

JORDAN AHLI BANK
(PUBLIC SHAREHOLDING COMPANY)
AMMAN – HASHEMITE KINGDOM OF JORDAN

CONSOLIDATED CONDENSED INTERIM FINANCIAL
STATEMENTS FOR THE THREE MONTHS
ENDED MARCH 31, 2026

JORDAN AHLI BANK
(PUBLIC SHAREHOLDING COMPANY)
AMMAN - HASHEMITE KINGDOM OF JORDAN
CONSOLIDATED CONDENSED INTERIM FINANCIAL
STATEMENTS TOGETHER WITH
THE REVIEW REPORT FOR THE THREE MONTHS
ENDED MARCH 31, 2026

TABLE OF CONTENTS

	<u>PAGE</u>
Independent Auditor's Review Report	1
Consolidated Condensed Interim Statement of Financial Position	2
Consolidated Condensed Interim Statement of Profit and Loss	3
Consolidated Condensed Interim Statement of Comprehensive Income	4
Consolidated Condensed Interim Statement of Changes in Owners' Equity	5
Consolidated Condensed Interim Statement of Cash Flows	6
Notes to the Consolidated Condensed Interim Financial Information	7 - 29

Independent Auditor's Review Report

AM/98450

To the Chairman and Board of Directors Members
Jordan Ahli Bank
(A Public Shareholding Company)
Amman – Hashemite Kingdom of Jordan

Introduction

We have reviewed the accompanying consolidated condensed interim statement of financial position of Jordan Ahli Bank (a Public Shareholding Company) (The "Bank") and its subsidiaries and foreign branches (The "Group") as of March 31, 2026 and the related consolidated condensed interim statements of profit or loss, comprehensive income, changes in owners' equity and cash flows for the three-months period then ended, and a summary of significant accounting policies and other explanatory notes. Management is responsible for preparation and fair presentation of this consolidated condensed interim financial statements in accordance with the international accounting standard (34) "Interim Financial Reporting" as adopted by Central Bank of Jordan. Our responsibility is to express a conclusion on these condensed consolidated interim financial statements based on our review.

Scope of Review

We conducted our review in accordance with International Standard on Review Engagements 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of consolidated condensed 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 consolidated condensed interim financial information is not prepared, in all material respects, in accordance with the International Accounting Standard (34) "Interim Financial Reporting" as adopted by Central Bank of Jordan.

Other Matter

The accompanying consolidated condensed interim financial information are a translation of the statutory financial statements in Arabic language to which reference should be made.

Amman – Jordan
April 29, 2026


Deloitte & Touche (M.E.) – Jordan
Deloitte & Touche (M.E.)
ديلويت أند توش (الشرق الأوسط)
010105

JORDAN AHLI BANK
(A PUBLIC SHAREHOLDING LIMITED COMPANY)
AMMAN - THE HASHEMITE KINGDOM OF JORDAN
CONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION

	Note	March 31, 2026 (Reviewed)	December 31, 2025 (Audited)
		JD	JD
<u>Assets:</u>			
Cash and balances at central banks	5	280,758,135	421,861,319
Balances at banks and financial institutions	6	259,185,807	190,723,189
Deposits at banks and financial institutions		34,883,818	34,883,818
Direct credit facilities, net	7	1,802,668,683	1,758,742,311
Financial assets at fair value through other comprehensive income		50,133,861	50,132,636
Financial assets at amortized cost, net	8	1,028,420,114	981,592,049
Property and equipment and projects under construction - net		128,775,661	127,670,910
Deferred tax assets		20,313,868	19,511,882
Right of use assets		9,900,939	9,667,417
Intangible assets, net		1,860,825	2,039,136
Other assets	9	124,560,867	125,058,613
TOTAL ASSETS		<u>3,741,462,578</u>	<u>3,721,883,280</u>
<u>LIABILITIES AND OWNERS' EQUITY:</u>			
<u>LIABILITIES:</u>			
Banks' and financial institutions' deposits		128,576,219	181,255,256
Customers' deposits		2,465,242,385	2,376,265,785
Margin accounts		457,385,026	451,505,331
Loans and borrowings		196,288,789	197,981,534
Subordinated bonds		20,000,000	20,000,000
Sundry provisions		4,945,240	4,798,779
Lease liability		9,309,252	9,888,146
Income tax provision	10	7,885,218	9,731,987
Other liabilities	11	43,384,280	48,431,400
TOTAL LIABILITIES		<u>3,333,016,409</u>	<u>3,299,858,218</u>
<u>OWNERS' EQUITY:</u>			
<u>BANK'S SHAREHOLDERS' EQUITY:</u>			
Subscribed and paid in capital		200,655,000	200,655,000
Statutory reserve		76,513,005	76,513,005
Voluntary reserve		15,761,637	15,761,637
Periodic fluctuations reserve		3,678,559	3,678,559
Fair value reserve- net after Tax		(3,071,414)	(3,201,114)
Retained earnings		25,360,131	43,537,975
Profit for the period		4,469,251	-
TOTAL BANKS' SHAREHOLDERS' EQUITY		<u>323,366,169</u>	<u>336,945,062</u>
Perpetual Bonds		<u>85,080,000</u>	<u>85,080,000</u>
TOTAL OWNERS' EQUITY		<u>408,446,169</u>	<u>422,025,062</u>
TOTAL LIABILITIES AND OWNERS' EQUITY		<u>3,741,462,578</u>	<u>3,721,883,280</u>

THE ACCOMPANYING NOTES FROM (1) TO (22) CONSTITUTE AN INTEGRAL PART OF
THESE CONSOLIDATED CONDENSED INTERIM FINANCIAL STATEMENTS AND SHOULD BE READ
WITH THEM AND WITH THE ACCOMPANYING REVIEW REPORT.

JORDAN AHLI BANK
(PUBLIC SHAREHOLDING COMPANY)
AMMAN - HASHEMITE KINGDOM OF JORDAN
CONSOLIDATED CONDENSED INTERIM STATEMENT OF PROFIT AND LOSS
(REVIEWED NOT AUDITED)

	Note	For the Three Months Ended March 31,	
		2026 (Reviewed)	2025 (Reviewed)
		JD	JD
Interest income		53,907,351	54,670,011
Interest expense		27,717,278	28,928,722
Net interest income		26,190,073	25,741,289
Net commission income		3,618,976	3,564,092
Net interest and commission income		29,809,049	29,305,381
Gain from foreign currencies		755,162	741,990
Dividend from financial assets at fair value through other comprehensive income		66,150	283,500
Other income		1,598,592	5,107,276
Gross Income		32,228,953	35,438,147
Expenses:			
Employees expenses		10,710,257	10,204,190
Depreciation and amortization		2,135,065	2,201,454
Other expenses		7,691,853	7,473,419
Provision for expected credit loss - net	13	5,250,996	6,528,706
Provision for assets seized by the Bank	9	135,500	168,830
Sundry Provisions		265,974	483,327
Total Expenses		26,189,645	27,059,926
Profit for the Period before Taxes		6,039,308	8,378,221
Income tax expense	10	(1,570,057)	(2,363,924)
Profit for the Period		4,469,251	6,014,297
<u>Attributed to:</u>			
Bank's Shareholders		4,469,251	6,014,297
		4,469,251	6,014,297
Basic and diluted earnings per share for the period attributable to the Bank's Shareholders			
	12	0.017	0.024

THE ACCOMPANYING NOTES FROM (1) TO (22) CONSTITUTE AN INTEGRAL PART OF THESE CONSOLIDATED
 CONDENSED INTERIM FINANCIAL STATEMENTS AND SHOULD BE READ WITH
 THEM AND WITH THE ACCOMPANYING REVIEW REPORT.

