

**Rum Financial Brokerage**

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**"Public Shareholding Limited Company"**

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**Amman- The Hashemite Kingdom of Jordan**

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**Interim Financial Statements &Independent**

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**Auditor's Report as at June 30, 2026**

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**Rum Financial Brokerage**  

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**"Public Shareholding Limited Company"**  

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**Amman- The Hashemite Kingdom of Jordan**  

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Amman: 21/07/2026

No : 430/2026/60004

Messrs. **Rum Financial Brokerage**  
"Public Shareholding Limited Company"  
Amman – The Hashemite Kingdom of Jordan

We have reviewed the accompanying interim financial statements for **Rum Financial Brokerage " Public shareholding Limited Co "**, comprising the interim statement of financial position as at 30 June 2026 and the interim statement of comprehensive income, the interim statement of changes in shareholders equity and the interim statement of cash flows for the period ended at 30 June 2026 .

**Management responsibility on financial statement**

Management is responsible of the preparation and presentation of this interim financial information in accordance with international financial reporting standard IAS 34 (interim financial reporting). Our responsibility is to express a conclusion on this interim condensed financial statement based on our review.

**Scope of review**

We conducted our review in accordance with the international standard on review engagements 2410 (review of interim financial information performed by the independent auditor of the entity). a review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with international standards on auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

**Basis for Qualified Conclusion**

- The financial assets at fair value through other comprehensive income related to the company stock shares of Arab Union International Insurance Company have not been presented at fair value. noted that the company was placed under compulsory liquidation pursuant to the Central Bank's Resolution No. 195/2024 dated January 26, 2025. The shares is (982,650 shares ) with a value of "167,051" JD.

**Qualified Conclusion**

Based on our review, except for the effect of the matter described in the Basis for Qualified Conclusion paragraph, nothing has come to our attention that causes us to believe that the accompanying interim financial information does not present fairly, in all material respects, the financial position of Rum Brokerage Company "Public Shareholding Limited Co" as of June 30, 2026, and its financial performance and cash flows for the period then ended, in accordance with International Accounting Standard (IAS) 34 – Interim Financial Reporting. The company's financial year ends on December 31 of each year, and the accompanying interim financial statements have been prepared for management purposes and to meet the requirements of the Securities Commission.

The Scientific Office for Auditing,  
Accounting and Consulting  
Jamal Mohammad Falah  
Amman - Jordan  
License No. "285"

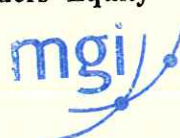
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**Rum Financial Brokerage**  
**" Public Shareholding Limited Company "**  
**Amman- The Hashemite Kingdom of Jordan**  
**The Interim statement of financial position as at 30 June 2026**

