

الرقم: FIN/2123/2026

التاريخ : 2026/08/24

السادة هيئة الاوراق المالية المحترمين

الموضوع : البيانات المالية كما في 2026/06/30

تحية و بعد

بالإشارة إلى الموضوع أعلاه ،نرفق لكم بطيه البيانات المالية باللغة الأنجليزيه كما في 2026/06/30 مدققة من المدقق الخارجي حسب الأصول.

علما بان البيانات المالية تخضع لموافقة البنك المركزي الاردني .

وتفضلوا بقبول فائق الاحترام

المدير العام

د. لانا بدر



Serve to Grow ... Grow to Serve

Euro Arab Insurance Group

(Public Shareholding Limited Company)

Amman – The Hashemite Kingdom of Jordan

**Condensed Interim Financial Statements (Unaudited)
and the Independent Auditor's Review Report**

For the six months period ended

June 30, 2026

Euro Arab Insurance Group
(Public Shareholding Limited Company)
Amman – The Hashemite Kingdom of Jordan
Condensed Interim Financial Statements (Unaudited) and the Independent Auditor’s Review Report
For the six months period ended June 30,2026

<u>Table of Contents</u>	<u>Page</u>
Independent Auditor’s Review Report	1
Condensed Interim Statement of Financial Position As of June 30, 2026 (Unaudited)	2
Condensed Interim Statement of Profit or Loss For the three and six-months period ended June 30, 2026 (Unaudited)	3
Condensed Interim Statement of Other Comprehensive Income For the three and six-months period ended June 30, 2026 (Unaudited)	4
Condensed Interim Statement of Changes in Shareholders’ Equity For the three and six-months period ended June 30, 2026 (Unaudited)	5
Condensed Interim Statement of Cash Flows For the six-months period ended June 30, 2026 (Unaudited)	6
Notes to the Interim Condensed Financial Statements For the six-months period ended June 30, 2026 (Unaudited)	7-24

Independent Auditor's Review Report

To The Shareholders

Euro Arab Insurance Group

(Public Shareholding Limited Company)

Amman - The Hashemite Kingdom of Jordan

Introduction

We have reviewed the condensed interim statement of financial position of **Euro Arab Insurance Group Company ("the Company")** as of June 30, 2026 and the related condensed interim statements of profit or loss and other comprehensive income for the three- and six-month periods ended 30 June 2026, the condensed interim statement of changes in shareholders' equity and the condensed interim statement of cash flows for the six-month period ended on that date, and a summary of material accounting policies and other explanatory information.

Management is responsible for the preparation and fair presentation of these interim condensed financial statements in accordance with International Accounting Standard ("IAS") 34, "Interim Financial Reporting". Our responsibility is to express a conclusion on these interim condensed financial statements based on our review.

Scope of Review

We conducted our review in accordance with International Standard on Review Engagements (2410) "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim condensed financial statements 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 condensed interim financial statements as at 30 June 2026 are not prepared, in all material respects, in accordance with International Accounting Standard (IAS) 34, "Interim Financial Reporting".

The partner in charge of the audit resulting in this auditor's report was Hasan Amin Othman; license number 674.

Date: 30 July, 2026

Amman – Jordan



Euro Arab Insurance Group
(Public Shareholding Limited Company)
Condensed Interim Statement of Financial Position
As of June 30, 2026 (Unaudited)
(Jordanian Dinars)

	Note	June 30,2026 (Unaudited)	December 31, 2025 (Audited)
<u>Assets</u>			
Deposits at banks, net	5	28,942,037	29,503,727
Financial assets at fair value through profit or loss	6	1,026,500	-
Financial assets at amortized cost	7	12,377,630	10,724,626
Investment properties	8	1,209,808	1,212,679
Total investments		43,555,975	41,441,032
Cash on hand and at banks	9	4,940,686	1,879,208
Insurance contract assets, net	10	104,590	123,618
Reinsurance contract assets held	12	4,592,894	4,710,920
Deferred tax assets	15	1,720,322	1,662,039
Property and equipment, net		2,737,705	2,773,261
Intangible assets, net		83,369	75,662
Other assets		1,843,031	2,032,470
		16,022,597	13,257,178
Total assets		59,578,572	54,698,210
<u>Liabilities and Shareholders' Equity</u>			
<u>Liabilities:</u>			
Insurance Contract Liabilities	10	36,549,510	33,069,591
Reinsurance contract liabilities	12	1,190,922	1,441,154
Total insurance contract liabilities		37,740,432	34,510,745
Other provisions		166,832	152,459
Provision for income tax	15	491,897	308,887
Deferred tax liabilities	15	-	-
Other liabilities		757,004	645,179
Total other Liabilities		1,415,733	1,106,525
Total liabilities		39,156,165	35,617,270
<u>Shareholders' Equity</u>			
Authorized and Paid-up Share Capital	16	12,779,008	12,779,008
Statutory reserve		2,784,354	2,784,354
Retained earnings		4,859,045	3,517,578
Total Shareholders' Equity		20,422,407	19,080,940
Total Liabilities and Shareholders' Equity		59,578,572	54,698,210

The accompanying notes from 1 to 28 are an integral part of these interim condensed financial statements.

Euro Arab Insurance Group
(Public Shareholding Limited Company)
Condensed Interim Statement of Profit or Loss
For the three and six months period ended June 30, 2026 (Unaudited)
(Jordanian Dinars)

		For the Three-Month Period from 1 April to 30 June		For the Six-Month Period from 1 January to 30 June	
	Note	2026	2025	2026	2025
Revenue:					
Insurance contract revenues	18	15,518,220	13,392,236	30,426,539	26,607,066
Insurance contract expenses	19	(12,524,963)	(11,384,140)	(24,915,233)	(22,362,263)
Insurance contract operations result		2,993,257	2,008,096	5,511,306	4,244,803
Reinsurance contracts expenses	21	(2,713,803)	(6,215,469)	(5,496,714)	(5,531,964)
Reinsurance contracts revenue	20	492,287	4,543,103	1,219,117	1,774,634
Reinsurance contracts operations results		(2,221,516)	(1,672,366)	(4,277,597)	(3,757,330)
Net insurance operations results		771,741	335,730	1,233,709	487,473
Finance (expenses)/ revenues insurance contracts		(814,137)	(51,884)	(528,528)	(15,972)
Finance (expenses) / revenues reinsurance contracts		79,174	(9,174)	52,647	(5,657)
Net Insurance Finance Results		(734,963)	(61,058)	(475,881)	(21,629)
Interest income		592,890	506,669	1,136,928	1,021,440
Net profit from financial assets and investments		6,073	232,373	117,068	398,858
Other income		13,424	-	14,736	-
Net investment income		612,387	739,042	1,268,732	1,420,298
Net result of insurance and investment (total revenues)		649,165	1,013,714	2,026,560	1,886,142
Other Expenses		(153,699)	(225,496)	(251,078)	(370,902)
Total expenses		(153,699)	(225,496)	(251,078)	(370,902)
Net profit for the period before income tax		495,466	788,218	1,775,482	1,515,240
Income tax expense and national contribution fees	15	(131,213)	(226,376)	(434,015)	(415,176)
Net profit for the period after income tax		364,253	561,842	1,341,467	1,100,064
Earnings per share from net profit for the period	23	0.028	0.055	0.105	0.109

The accompanying notes from 1 to 28 are an integral part of these interim condensed financial statements.

