Jordan International Insurance Company

(Public Shareholding Limited Company)

Amman – The Hashemite Kingdom of Jordan

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

For the Nine Month Ended September 30, 2026

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

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Independent Auditor's Review Report

To the Shareholders
Jordan International 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 International Insurance Company ("the Company")** as of September 30, 2026 and the related interim condensed Consolidated statements of profit or loss, other comprehensive income For the Three-Month and Nine Month Ended September 30, 2026 and the interim condensed consolidated statements of changes in shareholders' equity and cash flows for the nine-month period ended on that date, together with a summary of material accounting policies and other explanatory notes.

Management is responsible for the preparation and presentation of these interim condensed Consolidated financial statements in accordance with International Accounting Standard ("IAS") 34, "Interim Financial Reporting". Our responsibility is to express a conclusion on these interim condensed 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 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.

Conclusion

Based on our review, 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 IAS (34) "Interim Financial Reporting".

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

Date: October 29, 2026
Amman - Jordan



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Jordan International 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	3	**2,784,515**	3,111,255
Financial assets at fair value through profit or loss statement	4	**2,028,657**	1,670,786
Financial assets at fair value through other comprehensive income	5	**1,846,499**	1,849,847
Property investments	6	**7,167,368**	7,243,977
Total investments		**13,827,039**	13,875,865
Cash on hand and at banks	7	**342,931**	505,393
Insurance contract assets, net (Premium allocation approach)	9	**16,860**	192,069
Reinsurance contract assets held, net	10	**25,303,296**	23,819,617
Settlement Guarantee Fund Secretariats	11	**30,787**	66,836
Deferred tax assets	13	**2,252,135**	2,547,447
Property and equipment, net		**1,825,703**	1,858,514
Intangible assets, net	14	**358,366**	304,601
Other assets	15	**2,527,645**	2,171,881
Total Assets		**46,484,762**	45,342,223
Liabilities and Shareholders' Equity			
Liabilities			
Insurance contract liabilities-Net (Premium allocation approach)	9	**28,023,978**	27,739,072
Total insurance contract liabilities		**28,023,978**	27,739,072
Reinsurance contract liabilities, net	10	**27,987**	94,224
Provision for income tax	13	**42,798**	5,783
Other provisions	16	**43,948**	43,948
Accrued expenses		**3,000**	8,750
Deferred tax liabilities		**9,520**	9,120
Overdrafts bank		**576,691**	517,435
Other liabilities	17	**558,054**	436,043
Total liabilities		**29,285,976**	28,854,375
Shareholders' Equity			
Authorized and paid-up share capital	18	**18,150,000**	18,150,000
Statutory reserve	19	**2,801,116**	2,801,116
Special reserve	19	**2,225**	2,225
Difference arising from the purchase of non-controlling interests	19	**351,302**	351,302
Fair value reserve	22	**(2,456,228)**	(2,452,880)
Accumulated losses		**(2,519,743)**	(3,228,396)
Total equity attributable to the shareholders of the company		**16,328,672**	15,623,367
Non-controlling interests	23	**870,114**	864,481
Total Shareholders' Equity		**17,198,786**	16,487,848
Total Liabilities and Shareholders' Equity		**46,484,762**	45,342,223

The accompanying notes from 1 to 32 are an integral part of these Interim Condensed Consolidated Financial Statements

Jordan International Insurance Company
(Public Shareholding Limited Company)
Interim Condensed Consolidated Statement of Profit or Loss
For the Three-Months 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
Revenues:					
Insurance contract revenues	24	**6,220,812**	3,691,890	**17,382,597**	10,425,120
Insurance contract expenses	25	**(5,264,437)**	(2,940,750)	**(15,303,854)**	(8,500,282)
Insurance contract operation result		**956,375**	751,140	**2,078,743**	1,924,838
Reinsurance contracts results		**(3,351,997)**	(1,668,346)	**(9,627,108)**	(4,503,131)
Reinsurance contracts recoveries		**2,878,947**	834,530	**8,427,774**	2,291,220
Reinsurance contracts operation results		**(473,050)**	(833,816)	**(1,199,334)**	(2,211,911)
Net insurance operations results		**483,325**	(82,676)	**879,409**	(287,073)
Finance (expenses) /revenue- insurance contracts	26	**10,839**	(105,084)	**(286,848)**	(570,986)
Finance revenues/ (expenses) – reinsurance contracts	27	**(11,300)**	87,002	**253,296**	493,469
Net financing results of insurance operations		**(461)**	(18,082)	**(33,552)**	(77,517)
Net insurance and reinsurance services and financing result		**482,864**	(100,758)	**845,857**	(364,590)
Interest income	28	**30,286**	54,404	**111,299**	179,929
Net profit from financial assets and investments	29	**103,879**	159,559	**189,703**	316,764
Other revenues		**(117,101)**	46,626	**419,448**	332,410
Rental revenues		**6,075**	4,388	**19,187**	15,425
Net investment revenue		**23,139**	264,977	**739,637**	844,528
Total Revenue		**506,003**	164,219	**1,585,494**	479,938
Undistributed Depreciation and amortization		**6,635**	10,578	**19,540**	18,215
Undistributed general and administrative expenses		**174,454**	144,690	**513,706**	467,642
Other Expenses		**1,076**	1,983	**4,996**	5,436
Total expenses		**182,165**	157,251	**538,242**	491,293
Profit / (loss) for the period before income tax		**323,838**	6,968	**1,047,252**	(11,355)
Income tax expense / (benefit)	13	**(39,384)**	661,488	**(332,966)**	725,977
(loss) / Profit for the period after income tax		**284,454**	668,456	**714,286**	714,622
Attributable to:					
Company shareholders		**279,352**	661,555	**708,653**	706,851
Non-controlling interests		**5,102**	6,901	**5,633**	7,771
		284,454	668,456	**714,286**	714,622
Earnings per share from (loss) / Profit for the period (basic and diluted)	30	**0.015**	0.036	**0.039**	0.039

The accompanying notes from 1 to 32 are an integral part of these Interim Condensed Consolidated Financial Statements

