ARAB BANKING CORPORATION (JORDAN)

(PUBLIC SHAREHOLDING COMPANY)

INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS
(REVIEWED NOT AUDITED)

30 SEPTEMBER 2026

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REPORT ON REVIEW OF INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS
TO THE BOARD OF DIRECTORS OF ARAB BANKING CORPORATION (JORDAN)
AMMAN - JORDAN

Introduction

We have reviewed the accompanying interim condensed consolidated financial statements of Arab Banking Corporation (Jordan) (Public Shareholding Company) and its subsidiary together referred to as (the Group) as of 30 September 2026, comprising the interim condensed consolidated statement of financial position as of 30 September 2026, interim condensed consolidated income statement, interim condensed consolidated statement of comprehensive income for the three and nine month periods then ended, interim condensed consolidated statement of changes in shareholders' equity and interim condensed consolidated statement of cash flows for the nine months period then ended and explanatory notes. The Board of Directors is responsible for the preparation and presentation of these interim condensed consolidated financial statements in accordance with IAS no. (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 no. (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 no. (34).

Amman – Jordan
28 October 2026

ERNST & YOUNG
Amman - Jordan

ARAB BANKING CORPORATION (JORDAN)
(PUBLIC SHAREHOLDING COMPANY)
INTERIM CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS OF 30 SEPTEMBER 2026 (REVIEWED NOT AUDITED)

	Notes	30 September 2026	31 December 2025
		JD (Reviewed not audited)	JD (Audited)
Assets			
Cash and balances at the Central Bank of Jordan	5	194,112,409	200,007,585
Balances at banks and financial institutions - net	6	99,430,699	146,126,075
Direct credit facilities - net	9	754,103,450	831,338,484
Financial assets at fair value through other comprehensive income	7	57,030,191	68,817,576
Financial assets at amortized cost - net	8	243,898,177	212,595,063
Property and equipment - net		28,934,611	30,419,139
Intangible assets - net		896,552	892,483
Right of use assets	10 – A	3,000,103	3,411,970
Deferred tax assets	14 – C	5,760,790	6,720,436
Other assets	11	42,440,929	20,313,698
Total Assets		1,429,607,911	1,520,642,509
Liabilities and Shareholders' Equity			
Liabilities			
Banks' and financial institutions' deposits		131,695,916	111,265,324
Customers' deposits	12	985,287,021	1,097,369,463
Cash margins	13	53,999,284	53,548,291
Borrowed funds		50,090,251	48,907,894
Sundry provisions		19,376	297,077
Income tax provision	14- A	480,603	841,461
Deferred tax liabilities	14 – D	793,921	618,064
Lease liabilities	10- B	2,921,945	3,320,792
Other liabilities	15	33,486,887	37,031,293
Total Liabilities		1,258,775,204	1,353,199,659
Shareholders' Equity			
Paid-in Capital	16	110,000,000	110,000,000
Share premium		66,943	66,943
Statutory reserve	17	32,315,670	32,315,670
Voluntary reserve	17	197,281	197,281
Fair value reserve - net	18	822,033	543,537
Retained earnings	19	24,320,004	24,319,419
Profit for the period		3,110,776	-
Total Shareholders' Equity		170,832,707	167,442,850
Total Liabilities and Shareholders' Equity		1,429,607,911	1,520,642,509

The accompanying notes from 1 to 29 are part of these interim condensed consolidated financial statements and should be read with them

ARAB BANKING CORPORATION (JORDAN)
(PUBLIC SHAREHOLDING COMPANY)
INTERIM CONDENSED CONSOLIDATED INCOME STATEMENT
FOR THE THREE AND NINE MONTHS PERIODS ENDED 30 SEPTEMBER 2026 (REVIEWED NOT AUDITED)

	Notes	For the three months ended 30 September		For the nine months ended 30 September	
		2026	2025	2026	2025
		JD	JD	JD	JD
Revenues					
Interest income		23,545,386	24,676,674	70,909,684	72,449,455
Interest expense		(14,147,263)	(15,426,009)	(43,415,756)	(45,822,363)
Net interest income		9,398,123	9,250,665	27,493,928	26,627,092
Net commission income		1,141,067	840,553	2,707,312	2,259,774
Net interest and commission income		10,539,190	10,091,218	30,201,240	28,886,866
Foreign currencies income - net		388,901	432,371	1,321,789	1,113,212
Cash dividends from financial assets at fair value through other comprehensive income	21	-	900	42,901	43,871
Other income		961,133	799,814	3,041,784	2,632,566
Gross income		11,889,224	11,324,303	34,607,714	32,676,515
Expenses					
Employees expenses		4,311,571	4,417,665	12,862,449	12,961,993
Depreciation and amortization		777,973	874,338	2,307,870	2,593,371
Other expenses		3,456,568	3,372,914	10,517,274	9,747,791
Provision for expected credit losses	20	1,837,778	2,392,317	4,468,167	1,253,173
Sundry provisions		-	141,800	56,841	141,800
Total expenses		10,383,890	11,199,034	30,212,601	26,698,128
Profit for the period before income tax		1,505,334	125,269	4,395,113	5,978,387
Income tax expense	14 - B	(451,640)	(43,791)	(1,284,337)	(2,219,519)
Profit for the period		1,053,694	81,478	3,110,776	3,758,868
		JD/ Share	JD/ Share	JD/ Share	JD/ Share
Basic and diluted earnings per share from the profit for the period	22	0.010	0.001	0.028	0.034

The accompanying notes from 1 to 29 are part of these interim condensed consolidated financial statements and should be read with them

ARAB BANKING CORPORATION (JORDAN)
(PUBLIC SHAREHOLDING COMPANY)
INTERIM CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR THE THREE AND NINE MONTHS PERIODS ENDED 30 SEPTEMBER 2026 (REVIEWED NOT AUDITED)

	For the three months ended 30 September		For the nine months ended 30 September	
	2026	2025	2026	2025
	JD	JD	JD	JD
Profit for the period	1,053,694	81,478	3,110,776	3,758,868
Other comprehensive income items:				
Items which may be subsequently transferred to interim condensed consolidated income statement				
Net change in fair value of financial assets through other comprehensive income after tax – debt instruments	(99,470)	184,188	154,699	241,186
Derivatives fair value losses	-	-	-	(60,794)
Items not to be subsequently transferred to Interim condensed consolidated income statement				
Net change in fair value of financial assets through other comprehensive income after tax - equity instruments	6,158	(34,687)	124,382	25,576
Total other comprehensive income items for the period after tax	(93,312)	149,501	279,081	205,968
Total comprehensive income for the period	960,382	230,979	3,389,857	3,964,836

The accompanying notes from 1 to 29 are part of these interim condensed consolidated financial statements and should be read with them

ARAB BANKING CORPORATION (JORDAN)
(PUBLIC SHAREHOLDING COMPANY)
INTERIM CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY
FOR THE NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2026 (REVIEWED NOT AUDITED)