Euro Arab Insurance Group
(Public Shareholding Limited Company)
Condensed Interim Statement of Other Comprehensive Income
For the three- and six-months period ended June 30,2026 (unaudited)
(Jordanian Dinars)

	Note	For the three-month period from April 1 to June 30		For the six-month period from January 1 to June 30	
		2026	2025	2026	2025
Net profit for the period after tax		364,253	561,842	1,341,467	1,100,064
Add:					
Other comprehensive income items:					
Change in the fair value reserve for financial assets		-	-	-	-
Total Comprehensive Income for the Period		364,253	561,842	1,341,467	1,100,064

The accompanying notes from 1 to 28 are an integral part of these interim condensed financial statements.

Euro Arab Insurance Group
(Public Shareholding Limited Company)
Condensed Interim Statement of Changes in Shareholders' Equity
For the six months period ended June 30,2026 (Unaudited)
(Jordanian Dinars)

	Paid up share capital	Statutory reserve	Retained earnings	Total
<u>For the six months ended June 30, 2025 (Unaudited)</u>				
Balance as of December 31, 2024 (Audited)	10,054,312	2,513,578	4,509,774	17,077,664
Net profit for the period after tax	-	-	1,100,064	1,100,064
Balance as at June 30, 2025 (Unaudited)	10,054,312	2,513,578	5,609,838	18,177,728
<u>For the six months ended June 30, 2026(unaudited)</u>				
Balance as of December 31, 2025 (Audited)	12,779,008	2,784,354	3,517,578	19,080,940
Net profit for the period after tax	-	-	1,341,467	1,341,467
Balance as at June 30, 2026 (Unaudited)	12,779,008	2,784,354	4,859,045	20,422,407

The accompanying notes from 1 to 28 are an integral part of these interim condensed financial statements.

Euro Arab Insurance Group
(Public Shareholding Limited Company)
Condensed Interim Statement of Cash Flows
For the six months period ended June 30, 2026 (Unaudited)
(Jordanian Dinars)

	June 30,2026 (Unaudited)	June 30,2025 (Unaudited)
Cash flow from Operating Activities:		
Net profit for the period before tax	1,775,482	1,515,240
Adjustments to reconcile net profit before income tax to net cash flow provided from operating activities:		
Depreciation and amortization	76,652	69,699
Net change in fair value of financial assets through profit or loss statement	44,584	(398,858)
Cash flow from operating activities before change in working capital	1,896,718	1,186,081
Change in Working Capital Items:		
Insurance contract assets -net	19,028	(35,729)
Reinsurance contract assets -net	118,025	(565,799)
Other assets	189,447	(724,970)
Insurance contract liabilities	3,479,919	(737,507)
Reinsurance contract liabilities	(250,232)	182,515
Other liabilities	124,081	192,113
Different provisions	14,373	(4,317)
Income tax paid	(321,551)	(689,240)
Net cash flows provided from/(used in) operating activities	5,269,808	(1,196,853)
<u>Cash flow from Investing Activities</u>		
Deposits at banks	561,690	(766,556)
Purchase property and equipment, net	(25,932)	(28,578)
Purchase of intangible assets	(20,000)	-
Purchas of financial assets at amortized cost	(1,653,004)	(143,420)
(Purchase)/sale of finaneial assets at fair value through profit or loss	(1,071,084)	1,021,720
Net Cash Flow (used in)/provided from Investing Activities	(2,208,330)	83,166
<u>Cash flow from financing activities</u>		
Bank Overdrafts	-	(1,564,532)
Cash flows (used in) financing activities	-	(1,564,532)
Net Increase/(Decrease) in Cash on Hand and at Bank	3,061,478	(2,678,219)
Net cash on hand and at bank at beginning of the period	1,879,208	3,403,911
Net cash in hand and at bank at the end of the period	4,940,686	725,692

The accompanying notes from 1 to 28 are an integral part of these interim condensed financial statements.

Euro Arab Insurance Group
(Public Shareholding Limited Company)
Notes to the Interim Condensed Financial Statements
For the six months period ended June 30, 2026 (Unaudited)

1. General

The Euro Arab Insurance Group was established under the Jordanian Corporate Law and its amendments under No. (304) as a Public Shareholding Limited Company. Several amendments were made to the capital, the latest was during 2025, so that the authorized and paid-up capital amounted to JD12,779,008 divided into 12,779,008 shares, with a nominal value of one JD per share.

The Company's address is at Sharif Nasser Bin Jameel Street, Building No. (41), P.O. Box 1435, Amman 11953, Jordan.

The Company aims to practice all types of insurance, including the field of life insurance.

The financial statements were approved by the Board of Directors' decision held on 30 July 2026

2. Principles of preparing financial statements

The interim condensed financial statements for the six months period ended June 30, 2026 have been prepared in accordance with the standards issued by the International Accounting Standards Board ("IASB") No. (34) and in accordance with the applicable local laws and according to the forms set by the Central Bank of Jordan ("CBJ").

These condensed interim financial statements do not include all the information and disclosures required in the annual financial statements and should be read in conjunction with the Company's financial statements for the year ended December 31, 2025. In addition, the results of operations for the period ended June 30, 2026, are not necessarily indicative of the results that may be expected for the year ending December 31, 2026.

Functional and Presentation Currency

These condensed interim financial statements have been presented in Jordanian Dinar, which is the Company's functional and presentation currency.

3. Application of international accounting standards for preparing new and amended financial reports

Issued Standards and Effective Amendments

- **Amendments effective for annual periods beginning on or after 1 January 2026**
 - Amendments to IFRS 9 Financial Instruments
 - Amendments to IFRS 7 : Disclosures
 - Annual Improvements to IFRS Accounting Standards – Volume 11
- **Amendments effective for annual periods beginning on or after 1 January 2027**
 - IFRS 18 Presentation and Disclosure in Financial Statements
 - IFRS 19 Subsidiaries without Public Accountability

Management expects to adopt these new standards, interpretations, and amendments in the financial statements in the period of initial application. 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 period of initial application, except for IFRS 18, which relates to the presentation, classification, and structure of the financial statements.

