Jordan French Insurance Company

(Public Shareholding Limited Company)

Amman – The Hashemite Kingdom of Jordan

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

For the nine months ended September 30, 2026

Jordan French Insurance Company
(Public Shareholding Limited Company)
Amman – The Hashemite Kingdom of Jordan
Interim Condensed Consolidated Financial Statements (Unaudited)
and the Independent Auditor's Review Report
For the Nine Months Ended September 30, 2026

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Independent Auditor's Review Report

To the Shareholders
Jordan French Insurance Company
(Public Shareholding Limited Company)
Amman – The Hashemite Kingdom of Jordan

Introduction

We have reviewed the accompanying interim condensed consolidated statement of financial position of **Jordan French Insurance Company ("the Company")** as of September 30, 2026 and the interim condensed consolidated statements of profit or loss and other comprehensive income for the three and nine months, the interim condensed consolidated statement of changes in shareholders' equity, and the interim condensed consolidated statement of cash flows for the nine months then ended, and a summary of significant accounting policies and the accompanying explanatory notes.
Management is responsible for the preparation and presentation of these interim condensed consolidated financial statements in accordance with International Accounting Standard (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 International Standard on Review Engagements (2410) "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim condensed consolidated financial statements consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Emphasis of Matter

Without qualifying our conclusion, we draw attention to the fact that the Company's solvency margin as of September 30, 2026 is below the ratio of 150% prescribed by the Central Bank of Jordan.

Conclusion

Nothing has come to our attention that causes us to believe that the accompanying interim condensed consolidated financial statements as of September 30, 2026 are not prepared, in all material respects, in accordance with International Accounting Standard (34) "Interim Financial Reporting" as endorsed in the Hashemite Kingdom of Jordan.

The engagement partner responsible for the review resulting in this report is Hasan Amin Othman, license number 674.

Date: October 29, 2026
Amman - Jordan

+962 7 9190 8800 info@agicpa.com www.agicpa.com King Abdullah II St. Al Karmi Bld. 296 / 5th Floo

Jordan French Insurance Company
(Public Shareholding Limited Company)
Interim Condensed Consolidated Statement of Financial Position
As of September 30, 2026 (Unaudited)
(Jordanian Dinars)

	Note	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Assets			
Deposits at banks – net	5	**18,192,636**	15,131,209
Financial assets at fair value through profit or loss	6	**252,717**	286,348
Financial assets at fair value through other comprehensive income	7	**2,554,326**	2,479,244
Financial assets at amortized cost	8	**3,078,701**	3,137,794
Investment properties	9	**4,606,273**	4,797,870
Other investments	10	**248,011**	203,063
Total investments		**28,932,664**	26,035,528
Cash on hand and at banks	11	**840,036**	1,317,279
Reinsurance contract assets - net	13	**1,783,094**	2,416,633
Deferred tax assets	14	**3,182,398**	3,319,162
Property and equipment - net		**1,366,371**	1,456,485
Intangible assets - net		**51,144**	68,353
Notes receivable and checks under collection non-insurance related	15	**4,849,925**	5,391,012
Accounts receivable – non-insurance related	16	**757,041**	997,227
Other assets		**758,167**	960,057
Total Assets		**42,520,840**	41,961,736
Liabilities and Shareholders' Equity			
Liabilities			
Insurance contract liabilities			
Insurance contract liabilities - net	12	**22,768,612**	20,619,273
Total insurance contract liabilities		**22,768,612**	20,619,273
Due to banks	18	**1,287,328**	1,223,774
Accounts payable – non-insurance related	17	**1,509,053**	3,806,722
Provision for income tax	14	**276,793**	264,276
Other provisions		**75,291**	30,376
Deferred tax liabilities	14	**373,863**	501,789
Other liabilities	19	**675,899**	960,565
Total liabilities		**26,966,839**	27,406,775
Shareholders' Equity			
Authorized and paid-up share capital	20	**9,100,000**	9,100,000
Treasury shares		**(11,400)**	(12,000)
Statutory reserve	21	**2,275,000**	2,275,000
Fair value reserve	22	**(48,420)**	(9,705)
Accumulated losses	23	**(1,324,836)**	(2,283,733)
Total equity attributable to the Company's shareholders		**9,990,344**	9,069,562
Non-controlling interests	24	**5,563,657**	5,485,399
Total Shareholders' Equity		**15,554,001**	14,554,961
Total Liabilities and Shareholders' Equity		**42,520,840**	41,961,736

The accompanying notes from 1 to 33 are an integral part of these interim condensed consolidated financial statements

Jordan French Insurance Company
(Public Shareholding Limited Company)
Interim Condensed Consolidated Statement of Profit or Loss
For the three and Nine Months Ended September 30, 2026 (Unaudited)
(Jordanian Dinars)

	Note	For the three months from July 1 to September 30		For the nine months from January 1 to September 30	
		2026	2025	2026	2025
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)
Revenues:					
Insurance contract revenues		**8,695,361**	10,186,143	**25,963,865**	28,371,244
Insurance contract expenses		**(7,369,493)**	(11,623,018)	**(23,253,893)**	(28,463,387)
Insurance contract operations results		**1,325,868**	(1,436,875)	**2,709,972**	(92,143)
Reinsurance contract revenues		**288,988**	647,520	**419,038**	1,243,857
Reinsurance contract expenses		**(541,986)**	(942,037)	**(1,798,267)**	(2,555,909)
Reinsurance contract operations results		**(252,998)**	(294,517)	**(1,379,229)**	(1,312,052)
Net insurance operations results		**1,072,870**	(1,731,392)	**1,330,743**	(1,404,195)
Finance expenses - insurance contracts	25	**(230,881)**	(192,430)	**(696,025)**	(645,151)
Finance revenues - reinsurance contracts	26	**30,836**	28,076	**104,298**	74,105
Net financing results of insurance operations		**(200,045)**	(164,354)	**(591,727)**	(571,046)
Interest income		**175,227**	162,086	**698,509**	556,020
Company's share of the results of associate companies' operations		**-**	125,932	**-**	178,537
Net profit from financial assets and investments	27	**110,353**	(32,950)	**153,159**	22,296
Other income	28	**558,765**	35	**1,827,184**	7,910
Total revenues		**844,345**	255,103	**2,678,852**	764,763
Unallocated general and administrative expenses		**(701,531)**	(209,257)	**(2,085,264)**	(555,437)
Unallocated depreciation and amortization		**-**	-	**-**	-
Total expenses		**(701,531)**	(209,257)	**(2,085,264)**	(555,437)
Profit / (loss) for the period before tax		**1,015,639**	(1,849,900)	**1,332,604**	(1,765,915)
Income tax and national contribution	14	**(237,239)**	511,991	**(347,859)**	476,207
Profit / (loss) for the period		**778,400**	(1,337,909)	**984,745**	(1,289,708)
Attributable to:					
The Company's shareholders		**814,792**	(1,336,183)	**958,897**	(1,283,709)
Non-controlling interests		**(36,392)**	(1,726)	**25,848**	(5,999)
		778,400	(1,337,909)	**984,745**	(1,289,708)
Earnings / (loss) per share for the period					
Basic and diluted earnings / (loss) per share for the period	29	**0.090**	(0.147)	**0.105**	(0.141)