JORDAN AHLI BANK
(PUBLIC SHAREHOLDING COMPANY)
AMMAN - HASHEMITE KINGDOM OF JORDAN
CONSOLIDATED CONDENSED INTERIM STATEMENT OF COMPREHENSIVE INCOME
(REVIEWED NOT AUDITED)

	For the Three Months Ended March 31,	
	2026 (Reviewed)	2025 (Reviewed)
	JD	JD
Profit for the Period	4,469,251	6,014,297
Other comprehensive income items not to be reclassified to profit or loss in subsequent periods :		
Change in Fair value reserve- net	129,700	365,547
Total Comprehensive Income for the Period	4,598,951	6,379,844
<u>Total Comprehensive Income for the Period Attributed to:</u>		
Bank's shareholders	4,598,951	6,379,844
	4,598,951	6,379,844

THE ACCOMPANYING NOTES FROM (1) TO (22) CONSTITUTE AN INTEGRAL PART OF THESE CONSOLIDATED
 CONDENSED INTERIM FINANCIAL STATEMENTS AND SHOULD BE READ WITH
 THEM AND WITH THE ACCOMPANYING REVIEW REPORT.

JORDAN AHL BANK
(PUBLIC SHAREHOLDING COMPANY)
AMMAN - HASHEMITE KINGDOM OF JORDAN
CONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN OWNERS' EQUITY
(REVIEWED NOT AUDITED)

	Equity- Bank's Shareholders							
	Reserves				Total Bank's shareholders' equity			
	Subscribed paid-up Capital	Statutory	Voluntary	Periodic Fluctuations	Fair Value Reserve - net	Retained Earnings	Profit for the Period	Total Owners' Equity
	JD	JD	JD	JD	JD	JD	JD	JD
For the Three Months Ended March 31, 2026								
Balance - Beginning of the Period	200,655,000	76,513,005	15,761,637	3,678,559	(3,201,114)	43,537,975	-	422,025,062
Profit for the period	-	-	-	-	-	-	4,469,251	4,469,251
Change in fair value reserve - net	-	-	-	-	129,700	-	-	129,700
Total comprehensive income	-	-	-	-	129,700	-	4,469,251	4,598,951
Perpetual bonds interest and their related expenses after excluding the tax effect*	-	-	-	-	-	(1,122,169)	-	(1,122,169)
Distributed dividends**	-	-	-	-	-	(17,055,675)	-	(17,055,675)
Balance - End of the Period	200,655,000	76,513,005	15,761,637	3,678,559	(3,071,414)	25,360,131	4,469,251	408,446,169
For the Three Months Ended March 31, 2025								
Balance - Beginning of the Period	200,655,000	73,287,966	15,761,637	3,678,559	(5,277,060)	46,127,117	-	419,313,219
Profit for the period	-	-	-	-	-	-	6,014,297	6,014,297
Change in fair value reserve - net	-	-	-	-	365,547	-	-	365,547
Total comprehensive income	-	-	-	-	365,547	-	6,014,297	6,379,844
Perpetual bonds interest and their related expenses after excluding the tax effect*	-	-	-	-	-	(1,123,939)	-	(1,123,939)
Distributed dividends**	-	-	-	-	-	(16,052,400)	-	(16,052,400)
Balance - End of the Period	200,655,000	73,287,966	15,761,637	3,678,559	(4,911,513)	28,950,778	6,014,297	408,516,724

- An amount of JD 18,126,859 from retained earnings is restricted to be used based on the Central Bank of Jordan instructions, against deferred tax assets as of March 31, 2026.

- The use of, periodic fluctuations reserve is restricted unless approved by the Central Bank of Jordan and the Palestinian Monetary Authority.

- The use of the retained earning balance in an equivalent of negative balance of the fair value reserve amounted to JD 3,071,414 is prohibited, according to the instructions of Jordan Securities Commission as of 31 March 2026 (JD 3,201,114 as of 31 December 2025).

* Interest and related expenses on perpetual tier 1 capital bond were amounted to JD 1,809,950 and is shown net of tax in the amount of JD 687,781 for the three months ended 31 March 2026.

** The General Assembly of Shareholders decided in its ordinary meeting held on 26 March 2026 to approve the distribution of cash dividends at 8.5% of the capital amounting to JD 17 Million of the retained earnings balance to the shareholders as profit for the year 2025 (18% of the capital amounting to JD 16 Million for 2024).

. THE ACCOMPANYING NOTES FROM (1) TO (22) CONSTITUTE AN INTEGRAL PART OF THESE CONSOLIDATED CONDENSED
INTERIM FINANCIAL STATEMENTS AND SHOULD BE READ WITH THEM AND WITH THE ACCOMPANYING REVIEW REPORT

JORDAN AHLI BANK
(PUBLIC SHAREHOLDING COMPANY)
AMMAN - HASHEMITE KINGDOM OF JORDAN
CONSOLIDATED CONDENSED INTERIM STATEMENT OF CASH FLOWS
(REVIEWED NOT AUDITED)

		For the Three Months Ended March 31,	
	Note	2026 (Reviewed)	2025 (Reviewed)
Cash flow from operating activities		JD	JD
Profit for the period before income tax		6,039,308	8,378,221
Adjustments:			
Depreciation and amortisation		2,135,065	2,201,454
Provision on expected credit losses, net	13	5,250,996	6,528,706
Provision for assets seized by the Bank	9	135,500	168,830
Loss (gain) from sale of property and equipment		87,432	(147,003)
Sundry provisions		265,974	483,327
Dividends income received on financial assets at fair value through other comprehensive income		(66,150)	(283,500)
Net interest		(11,645,338)	(10,383,252)
Effect of exchange rate changes on cash and cash equivalents		12,079	(21,567)
Profit before changes in assets and liabilities		2,214,866	6,925,216
CHANGES IN ASSETS AND LIABILITIES:			
(Increase) decrease in Assets:			
Deposits at banks and financial institutions		(1,033)	-
Direct credit facilities		(49,090,414)	(58,621,167)
Right of use assets		(711,600)	(374,026)
Other assets		26,238,562	25,414,861
Increase (decrease) in liabilities:			
Banks' and financial institutions' deposits (maturing within a period exceeding 3 months)		8,146,928	(337,580)
Customers' deposits		88,976,600	48,096,092
Margin accounts		5,879,695	29,246,512
Lease liability		806,739	631,229
Other liabilities		(21,267,665)	(18,872,939)
Net Cash Flow from Operating Activities before Income tax and Sundry provisions paid		61,192,678	32,108,198
Income tax paid	10	(3,402,557)	(2,814,360)
Sundry provisions paid		(119,513)	(459,848)
Net Cash flow from Operating Activities		57,670,608	28,833,990
Net cash flow from Investing activities			
(Purchases) of financial assets at amortized cost		(145,104,000)	(45,136,031)
Matured financial assets at amortized cost		98,284,871	63,093,865
(Purchase) of property & equipment and intangible assets		(2,865,360)	(5,519,939)
Dividends income received on financial assets at fair value through other comprehensive income		66,150	283,500
Proceeds from sale of property and equipment		279,262	513,737
Net Cash flow (Used in) from Investing Activities		(49,339,077)	13,235,132
Cash Flow from Financing activities			
Increase in loans and borrowings		(1,692,745)	2,227,853
Installments payments of the lease liability principal		(1,385,633)	(1,295,497)
Distributed dividends		(17,055,675)	(15,123,672)
Net Cash flow (used in) Financing Activities		(20,134,053)	(14,191,316)
Effect of exchange rate changes on cash and cash equivalents		(12,079)	21,567
Net (Decrease) increase in Cash and Cash Equivalents		(11,814,601)	27,899,373
Cash and cash equivalents at the beginning of the year		442,371,942	309,231,906
Cash and Cash Equivalents at the End of the Period	14	430,557,341	337,131,279

THE ACCOMPANYING NOTES FROM (1) TO (22) CONSTITUTE AN INTEGRAL PART OF THESE CONSOLIDATED
CONDENSED INTERIM FINANCIAL STATEMENTS AND SHOULD BE READ WITH
THEM AND WITH THE ACCOMPANYING REVIEW REPORT.

