

**CAIRO AMMAN BANK**

**(PUBLIC SHAREHOLDING LIMITED COMPANY)**

**INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS**

**30 JUNE 2026**



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**REPORT ON REVIEW OF INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS  
TO THE BOARD OF DIRECTORS OF CAIRO AMMAN BANK  
AMMAN – THE HASHEMITE KINGDOM OF JORDAN**

**Introduction**

We have reviewed the accompanying interim condensed consolidated financial statements of Cairo Amman Bank (Public Shareholding Limited Company) and its subsidiaries (the Bank) as of 30 June 2026, comprising the interim condensed consolidated statement of financial position as of 30 June 2026 and the interim condensed consolidated income statement, interim condensed consolidated statement of comprehensive income, interim condensed consolidated statement of changes in equity and interim condensed consolidated statement of cash flows for the six months period then ended and explanatory notes. Management is responsible for the preparation and presentation of these interim condensed consolidated financial statements in accordance with IAS 34 (Interim Financial Reporting). Our responsibility is to express a conclusion on these interim condensed consolidated financial statements based on our review.

**Scope of review**

We conducted our review in accordance with the International Standard on Review Engagements 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

**Conclusion**

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim condensed consolidated financial statements are not prepared, in all material respects, in accordance with International Accounting Standard 34.

Amman – Jordan  
30 July 2026

**ERNST & YOUNG**  
Amman - Jordan

**CAIRO AMMAN BANK – PUBLIC SHAREHOLDING LIMITED COMPANY**  
**INTERIM CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION**  
**As At 30 JUNE 2026**

|                                                                         | Notes | 30 June<br>2026<br>JD<br>(Reviewed not<br>audited) | 31 December<br>2025<br>JD<br>(Audited) |
|-------------------------------------------------------------------------|-------|----------------------------------------------------|----------------------------------------|
| <b><u>Assets</u></b>                                                    |       |                                                    |                                        |
| Cash and balances at Central Banks - net                                | 4     | 361,763,698                                        | 384,251,855                            |
| Balances at banks and financial institutions - net                      | 5     | 120,184,517                                        | 86,254,551                             |
| Deposits at banks and financial institutions - net                      | 6     | 40,831,166                                         | 36,222,135                             |
| Financial assets at fair value through profit or loss                   | 7     | 15,516,632                                         | 13,540,654                             |
| Financial assets at fair value through other comprehensive income - net | 8     | 216,969,085                                        | 205,589,769                            |
| Financial assets at amortized cost - net                                | 9A    | 934,652,167                                        | 949,288,162                            |
| Financial assets at amortized cost pledged                              | 9/B   | 114,924,000                                        | -                                      |
| Direct credit facilities - net                                          | 10    | 2,224,670,490                                      | 2,239,379,808                          |
| Property and equipment - net                                            |       | 38,069,017                                         | 40,751,513                             |
| Intangible assets – net                                                 |       | 8,915,986                                          | 8,942,685                              |
| Right of use assets - net                                               |       | 20,643,798                                         | 19,456,521                             |
| Deferred tax assets                                                     | 14    | 17,621,413                                         | 17,679,314                             |
| Other assets                                                            | 11    | 112,986,218                                        | 103,136,488                            |
| <b>Total Assets</b>                                                     |       | <b>4,227,748,187</b>                               | <b>4,104,493,455</b>                   |
| <b><u>Liabilities and Equity</u></b>                                    |       |                                                    |                                        |
| <b><u>Liabilities</u></b>                                               |       |                                                    |                                        |
| Banks and financial institutions' deposits                              |       | 378,583,687                                        | 370,387,549                            |
| Customers' deposits                                                     | 12    | 2,541,770,568                                      | 2,583,737,241                          |
| Cash margins                                                            |       | 107,914,341                                        | 79,734,769                             |
| Borrowed funds                                                          | 13    | 495,506,844                                        | 367,720,298                            |
| Sundry provisions                                                       |       | 14,007,769                                         | 14,055,584                             |
| Income tax provision                                                    | 14    | 11,428,537                                         | 16,715,808                             |
| Lease contracts liabilities                                             |       | 20,659,733                                         | 19,298,356                             |
| Deferred tax liabilities                                                | 14    | 14,889,976                                         | 13,902,351                             |
| Other liabilities                                                       | 15    | 73,848,898                                         | 74,996,958                             |
| <b>Total Liabilities</b>                                                |       | <b>3,658,610,353</b>                               | <b>3,540,548,914</b>                   |
| <b><u>Equity</u></b>                                                    |       |                                                    |                                        |
| <b><u>Bank's Shareholders Equity</u></b>                                |       |                                                    |                                        |
| Authorized and paid-in capital                                          |       | 200,000,000                                        | 200,000,000                            |
| Statutory reserve                                                       |       | 101,164,664                                        | 101,164,664                            |
| General banking risk reserve                                            |       | 6,174,583                                          | 6,174,583                              |
| Cyclical fluctuations reserve                                           |       | 11,526,630                                         | 11,526,630                             |
| Fair value reserve - net                                                | 16    | 127,963,243                                        | 118,105,320                            |
| Foreign currencies translation reserve                                  |       | (1,584,070)                                        | (1,584,070)                            |
| Retained earnings excluding profit for the period                       | 17    | 97,889,817                                         | 111,889,817                            |
| Profit for the period attributable to the Bank's shareholders           |       | 9,698,809                                          | -                                      |
| <b>Net Bank's Shareholders' Equity</b>                                  |       | <b>552,833,676</b>                                 | <b>547,276,944</b>                     |
| Non-controlling interest                                                |       | 16,304,158                                         | 16,667,597                             |
| <b>Total Equity</b>                                                     |       | <b>569,137,834</b>                                 | <b>563,944,541</b>                     |
| <b>Total Liabilities and Equity</b>                                     |       | <b>4,227,748,187</b>                               | <b>4,104,493,455</b>                   |

The accompanying notes from no. (1) to no. (31) form part of these interim condensed consolidated financial statements

**CAIRO AMMAN BANK – PUBLIC SHAREHOLDING LIMITED COMPANY**  
**INTERIM CONDENSED CONSOLIDATED INCOME STATEMENT**  
**FOR THE THREE & SIX MONTHS ENDED 30 JUNE 2026 (REVIEWED NOT AUDITED)**

|                                                                                     | Notes | For the three months ended<br>30 June |                   | For the six months ended 30<br>June |                   |
|-------------------------------------------------------------------------------------|-------|---------------------------------------|-------------------|-------------------------------------|-------------------|
|                                                                                     |       | 2026                                  | 2025              | 2026                                | 2025              |
|                                                                                     |       | JD                                    | JD                | JD                                  | JD                |
| Interest income                                                                     | 18    | 56,859,553                            | 56,062,922        | 114,979,495                         | 113,805,673       |
| Interest expense                                                                    | 19    | (26,178,164)                          | (26,147,472)      | (51,243,142)                        | (52,301,903)      |
| <b>Net interest income</b>                                                          |       | <u>30,681,389</u>                     | <u>29,915,450</u> | <u>63,736,353</u>                   | <u>61,503,770</u> |
| Net commission income                                                               |       | <u>4,092,810</u>                      | <u>3,318,220</u>  | <u>7,512,764</u>                    | <u>6,696,541</u>  |
| <b>Net interest and commission income</b>                                           |       | <u>34,774,199</u>                     | <u>33,233,670</u> | <u>71,249,117</u>                   | <u>68,200,311</u> |
| Gain from foreign currencies                                                        |       | 1,945,316                             | 2,350,675         | 3,957,015                           | 3,992,893         |
| Gain from financial assets at fair value<br>through profit or loss                  | 20    | 1,171,478                             | 1,593,786         | 1,259,806                           | 2,552,487         |
| Dividends from financial assets at fair value<br>through other comprehensive income | 8     | 8,891,522                             | 1,646,396         | 9,216,784                           | 6,270,040         |
| Other revenues                                                                      |       | <u>3,285,910</u>                      | <u>939,073</u>    | <u>4,755,993</u>                    | <u>1,768,897</u>  |
| <b>Gross profit</b>                                                                 |       | <u>50,068,425</u>                     | <u>39,763,600</u> | <u>90,438,715</u>                   | <u>82,784,628</u> |
| Employees' expenses                                                                 |       | 12,111,359                            | 11,660,251        | 24,158,808                          | 23,854,545        |
| Depreciation and amortization                                                       |       | 2,103,433                             | 2,214,016         | 4,226,619                           | 4,315,960         |
| Other expenses                                                                      |       | 14,104,244                            | 12,108,749        | 28,260,594                          | 25,324,222        |
| Provision for expected credit losses                                                | 21    | 13,342,329                            | 4,050,582         | 21,323,764                          | 6,595,583         |
| (Recovered from) impairment of<br>repossessed assets provision                      |       | (162,394)                             | -                 | (104,394)                           | -                 |
| (Recovered from) sundry provisions                                                  |       | <u>263,994</u>                        | <u>250,000</u>    | <u>(536,006)</u>                    | <u>325,000</u>    |
| <b>Total expenses</b>                                                               |       | <u>41,762,965</u>                     | <u>30,283,598</u> | <u>77,329,385</u>                   | <u>60,415,310</u> |
| <b>Profit for the period before tax</b>                                             |       | <u>8,305,460</u>                      | <u>9,480,002</u>  | <u>13,109,330</u>                   | <u>22,369,318</u> |
| Income tax expense                                                                  | 14    | (2,053,673)                           | (3,029,019)       | (3,773,960)                         | (8,551,920)       |
| <b>Profit for the period</b>                                                        |       | <u>6,251,787</u>                      | <u>6,450,983</u>  | <u>9,335,370</u>                    | <u>13,817,398</u> |
| Attributable to:                                                                    |       |                                       |                   |                                     |                   |
| Bank's shareholders                                                                 |       | 6,657,235                             | 6,697,003         | 9,698,809                           | 14,038,059        |
| Non-controlling interest                                                            |       | <u>(405,448)</u>                      | <u>(246,020)</u>  | <u>(363,439)</u>                    | <u>(220,661)</u>  |
| <b>Profit for the period</b>                                                        |       | <u>6,251,787</u>                      | <u>6,450,983</u>  | <u>9,335,370</u>                    | <u>13,817,398</u> |
|                                                                                     |       | <u>JD/Fills</u>                       | <u>JD/Fills</u>   | <u>JD/Fills</u>                     | <u>JD/Fills</u>   |
| Basic and diluted earnings per share from<br>profit for the period                  | 22    | <u>0/033</u>                          | <u>0/033</u>      | <u>0/048</u>                        | <u>0/07</u>       |

The accompanying notes from no. (1) to no. (31) form part of these interim condensed consolidated financial statements

**CAIRO AMMAN BANK – PUBLIC SHAREHOLDING LIMITED COMPANY**  
**INTERIM CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**  
**FOR THE THREE & SIX MONTHS ENDED 30 JUNE 2026 (REVIEWED NOT AUDITED)**

|                                                                                                             | For the three months ended |                   | For the six months ended |                   |
|-------------------------------------------------------------------------------------------------------------|----------------------------|-------------------|--------------------------|-------------------|
|                                                                                                             | 30 June                    |                   | 30 June                  |                   |
|                                                                                                             | 2026                       | 2025              | 2026                     | 2025              |
|                                                                                                             | JD                         | JD                | JD                       | JD                |
| Profit for the period                                                                                       | 6,251,787                  | 6,450,983         | 9,335,370                | 13,817,398        |
| Other comprehensive income items:                                                                           |                            |                   |                          |                   |
| Items which will not be transferred subsequently to the interim condensed consolidated statement of income: |                            |                   |                          |                   |
| Change in net fair value reserve after tax                                                                  | 9,551,490                  | 10,728,688        | 9,857,923                | 12,164,539        |
| <b>Total comprehensive income for the period</b>                                                            | <b>15,803,277</b>          | <b>17,179,671</b> | <b>19,193,293</b>        | <b>25,981,937</b> |
| Total Comprehensive income for the period attributable to:                                                  |                            |                   |                          |                   |
| Bank's shareholders                                                                                         | 16,208,725                 | 17,425,691        | 19,556,732               | 26,202,598        |
| Non-controlling interest                                                                                    | (405,448)                  | (246,020)         | (363,439)                | (220,661)         |
| <b>Total comprehensive income for the period</b>                                                            | <b>15,803,277</b>          | <b>17,179,671</b> | <b>19,193,293</b>        | <b>25,981,937</b> |

The accompanying notes from no. (1) to no. (31) form part of these interim condensed consolidated financial statements

**CAIRO AMMAN BANK – PUBLIC SHAREHOLDING LIMITED COMPANY**  
**INTERIM CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY**  
**FOR THE SIX MONTHS ENDED 30 JUNE 2026 (REVIEWED NOT AUDITED)**

|                                                         | Authorized<br>and paid in<br>capital | Statutory<br>reserve | General<br>banking<br>risk<br>reserve* | Cyclical<br>fluctuations<br>reserve | Fair value<br>reserve net | Foreign<br>currencies<br>translation<br>reserve | Retained<br>earnings<br>excluding<br>profit for the<br>period | Profit for the<br>period<br>attributable<br>to the banks'<br>shareholders | Total banks'<br>shareholders'<br>equity | Non-<br>controlling<br>interest | Total owners'<br>equity |
|---------------------------------------------------------|--------------------------------------|----------------------|----------------------------------------|-------------------------------------|---------------------------|-------------------------------------------------|---------------------------------------------------------------|---------------------------------------------------------------------------|-----------------------------------------|---------------------------------|-------------------------|
|                                                         | JD                                   | JD                   | JD                                     | JD                                  | JD                        | JD                                              | JD                                                            | JD                                                                        | JD                                      | JD                              | JD                      |
| <b>For the six months ended 30 June 2026</b>            |                                      |                      |                                        |                                     |                           |                                                 |                                                               |                                                                           |                                         |                                 |                         |
| Balance at the beginning of the period                  | 200,000,000                          | 101,164,664          | 6,174,583                              | 11,526,630                          | 118,105,320               | (1,584,070)                                     | 111,889,817                                                   | -                                                                         | 547,276,944                             | 16,667,597                      | 563,944,541             |
| Total comprehensive income for the period               | -                                    | -                    | -                                      | -                                   | 9,857,923                 | -                                               | -                                                             | 9,698,809                                                                 | 19,556,732                              | (363,439)                       | 19,193,293              |
| Cash dividends distributed to shareholders<br>(note 17) | -                                    | -                    | -                                      | -                                   | -                         | -                                               | (14,000,000)                                                  | -                                                                         | (14,000,000)                            | -                               | (14,000,000)            |
| <b>Balance at the end of the period</b>                 | <b>200,000,000</b>                   | <b>101,164,664</b>   | <b>6,174,583</b>                       | <b>11,526,630</b>                   | <b>127,963,243</b>        | <b>(1,584,070)</b>                              | <b>97,889,817</b>                                             | <b>9,698,809</b>                                                          | <b>552,833,676</b>                      | <b>16,304,158</b>               | <b>569,137,834</b>      |
| <b>For the six months ended 30 June 2025</b>            |                                      |                      |                                        |                                     |                           |                                                 |                                                               |                                                                           |                                         |                                 |                         |
| Balance at the beginning of the period                  | 200,000,000                          | 97,418,830           | 6,174,583                              | 11,526,630                          | 59,124,709                | (1,584,070)                                     | 100,391,474                                                   | -                                                                         | 473,052,156                             | 17,412,148                      | 490,464,304             |
| Total comprehensive income for the period               | -                                    | -                    | -                                      | -                                   | 12,164,539                | -                                               | -                                                             | 14,038,059                                                                | 26,202,598                              | (220,661)                       | 25,981,937              |
| Cash dividends distributed to shareholders<br>(note 17) | -                                    | -                    | -                                      | -                                   | -                         | -                                               | (12,000,000)                                                  | -                                                                         | (12,000,000)                            | -                               | (12,000,000)            |
| <b>Balance at the end of the period</b>                 | <b>200,000,000</b>                   | <b>97,418,830</b>    | <b>6,174,583</b>                       | <b>11,526,630</b>                   | <b>71,289,248</b>         | <b>(1,584,070)</b>                              | <b>88,391,474</b>                                             | <b>14,038,059</b>                                                         | <b>487,254,754</b>                      | <b>17,191,487</b>               | <b>504,446,241</b>      |

\* The general banking risk reserve and the negative balance of the fair value reserve are restricted from use without prior approval from the Central Bank of Jordan.

\* This item represents amounts transferred to the reserves and is related to items at the banks' branches in Palestine.

- As of 30 June 2026, the restricted retained earnings balance resulting from the early implementation of International Financial Reporting Standard no. (9) amounted to JD 12,669,542.

- The retained earnings balance includes deferred tax assets amounting to JD 17,621,413 and is restricted from use in accordance with the instructions of the Central Bank of Jordan.

- The Bank is restricted from using JD 1,155,916 which represents the remaining balance of the general banking risk reserve included in retained earnings in accordance with the instructions of the Central Bank of Jordan.