Jordan International Insurance Company
(Public Shareholding Limited Company)
Interim Condensed Consolidated Statement of Other Comprehensive Income
For the Three-Month 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**
Profit for the period		**284,454**	668,456	**714,286**	714,622
Items of other comprehensive income that are not subsequently transferable to the consolidated statement of profit or loss					
Change in fair value reserve	22	**(558)**	4,463	**(3,348)**	14,582
Total comprehensive income for the period		**283,896**	672,919	**710,938**	729,204
Attributable to:					
Shareholders of the Company		**278,794**	666,018	**705,305**	721,433
Non-controlling interests		**5,102**	6,901	**5,633**	7,771
		283,896	672,919	**710,938**	729,204

The accompanying notes from 1 to 32 are an integral part of these Interim Condensed Consolidated Financial Statements

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

	Authorized and paid-up share capital	Statutory Reserve	Special Reserve	Differences for purchase of non-controlling shares	Fair value reserve	Accumulated losses/ Retained earnings		Total equity attributable to the shareholders of the company	Non-controlling interests	Total equity
						Realized	Unrealized			
For the Nine-Month Ended September 30, 2025 (Unaudited)										
Balance as of December 31, 2024 (Audited)	18,150,000	2,774,111	2,225	351,302	(2,483,641)	(4,526,884)	683,981	14,951,094	851,132	15,802,226
Profit for the period	-	-	-	-	-	706,851	-	706,851	7,771	714,622
Change in fair value reserve	-	-	-	-	14,582	-	-	14,582	-	14,582
Balance as of September 30, 2025 (Unaudited)	18,150,000	2,774,111	2,225	351,302	(2,469,059)	(3,820,033)	683,981	15,672,527	858,903	16,531,430
For the Nine-Month Ended September 30, 2026 (Unaudited)										
Balance as of December 31, 2025 (Audited)	18,150,000	2,801,116	2,225	351,302	(2,452,880)	(3,916,334)	687,938	15,623,367	864,481	16,487,848
Profit for the period	**-**	**-**	**-**	**-**	**-**	**769,293**	**(60,640)**	**708,653**	**5,633**	**714,286**
Change in fair value reserve	**-**	**-**	**-**	**-**	**(3,348)**	**-**	**-**	**(3,348)**	**-**	**(3,348)**
Balance as of September 30, 2026 (Unaudited)	**18,150,000**	**2,801,116**	**2,225**	**351,302**	**(2,456,228)**	**(3,147,041)**	**627,298**	**16,328,672**	**870,114**	**17,198,786**

The accompanying notes from 1 to 32 are an integral part of these Interim Condensed Consolidated Financial Statements

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

	Note	September 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)
Cash flow from operating activities:			
Profit/(loss) for the period before tax		**1,047,252**	(11,355)
Adjustments to reconcile net profit before tax to net cash flow provided by operating activities:			
Depreciation and amortization		**118,278**	106,573
Gain from the sale of financial assets at fair value through the income statement		**189,219**	239,959
Interest income		**111,299**	179,929
Gain on sale of investment properties		**(48,603)**	(14,338)
		1,417,445	500,768
Changes in working capital:			
Insurance contract assets		**175,209**	(114,851)
Insurance contract liabilities		**284,906**	(946,096)
Reinsurance contract assets		**(1,483,679)**	561,513
Reinsurance contract liabilities		**(66,237)**	(785,415)
Receivables		**-**	68,577
Settlement Guarantee Fund deposits		**36,049**	74,232
Other assets		**(355,764)**	(178,307)
Accrued expenses		**(5,750)**	(9,750)
Other liabilities		**122,011**	66,481
Net cash generated from/ (used in) operating activities before income tax paid		**124,190**	(762,848)
Income tax paid		**(239)**	(251)
Net cash generated from/(used in) operating activities		**123,951**	(763,099)
Cash flow from Investing Activities:			
Financial assets at fair value through profit or loss		**(547,090)**	(198,796)
Financial assets at fair value through other comprehensive income		**-**	62,555
Purchase of property and equipment		**(20,823)**	(30,332)
Purchase of intangible assets		**(108,120)**	(7,259)
Proceeds from sale of investment properties		**114,923**	35,000
Interest income		**(111,299)**	(179,929)
Change in deposits with banks for a period more than three months		**(1,390,000)**	1,115,561
Net cash (used in)/generated from investing activities		**(2,062,409)**	796,800
Cash flow from Financing Activities			
Bank overdrafts		**59,256**	78,581
Non-controlling interests		**-**	5,419
Net cash generated from financing activities		**59,256**	84,000
Net (decrease)/increase in cash during the period		**(1,879,202)**	117,701
Cash and cash equivalents at the beginning of the period		**2,363,551**	550,414
Cash and cash equivalents at the end of the period	**31**	**484,349**	668,115

The accompanying notes from 1 to 32 are an integral part of these Interim Condensed Consolidated Financial Statements

1- General

The Jordan International Insurance Company was established in 1996 under the Jordanian Corporate Law and its amendments under No. (301) as a Public Shareholding Limited Company. Following several amendments to the company's capital, the most recent of which was in 2010, were made to the capital, the latest was during 2010, so that the authorized and paid-up capital amounted to JD 18,150,000 divided into 18,150,000 shares, with a nominal value of JD 1 per share.
The Company's address is at Amman – Sixth Circle, P.O. Box (3253), Amman 11181, Jordan.
The Company's objectives are to practice all types of insurance, including the field of life insurance, and to own movable and immovable property for the purpose of conducting the company's business, to invest the company's surplus funds in the manner it deems appropriate, and to borrow the necessary funds from banks.
The financial statements were approved by the Board of Directors' decision held on October 29, 2026.

2-1 Basis of Preparation of the financial statements

The interim condensed consolidated financial statements for the nine-month period ended 30 September 2026 have been prepared in accordance with International Accounting Standard (IAS) 34, Interim Financial Reporting, and the instructions of the Central Bank of Jordan.
The interim condensed consolidated financial statements do not include all the information and disclosures required in annual financial statements and should therefore be read in conjunction with the Company's consolidated financial statements for the financial year ended 31 December 2025. Furthermore, the results of operations for the period ended 30 September 2026 are not necessarily indicative of the results of operations for the year ending 31 December 2026.