JORDAN AHLI BANK
(PUBLIC SHAREHOLDING COMPANY)
NOTES TO THE CONSOLIDATED CONDENSED INTERIM
FINANCIAL STATEMENTS
(REVIEWED NOT AUDITED)

1. Establishment and Activities

Jordan Ahli Bank was established in the year 1955 as a public shareholding Company under registration No. (6) on July 1,1955 in accordance with the company's law for the year 1927, with headquarters in Amman. Its address is Queen Noor Street, P.O Box 3103, Amman 11181 Jordan. AL A'MAL Bank was merged with the Bank effective from December 1,1996. Moreover, Philadelphia Investment Bank was merged with Jordan Ahli Bank Company Public Shareholding Compnay effective from July 1,2005.

The Bank provides all banking and financial services related to its business thought its main office, branches in Jordan (51 branches), foreign branches in Palestine and Cyprus (12 branches) and its subsidiaries in Jordan.

The Bank's shares are listed in Amman Stock Exchange - Jordan.

The consolidated condensed interim financial statements have been approved by the Board of Directors in its meeting No. (3) held on April 28, 2026.

2. Basis of Preparation

The accompanying consolidated condensed interim financial information for the ended three months March 31, 2026 in accordance to the International Financial Reporting Standard number 34 (IFRS 34) (intrem financial reports) as adopted by the Central Bank of Jordan.

The Bank fiscal year ends on December 31 from each year, except that the accompanying consolidated condensed interim financial information were prepared for management and Jordan Security Commission purposes only.

The main differences between the IFRSs as they should be applied and what has been approved by the Central Bank of Jordan, are as follows:

- a. Provisions for expected credit losses are calculated in accordance with IFRS 9 and the Central Bank of Jordan, whichever is higher, the material differences are as follows:
 - Exempt debt instruments and any other credit exposures issued or granted by the Jordanian government, so that credit exposures is treated on the Jordanian Government and by its guarantee without credit losses.

- When calculating the credit losses against credit exposures, the calculation results according to IFRS 9 are compared with those according to the Central Bank of Jordan's Instructions No. (8/2024) dated June 30, 2024 for each stage separately and the most severe results are taken.
 - In some special cases the the Central Bank of Jordan agrees on special arrangements related to the calculation of the expected credit losses' provision of direct credit facilities customers.
 - Exclusion of the Debt instruments issued or guaranteed by the Jordanian Government, so that credit exposures issued or guaranteed by the Jordanian Government are treated with no credit losses.
- b. Interest and commissions on non performing credit facilities granted to clients are suspended, in accordance with the instructions of the Central Bank of Jordan.
- c. Assets seized by the Bank are shown in the consolidated condensed interim statement of financial position, among other assets, at their current value when seized by the Bank or at their fair value, whichever is lower. Furthermore, they are reassessed on the date of the consolidated condensed interim financial statements, and any decrease in value is recorded as a loss in the consolidated condensed interim statement of profit or loss and comprehensive income and the increase in value is not recorded as revenue. In addition, any subsequent increase is taken to the consolidated condensed interim statement of profit or loss and comprehensive income to the extent that it does not exceed the previously recorded impairment value. In accordance with the circular of the Central Bank of Jordan NO. 10/3/16234 dated October 10, 2022, the gradual provision for the seized assets was suspended, provided that the allocated provisions for the expropriated real estate in violation of the provisions of the Banking Law are maintained, and only the allocated provision is released against any of the violating real estate that are disposed of
- The reporting currency of the consolidated condensed interim financial statements is the Jordanian Dinar, which is the functional currency of the Bank.
 - The consolidated condensed interim financial information does not include all the information and clarifications required for the annual financial statements and should be read with the Bank's annual financial statements for the year ended December 31, 2025, and the results of the three months ended March 31, 2026 do not necessarily represent an indication of the expected results of the fiscal year ending December 31, 2026. The three-month profit for the three months ended March 31, 2026, which is held at the end of the fiscal year, was not allocated.

Significant Accounting Judgments and key Sources of Uncertainty Estimates, and Risk Management:

Preparation of the consolidated condensed interim financial information and application of the accounting policies require management to make judgments, estimates, and assumptions that affect the amounts of financial assets and financial liabilities, and to disclose potential liabilities. Moreover, these estimates and judgments affect revenue, expenses, provisions, in general, expected credit losses, as well as changes in fair value that appear in the condensed consolidated interim statement of comprehensive income and within shareholders' equity. In particular, the Bank's management requires judgments to be made to estimate the amounts and timing of future cash flows. These estimates are necessarily based on multiple assumptions and factors with varying degrees of estimation and uncertainty. Meanwhile, the actual results may differ from estimates due to the changes arising from the conditions and circumstances of those estimates in the future.

We believe that our estimates in the preparation of the consolidated condensed interim financial information are reasonable and similar to those adopted in the preparation of consolidated financial statements for the year 2025.

3. Significant Accounting Policies

The accounting policies used in the preparation of the condensed consolidated interim financial information for the period ended March 31, 2026 are consistent with those used in the preparation of the annual consolidated financial statements for the year ended December 31, 2025. However, the Bank has adopted the following amendments and interpretation that was effective for all period after January 1, 2026 in preparing the condensed consolidated interim financial information for the Group and have not materially affected the amounts and disclosures in the condensed consolidated interim financial information for the period and prior years, which may have an impact on the accounting treatment of future transactions and arrangements.

New and Amended IFRS Standards

- Amendments to IFRS 9 and IFRS 7 regarding the classification and measurement of financial instruments.
- Amendments to IFRS 9 and IFRS 7 regarding power purchase arrangements.
- Annual Improvements to IFRS Accounting Standards — Volume 11.
- Disclosures about Uncertainties in the Financial Statements (Illustrative Examples)

IFRS Accounting Standards in issue but not yet effective

The Bank has not early adopted the following new and revised standards that have been issued but are not yet effective. The management is in the process of assessing the impact of the new requirements

New and revised IFRS Standards	Effective for annual periods beginning on or after
Amendments to IFRS - 18 Presentation and Disclosures in Financial Statements	1 January 2027
Amendments to IFRS - 19 Subsidiaries without Public Accountability	1 January 2027
Amendments to Greenhouse Gas Emissions Disclosures (Amendments to IFRS S2)	1 January 2027
Translation to a Hyperinflationary Presentation Currency (Amendments to IAS 21)	1 January 2027

The group has not early adopted the following new and amended standards that have been issued but are not yet effective. Management is currently assessing the impact of the new requirements.

