

**DAR AL AMAN FOR INVESTMENT COMPANY
(LIMITED PUBLIC SHAREHOLDING)
AMMAN - JORDAN**

**INTERIM CONDENSED FINANCIAL STATEMENTS
TOGETHER WITH REVIEW REPORT
FOR THE SIX MONTHS ENDED 30 JUNE 2026**

DAR AL AMAN FOR INVESTMENT COMPANY
(LIMITED PUBLIC SHAREHOLDING)
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<u>Contents</u>	<u>Page</u>
Review report	-
Interim condensed statement of financial position	1
Interim condensed statement of profit or loss and other comprehensive income	2
Interim condensed statement of changes in equity	3
Interim condensed statement of cash flows	4
Notes forming part of the interim condensed financial statements	5-7

REVIEW REPORT

30 June 2026

To Chairman and Members of The Management of Dar Al Aman for
Investment Company
(Limited Public Shareholding)
Amman - Jordan

Introduction

We have reviewed the interim condensed statement of financial position of Dar Al Aman for Investment (The Company) as at 30 June 2026, the interim condensed statement of profit or loss and other comprehensive income, the interim condensed statement of changes in equity and the interim condensed statement of cash flows for the six months then ended, and a summary of significant accounting policies and other explanatory information. Management is responsible for the preparation and fair presentation of these interim condensed financial statements in accordance with IAS 34 "Interim Financial Reporting". Our responsibility is to express a conclusion on these interim condensed financial statements based on our review.

Scope of Review

We conducted our review in accordance with International Standard on Review Engagements 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim financial information consists of making inquiries, primarily of persons responsible for 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.

Material Uncertainty Related to Going Concern

As mentioned in Note No. (7) to the interim condensed financial statements, which indicates that the Company's activity is still almost suspended during the year 2026, In addition, the Company's management resolved to cease all financing activities. These events or circumstances are considered an indication of a material uncertainty that may cast significant doubt on the Company's ability to continue as a going concern, as the note shows the Company's actions and its future plans to counter that. Our conclusion has not been modified in respect to this matter.

REVIEW REPORT

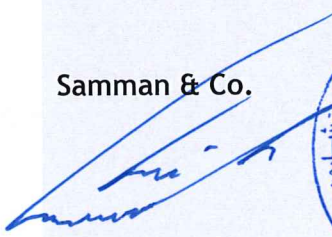
30 June 2026

To Chairman and Members of The Management of Dar Al Aman for Investment Company
(Limited Public Shareholding)
Amman - Jordan

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim condensed financial statements do not present fairly, in all material respects, the interim condensed financial position of Dar Al Aman for Investment (The Company) as at 30 June 2026, and its interim financial performance and its interim cash flows for the six months ended in accordance with International Accounting Standard (IAS) 34 "Interim Financial Reporting".

Samman & Co.



Ahmad Ramahi
License No. (868)

30 July 2026
Amman - Jordan

Dar Al Aman for Investment Company
(Limited Public Shareholding)
Amman - Jordan

Interim condensed statement of financial position
As at 30 June 2026

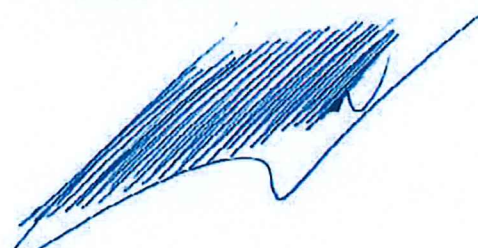
	Note	30 June 2026 (Un audited) JD	31 December 2025 (Audited) JD
<u>Assets</u>			
Cash and deposits at banks		1,109,687	859,533
Financial assets at fair value through statement of profit or loss		17,816	17,816
Financial assets at amortized cost	(4)	1,414,324	1,687,423
Other receivables		104,724	99,722
Property and equipment		232,977	235,700
Properties seized against debts	(5)	1,400,253	1,441,900
Deferred tax assets		1,444,887	1,444,887
Total assets		<u>5,724,668</u>	<u>5,786,981</u>
<u>Liabilities and Equity</u>			
<u>Liabilities</u>			
Other payables		<u>633,289</u>	<u>662,841</u>
<u>Equity</u>			
Subscribed capital		5,000,000	5,000,000
Statutory reserve		207,789	207,789
Voluntary reserve		251	251
Accumulated losses		<u>(116,661)</u>	<u>(83,900)</u>
Net equity		<u>5,091,379</u>	<u>5,124,140</u>
Total liabilities and equity		<u>5,724,668</u>	<u>5,786,981</u>