4. Use of Estimates and Assumptions

Preparing financial statements and applying accounting policies requires the Company's management to make estimates and judgments that affect the amounts of financial assets and financial liabilities and the disclosure of potential liabilities. These estimates and judgments also affect revenues, expenses, and allocations, as well as changes in the fair value that appear in the profit or loss statement and in shareholders' equity. In particular, it requires the Company's management to issue important judgments and judgments to estimate the amounts and times of future cash flows. The aforementioned estimates are necessarily based on multiple assumptions and factors that have varying degrees of estimation and uncertainty, and that the actual results may differ from the estimates as a result of changes resulting from the conditions and circumstances of those estimates in the future.

Euro Arab Insurance Group
(Public Shareholding Limited Company)
Notes to the Interim Condensed Financial Statements
For the six months period ended June 30, 2026 (Unaudited)
(Jordanian Dinar)

5- Deposits at Banks

	June 30, 2026 (Unaudited)			December 31, 2025 (Audited)
	Deposits due within a 3 month	Deposits due from 3 months to 1 year	Total	Total
Inside Jordan	20,291,649	8,650,388	28,942,037	29,503,727
Outside Jordan	-	1,023,567	1,023,567	1,023,567
Provision for expected credit losses	-	(1,023,567)	(1,023,567)	(1,023,567)
	<u>20,291,649</u>	<u>8,650,388</u>	<u>28,942,037</u>	<u>29,503,727</u>

- Interest rates on bank deposit balances in Jordanian Dinars ranged from 3% to 5.75%, and 3.75% on U.S. Dollar deposit balances during the period ended 30 June 2026, compared with 3% to 7% on bank deposit balances in Jordanian Dinars and 4.6% on U.S. Dollar deposit balances as at 31 December 2025.
- Pledged deposits in favor of the Central Bank, in addition to its functions, amounted to JOD 1,020,000 as at 30 June 2026, compared with JOD 1,020,000 as at 31 December 2025.

The following is the distribution of the Company's deposits at banks:

Inside Jordan	Deposits maturing within months	Deposits maturing after more than one month and up to three months	Deposits maturing after more than three months	June 30,2026 (Unaudited)	December 31, 2025 (Audited)
				Total	Total
Arab Bank Corporation	-	1,434,926	5,156,177	6,591,103	6,352,028
Al- Ahli Bank Jordan	3,000,000	-	1,200,000	4,200,000	4,200,000
Jordan Commercial Bank	3,521,914	-	-	3,521,914	3,521,914
Bank of Jordan	3,099,225	-	-	3,099,225	3,105,049
Bank al Etihad	-	5,147,543	-	5,147,543	5,147,543
Capital Bank	1,124,874	-	-	1,124,874	1,120,913
Cairo Amman Bank	2,963,167	-	2,294,211	5,257,378	6,056,280
Total	13,709,180	6,582,469	8,650,388	28,942,037	29,503,727
Outside Jordan					
Societe Generale – Lebanon	-	-	1,023,567	1,023,567	1,023,567
Total	13,709,180	6,582,469	9,673,955	29,965,604	30,527,294
Provision for expected credit loss	-	-	(1,023,567)	(1,023,567)	(1,023,567)
Total	13,709,180	6,582,469	8,650,388	28,942,037	29,503,727

The following is a summary of the movement in the provision for expected credit losses for the balance of deposits at banks:

	June 30,2026 (Unaudited)	December 31, 2025 (Audited)
Balance at the beginning of the period/year	1,023,567	738,541
Provision during the period/year	-	285,026
Balance at the end of the period / year	1,023,567	1,023,567

Euro Arab Insurance Group
(Public Shareholding Limited Company)
Notes to the Interim Condensed Financial Statements
For the six months period ended June 30, 2026 (Unaudited)
(Jordanian Dinar)

6- Financial Assets at Fair Value through Profit or Loss

	June 30,2026 (Unaudited)	December 31, 2025 (Audited)
<u>Inside Jordan</u>		
Shares listed	1,026,500	-
Total	1,026,500	-

7- Financial Assets at Amortized Cost

	June 30,2026 (Unaudited)	December 31, 2025 (Audited)
<u>Inside Jordan</u>		
Arab Corp loan bonds	300,000	300,000
Bank al Etihad bonds	340,800	340,800
Less: expected credit losses provision	(300,000)	(300,000)
Sub-total	340,800	340,800
<u>Outside Jordan</u>		
foreign treasury bonds – New York (USD)	9,693,368	8,040,364
Capital bank bonds – external Trading	923,462	923,462
Arab Bank Bonds - External Trading	1,420,000	1,420,000
Sub-total	12,036,830	10,383,826
Total	12,377,630	10,724,626

8- Investment properties

	June 30,2026 (Unaudited)	December 31, 2025 (Audited)
Buildings	288,642	288,642
Less: accumulated depreciation	(63,323)	(57,543)
Less: depreciation for the period / year	(2,871)	(5,780)
Buildings, net	222,448	225,319
Land	987,360	987,360
	1,209,808	1,212,679

- Investment properties are depreciated at a rate of 2% per annum and are presented at their net carrying amount.

- The fair value of the investment properties as at December 31, 2025 amounted to JOD 3,779,498, based on fair value estimates provided by certified valuation experts in investment properties.

9- Cash on Hand and at Banks

	June 30,2026 (Unaudited)	December 31, 2025 (Audited)
Cash on hand	320,545	177,244
Cash at banks	4,637,461	1,719,284
Less: provision for expected credit losses	(17,320)	(17,320)
	4,940,686	1,879,208

Euro Arab Insurance Group
(Public Shareholding Limited Company)
Notes to the Interim Condensed Financial Statements
For the six months period ended June 30, 2026 (Unaudited)
(Jordanian Dinar)

10- (Liabilities)/ Assets Insurance Contracts (Premium Allocation Approach)

