الشرق الأوسط للتأمين
Middle East Insurance

اشارتنا: 1090/1/3/105 عمان في: 2026/11/23

السادة/ هيئة الأوراق المالية المحترمين

السادة/ بورصة عمان المحترمين

الموضوع: البيانات المالية المرحلية كما في 30-09-2026 باللغة الانجليزية

تحية وبعد،،،

بالإشارة الى الموضوع أعلاه، نرفق لكم طيًّا **البيانات المالية المرحلية لشركة الشرق الأوسط للتأمين كما في 2026/09/30** باللغة الانجليزية والمعتمدة من قبل مدققي الحسابات حسب الأصول.

وتفضلوا بقبول فائق الاحترام،،،

شركة الشرق الأوسط للتأمين

الشرق الأوسط للتأمين
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Middle East Insurance Company

(Public Limited Shareholding Company)

Amman – The Hashemite Kingdom of Jordan

Interim Condensed Financial Statements (Unaudited)
And Independent Auditor's Review Report
For the Nine-Month Period Ended September 30, 2026

Middle East Insurance Company
(Public Limited Shareholding Company)
Amman- The Hashemite kingdom of Jordan
Interim Condensed Financial Statements (Unaudited)
And Independent Auditor's Review Report
For the Nine-Month Period Ended September 30, 2026

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Independent Auditor's Review Report

To the Shareholders
Middle East Insurance Company
(Public Limited Shareholding Company)
Amman - the Hashemite Kingdom of Jordan

Introduction

We have reviewed the accompanying interim condensed statement of financial position of **Middle East Insurance Company ("the Company")** as of September 30, 2026 and the related interim condensed statements of profit or loss and other comprehensive income, for the three and nine-month periods ended September 30, 2026, and changes in shareholders' equity, and cash flows for the nine-month period then ended and a summary of significant accounting policies and the accompanying notes.

Management is responsible for the preparation and fair presentation of these interim condensed 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 Engagement (ISRE) 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 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

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

	Note	September 30,2026 (Unaudited)	December 31,2025 (Audited)
Assets			
Deposits at banks, net	5	**14,450,000**	22,254,427
Financial assets at fair value through profit or loss	6	**10,492,356**	9,472,015
Financial assets at fair value through other comprehensive income	7	**17,277,545**	16,490,711
Financial assets at amortized cost	8	**13,438,724**	10,456,724
Investment property	9	**21,481,446**	21,458,670
Right of use asset		**87,447**	116,597
Total investments		**77,227,518**	80,249,144
Cash on hand and at banks	10	**1,618,893**	3,959,472
Reinsurance contract assets (Premium allocation approach)	11	**22,742,791**	26,709,819
Reinsurance contract assets (General approach)		**181,795**	60,603
Property and equipment, net		**3,633,031**	4,335,379
Other assets		**1,911,241**	1,587,341
Total Assets		**107,315,269**	116,901,758
Liabilities and Shareholders' Equity			
Liabilities			
Insurance contract liabilities, net (General approach)		**4,047,047**	4,350,029
Insurance contract liabilities, net (Premium allocation approach)	12	**52,348,605**	65,039,600
Total insurance contract liabilities		**56,395,652**	69,389,629
Accrued expenses		**419,644**	199,889
Provision for income tax		**192,670**	1,004,951
Deferred tax liabilities		**1,326,191**	1,326,191
Other provisions		**12,412**	27,751
Lease liability		**1,441**	65,971
Other liabilities		**3,374,164**	3,004,753
Total liabilities		**61,722,174**	75,019,135
Shareholders' Equity			
Authorized and paid-up share capital		**22,050,000**	22,050,000
Statutory reserve		**5,512,500**	5,512,500
Voluntary reserve		**2,000,000**	2,000,000
Accumulated change in fair value		**1,907,308**	1,120,476
Retained earnings		**14,123,287**	11,199,647
Total Shareholders' Equity		**45,593,095**	41,882,623
Total Liabilities and Shareholders' Equity		**107,315,269**	116,901,758

The accompanying notes from 1 to 20 are an integral part of these Interim Condensed financial statements

Middle East Insurance Company
(Public Limited Shareholding Company)
Interim Condensed Statement of Profit or Loss (Unaudited)
For the Three And Nine Month Periods Ended September 30, 2026
(Jordanian Dinars)

