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

INTERIM CONDENSED FINANCIAL STATEMENTS
TOGETHER WITH REVIEW REPORT
FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2026

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REVIEW REPORT
30 September 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 Islamic Finance Company (Limited Public Shareholding) as at 30 September 2026 and the interim condensed statement of profit or loss and other comprehensive income, the interim condensed statement of changes in equity, the interim condensed statement of cash flows for the nine 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 disclosed in Note (7) to the condensed interim financial statements, the Company's operations remain almost entirely suspended during 2026. In addition, the Company's management has decided to suspend all financing activities. These events and circumstances indicate the existence of a material uncertainty that may cast significant doubt on the Company's ability to continue as a going concern. The note also describes the Company's actions and future plans to address this situation. Our conclusion is not modified in respect of this matter.

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REVIEW REPORT (CONTINUED)
30 September 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 Islamic Finance Company as at 30 September 2026, and its interim financial performance and its interim cash flows for the nine-month period then ended, in accordance with International Accounting Standard (IAS) 34 "Interim Financial Reporting".

Samman & Co.

Samman & Co.
Public Accountants
& Business Advisors

Ahmad Ramahi
License No. (868)

29 October 2026
Amman - Jordan

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

Interim condensed statement of financial position
As at 30 September 2026

	Note	30 September 2026	31 December 2025
		JD	JD
Assets			
Cash and deposits at banks		1,266,563	859,533
Financial assets at fair value through statement of profit or loss		33,969	17,816
Financial assets at amortized cost	(4)	1,252,883	1,687,423
Other receivables		104,682	99,722
Property and equipment		231,615	235,700
Properties seized against debts	(5)	1,354,222	1,441,900
Deferred tax assets		1,444,887	1,444,887
Total assets		5,688,821	5,786,981
Liabilities and equity			
Liabilities			
Other payables		623,278	662,841
Equity			
Subscribed capital		5,000,000	5,000,000
Statutory reserve		207,789	207,789
Voluntary reserve		251	251
Accumulated losses		(142,497)	(83,900)
Net equity		5,065,543	5,124,140
Total liabilities and equity		5,688,821	5,786,981

The interim condensed financial statements on pages [1] to [7] were approved and authorized for issue by the Board of Directors on 29 October 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 nine months ended 30 September 2026

	Note	For the three months ended 30 September		For the nine months ended 30 September	
		2026	2025	2026	2025
		JD	JD	JD	JD
Net revenues		(1,131)	25,093	33,766	55,308
Other revenues		2,672	58,258	27,439	161,597
Expected credit losses for financial assets at amortized cost		-	-	-	108,588
Gain on sale of properties seized against debts		16,152	-	16,152	-
Employees benefits expenses		(20,271)	(22,865)	(60,958)	(76,933)
Administrative expenses		(23,258)	(60,074)	(74,996)	(135,564)
(Comprehensive loss) comprehensive profit for the period		(25,836)	412	(58,597)	112,996
Basic and dilated (loss) profit per share of the period - JD / share	(6)	(0.005)	0.0001	(0.012)	0.014

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

Interim condensed statement of changes in equity
For the nine months ended 30 September 2026

	Subscribed capital	Statutory reserve	Voluntary reserve	(Accumulated losses) ratained earning	Total
	JD	JD	JD	JD	JD
2026					
At 1 January	5,000,000	207,789	251	(83,900)	5,124,140
Comprehensive loss for the period	-	-	-	(58,597)	(58,597)
At 30 September	5,000,000	207,789	251	(142,497)	5,065,543
2025					
At 1 January	16,000,000	206,000	387,302	(8,487,054)	8,106,248
Capital reduction	(8,000,000)	-	-	8,000,000	-
Write off of accumulated losses	-	-	(387,051)	387,051	-
Comprehensive profit for the period	-	-	-	112,996	112,996
At 30 September	8,000,000	206,000	251	12,993	8,219,244

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

Interim condensed statement of cash flows
For the nine months ended 30 September 2026

	Note	2026	2025
		JD	JD
Operating activities			
(Comprehensive loss) comprehensive profit of the period		(58,597)	112,996
Adjustments for:			
Expected credit losses for financial assets at amortized cost		-	(108,588)
Gains on revaluation of financial assets at fair value through profit or loss		(16,152)	-
Depreciations		4,084	4,085
		(70,665)	8,493
Financial assets at amortized cost	(4)	434,540	(235,541)
Other receivables		(4,960)	(70,524)
Other payables		(39,563)	10,708
Net cash flows from (used in) operating activities		319,352	(286,864)
Investing activities			
Properties seized against debts	(5)	87,678	106,970
Net cash flows from investing activities		87,678	106,970
Net change in cash at bank during the period		407,030	(179,894)
Cash at bank - beginning of the period		859,533	3,454,087
Cash at bank - ending of the period		1,266,563	3,274,193

