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

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

SAFWA ISLAMIC BANK
(PUBLIC SHAREHOLDING LIMITED COMPANY)
AMMAN-THE HASHEMITE KINGDOM OF JORDAN
30 SEPTEMBER 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 September 2026, comprising the interim consolidated condensed statement of financial position as at 30 September 2026 and the interim consolidated condensed statement of income and other comprehensive income, the interim consolidated condensed statement of income and attribution related to quasi-equity for the three and nine months, the interim consolidated condensed statement of changes in equity and the interim consolidated condensed statement of cash flows for the nine 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 No. (2410), "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

## Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim consolidated condensed financial statements are not prepared, in all material respects, in accordance with Financial Accounting Standard No. (41).

Amman – Jordan
22 October 2026

ERNST & YOUNG
Amman - Jordan

Statement "A"

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

**Interim Consolidated Condensed Statement of Financial Position**

| | Notes | 30 September 2026 (Reviewed) | 31 December 2025 (Audited) |
|---|---|---|---|
| | | JD | JD |
| **Assets** | | | |
| Cash and balances at the Central Bank of Jordan | 4 | 424,533,446 | 244,092,528 |
| Balances at banks and the financial institutions | | 36,203,556 | 19,956,320 |
| International wakala investments - net | 5 | 165,700,465 | 245,612,315 |
| Deferred sales receivables and other receivables - net | 6 | 2,287,320,325 | 1,895,030,847 |
| Financial assets at fair value through other comprehensive income - net | 7 | 140,404,431 | 110,002,090 |
| Financial assets at fair value through quasi-equity - net | 8 | 234,088,524 | 405,828,077 |
| Financial assets at fair value through statement of income | 9 | - | 1,466,896 |
| Financial assets at amortized cost | 10 | 345,787,000 | 261,652,000 |
| Investment in associate | | 351,403 | 339,331 |
| Ijara Muntahia Bittamleek assets - net | 11 | 1,076,071,802 | 933,532,662 |
| Al-Qard Al-Hasan - net | 12 | 21,777,225 | 52,354,010 |
| Investment in real estate | | - | 1,730,415 |
| Property and equipment - net | | 25,802,465 | 23,548,235 |
| Intangible assets - net | | 3,939,832 | 2,617,423 |
| Right-of-use assets | | 10,666,663 | 11,281,983 |
| Deferred tax assets | 14/C | 23,152,914 | 19,369,777 |
| Other assets | 13 | 53,426,375 | 60,051,179 |
| **Total Assets** | | **4,849,226,426** | **4,288,466,088** |
| **Liabilities and Quasi-equity and Equity** | | | |
| **Liabilities** | | | |
| Banks and financial Institutions' accounts | | 15,812,111 | 17,564,555 |
| Customers' current accounts | | 447,567,016 | 351,192,050 |
| Cash margins | | 230,821,837 | 208,290,849 |
| Islamic Financing | | 35,450,000 | - |
| Income tax provision | 14/A | 17,235,765 | 18,142,645 |
| Deferred Tax Liabilities | 14/C | - | 31,161 |
| Other provisions | | 259,326 | 159,326 |
| Lease liabilities | | 10,467,826 | 11,381,785 |
| Other liabilities | 15 | 195,737,515 | 181,965,027 |
| **Total Liabilities** | | **953,351,396** | **788,727,398** |
| **Quasi-equity** | | | |
| Unrestricted investment accounts | 16 | 3,628,218,850 | 3,258,163,271 |
| Fair value reserve | | 925,179 | 4,054,351 |
| Investment Risk Reserve | | 8,000,000 | - |
| **Total Quasi-equity** | | **3,637,144,029** | **3,262,217,622** |
| **Equity** | | | |
| Subscribed and paid-in capital | 1 | 180,000,000 | 150,000,000 |
| Statutory reserve | | 42,712,902 | 42,712,902 |
| Fair value reserve -net | | (4,189,700) | 1,538,618 |
| Retained earnings | | 13,102,051 | 43,269,548 |
| Profit for the period - Statement (B) | | 27,105,748 | - |
| **Total Equity** | | **258,731,001** | **237,521,068** |
| **Total Liabilities and Quasi-equity and Equity** | | **4,849,226,426** | **4,288,466,088** |

**The attached notes (1) to (31) 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 30 September | | For the nine months ended 30 September | |
|---|---|---|---|---|---|
| | | 2026 (Reviewed) | 2025 (Reviewed) | 2026 (Reviewed) | 2025 (Reviewed) |
| | | JD | JD | JD | JD |
| Deferred sales income | 17 | 35,844,944 | 28,349,924 | 100,911,859 | 81,382,612 |
| Income from Ijara Muntahia Bittamleek assets | 18 | 20,225,722 | 17,241,686 | 57,470,034 | 48,903,332 |
| Income from International wakala investments | | 1,921,532 | 1,942,417 | 6,480,212 | 5,655,146 |
| Income from financial assets at fair value through other comprehensive | 19 | 1,815,707 | 857,299 | 5,700,130 | 2,405,505 |
| Income from financial assets at fair value through quasi-equity | 20 | 3,824,971 | 5,125,292 | 15,279,158 | 15,892,699 |
| Income from financial assets at fair value through statement of income | 21 | 30,248 | 69,649 | 148,854 | 130,720 |
| Income from financial assets at amortized cost | 22 | 5,233,018 | 4,225,099 | 13,685,113 | 10,151,200 |
| Income from investments in real estate - net | | 273,882 | - | 451,921 | - |
| Net share of results of investment in an associate company | | - | - | 17,072 | 11,572 |
| (Losses) gains from foreign currencies revaluation | | 38,781 | (16,906) | (19,411) | 137,127 |
| Income from foreign currencies | | 1,038,597 | 934,227 | 2,525,642 | 2,376,961 |
| Banking services income - net | | 4,685,968 | 3,728,550 | 11,600,858 | 9,133,855 |
| Other income - net | | 177,803 | 615,600 | 1,183,317 | 2,378,713 |
| **Gross income** | | **75,111,173** | **63,072,837** | **215,434,759** | **178,559,442** |
| Provision expense for expected credit losses and other receivables | 23 | (5,032,382) | (6,790,873) | (13,515,228) | (22,772,353) |
| Deposit insurance fees | | (1,774,121) | (1,486,301) | (5,322,365) | (4,458,905) |
| Islamic finance expenses | | (514,810) | - | (1,430,501) | - |
| Employees' expenses | | (6,573,830) | (5,828,754) | (18,521,981) | (16,746,227) |
| Depreciation and amortization | | (1,016,549) | (835,360) | (2,850,728) | (2,516,437) |
| Depreciation of right of use assets | | (562,151) | (482,443) | (1,651,939) | (1,434,907) |
| Finance costs / discount on lease liability | | (93,708) | (89,338) | (282,078) | (270,603) |
| Rent expenses | | (21,853) | (51,774) | (88,667) | (160,141) |
| Other expenses | | (3,400,967) | (3,124,112) | (10,507,133) | (9,400,696) |
| **Total expenses** | | **(18,990,371)** | **(18,688,955)** | **(54,170,620)** | **(57,760,269)** |
| **Net profit for the period before tax and net profit attributable to quasi-equity** | | **56,120,802** | **44,383,882** | **161,264,139** | **120,799,173** |
| Less : Net profit attributable to quasi-equity | | (42,213,433) | (32,225,502) | (120,601,147) | (90,759,777) |
| **Net profit for the period before tax** | | **13,907,369** | **12,158,380** | **40,662,992** | **30,039,396** |
| Income tax expense | 14/B | (3,380,186) | (4,662,749) | (13,557,244) | (11,507,508) |
| **Profit for the period** | | **10,527,183** | **7,495,631** | **27,105,748** | **18,531,888** |
| **Other comprehensive income items :** | | | | | |
| Change in fair value reserve for financial assets - net | | (3,964,637) | 1,003,647 | (5,695,712) | 1,558,446 |
| **Total comprehensive income for the period** | | **6,562,546** | **8,499,278** | **21,410,036** | **20,090,334** |
| | | JD/FILS | JD/FILS | JD/FILS | JD/FILS |
| Basic and diluted earnings per share for the period | 24 | 0/058 | 0/042 | 0/151 | 0/103 |