			Reserves					
	Paid in capital	Share premium	Statutory reserve	Voluntary reserve	Fair value reserve - Net	Retained earnings*	Profit for the period	Total
	JD	JD	JD	JD	JD	JD	JD	JD
For the nine months ended 30 September 2026								
Balance at the beginning of the period	110,000,000	66,943	32,315,670	197,281	543,537	24,319,419	-	167,442,850
Profit for the period	-	-	-	-	-	-	3,110,776	3,110,776
Other comprehensive income items	-	-	-	-	279,081	-	-	279,081
Total comprehensive income for the period	-	-	-	-	279,081	-	3,110,776	3,389,857
Gain on sale of financial assets through other comprehensive income	-	-	-	-	(585)	585	-	-
Balance at the end of the period	110,000,000	66,943	32,315,670	197,281	822,033	24,320,004	3,110,776	170,832,707
For the nine months ended 30 September 2025								
Balance at the beginning of the period	110,000,000	66,943	31,669,695	197,281	303,556	22,082,147	-	164,319,622
Profit for the period	-	-	-	-	-	-	3,758,868	3,758,868
Other comprehensive income items	-	-	-	-	205,968	-	-	205,968
Total comprehensive income for the period	-	-	-	-	205,968	-	3,758,868	3,964,836
Balance at the end of the period	110,000,000	66,943	31,669,695	197,281	509,524	22,082,147	3,758,868	168,284,458

In accordance with regulatory authorities' instructions:

* The retained earnings balance includes an amount of JD 5,760,790 restricted as of 30 September 2026, against deferred tax assets, including the capitalization or distribution unless actually realized.

* The retained earnings balance includes an amount of JD 2,761 as of 30 September 2026 restricted against the early implementation of International Financial Reporting Standard no. (9), unless actually realized through sale transactions.

The accompanying notes from 1 to 29 are part of these interim condensed consolidated financial statements and should be read with them

ARAB BANKING CORPORATION (JORDAN)
(PUBLIC SHAREHOLDING COMPANY)
INTERIM CONDENSED CONSOLIDATED STATEMENT OF CASH FLOWS
FOR THE NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2026 (REVIEWED NOT AUDITED)

	Notes	For the nine months ended 30 September 2026	2025
		JD	JD
Operating activities:			
Profit for the period before income tax		4,395,113	5,978,387
Adjustments for non-cash items:			
Depreciation and amortization		2,307,870	2,593,371
Provision for expected credit losses	20	4,468,167	1,253,173
Cash dividends from financial assets at fair value through other comprehensive income	21	(42,901)	(43,871)
Losses from sale of property and equipment		523	54,287
Gains from sale of seized assets		-	(51,742)
Sundry provisions		56,841	141,800
Accrued interest		2,282,766	(3,863,565)
Effect of exchange rate fluctuations in cash and cash equivalents		(311,022)	(218,519)
Lease liabilities - finance cost	10- A	145,956	127,062
Gains from canceled lease contracts	10- A	(6,711)	(36,753)
Cash profit before changes in assets and liabilities		13,296,602	5,933,630
Changes in Assets and Liabilities:			
Deposits at banks and financial institutions (maturing more than three months)		-	(32,421,500)
Direct credit facilities - net		73,075,241	(58,274,922)
Other assets		(24,122,553)	(1,210,045)
Banks and financial institutions deposits (maturing more than three months)		(8,990,000)	39,260,125
Customers' deposits		(112,082,442)	80,462,474
Cash margins		450,993	6,988,467
Other liabilities		(4,136,587)	6,119,453
Net change in assets and liabilities		(75,805,348)	40,924,052
Net cash flows (used in) from operating activities before income tax and provisions paid		(62,508,746)	46,857,682
Income tax paid		(679,479)	(317,804)
Provisions paid		(334,542)	-
Net cash flows (used in) from operating activities		(63,522,767)	46,539,878
Investing activities			
Purchase of financial assets at amortized cost		(83,570,985)	(97,808,772)
Maturity of financial assets at amortized cost		52,269,238	104,286,045
Cash dividends from financial assets at fair value through other comprehensive income	21	42,901	43,871
Purchase of property and equipment		(178,751)	(151,573)
Purchase of intangible assets		(268,764)	(111,767)
Proceeds from sale of property and equipment		429	8,362
Purchase of financial assets at fair value through other comprehensive income		(11,942,137)	(9,431,579)
Sale and maturity of financial assets at fair value through other comprehensive income		24,180,016	19,675,082
Net cash flows (used in) from investing activities		(19,468,053)	16,509,669
Financing activities			
Dividends distributed to shareholders		(10,862)	(8,632)
Lease liabilities payments		(507,071)	(647,566)
Borrowed funds		1,182,357	(13,101,978)
Net cash flows from (used in) financing activities		664,424	(13,758,176)
Net (decrease) increase in cash and cash equivalents		(82,326,396)	49,291,371
Effect of exchange rate fluctuations in cash and cash equivalents		311,022	218,519
Cash and cash equivalent at the beginning of the period		272,229,547	170,603,699
Cash and cash equivalent at the end of the period	23	190,214,173	220,113,589

The accompanying notes from 1 to 29 are part of these interim condensed consolidated financial statements and should be read with them

1. General

Arab Banking Corporation (Jordan) was established as a public shareholding company on 21 January 1990 in accordance with the Companies Law No (1) of 1989 with headquarter in Amman - Jordan.

The Bank provides banking services through its head office in Amman and its 14 branches and an office in Jordan and the subsidiary Company (Arab Co-Operation for Financial Investments Company).

The Bank's shares are listed and traded in Amman Stock Exchange.

The financial statements of the Bank and its subsidiary together referred as "the Bank" are consolidated in the Arab Banking Corporation – Bahrain financial statements (The Parent Company).

The interim condensed consolidated financial statements have been approved by the Board of Directors of the Bank on 27 October 2026.

2. Basis of Preparation and Material Accounting Policies Information

Basis of Preparation of The Interim Condensed Consolidated Financial Statements

The interim condensed consolidated financial statements have been prepared for the nine months period ended 30 September 2026 in accordance with International Accounting Standard Number (34) (Interim Financial Reporting).

The accompanying interim condensed consolidated financial statements are prepared on the historical cost basis, except for financial assets at fair value through other comprehensive income and financial derivatives, which are presented at fair value as of the date of the interim condensed consolidated financial statements.

The reporting currency of the interim condensed consolidated financial statements is the Jordanian Dinar, which is the functional currency of the Bank.

The accompanying interim condensed consolidated financial statements do not include all the information and disclosures to the financial statements required in the annual financial statements, which are prepared in accordance with IFRS Accounting Standards as issued by the International Accounting Standards Board (IASB). Moreover, the results of the Bank's operations for the nine-months period ended on 30 September 2026 do not necessarily represent indications of the expected results for the year ending 31 December 2026. Therefore, these interim condensed consolidated financial statements should be read with the Bank's annual report for the year ended 31 December 2025 and it does not contain the appropriation of profit for the nine-months period ended at 30 September 2026, which is usually performed at the year end.