2-2 Basis of consolidation of financial statements

The consolidated financial statements include the financial statements of the Company and its subsidiaries over which it exercises control. Control exists when the Company has the power to direct the financial and operating policies of its subsidiaries in order to obtain benefits from their activities. Transactions, balances, income and expenses between the Company and its subsidiaries are eliminated upon consolidation.

- As of September 30, 2026, the company owns the following subsidiaries, directly or indirectly method:

Company Name	Nature of the company's business	Ownership percentage	Capital	Year of Establishment
Ibdaa Company for Financial Investments	Financial brokerage	100%	2,500,000	2005
Jordan International Investment	Real-estate investments	91.020%	10,000,000	2006
Tilal Salem Real Estate Company	Real-estate investments	99.999%	150,000	2008

- The results of operations of subsidiaries are consolidated in the consolidated profit or loss statement from the date of acquisition, which is the date on which the company effectively gains control over the subsidiaries. The results of operations of subsidiaries that have been disposed of are consolidated in the profit or loss statement until the date of disposal, which is the date the company loses control over the subsidiaries.
- The financial statements of subsidiaries are prepared for the same financial period as the parent company, using the same accounting policies followed by the parent company. If the subsidiaries follow accounting policies that differ from those of the parent company, necessary adjustments are made to the subsidiaries' financial statements to align with the accounting policies of the parent company.
- Non-controlling interests represent the portion of equity in subsidiaries that is not owned by the parent company. Non-controlling Equity are shown in the net assets of the subsidiary in a separate line item within the equity section of the consolidated financial statements.

2-2 Basis of consolidation of financial statements) continued)

The most important financial information for the subsidiaries for the nine months ended September 30, 2026 is as follows:

Company Name	Total assets	Total liabilities	Total revenue	Total expenses
Ibdaa Company for Financial Investments	**2,970,142**	**164,805**	**213,085**	**169,775**
Jordan International Investment Company	**9,460,271**	**15,263**	**202,200**	**148,969**
Tilal Salem Real Estate Company	**289,982**	**49,119**	**1,941**	**1,176**

2-3 Application of international accounting standards for preparing new and amended financial reports

The accounting policies applied in the preparation of the financial statements are consistent with those applied in the preparation of the financial statements for the year ended 31 December 2025, except for the following amendments, which are effective for the first time in 2025 or subsequent periods. However, not all of these amendments are expected to affect the Company:

- **Amendments effective for the period starting on January 1, 2025**
  Amendments to IAS 21 — Lack of Exchangeability.
- **Amendments effective for the period starting on January 1, 2026**
  Amendments to IFRS 9 "Financial Instruments" and IFRS 7 "Financial Instruments: Disclosures".
- **Amendments effective for the period starting on January 1, 2027**
- IFRS 18 – Presentation and Disclosure in Financial Statements.
- IFRS 19 – Disclosures for Subsidiaries without Public Accountability.

The Company is assessing the impact of these new accounting standards and amendments. The Company does not expect these standards and amendments – issued by the (IASB), not effective yet– to have a material impact on the financial statements.

2-4 Use of Estimates and Assumptions

Preparing financial statements and applying 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 potential liabilities. These estimates and judgments also affect revenues, expenses, and allocations, as well as changes in the fair value that appear in the profit or loss statement and in shareholders' equity. In particular, it requires the Company's management to issue important judgments and judgments to estimate the amounts and times of future cash flows. The aforementioned estimates are necessarily based on multiple assumptions and factors that have varying degrees of estimation and uncertainty, and that the actual results may differ from the estimates as a result of changes resulting 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.

3- Deposits at Banks

	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	**141,418**	**-**	**2,650,000**	**2,791,418**	3,118,158
Less:					
Expected credit loss provision	**(330)**	**-**	**(6,573)**	**(6,903)**	(6,903)
Total	**141,088**	**-**	**2,643,427**	**2,784,515**	3,111,255

- The annual interest rates on bank deposits denominated in Jordanian dinars ranged from 1% to 5.35%.
- Deposits pledged in favor of the Governor of the Central Bank of Jordan, in his official capacity, amounted to JOD 800,000 as at 30 September 2026 with Bank al Etihad, and JOD 800,000 as at 31 December 2025 with the Investment Bank.

- The following is the distribution of the Company's deposits at banks:

	September 30, 2026 (Unaudited)	**December 31, 2025 (Audited)**
Investment Bank	**-**	1,510,739
Capital Bank of Jordan	**1,150,000**	1,600,000
Bank al Etihad	**941,418**	-
Bank of Jordan	**700,000**	-
Egyptian Arab Land Bank	**-**	7,419
Total	**2,791,418**	3,118,158

- The following is a summary of the movement in the provision for expected credit losses for the balance of deposits with banks:

	September 30, 2026 (Unaudited)	**December 31, 2025 (Audited)**
Balance at the beginning of the period/year	**6,903**	6,903
Provision during the period/year	**-**	-
Balance at the end of the period/year	**6,903**	6,903

4- Financial Assets at Fair Value through Profit or Loss

	September 30, 2026 (Unaudited)	**December 31, 2025 (Audited)**
Inside Jordan		
Shares listed	**1,923,385**	1,601,255
Unlisted shares	**105,272**	69,531
Total	**2,028,657**	1,670,786

5- Financial Assets at Fair Value through Other Comprehensive Income

	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Within Jordan		
Listed Shares		
Bank of Cairo Amman	**83,125**	86,473
Total	**83,125**	86,473
Unlisted Shares		
Royal Jordanian Air Academy	**1,696,945**	1,696,945
International Silica Industries Company	**16,729**	16,729
Total	**1,713,674**	1,713,674
Within Jordan Listed Bonds		
Bank al Etihad Bonds	**49,700**	49,700
Total	**49,700**	49,700
Grand Total	**1,846,499**	1,849,847