The accompanying notes from no. (1) to no. (31) form part of these interim condensed consolidated financial statements

**CAIRO AMMAN BANK – PUBLIC SHAREHOLDING LIMITED COMPANY**  
**INTERIM CONDENSED CONSOLIDATED STATEMENT OF CASH FLOWS**  
**FOR THE SIX MONTHS ENDED 30 JUNE 2026 (REVIEWED NOT AUDITED)**

|                                                                                       |       | For the six months ended 30 June |                     |
|---------------------------------------------------------------------------------------|-------|----------------------------------|---------------------|
|                                                                                       | Notes | 2026                             | 2025                |
|                                                                                       |       | JD                               | JD                  |
| <b><u>Operating Activities</u></b>                                                    |       |                                  |                     |
| Profit for the period before tax                                                      |       | 13,109,330                       | 22,369,318          |
| <b>Adjustments:</b>                                                                   |       |                                  |                     |
| Depreciation and amortization                                                         |       | 6,024,722                        | 5,965,179           |
| Provision for expected credit losses                                                  | 21    | 21,323,764                       | 6,595,583           |
| Sundry provisions                                                                     |       | 270,189                          | 982,324             |
| Interest expense on lease contracts                                                   |       | 395,557                          | 405,552             |
| Gain from valuation of financial assets at fair value through profit or loss          | 20    | (477,732)                        | (1,725,812)         |
| Dividends from financial assets at fair value through other comprehensive income      | 8     | (9,216,784)                      | (6,270,040)         |
| (Gains) losses from sale of property and equipment                                    |       | (45,109)                         | 40,192              |
| Losses from sale of repossessed assets                                                |       | 113,607                          | 23,118              |
| Recovered from repossessed assets impairment provision                                |       | (104,394)                        | -                   |
| Effect of exchange rate changes on cash and cash equivalents                          |       | (3,883,048)                      | (3,901,248)         |
| <b>Cash flow from operating activities before changes in net assets</b>               |       | <b>27,510,102</b>                | <b>24,484,166</b>   |
| Deposits at banks and financial institutions                                          |       | (4,578,721)                      | 12,073,008          |
| Financial assets at fair value through profit or loss                                 |       | (1,498,246)                      | 780,257             |
| Direct credit facilities                                                              |       | (7,613,317)                      | 51,941,772          |
| Other assets                                                                          |       | (10,736,560)                     | (26,192,899)        |
| Banks and financial institution' deposits (with maturity date exceeding 3 months)     |       | (30,272,965)                     | 379,315             |
| Customers deposits                                                                    |       | (41,966,673)                     | 33,968,958          |
| Cash margins                                                                          |       | 28,179,572                       | (13,074,624)        |
| Other liabilities                                                                     |       | 943,641                          | (7,850,330)         |
| <b>Net cash flows from operating activities before income tax and provisions paid</b> |       | <b>(40,033,167)</b>              | <b>76,509,623</b>   |
| Income tax paid                                                                       | 14    | (9,003,330)                      | (1,857,487)         |
| Provisions paid                                                                       |       | (318,004)                        | (1,090,845)         |
| <b>Net cash flows (used in) from operating activities</b>                             |       | <b>(49,354,501)</b>              | <b>73,561,291</b>   |
| <b><u>Investing Activities</u></b>                                                    |       |                                  |                     |
| (Purchase) of financial assets at fair value through other comprehensive income       |       | (533,874)                        | (1,974,182)         |
| (Purchase) of other financial assets at amortized cost                                |       | (180,371,549)                    | (192,079,772)       |
| Maturity of other financial assets at amortized cost                                  |       | 79,951,051                       | 127,608,890         |
| Dividends from financial assets at fair value through other comprehensive income      | 8     | 9,216,784                        | 6,270,040           |
| (Purchase) of property and equipment                                                  |       | (528,050)                        | (1,696,139)         |
| Proceeds from sale of property and equipment                                          |       | 169,295                          | 118,840             |
| (Purchase) of intangible assets                                                       |       | (1,113,560)                      | (1,139,427)         |
| <b>Net cash flows used in investing activities</b>                                    |       | <b>(93,209,903)</b>              | <b>(62,891,750)</b> |
| <b><u>Financing Activities</u></b>                                                    |       |                                  |                     |
| Increase in borrowed funds                                                            |       | 186,447,004                      | 60,692,341          |
| (Settled from) borrowed funds                                                         |       | (58,660,458)                     | (34,243,758)        |
| Lease contracts payments                                                              |       | (2,107,763)                      | (1,891,548)         |
| Dividends distributed to shareholders                                                 | 17    | (14,000,000)                     | (12,000,000)        |
| <b>Net cash flows from financing activities</b>                                       |       | <b>111,678,783</b>               | <b>12,557,035</b>   |
| Effect of exchange rate changes on cash and cash equivalents                          |       | 3,883,048                        | 3,901,248           |
| Net change in cash and cash equivalents                                               |       | (27,002,573)                     | 27,127,824          |
| Cash and cash equivalents at the beginning of the period                              |       | 143,555,013                      | 173,122,686         |
| <b>Cash and cash equivalents at the end of the period</b>                             | 23    | <b>116,552,440</b>               | <b>200,250,510</b>  |

The accompanying notes from no. (1) to no. (31) form part of these interim condensed consolidated financial statements.

**(1) General**

Cairo Amman Bank was established in 1960 and was registered as a public shareholding company headquartered in Amman – the Hashemite Kingdom of Jordan, in accordance with the laws and regulations issued by the Ministry of Justice. The bank's conditions are in compliance with the Jordanian Companies Law No. (12) for the year 1964.

The Bank provides its banking and financial services through its headquarter office in Amman city and its branches in the kingdom amounting to 96 branches, 22 branches in Palestine, one in Bahrain, and through its subsidiaries.

The Banks' authorized and paid-in-capital is equal to 200,000,000 JD/share as of 30 June 2026.

The Bank's shares are listed on the Amman Stock Exchange.

The Bank's Board of Directors approved the interim condensed consolidated financial statements on 30 July 2026.

**(2) Basis of preparation and material accounting policies**

**Basis of Preparation of the Interim Condensed Consolidated Financial Statements:**

The accompanying interim condensed consolidated financial statements have been prepared in accordance with the International Accounting Standard IAS 34 "Interim Financial Reporting" and it's in compliance with the requirements of the Central Bank of Jordan.

The interim condensed consolidated financial statements are prepared on the historical cost basis except for financial assets and financial liabilities which have been measured at fair value at the date of the interim condensed consolidated financial statements.

The interim condensed consolidated financial statements are presented in Jordanian Dinar (JD) which is the functional currency of the Bank.

The condensed interim consolidated financial statements do not include all the information and disclosures required for full annual financial statements prepared in accordance with International Financial Reporting Standards and should be read in conjunction with the Bank's annual report as of 31 December 2025. Furthermore, the business results for the six months ended 30 June 2026, do not necessarily indicate the expected results for the year ending 31 December 2026. Also, the allocation of the period's profits for the six months ended 30 June 2026, which is carried out at the end of the fiscal year.

**CAIRO AMMAN BANK – PUBLIC SHAREHOLDING LIMITED COMPANY**  
**NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS**  
**30 JUNE 2026 (REVIEWED NOT AUDITED)**

The interim condensed consolidated financial statements comprise of the financial statements of the Bank and the subsidiaries controlled by the Bank. As of 30 June 2026, the Bank owns the following subsidiaries:

| Company's Name                         | Paid-in Capital<br>(JD) | Ownership Percentage<br>% | Industry                            | Location  | Acquisition Date |
|----------------------------------------|-------------------------|---------------------------|-------------------------------------|-----------|------------------|
|                                        |                         |                           | Brokerage and investment management | Jordan    | 1992             |
| Al-Watanieh Financial Services Company | 6,500,000               | 100                       |                                     |           |                  |
| Al-Watanieh Securities Company         | 1,600,000               | 100                       | Brokerage                           | Palestine | 1995             |
| Tamallak for Financial Leasing Company | 8,000,000               | 100                       | Finance Leasing                     | Jordan    | 2013             |
| Safa Bank                              | 45,231,826              | 59.956                    | Islamic Banking                     | Palestine | 2016             |

Control is achieved when the Bank has rights to variable returns from its involvement with the investee and has the ability to affect those returns through its power over the investee.

- Power over the investee (existing rights that give it the current ability to direct the relevant activities of the investee).
- Exposure, or rights, to variable returns from its involvement with the investee.
- The ability to use its power over the investee to affect its returns.

When the Bank has less than a majority of the voting or similar rights of an investee, therefore, the Bank considers all relevant facts and circumstances in assessing whether it has power over an investee, including:

- The contractual arrangement(s) with the other vote holders of the investee.
- Rights arising from other contractual arrangements.
- The Group's current voting rights and potential voting rights.

The Bank re-assesses whether or not it controls an investee if facts and circumstances indicate that there are changes to one or more of the three elements of control.

Consolidation of a subsidiary begins when the Bank obtains control over the subsidiary and ceases when the Bank loses control of the subsidiary. Revenues and expenses of a subsidiary are consolidated in the interim condensed consolidated financial statements from the date the Bank gains control until the date the Bank ceases to control the subsidiary.

Profit or loss and each component of other comprehensive income (OCI) are attributed to the shareholder's rights of the parent Company and to the non-controlling interests, even if this results in the non-controlling interests having a deficit balance. And if necessary, adjustments are made to the financial statements of subsidiaries to bring their accounting policies to be in line with the Bank's accounting policies. Assets and liabilities, equity, revenues, expenses, profit and losses relating to transactions between the Bank and its subsidiaries are fully eliminated at consolidation.

### **Changes in accounting policies**

The accounting policies used in the preparation of the interim condensed consolidated financial statements are consistent with those used in the preparation of the annual consolidated financial statements for the year ended 31 December 2025 except for the adoption of new amendments on the standards effective as of 1 January 2026 shown below:

#### **Classification and Measurement of Financial Instruments—Amendments to IFRS 9 and IFRS 7**

In May 2024, the IASB issued Amendments to IFRS 9 and IFRS 7, Amendments to the Classification and Measurement of Financial Instruments (the Amendments). The amendments include:

- A clarification that a financial liability is derecognised on the 'settlement date' and introduce an accounting policy choice (if specific conditions are met) to derecognise financial liabilities settled using an electronic payment system before the settlement date
- Additional guidance on how the contractual cash flows for financial assets with environmental, social, and corporate governance (ESG) and similar features should be assessed
- Clarifications on what constitute 'non-recourse features' and what are the characteristics of contractually linked instruments
- The introduction of disclosures for financial instruments with contingent features and additional disclosure requirements for equity instruments classified at fair value through other comprehensive income (OCI)

The amendments had no material impact on the Bank's interim condensed consolidated financial statements

#### **Contracts Referencing Nature-dependent Electricity — Amendments to IFRS 9 and IFRS 7**

In December 2024, the IASB issued Amendments to IFRS 9 and IFRS 7 - Contracts Referencing Nature-dependent Electricity. The amendments apply only to contracts that reference nature-dependent electricity, and they:

- Clarify the application of the 'own-use' requirements for in-scope contracts
- Amend the designation requirements for a hedged item in a cash flow hedging relationship for in-scope contracts
- Add new disclosure requirements to enable investors to understand the effect of these contracts on the Bank's financial performance and cash flows

The amendments had no material impact on the Bank's interim condensed consolidated financial statements.

**(3) Accounting Estimate**

The preparation of the interim condensed consolidated financial statements requires management to make estimates and assumptions that affect the reported amounts of financial assets and liabilities and disclosure of contingent liabilities. These estimates and assumptions also affect the revenues and expenses and the resultant provisions as well as fair value changes reported in interim condensed statement of comprehensive income. In particular, considerable judgment by management is required in the estimation of the amount and timing of future cash flows. These mentioned estimates based on assumptions and multiple factors with varying degrees of uncertainty, and actual results may differ from the estimates due to changes in future circumstances and the management believes that the accounting estimates used in the condensed interim financial statements are reasonable.

The Bank's management believes that its estimates within the interim condensed consolidated financial statements are reasonable and consistent with those estimates used in the preparation of the consolidated financial statement for the year 2025.

**A. EXPECTED CREDIT LOSS FOR FINANCIAL INSTRUMENTS AT AMORTIZED COST:**

In determining provision for expected credit loss for direct credit facilities, important judgement is required from the bank's management in the estimation of the amount and timing of future cash flows as well as an assessment of whether the credit risk on the financial asset has increased significantly since initial recognition and incorporation of forward-looking information in the measurement of ECL. Most important judgments and estimates used are as the following:

**The Bank's definition of default and default handling mechanism.**

Definition of default:

The Bank has adopted the definition of default according to the instructions for applying the International Financial Reporting Standard 9 No.13/2018 in addition to the Central Bank's instructions No. 8/2024, and any debt instrument among the bad debts in case:

- It resulted in dues equal to or greater than (90) days.
- Provides evidence that it has become distressed (irregular), and if one or more of the qualitative indicators are met

Default handling mechanism:

The Bank monitors accounts before they reach the non-performance stage through designated departments and when accounts are classified as non-performing, they are monitored through the credit department before the initiation of legal procedures in case no final settlement with the customer has been reached. The Bank takes adequate provisions for those accounts in accordance with the instructions of the Central Bank of Jordan and the control authorities.

**The Bank's internal credit rating system and its working mechanism:**

- **Corporate portfolio:**

It is an internal rating system for comprehensively assessing and measuring the risks of banks, financial institutions, sovereign investments, and clients of large and medium companies.

The Bank uses the (CreditLens) System developed by (Moody's) to measure the risk rating of customers within (7) grades for the performing accounts and within (3) grades for the non-performing accounts in accordance with the instructions of the Central Bank of Jordan. The probability of default (PD) increases as risk rating increases. Three segments are adopted at each grade for performing loans - with the exception of grade (1), where grade (1) is the best and grade (10) is the worst. The client's risk degree is linked to the client's probability of default (PD) and is extracted based on financial and objective data, and the probability of default is extracted for the client's facilities through (Facility Rating).

**Retail portfolio:**

The portfolio of individuals is classified by adopting programs with common characteristics for the clients granted through each program according to the nature of the purpose of the product (personal, housing, cars, etc.), according to the employer (Public sector, private sector) and the nature of hiring, job, and other relevant factors.

The conditions of the programs are also determined based on the historical performance of each program in terms of grants, defaults and collections, and those programs are reviewed periodically, and their conditions are updated based on their performance.

**The approved mechanism for calculating expected credit losses (ECL).**

The Bank has adopted (Moody's) system for calculating expected credit losses where the calculation is made by specialized systems for the corporate and retail portfolios after taking into consideration the client's level of risk and probability of default and assessment of collaterals. This was applied for Jordan branches, foreign branches and the subsidiaries.

The calculation for each stage is as follows:

- Stage (1): the expected credit losses are calculated within the next 12 months from the date of preparing the financial statements for debt instruments within this phase and in which there has not been a significant increase in its credit risk since the initial recognition of the exposure / instrument, or that it has a low credit risk at the date of preparing the financial statements.
- Stage (2): Expected credit losses are calculated for the entire life of the debt instrument during the remaining period of the life of the debt instrument for debt instruments that fall within this stage and for which there has been a significant increase in its credit risk since its initial recognition, but it has not reached the default stage.

Several determinants have been adopted as an indicator of the increase in credit risk to move the financial instrument from the first stage to the second stage, taking into account many indicators, including:

- The client's rating has been revised down by specific degrees from the initial rating, or client has obtained a high-risk rating.
  - Appearance of any negative indicators on the account (it is in the Blacklist of returned checks in the portfolio of individuals for Jordan branches, or its classification is 3 in the money laundering list - Risk Level according to the classification of the Palestinian Monetary Authority for the portfolio of individuals in Safa Bank and Palestine branches).
  - There are more than 29 days of dues and less than 90 days.
  - Classification of the client within the under monitoring debts.
  - Any account was restructured as a result of the client facing financial difficulties
- 
- Stage (3): Expected credit losses are computed for the entire life of the debt instrument for debt instruments that fall within this stage and for which there is evidence / evidences that they have become non-performing (irregular) and as mentioned in the definition of default.

The following debt instruments are included in the calculation:

- Loans, and direct and indirect credit facilities.
- Debt instruments at amortized cost.
- Financial guarantees specified according to IFRS 9.
- Credit exposures on banks and financial institutions.
- Debt instruments measured at fair value through other comprehensive income statement.
- Islamic finance products that have a debt nature.

**Definition and mechanism for computing and monitoring probability of default (PD), exposure at default (EAD), and loss given default (LGD).**

**Probability of Default (PD):**

- Retail portfolio:

The probability of default has been computed using the Bank's historical default information for a period of at least five years for the personal loans, credit cards, and housing loans portfolio. These rates are calculated using independent variables which affect the probability of default rate.

The following are a set of variables that may affect the calculation methodology: (loan balance, salary, sector, age, gender, interest rate, loan duration).

- Corporate portfolio:

The Probability of Default - PD data used by Moody's has been adopted as input to the calculation system, and the expected credit loss calculation system converts the probability of default from (Through The Cycle Probability of Default - TTC PD) to (Point In Time Probability of Default - PIT PD) for each instrument and after taking into account the risks of the country and the economic sector of the client.