**The attached notes (1) to (31) 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**

| | For the three months ended 30 September | | For the nine months ended 30 September | |
|---|---|---|---|---|
| | 2026 (Reviewed) | 2025 (Reviewed) | 2026 (Reviewed) | 2025 (Reviewed) |
| | JD | JD | JD | JD |
| **Net profit for the period before tax , net income attributable to Quasi-Equity** | 56,120,802 | 44,383,882 | 161,264,139 | 120,799,173 |
| Less : Unrelated income to quasi-equity | (11,301,599) | (8,233,964) | (29,174,137) | (19,612,782) |
| Add : Unrelated expenses to quasi-equity | 13,381,248 | 11,246,079 | 38,647,179 | 33,053,329 |
| **Gross income attributable to Quasi-Equity** | 58,200,451 | 47,395,997 | 170,737,181 | 134,239,720 |
| Less : Bank's share as mudarib and rab mal | (33,014,935) | (22,700,053) | (97,063,182) | (65,495,789) |
| Add : Bank's contribution | 17,027,917 | 7,529,558 | 46,927,148 | 22,015,846 |
| **Net income attributable to Quasi-Equity** | 42,213,433 | 32,225,502 | 120,601,147 | 90,759,777 |
| **Net movement on Investment Risk Reserve** | | | | |
| Less : Appropriation to investment risk reserve | (3,000,000) | - | (8,000,000) | - |
| **Net income attributable to quasi-equity after deduction** | 39,213,433 | 32,225,502 | 112,601,147 | 90,759,777 |
| Net movement on Investment Risk Reserve | 3,000,000 | - | 8,000,000 | - |
| **Net profit attributable to quasi-equity** | **42,213,433** | **32,225,502** | **120,601,147** | **90,759,777** |

**The attached notes (1) to (31) 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**

| | Subscribed and paid-in capital* | Statutory Reserve | Fair value reserve - net | Retained Earnings** | Profit for the period | Total |
|---|---|---|---|---|---|---|
| | JD | JD | JD | JD | JD | JD |
| **For the nine months ended 30 September 2026** | | | | | | |
| 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) | - | - | (5,695,712) | - | 27,105,748 | 21,410,036 |
| Released from reserve as a result of the sale of financial assets through other comprehensive income | - | - | (32,606) | 32,606 | - | - |
| **Balance as at 30 September 2026** | **180,000,000** | **42,712,902** | **(4,189,700)** | **13,102,051** | **27,105,748** | **258,731,001** |
| **For the nine months ended 30 September 2025** | | | | | | |
| Balance as at the beginning of the period | 120,000,000 | 38,320,046 | 94,068 | 51,089,561 | - | 209,503,675 |
| Capital increase | 30,000,000 | - | - | (30,000,000) | - | - |
| Capital increase fees | - | - | - | (200,108) | - | (200,108) |
| Total comprehensive income for the period - (Statement B) | - | - | 1,558,446 | - | 18,531,888 | 20,090,334 |
| Released from reserve as a result of the sale of financial assets through other comprehensive income | - | - | (58,737) | 58,737 | - | - |
| **Balance as at 30 September 2025** | **150,000,000** | **38,320,046** | **1,593,777** | **20,948,190** | **18,531,888** | **229,393,901** |

- Retained earnings include JD 1,861,025 as at 30 September 2026 (31 December 2025: JD 1,729,949), representing deferred tax assets related to the Bank's self-financed activities, which are restricted from use in accordance with Central Bank of Jordan instructions.

* The Bank's capital was increased from JD (150) million to JD (180) million with percentage of 20% from authorized capital, through the capitalization of JD 30 million from retained earnings, 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 (31) 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 nine months ended 30 September 2026 (Reviewed) | 2025 (Reviewed) |
|---|---|---|---|
| | | JD | JD |
| **Cash flows used in operating activities** | | | |
| Profit for the period before tax - statement (B) | | **40,662,992** | **30,039,396** |
| **Adjustments for non-monetary items:** | | | |
| Depreciation and amortization | | 2,850,728 | 2,516,437 |
| Depreciation of Ijara Muntahia Bittamleek assets (self & joint) | | 108,389,825 | 76,035,394 |
| Depreciation of right-of-use assets | | 1,651,939 | 1,434,907 |
| Finance costs / discount on lease liability | | 282,078 | 270,603 |
| Unrealized gains for financial assets at fair value through statement of Income | 21 | (51,887) | (33,430) |
| Provision of expected credit losses and other receivables | | 13,515,228 | 22,772,353 |
| Appropriation to investment risk reserve | | 8,000,000 | - |
| Other provisions | | 100,000 | - |
| Net share of investment valuation profits in an associate company | | (12,072) | (6,572) |
| (Gains) losses from sale of property and equipment | | (44,397) | 1,759 |
| Provision for impairment (Recovered from provision for impairment) seized real estates - net | 13 | 205,832 | (178,249) |
| Gain from sale of seized assets against debts | | (62,468) | (96,400) |
| Gain from sale of investment in real estate | | (451,921) | - |
| **Profit before changes in assets and liabilities** | | **175,035,877** | **132,756,198** |
| **Changes in assets and liabilities :** | | | |
| Deferred sales receivables and other receivables | | (405,303,647) | (200,426,039) |
| Ijara Muntahia Bittamleek assets | | (250,928,965) | (210,312,057) |
| Al Qard Al Hasan | | 30,141,403 | (5,538,638) |
| Other assets | | 3,216,434 | (4,900,727) |
| Customers' current accounts | | 96,374,966 | 78,111,300 |
| Cash margin accounts | | 22,530,988 | 36,296,680 |
| Other liabilities | | 14,003,101 | 41,553,959 |
| Paid from the legal provision | | - | (4,393) |
| **Net cash flows used in operating activities before income tax paid** | | **(314,929,843)** | **(132,463,717)** |
| Income tax paid | 14/A | (18,232,329) | (19,614,016) |
| **Net cash flows used in operating activities** | | **(333,162,172)** | **(152,077,733)** |
| **Cash flows from investing activities** | | | |
| Maturity of financial assets at fair value through quasi-equity | | 169,201,343 | 35,993,772 |
| Sell (purchase) of financial assets at fair value through statement of income - net | | 1,518,783 | (1,971,756) |
| Purchase of financial assets at fair value through other comprehensive income - net | | (36,128,296) | (35,941,202) |
| Purchase of financial assets at amortized cost - net | | (84,135,000) | (141,800,000) |
| Proceeds from sale of investment in real estate | | 1,505,639 | - |
| Purchase of intangible assets | | (2,233,174) | (1,251,004) |
| Purchase of property and equipment & payments on purchase of property, equipment and projects under progress | | (4,149,797) | (2,522,021) |
| Proceeds from sale of assets seized by the bank against debts | | 2,864,029 | 25,692,211 |
| Net increase (decrease) in International Wakala Investments | | 80,086,423 | 14,157,918 |
| **Net cash flows from (used in) investing activities** | | **128,529,950** | **(107,642,082)** |
| **Cash Flows from Financing Activities** | | | |
| Unrestricted investment accounts | | 370,055,579 | 365,995,961 |
| Islamic Financing | | 35,450,000 | - |
| Paid from lease liabilities | | (2,232,656) | (2,071,245) |
| Capital increase fees | | (200,103) | (200,108) |
| **Net cash flows from financing activities** | | **403,072,820** | **363,724,608** |
| **Net increase in cash and cash equivalents** | | **198,440,598** | **104,004,793** |
| Cash and cash equivalents at beginning of the period | | 246,484,293 | 230,837,647 |
| **Cash and cash equivalents at end of the period** | 25 | **444,924,891** | **334,842,440** |
| **Non-cash transactions:** | | | |
| **Financing transferred to off statement of financial position or bad debts** | | **1,730,625** | **847,090** |

**The attached notes (1) to (31) 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 -six 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, through the capitalization of JD 30 million from retained earnings, 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.