|                                                                   | <u>Note</u> | <u>30-Jun-2026</u> | <u>31-Dec-2025</u> |
|-------------------------------------------------------------------|-------------|--------------------|--------------------|
| <u>Assets</u>                                                     |             | <u>JD</u>          | <u>JD</u>          |
| <b><u>Current Assets</u></b>                                      |             |                    |                    |
| Cash on hand and at banks                                         | 2           | 455,717            | 757,582            |
| Brokerages Client / Accounts Receivable                           | 3           | 9,885              | 8,357              |
| Other debit balances                                              | 4           | 69,593             | 73,422             |
| Securities depository center settlement                           |             | 36,276             | -                  |
| <b>Total Current Assets</b>                                       |             | <b>571,471</b>     | <b>839,361</b>     |
| <b><u>Non-current Assets</u></b>                                  |             |                    |                    |
| Financial assets at fair value through other comprehensive income | 5           | 167,051            | 167,051            |
| Guarantees insurance                                              | 6           | 62,000             | 62,000             |
| Contributions to settlement guarantee fund                        | 7           | 25,000             | 25,000             |
| Intangible assets                                                 | 8           | 206,329            | 209,339            |
| Property and equipment, net                                       | 9           | 30,661             | 36,049             |
| Deferred tax assets                                               | 10          | 780,721            | 780,721            |
| <b>Total Non-current Assets</b>                                   |             | <b>1,271,762</b>   | <b>1,280,160</b>   |
| <b>Total Assets</b>                                               |             | <b>1,843,233</b>   | <b>2,119,521</b>   |
| <b><u>Liabilities and Shareholders' Equity</u></b>                |             |                    |                    |
| <b><u>Current Liabilities</u></b>                                 |             |                    |                    |
| Accounts payable - local brokerage clients                        |             | 463,238            | 712,840            |
| Accounts payable - foreign Brokerage clients                      |             | 391                | 391                |
| Due to related parties                                            | 11          | 22,943             | 1,582              |
| Securities depository center settlement                           |             | -                  | 32,799             |
| Contingent liabilities related to lawsuits                        |             | 80,000             | 80,000             |
| Other credit balances                                             | 12          | 162,127            | 131,707            |
| <b>Total Current Liabilities</b>                                  |             | <b>728,699</b>     | <b>959,319</b>     |
| <b><u>Shareholders' Equity</u></b>                                |             |                    |                    |
| Authorized capital                                                |             | 1,000,000          | 1,000,000          |
| Paid capital                                                      |             | 1,000,000          | 1,000,000          |
| Compulsory reserve                                                |             | 5,800              | 5,800              |
| Retained Earnings                                                 |             | 108,734            | 154,402            |
| <b>Net Shareholders' Equity</b>                                   | 13          | <b>1,114,534</b>   | <b>1,160,202</b>   |
| <b>Total Liabilities and Shareholders' Equity</b>                 |             | <b>1,843,233</b>   | <b>2,119,521</b>   |

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The accompanying notes from (1) to (16) form an integral part of these financial statements  
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**Rum Financial Brokerage**  
**" Public Shareholding Limited Company "**  
**Amman- The Hashemite Kingdom of Jordan**

**The Interim statement of comprehensive income for the period ended at 30 June 2026**

|                                                                                            |             | <u>For the six months ended at</u> |                         | <u>For the Three months</u> |                        |
|--------------------------------------------------------------------------------------------|-------------|------------------------------------|-------------------------|-----------------------------|------------------------|
|                                                                                            |             | <u>30 June</u>                     |                         | <u>ended at 30 June</u>     |                        |
|                                                                                            | <u>Note</u> | <u>2026</u>                        | <u>2025</u>             | <u>2026</u>                 | <u>2025</u>            |
|                                                                                            |             | <u>JD</u>                          | <u>JD</u>               | <u>JD</u>                   | <u>JD</u>              |
| <u>Revenues</u>                                                                            |             |                                    |                         |                             |                        |
| Brokerage commission revenues                                                              |             | 41,855                             | 33,549                  | 27,942                      | 17,256                 |
| Other revnues                                                                              |             | 1,385                              | 1,336                   | 99                          | 148                    |
| Revenues from provisions that are no longer needed                                         |             | 3,880                              | -                       | 3,090                       | -                      |
| <b>Total Revnues</b>                                                                       |             | <b>47,120</b>                      | <b>34,885</b>           | <b>31,131</b>               | <b>17,404</b>          |
| <u>Expenses</u>                                                                            |             |                                    |                         |                             |                        |
| Depreciation and amortization                                                              |             | (8,398)                            | (13,959)                | (4,197)                     | (6,933)                |
| Employees benefits                                                                         |             | (33,570)                           | (66,455)                | (18,146)                    | (35,085)               |
| Impariment of employee accounts receivabel and contingent liabilities                      |             | -                                  | (307,319)               | -                           | (105,001)              |
| Administrative and general expenses                                                        | 14          | (50,820)                           | (92,037)                | (26,327)                    | (41,852)               |
| <b>Total Expenses</b>                                                                      |             | <b>(92,788)</b>                    | <b>(479,770)</b>        | <b>(48,670)</b>             | <b>(188,871)</b>       |
| Realized gains (losses) from sale of financial assets at fair value / comprehensive income |             | -                                  | (38,768)                | -                           | 29                     |
| <b>Losses of the Period</b>                                                                |             | <b>(45,668)</b>                    | <b>(483,653)</b>        | <b>(17,539)</b>             | <b>(171,438)</b>       |
| <u>Comprehensive Income Items</u>                                                          |             |                                    |                         |                             |                        |
| Change in fair value ( unrelaized )                                                        |             | -                                  | (18,973)                | -                           | 361                    |
| <b>Comperenensive losses</b>                                                               |             | <b>(45,668)</b>                    | <b>(502,626)</b>        | <b>(17,539)</b>             | <b>(171,070)</b>       |
| <b>Basic and Diluted loss per share for the period</b>                                     |             | <b><u>JD / Fils</u></b>            | <b><u>JD / Fils</u></b> | <b><u>JD / Fils</u></b>     | <b><u>JD / Fil</u></b> |
| <b>Losses Per Share</b>                                                                    |             | <b>(0.046)</b>                     | <b>(0.126)</b>          | <b>(0.018)</b>              | <b>(0.043)</b>         |