**Exposure at Default (EAD):**

- One time debt instruments (direct and indirect): the balance as of the date of the financial statements is considered as the balance at the date of default (total account balance + due installments + unpaid accrued interest – settlement – interest in suspense – interest and commissions received in advance).
- Leasing contracts in Islamic banks: Due and unpaid installments are used in calculating the balance in the event of default.
- Renewing debt instruments (direct and indirect): The balance as of the date of preparing the financial statements or the ceiling, whichever is higher, is adopted as the balance in default for corporate portfolio customers. As for the individual portfolio, a weighting factor is calculated for unutilized ceilings.

**Loss Given Default (LGD):**

- Retail portfolio:

The loss given default has been computed using the Bank's historical default information for the personal loans, housing loans, credit cards, and overdrawn portfolio. These rates are applied at the account level for the retail banking portfolio.

- Corporate portfolio:

The loss ratio is calculated assuming default at the account level and after taking into account several factors and data, the most important of which are (guarantees, the economic sector, the probability of default). The haircut rates were adopted on the guarantees according to the ratios approved by the Central Bank of Jordan, in addition to the adoption of a minimum ratio that is not less than 10%.

**Economic indicators used by the Bank in calculating expected credit losses (PD).**

A group of economic indicators have been reviewed such as (gross domestic product, equities, interest rates, unemployment, and inflation) and the following approved indicators have shown a strong correlation between the indicator value and the default rate for each portfolio using historical information:

- Corporate portfolio: gross domestic product and stock prices.
- Retail portfolio:
- Jordan: Real Gross Domestic Product and Unemployment Rate.
- Palestine: Interest Rate on Loans and Unemployment Rate.

The following weights for scenarios were adopted for the year ended 2025 and period ended 30 June 2026:

Jordan and Bahrain:

| <u>Baseline Scenario</u> | <u>Downturn Scenario</u> | <u>Upturn Scenario</u> |
|--------------------------|--------------------------|------------------------|
| 40%                      | 30%                      | 30%                    |

The following weights for the scenarios were adopted for the year 2025 and the period ended 30 June 2026 as follows:

Palestine:

| <u>Baseline Scenario</u> | <u>Downturn Scenario</u> | <u>Upturn Scenario</u> |
|--------------------------|--------------------------|------------------------|
| 40%                      | 60%                      | 0%                     |

The Bank manages its various banking risks through comprehensive risk management policies, which define the specific roles of all concerned parties involved in the implementation of these policies. These parties include the Board of Directors and its committees such as the Risk Management Committee, the Compliance Committee, the Audit Committee, the Corporate Governance Committee, the Information Technology Governance Committee, the Nominations and Rewards Committee, the Strategy Committee, and the Facilities Committee, in addition to the Executive Management and its committees such as the Assets and Liabilities Committee, the Procurement and Tendering Committee, the Systems Control and Internal Oversight Development Committee, the Strategy and Branching Committee, the Information Technology Steering Committee, and the Facilities Committees, as well as other specialized departments such as the Risk Management Department, the Compliance Department, the Internal Audit Department, the Financial Crimes Division, and Cybersecurity.

Furthermore, all departments and branches of the Bank are responsible for identifying risks related to banking operations, adhering to appropriate supervisory controls, and monitoring the continued effectiveness of these controls in line with the internal control system.

The Bank's risk management process includes activities of identifying, measuring, evaluating, and managing risks, whether financial or non-financial, that could negatively affect the Bank's performance and reputation or its objectives, ensuring the optimal return against acceptable risks.

## **B. INCOME TAX**

Income tax expenses represent accrued taxes and deferred taxes.

Income tax expenses are accounted for on the basis of taxable income. Moreover, taxable income differs from income declared in the consolidated financial statements because the latter includes non-taxable revenues or taxable expenses disallowed in the current year but deductible in subsequent years accumulated losses acceptable by the tax law and items not accepted for tax purposes or subject to tax.

Taxes are calculated on the basis of the tax rates according to the prevailing laws regulations and instructions of the countries where the bank operates.

Deferred taxes are taxes expected to be paid or recovered as a result of temporary timing differences between the value of the assets and liabilities in the consolidated financial statements and the value of the taxable amount. Deferred tax is calculated on the basis of the liability method in the consolidated statement of financial position according to the rates expected to be applied when the tax liability is settled, or tax assets are realized.

Deferred tax assets and liabilities are reviewed as of the date of the consolidated financial statements and reduced in case it is expected that no benefit will arise from payment or the elimination of the need for deferred tax liabilities partially or totally.

### **C. FAIR VALUE**

Fair value represents the closing market price (Assets Purchasing / Liabilities Selling) of financial assets and derivatives on the date of the consolidated financial statements in active markets. Where quoted prices are unavailable, or there is no active trading for certain financial instruments and derivatives, or the market is deemed inactive, fair value is estimated by one of several methods including the following:

- Comparison with the fair value of another financial asset with similar terms and conditions.
- Analysis of the present value of expected future cash flows for similar instruments.
- Adoption of the option pricing models.
- Evaluation of long-term assets and liabilities that bear no interest through discounting cash flows by using the effective interest rate method and amortizing premium / discount within interest revenue / expense in the consolidated statement of income.

The valuation methods aim to provide a fair value reflecting the market's expectations taking into consideration the market expected risks and expected benefits when evaluating the financial instrument. When the financial instrument fair value can't be reliably measured, they are stated at cost less any impairment.

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**(4) Cash and balances at central banks - net**

The item details are as follows:

|                                                      | 30 June<br>2026           | 31 December<br>2025 |
|------------------------------------------------------|---------------------------|---------------------|
|                                                      | JD                        | JD                  |
|                                                      | (Reviewed not<br>audited) | (Audited)           |
| Cash in vaults                                       | 169,937,022               | 198,905,158         |
| Balances at Central Banks:                           |                           |                     |
| Current and demand accounts                          | 46,160,515                | 36,534,911          |
| Time and notice deposits                             | 20,635,000                | 20,171,000          |
| Statutory cash reserve                               | 125,234,884               | 128,820,834         |
| Total balances at Central Banks                      | 192,030,399               | 185,526,745         |
| Provision for expected credit losses (Central Banks) | (203,723)                 | (180,048)           |
| Total balances at Central Banks – net                | 191,826,676               | 185,346,697         |
| Total                                                | 361,763,698               | 384,251,855         |

- Restricted balances amounted to JD 10,635,000 as of 30 June 2026 (JD 10,635,000 as of 31 December 2025), in addition to the statutory cash reserve balance as shown above.
- There are no balances that mature in a period longer than three months as of 30 June 2026 and 31 December 2025.

Set out below is the movement on the balances at Central Banks during the period / year:

|                                                             | Stage 1<br>individual<br>JD | Stage 2<br>individual<br>JD | Stage 3<br>JD | Total<br>JD        |
|-------------------------------------------------------------|-----------------------------|-----------------------------|---------------|--------------------|
| <b><u>For the six months ended 30 June 2026</u></b>         |                             |                             |               |                    |
| <b><u>(Reviewed not audited)</u></b>                        |                             |                             |               |                    |
| Total balances as at beginning of the period                | 185,526,745                 | -                           | -             | 185,526,745        |
| New balances during the period                              | 88,713,162                  | -                           | -             | 88,713,162         |
| Settled balances                                            | (82,209,508)                | -                           | -             | (82,209,508)       |
| <b>Total balances as at the end of the period</b>           | <b>192,030,399</b>          | <b>-</b>                    | <b>-</b>      | <b>192,030,399</b> |
| <b><u>For the year ended 31 December 2025 (Audited)</u></b> |                             |                             |               |                    |
| Total balances as at beginning of the year                  | 186,872,221                 | -                           | -             | 186,872,221        |
| New balances during the year                                | 187,063,761                 | -                           | -             | 187,063,761        |
| Settled balances                                            | (188,409,237)               | -                           | -             | (188,409,237)      |
| <b>Total balances as at the end of the year</b>             | <b>185,526,745</b>          | <b>-</b>                    | <b>-</b>      | <b>185,526,745</b> |

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Set out below is the movement on the provision for expected credit losses (Central Banks) during the period / year:

|                                                                            | Stage 1<br>individual<br>JD | Stage 2<br>individual<br>JD | Stage 3<br>JD | Total<br>JD    |
|----------------------------------------------------------------------------|-----------------------------|-----------------------------|---------------|----------------|
| <b><u>For the six months ended 30 June 2026 (Reviewed not audited)</u></b> |                             |                             |               |                |
| Total balances as at beginning of the period                               | 180,048                     | -                           | -             | 180,048        |
| Credit loss on new balances and deposits during the period                 | 198,194                     | -                           | -             | 198,194        |
| Recovered credit loss on settled balances                                  | (174,519)                   | -                           | -             | (174,519)      |
| <b>Total balances as at the end of the period</b>                          | <b>203,723</b>              | <b>-</b>                    | <b>-</b>      | <b>203,723</b> |
| <b><u>For the year ended 31 December 2025 (Audited)</u></b>                |                             |                             |               |                |
| Total balances as at beginning of the year                                 | 53,351                      | -                           | -             | 53,351         |
| Credit loss on new balances and deposits during the period                 | 174,439                     | -                           | -             | 174,439        |
| Recovered credit loss on settled balances                                  | (47,742)                    | -                           | -             | (47,742)       |
| <b>Total balances as at the end of the year</b>                            | <b>180,048</b>              | <b>-</b>                    | <b>-</b>      | <b>180,048</b> |

**(5) Balances at banks and financial institutions - net**

The item details are as follows:

|                                                                       | 30 June<br>2026<br>JD<br>(Reviewed not<br>audited) | 31 December<br>2025<br>JD<br>(Audited) |
|-----------------------------------------------------------------------|----------------------------------------------------|----------------------------------------|
| <b>Local Banks and financial institutions</b>                         |                                                    |                                        |
| Current and on demand accounts                                        | 3,276,334                                          | 3,357,089                              |
| Deposits maturing within 3 months or less                             | 39,222,302                                         | 10,547,431                             |
| <b>Total local</b>                                                    | <b>42,498,636</b>                                  | <b>13,904,520</b>                      |
| <b>Foreign Banks and financial institutions</b>                       |                                                    |                                        |
| Current and on demand accounts                                        | 31,195,367                                         | 37,564,713                             |
| Deposits maturing within 3 months or less                             | 46,499,963                                         | 34,793,721                             |
| <b>Total foreign</b>                                                  | <b>77,695,330</b>                                  | <b>72,358,434</b>                      |
| <b>Total</b>                                                          | <b>120,193,966</b>                                 | <b>86,262,954</b>                      |
| <b>Less: Provision for expected credit losses (balances at Banks)</b> | <b>(9,449)</b>                                     | <b>(8,403)</b>                         |
| <b>Total</b>                                                          | <b>120,184,517</b>                                 | <b>86,254,551</b>                      |

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Non-interest bearing balances at banks and financial institutions amounted to JD 34,471,701 as of 30 June 2026 against JD 40,913,399 as of 31 December 2025.

There are no restricted balances as of 30 June 2026 and 31 December 2025.

Set out below is the movement on the balances at Banks and Financial Institutions during the period / year:

|                                                             | Stage 1<br>individual<br>JD | Stage 2<br>individual<br>JD | Stage 3<br>JD | Total<br>JD        |
|-------------------------------------------------------------|-----------------------------|-----------------------------|---------------|--------------------|
| <b><u>For the six months ended 30 June 2026</u></b>         |                             |                             |               |                    |
| <b><u>(Reviewed not audited)</u></b>                        |                             |                             |               |                    |
| Total balances as at beginning of the period                | 86,262,954                  | -                           | -             | 86,262,954         |
| New balances during the period                              | 115,885,401                 | -                           | -             | 115,885,401        |
| Settled balances                                            | (81,954,389)                | -                           | -             | (81,954,389)       |
| <b>Total balances as at the end of the period</b>           | <b>120,193,966</b>          | <b>-</b>                    | <b>-</b>      | <b>120,193,966</b> |
| <b><u>For the year ended 31 December 2025 (Audited)</u></b> |                             |                             |               |                    |
| Total balances as at beginning of the year                  | 109,364,338                 | -                           | -             | 109,364,338        |
| New balances during the year                                | 122,101,370                 | -                           | -             | 122,101,370        |
| Settled balances                                            | (145,202,754)               | -                           | -             | (145,202,754)      |
| <b>Total balances as at the end of the year</b>             | <b>86,262,954</b>           | <b>-</b>                    | <b>-</b>      | <b>86,262,954</b>  |

Movement on the provision for expected credit losses (Balances at banks) during the period/ year:

|                                                                            | Stage 1<br>individual<br>JD | Stage 2<br>individual<br>JD | Stage 3<br>JD | Total<br>JD  |
|----------------------------------------------------------------------------|-----------------------------|-----------------------------|---------------|--------------|
| <b><u>For the six months ended 30 June 2026 (Reviewed not audited)</u></b> |                             |                             |               |              |
| Total balances as at beginning of the period                               | 8,403                       | -                           | -             | 8,403        |
| Credit loss on new balances and deposits during the period                 | 8,988                       | -                           | -             | 8,988        |
| Recovered credit loss on settled balances                                  | (7,942)                     | -                           | -             | (7,942)      |
| <b>Total balances as at the end of the period</b>                          | <b>9,449</b>                | <b>-</b>                    | <b>-</b>      | <b>9,449</b> |
| <b><u>For the year ended 31 December 2025 (Audited)</u></b>                |                             |                             |               |              |
| Total balances as at beginning of the year                                 | 5,264                       | -                           | -             | 5,264        |
| Credit loss on new balances and deposits during the year                   | 7,728                       | -                           | -             | 7,728        |
| Recovered credit loss on settled balances                                  | (4,589)                     | -                           | -             | (4,589)      |
| <b>Total balances as at the end of the year</b>                            | <b>8,403</b>                | <b>-</b>                    | <b>-</b>      | <b>8,403</b> |

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**(6) Deposits at banks and financial institutions - net**

The item details are as follows:

|                                                                   | 30 June<br>2026           | 31 December<br>2025 |
|-------------------------------------------------------------------|---------------------------|---------------------|
|                                                                   | JD                        | JD                  |
|                                                                   | (Reviewed not<br>audited) | (Audited)           |
| <b>Local deposits maturing within:</b>                            |                           |                     |
| More than 6 to 9 months                                           | 16,000,000                | -                   |
| More than 9 to 12 months                                          | -                         | 2,596,724           |
| More than a year                                                  | 23,000,000                | 21,000,000          |
| <b>Total</b>                                                      | <b>39,000,000</b>         | <b>23,596,724</b>   |
| <b>Foreign deposits maturing within:</b>                          |                           |                     |
| More than 3 to 6 months                                           | 1,859,448                 | -                   |
| More than 6 to 9 months                                           | -                         | 11,145,500          |
| More than 9 to 12 months                                          | -                         | 1,538,503           |
| <b>Total</b>                                                      | <b>1,859,448</b>          | <b>12,684,003</b>   |
| <b>Total</b>                                                      | <b>40,859,448</b>         | <b>36,280,727</b>   |
| Less: Provision for expected credit losses (deposits at<br>banks) | (28,282)                  | (58,592)            |
| <b>Total</b>                                                      | <b>40,831,166</b>         | <b>36,222,135</b>   |

- There are no restricted deposits as of 30 June 2026 and 31 December 2025.

