Ijara Muntahia Beltamleek – machines	3,884,291	-	3,884,291	3,124,616	-	3,124,616
Ijara Muntahia Bittamleek assets-vehicles	230,395	-	230,395	277,064	-	277,064
Depreciation for Ijara Muntahia Beltamleek assets	(71,978,308)	(427,252)	(72,405,560)	(49,675,873)	(389,208)	(50,065,081)
Total	37,106,986	137,326	37,244,312	31,523,823	137,823	31,661,646

(26) INCOME FROM FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

The details of this item are as follows:

	For the six months ended 30 June	
	2026(Reviewed)	2025(Reviewed)
	Self	Self
	JD	JD
Gains on sale of financial assets (sukuk)	49,368	237,972
Islamic Sukuk profits	3,835,055	1,310,234
Total	3,884,423	1,548,206

(27) INCOME FROM FINANCIAL ASSETS AT FAIR VALUE THROUGH QUASI-EQUITY

The details of this item are as follows:

	For the six months ended 30 June	
	2026(Reviewed)	2025(Reviewed)
	Joint	Joint
	JD	JD
Shares dividends	255,391	13,625
Gains on sale of financial assets (sukuk and shares)	1,600,165	291,304
Islamic Sukuk profits	9,598,631	10,462,478
Total	11,454,187	10,767,407

(28) INCOME FROM FINANCIAL ASSETS AT FAIR VALUE THROUGH STATEMENT OF INCOME

The details of this item are as follows:

	For the six months ended 30 June							
	2026(Reviewed)				2025(Reviewed)			
	Joint				Joint			
	Realized gains	Unrealized gains	Dividends	Total	Realized gains	Unrealized gains	Dividends	Total
	JD	JD	JD	JD	JD	JD	JD	JD
Corporate Shares	723	-	-	723	-	-	-	-
Sukuk	68,573	49,321	-	117,894	40,172	20,899	-	61,071
Total	69,296	49,321	-	118,617	40,172	20,899	-	61,071
Less:								
Shares Contract Commission	11	-	-	11	-	-	-	-
Total	69,285	49,321	-	118,606	40,172	20,899	-	61,071

(29) INCOME FROM FINANCIAL ASSETS AT AMORTIZED COST

The details of this item are as follows:

	For the six months ended 30 June					
	2026(Reviewed)			2025(Reviewed)		
	Joint	Self	Total	Joint	Self	Total
	JD	JD	JD	JD	JD	JD
Islamic sukuk income	3,566,007	4,886,088	8,452,095	3,566,007	2,360,094	5,926,101
Total	3,566,007	4,886,088	8,452,095	3,566,007	2,360,094	5,926,101

(30) PROVISION EXPENSE FOR EXPECTED CREDIT LOSSES AND OTHER RECEIVABLES

The details of this item are as follows:

	For the six months ended 30 June					
	2026(Reviewed)			2025(Reviewed)		
	Joint	Self	Total	Joint	Self	Total
	JD	JD	JD	JD	JD	JD
International Wakala Investments	(131,192)	-	(131,192)	(155,216)	-	(155,216)
Deferred sales receivables , other receivables , facilities and Qard Al-Hasan	8,261,777	260,696	8,522,473	15,754,608	148,809	15,903,417
Financial assets at fair value through other comprehensive income	-	18,877	18,877	-	9,804	9,804
Financial assets at fair value through Quasi-equity	83,262	-	83,262	(24,682)	-	(24,682)
Items off balance sheet	(213,847)	(36,003)	(249,850)	105,290	(56,842)	48,448
Other receivables	-	239,276	239,276	-	199,709	199,709
Total	8,000,000	482,846	8,482,846	15,680,000	301,480	15,981,480

(31) Net PROFIT ATTRIBUTABLE TO QUASI-EQUITY

The details of this item are as follows:

	For the six months ended 30 June	
	2026 (Reviewed)	2025 (Reviewed)
	JD	JD
Customers		
Saving accounts	2,958,451	1,915,550
Term accounts	45,912,089	35,227,190
Certificates of investment deposit accounts	17,008,232	16,779,345
Cash margin accounts	3,742,186	1,800,881
Total customer revenue	69,620,958	55,722,966
Banks		
Banks and financial Institutions accounts	3,766,756	2,811,309
Total banks revenue	3,766,756	2,811,309
Total	73,387,714	58,534,275

(32) BANK'S SHARE OF REVENUE FROM UNRESTRICTED INVESTMENT ACCOUNTS AS MUDARIB AND RAB MAL

The details of this item are as follows:

	For the six months ended 30 June	
	2026 (Reviewed)	2025 (Reviewed)
	JD	JD
Bank's share as Mudarib	60,970,723	21,250,817
Bank's share as Rab Mal	3,077,524	21,544,919
Bank's share of revenue from unrestricted investment accounts as mudarib and rab mal before support	64,048,247	42,795,736
Less : Bank's support (as mudarib)	(29,899,231)	(14,486,288)
Bank's share of revenue from unrestricted investment accounts as mudarib and rab mal after support	34,149,016	28,309,448

(33) EARNINGS PER SHARE FOR THE PERIOD

The details of this item are as follows:

	For the six months ended 30 June	
	2026 (Reviewed)	2025 (Reviewed)
	JD	JD
Profit for the period	16,578,565	11,036,257
Share	Share	Share
Weighted average number of shares	180,000,000	180,000,000
	JD/Fils	JD/Fils
Basic and diluted earnings per share for the period	0/092	0/061

(34) CASH AND CASH EQUIVALENTS

The details of this item are as follows:

	For the six months ended 30 June	
	2026 (Reviewed)	2025 (Reviewed)
	JD	JD
Cash and balances with Central Bank of Jordan maturing within three months	196,717,809	214,366,805
Add: cash at banks and financial institutions maturing within three months	40,476,263	18,770,931
Less: banks and financial institutions accounts maturing within three months	(13,363,856)	(31,770,018)
Total	223,830,216	201,367,718

(35) RIGHT OF USE ASSETS / LEASE LIABILITIES

The details of this item are as follows:

A- Right of use assets

The Bank rents real estate and stores for periods ranging from one to 15 years, the average lease term is 7 years, the following is the movement on the right of use assets during the period / year:

	For the six months ended 30 June 2026 (Reviewed)	For the year ended 31 December 2025 (Audited)
	JD	JD
Balance at the beginning of the period/year	11,281,983	9,698,565
Additions during the period/year	672,352	3,758,168
Disposals during the period/year	-	(217,705)
Depreciation for the period/year	(1,089,788)	(1,957,045)
Balance at the end of the period/year	10,864,547	11,281,983

The amounts recorded in the consolidated Condensed statement of income and other comprehensive income :

	For the six months ended 30 June 2026 (Reviewed)	2025 (Reviewed)
	JD	JD
Depreciation of the right of use assets for the period	(1,089,788)	(952,464)
Finance costs (discounting of lease liabilities) during the period	(188,370)	(181,265)

B- lease liabilities

	For the six months ended 30 June 2026 (Reviewed)	For the year ended 31 December 2025 (Audited)
	JD	JD
Balance at the beginning of the period / year	11,381,785	9,851,375
Additions during the period / year	672,352	3,758,168
Disposals during the period / year	-	(217,705)
Financing costs - discount of lease liabilities during the period / year	188,370	359,606
Paid during the period / year	(1,490,795)	(2,369,659)
Balance at the end of period / year	10,751,712	11,381,785

(36) RELATED PARTY TRANSACTIONS

The Bank entered into transactions with shareholders, board members, and senior management within its normal operations using normal rates of Murabaha and trade commissions. All deferred sales receivables and facilities granted to related parties are performing, and no provisions were taken for these balances. The related parties' transactions are as follows :

	Main shareholders	Sharia supervisory members	Senior management	Board of Directors members	Etihad Islamic investment company *	Affiliate Companies	Total	
							30 June 2026 (Reviewed)	31 December 2025 (Audited)
	JD	JD	JD	JD	JD	JD	JD	JD
<u>Interim consolidated condensed statements of financial position items :</u>								
Balances at banks and banking institutions	-	-	-	-	230,409	-	230,409	1,716,299
Unrestricted investment accounts and current accounts	559,244	45,676	1,369,606	919,822	12,157,429	8,790	15,060,567	15,274,154
Deferred sales receivables and facilities	-	-	415,164	581	-	2,600,439	3,016,184	3,488,332
Ijara Muntahia Bittamleek assets	-	-	1,534,914	-	-	-	1,534,914	1,458,717
Accounts of banks and banking institutions	-	-	-	-	260,068	-	260,068	3,223,091

Interim consolidated condensed statement of income and comprehensive income items:

							For the six months ended 30 June	
							2026 (Reviewed)	2025 (Audited)
Dividends	18	671	14,863	11,892	223,505	7,556	258,505	270,041
Profits received	-	-	40,142	-	-	106,381	146,523	50,139
Salaries and bonuses	-	10,650	2,052,950	27,502	-	-	2,091,102	1,488,026
Transportation	-	19,800	-	599,800	-	-	619,600	382,518
Card Services	-	-	-	-	4,254	-	4,254	4,254
Paid commissions	-	-	-	-	17,950	-	17,950	42,125

*Al Etihad Islamic For Investment Company which owns 62.37% of Safwa Islamic Bank .

