

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-Months Ended September 30, 2025

Jordan International Insurance Company
(Public Shareholding Limited Company)
Amman- The Hashemite kingdom of Jordan
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For the Nine-Months Ended September 30, 2025

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Independent Auditors' 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, 2025 and the related interim condensed Consolidated statements of profit or loss, other comprehensive income for the three-month and Nine-month periods in September 30, 2025 and the interim condensed consolidated statement of changes in shareholders' equity, and the interim condensed consolidated statement of cash flows for the Nine months period then ended, and a summary of significant 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, 2025 are not prepared in all material respects, in accordance with IAS (34) "Interim Financial Reporting".

The partner in charge of the audit resulting in this auditor's report was Hasan Amin Othman; license number 674.

Date: October 29, 2025

Amman - Jordan



Jordan International Insurance Company
(Public Shareholding Limited Company)
Interim Condensed Consolidated statement of Financial Position
As of September 30, 2025 (Unaudited)
(Jordanian Dinars)

	Note	September 30, 2025 (Unaudited)	December 31, 2024 (Audited)
<u>Assets</u>			
Deposits at banks, net	3	3,066,432	4,275,038
Financial assets at fair value through profit or loss statement	4	1,503,342	1,544,505
Financial assets at fair value through other comprehensive income	5	1,833,668	1,881,641
Property investments	6	7,247,409	7,278,361
Total investments		13,650,851	14,979,545
Cash on hand and at banks	7	467,196	256,450
Receivables	17	409,823	478,400
Insurance contract assets, net (Premium allocation approach)	9	199,081	84,230
Reinsurance contract assets held, net	10	23,057,930	23,619,443
Settlement Guarantee Fund Secretariats	11	25,000	99,232
Deferred tax assets	13	2,503,844	1,758,304
Property and equipment, net	14	1,854,479	1,889,741
Intangible assets, net	15	299,568	322,998
Other assets	16	1,926,061	1,747,754
Total Assets		44,393,833	45,236,097
<u>Liabilities and Shareholders' Equity</u>			
<u>Liabilities</u>			
Insurance contract liabilities-Net (Premium allocation approach)	9	26,726,006	27,672,102
Total insurance contract liabilities		26,726,006	27,672,102
Reinsurance contract liabilities held, net	10	87,297	872,712
Provision for income tax	13	21,688	2,376
Other provisions	18	43,948	43,948
Trade settlement		5,419	-
Accrued expenses		2,750	12,500
Overdraft bank		565,450	486,869
Other liabilities	19	409,845	343,364
Total liabilities		27,862,403	29,433,871
<u>Shareholders' Equity</u>			
Authorized and paid-up share capital	20	18,150,000	18,150,000
Statutory reserve	21	2,774,111	2,774,111
Special reserve	21	2,225	2,225
Differences for purchase of non-controlling shares	21	351,302	351,302
Fair value reserve	24	(2,469,059)	(2,483,641)
Accumulated losses		(3,136,052)	(3,842,903)
Total equity attributable to the shareholders of a company		15,672,527	14,951,094
Non-controlling interests	25	858,903	851,132
Total Shareholders' Equity		16,531,430	15,802,226
Total Liabilities and Shareholders' Equity		44,393,833	45,236,097

The accompanying notes from 1 to 35 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, 2025 (Unaudited)
(Jordanian Dinars)

