

BANK OF JORDAN
(PUBLIC SHAREHOLDING LIMITED COMPANY)
AMMAN - JORDAN
CONDENSED CONSOLIDATED INTERIM FINANCIAL
INFORMATION FOR THE SIX-MONTH
PERIOD ENDED JUNE 30, 2026
TOGETHER WITH THE
REVIEW REPORT

BANK OF JORDAN
(PUBLIC SHAREHOLDING LIMITED COMPANY)
AMMAN – JORDAN
CONDENSED CONSOLIDATED
INTERIM FINANCIAL INFORMATION
FOR THE SIX-MONTH PERIOD ENDED JUNE 30, 2026

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Report on the Review of the Condensed Consolidated Interim Financial Information

AM / 8572

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

Introduction

We have reviewed the accompanying condensed interim statement of financial position of Bank of Jordan (the "Bank") and its subsidiaries and foreign branches (the "Group") as of June 30, 2026 and the condensed consolidated interim statements of profit or loss and comprehensive income for the three months and six months ended June 30, 2026, condensed consolidated interim statement of changes in owners' equity and cash flows for the six-month period then ended, and a summary of significant accounting policies and other explanatory information. Management is responsible for the preparation and fair presentation of this condensed consolidated interim financial information in accordance with International Accounting Standard No. (34) relating to interim financial reporting as adopted by the Central Bank of Jordan. Our responsibility is to express a conclusion on these condensed consolidated interim financial information based on our review.

Scope of Review

We conducted our review in accordance with International Standard on Review Engagement 2410 "Review of Condensed Interim Financial Information performed by an Independent Auditor of the Entity". A review of condensed consolidated interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, 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 consolidated interim financial information is not prepared, in all material aspects, in accordance with International Accounting Standards No. (34) relating to condensed interim financial reporting as adopted by the Central Bank of Jordan.

Other Matter

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

Amman – Jordan
July 29, 2026


Deloitte & Touche (M.E) – Jordan

Deloitte & Touche (M.E.)
ديلويت آند توش (الشرق الأوسط)
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BANK OF JORDAN
(PUBLIC SHAREHOLDING LIMITED COMPANY)
AMMAN – JORDAN
CONDENSED CONSOLIDATED INTERIM STATEMENT OF FINANCIAL POSITION

	Note	June 30, 2026 (Reviewed Not Audited)	December 31, 2025 (Audited)
		JD	JD
<u>Assets</u>			
Cash and balances with central banks – Net	5	1,053,117,790	915,578,924
Balances with banks and financial institutions – Net	6	180,457,811	235,420,790
Deposits with banks and financial institutions - Net	7	-	1,403,798
Financial assets at fair value through profit or loss	8	398,142	389,661
Financial assets at fair value through other comprehensive income	9	132,643,258	164,761,939
Direct credit facilities at amortized cost - Net	10	1,631,101,052	1,571,643,999
Financial assets at amortized cost - Net	11	233,801,129	151,904,634
Property and equipment – Net	12	65,720,611	67,132,260
Intangible assets - Net		8,991,371	8,370,436
Deferred tax assets	17/b	24,434,793	24,272,316
Other assets - Net	13	122,317,070	117,507,080
Total Assets		<u>3,452,983,027</u>	<u>3,258,385,837</u>
<u>Liabilities and Owners' Equity</u>			
Liabilities:			
Banks and financial institutions' deposits	14	105,936,106	29,084,297
Customers' deposits	15	2,515,498,601	2,385,926,747
Cash margins		146,697,938	146,782,553
Sundry provisions	16	3,978,904	4,370,413
Income tax provision	17/a	14,827,215	15,173,581
Deferred tax liabilities	17/c	261,679	243,390
Borrowed funds	18	51,716,111	46,973,108
Other liabilities	19	122,217,849	97,121,266
Total Liabilities		<u>2,961,134,403</u>	<u>2,725,675,355</u>
Owners' Equity:			
Paid-up capital		200,000,000	200,000,000
Statutory reserve	21	128,459,554	128,482,054
Voluntary reserve	21	180,716	199,411
General banking risks reserve	21	4,102,021	4,102,021
Special reserve	21	5,849,743	5,849,743
Foreign currency translation differences	20	(9,247,807)	(9,224,113)
Fair value reserve	22	(2,603,026)	18,636,906
Retained earnings	23	133,974,606	170,035,560
Profit for the period after tax		16,371,495	-
Total Equity Attributable to the Bank's Shareholders		<u>477,087,302</u>	<u>518,081,582</u>
Non-controlling interests		14,761,322	14,628,900
Total Owners' Equity		<u>491,848,624</u>	<u>532,710,482</u>
Total Liabilities and Owners' Equity		<u>3,452,983,027</u>	<u>3,258,385,837</u>

THE ACCOMPANYING NOTES CONSTITUTE AN INTEGRAL PART OF THESE CONDENSED CONSOLIDATED INTERIM FINANCIAL INFORMATION AND SHOULD BE READ WITH THEM AND WITH THE REVIEW REPORT.

BANK OF JORDAN
(PUBLIC SHAREHOLDING LIMITED COMPANY)
AMMAN - JORDAN
CONDENSED CONSOLIDATED INTERIM STATEMENT OF PROFIT OR LOSS
(REVIEWED NOT AUDITED)

	Note	For the Three-Month Period		For the Six-Month Period	
		Ended June 30,		Ended June 30,	
		2026	2025	2026	2025
		JD	JD	JD	JD
Interest income	24	46,185,905	46,227,694	91,150,652	94,216,312
Less : Interest expense	25	15,946,645	14,347,376	31,033,023	27,957,608
Net Interest Income		30,239,260	31,880,318	60,117,629	66,258,704
Commissions income – Net		12,018,338	12,480,377	20,383,183	22,203,390
Net Interest and Commissions Income		42,257,598	44,360,695	80,500,812	88,462,094
Foreign currencies income		1,161,681	1,293,849	2,173,731	2,342,377
Gains from financial assets at fair value through profit or loss	26	27,765	22,812	14,414	13,329
Cash dividends from financial assets at fair value through other comprehensive income	9	378,335	575,165	697,900	635,165
Profits from the sale of financial assets at fair value through other comprehensive income - debt Instruments		-	63,310	312,150	63,310
Other income	27	1,179,740	1,854,783	1,977,746	2,632,930
Total Income		45,005,119	48,170,614	85,676,753	94,149,205
Employees expenses		11,776,768	11,407,227	22,953,945	24,616,880
Depreciation and amortization		3,178,851	3,081,065	6,509,555	6,174,865
Other expenses		11,965,838	11,415,327	22,835,891	21,616,777
Expected credit loss expense on financial assets	28	5,612,287	6,376,962	9,511,020	5,135,590
Provision expense (Recovered from) assets seized by the bank	13	14,671	(257,484)	1,009,107	(258,174)
Sundry provisions	16	197,085	144,933	96,108	412,590
Total Expenses		32,745,500	32,168,030	62,915,626	57,698,528
Profit for the period before income tax		12,259,619	16,002,584	22,761,127	36,450,677
Less: Income tax	17	2,937,817	2,809,942	6,126,208	9,709,106
Profit for the Period		9,321,802	13,192,642	16,634,919	26,741,571
Attributable to:					
Bank's Shareholders		9,160,391	12,930,840	16,371,495	26,382,600
Non–Controlling Interest		161,411	261,802	263,424	358,971
		9,321,802	13,192,642	16,634,919	26,741,571
		Fils/Dinar	Fils/Dinar	Fils/Dinar	Fils/Dinar
Earnings per share for the period attributable to the (Banks' shareholders)	29	0.046	0.065	0.082	0.132

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

	For the Three-Month Period		For the Six-Month Period	
	Ended June 30,		Ended June 30,	
	2026	2025	2026	2025
	JD	JD	JD	JD
Profit for the period	9,321,802	13,192,642	16,634,919	26,741,571
Other comprehensive income items:				
Items that may be reclassified subsequently to the condensed consolidated interim statement of profit or loss:				
Earnings from sale of debt instruments classified as financial assets at fair value through other comprehensive income transferred to profit or loss	-	(20,843)	(301,865)	(20,843)
Change in fair value of debt instruments classified as financial assets at fair value through other comprehensive income - Net after tax	694,710	318,645	(159,399)	1,133,884
Foreign currencies translation differences	(251,164)	49,199	(256,845)	398,988
	<u>443,546</u>	<u>347,001</u>	<u>(718,109)</u>	<u>1,512,029</u>
Items that will not be reclassified subsequently to the condensed consolidated interim statement of profit or loss:				
Change in fair value for equity instrument included in the financial assets at fair value through other comprehensive income - Net after tax	(20,040,672)	2,021,336	(20,778,668)	2,068,461
	<u>(20,040,672)</u>	<u>2,021,336</u>	<u>(20,778,668)</u>	<u>2,068,461</u>
Total Comprehensive Income for the period	<u>(10,275,324)</u>	<u>15,560,979</u>	<u>(4,861,858)</u>	<u>30,322,061</u>
Total Comprehensive Income Attributable to:				
Bank's Shareholders	(10,308,631)	15,274,084	(4,994,280)	29,759,596
Non-Controlling Interest	33,307	286,895	132,422	562,465
	<u>(10,275,324)</u>	<u>15,560,979</u>	<u>(4,861,858)</u>	<u>30,322,061</u>

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BANK OF JORDAN
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AMMAN – JORDAN
CONDENSED CONSOLIDATED INTERIM STATEMENT OF CHANGES IN OWNERS' EQUITY
(REVIEWED NOT AUDITED)

	Reserves				Foreign Currency Translation Differences		Fair Value Reserve	Retained Earnings	Profit for the Period	Total Banks' Shareholders' Equity	Non-Controlling Interest	Total Owner's Equity
	Authorized and Paid-up Capital	Statutory	Voluntary	General Banking Risks	Special							
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
For the Period Ended June 30, 2026												
Balance - beginning of the year	200,000,000	128,482,054	199,411	4,102,021	5,849,743	(9,224,113)	18,636,906	170,035,560	-	518,081,582	14,628,900	532,710,482
Foreign currency translation differences	-	(22,500)	(18,695)	-	-	(23,694)	-	(60,954)	-	(125,843)	(131,002)	(256,845)
Profit for the period	-	-	-	-	-	-	-	16,371,495	16,371,495	16,371,495	263,424	16,634,919
Realized gain from sale of financial instruments classified as financial assets at fair value through other comprehensive income transferred to statement of profit or loss	-	-	-	-	-	-	(301,865)	-	-	(301,865)	-	(301,865)
Change in fair value debt instruments classified as financial assets at fair value through Other Comprehensive Income - net after tax	-	-	-	-	-	-	(159,399)	-	-	(159,399)	-	(159,399)
Change in fair value reserve in equity instruments classified as financial assets at fair value through other comprehensive income - net after tax	-	-	-	-	-	-	(20,778,668)	-	-	(20,778,668)	-	(20,778,668)
Total Comprehensive Income	-	(22,500)	(18,695)	-	-	(23,694)	(21,239,932)	(60,954)	16,371,495	(4,994,280)	132,422	(4,861,858)
Distributed cash dividends *	-	-	-	-	-	-	-	(36,000,000)	-	(36,000,000)	-	(36,000,000)
Balance - End of the Period	200,000,000	128,459,554	180,716	4,102,021	5,849,743	(9,247,807)	(2,603,026)	133,974,606	16,371,495	477,087,302	14,761,322	491,848,624
For the Period Ended June 30, 2025												
Balance - beginning of the year	200,000,000	122,432,037	109,206	4,102,021	5,849,743	(9,420,102)	37,056,092	168,169,427	-	528,298,424	13,930,810	542,229,234
Foreign currency translation differences	-	22,050	25,201	-	-	80,235	-	68,008	-	195,494	203,494	398,988
Profit for the period	-	-	-	-	-	-	-	26,382,600	26,382,600	26,382,600	358,971	26,741,571
Realized gain from sale of financial instruments classified as financial assets at fair value through other comprehensive income transferred to statement of profit or loss	-	-	-	-	-	-	(20,843)	-	-	(20,843)	-	(20,843)
Change in fair value debt instruments classified as financial assets at fair value through Other Comprehensive Income - net after tax	-	-	-	-	-	-	1,133,884	-	-	1,133,884	-	1,133,884
Change in fair value reserve in equity instruments classified as financial assets at fair value through other comprehensive income - net after tax	-	-	-	-	-	-	2,068,461	-	-	2,068,461	-	2,068,461
Total Comprehensive Income	-	22,050	25,201	-	-	80,235	3,181,502	68,008	26,382,600	29,759,596	562,465	30,322,061
Distributed cash dividends *	-	-	-	-	-	-	-	(36,000,000)	-	(36,000,000)	-	(36,000,000)
Balance - End of the Period	200,000,000	122,454,087	134,407	4,102,021	5,849,743	(9,339,867)	40,237,594	132,237,435	26,382,600	522,058,020	14,493,275	536,551,295

*** Dividends distribution**

- * In accordance with the Ordinary General Assembly meeting held on March 15, 2026 the bank has decided to distribute Cash Dividends at 18% of the Bank's capital equivalent to JOD 36,000,000.
- * In accordance with the Ordinary General Assembly meeting held on March 27, 2025 the bank has decided to distribute Cash Dividends at 18% of the Bank's capital equivalent to JOD 36,000,000.

According to the instructions of the regulatory bodies:

- The general banking risks reserve and special reserve cannot be utilized without prior approval from the Central Bank of Jordan and the Palestine Monetary Authority.
- Retained earnings include a restricted amount of JD 24,434,793 against deferred tax benefits as of June 30, 2026 (JD 24,272,316 as of December 31, 2025) that according to Central Bank of Jordan instructions, this amount is restricted and cannot be utilized for capitalization or distribution unless actually realized.
- Retained earnings include an amount of JD 227,598 as of June 30, 2026, that represents the effect of early adoption of IFRS (9). These restricted amounts cannot be utilized unless realized through actual sale.
- The fair value reserve cannot be utilized for capitalization/distribution/write-off losses or any other commercial acts unless realized through actual sale as instructed by Central Bank of Jordan and Jordan Security Commission, the balance of retained earnings include an amount of JD 813,437 as of June 30, 2026 which cannot be utilized through dividends distribution to the shareholders or use for any other purposes without prior approval of Central Bank of Jordan , this amount has resulted from the application of Central Bank of Jordan circular No.10/1/1359 on January 25, 2018 and Central Bank of Jordan circular No.13/2018 dated June 6, 2018.