Basis of Consolidation of the Interim Condensed Consolidated Financial Statements

The interim condensed consolidated financial statements comprise of the financial statements of the Bank and the subsidiary controlled by it. Control is achieved when the Bank is capable of managing the main activities of its subsidiaries and is exposed, or has rights, to variable returns from its involvement with the subsidiaries and has the ability to affect those returns through its power over the subsidiaries. All balances, transactions, revenues, and expenses between the bank and the subsidiaries are eliminated.

The financial statements of the subsidiary are prepared for the same reporting period as of the Bank, using consistent accounting policies, If the subsidiary has a different accounting policy than the Bank, necessary adjustments will be reflected to match the Bank's accounting policies.

As of 30 September 2026 and 31 December 2025, the bank owns the following subsidiary:

Company Name	Paid In capital	Ownership Percentage	Nature of the company's business	Location	Acquision date
	JD				
Arab Co-Operation For Financial Investments Company	15,600,000	100%	Financial Brokerage	Jordan	25 January 1990

The subsidiary financial results are consolidated in the interim condensed consolidated statement of income from the date of their acquisition, which is the date on which the control of the bank on the subsidiary takes place. In addition, the financial results of the disposed subsidiaries are consolidated in the interim condensed consolidated statement of income up to the date of the disposal, which is the date on which the Bank loses control over the subsidiary.

3. 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 following amendments on the standards effective as of 1 January 2026:

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 Group'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 Group's interim condensed consolidated financial statements.

4. Significant Judgments and Estimates used

Use of judgements and estimates:

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 equity. In particular, considerable judgment by management is required in the estimation of the amount and timing of future cash flows. The estimates mentioned are necessarily based on multiple assumptions and factors that involve varying degrees of judgment and uncertainty, and actual results may differ from the estimates as a result of changes in the conditions and circumstances surrounding those estimates in the future.

The Bank's management believes that its estimates within the interim condensed consolidated financial statements are reasonable and detailed as follows:

A. Expected credit losses 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 expected credit losses.
The following are the key estimates and judgments used:

- **Assessment of Significant Increase in Credit Risk:**

The assessment of a significant increase in credit risk is performed on a relative basis. To assess whether the credit risk on a financial asset has increased significantly since origination, the Bank compares the risk of default occurring over the expected life of the financial asset at the reporting date to the corresponding risk of default at origination, using key risk indicators that are used in the Bank's existing risk management processes. This assessment is used to classify customers and portfolios to credit stages, which are, stage 1 (Initial recognition), stage 2 (Credit Quality Deterioration) and stage 3 (Credit Impairment).

- **Macroeconomic Factors, Forward Looking Information (FLI) and Multiple Scenarios:**

The measurement of expected credit losses for each stage and the assessment of significant increases in credit risk must consider information about past events and current conditions as well as reasonable and supportable forecasts of future events and economic conditions. The estimation and application of forward-looking information will require significant judgment from the bank's management.

PD, Loss Given Default (LGD) and Exposure At Default (EAD) inputs used to estimate Stage 1 and Stage 2 credit loss allowances are modelled based on the macroeconomic variables (or changes in macroeconomic variables) that are most closely correlated with credit losses in the relevant portfolio.

Each of the macroeconomic scenarios used in calculating the expected credit loss is associated with variable macroeconomic factors.

In our estimates used in calculating the expected credit losses for stage 1 and stage 2 using discounted weighted scenarios, which include future macroeconomic information for the next three years.

The bank uses the following macroeconomic indicators when performing futuristic forecasts for the countries that it operates in:

Gross Domestic Product
Stock market index price

The bank uses 3 scenarios to reach a probable value when to estimate the expected credit losses as follows:

Main scenario (Baseline) weighted 40%
Best scenario (Optimistic S1) weighted 30%
Worst case scenario 1 (Pessimistic S3) weighted 30%

These scenarios are extracted from Data Buffet system of Moody's in 14 historical values format and 20 future estimated value (Forecasted) for all the previously mentioned macroeconomic indicators.

The probable options are estimated according to the best approximation related to the historical probability and current affairs. The probable scenarios are evaluated every three months. All scenarios are implemented to all the wallets that are subject to expected credit losses.

Definition of default:
The definition of default used in the measurement of expected credit losses and the assessment to determine movement between stages is consistent with the definition of default used for internal credit risk management purposes. IFRS 9 does not define default but contains a rebuttable presumption that default has occurred when an exposure is greater than 90 days past due.

Expected life:
When measuring ECL, the Bank must consider the maximum contractual period over which the Bank is exposed to credit risk. All contractual terms should be considered when determining the expected life, including prepayment options and extension and rollover options. For certain revolving credit facilities that do not have a fixed maturity, the expected life is estimated based on the period over which the Bank is exposed to credit risk and where the credit losses would not be mitigated by management.

B. Income tax

Income tax expenses represent accrued tax and deferred tax.

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.

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

Deferred tax is tax 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 recognized.

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. In case declared market, prices do not exist active trading of some financial assets and derivatives is not available or the market is 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 and amortizing premium/ discount using the effective interest rate method within interest revenue/ expense in the interim condensed consolidated statement of income.

5. Cash and Balances at the Central Bank of Jordan

	30 September 2026	31 December 2025
	JD (Reviewed not audited)	JD (Audited)
Cash in vaults	5,559,154	17,200,514
Balances at Central Bank of Jordan:		
Current accounts and demand deposits	4,572,143	13,590,840
Statutory cash reserve	41,381,112	36,116,231
Certificates of deposits	17,600,000	34,100,000
Time and notice deposits	125,000,000	99,000,000
Total balances at Central Bank of Jordan	188,553,255	182,807,071
Total	194,112,409	200,007,585

The statutory cash reserve amounted to JD 41,381,112 as of 30 September 2026 (JD 36,116,231 as of 31 December 2025).

There are no restricted balances except for the statutory cash reserve as of 30 September 2026 and 31 December 2025.

Balances with the Central Bank of Jordan are classified within stage 1 in accordance with the requirements of IFRS 9, and there are no transfers between the stages (1, 2, and 3) or written off balances during the nine months ended 30 September 2026 and year ended 31 December 2025.

6. Balances at Banks and Financial Institutions – net

Description	Local banks and financial institutions		Foreign banks and financial institutions		Total	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025	30 September 2026	31 December 2025
	JD (Reviewed not audited)	JD (Audited)	JD (Reviewed not audited)	JD (Audited)	JD (Reviewed not audited)	JD (Audited)
Current accounts and demand deposits	994	13,814	5,906,045	20,339,788	5,907,039	20,353,602
Deposits maturing within 3 months or less	45,106,000	46,275,178	48,424,641	79,508,506	93,530,641	125,783,684
Total	45,106,994	46,288,992	54,330,686	99,848,294	99,437,680	146,137,286
Deduct: expected credit losses provision	(2,526)	(3,607)	(4,455)	(7,604)	(6,981)	(11,211)
	45,104,468	46,285,385	54,326,231	99,840,690	99,430,699	146,126,075

- Balances at banks and financial institutions that bears no interest amounted to JD 3,033,704 as of 30 September 2026 (JD 4,462,632 as of 31 December 2025).