- The lowest and highest received Murabaha rate were 6.35% and 8.26% respectively.
- The lowest and highest rate of Ijara Muntahia Bittamleek received by the Bank were 3.75% and 3.81% respectively.
- The lowest and highest distributed profit rate were 0.06% and 5.25% respectively.
- Executive management salaries and benefits for the six months ended 30 June 2026 amounted to JD 2,052,950 (JD1,438,326 for the six months ended 30 June 2025).
- All facilities granted to related parties are performing and no provisions were recorded for it .

(37) BANK SEGMENT INFORMATION

A. Information on the Bank's Activities

The Bank is structured for administrative purposes whereby sectors are measured according to the reports which is shown to the executive director and the main decision maker at the Bank through three major business sectors:

Individuals Accounts:-

This sector follows up on the joint investment accounts, deferred sales receivables, facilities, and other services related to individuals.

Corporate Accounts:-

This sector includes joint investment accounts, deferred sales receivables, facilities, and other banking services related to customers corporate.

Treasury:-

This sector includes the services of brokerage, treasury and management of the Bank's funds .

Information on the Bank's segments according to activities is shown as follows :

	Individuals	Corporate	Treasury	Other	For the Six months ended 30 June	
					2026 (Reviewed)	2025 (Reviewed)
					Total	Total
	JD	JD	JD	JD	JD	JD
Gross income	43,736,053	60,071,156	35,161,390	1,354,987	140,323,586	115,486,605
Results of segment's operations	43,736,053	60,071,156	35,161,390	1,354,987	140,323,586	115,486,605
Expected credit losses	(1,263,935)	(7,236,812)	17,901	-	(8,482,846)	(15,981,480)
Distributed expenses	(3,068,312)	(2,697,703)	(1,478,197)	-	(7,244,212)	(5,838,576)
Undistributed expenses	-	-	-	(19,453,191)	(19,453,191)	(17,251,258)
Net profit for the period before tax ,net income attributable to quasi-equity and deductions	39,403,806	50,136,641	33,701,094	(18,098,204)	105,143,337	76,415,291
Less : Appropriation to investment risk reserve	-	-	-	(5,000,000)	(5,000,000)	-
Net profit for the period before tax ,net income attributable to quasi-equity	39,403,806	50,136,641	33,701,094	(23,098,204)	100,143,337	76,415,291
Less : Net profit attributable to quasi-equity	(35,389,134)	(31,429,328)	(6,569,252)	-	(73,387,714)	(58,534,275)
Profit for the period before tax	4,014,672	18,707,313	27,131,842	(23,098,204)	26,755,623	17,881,016
Income tax expense	-	-	-	(10,177,058)	(10,177,058)	(6,844,759)
Net profit for the period	4,014,672	18,707,313	27,131,842	(33,275,262)	16,578,565	11,036,257

	Individuals	Corporate	Treasury	Other	30 June 2026	31 December 2025
					(Reviewed)	(Audited)
					JD	JD
Segments' assets	1,011,474,334	1,991,646,379	1,452,236,387	-	4,455,357,100	4,169,867,076
Undistributed assets	-	-	-	126,841,006	126,841,006	118,599,012
Total assets	1,011,474,334	1,991,646,379	1,452,236,387	126,841,006	4,582,198,106	4,288,466,088
Segment liabilities and quasi-equity	2,161,795,744	1,535,465,971	437,186,709	-	4,134,448,424	3,839,265,076
Undistributed liabilities	-	-	-	195,581,227	195,581,227	211,679,944
Total liabilities and Quasi-equity	2,161,795,744	1,535,465,971	437,186,709	195,581,227	4,330,029,651	4,050,945,020

	For the Six months ended 30 June	
	2026 (Reviewed)	2025 (Reviewed)
	JD	JD
Capital expenditures	4,663,665	1,868,588
Depreciation and amortization	1,834,179	1,681,077

Geographical Distribution Information :

The following disclosure represents the geographical distribution for the bank's operations. The Bank performs its operations mainly inside the Kingdom. Which represent the local operation.

Distribution of the Bank's revenue, assets and capital expenditure according to geographical area is as follows :

	30 June 2026 (Reviewed)			31 December 2025 (Audited)		
	Inside Jordan	Outside Jordan	Total	Inside Jordan	Outside Jordan	Total
	JD	JD	JD	JD	JD	JD
Total assets	3,943,021,500	639,176,606	4,582,198,106	3,766,517,742	521,948,346	4,288,466,088

	For the Six months ended 30 June 2026 (Reviewed)			For the Six months ended 30 June 2025 (Reviewed)		
	Inside Jordan	Outside Jordan	Total	Inside Jordan	Outside Jordan	Total
	JD	JD	JD	JD	JD	JD
Gross income	127,695,235	12,628,351	140,323,586	107,149,150	8,337,455	115,486,605
Capital expenditures	4,663,665	-	4,663,665	1,868,588	-	1,868,588

(38) CAPITAL MANAGEMENT

The Bank's management takes into consideration the Central Bank of Jordan's requirements which require the Bank to have sufficient self resources to cover a certain percentage of its risk-weighted assets based on the nature of the finance granted and direct investment made. Accordingly, the capital considered as per the Central Bank of Jordan's requirements is the regulatory capital (both basic and additional capital).