Management expects to adopt these new standards, interpretations, and amendments in the consolidated financial statements of the Bank in the initial application period. Management also expects that the adoption of these new standards, interpretations, and amendments will not have a material impact on the financial statements in the initial application period, except for IFRS 18, which relates to the reclassification and arrangement of items in the financial statements.

4. Basis of Preparation the consolidated condensed interim financial information

The consolidated condensed interim financial information include the financial information of the Bank and its subsidiaries under its control, Meanwhile, control exists when the Bank has control over the investee company, or it is exposed to variable returns or holds rights for its participation in the investee company, and the Bank is able to use its control over the investee company to affect those returns.

The Bank reassesses whether or not it controls an investee if facts and circumstances indicate that there are changes to one or more of the elements of control listed above.

When the Bank has less than the majority of the voting rights of an investee, it considers that it has power over the investee when the voting rights are sufficient to give it the practical ability to direct the relevant activities of the investee unilaterally, In this regard, the Bank considers all relevant facts and circumstances in assessing whether or not the Bank's voting rights in an investee are sufficient to give it power, including:

- The size of the Bank's holding of voting rights relative to the size and dispersion of holdings of the other vote holders.
- Potential voting rights held by the Bank, other vote holders or other parties.

- Rights arising from other contractual arrangements.
- Any additional facts and circumstances that indicate that the Bank has, or does not have, the current ability to direct the relevant activities at the time that decisions need to be made, including voting patterns at previous shareholders' meetings.

Control is achieved when the Bank:

- has power over the investee;
- is exposed, or has rights, to variable returns from its involvement with the investee;
- has the ability to use its power to affect the investee's returns.

The Bank reassesses whether or not it controls an investee if facts and circumstances indicate that there are changes to one or more of the elements of control listed above.

When the Bank has less than the majority of the voting rights of an investee, it considers that it has power over the investee when the voting rights are sufficient to give it the practical ability to direct the relevant activities of the investee unilaterally, In this regard, the Bank considers all relevant facts and circumstances in assessing whether or not the Bank's voting rights in an investee are sufficient to give it power, including:

- The size of the Company's holding of voting rights relative to the size and dispersion of holdings of the other vote holders;
- Potential voting rights held by the Company, other vote holders or other parties;
- Rights arising from other contractual arrangements; and
- Any additional facts and circumstances that indicate that the Bank has, or does not have, the current ability to direct the relevant activities at the time that decisions need to be made, including voting patterns at previous shareholders' meetings.

When it loses control of a subsidiary, the Bank performs the following:

- Derecognizes the assets (including goodwill) and liabilities of the subsidiary.
- Derecognizes the book value of any non-controlling interests,
- Derecognizes transfer differences accumulated in Owners' Equity.
- Derecognizes the fair value to the next controlling party.

- Derecognizes the fair value of any investment retained.
- Derecognizes any gain or loss in the income statement.
- Reclassifies owners' equity already booked in other comprehensive income to the profit or loss statement as appropriate.
- All balances, transactions, income, and expenses between the Bank and its subsidiaries are eliminated.
- The subsidiaries financial statements are prepared under the same accounting policies adopted by the Bank, If the subsidiaries apply different accounting policies than those used by the Bank, the necessary modifications shall be made to the subsidiaries' financial statements to make them comply with the accounting policies used by the Bank.
- The results of the subsidiaries' operations are consolidated in the consolidated statement of profit or loss effective from their acquisition date, which is the date on which control over subsidiaries is effectively transferred to the Bank, Furthermore, the results of the disposed of subsidiaries are consolidated in the consolidated statement of profit or loss up to the date of their disposal, which is the date on which the Bank loses control over the subsidiaries.
- The non-controlling interests represent the portion not owned by the Bank in the subsidiaries, Non-controlling interests are shown in the subsidiaries' net assets as a separate line item within the Bank's statement of shareholders' equity.

The Bank owns the following subsidiaries as of March 31, 2026:

Company's Name	Paid-up Capital	Investment	Ownership of the Bank	Nature of Operation	Date of Acquisition	Location
	JD	JD	%			
Ahli Mircofinance Company	6,000,000	6,000,000	100	Micro Finance	1999	Jordan
Ahli Financial Leasing Company	17,500,000	17,500,000	100	Finance Leasing	2009	Jordan
Ahli Financial Brokerage Company	3,000,000	3,000,000	100	Financial Brokerage	2006	Jordan
Ahli Financial Technology Compnay	2,300,000	2,300,000	100	Manufacturing, programming, preparing, developing and supplying programs	2017	Jordan

5. Cash and Balances at Central Banks

Details of this item are as follows:

	March 31, 2026(Reviewed)	December 31, 2025 (Audited)
	JD	JD
Cash at vaults	138,551,275	142,662,054
Balances at the Central Banks:		
Current accounts	12,413,682	12,220,774
Term and notice deposits	10,635,000	121,635,000
Statutory cash reserve	111,258,178	111,243,491
Certificates of deposit	7,900,000	34,100,000
Total Balances at the Central Banks	142,206,860	279,199,265
Total Cash and Balances at Central Banks	280,758,135	421,861,319

- Except for the cash reserve with the central banks and the capital deposit with the Palestinian Monetary Authority amounting to JD 10,635,000 shown within time and notice deposit, there are no restricted cash balances as at March 31, 2026 and December 31, 2025.
- There are no balances, maturing within a period exceeding three months as at March 31, 2026 and December 31, 2025.

6. Balances at Banks and Financial Institutions

The details of this item is as follows:

	Local Banks and Financial Institutions		Foreign Banks and Financial Institutions		Total	
	March 31, 2026 (Reviewed) JD	December 31, 2025 (Audited) JD	March 31, 2026 (Reviewed) JD	December 31, 2025 (Audited) JD	March 31, 2026 (Reviewed) JD	December 31, 2025 (Audited) JD
Current accounts	381,056	387,582	47,147,387	52,251,785	47,528,443	52,639,367
Deposits maturing within 3 months or less	92,409,300	34,090,000	119,256,316	104,001,041	211,665,616	138,091,041
Total	92,790,356	34,477,582	166,403,703	156,252,826	259,194,059	190,730,408
Impairment provision	(3,857)	(3,829)	(4,395)	(3,390)	(8,252)	(7,219)
Net balance at banks and financial institutions	92,786,499	34,473,753	166,399,308	156,249,436	259,185,807	190,723,189

- Non-interest bearing balances at banks and financial institutions amounted to JD 47,528,443 as of March 31, 2026 (JD 52,639,367 as of December 31, 2025).

- There are no Restricted balances as of March 31, 2026 and as of December 31, 2025.

7. Direct Credit and Financing Facilities - Net

The details of this item are as follows:

	March 31, 2026 (Reviewed)	December 31, 2025 (Audited)
	JD	JD
Individuals (retail):		
Overdraft accounts	2,096,143	768,226
Loans and bills *	405,518,480	397,872,424
Credit cards	15,528,849	15,057,420
Real estate loans	331,539,427	327,921,559
Corporates :		
Large Corporates		
Overdraft accounts	186,983,706	199,645,903
Loans and bills *	761,785,395	718,114,854
Small and Medium		
Overdraft accounts	39,589,262	36,837,770
Loans and bills *	159,263,352	156,965,264
Government and public sector	48,019,738	47,923,692
Total	1,950,324,352	1,901,107,112
<u>Less:</u> Interest in suspense	(29,037,932)	(28,235,242)
Expected credit losses provision	(118,617,737)	(114,129,559)
Net Direct Credit Facilities	1,802,668,683	1,758,742,311

* Net after deducting interest and commission received in advance of JD 15,122,983 as of March 31, 2026 (JD 15,053,697 as of December 31, 2025).