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

7. Financial Assets at Fair Value Through Other Comprehensive Income

	30 September 2026	31 December 2025
	JD (Reviewed not audited)	JD (Audited)
Quoted shares	2,666,571	2,574,142
Unquoted shares	7,738,953	6,557,487
Government bonds and guaranteed by the government	29,300,428	38,335,649
Other financial bonds	17,336,983	21,364,670
	57,042,935	68,831,948
Less: expected credit losses provision (financial bonds)	(12,744)	(14,372)
	57,030,191	68,817,576

Cash dividends on the above-mentioned investments amounted to JD 42,901 for the period ended 30 September 2026 (JD 43,871 for the period ended 30 September 2025).

There are no mortgaged shares as of 30 September 2026, and 31 December 2025.

There were no transfers between stages (1, 2 and 3) or written-off balances during the nine-month period ended 30 September 2026 and the year ended 31 December 2025.

8. Financial Assets at Amortized Cost - net

	30 September 2026	31 December 2025
	JD (Reviewed not audited)	JD (Audited)
Unquoted financial assets:		
Government bonds and with their guarantees	238,256,438	206,954,691
Other financial bonds	5,672,000	5,672,000
	243,928,438	212,626,691
Less: expected credit losses provision	(30,261)	(31,628)
Total	243,898,177	212,595,063

Debt instruments analysis	30 September 2026	31 December 2025
	JD (Reviewed not audited)	JD (Audited)
With fixed return	243,928,438	212,626,691
With variable return	-	-
	243,928,438	212,626,691

9. Direct Credit Facilities – Net

	30 September 2026	31 December 2025
	JD (Reviewed not audited)	JD (Audited)
Individuals (Retail)		
Overdrafts*	29,155,703	29,410,807
Loans and bills **	354,055,813	386,373,206
Credit cards	7,334,559	6,701,248
Real estate loans	83,596,757	87,143,095
Large companies		
Overdrafts*	48,974,596	63,976,530
Loans and bills **	205,235,132	210,699,641
Small and medium companies		
Overdrafts*	4,098,338	4,546,075
Loans and bills **	31,565,325	29,345,993
**Government and public sector **	76,030,978	96,228,491
Total	840,047,201	914,425,086
Less: interest in suspense	(22,517,665)	(21,514,414)
Less: expected credit losses provision	(63,426,086)	(61,572,188)
Net direct credit facilities	754,103,450	831,338,484

* Net after deducting interests and commission received in advance amounting to JD 2,246 as of 30 September 2026 (JD 3,801 as of 31 December 2025).

** Net after deducting interests and commissions received in advance amounting to JD 146,593 as of 30 September 2026 (JD 111,479 as of 31 December 2025).

The non-performing credit facilities amounted to JD 90,058,221 which represents 10.721% of total direct credit facilities as of 30 September 2026 (JD 82,814,245 which represents 9.056% of total direct credit facilities as of 31 December 2025).

The non-performing credit facilities after deducting the interest in suspense amounted to JD 67,540,556 as of 30 September 2026 which represents 8.262% of total direct credit facilities after deducting the interest in suspense (JD 61,299,831 which represents 6.865% of total direct credit facilities as of 31 December 2025).

Credit facilities granted to and guaranteed by the Jordanian Government amounted to JD 76,030,978 as of 30 September 2026 which represents 9.051% of the total direct credit facilities (JD 96,228,491 which represents 10.523% of the total direct credit facilities as of 31 December 2025).

Set out below is the movement in gross direct credit facilities during the period/ year:

	30 September 2026 (Reviewed not audited)					
	Stage 1		Stage 2			
	Individual	Collective	Individual	Collective	Stage 3	Total
	JD	JD	JD	JD	JD	JD
Total balance as at 31 December 2025 (Audited)	378,269,710	402,516,210	29,950,824	20,874,097	82,814,245	914,425,086
New balances	81,714,716	57,610,984	5,711,150	138,171	1,802,718	146,977,739
Settled balances	(118,360,144)	(87,734,490)	(6,419,300)	(1,058,127)	(2,275,005)	(215,847,066)
Transferred to Stage 1	2,891,774	5,717,450	(2,891,774)	(4,985,670)	(731,780)	-
Transferred to Stage 2	(3,103,815)	(7,020,824)	3,103,815	8,194,610	(1,173,786)	-
Transferred to Stage 3	-	(3,006,930)	(5,570,506)	(5,113,533)	13,690,969	-
Effect due to reclassification among the three stages	(1,029,232)	(274,993)	153,183	(288,376)	(110,999)	(1,550,417)
Written-off facilities	-	-	-	-	(3,958,141)	(3,958,141)
Total balance as at 30 September 2026 (not audited)	340,383,009	367,807,407	24,037,392	17,761,172	90,058,221	840,047,201

	31 December 2025 (Audited)					
	Stage 1		Stage 2			
	Individual	Collective	Individual	Collective	Stage 3	Total
	JD	JD	JD	JD	JD	JD
Total balance as at 31 December 2024	320,681,114	397,341,907	28,968,676	21,800,007	97,532,048	866,323,752
New balances	144,357,671	86,226,380	17,034,596	1,693,159	2,930,719	252,242,525
Settled balances	(81,682,540)	(71,774,396)	(18,563,265)	(2,383,155)	(2,542,261)	(176,945,617)
Transferred to Stage 1	913,916	6,162,257	(913,916)	(5,475,400)	(686,857)	-
Transferred to Stage 2	(5,852,709)	(10,891,499)	5,852,709	11,423,173	(531,674)	-
Transferred to Stage 3	-	(4,245,901)	(2,813,998)	(5,765,692)	12,825,591	-
Effect due to reclassification among the three stages	(147,742)	(302,538)	386,022	(417,995)	(81,444)	(563,697)
Written-off facilities	-	-	-	-	(26,631,877)	(26,631,877)
Total balance as at 31 December 2025	378,269,710	402,516,210	29,950,824	20,874,097	82,814,245	914,425,086

Set out below is the movement in the expected credit losses provision during the period/ year:

	30 September 2026 (Reviewed not audited)					
	Stage 1		Stage 2		Stage 3	Total
	Individual	Collective	Individual	Collective		
	JD	JD	JD	JD	JD	JD
Total balance as at 31 December 2025 (Audited)	801,855	1,218,023	2,924,020	2,348,797	54,279,493	61,572,188
Expected credit losses on new balances	273,402	247,564	519,895	107,247	3,129,946	4,278,054
Recovered from expected credit losses on settled balances	(302,176)	(414,601)	(76,074)	(139,390)	(1,606,916)	(2,539,157)
Transferred to stage 1	9,785	42,126	(9,785)	(38,771)	(3,355)	-
Transferred to stage 2	(53,800)	(853,985)	53,800	1,004,787	(150,802)	-
Transferred to stage 3	-	(1,053,480)	(3,573,242)	(2,142,237)	6,768,959	-
Effect due to reclassification among the three stages	34,445	1,811,249	929,220	979,191	(1,333,209)	2,420,896
Written-off facilities	-	-	-	-	(2,305,895)	(2,305,895)
Total balance as at 30 September 2026 (not audited)	763,511	996,896	767,834	2,119,624	58,778,221	63,426,086

