AL NISR AL ARABI FOR INSURANCE COMPANY
(PUBLIC SHAREHOLDING COMPANY)
AMMAN –THE HASHEMITE KINGDOM OF JORDAN

CONDENSED INTERIM CONSOLIDATED FINANCIAL INFORMATION
FOR THE NINE MONTHS ENDED ON SEPTEMBER 30, 2026
TOGETHER WITH REVIEW REPORT

AL NISR AL ARABI FOR INSURANCE COMPANY
(PUBLIC SHAREHOLDING COMPANY)
AMMAN -THE HASHEMITE KINGDOM OF JORDAN
SEPTEMBER 30, 2026

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Report on Review of Interim Financial Information

AM/001576-003
To the Chairman and Board of Directors Members
Al Nisr Al Arabi For Insurance Company
(Public Shareholding Company)
Amman – Hashemite Kingdom of Jordan

Introduction

We have reviewed the accompanying condensed interim consolidated statement of financial position of Al Nisr Al Arabi Insurance Company (the "Company") and it subsidiary (together the "Group") as of September 30, 2026 and the related statements of profit or loss and comprehensive income for the three months and nine months ended September 30, 2026 and the related statements of changes in owners' equity and cash flows for the nine months period then ended, and material accounting policy information and other explanatory notes. Management is responsible for the preparation and presentation of this interim financial information in accordance with International Accounting Standard 34 'Interim Financial Reporting' (IAS 34). Our responsibility is to express a conclusion on this interim financial information based on our review.

Scope of Review

We conducted our review in accordance with International Standard on Review Engagements 2410, Review of Interim Financial Information Performed by the Independent Auditor of the Entity. A review of interim 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 financial information for the nine months, is not prepared, in all material respects, in accordance with IAS 34.

Other Matter

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

Amman – Jordan
October 29, 2026

Deloitte & Touche (M.E.) – Jordan
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AL NISR AL ARABI FOR INSURANCE COMPANY
(PUBLIC SHAREHOLDING COMPANY)
AMMAN - HASHEMITE KINGDOM OF JORDAN
CONDENSED INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

	Note	September 30, 2026 (Reviewed not Audited)	December 31, 2025 (Audited)
		JD	JD
Assets			
Investments			
Deposits at Banks – net	5	15,550,760	15,952,919
Financial assets at fair value through other comprehensive income	6	11,834,122	11,176,076
Financial assets at fair value through profit or loss	7	388,541	393,762
Financial assets at amortized cost – net	8	100,123,774	97,663,173
Investment property		940,001	940,001
Financial assets of policyholders linked to investment		2,317,424	1,289,950
Total Investments		**131,154,622**	**127,415,881**
Cash on hand and at banks	15	3,404,456	2,033,764
Insurance contracts assets	9	329,150	129,799
Re-insurance contracts assets	9	9,633,453	10,545,004
Deferred tax assets	10/C	158,405	158,453
Property, plant and equipment - net		2,736,821	2,655,480
Intangible assets – net		333,907	264,447
Other assets		3,479,760	3,294,987
Total Assets		**151,230,574**	**146,497,815**
Liabilities and Equity			
Liabilities			
Insurance contracts liabilities	9	104,215,023	106,822,736
Total Insurance contract liabilities		**104,215,023**	**106,822,736**
Accrued expenses		2,208,120	944,700
Other provisions		258,982	258,982
Income tax provision	10/A	254,451	546,061
Deferred tax liabilities	10/C	425,770	342,043
Other liabilities		1,347,279	1,690,429
		4,494,602	3,782,215
Total Liabilities		**108,709,625**	**110,604,951**
Equity			
Authorized and paid-in capital		16,000,000	16,000,000
Statutory reserve		3,404,416	3,404,416
Voluntary reserve		672,075	672,075
Fair value reserve – Investment Valuation – net		2,675,249	2,259,984
Insurance contracts finance recognized through other comprehensive income reserve		5,745,884	(94,415)
Retained earnings		10,130,804	13,650,804
Profit for period		3,892,521	-
Total Equity		**42,520,949**	**35,892,864**
Total Liabilities and Equity		**151,230,574**	**146,497,815**

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

AL NISR AL ARABI FOR INSURANCE COMPANY
(PUBLIC SHAREHOLDING COMPANY)
AMMAN - HASHEMITE KINGDOM OF JORDAN
CONDENSED INTERIM CONSOLIDATED STATEMENT OF PROFIT OR LOSS
(REVIEWED NOT AUDITED)

	Note	For the Three Months Period Ended September 30,		For the Nine Months period Ended September 30,	
		2026	2025	2026	2025
Revenue		JD	JD	JD	JD
Insurance contracts revenue	11	8,347,631	7,942,218	24,170,751	22,710,870
(Less): Insurance contracts expenses	12	(7,499,971)	(5,737,436)	(19,157,815)	(16,580,832)
Insurance contracts services results		**847,660**	**2,204,782**	**5,012,936**	**6,130,038**
Re-insurance contracts (expense)		(2,113,363)	(1,980,973)	(5,507,377)	(5,523,381)
Re-insurance contracts recoveries		1,580,442	649,812	2,862,004	2,385,255
Net (expenses) from reinsurance contracts held		**(532,921)**	**(1,331,161)**	**(2,645,373)**	**(3,138,126)**
Net insurance and re-insurance contracts results		**314,739**	**873,621**	**2,367,563**	**2,991,912**
Finance (expenses) – insurance contracts	13	(1,169,055)	(1,152,157)	(3,721,016)	(3,233,679)
Finance income - reinsurance contracts		(3,689)	7,688	18,294	22,380
Net insurance finance (expenses)		**(1,172,744)**	**(1,144,469)**	**(3,702,722)**	**(3,211,299)**
Interest income - financial assets		1,903,257	1,803,236	5,774,113	5,418,767
Interest income		259,920	261,564	776,558	798,356
Net gain from financial assets and investments		15,111	14,884	71,950	31,040
Other revenue		32,835	197	72,361	49,591
Total investment income		**2,211,123**	**2,079,881**	**6,694,982**	**6,297,754**
Unallocated general and administrative expenses		(139,713)	(190,878)	(420,850)	(460,739)
Unallocated depreciation and amortization		(68,923)	(54,027)	(188,162)	(157,145)
Other expenses		(158,774)	(62,471)	(305,945)	(87,744)
Total expenses		**(367,410)**	**(307,376)**	**(914,957)**	**(705,628)**
Profit for the period before income tax		**985,708**	**1,501,657**	**4,444,866**	**5,372,739**
(Less): income tax expense	10/B	(82,681)	(189,659)	(552,345)	(747,273)
Profit for the period		**903,027**	**1,311,998**	**3,892,521**	**4,625,466**
		JD/Fils	JD/Fils	JD/Fils	JD/Fils
Basic and diluted earnings per share	14	0/056	0/082	0/243	0/289

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AL NISR AL ARABI FOR INSURANCE COMPANY
(PUBLIC SHAREHOLDING COMPANY)
AMMAN - HASHEMITE KINGDOM OF JORDAN
CONDENSED INTERIM CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME
(REVIEWED NOT AUDITED)

	Note	For the Three-Months Period Ended of September 30,		For the Nine-Months Period Ended of September 30,	
		2026	2025	2026	2025
		JD	JD	JD	JD
Profit for the period		903,027	1,311,998	3,892,521	4,625,466
Items of the Statement of Other Comprehensive Income					
Other comprehensive income items can not be reclassified to condensed interim consolidated statement of profit or loss in subsequent period:					
Losses on Sale of financial assets at fair value through other comprehensive income		-	11,575	-	11,575
Net change in fair value reserve after tax		(43,581)	534,058	415,265	1,264,250
Income / (expense) insurance finance recognized through other comprehensive income	13	5,715,494	(1,168,089)	5,840,299	(17,040,634)
Total Income (Comprehensive Loss) for the Period		**6,574,940**	**689,542**	**10,148,085**	**(11,139,343)**

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AL NISR AL ARABI FOR INSURANCE COMPANY
(PUBLIC SHAREHOLDING COMPANY)
AMMAN - HASHEMITE KINGDOM OF JORDAN
CONDENSED INTERIM CONSOLIDATED STATEMENT CHNAGES IN OWNER'S EQUITY
(REVIEWED NOT AUDITED)