- Non-performing credit facilities were amounted to JD 118,286,483 which is equivalent to 6.06 % of total direct credit facilities as of March 31, 2026 (JD 119,566,685 which is equivalent to 6.29% of total direct credit facilities as of December 31, 2025).
- Non- performing credit facilities after deducting interest and returns in suspense were amounted to JD 92,734,120 which is equivalent to 4.82 % of total direct credit facilities balance after deducting interest and returns in suspense as of March 31, 2026 (JD 94,253,999 which is equivalent to 5.02% of total credit facilities balance after deducting interest and returns in suspense as of December 31, 2025).
- Non-performing credit facilities transferred to off consolidated financial position items was amounted to JD 151,380,904 as at March 31, 2026 (JD 151,097,718 as of December 31, 2025), noting that these facilities are fully covered with the suspended interests and provisions.
- There are no credit facilities granted to and guaranteed by the Jordanian government as at March 31, 2026 and December 31, 2025.

The disclosure on the movement of the provision for gross expected credit losses is as follows:

	Real		Corporates		Government and	
	Retail	Estate Loans	Corporate	SMEs	Public Sector	Total
For the Three Months Period Ended March 31, 2026 (Reviewed Not audited)	JD	JD	JD	JD	JD	JD
Balance at the beginning of the period	22,375,745	5,258,085	71,253,993	10,918,965	4,322,771	114,129,559
Expected credit loss on new facilities granted during the period	679,014	58,275	999,720	487,813	-	2,224,822
Recovered of provision for expected credit loss paid	(242,369)	(253,259)	(246,472)	(514,407)	-	(1,256,507)
Transferred to stage 1	109,700	23,800	(6,752)	6,965	-	133,713
Transferred to stage 2	(649,197)	(1,354)	4,908	(3,345)	-	(648,988)
Transferred to stage 3	539,497	(22,446)	1,844	(3,620)	-	515,275
Transferred to off statement of financial position	(7,315)	(714)	(701,130)	(3,400)	-	(712,559)
Effect on the provision at the end of the year - resulting from the reclassification between the three stages during the year	1,067,617	33,963	62,343	804	-	1,164,727
Changes resulting from adjustments	(100,835)	(90,556)	2,836,496	383,541	2,354	3,031,000
Written off facilities	(5,173)	(287)	-	-	-	(5,460)
Foreign exchange adjustments	2,189	598	34,570	4,798	-	42,155
Balance as at the end of the period	23,768,873	5,006,105	74,239,520	11,278,114	4,325,125	118,617,737
Redistribution:						
Provision on an Individual basis	23,768,873	5,006,105	74,239,520	11,278,114	4,325,125	118,617,737
Provision on a collective basis	-	-	-	-	-	-
	23,768,873	5,006,105	74,239,520	11,278,114	4,325,125	118,617,737
For the Year Ended December 31, 2025 (audited)						
Balance beginning of the year	21,853,436	7,194,308	63,584,816	10,196,857	63,590	102,893,007
Expected credit loss on new facilities granted during the year	5,284,277	696,151	4,246,459	2,748,669	-	12,975,556
Recovered of provision for expected credit loss paid	(1,223,398)	(1,326,882)	(3,610,062)	(1,684,342)	-	(7,844,684)
Transferred to stage 1	8,628	107,452	(6,342)	(48,524)	-	61,214
Transferred to stage 2	(584,511)	(46,550)	(2,969,973)	(134,335)	-	(3,735,369)
Transferred to stage 3	575,883	(60,902)	2,976,315	182,859	-	3,674,155
Transferred to off statement of financial position	(4,125,430)	(381,168)	(1,379,689)	(2,691,156)	-	(8,577,443)
Effect on the provision at the end of the year - resulting from the reclassification between the three stages during the year	5,369,205	85,983	(335,601)	2,299,688	-	7,419,275
Changes resulting from adjustments	(4,816,177)	(1,007,034)	7,870,246	(47,402)	4,259,181	6,258,814
Written off facilities	(8,146)	(15,839)	-	(1,006)	-	(24,991)
Foreign exchange adjustments	41,978	12,566	877,824	97,657	-	1,030,025
Balance as at the end of the year	22,375,745	5,258,085	71,253,993	10,918,965	4,322,771	114,129,559
Redistribution:						
Provision on an Individual basis	22,375,745	5,258,085	71,253,993	10,918,965	4,322,771	114,129,559
Provision on a collective basis	-	-	-	-	-	-
	22,375,745	5,258,085	71,253,993	10,918,965	4,322,771	114,129,559

Provisions no longer needed resulted from settlements, repayments or transferred against other facilities were amounted to JD 1,256,507 for the three Months Period Ended March 31, 2026 (JD 7,844,684 for the year ended December 31, 2025).

Suspended Interests

The movement of the suspended interests is as follows:

Corporates							
Individuals		Real estate loans		Corporates		SMEs	Total
	JD		JD		JD		JD
<u>For the Three Months Period Ended March 31, 2026 (Reviewed not audited).</u>							
Balance beginning of the period		3,255,933	2,690,359	18,722,747	3,566,203		28,235,242
<u>Add:</u> Interest suspended during period		327,301	106,896	769,549	267,704		1,471,450
<u>Less:</u> Interests transferred to revenues		(22,580)	(75,412)	(26,958)	(401,886)		(526,836)
Transferred to stage (1)		(123)	11,266	1,918	-		13,061
Transferred to stage (2)		111	24,258	(3,781)	209,512		230,100
Transferred to stage (3)		12	(35,524)	1,863	(209,512)		(243,161)
<u>Less:</u> Transferred to off-consolidated statement of financial position		-	-	(85,619)	-		(85,619)
Written off suspended interests		(9,244)	(49,051)	-	-		(58,295)
Foreign exchange adjustments		276	31	557	1,126		1,990
Balance End of the period		3,551,686	2,672,823	19,380,276	3,433,147		29,037,932
<u>For the Year Ended December 31, 2025 (Audited).</u>							
Balance beginning of the year		4,127,676	2,887,824	17,244,244	6,036,026		30,295,770
<u>Add:</u> Interest suspended during the year		1,217,371	565,557	3,830,326	1,331,490		6,944,744
<u>Less:</u> Interests transferred to revenue		(93,482)	(223,196)	(1,457,456)	(1,662,784)		(3,436,918)
Transferred to stage (1)		2,538	1,789	-	545		4,872
Transferred to stage (2)		(4,580)	35,635	-	(292,334)		(261,279)
Transferred to stage (3)		2,042	(37,424)	-	291,789		256,407
<u>Less:</u> Transferred to off-consolidated statement of financial position		(1,973,607)	(505,974)	(867,951)	(2,077,394)		(5,424,926)
<u>Less:</u> Written off suspended interests		(29,930)	(34,345)	(26,976)	(150,829)		(242,080)
Foreign exchange adjustments		7,905	493	560	89,694		98,652
Balance End of the year		3,255,933	2,690,359	18,722,747	3,566,203		28,235,242