The accompanying notes from (1) to (16) form an integral part of these financial statements



Rum Financial Brokerage  
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The Interim statement of the changes in shareholders' equity for the period ended at 30 June 2026

|                                    | <u>Capital</u> | <u>Compulsory reserve</u> | <u>Fair value reserve</u> | <u>Accumulated profit(losses)</u> | <u>Total</u> |
|------------------------------------|----------------|---------------------------|---------------------------|-----------------------------------|--------------|
|                                    | <u>JD</u>      | <u>JD</u>                 | <u>JD</u>                 | <u>JD</u>                         | <u>JD</u>    |
| <u>Balance at 31 December 2025</u> | 1,000,000      | 5,800                     | -                         | 154,402                           | 1,160,202    |
| Loss of the period                 | -              | -                         | -                         | (45,668)                          | (45,668)     |
| <u>Balance at 30 June 2026</u>     | 1,000,000      | 5,800                     | -                         | 108,734                           | 1,114,534    |

|                                    |           |       |           |             |           |
|------------------------------------|-----------|-------|-----------|-------------|-----------|
| <u>Balance at 31 December 2024</u> | 4,000,000 | 5,800 | (143,453) | (1,710,936) | 2,151,411 |
| Loss of the period                 | -         | -     | -         | (483,653)   | (483,653) |
| Change in fair value reserve       | -         | -     | (18,973)  | -           | (18,973)  |
| <u>Balance at 30 June 2025</u>     | 4,000,000 | 5,800 | (162,426) | (2,194,589) | 1,648,785 |

The accompanying notes from (1) to (16) form an integral part of these financial statements  
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**Rum Financial Brokerage**

**" Public Shareholding Limited Company "**

**Amman- The Hashemite Kingdom of Jordan**

**The Interim statement of cash flows for the period ended at 30 June 2026**

|                                                                       | <b><u>30-Jun-2026</u></b> | <b><u>30-Jun-2025</u></b> |
|-----------------------------------------------------------------------|---------------------------|---------------------------|
|                                                                       | <b><u>JD</u></b>          | <b><u>JD</u></b>          |
| <b><u>Cash flows from operational activities</u></b>                  |                           |                           |
| Loss of the period                                                    | (45,668)                  | (483,653)                 |
| Depreciation of Property and Equipment                                | 8,398                     | 13,959                    |
| Revenues from provisions that are no longer needed                    | (3,880)                   | -                         |
| Impariment of employee accounts receivable and contingent liabilities | -                         | 307,319                   |
| <b>Operational losses</b>                                             | <b>(41,150)</b>           | <b>(162,375)</b>          |
| <b><u>Changes in the working capital items</u></b>                    |                           |                           |
| Receivable from Brokerage clients - local and foreign                 | 2,352                     | 41,596                    |
| Other current assets                                                  | 3,829                     | 6,954                     |
| Guarantees insurance                                                  | -                         | 6,500                     |
| Brokerage clients payable and related party acc.                      | (228,241)                 | 588,574                   |
| Securities depository center settlement                               | (69,075)                  | 98,956                    |
| Other current liabilities                                             | 30,420                    | 18,939                    |
| <b>Net cash from operational activities</b>                           | <b>(301,865)</b>          | <b>599,144</b>            |
| <b><u>Cash flows from investing activities</u></b>                    |                           |                           |
| Sale of financial assets at fair value                                | -                         | 86,138                    |
| <b>Net cash flows from investing activities</b>                       | <b>-</b>                  | <b>86,138</b>             |
| <b>Change in the cash flows</b>                                       | <b>(301,865)</b>          | <b>685,282</b>            |
| Cash at beginning of the period                                       | 757,582                   | 829,912                   |
| <b>Cash at ending of the period</b>                                   | <b>455,717</b>            | <b>1,515,194</b>          |