FINAL DRAFT AGM

The accompanying notes from 1 to 33 are an integral part of these interim condensed consolidated financial statements

Jordan French Insurance Company
(Public Shareholding Limited Company)
Interim Condensed Consolidated Statement of Other Comprehensive Income
For the three and Nine Months Ended September 30, 2026 (Unaudited)
(Jordanian Dinars)

	Note	For the three months from July 1 to September 30		For the nine months from January 1 to September 30	
		2026	2025	2026	2025
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)
Profit / (loss) for the period		**778,400**	(1,337,909)	**984,745**	(1,289,708)
Add: Other comprehensive income items that will not be reclassified to profit or loss in subsequent periods					
Attributable to:					
The Company's shareholders	22	**(11,468)**	(61,585)	**(38,715)**	(99,957)
Non-controlling interests		**100,943**	-	**263,746**	-
Change in the fair value of financial assets through other comprehensive income		**89,475**	(61,585)	**225,031**	(99,957)
Total other comprehensive income for the period		**867,875**	(1,399,494)	**1,209,776**	(1,389,665)
Attributable to:					
The Company's shareholders		**803,324**	(1,397,768)	**920,182**	(1,383,666)
Non-controlling interests		**64,551**	(1,726)	**289,594**	(5,999)
Total		**867,875**	(1,399,494)	**1,209,776**	(1,389,665)

FINAL DRAFT AGI

The accompanying notes from 1 to 33 are an integral part of these interim condensed consolidated financial statements

Jordan French Insurance Company
(Public Shareholding Limited Company)
Interim Condensed Consolidated Statement of Changes in Shareholders' Equity
For the Nine Months Ended September 30, 2026 (Unaudited)
(Jordanian Dinars)

	Authorized and paid-up share capital	Treasury shares	Statutory reserve	Fair value reserve	Accumulated (losses)			Total equity attributable to the Company's shareholders	Non-controlling interests	Total Shareholders' Equity
					Realized	Unrealized	Total accumulated (losses)			
For the Nine Months Ended September 30, 2025 (Unaudited)										
Balance as of December 31, 2024 (Audited)	9,100,000	-	2,275,000	246,330	(2,865,677)	1,866,685	(998,992)	10,622,338	932,054	11,554,392
Total comprehensive income for the period	-	-	-	(99,957)	(1,384,212)	100,503	(1,283,709)	(1,383,666)	(5,999)	(1,389,665)
Balance as of September 30, 2025 (Unaudited)	9,100,000	-	2,275,000	146,373	(4,249,889)	1,967,188	(2,282,701)	9,238,672	926,055	10,164,727
For the Nine Months Ended September 30, 2026 (Unaudited)										
Balance as of December 31, 2025 (Audited)	9,100,000	(12,000)	2,275,000	(9,705)	(4,144,279)	1,860,546	(2,283,733)	9,069,562	5,485,399	14,554,961
Total comprehensive income for the period	-	-	-	**(38,715)**	**847,947**	**110,950**	**958,897**	**920,182**	**289,594**	**1,209,776**
Change in treasury shares	-	**600**	-	-	-	-	-	**600**	-	**600**
Non-controlling interests' share of dividends distributed by the subsidiary	-	-	-	-	-	-	-	-	**(211,336)**	**(211,336)**
Balance as of September 30, 2026 (Unaudited)	**9,100,000**	**(11,400)**	**2,275,000**	**(48,420)**	**(3,296,332)**	**1,971,496**	**(1,324,836)**	**9,990,344**	**5,563,657**	**15,554,001**

FINAL DRAFT AGM

The accompanying notes from 1 to 33 are an integral part of these interim condensed consolidated financial statements

Jordan French Insurance Company
(Public Shareholding Limited Company)
Interim Condensed Consolidated Statement of Cash Flows
For the Nine Months Ended September 30, 2026 (Unaudited)
(Jordanian Dinars)

	Note	September 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)
Cash flows from operating activities			
Profit / loss for the period before tax		**1,332,604**	(1,765,915)
Adjustments to reconcile profit / (loss) before tax to net cash flows from operating activities			
from operating activities:			
Depreciation of investment properties		**8,412**	8,411
Depreciation of property and equipment		**98,001**	32,012
Amortization of intangible assets		**19,281**	12,858
Bank interest income		**(698,509)**	(556,020)
Gain on sale of investment properties		**(26,362)**	-
Losses on revaluation of financial assets at fair value through profit or loss		**33,631**	78,034
Losses on revaluation of investments in precious metals		**25,065**	-
Dividend income		**(77,009)**	75,718
Company's share of the results of the associate		**-**	(14,871)
Change in financial assets at fair value through other comprehensive income		**(113,797)**	(39,088)
Cash flows generated from operating activities before changes in working capital:		**601,317**	(2,168,861)
Changes in working capital:			
Reinsurance contract assets - net		**633,539**	893,531
Other assets		**201,890**	127,818
Insurance contract liabilities		**2,149,339**	767,716
Other provisions		**44,915**	50,834
Accounts payable – non-insurance related		**(2,297,669)**	3,310
Accounts receivable – non-insurance related		**240,186**	-
Notes receivable and checks under collection non-insurance related		**541,087**	-
Other liabilities		**(284,666)**	74,658
Cash flows generated from / (used in) operating activities before income tax paid		**1,829,938**	(250,994)
Income tax paid		**(235,266)**	(80,057)
Net cash flows generated from / (used in) operating activities		**1,594,672**	(331,051)
Cash flows from investing activities			
Deposits at banks (maturing after three months)		**1,568,586**	(2,357,215)
Bank interest income received		**698,509**	556,020
Change in financial assets at amortized cost		**59,093**	(1,733)
Dividends received		**77,009**	(75,718)
Purchase of intangible assets		**(2,065)**	(3,215)
Proceeds from sale of investment properties		**209,547**	-
Impairment of investment properties		**-**	4,505
Purchase of investments in precious metals		**(70,013)**	-
Purchase of property and equipment		**(7,884)**	(33,900)
Net cash flows generated from / (used in) investing activities		**2,532,782**	(1,911,256)
Cash flows from financing activities			
Proceeds from sale of treasury shares		**600**	(5,999)
Dividends distributed to non-controlling interests		**(211,336)**	**-**
Due to banks		**63,554**	**-**
Net cash flows used in financing activities		**(147,182)**	(5,999)
Net increase / (decrease) in cash and cash equivalents		**3,980,272**	(2,248,306)
Net cash and cash equivalents at the beginning of the period		**5,323,670**	6,875,841
Net cash and cash equivalents at the end of the period	31	**9,303,942**	4,627,535

The accompanying notes from 1 to 33 are an integral part of these interim condensed consolidated financial statements

1-Legal Status and Activities

The Jordan French Insurance Company was established under the Jordanian Companies Law and its amendments under No. (101) as a Public Shareholding Limited Company, with an authorized and paid-up capital of JD 9,100,000 divided into 9,100,000 shares, with a nominal value of JD 1 per share.
The Company's address is Al-Shmesany – Al-Sharif Abdul Hamid Sharaf Street, Building No. (124), P.O. Box (3272), Amman 11181 – Jordan.
The Company provides all insurance and general insurance business (marine and transport insurance, vehicle insurance, fire and other property damage insurance, liability insurance, medical insurance, personal accident insurance, and aviation insurance).
During the period, the Company ceased conducting life insurance business as of April 10, 2025, based on the decision of the Central Bank of Jordan No. (78/2025).
The accompanying financial statements were approved by the Board of Directors at its meeting held on October 29, 2026.