	Authorized and Paid-In Capital	Share Premium	Statutory Reserve	Voluntary Reserve	Fair Value Reserve – Investment Valuation - net	Insurance Contracts Finance Recognized Through Other Comprehensive Income Reserve	Retained Earnings	Profit for the Period	Total Owner's Equity
	JD	JD	JD	JD	JD	JD	JD	JD	JD
For the Nine Months Ended September 30, 2026									
Beginning Balance of the period (Audited)	16,000,000	-	3,404,416	672,075	2,259,984	(94,415)	13,650,804	-	35,892,864
Profit for the period	-	-	-	-	-	-	-	3,892,521	3,892,521
Change in fair value of financial assets through other comprehensive income	-	-	-	-	415,265	-	-	-	415,265
Income insurance finance recognized through other comprehensive income	-	-	-	-	-	5,840,299	-	-	5,840,299
Total comprehensive income	**-**	**-**	**-**	**-**	**415,265**	**5,840,299**	**-**	**3,892,521**	**10,148,085**
Dividends Distributed	-	-	-	-	-	-	(3,520,000)	-	(3,520,000)
Ending Balanced of the Period (Reviewed not Audited)	**16,000,000**	**-**	**3,404,416**	**672,075**	**2,675,249**	**5,745,884**	**10,130,804**	**3,892,521**	**42,520,949**
For the Nine Months Ended September 30, 2025									
Beginning Balance of the period (Audited)	10,000,000	3,750,000	2,718,026	1,326,652	760,775	17,271,792	17,638,117	-	53,465,362
Profit for the period	-	-	-	-	-	-	-	4,625,466	4,625,466
Change in fair value of financial assets through other comprehensive income	-	-	-	-	1,264,250	-	-	-	1,264,250
(Expense) insurance finance recognized through other comprehensive income	-	-	-	-	-	(17,040,634)	-	-	(17,040,634)
Losses on Sale of financial assets at fair value through other comprehensive income	-	-	-	-	11,575	-	-	-	11,575
Total (comprehensive loss)	**-**	**-**	**-**	**-**	**1,275,825**	**(17,040,634)**	**-**	**4,625,466**	**(11,139,343)**
Transferred loss from on the sales of the financial assets at other comprehensive income to retained earnings	-	-	-	-	-	-	(11,575)	-	(11,575)
Transferred to authorized and paid-up capital	6,000,000	(3,750,000)	-	(1,326,652)	-	-	(923,348)	-	-
Dividends Distributed	-	-	-	-	-	-	(7,500,000)	-	(7,500,000)
Ending Balanced of the Period (Reviewed not Audited)	**16,000,000**	**-**	**2,718,026**	**-**	**2,036,600**	**231,158**	**9,203,194**	**4,625,466**	**34,814,444**

- An amount of JD 158,405 from the retained earnings as of September 30, 2026, is restricted against deferred tax assets (JD 158,453 as of December 31, 2025).

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

AL NISR AL ARABI FOR INSURANCE COMPANY
(PUBLIC SHAREHOLDING COMPANY)
AMMAN - HASHEMITE KINGDOM OF JORDAN
CONDENSED INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS
(REVIEWED NOT AUDITED)

	Note	For the Nine-Months Period Ended of September 30, 2026	2025
		JD	JD
CASH FLOW FROM OPERATING ACTIVITIES			
Profit for the period before tax		4,444,866	5,372,739
Adjustments to non – cash items:			
Bank interest income		(776,558)	(798,356)
Interest income – Financial assets		(5,774,113)	(5,418,767)
Depreciation and amortization		188,162	157,145
Losses (gain) on valuation of financial assets at fair value through profit or loss		10,531	(23,801)
Losses from sale of financial assets at fair value through profit or loss		442,954	93,379
Losses from sale of financial assets at fair value through other comprehensive income		-	11,575
Dividend income from financial assets at fair value through other comprehensive income		(435,817)	(117,595)
(Gains) on valuation of financial assets of policyholders linked to investment		(518,553)	(167,003)
(Gains) losses from sale of Property, Plant and Equipment		(15,924)	73
Cash flows (used in) operating activities before changes in working capital		**(2,434,452)**	**(890,611)**
Change in Working Capital Items:			
(Increase) decrease in assets			
Insurance contracts assets		(199,351)	397,969
Re-insurance contracts assets		911,551	(108,224)
Other assets		(92,859)	(305,501)
Increase (decrease) in liabilities			
Insurance contract liabilities		3,232,586	2,723,246
Accrued expenses		1,263,420	122,893
Other liabilities		(343,150)	356,358
Net cash flow from operating activities before Income tax paid		**2,337,745**	**2,296,130**
Income tax paid	10/A	(816,807)	(882,908)
Net cash flows from operating activities		**1,520,938**	**1,413,222**
CASH FLOW FROM INVESTING ACTIVITIES			
Deposits maturing in more than three months	5	(1,917,000)	(1,917,000)
Banks interest received		765,379	892,660
Interest income – Financial assets - received		5,704,803	5,370,126
(Purchase) of property and equipment		(182,977)	(130,271)
Received from sale of properties and equipment		16,525	-
(Purchase) of financial assets at fair value through profit or loss		(954,732)	(609,378)
Received from sale of financial assets at fair value through profit or loss		506,468	511,275
Received from sale of financial assets at fair value through other comprehensive income		-	110,141
(Purchase) of intangible assets		(156,587)	(61,785)
(Purchase) of financial assets at fair value through other comprehensive income		(198,756)	(185,182)
Financial assets at fair value through other comprehensive income		(44,025)	(173,974)
(Purchase) of financial assets at amortized cost		(4,667,252)	(3,700,826)
Received from sale of financial assets at amortized cost		2,142,000	-
Net Change in Financial Assets at Amortized Cost		64.651	20,221
Dividends received from financial assets at fair value through other comprehensive income		435,817	117,595
(Purchase) of financial assets for investment-linked policyholders		(508,921)	(499,269)
Net cash flows from (used in) investing activities		**1,005,393**	**(255,667)**
CASH FLOW FROM FINANCING ACTIVITIES			
Dividends Paid		(3,466,364)	(7,334,061)
Net cash flows (used in) financing activities		**(3,466,364)**	**(7,334,061)**
Net (Decrease) in cash and cash equivalent		**(940,033)**	**(6,176,506)**
Cash and cash equivalents at the beginning of the year		17,186,683	19,239,975
Cash and cash equivalents at the end of the period	15	**16,246,650**	**13,063,469**

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THESE CONDENSED INTERIM CONSOLIDATED FINANCIAL STATEMENTS AND SHOULD BE READ
WITHTHEM AND WITH THE ACCOMPANYING REVIEW REPORT.

1. General

Al Nisr Al Arabi Insurance Company was established and registered as a Jordanian Public Shareholding Company under No. (207) on 28 September 1989 with JD 2,000,000 authorized capital divided into 2,000,000 shares at a par value of 1 JD for each. Several amendments have been made to the capital, the latest of which was during the year 2025, in which general assembly in its extraordinary meeting held on June 25, 2025, decided to increase the Group's capital by 6 million JD/share making the authorized and paid in capital of the group 16,000,000 shares with a par value of JD 1 each.

The Company is engaged in insurance business against life and general insurance (marine and transportation, fire and property, liability, medical, personal accident and aviation).

The objectives of the subsidiary are to manage and establish real estate complexes.

Al Nisr Al Arabi for Insurance company is 68.01% owned by Arab Bank (Parent Company) as of September 30, 2026, the financial statements of the Company are consolidated with the parent company.

The condensed interim consolidated financial information was approved by the Board of Directors on October 29, 2026.

2.1 Basis of Preparation of Condensed Interim Consolidated Financial Information

The condensed interim consolidated financial statements for the nine months ended September 30, 2026, have been prepared in accordance with International Accounting Standard (34) "Interim Financial Reporting" with applicable local laws and in accordance with the forms established by the Central Bank of Jordan.

The condensed interim consolidated financial statements have been prepared on historical cost basis, except for financial assets at fair value through statement of profit or loss and financial assets at fair value through other comprehensive income that have been measured at fair value at the date of the condensed interim consolidated financial statements.

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

The accompanying condensed interim consolidated financial information does not include all the information and disclosures required for the annual financial statements, which are prepared in accordance with International Financial Reporting Standards and should be read with the annual report of the Company as of December 31, 2025. In addition, the results of the Company's operations for the nine months ending September 30, 2026, do not necessarily represent indications of the expected results for the year ending December 31, 2026, and do not contain appropriation of the profit for the nine months period ended September 30, 2026, which is usually performed at year-end.

2.2 Basis of Consolidation of the Condensed Interim Financial Information

The condensed interim financial information of the subsidiary is prepared for the same financial year, using the same accounting policies adopted by the Group. If the accounting policies adopted by the subsidiary are different from those used by the Group, the necessary adjustments to the condensed interim financial information of the subsidiaries Company are made to comply with the accounting policies followed by the Group.

The results of the subsidiary Company are incorporated into the consolidated condensed interim statement of profit or loss from the effective date of acquisition, which is the date on which actual control over the subsidiaries is assumed by the Company. Moreover, the operating results of the disposed subsidiaries Companies are incorporated into the consolidated condensed interim statement of profit or loss up to the effective date of disposal, which is the date on which the Company loses control over its subsidiaries Company.

Control is achieved when the Company:
- Has the power over the investee.
- Is exposed, or has rights, to variable returns from its involvement with the investee; and
- Has the ability to use its power to affect investee's returns.

The Group reassesses whether it controls an investee if facts and circumstances indicate that there are changes to one or more of the elements of control listed above.

When the Company has less than most of the voting rights of an investee, it considers that it has power over the investee when the voting rights are sufficient to give it the practical ability to direct the relevant activities of the investee unilaterally. In this regard, the Group considers all relevant facts and circumstances in assessing whether the Company voting rights in an investee are sufficient to give it power, including:
- The size of the Company's holding of voting rights relative to the size and dispersion of holdings of the other vote holders.
- Potential voting rights held by the Company, other vote holders or other parties.
- Rights arising from other contractual arrangements; and
- Any additional facts and circumstances that indicate that the company has, or does not have, the current ability to direct the relevant activities at the time that decisions need to be made, including voting patterns at previous shareholders' meetings.

When the Company loses control of any of the subsidiaries Company, the Company performs the following:
- Derecognizes the assets (including goodwill) and liabilities of the subsidiary.
- Derecognizes the book value of any non-controlling interests.
- Derecognizes transfer difference accumulated in owners equity.
- Derecognizes the fair value to the next controlling party.
- Derecognizes the fair value of any investment retained.
- Derecognizes any gain or loss in profit or loss statement.
- Reclassifies owners equity already booked in other comprehensive income to the profit or loss statement as appropriate.