6- Property investments

	Land	Buildings	Apartments	Wadi Saqra Office	Total
Cost					
Balance as at 31 December 2025 (Audited)	6,809,592	467,119	120,697	88,433	7,485,841
Disposals (*)	**(66,320)**	**-**	**-**	**-**	**(66,320)**
Balance as at 30 September 2026 (Unaudited)	**6,743,272**	**467,119**	**120,697**	**88,433**	**7,419,521**
Accumulated Depreciation					
Balance as at 31 December 2025 (Audited)	-	(171,591)	(44,627)	(25,646)	(241,864)
Depreciation charge for the period	**-**	**(7,153)**	**(1,810)**	**(1,326)**	**(10,289)**
Balance as at 30 September 2026 (Unaudited)	**-**	**(178,744)**	**(46,437)**	**(26,972)**	**(252,153)**
Net Book Value					
As at 30 September 2026 (Unaudited)	**6,743,272**	**288,375**	**74,260**	**61,461**	**7,167,368**
As at 31 December 2025 (Audited)	6,809,592	295,528	76,070	62,787	7,243,977

(*) During the period ended 30 September 2026, the subsidiary (Jordan International Investment Company) sold three plots of land classified as investment properties, with a total carrying amount of JD 66,320, as follows:

- During the first quarter, a plot of land with a carrying amount of JD 21,000 was sold for JD 35,000, resulting in a gain on sale of JD 14,000.
- During the third quarter, two further plots of land with a total carrying amount of JD 45,320 were sold for a total consideration of JD 89,010. Of this amount, JD 31,000 was collected in cash, and the remaining balance is to be settled in monthly instalments extending until 2031. The deferred monthly instalments were measured at their present value.

(**) The fair value of investment properties was estimated by real estate experts at JD 8,131,979 as at 30 September 2026 (31 December 2025: JD 8,243,648).

7- Cash on Hand and at Banks

	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Cash on hand	**11,774**	29,792
Cash at banks	**331,157**	475,601
Total	**342,931**	505,393

8- Receivables Related to Insurance Operations (By Type)

	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Insurance Contract Holders' Receivables	**10,786,766**	7,407,594
Agents' receivables	**30,076**	30,076
Brokers' receivables	**991,330**	569,612
Corporate Receivables	**39,272**	22,631
Lawsuits receivables	**1,094,896**	1,102,451
Other receivables (*)	**252,128**	232,599
Total receivables	**13,194,468**	9,364,963
Less: Allowance for Expected Credit Losses	**(906,917)**	(906,917)
Receivables, Net	**12,287,551**	8,458,046

- The movement on the Provision for expected credit loss is as follows:

	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Balance at the beginning of the Period/year	**906,917**	950,525
Disposals	**-**	(43,608)
Balance at the end of the Period/year	**906,917**	906,917

Analysis of receivables according to their time period:	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Payable during 0-30 days	**9,162,689**	6,505,711
Payable during 31-90 days	**560,848**	356,630
Payable during 91-180 days	**692,804**	480,591
Payable during 181-365 days	**1,878,252**	1,129,233
Repayable for more than a year	**899,875**	892,798
Total	**13,194,468**	9,364,963

Cheques under collection:

	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
The total value of Cheques under collection related to insurance operations	**1,034,422**	921,065
Less: allowance for credit losses	**(6,581)**	(6,581)
Net value of Cheques under collection related to insurance operations	**1,027,841**	914,484

Analysis of cheques under collection according to their time period:

	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Payable during 0-6 months	**824,080**	814,067
Payable during 6-12 months	**202,587**	106,998
Due after more than one year	**7,755**	-
Total	**1,034,422**	921,065

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

	Liability for Remaining Coverage					Liability for Incurred Claims				
	30 September 2026 (Unaudited)	30 September 2026 (Unaudited)	31 December 2025 (Audited)	31 December 2025 (Audited)	30 September 2026 (Unaudited)	31 December 2025 (Audited)	30 September 2026 (Unaudited)	31 December 2025 (Audited)	30 September 2026 (Unaudited)	31 December 2025 (Audited)
	Excluding the loss component	Loss component	Excluding the loss component	Loss component	Present value of cashflow	Present value of cashflow	Risk adjustments Non-financial	Risk adjustments Non-financial	Total	Total
Insurance Contract Liabilities – Beginning of the period	**(2,373,753)**	**329,702**	(2,386,712)	347,922	**28,275,005**	28,081,990	**1,508,118**	1,628,902	**27,739,072**	27,672,102
Insurance Contract Assets – Beginning of the period	**(384,321)**	**-**	(98,600)	-	**180,049**	13,560	**12,203**	810	**(192,069)**	(84,230)
Net Insurance Contract (Liabilities)/Assets – Beginning	**(2,758,074)**	**329,702**	(2,485,312)	347,922	**28,455,054**	28,095,550	**1,520,321**	1,629,712	**27,547,003**	27,587,872
Insurance Revenue	**(17,382,597)**	-	(14,577,805)	-	-	-	-	-	**(17,382,597)**	(14,577,805)
Insurance Service Expenses:										
Claims Incurred During the Period	**-**	**-**	-	-	**11,566,122**	9,801,365	**144,733**	134,748	**11,710,855**	9,936,113
Changes Relating to Past Service – Adjustments to the Liability for Incurred Claims (LIC)	**-**	**-**	-	-	**540,542**	(143,011)	**(158,374)**	(244,139)	**382,168**	(387,150)
Employee Expenses	**-**	**-**	-	-	**789,290**	916,256	**-**	-	**789,290**	916,256
Amortization of Acquisition Costs and Expenses	**1,454,956**	**-**	1,422,553	-	**-**	-	**-**	-	**1,454,956**	1,422,553
Administrative and Other Expenses	-	**-**	-	-	**765,176**	736,498	**-**	-	**765,176**	736,498
Losses on Onerous Contracts and Reversals of Such Losses	-	**201,409**	-	(18,220)	**-**	-	**-**	-	**201,409**	(18,220)
Insurance Service Expenses	**1,454,956**	**201,409**	1,422,553	(18,220)	**13,661,130**	11,311,108	**(13,641)**	(109,391)	**15,303,854**	12,606,050
Insurance Service Result	**(15,927,641)**	**201,409**	(13,155,252)	(18,220)	**13,661,130**	11,311,108	**(13,641)**	(109,391)	**(2,078,743)**	(1,971,755)
Insurance Finance Expenses	**-**	**-**	-	-	**286,848**	637,267	-	-	**286,848**	637,267
Net Change – Other Comprehensive Income	**(15,927,641)**	**201,409**	(13,155,252)	(18,220)	**13,947,978**	11,948,375	**(13,641)**	(109,391)	**(1,791,895)**	(1,334,488)
Cash Received from Contracts Issued	**17,041,836**	**-**	14,397,932	**-**	-	-	-	-	**17,041,836**	14,397,932
Claims Incurred	**-**	**-**	-	**-**	**(13,265,321)**	(11,588,871)	-	-	**(13,265,321)**	(11,588,871)
Acquisition Costs Paid	**(1,524,505)**	**-**	(1,515,442)	**-**	-	-	-	-	**(1,524,505)**	(1,515,442)
Total Cash Flows	**15,517,331**	**-**	12,882,490	-	**(13,265,321)**	(11,588,871)	-	-	**2,252,010**	1,293,619
Insurance Contract Liabilities – End of the period	**(2,935,100)**	**531,111**	(2,373,753)	329,702	**28,933,424**	28,275,005	**1,494,543**	1,508,118	**28,023,978**	27,739,072
Insurance Contract Assets – End of the period	**(233,284)**	**-**	(384,321)	-	**204,287**	180,049	**12,137**	12,203	**(16,860)**	(192,069)
Net Insurance Contract (Liabilities)/Assets – End of the period	**(3,168,384)**	**531,111**	(2,758,074)	329,702	**29,137,711**	28,455,054	**1,506,680**	1,520,321	**28,007,118**	27,547,003