2-Basis of Preparation

Statement of compliance:

The interim condensed consolidated financial statements for the Nine Months Ended September 30, 2026 have been prepared in accordance with International Accounting Standard No. (34) "Interim Financial Reporting" and the instructions of the Central Bank of Jordan.
The interim condensed consolidated financial statements do not contain all the information and notes required for annual financial statements, and should therefore be read in conjunction with the Company's consolidated financial statements for the financial year ended December 31, 2025. In addition, the results of operations for the period ended September 30, 2026 are not necessarily indicative of the results of operations for the year ending December 31, 2026.

Basis of consolidation of the financial statements

The key financial information of the subsidiaries for the period ended September 30, 2026 is as follows:

Company Name	Total Assets	Total Liabilities	Total Revenue	Total Expenses	Share Capital	Ownership %	Acquisition Date
Darkom Investment Company	2,342,279	461,014	61,317	29,307	2,810,000	58.1%	December 30, 2024
Jordanian Management and Consulting Company	11,758,791	3,286,710	1,974,822	1,583,138	2,500,000	43.6%	December 9, 2025

The primary activity of Darkom Investment Company is financing residential, industrial, commercial, and tourism real estate projects, as well as investing in shares and bonds traded on the Amman Stock Exchange.
The principal activity of the Jordanian Management and Consulting Company is the establishment of, contribution to, participation in, management of, and ownership of any company or establishment of whatever type or purpose, in addition to the purchase, sale, trading, import, and export of materials and goods, including machinery, equipment, devices, and vehicles of all kinds, and their sale in cash or by installments. The principal activity of the subsidiary also comprises providing specialized consultancy services in the field of health insurance management; managing, establishing, owning, or participating in companies and projects of various types and purposes; managing health insurance for companies; contracting with licensed insurance companies for the purpose of marketing and issuing the health insurance policies they handle; entering into agreements that it considers to achieve its objectives; managing medical expenses, dues, and claims; settling medical claims on behalf of insurance companies or self-funded schemes; managing and implementing medical insurance programs approved by insurance companies; proposing, designing, and developing medical insurance programs, provided that such programs are not marketed directly except through insurance companies; entering into agreements with medical service providers on behalf of insurance companies or self-funded schemes; borrowing the necessary funds from banks; and participating in other companies.

3-Application of new and amended International Financial Reporting Standards

The accounting policies applied in preparing the financial statements are consistent with those applied in preparing the financial statements for the year ended December 31, 2025, except that the Company applied the following amendments effective January 1, 2026. These standards had no material effect on the amounts or disclosures in the financial information for the current or prior period, but may affect the accounting treatment of future transactions and arrangements, if any.

New and amended accounting standards effective for the current period:

Lease liabilities in a sale and leaseback:

International Financial Reporting Standard (16).

Presentation of financial statements and classification of liabilities:

Amendments to International Accounting Standard (1) relating to the classification of liabilities as current or non-current.

Amendments to International Accounting Standard (1) regarding non-current liabilities with covenants.

Statement of cash flows and financial instrument disclosures:

Amendments to International Accounting Standard (7) and International Financial Reporting Standard (7) regarding supplier finance arrangements.

Sustainability and climate-related disclosures:

International Financial Reporting Standard (S1) for disclosure of sustainability-related financial information.

International Financial Reporting Standard (S2) for climate-related disclosures.

* Application of these standards is subject to approval by the regulatory authorities in the countries in which the Company operates. No instructions in this regard had been issued as of the date of preparation of this financial information.

4-Use of Estimates and Assumptions

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

The nature and extent of the changes in the estimates of the amounts contained in the reports of previous financial years do not have a material impact on the current data, and our estimates within the financial statements are reasonable.

5-Deposits at Banks

A- Jordan French Insurance Company

	September 30, 2026 (Unaudited)				December 31, 2025 (Audited)
	Deposits due within a month	Deposits due from 1 to 3 months	Deposits due from 3 months to 1 year	Total	Total
Inside Jordan					
Jordan Kuwait Bank	**1,000,000**	**2,250,000**	**1,872,338**	**5,122,338**	4,060,912
Housing Bank for Trade and Finance	**-**	**4,281,406**	**-**	**4,281,406**	3,281,406
Jordan Commercial Bank	**1,500,000**	**-**	**500,000**	**2,000,000**	2,500,000
Jordan Investment Bank	**1,000,000**	**1,532,500**	**2,056,392**	**4,588,892**	4,088,891
Bank Al Etihad	**-**	**-**	**1,000,000**	**1,000,000**	-
Less:					
Expected credit loss provision	**-**	**-**	**-**	**-**	-
Total	**3,500,000**	**8,063,906**	**5,428,730**	**16,992,636**	13,931,209

Interest rates on bank deposit balances in Jordanian dinars ranged from 4.5% to 5.7% during the period ended September 30, 2026 (Unaudited) (December 31, 2025 (Audited): 5.0% to 6.25%), and on dollar deposit balances from 3.5% to 4% during the period ended September 30, 2026 (Unaudited) (December 31, 2025 (Audited): 3.35% to 4.75%).

Deposits pledged to the order of the Central Bank Governor amounted to JD 800,000 at the Investment Bank, in addition to JD 250,000 at the Jordan Kuwait Bank as of September 30, 2026 (Unaudited) (December 31, 2025 (Audited): JD 800,000 at the Investment Bank, JD 250,000 at the Jordan Kuwait Bank).

There are no balances subject to withdrawal restrictions except for deposits pledged to the order of the Governor of the Central Bank in his official capacity.

B- Jordanian Management and Consulting Company

	September 30, 2026 (Unaudited)				December 31, 2025 (Audited)
	Deposits due within a month	Deposits due from 1 to 3 months	Deposits due from 3 months to 1 year	Total	Total
Inside Jordan					
Jordan Investment Bank	-	**1,200,000**	**-**	**1,200,000**	1,200,000
Less:					
Expected credit loss provision	**-**	**-**	**-**	**-**	-
Total	-	**1,200,000**	**-**	**1,200,000**	1,200,000

The interest rate on the Jordanian dinar deposit of Jordanian Management and Consulting Company at the Investment Bank was 5.5% during the period ended September 30, 2026 (Unaudited) (December 31, 2025 (Audited): 5.5%). The deposit amounted to JD 1,200,000 and matures on October 9, 2026.