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

The interim consolidated condensed financial statements for the nine months ended 30 September 2026 were approved by the Bank's Board of Directors at its meeting no. (7/2026) on 22 October 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 nine-months ended 30 September 2026 do not necessarily indicate the expected results for the year ending 31 December 2026 and no appropriation was made for the profits of nine months period ended 30 September 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 at 30 September 2026:

| Subsidiary name | Paid-in Capital | Ownership | Company Main Activity | Source of Funding | Operation location | Acquisition Date |
|---|---|---|---|---|---|---|
| | JD | | | | | |
| Misc for financial brokerage company | 2,000,000 | 100% | 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.

"**Financial Accounting Standard No. (53) "Development Contracts Based on Istisna "**

The Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) has issued Financial Accounting Standard No. (53) during 2026. This standard defines the principles of accounting and financial reporting related to development contracts based on Istisna, including the basis for recognition, measurement, presentation and disclosure for both the developer and the client. The standard also aims to enhance consistency and transparency in the accounting treatment of these contracts and in line with recent developments in the Financial Accounting Standards issued by the Authority. This standard, along with Financial Accounting Standard No. (52) "Forward Delivery Sales: Peace and Istisna", replaces the previous standard related to Istisna and Parallel Istisna .

This standard will be applied as of the effective date of the Authority, and the Group will study the impact of its application, 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:

Expected Credit Loss = Probability of Default (PD) * Exposure at Default (EAD) * 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 testing 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, investment portfolio clients and retail customers with a single exposure volume of more than JD150 thousand or its equivalent on an individual basis, while general ratios for each individual product for exposures equal to or less than JD150 thousand or its equivalent are calculated on a cumulative 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% | 20% | 15% |
| 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 September 2026 (Reviewed) | 31 December 2025(Audited) |
|---|---|---|
| | JD | JD |
| Cash on vaults | 42,327,994 | 31,454,847 |
| **Balances at the Central Bank of Jordan:** | | |
| Current accounts | 244,060,448 | 82,030,530 |
| Statutory cash reserve | 138,145,004 | 130,607,151 |
| **Total balances at the Central Bank of Jordan** | **382,205,452** | **212,637,681** |
| **Total** | **424,533,446** | **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 September 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 nine months ended 30 September 2026 (Reviewed) | For the year ended 31 December 2025 (Audited) |
| | JD | JD |
| Balance at the beginning of the period/year | 212,637,681 | 210,414,366 |
| New balances during the period/year | 183,632,269 | 4,195,778 |
| Settled balances | (14,064,498) | (1,972,463) |
| **Balance at the end of the period/year** | **382,205,452** | **212,637,681** |

## (5) INTERNATIONAL WAKALA INVESTMENTS - NET

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

| | joint | |
|---|---|---|
| | 30 September 2026 (Reviewed) | 31 December 2025 (Audited) |
| **Matures:** | JD | JD |
| Within a month | 131,117,080 | 185,626,138 |
| From a month to three months | 22,427,000 | 28,360,000 |
| From three to six months | 12,254,385 | 22,447,500 |
| More than one year | - | 9,451,250 |
| **Total International Wakala Investments** | **165,798,465** | **245,884,888** |
| Less: Provision for expected credit losses for international wakala investment | (98,000) | (272,573) |
| **Net International Wakala Investments** | **165,700,465** | **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).

**(6) DEFERRED SALES RECEIVABLES AND OTHER RECEIVABLES - NET**

The details of this item are as follows:

| | Joint | | Self | | Total | |
|---|---|---|---|---|---|---|
| | 30 September 2026 (Reviewed ) | 31 December 2025 (Audited ) | 30 September 2026 | 31 December 2025 (Audited ) | 30 September 2026 (Reviewed ) | 31 December 2025 (Audited ) |
| | JD | JD | JD | JD | JD | JD |
| **Individuals (retail)** | | | | | | |
| Murabaha to the purchase orderer | 600,668,071 | 536,862,198 | 2,352,326 | 2,518,651 | 603,020,397 | 539,380,849 |
| Ijara Muntahia Bittamleek - receivables | 4,511,358 | 5,306,813 | 513 | 1,150 | 4,511,871 | 5,307,963 |
| Other receivables | 15,058,632 | 12,149,190 | 12,905 | 12,905 | 15,071,537 | 12,162,095 |
| **Real estate financing** | 17,594,429 | 15,822,254 | - | - | 17,594,429 | 15,822,254 |
| Ijara Muntahia Bittamleek - receivables | 4,588,690 | 4,814,517 | - | - | 4,588,690 | 4,814,517 |
| **Corporate** | | | | | | |
| International Murabaha | 80,939,522 | 42,032,160 | - | - | 80,939,522 | 42,032,160 |
| Murabaha to the purchase orderer | 862,879,885 | 693,461,856 | - | - | 862,879,885 | 693,461,856 |
| Ijara Muntahia Bittamleek - receivables | 4,282,726 | 1,298,037 | - | - | 4,282,726 | 1,298,037 |
| Other receivables | 204,022 | 126,114 | 18,799 | 18,799 | 222,821 | 144,913 |
| **Small and medium enterprises** | | | | | | |
| Murabaha to the purchase orderer | 131,553,762 | 97,161,595 | - | - | 131,553,762 | 97,161,595 |
| Ijara Muntahia Bittamleek - receivables | 29,533 | - | - | - | 29,533 | - |
| Other receivables | 207,535 | 117,643 | 94,458 | 122,350 | 301,993 | 239,993 |
| **Government and the public sector** | 1,021,080,466 | 882,239,703 | - | - | 1,021,080,466 | 882,239,703 |
| Other receivables | 304 | - | - | - | 304 | - |
| **Total** | **2,743,598,935** | **2,291,392,080** | **2,479,001** | **2,673,855** | **2,746,077,936** | **2,294,065,935** |
| Less: Deferred revenue | 320,472,149 | 274,241,810 | 338,782 | 378,860 | 320,810,931 | 274,620,670 |
| Suspended revenue | 8,600,920 | 6,377,305 | 7,112 | 7,112 | 8,608,032 | 6,384,417 |
| provision for expected credit losses | 129,309,041 | 118,005,117 | 29,607 | 24,884 | 129,338,648 | 118,030,001 |
| **Net deferred sales receivable and other receivables** | **2,285,216,825** | **1,892,767,848** | **2,103,500** | **2,262,999** | **2,287,320,325** | **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 108,936,606 as at 30 September 2026, representing 3.93% 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 100,328,574 as at 30 September 2026, representing 3.63% 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 3.72% 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 nine months ended 30 September 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 4,815,290 . Moreover, the provision calculated based on the individual customer (non-performing) amounted to JD 79,844,273 as at 30 September 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 1,073,595,776 as at 30 September 2026 representing 38.76% 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 September 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 | 5,435,754 | 1,460,696 | 591,198 | 55,635 | 149,821 | 7,693,104 | 52,478,964 |
| Settled facilities | (35,427,284) | (1,018,161) | (654,593) | (22,371) | (341,171) | (37,463,580) | (9,962,974) |
| Transfer to Stage 1 | 352 | 308 | (352) | (9) | (299) | - | - |
| Transfer to Stage 2 | (19) | (30) | 114 | 31 | (96) | - | - |
| Transfer to Stage 3 | (41,047) | (8,093) | (171,038) | (100,397) | 320,575 | - | - |
| The total impact on the size of exposures as a result of changing the classification | 1,691 | (297) | (50) | 39 | 105,822 | 107,205 | 17,919 |
| Changes resulting from modifications | (241,479) | (303,459) | (100,073) | (4) | 12,267 | (632,748) | (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** | **20,086,999** | **2,992,898** | **932,610** | **55,741** | **2,169,017** | **26,237,265** | **56,533,444** |

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

| Item | For the nine months ended 30 September 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 | 134,831 | 25,938 | 96,373 | - | - | 257,142 | 514,758 |
| Recoverable from the loss on settled facilities | (235,983) | (2,901) | (24,127) | - | - | (263,011) | (118,354) |
| Transfer to Stage 1 | (9) | (188) | 244 | - | - | 47 | (324) |
| Transfer to Stage 2 | (36,299) | (1,033) | (5,344) | - | - | (42,676) | 36 |
| Transfer to Stage 3 | 36,308 | 1,221 | 5,100 | - | - | 42,629 | 288 |
| Effect on the provision as a result of the change in classification between the three stages during the period / year | 248,262 | 36,361 | 97,915 | - | - | 382,538 | 89,418 |
| Changes resulting from modifications | 10,624 | 41,176 | 11,796 | - | - | 63,596 | (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** | **1,058,005** | **653,988** | **644,547** | **-** | **-** | **2,356,540** | **1,916,435** |
| **Redistribution:** | | | | | | | |
| Provisions on an individual basis | 1,058,005 | 653,988 | 629,990 | - | - | 2,341,983 | 1,895,978 |
| Provisions at a collective basis | - | - | 14,557 | - | - | 14,557 | 20,457 |