The accompanying notes from (1) to (16) form an integral part of these financial statements

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**Rum Financial Brokerage**  
**"Public Shareholding Limited Company"**  
**Amman- The Hashemite Kingdom of Jordan**  
**Accounting Policies**

**Basic of Preparing the Interim Financial Statements**

- The accompanying interim financial statements were prepared in accordance with the International Accounting Standard 34 (Interim Financial Reports).
- The interim financial statements were prepared according to the Historical Cost Principle except for the financial assets available for sale which are reflected at the fair value.
- The financial statements are presented in Jordanian Dinar; the functional currency of the Company, and the amounts are rounded to the nearest Dinar.
- The accounting policies for the current period are similar with the accounting policies of the previous period.
- The results of this interim do not necessarily represent the expected result for the whole financial year.

**Use of Estimates**

Preparing financial statements and applying accounting policies require the Management of the Company to make some estimates and suppositions that may affect the financial statements and the accompanying notes. Such estimates are based on assumptions of different accuracy and certainty. Therefore, actual results in the future may differ from the Management's estimates due to the variations of conditions and circumstances of these assumptions. Below are the most important estimates applied in the preparation of the financial statements:

- Management periodically reevaluates the useful life of tangible assets for the purpose of calculating the annual depreciation based on the general condition of those assets and estimated useful life in the future. The impairment loss (if any) is taken in the income statement.
- Management periodically reviews financial assets that are presented at cost to estimate any impairment in value and are stated in the statement of income.
- The Management of the Company estimates the value of the provision for bad debts taking into consideration the possibility of collecting such liabilities.

**Cash on Hand and at Banks**

Are represented by cash on hand and at banks and they do not involve risks of change in their value.



**Rum Financial Brokerage**  
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**Accounting Policies**

- **Accounts Receivable**

Accounts receivable is reflected at cost after deducting the provision for bad debts. debts are written off when there is subjective evidence on the possibility of not collecting liabilities. The collected amounts of written-off debts are added to the revenues.

- **Financial Assets at Amortized Cost**

Financial instruments such as bills receivable, accounts receivable, due to banks, loans, accounts payable and accrued expenses are demonstrated at amortized cost by using the actual revenue method after deducting any impairment loss.

- **Financial Assets at Fair Value Through the Comprehensive Income Statement**

Change differences are recorded in the fair value of the financial assets defined at fair value from the other comprehensive income. The limited value of financial assets in the other comprehensive income statement that have market prices in active financial markets are demonstrated at fair value after deducting the impairment accumulated losses in their fair value.

The limited value of financial assets in the other comprehensive income statement that do not have market prices and which their fair value could not be reliably defined, are demonstrated at cost and any impairment in their value is recorded in the other comprehensive income statement.

The profits and losses resulting from the differences of foreign currencies exchange to interest-bearing debentures are recorded at fair value through the other comprehensive income statement. While, the differences of foreign currencies exchange for equity instruments are recorded in the accumulated change at fair value within the equity rights.

- **Property, Equipment, and Accumulated Depreciation**

Property and equipment are demonstrated at cost after deducting the accumulated depreciation. They are depreciated when they are ready for use on the basis of the straight-line method over their expected useful life by using the following annual rates:

|                                         |     |
|-----------------------------------------|-----|
| Furnishings, furniture, and decorations | 20% |
| Office supplies and computers           | 15% |

When the recoverable amount of any property or equipment is less than their book value, their value shall be diluted and the remaining book value over the useful life is depreciated after the reevaluation of the reassessed year.