	Note	For the three-month period from 1 July to 30 September		For the nine-month period from 1 January to 30 September	
		2026 (Unaudited)	2025 (Unaudited)	2026 (Unaudited)	2025 (Unaudited)
Revenues:					
Insurance contract revenues	13	**14,104,604**	15,240,934	**43,695,946**	47,809,216
Insurance contract expenses	14	**(10,538,084)**	(16,229,532)	**(31,222,633)**	(41,329,601)
Insurance contract operations results		**3,566,520**	(988,598)	**12,473,313**	6,479,615
Reinsurance contracts revenues	15	**1,817,518**	8,712,593	**8,558,849**	16,792,540
Reinsurance contracts expenses	16	**(5,719,719)**	(7,095,454)	**(19,401,197)**	(21,510,045)
Reinsurance contract operations results		**(3,902,201)**	1,617,139	**(10,842,348)**	(4,717,505)
Net insurance operations results		**(335,681)**	628,541	**1,630,965**	1,762,110
Finance expenses /revenues- insurance contracts		**106,229**	(8,259)	**(221,099)**	83,316
Finance expenses /revenues- reinsurance contracts		**(51)**	(1,574)	**767**	(21,640)
Net financing results of insurance operations		**106,178**	(9,833)	**(220,332)**	61,676
Interest income		**288,582**	308,470	**1,155,870**	983,413
Net profit from financial assets and investments		**699,964**	310,740	**4,118,866**	2,804,391
Other revenue		**2,186**	2,827	**241,387**	7,521
Net investment income		**990,732**	622,037	**5,516,123**	3,795,325
Net result of insurance and investment (Total Revenues)		**761,229**	1,240,745	**6,926,756**	5,619,111
Salaries, wages and benefits of employees		**(346,929)**	(225,869)	**(660,260)**	(427,087)
General and administrative expenses		**(126,957)**	(32,029)	**(229,944)**	(140,377)
Depreciation and amortization		**-**	-	**-**	-
Depreciation of investment property		**(60,217)**	(93,625)	**(180,652)**	(274,524)
Depreciation of right of use assets		**(7,919)**	(7,919)	**(29,150)**	(29,150)
Other Expenses		**(39,330)**	18,836	**(252,381)**	(42,794)
Total expenses		**(581,352)**	(340,606)	**(1,352,387)**	(913,932)
Net profit for the period before tax		**179,877**	900,139	**5,574,369**	4,705,179
Income tax		**-**	(172,901)	**-**	(879,291)
National Contribution Tax		**1,512**	(8,396)	**(4,729)**	(34,870)
Net profit for the period after tax		**181,389**	718,842	**5,569,640**	3,791,018
Earnings per share from profit for the period		**0.0082**	0.032	**0.253**	0.171

The accompanying notes from 1 to 20 are an integral part of these Interim Condensed financial statements

Middle East Insurance Company
(Public Limited Shareholding Company)
Interim Condensed Statement of Other Comprehensive Income (Unaudited)
For the Three and Nine-Month Periods Ended September 30, 2026
(Jordanian Dinars)

	For the three-month period from 1 July to 30 September		For the nine-month period from 1 January to 30 September	
	2026 (Unaudited)	**2025 (Unaudited)**	**2026 (Unaudited)**	**2025 (Unaudited)**
Profit for the period	**181,389**	718,842	**5,569,640**	3,791,018
Add: Other comprehensive income items				
Change in fair value reserve	**391,414**	127,327	**786,832**	1,816,435
Total comprehensive income for the period	**572,803**	846,169	**6,356,472**	5,607,453

The accompanying notes from 1 to 20 are an integral part of these Interim Condensed financial statements

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

	Authorized and paid-up share capital	Statutory Reserve	Voluntary reserve	Accumulated change in fair value	Retained earnings	Total
For the Nine-Month Period Ended September 30, 2025						
Balance as of December 31, 2024 (audited)	22,050,000	5,512,500	2,000,000	(910,457)	7,465,794	36,117,837
Profit for period	-	-	-	-	3,791,018	3,791,018
Change in fair value reserve	-	-	-	1,816,435	-	1,816,435
Total comprehensive income for the period	-	-	-	1,816,435	3,791,018	5,607,453
Cash Dividends to Shareholders	-	-	-	-	(1,543,500)	(1,543,500)
Balance as of September 30, 2025 (Unaudited)	22,050,000	5,512,500	2,000,000	905,978	9,713,312	40,181,790
For the Nine-Month Period Ended September 30, 2026						
Balance as of December 31, 2025 (audited)	**22,050,000**	**5,512,500**	**2,000,000**	**1,120,476**	**11,199,647**	**41,882,623**
Profit for period	**-**	**-**	**-**	**-**	**5,569,640**	**5,569,640**
Change in fair value reserve	**-**	**-**	**-**	**786,832**	**-**	**786,832**
Total comprehensive income for the period	**-**	**-**	**-**	**786,832**	**5,569,640**	**6,356,472**
Cash Dividends to Shareholders	**-**	**-**	**-**	**-**	**(2,646,000)**	**(2,646,000)**
Balance as of September 30, 2026 (Unaudited)	**22,050,000**	**5,512,500**	**2,000,000**	**1,907,308**	**14,123,287**	**45,593,095**