6-Financial Assets at Fair Value through Profit or Loss

	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Outside Jordan		
Listed shares	**252,717**	286,348

7-Financial Assets at Fair Value through Other Comprehensive Income

	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Inside Jordan		
Listed shares		
Mithaq Real Estate Investments Company	**92,800**	111,200
Tihama Financial Investments Company	**1,476**	1,512
Listed shares (Jordanian Management and Consulting Company)	**1,514,441**	1,267,361
Total	**1,608,717**	1,380,073
Unlisted shares		
Al-Mutakhassisa Investment and Real Estate Development Company	**93,040**	213,217
Unlisted shares (Jordanian Management and Consulting Company)	**7,700**	7,700
Total	**100,740**	220,917
Outside Jordan		
Listed shares		
Almashreq Insurance Company	**368,460**	374,455
Syrian National Insurance Company	**330,476**	355,878
Listed shares (Jordanian Management and Consulting Company)	**130,453**	132,441
Total	**829,389**	862,774
Unlisted shares (Jordanian Management and Consulting Company)	**15,480**	15,480
Total	**15,480**	15,480
Total	**2,554,326**	2,479,244

8-Financial Assets at Amortized Cost

Investing Company	Bond Issuer	Maturity Date	Interest Rate	Currency	Nominal Value	Issuance Premium (Discount)	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Jordan French Insurance Company PLC	Ithmar Investment Company	2026	10%	JOD	25,000	-	**-**	25,000
Jordan French Insurance Company PLC	Ithmar Investment Company	2026	10%	JOD	50,000	-	**50,000**	50,000
Jordan French Insurance Company PLC	Ithmar Investment Company	2026	9%	JOD	175,000	-	**175,000**	175,000
Jordan French Insurance Company PLC	Government of the Hashemite Kingdom of Jordan	2029	7,14%	USD	710,000	7,876	**716,448**	717,876
Jordan French Insurance Company PLC	Government of the Hashemite Kingdom of Jordan	2030	7,28%	USD	710,000	(36,542)	**676,775**	673,458
Jordanian Management and Consulting Company PLC	Government of the Hashemite Kingdom of Jordan	2030	5,9%	USD	142,000	1,112	**143,112**	143,112
Jordanian Management and Consulting Company PLC	Government of the Hashemite Kingdom of Jordan – Bank Al Etihad	2030	5,9%	USD	71,000	(8,098)	**62,902**	62,902
Jordanian Management and Consulting Company PLC	Government of the Kingdom of Bahrain – Bank Al Etihad	2026	7%	USD	35,500	482	**-**	35,982
Jordanian Management and Consulting Company PLC	Capital Bank of Jordan	2027	7%	USD	142,000	(80)	**141,920**	141,920
Jordanian Management and Consulting Company PLC	Bank Al Etihad	2028	8,5%	USD	85,080	-	**85,080**	85,080
Jordanian Management and Consulting Company PLC	Ithmar Investment Company	2026	10%	JOD	50,000	-	**50,000**	50,000
Jordanian Management and Consulting Company PLC	Ithmar Investment Company	2026	10%	JOD	25,000	-	**25,000**	25,000
Jordanian Management and Consulting Company PLC	Jordan Ahli Bank	2034	8,5%	USD	127,800	-	**127,800**	127,800
Specialized Medical Insurance Management Company LLC	Bank Al Etihad	2029	7,5%	USD	142,000	944	**142,944**	142,944
Specialized Medical Insurance Management Company LLC	Capital Bank of Jordan	2027	7%	USD	142,000	(80)	**141,920**	141,920
Specialized Medical Insurance Management Company LLC	Jordan Kuwait Bank	2028	8,5%	JOD	170,000	-	**170,000**	170,000
Specialized Medical Insurance Management Company LLC	Government of the Hashemite Kingdom of Jordan – Jordan Kuwait Bank	2029	7,5%	USD	142,000	-	**142,000**	142,000
Specialized Medical Insurance Management Company LLC	Jordan Ahli Bank	2034	8,5%	USD	127,800	-	**127,800**	127,800
Specialized Medical Insurance Management Company LLC	Tamkeen Leasing Company	2027	6,5%	JOD	100,000	-	**100,000**	100,000
Total							**3,078,701**	3,137,794

9-Investment Properties

	Jordan French Insurance Company		Darkom Investment Company		Total	
	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Cost						
Lands	**1,884,163**	1,888,668	**4,703,142**	4,703,142	**6,587,305**	6,591,810
(Disposals)	**-**	-	**(328,671)**	-	**(328,671)**	-
Total	**1,884,163**	1,888,668	**4,374,471**	4,703,142	**6,258,634**	6,591,810
Less:						
Impairment provision	**-**	4,505	**2,221,293**	2,221,293	**2,221,293**	2,225,798
(Disposals)	**-**	-	**(145,486)**	-	**(145,486)**	-
Total	**-**	4,505	**2,075,807**	2,221,293	**2,075,807**	2,225,798
Net book value	**1,884,163**	1,884,163	**2,298,664**	2,481,849	**4,182,827**	4,366,012
Cost						
Buildings	**560,859**	560,859	**-**	-	**560,859**	560,859
Additions / (Disposals)	**-**	**-**	**-**	-	**-**	-
Total	**560,859**	560,859	**-**	-	**560,859**	560,859
Less:						
Accumulated depreciation	**129,001**	117,783	**-**	-	**129,001**	117,783
Depreciation for the period	**8,412**	11,218	**-**	-	**8,412**	11,218
Total	**137,413**	129,001	**-**	-	**137,413**	129,001
Net book value	**423,446**	431,858	**-**	-	**423,446**	431,858
Total book value	**2,307,609**	2,316,021	**2,298,664**	2,481,849	**4,606,273**	4,797,870

The Jordan French Insurance Company estimated the fair value of its investment properties, comprising the Company's buildings and the related land, as of December 31, 2025 by engaging licensed real estate valuers independent of the Company, who estimated the fair value of the investment properties at JD 4,104,696 using the market comparable approach.

The subsidiary, "Darkom Investment Company", estimated the fair value of its investment properties (lands) as of December 31, 2025, which have a carrying value of JD 4,703,142, by engaging licensed real estate valuers independent of the Company, who estimated the fair value of these investment properties at JD 2,481,849.

During the period ended September 30, 2026, the subsidiary of Darkom Investment Company (Al-Musanadah Real Estate) sold three plots of land with a carrying amount of JD 183,185, resulting in a total gain of JD 26,362.

10-Other Investments

	Jordan French Insurance Company		Jordanian Management and Consulting Company		Total	
	September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025
	(Unaudited)	(Audited)	(Unaudited)	(Audited)	(Unaudited)	(Audited)
Investments in precious metals	-	-	**248,011**	203,063	**248,011**	203,063
Total	-	-	**248,011**	203,063	**248,011**	203,063

11-Cash on Hand and at Banks

	September 30, 2026	December 31, 2025
	(Unaudited)	(Audited)
Cash on hand	**41,067**	120,638
Cash at banks	**798,969**	1,196,641
Total	**840,036**	1,317,279