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

	Note	For the Six-Month Period Ended June 30,	
		2026	2025
		JD	JD
Cash Flows from Operating Activities:			
Profit for the period before tax		22,761,127	36,450,677
Adjustments for non cash items:			
Depreciation and amortization		6,509,555	6,174,865
Expected credit loss expense on financial assets	28	9,511,020	5,135,590
(Gains) from disposals and sale of property and equipment	27	(2,647)	(9,344)
(Gains) unrealized from financial assets at fair value through profit or loss	26	(8,481)	(13,329)
Effect of exchange rate fluctuations		(2,149,910)	(2,379,320)
Sundry provisions	16	96,108	412,590
Expense (Recovered from) provision of impairment of assets seized by the bank	13	1,009,107	(258,174)
Other-foreign currency differences		531,890	(2,754,964)
Profit before Changes in Assets and Liabilities		38,257,769	42,758,591
Changes in Assets and Liabilities:			
Decrease (Increase) in restricted balances		2,335,774	(10,973,351)
Decrease (Increase) in deposits with banks and financial institutions (maturing over three month)		1,411,520	(2,230,560)
(Increase) in direct credit facilities at amortized cost		(68,981,328)	(76,447,966)
(Increase) in other assets		(5,752,172)	(8,775,030)
(Decrease) in deposits with banks and financial institutions (maturing in over three months)		-	(260,000)
Increase in customers deposits		129,571,854	36,495,710
(Decrease) in cash margins		(84,615)	(45,289,957)
Increase (Decrease) in borrowed funds		7,453,844	(2,160,652)
Increase in other liabilities		21,887,619	35,392,469
Net Change in Assets and Liabilities		87,842,496	(74,249,337)
Net Cash Flows from (Used in) Operating Activities before Tax Payments to and End-of-Service Indemnity Paid Provision		126,100,265	(31,490,746)
Income Tax Paid	17/a	(6,635,051)	(13,942,581)
End-of service indemnity provision and lawsuits provision	16	(490,784)	(1,535,991)
Net Cash flows from (used in) Operating Activities		118,974,430	(46,969,318)
Cash Flows From Investing Activities:			
(Purchase) of financial assets at fair value through other comprehensive income		(43,624,221)	(1,841,795)
Maturity of financial assets at fair value through other comprehensive income		54,525,071	53,284,113
(Purchase) of financial assets at amortized cost		(108,027,519)	(16,700,526)
Maturity of financial assets at amortized cost		26,163,433	19,827,765
Change of financial derivatives		(1,760,687)	3,726,939
(Purchase) of property and equipment	12/a	(3,271,600)	(4,078,058)
Proceeds from sale of property and equipment		35,875	60,628
(Purchase) of intangible assets		(1,550,027)	(474,328)
Net cash flows (used in) from Investing Activities		(77,509,675)	53,804,738
Cash Flows From Financing Activities:			
Differences in foreign currency translation		(256,845)	398,988
Dividends distributed to shareholders		(34,983,630)	(35,338,310)
Net cash (Used in) Financing Activities		(35,240,475)	(34,939,322)
Effect of exchange rate fluctuations on cash and cash equivalents		2,149,910	2,379,320
Net Increase (Decrease) in Cash and Cash equivalents		8,374,190	(25,724,582)
Cash and cash equivalents – beginning of the period		980,022,955	865,639,995
Cash and Cash Equivalents – End of the Period	30	988,397,145	839,915,413

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BANK OF JORDAN
(PUBLIC SHAREHOLDING LIMITED COMPANY)
AMMAN – JORDAN
NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL INFORMATION
(REVIEWED NOT AUDITED)

1. General

- Bank of Jordan is a public shareholding company with headquarters in Amman – Jordan. It was registered under number (1983) On March 3, 1960, according to the Companies Law No. 33 for the Year 1962 with an authorized capital of JD 350,000 allocated over 70,000 shares at a par value of JD 5 per share. The Bank's authorized and paid-up capital was increased in several stages, the last of which took place in accordance to the resolution of the general assembly in their extraordinary meeting held on April 9, 2016 where the Bank's capital was increased from JD 155.1 million to become JD 200 million and for which all the legal procedures related to this decision were completed on April 19, 2016.
- The Bank provides all financial and banking services within its scope of activities. Those services are offered through its (76) branches and (19) branches in Palestine, the Bank branch in the Kingdom of Bahrain,(4) Branches in Iraq, and its subsidiaries in Syria and Jordan (Bank of Jordan - Syria, Excel for Financial Investments Company and Jordan Leasing Company). The bank is establishing a branch in the kingdom of Saudi Arabia as of the date of the consolidated financial information.
- The accompanying condensed consolidated interim financial information were approved by the Board of directors in their meeting dated July 26, 2026.

2. Basis of Preparation of Condensed Consolidated Interim Financial Information

- The accompanying condensed consolidated interim financial information have been prepared in accordance with the International Accounting Standard No. (34) "Interim Financial Reporting" as adopted by the Central Bank of Jordan.

The main differences between IFRS as it should be applied and what have been adopted by the Central Bank of Jordan are as follow:

- The group applies the going concern basis in the preparation of consolidated financial statements based on reasonable assumptions and expectations.
- When calculating credit losses against credit exposures, according to the instructions of the Central Bank of Jordan no (13/2018) "International Financial Reporting Standards (9)" dated June 6, 2018, and according to the of instructions the regulatory authorities in the countries in which the bank operates, whichever is more stringent, the main differences in calculation are:
 - Exclusion of the Debt instruments issued or guaranteed by the Jordanian Government, so that credit exposures issued or guaranteed by the Jordanian Government are treated with no credit losses.
 - When calculating credit losses against credit exposures, the results of the calculation are compared in accordance with International Financial Reporting Standard No. (9) with the instructions of the Central Bank of Jordan No. (8/2024) dated June 30, 2024 for each stage separately, and the stricter results are recorded.
- Interests, returns and commissions shall be suspended on non-performing credit facilities and funds granted to clients in accordance with the instructions of the Central Bank of Jordan and other related authorities in the countries the bank operates, which ever is more stringent.

- Assets seized by the Bank are shown in the consolidated statement of financial position among other assets at the value when seized by the Bank or at fair value, whichever is lower, and are individually reassessed on the date of the consolidated financial statements. Any impairment loss is recorded in the consolidated statement of profit or loss and consolidated financial statements while any increase in the value is not recorded as revenue. Subsequent increase is taken to the consolidated statement and statement of profit or loss to the extent of not exceeding the previously recorded impairment. In accordance to the instructions of the Central Bank of Jordan no.10/3/16234 dated October 10,2022, no further calculation for a gradual provision is recorded against real estate that is seized by the bank against debts provided keeping the balance of provisions for seized real estate which violate banks instructions, the provisions should be released against seized real estates that have been disposed.
- Additional provisions have been calculated in the condensed consolidated interim financial information against the bank's foreign investments in foreign countries within to the expected credit loss.

The net outcome of the differences between the Central Bank of Jordan instructions and the International Financial Reporting Standards is represented by the Bank booking additional provisions to comply with these instructions.

- The condensed consolidated interim financial information is prepared in accordance with the historical cost principle, except for financial assets which are stated at fair value through profit or loss, financial assets through other comprehensive income and other financial derivatives which are stated in fair value at the date of the condensed consolidated interim financial information. As the financial assets and liabilities are stated in fair value which were hedged for the risk in fair value changed.
- The reporting currency of the condensed consolidated interim financial information is the Jordanian Dinar, which is the functional currency of the Bank.
- The condensed consolidated interim financial information does not include all notes and information presented in the annual financial statements which were prepared according to the international financial reporting standards as adopted by the Central Bank of Jordan. The results of the six months ended June 30, 2026 do not indicate the expected results for the fiscal year ending December 31, 2026, and needed to be read in the same way as December 31, 2025, Furthermore, provisions have not been made on the period's profit as of June 30, 2026 in the same manner these would be conducted at the end of the fiscal year.

Condensed consolidated interim financial information includes the financial statements of the Bank and the subsidiary companies controlled by the Bank. Control is achieved when the Bank has the power to govern the financial and operating policies of the subsidiaries to obtain benefits from their activities. All intra-group transactions, balances, income, and expenses are eliminated.

The Bank has the following subsidiary companies as of June 30, 2026:

Name of Subsidiary	Paid-up Capital	Bank's Ownership Percentage %	Subsidiary's Nature of Business	Place of Operation	Acquisition Date
Bank of Jordan – Syria*	15 Billion Syrian - Lira	49	Banking Activities	Syria	May 17, 2008
Jordan Leasing Company	JD 20 Million	100	Finance Lease	Amman	October 24, 2011
Excel for Financial Investments Company	JD 3.5 Million	100	Financial Brokerage	Amman	March 23, 2006

Basis of Condensed Consolidated Intreim Financial Statements

- The condensed consolidated interim financial information for the bank and its subsidiaries under its control. Control is achieved when the Bank has the ability to control the financial and operational policies of subsidiaries in order to obtain benefits from their activities. Transactions, balances, revenue and expenses between the Bank and its subsidiaries are eliminated.
- The subsidiaries' financial information are prepared under the same accounting policies adopted by the Bank. If the subsidiaries apply different accounting policies than those used by the Bank, the necessary modifications shall be made to the subsidiaries' financial information ensure compliance with the accounting policies used by the Bank.
- The results of the subsidiary companies are incorporated into the condensed consolidated interim statement of profit or loss from the effective date of acquisition, which is the date when the Bank assumes actual control over the subsidiary. Moreover, the operating results of the disposed subsidiary are incorporated into the condensed consolidated interim statement of profit or loss up to the effective date of disposal which is the date on which the Bank losses control over the subsidiaries companies.
- Non-controlling interest represents the portion of equity not held by the Bank in the subsidiary.
- * The results of Bank of Jordan – Syria have been incorporated in the condensed consolidated interim financial information due to The Bank's power to govern the financial and operating policies and activities of the subsidiary.

3. Material accounting policies

The accounting policies used in the preparation of the condensed consolidated interim financial information for the period ended June 30 , 2026 are consistent with those used in the preparation of the annual consolidated financial statements for the year ended December 31, 2025. However, the Bank has adopted the following amendments and interpretation that was effective for all period after January 1, 2026 in preparing the condensed consolidated interim financial information for the Group and have not materially affected the amounts and disclosures in the condensed consolidated interim financial information for the period and prior years, which may have an impact on the accounting treatment of future transactions and arrangements.

New and Amended Accounting Standards Effective for the Current Period

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

IFRS Accounting Standards in issue but not yet effective

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

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

Management expects these new standards, interpretations and amendments to be adopted in the bank's consolidated financial statements during the initial application period. It also expects that the adoption of these new standards will not have any material impact on the financial statements during the initial application period, with the exception of IFRS (18) which relates to the reclassification and arrangements of financial statement items.

4. Significant Accounting Judgments and key Sources of Uncertainty Estimates

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

We believe that the estimates used in the preparation of these condensed consolidated interim financial information are consistent with those used in the annual consolidated financial statements for the year ended 2025.

5. Cash and Balances with Central Banks-Net

This item consists of the following:

	June 30, 2026 (Reviewed Not Audited) JD	December 31, 2025 (Audited) JD
Cash at vaults	191,490,360	162,387,393
Balances at Central Banks:		
- Current and on demand accounts	198,743,236	163,780,333
- Term and notice deposits	527,901,165	432,906,203
- Certificates of deposit	14,700,000	34,100,000
- Cash reserve required	121,919,630	123,718,725
Balances at Central Banks - Gross	863,264,031	754,505,261
Less: Expected credit loss	(1,636,601)	(1,313,730)
Balances at Central Banks - Net	861,627,430	753,191,531
Total	1,053,117,790	915,578,924

- The balances were distributed according to the credit stages as follows:

	As of June 30, 2026 (Reviwed Not Audited)			
Item	Stage One JD	Stage Two JD	Stage Three JD	Total JD
Balance at the beginning of the year	683,531,123	70,974,138	-	754,505,261
New balances during the period	71,394,003	3,640,866	-	75,034,869
Settled balances	-	-	-	-
	754,925,126	74,615,004	-	829,540,130
Transferred to stage one	-	-	-	-
Transferred to stage two	-	-	-	-
Transferred to stage three	-	-	-	-
The effect of change in classification between the three stages during the period	-	-	-	-
Changes due to the adjustments	34,700,588	-	-	34,700,588
Adjusment due to exchange rates fluctuations	(976,687)	-	-	(976,687)
Balance at the End of the Period	788,649,027	74,615,004	-	863,264,031
Balance as of December 31, 2025	683,531,123	70,974,138	-	754,505,261

The movement in the allowance for expected credit losses is summarised below:

Item	As of June 30, 2026 (Reviewed Not Audited)			
	Stage One	Stage Two	Stage Three	Total
	JD	JD	JD	JD
Balance at the beginning of the year	109,480	1,204,250	-	1,313,730
New balances during the period	3,680	298,225	-	301,905
Settled balances	-	-	-	-
	113,160	1,502,475	-	1,615,635
Transferred to stage one	-	-	-	-
Transferred to stage two	-	-	-	-
Transferred to stage three	-	-	-	-
Impact on allowance – at period end due to adjustments among the three stages	-	-	-	-
Changes due to the adjustments	21,085	-	-	21,085
Adjustment due to exchange rates fluctuations	(119)	-	-	(119)
Balance at the End of the Period	134,126	1,502,475	-	1,636,601
Balance as of December 31, 2025	109,480	1,204,250	-	1,313,730

- Statutory reserve balance amounted to JD 121,919,630 as of June 30, 2026 (123,718,725 as of December 31, 2025).
- Except for the statutory cash reserve, restricted balances amounted to JD 2,266,165 as of June 30, 2026 (2,271,203 as of December 31, 2025).
- Time and notice deposit include JD 10,635,000 maturing within a period exceeding three months as of June 30, 2026 (10,635,000 as of December 31, 2025).
- Expected credit losses allowance was not calculated against Central Bank of Jordan balances as of June 30, 2026 and December 31, 2025 in accordance with the Central Bank of Jordan Instructions No.13/2018 on June 6, 2018 regarding the implementation of International Financial Reporting Standard No. (9).