The non-controlling interests (if any) represent the portion not owned by the Company relating to ownership of the subsidiaries.

The Company owns the following subsidiary as of September 30, 2026:

	Ownership Percentage	Nature of Activity	Establishment Country	Paid up Capital
	%			JD
Al Amin Al Arabi Real Estate Company*	100	Investment Properties	Jordan	458,841

* Al-Amin Al-Arabi Real Estate Limited Liability Company was established with a capital of JD 458,841 / share, paid in full. It was registered with the Ministry of Industry and Trade on August 31, 2004, and is wholly owned by Al Nisr Al Arabi Insurance Company Public Shareholding company. The objectives of the company are to manage and establish real estate complexes.

2.3 Going Concern Basis

The Group applies the going concern basis in the preparation of the condensed interim consolidated financial information based on reasonable assumptions and expectations.

3. Summary of Material Accounting Policies

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

New and Amended Accounting Standards Effective for the Current Period

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

IFRS Accounting Standards in issue but not yet effective

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

New and revised IFRS Standards	Effective for annual periods beginning on or after
Amendments to IFRS - 18 Presentation and Disclosures in Financial Statements	1 January 2027
Amendments to IFRS - 19 Subsidiaries without Public Accountability	1 January 2027
Amendments to Greenhouse Gas Emissions Disclosures (Amendments to IFRS S2)	1 January 2027
Translation to a Hyperinflationary Presentation Currency (Amendments to IAS 21)	1 January 2027
amendments to the fair value option for investments in associates and joint ventures (Amendments to IAS 28)	1 January 2027
IFRS 20 — Regulatory Assets and Regulatory Liabilities	1 January 2029

Management expects to adopt these new standards, interpretations, and amendments in the consolidated financial statements of the Group in the initial application period. Management also expects that the adoption of these new standards, interpretations, and amendments will not have a material impact on the financial statements in the initial application periods except for IFRS 18, which relates to the reclassification and arrangement of financial statements items.

IFRS 18 – Presentation and Disclosure in Financial Statements

IFRS 18 'Presentation and Disclosure in Financial Statements', (IFRS 18) will replace IAS 1 "Presentation of Financial Statements", for annual reporting periods beginning on or after 1 January 2027. Earlier application is permitted.

The Group has not early adopted IFRS 18 in preparing this condensed interim consolidated financial information. The Group has established a formal IFRS 18 implementation program overseen by senior management and the Audit Committee, supported by a cross-functional working group comprising representatives from the relevant departments. The program includes assessments of financial statement presentation, management reporting, data and systems requirements and reporting implications.

The Group is currently assessing the estimated impact that the initial application of IFRS 18 will have on its consolidated financial statements.

Based on the assessment performed to date, the expected impacts pertain to the presentation, aggregation, disaggregation and disclosure of information within the consolidated financial statements.

Presentation of consolidated statement of profit or loss
IFRS 18 requires entities to classify income and expenses into specified categories within the consolidated statement of profit or loss, namely operating, investing, financing, income taxes and discontinued operations. It also introduces mandatory subtotal including Operating Profit and Profit for the year.

Neither total profit for the period nor total equity is expected to change as a result of adopting IFRS 18. However, the Group expects changes to the presentation and classification of certain income and expense items within the consolidated statement of profit or loss, including the introduction of IFRS-defined subtotals.

Based on its preliminary assessment, the Group has concluded that insurance contract assets, insurance contract liabilities, reinsurance contract assets and investing in financial assets as part of its group activities constitute specified main business activities for the purposes of IFRS 18.

Based on this, the Group expects the following impacts on the condensed interim consolidated financial information:

- It is expected that insurance contract revenue, finance income/expenses, and insurance activities supporting the Group's identified principal activities will be presented within the operating category.

- It is expected that insurance contract costs, reinsurance contract costs, and other insurance liabilities that support the Group's identified principal activities will be presented within the operating category.

- Foreign exchange differences are expected to be classified within the same category as the underlying assets and liabilities from which those differences arise. Based on the Group's current assessment, most foreign exchange differences arise from insurance activities and investments supporting the Group's core operations, and accordingly are expected to be presented within operating performance. The Group continues to assess whether any foreign exchange differences relate to activities that may require presentation outside the operating category in accordance with IFRS 18.

In addition, IFRS 18 may require changes to certain line-item descriptions, subtotals and disclosures currently presented in the consolidated statement of profit or loss. The assessment remains subject to completion of the Group's implementation activities and any future interpretative or regulatory developments.

Management-defined Performance Measures
IFRS 18 introduces new disclosure requirements for Management-defined Performance Measures ("MPMs"), which are subtotals of income and expenses used in public communications to communicate management's view of an aspect of the Group's financial performance. Such measures will be required to be disclosed within a single note to the financial statements together with explanations of their purpose and reconciliations to the most directly comparable IFRS-defined totals or subtotals.

The Group is assessing whether measures communicated externally, net operating income before credit loss provision or other performance metrics that meet the definition of Management-defined Performance Measures under IFRS 18 and may therefore require enhanced disclosures and reconciliations.

Principles of Aggregation and Disaggregation
IFRS 18 introduces enhanced requirements relating to the aggregation and disaggregation of information throughout the financial statements and accompanying notes. These requirements are intended to improve transparency by ensuring that material information is presented separately and dissimilar items are not obscured through aggregation.

The Group is currently assessing whether additional disaggregation may be required for other assets, other liabilities, other operating income, and other operating expenses. The Group also expects certain line-item descriptions currently used within the financial statements to be refined to enhance clarity and consistency with the objectives of IFRS 18.

Consequential Amendments
IFRS 18 introduces consequential amendments to other IFRS, including IAS 7 Statement of Cash Flows, IAS 33 Earnings per Share and IAS 34 Interim Financial Reporting. The Group is currently assessing the impact of these amendments, including potential changes to the presentation of operating cash flows and the classification of interest, dividends and other cash flow items.

The Group is also evaluating requirements relating to comparative information and retrospective application upon adoption of IFRS 18. The Group's assessment remains ongoing and further refinements to the expected impact may arise as implementation activities progress, industry practice evolves and additional guidance from regulators and standard setters become available.

4. Significant Accounting Judgement Key Source of Estimations Uncertainty

The preparation of the condensed interim consolidated financial information and the application of accounting policies require the Group's management to make judgements, estimates, and assumptions that affect the amounts of financial assets and financial liabilities, as well as the disclosure of contingent liabilities. These estimates and judgements also affect revenues, expenses, provisions in general, expected credit losses, and changes in fair value that appear in the condensed interim consolidated statement of comprehensive income and within equity. In particular, the Group's management is required to make significant judgements and estimates to assess the amounts and timing of future cash flows. These estimates are necessarily based on various assumptions and factors that involve different degrees of estimation uncertainty, and actual results may differ from these estimates due to changes in the circumstances and conditions affecting those estimates in the future.

Management believes that the estimates used in the preparation of the condensed interim consolidated financial information are reasonable and consistent with the estimates used in preparing the 2025 annual financial statements.

5. Deposits at Banks – Net

This item consists of the following:

	September 30, 2026 (Reviewed not Audited)				December 31, 2025 (Audited)
	Deposits maturing within one month	Deposits maturing after 1 month up to 3 months	Deposits maturing after more than three months and up to one year	Total	Total
	JD	JD	JD	JD	JD
Inside Jordan	13,646,589	-	-	13,646,589	14,044,434
Outside Jordan	-	-	1,917,000	1,917,000	1,917,000
Expected credit losses	(4,395)	-	(8,434)	(12,829)	(8,515)
	13,642,194	**-**	**1,908,566**	**15,550,760**	**15,952,919**

The interest rates on deposits at banks in Jordanian Dinar ranged between 5.2% and 5.5%, 3.55% for U.S. Dollar deposits during the nine months ended September 30, 2026. (December 31, 2025: from 5.25% and 5.9%, for Jordanian Dinar deposits, and from 4.45% for U.S. Dollar deposits).

The pledged deposits in favor of the Governor of the Central Bank, in addition to his role, amounted to JD 800,000 as of September 30, 2026 and December 31, 2025 with The Etihad Bank.

* The movement on the allowance for expected credit losses for deposits at banks is as follows:

	September 30, 2026 (Reviewed not Audited)	December 31, 2025 (Audited)
	JD	JD
Beginning balance of the period / year	8,515	10,916
Add/(Released) from the provision during the period / year	4,314	(2,401)
Ending balance of the period / year	**12,829**	**8,515**

6. Financial Assets at Fair Value Through Other Comprehensive Income

This item consists of the following:

	September 30, 2026 (Reviewed not Audited)	December 31, 2025 (Audited)
	JD	JD
Shares and Investment Funds		
Inside Jordan-		
Quoted shares	77,373	93,043
Outside Jordan-		
Quoted shares	7,997,745	7,396,019
Quoted investment funds*	2,121,716	2,005,336
	10,119,461	**9,401,355**
Bonds		
Outside Jordan-		
Quoted bonds**	1,637,288	1,681,678
Total Financial Assets at Fair Value Through Other Comprehensive Income	**11,834,122**	**11,176,076**

* This item represents investments in quoted investment funds, noting that they are not capital guaranteed and are presented at fair value as of the date of the condensed interim consolidated financial information.

- The interest rates on bonds outside of Jordan ranged between 3.875% and 7.75% during the nine months ended September 30, 2026 (3.875% to 7.75%during 2025), noting that these bonds have a fixed yield.