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

**B- Joint**

| Item | 30 September 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 | 526,046,601 | 135,415,984 | 11,192,919 | 844,032 | 599,838 | 674,099,374 | 691,921,715 |
| Settled facilities | (120,384,281) | (25,498,918) | (8,324,042) | (1,672,866) | (839,062) | (156,719,169) | (141,693,368) |
| Transfer to Stage 1 | 12,068,582 | 5,219,314 | (12,042,046) | (4,992,739) | (253,111) | - | - |
| Transfer to Stage 2 | (34,675,019) | (12,787,754) | 35,006,570 | 13,862,067 | (1,405,864) | - | - |
| Transfer to Stage 3 | (1,039,677) | (1,303,061) | (7,163,225) | (5,375,491) | 14,881,454 | - | - |
| The total impact on the size of exposures as a result of changing the classification between stages | (2,341,361) | (1,198,057) | 2,145,642 | (1,498,741) | 1,520,727 | (1,371,790) | (6,073,652) |
| Changes resulting from modifications | (46,405,161) | (60,876,209) | (357,536) | (3,276,497) | 365,251 | (110,550,152) | (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** | **1,783,144,610** | **432,686,715** | **80,883,422** | **24,799,673** | **93,011,446** | **2,414,525,866** | **2,010,772,965** |

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

| Item | For the nine months ended 30 September 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 | 3,211,299 | 377,199 | 1,283,239 | 108,220 | - | 4,979,957 | 3,092,765 |
| Recoverable from impairment loss on settled facilities | (1,144,671) | (15,650) | (822,984) | (54,398) | - | (2,037,703) | (1,844,355) |
| Transfer to Stage 1 | 91,252 | 12,595 | 735,368 | 9,574 | - | 848,789 | 2,856,271 |
| Transfer to Stage 2 | (2,553,610) | (391,831) | (519,805) | 16,100 | - | (3,449,146) | (4,754,403) |
| Transfer to Stage 3 | 2,462,358 | 379,236 | (215,563) | (25,674) | - | 2,600,357 | 1,898,132 |
| Effect on the provision as a result of the change in classification between the three stages during the period / year | 3,406,140 | 64,473 | 3,548,219 | 218,504 | - | 7,237,336 | 9,471,874 |
| Changes resulting from modifications | 2,071,519 | 1,580,605 | (1,326,582) | 504,154 | - | 2,829,696 | 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** | **77,560,277** | **6,002,354** | **37,012,535** | **8,733,875** | **-** | **129,309,041** | **118,005,117** |
| **Redistribution:** | | | | | | | |
| Provisions on an individual basis | 77,560,277 | 6,002,354 | 29,957,031 | 8,525,036 | - | 122,044,699 | 82,759,925 |
| Provisions at a collective basis | - | - | 7,055,504 | 208,839 | - | 7,264,342 | 35,245,192 |

**Suspended revenue :**

The movement on suspended revenue is as follows:

| | 30 September 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 | 1,752,562 | 1,289,247 | 179,235 | 3,221,044 | 1,941,215 | 1,449,203 | 420,156 | 3,810,574 |
| Less: suspended revenue transferred to revenue | 675,636 | 232,216 | 66,109 | 973,961 | 629,094 | 113,020 | 294,897 | 1,037,011 |
| 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 |
| **Balance at the end of the period / year (Joint)** | **4,049,851** | **3,983,948** | **567,121** | **8,600,920** | **2,984,569** | **2,938,741** | **453,995** | **6,377,305** |

## (7) FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME-NET

The details of this item are as follows:

| | Self | |
|---|---|---|
| | 30 September 2026 (Reviewed) | 31 December 2025 (Audited) |
| | JD | JD |
| **Quoted financial assets :** | | |
| Corporate Shares | - | 2,111,276 |
| Islamic Sukuk | 140,513,358 | 107,989,424 |
| **Total quoted financial assets** | **140,513,358** | **110,100,700** |
| **Total financial assets at fair value through other comprehensive income** | **140,513,358** | **110,100,700** |
| Less : Provision for expected credit losses on financial assets | (108,927) | (98,610) |
| **Net financial assets at fair value through other comprehensive income** | **140,404,431** | **110,002,090** |

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

The details of this item are as follows:

| | Joint | |
|---|---|---|
| | 30 September 2026 (Reviewed) | 31 December 2025 (Audited) |
| | JD | JD |
| **Quoted financial assets :** | | |
| Corporate Shares | 23,771,317 | 21,348,531 |
| Islamic Sukuk | 75,325,726 | 89,101,493 |
| **Total quoted financial assets** | **99,097,043** | **110,450,024** |
| **Unquoted financial assets:** | | |
| Corporate Shares | 9,641,473 | 9,600,322 |
| Islamic Sukuk | 125,563,000 | 285,904,988 |
| **Total unquoted financial assets** | **135,204,473** | **295,505,310** |
| **Total financial assets at fair value through quasi-equity** | **234,301,516** | **405,955,334** |
| Less: Provision for expected credit losses for financial assets | (212,992) | (127,257) |
| **Net financial assets at fair value through quasi-equity** | **234,088,524** | **405,828,077** |

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

## (9) FINANCIAL ASSETS AT FAIR VALUE THROUGH STATEMENT OF INCOME

The details of this item are as follows:

| | Joint | |
|---|---|---|
| | 30 September 2026(Reviewed) | 31 December 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** |

## (10) FINANCIAL ASSETS AT AMORTIZED COST

The details of this item are as follows:

| | Joint | | Self | | Total | |
|---|---|---|---|---|---|---|
| | 30 September 2026 (Reviewed) | 31 December 2025 (Audited) | 30 September 2026 (Reviewed) | 31 December 2025 (Audited) | 30 September 2026 (Reviewed) | 31 December 2025 (Audited) |
| | JD | JD | JD | JD | JD | JD |
| **Unquoted Financial Assets:** | | | | | | |
| Islamic Sukuk | 119,852,000 | 119,852,000 | 225,935,000 | 141,800,000 | 345,787,000 | 261,652,000 |
| **Total unquoted financial assets** | **119,852,000** | **119,852,000** | **225,935,000** | **141,800,000** | **345,787,000** | **261,652,000** |
| **Total financial assets at amortized cost** | **119,852,000** | **119,852,000** | **225,935,000** | **141,800,000** | **345,787,000** | **261,652,000** |

- Matured during the years 2029 to 2033.
- 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.

## (11) IJARA MUNTAHIA BITTAMLEEK ASSETS - NET

| | Joint | | | Self | | | Total | | |
|---|---|---|---|---|---|---|---|---|---|
| | Cost | Accumulated Depreciation | Net Value | Cost | Accumulated Depreciation | Net Value | Cost | Accumulated Depreciation | Net Value |
| **30 September 2026 (Reviewed)** | JD | JD | JD | JD | JD | JD | JD | JD | JD |
| Ijara Muntahia Bittamleek assets-Real Estate | 1,234,871,797 | (252,212,935) | 982,658,862 | 10,377,736 | (2,597,272) | 7,780,464 | 1,245,249,533 | (254,810,207) | 990,439,326 |
| Ijara Muntahia Bittamleek assets-Machines | 106,971,484 | (25,312,668) | 81,658,816 | - | - | - | 106,971,484 | (25,312,668) | 81,658,816 |
| Ijara Muntahia Bittamleek assets-vehicles | 7,835,720 | (3,862,060) | 3,973,660 | - | - | - | 7,835,720 | (3,862,060) | 3,973,660 |
| **Total** | **1,349,679,001** | **(281,387,663)** | **1,068,291,338** | **10,377,736** | **(2,597,272)** | **7,780,464** | **1,360,056,737** | **(283,984,935)** | **1,076,071,802** |

| | Joint | | | Self | | | Total | | |
|---|---|---|---|---|---|---|---|---|---|
| | Cost | Accumulated Depreciation | Net Value | Cost | Accumulated Depreciation | Net Value | Cost | Accumulated Depreciation | Net Value |
| **31 December 2025 (Audited )** | JD | JD | JD | JD | JD | JD | JD | JD | JD |
| 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 13,412,820 as at 30 September 2026 ( JD 11,420,517 as at 31 December 2025 ) .Which were presented under deferred sales receivables and other receivables.(Note 6).