	Liabilities for remaining coverage				Liabilities for Incurred Claims				June 30, 2026 (Unaudited)	December 31, 2025 (Audited)
	June 30, 2026 (Unaudited)	June 30, 2026 (Unaudited)	December 31, 2025 (Audited)	December 31, 2025 (Audited)	June 30, 2026 (Unaudited)	December 31, 2025 (Audited)	June 30, 2026 (Unaudited)	December 31, 2025 (Audited)		
							Risk adjustments	Risk adjustments		
	Except for the loss component	Loss component	Except for the loss component	Loss component	Present value of cash flows	Present value of cash flows	- Non-financial	- Non-financial	Total	Total
Insurance contracts liabilities-beginning	(5,204,137)	(407,628)	(3,738,642)	(1,132,034)	(26,349,020)	(20,682,699)	(1,108,807)	(816,889)	(33,069,591)	(26,370,264)
Insurance contracts assets-beginning	186,411		885,161	-	(52,689)	(395,866)	(10,103)	(79,404)	123,618	409,891
Net insurance contracts liabilities/(Assets) – beginning	(5,017,726)	(407,628)	(2,853,481)	(1,132,034)	(26,401,709)	(21,078,565)	(1,118,910)	(896,293)	(32,945,973)	(25,960,373)
Insurance contracts revenues	30,426,539		55,943,363	-	-	-	-	-	30,426,539	55,943,363
Incurred claims		-	-	-	(21,080,654)	39,033,875	126,076	222,617	(20,954,576)	39,256,492
Acquisition expenses	(2,139,346)	-	4,189,537	-	-	-	-	-	(2,139,346)	4,189,537
Employees expenses		-	-	-	(1,396,797)	2,721,441	-	-	(1,396,800)	2,721,441
Administrative cost		-	-	-	-	-	-	-	-	-
Changes related to previous service- Adjustments on LFIC		-	-	-	-	-	-	-	-	-
Other expenses		-	-	-	-	-	-	-	-	-
Losses resulting from contracts expected to be lost and refund of these losses		(424,511)	-	(724,406)	-	-	-	-	(424,511)	(724,406)
Insurance contract expenses	(2,139,346)	(424,511)	4,189,537	(724,406)	(22,477,452)	41,755,316	126,076	222,617	(24,915,233)	45,443,064
Insurance operationus result	28,287,193	(424,511)	51,753,826	724,406	(22,477,452)	(41,755,316)	126,076	(222,617)	5,511,306	10,500,299
Finance expenses - from insurance contracts		-	-	-	(528,528)	(1,324,290)	-	-	(528,528)	(1,324,290)
The effect of movements in exchange rates		-	-	-	-	-	-	-	-	-
Investment Components		-	-	-	-	-	-	-	-	-
Net Change - Other Comprehensive Income	28,287,193	(424,511)	51,753,826	724,406	(23,005,980)	(43,079,605)	126,076	(222,617)	4,982,778	9,176,010
Cash received from written contracts	(32,888,040)		(49,608,871)	-	-	-	-	-	(32,888,040)	(49,608,871)
Incurred claims		-	-	-	2,218,142	35,035,020	-	-	22,218,142	35,035,020
Paid from acquisition costs	776,475	-	(4,309,199)	-	-	-	-	-	776,475	(4,309,199)
Other expenses	1,411,698	-	-	-	-	2,721,441	-	-	1,411,698	2,721,441
Total Cash Flow	(30,699,867)	-	(53,918,070)	-	22,218,142	37,756,461	-	-	(8,481,725)	(16,161,609)
Insurance contracts liabilities-Ending	(7,600,904)	(832,139)	(5,204,137)	(407,628)	(27,134,239)	(26,349,020)	(982,229)	(1,108,807)	(36,549,510)	(33,069,591)
Insurance contracts assets-Ending	170,504		186,411	-	(55,308)	(52,689)	(10,605)	(10,103)	104,590	123,618
Net insurance contracts (liabilities)/ Assets – Ending	(7,430,400)	(832,139)	(5,017,726)	(407,628)	(27,189,547)	(26,401,709)	(992,834)	(1,118,910)	(36,444,920)	(32,945,973)

Euro Arab Insurance Group
(Public Shareholding Limited Company)
Notes to the Interim Condensed Financial Statements
For the six months period ended June 30, 2026 (Unaudited)
(Jordanian Dinar)

11 - Receivables Related to Insurance Operations

	June 30,2026 (Unaudited)	December 31, 2025 (Audited)
The total value of receivables related to insurance operations	18,536,138	18,944,753
Less: expected credit loss provision	(1,627,972)	(1,601,920)
Net value of receivables related to insurance operations	16,908,166	17,342,833

Details of receivables related to insurance operations, have been disclosed and taken into account in calculating the included assets/liabilities, are disclosed in note 12.

Analysis of receivables according to their time period:

	June 30,2026 (Unaudited)	December 31, 2025 (Audited)
Due for 0-30 days	13,121,113	11,859,029
Due for 31-90 days	2,850,872	4,214,782
Due for 91-180 days	687,994	996,006
Due for 181-365 days	463,863	518,220
Due for payment more than one year ago	1,412,296	1,356,716
	18,536,138	18,944,753

Cheques under collection*:

	June 30,2026 (Unaudited))	December 31, 2025 (Audited)
The total value of Cheques under collection related to insurance operations	2,275,362	2,335,520
Less: expected credit loss provision	(22,983)	(22,983)
Net value of Cheques under collection related to insurance operations	2,252,379	2,312,537

* Details of cheques under collection related to insurance operations, which were taken into account in calculating the included assets/liabilities, are disclosed in note 12.

Analysis of cheques under collection according to their time period:

	June 30,2026 (Unaudited))	December 31, 2025 (Audited)
Due for 0-6 months	2,068,218	2,039,763
Due for 6-12 months	207,144	295,757
Due for more than 12 months	-	-
Total	2,275,362	2,335,520

Euro Arab Insurance Group
(Public Shareholding Limited Company)
Notes to the Interim Condensed Financial Statements
For the six months period ended June 30, 2026 (Unaudited)
(Jordanian Dinar)

11 - Receivables Related to Insurance Operation (continued)

Receivables Related to Insurance Operations (By Type)

	June 30, 2026	December 31, 2025
	(Unaudited)	(Audited)
Receivables from insurance contract holders	18,150,545	18,577,366
Brokers' receivables	165,458	145,674
Agents' receivables	39,641	21,048
Employee receivables	120,016	118,954
Other receivables	60,478	81,711
Total receivables	18,536,138	18,944,753
Less: expected credit loss provision	(1,627,972)	(1,601,920)
	<u>16,908,166</u>	<u>17,342,833</u>

Euro Arab Insurance Group
(Public Shareholding Limited Company)
Notes to the Interim Condensed Financial Statements
For the six months period ended June 30, 2026 (Unaudited)
(Jordanian Dinar)

12- Reinsurance Contract Assets / (Liabilities) Held
(Liabilities)/ Assets Reinsurance Contracts Held (Premium Allocation Approach)