10- (Liabilities) / Assets Reinsurance Contracts Held

	Assets for remaining coverage (ARC)				Assets for Incurred Claims (AIC)					
	September 30, 2026 (Unaudited)	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)	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 loss recovery. Component	Loss recovery component	Excluding loss recovery. Component	Loss recovery component	Present value of cashflow non-financial	Present value of cashflow non-financial	Risk adjustments-non financial	Risk adjustments-non financial	Total	Total
Reinsurance contracts liabilities-beginning of the period	**(227,255)**	**-**	(1,241,274)	-	**125,444**	346,305	**7,587**	22,257	**(94,224)**	(872,712)
Reinsurance contracts assets-beginning of the period	**2,726**	**59,870**	(113,827)	-	**22,402,652**	22,313,503	**1,354,369**	1,419,767	**23,819,617**	23,619,443
Net Reinsurance contracts liabilities/(Assets) – beginning of the period	**(224,529)**	**59,870**	(1,355,101)	-	**22,528,096**	22,659,808	**1,361,956**	1,442,024	**23,725,393**	22,746,731
Reinsurance payments	**(10,390,951)**	**-**	(7,551,565)	-	**-**	-	**-**	-	**(10,390,951)**	(7,551,565)
Commissions received	**763,843**	**-**	958,158	-	**-**	-	**-**	-	**763,843**	958,158
Losses resulting from onerous contracts and refunds from these losses	**-**	**-**	-	-	**-**	-	-	-	**-**	-
Reinsurance recoveries	**-**	**-**	-	-	**8,619,001**	4,759,408	**93,294**	80,096	**8,712,295**	4,839,504
Distributed expenses	**-**	**-**	-	-	**-**	-	**-**	-	**-**	-
Change in reinsurance contracts against obligations incurred	**-**	**-**	-	-	**(408,051)**	(653,877)	**(85,760)**	(160,164)	**(493,811)**	(814,041)
Change in onerous contracts	**-**	**209,290**	-	59,870	**-**	-	**-**	-	**209,290**	59,870
change in performance non-evaluation	**-**	**-**	-	-	**-**	10,034	**-**	-	**-**	10,034
Reinsurance contracts revenues	**763,843**	**209,290**	958,158	59,870	**8,210,950**	4,115,565	**7,534**	(80,068)	**9,191,618**	5,053,525
Reinsurance operation contracts results	**(9,627,108)**	**209,290**	(6,593,407)	59,870	**8,210,950**	4,115,565	**7,534**	(80,068)	**(1,199,334)**	(2,498,040)
Reinsurance Finance Expenses	**-**	**-**	-	-	**253,296**	549,316	**-**	-	**253,296**	549,316
Net change - other comprehensive income	**(9,627,108)**	**209,290**	(6,593,407)	59,870	**8,464,246**	4,664,881	**7,534**	(80,068)	**(946,038)**	(1,948,724)
Cash Paid to Reinsurers for Contracts Issued	**9,303,824**	**-**	7,723,979	-	**-**	-	**-**	-	**9,303,824**	7,723,979
Incurred Claims Recovered from Reinsurers	**-**	**-**	-	-	**(6,807,870)**	(4,796,593)	**-**	-	**(6,807,870)**	(4,796,593)
Total cashflows	**9,303,824**	**-**	7,723,979	-	**(6,807,870)**	(4,796,593)	**-**	-	**2,495,954**	2,927,386
Reinsurance contracts liabilities-Ending of the period	**(30,486)**	**-**	(227,255)	-	**2,334**	125,444	**165**	7,587	**(27,987)**	(94,224)
Reinsurance contracts assets-Ending of the period	**(517,327)**	**269,160**	2,726	59,870	**24,182,138**	22,402,652	**1,369,325**	1,354,369	**25,303,296**	23,819,617
Net reinsurance contracts liabilities/(Assets) – Ending of the period	**(547,813)**	**269,160**	(224,529)	59,870	**24,184,472**	22,528,096	**1,369,490**	1,361,956	**25,275,309**	23,725,393

11- Settlement Guarantee Fund Secretariats

This item represents the balance of Ebdaa Financial Investments Company (a subsidiary) in the Settlement Guarantee Fund based on the provisions of Article (90) of the Securities Law No. (76) of 2002 and the Internal Regulations of the Settlement Guarantee Fund of 2004.