	31 December 2025 (Audited)					
	Stage 1		Stage 2		Stage 3	Total
	Individual	Collective	Individual	Collective		
	JD	JD	JD	JD	JD	JD
Total balance as at 31 December 2024	688,312	2,358,184	5,862,900	2,083,932	62,338,224	73,331,552
Expected credit losses on new balances	358,438	326,909	1,497,097	254,908	5,093,813	7,531,165
Recovered from expected credit losses on settled balances	(210,970)	(1,299,705)	(4,406,464)	(196,939)	(2,324,405)	(8,438,483)
Transferred to stage 1	13,522	41,803	(13,522)	(36,887)	(4,916)	-
Transferred to stage 2	(117,252)	(1,377,730)	117,252	1,439,452	(61,722)	-
Transferred to stage 3	-	(2,282,782)	(1,166,433)	(3,470,733)	6,919,948	-
Effect due to reclassification among the three stages	69,805	3,451,344	1,033,190	2,275,064	(918,303)	5,911,100
Written-off facilities	-	-	-	-	(16,763,146)	(16,763,146)
Total balance as at 31 December 2025	801,855	1,218,023	2,924,020	2,348,797	54,279,493	61,572,188

Set out below is the movement in expected credit losses provision collectively by facility type during the period/ year:

	30 September 2026 (Reviewed not audited)					
	Individual	Real estate loan	Large companies	Small and medium companies	Government and public sector	Total
	JD	JD	JD	JD	JD	JD
Total balance as at 31 December 2025 (Audited)	34,957,408	646,491	23,249,263	2,677,262	41,764	61,572,188
Expected credit losses on new balances	2,753,745	137,851	905,503	480,955	-	4,278,054
Recovered from expected credit losses on settled balances	(1,578,926)	(170,695)	(589,491)	(178,245)	(21,800)	(2,539,157)
Transferred to stage 1	(1,871,265)	(35,348)	6,895	(9,636)	-	(1,909,354)
Transferred to stage 2	(803,165)	(26,304)	(3,327,165)	(243,336)	-	(4,399,970)
Transferred to stage 3	2,674,430	61,652	3,320,270	252,972	-	6,309,324
Effect due to reclassification among the three stages	1,196,550	55,011	1,003,548	165,787	-	2,420,896
Written off facilities	(2,305,895)	-	-	-	-	(2,305,895)
Total balance as at 30 September 2026 (not audited)	35,022,882	668,658	24,568,823	3,145,759	19,964	63,426,086

	31 December 2025 (Audited)					
	Individual	Real estate loan	Large companies	Small and medium companies	Government and public sector	Total
	JD	JD	JD	JD	JD	JD
Total balance as at 31 December 2024	36,411,772	641,108	34,415,811	1,860,964	1,897	73,331,552
Expected credit losses on new balances	2,655,876	138,701	4,035,713	659,363	41,512	7,531,165
Recovered from expected credit losses on settled balances	(2,882,375)	(215,344)	(5,188,550)	(150,569)	(1,645)	(8,438,483)
Transferred to stage 1	(3,545,621)	(69,907)	(100,478)	12	-	(3,715,994)
Transferred to stage 2	(1,599,052)	(37,447)	25,678	(1,091,645)	-	(2,702,466)
Transferred to stage 3	5,144,673	107,354	74,800	1,091,633	-	6,418,460
Effect due to reclassification among the three stages	4,717,348	85,915	111,225	996,612	-	5,911,100
Written-off facilities	(5,945,213)	(3,889)	(10,124,936)	(689,108)	-	(16,763,146)
Total balance as at 31 December 2025	34,957,408	646,491	23,249,263	2,677,262	41,764	61,572,188

- The amount of provisions no longer required due to settlement or repayments of debts that were transferred against other debts is JD 3,353,671 as of 30 September 2026 (JD 3,847,038 as of 31 December 2025).

Interest in Suspense:

The movement on interest in suspense is as follows

For the nine months ended on 30 September 2026 (Reviewed not audited)	Individuals	Real estate	Companies		Total
			Large companies	Small and medium companies	
	JD	JD	JD	JD	JD
Balance at the beginning of the period	10,758,910	457,204	9,656,634	641,666	21,514,414
Add: interest in suspense during the period	2,255,138	86,588	628,343	235,473	3,205,542
Less: interest transferred to revenues	(498,755)	(47,431)	(202)	(3,657)	(550,045)
Less: interest in suspense written-off	(1,340,797)	(29,565)	(281,884)	-	(1,652,246)
Balance at the end of the period	11,174,496	466,796	10,002,891	873,482	22,517,665

For the year ended 31 December 2025 (Audited)					
Balance at the beginning of the year	12,472,494	395,276	12,714,514	758,215	26,340,499
Add: interest in suspense during the year	3,129,251	136,585	2,008,587	399,589	5,674,012
Less: interest transferred to revenues	(529,855)	(48,736)	(40,080)	(12,695)	(631,366)
Less: interest in suspense written-off	(4,312,980)	(25,921)	(5,026,387)	(503,443)	(9,868,731)
Balance at the end of the year	10,758,910	457,204	9,656,634	641,666	21,514,414

10. Right of Use Assets and Lease Liabilities

A. Right of use assets:

The Bank leases many assets, including lands and buildings, the following is the movement on the right- of-use assets during the period/ year:

	30 September 2026	31 December 2025
	JD (Reviewed not audited)	JD (Audited)
Balance at the beginning of the period/ year	3,411,970	2,816,379
Add: additions during the period/ year	254,153	1,708,797
Less: cancellation of lease contracts	(285,174)	(594,784)
Less: depreciation for the period/ year	(380,846)	(518,422)
Balance at the end of the period/ year	3,000,103	3,411,970

	For the nine months ended 30 September (Reviewed not audited)	
	2026	2025
	JD	JD
Amounts recorded on the interim condensed consolidated income statement		
Depreciation for the period	380,846	388,765
Interest for the period	145,956	127,062
Gains from canceled lease contracts	(6,711)	(36,753)
	520,091	479,074

B. Lease liabilities

	30 September 2026	31 December 2025
	JD (Reviewed not audited)	JD (Audited)
Balance at the beginning of the period/ year	3,320,792	2,766,171
Add: additions during the period/ year	254,153	1,708,797
Add: interest during the period/ year	145,956	178,971
Less: paid during the period/ year	(507,071)	(700,566)
Less: cancellation of lease contracts	(291,885)	(632,581)
Balance at the end of the period/ year	2,921,945	3,320,792