** The maturity dates of the bonds extend as follows:

	From 3 months to 6 months	From 6 months to 9 months	From 9 months to a year	More than a year	Total
	JD	JD	JD	JD	JD
					(Reviewed not Audited)
Outside Jordan					
Quoted bonds	-	-	-	1,637,288	**1,637,288**
	-	**-**	**-**	**1,637,288**	**1,637,288**

7. Financial Assets on Fair Value Through Profit or Loss

This item consists of the following:

	September 30, 2026 (Reviewed not Audited)	December 31, 2025 (Audited)
	JD	JD
Investment funds		
Outside Jordan-		
Quoted investment funds	388,541	393,762
	388,541	**393,762**

8. Financial Assets at Amortized Cost - Net

This item consists of the following:

	Number of Bonds			
	September 30, 2026 (Reviewed not Audited)	December 31, 2025 (Audited)	September 30, 2026 (Reviewed not Audited)	December 31, 2025 (Audited)
	Bond	Bond	JD	JD
Inside Jordan				
Unquoted Bonds in financial markets				
Government bonds	53	51	94,477,872	91,992,317
Total			**94,477,872**	**91,992,317**
Outside Jordan				
Corporate bonds	25	25	5,751,593	5,776,547
Less: impairment on financial assets at amortized cost			(105,691)	(105,691)
Net Financial Assets Outside Jordan			**5,645,902**	**5,670,856**
Net Financial Assets at Amortized Cost			**100,123,774**	**97,663,173**

The maturity dates of the bonds and corporate bonds before provision for impairment are as follows:

	From 1 to 3 Months	From 3 to 6 Months	From 6 to 9 Months	From 9 Months to One Year	More than One Year	Total
	JD	JD	JD	JD	JD	JD
						(Reviewed not Audited)
Inside Jordan						
Governmental Bonds	2,008,010	2,498,009	-	1,500,250	88,471,603	94,477,872
Outside Jordan						
Corporate Bonds	-	284,152	-	-	5,467,441	5,751,593
Total	**2,008,010**	**2,782,161**	**-**	**1,500,250**	**93,939,044**	**100,229,465**

- The interest rates on governmental and corporate bonds denominated in Jordanian Dinar ranged from 5.058% to 7.999% and on foreign currency bonds ranged from 2.5% to 6.625% during the nine months ended September 30, 2026 (on JD 5.058% to 7.999% and on foreign currency bonds ranged from 2.5% to 6.625% during the year ended December 31, 2025).

- These bonds have fixed rates.

9. Insurance Contracts Assets/Liabilities

This item consists of the following:

Insurance contracts assets /liabilities

	September 30, 2026 (Reviewed not Audited)				December 31, 2025 (Audited)			
	Premium Allocation Approach (9-A)	General Approach (9-B)	Variable Fee Approach (9-C)	Total	Premium Allocation Approach (9-A)	General Approach (9-B)	Variable Fee Approach (9-C)	Total
	JD	JD	JD	JD	JD	JD	JD	JD
Liability of remaining coverage	(559,935)	-	-	(559,935)	(469,645)	-	-	(469,645)
Liability of incurred claims	(10,426,045)	-	-	(10,426,045)	(10,729,720)	-	-	(10,729,720)
Present value of future cash flows	-	(67,578,373)	626,550	(66,951,823)	-	(69,707,964)	681,958	(69,026,006)
Risk adjustment - non-financial	(951,985)	(1,593,738)	(39,803)	(2,585,526)	(1,177,546)	(1,475,925)	(27,602)	(2,681,073)
Contractual service margin	-	(21,992,282)	(1,370,262)	(23,362,544)	-	(23,004,303)	(782,190)	(23,786,493)
Total - net	**(11,937,965)**	**(91,164,393)**	**(783,515)**	**(103,885,873)**	**(12,376,911)**	**(94,188,192)**	**(127,834)**	**(106,692,937)**
Insurance contracts Assets	53,787	275,363	-	329,150	-	129,799	-	129,799
Insurance contracts Liabilities	(11,991,752)	(91,439,756)	(783,515)	(104,215,023)	(12,376,911)	(94,317,991)	(127,834)	(106,822,736)
Total	**(11,937,965)**	**(91,164,393)**	**(783,515)**	**(103,885,873)**	**(12,376,911)**	**(94,188,192)**	**(127,834)**	**(106,692,937)**

Re-insurance contracts assets

	September 30, 2026 (Reviewed not Audited)			December 31, 2025 (Audited)		
	Premium Allocation Approach (9-D)	General Approach (9-E)	Total	Premium Allocation Approach (9-D)	General Approach (9-E)	Total
	JD	JD	JD	JD	JD	JD
Assets of remaining coverage	522,620	-	522,620	166,437	-	166,437
Assets of incurred claims	7,749,009	-	7,749,009	9,691,595	-	9,691,595
Present value of future cash flows	-	(499,347)	(499,347)	-	(453,265)	(453,265)
Risk adjustment – non-financial	716,718	52,408	769,126	-	52,497	52,497
Contractual service margin	-	1,092,045	1,092,045	-	1,087,740	1,087,740
Total	**8,988,347**	**645,106**	**9,633,453**	**9,858,032**	**686,972**	**10,545,004**

9-A Insurance Contracts Assets/Liabilities – Premium Allocation Approach

September 30, 2026 (Reviewed not Audited)	Liability for Remaining Coverage		Liability for Incurred Claims		
	Non-onerous Contracts	Onerous Contracts	Present Value of Future Cash Flows	Risk Adjustment – Non-financial	Total
	JD	JD	JD	JD	JD
Insurance contracts liabilities as of January 1, 2026	(445,408)	(24,237)	(10,729,720)	(1,177,546)	(12,376,911)
Insurance contracts assets as of January 1, 2026	-	-	-	-	-
Insurance contracts liabilities as of January 1, 2026	**(445,408)**	**(24,237)**	**(10,729,720)**	**(1,177,546)**	**(12,376,911)**
Insurance revenue	19,642,289	-	-	-	19,642,289
Incurred claims and other directly attributable expenses	-	-	(16,741,662)	(202,259)	(16,943,921)
Changes that relate to past service-changes in cash flows relating to liability for incurred claims	-	-	1,061,466	427,820	1,489,286
Losses and reversal of losses from onerous contracts	-	(54,261)	-	-	(54,261)
Acquisition costs written off as incurred	(1,361,637)	-	-	-	(1,361,637)
Insurance services expenses	**(1,361,637)**	**(54,261)**	**(15,680,196)**	**225,561**	**(16,870,533)**
Insurance services result	**18,280,652**	**(54,261)**	**(15,680,196)**	**225,561**	**2,771,756**
Total amounts recognized in profit or loss statement	**18,280,652**	**(54,261)**	**(15,680,196)**	**225,561**	**2,771,756**
Cash flows:					
Premiums received	(19,678,318)	-	-	-	(19,678,318)
Claims and other directly attributable expenses paid	-	-	15,983,871	-	15,983,871
Insurance contracts acquisition cash flows	1,361,637	-	-	-	1,361,637
Total cash flows	**(18,316,681)**	**-**	**15,983,871**	**-**	**(2,332,810)**
Insurance contracts liabilities as of September 30, 2026,	(523,816)	(78,498)	(10,437,453)	(951,985)	(11,991,752)
Insurance contracts assets as of September 30, 2026,	42,379	-	11,408	-	53,787
Insurance Contracts (Liabilities) as of September 30, 2026	**(481,437)**	**(78,498)**	**(10,426,045)**	**(951,985)**	**(11,937,965)**

9-A Insurance Contracts Assets/Liabilities – Premium Allocation Approach

December 31, 2025 (Audited)	Liability for Remaining Coverage		Liability for Incurred Claims		
	Non-onerous Contracts	Onerous Contracts	Present Value of Future cash Flows	Risk Adjustment – Non-financial	Total
	JD	JD	JD	JD	JD
Insurance contracts liabilities as of January 1, 2025	(2,103,918)	(43,091)	(9,102,179)	(1,474,265)	(12,723,453)
Insurance contracts assets as of January 1, 2025	-	-	-	-	-
Insurance contracts liabilities as of January 1, 2025	**(2,103,918)**	**(43,091)**	**(9,102,179)**	**(1,474,265)**	**(12,723,453)**
Insurance revenue	24,980,633	-	-	-	24,980,633
Incurred claims and other directly attributable expenses	-	-	(17,219,002)	(293,732)	(17,512,734)
Changes that relate to past service-changes in cash flows relating to liability for incurred claims	-	-	(583,731)	590,451	6,720
Losses and reversal of losses from onerous contracts	-	18,854	-	-	18,854
Acquisition costs written off as incurred	(1,731,463)	-	-	-	(1,731,463)
Insurance services expenses	**(1,731,463)**	**18,854**	**(17,802,733)**	**296,719**	**(19,218,623)**
Insurance services result	**23,249,170**	**18,854**	**(17,802,733)**	**296,719**	**5,762,010**
Total amounts recognized in profit or loss statement	**23,249,170**	**18,854**	**(17,802,733)**	**296,719**	**5,762,010**
Cash flows:					
Premiums received	(24,445,802)	-	-	-	(24,445,802)
Claims and other directly attributable expenses paid	-	-	17,298,871	-	17,298,871
Insurance contracts acquisition cash flows	1,731,463	-	-	-	1,731,463
Total cash flows	**(22,714,339)**	**-**	**17,298,871**	**-**	**(5,415,468)**
Transfer:					
Transfer	1,123,679	-	(1,123,679)	-	-
Insurance contracts liabilities as of December 31, 2025,	(445,408)	(24,237)	(10,729,720)	(1,177,546)	(12,376,911)
Insurance contracts assets as of December 31, 2025,	-	-	-	-	-
Insurance Contracts (Liabilities) as of December 31, 2025	**(445,408)**	**(24,237)**	**(10,729,720)**	**(1,177,546)**	**(12,376,911)**