	Assets for remaining coverage				Assets for Incurred Claims				Total	Total
	June 30, 2026 (Unaudited)	June 30, 2026 (Unaudited)	December 31, 2025 (Audited)	December 31, 2025 (Audited)	June 30, 2026 (Unaudited)	December 31, 2025 (Audited)	June 30, 2026 (Unaudited)	December 31, 2025 (Audited)		
	Except for Loss Recovery component	Loss recovery component	Excluding loss recovery component	Loss recovery component	Present value of cashflow-non financial	Present value of cashflow-non financial	Risk adjustments- non financial	Risk adjustments- non financial		
Reinsurance contracts liabilities- beginning	2,097,518	-	1,515,990	-	(622,298)	(296,941)	(34,067)	(35,986)	1,441,154	1,183,062
Reinsurance contracts assets- beginning	(1,711,022)	-	(479,302)	-	(2,818,363)	(2,399,920)	(181,534)	(173,267)	(4,710,920)	(3,052,489)
Net reinsurance contracts liabilities/(Assets) – beginning	386,496	-	1,036,687	-	(3,440,661)	(2,696,862)	(215,601)	(209,253)	(3,269,766)	(1,869,427)
Reinsurance payments	5,496,715	-	(11,614,944)	-	-	-	-	-	5,496,715	(11,614,944)
Reinsurance recoveries	-	-	-	-	(1,210,309)	2,563,949	-	-	(1,210,309)	2,295,371
Commissions received	-	-	717,980	-	-	-	-	-	-	717,980
Administrative cost	-	-	-	-	-	-	(8,808)	(6,391)	(8,808)	(6,390)
Reinsurance contracts revenues	-	-	717,980	-	(1,210,309)	2,563,949	(8,808)	(6,391)	(1,219,117)	3,006,960
Reinsurance operations contracts results	5,496,715	-	10,896,965	-	(1,210,309)	(2,563,949)	(8,808)	6,391	4,277,597	8,607,984
revenue / expenses - from financing reinsurance contracts	-	-	-	-	(52,647)	147,027	-	(12,738)	(52,647)	134,289
The effect of movements in exchange rates	-	-	-	-	-	-	-	-	-	-
Other changes	-	-	-	-	-	-	-	-	-	-
Net change - other comprehensive income	5,496,715	-	10,896,965	-	(1,262,956)	(2,442,398)	(8,808)	19,129	4,224,950	8,473,695
Cash received from written contracts paid to reinsurers	(6,096,017)	-	(12,147,255)	-	-	-	-	-	(6,096,017)	(12,147,255)
Incurred claims Recoveres from reinsurers	-	-	-	-	1,368,260	1,673,122	-	-	1,368,260	1,673,122
Other recovered amounts	-	-	-	-	-	-	-	-	-	-
Recovered profit commission from reinsurers	370,601	-	600,099	-	-	-	-	-	370,601	600,099
Total cash flows	(5,725,416)	-	(11,547,156)	-	1,368,260	1,673,122	-	-	(4,357,157)	(9,874,033)
Reinsurance contracts liabilities- Ending	1,318,084	-	2,097,518	-	(122,506)	(622,298)	(4,657)	(34,067)	1,190,922	1,441,154
Reinsurance contracts assets- Ending	(1,160,290)	-	(1,711,022)	-	(3,212,851)	(2,818,363)	(219,753)	(181,534)	(4,592,894)	(4,710,920)
Net reinsurance contracts liabilities/(Assets) - Ending	157,794	-	386,496	-	(3,335,356)	(3,440,661)	(224,410)	(215,601)	(3,401,972)	(3,269,766)

Euro Arab Insurance Group
(Public Shareholding Limited Company)
Notes to the Interim Condensed Financial Statements
For the six months period ended June 30, 2026 (Unaudited)
(Jordanian Dinar)

13- Accounts Receivable* (Reinsurance Contracts Held)

	June 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Assets reinsurance contracts held (local)	1,746,594	1,855,266
Assets reinsurance contracts held (External)	418,889	464,908
Total accounts receivable value related to insurance operations	2,165,483	2,320,174
Less: Expected credit losses provision	(756,995)	(666,741)
Net accounts receivable value related to insurance operations	1,408,488	1,653,433

Analysis of receivables according to their time period:

	June 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Due for 0-30 days	983,881	1,134,499
Due for 31-90 days	272,707	47,849
Due for 91-180 days	210,126	384,575
Due for 181-365 days	136,844	157,561
Due for more than one year	561,925	595,690
Total	2,165,483	2,320,174

14- Accounts Payable* (Reinsurance Contracts Held)

	June 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Assets reinsurance contracts held (local)	63,996	94,235
Assets reinsurance contracts held (External)	2,902,141	3,560,150
Total accounts payable value related to insurance operations	2,966,137	3,654,385

Euro Arab Insurance Group
(Public Shareholding Limited Company)
Notes to the Interim Condensed Financial Statements
For the six months period ended June 30, 2026 (Unaudited)
(Jordanian Dinar)

15- Income Tax

A- Provision for Income Tax:

The movement on the income tax provision is as follows:

	June 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Balance at beginning of the period/ year	308,887	701,747
Income tax paid	(309,288)	(872,344)
Income tax expense for the period/ year	492,298	479,484
Balance at the end of the period / year	491,897	308,887

B- The income tax shown in the statement of profit or loss represents the following:

	June 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Accrued income tax for profit of the period/ year	492,298	581,445
Amortization of assets/ Deferred tax liabilities	(58,283)	123,039
Balance at the end of the period/ year	434,015	704,484

- A final settlement was reached with the Income Tax Department for the year 2020.
- Self-assessment tax returns for the years 2021, 2022, 2023, 2024, and 2025 were submitted to the Income and Sales Tax Department within the prescribed period and remain under audit.

C - Summary of reconciliation of accounting profit with tax profit:

	June 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Accounting profit	2,031,788	2,856,222
Non-taxable profits	(3,137,446)	(4,243,668)
Tax- unacceptable expenses	2,977,795	3,511,037
Tax profit	1,872,137	2,123,592
Effective income tax rate	%23	%33
Statutory income tax rate	%24	%24

Euro Arab Insurance Group
(Public Shareholding Limited Company)
Notes to the Interim Condensed Financial Statements
For the six months period ended June 30, 2026 (Unaudited)
(Jordanian Dinar)

15- Income Tax (continued)

Deferred Tax Assets/ Liabilities

	June 30, 2026				December 31, 2025	
	(Unaudited)				(Audited)	
	Balance at the beginning of the Period	Released Amounts	Added amounts	Period-end balance	Deferred tax	Deferred tax
<u>Deferred tax assets:</u>						
Expected credit loss provision	2,301,344	-	90,253	2,391,597	621,816	598,348
Provision for end of service benefits	12,929	7,797	-	5,132	1,334	3,362
Losses on financial assets at fair value through the income statement	-	-	44,584	44,584	11,592	-
Provision for impairment of financial assets at amortized cost	300,000	-	-	300,000	78,000	78,000
Provision for unreported outstanding	2,696,236	-	78,512	2,774,748	721,432	701,021
Provision for other liabilities	14,530	-	22,170	36,700	9,542	3,778
Premium deficiency provision	3,557	3,557	-	-	-	925
The impact of applying IFRS 9 on bank deposits and cheques under collection	1,063,870	-	-	1,063,870	276,606	276,605
	6,392,466	11,354	235,519	6,616,631	1,720,322	1,662,039

Euro Arab Insurance Group
(Public Shareholding Limited Company)
Notes to the Interim Condensed Financial Statements
For the six months period ended June 30, 2026 (Unaudited)
(Jordanian Dinar)

15- Income Tax (continued)

Deferred Tax Assets/Liabilities (continued)

Movement on deferred tax assets and liabilities is as follows:

	Assets		Liabilities	
	June 30, 2026 (Unaudited)	December 31, 2025 (Audited)	June 30, 2026 (Unaudited)	December 31, 2025(Audited)
Balance at the beginning of the period/ year	1,662,039	1,785,078	-	-
Additions	61,235	160,705	-	-
Disposals	(2,952)	(283,744)	-	-
Balance at the end of the period/ year	1,720,322	1,662,039	-	-

16-authorized and paid-up Share Capital

The authorized and paid-up share capital amounts to JOD 12,779,008, divided into 12,779,008 shares, with a nominal value of JOD 1 per share as at 30 June 2026 (unaudited), compared with JOD 12,779,008 as at 31 December 2025 (audited).