8. Financial Assets at Amortized Cost

The details of this item are as follows:

	March 31, 2026 (Reviewed)	December 31, 2025 (Audited)
	JD	JD
Governmental treasury bonds and bills	977,587,908	926,671,822
Corporates bonds	51,076,387	55,173,344
	1,028,664,295	981,845,166
Less: Provision for expected credit losses	(244,181)	(253,117)
	1,028,420,114	981,592,049
<u>Bonds Analysis (before provision):</u>		
With Fixed rate	1,028,664,295	981,845,166
Total	1,028,664,295	981,845,166
<u>Bond Analysis according to IFRS 9 (before provision):</u>		
Stage (1)	1,028,664,295	981,845,166
Total	1,028,664,295	981,845,166

9. Other Assets

The details of this item are as follows:

	March 31, 2026 (Reviewed)	December 31, 2025 (Audited)
	JD	JD
Seized of assets by the Bank against debts*	67,374,529	67,232,946
Accrued interest and commissions	25,961,077	29,000,770
Checks and transfers under collection	2,108,440	2,898,775
Seized assets sold through installments - net	9,718,754	9,918,108
Prepaid expenses	9,631,954	5,874,649
Various debtors	5,190,410	5,719,256
Prepaid rent	927,254	1,486,295
Refundable deposits - Net	1,216,266	1,074,134
Temporary advances	1,510,461	1,480,806
Other	921,722	372,874
Total	124,560,867	125,058,613

* Below is a summary on the movement of foreclosed assets against debts:

	March 31, 2026 (Reviewed)	December 31, 2025 (Audited)
	JD	JD
Balance Beginning of Period / Year	67,232,946	70,220,087
Additions	1,207,694	2,498,817
Disposals	(969,808)	(7,086,145)
Impairment loss	-	(233,330)
Impairment provision used for sold real estate	39,197	796,144
Recovered from breached assets provision	-	1,327,130
Provision for sold breached asset used	-	252,243
Provision for breached asset	(135,500)	(542,000)
Balance End of Period / Year	67,374,529	67,232,946

Below is a summary on the movement for breached seized assets by the bank is as follows:

Balance Beginning of Period / Year	5,040,861	6,078,234
Impairment loss for the period / year	135,500	542,000
Recovered from property violation allowance	-	(1,327,130)
Recovered from sold seized assets for the period / year	-	(252,243)
Balance End of Period / Year	5,176,361	5,040,861

Movement on impairment provision is as follows:

Balance beginning of the Period / Year	4,621,895	5,184,708
Impairment loss for the period / year	-	233,331
Impairment provision	(39,197)	(796,144)
Balance End of the Year Period / Year	4,582,698	4,621,895

10. Provision for Income Tax

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

	For the Three Months Ended March 31, 2026 (Reviewed)	For the Year Ended December 31, 2025(Audited)
	JD	JD
Balance beginning of the Period / Year	9,731,987	11,070,847
Income tax paid	(3,402,557)	(13,052,762)
Income tax for the period / year *	1,555,788	11,713,902
Balance End of the Period / Year	<u>7,885,218</u>	<u>9,731,987</u>

* Income tax provision for the year gross balance amounted to JD 2,243,569 is shown net after deducting the tax impact on tier 1 perpetual bonds interest amounted to JD 687,781

The income tax in the consolidated condensed interim statements of profit or loss represents the follow :

	For the Three Months Ended March 31, 2026 (Reviewed)	2025 (Reviewed)
	JD	JD
Accrued income tax for the profits of the period	2,243,569	4,251,489
Deferred tax assets for the period / year	(710,646)	(2,226,585)
Amortization of deferred tax assets for the period	37,134	339,020
	<u>1,570,057</u>	<u>2,363,924</u>

The statutory tax rate for the banks in Jordan is 38% which contains 35% + 3% national contribution according to tax law no. (34) from the year 2014, amended by law no. (38) for the year 2018, and the statutory tax rates for the foreign branches and subsidiaries range between 12.5% to 28.79%.

- The Bank has reached a final settlement with The Income and Sales Tax Department for all previous years up to the year 2021 for Jordan Branches.
- Financial years 2022 , 2023 , 2024 and 2025 : Tax return was submitted However, the Income and Sales Tax Department did not review the records yet.
- A final tax settlement has been reached for Palestine branch up to the year 2024.
- A final tax settlement has been reached for Cyprus branch up to the year 2019.
- Ahli Financial Brokerage Company (subsidiary) – reached to a final settlement with the Income and Sales Tax Department up to the year 2024.
- Ahli Finance Leasing Company (subsidiary) – reached to a final settlement with the Income and Sales Tax Department up to the year 2022, tax return was submitted for the years 2023,2024,2025 within legal time limit However, the Income and Sales Tax Department did not review the records yet.
- Ahli Microfinance Company (subsidiary) – reached to a final settlement with the Income and Sales Tax Department for the year up to 2024, tax return was submitted for the years 2023 . However, the Income and Sales Tax Department did not review the records yet.Tax return was submitted 2025 within legal time limit
- Ahli Financial Technology Company (subsidiary) – reached to a final settlement with the Income and Sales Tax Department up to the year 2024. Tax return was submitted 2025 within legal time limit
- The provision for income tax for the period ended March 31, 2026 were calcuted as in the opinion of the bank management , and tax consultant the provision booked for the period March 31, 2026 is sufficient to meet tha tax obligations and there is no need to book any other provision.

11. Other Liabilities

The details of this item are as follows:

	March 31, 2026 (Reviewed)	December 31, 2025 (Audited)
	JD	JD
Deferred checks and transfer	4,254,220	7,568,056
Accounts payable for financial brokerage customers	555,505	983,841
Accrued interests	14,315,739	13,571,887
Temporary deposits	4,711,393	7,714,967
Various creditors	1,543,442	1,036,478
Accrued expenses	7,294,628	7,477,328
Interest and commissions received in advance	2,939,340	2,778,259
Unpaid dividends	1,810,472	1,144,898
Board of directors' remuneration	25,084	73,834
Provision for expected credit losses on indirect credit facilities and unutilized facilities limits *	5,702,867	5,608,010
Others	231,590	473,842
Total	43,384,280	48,431,400

* The movement on the provision for expected credit losses for the indirect credit facilities during the period/
year is as follows:

	March 31, 2026 (Reviewed)	December 31, 2025 (Audited)
	JD	JD
Balance - beginning of the period / year	5,608,010	6,307,506
Expected credit losses on new exposures	911,210	1,816,902
Recovered from the impairment loss on the paid facilities	(476,913)	(1,687,498)
Effect on provision-resulting from reclassification among three stages for the period / year	12,532	393,254
Changes resulted from adjustments	(351,972)	(1,222,154)
Balance at the End of the period / year	5,702,867	5,608,010

12. Earnings per Share

Details of this item are as follows:

	For the Three Months Ended March 31,	
	2026 (Reviewed)	2025 (Reviewed)
	JD	JD
Profit for the period	4,469,251	6,014,297
Less: Interest and expenses on perpetual Bonds	(1,122,169)	(1,123,939)
Profit for the period after bond expenses	3,347,082	4,890,358
Weighted average number of (shares)	200,655,000	200,655,000
	Fils / JD	Fils / JD
Earnings per share for the period	0/017	0/024

13. Provision for Expected Credit Losses - Net

Details of this item are as follows:

	For the Three Months Ended March 31,	
	2026 (Reviewed)	2025 (Reviewed)
	JD	JD
Balances and deposits at Banks and financial institutions	1,033	879
Direct credit facilities	5,164,042	6,696,214
Financial assets at amortized cost	(8,936)	(8,785)
Indirect credit facilities	94,857	(159,602)
	5,250,996	6,528,706

14. Cash and Cash Equivalent

Details of this item are as follows:

	For the Three Months Ended March 31,	
	2026 (Reviewed)	2025 (Reviewed)
	JD	JD
Cash and balances at central banks due within three months	280,758,135	295,557,033
<u>Add:</u> Balances at banks and financial institutions due within three months	259,185,807	190,961,094
<u>Less:</u> Deposits at banks and financial institutions due within three months	(98,751,601)	(138,751,848)
<u>Less:</u> Restricted cash balances	(10,635,000)	(10,635,000)
	430,557,341	337,131,279

15. Transactions and Balances with Related Parties.

Related parties, as defined in International Accounting Standard 24: Related Party Disclosures, include associate companies, major shareholders, directors and other key management personnel of the Company, and entities controlled, jointly controlled or significantly influenced by such parties.

The Bank entered into transactions with major shareholders, Board of Directors and executive management within the normal banking practice and according to the normal commercial interests and commissions rate. All of the credit facilities granted to related parties are considered to be performing facilities, and no impairment provisions have been taken except for the below:

a. The following is a summary of the transactions with related parties during the period

	Total				
	Board of Directors Members	Executive Management	Subsidiaries	Others*	
	JD	JD	JD	JD	March 31, 2026 (Reviewed)
					December 31, 2025 (Audited)
On- Consolidated Condensed Interim Statement of Financial Position Items:					
Direct credit facilities	7,920,182	1,407,288	732,080	115,051,131	125,110,681
Deposits	79,254,811	2,001,768	2,974,588	58,417,981	142,649,148
Cash margin	28,446	22	586	7,205,861	7,234,915
Financial assets at amortized cost	-	-	-	2,352,276	2,352,276
Off- Consolidated Condensed Interim Statement of Financial Position Items:					
Indirect facilities	50,000	-	1,576,586	5,331,453	6,958,039
					6,777,916

For the Three Months Ended March 31,

	2026 (Reviewed)	2025 (Reviewed)
Consolidated Condensed Interim Statement of Profit or Loss items:		
Interest and commission income	128,210	20,777
Interest and commission expense	1,066,885	16,905
		29,987
		2,027,639
		544,487
		1,654,334
		1,466,410

* This item represents companies partially owned by members of the Bank's Board of Directors' relatives, and the Bank's employees

There are accounts receivable from a subsidiary company (Ahli Brokerage Company) of JD 1,437,978 belonging to a related party, A full provision was booked against it

b. The Salaries, bonuses and transportation allowances of Executive management for the Bank's top executive management amounted to JD 1,239,202 for three months ended March 31, 2026 (JD 1,273,696 for three month ended March 31, 2025).

16. Information on the Bank's Business

- Bank Activities Information

For management purposes the Bank is organized into the following major business segments based on the reports sent to the chief operating decision maker:

- Individual accounts: This item includes following up on individual customer's deposits, granting them credit facilities, credit cards and other services.

- Small and Medium Enterprises: This item includes following up on the client's deposits and credit facilities and in which these clients are classified based on the volume of the granted deposits and facilities according to the Bank's instructions and policies and in compliance with the regulatory bodies' instruction.

- Corporate Accounts: This item includes following up on the client's deposits and credit facilities and in which these clients are classified based on the volume of the granted deposits and facilities according to the Bank's instructions and policies and in compliance with the regulatory bodies' instruction.

- Treasury: This item includes providing treasury and trading services, managing the Bank's funds and long term investments at amortized costs which is maintained to collect the contractual cash flows.

- Investment and foreign exchange management: This sector includes the local and foreign investments held at fair value as well as foreign currency trading services

- Others: This sector includes all the accounts not listed within the sectors mentioned above such as share holders' rights, investments in associates, property and equipment, general management and supporting management.

The following table represents information on the Bank's sectors according to activities:

	Total					For the Three Months Ended March 31,	
	Individuals	Small and Medium Enterprises	Corporates	Treasury & Investment and foreign exchange management	Other	2026 (Reviewed)	2025 (Reviewed)
	JD	JD	JD	JD	JD	JD	JD
Total Revenue	8,267,812	6,346,105	11,274,623	4,811,784	1,528,629	32,228,953	35,438,147
Provision for expected credit losses	(1,151,850)	(357,752)	(3,816,670)	75,276	-	(5,250,996)	(6,528,706)
Segment results	7,115,962	5,988,353	7,457,953	4,887,060	1,528,629	26,977,957	28,909,441
Unallocated expenses						(20,537,175)	(19,879,063)
Provision on seized assets						(135,500)	(168,830)
Other Provisions						(265,974)	(483,327)
Profit before tax						6,039,308	8,378,221
Income tax						(1,570,057)	(2,363,924)
Profit for the period						4,469,251	6,014,297

Other Information

Capital expenditures

Depreciation and Amortization

	Total		March 31, 2026 (Reviewed)	December 31, 2025 (Audited)
	JD	JD		
Total assets on Sectors	706,758,961	204,048,394	931,368,051	1,536,080,733
Total liabilities on Sectors	1,351,541,691	531,715,203	955,583,478	291,654,410
			363,206,439	202,521,627
			3,741,462,578	3,721,883,280
			3,333,016,409	3,299,858,218

17. Capital Adequacy

Through the management of its capital, the Bank seeks to achieve the below goals:

- Compliance with the Central Bank capital related requirements.
- To keep the ability of the Bank to continue as a going concern.
- Having a strong capital base for supporting the Bank's expansion and development.

Capital adequacy is reviewed monthly and reported quarterly to the Central Bank of Jordan.

According to the Central Bank Instructions, the minimum requirement for capital adequacy is 12%. For Banks that have foreign presence the minimum capital adequacy ratio is 14%, Banks are classified into 5 categories, the best of which is having an average capital adequacy equal to or more than 14%

The Bank manage its capital structure and makes the necessary adjustments in terms of working conditions. No adjustments were made on the objectives, policies and procedures related to capital restructuring during the year

The Bank manage its capital structure in way that insures the continuing of the operations and achieving the highest profit on equity, share capital as defined by Basel 3 agreement is as stated in the table below :

	March 31, 2026 (Review)	December 31, 2025 (Audited)
	JD (In Thousands)	JD (In Thousands)
Common Equity Shareholders Rights		
Authorized capital - (Paid)	200,655	200,655
Retained earnings	25,360	43,538
The cumulative change in fair value	(3,071)	(3,201)
Statutory reserve	76,513	76,513
Voluntary reserve	15,762	15,762
other reserve	3,678	3,678
Profit for the period	4,469	-
Total Common Equity Tire 1 before regulatory adjustments	323,366	336,945
Regulatory Adjustments (deductions from Capital)		
Goodwill and intangible assets	(1,861)	(2,039)
Proposed dividends	(4,264)	(17,056)
Postponed provisions with the approval of the Central Bank	(965)	(1,101)
Investment in Bank's capital, financial institutions and insurance companies	(2,630)	(2,030)
Deferred tax assets	(20,314)	(19,512)
Net Common Equity Shareholders Rights	293,332	295,207
Additional capital *	85,080	85,080
Net Primary Capital (Tier 1)	378,412	380,287
Tier 2 capital		
Provision for debts tools listed in Stage 1	12,180	11,481
Subordinated bond	12,000	12,000
Total Supporting Capital	24,180	23,481
Total Regulatory Capital	402,592	403,768
Total Risk Weighted Assets	2,435,269	2,365,869
Capital percentage from regular shares (CET 1) (%)	%15,54	%16,07
Regulatory capital percentage (%)	%16,53	%17,07

* During the year 2024 the Bank issued perptual tier 1 capital bonds with a total value of US\$ 120 million non-convertible into shares with a fixed rate 8.5% for a period of five years and there after a variable interest rate is calculated every three months based on the yield on treasury bonds issued by the United States government for a period of 5 years plus margin of 3.5% with the aim of improving the capital adequacy ration.