## (12) AL-QARD AL-HASAN - NET

The details of this item are as follows :

| | 30 September 2026 (Reviewed) JD | 31 December 2025 (Audited) JD |
|---|---|---|
| **Balance at the beginning of the period / year** | **51,698,497** | **10,186,797** |
| Sources of the fund from : | | |
| Equity | (49,849,078) | (30,860,956) |
| Total sources of the fund during the period / year | **(49,849,078)** | **(30,860,956)** |
| Uses of the fund on : | | |
| Companies | 7,300,908 | 62,917,128 |
| Employees | 41,127 | 52,677 |
| Retail | 9,900,775 | 9,402,851 |
| Total uses during the period / year | **17,242,810** | **72,372,656** |
| Gross balance | **19,092,229** | **51,698,497** |
| Add: exposed accounts | **5,011,929** | **2,547,064** |
| Less : Provision for expected credit losses | (2,326,933) | (1,891,551) |
| **Balance at the end of the period / year - Net** | **21,777,225** | **52,354,010** |

**(13) OTHER ASSETS**

The details of this item are as follows:

| | 30 September 2026 (Reviewed) | 31 December 2025 (Audited) |
|---|---|---|
| | JD | JD |
| Cheques for collection | 2,101,746 | 179,229 |
| Seized assets by the Bank against debts-Net* | 31,542,719 | 24,107,575 |
| Prepaid expenses | 2,328,513 | 2,110,080 |
| Deposit Insurance Corporation fees/prepaid | 1,774,122 | - |
| Accrued and uncollected revenue | 9,739,425 | 12,216,913 |
| Stationery and printing inventory | 271,806 | 310,396 |
| Withholding income tax | 8,853 | 27,639 |
| Transaction in progress | 4,407,994 | 10,212,218 |
| Temporary debit accounts | - | 9,905,291 |
| Other receivable-Net | 190,333 | 198,591 |
| Others | 1,060,864 | 783,247 |
| **Total** | **53,426,375** | **60,051,179** |

- Other receivables include Legal expenses in the amount of JD 1,320,230 fully covered by other receivables provision at the same amount as at 30 September 2026( JD 965,491 as at 31 December 2025).

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

| | 30 September 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 | - | 10,442,537 | 10,442,537 | 1,006,332 |
| Sales and disposal | (21,402) | (2,780,159) | (2,801,561) | (26,940,255) |
| **Total** | **363,350** | **33,043,792** | **33,407,142** | **25,766,166** |
| Provision of seized assets (Central Bank of Jordan Instructions/impairment of real estate) | (159,630) | (1,704,793) | (1,864,423) | (1,658,591) |
| **Balance at the end of the period/year** | **203,720** | **31,338,999** | **31,542,719** | **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 nine months ended 30 September 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 | - | 353,603 | 353,603 | 439,731 |
| Disposal from the provision for impairment of real estate | - | (147,771) | (147,771) | (654,149) |
| **Balance at the end of the period/year** | **159,630** | **1,704,793** | **1,864,423** | **1,658,591** |

## (14) INCOME TAX

**A- Income tax provision**

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

| | 30 September 2026 (Reviewed) | 31 December 2025 (Audited) |
|---|---|---|
| | JD | JD |
| Beginning balance for the period/year | 18,142,645 | 20,680,565 |
| Accrued income tax | 17,340,381 | 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 | (18,232,329) | (20,614,017) |
| **Ending balance for the period/year** | **17,235,765** | **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 nine months ended 30 September | |
|---|---|---|
| | (Reviewed) 2026 | (Reviewed) 2025 |
| | JD | JD |
| Income tax for the period | 17,340,381 | 13,787,185 |
| Released from deferred tax assets - self | - | 12,144 |
| Released from deferred tax assets - joint | 56,153 | (2,162,286) |
| Added to deferred tax assets - self | (131,076) | (129,535) |
| Added to deferred tax assets - joint | (3,708,214) | - |
| **Total** | **13,557,244** | **11,507,508** |

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 :

-A tax clearance was obtained up to the year 2025, expect for the year 2024 which had been submitted the self-assessment return 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 managament and its tax consultant, the tax provision recorded for the group is sufficient as at 30 September 2026.

**C. Deferred tax assets/liabilities**

**1- Deferred tax assets**

| | 30 September 2026 (Reviewed) | | | | | 31 December 2025 (Audited) |
|---|---|---|---|---|---|---|
| | Beginning Balance for the year | Released Amounts | Additional Amounts | Ending Balance for the period | Deferred tax | Deferred tax |
| | JD | JD | JD | JD | JD | JD |
| **Deferred tax assets - self** | | | | | | |
| Provision of lawsuits against the Bank | 59,326 | - | 100,000 | 159,326 | 60,544 | 22,544 |
| 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 | 60,659 |
| Provision for expected credit losses for the first and second stages and other receivables - self | 1,705,902 | - | 244,936 | 1,950,838 | 741,318 | 648,243 |
| Difference in the application of Standard (32) Islamic Lease | 993,315 | - | - | 993,315 | 377,460 | 377,460 |
| Provision for contingent liabilities | 100,000 | - | - | 100,000 | 38,000 | 38,000 |
| Unpaid Employee bonuses incentives | 1,534,326 | - | - | 1,534,326 | 583,044 | 583,043 |
| **Total Deferred tax assets - self** | **4,552,499** | **-** | **344,936** | **4,897,435** | **1,861,025** | **1,729,949** |
| **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 | 147,771 | 353,603 | 1,603,101 | 609,178 | 530,962 |
| Provision for expected credit losses for the first and second stages and other receivables - joint | 45,023,331 | - | 1,404,856 | 46,428,187 | 17,642,711 | 17,108,866 |
| Appropriation to investment risk reserve | - | - | 8,000,000 | 8,000,000 | 3,040,000 | - |
| **Total Deferred tax assets - joint** | **46,420,600** | **147,771** | **9,758,459** | **56,031,288** | **21,291,889** | **17,639,828** |
| **Total** | **50,973,099** | **147,771** | **10,103,395** | **60,928,723** | **23,152,914** | **19,369,777** |

**2- Deferred tax liabilities**

The details of this item are as follows:

| | 30 September 2026 (Reviewed) | | | | | 31 December 2025 (Audited) |
|---|---|---|---|---|---|---|
| | Beginning Balance for the year | Released Amounts | Additional Amounts | Ending Balance for the period | Deferred tax | Deferred tax |
| | JD | JD | JD | JD | JD | JD |
| Financial assets at fair value through other comprehensive income- Subsidiary Company ( Misc) | 111,289 | 111,289 | - | - | - | 31,161 |
| **Total Deferred tax liabilities - self** | **111,289** | **111,289** | **-** | **-** | **-** | **31,161** |

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

| | 30 September 2026 (Reviewed) | | 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 | 131,076 | - | 1,479,956 | 31,161 |
| Amortized during the period/ year | - | (31,161) | (1,101,054) | - |
| **Balance at the End of the period/year** | **1,861,025** | **-** | **1,729,949** | **31,161** |

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

| | 30 September 2026 (Reviewed) | 31 December 2025 (Audited) |
|---|---|---|
| | JD | JD |
| Balance at the beginning of the period/ year | 17,639,828 | 17,155,455 |
| Additions during the period/ year | 3,708,214 | 2,756,936 |
| Released during the period/ year | (56,153) | (2,272,563) |
| **Balance at the end of the period/ year** | **21,291,889** | **17,639,828** |

## (15) OTHER LIABILITIES

The details of this item are as follows:

| | 30 September 2026 (Reviewed) | 31 December 2025 (Audited) |
|---|---|---|
| | JD | JD |
| Accrued and not paid expenses | 6,853,304 | 4,167,639 |
| Certified cheques | 12,273,683 | 12,199,856 |
| Provision of expected credit losses on off balance sheet items - self (Note 29) | 214,641 | 183,806 |
| Provision of expected credit losses on off balance sheet items - joint (Note 29) | 697,918 | 959,366 |
| Shareholders and customers deposits | 79,466,550 | 96,793,507 |
| Customers' share of profits from joint investment | 46,538,663 | 40,575,926 |
| Temporary deposits* | 40,386,114 | 20,065,202 |
| The charity account deposits** | 81,640 | 62,023 |
| Visa Claims | 5,279,671 | 4,986,356 |
| Others | 3,945,331 | 1,971,346 |
| **Total** | **195,737,515** | **181,965,027** |

* This includes intermediate accounts amounting to JD 32,166,547 as at 30 September 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 September 2026, amounting to JD (115,240) to the deposits of the Al-Khairat account, and an amount of JD (95,623) was disbursed on charity during the period ended 30 September 2026.