The accompanying notes from 1 to 20 are an integral part of these Interim Condensed financial statements

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

	September 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)
Cash flow from Operating Activities:		
Profit for the period before tax	**5,574,369**	4,705,179
Adjustments to reconcile net income before tax to net cash flows provided by operating activities:		
Gains on sale of investment properties	**(1,382,465)**	-
Depreciation and amortization	**284,586**	414,891
Net change in fair value of financial assets through profit or loss statement	**(1,020,341)**	(1,577,338)
Interest income	**(1,155,870)**	(983,413)
Cash flows from operating activities before changes in working capital:	**2,300,279**	2,559,319
Changes in working capital:		
Reinsurance contract assets held, net (Premium allocation approach)	**3,967,028**	(9,100,988)
Reinsurance contract assets held, net (General approach)	**(121,192)**	(107,085)
Other assets	**(323,900)**	690,729
Insurance contract liabilities (General approach)	**(302,982)**	(793,797)
Insurance contract liabilities (Premium allocation approach)	**(12,690,995)**	7,103,552
Accrued expenses	**219,755**	228,067
Other liabilities and other provisions	**354,072**	(745,260)
Cash flows provided by operating activities before income tax	**(6,597,935)**	(165,463)
Income tax paid	**(817,010)**	(226,209)
Net cash flow (used in) operating activities	**(7,414,945)**	(391,672)
Cash flows from Investing Activities		
Deposits at bank	**7,804,427**	1,845,702
Financial assets at fair value through profit or loss statement and other comprehensive income	**-**	(638,207)
Financial assets at amortized cost	**(2,982,000)**	(1,600,000)
Property and equipment, net	**-**	(37,204)
Net sale/purchase of investment property	**1,806,599**	-
Interest received	**1,155,870**	983,413
Net cash flows provided by investing activities	**7,784,896**	553,704
Cash flow from financing activities		
Dividends from retained earnings	**(2,646,000)**	(1,543,500)
Lease liability payment	**(64,530)**	(73,743)
Cash flows (used in) financing activities	**(2,710,530)**	(1,617,243)
Net cash used during the period	**(2,340,579)**	(1,455,211)
Cash and cash equivalent at beginning of the period	**3,959,472**	3,402,648
Cash and cash equivalent at the end of the period	**1,618,893**	1,947,437

The accompanying notes from 1 to 20 are an integral part of these Interim Condensed financial statements

1. Legal Status and Activities

The Middle East Insurance Company was established in 1962 under the Jordanian Corporate Law and its amendments under No. (9) as a Public Limited Shareholding Company. Several amendments were made to the capital, the latest was during 2008, so that the authorized and paid-up capital amounted to JD 22,050,000 divided into 22,050,000 shares, with a nominal value of JD 1 per share.

The company's address is Jabal Amman - Zahran Street, Building No. (14), P.O. Box (1802), Amman 11118, Jordan.

The Company aims to practice all types of insurance, including the field of life insurance.

The Board of Directors approved the financial statements at its meeting held on October 27, 2026

2. Basis of Preparation of financial statements

Statement of compliance

The interim condensed financial statements for the nine-month period ended September 30, 2026 have been prepared in accordance with International Accounting Standard (34) "Interim Financial Reporting", and the instructions of the Central Bank of Jordan.

The interim condensed financial statements do not contain all information and notes required for annual financial statements, and should be read in conjunction with the Company's financial statements as at December 31, 2025. In addition, the results period ended September 30, 2026 are not necessarily indicative of the results that may be expected for the financial year ending December 31, 2026.

Functional and presentation currency

These interim condensed financial statements are presented in Jordanian dinars, which is the functional currency and the presentation currency of the company.

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

The accounting policies adopted in preparing these financial statements are consistent with those adopted in preparing the financial statements for the year ended December 31, 2025, except for the following amendments, which apply for the first time in 2026. However, they are not expected to have an impact on the Company:

Amendments Effective for period beginning on January 1, 2026:

- Amendments to IFRS 9 – Financial Instruments.
- Amendments to IFRS 7 – Disclosures.