Capital management aims to invest the Bank's fund in various risk-weighted investments (low and high risk) to ensure that the Bank obtains a better rate of return and to maintain a capital adequacy of 12.5%.

The capital adequacy ratio is calculated as on 30 June 2026 according to the instructions of the regulatory capital No. (72/2018) issued by the Central Bank of Jordan in accordance with the revised standard No. (15) issued by the Islamic Financial Services Council (IFSB) in support of the provisions of Article (99) / B) from the Banking Law. The following is the capital adequacy ratio in thousands of dinars

	30 June 2026(Reviewed) JD"000	31 December 2025(Audited) JD"000
Basic capital items	219,983	213,965
Authorised capital (Paid)	180,000	150,000
Retained earnings	13,102	43,270
Statutory reserve	42,713	42,713
Full fair value reserve - Self	(225)	1,539
The bank's share of the full fair value reserve in the case of commingling of funds	777	1,646
Profit for the period after tax and after deduct the expected dividends amount	16,579	-
Intangible assets	(3,911)	(2,617)
Deferred tax assets	(1,765)	(1,730)
The bank's share of the full fair value reserve in the case of commingling of funds	(8,280)	(7,164)
Investment in financial institutions,Banks and takaful companies that is less than 10%	(19,007)	(13,692)
Additional capital	-	-
Supporting capital	4,057	4,408
Self general banking risks reserve and the bank's share from the general banking risks reserve (joint) not to exceed 1.25% of financial assets weighted by credit risks.	4,057	4,408
Total regulatory capital	224,040	218,373
Total risk weighted assets	1,529,733	1,430,113
Capital adequacy ratio (%)	14.65%	15.27%
Basic capital ratio (%)	14.38%	14.96%
First tier ratio (%)	14.38%	14.96%
Second tier ratio (%)	0.27%	0.31%
Leverage ratio	11.19%	11.44%

(39) LIQUIDITY COVERAGE RATIO (LCR)

- The liquidity coverage ratio in total amounted to 730.3% as at 30 June 2026 with an average rate of 622.2% during the period (451.8% as at 31 December 2025 and an average rate of 563.2% during the year).
- The liquidity coverage ratio in Jordanian Dinars reached 239.5% as at 30 June 2026 with an average rate of 215.9% during the period (222.5% as at 31 December 2025 and an average rate of 297.8 % during the year).

Liquidity Coverage Ratio Calculation Items as at 30 June 2026:

Item	Before deducting and subtracting cap adjustments JD"000	After deducting and subtracting cap adjustments JD"000
Assets (level 1)	766,444	766,444
Assets (level 2)	11,189	5,595
Total high quality liquid assets	777,634	772,039
Cash outflows	1,952,915	422,863
Cash inflows	462,944	317,147

Calculation of the Liquidity Coverage Ratio (LCR) as at 30 June 2026 :

Item	After deducting and subtracting cap adjustments JD"000
Total high quality liquid assets after deducting and subtracting cap adjustments	772,039
Net cash flows	105,716
Liquidity Coverage Ratio (LCR)	730.3%

(40) NET STABLE FUNDING RATIO (NFSR)

Net stable financing ratio in total currencies was 125.3% as at 30 June 2026 (127.4% as at 31 December 2025).

Items for calculating the NFSR ratio as at 30 June 2026:

Item	Value before available stable funding factor	Value after available stable funding factor
	JD'000	JD'000
Total stable funding available	4,590,741	3,339,115
Total stable funding required	4,590,741	2,634,469
Total stable funding required for off-budget items	601,423	30,071

Calculation of the net stable financing ratio (NFSR) as at 30 June 2026 :

Item	JD'000
Total stable funding available (after available stable funding factor)	3,339,115
Total stable funding required (after the required stable funding factor)	2,664,540
Net stable funding ratio	125.3%

(41) COMMITMENTS & CONTINGENT LIABILITIES (OFF-BALANCE SHEET ITEMS) :**A.Credit commitments and commitments/Self: ***

	30 June 2026 (Reviewed)	31 December 2025 (Audited)
	JD	JD
Letters of credit	260,009,438	221,499,043
Acceptances	21,736,361	18,916,347
Letters of guarantees:		
- Payment	14,126,202	12,941,058
- Performance	14,692,637	16,990,863
- Others	15,688,714	14,709,411
Total	326,253,352	285,056,722

B. Contingent credit and commitments/Joint:

- Unutilized credit limit/Direct	275,261,377	221,443,855
Total	275,261,377	221,443,855

*Indirect unutilized limits / self amounted to JD 106,393,694 as of 30 June 2026 (93,606,967 as of 31 December 2025)

The expected credit losses recorded against contingent credit commitments/self amounted under the implementation instructions of FAS (30) issued by Organization for Islamic Financial Institutions to JD147,803 as at 30 June 2026 (JD 183,806 as at 31 December 2025) and recorded in the other liabilities (note19).