The interim condensed financial statements from pages (1) to (7) were approved and authorized for issue by the Board of Directors on 30 July 2026 and were signed by:

Dr. Farooq Mohammad Murad Murad
Deputy chairman of the board



Nabil Mohammad Abedalrahman Muzuk
Chief Executive Officer



Dar Al Aman for Investment Company
(Limited Public Shareholding)
Amman - Jordan

Interim condensed statement of profit or loss and other comprehensive income
For the six months ended 30 June 2026

	Note	2026		2025	
		At 1 April to 30	At 1 January to	At 1 April to 30	At 1 January to
		June	30 June	June	30 June
		JD	JD	JD	JD
Net revenues		14,751	34,897	20,404	30,215
Other revenues		13,852	24,767	86,885	103,339
Expected credit losses for financial assets at amortized cost		-	-	108,588	108,588
Revaluation profit of financial assets at fair value through profit or loss		3,876	-	-	-
Employees benefits expenses		(20,271)	(40,687)	(26,963)	(54,068)
Administrative expenses		(27,846)	(51,738)	(38,253)	(75,490)
(comprehensive loss) Comprehensive profit for the period		<u>(15,638)</u>	<u>(32,761)</u>	<u>150,661</u>	<u>112,584</u>
Basic and diluted (loss) profit per share of the period - JD / share	(6)	(0.003)	(0.007)	0.009	0.007

Dar Al Aman for Investment Company
(Limited Public Shareholding)
Amman - Jordan

Interim condensed statement of changes in equity
For the six months ended 30 June 2026

	Subscribed capital	Statutory reserve	Voluntary reserve	Accumulated losses	Total
	JD	JD	JD	JD	JD
<u>2026</u>					
At 1 January	5,000,000	207,789	251	(83,900)	5,124,140
Comprehensive loss for the period	-	-	-	(32,761)	(32,761)
At 30 June	<u>5,000,000</u>	<u>207,789</u>	<u>251</u>	<u>(116,661)</u>	<u>5,091,379</u>
<u>2025</u>					
At 1 January	16,000,000	206,000	387,302	(8,487,054)	8,106,248
Comprehensive profit for the period	-	-	-	112,584	112,584
At 30 June	<u>16,000,000</u>	<u>206,000</u>	<u>387,302</u>	<u>(8,374,470)</u>	<u>8,218,832</u>

Dar Al Aman for Investment Company
(Limited Public Shareholding)
Amman - Jordan

Interim condensed statement of cash flows
For the six months ended 30 June 2026

	Note	2026 JD	2025 JD
<u>Operating activities</u>			
(Comprehensive loss) comprehensive profit of the period		(32,761)	112,584
Adjustments for:			
Expected credit losses for financial assets at amortized cost		-	(108,588)
Depreciations		2,723	2,724
		(30,038)	6,720
Financial assets at amortized cost	(4)	273,099	(188,801)
Other receivables		(5,002)	(65,810)
Other payables		(29,552)	(7,747)
Net cash flows from (used in) operating activities		208,507	(255,638)
<u>Investing activities</u>			
Properties seized against debts	(5)	41,647	-
Net cash flows from investing activities		41,647	-
Net change in cash and deposits at bank during the period		250,154	(255,638)
Cash and deposits at bank - beginning of the period		859,533	3,454,087
Cash and deposits at bank - ending of the period		1,109,687	3,198,449

**Dar Al Aman for Investment Company
(Limited Public Shareholding)
Amman - Jordan**

**Notes forming part of the interim condensed financial statements
For the six months ended 30 June 2025**

1) General

Dar Al Aman for Islamic Finance Company (previously: Al Israa for Islamic Finance and Investment Company) was established on 20 April 2008 as a Limited Public Shareholding Company in the Register of Public Shareholding Companies under No. (451).

During 2026, the Company amended its objectives to include investments in their various forms. However, as of the date of these financial statements, it has not commenced any actual operations in this regard. The address of the company in Amman - Abdullah Ghosheh Street - Al Hussein Complex.

The following are the names of the Board of Director's members:

<u>Name</u>	<u>Position</u>
Mr. Mohammad Ahmad Musa Al-Azab	Chairman
Dr. Farooq Mohammad Murad Murad	Deputy chairman
Al Al-Bayt University represented by Osama Khaled Nusser	Board Member
Mr. Kefah Ahmad Mustafa Al-Maharmeh	Board Member
Mr. Saeed Mohammad Al-Masoud	Board Member

2) Basis of preparation

The interim condensed financial statements have been prepared in accordance with International Accounting Standard (IAS) 34 "Interim Financial Reporting" and in compliance with the applicable local laws and regulations. These statements do not include all disclosures required in a complete set of annual financial statements and should be read in conjunction with the Company's 2025 annual financial statements.