17- Related Parties Transactions

During the year, the Company entered into transactions with the above related parties in the ordinary course of business, using normal insurance premiums and commissions. All amounts due from related parties are considered performing, and no provision has been recognized against them.

	June 30, 2026 (Unaudited)			December 31 2025 (Audited)
	Major shareholders	Members of the Board of Directors	Total	Total
<u>Items of financial position statement</u>				
Insurance contract assets	-	1,834	1,834	9,306
Insurance contract liabilities	-	11,112	11,112	161,242

Euro Arab Insurance Group
(Public Shareholding Limited Company)
Notes to the Interim Condensed Financial Statements
For the six months period ended June 30, 2026 (Unaudited)
(Jordanian Dinar)

18- Insurance Contracts Revenue

June 30, 2026

(Unaudited)

	Motor	Public liabilities	Marine	Credit	Life	Engineering	Fire	Medical insurance	Other	Total
Change in insurance contract liabilities for remaining coverage	15,326,534	293,716	481,058	83,392	1,764,166	63,023	1,442,794	9,828,184	110,453	29,393,320
Expected incurred claims	-	-	-	-	-	-	-	-	-	-
Expected incurred expenses	-	-	-	-	-	-	-	-	-	-
Change in adjustments for non-financial risks.	-	-	-	-	-	-	-	-	-	-
Contractual service margin – accrued	-	-	-	-	-	-	-	-	-	-
Cash flow recovery from acquisition	-	-	-	-	-	-	-	-	-	-
Insurance contract issuance fees	216,055	9,879	4,207	1,633	25,964	964	20,049	415,813	4,003	698,567
Allocation of a portion of the premiums related to cash flow recovery for insurance acquisition.	-	-	-	-	-	-	-	-	-	-
Other revenue	330,491	-	-	4,105	-	-	56	-	-	334,652
Total insurance contract revenue	15,873,080	303,595	485,265	89,130	1,790,130	63,987	1,462,899	10,243,997	114,456	30,426,539

June 30, 2025

(Unaudited)

	Motor	Public liabilities	Marine	Credit	Life	Engineering	Fire	Medical insurance	Other	Total
Change in insurance contract liabilities for remaining coverage	11,981,944	315,456	457,592	104,922	1,507,334	52,705	1,961,197	9,115,554	89,971	25,586,675
Expected incurred claims	-	-	-	-	-	-	-	-	-	-
Expected incurred expenses	-	-	-	-	-	-	-	-	-	-
Change in adjustments for non-financial risks.	-	-	-	-	-	-	-	-	-	-
Cash flow recovery from acquisition	-	-	-	-	-	-	-	-	-	-
Insurance contract issuance fees	198,974	7,097	4,659	2,703	39,688	1,421	17,910	436,724	2,024	711,201
Allocation of a portion of the premiums related to cash flow recovery for insurance acquisition.	-	-	-	-	-	-	-	-	-	-
Other revenue	287,072	-	376	4,173	-	218	1,232	15,797	322	309,190
Total insurance contract revenue	12,467,990	322,553	462,627	111,798	1,547,022	54,344	1,980,339	9,568,075	92,317	26,607,066

Euro Arab Insurance Group
(Public Shareholding Limited Company)
Notes to the Interim Condensed Financial Statements
For the six months period ended June 30, 2026 (Unaudited)
(Jordanian Dinar)

19- Insurance Contracts Expenses

June 30, 2026

(Unaudited)

	Motor	Public liabilities	Marine	Credit	Life	Engineering	Fire	Medical insurance	Other	Total
Insurance claims incurred	(10,797,771)	(6,344)	(47,698)	(1,892)	(1,031,397)	(44,684)	(175,263)	(8,962,327)	(13,278)	(21,080,654)
Amortization of acquisition	37,070	1,840	10,649	-	829	(575)	2,997	2,254	(6,238)	48,826
Employee expenses	(503,705)	(7,632)	(23,404)	(1,874)	(238,774)	(1,464)	(42,544)	(534,867)	(42,533)	(1,396,797)
Administrative expenses	-	-	-	-	-	-	-	-	-	-
Losses of contracts expected to be lost	(731,988)	-	-	-	-	-	-	(100,152)	-	(832,140)
Recovered from losses of contracts expected to be lost	304,029	-	-	-	-	-	-	103,599	-	407,628
Non - financial Risk adjustment	(580,858)	(8,232)	(55,899)	(2,373)	(43,437)	(10,040)	(130,459)	(150,210)	(11,325)	(992,833)
Recoveries of Non - financial Risk adjustment	575,408	7,165	88,200	1,947	36,162	2,832	110,548	285,090	11,560	1,118,912
Exemptions for Accidents	-	-	-	-	-	-	-	-	-	-
Transferred from acquisition costs / acquisition cost (according to the company recognition policy)	(1,205,201)	(45,466)	(91,719)	(8,285)	(295,407)	(4,731)	(99,040)	(425,435)	(12,891)	(2,188,175)
Total insurance contracts expenses	(12,903,016)	(58,669)	(119,871)	(12,477)	(1,572,024)	(58,662)	(333,761)	(9,782,048)	(74,705)	(24,915,233)

June 30, 2025

(Unaudited)

	Motor	Public liabilities	Marine	Credit	Life	Engineering	Fire	Medical insurance	Other	Total
Insurance claims incurred	(9,077,852)	24,320	(190,096)	(3,847)	(1,237,490)	15,916	(152,609)	(8,269,710)	(62,295)	(18,953,663)
Amortization of acquisition	11,290	1,566	5,420	-	(5,050)	(571)	597	36,440	(4,898)	44,794
Employee 's expenses	(505,052)	(5,976)	(27,060)	-	(175,595)	(3,981)	(52,941)	(614,015)	(29,411)	(1,414,031)
Administrative expenses	-	-	-	-	-	-	-	-	-	-
Losses of contracts expected to be lost	(768,132)	-	-	-	-	-	-	(379,745)	-	(1,147,877)
Recovered from losses of contracts expected to be lost	891,855	-	-	-	-	-	-	240,179	-	1,132,034
Non - financial Risk adjustment	(542,086)	(8,375)	(109,680)	(1,652)	(63,072)	(1,572)	(91,119)	(177,804)	(14,870)	(1,010,230)
Recoveries of Non - financial Risk adjustment	524,010	13,292	99,063	895	51,933	5,777	72,478	122,814	6,031	896,293
Exemptions for Accidents	-	-	-	-	-	-	-	-	-	-
Transferred from acquisition costs / acquisition cost (according to the company recognition policy)	(991,493)	(54,008)	(106,395)	(16,495)	(213,908)	(8,581)	(138,258)	(368,533)	(11,913)	(1,909,583)
Total insurance contracts expenses	(10,457,460)	(29,181)	(328,748)	(21,099)	(1,643,182)	6,988	(361,852)	(9,410,373)	(117,356)	(22,362,263)