Amendments Effective for period beginning on January 1, 2027:

- IFRS 18 – Presentation and Disclosure in Financial Statements.
- IFRS 19 – Subsidiaries without Public Accountability: Disclosures.

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

4. Use of Estimates and Assumptions

Preparing financial statements and applying accounting policies requires the Company's management to make estimates and judgements that affect the amounts of financial assets and financial liabilities and the disclosure of potential liabilities. These estimates and efforts also affect revenues, expenses, and provisions, as well as changes in the fair value that appear in the profit or loss statement and in shareholders' equity. It requires the Company's management to issue important judgments and efforts to estimate the amounts and times of future cash flows. The 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.

5. Deposit with banks-net

Inside Jordan	September 30, 2026 (Unaudited)				December 31, 2025 (Audited)
	Deposits due within one month	Deposits with maturities of more than one month and up to three months	Deposits due after more than three months and up to one year	Total	Total
Capital bank of Jordan	-	-	**800,000**	**800,000**	800,000
Cairo Amman bank	-	-	**1,500,000**	**1,500,000**	1,500,000
Jordan Ahli bank	-	-	-	-	1,054,427
Jordan commercial bank	-	-	**3,000,000**	**3,000,000**	4,700,000
Bank al Etihad	-	-	**4,400,000**	**4,400,000**	550,000
Bank of Jordan	-	-	**4,750,000**	**4,750,000**	5,750,000
Invest Bank	-	-	-	-	5,000,000
Bank ABC	-	-	-	-	900,000
Jordan Kuwait Bank	-	-	-	-	2,000,000
	-	-	**14,450,000**	**14,450,000**	22,254,427

6. Financial Assets at Fair Value Through Profit and Loss

	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Inside Jordan		
Listed shares	**7,753,619**	7,098,178
Total	**7,753,619**	7,098,178
Outside Jordan		
Listed shares	**2,738,737**	2,373,837
Total	**2,738,737**	2,373,837
	10,492,356	9,472,015

7. Financial assets at fair value through other comprehensive income

	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Inside Jordan		
Listed shares	**7,487,890**	6,994,224
Unlisted shares	**367,298**	1,340,707
Total	**7,855,188**	8,334,931
Outside Jordan		
Listed shares	**5,939,983**	5,153,539
Unlisted shares	**3,482,375**	3,002,241
Total	**9,422,358**	8,155,780
	17,277,545	16,490,711

8. Financial assets at amortized cost

	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Inside Jordan		
Siniora Company Bonds	**354,500**	354,500
Jordanian Treasury Loan Bonds	**13,084,224**	10,102,224
Total	**13,438,724**	10,456,724

9. Investments properties

September 30, 2026 (Unaudited)	Land	Buildings	Total
Balance at the beginning of the period/year	**12,424,049**	**14,060,011**	**26,484,060**
Additions	-	-	-
Transferred from Property and Equipment to Investment Properties	**-**	**629,310**	**629,310**
Disposals	**(424,134)**	**-**	**(424,134)**
Balance at the end of the period/year	**11,999,915**	**14,689,321**	**26,689,236**
Accumulated depreciation			
Accumulated depreciation at the beginning of the period/year	**-**	**5,025,390**	**5,025,390**
Depreciation for the Period	**-**	**182,400**	**182,400**
Accumulated Depreciation at the End of the Period/Year	**-**	**5,207,790**	**5,207,790**
Net investment property at the End of the Period/Year	**11,999,915**	**9,481,531**	**21,481,446**

December 31,2025 (Audited)	Land	Buildings	Total
Cost			
Balance at the beginning of the period/year	12,424,049	14,060,011	26,484,060
Additions	-	-	-
Disposals	-	-	-
Balance at the end of the year	12,424,049	14,060,011	26,484,060
Accumulated depreciation			
Accumulated depreciation at the beginning of the year	-	4,745,310	4,745,310
Depreciation for the year	-	280,080	280,080
Disposals	-	-	-
Accumulated Depreciation at the End of the Year	-	5,025,390	5,025,390
Net investment property at the End of the Year	12,424,049	9,034,621	21,458,670

- Investment buildings depreciate at 2% per year and are presented at their net book value.
- The fair value of investment properties was estimated by real estate experts at JOD 36,888,026 as of December 31, 2025, in accordance with the instructions and decisions issued by the Insurance Directorate of the Central Bank.