6. Balances with Banks and Financial Institutions-Net

This item consists of the following:

	Local Banks and Financial Institutions		Foreign Banks and Financial Institutions		Total	
	June 30, 2026 (Reviewed Not Audited) JD	December 31, 2025 (Audited) JD	June 30, 2026 (Reviewed Not Audited) JD	December 31, 2025 (Audited) JD	June 30, 2026 (Reviewed Not Audited) JD	December 31, 2025 (Audited) JD
Current accounts and demand deposits	-	-	50,507,624	78,363,136	50,507,624	78,363,136
Deposits maturing within 3 months or less	65,344,000	88,453,860	64,698,445	68,704,585	130,042,445	157,158,445
Gross Balance	65,344,000	88,453,860	115,206,069	147,067,721	180,550,069	235,521,581
<u>Less: Expected credit loss</u>	<u>(685)</u>	<u>(4,253)</u>	<u>(91,573)</u>	<u>(96,538)</u>	<u>(92,258)</u>	<u>(100,791)</u>
Net Balance	65,343,315	88,449,607	115,114,496	146,971,183	180,457,811	235,420,790

- The expected credit loss provision on balances with banks and financial institutions were distributed according to credit stages as follows:

	As of June 30, 2026 (Reviewed Not Audited)			
Item	Stage One JD	Stage Two JD	Stage Three JD	Total JD
Balance at the beginning of the year	235,421,450	-	100,131	235,521,581
New balances during the period	46,264,650	-	-	46,264,650
Settled balances	(116,094,612)	-	(697)	(116,095,309)
	165,591,488		99,434	165,690,922
Transferred to stage one	-	-	-	-
Transferred to stage two	-	-	-	-
Transferred to stage three	-	-	-	-
The effect of changes in classification between the three stages during the period	-	-	-	-
Changes due to the adjustments	15,191,079	-	-	15,191,079
Adjustment due to exchange rates fluctuations	(331,912)	-	(20)	(331,932)
Total Balance at the End of the Period	180,450,655	-	99,414	180,550,069
Balance as of December 31, 2025	235,421,450	-	100,131	235,521,581

- The following is a summary of the movement on the allowance for expected credit losses:

Item	As of June 30, 2026 (Reviewed Not Audited)			
	Stage One	Stage Two	Stage Three	Total
	JD	JD	JD	JD
Balance at the beginning of the year	15,580	-	85,211	100,791
Credit loss during the period	2,541	-	-	2,541
Recovered expected credit loss amount from settlement	(9,307)	-	(593)	(9,900)
	8,814	-	84,618	93,432
Transferred to stage one	-	-	-	-
Transferred to stage two	-	-	-	-
Transferred to stage three	-	-	-	-
Impact on allowance – at period end due to adjustments among the three stages	-	-	-	-
Changes due to the adjustments	(554)	-	-	(554)
Adjustment due to exchange rates fluctuations	(599)	-	(21)	(620)
Total Balance at the End of the Period	7,661	-	84,597	92,258
Balance as of December 31, 2025	15,580	-	85,211	100,791

- Non-interest-bearing balances at banks and financial institutions amounted to JD 27,321,722 as of June 30, 2026 (JD 23,054,248 as of December 31, 2025).
- Restricted balances at banks and financial institutions amounted to JD 6,150,414 as of June 30, 2026 (JD 6,682,055 as of December 31, 2025).
- The balances of banks and financial institutions are classified within the first and third phase in accordance with the requirements of IFRS 9 and there are no transfers between the (first, second and third) stages or non-existent balances during the period ending June 30, 2026.

7. Deposits with banks and financial institutions-Net

This item consists of the following:

	Local Banks and Financial Institutions		Foreign Banks and Financial Institutions		Total	
	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
	(Reviewed Not Audited)	(Audited)	(Reviewed Not Audited)	(Audited)	(Reviewed Not Audited)	(Audited)
	JD	JD	JD	JD	JD	JD
Deposits maturing within 3 to 6 months	-	-	-	704,000	-	704,000
Deposits maturing within 6 to 9 months	-	-	-	707,520	-	707,520
Deposits maturing within 9 months to 1 year	-	-	-	-	-	-
Deposits maturing within more than 1 year	-	-	-	-	-	-
Gross Balance	-	-	-	1,411,520	-	1,411,520
Less: Expected credit loss	-	-	-	(7,722)	-	(7,722)
Net Balance	-	-	-	1,403,798	-	1,403,798

- Deposits with banks and financial institutions are distributed to credit stages according as follows:

Item	As of June 30, 2026 (Reviwed Not Audited)			
	Stage One	Stage Two	Stage Three	Total
	JD	JD	JD	JD
Balance at the beginning of the year	1,411,520	-	-	1,411,520
New balances during the period	-	-	-	-
Settled balances	(1,279,190)	-	-	(1,279,190)
	132,330	-	-	132,330
Transferred to stage one	-	-	-	-
Transferred to stage two	-	-	-	-
Transferred to stage three	-	-	-	-
Changes due to the adjusments	-	-	-	-
Adjusment due to exchange rates fluctuations	(132,330)	-	-	(132,330)
Balance at the End of the Period	-	-	-	-
Balance as of December 31, 2025	1,411,520	-	-	1,411,520

- The following is a summary of the movement on the provision for expected credit losses according to the credit stages:

Item	As of June 30, 2026 (Reviwed Not Audited)			
	Stage One	Stage Two	Stage Three	Total
	JD	JD	JD	JD
Balance at the beginning of the period	7,722	-	-	7,722
Credit loss during the period	-	-	-	-
Expected credit loss returned on settled balance	(6,999)	-	-	(6,999)
	723	-	-	723
Transferred to stage one	-	-	-	-
Transferred to stage two	-	-	-	-
Transferred to stage three	-	-	-	-
Changes due to the adjusments	-	-	-	-
Adjusment due to exchange rates fluctuations	(723)	-	-	(723)
Total Balance at the End of the Period	-	-	-	-
Balance as of December 31, 2025	7,722	-	-	7,722

- There is no deposits with the banks and institutions in the Hashemite Kingdom of Jordan as of June 30, 2026 and December 31, 2025 and no deposits outside the Hashemite Kingdom of Jordan as of June 30, 2026 (JD 1,411,520 deposits outside Jordan as of December 31, 2025).
- The balances of banks and financial institutions are classified within the first stage in accordance with the requirements of IFRS 9 and there are no transfers between the (first, second and third) stages or written off balances during the period ending June 30, 2026.
- There are no restricted deposits as of June 30, 2026 and December 31, 2025.

8. Financial Assets at Fair Value through Profit for Loss

This item consists of the following:

	June 30, 2026 (Reviwed not audited)	December 31, 2025 (Audited)
	JD	JD
Quoted shares in local active markets	153,266	167,983
Unquoted shares in local active markets	244,876	221,678
	398,142	389,661

9. Financial Assets at Fair Value through Other Comprehensive Income

This item consists of the following:

	June 30, 2026 (Revised not audited)	December 31, 2025 (Audited)
	JD	JD
Quoted shares in local active markets	8,628,930	7,354,369
Unquoted shares in local active markets*	4,942,832	4,823,017
Quoted shares in foreign active markets	52,838,835	8,790,453
Unquoted shares in foreign active markets*	912,189	65,827,812
Total of equity instruments	67,322,786	86,795,651
Government bonds	65,320,472	77,966,288
Total of debt instruments	65,320,472	77,966,288
Total	132,643,258	164,761,939

- Cash dividends from financial assets at fair value through comprehensive income amounted to JD 697,900 for the six-month period ended June 30, 2026 (JD 635,165 for the six-month period ended June 30, 2025).

- * The fair value of the unquoted investments is calculated based on the following :
 - The Bank's share of the net assets using the latest audited financial statements of the investee company.
 - According to the methods of multiples and discounted cash flows, which are considered among the third level methods in accordance with the requirements of International Financial Reporting Standard No. (13).
 - Using observable market inputs.

Financial assets at Fair Value through other comprehensive income are distributed to credit stages according as follows:

Item	As of June 30, 2026 (Revised Not Audited)			
	Stage One JD	Stage Two JD	Stage Three JD	Total JD
Balance at the beginning of the year	77,966,288	-	-	77,966,288
New balances during the period	42,311,070	-	-	42,311,070
Settled balances	(54,956,886)	-	-	(54,956,886)
	65,320,472	-	-	65,320,472
Transferred to stage one	-	-	-	-
Transferred to stage two	-	-	-	-
Transferred to stage three	-	-	-	-
Changes due to the adjustments	-	-	-	-
Balance at the End of the Period	65,320,472	-	-	65,320,472
Balance as of December 31, 2025	77,966,288	-	-	77,966,288

- The following is a summary of the movement on the allowance for expected credit losses against debt instruments within financial assets at fair value through other comprehensive income:

Item	As of June 30, 2026 (Revised Not Audited)			
	Stage One JD	Stage Two JD	Stage Three JD	Total JD
Balance at the beginning of the year	-	-	-	-
Credit loss during the period	-	-	-	-
Expected credit loss reversal- settled balances	-	-	-	-
Transferred to stage one	-	-	-	-
Transferred to stage two	-	-	-	-
Transferred to stage three	-	-	-	-
Changes due to the adjustments	-	-	-	-
Total Balance at the End of the Period	-	-	-	-
Balance as of December 31, 2025	-	-	-	-

- An allowance for expected credit losses has not been calculated in accordance with the requirements of International Financial Reporting Standard No. (9) on debt instruments within financial assets at fair value through the statement of comprehensive income as of June 30, 2026, in accordance with the instructions of the Central Bank of Jordan No. 13/2018 dated June 6, 2018. Regarding the application of International Financial Reporting Standard No. (9).

10. Direct Credit Facilities at Amortized Cost-Net

This item consists of the following:

	June 30, 2026 (Reviewed Not Audited)	December 31, 2025 (Audited)
	JD	JD
Individuals (Retail Customers):	560,267,869	552,651,722
Overdraft accounts	46,138,110	37,062,896
Loans and discounted bills*	465,786,034	469,101,823
Credit cards	48,343,725	46,487,003
Real estate loans	223,394,943	224,133,151
Corporate:	731,686,036	658,783,746
Large corporate customers	526,741,061	471,518,552
Overdraft accounts	43,993,017	44,332,792
Loans and discounted bills*	482,748,044	427,185,760
SMEs	204,944,975	187,265,194
Overdraft accounts	35,906,276	34,383,256
Loans and discounted bills*	169,038,699	152,881,937
Government and public sector	298,508,231	306,838,273
Total	1,813,857,079	1,742,406,892
<u>Less: expected credit loss provision</u>	(166,910,113)	(157,425,757)
<u>Less: Interest in suspense</u>	(15,845,914)	(13,337,136)
Net Direct Credit Facilities	1,631,101,052	1,571,643,999

* Net after deducting interest and commission received in advance amounting to JD 20,168,016 as of June 30, 2026 (JD 22,314,494 as of December 31, 2025).

- Non-performing credit facilities amounted to JD 163,893,952 representing (9%) of the direct credit facilities balance as of June 30, 2026 (JD 161,320,510 representing (9.3%) as of December 31, 2025).
- Non-performing credit facilities after deducting the suspended interest amounted to JD 148,390,016 representing (8.3%) of direct credit facilities after deducting the suspended interest as of June 30, 2026 (JD 148,196,921 representing (8.6%) as of December 31, 2025).
- There are no Credit facilities granted to and guaranteed by the Jordanian Government as of June 30, 2026 and December 31, 2025), Moreover, credit facilities granted to the public sector in Palestine amounted to JD 78,229,790 as of June 30, 2026 (JD 86,418,032 as of December 31, 2025).