12-Related Parties Transactions

The Company entered into transactions with members of the Board of Directors within the normal activities of the Company and using insurance premiums and commercial commissions. All receivables from related parties are considered working and no allocations 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)			September 30, 2025 (Unaudited)
	Major Shareholders	Members of the Board of Directors	Total	Total
Items of profit or loss statement				
Fees of the Chairman of the Board	**-**	**67,500**	**67,500**	67,500
Transportation expenses for members of the Board of Directors	**-**	**40,500**	**40,500**	40,500
Travel expenses for members of the Board of directors	**-**	**-**	**-**	1,149
Medical expenses for members of the board of directors	**-**	**7,336**	**7,336**	3,813

13- Income Tax

A- Provision for Income Tax:

	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Balance at beginning of the Period/year	**5,783**	2,376
Income tax paid	**(239)**	(29,513)
Income tax expense for the Period/year	**37,254**	32,920
Balance at the end of the Period/year	**42,798**	5,783

B- In terms of the income tax presented in the statement of profit or loss, it includes the following:

	September 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)
Deferred tax assets	**(14,445)**	(769,810)
Amortization of Deferred Tax Assets	**309,757**	24,270
Deferred Tax Liabilities	**400**	-
Income tax expense	**37,254**	19,563
Balance at the end of the period	**332,966**	(725,977)

- A final tax settlement has been reached with the Income and Sales Tax Department up to the end of 2022. The income tax returns for the financial years 2023, 2024 and 2025 of Jordan International Insurance Company (the Parent Company) were submitted within the statutory deadline; however, they have not yet been audited by the Income and Sales Tax Department, and no final decision has been issued in respect thereof.

13- Income Tax (continued)

- A final tax settlement has been reached with the Income and Sales Tax Department up to the end of 2025 for Jordan International Investment Company (a subsidiary).
- A final tax settlement has been reached with the Income and Sales Tax Department up to the end of 2024 for Ibda'a Financial Investments Company (a subsidiary). The income tax return for the financial year 2025 was submitted within the statutory deadline; however, it has not yet been audited by the Income and Sales Tax Department, and no final decision has been issued in respect thereof.
- A final tax settlement has been reached with the Income and Sales Tax Department for Tilal Salem Company (a subsidiary) up to the end of 2023. The income tax returns for the financial years 2024 and 2025 were submitted within the statutory deadline; however, they have not yet been audited by the Income and Sales Tax Department, and no final decision has been issued in respect thereof.
- In the opinion of the Group's management and tax adviser, the provisions recognized in the interim condensed consolidated financial information are sufficient to cover any tax liability.

A. Deferred Tax Assets / Liabilities

	September 30, 2026 (Unaudited)					December 31, 2025 (Audited)
Deferred tax assets:	**Beginning Balance**	**Released**	**Additions**	**Balance for the period**	**Deferred Tax**	**Deferred Tax**
Allowance for Expected Credit Losses	**1,851,712**	**-**	**-**	**1,851,712**	**488,935**	488,935
Provision for end of service	**38,500**	**-**	**-**	**38,500**	**10,012**	10,012
Impairment of financial assets through profit and loss statement	**968,820**	**-**	**62,178**	**1,030,998**	**238,996**	224,551
Impairment provision for financial assets through other comprehensive income statement	**1,514,693**	**-**	**-**	**1,514,693**	**393,223**	393,223
Impairment in investments property	**6,126**	**-**	**-**	**6,126**	**1,286**	1,286
Provision for Litigation	**5,448**	**-**	**-**	**5,448**	**1,176**	1,176
Provision for contingent liabilities	**250,000**	**-**	**-**	**250,000**	**65,000**	65,000
Provision for unreported claims	**763,639**	**-**	**118,679**	**882,318**	**167,290**	198,147
Provision for premium deficiency	**346,821**	**341,776**	**-**	**5,045**	**1,312**	90,173
Tax-Deductible Accumulated Loss	**4,122,069**	**730,914**	**-**	**3,391,155**	**881,870**	1,071,908
Other items	**11,674**	**-**	**-**	**11,674**	**3,035**	3,036
Total	**9,879,502**	**1,072,690**	**180,857**	**8,987,669**	**2,252,135**	2,547,447

- The Movement of Deferred Tax Assets during the period/Year as below:

	September 30, 2026 (Unaudited)	**December 31, 2025 (Audited)**
The Beginning balance for the period/year	**2,547,447**	1,758,304
Add during the period /year	**14,445**	790,834
Amortized during the period/year	**(309,757)**	(1,691)
The Ending balance for the period/year	**2,252,135**	2,547,447

13- Income Tax (continued)

A. Deferred Tax Assets / Liabilities (continued)

The movement in deferred tax liabilities during the period/year is as follows:

	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Balance at the Beginning of the Period/Year	**9,120**	**-**
Additions During the Period/Year	**400**	9,120
Balance at the End of the Period/Year	**9,520**	9,120

14- Intangible Assets

	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Cost		
Balance at the beginning of the period/year	**797,671**	782,912
Additions	**108,120**	14,759
Balance at the end of the period/year	**905,791**	797,671
Less:		
Accumulated Amortization		
Balance at the beginning of the period/year	**493,070**	459,914
Amortization	**54,355**	33,156
Balance at the end of the period/year	**547,425**	493,070
Net Book Value	**358,366**	304,601

15- Other Assets

	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Receivable (Related to Subsidiaries)	**699,679**	383,293
Refundable deposits	**117,665**	101,638
Prepaid expenses	**125,862**	48,623
Deposits of the Arab Fund for War Risks Insurance / Bahrain	**1,313,584**	1,281,228
Accrued Income Receivable	**13,521**	10,590
Assets deposited with the Housing Bank (SIPC)	**107,015**	203,348
Income tax deposits for interest paid in advance	**130,508**	119,678
Other	**19,811**	23,483
Total	**2,527,645**	2,171,881