10. Cash on Hand and at Banks

	September 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Inside Jordan		
Cash on hand	**1,000**	1,314
Cash at bank	**1,617,893**	3,958,158
Total	**1,618,893**	3,959,472

11- Reinsurance Contract Assets Held (Premium Allocation Approach)

	Assets for remaining coverage (ARC)				Assets for Incurred Claims (AIC)				Total	
	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	-	-	-	-	-	-		-	-	-
Reinsurance contracts assets-beginning	**(14,242,883)**	-	(12,797,996)	-	**39,543,666**	29,797,156	**1,409,036**	964,618	**26,709,819**	17,963,779
Net reinsurance contracts liabilities/(Assets) - beginning	**(14,242,883)**	-	(12,797,996)	-	**39,543,666**	29,797,156	**1,409,036**	964,618	**26,709,819**	17,963,779
Reinsurance payments	**(19,366,043)**	-	(28,109,195	-	-	-	-	-	**(19,366,043)**	(28,109,195)
Reinsurance recoveries	-	-	-	-	**8,670,969**	15,295,419	-	-	**8,670,969**	15,295,419
Commissions received	-	-	-	-	-	2,906,684	**(199,622)**	444,418	**(199,622)**	3,351,102
Administrative expenses	-	-	-	-	-	(207,359)	-	-	-	(207,359)
Reinsurance contracts revenues	-	-	-	-	-	-	-	-	-	-
Reinsurance service contracts results	**(19,366,043)**	-	(28,109,195)	-	**8,670,969**	17,994,744	**(199,622)**	444,418	**(10,894,696)**	(9,670,033)
Finance cost - from reinsurance contracts	-	-	-	-	**766**	76,044	-	-	**766**	76,044
The effect of movements in exchange rates	-	-	-	-		-	-	-	-	-
Other changes	-	-	-	-		-	-	-	-	-
Net change – other comprehensive income	**(19,366,043)**	-	(28,109,195)	-	**8,671,735**	18,070,788	**(199,622)**	444,418	**(10,893,930)**	(9,593,989)
Cash received from written contracts paid to reinsurers	**23,470,777**	-	26,664,307	-	-	-	-	-	**23,470,777**	26,664,307
Incurred claims recovered from reinsurers	-	-	-	-	-	-	-	-		-
Other recovered amounts	-	-	-	-	**(16,543,875)**	(8,324,279)	-	-	**(16,543,875)**	(8,324,279)
Recovered profit commission from reinsurers	-	-	-	-	-	-	-	-	-	-
Total cashflows	**23,470,777**	-	26,664,307	-	**(16,543,875)**	(8,324,279)	-	-	**6,926,902**	18,340,028
Reinsurance contracts assets-Ending	**(10,138,149)**	-	-	-	**31,671,526**	-	**1,209,414**	1,409,036	**22,742,791**	26,709,819
Reinsurance contracts liabilities -Ending	-	-	-	-	-	-	-	-	-	-
Net reinsurance contracts liabilities/(Assets) – Ending	**(10,138,149)**	-	(14,242,883)	-	**31,671,526**	39,543,666	**1,209,414**	1,409,036	**22,742,791**	26,709,819

12- Insurance Contract Liabilities (Premium Allocation Approach)