- Total direct credit facilities distribution on stages during the period/year as follows:

For the period ended June 30, 2026 (Reviewed Not Audited)

Item	Stage One		Stage Two		Stage Three		Total
	Individual Level	Collective Level	Individual Level	Collective Level	Individual Level	Collective Level	
	JD	JD	JD	JD	JD	JD	
Balance at the beginning of the year	770,586,093	495,466,582	138,684,471	176,349,236	161,320,510	1,742,406,892	
New facilities During the period	70,800,699	52,913,014	92,761	11,888,709	4,665,816	140,360,999	
Facilities settled	(17,810,015)	(30,411,902)	(1,687,144)	(9,034,387)	(9,976,484)	(68,919,932)	
Transfer to Stage One	823,576,777	517,967,694	137,090,088	179,203,558	156,009,842	1,813,847,959	
Transfer to Stage Two	12,503,128	34,725,051	(12,503,128)	(34,691,031)	(34,020)	-	
Transfer to Stage Three	(13,374,543)	(23,351,661)	13,473,226	24,487,365	(1,234,387)	-	
Effect on the allowance at the end of the period as a result of classification changes between the three stages during the period	(68,246)	(698,290)	(968,132)	(7,526,983)	9,261,651	-	
Changes due to adjustments	186,663	(1,354,936)	(1,047,143)	(139,345)	21,300	(2,333,461)	
Written-off facilities transferred off the consolidated statement of financial position	25,855,609	(11,465,721)	(10,733,083)	(259,580)	211	3,397,436	
Adjustment due to exchange rates fluctuations	-	-	-	-	(40,983)	(40,983)	
Balance at the end of the Period	(630,068)	(19,194)	(274,688)	(260)	(89,662)	(1,013,872)	
	848,049,320	515,802,943	125,037,140	161,073,724	163,893,952	1,813,857,079	

For the year ended December 31, 2025 (Audited)

Item	Stage One		Stage Two		Stage Three		Total
	Individual Level	Collective Level	Individual Level	Collective Level	Individual Level	Collective Level	
	JD	JD	JD	JD	JD	JD	
Balance at the beginning of the year	685,829,584	523,891,138	159,731,860	154,146,065	163,422,800	1,687,021,447	
New facilities during the year	188,212,611	109,215,686	7,392,120	18,233,299	4,204,258	327,257,974	
Facilities settled	(90,020,772)	(62,426,133)	(6,550,390)	(13,948,218)	(12,708,134)	(185,653,647)	
Transferred to Stage One	784,021,423	570,680,691	160,573,590	158,431,146	154,918,924	1,828,625,774	
Transferred to Stage Two	53,877,701	11,551,073	(53,623,845)	(11,529,160)	(275,769)	-	
Transferred to Stage Three	(36,150,357)	(49,101,513)	36,432,210	49,847,988	(1,028,328)	-	
Effect on the allowance at the end of the year as a result of classification changes between the three stages during the year	(8,041,502)	(7,724,851)	(17,369,022)	(18,108,999)	51,244,374	-	
Changes due to adjustments	(661,669)	(754,313)	(3,333,829)	(1,770,034)	(1,492,998)	(8,012,843)	
Written-off facilities transferred off the consolidated statements financial position	(24,236,107)	(29,241,942)	15,239,453	(536,073)	69,516	(38,705,153)	
Adjustment due to exchange rates fluctuations	-	-	-	-	(42,310,306)	(42,310,306)	
Balance at the end of the Year	1,776,604	57,437	765,914	14,368	195,097	2,809,420	
	770,586,093	495,466,582	138,684,471	176,349,236	161,320,510	1,742,406,892	

- The movement on the expected credit loss provision during the period/year was as follows:

For the period ended June 30, 2026 (Reviewed Not Audited)

Item	Stage One		Stage Two		Stage Three	Total
	Individual Level	Collective Level	Individual Level	Collective Level	JD	JD
	JD	JD	JD	JD		
Balance at the beginning of the year	11,619,849	1,808,883	5,298,696	23,507,898	115,190,431	157,425,757
Credit loss on new balances during the period	107,148	240,908	718	2,664,730	11,850,121	14,863,625
Retrieved from credit loss reversal on matured facilities	(28,312)	(271,777)	(151,048)	(1,334,355)	(7,922,382)	(9,707,874)
Transfer to Stage One	11,698,685	1,778,014	5,148,366	24,838,273	119,118,170	162,581,508
Transfer to Stage Two	72,263	640,589	(72,263)	(636,762)	(3,827)	-
Transfer to Stage Three	(76,299)	(117,609)	172,147	355,388	(333,627)	-
Effect on the allowance at the end of the period as a result of classification changes between the three stages during the period	(5,469)	(2,509)	(35,616)	(133,178)	176,772	-
Changes due to the adjustments	(52,328)	(526,532)	(30,305)	122,799	4,860,064	4,373,698
Written-off facilities transferred off the consolidated statements of financial position	(395,592)	(102,510)	(207,428)	286,279	14	(419,237)
Adjustment due to exchange rates fluctuations	-	-	-	-	(39,919)	(39,919)
Balance at the End of the period	11,211,564	1,669,236	5,099,859	24,832,590	124,096,864	166,910,113

For the year ended December 31, 2025 (Audited)

Item	Stage One		Stage Two		Stage Three	Total
	Individual Level	Collective Level	Individual Level	Collective Level	JD	JD
	JD	JD	JD	JD		
Balance at the beginning of the year	11,610,078	1,903,980	6,182,675	21,307,601	129,034,320	170,038,654
Credit loss on new balances during the year	314,575	493,921	140,220	3,342,532	7,417,214	11,708,462
Expected credit loss reversal of matured facilities	(422,425)	(309,892)	(60,001)	(1,856,352)	(9,942,168)	(12,590,838)
Transferred to Stage One	11,502,228	2,088,009	6,262,894	22,793,781	126,509,366	169,156,278
Transferred to Stage Two	396,910	189,541	(358,309)	(187,308)	(40,834)	-
Transferred to Stage Three	(101,072)	(178,161)	316,533	454,361	(491,661)	-
Effect on the allowance at the end of the year as a result of classification changes between the three stages during the period	(8,466)	(37,043)	(1,822,069)	(360,016)	2,227,594	-
Changes due to the adjustments	(288,538)	(144,033)	220,007	464,876	19,769,705	20,022,017
Written-off facilities transferred off the consolidated statements of financial position	73,658	(110,724)	637,154	333,900	(3,269)	930,719
Adjustment due to exchange rates fluctuations	-	-	-	-	(33,705,261)	(33,705,261)
Balance at the End of the Year	11,619,849	1,808,883	5,298,696	23,507,898	115,190,431	157,425,757

The following is the movement on the expected credit loss provision against direct credit facilities according to the business sector:

For the period ended June 30, 2026 (Reviewed not Audited)	Individual (Retail Customers)	Real Estate Loans	Corporates		Government and Public sector	Total
			Large Corporate Customers	SMEs		
	JD	JD	JD	JD	JD	JD
Balance at the beginning of the year	81,025,809	7,815,723	36,037,788	30,417,629	2,128,808	157,425,757
Impairment loss of new facilities during the period	9,932,294	1,076,884	536,669	3,317,778	-	14,863,625
Reversed from impairment loss of the settled balances	(3,015,134)	(377,256)	(4,781,745)	(1,533,739)	-	(9,707,874)
	87,942,969	8,515,351	31,792,712	32,201,668	2,128,808	162,581,508
Effect on the provision at the end of the period as a result of classification between three stages during the period	3,803,226	16,311	21,688	532,473	-	4,373,698
Changes due to the adjustments	210,059	51,622	(229,970)	(175,288)	(275,660)	(419,237)
Written-off balances transferred to off consolidated statement of financial position	(37,643)	-	-	(2,276)	-	(39,919)
Adjustment due to exchange rates fluctuations	38,683	2,932	232,583	139,865	-	414,063
Balance at the End of the period	91,957,294	8,586,216	31,817,013	32,696,442	1,853,148	166,910,113

Distributed as follow:

Provision on individual level	995,226	2,599,593	31,776,629	32,505,585	1,853,148	69,730,181
Provision on collective level	90,962,068	5,986,623	40,384	190,857	-	97,179,932
Balance at the End of the Period	91,957,294	8,586,216	31,817,013	32,696,442	1,853,148	166,910,113

For the year ended December 31, 2025 (Audited)	Individual (Retail Customers)	Real Estate Loans	Corporates		Government and Public sector	Total
			Large Corporate Customers	SMEs		
	JD	JD	JD	JD	JD	JD
Balance – Beginning of the year	79,238,687	11,442,586	44,199,743	33,278,534	1,879,104	170,038,654
Impairment loss of new facilities during the year	7,984,512	1,192,430	463,341	2,068,179	-	11,708,462
Reversed from impairment loss of the settled balances	(4,406,433)	(5,736,472)	(880,688)	(1,567,245)	-	(12,590,838)
	82,816,766	6,898,544	43,782,396	33,779,468	1,879,104	169,156,278
Effect on the allowance at the end of the year as a result of classification changes between the three stages during the year	12,937,651	1,337,818	473,814	5,272,734	-	20,022,017
Changes due to the adjustments	100,198	121,413	293,990	165,414	249,704	930,719
Written-off balances transferred to off consolidated statement of financial position	(15,223,555)	(620,269)	(8,696,493)	(9,164,944)	-	(33,705,261)
Adjustment due to exchange rates fluctuations	394,749	78,217	184,081	364,957	-	1,022,004
Balance at the End of the Year	81,025,809	7,815,723	36,037,788	30,417,629	2,128,808	157,425,757

Distributed as follow:

Provision on individual level	894,077	2,290,515	35,996,783	30,305,729	2,128,808	71,615,912
Provision on collective level	80,131,732	5,525,208	41,005	111,900	-	85,809,845
Balance at the End of the Year	81,025,809	7,815,723	36,037,788	30,417,629	2,128,808	157,425,757

Interest in Suspense:

The following is the movement on the interest in suspense:

For the period ended June 30, 2026 (Reviewed not Audited)	Corporates				Total
	Individual (Retail Customers)	Real Estate Loans	Large Corporate Customers	SMEs	
	JD	JD	JD	JD	
Balance at the Beginning of the year	2,913,131	2,874,007	2,609,039	4,940,959	13,337,136
Add: interest suspended during the Period	575,354	398,262	357,911	1,327,480	2,659,007
Less: interest in suspense reversed to revenue	(25,629)	(48,602)	(12,453)	(56,752)	(143,436)
Adjustments due to change in the exchange rate	1,555	(325)	(22,862)	15,903	(5,729)
Written off facilities transferaed to off financial position items	(1,064)	-	-	-	(1,064)
Balance at the End of the Period	3,463,347	3,223,342	2,931,635	6,227,590	15,845,914

For the year ended December 31, 2025 (Audited)	Corporates				Total
	Individual (Retail Customers)	Real Estate Loans	Large Corporate Customers	SMEs	
	JD	JD	JD	JD	
Balance at the Beginning of the Year	3,073,537	3,555,756	4,072,827	7,506,462	18,208,582
Add: interest suspended during the year	586,301	276,394	932,957	2,280,384	4,076,036
Less: interest in suspense reversed to revenue	(52,688)	(166,664)	(25,450)	(171,075)	(415,877)
Translation differences	3,787	1,548	50,560	39,984	95,879
Written off facilities transferaed to off financial position items	(697,806)	(793,027)	(2,421,855)	(4,714,796)	(8,627,484)
Balance at the End of the Period	2,913,131	2,874,007	2,609,039	4,940,959	13,337,136

Direct credit facilities are distributed in accordance with geographical distribution and economic sectors as following:

	Total			
	Inside the Kingdom	Outside the Kingdom	June 30, 2026	December 31, 2025
	JD	JD	JD	JD
Financial	1,812,474	19,500,093	21,312,567	8,683,271
Industrial	137,261,803	24,614,474	161,876,277	126,233,747
Trading	257,137,966	120,177,221	377,315,187	353,585,943
Real estate	204,393,089	19,001,854	223,394,943	224,133,151
Constructions	15,135,759	22,873,146	38,008,905	38,685,585
Agriculture	12,734,884	6,708,979	19,443,863	16,292,505
Tourism, restaurants and public facilities	68,399,911	36,292,108	104,692,019	107,136,541
Shares	9,335,900	-	9,335,900	10,711,508
Individuals	452,395,911	107,573,276	559,969,187	550,106,368
Government and public sector	220,278,441	78,229,790	298,508,231	306,838,273
Total	1,378,886,138	434,970,941	1,813,857,079	1,742,406,892

11. Financial Assets at Amortized Cost - Net

This item consists of the following:

	June 30, 2026 (Reviewed Not Audited)	December 31, 2025 (Audited)
	JD	JD
Quoted Financial Assets :		
Governmental treasury bonds and bills guaranteed by the government	153,237,809	120,217,633
Banks and corporates bonds and debentures	-	10,657,868
Total financial assets quoted in the market	153,237,809	130,875,501
Unquoted Financial Assets :		
Corporate bonds and debentures	21,270,000	21,270,000
Foreign Government Bonds	59,596,635	94,857
Total financial assets unquoted in the market	80,866,635	21,364,857
Total financial assets at amortized cost	234,104,444	152,240,358
<u>Less:</u> allowance for expected credit loss	(303,315)	(335,724)
Net financial assets at amortized cost	233,801,129	151,904,634

Analysis of bonds and bills

	June 30, 2026 (Reviewed Not Audited)	December 31, 2025 (Audited)
	JD	JD
Financial Assets with Fixed-interest rate	234,104,444	152,240,358
	234,104,444	152,240,358

Financial assets at amortized cost credit stages distribution was as follows:

As of June 30, 2026				
Item	Stage One	Stage Two	Stage Three	Total
	JD	JD	JD	JD
Balance – Beginning of the period	152,240,358	-	-	152,240,358
New investment during the period	108,022,333	-	-	108,022,333
Matured investments	(26,134,018)	-	-	(26,134,018)
	234,128,673	-	-	234,128,673
Transferred to stage one	-	-	-	-
Transferred to stage two	-	-	-	-
Transferred to stage three	-	-	-	-
Changes due to adjustments	(15,336)	-	-	(15,336)
Adjustments due to exchange rates fluctuations	(8,893)	-	-	(8,893)
Balance – End of the period	234,104,444	-	-	234,104,444
Balance as of December 31, 2025	152,240,358	-	-	152,240,358

The movement on the expected credit loss provision was as follows:

As of June 30, 2026				
Item	Stage One	Stage Two	Stage Three	Total
Balance – Beginning of the period	335,724	-	-	335,724
Credit loss during the period	3,073	-	-	3,073
Expected credit loss reversal on matured investments	(3,609)	-	-	(3,609)
	335,188	-	-	335,188
Transferred to stage one	-	-	-	-
Transferred to stage two	-	-	-	-
Transferred to stage three	-	-	-	-
Changes due to adjustments	(31,873)	-	-	(31,873)
Balance – End of the period	303,315	-	-	303,315
Balance as of December 31, 2025	335,724	-	-	335,724

The maturities of financial assets at amortized cost are as follows:

As of June 30, 2026 (Reviewed not audited)						
Up to 1 Month	1 Month and Up to 3 Months	3 Months and Up to 6 Months	6 Months and Up to 1 Year	1 Year and Up to 3 Years	Over 3 Years	Total
JD	JD	JD	JD	JD	JD	JD
59,510,000	-	2,169,623	23,583,630	104,022,085	44,819,106	234,104,444
As of December 31, 2025 (Audited)						
Up to 1 Month	1 Month and Up to 3 Months	3 Months and Up to 6 Months	6 Months and Up to 1 Year	1 Year and Up to 3 Years	Over 3 Years	Total
JD	JD	JD	JD	JD	JD	JD
2,836,451	21,292,868	1,999,886	2,083,000	82,762,194	41,265,959	152,240,358

12. Property and Equipment

This item consists of the following:

	June 30, 2026 (Reviewed Not Audited)	December 31, 2025 (Audited)
	JD	JD
Property and equipment (A)	44,228,724	43,925,561
Right of use assets (B)	21,491,887	23,206,699
Net Balance	65,720,611	67,132,260

- A. Additions to property and equipment during the period ended June 30, 2026 amounted to JD 3,271,600 (JD 4,078,058 during the period ended June 30, 2025); Depreciation expense for the period ended June 30, 2026 amounted to JD 2,821,015 (JD 2,617,452 for the period ended June 30, 2025).
- B. Additions to right of use of assets during the period ended June 30, 2026 amounted to - 1,056,634 (JD 6,434,808 during the period ended June 30, 2025); Depreciation expense for the period amounted to JD 2,770,646 June 30, 2026 (JD 2,687,819 for the period ended June 30, 2025).