Expected credit losses calculated on commitments and liabilities/subscribers according to the Financial Accounting Standard No. (30) issued by the Accounting and Auditing Organization for Islamic Financial Institutions amounted to JD 745,519 as at 30 June 2026 (JD 959,366 as at 31 December 2025) and appeared under Other Liabilities (Note 19).

(42) LAWSUITS AGAINST THE GROUP:**LAWSUITS AGAINST THE BANK**

The total amount of the legal cases filed against the Bank (self) was JD 1,160,412 as at 30 June 2026 (JD 1,534,998 as at 31 December 2025) which are within the Bank's normal course of business. In the opinion of the management and the Bank's lawyers, the allocated (self) case allowance of JD 159,326 as at 30 June 2026 is sufficient to meet the obligations that the Bank may incur as a result of these cases (JD 59,326 as at 31 December 2025).

In addition to the above, there are lawsuits against the Bank related to real estate owned and leased as a financial lease and/or mortgaged in favor of the Bank, and these cases do not result any impact or obligation on the Bank.

LAWSUITS AGAINST THE SUBSIDIARY (MISC FOR FINANCIAL BROKERAGE COMPANY)

There are no legal cases filed against the subsidiary as at 30 June 2026 and 31 December 2025.

(43) FAIR VALUE HIERARCHY

IFRS (13) requires the identification and disclosure of a level in the fair value hierarchy in which fair value measurements are categorized in full, and the fair value measurements are classified according to the levels specified in IFRS. The difference between level (2) and level (3) for fair value measurements means assessing whether information or inputs are observable and the importance of information that is not observable. This requires careful judgment and analysis of the inputs used to measure fair value including consideration of all factors affecting the asset or liability.

A. Fair value of financial assets and financial liabilities that are measured at fair value on a recurring basis:

Some of the financial assets and financial liabilities are measured at fair value at the end of each reporting period. The following table provides information about how the fair value of these financial assets and financial liabilities is determined (valuation techniques and key inputs).

Financial Assets/Financial Liabilities	Fair value		Fair value hierarchy	Valuation techniques and key inputs	Significant unobservable	Relationship of unobservable inputs to fair value
	30 June 2026 (Reviewed)	31 December 2025 (Audited)				
	JD	JD				
Financial assets at fair value through other comprehensive income - net						
Quoted shares	-	2,111,276	Level 1	Quoted rates in financial markets	Not applicable	Not applicable
Quoted sukuk	152,655,434	107,890,814	Level 1	Quoted rates in financial markets	Not applicable	Not applicable
Financial assets at fair value through quasi-equity - net						
Quoted shares	20,255,385	21,348,531	Level 1	Quoted rates in financial markets	Not applicable	Not applicable
Quoted sukuk	75,397,446	88,974,236	Level 1	Quoted rates in financial markets	Not applicable	Not applicable
Unquoted shares	9,618,672	9,600,322	Level 3	The latest financials available	Not applicable	Not applicable
Unquoted sukuk	275,208,397	285,904,988	Level 2	A similar financial instrument	Not applicable	Not applicable
Financial assets at fair value through statement of income						
Quoted sukuk	-	1,466,896	Level 1	Quoted rates in financial markets	Not applicable	Not applicable
Total	533,135,334	517,297,063				

There were no transfer between level 1 and 2 during the period ended 30 June 2026 and for the year ended 31 December 2025.

B. Fair value of financial assets and financial liabilities that are not measured at fair value on a recurring basis:

Except for what is detailed in the following table, we believe that the carrying amounts of financial assets and financial liabilities recognized in the Bank's financial statements approximate their fair values.