16- Other provision

	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
End of Service benefit for Legal Affairs	**38,500**	38,500
Contingent liabilities provision	**5,448**	5,448
Total	**43,948**	43,948

16- Other provision(continued)

The following table shows the movement on the other provisions

	Balance at the beginning of the period	Charge during the period	Used during the period	Refunded from revenues	Balance at the end of the period
End of Service benefit for Legal Affairs	38,500	-	-	-	**38,500**
Contingent liabilities provision	5,448	-	-	-	**5,448**
Total	43,948	-	-	-	**43,948**

17- Other liabilities

	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Deposits for Claims Under Settlement	**643**	643
Other Deposits	**237,531**	121,077
Outstanding Cheques	**154,067**	184,718
Payable (Related to Subsidiaries)	**165,813**	129,605
Total	**558,054**	436,043

18- Authorized and Paid-up Share Capital

The authorized and paid-up share capital at the end of the period amounted to JOD 18,150,000, divided into 18,150,000 shares, with a nominal value of JOD 1 per share, as at 30 September 2026 (unaudited) and 31 December 2025 (audited).

19- Reserves

Statutory Reserve

The amounts accumulated in this account represent the transferred annual profits before tax by 10% in accordance with the Companies Law and is not distributable to shareholders, provided that the value of the amounts collected in this account does not exceed 25% of the capital of the company.

Special Reserve

This item represents the increase in the value of the assets of the merged company that formed Jordan International Investment Company (a subsidiary) over the capital of the company after the merger according to the merger report approved by the General Controller of Companies.

Difference arising from the purchase of non-controlling interests

During the years 2022 and 2021, the Company purchased a portion of the non-controlling interests in Jordan International Investment Company. The difference between the consideration paid and the share of net assets acquired for the years from 2011 until the end of the period was recorded directly in equity, in accordance with IFRS 3 – Business Combinations.

20- Accounts Receivable (Reinsurance Contracts Held)

	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Reinsurance contracts assets held (local)	**277,808**	239,859
Reinsurance contracts assets held (External)	**2,259,976**	676,237
Total accounts receivable value related to insurance operations	**2,537,784**	916,096
Less: Credit losses provision	**(337,105)**	(337,105)
Net accounts receivable value related to insurance operations	**2,200,679**	578,991

Analysis of accounts receivable according to their time period:	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Payable during 0-30 days	**1,695,817**	100,645
Payable during 31-90 days	**84,664**	66,894
Payable during 91-180 days	**11,927**	17,646
Payable during 181-365 days	**416,475**	456,811
Payable during for more than one year	**328,901**	274,100
Total	**2,537,784**	916,096

21- Accounts Payable (Reinsurance Contracts Held)

	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Assets reinsurance contracts held (Local)	**140,085**	128,132
Assets reinsurance contracts held (External)	**5,450,025**	3,468,407
Total accounts payable value related to insurance operations	**5,590,110**	3,596,539

22- Financial Assets Revaluation Reserve

This amount represents the increase in the fair value of financial assets at fair value through other comprehensive income and is as follows

	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Balance at the beginning of the period/year	**(2,452,880)**	(2,483,641)
Change during the period/year	**(3,348)**	30,761
Balance at the end of the period/year	**(2,456,228)**	(2,452,880)

23- Non-controlling interests

This item represents the non-owned portion of the Company's equity in the subsidiary (Jordan International Investment Company)

	Contribution Percentage	paid-up share capital	Statutory Reserve	Special Reserve	Accumulated losses	Profit (loss)	Non-controlling interests	Share of non-controlling interest from profit (loss)
September 30, 2026	**91.02**	**10,000,000**	**72,175**	**2,225**	**(478,799)**	**62,727**	**870,114**	**5,633**
December 31, 2025	91.02	10,000,000	72,175	2,225	(541,526)	165,204	864,481	13,349

24- Insurance Contracts Revenue

September 30, 2026 (Unaudited)	**Vehicles- Comprehensive**	**Vehicles- Third party liability**	**Vehicles- Pool**	**Life Group**	**Life individual**	**Medical**	**Marine goods**	**Marine ship hulls**	**Fire**	**General Insurance**	**Public liabilities**	**Engineering**	**Total**
Insurance contracts revenue	**-**	**-**	**33**	**458,878**	**6,922**	**12,984,584**	**749,106**	**50,600**	**1,330,226**	**556,397**	**125,416**	**413,717**	**16,675,879**
Insurance contracts issuance fees	**-**	**-**	**-**	**26,196**	**159**	**503,686**	**16,766**	**1,299**	**95,362**	**32,197**	**8,049**	**23,004**	**706,718**
Expected incurred expenses	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Change in adjustments for non-financial risks.	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Cash flow recovery from acquisition	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Allocation of a portion of the premiums related to cash flow recovery for insurance acquisition.	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Other income	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Total insurance contracts revenue	**-**	**-**	**33**	**485,074**	**7,081**	**13,488,270**	**765,872**	**51,899**	**1,425,588**	**588,594**	**133,465**	**436,721**	**17,382,597**

September 30, 2025 (Unaudited)	**Vehicles- Comprehensive**	**Vehicles- Third party liability**	**Vehicles- Pool**	**Life Group**	**Life individual**	**Medical**	**Marine goods**	**Marine ship hulls**	**Fire**	**General Insurance**	**Public liabilities**	**Engineering**	**Total**
Insurance contracts revenue	-	-	564	110,994	16,356	7,587,270	537,896	114,927	969,145	362,905	64,266	199,544	9,963,867
Insurance contracts issuance fees	-	-	-	5,338	188	339,357	9,236	2,229	66,500	23,516	4,240	10,623	461,227
Expected incurred expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in adjustments for non-financial risks.	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash flow recovery from acquisition	-	-	-	-	-	-	-	-	-	-	-	-	-
Allocation of a portion of the premiums related to cash flow recovery for insurance acquisition.	-	-	-	-	-	-	-	-	-	-	-	-	-
Other income	-	-	26	-	-	-	-	-	-	-	-	-	26
Total insurance contracts revenue	-	-	590	116,332	16,544	7,926,627	547,132	117,156	1,035,645	386,421	68,506	210,167	10,425,120