**• Expected credit losses**

**Expected credit loss of indirect facilities**

**A-Self**

- **Movement on indirect facilities :**

| Item | 30 September 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 | 105,855,934 | - | 4,037,032 | - | - | 109,892,966 | 173,528,671 |
| Accrued exposures | (50,608,292) | - | (751,049) | - | - | (51,359,341) | (112,650,653) |
| Transfer to Stage 1 | 524,409 | - | (523,909) | - | (500) | - | - |
| Transfer to Stage 2 | (4,000,940) | - | 4,000,940 | - | - | - | - |
| Transfer to Stage 3 | (2,000) | - | (390,323) | - | 392,323 | - | - |
| Total effect on exposures resulting from changes in classification between stages | 124,462 | - | (480,887) | - | - | (356,425) | (781,179) |
| Changes resulting from modifications | (25,090,949) | - | (25,467) | - | - | (25,116,416) | (17,019,230) |
| **Total balance at the end of the period/year** | **305,533,207** | **-** | **12,042,579** | **-** | **541,720** | **318,117,506** | **285,056,722** |

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

| Item | For the nine months ended 30 September 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 / | 31,925 | - | 13,443 | - | - | 45,368 | 88,086 |
| Impairment loss of matured exposures | (48,245) | - | (4,500) | - | - | (52,745) | (135,118) |
| Transfer to Stage 1 | 3,055 | - | (3,055) | - | - | - | - |
| Transfer to Stage 2 | (19,442) | - | 19,442 | - | - | - | - |
| Transfer to Stage 3 | - | - | (2,005) | - | 2,005 | - | - |
| Effect on the provision as a result of the change in | (2,525) | - | 54,605 | - | (2,005) | 50,075 | (104,173) |
| Changes resulting from modifications | (11,467) | - | (396) | - | - | (11,863) | 10,856 |
| **Total balance at the end of the period / year** | **90,285** | **-** | **124,356** | **-** | **-** | **214,641** | **183,806** |

**Expected credit loss of indirect facilities**

**B- joint**

- **Movement on indirect facilities :**

| Item | 30 September 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 | 56,017,534 | - | 1,120,239 | - | - | 57,137,773 | 77,058,765 |
| Accrued exposures | (50,829,812) | - | (1,230,912) | - | - | (52,060,724) | (31,718,254) |
| Transfer to Stage 1 | 1,042,590 | - | (1,042,590) | - | - | - | - |
| Transfer to Stage 2 | (64,505) | - | 64,505 | - | - | - | - |
| Transfer to Stage 3 | - | - | - | - | - | - | - |
| Total effect on exposures resulting from changes in classification between stages | 1,820,514 | - | 6,295 | - | - | 1,826,809 | 578,419 |
| Changes resulting from modifications | 17,142,640 | - | 3,614 | - | - | 17,146,254 | (8,957,310) |
| **Total balance at the end of the period / year** | **242,783,149** | - | **2,710,818** | - | - | **245,493,967** | **221,443,855** |

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

| Item | For the nine months ended 30 September 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 | 156,087 | - | 26,668 | - | - | 182,755 | 310,303 |
| Impairment loss of matured exposures | (168,601) | - | (41,162) | - | - | (209,763) | (148,720) |
| Transfer to Stage 1 | 36,879 | - | (36,879) | - | - | - | - |
| Transfer to Stage 2 | (79) | - | 79 | - | - | - | - |
| Transfer to Stage 3 | - | - | - | - | - | - | - |
| Effect on the provision as a result of the change in classification between the three stages during the period / year | (20,629) | - | 1,906 | - | - | (18,723) | 25,351 |
| Changes resulting from modifications | (214,217) | - | (1,500) | - | - | (215,717) | (40,369) |
| **Total balance at the end of the period / year** | **655,365** | - | **42,553** | - | - | **697,918** | **959,366** |

**(16) UNRESTRICTED INVESTMENT ACCOUNTS**

The details of this item are as follows:

| | 30 September 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 | 307,900,694 | 81,688,686 | 166,152,029 | 34,371,962 | 91,194,926 | 681,308,297 |
| Term accounts / Investing deposits | 1,057,527,020 | 454,155,469 | 272,348,818 | 233,911,248 | 109,347,825 | 2,127,290,380 |
| Certificates of investing deposit | 584,251,260 | 8,020,388 | 23,966,515 | 56,643,264 | 34,137,599 | 707,019,026 |
| **Total** | **1,949,678,974** | **543,864,543** | **462,467,362** | **324,926,474** | **234,680,350** | **3,515,617,703** |
| Quasi-equity's share of investment return | 62,578,080 | 17,223,656 | 12,056,724 | 10,809,110 | 9,933,577 | 112,601,147 |
| **Total unrestricted investment accounts** | **2,012,257,054** | **561,088,199** | **474,524,086** | **335,735,584** | **244,613,927** | **3,628,218,850** |

| | 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** |
| Quasi-equity's share of investment return | 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 third quarter of the year 2026 is (4.38%) which represents ((4.12%) for the same period last year).
- The general percentage of the profit on USD for end of the third quarter of the year 2026 is (3.17%) which represents ((3.09%) for the same period last year).
- The unrestricted investment accounts for the Government and Public sector amounted to JD 335,735,584 as at 30 September 2026 which represents 9.25 % 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 63,511,517 as at 30 September 2026 which represents 1.75% of the total unrestricted investment accounts (As at 31 December 2025 amounted to JD 50,494,410 which represent 1.55% of the total unrestricted investment accounts ).
- The dormant accounts as at 30 September 2026 amounted to JD 12,106,153 (As at 31 December 2025 amounted to JD 11,575,917 ).

## (17) DEFERRED SALES INCOME

The details of this item are as follows:

| | For the nine months ended 30 September | | | | | |
|---|---|---|---|---|---|---|
| | 2026(Reviewed) | | | 2025(Reviewed) | | |
| | Joint | Self | Total | Joint | Self | Total |
| | JD | JD | JD | JD | JD | JD |
| **Individuals (Retail)** | | | | | | |
| Murabaha to the purchase orderer | 30,510,382 | 122,011 | 30,632,393 | 28,882,708 | 102,776 | 28,985,484 |
| **Real estate facilities** | 409,419 | - | 409,419 | 442,670 | - | 442,670 |
| **Corporate** | | | | | | |
| International Murabaha | 2,270,386 | - | 2,270,386 | 500,261 | - | 500,261 |
| Murabaha to the purchase orderer | 27,224,184 | - | 27,224,184 | 21,291,818 | - | 21,291,818 |
| **Small and medium enterprises** | | | | | | |
| Murabaha to the purchase orderer | 5,698,263 | - | 5,698,263 | 4,661,221 | - | 4,661,221 |
| **Government and the public sector** | 34,677,214 | - | 34,677,214 | 25,501,158 | - | 25,501,158 |
| **Total** | **100,789,848** | **122,011** | **100,911,859** | **81,279,836** | **102,776** | **81,382,612** |