9-B Insurance Contracts Assets/Liabilities – General Approach

September 30, 2026 (Reviewed not Audited)	Present Value of Future Cash Flows	Risk Adjustment - Non-financial	Contractual Service Margin	Total
	JD	JD	JD	JD
Insurance contracts liabilities as of 1 January 2026	(71,179,300)	(1,383,353)	(21,755,338)	(94,317,991)
Insurance contracts assets as of 1 January 2026	1,471,336	(92,572)	(1,248,965)	129,799
Insurance contracts liabilities as at the January 1, 2026	**(69,707,964)**	**(1,475,925)**	**(23,004,303)**	**(94,188,192)**
Changes related to current service:				
Changes in risk adjustments for non-financial risks resulting from expired risks	-	128,350	-	128,350
Amortization of the contractual service margin	-	-	1,578,134	1,578,134
Experience adjustments	472,371	-	-	472,371
Changes related to future service:				
Contracts initially recognized in the period	2,000,649	(204,628)	(1,796,021)	-
Changes in estimates that adjust the Contractual service margin	(2,133,115)	(41,535)	2,174,650	-
Insurance services results	**339,905**	**(117,813)**	**1,956,763**	**2,178,855**
Financing expenses from issued insurance contracts recognized in profit or loss	(2,720,442)	-	(944,742)	(3,665,184)
Insurance contracts finance expense recognized through other comprehensive income	5,840,299	-	-	5,840,299
Total income recognized in statement of comprehensive income	**3,459,762**	**(117,813)**	**1,012,021**	**4,353,970**
Cash flows:				
Premiums received	(20,149,983)	-	-	(20,149,983)
Insurance acquisition cash flows	1,971,430	-	-	1,971,430
Claims and other directly attributable expenses paid	12,869,552	-	-	12,869,552
Life policy loans	3,978,830	-	-	3,978,830
Total cash flows	**(1,330,171)**	**-**	**-**	**(1,330,171)**
Insurance contracts liabilities as of September 30, 2026,	(70,550,920)	(1,374,713)	(19,514,123)	(91,439,756)
Insurance contracts assets as of September 30, 2026,	2,972,547	(219,025)	(2,478,159)	275,363
Insurance Contracts (Liabilities) as of September 30, 2026,	**(67,578,373)**	**(1,593,738)**	**(21,992,282)**	**(91,164,393)**

9-B Insurance Contracts Assets/Liabilities – General Approach

December 31, 2025 (Audited)	Present Value of Future Cash Flows	Risk Adjustment - Non-financial	Contractual Service Margin	Total
	JD	JD	JD	JD
Insurance contracts liabilities as of 1 January 2025	(52,583,653)	(2,676,134)	(18,258,752)	(73,518,539)
Insurance contracts assets as of 1 January 2025	6,662,696	(640,626)	(4,992,489)	1,029,581
Insurance contracts liabilities as at the January 1, 2025	**(45,920,957)**	**(3,316,760)**	**(23,251,241)**	**(72,488,958)**
Changes related to current service:				
Changes in risk adjustments for non-financial risks resulting from expired risks	-	59,864	-	59,864
Amortization of the contractual service margin	-	-	2,272,041	2,272,041
Experience adjustments	279,731	-	-	279,731
Changes related to future service:				
Contracts initially recognized in the period	2,826,645	(235,238)	(2,606,896)	(15,489)
Changes in estimates that adjust the Contractual service margin	(3,872,027)	2,016,209	1,855,818	-
Insurance services results	**(765,651)**	**1,840,835**	**1,520,963**	**2,596,147**
Financing expenses from issued insurance contracts recognized in profit or loss	(3,118,907)	-	(1,274,025)	(4,392,932)
Insurance contracts finance expense recognized through other comprehensive income	(17,366,207)	-	-	(17,366,207)
Total income recognized in statement of comprehensive income	**(21,250,765)**	**1,840,835**	**246,938**	**(19,162,992)**
Cash flows:				
Premiums received	(26,713,526)	-	-	(26,713,526)
Insurance acquisition cash flows	2,541,376	-	-	2,541,376
Claims and other directly attributable expenses paid	16,572,473	-	-	16,572,473
Life policy loans	5,063,435	-	-	5,063,435
Total cash flows	**(2,536,242)**	**-**	**-**	**(2,536,242)**
Insurance contracts liabilities as of December 31, 2025,	(71,179,300)	(1,383,353)	(21,755,338)	(94,317,991)
Insurance contracts assets as of December 31, 2025,	1,471,336	(92,572)	(1,248,965)	129,799
Insurance Contracts (Liabilities) as of December 31, 2025	**(69,707,964)**	**(1,475,925)**	**(23,004,303)**	**(94,188,192)**

9-C Insurance Contracts Assets/Liabilities – Variable Fee Approach

September 30, 2026 (Reviewed not Audited)	Present Value of Future Cash Flows	Risk Adjustment - non-financial	Contractual Service Margin	Total
	JD	JD	JD	JD
Insurance contracts liabilities as of 1 January 2026	681,958	(27,602)	(782,190)	(127,834)
Insurance contracts assets as of 1 January 2026	-	-	-	-
Insurance contracts liabilities as of 1 January 2026	**681,958**	**(27,602)**	**(782,190)**	**(127,834)**
Changes related to current service:				
Changes in risk adjustments for non-financial risks resulting from expired risks	-	103	-	103
Amortization of the contractual service margin	-	-	60,811	60,811
Experience adjustments	1,411	-	-	1,411
Changes related to future service:				
Effect of contracts initially recognized during the period	693,305	(18,134)	(675,171)	-
Changes in estimates that adjust the Contractual service margin	(32,118)	5,830	26,288	-
Insurance services result	**662,598**	**(12,201)**	**(588,072)**	**62,325**
Financing revenue/ (expenses) from issued insurance contracts recognized in statements of profit or loss	(55,832)	-	-	(55,832)
Total income recognized in statement of comprehensive income	**606,766**	**(12,201)**	**(588,072)**	**6,493**
Cash flows:				
Premiums received	(1,357,999)	-	-	(1,357,999)
Insurance acquisition cash flows	585,715	-	-	585,715
Claims and other directly attributable expenses paid	110,110	-	-	110,110
Total cash flows	**(662,174)**	**-**	**-**	**(662,174)**
Insurance contracts liabilities as of September 30, 2026,	626,550	(39,803)	(1,370,262)	(783,515)
Insurance contracts assets as of September 30, 2026,	-	-	-	-
Insurance Contracts Assets (Liabilities) as of September 30, 2026	**626,550**	**(39,803)**	**(1,370,262)**	**(783,515)**

9-C Insurance Contracts Assets/Liabilities – Variable Fee Approach

December 31, 2025 (Audited)	Present Value of Future Cash Flows	Risk Adjustment - non-financial	Contractual Service Margin	Total
	JD	JD	JD	JD
Insurance contracts liabilities as of 1 January 2025	-	-	-	-
Insurance contracts assets as of 1 January 2025	-	-	-	-
Insurance contracts liabilities as of 1 January 2025	**-**	**-**	**-**	**-**
Changes related to current service:				
Changes in risk adjustments for non-financial risks resulting from expired risks	-	735	-	735
Amortization of the contractual service margin	-	-	27,029	27,029
Experience adjustments	32,525	-	-	32,525
Changes related to future service:				
Effect of contracts initially recognized during the year	1,473,110	(80,340)	(1,392,770)	-
Changes in estimates that adjust the Contractual service margin	(635,554)	52,003	583,551	-
Insurance services result	**870,081**	**(27,602)**	**(782,190)**	**60,289**
Financing revenue/ (expenses) from issued insurance contracts recognized in statements of profit or loss	(29,273)	-	-	(29,273)
Total income recognized in statement of comprehensive income	**840,808**	**(27,602)**	**(782,190)**	**31,016**
Cash flows:				
Premiums received	(995,921)	-	-	(995,921)
Insurance acquisition cash flows	844,131	-	-	844,131
Claims and other directly attributable expenses paid	(7,060)	-	-	(7,060)
Total cash flows	**(158,850)**	**-**	**-**	**(158,850)**
Insurance contracts liabilities as of December 31, 2025,	681,958	(27,602)	(782,190)	(127,834)
Insurance contracts assets as of December 31, 2025,	-	-	-	-
Insurance Contracts Assets (Liabilities) as of December 31, 2025	**681,958**	**(27,602)**	**(782,190)**	**(127,834)**

Insurance Contracts Assets/Liabilities – General Approach (Descriptive note)