25- Insurance Contracts Expenses

September 30, 2026 (Unaudited)	**Vehicles- Comprehensive**	**Vehicles- Third party liability**	**Vehicles- Pool**	**Life Group**	**Life individual**	**Medical**	**Marine goods**	**Marine ship hulls**	**Fire**	**General Insurance**	**Public liabilities**	**Engineering**	**Total**
Insurance claims incurred	**-**	**84,502**	**15,404**	**158,984**	**-**	**13,472,141**	**87,104**	**-**	**161,846**	**263,685**	**119,273**	**180,144**	**14,584,393**
Amortization of acquisition costs	**-**	**-**	**-**	**(7)**	**-**	**(8,221)**	**(23,534)**	**-**	**(1,036)**	**(36,094)**	**(657)**	**-**	**(69,549)**
Administrative expenses	**6,853**	**42,530**	**4,035**	**60,729**	**4,440**	**1,151,473**	**31,921**	**8,841**	**183,449**	**28,904**	**15,374**	**15,917**	**1,554,466**
Recovered from the loss of onerous contracts	**-**	**-**	**-**	**-**	**-**	**201,408**	**-**	**-**	**-**	**-**	**-**	**-**	**201,408**
Adjustments - non-financial risk	**(4,112)**	**(15,667)**	**(837)**	**17,579**	**-**	**(1,608)**	**3,585**	**170**	**(69)**	**247**	**(15,987)**	**3,058**	**(13,641)**
The summary of risk adjustments - non-financial	**1,191**	**2,950**	**14**	**(2,988)**	**-**	**(3,758)**	**(1,548)**	**(38)**	**(110,625)**	**(6,769)**	**(509)**	**(1,183)**	**(123,263)**
Change in insurance contract liabilities for insurance coverage	**(67,566)**	**(263,351)**	**(14,247)**	**205,123**	**1,735**	**(1,030,034)**	**178,768**	**10,199**	**143,251**	**183,113**	**(258,549)**	**81,598**	**(829,960)**
Total insurance contracts expenses	**(22,324)**	**(149,036)**	**4,369**	**439,420**	**6,175**	**13,781,401**	**276,296**	**19,172**	**376,816**	**433,086**	**(141,055)**	**279,534**	**15,303,854**

September 30, 2025 (Unaudited)	**Vehicles- Comprehensive**	**Vehicles- Third party liability**	**Vehicles- Pool**	**Life Group**	**Life individual**	**Medical**	**Marine goods**	**Marine ship hulls**	**Fire**	**General Insurance**	**Public liabilities**	**Engineering**	**Total**
Insurance claims incurred	(29,288)	335,332	23,317	117,160	-	6,522,758	210,115	10,409	333,360	167,127	49,250	22,837	7,762,377
Amortization of acquisition costs	-	-	-	1,135	-	(58,905)	(7,667)	-	(16,945)	(18,852)	(1,761)	-	(102,995)
Administrative expenses	8,213	44,647	4,089	86,014	4,173	1,713,095	83,974	11,235	358,202	83,705	25,095	12,265	2,434,707
Recovered from the loss of onerous contracts	-	-	-	9,215	-	27,108	--	-	-	-	-	-	36,323
Adjustments - non-financial risk	(7,378)	(32,084)	186	320	-	5,445	(14,935)	(809)	(22,718)	16,636	1,035	(3,697)	(57,999)
The summary of risk adjustments - non-financial	4,121	28,305	222	20	-	(76)	4,604	161	69,829	(4,414)	1,816	1,253	105,841
Change in insurance contract liabilities for insurance coverage	(122,741)	(565,619)	6,356	2,074	-	(56,140)	(236,206)	(12,521)	(852,177)	230,872	(10,841)	(61,029)	(1,677,972)
Total insurance contracts expenses	(147,073)	(189,419)	34,170	215,938	4,173	8,153,285	39,885	8,475	(130,449)	475,074	64,594	(28,371)	8,500,282

26- Financing (Expenses)/ Revenues– Insurance Contracts

	September 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)
Financing (expenses) / revenues– Insurance contracts	**(286,848)**	(570,986)

The Company used discount rates ranging between 4.56% and 4.94% as at 30 September 2026, compared to 5.35% and 5.55% as at 30 September 2025.

27- Financing Revenues/(Expenses) – Reinsurance Contracts

	September 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)
Financing revenues/(expenses) – Reinsurance contracts	**253,296**	493,469

The Company used discount rates ranging from 4.56% to 4.94% as at 30 September 2026, compared to 5.35% to 5.55% as at 30 September 2025.

28- Interest Income

	September 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)
Bank Interest	**111,299**	179,929

29- Net Profit of financial assets and investments

	September 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)
Cash dividend returns (through profit or loss statement)	**61,124**	49,683
Profit from selling financial assets at fair value through the statement of profit or loss	**189,219**	239,959
Net change in the fair value of financial assets through profit or loss statement	**(60,640)**	27,122
Total	**189,703**	316,764

30- Earnings per share for the period

	September 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)
Net profit for the period	**708,653**	706,851
Weighted Average for Share	**18,150,000**	18,150,000
Earnings per share profit for the period	**0.039**	0.039
Basic	**0.039**	0.039

31- Cash and cash equivalents

	September 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)
Cash on hand and at bank	**342,931**	467,196
Bank deposits	**141,418**	200,919
Restricted Deposits	**-**	-
Less: Deposits (cash deposits in exchange for guarantees)	**-**	-
Total	**484,349**	668,115

32- Contingent Liabilities

Jordan International Insurance Company (the Parent Company) had contingent liabilities in the form of bank guarantees amounting to JOD 2,418,622 as at 30 September 2026.

Ibda'a Financial Investments Company (a subsidiary) had contingent liabilities in the form of bank guarantees amounting to JOD 460,000 as at 30 September 2026, in favor of the Jordan Securities Commission and the Securities Depository Center.