11. Other Assets

	30 September 2026	31 December 2025
	JD (Reviewed not audited)	JD (Audited)
Accrued interest and commissions	6,184,733	8,169,345
Prepaid expenses	2,011,284	1,021,951
Assets seized by the Bank against due debts - net *	6,665,738	6,094,032
Assets - unrealized gain of financial derivatives	1,161,819	551
Other receivables - brokerage company	1,545,798	745,949
Land held for sale - brokerage company	869,268	869,268
Discounted letter of credits - net	19,573,289	-
Other	4,429,000	3,412,602
Total	42,440,929	20,313,698

* The details of the movement on the assets seized by the bank to against due debts - net are as follows:

	30 September 2026	31 December 2025
	JD (Reviewed not audited)	JD (Audited)
Balance at the beginning of the period/ year	6,094,032	5,866,952
Additions	571,706	744,433
Disposals	-	(517,353)
Balance at the end of the period/ year	6,665,738	6,094,032

The regulations of Central Bank of Jordan require to dispose the assets seized by the Bank by a maximum period of two years from the date of its acquisition. In exceptional cases, the Central Bank may extend this period to a maximum of two consecutive years.

- The provision for the seized assets amounted to JD 4,616 as of 30 September 2026 (JD 4,616 as of 31 December 2025) for assets which have been seized by the Bank for a period longer than four years.

- The provision for the seized assets (cement factories) amounted to JD 348,951 as of 30 September 2026 and 31 December 2025.

12. Customers' Deposits

	Individual	Large companies	Small and medium companies	Government and public sector	Total
	JD	JD	JD	JD	JD
For the nine months ended as of 30 September 2026 (Reviewed not audited)					
Current accounts and demand deposits	52,462,880	44,807,762	12,880,541	546,285	110,697,468
Saving accounts	38,897,510	40,117	276,675	89	39,214,391
Time and at notice deposits	452,778,053	245,986,085	5,739,528	130,871,496	835,375,162
Total	544,138,443	290,833,964	18,896,744	131,417,870	985,287,021
For the year ended as of 31 December 2025 (Audited)					
Current accounts and demand deposits	44,057,069	34,463,089	12,101,688	12,321,842	102,943,688
Saving accounts	59,762,503	54,362	806,049	88	60,623,002
Time and at notice deposits	466,879,966	323,807,268	9,022,173	134,093,366	933,802,773
Total	570,699,538	358,324,719	21,929,910	146,415,296	1,097,369,463

- Jordanian government and public sector deposits inside Jordan amounted to JD 131,417,870 as of 30 September 2026 which represent 13.338% of total customers' deposits (JD 146,415,296 which represent 13.342% of total customers' deposits as of 31 December 2025).

- Non-interest-bearing deposits amounted to JD 82,586,988 which represent 8.382% of total deposits as of 30 September 2026 (JD 94,401,111 which represent 8.602% of total customers' deposits as of 31 December 2025).

- Reserved deposits (restricted withdrawals) amounted to JD 118,313,626 which represent 12.008% of total deposits as of 30 September 2026 (JD 116,093,027 which represent 10.579% of total customers' deposits as of 31 December 2025).

- Dormant deposits amounted to JD 7,356,213 as of 30 September 2026 (JD 7,076,888 as of 31 December 2025).

13. Cash Margins

	30 September 2026	31 December 2025
	JD (Reviewed not audited)	JD (Audited)
Margins against direct credit facilities	45,622,926	46,024,996
Margins against indirect credit facilities	6,087,627	5,195,216
Other margins	2,288,731	2,328,079
Total	53,999,284	53,548,291

14. Income Tax

A- Income tax provision

Set out below is movement in the income tax provision:

	30 September 2026	31 December 2025
	JD (Reviewed not audited)	JD (Audited)
Balance at the beginning of the period/ year	841,461	355,324
Income tax paid	(679,479)	(320,591)
Accrued income tax	318,621	797,250
Deferred tax assets adjustments relating to prior years	-	9,478
Balance at the end of the period/ year	480,603	841,461

B- Set out below is income tax shown in the interim condensed consolidated income statement:

	For the nine months ended 30 September (Reviewed not audited)	
	2026	2025
	JD	JD
Accrued income tax on the profit of the period	318,621	176,556
Deferred tax assets for the period	965,716	2,032,738
Deferred tax assets adjustments relating to prior years	-	10,225
	1,284,337	2,219,519

C- Deferred tax assets

Set out below is the movement in deferred tax assets:

	30 September 2026	31 December 2025
	JD (Reviewed not audited)	JD (Audited)
Balance at the beginning of the period/ year	6,720,436	7,780,912
Additions during the period/ year	551,719	700,651
Released during the period/ year	(1,511,365)	(1,761,127)
Balance at the end of the period/ year	5,760,790	6,720,436

D- Deferred tax liabilities

Set out below is the movement in deferred tax liabilities:

	30 September 2026	31 December 2025
	JD (Reviewed not audited)	JD (Audited)
Balance at the beginning of the period/ year	618,064	355,103
Additions during the period/ year	175,878	300,222
Released during the period/ year	(21)	(37,261)
Balance at the end of the period/ year	793,921	618,064

- The legal tax rate for banks in Jordan is 35% and 3% as national contribution, and for subsidiary (Arab Co-Operation for Financial Investments Company) it is 24%, and 4% as national contribution.

E- Tax status

- The bank has reached a final settlement with the Income and Sales Tax Department for all financial years up to the year 2022.

- The Bank has submitted its tax returns for the years 2023 ,2024 and 2025 which has not been reviewed yet by the Income and Sales Tax Department until the date of issuance of these interim condensed consolidated financial statements.

- Arab Co-Operation for Financial Investments Company (the subsidiary) has reached a final settlement with the Income and Sales Tax Department in Jordan up to the end of the year 2024 except for the year 2023. The Company has submitted its self-assessed tax returns for the years 2023 and 2025, which have not been reviewed by the Income and Sales Tax Department as of the date of issuance of these interim condensed consolidated financial statements.

- The Bank has booked a provision against any expected tax liabilities for the above-mentioned years, in the opinion of the bank's management and its tax consultant the income tax provision booked in the interim condensed consolidated financial statements is sufficient to cover any future tax liabilities that may arise.

15. Other Liabilities

	30 September 2026	31 December 2025
	JD (Reviewed not audited)	JD (Audited)
Accrued unpaid interest expense	8,414,339	8,116,185
Revenues received in advanced	526,427	247,350
Accounts payable	8,285,908	11,150,322
Accrued and unpaid expenses	2,688,309	2,884,577
Liabilities - unrealized financial derivatives losses	25,850	464,834
Certified cheques withdrawn by the bank	808,983	1,202,969
Provision for expected credit losses – indirect facilities	3,864,092	3,559,203
Board of directors' remunerations	64,567	85,550
Transfers held for payment	2,223,057	984,368
Deferred income	365,335	396,244
Other liabilities	6,220,020	7,939,691
Total	33,486,887	37,031,293

16. Paid-In Capital

The paid-in capital amounted to JD 110,000,000, divided into 110,000,000 shares at a par value of JD 1 per share as of 30 September 2026 and 31 December 2025.