1) General

The Company was established under the name of Dar Al Aman for Investment Company PSC (formerly Dar Al Aman Islamic Finance Company and previously Al Israa Islamic Investment and Finance Company) on 20 April 2008 as a public shareholding company limited, registered 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, the Company has not conducted any actual operations up to the date of these financial statements.

The Company's head office is located in Amman - Abdullah Ghosheh Street - Al Husseini Complex.

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

Name	Position
Mr. Mohammad Ahmad Musa Al-Azab	Chairman
Dr. Farooq Mohammad Murad	Deputy chairman
Al Al-Bayt University represented by Dr. 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 condensed interim financial statements are consistent with those followed in the preparation of the annual financial statements for the year ended 31 December 2025, except for the following amendments, which are effective for the first time in 2026. However, not all of these amendments are expected to have an impact on the Company, as they are either not relevant to the Company's activities or require accounting treatment consistent with the Company's existing accounting policies.

Changes in Accounting Policies

Standards, Interpretations and Amendments Effective for Periods Beginning on 1 January 2026.

- 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).

Standards, Interpretations and Amendments Effective for Periods Beginning on 1 January 2027.

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

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

In April 2024, the International Accounting Standards Board issued IFRS 18: Presentation and Disclosure in Financial Statements, which replaces IAS 1. This standard will result in significant consequential amendments to other IFRS Accounting Standards, including IAS 8: Basis of Preparation of Financial Statements (renamed from Accounting Policies, Changes in Accounting Estimates and Errors). Although IFRS 18 will not have any effect on the recognition or measurement of items in the financial statements, it is expected to have a significant impact on the presentation and disclosure of certain items. These changes include the categorisation and presentation of subtotals in the statement of profit or loss, the aggregation, disaggregation and labelling of information, and the 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 September 2026	31 December 2025
	JD	JD
Finance receivables	8,672,321	9,148,065
Deduct:		
Deferred revenues on financing contracts	(2,583)	(42,333)
	8,669,738	9,105,732
Deduct:		
Expected credit loss provision	(6,912,762)	(6,912,762)
Suspended revenues	(504,093)	(505,547)
	1,252,883	1,687,423

The Company has promissory notes and checks for collection, outside the statement of financial position, amounting to approximately JOD 11,717, million against finance receivables as of 30 September 2026 (30 September 2025: approximately JOD 12,111 million).

5) Properties seized against debts

This item represents the value of properties acquired by the Company in settlement of non-performing financing receivables. These assets were recognized based on court rulings granting possession, in addition to the related legal fees and registration expenses. The fair value of these properties amounted to approximately JOD 1.435 million, based on the latest valuations conducted by real estate experts.

6) Basic and diluted earnings per share of comprehensive income - JD/share

	30 September 2026	30 September 2025
	JD	JD
(comprehensive loss) Comprehensive profit for the period	(58,597)	112,996
Weighted average number of shares	5,000,000	8,000,000
	(0.012)	0.014

7) Future Management Plan

The Company's Board of Directors decided during 2017 to stop all types of financing. In 2018, the Board of Commissioners of the Jordan Securities Commission decided to transfer the trading of the Company's shares to the unlisted securities market. Such events may cast doubt on the Company's ability to continue as a going concern. The Company took several steps to address this situation, and the requirements of the Jordan Securities Commission were completed, and the Company's shares resumed trading in the Second Market (listed companies) on 21 July 2020. The Company's management looks forward to improving its financial position in the coming period by continuing its efforts to collect its receivables through the necessary settlements and reconciliations to find solutions for defaulting clients and reduce the high level of default in the credit portfolio. Furthermore, the Company has decided to completely cease its financing activities to avoid exposing the Company to any new risks and to change its principal activity to investment activities, as disclosed in Note (1) to the condensed interim financial statements. The Company will focus its operations on collecting its funds from third parties, restructuring them, and improving its cash liquidity through the sale of its owned properties and land plots.

The Company is also closely following up on the case currently before the Amman Criminal Court, and expects the Court of First Instance judgment to be issued during 2026, which is expected to have a significant positive financial impact on the Company.