13. Other Assets

This item consists of the following:

	June 30, 2026 (Reviewed Not Audited)	December 31, 2025 (Audited)
	JD	JD
Accrued interest and commission income	10,991,972	11,807,551
Prepaid expenses	8,053,150	4,238,707
Assets seized by the Bank in repayment of non-performing debts*	81,933,607	78,867,594
Clearance cheques	954,507	4,344,360
Advance payments on the acquisition of lands and real estates	3,621,799	3,619,015
Paid guarantees	278,263	299,023
Prepaid tax expenses	7,345,517	3,341,785
Financial derivatives	66,925	-
Accounts receivables and other debit balances	9,071,330	10,989,045
	122,317,070	117,507,080

- * The following is the movement on assets seized by the Bank in repayment of non-performing debts:

	Seized Assets	
	For the Six-Month Period Ended June 30, 2026 (Reviewed Not Audited)	For the Year Ended December 31, 2025 (Audited)
	JD	JD
Balance at the Beginning of the Year	88,164,695	83,639,083
Additions	5,077,411	8,385,307
Disposals	(1,002,291)	(3,859,695)
End of the period / year balance	92,239,815	88,164,695
Impairment provision of assets foreclosed by the Bank **	(10,306,208)	(9,297,101)
Balance at the End of the period / year	81,933,607	78,867,594

- According to the Jordanian Banks' Law, buildings and plots of lands seized by the Bank in repayment of debts from clients should be sold within two years from the foreclosure date. However, the Central Bank of Jordan may extend this period for two more years in exceptional cases.
- The assets seized by the Bank in repayment of Debts from clients appear in the consolidated statement of financial position within other assets either at the value at which the assets were seized at, or the fair value depending on whichever is lower. The assets are evaluated at the date of the condensed consolidated interim financial information, where any decrease in values is recorded as loss in the consolidated statement of profit or loss and other comprehensive income. The increase is not recognized as revenue, instead, it is reflected in the consolidated statement of profit or loss and other comprehensive income limited to the previously recorded impairment value. As of the beginning of the year 2015, a gradual provision was calculated for the expropriated real estate against debts that had been expropriated for a period of time more than 4 years based on the Central Bank of Jordan Circular No. 10/1/4076 dated March 27, 2014, and No.10/1/2510 dated February 14, 2017, noting that the Central Bank of Jordan has issued Circular No. 10/1/13967 on October 25, 2018, approving the extension of the circular. No. 10/1/16607 dated December 17, 2017, in which confirmed the deferred of calculating the allowance until the end of the year 2019, In accordance with the circular of the Central Bank of Jordan NO. 10/3/16234 dated October 10, 2022, the gradual provision for the seized assets was suspended, provided that the allocated provisions for the expropriated real estate in violation of the provisions of the Banking Law are maintained, and only the allocated provision is released against any of the violating real estate that are disposed of.

** The movement on Provision for assets foreclosed by The Bank is as follow:

	For the Six- Month Period Ended on June 30, 2026 (Not audited)	For the Year Ended on December 31, 2025 (Audited)
	JD	JD
Balance at the Beginning of the Year	9,297,101	9,561,152
Additions during the period / Year	1,021,535	-
(Recovered) during the Period/Year	(12,428)	(264,051)
Balance at the End of the Period/Year	10,306,208	9,297,101

14. Banks and Financial Institutions' Deposits

This item consists of the following:

	June 30,2026 (Reviewed Not Audited)			December 31, 2025 (Audited)		
	Inside The kingdom JD	Outside The kingdom JD	Total JD	Inside The kingdom JD	Outside The kingdom JD	Total JD
Current and demand accounts	-	41,602,019	41,602,019	-	6,003,718	6,003,718
Deposits maturing within 3 months	-	64,334,087	64,334,087	-	23,080,579	23,080,579
Deposits maturing within 3-6 months	-	-	-	-	-	-
Deposits maturing within 6-9 months	-	-	-	-	-	-
Deposits maturing within 9-12 months	-	-	-	-	-	-
Deposits maturing within more than a year	-	-	-	-	-	-
Total	-	105,936,106	105,936,106	-	29,084,297	29,084,297

15. Customer Deposits

Details of this item are as follows:

June 30, 2026 (Reviewed Not Audited)					
Description	Individuals JD	Corporations JD	SME's JD	Government and Public sector JD	Total JD
Current and demand accounts	289,722,861	99,144,886	191,722,868	16,753,854	597,344,469
Saving deposits	827,260,825	92,459	2,734,561	5,470	830,093,315
Term deposits	685,150,458	114,590,213	37,913,261	97,291,359	934,945,291
Certificates of deposits	152,665,405	-	450,121	-	153,115,526
Total	1,954,799,549	213,827,558	232,820,811	114,050,683	2,515,498,601

December 31, 2025 (Audited)					
Description	Individuals JD	Corporations JD	SME's JD	Government and Public sector JD	Total JD
Current accounts	293,757,201	71,247,357	162,026,586	7,499,860	534,531,004
Saving deposits	826,869,326	463,726	2,423,883	10,079	829,767,014
Term deposits	708,842,380	111,920,368	46,716,823	13,857,005	881,336,576
Certificates of deposits	139,795,680	-	496,473	-	140,292,153
Total	1,969,264,587	183,631,451	211,663,765	21,366,944	2,385,926,747

- The Government of Jordan and the public sector deposits inside the Kingdom amounted JD 97,723,437 equivalent to 3.88% of total deposits as of June 30, 2026 (JD 10,790,052 equivalent to 0.45% of total deposits as of December 31, 2025).
- Non-interest-bearing deposits amounted to JD 737,807,546 equivalent to 29.33% of total deposits as of June 30, 2026 (JD 684,190,207 equivalent to 28.68% of total deposits as of December 31, 2025).
- Restricted deposits amounted to JD 21,363,943 equivalent to 0.85 % of total deposits as of June 30, 2026 (JD 16,672,653 equivalent to 0.70% of total deposits as of December 31, 2025).
- Dormant deposits amounted to JD 64,681,311 as of June 30, 2026 (JD 65,905,094 as of December 31, 2025).

16. Sundry Provisions

The details of this item are as follows:

	Beginning balance of the year JD	Provision Created During the period/year JD	Provision Used During the period/year JD	Foreign Currencies Differences JD	Ending Balance of the period/year JD
For the six months ended June 30, 2026					
Provision for end-of-service indemnity	3,435,118	310,859	(346,848)	(70)	3,399,059
Provision for lawsuits raised against the Bank	470,278	185,034	(95,873)	-	559,439
Sundry provisions	465,017	(399,785)	(48,063)	3,237	20,406
	4,370,413	96,108	(490,784)	3,167	3,978,904
For the year ended December 31, 2025					
Provision for end-of-service indemnity	4,624,546	712,417	(1,901,845)	-	3,435,118
Provision for lawsuits raised against the Bank	444,200	1,650,748	(1,624,670)	-	470,278
Sundry provisions	463,530	(2,132)	-	3,619	465,017
	5,532,276	2,361,033	(3,526,515)	3,619	4,370,413

17. Income Tax

a. Income tax provision

The movement on the income tax profit or loss provision is as follows:

	June 30, 2026 (Reviewed Not Audited)	December 31, 2025 (Audited)
	JD	JD
Beginning balance of the year	15,173,581	19,138,825
Income tax paid	(6,635,051)	(18,833,959)
Accrued Income tax on period profit	6,288,685	15,517,406
Income tax previous years	-	(648,691)
Ending balance of the period/year	14,827,215	15,173,581

Income tax in the condensed consolidated interim statement of profit or loss represents the following:

	For the Six-Month Period Ended on June 30,	
	2026 (Reviewed Not Audited)	2025 (Reviewed Not Audited)
	JD	JD
Income tax on period profit	6,288,685	10,654,083
previous years income tax	-	(650,035)
Deferred tax assets for the period	(1,249,499)	(957,509)
Amortization of deferred tax assets	1,087,022	662,567
	6,126,208	9,709,106

b. Deferred Tax Assets:

The details for this item are as follows:

	For the six months ended June 30, 2026 (Reviewed Not Audited)						December 31, 2025 (Audited)	
	Beginning Balance of the period	Amounts released		Additions		Ending Balance of the period	Deferred Tax	Deferred Tax
	JD	JD	JD	JD	JD	JD	JD	JD
Accounts included								
Deferred Tax Assets								
Provision for non-performing loans	18,460,880	-	1,670,788	20,131,668	6,664,885	6,183,815		
Prior years' provision for non-performing loans	2,222,408	-	-	2,222,408	717,469	717,469		
Provision for end-of-service indemnity	3,221,972	182,757	297,431	3,336,646	980,787	944,580		
Interest in suspense	396,243	-	22,054	418,297	119,374	113,198		
Provision for lawsuits raised against Bank	470,278	95,873	185,034	559,439	175,759	150,625		
Provision for seized assets	9,297,101	12,428	1,021,535	10,306,208	3,670,718	3,287,258		
Impairment for assets available for sale	62,831	-	-	62,831	23,876	23,876		
Seized assets valuation	837,287	-	-	837,287	318,169	318,169		
Expected credit loss provision	35,097,369	888,808	263,786	34,472,347	11,117,477	11,336,686		
Other provisions	3,642,846	1,877,339	406,666	2,172,173	646,279	1,196,640		
	73,709,215	3,057,205	3,867,294	74,519,304	24,434,793	24,272,316		
c. Deferred Tax Liabilities:								
Fair value reserve	2,229,203	102,075	575,380	2,702,508	261,679	243,390		

The movement on the deferred tax assets and liabilities accounts is as follows:

	Deferred tax assets		Deferred tax liabilities	
	June 30, 2026 Reviewed not (Audited)	December 31, 2025 (Audited)	June 30, 2026 (Reviewed not audited)	December 31, 2025 (Audited)
	JD	JD	JD	JD
Balance - beginning of year	24,272,316	25,128,242	243,390	229,911
Addition during the period/year	1,249,499	2,535,991	55,290	113,389
Amortized during the period/year	(1,087,022)	(3,391,917)	(37,001)	(99,910)
Balance - End of Period/Year	24,434,793	24,272,316	261,679	243,390

* The rate used in calculating the deferred taxes is the effective unified rate in the countries where the Bank is located.

- The statutory income tax rate in Jordan is 38% for banks, noting that the legal income tax rate in Palestine in which the bank has investments and branches is 15%, and in Iraq 15%, and in Syria (a subsidiary company) 25% and subsidiaries in Jordan 28%.
- A final settlement has been reached with the income and Sales tax department in Jordan until the end of the year 2020. However, for the years 2021 and 2022, a final settlement has not been reached, and they are under objection within the tax court of first instance. The bank also submitted self-assessment statements for the years 2023, 2024, and 2025 and has paid the required amount according to the law, with no final settlement reached with the income and sales Department for those years yet. In the opinion of the management and its legal and tax advisors, the bank will not incur any obligations beyond the provisions booked in the condensed consolidated financial statement.
- A final settlement has been reached with the income tax and value-added tax departments regarding the results of the bank's business in Palestine until the end of the year 2023. In the opinion of the management and the tax advisor, the provisions booked in the consolidated financial information are sufficient to pay the tax obligations.
- A final settlement was reached with the Income and Sales Tax Department in Jordan with regard to Excel for Financial Investments Company (Subsidiary) until the end of the year 2024, with the exception of the year 2021,2023,2025 The company also submitted the self-assessment statement for the years mentioned, paid the taxes, and it was not yet reviewed by the income and tax Department. In the opinion of the company's management and the tax advisor, the provisions booked in the consolidated financial information are sufficient to pay the tax obligations.
- A final settlement was reached with the Income and Sales Tax Department in Jordan with regard to Jordan Leasing Company (Subsidiary) until the end of year 2022. The company submitted its tax returns for the years 2023,2024,2025 and paid related taxes noting that the return was not reviewed by the Income and Sales Tax Department yet. In the opinion of management and its tax advisor the current booked provisions in the consolidated financial statements are sufficient to settle the tax liabilities.
- Accrued taxes of the Bank, its subsidiaries and external branches has been calculated for the year ended June 30, 2026, and in the opinion of the management and its tax advisor the current booked provisions are sufficient to pay the tax obligations as of that date.

d. The following is a summary of the reconciliation between accounting profit and taxable profit:

	For the Six Months Ended June 30,	
	2026	2025
	(Reviewed not audited)	(Reviewed not audited)
	JD	JD
Accounting income	22,761,127	36,450,677
Untaxable Income	(28,880,001)	(24,681,274)
Undeductible tax expenses	29,603,526	23,691,466
Taxable profit	23,484,652	35,460,869
Income tax rate	27%	30%

18. Borrowed Funds

The details of this item are as follows:

June 30, 2026 (Reviewed Not Audited)	Amount JD	Number of Installments		Periodic Installments Maturity	Collaterals	Price of Borrowing Interest
		In Total	The Remaining			
Borrowing from Central Banks*	21,524,133	4-105	4-120	Monthly	Treasury Bonds and bills	Zero -1%
Borrowing from foreign banks	9,217,000	1	1	Semi Annual	None	4.42%
Lease Liabilities **	20,974,978	1139	470	Annual	None	Average 5,53%
Total	51,716,111					

December 31, 2025 (Audited)	Amount JD	Number of Installments		Periodic Installments Maturity	Collaterals	Price of Borrowing Interest
		In Total	The Remaining			
Borrowing from Central Banks*	16,139,485	11-120	2-113	Monthly	Treasury Bonds and bills	Zero -1%
Borrowing from foreign banks	7,147,805	2	1	Semi Annual	None	4.79%
Lease liabilities **	23,685,819	1171	533	Annual	None	Average 5,64%
Total	46,973,108					

* The above amounts were re-financed to the bank's customers within the SME and large corporates at interest rates ranging from 2% to 6.83%.