Set out below is the movement on deposits at banks and financial institutions during the period / year:

|                                                                                             | Stage 1<br>Individual<br>JD | Stage 2<br>Individual<br>JD | Stage 3<br>JD | Total<br>JD       |
|---------------------------------------------------------------------------------------------|-----------------------------|-----------------------------|---------------|-------------------|
| <b><u>For the six months ended 30 June 2026</u></b><br><b><u>(Reviewed not audited)</u></b> |                             |                             |               |                   |
| Total balances as at beginning of the period                                                | 36,280,727                  | -                           | -             | 36,280,727        |
| New deposits during the period                                                              | 37,620,945                  | -                           | -             | 37,620,945        |
| Settled deposits                                                                            | (33,042,224)                | -                           | -             | (33,042,224)      |
| <b>Total balances as at the end of the period</b>                                           | <b>40,859,448</b>           | <b>-</b>                    | <b>-</b>      | <b>40,859,448</b> |
| <b><u>For the year ended 31 December 2025 (Audited)</u></b>                                 |                             |                             |               |                   |
| Total balances as at beginning of the year                                                  | 31,974,585                  | -                           | -             | 31,974,585        |
| New deposits during the year                                                                | 91,599,015                  | -                           | -             | 91,599,015        |
| Settled deposits                                                                            | (87,292,873)                | -                           | -             | (87,292,873)      |
| <b>Total balances as at the end of the year</b>                                             | <b>36,280,727</b>           | <b>-</b>                    | <b>-</b>      | <b>36,280,727</b> |

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Set out below is the movement on the provision for expected credit losses (deposits at banks) during the period / year:

|                                                                            | Stage 1<br>Individual<br>JD | Stage 2<br>Individual<br>JD | Stage 3<br>JD | Total<br>JD   |
|----------------------------------------------------------------------------|-----------------------------|-----------------------------|---------------|---------------|
| <b><u>For the six months ended 30 June 2026 (Reviewed not audited)</u></b> |                             |                             |               |               |
| Total balances as at beginning of the period                               | 58,592                      | -                           | -             | 58,592        |
| Credit losses on new balances and deposits during the period               | 10,145                      | -                           | -             | 10,145        |
| Recovered credit loss on settled deposits                                  | (40,455)                    | -                           | -             | (40,455)      |
| <b>Total balances as at the end of the period</b>                          | <b>28,282</b>               | <b>-</b>                    | <b>-</b>      | <b>28,282</b> |
| <b><u>For the year ended 31 December 2025 (Audited)</u></b>                |                             |                             |               |               |
| Total balances as at beginning of the year                                 | 33,205                      | -                           | -             | 33,205        |
| Credit losses on new balances and deposits during the year                 | 37,421                      | -                           | -             | 37,421        |
| Recovered credit loss on settled deposits                                  | (11,977)                    | -                           | -             | (11,977)      |
| Changes resulting from adjustments                                         | (57)                        | -                           | -             | (57)          |
| <b>Total balances as at the end of the year</b>                            | <b>58,592</b>               | <b>-</b>                    | <b>-</b>      | <b>58,592</b> |

**(7) Financial assets at fair value through profit or loss**

The item details are as follows:

|                         | 30 June<br>2026<br>JD<br>(Reviewed not audited) | 31 December<br>2025<br>JD<br>(Audited) |
|-------------------------|-------------------------------------------------|----------------------------------------|
| Quoted corporate shares | 15,516,632                                      | 13,540,654                             |
| <b>Total</b>            | <b>15,516,632</b>                               | <b>13,540,654</b>                      |

**(8) Financial assets at fair value through other comprehensive income - net**

The item details are as follows:

|                            | 30 June<br>2026<br>JD<br>(Reviewed not audited) | 31 December<br>2025<br>JD<br>(Audited) |
|----------------------------|-------------------------------------------------|----------------------------------------|
| Quoted shares              | 197,596,528                                     | 186,757,797                            |
| Unquoted shares *          | 19,159,372                                      | 18,616,487                             |
| Quoted bonds               | 215,398                                         | 217,592                                |
|                            | 216,971,298                                     | 205,591,876                            |
| Less: Expected credit loss | (2,213)                                         | (2,107)                                |
| <b>Total</b>               | <b>216,969,085</b>                              | <b>205,589,769</b>                     |

Cash dividends on investments amounted to JD 9,216,784 for the six months ended 30 June 2026 (JD 6,270,040 for the six months ended 30 June 2025).

\* Fair value calculation for unquoted investments is based on the most recent financial data available for the investee company.

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Set out below is the movement on the provision for expected credit loss on financial assets at other comprehensive income during the period / year:

|                                                                            | Stage 1<br>individual<br>JD | Stage 2<br>individual<br>JD | Stage 3<br>JD | Total<br>JD  |
|----------------------------------------------------------------------------|-----------------------------|-----------------------------|---------------|--------------|
| <b><u>For the Six Months Ended 30 June 2026 (Reviewed not audited)</u></b> |                             |                             |               |              |
| Total balances as at beginning of the period                               | 2,107                       | -                           | -             | 2,107        |
| Changes resulted from adjustment                                           | 106                         | -                           | -             | 106          |
| <b>Total balances as at the end of the period</b>                          | <b>2,213</b>                | <b>-</b>                    | <b>-</b>      | <b>2,213</b> |
| <b><u>For the Year Ended 31 December 2025 (Audited)</u></b>                |                             |                             |               |              |
| Total balances as at beginning of the year                                 | 1,882                       | -                           | -             | 1,882        |
| Changes resulted from adjustment                                           | 225                         | -                           | -             | 225          |
| <b>Total balances as at the end of the year</b>                            | <b>2,107</b>                | <b>-</b>                    | <b>-</b>      | <b>2,107</b> |

**9/A Financial assets at amortized cost - net**

The item details are as follows:

|                                                   | 30 June<br>2026<br>JD<br>(Reviewed not audited) | 31 December<br>2025<br>JD<br>(Audited) |
|---------------------------------------------------|-------------------------------------------------|----------------------------------------|
| <b>Quoted financial assets</b>                    |                                                 |                                        |
| Governmental treasury bills                       | 7,049,948                                       | -                                      |
| Foreign government treasury bonds                 | 51,270,190                                      | 65,670,087                             |
| Bonds and corporate loan bonds                    | 72,187,627                                      | 72,217,499                             |
| <b>Total quoted financial assets</b>              | <b>130,507,765</b>                              | <b>137,887,586</b>                     |
| <b>Unquoted financial assets</b>                  |                                                 |                                        |
| Governmental treasury bonds                       | 708,246,319                                     | 720,370,000                            |
| Bonds and corporate loan bonds                    | 96,545,000                                      | 91,545,000                             |
| <b>Total unquoted financial assets</b>            | <b>804,791,319</b>                              | <b>811,915,000</b>                     |
| Total                                             | 935,299,084                                     | 949,802,586                            |
| <u>Less: Provision for expected credit losses</u> | (646,917)                                       | (514,424)                              |
|                                                   | <b>934,652,167</b>                              | <b>949,288,162</b>                     |
| <b>Analysis of bonds:</b>                         |                                                 |                                        |
| Fixed rate bonds                                  | 935,299,084                                     | 949,802,586                            |
| <b>Total</b>                                      | <b>935,299,084</b>                              | <b>949,802,586</b>                     |

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**9/B. Financial assets at amortized cost pledged**

The item details are as follows:

|                                           | 30 June 2026                           |                               | 31 December 2025                       |                               |
|-------------------------------------------|----------------------------------------|-------------------------------|----------------------------------------|-------------------------------|
|                                           | Financial Assets Pledged as Collateral | Related Financial Liabilities | Financial Assets Pledged as Collateral | Related Financial Liabilities |
|                                           | JD                                     | JD                            | JD                                     | JD                            |
|                                           | (Reviewed not audited)                 |                               | (Audited)                              |                               |
| Governmental treasury bonds               | 114,924,000                            | 110,000,000                   | -                                      | -                             |
| <b>Financial assets at amortized cost</b> | <b>114,924,000</b>                     | <b>110,000,000</b>            | <b>-</b>                               | <b>-</b>                      |

Set out below is the movement on the financial assets at amortized costs during the period / year:

|                                                             | Stage 1 individual JD | Stage 2 individual JD | Stage 3 JD | Total JD             |
|-------------------------------------------------------------|-----------------------|-----------------------|------------|----------------------|
| <b><u>For the Six Months Ended 30 June 2026</u></b>         |                       |                       |            |                      |
| <b><u>(Reviewed not audited)</u></b>                        |                       |                       |            |                      |
| Total balances as at beginning of the period                | 949,802,586           | -                     | -          | 949,802,586          |
| New investments during the period                           | 180,371,549           | -                     | -          | 180,371,549          |
| Matured investments                                         | (79,951,051)          | -                     | -          | (79,951,051)         |
| <b>Total balances as at the end of the period</b>           | <b>1,050,223,084</b>  | <b>-</b>              | <b>-</b>   | <b>1,050,223,084</b> |
| <b><u>For the Year Ended 31 December 2025 (Audited)</u></b> |                       |                       |            |                      |
| Total balances as at beginning of the year                  | 862,784,734           | -                     | -          | 862,784,734          |
| New investments during the year                             | 291,877,697           | -                     | -          | 291,877,697          |
| Matured investments                                         | (204,859,845)         | -                     | -          | (204,859,845)        |
| <b>Total balances as at the end of the year</b>             | <b>949,802,586</b>    | <b>-</b>              | <b>-</b>   | <b>949,802,586</b>   |

The movement on the provision for expected credit losses for financial assets at amortized cost during the period / year:

|                                                             | Stage 1 individual JD | Stage 2 individual JD | Stage 3 JD | Total JD       |
|-------------------------------------------------------------|-----------------------|-----------------------|------------|----------------|
| <b><u>For the Six Months Ended 30 June 2026</u></b>         |                       |                       |            |                |
| <b><u>(Reviewed not audited)</u></b>                        |                       |                       |            |                |
| Total balances as at beginning of the period                | 514,424               | -                     | -          | 514,424        |
| Credit losses on new investments during the period          | 209,570               | -                     | -          | 209,570        |
| Recovered credit loss on matured investments                | (77,077)              | -                     | -          | (77,077)       |
| <b>Total balances as at the end of the period</b>           | <b>646,917</b>        | <b>-</b>              | <b>-</b>   | <b>646,917</b> |
| <b><u>For the Year Ended 31 December 2025 (Audited)</u></b> |                       |                       |            |                |
| Total balances as at beginning of the year                  | 554,068               | -                     | -          | 554,068        |
| Credit losses on new investments during the year            | 178,137               | -                     | -          | 178,137        |
| Recovered credit loss on matured investments                | (185,124)             | -                     | -          | (185,124)      |
| Changes resulting from adjustments                          | (32,657)              | -                     | -          | (32,657)       |
| <b>Total balances as at the end of the year</b>             | <b>514,424</b>        | <b>-</b>              | <b>-</b>   | <b>514,424</b> |

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**(10) Direct credit facilities - net**

The item details are as follows:

|                                            | 30 June<br>2026           | 31 December<br>2025  |
|--------------------------------------------|---------------------------|----------------------|
|                                            | JD                        | JD                   |
|                                            | (Reviewed not<br>audited) | (Audited)            |
| <b>Individuals (Retail)</b>                |                           |                      |
| Overdrafts                                 | 6,314,065                 | 5,363,847            |
| Loans and bills *                          | 698,651,590               | 711,481,776          |
| Credit cards                               | 15,631,107                | 15,648,712           |
| Others                                     | 9,543,612                 | 8,705,207            |
| <b>Real-estate loans</b>                   | 352,355,046               | 336,331,436          |
| <b>Corporate</b>                           |                           |                      |
| Overdrafts                                 | 119,069,397               | 145,959,839          |
| Loans and bills *                          | 650,348,049               | 661,511,289          |
| <b>Small and medium enterprises “SMEs”</b> |                           |                      |
| Overdrafts                                 | 24,873,771                | 25,589,771           |
| Loans and bills *                          | 215,713,587               | 214,969,807          |
| <b>Government and Public sector</b>        | 341,280,400               | 302,050,496          |
| <b>Total</b>                               | <u>2,433,780,624</u>      | <u>2,427,612,180</u> |
| <u>Less: Interest in suspense</u>          | (11,075,496)              | (14,131,139)         |
| <u>Less: Expected credit losses</u>        | <u>(198,034,638)</u>      | <u>(174,101,233)</u> |
| <b>Direct Credit Facilities, net</b>       | <u>2,224,670,490</u>      | <u>2,239,379,808</u> |

- \* Net of interest and commissions collected in advance amounting to JD 2,713,949 as of 30 June 2026 (JD 2,738,745 as of 31 December 2025).
- Nonperforming stage 3 credit facilities amounted to JD 261,531,661 representing 10.75% of gross direct credit facilities as of 30 June 2026 (JD 243,951,279 representing 10.05% of gross direct credit facilities as of 31 December 2025).
  - Nonperforming stage 3 credit facilities net of suspended interest amounted to JD 250,456,166 representing 10.34% of gross direct credit facilities net of suspended interest as of 30 June 2026 (JD 229,820,140 representing 9.52% of gross direct credit facilities net of suspended interest as of 31 December 2025).
  - Credit facilities granted to the Government of Jordan under its own guarantee, amounted to JD 81,071,849 representing 3.33% of gross direct credit facilities as of 30 June 2026 (JD 40,988,525 representing 1.69% of gross credit facilities as of 31 December 2025).
  - Credit facilities granted to the public sector in Palestine amounted to JD 130,981,320 representing 5.38% of gross direct credit facilities as of 30 June 2026 (JD 113,474,537 representing 4.67% of gross direct credit facilities as of 31 December 2025).

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Disclosure on the movement of facilities at a collective level at the end of the period/ year:

|                                                                            | Stage 1<br>Individual<br>JD | Stage 2<br>Individual<br>JD | Stage 3<br>JD      | Total<br>JD          |
|----------------------------------------------------------------------------|-----------------------------|-----------------------------|--------------------|----------------------|
| <b><u>For the six months ended 30 June 2026 (Reviewed not audited)</u></b> |                             |                             |                    |                      |
| Total balances as at beginning of the period                               | 1,825,171,805               | 358,489,096                 | 243,951,279        | 2,427,612,180        |
| New facilities during the period                                           | 231,500,636                 | 49,811,968                  | 11,748,715         | 293,061,319          |
| Settled facilities                                                         | (223,204,816)               | (32,772,169)                | (30,574,625)       | (286,551,610)        |
| Transferred to stage 1                                                     | 51,343,504                  | (48,233,741)                | (3,109,763)        | -                    |
| Transferred to stage 2                                                     | (123,711,925)               | 136,684,651                 | (12,972,726)       | -                    |
| Transferred to stage 3                                                     | (15,984,611)                | (36,845,435)                | 52,830,046         | -                    |
| Facilities transferred off balance sheet                                   | -                           | -                           | (341,265)          | (341,265)            |
| <b>Total balances at the end of the period</b>                             | <b>1,745,114,593</b>        | <b>427,134,370</b>          | <b>261,531,661</b> | <b>2,433,780,624</b> |
| <b><u>For the year ended 31 December 2025 (Audited)</u></b>                |                             |                             |                    |                      |
| Total balances as at beginning of the year                                 | 1,682,023,873               | 524,657,906                 | 230,987,887        | 2,437,669,666        |
| New facilities during the year                                             | 560,833,514                 | 78,268,258                  | 37,797,525         | 676,899,297          |
| Settled facilities                                                         | (486,606,760)               | (115,196,831)               | (59,854,085)       | (661,657,676)        |
| Transferred to stage 1                                                     | 173,819,687                 | (166,203,738)               | (7,615,949)        | -                    |
| Transferred to stage 2                                                     | (80,150,309)                | 91,384,887                  | (11,234,578)       | -                    |
| Transferred to stage 3                                                     | (24,748,200)                | (54,421,386)                | 79,169,586         | -                    |
| Facilities transferred off balance sheet                                   | --                          | -                           | (25,299,107)       | (25,299,107)         |
| <b>Total balances as at the end of the year</b>                            | <b>1,825,171,805</b>        | <b>358,489,096</b>          | <b>243,951,279</b> | <b>2,427,612,180</b> |

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Set out below is the movement on the provision for expected credit losses (Direct Credit Facilities) during the period / year:

|                                                                                                                                         | Corporates         |                   |                   |                   | Government and   |                    |
|-----------------------------------------------------------------------------------------------------------------------------------------|--------------------|-------------------|-------------------|-------------------|------------------|--------------------|
|                                                                                                                                         | Individual         | Real-estate loans | Large             | SMEs              | Public sector    | Total              |
|                                                                                                                                         | JD                 | JD                | JD                | JD                | JD               | JD                 |
| <b>For the Six Months Ended 30 June 2026</b>                                                                                            |                    |                   |                   |                   |                  |                    |
| <b>(Reviewed not audited)</b>                                                                                                           |                    |                   |                   |                   |                  |                    |
| Total balances as at beginning of the period                                                                                            | 96,533,026         | 11,674,940        | 40,637,817        | 17,408,223        | 7,847,227        | 174,101,233        |
| Credit loss on new facilities during the period                                                                                         | 19,607,400         | 2,662,396         | 4,131,648         | 6,285,519         | 22,355           | 32,709,318         |
| Recovered from credit loss on settled facilities                                                                                        | (4,026,166)        | (1,148,115)       | (11,865,588)      | (2,742,479)       | (570,646)        | (20,352,994)       |
| Transferred to stage 1                                                                                                                  | 1,606,006          | 287,283           | (792,496)         | (347,649)         | -                | 753,144            |
| Transferred to stage 2                                                                                                                  | (516,095)          | 329,053           | 338,483           | 676,671           | -                | 828,112            |
| Transferred to stage 3                                                                                                                  | (1,089,911)        | (616,336)         | 454,013           | (329,022)         | -                | (1,581,256)        |
| Effect on the provision at the end of the period –<br>resulting from the reclassification between the three<br>stages during the period | 6,741,560          | 742,159           | 630,903           | 2,114,147         | -                | 10,228,769         |
| Changes resulting from adjustments                                                                                                      | (1,809,936)        | -                 | 1,205,371         | -                 | 342,107          | (262,458)          |
| Facilities transferred off balance sheet                                                                                                | (18,316)           | -                 | -                 | (314,708)         | -                | (333,024)          |
| Valuation differences                                                                                                                   | 1,514,734          | 411,178           | 2,500             | 15,382            | -                | 1,943,794          |
| <b>Total balances as at the end of the period</b>                                                                                       | <b>118,542,302</b> | <b>14,342,558</b> | <b>34,742,651</b> | <b>22,766,084</b> | <b>7,641,043</b> | <b>198,034,638</b> |
| <b>For the Year Ended 31 December 2025 (Audited)</b>                                                                                    |                    |                   |                   |                   |                  |                    |
| Total balances as at beginning of the year                                                                                              | 105,681,380        | 11,383,079        | 39,146,198        | 18,332,301        | 2,261,082        | 176,804,040        |
| Credit loss on new facilities during the year                                                                                           | 14,634,403         | 3,233,523         | 6,005,194         | 7,458,009         | 4,105,370        | 35,436,499         |
| Recovered from credit loss on settled facilities                                                                                        | (30,829,870)       | (3,429,055)       | (4,324,484)       | (9,515,997)       | (263,644)        | (48,363,050)       |
| Transferred to stage 1                                                                                                                  | 4,486,204          | 1,134,326         | 2,936,466         | 981,665           | (11,701)         | 9,526,960          |
| Transferred to stage 2                                                                                                                  | (5,425,324)        | (264,925)         | (5,230,889)       | 341,701           | 11,701           | (10,567,736)       |
| Transferred to stage 3                                                                                                                  | 939,120            | (869,401)         | 2,294,423         | (1,323,366)       | -                | 1,040,776          |
| Effect on the provision at the end of the year - resulting<br>from the reclassification between the three stages<br>during the year     | 9,322,163          | (901,156)         | 351,748           | 1,763,389         | 744,419          | 11,280,563         |
| Changes resulting from adjustments                                                                                                      | 3,666,273          | 2,008,676         | 3,283,864         | 4,417,352         | 1,000,000        | 14,376,165         |
| Facilities transferred off balance sheet                                                                                                | (8,120,582)        | (1,437,753)       | (3,912,889)       | (5,613,706)       | -                | (19,084,930)       |
| Valuation differences                                                                                                                   | 2,179,259          | 817,626           | 88,186            | 566,875           | -                | 3,651,946          |
| <b>Total balances as at the end of the year</b>                                                                                         | <b>96,533,026</b>  | <b>11,674,940</b> | <b>40,637,817</b> | <b>17,408,223</b> | <b>7,847,227</b> | <b>174,101,233</b> |

An amount of JD 16,656,309 was reversed due to settlements or repayments and reclassified to the other facilities provision as of 30 June 2026 (JD 27,114,373 as of 31 December 2025).