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

	Liabilities for remaining coverage				Liabilities for incurred claims					
	September 30, 2026 (Unaudited)		December 31, 2025 (Audited)		September 30, 2026 (Unaudited)	December 31, 2025 (Audited)	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
	Excluding the loss component	Loss component	Excluding the loss component	Loss component	Present value of cash flows	Present value of cash flows	Risk adjustments - non-financial	Risk adjustments - non-financial	Total	Total
Insurance contract liabilities - beginning	**(1,705,035)**	**(628,360)**	(987,238)	(271,832)	**(17,679,225)**	(19,840,392)	**(606,653)**	(597,684)	**(20,619,273)**	(21,697,146)
Insurance contract assets - beginning	**-**	**-**	-	-	**-**	-	**-**	-	**-**	-
Net insurance contract (liabilities) / assets - beginning	**(1,705,035)**	**(628,360)**	(987,238)	(271,832)	**(17,679,225)**	(19,840,392)	**(606,653)**	(597,684)	**(20,619,273)**	(21,697,146)
Insurance contract revenues	**25,963,865**	**-**	38,651,728	-	**-**	-	**-**	-	**25,963,865**	38,651,728
Insurance contract expenses										
The incurred claims during the period	**-**	**-**	-	-	**(20,554,053)**	(30,459,224)	**43,440**	24,575	**(20,510,613)**	(30,434,649)
Changes related to previous service – Adjustments on LFIC	**-**	**-**	-	-	**554,933**	(3,334,191)	**-**	-	**554,933**	(3,334,191)
Acquisition cost	**(1,787,879)**	**-**	(2,222,827)	-	**-**	-	**-**	-	**(1,787,879)**	(2,222,827)
Administrative cost	**-**	**-**	-	-	**(1,358,924)**	(1,727,965)	**-**	-	**(1,358,924)**	(1,727,965)
Losses resulting from contracts expected to be onerous and the recovery of these losses	**-**	**(151,410)**	-	(356,528)	**-**	-	**-**	-	**(151,410)**	(356,528)
Insurance service results	**24,175,986**	**(151,410)**	36,428,901	(356,528)	**(21,358,044)**	(35,521,380)	**43,440**	24,575	**2,709,972**	575,568
Finance costs - from insurance contracts	**-**	**-**	-	-	**(670,860)**	(829,696)	**(25,165)**	(33,544)	**(696,025)**	(863,240)
Cash received from written contracts	**(26,412,450)**	**-**	(37,146,698)	-	**-**	-	**-**	-	**(26,412,450)**	(37,146,698)
The incurred claims	**-**	**-**	-	-	**22,249,164**	38,512,243	**-**	-	**22,249,164**	38,512,243
Total Cash Flows	**(26,412,450)**	**-**	(37,146,698)	-	**22,249,164**	38,512,243	**-**	-	**(4,163,286)**	1,365,545
Insurance contract liabilities - ending	**(3,941,499)**	**(779,770)**	(1,705,035)	(628,360)	**(17,458,965)**	(17,679,225)	**(588,378)**	(606,653)	**(22,768,612)**	(20,619,273)
Insurance contract assets - ending	**-**	**-**	-	-	**-**	-	**-**	-	**-**	-
Net insurance contract (liabilities) / assets - ending	**(3,941,499)**	**(779,770)**	(1,705,035)	(628,360)	**(17,458,965)**	(17,679,225)	**(588,378)**	(606,653)	**(22,768,612)**	(20,619,273)

12.1-Receivables Related to Insurance Operations

	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Policy holders' receivables	**5,560,381**	5,127,183
Government receivables	**6,011,285**	7,373,800
Agents' receivables	**25,043**	27,834
Brokers' receivables	**-**	-
Other	**-**	123,972
Total	**11,596,709**	12,652,789
Less: Provision for credit losses (*)	**(2,406,371)**	(2,131,080)
Total	**9,190,338**	10,521,709

Analysis of the receivables according to their time period:

	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Receivables not yet due	**5,397,759**	3,735,258
0-90 days	**2,602,741**	5,255,790
91-180 days	**584,974**	755,998
181-365 days	**604,864**	774,663
More than 365 days	**-**	-
Total	**9,190,338**	10,521,709

(*) The movement on the provision for expected credit losses was as follows:

	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
The balance at the beginning of the period / year	**2,131,080**	2,200,000
Additions for the period / year	**230,029**	-
Transferred from the provision for receivables related to insurance operations (reinsurance contracts held)	**45,262**	-
(Transferred to the provision for receivables related to insurance operations (reinsurance contracts held))	**-**	(68,920)
The balance at the end of the period / year	**2,406,371**	2,131,080

12.2-Checks under collection related to insurance operations:

	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Checks for collection due within 6 months	**774,621**	224,239
Checks for collection due in 6 months to 1 year	**118,172**	4,482
Checks for collection due in over 1 year	**-**	-
Total	**892,793**	228,721
Less: Allowance for expected credit losses (*)	**(14,233)**	(3,695)
Total	**878,560**	225,026

12.2-Checks under collection related to insurance operations (continued):

(*) The movement on the provision for expected credit losses on checks under collection related to insurance operations was as follows:

	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
The balance at the beginning of the period / year	**3,695**	-
Additions	**10,538**	3,695
The balance at the end of the period / year	**14,233**	3,695

12.3-Payables Related to Insurance Operations:

	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Post dated checks	**1,773,127**	723,997
Policy holders' payables	**678,758**	-
Amount due to board of directors	**64,157**	58,776
Agents' payables	**8,108**	7,247
Brokers' payables	**137,892**	95,058
Garages and spare parts payables	**244,777**	139,750
Other payables	**160,765**	42,017
Total	**3,067,584**	1,066,845

13-(Liabilities) / Assets Reinsurance Contracts Held:

Reinsurance contract assets / liabilities: Premium Allocation Approach

	Liabilities for remaining coverage				Liabilities for incurred claims					
	September 30, 2026 (Unaudited)		December 31, 2025 (Audited)		September 30, 2026 (Unaudited)	December 31, 2025 (Audited)	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
	Excluding the loss component	Loss component	Excluding the loss component	Loss component	Present value of cash flows	Present value of cash flows	Risk adjustments - non-financial	Risk adjustments - non-financial	Total	Total
Reinsurance contract liabilities - beginning	**(613,234)**	**-**	-	-	**-**	**-**	**-**	-	**(613,234)**	-
Reinsurance contract assets - beginning	**-**	**354**	655,671	-	**2,900,350**	2,752,169	**129,163**	85,614	**3,029,867**	3,493,454
Net reinsurance contract (liabilities) / assets - beginning	**(613,234)**	**354**	655,671	-	**2,900,350**	2,752,169	**129,163**	85,614	**2,416,633**	3,493,454
Reinsurance contract expenses	**(1,798,267)**	**-**	(3,192,843)	-	**-**	-	**-**	-	**(1,798,267)**	(3,192,843)
Reinsurance contract revenues	**140,603**	**822**	198,771	354	**294,249**	1,117,046	**(16,636)**	38,139	**419,038**	1,354,310
Reinsurance contract operation results	**(1,657,664)**	**822**	(2,994,072)	354	**294,249**	1,117,046	**(16,636)**	38,139	**(1,379,229)**	(1,838,533)
Finance income – from reinsurance contracts	**-**	**-**	-	-	**99,067**	106,803	**5,231**	5,410	**104,298**	112,213
Cash for written contracts paid to the reinsurer	**1,743,031**	**-**	1,725,167	-	**-**	-	**-**	-	**1,743,031**	1,725,167
Cash recovered from the reinsurer for incurred claims	**-**	**-**	-	-	**(1,101,639)**	(1,075,668)	**-**	-	**(1,101,639)**	(1,075,668)
Total Cash Flows	**1,743,031**	**-**	1,725,167	-	**(1,101,639)**	(1,075,668)	**-**	-	**641,392**	649,499
Reinsurance contract liabilities - ending	**(527,867)**	**-**	(613,234)	-	**-**	-	**-**	-	**(527,867)**	(613,234)
Reinsurance contract assets - ending	**-**	**1,176**	-	354	**2,192,027**	2,900,350	**117,758**	129,163	**2,310,961**	3,029,867
Net reinsurance contract (liabilities) / assets - ending	**(527,867)**	**1,176**	(613,234)	354	**2,192,027**	2,900,350	**117,758**	129,163	**1,783,094**	2,416,633