## (18) IJARA MUNTAHIA BELTAMLEEK INCOME

The details of this item are as follows:

| | For the nine months ended 30 September | | | | | |
|---|---|---|---|---|---|---|
| | 2026(Reviewed) | | | 2025(Reviewed) | | |
| | Joint | Self | Total | Joint | Self | Total |
| | JD | JD | JD | JD | JD | JD |
| Ijara Muntahia Beltamleek – real state | 159,020,509 | 860,660 | 159,881,169 | 118,837,315 | 802,483 | 119,639,798 |
| Ijara Muntahia Beltamleek – machines | 5,645,488 | - | 5,645,488 | 4,876,628 | - | 4,876,628 |
| Ijara Muntahia Bittamleek assets-vehicles | 333,202 | - | 333,202 | 422,300 | - | 422,300 |
| Depreciation for Ijara Muntahia Beltamleek ass | (107,741,911) | (647,914) | (108,389,825) | (75,442,426) | (592,968) | (76,035,394) |
| **Total** | **57,257,288** | **212,746** | **57,470,034** | **48,693,817** | **209,515** | **48,903,332** |

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

The details of this item are as follows:

| | Self | |
|---|---|---|
| | For the nine months ended 30 September | |
| | 2026(Reviewed) | 2025(Reviewed) |
| | JD | JD |
| Gains on sale of financial assets (sukuk) | 84,633 | 237,972 |
| Islamic Sukuk profits | 5,615,497 | 2,167,533 |
| **Total** | **5,700,130** | **2,405,505** |

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

The details of this item are as follows:

| | Joint | |
|---|---|---|
| | For the nine months ended 30 September | |
| | 2026(Reviewed) | 2025(Reviewed) |
| | JD | JD |
| Shares dividends | 278,931 | 19,600 |
| Gains on sale of financial assets (sukuk and shares) | 1,778,178 | 324,458 |
| Islamic Sukuk profits | 13,222,049 | 15,548,641 |
| **Total** | **15,279,158** | **15,892,699** |

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

The details of this item are as follows:

| | Joint | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | For the nine months ended 30 September | | | | | | | |
| | 2026(Reviewed) | | | | 2025(Reviewed) | | | |
| | 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 | 96,255 | 51,887 | - | **148,142** | 97,290 | 33,430 | - | **130,720** |
| **Total** | **96,978** | **51,887** | **-** | **148,865** | **97,290** | **33,430** | **-** | **130,720** |
| **Less:** | | | | | | | | |
| Shares Contract Commission | 11 | - | - | 11 | - | - | - | - |
| **Total** | **96,967** | **51,887** | **-** | **148,854** | **97,290** | **33,430** | **-** | **130,720** |

## (22) INCOME FROM FINANCIAL ASSETS AT AMORTIZED COST

The details of this item are as follows:

| | For the nine months ended 30 September | | | | | |
|---|---|---|---|---|---|---|
| | 2026(Reviewed) | | | 2025(Reviewed) | | |
| | Joint | Self | Total | Joint | Self | Total |
| | JD | JD | JD | JD | JD | JD |
| Islamic sukuk income | 5,378,564 | 8,306,549 | 13,685,113 | 5,378,564 | 4,772,636 | 10,151,200 |
| **Total** | **5,378,564** | **8,306,549** | **13,685,113** | **5,378,564** | **4,772,636** | **10,151,200** |

## (23) PROVISION EXPENSE FOR EXPECTED CREDIT LOSSES AND OTHER RECEIVABLES

The details of this item are as follows:

| | For the nine months ended 30 September | | | | | |
|---|---|---|---|---|---|---|
| | 2026(Reviewed) | | | 2025(Reviewed) | | |
| | Joint | Self | Total | Joint | Self | Total |
| | JD | JD | JD | JD | JD | JD |
| International Wakala Investments | (174,573) | - | (174,573) | (200,363) | - | (200,363) |
| Deferred sales receivables , other receivables , facilities and Qard Al-Hasan | 13,009,286 | 440,265 | 13,449,551 | 22,456,348 | 147,057 | 22,603,405 |
| Financial assets at fair value through other comprehensive income | - | 10,317 | 10,317 | - | 21,710 | 21,710 |
| Financial assets at fair value through Quasi-equity | 85,735 | - | 85,735 | (13,722) | - | (13,722) |
| Items off balance sheet | (261,448) | 30,835 | (230,613) | 97,737 | (77,296) | 20,441 |
| Other receivables | - | 374,811 | 374,811 | - | 340,882 | 340,882 |
| **Total** | **12,659,000** | **856,228** | **13,515,228** | **22,340,000** | **432,353** | **22,772,353** |

## (24) EARNINGS PER SHARE FOR THE PERIOD

The details of this item are as follows:

| | For the nine months ended 30 September | |
|---|---|---|
| | 2026 (Reviewed) | 2025 (Reviewed) |
| | JD | JD |
| Profit for the period | 27,105,748 | 18,531,888 |
| | 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 | **0/151** | **0/103** |

## (25) CASH AND CASH EQUIVALENTS

The details of this item are as follows:

| | For the nine months ended 30 September | |
|---|---|---|
| | 2026 (Reviewed) | 2025 (Reviewed) |
| | JD | JD |
| Cash and balances with Central Bank of Jordan maturing within three months | 424,533,446 | 314,501,995 |
| Add: cash at banks and financial institutions maturing within three months | 36,203,556 | 29,939,493 |
| Less: banks and financial institutions accounts maturing within three months | (15,812,111) | (9,599,048) |
| **Total** | **444,924,891** | **334,842,440** |

## (26) 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, 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 September 2026 (Reviewed) | 31 December 2025 (Audited) |
| | JD | JD | JD | JD | JD | JD | JD | JD |
| **Interim consolidated condensed statements of financial position items :** | | | | | | | | |
| Balances at banks and financial institutions | - | - | - | - | 318,630 | - | 318,630 | 1,716,299 |
| Joint investments accounts and current accounts | 650,407 | 53,702 | 1,378,408 | 662,019 | 12,305,232 | 4,195 | 15,053,963 | 15,274,154 |
| Deferred sales receivables and facilities | - | - | 464,771 | 185 | - | 2,265,203 | 2,730,159 | 3,488,332 |
| Ijara Muntahia Bittamleek assets | - | - | 1,468,813 | - | - | - | 1,468,813 | 1,458,717 |
| Accounts of banks and financial institutions | - | - | - | - | 3,491,129 | - | 3,491,129 | 3,223,091 |
| **Interim statement of financial position Off-balance items :** | | | | | | | | |
| Letters of guarantee | - | - | - | - | 354,000 | - | 354,000 | - |

| | | | | | | | For the nine months ended 30 September | |
|---|---|---|---|---|---|---|---|---|
| **Interim consolidated condensed statement of income and comprehensive income items:** | | | | | | | 2026 (Reviewed) | 2025 (Audited) |
| Dividends | 27 | 982 | 19,667 | 17,739 | 373,202 | 8,681 | 420,298 | 430,389 |
| Profits received | - | - | 67,554 | - | - | 169,584 | 237,138 | 91,655 |
| Salaries and bonuses | - | 15,975 | 2,689,345 | 41,251 | - | - | 2,746,571 | 2,083,777 |
| Transportation | - | 29,700 | - | 952,300 | - | - | 982,000 | 571,029 |
| Card Services | - | - | - | - | 6,381 | - | 6,381 | 6,381 |
| Paid commissions | - | - | - | - | 26,075 | - | 26,075 | 53,632 |

* 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 nine months ended 30 September 2026 amounted to JD 2,689,345 ( JD2,013,227 for the nine months ended 30 September 2025).