3) Accounting policies

The accounting policies adopted in the preparation of the interim condensed financial statements are consistent with those applied in the financial statements for the year ended 31 December 2025, except for the following amendments which are applied for the first time in 2026. However, not all of these amendments are expected to impact the Company, as they are either not relevant to its activities or require accounting that is consistent with the Company's current accounting policies.

The change in accounting policies

The following amendments are effective for the annual reporting period beginning 1 January 2026

- Amendments to the Classification and Measurement of Financial Instruments (Amendments to IFRS 9 Financial Instruments and IFRS 7 Financial Instruments Disclosures).
- Contracts Referencing Nature -dependent Electricity (Amendments to IFRS 9 and IFRS 7)

The following standards and amendments are effective for the annual reporting period beginning 1 January 2027

- IFRS 18 Presentation and Disclosure in Financial Statements.
- IFRS 19 Subsidiaries without Public Accountability: Disclosures.

The Company is currently assessing the effect of these new accounting standards and amendments.

IFRS 18 Presentation and Disclosure in Financial Statements, which was issued by the IASB in April 2024 supersedes IAS 1 and will result in major consequential amendments to IFRS Accounting Standards including IAS 8 Basis of Preparation of Financial Statements (renamed from Accounting Policies, Changes in Accounting Estimates and Errors).

Notes forming part of the interim condensed financial statements (Continued)
For the six months ended 30 June 2025

Even though IFRS 18 will not have any effect on the recognition and measurement of items in the financial statements, it is expected to have a significant effect on the presentation and disclosure of certain items. These changes include:

- Categorisation and sub-totals in the statement of profit or loss,
- Aggregation/disaggregation and labelling of information,
- Disclosure of management-defined performance measures.

The Company does not expect to be eligible to apply IFRS 19.

4) Financial assets at amortized cost

	30 June 2026 (Un audited)	31 December 2025 (Audited)
	JD	JD
Finance receivables	8,840,069	9,148,065
Deduct:		
Deferred revenues on financing contracts	(9,334)	(42,333)
	8,830,735	9,105,732
Deduct:		
Expected credit loss provision	(6,912,762)	(6,912,762)
Suspended revenues	(503,649)	(505,547)
	1,414,324	1,687,423

The company has notes receivables and cheques under collection out of the financial position with a value of approximately JD 11,767 million for financing receivables as at 30 June 2026 (2025: amounted to approximately JD 11,837 million).

5) Properties seized against debts

This item represents the value of lands that have been acquired by the company against non-performing financing receivables, which have been recognized through judicial possession orders issued by the competent courts. The amount also includes the related legal fees and registration expenses. The fair value of these properties has reached approximately JD 1.494 million according to the latest valuations conducted by real estate experts

6) Basic and diluted earnings per share from total comprehensive income (JD/share)

	30 June 2025 (Un audited)	31 December 2024 (Audited)
	JD	JD
(Comprehensive loss) comprehensive profit for the period	(32,761)	112,584
Weighted average number of shares	5,000,000	16,000,000
	(0.007)	0.007

7) Accumulated losses and the Company's future plan

The Company's board of directors decided during 2017 to suspend all types of financing. In 2018, the Board of Commissioners of the Securities Commission decided to transfer trading in the Company's shares to the unlisted stock market. These events may cast significant doubt on the Company's ability to continue as a going concern.

The Company took several steps to confront this, and the requirements of the Securities Commission were fulfilled. The Company's shares were re-traded in the second market (listed companies) on 21 July 2020. The Company's management is also looking forward to improving its financial position in the coming period. Efforts are ongoing to collect outstanding debts by conducting the necessary settlements and reconciliations in order to find solutions for distressed clients and reduce the severity of defaults in the credit portfolio.

In addition, the Company has decided to permanently cease financing activities in order to avoid exposing the Company to any new risks and has changed its principal activity to investment, as described in Note (1) to the interim condensed financial statements. Accordingly, the Company's activities are limited to collecting amounts due from third parties, restructuring its operations, and improving its cash liquidity through the sale of its owned properties and land.

The Company is also closely monitoring the case currently before the Amman Criminal Court. Management expects the Court of First Instance to issue its judgment during the first half of 2026, which is expected to have a significant positive financial impact on the Company.