13,1-Receivables related to insurance operations (Reinsurance contracts held)

	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Reinsurance contract assets held (Local)	**619,169**	679,396
Reinsurance contract assets held (Foreign)	**1,084,411**	1,099,675
	1,703,580	1,779,071
Less: Provision for credit losses (*)	**(1,547,416)**	(1,592,678)
Total	**156,164**	186,393

Analysis of the receivables according to their time period:

	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Receivables not yet due	**-**	-
0-90 days	**40,747**	121,615
91-180 days	**55,767**	27,274
181-365 days	**59,650**	37,504
More than 365 days	**-**	-
Total	**156,164**	186,393

(*) The movement on the provision for expected credit losses was as follows:

	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
The balance at the beginning of the period / year	**1,592,678**	1,150,000
Transferred from the provision for receivables related to insurance operations	**-**	68,920
(Transferred to the provision for receivables related to insurance operations)	**(45,262)**	-
Additions for the period / year	**-**	373,758
The balance at the end of the period / year	**1,547,416**	1,592,678

13,2-Payables related to insurance operations (Reinsurance contracts held)

	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Local insurance companies	**297,544**	273,671
Foreign reinsurance companies	**1,053,261**	1,202,926
Total	**1,350,805**	1,476,597

14-Income Tax

A- Provision for Income Tax
The movement on the income tax provision is as follows:

	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Balance at the beginning of the year – Jordan French Insurance Company	**-**	-
Balance at the beginning of the year – subsidiary (Jordanian Management and Consulting Company)	**264,276**	263,659
Income tax paid – Jordan French Insurance Company	**-**	(66,702)
Income tax paid – subsidiary (Jordanian Management and Consulting Company)	**(235,266)**	(282,495)
Income tax expense for the year – Jordan French Insurance Company	**128,651**	66,702
Income tax expense for the year – subsidiary (Jordanian Management and Consulting Company)	**115,363**	283,112
Income tax expense for the year – subsidiary (Darkom Investment Company)	**3,769**	-
Balance at the end of the year	**276,793**	264,276

B - The income tax presented in the statement of profit or loss comprises the following:

	September 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)
Income tax and national contribution expense - Jordan French Insurance Company	**118,755**	235,709
National contribution tax - Jordan French Insurance Company	**9,896**	19,642
Income tax on foreign investments - Jordan French Insurance Company	**-**	7,572
National contribution on foreign investments - Jordan French Insurance Company	**-**	1,514
	128,651	264,438
Income tax for prior years - Jordan French Insurance Company	**-**	21,993
	128,651	286,431
Income tax and national contribution - subsidiary (Jordanian Management and Consulting Company)	**136,357**	-
Income tax and national contribution - subsidiary (Darkom Investment Company)	**3,769**	-
Income tax expense - prior years - Darkom Investment Company	**63,431**	-
Effect of deferred tax assets - Jordan French Insurance Company	**36,645**	(762,638)
Effect of deferred tax assets - subsidiary (Jordanian Management and Consulting Company)	**(20,994)**	-
Total	**347,859**	(476,207)

14-Income Tax (continued)

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

1- Jordan French Insurance Company

	September 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)
Accounting profit	**1,124,193**	(1,759,916)
Non-taxable income	**(8,059,883)**	(6,511,577)
Expenses not deductible for tax purposes	**7,856,661**	9,253,614
Tax (loss)	**920,971**	982,121
Actual income tax payable	**128,651**	264,438
Income tax for prior years	**-**	21,993
Effect of deferred tax assets	**36,645**	(762,638)
Effective income tax rate	**14.70%**	-
Statutory income tax rate (including national contribution of 2%)	**26%**	26%

2- The subsidiaries (Jordanian Management and Consulting Company)

	September 30, 2026 (Unaudited)
Accounting profit	**391,684**
Expenses not deductible for tax purposes	**100,114**
Non-taxable income	**(329,370)**
Taxable income	**162,428**
Income tax - subsidiary, Jordanian Management and Consulting Public Shareholding Company	**69,504**
Income tax on investments in the subsidiary (Specialized Medical Insurance Management Company LLC)	**-**
Income tax - subsidiary (Specialized Medical Insurance Management Company LLC)	**45,859**
Total income tax	**115,363**

3-The subsidiaries (Darkom Investment Company)

	September 30, 2026 (Unaudited)
Accounting profit	**32,010**
Expenses not deductible for tax purposes	**12,302**
Non-taxable income	**(26,362)**
Taxable income	**17,950**
Total income tax	**3,769**

Income tax

a. Jordan French Insurance Company

- The income tax provision for the Company has been calculated for the periods ended September 30, 2026 and September 30, 2025 in accordance with Income Tax Law No. (34) of 2014 and its amendments.
- A final settlement has been reached with the Income Tax Department through the end of 2022.
-Income tax returns for 2023, 2024 and 2025 have been submitted. The Income and Sales Tax Department had not reviewed the records as of the date of the tax advisor's letter dated October 21, 2026.

General Sales Tax

A final settlement has been reached with the Sales Tax Department up to the end of December 2021.

14-Income Tax (continued)

b. Jordanian Management and Consulting Public Shareholding Company

- The Company's tax position has been settled up to the end of the year 2023.
- The self-assessment returns for the Company's results for 2024 and 2025 have been submitted, and the Income Tax Department has not reviewed the Company's records to date.
- The provision for income tax and national contribution on the Company's results for the Nine Months Ended September 30, 2026 has been calculated in accordance with the Income Tax Law.

c. Specialized Medical Insurance Management Company LLC

- The Company's tax position has been settled up to the end of the year 2024.

-The self-assessment return for the Company's results for 2025 has been submitted, and the Income Tax Department has not reviewed the Company's records to date. The provision for income tax and national contribution on the Company's results for the Nine Months Ended September 30, 2026 has been calculated in accordance with the Income Tax Law.

d. Darkom Investment Company

-The Company's tax position has been settled up to the end of the year 2023.

-The self-assessment declaration for the Company's results for the years 2024 and 2025 has been submitted, and the Income Tax Department has not reviewed the Company's records to date.