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**Interest in suspense**

Set out below is the movement on the interest and revenues in suspense during the period/ year:

|                                                                                     | Corporates       |                   |                  |                  | Government and |                   |
|-------------------------------------------------------------------------------------|------------------|-------------------|------------------|------------------|----------------|-------------------|
|                                                                                     | Individual       | Real-estate loans | Large            | SMEs             | Public sector  | Total             |
|                                                                                     | JD               | JD                | JD               | JD               | JD             | JD                |
| <b><u>For the Six Months Ended 30 June 2026</u></b>                                 |                  |                   |                  |                  |                |                   |
| <b><u>(Reviewed not audited)</u></b>                                                |                  |                   |                  |                  |                |                   |
| Total balances as at the beginning of the period                                    | 3,964,271        | 1,921,739         | 6,144,542        | 2,100,587        | -              | 14,131,139        |
| Interest in suspense on new exposures during the period                             | 1,213,164        | 492,607           | 351,294          | 580,832          | -              | 2,637,897         |
| Interest in suspense on settled exposures transferred to revenues during the period | (677,873)        | (252,143)         | (4,531,698)      | (223,585)        | -              | (5,685,299)       |
| Transferred to stage 1                                                              | -                | -                 | -                | -                | -              | -                 |
| Transferred to stage 2                                                              | -                | -                 | -                | -                | -              | -                 |
| Transferred to stage 3                                                              | -                | -                 | -                | -                | -              | -                 |
| Suspended interest on transferred off balance sheet                                 | (6,255)          | -                 | -                | (1,986)          | -              | (8,241)           |
| <b>Total balances as at the end of the period</b>                                   | <b>4,493,307</b> | <b>2,162,203</b>  | <b>1,964,138</b> | <b>2,455,848</b> | <b>-</b>       | <b>11,075,496</b> |
| <b><u>For the Year Ended 31 December 2025 (Audited)</u></b>                         |                  |                   |                  |                  |                |                   |
| Total balances as at the beginning of the year                                      | 3,739,805        | 1,409,348         | 6,713,957        | 2,866,544        | -              | 14,729,654        |
| Interest in suspense on new exposures during the year                               | 3,069,879        | 903,526           | 2,010,977        | 1,076,977        | -              | 7,061,359         |
| Interest in suspense on settled exposures transferred to revenues during the year   | (789,391)        | (239,938)         | (83,830)         | (332,537)        | -              | (1,445,696)       |
| Transferred to stage 1                                                              | -                | -                 | -                | -                | -              | -                 |
| Transferred to stage 2                                                              | -                | -                 | -                | -                | -              | -                 |
| Transferred to stage 3                                                              | -                | -                 | -                | -                | -              | -                 |
| Suspended interest on transferred off balance sheet                                 | (2,056,022)      | (151,197)         | (2,496,562)      | (1,510,397)      | -              | (6,214,178)       |
| <b>Total balances as at the end of the year</b>                                     | <b>3,964,271</b> | <b>1,921,739</b>  | <b>6,144,542</b> | <b>2,100,587</b> | <b>-</b>       | <b>14,131,139</b> |

**(11) Other Assets**

The item details are as follows:

|                           | 30 June<br>2026                 | 31 December<br>2025 |
|---------------------------|---------------------------------|---------------------|
|                           | JD<br>(Reviewed not<br>audited) | JD<br>(Audited)     |
| Accrued unpaid interest   | 29,782,044                      | 28,211,587          |
| Prepaid expenses          | 12,691,023                      | 10,561,798          |
| Reposessed assets – net*  | 43,356,148                      | 42,657,297          |
| Accounts receivable – net | 11,744,283                      | 4,327,767           |
| Clearing checks           | 5,398,759                       | 5,970,574           |
| Settlement guarantee fund | 25,000                          | 67,000              |
| Refundable deposits       | 1,040,256                       | 1,230,259           |
| Other deposits            | 6,026,972                       | 6,345,632           |
| Others                    | 2,921,733                       | 3,764,574           |
| <b>Total</b>              | <b>112,986,218</b>              | <b>103,136,488</b>  |

- \* The instruction of the Central Bank of Jordan requires the Bank to dispose the assets it seizes during a maximum period of two years from the acquisition date, the Central Bank of Jordan might provide an exceptional exemption for an additional period of up to 2 consecutive years.

Set out below is the movement on reposessed assets as a settlement against defaulted facilities:

|                                                   | 30 June<br>2026                 | 31 December<br>2025 |
|---------------------------------------------------|---------------------------------|---------------------|
|                                                   | JD<br>(Reviewed not<br>audited) | JD<br>(Audited)     |
| Balance as at the beginning of the period / year  | 44,374,068                      | 19,812,739          |
| Additions                                         | 2,422,233                       | 25,569,324          |
| Disposals                                         | (1,881,525)                     | (1,007,995)         |
| <b>Total</b>                                      | <b>44,914,776</b>               | <b>44,374,068</b>   |
| Impairment of reposessed assets provision         | (1,558,628)                     | (1,716,771)         |
| <b>Balance as at the end of the Period / Year</b> | <b>43,356,148</b>               | <b>42,657,297</b>   |

A summary of the movement on reposessed assets impairment provision

|                                                   |                  |                  |
|---------------------------------------------------|------------------|------------------|
| Balance as at the beginning of the period / year  | 1,716,771        | 1,824,198        |
| Additions                                         | 48,000           | 43,600           |
| Recovered to the income statement                 | (152,394)        | -                |
| Disposals                                         | (53,749)         | (151,027)        |
| <b>Balance as at the end of the Period / Year</b> | <b>1,558,628</b> | <b>1,716,771</b> |

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**(12) Customers deposits**

|                                                | Retail               | Corporate          | SMEs               | Government and<br>Public sector | Total                |
|------------------------------------------------|----------------------|--------------------|--------------------|---------------------------------|----------------------|
|                                                | JD                   | JD                 | JD                 | JD                              | JD                   |
| <b><u>For the Six Months Ended 30</u></b>      |                      |                    |                    |                                 |                      |
| <b><u>June 2026 (Reviewed not audited)</u></b> |                      |                    |                    |                                 |                      |
| Current and on demand accounts                 | 331,672,987          | 149,726,839        | 85,601,996         | 90,520,998                      | 657,522,820          |
| Saving deposits                                | 544,052,827          | 6,171,779          | 7,873,318          | 658,465                         | 558,756,389          |
| Time and notice deposits                       | 553,458,101          | 422,596,372        | 91,629,155         | 257,807,731                     | 1,325,491,359        |
| <b>Total</b>                                   | <b>1,429,183,915</b> | <b>578,494,990</b> | <b>185,104,469</b> | <b>348,987,194</b>              | <b>2,541,770,568</b> |
| <b><u>For the Year Ended 31 December</u></b>   |                      |                    |                    |                                 |                      |
| <b><u>2025 (Audited)</u></b>                   |                      |                    |                    |                                 |                      |
| Current and on demand accounts                 | 338,394,163          | 150,150,716        | 80,925,162         | 103,433,995                     | 672,904,036          |
| Saving deposits                                | 540,063,310          | 5,390,174          | 9,197,164          | 636,878                         | 555,287,526          |
| Time and notice deposits                       | 595,925,193          | 395,533,260        | 84,774,998         | 279,312,228                     | 1,355,545,679        |
| <b>Total</b>                                   | <b>1,474,382,666</b> | <b>551,074,150</b> | <b>174,897,324</b> | <b>383,383,101</b>              | <b>2,583,737,241</b> |

- The Government of Jordan and the public sector deposits inside Jordan amounted to JD 326,590,323 equivalent to 12.85% of total deposits as of 30 June 2026 (JD 359,285,398 equivalent to 13.91% of total deposits as of 31 December 2025).
- There are no restricted deposits as of 30 June 2026 and 31 December 2025.
- Non-interest bearing deposits amounted to JD 535,620,298 equivalent to 21.07% of total deposits as of 30 June 2026 (JD 575,398,004 equivalent to 22.27% of total deposits as of 31 December 2025).
- Dormant deposit accounts amounted to JD 54,951,837 as of 30 June 2026 (JD 55,529,320 as of 31 December 2025).

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**(13) Borrowed Funds**

The item details are as follows:

|                                               | Amount             | No. of Installments |           | Installment Frequency  | Maturity  |                 |               |
|-----------------------------------------------|--------------------|---------------------|-----------|------------------------|-----------|-----------------|---------------|
|                                               |                    | Total               | Remaining |                        | date      | Collaterals     | Interest rate |
|                                               | JD                 |                     |           |                        |           |                 |               |
| <b>30 June 2026 (Reviewed not audited)</b>    |                    |                     |           |                        |           |                 |               |
| Amounts borrowed from overseas private        |                    |                     |           |                        |           |                 |               |
| investment corporation (OPIC)                 | 15,598,000         | 1                   | 1         | At maturity            | 2034      | None            | 4.845%-4.895% |
| Amounts borrowed from Central Bank of Jordan  | 1,425,000          | 20                  | 3         | Semi- annually         | 2027      | None            | 6.68%         |
| Amounts borrowed from Central Bank of Jordan  | 127,787,601        | 1200                | 1200      | At maturity / per Loan | 2026-2035 | None            | 1.75%-0.5%    |
| Amounts borrowed from Central Bank of Jordan  | 3,906,912          | 112                 | 112       | At maturity / per Loan | 2026-2030 | None            | -             |
| Amounts borrowed from Central Bank of Jordan  | 1,640,000          | 20                  | 7         | Semi- annually         | 2030      | None            | 6.68%         |
| Amounts borrowed from Central Bank of Jordan  | 5,815,156          | 35                  | 27        | Semi- annually         | 2039      | None            | 3%            |
| Amounts borrowed from Central Bank of Jordan  | 2,862,079          | 47                  | 47        | Semi- annually         | 2052      | None            | 2.5%          |
| Amounts borrowed from Central Bank of Jordan  | 110,000,000        | 1                   | 1         | At maturity / per Loan | 2026      | Government Bond | 6.50%         |
| European Investment Bank (EIB)                | 42,417,737         | 7                   | 4         | Semi- annually         | 2028      | None            | 4.47%         |
| Jordan Mortgage Refinance Company             | 20,000,000         | 1                   | 1         | At maturity            | 2033      | None            | 6.25%         |
| Jordan Mortgage Refinance Company             | 30,000,000         | 1                   | 1         | At maturity            | 2026      | None            | 6.75%         |
| Jordan Mortgage Refinance Company             | 10,000,000         | 1                   | 1         | At maturity            | 2028      | None            | 4.75%         |
| Jordan Mortgage Refinance Company             | 4,000,000          | 1                   | 1         | At maturity            | 2026      | None            | 4.65%         |
| Jordan Mortgage Refinance Company             | 19,000,000         | 1                   | 1         | At maturity            | 2029      | None            | 6.9%          |
| Arab fund for economic and social development | 10,635,000         | 11                  | 11        | Semi- annually         | 2031      | None            | 3.50%         |
| Amounts borrowed from European Bank for       |                    |                     |           |                        |           |                 |               |
| Reconstruction and Development (EBRD)         | 1,497,684          | 7                   | 3         | Semi- annually         | 2027      | None            | 5.45%         |
| Amounts borrowed from European Bank for       |                    |                     |           |                        |           |                 |               |
| Reconstruction and Development (EBRD)         | 759,643            | 7                   | 3         | Semi- annually         | 2027      | None            | 4.33%         |
| Palestine Monetary Authority                  | 1,066,359          | -                   | -         | Monthly                | -         | None            | 3%-5%         |
| European Bank for Reconstruction and          |                    |                     |           |                        |           |                 |               |
| Development (EBRD)                            | 2,093,238          | 7                   | 2         | Semi- annually         | 2027      | None            | 5.72%         |
| European Bank for Reconstruction and          |                    |                     |           |                        |           |                 |               |
| Development (EBRD)                            | 5,672,000          | 7                   | 7         | Semi- annually         | 2031      | None            | 5.72%         |
| Proparco                                      | 2,189,751          | 13                  | 8         | Semi- annually         | 2030      | None            | 6.87%         |
| European Investment Bank (EIB)                | 15,598,000         | 10                  | 10        | Semi- annually         | 2031      | None            | 5.82%         |
| Jordan Kuwait Bank                            | 13,736,945         | Revolving loan      | -         | Quarterly              | 2029      | None            | 5%            |
|                                               |                    | Overdraft           |           |                        |           |                 |               |
| Housing Bank for Trade and Finance            | 13,025,810         | account             | -         | -                      | 2026      | None            | 6%            |
| Jordan Ahli Bank                              | 5,000,000          | Revolving loan      | -         | Monthly                | 2029      | None            | 4.75%         |
| Jordan Ahli Bank                              | 18,000,000         | Revolving loan      | -         | Monthly                | 2028      | None            | 4.75%         |
| Amounts borrowed from European Bank for       |                    |                     |           |                        |           |                 |               |
| Reconstruction and Development (EBRD)         | 780,536            | Revolving loan      | -         | Semi- annually         | 2027      | None            | 6.96%         |
| Arab Jordan Investment Bank                   | 5,999,393          | Revolving loan      | -         | Yearly                 | 2026      | None            | 6%            |
| Etihad bank                                   | 5,000,000          | Revolving loan      | -         | Monthly                | 2030      | None            | 6%            |
| Total                                         | <u>495,506,844</u> |                     |           |                        |           |                 |               |