- This balance is borrowed at a fixed interest rate, and there is no borrowing at floating interest rates, zero interest borrowings related to loans issued by the Central Bank of Jordan to confront Covid-19 pandemic amounted to 517,337 as of June 30, 2026 (JD 949,730 as of December 31, 2025).

** Lease liabilities against right of use of assets :

	June 30, 2026 (Reviewed Not Audited)	December 31, 2025 (Audited)
	JD	JD
Maturity analysis - undiscounted contractual cash flows		
Less than one year	6,514,708	6,412,287
Year to five years	14,114,285	17,260,491
More than five years	5,154,889	5,274,406
Total undiscounted lease obligations	25,783,882	28,947,184
Within one year	5,317,644	5,146,761
More than one year	15,657,334	18,539,058
Discounted lease Liabilities included in the condensed consolidated interim statement of financial position	20,974,978	23,685,819

19. Other Liabilities

The details of this item are as follows:

	June 30, 2026 (Reviewed Not Audited)	December 31, 2025 (Audited)
	JD	JD
Accrued interest payable	13,041,258	13,064,382
Accepted deferred cheques	6,852,608	8,163,027
Temporary deposits	13,019,351	10,365,313
Dividends payable	4,488,372	3,472,002
Deposits on safe boxes	212,029	208,818
Margins against sold real estate	335,240	400,240
Financial derivatives	-	1,693,762
Expected credit loss provision against indirect credit facilities **	8,705,173	8,586,292
Others Liabilities *	75,563,818	51,167,430
	122,217,849	97,121,266

* The details of others are as follows:

	June 30, 2026 (Reviewed Not Audited)	December 31, 2025 (Audited)
	JD	JD
Social security deposits	413,725	351,184
Income tax deposits	591,284	564,621
Accrued expenses	10,043,925	10,015,759
Inward transfers	379,558	743,210
Outward transfers	63,606,377	38,912,168
Board of Directors' remuneration	27,500	55,000
Other credit balances	501,449	525,488
	75,563,818	51,167,430

** The movement on Indirect credit facilities balance (off balance sheet items) at the collective level during the period/year was as follows:

As of June 30, 2026 (Reviewed not Audited)

Item	Stage One		Stage Two		Stage Three	Total
	Individual JD	Collective JD	Individual JD	Collective JD	JD	JD
Balance at the Beginning of the period	626,987,165	92,187,687	24,745,017	8,668,879	11,791,503	764,380,251
New facilities during the period	81,874,971	11,172,353	991,549	578,750	-	94,617,623
Facilities settled	(62,578,444)	(6,195,531)	(4,066,569)	(5,111,199)	(95,593)	(78,047,336)
	646,283,692	97,164,509	21,669,997	4,136,430	11,695,910	780,950,538
Transferred to stage one	4,193,630	1,254,977	(4,193,630)	(1,254,977)	-	-
Transferred to stage two	(1,351,233)	(1,141,350)	1,351,233	1,141,350	-	-
Transferred to stage three	(2,036)	(34,450)	(24,800)	(203,103)	264,389	-
The effect of changes in classification between the three stages during the period	26,494,351	351,198	553,503	(333,519)	(252,266)	26,813,267
Changes due to the adjustments	4,632,655	2,145,429	33,402,891	51,935	-	40,232,910
Adjustments due to exchange rates fluctuations	(259,312)	-	(7,799)	-	(2,979)	(270,090)
Balance at the End of the period	679,991,747	99,740,313	52,751,395	3,538,116	11,705,054	847,726,625

As of December 31, 2025 (Audited)

Item	Stage One		Stage Two		Stage Three	Total
	Individual JD	Collective JD	Individual JD	Collective JD	JD	JD
Balance at the Beginning of the Year	557,229,242	78,270,132	16,365,884	16,265,757	11,299,487	679,430,502
New exposures during the year	192,897,504	14,336,872	13,833,677	525,636	9,167	221,602,856
Accrued exposures	(121,617,697)	(8,538,707)	(1,646,518)	(1,663,943)	(226,771)	(133,693,636)
	628,509,049	84,068,297	28,553,043	15,127,450	11,081,883	767,339,722
	8,976,925	7,339,089	(8,935,425)	(7,339,089)	(41,500)	-
Transferred to stage one	(6,490,182)	(1,541,470)	6,490,182	1,541,470	-	-
Transferred to stage two	(1,652,245)	(431,794)	(1,022,437)	(357,897)	3,464,373	-
Transferred to stage three						
The effect of changes in classification between the three stages during the year	47,404	352,277	433,385	(50,980)	(2,732,941)	(1,950,855)
Changes due to the adjustments	(3,511,247)	2,401,288	(901,394)	(252,075)	-	(2,263,428)
Adjustments due to exchange rates fluctuations	1,107,461	-	127,663	-	19,688	1,254,812
Balance at the End of the Year	626,987,165	92,187,687	24,745,017	8,668,879	11,791,503	764,380,251

- Expected credit loss provision movement against indirect credit facilities during the period / year was as follows:

As of June 30, 2026 (Reviewed not Audited)

Item	Stage One		Stage Two		Stage Three	Total
	Individual JD	Collective JD	Individual JD	Collective JD	JD	JD
Balance at the Beginning of the period	704,605	43,256	324,758	47,259	7,466,414	8,586,292
Credit loss on new exposures during the Period	99,754	11,109	524	2,640	8,903	122,930
Impairment loss on accrued exposures	(44,189)	(4,181)	(9,212)	(25,363)	(5,618)	(88,563)
	760,170	50,184	316,070	24,536	7,469,699	8,620,659
Transferred to stage one	10,866	8,118	(10,866)	(8,118)	-	-
Transferred to stage two	(6,697)	(714)	6,697	714	-	-
Transferred to stage three	-	(15)	(286)	(1,818)	2,119	-
Effect on the provision at the end of the period – as a result of classification changes between the three stages during the period	18,330	(6,991)	(516)	4,747	5,302	20,872
Changes due to the adjustments	(211,398)	2,325	277,776	1,197	-	69,900
Adjustments due to exchange rates						
Fluctuations	(3,170)	-	(117)	-	(2,971)	(6,258)
Balance at the End of the Period	568,101	52,907	588,758	21,258	7,474,149	8,705,173

As of December 31, 2025 (Audited)

Item	Stage One		Stage Two		Stage Three	Total
	Individual JD	Collective JD	Individual JD	Collective JD	JD	JD
Balance at the Beginning of the Year	626,343	40,227	296,487	53,816	9,317,195	10,334,068
Credit loss on new exposures during the period	208,487	10,702	53,656	2,286	35,773	310,904
Impairment loss over accrued exposures	(122,430)	(6,821)	(31,473)	(7,050)	(1,878,302)	(2,046,076)
	712,400	44,108	318,670	49,052	7,474,666	8,598,896
Transferred to stage one	118,560	10,043	(85,091)	(10,043)	(33,469)	-
Transferred to stage two	(13,488)	(1,145)	13,488	1,145	-	-
Transferred to stage three	(1,104)	(270)	(122,840)	(2,396)	126,610	-
Effect on the provision at the end of the year – as a result of classification changes between the three stages during the year	(93,375)	(7,045)	27,586	9,217	(112,701)	(176,318)
Changes due to the adjustments	(23,511)	(2,435)	171,132	284	(70)	145,400
Adjustments due to exchange rates						
fluctuations	5,123	-	1,813	-	11,378	18,314
Balance at the End of the Year	704,605	43,256	324,758	47,259	7,466,414	8,586,292

20. Foreign Currency Translation Differences

This item represents the differences resulting from the translation of net investment of the Bank upon consolidating the financial statements.

The movement on this item during the year is as follows:

	June 30, 2026 (Reviewed not audited)	December 31, 2025 (Audited)
	JD	JD
Balance at the Beginning of the Year	(9,224,113)	(9,420,102)
Changes in the translation of net investment during the period / year	(23,694)	195,989
Balance at the End of the period / Year	(9,247,807)	(9,224,113)

21. Reserves

- Statutory Reserve

The amount accumulated in this account is transferred at 10% from the annual net income before tax during the year and previous years according to the Banks Law and Companies Law. This reserve cannot be distributed to shareholders.

- Voluntary Reserve

The amounts accumulated in this account are transferred at 10% from the annual net income before taxes during the previous years. This reserve will be used for the purposes approved by the Board of Directors. Moreover, the General Assembly of Shareholders has the right to capitalize or distribute the whole reserve or part thereof as dividends.

- General Banking Risks Reserve

This item represents the general banking risks reserve in line with the instructions of the Central Bank of Jordan. The balance of the general bank risk reserve has been transferred to retained earnings as of January 1ST 2018 based on Central Bank of Jordan Circular No. 10/1/1359 dated January 25, 2018 and Central Bank Instructions No. 13/2018 dated June 6, 2018 and other regulatory authorities.

- Special Reserve

This reserve represents the periodic fluctuation reserve calculated according to the instructions of the Palestinian Monetary Authority concerning the Bank's branches operating in Palestine.

The restricted reserves are as follows:

Reserve	Amount	Nature of Restriction
	JD	
Statutory reserve	128,459,554	Banking and corporate law
General banking risks reserve	4,102,021	Regulatory authorities
Special reserve	5,849,743	Regulatory authorities

22. Fair Value Reserve

The details of the fair value reserve are as follows:

	June 30, 2026 (Reviewed not audited)	December 31, 2025 (Audited)
	JD	JD
Balance - Beginning of the Period / Year	18,636,906	37,056,092
Unrealized (Losses) – Equity instruments	(20,723,970)	(19,663,547)
Unrealized (losses) Gains – debt instruments	(195,808)	1,462,016
Debt instruments at fair value through comprehensive income transferred to profit or loss as a result of sale	(301,865)	(204,176)
Deferred Tax Liabilities	(18,289)	(13,479)
Balance at the End of the Period / Year*	(2,603,026)	18,636,906

* Net fair value reserve after deferred tax that amounted to JD 261,679 as of June 30, 2026 (JD 243,390 as of December 31, 2025).

23. Retained Earnings

The details of this item are as follows:

	June 30, 2026 (Reviewed not audited)	December 31, 2025 (Audited)
	JD	JD
Balance at the Beginning of the Year	170,035,560	168,169,427
Dividends distributed to shareholders*	(36,000,000)	(36,000,000)
Profit for the year	-	44,005,639
Transferred (to) reserves	-	(6,092,971)
Foreign currency translation differences	(60,954)	(46,535)
Balance at the End of the Period / Year	133,974,606	170,035,560

- Retained earnings include an amount of JD 24,434,793 restricted against deferred tax assets as of June 30, 2026 (JD 24,272,316 as of December 31, 2025).

Retained earnings include an amount of JD 227,598 as of June 30, 2026, which represents the effect of early adoption of IFRS (9), These restricted amounts cannot be utilized unless realized as instructed by Jordan Securities Exchange Commission.

- Retained earnings include an amount of JD 813,437 as of June 30, 2026 that cannot be utilized by distribution or any purpose unless there is a formal approval from Central Bank of Jordan resulting from the application of Central Bank of Jordan circular No, 10/1/1359 dated January 25, 2018.

* The general assembly has decided in its meeting held on March 15, 2026 to distribute cash 18 % dividends to the shareholders of JD 36,000,000 million according to their percentage of shares.