	Liabilities for remaining coverage				Liabilities for Incurred Claims				Total	
	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 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 contracts liabilities-beginning	**3,630,967**	**1,782,845**	2,235,107	2,374,013	**57,360,767**	47,866,030	**2,265,021**	1,648,660	**65,039,600**	54,123,810
Insurance contracts assets-beginning	-	-	-	-	-	-	-	-	-	-
Net insurance contracts (liabilities)/Assets – beginning	**3,630,967**	**1,782,845**	2,235,107	2,374,013	**57,360,767**	47,866,030	**2,265,021**	1,648,660	**65,039,600**	54,123,810
Insurance contracts revenues	**(42,721,406)**	-	(61,150,309)	-	-	-	-	-	**(42,721,406)**	(61,150,309)
Claims incurred	-	-	-	-	**24,916,782**	40,877,348	-	-	**24,916,782**	40,877,348
Acquisition cost	**785,467**	-	2,099,209	-		-	-	-	**785,467**	2,099,209
Employees cost	-	-	-	-	**5,847,371**	7,494,823	**(272,477)**	616,362	**5,574,894**	8,111,185
Other expenses	-	-	-	-	-	-	-	-	-	-
Losses resulting from contracts expected to be lost and the recovery of these losses	-	**(504,809)**	-	(591,168)	-	-	-	-	**(504,809)**	(591,168)
Insurance contracts expenses	**785,467**	**(504,809)**	2,099,209	(591,168)	**30,764,153**	48,372,171	**(272,477)**	616,362	**30,772,334**	50,496,574
Insurance service results	**(41,935,939)**	**(504,809)**	(59,051,100)	(591,168)	**30,764,153**	48,372,171	**(272,477)**	616,362	**(11,949,072)**	(10,653,735)
Finance costs - from insurance contracts	-	-	-	-	**(221,098)**	380,986	-	-	**(221,098)**	380,986
The effect of movements in exchange rates	-	-	-	-	-	-	-	-	-	-
Investment components	-	-	-	-	-	-	-	-	-	-
Net change - other comprehensive income	**(41,935,939)**	**(504,809)**	(59,051,100)	(591,168)	**30,543,055**	48,753,157	**(272,477)**	616,362	**(12,170,170)**	(10,272,750)
Cash received from written contracts	**34,066,018**	-	61,975,557	-	-	-	-	-	**34,066,018**	61,975,557
Claims incurred	-	-	-	-	**(34,288,707)**	(39,258,420)	-	-	**(34,288,707)**	(39,258,420)
Paid from acquisition costs	**(298,136)**	-	(1,528,596)	-	-	-	-	-	**(298,136)**	(1,528,596)
Other expenses	-	-	-	-	-	-	-	-	-	-
Total cashflows	**33,767,882**	-	60,446,961	-	**(34,288,707)**	(39,258,420)	-	-	**(520,825)**	21,188,541
Insurance contracts liabilities-Ending	**(4,537,090)**	**1,278,036**	3,630,967	1,782,845	**53,615,115**	57,360,767	**1,992,544**	2,265,021	**52,348,605**	65,039,600
Insurance contracts assets-Ending	-	-	-	-	-	-	-	-	-	-
Net insurance contracts (liabilities)/Assets – Ending	**(4,537,090)**	**1,278,036**	3,630,967	1,782,845	**53,615,115**	57,360,767	**1,992,544**	2,265,021	**52,348,605**	65,039,600

13- Insurance Contracts Revenues

September 30, 2026 (Unaudited)	**Vehicles**	**Marine and Transport**	**Aviation**	**Fire**	**Engineering**	**Public liabilities**	**Medical**	**General**	**Individual life**	**Group life**	**Total**
Insurance contract revenues and changes in insurance contract liabilities versus residual coverage	**11,044,839**	**4,986,969**	**233,970**	**5,675,628**	**3,370,689**	**1,513,451**	**10,125,805**	**46,193**	**731,516**	**3,764,478**	**41,493,538**
Change in insurance contracts liabilities against remaining coverage	**(51,435)**	**673,114**	**(24)**	**(8,536)**	**(971)**	**(159)**	**(1,041)**	**(18,809)**	**231,733**	**-**	**823,872**
Insurance contracts issuance fees	**9,313**	**87,738**	**5,334**	**216,428**	**76,098**	**44,108**	**438,544**	**2,023**	**11,289**	**54,566**	**945,441**
Change in insurance contract liabilities versus residual coverage issuance fees	**162,595**	**(9,910)**	**(1,069)**	**(34,936)**	**(2,958)**	**(5,109)**	**21,676**	**(377)**	**-**	**(3,630)**	**126,282**
Other income	**189,652**	**68,289**	-	**48,872**	**-**	**-**	**-**	**-**	**-**	**-**	**306,813**
Total insurance contracts revenue	**11,354,964**	**5,806,200**	**238,211**	**5,897,456**	**3,442,858**	**1,552,291**	**10,584,984**	**29,030**	**974,538**	**3,815,414**	**43,695,946**

September 30, 2025 (Unaudited)	**Vehicles**	**Marine and Transport**	**Aviation**	**Fire**	**Engineering**	**Public liabilities**	**Medical**	**General**	**Individual life**	**Group life**	**Total**
Insurance contract revenues and changes in insurance contract liabilities versus residual coverage	14,715,482	5,533,711	153,722	9,470,940	-	1,112,707	9,551,065	41,573	2,186,122	3,899,274	46,664,596
Change in insurance contracts liabilities against remaining coverage	(77,729)	73,750	4	(2,744)	-	5,492	(123,497)	-	-	-	(124,724)
Insurance contracts issuance fees	270,060	59,953	1,263	261,929	-	25,924	359,769	2,888	9,700	55,206	1,046,692
Change in insurance contract liabilities versus residual coverage issuance fees	(29,046)	(7,865)	1,591	(34,259)	-	(722)	-	-	-	(3,742)	(74,043)
Other income	266,576	29,705	-	15	-	-	12	-	387	-	296,695
Total insurance contracts revenue	15,145,343	5,689,254	156,580	9,695,881	-	1,143,401	9,787,349	44,461	2,196,209	3,950,738	47,809,216