**Rum Financial Brokerage**  
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**Accounting Policies**

- **Accounts Payable and Accruals**

Accounts payable and accruals are recognized after taking an advantage of the provided services for the Company, whether they were claimed by the supplier or not.

- **Setoff**

financial assets and financial liabilities are set-off and the net amount is reflected in the financial statements upon the availability of legally binding rights, and when they are settled on the setoff basis or when assets realization and liabilities settlements take place at the same time.

- **Provisions**

Provisions are recorded when there are legal or expected obligations of the company as a result of previous events where cash amounts are likely to be paid to fulfill such obligations. On the date of the financial position, the allocated provisions are reviewed and adjusted based on the latest information available to the Management.

- **Recognition of Revenues**

Revenues are realized upon buying or selling shares to the clients of the company and issuing invoice for them.

Interests revenues are realized on a time base to reflect the actual revenue on assets.

The distribution of the investment profits is recognized upon being approved by the General Assemblies of the investment companies.

Other revenues are realized according to the accrual basis.

- **Date of Financial Assets Recognition**

The purchase and sale of financial assets are recognized on the trade date (the date on which the Company commits to sell or purchase the financial asset.)

- **Impairment in the Financial Assets**

The Company reviews the value of the financial assets stated in the records of the company at the date of the financial statements to determine if there are indications of impairment in their value. In case of such indications, the recoverable fair value of the assets is estimated to define the impairment loss. In case the recoverable value is less than the net book value stated in the records of the Company, the impairment value will be stated in the comprehensive income statement.

- **Income Tax**

The Company is subjected to the Income Tax Law, as amended, and the instructed by the Income Tax Department in the Hashemite Kingdom of Jordan. The book takes place in accordance with the accrual basis where the provision for income tax is calculated according to the adjusted profit basis.



**Rum Financial Brokerage**  
**"Public Shareholding Limited Company"**  
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**Notes to the interim financial statements - 30 June 2026**

**1- General:**

- Rum Financial Brokerage, (Al-Safwah Financial Investment Co. previously) was established on 05/09/2005 as a limited liability company under No. (10698). on 17 August 2008 the company has been converted into a public shareholding company under No. (457) in the public shareholding companies register. During the year 2025 the company authorized and paid share capital was reduced to (1 million) JD / Share, instead of (4) million JD / Share paid up and 5 million JD per share (Note No.13).
- The accompanying financial statements were approved by the Board of Directors on 21/07/2026 .

**Objectives of the Company**

- Financial brokerage.
- financial consultancy.

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**Rum Financial Brokerage**

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**Notes to the interim financial statements - 30 June 2026**

**2- Cash on hand and at banks**

| <u>Description</u>                   | <u>30-Jun-2026</u><br><u>JD</u> | <u>31-Dec-2025</u><br><u>JD</u> |
|--------------------------------------|---------------------------------|---------------------------------|
| Cash and checks on hand              | 2,588                           | 903                             |
| Cash at banks/ client notes          | 452,032                         | 749,827                         |
| Cash at banks/ client notes/ foreign | 772                             | 673                             |
| Cash at banks                        | 325                             | 6,179                           |
| <b>Total</b>                         | <b>455,717</b>                  | <b>757,582</b>                  |

**3- Brokerages Client / Accounts Receivable**

| <u>Description</u>                                                     | <u>30-Jun-2026</u><br><u>JD</u> | <u>31-Dec-2025</u><br><u>JD</u> |
|------------------------------------------------------------------------|---------------------------------|---------------------------------|
| Brokerages clients / Local                                             | 3,172,730                       | 3,175,082                       |
| Brokerages clients / Foregin                                           | 162,925                         | 162,925                         |
| Less provision for impairment of accounts recivables / Local           | (3,162,845)                     | (3,166,725)                     |
| Foreign Less provision for impairment of accounts recivables / Foregin | (162,925)                       | (162,925)                       |
| <b>Total</b>                                                           | <b>9,885</b>                    | <b>8,357</b>                    |