	30 June 2026 (Reviewed)		31 December 2025 (Audited)		Fair value hierarchy
	Book value	Fair value	Book value	Fair value	
	JD	JD	JD	JD	
Financial assets not calculated at fair value					
Deferred sales receivables and other receivables - Net	2,098,926,684	2,389,064,159	1,895,030,847	2,169,651,517	Level 2
Financial assets at amortized cost	290,370,000	295,348,824	261,652,000	266,526,176	Level 2
Ijara muntahia Bittamleek assets - Net	1,002,737,724	1,002,737,724	933,532,662	933,532,662	Level 2
Total financial assets not calculated at fair value	3,392,034,408	3,687,150,707	3,090,215,509	3,369,710,355	
Financial liabilities not calculated at fair value					
Customers' current accounts and unrestricted investment accounts	3,818,576,618	3,861,342,121	3,609,355,321	3,648,485,634	Level 2
Cash margins	265,182,966	267,170,634	208,290,849	209,736,462	Level 2
Total financial liabilities not calculated at fair value	4,083,759,584	4,128,512,755	3,817,646,170	3,858,222,096	

(44) CREDIT RISK**1- Concentration of credit exposures according to geographical distribution****First: Total distribution of exposures by geographical region-self (after impairment provision) :**

Item	30 June 2026 (Reviewed)								31 December 2025 (Audited)
	Within the Kingdom	Other Middle Eastern countries	Europe	Asia*	Africa	America	Other countries	Total	Total
	JD	JD	JD	JD	JD	JD	JD	JD	JD
Cash and balances with central banks	156,685,516	-	-	-	-	-	-	156,685,516	212,637,681
Balances at banks and financial institutions	238,594	6,572,304	6,112,056	1,693,779	-	25,857,058	2,472	40,476,263	19,956,320
Direct credit facilities -net	23,913,364	-	-	-	-	-	-	23,913,364	54,617,009
Sukuk:									
Within financial assets at fair value through other comprehensive income - net	-	152,655,434	-	-	-	-	-	152,655,434	107,890,814
Within financial assets at amortized cost -net	170,518,000	-	-	-	-	-	-	170,518,000	141,800,000
Other assets	12,760,245	-	-	-	-	-	-	12,760,245	14,063,553
Total period / year	364,115,719	159,227,738	6,112,056	1,693,779	-	25,857,058	2,472	557,008,822	550,965,377
Letters of guarantee	44,154,847	223,250	5,000	-	-	-	-	44,383,097	44,498,633
Letters of credit	82,165,218	177,826,179	-	-	-	-	-	259,991,397	221,467,810
Acceptances	15,710,960	6,020,095	-	-	-	-	-	21,731,055	18,906,473
Grand Total	506,146,744	343,297,262	6,117,056	1,693,779	-	25,857,058	2,472	883,114,371	835,838,293

*Except for Middle Eastern countries

Second: Distribution of exposures according to the classification stages according to the FAS (30) - self:

Item	30 June 2026 (Reviewed)					
	Stage 1 Individual	Stage 1 Collective	Stage 2 Individual	Stage 3 Collective	Stage 3	Total
	JD	JD	JD	JD	JD	JD
Within the Kingdom	492,309,097	2,836,419	10,066,863	37,243	897,122	506,146,744
Other Middle Eastern countries	343,297,262	-	-	-	-	343,297,262
Europe	6,117,056	-	-	-	-	6,117,056
Asia	1,693,779	-	-	-	-	1,693,779
Africa	-	-	-	-	-	-
America	25,857,058	-	-	-	-	25,857,058
Other countries	2,472	-	-	-	-	2,472
Total	869,276,724	2,836,419	10,066,863	37,243	897,122	883,114,371

Third : Total distribution of exposures by geographical region-joint (after impairment provision) :

Item	30 June 2026 (Reviewed)							31 December 2025 (Audited)
	Within the Kingdom	Other Middle Eastern countries	Europe	Asia *	Africa	America	Other countries	Total
	JD	JD	JD	JD	JD	JD	JD	JD
International wakala investments -net	-	257,983,427	12,973,865	-	-	-	-	270,957,292
Direct credit facilities -net	2,061,142,899	-	-	-	-	35,555,012	-	2,096,697,911
Sukuk:								
Within financial assets at fair value through statement of income	-	-	-	-	-	-	-	-
Within financial assets at fair value through quasi-equity - net	275,208,397	75,397,446	-	-	-	-	-	350,605,843
Within financial assets at amortized cost -net	119,852,000	-	-	-	-	-	-	119,852,000
Other assets	8,138,093	-	-	-	-	-	-	8,138,093
Total period / year	2,464,341,389	333,380,873	12,973,865	-	-	35,555,012	-	2,846,251,139
Unutilized credit limits	274,515,858	-	-	-	-	-	-	274,515,858
Grand total	2,738,857,247	333,380,873	12,973,865	-	-	35,555,012	-	3,120,766,997

* except for middle eastern contries

Fourth : Distribution of exposures according to classification according to the classification of the FAS (30) joint:

Item	30 June 2026 (Reviewed)					
	Stage 1 Individual	Stage 1 Collective	Stage 2 Individual	Stage 2 Collective	Stage 3	Total
	JD	JD	JD	JD	JD	JD
Within the Kingdom	2,239,343,790	401,542,935	58,539,711	24,499,282	14,931,529	2,738,857,247
Other Middle Eastern countries	333,380,873	-	-	-	-	333,380,873
Europe	12,973,865	-	-	-	-	12,973,865
Asia	-	-	-	-	-	-
Africa	-	-	-	-	-	-
America	35,555,012	-	-	-	-	35,555,012
Other countries	-	-	-	-	-	-
Total	2,621,253,540	401,542,935	58,539,711	24,499,282	14,931,529	3,120,766,997

2- Distribution of exposures by economic sectors:

First: total distribution of exposures by geographical region-self (after impairment provision) :

	30 June 2026 (Reviewed)										31 December 2025 (Audited)
Item	Financial	Industry	Trade	Real estates	Agriculture	Shares	Individual	Government and public sector	Other	Total	Total
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
Balances with Central Bank	156,685,516	-	-	-	-	-	-	-	-	156,685,516	212,637,681
Balances at banks and financial institutions	40,476,263	-	-	-	-	-	-	-	-	40,476,263	19,956,320
Direct credit facilities -net	-	16,712,027	3,533,071	-	2,038	784,684	2,064,062	509,660	307,822	23,913,364	54,617,009
Sukuk:											
Within financial assets at fair value through other comprehensive income - net	152,655,434	-	-	-	-	-	-	-	-	152,655,434	107,890,814
Within financial assets at amortized cost -net	-	-	-	-	-	-	-	170,518,000	-	170,518,000	141,800,000
Other assets	12,760,245	-	-	-	-	-	-	-	-	12,760,245	14,063,553
Total period/year	362,577,458	16,712,027	3,533,071	-	2,038	784,684	2,064,062	171,027,660	307,822	557,008,822	550,965,377
Letter of guarantees	357,479	5,170,836	12,277,163	666,784	3,099,296	-	1,413,041	12,000	21,386,498	44,383,097	44,498,633
Letters of credit	92,338,124	33,342,289	127,711,224	-	135,440	-	-	-	6,464,320	259,991,397	221,467,810
Acceptances	5,978,506	7,445,519	6,782,564	-	-	-	-	-	1,524,466	21,731,055	18,906,473
Grand total	461,251,567	62,670,671	150,304,022	666,784	3,236,774	784,684	3,477,103	171,039,660	29,683,106	883,114,371	835,838,293

Second: distribution of exposures according to the classification stages according to the FAS (30) - self :

	30 June 2026 (Reviewed)					
Item	Stage 1 Individual	Stage 1 Collective	Stage 2 Individual	Stage 2 Collective	Stage 3	Total
	JD	JD	JD	JD	JD	JD
Financial	461,192,567	-	59,000	-	-	461,251,567
Industry	59,644,789	-	3,025,882	-	-	62,670,671
Trade	146,028,045	-	3,872,221	-	403,756	150,304,022
Real estates	664,784	-	-	-	2,000	666,784
Agriculture	3,234,582	-	2,192	-	-	3,236,774
Share's	-	784,684	-	-	-	784,684
Individual	1,413,041	2,029,284	-	22,762	12,016	3,477,103
Government and public sector	171,039,660	-	-	-	-	171,039,660
Other	26,059,256	22,451	3,107,568	14,481	479,350	29,683,106
Total	869,276,724	2,836,419	10,066,863	37,243	897,122	883,114,371

Third: total distribution of exposures by geographical region-joint (after impairment provision) :

Item	30 June 2026 (Reviewed)										31 December 2025 (Audited)
	Financial	Industry	Trade	Real estates	Agriculture	Shares	Individual	Government and public sector	Other	Total	Total
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
International wakala investments -net	270,957,292	-	-	-	-	-	-	-	-	270,957,292	245,612,315
Direct credit facilities - net	96,427,391	208,556,052	178,783,164	18,471,828	10,225,794	358,991,950	152,242,408	796,320,623	276,678,701	2,096,697,911	1,892,767,848
Sukuk:											
Within financial assets at fair value through statement of income	-	-	-	-	-	-	-	-	-	-	1,466,896
Within financial assets at fair value through quasi-equity -net	75,397,446	-	-	-	-	-	-	275,208,397	-	350,605,843	374,879,224
Within financial assets at amortized cost -net	-	-	-	-	-	-	-	119,852,000	-	119,852,000	119,852,000
Other assets	8,138,093	-	-	-	-	-	-	-	-	8,138,093	8,284,881
Total period/year	450,920,222	208,556,052	178,783,164	18,471,828	10,225,794	358,991,950	152,242,408	1,191,381,020	276,678,701	2,846,251,139	2,642,863,164
Unutilized limits	8,657,170	110,954,529	94,157,523	1,486,376	10,108,029	-	14,119,613	-	35,032,618	274,515,858	220,484,489
Grand total	459,577,392	319,510,581	272,940,687	19,958,204	20,333,823	358,991,950	166,362,021	1,191,381,020	311,711,319	3,120,766,997	2,863,347,653