17. Reserves:

The details of the reserves as of 30 September 2026 and 31 December 2025 are as follows:

Statutory Reserve
The amount accumulated in this account is transferred from the annual income before tax at 10% during the year and previous years according to the companies Law, this reserve cannot be distributed to shareholders.

The bank has not deducted the legal reserves and fees according to the provisions of the Companies Law and the issued instructions, as these statements are interim. The deductions will be made at the end of the financial year.

Voluntary Reserve
The total amount in this balance represents what has been transferred from the annual income before tax at a rate of no more than 20% during the year as well as previous years. The voluntary reserve is used in situations specified by the board of directors and the general assembly has the authority to distribute all or part of this reserve as dividends to shareholders.

18. Fair Value Reserve – Net

	30 September 2026	31 December 2025
	JD (Reviewed not audited)	JD (Audited)
Balance at the beginning of the period/ year	543,537	303,556
Unrealized gains	448,868	449,344
Deferred tax liabilities	(175,857)	(262,939)
Deferred tax assets	6,070	53,576
Gain on sale of financial assets at fair value through other comprehensive income	(585)	-
Balance at the end of the period/ year	822,033	543,537

The fair value reserve is shown net after deducting deferred tax assets amounting to JD 224,964 and deferred tax liabilities amounting to JD 792,229.

19. Retained Earnings

	30 September 2026	31 December 2025
	JD (Reviewed not audited)	JD (Audited)
Balance at the beginning of the period/ year	24,319,419	22,082,147
Profit for the year	-	2,883,247
Gain on sale of financial assets at fair value through other comprehensive income	585	-
Transferred to reserve	-	(645,975)
Balance at the end of the period/ year	24,320,004	24,319,419

- An amount of JD 5,760,790 is restricted as of 30 September 2026 (JD 6,720,436 as of 31 December 2025) against deferred tax assets, including the capitalization or distribution, except for what is actually realized, according to the Central Bank of Jordan instructions.

- The retained earnings balance includes an amount of JD 2,761 as of 30 September 2026, and 31 December 2025 restricted against the early implementation of International Financial Reporting Standard no. (9), unless actually realized through sale transactions.

20. Provision For Expected Credit Losses

	For the nine months ended 30 September (Reviewed not audited)	
	2026	2025
	JD	JD
Deposits and balances at banks and financial institutions	(4,230)	(7,928)
Financial assets at fair value through other comprehensive income	(1,628)	(4,130)
Financial assets at amortized cost	(1,367)	(13,498)
Direct credit facilities	4,159,793	1,374,510
Discounted letter of credits	10,710	-
Indirect credit facilities	304,889	(95,781)
Total	4,468,167	1,253,173

21. Cash dividends from financial assets at fair value through other comprehensive income

	For the nine months ended as of 30 September (Reviewed not audited)	
	2026	2025
	JD	JD
Dividends from financial assets – shares	42,901	43,871
Total	42,901	43,871

22. Basic and diluted earnings per share from profit for the period

	For the three months ended 30 September (Reviewed not audited)		For the nine months ended 30 September (Reviewed not audited)	
	2026	2025	2026	2025
	JD	JD	JD	JD
Profit for the period	1,053,694	81,478	3,110,776	3,758,868
Weighted average number of shares	110,000,000	110,000,000	110,000,000	110,000,000
Basic and diluted earnings per share from profit for the period JD/ share	0.010	0.001	0.028	0.034

The diluted earnings per share for the period is equivalent to the basic earnings per share for the period.

23. Cash and Cash Equivalents

	For the nine months ended as of 30 September (Reviewed not audited)	
	2026	2025
	JD	JD
Cash and balances with Central Bank of Jordan maturing within three months	194,112,409	132,831,745
Add: balances at banks and financial institutions maturing within three months	99,437,680	120,223,921
Less: deposits from banks' and financial institutions' maturing within three months	(103,335,916)	(32,942,077)
Total	190,214,173	220,113,589

24. Related Parties Transactions

The Bank has entered into transactions with the parent company, sister companies, and key management personnel, as part of its ordinary course of business and based on commercial interest and commission rates.

All credit facilities granted to related parties are considered performing.

	Related party				Total	
	Parent and sister companies	Senior management	Bank's employees	Board of Directors	30 September 2026	31 December 2025
	JD	JD	JD	JD	JD (Reviewed not audited)	JD (Audited)
Items within the interim condensed consolidated statement of financial position:						
Direct credit facilities	-	1,525,035	13,141,605	-	14,666,640	15,259,322
Balances at banks and financial institutions	8,340,038	-	-	-	8,340,038	39,605,745
Deposits at banks and financial institutions	69,107,876	-	-	-	69,107,876	60,269,700
Customers' deposits	-	1,903,483	3,880,326	509,491	6,293,300	5,880,307
Borrowed funds	9,926,000	-	-	-	9,926,000	2,127,000
Off-the interim condensed consolidated statement of financial position items:						
Letters of guarantee	12,470,368	-	-	-	12,470,368	23,992,869
Letters of credit	16,237,447	-	-	-	16,237,447	1,653,125
Interest rate swap contracts	42,185,500	-	-	-	42,185,500	35,095,500
Currency swap contracts	10,635,000	-	-	-	10,635,000	185,733

					For the nine months ended as of 30 September (Reviewed not audited)	
					2026	2025
interim condensed consolidated income statement Items:					JD	JD
Interest and commission income	3,015,989	36,932	289,203	-	3,342,124	2,034,058
Interest and commission expense	(3,722,953)	(46,168)	(68,522)	(5,448)	(3,843,091)	(1,820,282)

- Interest rates on credit facilities range between 3% to 7.50% while interest rates on customers' deposits range between 0.01% to 5.50%.

- The total balance of credit facilities granted to related parties of the Bank not disclosed above amounts to JD 7,308,572, covering 60 clients. These facilities are secured by acceptable guarantees amounted to JD 4,170,535, with interest rates on credit facilities ranging from 3% to 10.25%, and commission rates ranging from 0.5% to 1%.

Compensation of the benefits of the senior management is as follows:

	For the nine months ended as of 30 September	
	2026	2025
	JD (Reviewed not audited)	JD (Reviewed not audited)
Salaries and remunerations	1,852,024	1,873,726

25. Segment Analysis

a. Information on Bank business segment:

For management purposes, the Bank's operations have been classified into the following major operating segments, measured in accordance with the reports used by the chief executive officer and the main decision maker:

1- Individual accounts.
2- Corporate accounts.
3- Treasury.
4- Others.