- The movement on the provision for impariment of account recievables during the period was as follows

| <u>Description</u>                          | <u>30-Jun-2026</u><br><u>JD</u> | <u>31-Dec-2025</u><br><u>JD</u> |
|---------------------------------------------|---------------------------------|---------------------------------|
| Balance at the beginning of the year        | 3,329,650                       | 2,660,606                       |
| Addition                                    | -                               | 672,319                         |
| Adjustment ( Provision no longer required ) | (3,880)                         | (3,275)                         |
| <b>Balance at the end of the period</b>     | <b>3,325,770</b>                | <b>3,329,650</b>                |

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Notes to the interim financial statements - 30 June 2026

**4- Other Current Assets**

|                    | <u>30-Jun-2026</u> | <u>31-Dec-2025</u> |
|--------------------|--------------------|--------------------|
| <u>Description</u> | <u>JD</u>          | <u>JD</u>          |
| Other receivables  | 44,935             | 47,185             |
| Prepaid exp        | 24,658             | 26,237             |
| <b>Total</b>       | <b>69,593</b>      | <b>73,422</b>      |

**5- Financial Assets at Fair Value through Other Comprehensive Income**

|                                       | <u>Number of</u>   | <u>30-Jun-2026</u> | <u>Number of</u>   | <u>31-Dec-2025</u> |
|---------------------------------------|--------------------|--------------------|--------------------|--------------------|
| <u>Description</u>                    | <u>shares</u>      |                    | <u>shares</u>      |                    |
|                                       | <u>30-Jun-2026</u> | <u>JD</u>          | <u>31-Dec-2025</u> | <u>JD</u>          |
| Arab Union International Insurance Co | 982,650            | 167,051            | 982,650            | 167,051            |
| <b>Total</b>                          |                    | <b>167,051</b>     |                    | <b>167,051</b>     |

**6- Guarantees Insurance**

|                                                  | <u>30-Jun-2026</u> | <u>31-Dec-2025</u> |                  |                 |
|--------------------------------------------------|--------------------|--------------------|------------------|-----------------|
| <u>Description</u>                               | <u>JD</u>          | <u>JD</u>          | <u>Guarantee</u> | <u>Bank</u>     |
|                                                  |                    |                    | <u>Value</u>     |                 |
| Securities Commission guarantee insurance        | 32,000             | 32,000             | 160,000          | Investment Bank |
| Securities Depository Center guarantee insurance | 30,000             | 30,000             | 75,000           | Investment Bank |
| <b>Total</b>                                     | <b>62,000</b>      | <b>62,000</b>      |                  |                 |

**7- Contribution to Settlement Guarantee Fund**

- This balance represents the amount of cash contribution incurred by the company in accordance with the requirements of the Securities Depository Center in favor of Settlement Guarantee Fund.



**Rum Financial Brokerage**  
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**Notes to the interim financial statements - 30 June 2026**

**8- Intangible Assets**

|                                     | <u>Trading<br/>licence</u> | <u>Software &amp;<br/>website</u> | <u>Computer<br/>Software</u> | <u>Total</u> |
|-------------------------------------|----------------------------|-----------------------------------|------------------------------|--------------|
| <u>Cost</u>                         | <u>JD</u>                  | <u>JD</u>                         | <u>JD</u>                    | <u>JD</u>    |
| Balance at December 31, 2025        | 250,000                    | 17,891                            | 38,844                       | 306,735      |
| Additions                           | -                          | -                                 | -                            | -            |
| Balance at June 30, 2026            | 250,000                    | 17,891                            | 38,844                       | 306,735      |
| <u>Amortization</u>                 |                            |                                   |                              |              |
| Balance at December 31, 2025        | 50,000                     | 12,479                            | 34,917                       | 97,396       |
| Amortization                        | -                          | 1,560                             | 1,450                        | 3,010        |
| Balance at June 30, 2026            | 50,000                     | 14,039                            | 36,367                       | 100,406      |
| Net Book value as at June 30, 2026  | 200,000                    | 3,852                             | 2,477                        | 206,329      |
| Net book value at December 31, 2025 | 200,000                    | 5,412                             | 3,927                        | 209,339      |