D- Deferred Tax Assets / Liabilities

	September 30, 2026 (Unaudited)					December 31, 2025 (Audited)
	Beginning Balance	**Released Amounts**	**Additions**	**Ending Balance**	**Deferred Tax**	**Deferred Tax**
1.Deferred tax assets:						
Expected credit loss provision	**3,727,453**	**-**	**240,567**	**3,968,020**	**1,031,685**	969,138
Insurance contract liabilities	**7,844,599**	**(262,136)**	**-**	**7,582,463**	**1,971,440**	2,039,596
Unrealized losses from investments through profit or loss	**110,950**	**(110,950)**	**-**	**-**	**-**	11,095
Unrealized losses from investments through other comprehensive income	**54,823**	**-**	**45,529**	**100,352**	**51,932**	67,526
Unrealized losses from investment in a subsidiary company	**482,543**	**(482,543)**	**-**	**-**	**-**	125,461
Deferred revenue (Jordanian Management and Consulting Company)	**506,410**	**(229,397)**	**329,370**	**606,383**	**127,341**	106,346
Total	**12,726,778**	**(1,085,026)**	**615,466**	**12,257,218**	**3,182,398**	3,319,162

	September 30, 2026 (Unaudited)					December 31, 2025 (Audited)
	Beginning Balance	**Released Amounts**	**Additions**	**Ending Balance**	**Deferred Tax**	**Deferred Tax**
2.Deferred tax liabilities:						
Unrealized gains from investments in subsidiary companies	**1,843,777**	**(482,546)**	**51,616**	**1,412,847**	**367,341**	479,382
Unrealized gains from financial assets through other comprehensive income	**204,892**	**(204,892)**	**65,220**	**65,220**	**6,522**	22,407
Total	**2,048,669**	**(687,438)**	**116,836**	**1,478,067**	**373,863**	501,789

14-Income Tax (continued)

D. Deferred Tax Assets / Liabilities (continued)

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

	Assets		Liabilities	
	September 30, 2026 (Unaudited)	**December 31, 2025 (Audited)**	**September 30, 2026 (Unaudited)**	**December 31, 2025 (Audited)**
The balance at the beginning of the period / year	**3,319,162**	2,627,776	**501,789**	499,605
Additions	**83,542**	693,785	**-**	26,146
Disposals	**(220,306)**	(2,399)	**(127,926)**	(23,962)
The balance at the end of the period / year	**3,182,398**	3,319,162	**373,863**	501,789

1-Jordan French Insurance Company

- A tax rate of 26% has been applied to the deferred tax asset and liability items located inside Jordan, and a tax rate of 10% has been applied to the deferred tax asset and liability items located outside Jordan. In the opinion of the Company's management, these amounts will be realized in the future.

2-Jordanian Management and Consulting Company

A tax rate of 21% has been applied to the deferred tax asset and liability items located inside Jordan.

15-Notes Receivable and Checks under Collection Non-Insurance Related

	Jordan French Insurance Company		Jordanian Management and Consulting Company		Total	
	September 30, 2026 (Unaudited)	**December 31, 2025 (Audited)**	**September 30, 2026 (Unaudited)**	**December 31, 2025 (Audited)**	**September 30, 2026 (Unaudited)**	**December 31, 2025 (Audited)**
Short-term notes receivable	-	-	**2,446,192**	2,677,807	**2,446,192**	2,677,807
Long-term notes receivable	-	-	**2,399,317**	2,709,405	**2,399,317**	2,709,405
Checks under collection	-	-	**4,416**	3,800	**4,416**	3,800
Total	-	-	**4,849,925**	5,391,012	**4,849,925**	5,391,012

16-Accounts Receivable – Non-Insurance Related

	Jordan French Insurance Company		Jordanian Management and Consulting Company		Total	
	September 30, 2026 (Unaudited)	**December 31, 2025 (Audited)**	**September 30, 2026 (Unaudited)**	**December 31, 2025 (Audited)**	**September 30, 2026 (Unaudited)**	**December 31, 2025 (Audited)**
Accounts receivable	**674,797**	674,703	**82,244**	322,524	**757,041**	997,227
Total	**674,797**	674,703	**82,244**	322,524	**757,041**	997,227

17-Accounts Payable – Non-Insurance Related

	Jordan French Insurance Company		Jordanian Management and Consulting Company		Darkom Investment Company		Total	
	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Medical providers payables	-	-	**1,344,714**	3,536,074	-	-	**1,344,714**	3,536,074
Other	-	-	-	-	**164,339**	270,648	**164,339**	270,648
Total	-	-	**1,344,714**	3,536,074	**164,339**	270,648	**1,509,053**	3,806,722

18-Due to Banks

	Jordan French Insurance Company		Jordanian Management and Consulting Company		Total	
	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Short-term credit facilities	-	-	**903,494**	1,156,232	**903,494**	1,156,232
Long-term credit facilities	-	-	**383,834**	67,542	**383,834**	67,542
Total	-	-	**1,287,328**	1,223,774	**1,287,328**	1,223,774

19-Other Liabilities

	Jordan French Insurance Company		Jordanian Management and Consulting Company		Darkom Investment Company		Total	
	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
	157,908	412,724	**500,085**	526,131	**17,906**	21,710	**675,899**	960,565
	157,908	412,724	**500,085**	526,131	**17,906**	21,710	**675,899**	960,565

20-Authorized and Paid-up Share Capital

The subscribed and paid-up capital of the Company amounts to JD 9,100,000, divided into 9,100,000 shares, with a nominal value of one dinar per share, as of September 30, 2026 and December 31, 2025.

21-Legal Reserves

Statutory Reserve

This item represents the accumulated amounts deducted from annual profits before taxes at a rate of 10% during the year and previous years in accordance with the Companies Law, up to a maximum of 25% of the paid-up capital, and it is not distributable to shareholders. However, with the approval of the Company's general assembly, the transfer may continue until the balance of the statutory reserve reaches 100% of the Company's authorized capital.

22-Fair Value Reserve

This amount represents the net change in the fair value of financial assets through other comprehensive income. The details of the movement on this item are as follows:

	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
The balance at the beginning of the period / year	**(9,705)**	246,330
The change during the period / year	**(45,528)**	(298,806)
Deferred tax liabilities	**22,407**	23,962
Deferred tax assets	**(15,594)**	18,809
The balance at the end of the period / year	**(48,420)**	(9,705)

23-Accumulated Losses

	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
The balance at the beginning of the period / year	**(2,283,733)**	(998,992)
Profit / (loss) for the period / year	**958,897**	(1,284,741)
The balance at the end of the period / year	**(1,324,836)**	(2,283,733)

24-Non-Controlling Interests

This item represents the non-controlling interests in the net equity of the subsidiaries as of September 30, 2026, with details as follows:

September 30, 2026

Company Name	Ownership Percentage	Paid-in Capital	Statutory Reserve	Voluntary Reserve	Proposed Dividends	Retained Earnings / (Losses)	Cumulative Change in Fair Value	Profit (Loss) for the Period	Total Equity	Non-controlling interests	Share of non-controlling interests in net profit (loss) for the period
Jordanian Management and Consulting Company	**43.6%**	**2,500,000**	**1,136,652**	**2,253,053**	**-**	**1,649,890**	**656,165**	**276,321**	**8,472,081**	**4,774,479**	**155,722**
Darkom Investment Company	**58.1%**	**2,810,000**	**3,617**	**-**	**-**	**(897,162)**	**-**	**(35,190)**	**1,881,265**	**789,178**	**(14,762)**

December 31, 2025

Company Name	Ownership Percentage	Paid-in Capital	Statutory Reserve	Voluntary Reserve	Proposed Dividends	Retained Earnings / (Losses)	Cumulative Change in Fair Value	Profit (Loss) for the Period	Total Equity	Non-controlling interests	Share of non-controlling interests in net profit (loss) for the period
Jordanian Management and Consulting Company	43.6%	2,500,000	1,136,652	2,253,053	(375,000)	1,915,018	458,417	418,874	8,307,014	4,681,457	683,719
Darkom Investment Company	58.1%	2,810,000	3,617	-	-	(591,767)	-	(305,395)	1,916,455	803,942	(128,112)

25-Financing (Expenses) – Insurance Contracts

	September 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)
Financing (expenses)	**(696,025)**	(645,151)
Total	**(696,025)**	(645,151)

The Company used discount rates ranging between 5.7% and 6.315% as of September 30, 2026 (Unaudited) (September 30, 2025 (Unaudited): 5.7% and 6.315%).