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|                                                                               | No. of Installments |                |           | Installment Frequency  | Maturity  |             |                 |
|-------------------------------------------------------------------------------|---------------------|----------------|-----------|------------------------|-----------|-------------|-----------------|
|                                                                               | Amount              | Total          | Remaining |                        | date      | Collaterals | Interest rate   |
|                                                                               | JD                  |                |           |                        |           |             |                 |
| <b>31 December 2025 (Audited)</b>                                             |                     |                |           |                        |           |             |                 |
| Amounts borrowed from overseas private investment corporation (OPIC)          | 15,598,000          | 1              | 1         | At maturity            | 2034      | None        | 4.845 % -4.895% |
| Amounts borrowed from Central Bank of Jordan                                  | 1,900,000           | 20             | 4         | Semi- annually         | 2027      | None        | 7.174%          |
| Amounts borrowed from Central Bank of Jordan                                  | 119,397,709         | 1137           | 1137      | At maturity / per Loan | 2026-2035 | None        | 0.5% - 1.75%    |
| Amounts borrowed from Central Bank of Jordan                                  | 6,130,581           | 128            | 128       | At maturity / per Loan | 2026-2030 | None        | -               |
| Amounts borrowed from Central Bank of Jordan                                  | 1,845,000           | 20             | 8         | Semi- annually         | 2030      | None        | 7.174%          |
| Amounts borrowed from Central Bank of Jordan                                  | 6,031,464           | 35             | 28        | Semi- annually         | 2039      | None        | 3%              |
| Amounts borrowed from Central Bank of Jordan                                  | 2,862,079           | 47             | 47        | Semi- annually         | 2052      | None        | 2.5%            |
| European Investment Bank                                                      | 53,022,171          | 7              | 5         | Semi- annually         | 2028      | None        | 4.47%           |
| Jordan Mortgage Refinance Company                                             | 15,000,000          | 1              | 1         | At maturity            | 2026      | None        | 7.1%            |
| Jordan Mortgage Refinance Company                                             | 30,000,000          | 1              | 1         | At maturity            | 2026      | None        | 6.75%           |
| Jordan Mortgage Refinance Company                                             | 10,000,000          | 1              | 1         | At maturity            | 2028      | None        | 4.75%           |
| Jordan Mortgage Refinance Company                                             | 4,000,000           | 1              | 1         | At maturity            | 2026      | None        | 4.65%           |
| Jordan Mortgage Refinance Company                                             | 19,000,000          | 1              | 1         | At maturity            | 2029      | None        | 6.9%            |
| Arab Fund for economic and social development                                 | 5,317,500           | 11             | 11        | Semi- annually         | 2031      | None        | 3.5%            |
| Amounts borrowed from European Bank for Reconstruction and Development (EBRD) | 1,647,056           | 7              | 4         | Semi- annually         | 2027      | None        | 6.96%           |
| Amounts borrowed from European Bank for Reconstruction and Development (EBRD) | 1,266,071           | 7              | 4         | Semi- annually         | 2027      | None        | 5.84%           |
| Palestine Monetary Authority                                                  | 1,215,222           | -              | -         | Monthly                | -         | None        | 3%-5%           |
| Amounts borrowed from European Bank for Reconstruction and Development (EBRD) | 3,139,858           | 7              | 3         | Semi- annually         | 2027      | None        | 6.39%           |
| Proparco                                                                      | 2,462,696           | 13             | 9         | Semi- annually         | 2030      | None        | 7.09%           |
| European Investment Bank                                                      | 15,598,000          | 10             | 10        | Semi- annually         | 2031      | None        | 5.88%           |
| Jordan Kuwait Bank                                                            | 13,712,413          | Revolving loan | -         | Quarterly              | 2028      | None        | 5%              |
| Jordan Kuwait Bank                                                            | 10,000,000          | Revolving loan | -         | Quarterly              | 2028      | None        | 6.25%           |
| Etihad Bank                                                                   | 500,000             | Revolving loan | -         | Quarterly              | 2029      | None        | 6.75%           |
|                                                                               |                     | Overdraft      |           |                        |           |             |                 |
| Housing Bank for Trade and Finance                                            | 5,947,079           | account        | -         | -                      | 2026      | None        | 6%              |
| Jordan Ahli Bank                                                              | 4,989,104           | Revolving loan | -         | Monthly                | 2028      | None        | 5.75%           |
| Jordan Ahli Bank                                                              | 10,000,000          | Revolving loan | -         | Monthly                | 2027      | None        | 4.75%           |
| Amounts borrowed from European Bank for Reconstruction and Development (EBRD) | 1,138,301           | Revolving loan | -         | Semi- annually         | 2027      | None        | 6.96%           |
| Arab Jordan Investment Bank                                                   | 5,999,994           | Revolving loan | -         | Monthly                | 2026      | None        | 6%              |
| <b>Total</b>                                                                  | <b>367,720,298</b>  |                |           |                        |           |             |                 |

**(14) Income Tax**

**Income Tax Provision**

Set out below is the movement on income tax provision during the period/ year:

|                                                   | 30 June<br>2026           | 31 December<br>2025 |
|---------------------------------------------------|---------------------------|---------------------|
|                                                   | JD                        | JD                  |
|                                                   | (Reviewed not<br>audited) | (Audited)           |
| Balance as at the beginning of the period / year  | 16,715,808                | 9,397,672           |
| Income tax paid                                   | (9,003,330)               | (6,414,807)         |
| Income tax expense                                | 3,716,059                 | 13,732,943          |
| <b>Balance as at the end of the period / year</b> | <b>11,428,537</b>         | <b>16,715,808</b>   |

Set out below is the income tax appearing on the income statement:

|                           | 30 June<br>2026           | 30 June<br>2025           |
|---------------------------|---------------------------|---------------------------|
|                           | JD                        | JD                        |
|                           | (Reviewed not<br>audited) | (Reviewed not<br>audited) |
| Income tax for the period | 3,716,059                 | 8,492,174                 |
| Deferred tax assets       | 57,901                    | 59,746                    |
| Income tax expense        | <b>3,773,960</b>          | <b>8,551,920</b>          |

- The income tax rate on Banks in Jordan is 38% and varies between 0%-31% in countries that the bank has branches and subsidiaries. Banks in Palestine are subject to an income tax rate of 15% and VAT of 16%.
- The Bank has reached a final settlement with the Income and Sales Tax Department up to the end of the year 2021 for the Bank's branches in Jordan. The Income and Sales Tax Department did not review the years 2022, 2023, 2024 and 2025.
- A final settlement was reached with the tax authorities for the Bank's branches in Palestine up until the end of the year 2024. The Income and Sales Tax Department did not review the year 2025.
- Al-Watanieh Financial Services Company (Awraq) has reached a final settlement with the Income and Sales Tax Department up to the end of the year 2022, and the accounts for the years 2023, 2024 and 2025 have not been reviewed.
- A final settlement was made for the Al-Watanieh Securities Company (Palestine) up to the end of the year 2024, and the accounts for the year 2025 have not been reviewed.
- A final tax settlement for Tamllak Leasing Company has reached a final settlement with the Income and Sales Tax Department up to the end of the year 2022. The accounts for the year 2025 were accepted. The accounts for the years 2023 and 2024 have not been reviewed by the Income and Sales Tax Department.

In the opinion of the Bank's management, the tax provisions as of 30 June 2026 are sufficient to cover any future tax liabilities.

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Set out below is the movement on the deferred tax assets and liabilities:

|                                                       | 30 June<br>2026           |                           | 31 December<br>2025 |                   |
|-------------------------------------------------------|---------------------------|---------------------------|---------------------|-------------------|
|                                                       | Assets                    | Liabilities               | Assets              | Liabilities       |
|                                                       | JD                        | JD                        | JD                  | JD                |
|                                                       | (Reviewed<br>not audited) | (Reviewed<br>not audited) | (Audited)           | (Audited)         |
| Balance as at beginning of the<br>period / year       | 17,679,314                | 13,902,351                | 17,971,220          | 5,631,932         |
| Additions                                             | 701,989                   | 1,248,859                 | 1,306,207           | 8,270,489         |
| Disposal                                              | (759,890)                 | (261,234)                 | (1,598,113)         | (70)              |
| <b>Balance as at the end of the<br/>period / year</b> | <b>17,621,413</b>         | <b>14,889,976</b>         | <b>17,679,314</b>   | <b>13,902,351</b> |

Deferred tax is calculated using the tax rates that are expected to be applied when the deferred tax assets / liabilities will be realized, or the deferred tax liabilities will be settled.

**(15) Other Liabilities**

|                                                                       | 30 June<br>2026           | 31 December<br>2025 |
|-----------------------------------------------------------------------|---------------------------|---------------------|
|                                                                       | JD                        | JD                  |
|                                                                       | (Reviewed<br>not audited) | (Audited)           |
| Accrued interest                                                      | 15,696,967                | 15,286,636          |
| Unearned Revenue                                                      | 909,015                   | 857,421             |
| Accounts payable                                                      | 6,626,031                 | 5,452,282           |
| Accrued unpaid expenses                                               | 11,076,115                | 10,286,941          |
| Temporary deposits                                                    | 25,432,720                | 27,792,041          |
| Checks and withdrawals for payments                                   | 6,424,315                 | 4,815,323           |
| Others                                                                | 3,528,718                 | 5,225,416           |
|                                                                       | <b>69,693,881</b>         | <b>69,716,060</b>   |
| Provision for expected credit losses on indirect credit<br>facilities | 4,155,017                 | 5,280,898           |
| <b>Total</b>                                                          | <b>73,848,898</b>         | <b>74,996,958</b>   |

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Disclosure on the movement of indirect credit facilities at a collective level at the end of the period / year:

|                                                                            | Stage 1            | Stage 2           | Stage 3          | Total              |
|----------------------------------------------------------------------------|--------------------|-------------------|------------------|--------------------|
|                                                                            | JD                 | JD                | JD               | JD                 |
| <b><u>For the Six Months Ended 30 June 2026 (Reviewed not audited)</u></b> |                    |                   |                  |                    |
| Total balances as at beginning of the period                               | 623,424,755        | 43,645,962        | 4,290,341        | 671,361,058        |
| New exposures during the period                                            | 252,559,410        | 12,222,800        | 767,899          | 265,550,109        |
| Matutred exposures                                                         | (194,821,946)      | (12,826,425)      | (494,435)        | (208,142,806)      |
| Transferred to stage 1                                                     | 12,353,998         | (12,058,386)      | (295,612)        | -                  |
| Transferred to stage 2                                                     | (16,607,047)       | 16,916,560        | (309,513)        | -                  |
| Transferred to stage 3                                                     | (340,660)          | (531,702)         | 872,362          | -                  |
| <b>Total balances as at the end of the period</b>                          | <b>676,568,510</b> | <b>47,368,809</b> | <b>4,831,042</b> | <b>728,768,361</b> |
| <b><u>For the Year Ended 31 December 2025 (Audited)</u></b>                |                    |                   |                  |                    |
| Total balances as at beginning of the year                                 | 376,663,860        | 93,657,498        | 3,337,957        | 473,659,315        |
| New exposures during the year                                              | 325,002,840        | 16,255,979        | 2,543,640        | 343,802,459        |
| Matured exposures                                                          | (103,912,643)      | (39,513,792)      | (2,674,281)      | (146,100,716)      |
| Transferred to stage 1                                                     | 39,329,518         | (39,272,766)      | (56,752)         | -                  |
| Transferred to stage 2                                                     | (13,604,240)       | 13,752,240        | (148,000)        | -                  |
| Transferred to stage 3                                                     | (54,580)           | (1,233,197)       | 1,287,777        | -                  |
| <b>Total balances as at the end of the year</b>                            | <b>623,424,755</b> | <b>43,645,962</b> | <b>4,290,341</b> | <b>671,361,058</b> |

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Set out below is the disclosure on the movement of the provision for expected credit losses for indirect facilities at a collective level as of period / year:

|                                                                                                                                          | Stage 1          | Stage 2          | Stage 3          | Total            |
|------------------------------------------------------------------------------------------------------------------------------------------|------------------|------------------|------------------|------------------|
|                                                                                                                                          | JD               | JD               | JD               | JD               |
| <b><u>For the Six Months Ended 30 June 2026 (Reviewed not audited)</u></b>                                                               |                  |                  |                  |                  |
| Total balances as at beginning of the period                                                                                             | 1,341,048        | 1,550,711        | 2,389,139        | 5,280,898        |
| Credit loss on new exposures during the period                                                                                           | 421,672          | 534,234          | 189,489          | 1,145,395        |
| Credit loss on matured exposures                                                                                                         | (383,527)        | (515,482)        | (514,614)        | (1,413,623)      |
| Transferred to stage 1                                                                                                                   | 440,503          | (293,839)        | (146,664)        | -                |
| Transferred to stage 2                                                                                                                   | (29,292)         | 173,028          | (143,736)        | -                |
| Transferred to stage 3                                                                                                                   | (2,088)          | (29,174)         | 31,262           | -                |
| Effect on the provision at the end of the period - resulting from the reclassification between the three stages at the end of the period | (407,604)        | 282,736          | 266,806          | 141,938          |
| Changes resulting from adjustments                                                                                                       | (252,406)        | (162,003)        | (585,182)        | (999,591)        |
| <b>Total balances as at the end of the period</b>                                                                                        | <b>1,128,306</b> | <b>1,540,211</b> | <b>1,486,500</b> | <b>4,155,017</b> |
| <b><u>For the Year Ended 31 December 2025 (Audited)</u></b>                                                                              |                  |                  |                  |                  |
| Total balances as at beginning of the year                                                                                               | 765,573          | 1,780,957        | 671,682          | 3,218,212        |
| Credit loss on new exposures during the year                                                                                             | 733,058          | 1,149,046        | 2,068,172        | 3,950,276        |
| Credit loss on matured exposures                                                                                                         | (851,765)        | (755,475)        | (313,715)        | (1,920,955)      |
| Transferred to stage 1                                                                                                                   | 679,926          | (650,548)        | (29,378)         | -                |
| Transferred to stage 2                                                                                                                   | (31,570)         | 117,235          | (85,665)         | -                |
| Transferred to stage 3                                                                                                                   | (297)            | (78,537)         | 78,834           | -                |
| Effect on the provision at the end of the year - resulting from the reclassification between the three stages at the end of the year     | 10,794           | (11,967)         | (791)            | (1,964)          |
| Changes resulting from adjustments                                                                                                       | 35,329           | -                | -                | 35,329           |
| <b>Total balances as at the end of the year</b>                                                                                          | <b>1,341,048</b> | <b>1,550,711</b> | <b>2,389,139</b> | <b>5,280,898</b> |

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**(16) Fair Value Reserve - net**

The item details are as follows:

|                                               | 30 June<br>2026           | 31 December<br>2025 |
|-----------------------------------------------|---------------------------|---------------------|
|                                               | JD                        | JD                  |
|                                               | (Reviewed<br>not audited) | (Audited)           |
| Balance at the beginning of the period / year | 118,105,320               | 59,124,709          |
| Unrealized gains                              | 10,845,548                | 67,251,030          |
| Deferred tax liabilities                      | (987,625)                 | (8,270,419)         |
| Balance as at the end of the period / year    | <u>127,963,243</u>        | <u>118,105,320</u>  |

The fair value reserve appears net after deducting deferred tax liabilities in the amount of JD 14,360,395.

**(17) Retained Earnings excluding profit for the period**

The item details are as follows:

|                                               | 30 June<br>2026           | 31 December<br>2025 |
|-----------------------------------------------|---------------------------|---------------------|
|                                               | JD                        | JD                  |
|                                               | (Reviewed<br>not audited) | (Audited)           |
| Balance at the beginning of the period / year | 111,889,817               | 100,391,474         |
| Profit for the year                           | -                         | 27,244,177          |
| Transferred to statutory reserve              | -                         | (3,745,834)         |
| Cash dividends distributed to shareholders    | <u>(14,000,000)</u>       | <u>(12,000,000)</u> |
| Balance as at the end of the period / year    | <u>97,889,817</u>         | <u>111,889,817</u>  |

- Retained earnings as of 30 June 2026 include JD 12,669,542 resulting from the early implementation of International Financial Reporting Standard no. (9). This amount is not available for distribution in accordance with the Securities Commission instructions, except for the amounts realized through the sale of the financial assets.
- Retained earnings includes deferred tax assets amounting to JD 17,621,413 as of 30 June 2026, JD 17,679,314 as of 31 December 2025, which is not available for distribution in accordance with the Central Bank of Jordan instructions.
- The Bank cannot use a restricted amount of JD 1,155,916 which represents the remaining balance of the general banking risk reserve included in retained earnings in accordance with the instructions of the Central Bank of Jordan.
- The General Assembly of Shareholders decided in its ordinary meeting held on 15 April 2026 to approve the distribution of cash dividends to shareholders at 70 Fils per share i.e., 7% of the par value per share amounting to JD 1 as dividends for the year 2025.
- The General Assembly of Shareholders decided in its ordinary meeting held on 14 April 2025 to approve the distribution of cash dividends to shareholders at 60 Fils per share i.e., 6% of the par value per share amounting to JD 1.