**9- Property and equipment - Net**

|                                     | <u>Furniture &amp;<br/>decorations</u> | <u>Office<br/>equipment<br/>and<br/>computers</u> | <u>Total</u> |
|-------------------------------------|----------------------------------------|---------------------------------------------------|--------------|
| <u>Cost</u>                         | <u>JD</u>                              | <u>JD</u>                                         | <u>JD</u>    |
| Net book value at December 31, 2025 | 106,480                                | 99,033                                            | 205,513      |
| Additions                           | -                                      | -                                                 | -            |
| Balance at June 30, 2026            | 106,480                                | 99,033                                            | 205,513      |
| <u>Accumulated depreciation</u>     |                                        |                                                   |              |
| Balance at December 31, 2025        | 79,164                                 | 90,300                                            | 169,464      |
| Depreciation                        | 3,816                                  | 1,572                                             | 5,388        |
| Balance at June 30, 2026            | 82,980                                 | 91,872                                            | 174,852      |
| Net book value as at June 30, 2026  | 23,500                                 | 7,161                                             | 30,661       |
| Net book value at December 31, 2025 | 27,316                                 | 8,733                                             | 36,049       |

- The Company follows the straight-line method in depreciating its property and equipment for percentages between ( % 15 - % 20 ).

**10- Deferred tax assets**

- Deferred tax assets amounting to JOD 780,721 have been calculated and recognized by the Company in respect of deductible temporary differences and tax losses carried forward for the period from 2018 through 2024, based on management's estimates and in accordance with the Company's tax advisor letter.

- And these deferred tax assets have been recognized in accordance with the requirements of International Accounting Standard No. (IAS 12). "Income Taxes", which requires the recognition of deferred tax assets to the extent that it is probable that future taxable profits will be available against which these assets can be utilized.

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**11- Due to related parties**

|                                            | <u>30-Jun-2026</u> | <u>31-Dec-2025</u> |
|--------------------------------------------|--------------------|--------------------|
| <u>Description</u>                         | <u>JD</u>          | <u>JD</u>          |
| Board Members/Financial brokerage accounts | 22,926             | -                  |
| Employees' accounts                        | 17                 | 1,582              |
| <b>Total</b>                               | <b>22,943</b>      | <b>1,582</b>       |

**12- Other credit balances**

|                             | <u>30-Jun-2026</u> | <u>31-Dec-2025</u> |
|-----------------------------|--------------------|--------------------|
| <u>Description</u>          | <u>JD</u>          | <u>JD</u>          |
| Other accounts payable      | 64,829             | 56,525             |
| Employees' accounts payable | 83,598             | 62,930             |
| Other payable               | 13,700             | 12,252             |
| <b>Total</b>                | <b>162,127</b>     | <b>131,707</b>     |

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**13- Shareholder Equity**

- **Company Capital**

- During 2025, the General Assembly of the company, in its extraordinary meeting held on April 29, 2025, approved a reduction of the company's capital by an amount of 2,700,000 JD/share, bringing it down to 2,300,000 JD/share instead of 5,000,000 JD/share, as follows:
  - A reduction of 1,000,000 JD/share from the authorized capital, bringing it down to 4,000,000 JD/share instead of 5,000,000 JD/share.
  - A reduction of 1,700,000 JD/share from the authorized and paid capital to amortize part of the accumulated losses amounting to 1,710,936 JD as of December 31, 2024, so the balance of accumulated losses became 10,936 JD.
  - The legal procedures related to this reduction were completed on July 2, 2025, and accordingly, the company's paid capital after the reduction became 2,300,000 JD.
- Furthermore, in its extraordinary meeting held on November 30, 2025, the General Assembly approved a reduction of the company's authorized, and paid capital of 2,300,000 JD/share by 1,300,000 JD/share to amortize part of the accumulated losses amounting to 1,306,896 JD as of September 30, 2025, so the balance of accumulated losses became 6,896 JD. Consequently, the company's authorized and paid capital became 1,000,000 JD/share.
- The approval of His Excellency the Minister of Industry, Trade, and Supply on this reduction was issued on January 12, 2026, and the legal procedures were completed on January 13, 2026. This effect was reflected in the financial statements for the year 2025.