## (27) 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 nine months ended 30 September 2026 (Reviewed) Total | For the nine months ended 30 September 2025 (Reviewed) Total |
|---|---|---|---|---|---|---|
| | JD | JD | JD | JD | JD | JD |
| Gross income | 67,697,914 | 94,140,760 | 51,688,110 | 1,907,975 | **215,434,759** | **178,559,442** |
| **Results of segment's operations** | **67,697,914** | **94,140,760** | **51,688,110** | **1,907,975** | **215,434,759** | **178,559,442** |
| Expected credit losses | (3,178,907) | (10,413,373) | 77,052 | - | **(13,515,228)** | **(22,772,353)** |
| Distributed expenses | (4,859,403) | (4,066,599) | (2,376,489) | - | **(11,302,491)** | **(8,914,018)** |
| Undistributed expenses | - | - | - | (29,352,901) | **(29,352,901)** | **(26,073,898)** |
| **Net profit for the period before tax ,net income attributable to quasi-equity and deductions** | **59,659,604** | **79,660,788** | **49,388,673** | **(27,444,926)** | **161,264,139** | **120,799,173** |
| Less : Appropriation to investment risk reserve | (54,462,148) | (48,205,422) | (9,933,577) | (8,000,000) | **(120,601,147)** | **(90,759,777)** |
| **Profit for the period before tax** | **5,197,456** | **31,455,366** | **39,455,096** | **(35,444,926)** | **40,662,992** | **30,039,396** |
| Income tax expense | - | - | - | (13,557,244) | **(13,557,244)** | **(11,507,508)** |
| **Net profit for the period** | **5,197,456** | **31,455,366** | **39,455,096** | **(49,002,170)** | **27,105,748** | **18,531,888** |

| | | | | | 30 September 2026 (Reviewed) | 31 December 2025 (Audited) |
|---|---|---|---|---|---|---|
| | | | | | JD | JD |
| Segments' assets | 1,065,289,557 | 2,205,489,453 | 1,461,459,167 | - | **4,732,238,177** | **4,169,867,076** |
| Undistributed assets | - | - | - | 116,988,249 | **116,988,249** | **118,599,012** |
| **Total assets** | **1,065,289,557** | **2,205,489,453** | **1,461,459,167** | **116,988,249** | **4,849,226,426** | **4,288,466,088** |
| Segment liabilities and quasi-equity | 2,296,659,532 | 1,639,557,074 | 422,578,387 | - | **4,358,794,993** | **3,839,265,076** |
| Undistributed liabilities | - | - | - | 231,700,432 | **231,700,432** | **211,679,944** |
| **Total liabilities and Quasi-equity** | **2,296,659,532** | **1,639,557,074** | **422,578,387** | **231,700,432** | **4,590,495,425** | **4,050,945,020** |

| | For the nine months ended 30 September 2026 (Reviewed) | 2025 (Reviewed) |
|---|---|---|
| | JD | JD |
| Capital expenditures | **6,382,971** | **3,773,025** |
| Depreciation and amortization | **2,850,728** | **2,516,437** |

**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

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

| | 30 September 2026 (Reviewed) | | | 31 December 2025 (Audited) | | |
|---|---|---|---|---|---|---|
| | **Inside Jordan** | **Outside Jordan** | **Total** | **Inside Jordan** | **Outside Jordan** | **Total** |
| | JD | JD | JD | JD | JD | JD |
| Total assets | 4,329,416,701 | 519,809,725 | **4,849,226,426** | 3,766,517,742 | 521,948,346 | **4,288,466,088** |

| | For the nine months ended 30 September 2026 | | | For the nine months ended 30 September 2025 (Reviewed) | | |
|---|---|---|---|---|---|---|
| | **Inside Jordan** | **Outside Jordan** | **Total** | **Inside Jordan** | **Outside Jordan** | **Total** |
| | JD | JD | JD | JD | JD | JD |
| Gross income | 197,100,041 | 18,334,718 | **215,434,759** | 165,918,329 | 12,641,113 | **178,559,442** |
| Capital expenditures | 6,382,971 | - | **6,382,971** | 3,773,025 | - | **3,773,025** |

## (28) 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 September 2026(Reviewed) | 31 December 2025(Audited) |
|---|---|---|
| | JD"000 | JD"000 |
| **Basic capital items** | **225,390** | **213,965** |
| Authorized capital (Paid) | 180,000 | 150,000 |
| Retained earnings | 13,102 | 43,270 |
| Statutory reserve | 42,713 | 42,713 |
| Full fair value reserve - Self | (4,190) | 1,539 |
| The bank's share of the full fair value reserve in the case of commingling of funds | 362 | 1,646 |
| Profit for the period after tax and after deduct the expected dividends amount | 27,106 | - |
| Intangible assets | (3,940) | (2,617) |
| Deferred tax assets | (1,861) | (1,730) |
| The bank's share of the full fair value reserve in the case of commingling of funds | (8,334) | (7,164) |
| Investment in financial institutions, Banks and takaful companies that is less than 10% | (19,568) | (13,692) |
| **Additional capital** | - | - |
| **Supporting capital** | **4,377** | **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. | 4,377 | 4,408 |
| **Total regulatory capital** | **229,767** | **218,373** |
| **Total risk weighted assets** | **1,620,179** | **1,430,113** |
| **Capital adequacy ratio (%)** | %14.18 | %15.27 |
| Basic capital ratio (%) | %13.91 | %14.96 |
| First tier ratio (%) | %13.91 | %14.96 |
| Second tier ratio (%) | %0.27 | %0.31 |
| Leverage ratio | %10.02 | %11.44 |

## (29) COMMITMENTS & CONTINGENT LIABILITIES (OFF-BALANCE SHEET ITEMS) :

**A. Credit commitments and commitments/Self: ***

| | 30 September 2026 (Reviewed) | 31 December 2025 (Audited) |
|---|---|---|
| | JD | JD |
| Letters of credit | 257,004,365 | 221,499,043 |
| Acceptances | 16,136,047 | 18,916,347 |
| Letters of guarantees: | | |
| - Payment | 14,844,085 | 12,941,058 |
| - Performance | 15,339,601 | 16,990,863 |
| - Others | 14,793,408 | 14,709,411 |
| **Total** | **318,117,506** | **285,056,722** |
| **B. Contingent credit and commitments/Joint:** | | |
| - Unutilized credit limit/Direct | 245,493,967 | 221,443,855 |
| **Total** | **245,493,967** | **221,443,855** |

*Indirect unutilized limits / self amounted to JD 122,383,443 as of 30 September 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 JD214,641 as at 30 September 2026 (JD 183,806 as at 31 December 2025) and recorded in the other liabilities ( note15).

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 697,918 as at 30 September 2026 (JD 959,366 as at 31 December 2025) and appeared under Other Liabilities (Note 15).

## (30) LAWSUITS AGAINST THE GROUP:

### LAWSUITS AGAINST THE BANK

The total amount of the legal cases filed against the Bank (self) was JD 1,173,337 as at 30 September 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 September 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 September 2026 and 31 December 2025.

## (31) 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 September 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 | 140,404,431 | 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 | 23,771,317 | 21,348,531 | Level 1 | Quoted rates in financial markets | Not applicable | Not applicable |
| Quoted sukuk | 75,126,122 | 88,974,236 | Level 1 | Quoted rates in financial markets | Not applicable | Not applicable |
| Unquoted shares | 9,641,473 | 9,600,322 | Level 3 | The latest financials available | Not applicable | Not applicable |
| Unquoted sukuk | 125,549,612 | 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** | **374,492,955** | **517,297,063** | | | | |

There were no transfer between level 1 and 2 during the period ended 30 September 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 September 2026 (Reviewed) | | 31 December 2025 (Audited) | | |
|---|---|---|---|---|---|
| | Book value | Fair value | Book value | Fair value | Fair value hierarchy |
| | JD | JD | JD | JD | |
| **Financial assets not calculated at fair value** | | | | | |
| Deferred sales receivables and other receivables - Net | 2,287,320,325 | 2,608,131,256 | 1,895,030,847 | 2,169,651,517 | Level 2 |
| Financial assets at amortized cost | 345,787,000 | 349,349,545 | 261,652,000 | 266,526,176 | Level 2 |
| Ijara muntahia Bittamleek assets - Net | 1,076,071,802 | 1,076,071,802 | 933,532,662 | 933,532,662 | Level 2 |
| **Total financial assets not calculated at fair value** | **3,709,179,127** | **4,033,552,603** | **3,090,215,509** | **3,369,710,355** | |
| **Financial liabilities not calculated at fair value** | | | | | |
| Customers' current accounts and unrestricted investment | 4,075,785,866 | 4,120,586,358 | 3,609,355,321 | 3,648,485,634 | Level 2 |
| Cash margins | 230,821,837 | 232,560,008 | 208,290,849 | 209,736,462 | Level 2 |
| **Total financial liabilities not calculated at fair value** | **4,306,607,703** | **4,353,146,366** | **3,817,646,170** | **3,858,222,096** | |