Euro Arab Insurance Group
(Public Shareholding Limited Company)
Notes to the Interim Condensed Financial Statements
For the six months period ended June 30, 2026 (Unaudited)
(Jordanian Dinar)

20- Reinsurance Contracts Revenue

June 30, 2026 (Unaudited)	Motor	Public liabilities	Marine	Credit	Life	Engineering	Fire	Medical	Other	Total
Incurring Insurance Claims	29,208	2,062	136,203	2,543	811,722	13,381	97,289	109,048	7,946	1,209,402
Risk Adjustment for Non-Financial Risk	(128)	495	(4,786)	540	5,158	1,162	7,812	(205)	(333)	9,715
Reinsurers' share of risk adjustments - non-financial	-	-	-	-	-	-	-	-	-	-
Excess of loss premiums	-	-	-	-	-	-	-	-	-	-
Transferred from reinsurers' share of acquisition costs/acquisition costs	-	-	-	-	-	-	-	-	-	-
Total reinsurance contracts Revenue	29,080	2,557	131,417	3,083	816,880	14,543	105,101	108,843	7,613	1,219,117

June 30, 2025 (Unaudited)	Motor	Public liabilities	Marine	Credit	Life	Engineering	Fire	Medical	Other	Total
Reinsurance claims incurred	(131,117)	2,627	137,609	2,281	1,077,727	(16,099)	151,909	95,867	43,096	1,363,900
Received commission	2,005	8,311	143,482	24,947	28	11,068	84,977	36,043	7,124	317,985
Reinsurers' share of risk adjustments - non-financial	(4,253)	517	7,802	445	11,725	(4,214)	18,003	-	6,086	36,111
Excess of loss premiums	-	-	-	-	-	-	-	-	-	-
Transferred from reinsurers' share of acquisition costs/acquisition costs	(953)	643	(36,429)	2,679	67	(262)	95,914	(9,181)	4,160	56,638
Total reinsurance contracts Revenue	(134,318)	12,098	252,464	30,352	1,089,547	(9,507)	350,803	122,729	60,466	1,774,634

Euro Arab Insurance Group
(Public Shareholding Limited Company)
Notes to the Interim Condensed Financial Statements
For the six months period ended June 30, 2026 (Unaudited)
(Jordanian Dinar)

21- Reinsurance Contracts Expenses

June 30, 2026 (Unaudited)	Motor	Public liabilities	Marine	Credit	Life	Engineering	Fire	Medical	Other insurance	Total
Change in Reinsurance Contract Liabilities – Liability for Remaining Coverage	(2,439,600)	(203,607)	(436,482)	(80,344)	(1,173,582)	(58,889)	(1,279,873)	(53,375)	(57,026)	(5,782,778)
Amortization of Insurance Acquisition Costs	55	3,540	211,342	18,292	1,151	6,406	92,474	21,338	16,003	370,601
Transferred from Acquisition Costs / Acquisition Costs (Based on the Company's Recognition Method)	1,091	657	(84,332)	2,581	(1,034)	5,752	(6,068)	(2,861)	(323)	(84,537)
Expected Expenses Incurred	-	-	-	-	-	-	-	-	-	-
Insurance Contract Issuance Fees	-	-	-	-	-	-	-	-	-	-
Total Expenses from Reinsurance Contracts	(2,438,454)	(199,410)	(309,472)	(59,471)	(1,173,465)	(46,731)	(1,193,467)	(34,898)	(41,346)	(5,496,714)
June 30, 2025 (Unaudited)	Motor	Public liabilities	Marine	Credit	Life	Engineering	Fire	Medical	Other insurance	Total
Change in Reinsurance Contract Liabilities – Liability for Remaining Coverage	(1,613,714)	(233,802)	(388,783)	(101,635)	(980,428)	(56,490)	(1,651,974)	(458,999)	(46,139)	(5,531,964)
Expected Incurred Claims	-	-	-	-	-	-	-	-	-	-
Expected Expenses Incurred	-	-	-	-	-	-	-	-	-	-
Insurance Contract Issuance Fees	-	-	-	-	-	-	-	-	-	-
Total Expenses from Reinsurance Contracts	(1,613,714)	(233,802)	(388,783)	(101,635)	(980,428)	(56,490)	(1,651,974)	(458,999)	(46,139)	(5,531,964)

Euro Arab Insurance Group
(Public Shareholding Limited Company)
Notes to the Interim Condensed Financial Statements
For the six months period ended June 30, 2026 (Unaudited)
(Jordanian Dinar)

22- The financial statements are distributed by product type

Balance Sheet Items

June 30, 2026 (Unaudited)

	Motor	Public liabilities	Marine	Credit	Life	Engineering	Fire	Medical insurance	Other	Total
Insurance contract assets	-	53,023	-	51,567	-	-	-	-	-	104,590
Reinsurance contract assets	2,605,386	246,047	585,453	11,389	287,607	49,226	729,492	4,878	73,416	4,592,894
Account receivables	3,220,628	437,125	535,177	68,798	458,210	40,175	1,118,520	10,961,495	68,038	16,908,166
Financial assets	-	-	-	-	-	-	-	-	-	-
Investments	-	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-	-
Total assets	5,826,014	736,195	1,120,630	131,754	745,817	89,401	1,848,012	10,966,373	141,454	21,605,649
Insurance contract liabilities	(28,117,575)	-	(134,928)	-	(1,327,834)	(62,987)	(614,403)	(6,208,183)	(83,600)	(36,549,510)
Reinsurance contract liabilities	-	-	(226,357)	(109,181)	(1,461)	(14,902)	-	(764,358)	(74,663)	(1,190,922)
Account payable	(1,557,410)	-	-	-	-	-	-	(4,421,069)	-	(5,978,479)
Different provision	-	-	-	-	-	-	-	-	-	-
Total liabilities	(29,674,985)	-	(361,285)	(109,181)	(1,329,295)	(77,889)	(614,403)	(11,393,610)	(158,263)	(43,718,911)

December 31, 2025 (Audited)