- **Compulsory Reserve**

The amounts accumulated in this account represent transfers from the annual pre-tax profits at a rate of 10% during the current and previous years, provided that the total deductions for this reserve do not exceed the company's capital. This reserve is not distributable to shareholders. The General Assembly, after exhausting other reserves, may decide in an extraordinary meeting to offset its losses using the amounts accumulated in the compulsory reserve account, with the requirement that the reserve be rebuilt thereafter.

- **Voluntary Reserve**

The amounts accumulated in this account represent transfers from the annual profits at a rate not exceeding 20%. This reserve may be utilized for the company's purposes or, if not used for such purposes, distributed to the partners as profits.

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**14- Administrative and General Expenses**

| <u>Description</u>                | <u>30-Jun-2026</u> | <u>30-Jun-2025</u> |
|-----------------------------------|--------------------|--------------------|
|                                   | <u>JD</u>          | <u>JD</u>          |
| Fees and subscriptions            | 16,054             | 17,979             |
| Rent expenses                     | 7,650              | 13,923             |
| Professional fees                 | 7,060              | 12,536             |
| Board of directors expenses       | 6,557              | -                  |
| Health insurance                  | 3,801              | 4,514              |
| Phone and internet exp.           | 3,072              | 2,956              |
| Interest and commissions          | 2,781              | 11,307             |
| Water and electricity             | 1,184              | 2,054              |
| Transportation                    | 645                | 600                |
| Legal expenses                    | 551                | 9,357              |
| Hospitality and cleaning          | 476                | 2,867              |
| Stationery, and computer supplies | 396                | 265                |
| Miscellaneous                     | 303                | 1,391              |
| Advertisement expenses            | 290                | 245                |
| Development expenses              | -                  | 12,000             |
| Trading errors expenses           | -                  | 43                 |
| <b>Total</b>                      | <b>50,820</b>      | <b>92,037</b>      |



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**15- Contingent Liabilities**

As of the financial position date, the company' has the following contingent liabilities:

- Bank guarantees issued in favor of the Securities Depository Center amounting to JOD 75,000, with collateral of JOD 30,000.
- Bank guarantees issued in favor of the Securities Commission amounting to JOD 160,000, with insurance of JOD 32,000.

**16- Risk Management**

**A- Fair Value**

The book value of financial assets and liabilities is approximately equal to their fair value.

**B- Capital Risk**

The components of capital are reviewed regularly, taking into account the cost of capital and the associated risks. Capital is managed to ensure business continuity and to enhance returns by achieving the optimal balance between equity and debt.

**C- Interest Rate Risks**

- This risk arises from fluctuations in the fair value or future cash flows of a financial instrument due to changes in market interest rates.
- Interest rate risk for financial instruments emerges as a result of changes in market interest rates driven by borrowing or deposit activities in banks.
- Risk management is achieved by maintaining an appropriate balance between variable and fixed interest rate positions throughout the financial year.
- The entity is not exposed to interest rate risk.

**D- Other Price Risk**

- This is the risk arising from fluctuations in the fair value or future cash flows of a financial instrument due to changes in market prices (excluding those resulting from interest rate risk or currency risk). Such changes may be caused by factors specific to the individual financial instrument or its issuer, or by factors affecting all similar financial instruments traded in the market.
- Other price risks for financial instruments typically arise from investments in equity instruments.

**E- Credit Risk**

- This is the risk of financial loss resulting from the inability of a counterparty to a financial instrument to meet its obligations.
- Credit ratings of counterparties and the volume of transactions with them are monitored regularly throughout the year.
- The amounts at which financial assets are presented in the financial statements represent the maximum exposure to credit risk, without taking into account the value of any collateral obtained.

( 18/18 )