Septmber 30, 2026 (Reviewed not Audited)	Liability for Remaining Coverage		Liability for Incurred Claims		
	Non-onerous Contracts	Onerous Contracts	Non-financial-Risk Adjustments	Financial Risks Adjustments	Total
	JD	JD	JD	JD	JD
Insurance contracts liabilities as of January 1, 2026	(92,739,598)	-	(1,578,393)	-	(94,317,991)
Insurance contracts assets as of January 1, 2026	129,799	-	-	-	129,799
Insurance contracts liabilities as at January 1, 2026	**(92,609,799)**	**-**	**(1,578,393)**	**-**	**(94,188,192)**
Insurance revenue	4,331,222	-	-	-	4,331,222
Changes in liability for remaining coverage	-	-	-	-	-
Incurred claims	-	-	(123,852)	-	(123,852)
Other expenses	(587,632)	-	(1,440,883)	-	(2,028,515)
Insurance services expense	**(587,632)**	**-**	**(1,564,735)**	**-**	**(2,152,367)**
Insurance service result	**3,743,590**	**-**	**(1,564,735)**	**-**	**2,178,855**
Financing expenses from issued insurance Contracts	(3,665,184)	-	-	-	(3,665,184)
Total income recognized in the statement of profit or loss	**78,406**	**-**	**(1,564,735)**	**-**	**(1,486,329)**
Insurance contracts finance expense recognized through other comprehensive income	5,840,299	-	-	-	5,840,299
Investment Component	11,467,754	-	(11,467,754)	-	-
Total income recognized in the statement of other comprehensive income	**17,386,459**	**-**	**(13,032,489)**	**-**	**4,353,970**
Cash flows:					
Premiums received	(20,149,983)	-	-	-	(20,149,983)
Claims and other directly attributable expenses paid	-	-	12,869,552	-	12,869,552
Life policies loans	3,978,830	-	-	-	3,978,830
Insurance acquisition cash flows	1,971,430	-	-	-	1,971,430
Other expenses	-	-	-	-	-
Total cash flows	**(14,199,723)**	**-**	**12,869,552**	**-**	**(1,330,171)**
Insurance contracts liabilities as of September 30, 2026	(89,698,424)	-	(1,741,330)	-	(91,439,754)
Insurance contracts assets as of September 30, 2026	275,361	-	-	-	275,361
Insurance Contracts (Liabilities) as of September 30, 2026	**(89,423,063)**	**-**	**(1,741,330)**	**-**	**(91,164,393)**

Insurance Contracts Assets/Liabilities – General Approach (Descriptive note)

December 31, 2025 (Audited)	Liability for Remaining Coverage		Liability for Incurred Claims		
	Non-onerous Contracts	Onerous Contracts	Non-financial-Risk Adjustments	Financial Risks Adjustments	Total
	JD	JD	JD	JD	JD
Insurance contracts liabilities as of January 1, 2025	(72,080,970)	-	(1,437,569)	-	(73,518,539)
Insurance contracts assets as of January 1, 2025	1,029,581	-	-	-	1,029,581
Insurance contracts liabilities as of January 1, 2025	**(71,051,389)**	**-**	**(1,437,569)**	**-**	**(72,488,958)**
Insurance revenue	5,490,346	-	-	-	5,490,346
Changes in liability for remaining coverage	-	-	-	-	-
Incurred claims	-	-	(196,690)	-	(196,690)
Other expenses	(605,859)	-	(2,091,650)	-	(2,697,509)
Insurance services expense	**(605,859)**	**-**	**(2,288,340)**	**-**	**(2,894,199)**
Insurance service result	**4,884,487**	**-**	**(2,288,340)**	**-**	**2,596,147**
Financing expenses from issued insurance Contracts	(4,392,932)	-	-	-	(4,392,932)
Total income recognized in the statement of profit or loss	**491,555**	**-**	**(2,288,340)**	**-**	**(1,796,785)**
Insurance contracts finance expense recognized through other comprehensive income	(17,366,207)	-	-	-	(17,366,207)
Investment Component	14,424,957	-	(14,424,957)	-	-
Total income recognized in the statement of other comprehensive income	**(2,449,695)**	**-**	**(16,713,297)**	**-**	**(19,162,992)**
Cash flows:					
Premiums received	(26,713,526)	-	-	-	(26,713,526)
Claims and other directly attributable expenses paid	-	-	14,480,822	-	14,480,822
Life policies loans	5,063,435	-	-	-	5,063,435
Insurance acquisition cash flows	2,541,376	-	-	-	2,541,376
Other expenses	-	-	2,091,651	-	2,091,651
Total cash flows	**(19,108,715)**	**-**	**16,572,473**	**-**	**(2,536,242)**
Insurance contracts liabilities as of December 31, 2025	(92,739,598)	-	(1,578,393)	-	(94,317,991)
Insurance contracts assets as of December 31, 2025	129,799	-	-	-	129,799
Insurance Contracts (Liabilities) as of December 31, 2025	**(92,609,799)**	**-**	**(1,578,393)**	**-**	**(94,188,192)**

9-D Re-Insurance Contracts (Assets) Liabilities – Premium Allocation Approach

September 30, 2026 (Reviewed not Audited)	Remaining Coverage		Incurred Claims		
	Excluding Loss Recovery Component	Loss Recovery Component	Present Value of Future Cash Flows	Risk Adjustment - Non-financial	Total
	JD	JD	JD	JD	JD
Re-Insurance contracts liabilities as of 1 January 2026	-	-	-	-	-
Re-Insurance contracts assets as of 1 January 2026	142,848	23,589	8,789,984	901,611	9,858,032
Re-Insurance contracts assets as of 1 January 2026	**142,848**	**23,589**	**8,789,984**	**901,611**	**9,858,032**
Re-insurance contracts expense	(5,368,867)	-	-	-	(5,368,867)
Incurred claims recovery	-	-	2,777,356	172,529	2,949,885
Changes that relate to past service-changes in cash flow relating to incurred claims recovery	-	-	293,130	(357,422)	(64,292)
Changes in the loss recovery component	-	(23,589)	-	-	(23,589)
Re-insurance service result	**(5,368,867)**	**(23,589)**	**3,070,486**	**(184,893)**	**(2,506,863)**
Total amounts recognized in statement of profit or loss	**(5,368,867)**	**(23,589)**	**3,070,486**	**(184,893)**	**(2,506,863)**
Cash flows:					
Total premiums paid net of ceding commissions	5,748,639	-	-	-	5,748,639
Recoveries from re-insurance	-	-	(4,111,461)	-	(4,111,461)
Total cash flows	**5,748,639**	**-**	**(4,111,461)**	**-**	**1,637,178**
Re-Insurance contracts liabilities as of September 30, 2026	-	-	-	-	-
Re-Insurance contracts assets as of September 30, 2026	522,620	-	7,749,009	716,718	8,988,347
Net re-Insurance Contracts Assets as of September 30, 2026	**522,620**	**-**	**7,749,009**	**716,718**	**8,988,347**

9-D Re-Insurance Contracts Assets (Liabilities) – Premium Allocation Approach

December 31, 2025 (Audited)	Remaining Coverage		Incurred Claims		
	Excluding loss Recovery Component	Loss Recovery Component	Present Value of Future Cash Flows	Risk Adjustment - Non-financial	Total
	JD	JD	JD	JD	JD
Re-Insurance contracts liabilities as of 1 January 2025	-	-	-	-	-
Re-Insurance contracts assets on as 1 January 2025	702,499	-	8,367,588	1,141,188	10,211,275
Re-Insurance contracts assets as of 1 January 2025	**702,499**	**-**	**8,367,588**	**1,141,188**	**10,211,275**
Re-insurance contracts expense	(7,313,996)	-	-	-	(7,313,996)
Incurred claims recovery	-	-	15,968,050	921,233	16,889,283
Changes that relate to past service-changes in cash flow relating to incurred claims recovery	-	-	(13,006,141)	(1,160,810)	(14,166,951)
Changes in the loss recovery component	-	23,589	-	-	23,589
Re-insurance service result	**(7,313,996)**	**23,589**	**2,961,909**	**(239,577)**	**(4,568,075)**
Total amounts recognized in statement of profit or loss	**(7,313,996)**	**23,589**	**2,961,909**	**(239,577)**	**(4,568,075)**
Cash flows:					
Total premiums paid net of ceding commissions	6,754,345	-	-	-	6,754,345
Recoveries from re-insurance	-	-	(2,539,513)	-	(2,539,513)
Total cash flows	**6,754,345**	**-**	**(2,539,513)**	**-**	**4,214,832**
Re-Insurance contracts liabilities as of December 31, 2025	-	-	-	-	-
Re-Insurance contracts assets as of December 31, 2025	142,848	23,589	8,789,984	901,611	9,858,032
Net re-Insurance Contracts Assets as of December 31, 2025	**142,848**	**23,589**	**8,789,984**	**901,611**	**9,858,032**

9-E Re-Insurance Contracts (Assets) Liabilities – General Approach

September 30, 2026 (Reviewed not Audited)	Present Value of Future Cash Flows	Risk Adjustment - Non-financial	Contractual Service Margin	Total
	JD	JD	JD	JD
Re-Insurance contracts liabilities as of 1 January 2026	-	-	-	-
Re-Insurance contracts assets as of 1 January 2026	(453,265)	52,497	1,087,740	686,972
Re-Insurance contracts Assets as of 1 January 2026	**(453,265)**	**52,497**	**1,087,740**	**686,972**
Changes related to current service:				
Amortization of contractual service margin	-	-	(95,115)	(95,115)
Change in risk adjustments for non-financial risks resulting from expired risks	-	240	-	240
Experience adjustments relating to insurance services expenses	(43,635)	-	-	(43,635)
Changes related to future service:				
Changes in estimates that adjust the contractual service margin	(14,821)	(8,269)	23,090	-
Contracts initially recognized in the period	(41,258)	7,940	33,318	-
Re-Insurance services result	**(99,714)**	**(89)**	**(38,707)**	**(138,510)**
Finance (expense)/income from reinsurance contracts held	(24,718)	-	43,012	18,294
Total income recognized in statement of comprehensive income	**(124,432)**	**(89)**	**4,305**	**(120,216)**
Cash flows:				
Premiums paid net of ceding commissions	78,350	-	-	78,350
Recoveries from re-insurance	-	-	-	-
Total cash flows	**78,350**	**-**	**-**	**78,350**
Re-Insurance contracts liabilities as of September 30, 2026	-	-	-	-
Re-Insurance contracts assets as of September 30, 2026	(499,347)	52,408	1,092,045	645,106
Re-Insurance Contracts (Liabilities) Assets as of September 30, 2026	**(499,347)**	**52,408**	**1,092,045**	**645,106**