24. Interest Income

The details of this item are as follows:

	For the six months ended June (Reviewed not audited)	
	2026	2025
	JD	JD
Direct Credit Facilities:		
Individual (retail customers):	23,964,125	25,157,079
Overdraft accounts	1,245,444	817,988
Loans and discounted bills	19,718,107	21,354,573
Credit cards	3,000,574	2,984,518
Real estate loans	8,205,061	8,572,367
Corporate Entities:	20,987,124	23,613,513
Large corporate customers:	14,666,315	15,673,173
Overdraft accounts	1,574,954	1,455,227
Loans and discounted bills	13,091,361	14,217,946
SMEs:	6,320,809	7,940,340
Overdraft accounts	811,334	960,211
Loans and discounted bills	5,509,475	6,980,129
Government and Public Sector	10,571,745	9,765,782
Balances with central banks	15,352,520	14,428,987
Balances and deposits with banks and financial institutions	5,027,066	3,688,864
Financial assets at amortized cost	4,957,482	4,707,890
Financial assets at fair value through comprehensive income	2,085,529	4,281,830
Total	91,150,652	94,216,312

25. Interest Expense

The details of this item are as follows:

	For the six months ended June (Reviewed not audited)	
	2026	2025
	JD	JD
Banks and financial institution deposits	643,397	805,702
Customers' deposits:		
Current and demand deposits	3,594	5,703
Saving accounts	1,048,593	817,324
Time and notice deposits	20,951,630	18,174,910
Certificates of deposit	4,034,163	4,248,136
Borrowed funds	329,659	72,209
Cash margins	1,768,020	1,880,647
Deposits insurance fees	1,606,196	1,192,802
Interest on lease liabilities	647,771	760,175
	31,033,023	27,957,608

26. Gain from Financial Assets at Fair Value through Profit or Loss

The details of this item are as follows:

For the Six-Month Period Ended June 30, 2026 (Reviewed not audited)	Realized Gains	Unrealized Gain	Dividends	Total
	JD	JD	JD	JD
Shares	-	8,481	5,933	14,414
	-	8,481	5,933	14,414

For the Six-Month Period Ended June 30, 2025 (Reviewed not audited)	Realized Gains	Unrealized Gain	Dividends	Total
	JD	JD	JD	JD
Shares	-	13,329	-	13,329
	-	13,329	-	13,329

27. Other Income

The details of this item are as follows:

	For the Six-Month Period Ended on June 30, (Reviewed not audited)	
	2026	2025
	JD	JD
Revenue from written-off debts recovered	272,225	343,353
Gain from the sale of assets foreclosed by the Bank	45,593	1,266,962
Income from telephone, post and swift	288,755	296,623
Rent income received from the Bank's real estate	107,078	123,288
Gain from the sale and disposal of property and equipment	2,647	9,344
Interest in suspense reversed to income	143,436	180,135
Other Income	1,118,012	413,225
	1,977,746	2,632,930

28. Expected Credit Loss on Financial Assets

The details of this item are as follows:

	For the Six-Month Period Ended June 30, (Reviewed Not Audited)	
	2026	2025
	JD	JD
Cash at central banks	322,990	291,346
Balances with banks and financial institutions	(7,913)	(12,330)
Deposits at banks and financial institutions	(6,999)	26,487
Direct credit facilities at amortized cost	9,110,212	4,209,371
Financial assets at amortized cost	(32,409)	25,988
Off balance sheet items	125,139	594,728
	9,511,020	5,135,590

29. Earnings per Share from Profit for the Period

The details of this item are as follows:

	For the Six-Month Period Ended June 30, (Reviewed Not Audited)	
	2026	2025
	JD	JD
Profit for the period (Bank's shareholders)	16,371,495	26,382,600
Weighted average number of shares	200,000,000	200,000,000
Earnings for the period/share (Bank's shareholders):		
Basic /Diluted	0.082	0.132

- The weighted average number of shares per share of the basic and diluted profit attributable to the Bank's shareholders was calculated based on the number of shares authorized for the six months ended June 30, 2026 and 2025.

30. Cash and Cash Equivalents

The details of this item are as follows:

	As of June 30, (Reviewed Not Audited)	
	2026	2025
	JD	JD
Cash and balances with central banks maturing within 3 months	1,044,119,391	801,856,521
<u>Add:</u> Balances with banks and other financial institutions maturing within 3 months	180,550,069	239,882,394
<u>Less:</u> Banks and financial institutions' deposits maturing within 3 months	(105,936,106)	(68,754,793)
Restricted balances	(130,336,209)	(133,068,709)
	988,397,145	839,915,413

31. Capital and Liquidity management

A. Capital Management

Capital Components:

- Paid-up Capital:
The paid-up capital of Bank of Jordan consists of (200) million ordinary shares at a nominal value of 1 JD per share, The Bank maintains capital, statutory reserves, and retained earnings to meet the growth in its operations and the requirements of branching locally and regionally.
- Regulatory Capital:
Regulatory capital is considered a control tool according to the requirements of regulatory authorities and Basel (III) for the purposes of achieving control over the adequacy of capital and the ratio of regulatory capital to risky and weighted assets and market risk, Regulatory capital consists of:
 - Ordinary shares, retained earnings, accumulated comprehensive income items, declared reserves, minority interest and profit after tax and expected distributions and regulatory adjustments.

Regulatory Authorities' Requirements:

The regulatory authorities' instructions entail that the minimum capital shall be JD (100) million and the capital adequacy ratio not less than 12% in accordance with the Central Bank of Jordan and For the purposes of classifying the bank in the first category, the capital adequacy ratio must not be less than 14% and if the bank is classified as a D-SIBS bank, the capital adequacy ratio should not be less than (14% + the capital required of locally important banks by the category to which the bank belongs), The ratio of owners' equity to total assets (financial leverage ratios) must not be less than 4% (for CET1).

Achieving the Objectives of Capital Management:

The Bank's management aims at achieving the capital management objectives through developing (enhancing) the Bank's activities, achieving a surplus in operating profits and revenue, and optimally investing available funds, All of this is geared towards reaching the targeted growth in owners' equity through the increase in the compulsory reserve at 10% of the profits earned, voluntary reserve at 10%, and retained earnings.

The regulatory capital and capital adequacy ratio according to the standard approach was as follows:

	In JD Thousands	
	June 30, 2026	June 30, 2025
<u>Regulatory capital for ordinary shareholders (CET1):</u>		
Subscribed and paid-up capital	200,000	200,000
Statutory reserve	128,460	122,454
Voluntary reserve	181	134
Other reserves	5,850	5,850
Fair value reserve	(2,603)	40,238
Retained earnings	131,305	126,704
Profit for the period	-	12,875
Non-controlling interest in the capital of subsidiaries	3,430	3,724
<u>Less: Regulatory capital adjustments</u>	<u>(42,675)</u>	<u>(43,005)</u>
Total Primary Capital for ordinary shareholders (CET1)	423,948	468,974
<u>Additional Capital Items</u>		
Provision balance against debt instruments included in (Stage 1) not exceeding 1,25% of total risk weighted Assets	4,515	5,420
General banking risk reserve	4,102	4,102
Total additional capital	8,617	9,522
Total regulatory capital	432,565	478,496
Total risk weighted assets	2,397,157	2,394,077
Capital adequacy ratio (%)	%18.04	19.99%
Regulatory capital for ordinary shareholders (CET1) (%)	%17.69	19.59%
Capital adequacy for first layer (%)	%17.69	19.59%

b. liquidity Coverage Ratio:

The average liquidity coverage ratio reached 447.3% For the six-month period ended June 30, 2026 (285.9% as of June 30, 2025), in-addition to The Actual liquidity coverage ratio reached 335.8% as of June 30, 2026 (277.2% as of June 30, 2025).

c. Net stable funding ratio:

The Net stable funding ratio reached 162.04% For the six-month period ended June 30, 2026 (158.08% as of June 30, 2025).

32. Information on the Bank's Business Segments

1. The Bank's business segments are:

The Bank is organized for management purposes in a manner that allows measurement of its segments according to reports used by its Chief Executive Officer and main decision-makers through the following main segments:

- Retail Banking: includes following up on individual customers' accounts, granting them loans, credit, credit cards, and other services.
- Corporate Banking: includes following up on deposits, credit facilities, and other banking services pertinent to corporate customers.
- Treasury: includes providing dealing and treasury services and management of the Bank's funds.
- Financial Brokerage Services: includes providing purchase and sale of customers' portfolios on their behalf, custody of investments, financial consultations, custody service, and management of initial public offerings.

1. Information about the Bank business segments distributed in accordance with the activities is as follows:

Total									
For the Six Months Ended June 30,									
		2026		2025					
Individual (Retail Customers)		JD		JD		JD		JD	
Corporation		JD		JD		JD		JD	
Treasury		JD		JD		JD		JD	
Financial Brokerage		JD		JD		JD		JD	
Other		JD		JD		JD		JD	
Total Revenue		42,500,433	27,277,943	15,128,700	192,161	577,516	85,676,753	94,149,205	
(Expense) expected credit loss on financial assets		(11,098,364)	1,862,607	(275,668)	405	-	(9,511,020)	(5,135,590)	
Segments operations results		31,402,069	29,140,550	14,853,032	192,566	577,516	76,165,733	89,013,615	
Other expenses		(31,402,119)	(12,993,625)	(3,514,104)	(88,574)	(5,406,184)	(53,404,606)	(52,562,938)	
Profit before tax		(50)	16,146,925	11,338,928	103,992	(4,828,668)	22,761,127	36,450,677	
Income tax		-	(1,752,420)	(4,155,612)	(50,482)	(167,694)	(6,126,208)	(9,709,106)	
Net profit for the period		(50)	14,394,505	7,183,316	53,510	(4,996,362)	16,634,919	26,741,571	
Other information									
Capital Expenditures		260,391	134,674	-	100	2,876,435	3,271,600	4,078,058	
Depreciation and amortization		3,573,660	1,161,284	233,888	7,557	1,533,166	6,509,555	6,174,865	
Total Assets									
719,186,201									
1,041,516,098									
1,588,276,980									
1,677,070									
102,326,678									
3,452,983,027									
3,258,385,837									
Total Liabilities									
2,020,123,172									
716,476,071									
132,988,745									
860,656									
90,685,759									
2,961,134,403									
2,725,675,355									

2. Information about Geographical Distribution:

This item represents the geographical distribution of the Bank's activities, The Bank conducts its activities mainly in Jordan, representing local activities, Additionally, the Bank performs international activities in Middle East, Europe, Asia, United States, Far East, which represent, international operation.

The following is the geographical distribution of the Bank's revenue, assets, and capital expenses according to geographical location:

	Inside the Kingdom		Outside the Kingdom		Total	
	June 30, (Reviewed Not Audited)		June 30, (Reviewed Not Audited)		June 30, (Reviewed Not Audited)	
	2026	2025	2026	2025	2026	2025
	JD	JD	JD	JD	JD	JD
Total Revenue	85,301,084	90,149,938	32,861,903	32,925,607	118,162,987	123,075,545
Capital Expenditures	1,779,254	1,112,644	1,492,346	2,965,414	3,271,600	4,078,058

	Inside the Kingdom		Outside the Kingdom		Total	
	June 30, 2026 (Reviewed Not Audited)	December 31, 2025 (Audited)	June 30, 2026 (Reviewed Not Audited)	December 31, 2025 (Audited)	June 30, 2026 (Reviewed Not Audited)	December 31, 2025 (Audited)
	JD	JD	JD	JD	JD	JD
Total Assets	2,366,662,280	2,274,821,379	1,086,320,747	983,564,458	3,452,983,027	3,258,385,837

3.3. Exposures Credit risk

1. Distribution of exposures by economic sector:

A. Gross distribution exposures based on financial instruments:

June 30, 2026 (Reviewed not audited)												
Item	Financial		Industrial		Trading		Real Estate		Agriculture		Hotels	
	JD		JD		JD		JD		JD		JD	
Balances at central banks	861,627,430	-	-	-	-	-	-	-	-	-	-	-
Balances at banks and financial institutions	180,457,811	-	-	-	-	-	-	-	-	-	-	-
Deposits at banks and financial institutions	-	-	-	-	-	-	-	-	-	-	-	-
Direct credit facilities at amortized cost	21,311,317	146,522,662	337,063,594	241,246,569	16,930,554	97,641,264	9,332,499	464,397,510	296,655,083	1,631,101,052		
Bonds and Treasury Bills:												
Within financial assets at fair value through other comprehensive income	-	-	-	-	-	-	-	-	-	-	65,320,472	65,320,472
Within financial assets at amortized cost	-	18,155,571	2,814,186	-	-	-	-	-	-	-	212,831,372	233,801,129
Total / for the current period	1,063,396,558	164,678,233	339,877,780	241,246,569	16,930,554	97,641,264	9,332,499	464,397,510	574,806,927	2,972,307,894		
Financial Guarantees	32,580,340	6,346,901	26,762,825	13,710,254	134,988	12,584,554	-	1,551,079	-	93,670,941		
Letters of Credit and acceptances	41,998,817	122,652,154	38,603,707	1,686,081	2,234,225	22,113,743	-	-	-	229,288,727		
Un-utilized balances	119,973,636	77,322,101	167,819,048	18,827,524	4,350,498	24,293,846	2,748,418	103,204,263	2,522,450	516,061,784		
Total as of June 30, 2026	1,257,949,351	365,999,389	573,063,360	275,470,428	23,650,265	156,633,407	12,080,917	569,152,852	577,329,377	3,811,329,346		
December 31, 2025	1,147,518,987	302,097,707	569,887,368	269,757,202	22,672,185	147,723,011	12,243,598	569,371,413	506,053,528	3,547,324,999		

B. Exposure Distribution According to Stages Classification as Per IFRS (9) as adopted by the Central Bank of Jordan:

Item	June 30, 2026 (Reviewed not audited)									
	Stage One		Stage Two		Stage Three		Total			
	Individual Level	Collective Level	Individual Level	Collective Level	Individual Level	Collective Level	Individual Level	Collective Level		
	JD	JD	JD	JD	JD	JD	JD	JD		
Financial	1,142,493,852	-	115,418,186	-	37,313	-	1,257,949,351	-		
Industrial	354,939,105	-	10,307,587	-	752,697	-	365,999,389	-		
Trade	539,746,984	851,063	19,082,793	-	13,382,520	-	573,063,360	-		
Real estates	72,592,660	159,240,015	6,656,494	28,740,607	8,240,652	-	275,470,428	-		
Agriculture	21,555,602	-	1,316,590	-	778,073	-	23,650,265	-		
Tourism, restaurants and public facilities	140,874,225	395,738	13,118,351	-	2,245,093	-	156,633,407	-		
Stocks	12,080,917	-	-	-	-	-	12,080,917	-		
Individuals	1,627,268	453,334,297	71,383	111,017,385	3,102,519	-	569,152,852	-		
Government and Public Sector	498,430,285	-	78,899,092	-	-	-	577,329,377	-		
Total as of June 30, 2026	2,784,340,898	613,821,113	244,870,476	139,757,992	28,538,867	-	3,811,329,346	-		
December 31, 2025	2,535,351,037	585,802,130	227,362,707	161,462,958	37,346,167	-	3,547,324,999	-		