Fourth: distribution of exposures according to the classification stages according to the FAS (30) - joint :

Item	30 June 2026 (Reviewed)					
	Stage 1 Individual	Stage 1 Collective	Stage 2 Individual	Stage 2 Collective	Stage 3	Total
	JD	JD	JD	JD	JD	JD
Financial	459,577,392	-	-	-	-	459,577,392
Industry	309,735,721	-	9,311,962	-	462,898	319,510,581
Trade	261,312,266	-	7,982,395	-	3,646,026	272,940,687
Real estates	1,623,754	1,445,956	15,848,795	1,120,226	(80,527)	19,958,204
Agriculture	18,422,515	-	1,015,949	-	895,359	20,333,823
Share's	64,597,247	258,240,466	15,893,110	12,062,363	8,198,764	358,991,950
Individual	14,740,756	139,344,069	364,570	11,316,693	595,933	166,362,021
Government and public sector	1,191,381,020	-	-	-	-	1,191,381,020
Other	299,862,869	2,512,444	8,122,930	-	1,213,076	311,711,319
Total	2,621,253,540	401,542,935	58,539,711	24,499,282	14,931,529	3,120,766,997

3- Credit exposures that have been reclassified

First: total credit exposures classified:

A. Self

Item	30 June 2026 (Reviewed)					
	Stage 2		Stage 3		Total exposures that have been reclassified	Percentage of rated exposures
	Total exposure value	The exposures that have been reclassified	Total exposure value	The exposures that have been reclassified		
	JD	JD	JD	JD	JD	%
Direct credit facilities-net	966,967	(234,319)	2,384,843	288,048	53,729	1.60%
Letter of guarantees	6,312,916	(327,803)	549,720	399,823	72,020	1.05%
Letters of credit	2,910,619	-	-	-	-	-
Acceptances	-	-	-	-	-	-
Grand total	10,190,502	(562,122)	2,934,563	687,871	125,749	0.96%

B. Joint

Item	30 June 2026 (Reviewed)					
	Stage 2		Stage 3		Total exposures that have been reclassified	Percentage of rated exposures
	Total exposure value	The exposures that have been reclassified	Total exposure value	The exposures that have been reclassified		
	JD	JD	JD	JD	JD	%
Direct credit facilities-net	122,261,310	19,149,784	88,160,905	10,233,577	29,383,361	13.96%
Unutilized limits	4,180,790	(66,466)	-	-	(66,466)	(1.59%)
Grand total	126,442,100	19,083,318	88,160,905	10,233,577	29,316,895	13.66%

Second: credit losses expected for exposures that have been reclassified:

A. Self

30 June 2026 (Reviewed)								
Item	The exposures that have been reclassified			Expected credit loss on exposures that have been reclassified				Total
	Total exposures that have been reclassified/ Stage 2	Total exposures that have been reclassified/ Stage 3	Total exposures that have been reclassified	Stage 2 Individual	Stage 2 Collective	Stage 3 Individual	Stage 3 Collective	
	JD	JD	JD	JD	JD	JD	JD	
Direct credit facilities	(234,319)	288,048	53,729	(36,506)	(5,016)	36,614	4,930	22
Letters of guarantee	(327,803)	399,823	72,020	(2,073)	-	2,005	-	(68)
Letters of credit	-	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-	-
Grand total	(562,122)	687,871	125,749	(38,579)	(5,016)	38,619	4,930	(46)

B. Joint

30 June 2026 (Reviewed)								
Item	The exposures that have been reclassified			Expected credit loss on exposures that have been reclassified				Total
	Total exposures that have been reclassified rated from Stage 2	Total exposures that have been reclassified rated from Stage 3	Total exposures that have been reclassified	Stage 2 Individual	Stage 2 Collective	Stage 3 Individual	Stage 3 Collective	
	JD	JD	JD	JD	JD	JD	JD	
Direct credit facilities	19,149,784	10,233,577	29,383,361	(2,659,874)	(385,176)	2,802,032	(146,059)	(389,077)
Unutilized limits	(66,466)	-	(66,466)	(2,805)	-	-	-	(2,805)
Grand total	19,083,318	10,233,577	29,316,895	(2,662,679)	(385,176)	2,802,032	(146,059)	(391,882)

(45) COMPARATIVE FIGURES

Some accounts in the prior period financial statements have been reclassified to conform to the presentation of the financial statements for the current period, however, this reclassification had no impact on profit or equity in the previous period.