These bonds were classified as an additional Tier 1 of regulatory capital as equity in accordance with International Accounting Standard 32: Financial instruments – presentation.

Liquidity Coverage Ratio (LCR):

	March 31, 2026 (Review)	December 31, 2025 (Audited)
	JD (In Thousands)	JD (In Thousands)
Total high-quality liquid assets after adjustments	1,192,205	1,261,609
Total net cash outflow	492,785	570,805
Liquidity Corves Ratio (LCR) (%)	241.9%	221.4%
 The Liquidity Coverage Ratio/ based on the average of all working days	 222.1%	 210.4%

Net Stable Funding Ratio (NSFR)

	March 31, 2026 JD (In Thousands)	
	Book value (before weighting)	The book value after the required stable financing factor
Total Available Stable Funding	3,753,614	2,834,631
Total Required Stable Funding	3,753,614	1,848,773
Total Required Stable Funding off balance sheet Items	953,862	47,693
Total Required Stable Funding		1,896,466
Net Stable Funding Ratio (NSFR)		149.47%

	December 31, 2025 JD (In Thousands)	
	Book value (before weighting)	The book value after the required stable financing factor
Total Available Stable Funding	3,710,402	2,811,679
Total Required Stable Funding	3,710,402	1,839,102
Total Required Stable Funding off balance sheet Items	915,613	45,781
Total Required Stable Funding		1,884,883
Net Stable Funding Ratio (NSFR)		149.17%

18. Commitments and Contingent Liabilities

The details of this item is as follows:

	March 31, (Reviewed) 2026	December 31, 2025 (Audited)
	JD	JD
Letter of credit-outgoing	75,413,296	50,764,624
Letter of credit-incoming	68,919,202	91,949,950
Acceptances	21,550,892	64,755,885
Letters of guarantee:		
- Payments	165,591,567	162,237,080
- Performance	181,748,547	180,055,196
- Other	38,868,498	36,514,115
- Unused Limits of Credit Facilities	470,689,477	421,285,971
Total	<u>1,022,781,479</u>	<u>1,007,562,821</u>

- The estimated cost of complete the project under construction for the new administration building around JD 4,3 million, and it is expected to be completed during the second quarter of the year 2026, with a total cost of JD 46 million.

19. Lawsuits against the Bank

Total cases against the Bank were amounted to JD 5,641,352 as of March 31, 2026 (JD 2,725,815 as of December 31, 2025), provisions booked against them was amounted to JD 199,646 as of March 31, 2026 (JD 199,646 as of December 31, 2025). The Bank Management and its legal counsel believe that the provisions booked for these cases are sufficient.

20. Fair Value Hierarchy

a. The fair value of financial assets and financial liabilities of the Bank specified at fair value on an ongoing basis:

Some financial assets and liabilities of the Bank are evaluated at fair value at the end of each fiscal period. The following table shows the information about how to determine the fair value of these financial assets and liabilities (evaluation methods and inputs used).

	Fair Value		The Level of	Evaluation Method and Inputs used	Important Intangible Inputs	Relation between the Fair Value and the Important Intangible Inputs
	March 31,	December 31,				
	2026 (Reviewed)	2025 (Audited)				
Financial Assets	JD	JD				
Financial Assets at Fair Value Through Other Comprehensive Income						
Quoted shares	12,394,505	13,022,228	Level 1	Quoted prices in financial markets Based on the latest available financial information	N/A	N/A
Unquoted Shares in active markets	37,537,082	36,919,684	Level 3		N/A	N/A
Investment funds	202,274	190,724	Level 2	By using the appropriate valuation method and based on the latest available financial information	N/A	N/A
Total	50,133,861	50,132,636				
Total Financial Assets at Fair Value	50,133,861	50,132,636				

There were no transfers between level 1 and level 2 during the Three months ended March 31, 2026 and for the year ended December 31, 2025.

b. The fair value of the financial assets and financial liabilities of the Bank (non-specific fair value on an ongoing basis):

Except for what is set out in the table below, we believe that the carrying amount of financial assets and liabilities shown in the consolidated condensed interim financial information of the Bank approximates their fair value.

	March 31, 2026 (Reviewed)		December 31, 2025 (Audited)		The level of Fair Value
	Book value	Fair value	Book value	Fair value	
	JD	JD	JD	JD	
Financial Assets with an Unspecified Fair Value					
Balances at central banks	18,535,000	18,536,245	155,735,000	155,763,737	Level 2
Balances and deposits at banks and other financial institutes	259,185,807	259,202,729	190,723,189	190,734,803	Level 2
Deposits at banks and financial institutions	34,883,818	35,271,029	34,883,818	35,380,958	Level 2
Direct credit facilities - net	1,802,668,683	1,811,860,276	1,758,742,311	1,768,494,191	Level 2
Financial assets at amortized costs	1,028,420,114	1,043,241,719	981,592,049	998,930,196	Level 1&2
Seized assets against debts	67,374,529	77,133,586	67,232,946	76,895,700	
Total Financial Assets with an Unspecified Fair Value	3,211,067,951	3,245,245,584	3,188,909,313	3,226,199,585	
Financial Liabilities with an Unspecified Fair Value					
Banks and financial institutions' deposits	128,576,219	128,942,183	181,255,256	181,762,853	Level 2
Customers deposits	2,465,242,385	2,475,398,351	2,376,265,785	2,386,753,225	Level 2
Cash margins	457,385,026	457,429,513	451,505,331	451,558,216	Level 2
Borrowed funds	196,288,789	197,716,053	197,981,534	198,296,281	Level 2
Total Financial Liabilities with an Unspecified Fair Value	3,247,492,419	3,259,486,100	3,207,007,906	3,218,370,575	

For the above-mentioned items, the second level financial liabilities and financial assets have been determined at fair value according to the agreed-upon pricing model, which reflects the credit risk of the parties dealt with.

21.Subsequent event

Subsequent to the date of the interim condensed financial statements, the court final decision was issued in the lawsuit filed against one of the clients, Al-Abvad Fertilizers and Chemicals Company and its guarantors, regarding the facilities granted to them. Accordingly, they were obligated to repay the amounts demanded, in addition to the legal interest on the amounts from the date of claim until full repayment. The bank is in the process of executing the court decision to collect its rights, and the impact will be reflected in the financial statements in the subsequent period after obtaining the necessary approvals and arrangements with the regulatory authorities. It is worth noting that the balance of the facilities has been covered by a provision for expected credit losses over the past years.

22.Comparative Figures

Some Comparative Figures for the year 2025 have been reclassified to match the year 2026 Figures, and have no impact on the Consolidated statement of profit or loss for the year 2025.