2. Concentration in credit exposure according to geographical distribution was as follows:

A. Gross Distribution Exposures Based on Geographic Areas:

Item	June 30, 2026 (Reviewed not audited)						
	Inside the Kingdom	Other Middle East Countries	Europe	Asia	Africa	America	Other Countries
Balances at central banks	JD 618,309,437	JD 243,317,993	JD -	JD -	JD -	JD -	JD 861,627,430
Balances at banks and financial institutions	65,343,315	64,088,645	28,488,832	3,170,306	-	19,366,713	180,457,811
Deposits at banks and financial institutions	-	-	-	-	-	-	-
Direct credit facilities at amortized cost	1,237,537,236	374,063,722	19,500,094	-	-	-	1,631,101,052
Bonds and Treasury Bills:							
Within financial assets at fair value through comprehensive income - fair value	65,320,472	-	-	-	-	-	65,320,472
Within financial assets at amortized cost	158,173,264	75,627,865	-	-	-	-	233,801,129
Total for the current period	2,144,683,724	757,098,225	47,988,926	3,170,306	-	19,366,713	-
Financial Guarantees	54,963,301	18,272,943	19,968,729	10,392	-	455,576	93,670,941
Letters of Credit and acceptances	51,450,190	177,838,537	-	-	-	-	229,288,727
Un-utilized balances	334,919,265	144,452,888	22,447,113	13,533,629	708,889	-	516,061,784
Total as of June 30,2026	2,586,016,480	1,097,662,593	90,404,768	16,714,327	708,889	19,822,289	-
December 31,2025	2,524,726,332	860,952,512	104,910,332	6,278,398	708,618	49,748,807	-

B. Exposure Distribution According to Stages Classification as Per IFRS (9) as adopted by the Central Bank of Jordan:

Item	June 30, 2026 (Reviewed not audited)					
	Stage One		Stage two		Stage Three	
	Individual Level	Collective Level	Individual Level	Collective Level	JD	JD
Inside Jordan	JD 1,893,073,600	JD 581,708,636	JD 21,819,021	JD 62,377,005	27,038,218	2,586,016,480
Other middle east countries	763,617,025	32,112,477	223,051,455	77,380,987	1,500,649	1,097,662,593
Europe	90,404,768	-	-	-	-	90,404,768
Asia	16,714,327	-	-	-	-	16,714,327
Africa	708,889	-	-	-	-	708,889
America	19,822,289	-	-	-	-	19,822,289
Other Countries	-	-	-	-	-	-
Total as of June 30, 2026	2,784,340,898	613,821,113	244,870,476	139,757,992	28,538,867	3,811,329,346
December 31, 2025	2,535,351,037	585,802,130	227,362,707	161,462,958	37,346,167	3,547,324,999

3. Re-classified credit exposures

A. Gross Re-classified credit exposures :

June 30, 2026						
Item	Stage Two		Stage Three			Percentage of Reclassified Exposures
	Total Exposure	Reclassified	Total Exposure	Reclassified	Total reclassified	
	Value	exposures	Value	exposures	exposures	
Cash and balances at central banks	JD	JD	JD	JD	JD	
	74,615,004	-	-	-	-	0.00%
	-	-	99,414	-	-	0.00%
	-	-	-	-	-	0.00%
	-	-	-	-	-	
Deposits at banks and financial institutions	286,110,864	(18,915,171)	163,893,952	8,014,544	(10,900,627)	(2.42%)
Direct credit facilities						
Bonds and Treasury Bills						
Financial assets through amortized cost	-	-	-	-	-	0.00%
Total	360,725,868	(18,915,171)	163,993,366	8,014,544	(10,900,627)	(2.08%)
Letters of guarantees	1,655,618	(160,679)	11,705,054	12,123	(148,556)	(1.11%)
Letters of credit	39,672,122	(1,274,496)	-	-	(1,274,496)	(3.21%)
Acceptances	39,872	-	-	-	-	0.00%
Un-utilized balances	14,921,899	(1,528,768)	-	-	(1,528,768)	(10.25%)
Total as of June 30, 2026	417,015,379	(21,879,114)	175,698,420	8,026,667	(13,852,447)	(2.34%)
December 31, 2025	419,421,741	(28,695,482)	173,212,144	49,137,211	20,441,729	3.45%

B. Expected credit loss against reclassified exposures:

Item	June 30, 2026						
	Reclassified exposures		Expected credit loss for reclassified exposures				
	Gross Reclassified Exposure from Stage Two	Gross Reclassified Exposure from Stage Three	Gross Reclassified Exposure	Stage Two		Stage Three	
	JD	JD	JD	Individual Level	Collective Level	Individual Level	Collective Level
Cash and balances at central banks	-	-	-	1,502,475	-	-	1,502,475
Balances at banks and financial institutions	-	-	-	-	-	84,597	-
Deposits at banks and financial institutions	-	-	-	-	-	-	-
Direct credit facilities	(257,790)	4,699,382	4,441,592	5,099,859	24,832,590	124,096,864	154,029,313
Bonds and Treasury Bills	-	-	-	-	-	-	-
Financial assets through Amortized Cost	-	-	-	-	-	-	-
Total	(257,790)	4,699,382	4,441,592	6,602,334	24,832,590	124,181,461	155,616,385
Letters of guarantees	849	7,421	8,270	104,688	-	7,474,149	7,578,837
Letters of credit	(5,163)	-	(5,163)	374,142	-	-	374,142
Acceptances	-	-	-	603	-	-	603
Un-utilized balances	(5,132)	-	(5,132)	109,325	21,258	-	130,583
Total as of June 30,2026	(267,236)	4,706,803	4,439,567	7,191,092	24,853,848	131,655,610	163,700,550
December 31, 2025	(1,440,859)	21,445,244	20,004,385	6,827,704	23,555,157	122,742,056	153,124,917

34. Related parties Transactions

Within its normal activities, the Bank entered into transactions with its major shareholders, members of the Board of Directors, executive management and the associate Company at the commercial rates of interest and commission. Moreover, all loans and advances with related parties are performing, and no provision for probable credit losses has been taken thereon.

The following are summaries of balances and transactions with related parties during the period:

Condensed Consolidated Interim Statement of Financial Position Items	Related party					Total	
	Subsidiaries*	Board of Directors Members	Executives Management	Staff Fund Provider	Other Parties	June 30, 2026	December 31, 2025
						(Reviewed not Audited)	(Audited)
<u>Assets:</u>	JD	JD	JD	JD	JD	JD	
Investments	45,627,636	-	-	-	-	45,627,636	45,627,636
Direct Credit Facilities	-	1,090,214	545,307	-	3,340,071	4,975,592	3,433,733
Deposits and current accounts	-	-	-	-	-	-	11
Cash Margins	2,989,404	-	-	-	-	2,989,404	2,989,404
<u>Liabilities:</u>							
Customer Deposits and Insurance	11,528,990	878,684	5,081,973	2,019,162	17,894,109	37,402,918	30,743,507
Bank Deposits	9,635,143	-	-	-	-	9,635,143	7,390,056
Borrowed funds	2,724,195	-	-	-	-	2,724,195	2,815,914
<u>Off-Statement of financial position Items</u>							
Letters of guarantee	464,000	-	50,000	-	86,498	600,498	592,215
Letters of credits and Acceptances	-	-	-	-	-	-	-
Total							
In Jordanian Dinar							
Consolidated Statement of Profit or Loss Items:							
Credit interest and commission	-	38,499	22,415	-	62,016	122,930	106,865
Debit interest and commission	437,205	698	123,929	-	273,088	834,920	1,092,627
<u>Interest rates:</u>							
- Credit interest rates against facilities in JD range from 3.5 % to 11.25 %.							
- No Credit interests in foreign currency.							
- Debit interest rates for JD range from 0.0025 % to 5.6 %.							
- Debit interest rates for foreign currency range from 0.0025 % to 3.3%.							
* Balances and transactions with subsidiary companies are excluded from the consolidated financial statements, but presented for clarification purposes only.							
- Investment in subsidiary - Syria shown at cost, noting that the bank has accounted for this investment impairment in its records.							
- The number of related parties that have been granted facilities as of June 30, 2025 is 44 customers.							
Bank's Executive Management Salaries and Remunerations Summary is as follows:							
For the six month period ended							
	2026	2025					
	(Reviewed not Audited)	(Reviewed not Audited)					
	JD	JD					
Salaries and benefits	2,008,444	1,856,217					
Transportation and board secretary	9,000	9,000					
Board of directors membership, transportation and bonuses	318,753	300,823					
Total	2,336,197	2,166,040					

35. Fair Value Hierarchy

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

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

Financial Assets/Financial Liabilities	Fair Value		The Level of Fair Value	Evaluation Method and Inputs Used	Important Intangible Inputs	The Relationship Between Fair Value and the Important Intangible Inputs
	June 30, 2026 (Reviewed Not Audited)	December 31, 2025 (Audited)				
Financial Assets at Fair Value	JD	JD				
Financial Assets at Fair Value Through Income Statement						
Quoted Shares	153,266	167,983	Level One	Stated Rates in financial markets	Not applicable	Not applicable
Unquoted Shares	244,876	221,678	Level Two	Financial Statements issued by companies		
Total	398,142	389,661				
Financial Assets at Fair Value through Comprehensive Income						
Shares that have available market price	61,467,765	16,144,822	Level One	Stated Rates in financial markets	applicable	Not applicable
Shares that do not have available market price	5,855,021	5,293,888	Level Two	Financial Statements issued by companies or observable market	applicable	Not applicable
Shares that do not have available market price	-	65,356,941	Level Three	Input Evaluation methods using inputs that are not dependent on available market information	applicable	applicable
Debt instruments that have available market price	65,320,472	77,966,288	Level One	Stated Rates in financial markets	Not applicable	Not applicable
Total	132,643,258	164,761,939				
Forward foreign currency contracts	66,925	-	Level One	Stated Rates in financial markets	Not applicable	Not applicable
Total Financial Assets at Fair Value	133,108,325	165,151,600				
Financial Liabilities at Fair Value						
Forward foreign currency contracts	-	1,693,762	Level One	Stated Rates in financial markets	Not applicable	Not applicable
Total Financial Liabilities at Fair Value	-	1,693,762				

There was no transfers between level one and level two at the first half of year 2026.

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

Except as detailed in the table below, we believe that the carrying amount of financial assets and liabilities shown in the consolidated financial statements of the Bank approximate their fair value, because the Bank management believes that the carrying value of the items is equivalent to the fair value, and this is due to either its short-term maturity or having interest rates that have been repriced during the year.

	June 30, 2026		December 31, 2025		The Level of
	Book Value (Reviewed Not Audited)	Fair Value (Reviewed Not Audited)	Book Value (Audited)	Fair Value (Audited)	
Financial Assets of non-specified Fair Value					
Balances at central banks	863,264,031	863,343,950	754,505,261	754,579,293	Level Two
Balances at banks and financial institutions	180,550,069	180,626,929	235,521,581	235,607,688	Level Two
Deposits at banks and financial institutions	-	-	1,411,520	1,446,664	Level Two
Loans, bills and other	1,595,416,697	1,601,919,512	1,528,882,999	1,535,971,983	Level Two
Financial assets at amortized cost	234,104,444	236,446,629	152,240,358	153,427,761	Level Two
Total Financial Assets of non-specified Fair Value	2,873,335,241	2,882,337,020	2,672,561,719	2,681,033,389	
Financial Liabilities of non-specified Fair Value					
Deposits at banks and financial institutions	105,936,106	106,062,597	29,084,297	29,141,585	Level Two
Customers' deposits	2,515,498,601	2,528,211,442	2,385,926,747	2,398,899,043	Level Two
Cash Margins	146,697,938	146,736,793	146,782,553	146,802,778	Level Two
Total Financial Liabilities of Non-specified Fair Value	2,768,132,645	2,781,010,832	2,561,793,597	2,574,843,406	

The fair value for the financial assets and liabilities for the level 2 and level 3 were determined in accordance to agreed pricing models, which reflects the credit risk of the parties that are dealing with it.

c. Non-Financial Assets and Liabilities not Measured at Fair Value but its in fair Value disclosed in the Consolidated Condensed Interim Financial Statements:

	June 30, 2026		December 31, 2025		The Level of
	Book Value (Reviewed Not Audited)	Fair Value (Reviewed Not Audited)	Book Value (Audited)	Fair Value (Audited)	
	JD	JD	JD	JD	JD
Other assets	92,239,815	138,460,371	88,164,695	134,169,570	Level Two
	92,239,815	138,460,371	88,164,695	134,169,570	

The above items set out the fair value of non-financial assets that are determined on the basis of prices of similar instruments in an inactive market.

36. Commitments and Contingent Liabilities

a. Contingent Liabilities:

	June 30, 2026 (Reviewed Not Audited)	December 31, 2025 (Audited)
	JD	JD
Letters of credit includes	113,984,122	83,196,299
Acceptances	115,891,353	97,421,746
Letters of guarantee:		
-Payment	25,900,602	28,572,595
-Performance	56,802,217	58,297,883
-Other	18,652,408	17,525,038
Un-utilized direct and indirect credit facilities limits	516,495,923	479,366,690
Total	847,726,625	764,380,251

- The provision for expected credit losses on off-balance sheet items (unfunded) amounted to JD 8,705,173 as of June 30, 2026 (JD 8,586,292 as of December 31, 2025).

b. Contractual Obligations:

	June 30, 2026 (Reviewed Not Audited)	December 31, 2025 (Audited)
	JD	JD
Contracts for purchasing of property and equipment*	3,933,525	5,851,711
Contracts for operating and financing lease**	20,974,978	23,685,819
Total	24,908,503	29,537,530

* These commitments mature in less than 1 year.

** These commitments mature between 1 year to 10 years.

c. Lawsuits Raised Against the Bank

The Bank is a defendant in lawsuits demanding cancellation of the Bank's claims against others, lifting of real estate mortgages, compensation for damages, and non-cashing of cheques. These lawsuits amounted to 7,505,547 as of June 30, 2026 (JD 7,023,999 as of December 31, 2025). In the opinion of the management and legal counsel, no material financial liability is likely to be incurred as a result of these lawsuits in excess of provision recorded which amounted to JD 559,439 as of June 30, 2026 (JD 918,126 as of December 31, 2025). However, amounts that will probably be paid by the Bank as a result of dismissal or amicable settlement of these lawsuits will be taken to the condensed consolidated Statement of profit or loss or against the recorded provision when paid.