9.E Reinsurance contracts (Assets) Liabilities- General Approach

December 31, 2025 (Audited)	Present Value of Future Cash Flows	Risk Adjustment - Non-financial	Contractual Service Margin	Total
	JD	JD	JD	JD
Re-Insurance contracts liabilities as of 1 January 2025	-	-	-	-
Re-Insurance contracts assets as of 1 January 2025	(361,436)	1,014,592	(25,562)	627,594
Re-Insurance contracts Assets as of 1 January 2025	**(361,436)**	**1,014,592**	**(25,562)**	**627,594**
Changes related to current service:				
Amortization of contractual service margin	-	-	(116,535)	(116,535)
Change in risk adjustments for non-financial risks resulting from expired risks	-	15,300	-	15,300
Experience adjustments relating to insurance services expenses	(85,307)	-	-	(85,307)
Changes related to future service:				
Changes in estimates that adjust the contractual service margin	(187,827)	(988,721)	1,176,548	-
Contracts initially recognized in the year	(26,167)	11,326	14,841	-
Re-Insurance services result	**(299,301)**	**(962,095)**	**1,074,854**	**(186,542)**
Finance (income/expense) from reinsurance contracts held	(5,779)	-	38,448	32,669
Total income recognized in statement of comprehensive income	**(305,080)**	**(962,095)**	**1,113,302**	**(153,873)**
Cash flows:				
Premiums paid net of ceding commissions	217,727	-	-	217,727
Recoveries from re-insurance	(4,476)	-	-	(4,476)
Total cash flows	**213,251**	**-**	**-**	**213,251**
Re-Insurance contracts liabilities as of December 31, 2025	-	-	-	-
Re-Insurance contracts assets as of December 31, 2025	(453,265)	52,497	1,087,740	686,972
Re-Insurance Contracts (Liabilities) Assets as of December 31, 2025	**(453,265)**	**52,497**	**1,087,740**	**686,972**

10, Income Tax

A- Income tax provision

The movement on the income tax provision is as follows:

	September 30, 2026 (Reviewed not Audited)	December 31, 2025 (Audited)
	JD	JD
Beginning balance of the period/ year	546,061	561,415
Provision for the period/ year	525,197	884,621
Income tax paid	(816,807)	(899,975)
Ending balance of the period/ year	**254,451**	**546,061**

B- The income tax expense appears in the condensed interim consolidated statement of profit or loss represents the following:

	For the Nine months ended on September 30,	
	2026 (Reviewed not Audited)	2025 (Reviewed not Audited)
	JD	JD
Income tax for the period	525,197	728,389
Deferred tax impact	27,148	18,884
	552,345	**747,273**

A final statement has been made with the Income Tax Department up to the end of the year 2020, and all outstanding balances have been paid.

The Company has submitted the self-assessment tax returns for the years 2021until 2025 on time, and they have not been audited by Sales and Income Tax Department yet. The Company has calculated the income tax for the period ended on September 30, 2026 in accordance with the Income and Sales Tax Law. In the opinion of the Group's management and the tax advisor, the income tax provision is sufficient to cover any tax liabilities.

Income Tax for Al-Amin Arabi for Real Estate Company (a subsidiary company)

The Company's tax status has been settled the year end 2024. In the opinion of the Company's management and its tax advisor, the provision is sufficient to meet any tax liabilities.

C- Deferred tax assets/ Liabilities

This item consists of the following:

	September 30, 2026 (Reviewed not Audited)					December 31, 2025 (audited)
	Balance at the beginning of the period	Released	Additions	Balance at the end of the period	Deferred Tax	Deferred Tax
	JD	JD	JD	JD	JD	JD
A. Deferred tax assets:						
Provision for expected credit losses	350,453	(184)	-	350,269	91,070	91,118
Provision for end of service indemnity	57,406	-	-	57,406	14,925	14,925
Legal provision	201,575	-	-	201,575	52,410	52,410
	609,434	**(184)**	**-**	**609,250**	**158,405**	**158,453**
B. Deferred tax liabilities:						
Unrealized gains- Financial assets at fair value through profit or loss portfolio	282,189	(282,189)	508,022	508,022	60,963	33,863
Unrealized gains- Financial assets at fair value through other comprehensive income portfolio	2,568,166	-	471,892	3,040,058	364,807	308,180
	2,850,355	**(282,189)**	**979,914**	**3,548,080**	**425,770**	**342,043**

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

	Liabilities		Assets	
	September 30, 2026 (Reviewed not Audited)	December 31, 2025 (Audited)	September 30, 2026 (Reviewed not Audited)	December 31, 2025 (Audited)
	JD	JD	JD	JD
Beginning balance of the period/ year	342,043	111,494	158,453	162,396
Additions	117,590	238,301	-	1,980
Disposals	(33,863)	(7,752)	(48)	(5,923)
Ending balance of the period/ year	**425,770**	**342,043**	**158,405**	**158,453**

D- Below is a summary of the reconciliation between accounting and taxable profit:

	September 30, 2026 (Reviewed not Audited)	September 30, 2025 (Reviewed not Audited)
	JD	JD
Accounting profit	4,444,866	5,372,739
Losses from sale of financial assets at fair value through other comprehensive income	-	(11,575)
Non-taxable income	(2,723,566)	(2,903,068)
Non-taxable expenses	298,688	343,400
Taxable profit	2,019,988	2,801,496
Income tax payable	**525,197**	**628,389**
Effective income tax rate and national contribution	12%	16%
Legal income tax rate	26%	26%

The income tax for the Group for the period ended on September 30, 2026, and the year ended on December 31, 2025, was calculated in accordance with the Income Tax Law No. (34) of 2014 and its amendments.

11. Insurance Contracts Revenue

This item consists of the following:

Liability for Remaining Coverage	General Approach	Variable Fee Approach	Premium Allocation Approach	Total
September 30, 2026 (Reviewed not Audited)	JD	JD	JD	JD
Expected benefits incurred	336,654	7,822	-	344,476
Expected expenses incurred	1,700,452	68,992	-	1,769,444
Change in risk adjustments	128,350	103	-	128,453
Contractual service margin recognized	1,578,134	60,811	-	1,638,945
Recovery from acquisition cash flows	587,632	59,512	-	647,144
Total insurance revenue for contracts measured under General Measurement Model and Variable Fee Approach	4,331,222	197,240	-	4,528,462
Insurance revenue for contracts measured under Premium Allocation Approach	-	-	19,642,289	19,642,289
Insurance contracts revenue	**4,331,222**	**197,240**	**19,642,289**	**24,170751**

Liability for Remaining Coverage	General Approach	Variable Fee Approach	Premium Allocation Approach	Total
September 30, 2025 (Reviewed not Audited)	JD	JD	JD	JD
Expected benefits incurred	353,000	2,180	-	355,180
Expected expenses incurred	1,549,087	13,532	-	1,562,619
Change in risk adjustments	56,926	722	-	57,648
Contractual service margin recognized	1,716,540	14,223	-	1,730,763
Recovery acquisition cash flows	435,336	18,469	-	453,805
Total insurance revenue for contracts measured under General Measurement Model and Variable Fee Approach	4,110,889	49,126	-	4,160,015
Insurance revenue for contracts measured under Premium Allocation Approach	-	-	18,550,855	18,550,855
Insurance contracts revenue	**4,110,889**	**49,126**	**18,550,855**	**22,710,870**

The details of this item according to the insurance type are as follows:

September 30, 2026 – (Reviewed not Audited)	Motor	Fire	Liability	Marine	Medical	General Accidents	Life	Total
	JD	JD	JD	JD	JD	JD	JD	JD
Insurance contracts revenue	-	2,631,892	836,459	403,867	12,183,015	86,939	4,418,158	20,560,330
Insurance contract issuance fees	-	73,173	29,318	40,770	399,633	83,970	94,040	720,904
Expected incurred claims	-	-	-	-	-	-	344,476	344,476
Expected incurred expenses	-	-	-	-	-	-	1,769,444	1,769,444
Recovery from acquisition cash flows	-	-	-	-	-	-	647,144	647,144
Change in risk adjustments - non-financial	-	-	-	-	-	-	128,453	128,453
	-	**2,705,065**	**865,777**	**444,637**	**12,582,648**	**170,909**	**7,401,715**	**24,170,751**

September 30, 2025 – (Reviewed not Audited)	Motor	Fire	Liability	Marine	Medical	General Accidents	Life	Total
	JD	JD	JD	JD	JD	JD	JD	JD
Insurance contracts revenue	-	2,296,797	963,153	490,615	10,848,106	114,798	4,780,999	19,494,468
Insurance contract issuance fees	-	70,112	34,779	41,117	400,902	101,767	138,473	787,150
Expected incurred claims	-	-	-	-	-	-	355,180	355,180
Expected incurred expenses	-	-	-	-	-	-	1,562,619	1,562,619
Recovery from acquisition cash flows	-	-	-	-	-	-	453,805	453,805
Change in risk adjustments - non-financial	-	-	-	-	-	-	57,648	57,648
	-	**2,366,909**	**997,932**	**531,732**	**11,249,008**	**216,565**	**7,348,724**	**22,710,870**