26-Financing Revenues – Reinsurance Contracts

	September 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)
Financing revenues	**104,298**	74,105
Total	**104,298**	74,105

The Company used discount rates ranging between 5.7% and 6.315% as of September 30, 2026 (Unaudited) (September 30, 2025 (Unaudited): 5.7% and 6.315%).

27-Net Profit from Financial Assets and Investments

	Jordan French Insurance Company		Jordanian Management and Consulting Company		Darkom Investment Company		Total	
	September 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)	September 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)	September 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)	September 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)
Losses on revaluation of financial assets at fair value through profit or loss	**(33,631)**	(78,034)	**-**	-	**-**	-	**(33,631)**	(78,034)
Cash dividend returns	**219**	75,718	**159,526**	-	**-**	-	**159,745**	75,718
Gains / (losses) on sale of investments	**-**	(10,213)	**-**	-	**26,362**	-	**26,362**	(10,213)
Rental revenue	**24,193**	32,350	**-**	-	**-**	-	**24,193**	32,350
Losses on revaluation of investments in precious metals	**-**	-	**(25,065)**	-	**-**	-	**(25,065)**	-
Other revenue	**1,555**	2,475	**-**	-	**-**	-	**1,555**	2,475
Total	**(7,664)**	22,296	**134,461**	-	**26,362**	-	**153,159**	22,296

28-Other Revenues

	Jordan French Insurance Company		Jordanian Management and Consulting Company		Darkom Investment Company		Total	
	September 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)	September 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)	September 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)	September 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)
Net sales revenue	**-**	-	**322,981**	-	**-**	-	**322,981**	-
Management and medical services revenue	**-**	-	**923,062**	-	**-**	-	**923,062**	-
Revenue from installment operations	**-**	-	**482,539**	-	**-**	-	**482,539**	-
Other	**846**	1,800	**62,801**	-	**34,955**	6,110	**98,602**	7,910
Total	**846**	1,800	**1,791,383**	-	**34,955**	6,110	**1,827,184**	7,910

29-Earnings per share from profit for the period

Earnings per share is calculated by dividing the profit for the period by the number of shares, as follows:

	September 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)
Profit for the period	**958,897**	(1,283,709)
Weighted average number of shares / share	**9,100,000**	9,100,000
	Dinar / Share	Dinar / Share
Basic earnings per share for the period (Fils / Dinar)	**0.105**	(0.141)

30-Related Parties Transactions

The Company entered into transactions with members of the Board of Directors and senior management within the normal trading activities of the Company and using insurance premiums and commercial commissions. All receivables from related parties are considered performing and no provisions have been taken for them as of September 30, 2026.

The following is a summary of transactions with related parties during the period:

	September 30, 2026 (Unaudited)			December 31, 2025 (Audited)
	Sister companies	Members of the Board of Directors	Total	Total
Statement of financial position items				
Insurance contract assets	**-**	**4,231,470**	**4,231,470**	2,540,394
Insurance contract liabilities	**-**	**4,356**	**4,356**	58,099
Non-insurance-related receivables from subsidiaries	**-**	**-**	**-**	-

	September 30, 2026 (Unaudited)			September 30, 2025 (Unaudited)
	Sister companies	Members of the Board of Directors	Total	Total
Statement of profit or loss items				
Insurance premiums	**-**	**4,119,510**	**4,119,510**	4,189,591
Other revenues – rental income	**-**	**-**	**-**	25,619

31-Cash and Cash Equivalents

Cash and cash equivalents as of September 30, 2026, as shown in the statement of cash flows, represent cash on hand, balances with banks, and deposits with banks maturing within three months, net of the balance of due to banks as of September 30, 2026.

	September 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)
Cash on hand and balances with banks (Note 11)	**840,036**	1,427,535
Add: Deposits with banks maturing within three months (Note 5)	**9,263,906**	4,000,000
Less: Deposit pledged to the order of the Central Bank	**(800,000)**	(800,000)
Total	**9,303,942**	4,627,535

32-Cases Filed Against the Company

a. Jordan French Insurance Company

The Company is a defendant in a number of lawsuits amounting to JD 2,926,737. The Company has recorded sufficient provisions to meet the obligations arising from these lawsuits. In management's opinion, the provisions recorded of JD 2,926,737 as of September 30, 2026 (December 31, 2025: JD 3,151,783) are sufficient to meet the obligations arising from these lawsuits.

Lawsuits filed by the Company against others amounted to JD 3,243,745 as of September 30, 2026 (December 31, 2025: JD 2,685,931), representing receivables due to the Company and returned checks arising from its normal business activities.

b. Jordanian Management and Consulting Company

The lawsuits filed against the Company by Dar Al-Salam Hospital Company and by the Jordanian Pharmacists Association were dismissed during the Nine Months Ended September 30, 2026.

c. Darkom Investment Company

- **Cases filed by the Company against others**

  Lawsuits filed by the Company against others amounted to JD 874,326 and remain pending before the Jordanian courts. The Company has recorded sufficient provisions.

- **Cases filed by others against the Company**
  - The value of the cases filed by others against the Company amounted to JD 34,387, which are currently under settlement.
  - A company filed a lawsuit before the West Amman Court of First Instance under No. (3051 / 2023) on April 3, 2023 against the Company and another party, claiming JD 1,350,000. On April 12, 2026, the Court issued a decision dismissing the lawsuit and ordering the claimant to pay the fees and expenses, together with JD 1,000 in attorney's fees. The claimant subsequently appealed the decision, and the appeal was registered under No. (6116 / 2026). The case remains pending before the Court of Appeal, and no final judgment has been issued as of the date of preparation of these financial statements.

33-Contingent Liabilities

a. Jordan French Insurance Company

As of the date of the financial statements, the Company has contingent liabilities represented by bank guarantees amounting to JD 2,910,355 compared with JD 5,081,768 as of September 30, 2026 and December 31, 2025, respectively.

b. Jordanian Management and Consulting Company

As of the date of the financial statements, the Company has contingent liabilities represented by bank guarantees of JD 100,552, with cash collateral of JD 20,110 (JD 95,609 as of December 31, 2025).

c. Darkom Investment Company

There may be contingent liabilities such as taxes and fees arising from a building previously sold for which ownership has not yet been transferred to date. Accordingly, the Company has issued a legal notice to the buyer to complete the ownership transfer procedures.