14- Insurance Contracts Expenses

September 30, 2026 (Unaudited)	**Vehicles**	**Marine and Transport**	**Aviation**	**Fire**	**Engineering**	**Public liabilities**	**Medical**	**General**	**Individual life**	**Group life**	**Total**
Insurance claims incurred	**10,290,538**	**879,611**	**-**	**2,795,710**	**47,551**	**363,662**	**8,610,672**	**7,884**	**479,738**	**1,921,154**	**25,396,520**
Administrative expenses	**1,795,426**	**396,127**	**23,252**	**847,962**	**206,726**	**132,870**	**1,731,712**	**56,321**	**135,284**	**656,976**	**5,982,656**
Other expenses	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Risk Adjustments – non Financial	**(35,987)**	**42,919**	**-**	**(312,053)**	**868**	**14,699**	**10,070**	**-**	**-**	**7,007**	**(272,477)**
Loss component	**(961,327)**	**-**	**-**	**-**	**-**	**-**	**410,040**	**46,477**	**-**	**-**	**(504,810)**
Undistributed expenses	**(52,480)**	**(1,245)**	**-**	**(448)**	**56**	**(47)**	**8,992**	**-**	**-**	**-**	**(45,172)**
Deferred expenses	**(219,002)**	**17,705**	**(2,966)**	**(37,358)**	**2,400**	**(17,918)**	**(51,267)**	**(677)**	**-**	**(15,108)**	**(324,191)**
Acquisition Costs Converter / Acquisition Costs	**335,562**	**76,252**	**-**	**88,964**	**1,484**	**6,010**	**264,358**	**1,194**	**204,640**	**11,643**	**990,107**
Total insurance contracts expenses	**11,152,730**	**1,411,369**	**20,286**	**3,382,777**	**259,085**	**499,276**	**10,984,577**	**111,199**	**819,662**	**2,581,672**	**31,222,633**

September 30, 2025 (Unaudited)	**Vehicles**	**Marine and Transport**	**Aviation**	**Fire**	**Engineering**	**Public liabilities**	**Medical**	**General**	**Individual life**	**Group life**	**Total**
Insurance claims incurred	13,175,555	241,408	-	8,931,124	-	469,968	8,125,315	4,402	93,580	2,684,461	33,725,813
Administrative expenses	1,600,350	367,334	5,500	970,969	-	112,642	472,653	-	99,550	588,617	4,217,614
Other expenses	84,827	37,841	816	40,514	-	11,225	693,911	385	40,319	90,625	1,000,464
Risk Adjustments – non-Financial	14,942	5,363	-	481,402	-	28,126	17,187	-	-	9,194	556,214
Loss component	(469,069)	-	-	-	-	-	429,205	-	-	-	(39,864)
Undistributed expenses	24,114	1,801	-	245	-	89	14,672	-	-	-	40,921
Deferred expenses	(35,330)	(2,023)	(151)	(24,710)	-	(3,136)	37,961	-	-	(17,543)	(44,931)
Acquisition Costs Converter / Acquisition Costs	572,159	108,149	-	84,672	-	2,715	262,478	3,535	293,217	546,446	1,873,370
Total insurance contracts expenses	14,967,548	759,873	6,165	10,484,216	-	621,629	10,053,382	8,322	526,666	3,901,800	41,329,601

15- Reinsurance Contract Revenues

September 30, 2026 (Unaudited)	Vehicles	Marine and Transport	Aviation	Fire	Engineering	Public Liabilities	Medical	Other	Group life	Individual life	Total
Expected Incurred Claims	**(92,031)**	**834,153**	**-**	**2,827,136**	**-**	**360,616**	**3,323,835**	**-**	**1,417,260**	**87,502**	**8,758,471**
Commissions Received	-	-	-	-	-	-	-	-	-	-	-
Reinsurer's Share of Deferred Commission Expenses	-	-	-	-	-	-	-	-	-	-	-
Reinsurer's Share of Risk Adjustments for Non-Financial Risk	**(4,694)**	**36,547**	-	**(248,921)**	**668**	**11,841**	**1,612**	**-**	**3,325**	**-**	**(199,622)**
Total Reinsurance Contract Revenues	**(96,725)**	**870,700**	**-**	**2,578,215**	**668**	**372,457**	**3,325,447**	**-**	**1,420,585**	**87,502**	**8,558,849**