	Motor	Public liabilities	Marine	Credit	Life	Engineering	Fire	Medical insurance	Other	Total
Insurance contract assets	-	56,512	-	45,665	-	21,442	-	-	-	123,618
Reinsurance contract assets	2,810,973	200,587	443,218	14,243	208,873	62,254	879,723	13,975	77,073	4,710,920
Account receivables	3,406,365	480,112	585,847	-	476,432	50,830	2,089,574	10,253,673	-	17,342,833
Financial assets	-	-	-	-	-	-	-	-	-	-
Investments	-	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-	-
Total assets	6,217,338	737,010	1,029,065	59,908	685,305	134,526	2,969,297	10,267,648	77,073	22,177,371
Insurance contract liabilities	(26,646,392)	-	(117,093)	-	(842,889)	(63,802)	(88,611)	(5,195,244)	(115,561)	(33,069,591)
Reinsurance contract liabilities	-	-	(146,150)	(167,055)	(154,294)	(20,045)	-	(903,413)	(50,196)	(1,441,154)
Account payable	(1,261,042)	-	-	-	-	-	-	(1,522,697)	-	(2,783,739)
Different provision	-	-	-	-	-	-	-	-	-	-
Total liabilities	(27,907,434)	-	(263,243)	(167,055)	(997,183)	(83,847)	(88,611)	(7,621,354)	(165,757)	(37,294,484)

Euro Arab Insurance Group
(Public Shareholding Limited Company)
Notes to the Interim Condensed Financial Statements
For the six months period ended June 30, 2026 (Unaudited)
(Jordanian Dinar)

22- The financial statements are distributed by product type (Continued)

Income Statement Items

June 30, 2026 (Unaudited)	Motors	Public liabilities	Marine	Credit	Life	Engineering	Fire	Medical insurance	Other	Total
Insurance Contract Revenue	15,873,080	303,595	485,265	89,130	1,790,130	63,987	1,462,899	10,243,997	114,456	30,426,539
Insurance Contract Expenses	(12,903,014)	(58,670)	(119,870)	(12,477)	(1,572,024)	(58,662)	(333,760)	(9,782,049)	(74,707)	(24,915,233)
Insurance Contracts Operating Results	2,970,066	244,925	365,395	76,653	218,106	5,325	1,129,139	461,948	39,749	5,511,306
Reinsurance Contracts Expenses	(2,438,452)	(199,410)	(309,472)	(59,471)	(1,173,465)	(46,731)	(1,193,467)	(34,898)	(41,348)	(5,496,714)
Reinsurance Contracts Revenue	29,079	2,557	131,417	3,083	816,880	14,543	105,101	108,844	7,613	1,219,117
Reinsurance Contracts Operating Results	(2,409,373)	(196,853)	(178,055)	(56,388)	(356,585)	(32,188)	(1,088,366)	73,946	(33,735)	(4,277,597)
Net Insurance Operations Results	560,693	48,072	187,340	20,265	(138,479)	(26,863)	40,773	535,894	6,014	1,233,709
Finance Expenses/Income - Insurance Contracts	(368,273)	(1,228)	(12,275)	(331)	(19,150)	(787)	(18,447)	(106,122)	(1,915)	(528,528)
Finance Expenses/Income - Reinsurance Contracts	3,247	498	10,212	253	21,061	499	15,351	261	1,265	52,647
Net Results of Insurance Operations Financing	(365,026)	(730)	(20,063)	(78)	1,911	(288)	(3,096)	(105,861)	(650)	(475,881)
Total Revenue	195,667	47,342	185,277	20,187	(136,568)	(27,151)	37,677	430,033	5,364	757,828

June 30, 2025 (Unaudited)	Motors	Public liabilities	Marine	Credit	Life	Engineering	Fire	Medical insurance	Other	Total
Insurance Contract Revenue	12,467,990	322,553	462,627	111,798	1,547,021	54,345	1,980,339	9,568,075	92,317	26,607,066
Insurance Contract Expenses	(10,457,460)	(29,181)	(328,748)	(21,099)	(1,643,182)	6,988	(361,852)	(9,410,374)	(117,355)	(22,362,263)
Insurance Contracts Operating Results	2,010,530	293,372	133,879	90,699	(96,161)	61,333	1,618,487	157,701	(25,038)	4,244,803
Reinsurance Contracts Expenses	(1,613,715)	(233,802)	(388,782)	(101,636)	(980,427)	(68,976)	(1,639,487)	(459,000)	(46,139)	(5,531,964)
Reinsurance Contracts Revenue	(134,318)	12,098	252,463	30,352	1,089,547	(9,507)	350,804	122,729	60,467	1,774,634
Reinsurance Contracts Operating Results	(1,748,033)	(221,704)	(136,319)	(71,284)	109,120	(78,482)	(1,288,684)	(336,271)	14,327	(3,757,330)
Net Insurance Operations Results	262,497	71,667	(2,439)	19,414	12,960	(17,150)	329,803	(178,570)	(10,710)	487,473
Finance Expenses/Income - Insurance Contracts	(47,057)	(826)	674	70	13,298	(305)	1,539	15,364	1,271	(15,972)
Finance Expenses/Income - Reinsurance Contracts	9,889	(51)	(501)	(61)	(12,811)	314	(1,557)	-	(879)	(5,657)
Net Results of Insurance Operations Financing	(37,168)	(878)	173	9	487	9	(17)	15,364	392	(21,629)
Total revenue	225,329	70,790	(2,266)	19,423	13,447	(17,141)	329,786	(163,206)	(10,318)	465,844

Euro Arab Insurance Group
(Public Shareholding Limited Company)
Notes to the Interim Condensed Financial Statements
For the six months period ended June 30, 2026 (Unaudited)
(Jordanian Dinar)

23- Earnings Per Share for the period

	June 30, 2026 (Unaudited)	June 30, 2025 (Unaudited)
Net profit for the period	1,341,467	1,100,064
Weighted Average Number of Shares	12,779,008	10,054,312
Earnings per share for the period	0.105	0.109

24- Lawsuits

There are claims filed against the Company, the value of which, based on the statements of claim and claims for which non-final judgments have been issued, amounted to approximately JOD 4,812,033 as at 30 June 2026 (JOD 4,617,527 as at 31 December 2025). A provision for outstanding claims has been recognized against these claims. Based on the expectations and opinion of the Company's legal counsel, the provision for outstanding claims is adequate.

25 - Contingent liabilities

As of the date of the financial statements, the company has potential obligations against bank guarantees in the amount of 3,063,184 Jordanian dinars as of June 30, 2026.

26- Subsequent Events

There are no subsequent events at the date of the financial statements or after the preparation of the interim financial statements.

27- Comparative Figures

Certain comparative figures for the previous year have been reclassified to conform to the classification of the current period.

28 - Approval of the financial statements

The interim financial statements were approved by the Board of Directors on July 30, 2026