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**(18) Interest Income**

This item consists of the following:

|                                                           | 30 June<br>2026           | 30 June<br>2025           |
|-----------------------------------------------------------|---------------------------|---------------------------|
|                                                           | JD                        | JD                        |
|                                                           | (Reviewed not<br>audited) | (Reviewed not<br>audited) |
| Direct credit facilities:                                 |                           |                           |
| <b>Individuals (Retail)</b>                               |                           |                           |
| Overdrafts                                                | 344,723                   | 426,165                   |
| Loans and bills                                           | 27,345,795                | 30,767,380                |
| Credit cards                                              | 1,073,145                 | 1,358,599                 |
| Brokerage margin accounts                                 | 356,032                   | 256,024                   |
| <b>Real-estate loans</b>                                  | 9,658,499                 | 9,687,118                 |
| <b>Corporate</b>                                          |                           |                           |
| <b>Large corporate</b>                                    |                           |                           |
| Overdrafts                                                | 5,301,701                 | 4,953,836                 |
| Loans and bills                                           | 20,756,144                | 19,871,251                |
| <b>Small and medium enterprises</b>                       |                           |                           |
| Overdrafts                                                | 1,158,194                 | 1,189,151                 |
| Loans and bills                                           | 6,401,931                 | 5,111,870                 |
| <b>Government and public sector</b>                       | 8,772,746                 | 9,561,586                 |
| Balances at Central Banks                                 | 472,364                   | 241,970                   |
| Balances and deposits at banks and financial institutions | 2,058,675                 | 2,284,278                 |
| Financial assets at fair value                            | 6,168                     | 6,168                     |
| Financial assets at amortized cost                        | 31,273,378                | 28,090,277                |
| <b>Total</b>                                              | <b>114,979,495</b>        | <b>113,805,673</b>        |

**(19) Interest Expense**

The item details are as follows:

|                                           | 30 June<br>2026           | 30 June<br>2025           |
|-------------------------------------------|---------------------------|---------------------------|
|                                           | JD                        | JD                        |
|                                           | (Reviewed not<br>audited) | (Reviewed<br>not audited) |
| Banks and financial institutions deposits | 8,273,520                 | 8,638,654                 |
| <b>Customers' deposits:</b>               |                           |                           |
| Current and on demand accounts            | 2,265,916                 | 2,261,446                 |
| Saving accounts                           | 1,605,359                 | 795,181                   |
| Time and notice deposits                  | 29,777,954                | 31,545,468                |
| Cash margins                              | 308,234                   | 275,299                   |
| Loans and borrowings                      | 7,241,478                 | 7,229,526                 |
| Deposits guarantee fees                   | 1,770,681                 | 1,556,329                 |
| <b>Total</b>                              | <b>51,243,142</b>         | <b>52,301,903</b>         |

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**(20) Gains from financial assets at fair value through profit or loss**

The item details are as follows:

|                                                     | Realized<br>(Losses)<br>gains | Unrealized<br>gain | Dividends<br>income | Total            |
|-----------------------------------------------------|-------------------------------|--------------------|---------------------|------------------|
|                                                     | JD                            | JD                 | JD                  | JD               |
| <b><u>For the Six Months Ended 30 June 2026</u></b> |                               |                    |                     |                  |
| <b><u>(Reviewed not audited)</u></b>                |                               |                    |                     |                  |
| Corporate shares                                    | (4,844)                       | 477,732            | 786,918             | 1,259,806        |
| <b>Total</b>                                        | <b>(4,844)</b>                | <b>477,732</b>     | <b>786,918</b>      | <b>1,259,806</b> |
| <b><u>For the Six Months Ended 30 June 2025</u></b> |                               |                    |                     |                  |
| <b><u>(Reviewed not audited)</u></b>                |                               |                    |                     |                  |
| Corporate shares                                    | 189,522                       | 1,725,812          | 637,153             | 2,552,487        |
| <b>Total</b>                                        | <b>189,522</b>                | <b>1,725,812</b>   | <b>637,153</b>      | <b>2,552,487</b> |

**(21) Provision for expected credit losses**

The item details are as follows:

|                                                                   | 30 June<br>2026           | 30 June<br>2025           |
|-------------------------------------------------------------------|---------------------------|---------------------------|
|                                                                   | JD                        | JD                        |
|                                                                   | (Reviewed<br>not audited) | (Reviewed<br>not audited) |
| Balances at Central Banks                                         | 23,675                    | 192,777                   |
| Balances at banks and financial institutions                      | 1,046                     | (2,412)                   |
| Deposits at banks and financial institutions                      | (30,310)                  | 16,871                    |
| Financial assets at amortized cost                                | 132,493                   | 172,899                   |
| Financial assets at fair value through other comprehensive income | 106                       | 639                       |
| Direct credit facilities                                          | 22,322,635                | 3,484,015                 |
| Indirect credit facilities                                        | (1,125,881)               | 2,730,794                 |
|                                                                   | <b>21,323,764</b>         | <b>6,595,583</b>          |

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**(22) Earnings per Share for the period attributable to Bank's Shareholders**

The item details are as follows:

|                                                                                | For the Three Months Ended<br>30 June |             | For the Six Months Ended<br>30 June |             |
|--------------------------------------------------------------------------------|---------------------------------------|-------------|-------------------------------------|-------------|
|                                                                                | 2026                                  | 2025        | 2026                                | 2025        |
|                                                                                | (Reviewed not audited)                |             | (Reviewed not audited)              |             |
| Profit for the period attributable to bank's<br>shareholders (JD)              | 6,657,235                             | 6,697,003   | 9,698,809                           | 14,038,059  |
| Weighted average number of shares                                              | 200,000,000                           | 200,000,000 | 200,000,000                         | 200,000,000 |
|                                                                                | (JD/ Fills)                           | (JD/ Fills) | (JD/ Fills)                         | (JD/ Fills) |
| Basic and diluted earnings per share for the period -<br>(Bank's Shareholders) | 0/033                                 | 0/033       | 0/048                               | 0/07        |

**(23) Cash and Cash Equivalents**

The item details are as follows:

|                                                                                          | 30 June<br>2026        | 30 June<br>2025        |
|------------------------------------------------------------------------------------------|------------------------|------------------------|
|                                                                                          | JD                     | JD                     |
|                                                                                          | (Reviewed not audited) | (Reviewed not audited) |
| Cash and balances at Central Banks maturing within<br>three months                       | 361,967,421            | 380,747,379            |
| <u>Add:</u> Balances at banks and financial institutions maturing<br>within three months | 120,193,966            | 130,372,853            |
| <u>Less:</u> Banks and financial institutions deposits maturing<br>within three months   | (354,973,947)          | (300,234,722)          |
| <u>Less:</u> Restricted balances                                                         | (10,635,000)           | (10,635,000)           |
|                                                                                          | <u>116,552,440</u>     | <u>200,250,510</u>     |

**(24) Balances and Transactions with Related Parties**

The Bank entered into transactions with major shareholders, members of the board of directors, and senior management in the ordinary course of business at commercial interest and commission rates.

The interim condensed consolidated financial statements include the bank's financial statement and the following subsidiaries:

| Company Name                                             | Ownership<br>% | Company's Capital |            |
|----------------------------------------------------------|----------------|-------------------|------------|
|                                                          |                | 2026<br>JD        | 2025<br>JD |
| Al-Watanieh Financial Services Company Limited Liability | 100            | 6,500,000         | 6,500,000  |
| Al-Watanieh Securities Company Private shareholding      | 100            | 1,600,000         | 1,600,000  |
| Tamallak for Financial Leasing Company                   | 100            | 8,000,000         | 8,000,000  |
| Safa Bank                                                | 59.956         | 45,231,826        | 45,231,826 |

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Set out below is the related party transactions that took place during the period:

|                                    | Related Parties       |                                        |                         |            | Total                     |                           |
|------------------------------------|-----------------------|----------------------------------------|-------------------------|------------|---------------------------|---------------------------|
|                                    | Major<br>shareholders | Board of<br>directors<br>and relatives | Executive<br>management | Other *    | 30 June<br>2026           | 31<br>December<br>2025    |
|                                    | JD                    | JD                                     | JD                      | JD         | JD                        | JD                        |
|                                    |                       |                                        |                         |            | (Reviewed<br>not audited) | (Audited)                 |
| <u>Statement of Financial</u>      |                       |                                        |                         |            |                           |                           |
| <u>Position Items:</u>             |                       |                                        |                         |            |                           |                           |
| Direct credit facilities           | 19,059,153            | 32,348,162                             | 2,754,019               | 39,954,098 | 94,115,432                | 81,152,433                |
| Deposits at the Bank               | 34,750,025            | 34,750,025                             | 3,004,692               | 5,686,822  | 78,191,564                | 26,464,627                |
| Cash Margins                       | 53,394                | 2,693,680                              | 246                     | 129,563    | 2,876,883                 | 2,136,534                 |
| <u>Off Statement of Financial</u>  |                       |                                        |                         |            |                           |                           |
| <u>Position Items:</u>             |                       |                                        |                         |            |                           |                           |
| Indirect credit facilities         | 623,556               | 4,905,373                              | -                       | 2,619,549  | 8,148,478                 | 8,434,289                 |
|                                    |                       |                                        |                         |            |                           |                           |
|                                    |                       |                                        |                         |            | 30 June<br>2026           | 30 June 2025              |
|                                    |                       |                                        |                         |            | JD                        | JD                        |
|                                    |                       |                                        |                         |            | (Reviewed<br>not audited) | (Reviewed<br>not audited) |
| <u>Income Statements Items:</u>    |                       |                                        |                         |            |                           |                           |
| Interest and commission<br>income  | 517,057               | 472,449                                | 19,142                  | 941,777    | 1,950,425                 | 3,320,606                 |
| Interest and commission<br>expense | 211,281               | 1,391,994                              | 39,393                  | 401,227    | 2,043,895                 | 2,157,797                 |

\* Others include the rest of bank employees and their relatives up to the third degree.

- Interest income rates on credit facilities in Jordanian Dinar range between 2% - 21%.
- Interest income rates on credit facilities in foreign currency range between 4.25% - 8.75%.
- Interest expense rates on deposits in Jordanian Dinar range between zero% - 5.75%.
- Interest expense rates on deposits in foreign currency range between zero% - 5.25%.

Salaries, wages and bonuses of executive management amounted to JD 2,360,790 as of 30 June 2026 (JD 2,292,424 as of 30 June 2025).

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**(25) Capital Adequacy**

The capital adequacy ratio is calculated in accordance with the Central Bank of Jordan instructions which are based on Basel committee decisions. Below is the capital adequacy ratio as per Basel III:

|                                                                                      | 30 June<br>2026                 | 31 December<br>2025 |
|--------------------------------------------------------------------------------------|---------------------------------|---------------------|
|                                                                                      | JD<br>(Reviewed not<br>audited) | JD<br>(Audited)     |
| <b>Common Shareholders' Equity</b>                                                   |                                 |                     |
| Subscribed and paid-in capital                                                       | 200,000,000                     | 200,000,000         |
| Retained earnings                                                                    | 97,889,817                      | 97,889,817          |
| Fair value reserve - net                                                             | 127,963,243                     | 118,105,320         |
| Statutory reserve                                                                    | 101,164,664                     | 101,164,664         |
| Other reserves approved by the Central Bank                                          | 11,526,630                      | 11,526,630          |
| Foreign Currencies translation reserve                                               | (1,584,070)                     | (1,584,070)         |
| Minority rights allowed to be recognized                                             | 8,866,739                       | 8,021,599           |
| Profit for the period attributable to the Bank's shareholders                        | 9,698,809                       | -                   |
| <b>Total Common Shareholders' Equity</b>                                             | <b>555,525,832</b>              | <b>535,123,960</b>  |
| <b>Regulatory adjustments (deductible from capital)</b>                              |                                 |                     |
| Intangible assets                                                                    | (8,915,986)                     | (8,942,685)         |
| Deferred tax assets that should be deducted                                          | (17,621,413)                    | (17,679,314)        |
| <b>Net Common Shareholders' Equity</b>                                               | <b>528,988,433</b>              | <b>508,501,961</b>  |
| <b>Net primary capital (Tier I Capital)</b>                                          | <b>528,988,433</b>              | <b>508,501,961</b>  |
| <b>Tier II capital</b>                                                               |                                 |                     |
| General banking risk reserve                                                         | 6,174,583                       | 6,174,583           |
| Required provisions against debt instruments for stage 1 according to IFRS (9)       | 13,960,470                      | 16,727,641          |
| Minority rights allowed to be recognized                                             | 2,015,168                       | 1,823,091           |
| <b>Total Tier II Capital</b>                                                         | <b>22,150,221</b>               | <b>24,725,315</b>   |
| <b>Net Tier II Capital</b>                                                           | <b>22,150,221</b>               | <b>24,725,315</b>   |
| <b>Regulatory capital</b>                                                            | <b>551,138,654</b>              | <b>533,227,276</b>  |
| Total risk weighted assets                                                           | 3,007,266,689                   | 3,028,123,707       |
| Capital adequacy percentage (%)                                                      | 18.33%                          | 17.61%              |
| Primary capital percentage (%)                                                       | 17.59%                          | 16.79%              |
| Subordinated capital percentage (%)                                                  | 0.74%                           | 0.82%               |
| <b><u>Liquidity coverage ratio (LCR)</u></b>                                         |                                 |                     |
| Total high quality liquid assets                                                     | 1,128,998,367                   | 1,166,153,653       |
| Total high quality liquid assets after deduction and subtracting maximum adjustments | 1,128,998,367                   | 1,166,153,653       |
| Net cash outflow                                                                     | 563,502,825                     | 533,297,923         |
| <b>Liquidity coverage Ratio (LCR)</b>                                                | <b>200.35%</b>                  | <b>218.7%</b>       |

- Liquidity coverage ratio based on average of all business days 220.68%.

**Net Stable Funding Ratio (NSFR)**

Net stable funding reached 117.39% as of 30 June 2026 (115.87% as of 31 December 2025).

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**(26) Segment Information**

**Information on the Bank's Segments:**

For management purposes, the Bank is organized into major business segments which are measured according to reports used by the CEO and key decision maker at the Bank, through the following major sectors:

- Retail banking: Principally handling individual customers' deposits, and providing consumer type loans, overdrafts, credit cards facilities and other services.
- Corporate banking: Principally handling deposits, loans and other credit facilities, and other services related to corporate and institutional customers.
- Treasury: Principally providing trading, treasury services, and management of the Bank's money and investments.

Below is information on the bank's segments:

|                                               | Retail     | Corporate   | Treasury   | Other     | 30 June<br>2026           | 30 June<br>2025           |
|-----------------------------------------------|------------|-------------|------------|-----------|---------------------------|---------------------------|
|                                               | JD         | JD          | JD         | JD        | JD                        | JD                        |
|                                               |            |             |            |           | (Reviewed<br>not audited) | (Reviewed not<br>audited) |
| Gross revenues                                | 44,619,780 | 44,923,437  | 47,198,702 | 4,939,938 | 141,681,857               | 135,086,531               |
| Expected credit losses                        | 23,010,939 | (1,814,185) | 127,010    | -         | 21,323,764                | 6,595,583                 |
| Impairment of repossessed<br>assets provision | -          | -           | -          | (104,394) | (104,394)                 | -                         |
| Sundry provisions                             | -          | -           | -          | (536,006) | (536,006)                 | 325,000                   |
| Segment result                                | 8,867,868  | 30,417,995  | 24,886,750 | 5,582,738 | 69,755,351                | 75,864,045                |
| Unallocated costs                             |            |             |            |           | (56,646,021)              | (53,494,727)              |
| Profit before tax                             |            |             |            |           | 13,109,330                | 22,369,318                |
| Income tax expense                            |            |             |            |           | (3,773,960)               | (8,551,920)               |
| Profit for the period                         |            |             |            |           | <u>9,335,370</u>          | <u>13,817,398</u>         |

**Other information**

|                               |                  |                  |
|-------------------------------|------------------|------------------|
| Capital expenditure           | <u>1,641,610</u> | <u>2,835,566</u> |
| Depreciation and amortization | <u>4,226,619</u> | <u>4,315,960</u> |

|                           | 30 June<br>2026           | 31 December<br>2025 |
|---------------------------|---------------------------|---------------------|
|                           | JD                        | JD                  |
|                           | (Reviewed<br>not audited) | (Audited)           |
| Total segment assets      | 950,471,492               | 1,236,621,471       |
| Total segment liabilities | 2,326,841,340             | 3,540,548,914       |

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**Geographical Information**

The following note shows the geographical distribution of the Bank's business, the bank carries out its activities mainly in the Kingdom of Jordan which represents the local business, and the bank also carries its activities in Palestine and Bahrain.

|                      | Inside Jordan          |                 | Outside Jordan         |                 | Total                  |                 |
|----------------------|------------------------|-----------------|------------------------|-----------------|------------------------|-----------------|
|                      | 30 June<br>2026        | 30 June<br>2025 | 30 June<br>2026        | 30 June<br>2025 | 30 June<br>2026        | 30 June<br>2025 |
|                      | JD                     | JD              | JD                     | JD              | JD                     | JD              |
|                      | (Reviewed not audited) |                 | (Reviewed not audited) |                 | (Reviewed not audited) |                 |
| Gross revenue        | 102,446,324            | 101,594,775     | 39,235,533             | 33,491,756      | 141,681,857            | 135,086,531     |
| Capital expenditures | 902,005                | 1,510,031       | 739,605                | 1,325,535       | 1,641,610              | 2,835,566       |

|              | Inside Jordan             |                     | Outside Jordan            |                     | Total                     |                     |
|--------------|---------------------------|---------------------|---------------------------|---------------------|---------------------------|---------------------|
|              | 30 June<br>2026           | 31 December<br>2025 | 30 June<br>2026           | 31 December<br>2025 | 30 June<br>2026           | 31 December<br>2025 |
|              | JD                        | JD                  | JD                        | JD                  | JD                        | JD                  |
|              | (Reviewed not<br>audited) | (Audited)           | (Reviewed not<br>audited) | (Audited)           | (Reviewed not<br>audited) | (Audited)           |
| Total assets | 2,939,149,205             | 2,822,907,412       | 1,288,598,982             | 1,281,586,043       | 4,227,748,187             | 4,104,493,455       |

**(27) Risk Management**

The Bank's risk management is performed based on a comprehensive strategy for risk reduction and mitigation, after identifying acceptable risks by the Bank to manage its business to ensure the level and quality of the various risks the Bank wishes to accept, in which it will not affect the achievement of the strategic objectives, in addition to mitigating the negative effects of internal and external events on the profitability of the bank, the rate of capital, market share and any other intangible factors such as Bank's reputation.

The Bank's risk management policies for the six-month period ended 30 June 2026 are consistent with the policies for the year ended 31 December 2025, which are disclosed with the Bank's annual report as of 31 December 2025.