September 30, 2025 (Unaudited)	Vehicles	Marine and Transport	Aviation	Fire	Engineering	Public Liabilities	Medical	Other	Group life	Individual life	Total
Expected Incurred Claims	78,005	123,735	-	8,917,695	-	467,018	2,349,051	376	2,042,211	300,445	14,278,535
Commissions Received	37,236	591,993	41,773	1,429,282	-	139,615	(2,482)	(11)	-	-	2,237,407
Reinsurer's Share of Deferred Commission Expenses	(6,158)	(8,680)	(2,443)	(119,378)	-	(2,022)	-	-	-	-	(138,681)
Reinsurer's Share of Risk Adjustments for Non-Financial Risk	(2,594)	1,239	-	384,707	-	22,351	4,397	-	5,179	-	415,279
Total Reinsurance Contract Revenues	106,489	708,287	39,330	10,612,306	-	626,962	2,350,966	365	2,047,390	300,445	16,792,540

16- Reinsurance Contract Expenses

September 30, 2026 (Unaudited)	**Vehicles**	**Marine and Transport**	**Aviation**	**Fire**	**Engineering**	**Public Liabilities**	**Medical**	**Other**	**Group life**	**Individual life**	**Total**
Reinsurance Contract Premiums	**193,925**	**4,073,094**	**233,970**	**6,330,957**	**2,644,014**	**1,510,924**	**3,356,914**	**15,830**	**2,812,178**	**94,879**	**21,266,686**
Change in Reinsurance Contract Liabilities for Remaining Coverage	**(2,102)**	**297,335**	**(24)**	**(7,932)**	**(881)**	**(154)**	**(5,477)**	**(4,620)**	**-**	**(59,726)**	**216,418**
Commissions Received	**(15,180)**	**(645,109)**	**(65,297)**	**(1,351,715)**	**(163,671)**	**(250,879)**	**2,810**	**9**	**-**	**-**	**(2,489,032)**
Reinsurer's Share of Deferred Commission Expenses	**(10,555)**	**32,769**	**12,873**	**212,467**	**5,699**	**37,097**	**-**	**-**	**-**	**-**	**290,350**
Excess of Loss Premiums	**78,750**	**6,825**	**-**	**31,200**	**-**	**-**	**-**	**-**	**-**	**-**	**116,775**
Total Reinsurance Contract Expenses	**244,838**	**3,764,914**	**181,522**	**5,214,977**	**2,485,161**	**1,296,988**	**3,354,247**	**11,219**	**2,812,178**	**35,153**	**19,401,197**

September 30, 2025 (Unaudited)	**Vehicles**	**Marine and Transport**	**Aviation**	**Fire**	**Engineering**	**Public Liabilities**	**Medical**	**Other**	**Group life**	**Individual life**	**Total**
Reinsurance Contract Premiums	259,833	4,390,028	153,722	9,403,668	-	1,110,161	2,647,878	11,596	2,905,005	261,320	21,143,211
Change in Reinsurance Contract Liabilities for Remaining Coverage	2,118	149,156	3	(2,457)	-	5,486	(61,553)	-	-	-	92,753
Commissions Received	-	-	-	-	-	-	-	-	-	-	-
Reinsurer's Share of Deferred Commission Expenses	-	-	-	-	-	-	-	-	-	-	-
Excess of Loss Premiums	236,056	6,825	-	31,200	-	-	-	-	-	-	274,081
Total Reinsurance Contract Expenses	498,007	4,546,009	153,725	9,432,411	-	1,115,647	2,586,325	11,596	2,905,005	261,320	21,510,045

17 – Legal Cases Filed by and Against the Company

The Company appears as a defendant in a number of lawsuits amounting to JD 1,385,950 as at September 30, 2026 (JD 975,483 as at December 31, 2025). The Company has taken adequate provisions to meet the obligations arising from these lawsuits. In the opinion of the Company and its legal advisor, the provisions taken, amounting to JD 1,385,950 as at September 30, 2026 (2025: 975,483), are adequate to meet the obligations arising from these lawsuits.

The value of lawsuits filed by the Company against others amounted to JD 2,531,564 as at September 30, 2026 (December 31, 2025: 2,341,594), represented by receivables due to the Company and returned cheques resulting from the Company's practice of its ordinary activities.

18- Contingent Liabilities

As of the date of the financial statements, the Company had contingent liabilities represented by bank guarantees amounting to JOD 3,062,801 as of September 30, 2026.

19- Subsequent Events

There are no subsequent events that have a material impact on the company’s operating results or its ability to continue as a going concern.

20- Comparative Figures

Certain comparative figures have been reclassified to conform to the current period presentation. These reclassifications have no impact on shareholders' equity or net profit.