12. Insurance Contracts Expenses

This item consists of the following:

September 30, 2026 – (Reviewed not Audited)	Motor	Fire	Liability	Marine	Medical	General Accidents	Life	Total
	JD	JD	JD	JD	JD	JD	JD	JD
Incurred insurance claims	(313)	189,518	(20,401)	(1,683)	(10,641,515)	(198,089)	(3,396,598)	(14,069,081)
Acquisition costs written off as incurred	-	(267,243)	(107,186)	(53,313)	(736,311)	(44,154)	(153,430)	(1,361,637)
Administrative expenditures	-	(83,579)	(21,862)	(15,061)	(1,520,496)	(5,037)	(2,252,362)	(3,898,397)
Losses and reversal of losses from onerous contracts	-	-	-	-	(78,498)	-	-	(78,498)
Recovery from losses on onerous contracts	-	-	-	-	-	-	24,237	24,237
Risk adjustments - non-financial	-	290,710	6,917	-	1,699	(21,472)	(52,293)	225,561
Total	**(313)**	**129,406**	**(142,532)**	**(70,057)**	**(12,975,121)**	**(268,752)**	**(5,830,446)**	**(19,157,815)**

September 30, 2025 – (Reviewed not Audited)	Motor	Fire	Liability	Marine	Medical	General Accidents	Life	Total
	JD	JD	JD	JD	JD	JD	JD	JD
Incurred insurance claims	1,068	(256,037)	(274,442)	(132,994)	(9,224,344)	5,144	(2,046,581)	(11,928,186)
Acquisition costs written off as incurred	-	(256,346)	(107,145)	(70,300)	(612,160)	(43,528)	(174,942)	(1,264,421)
Administrative expenditures	-	(85,160)	(28,513)	(20,198)	(1,293,819)	(6,251)	(1,903,182)	(3,337,123)
Losses and reversal of losses from onerous contracts	-	-	-	-	43,091	-	-	43,091
Risk adjustments - non-financial	-	(33,642)	(30,907)	-	(3,915)	8,490	(34,219)	(94,193)
Total	**1,068**	**(631,185)**	**(441,007)**	**(223,492)**	**(11,091,147)**	**(36,145)**	**(4,158,924)**	**(16,580,832)**

13. Finance (Expenses) - Insurance Contracts

This item consists of the following:

	For the Nine-Months Ended on September 30,	
	2026 (Reviewed not Audited)	2025 (Reviewed not Audited)
	JD	JD
Finance (expenses) recognized in the statement of profit or loss	(3,721,016)	(3,233,679)
Finance income/(expenses) recognized in the statement of other comprehensive income	5,840,299	(17,040,634)
	2,119,283	**(20,274,313)**

14. Basic and Diluted Earnings Per Share for the Period

The profit per share is calculated by dividing the profit for the period by the weighted average number of shares during the period, as the following:

	September 30, 2026 (Reviewed not Audited)	September 30, 2025 (Reviewed not Audited)
	JD	JD
Profit for the period	3,892,521	4,625,466
Weighted average number of Shares	16,000,000	16,000,000
	JD/Fils	JD/Fils
Basic earnings per share for the period	0/243	0/289

15. Cash on Hand and at Banks

This item consists of the following:

- Cash on hand and at banks:

	September 30, 2026(Reviewed not Audited)	December 31, 2025 (Audited)
	JD	JD
Cash on hand	2,969	3,057
Current accounts at banks	3,401,487	2,030,707
	3,404,456	**2,033,764**

Cash and cash equivalents appearing in the condensed interim consolidated statement of cash flows consist of the following:

	September 30, 2026 (Reviewed not Audited)	September 30, 2025 (Reviewed not Audited)
	JD	JD
Cash on hand and balance at banks	3,404,456	1,859,024
Add: Deposits at banks maturing during three months	13,642,194	12,004,445
Less: Pledged deposits in favor of the Central Bank Governor	(800,000)	(800,000)
Net cash and cash equivalents	**16,246,650**	**13,063,469**

16. Related Parties Balances and Transactions

The Group entered transactions with major shareholders, board members, directors and affiliate companies within the normal activities of the Group. All related parties' balances are considered performing and no provision has been taken against them.

The pricing policy and related terms for these transactions are adopted by the management of the Group.

Below is a summary of related parties' transactions during the period/year:

	September 30, 2026 (Reviewed not Audited)						December 31, 2025 (Audited)
	Parent Company Arab Bank	Arab Bank Switzerland	International Islamic Arab Bank	Arab National Leasing Company	Board of Directors	Total	Total
	JD	JD	JD		JD	JD	JD
Condensed interim consolidated statement of financial position							
Deposits at Arab Bank	2,000,000	1,917,000	-	-	-	3,917,000	1,917,000
Current accounts at Arab Bank	2,150,246	130,090	12,806	-	-	2,293,142	1,487,754
Accrued interest	299	44,561	-	-	-	44,860	35,057
Insurance contracts liabilities	51,650	-	-	-	-	51,650	32,664
Bank guarantees	99,763	-	-	-	-	99,763	80,074
Dividends distributions	2,393,870	-	-	-	364,640	2,758,510	5,879,476
Condensed interim consolidated statement of profit or loss							
Insurance revenue	63,545	-	-	10,670	-	74,215	58,829
Acquisition costs	(230,131)	-	-	-	-	(230,131)	(335,148)
Credit interest	-	41,152	-	-	-	41,152	193,878

Group's executive management's (salaries, bonuses, and other benefits) are as follows:

	September 30,	
	2026 (Reviewed not Audited)	2025 (Reviewed not Audited)
	JD	JD
Salaries, rewards, and other benefits	722,323	710,556
Board members remuneration	52,500	66,667
Board members transportation allowance	47,250	47,250
	822,073	**824,473**

17. Analysis Of Main Sectors

Information about the Group's operations sectors

For administrative purposes and as explained in insurance contract revenues (note 11) and insurance contract expenses (note 12), the Group is organized to include the general insurance sector and includes (motor insurance, marine and transportation insurance, fire and other property damage insurance, liability insurance, medical insurance, and others and life insurance sector that includes life insurance). These 2 sectors form the basis used by the Group to show information related to key sectors. The above segments also include investments and cash management for the company's own account. Transactions between business sectors are carried out based on estimated market prices and on the same terms as those dealing with other parties.

18. Capital Management

Capital requirements are set and regulated by the Insurance Management. These requirements have been established to ensure an adequate margin. Additional objectives have been set by the group to maintain strong credit ratings and a high capital ratio to support its operations and maximize shareholder value.

The Group manages its capital structure and makes necessary adjustments considering changes in business conditions. The Group has not made any changes to the objectives, policies, and procedures related to capital structure during the current and previous year.

In the opinion of the Group's management, the regulatory capital is sufficient to meet any potential risks or obligations that may arise in the future.

The following table shows the amount contributed to capital by the Group and the net solvency margin ratio:

	September 30, 2026 (Reviewed not Audited)	September 30, 2025 (Reviewed not Audited)
	JD	JD
Available capital	20,103,972	20,363,805
Required capital		
Required capital against risks excluding operational risks	9,361,332	8,775,424
Required capital against operational risks	1,259,052	1,414,554
Total required capital	**10,620,384**	**10,189,978**
Solvency margin ratio (available capital / required capital)	189%	200%

Solvency margin ratio *

* The solvency margin for the Group before deducting for override, as per "Investment of Insurance Company's Funds Principles and Determining the Nature of Insurance Company's Assets and Their Locations Corresponding to Insurance Liabilities Arising from Them" Instruction No. (2) of 2006, noting that the minimum requirement for the solvency margin ratio equals 150% of the available capital according to the Insurance management's instructions.

19. Lawsuits Against the Group

The Group appears as defendant in several lawsuits mounting up to JD 3,296,958 as of September 30, 2026 (JD 4,964,809 as of December 31, 2025). In the opinion of the Group's management there will be no other due amounts other than those booked into the claims provision.

Lawsuits filed by the Group against third parties amounted to JD 604,595 as of September 30, 2026 (JD 620,185 as of December 31, 2025). These cases represent receivables due to the Group and returned checks resulting from the Group's ordinary business activities.

20. Contingent Liabilities

As of the date of the condensed interim consolidated financial statements, the Group has potential obligations represented by bank guarantees amounting to JD 99,763 as of September 30, 2026 (JD 80,074 as of December 31, 2025).

21. Fair Value

The Group uses the following arrangement of valuation techniques and alternatives in determining and presenting the fair value of financial instruments:

- Level 1: Quoted market prices in active markets for the same assets and liabilities.
- Level 2: Other techniques where all inputs that have a significant effect on fair value are directly or indirectly observable from market information.
- Level 3: Other techniques where inputs that have a significant effect on fair value are used but are not based on observable market information.

The following table shows the analysis of the financial instruments at fair value according to the hierarchical order mentioned above:

	Level (1)	Level (2)	Total
September 30, 2026 (Reviewed not Audited)	JD	JD	JD
Financial assets at fair value through other comprehensive income	11,834,122	-	11,834,122
Financial assets at fair value through profit or loss	388,541	-	388,541
December 31, 2025 (Audited)			
Financial assets at fair value through other comprehensive income	11,176,076	-	11,176,076
Financial assets at fair value through profit or loss	393,762	-	393,762

Fair Value for Financial Assets and Financial Liabilities not Shown in Fair Value in the Financial Statements

There is no material difference between the netbook value and the fair value for the financial assets and liabilities as of September 30, 2026, and December 31, 2025.