Distribution of operating results, assets, and liabilities by business segments:

					Total	
					For the nine months ended as of 30 September	
	Individual	Corporate	Treasury	Other	2026	2025
Description	JD	JD	JD	JD	JD (Reviewed not audited)	JD (Reviewed not audited)
Gross direct revenue	27,948,921	21,406,849	28,640,911	26,789	78,023,470	78,498,878
Expected credit losses provision	(2,627,420)	(1,847,972)	7,225	-	(4,468,167)	(1,253,173)
Interest expense	(20,303,756)	(12,256,878)	(10,709,166)	(145,956)	(43,415,756)	(45,822,363)
Business segments results	5,017,745	7,301,999	17,938,970	(119,167)	30,139,547	31,423,342
Undistributed segmental expenses					(25,744,434)	(25,444,955)
Profit before tax					4,395,113	5,978,387
Income tax					(1,284,337)	(2,219,519)
Net profit for the period					3,110,776	3,758,868
Capital expenditures					(447,515)	(263,340)
Depreciation and amortization					(2,307,870)	(2,593,371)
					30 September 2026	31 December 2025
					JD (Reviewed not audited)	JD (Audited)
Segmental assets	418,174,141	346,915,258	626,468,362	-	1,391,557,761	1,480,477,500
Undistributed segmental assets	-	-	-	38,050,150	38,050,150	40,165,009
Total assets	418,174,141	346,915,258	626,468,362	38,050,150	1,429,607,911	1,520,642,509
Segmental liabilities	817,340,500	267,251,304	166,531,531	-	1,251,123,335	1,344,998,743
Undistributed segmental liabilities	-	-	-	7,651,869	7,651,869	8,200,916
Total liabilities	817,340,500	267,251,304	166,531,531	7,651,869	1,258,775,204	1,353,199,659

26. Capital Adequacy Ratio

The table below shows capital components, total risk weighted assets and capital adequacy ratio for the period ended 30 September 2026, and for the year ended 31 December 2025 according to the Central Bank of Jordan instructions in accordance with Basel III Committee regulations:

	30 September 2026	31 December 2025
	Thousands JD (Reviewed not audited)	Thousands JD (Audited)
Primary capital items in accordance with operational requirements		
Paid-in Capital	110,000	110,000
Retained earnings less proposed dividends plus profit for the period	27,428	24,317
Cumulative change in fair value of financial assets	822	544
Share premium	67	67
Statutory reserve	32,316	32,316
Voluntary reserve	197	197
Total ordinary shares' primary capital	**170,830**	**167,441**
Regulatory amendments (deduction from capital)		
Goodwill and intangible assets	(897)	(892)
Deferred tax assets	(5,761)	(6,720)
Net ordinary shareholders' equity	**164,172**	**159,829**
Additional Capital		
Total primary capital (Tier 1 capital)	**164,172**	**159,829**
Tier 2 capital		
Stage 1 IFRS 9/ general banking risk reserve	2,423	2,501
Regulatory amendments (capital offerings) Investments in the capital of subsidiaries	-	-
Total supplementary capital	2,423	2,501
Total regulatory capital	166,595	162,330
Total risk-weighted assets	**945,436**	**982,982**
Regulatory capital adequacy ratio (%)	17.62%	16.51%
Primary capital ratio (%)	17.36%	16.26%

27. Contingent Liabilities and Commitments

The following are contingent liabilities for the Bank at the date of the financial statements:

	30 September 2026	31 December 2025
	JD (Reviewed not audited)	JD (Audited)
Letters of credit:		
Import LCs	51,350,795	12,052,412
Export LCs	31,639,532	20,700,641
Acceptances	8,779,356	8,624,140
Letters of guarantees:		
Payments	34,673,637	34,818,890
Performance	72,982,256	50,154,664
Other	16,809,740	14,837,408
Unutilized credit facilities	85,798,052	52,677,964
Futures contracts in foreign currency	45,803,315	30,380,394
Interest swap contracts	42,185,500	35,095,500
Total	390,022,183	259,342,013

28. Lawsuits filed Against the Bank

The lawsuits filed against the Bank amounted to JD 10,241,446 as of 30 September 2026 (JD 4,600,334 as of 31 December 2025). In the opinion of the Bank's management and the legal advisor, no liabilities exceeding the provision of JD 19,376 will arise as of 30 September 2026 (JD 84,377 as of 31 December 2025).

29. Fair Value Hierarchy

A- Fair value of financial assets and financial liabilities that are measured at fair value on recurring basis:

Some of the financial assets and financial liabilities are measured at fair value at the end of each reporting period, the following table gives information about how the fair value of these financial assets and financial liabilities are determined (valuation techniques and key inputs).

	Fair Value					
Financial assets	30 September 2026 JD (Reviewed not audited)	31 December 2025 JD (Audited)	Fair value hierarchy	Valuation techniques and key inputs	Important unobservable inputs	Relationship between important inputs and fair value
Financial assets at fair value through other comprehensive income						
Bonds	4,941,634	24,084,749	Level 2	According to the latest available financial information	Not applicable	Not applicable
Quoted shares and bonds	44,349,604	38,175,340	Level 1	Quoted rates in financial markets	Not applicable	Not applicable
Unquoted shares	7,738,953	6,557,487	Level 2, and level 3	According to the equity method and latest available financial information	Not applicable	Not applicable
Total financial assets at fair value	57,030,191	68,817,576				
Assets - unrealized financial derivatives gains	1,161,819	551	Level 2	According to the latest available financial information	Not applicable	Not applicable
Financial Liabilities						
Liabilities - unrealized financial derivatives losses	25,850	464,834	Level 2	According to the latest available financial information	Not applicable	Not applicable
Total financial liabilities at fair value	25,850	464,834				

There were no transfers between level 1, 2, and 3 during the nine months period ended at 30 September 2026 and the year ended 31 December 2025.

B- Fair value of financial assets and financial liabilities that are not measured at fair value on recurring basis:

Except what is detailed in following table, the Bank's management believes that the carrying amounts of financial assets, and financial liabilities recognized in the Bank's interim condensed consolidated financial statements approximate their fair values:

	30 September 2026		31 December 2025		
	Book value	Fair value	Book value	Fair value	Fair value hierarchy
	JD (Reviewed not audited)	JD (Reviewed not audited)	JD (Audited)	JD (Audited)	
Financial assets not measured at fair value					
Time and notice deposits at and certificates of deposits central bank	142,600,000	142,625,479	133,100,000	133,125,662	Level 2
Balances at Banks and Financial Institutions	99,430,699	99,675,379	146,126,075	146,945,926	Level 2
Direct credit facilities	754,103,450	755,656,659	831,338,484	833,127,507	Level 2
Financial assets at amortized cost	243,898,177	247,070,290	212,595,063	216,777,286	Level 2
	1,240,032,326	1,245,027,807	1,323,159,622	1,329,976,381	
Financial liabilities not measured at fair value					
Banks and financial institution deposits	131,695,916	132,673,291	111,265,324	112,134,858	Level 2
Customer deposits	985,287,021	992,304,068	1,097,369,463	1,104,487,938	Level 2
Cash margins	53,999,284	53,999,286	53,548,291	53,548,691	Level 2
Borrowed funds	50,090,251	50,510,167	48,907,894	49,035,670	Level 2
	1,221,072,472	1,229,486,812	1,311,090,972	1,319,207,157	