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**Reclassified credit exposures**

**Gross reclassified credit exposures**

|                                      | Stage 2        |              | Stage 3        |              | Gross reclassified exposures | Reclassified exposures percentage |
|--------------------------------------|----------------|--------------|----------------|--------------|------------------------------|-----------------------------------|
|                                      | Gross exposure | Reclassified | Gross exposure | Reclassified |                              |                                   |
|                                      | amount         | exposures    | amount         | exposures    |                              |                                   |
|                                      | JD             | JD           | JD             | JD           |                              |                                   |
| Direct credit and finance facilities | 427,134,370    | 136,684,651  | 261,531,661    | 52,830,046   | 240,858,201                  | 9.9%                              |
| Total                                | 427,134,370    | 136,684,651  | 261,531,661    | 52,830,046   | 240,858,201                  |                                   |
| Financial guarantees                 | 17,037,074     | 7,021,832    | 3,086,937      | 565,515      | 10,402,352                   | 8.64%                             |
| Letters of credit                    | 1,886,234      | 36,924       | 645,984        | -            | 36,924                       | 0.02%                             |
| Other commitment                     | 28,445,501     | 9,857,804    | 1,098,121      | 306,847      | 19,703,644                   | 4.84%                             |
| Total                                | 474,503,179    | 153,601,211  | 266,362,703    | 53,702,408   | 271,001,121                  |                                   |

**Expected credit losses of reclassified credit exposures**

|                                      | Reclassified credit exposures             |                                           |                              | Expected credit losses of reclassified credit exposures |           |           |
|--------------------------------------|-------------------------------------------|-------------------------------------------|------------------------------|---------------------------------------------------------|-----------|-----------|
|                                      | Gross exposures reclassified from stage 2 | Gross exposures reclassified from stage 3 | Gross reclassified exposures | Stage 2                                                 | Stage 3   | Total     |
|                                      | JD                                        | JD                                        | JD                           | JD                                                      | JD        | JD        |
|                                      |                                           |                                           |                              |                                                         |           |           |
| Direct credit and finance facilities | 136,684,651                               | 52,830,046                                | 240,858,201                  | 6,254,017                                               | 3,260,918 | 9,514,935 |
| Total                                | 136,684,651                               | 52,830,046                                | 240,858,201                  | 6,254,017                                               | 3,260,918 | 9,514,935 |
| Financial guarantees                 | 7,021,832                                 | 565,515                                   | 10,402,352                   | 29,709                                                  | 13,388    | 43,097    |
| Letters of credit                    | 36,924                                    | -                                         | 36,924                       | 27                                                      | -         | 27        |
| Other commitment                     | 9,857,804                                 | 306,847                                   | 19,703,644                   | 143,292                                                 | 17,874    | 161,166   |
| Total                                | 153,601,211                               | 53,702,408                                | 271,001,121                  | 6,427,045                                               | 3,292,180 | 9,719,225 |

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**1- Allocation of exposures according to economic sectors**

**A- Allocation of exposures according to financial instruments – net as of 30 June 2026:**

|                                                                         |                    |                    |                    |                    |                   |                   |                    | Government<br>and Public |                      |
|-------------------------------------------------------------------------|--------------------|--------------------|--------------------|--------------------|-------------------|-------------------|--------------------|--------------------------|----------------------|
|                                                                         | Financial          | Industrial         | Commercial         | Real Estate*       | Agricultural      | Trading           | Retail             | Sector                   | Total                |
|                                                                         | JD                 | JD                 | JD                 | JD                 | JD                | JD                | JD                 | JD                       | JD                   |
| Balances at central banks                                               | -                  | -                  | -                  | -                  | -                 | -                 | -                  | 191,826,676              | 191,826,676          |
| Balances at banks and financial institutions                            | 120,184,517        | -                  | -                  | -                  | -                 | -                 | -                  | -                        | 120,184,517          |
| Deposits at banks and financial institutions                            | 40,831,166         | -                  | -                  | -                  | -                 | -                 | -                  | -                        | 40,831,166           |
| Credit facilities                                                       | 111,146,242        | 199,081,777        | 452,158,529        | 508,608,980        | 22,235,549        | 26,063,002        | 596,671,807        | 308,704,604              | 2,224,670,490        |
| Financial assets at fair value through other comprehensive income - net | -                  | -                  | -                  | -                  | -                 | -                 | -                  | 213,185                  | 213,185              |
| Financial assets at amortized cost - net                                | 110,886,814        | 14,887,180         | 39,628,105         | -                  | -                 | -                 | -                  | 884,174,068              | 1,049,576,167        |
| Other assets                                                            | 9,959,984          | 468,770            | 22,670,969         | 1,095,679          | 767,655           | 206,277           | 2,481,697          | 15,301,027               | 52,952,058           |
| <b>Total assets</b>                                                     | <b>393,008,723</b> | <b>214,437,727</b> | <b>514,457,603</b> | <b>509,704,659</b> | <b>23,003,204</b> | <b>26,269,279</b> | <b>599,153,504</b> | <b>1,400,219,560</b>     | <b>3,680,254,259</b> |
| Financial guarantees                                                    | 25,793,370         | 13,267,596         | 65,739,664         | 8,355,501          | 747,402           | -                 | -                  | 5,170,540                | 119,074,073          |
| Letters of credit and acceptances                                       | 62,490,594         | 7,469,707          | 34,142,948         | -                  | -                 | -                 | -                  | 96,630,747               | 200,733,996          |
| Other commitments                                                       | 59,245,757         | 57,661,716         | 195,654,398        | 12,605,122         | 6,611,522         | 2,690,655         | 20,273,718         | 50,062,387               | 404,805,275          |
| <b>Total</b>                                                            | <b>540,538,444</b> | <b>292,836,746</b> | <b>809,994,613</b> | <b>530,665,282</b> | <b>30,362,128</b> | <b>28,959,934</b> | <b>619,427,222</b> | <b>1,552,083,234</b>     | <b>4,404,867,603</b> |

\* The economic sector of real estate includes loans granted to corporates and housing loans.

**B- Allocation of exposures according to stages categories of International Financial Reporting Standard no. (9) as of 30 June 2026:**

|                              | Stage 1              | Stage 2            | Stage 3           | Total                |
|------------------------------|----------------------|--------------------|-------------------|----------------------|
|                              | JD                   | JD                 | JD                | JD                   |
| Financial                    | 525,036,914          | 15,478,757         | 22,773            | 540,538,444          |
| Industrial                   | 221,383,357          | 58,122,276         | 13,331,113        | 292,836,746          |
| Commercial                   | 684,760,901          | 99,978,277         | 25,255,435        | 809,994,613          |
| Real estate                  | 357,120,433          | 139,152,367        | 34,392,482        | 530,665,282          |
| Agricultural                 | 17,907,563           | 7,378,846          | 5,075,719         | 30,362,128           |
| Trading                      | 28,808,482           | 151,452            | -                 | 28,959,934           |
| Retail                       | 497,889,293          | 100,736,410        | 20,801,519        | 619,427,222          |
| Government and public sector | 1,531,290,044        | 20,793,190         | -                 | 1,552,083,234        |
| <b>Total</b>                 | <b>3,864,196,987</b> | <b>441,791,575</b> | <b>98,879,041</b> | <b>4,404,867,603</b> |

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**2- Allocation of exposures according to geographical regions:**

**A- of exposures according to financial instruments – net as of 30 June 2026:**

|                                                                         | Inside Jordan        | Other Middle Eastern Countries | Europe            | Asia*          | America          | Other Countries  | Total                |
|-------------------------------------------------------------------------|----------------------|--------------------------------|-------------------|----------------|------------------|------------------|----------------------|
|                                                                         | JD                   | JD                             | JD                | JD             | JD               | JD               | JD                   |
| Balances at central banks                                               | 80,922,433           | 110,904,243                    | -                 | -              | -                | -                | 191,826,676          |
| Balances at banks and financial institutions                            | 42,498,406           | 41,654,055                     | 31,582,419        | 84,991         | 4,357,667        | 6,979            | 120,184,517          |
| Deposits at banks and financial institutions                            | 39,005,970           | 1,825,196                      | -                 | -              | -                | -                | 40,831,166           |
| Credit Facilities                                                       | 1,625,808,404        | 588,956,719                    | 8,190,280         | -              | 151,452          | 1,563,635        | 2,224,670,490        |
| Financial assets at fair value through other comprehensive income - net | -                    | 213,185                        | -                 | -              | -                | -                | 213,185              |
| Financial Assets at amortized cost - net                                | 959,781,591          | 89,794,576                     | -                 | -              | -                | -                | 1,049,576,167        |
| Other assets                                                            | 40,570,643           | 6,206,373                      | 6,171,745         | -              | 3,297            | -                | 52,952,058           |
| <b>Total assets</b>                                                     | <b>2,788,587,447</b> | <b>839,554,347</b>             | <b>45,944,444</b> | <b>84,991</b>  | <b>4,512,416</b> | <b>1,570,614</b> | <b>3,680,254,259</b> |
| Financial guarantees                                                    | 93,108,487           | 23,999,824                     | 1,216,703         | 299,002        | 450,057          | -                | 119,074,073          |
| Letters of credit and acceptances                                       | 113,666,114          | 87,067,882                     | -                 | -              | -                | -                | 200,733,996          |
| Other commitments                                                       | 348,862,938          | 53,236,021                     | 2,690,655         | -              | -                | 15,661           | 404,805,275          |
| <b>Total</b>                                                            | <b>3,344,224,986</b> | <b>1,003,858,074</b>           | <b>49,851,802</b> | <b>383,993</b> | <b>4,962,473</b> | <b>1,586,275</b> | <b>4,404,867,603</b> |

**B- of exposures according to stage categories of International Financial Reporting Standard no. (9) as of 30 June 2026:**

|                                | Stage 1              | Stage 2            | Stage 3           | Total                |
|--------------------------------|----------------------|--------------------|-------------------|----------------------|
|                                | JD                   | JD                 | JD                | JD                   |
| Inside Jordan                  | 3,077,768,785        | 205,107,022        | 61,349,179        | 3,344,224,986        |
| Other Middle Eastern Countries | 730,065,450          | 236,262,762        | 37,529,862        | 1,003,858,074        |
| Europe                         | 49,581,463           | 270,339            | -                 | 49,851,802           |
| Asia                           | 383,993              | -                  | -                 | 383,993              |
| America                        | 4,811,021            | 151,452            | -                 | 4,962,473            |
| Other Countries                | 1,586,275            | -                  | -                 | 1,586,275            |
| <b>Total</b>                   | <b>3,864,196,987</b> | <b>441,791,575</b> | <b>98,879,041</b> | <b>4,404,867,603</b> |

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**(28) Fair Value Hierarchy**

**A- The fair value of financial assets and liabilities of the Bank specified at fair value on an ongoing basis:**

Some financial assets and liabilities of the Bank are measured at fair value at the end of each fiscal period. The following table shows information about how the fair value of these financial assets and financial liabilities is determined (valuation methods and inputs used):

| Financial Assets / Financial Liabilities                                        | Fair value                   |                    | The Level of Fair Value | Valuation Method and Inputs Used                               | Important Intangible Inputs |
|---------------------------------------------------------------------------------|------------------------------|--------------------|-------------------------|----------------------------------------------------------------|-----------------------------|
|                                                                                 | 30 June 2026                 | 31 December 2025   |                         |                                                                |                             |
|                                                                                 | JD<br>(Reviewed not audited) | JD<br>(Audited)    |                         |                                                                |                             |
| <b><u>Financial Assets at Fair Value through income statement</u></b>           |                              |                    |                         |                                                                |                             |
| Corporate shares                                                                | 15,516,632                   | 13,540,654         | Level I                 | Prices listed in stock exchange market                         | Not Applicable              |
| <b>Total</b>                                                                    | <b>15,516,632</b>            | <b>13,540,654</b>  |                         |                                                                |                             |
| <b><u>Financial Assets at Fair Value through Other Comprehensive Income</u></b> |                              |                    |                         |                                                                |                             |
| Quoted shares                                                                   | 197,596,528                  | 186,757,797        | Level I                 | Prices listed in stock exchange market                         | Not Applicable              |
| Unquoted shares                                                                 | 19,159,372                   | 18,616,487         | Level III               | Equity method and using latest available financial information | Not Applicable              |
| Quoted bonds                                                                    | 215,398                      | 217,592            | Level I                 | Prices listed in stock exchange market                         | Not Applicable              |
| <b>Total</b>                                                                    | <b>216,971,298</b>           | <b>205,591,876</b> |                         |                                                                |                             |
| <b>Total financial assets at fair value</b>                                     | <b>232,487,930</b>           | <b>219,132,530</b> |                         |                                                                |                             |

There were no transfers between the first level and second level during period.

**B- Fair value of financial assets and financial liabilities of the Bank with no specific fair value on an ongoing basis:**

Except as set out in the table below, we believe that the carrying value of financial assets and financial liabilities in the financial statements of the Bank approximates their fair value, as the Bank's management believes that the carrying value of the items listed below approximate their fair value, due to either their short-term maturity or repricing of their interest rates during the year.

|                                                                 | 30 June 2026           |                      | 31 December 2025     |                      | Fair Value<br>Level |
|-----------------------------------------------------------------|------------------------|----------------------|----------------------|----------------------|---------------------|
|                                                                 | Book Value             | Fair Value           | Book Value           | Fair Value           |                     |
|                                                                 | JD                     | JD                   | JD                   | JD                   |                     |
|                                                                 | (Reviewed not audited) |                      | (Audited)            |                      |                     |
| <b><u>Financial assets with unspecified fair value</u></b>      |                        |                      |                      |                      |                     |
| Balances at Central Banks – net                                 | 191,826,676            | 191,826,676          | 185,346,697          | 185,346,697          | Level II            |
| Balances at Banks and other Financial Institutes - net          | 120,184,517            | 120,434,974          | 86,254,551           | 86,431,327           | Level II            |
| Deposits at Banks and other Financial Institutes - net          | 40,831,166             | 41,229,987           | 36,222,135           | 36,501,983           | Level II            |
| Financial assets at amortized costs                             | 1,049,576,167          | 1,069,184,092        | 949,288,162          | 967,142,265          | Level I & Level II  |
| Direct credit facilities - net                                  | 2,224,670,490          | 2,234,195,331        | 2,239,379,808        | 2,249,280,668        | Level II            |
| <b>Total financial assets with unspecified fair value</b>       | <b>3,627,089,016</b>   | <b>3,656,871,060</b> | <b>3,496,491,353</b> | <b>3,524,702,940</b> |                     |
| <b><u>Financial liabilities with unspecified fair value</u></b> |                        |                      |                      |                      |                     |
| Banks and financial institutions’ deposits                      | 378,583,687            | 380,141,775          | 370,387,549          | 371,859,117          | Level II            |
| Customer Deposits                                               | 2,541,770,568          | 2,554,151,566        | 2,583,737,241        | 2,595,686,712        | Level II            |
| Margin account                                                  | 107,914,341            | 107,924,747          | 79,734,769           | 79,746,930           | Level II            |
| Borrowed funds                                                  | 495,506,844            | 497,254,319          | 367,720,298          | 369,573,734          | Level II            |
| <b>Total financial liabilities with unspecified fair value</b>  | <b>3,523,775,440</b>   | <b>3,539,472,407</b> | <b>3,401,579,857</b> | <b>3,416,866,493</b> |                     |

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

**(29) Contingent Liabilities and Commitments**

The item details are as follows:

|                                              | 30 June 2026           | 31 December 2025   |
|----------------------------------------------|------------------------|--------------------|
|                                              | JD                     | JD                 |
|                                              | (Reviewed not audited) | (Audited)          |
| <b>Letters of credit:</b>                    |                        |                    |
| Issuances                                    | 197,461,987            | 141,605,482        |
| Acceptances                                  | 3,667,200              | 4,718,226          |
| <b>Letters of guarantee:</b>                 |                        |                    |
| Payments                                     | 74,275,879             | 75,892,911         |
| Performance                                  | 30,197,109             | 29,540,254         |
| Other                                        | 15,966,263             | 20,035,497         |
| Unutilized direct credit facilities ceilings | 295,878,775            | 324,498,329        |
|                                              | <b>617,447,213</b>     | <b>596,290,699</b> |

**(30) Lawsuits against the bank**

In the normal course of business, the Bank appears as a defendant in a number of lawsuits amounted to JD 24,861,236 and JD 25,105,480 as of 30 June 2026 and 31 December 2025 respectively. In the opinion of the Bank's management and legal counsel, the Bank maintains adequate provisions against these lawsuits.

Provisions against the cases amounted to JD 1,884,963 and JD 2,431,860 as of 30 June 2026 and 31 December 2025, respectively.

On 1 January 2019 multiple civil lawsuits have been filed at US courts against multiple banks and financial institutions claiming financial compensation using the US antiterrorism law for damages allegedly resulting from attacks by groups listed under the US sanctions list in 2001. These lawsuits have been filed at courts hours before their filing deadline and have been filed by an attorney office which has filed several similar complaints against other banking institutions on behalf of the same plaintiffs claiming the damages. Cairo Amman Bank is one of the banks the aforementioned lawsuit has been filed against.

In the opinion of management and legal counsel, no provisions should be recorded for the lawsuits filed at US courts against the Bank as of 30 June 2026 as the Bank has consulted with legal consultants specialized in US courts and concluded that the legal status of the lawsuits is in favour of the Bank and that there are no legal or judicial grounds for the lawsuits, as the Legal consultant believes that the legal status of the bank is favourable in regard to this lawsuit.

**(31) Statutory Reserve**

The Bank did not deduct the statutory reserves during the period in accordance with the companies' law, as these statements are interim financial statements.