		For the Three-Months From July 1 To September 30		For the Nine-Months From January 1 To September 30	
	Note	2025	2024	2025	2024
Revenues:					
Insurance contract revenues	26	3,691,890	3,493,554	10,425,120	9,833,779
Insurance contract expenses	27	(2,940,750)	(3,298,744)	(8,500,282)	(8,271,212)
Insurance contract operation result		751,140	194,810	1,924,838	1,562,567
Reinsurance contracts results		(1,668,346)	(2,150,498)	(4,503,131)	(6,301,157)
Reinsurance contracts recoveries		834,530	2,026,523	2,291,220	4,016,807
Reinsurance contracts operation results		(833,816)	(123,975)	(2,211,911)	(2,284,350)
Net insurance operations results		(82,676)	70,835	(287,073)	(721,783)
Finance (expenses) /revenue- insurance contracts	28	(105,084)	(472,630)	(570,986)	(1,756,658)
Finance revenues/ (expenses) – reinsurance contracts	29	87,002	417,596	493,469	1,580,674
Net financing results of insurance operations		(18,082)	(55,034)	(77,517)	(175,984)
Interest income	30	54,404	55,578	179,929	177,411
Net profit from financial assets and investments	31	159,559	28,330	316,764	6,792
Other revenues	32	46,626	80,595	332,410	346,760
Rental revenues		4,388	1,975	15,425	8,925
Net investment revenue		264,977	166,478	844,528	539,888
Total Revenue / (Loss)		164,219	182,279	479,938	(357,879)
Undistributed Depreciation and amortization		10,578	(3,824)	18,215	8,094
Undistributed general and administrative expenses		144,690	90,834	467,642	292,675
Other Expenses		1,983	30,265	5,436	44,136
Total expenses		157,251	117,275	491,293	344,905
(loss) / Profit for the period before income tax		6,968	65,004	(11,355)	(702,784)
Less: Income tax	13	(661,488)	(8,064)	(725,977)	(81,530)
(loss) / Profit for the period after income tax		668,456	73,068	714,622	(621,254)
It goes back to:					
Company shareholders		661,555	69,372	706,851	(625,492)
Non-controlling interests		6,901	3,696	7,771	4,238
		668,456	73,068	714,622	(621,254)
Earnings per share from (loss) / Profit for the period (basic and diluted)	33	0.037	0.004	0.039	(0.034)

The accompanying notes from 1 to 35 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-Months and Nine Months Ended September 30, 2025 (Unaudited)
(Jordanian Dinars)

	For the Three-Months From July 1 To September 30		For the Nine-Months From January 1 To September 30	
	2025	2024	2025	2024
Profit /(loss) for the period	668,456	73,068	714,622	(621,254)
Items of other comprehensive income that are not subsequently transferable to the consolidated statement of profit or loss				
Change in fair value reserve	4,463	(7,843)	14,582	(5,177)
Total comprehensive profit / (loss) for the period	672,919	65,225	729,204	(626,431)
It goes back to:				
Company shareholders	663,684	60,466	721,274	(630,704)
Non-controlling interests	9,235	4,759	7,930	4,273

The accompanying notes from 1 to 35 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-Months Ended September 30, 2025 (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 shareholders- shareholders of the company	Non- controlling interests	Total equity
						Realized	Unrealized			
<u>For the Nine-Months Ended</u>										
<u>September 30, 2024 (Unaudited)</u>										
Balance as of December 31, 2023 (Audited)	18,150,000	2,768,119	2,225	351,302	(2,479,910)	(3,027,553)	-	15,764,183	844,587	16,608,770
Loss for the period	-	-	-	-	-	(625,492)	-	(625,492)	4,238	(621,254)
Change in fair value reserve	-	-	-	-	(5,177)	-	-	(5,177)	-	(5,177)
Change in statutory reserve	-	4,086						4,086		4,086
Balance as of September 30, 2025(Unaudited)	18,150,000	2,772,205	2,225	351,302	(2,485,087)	(3,653,045)	-	15,137,600	848,825	15,986,425
<u>For the Nine-Months Ended</u>										
<u>September 30, 2025 (Unaudited)</u>										
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

The accompanying notes from 1 to 35 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-Months Ended September 30, 2025 (Unaudited)
(Jordanian Dinars)

	Note	September 30, 2025 (Unaudited)	September 30, 2024 (Unaudited)
<u>Cash flow from Operating Activities:</u>			
Loss for the period before income tax		(11,355)	(702,784)
Adjustments to reconcile net profit before tax to net cash flow provided by operating activities:			
Depreciation and amortization		106,573	110,913
Net change in fair value of financial assets through profit or loss statement		-	220,998
Interest income		179,929	177,411
Profit from sales investments properties		(14,338)	(71,765)
Gain from the sale of financial assets at fair value through the income statement		239,959	(60,231)
Cash flows from operating activities before changes in working capital items		500,768	(325,458)
<u>Changes in working capital:</u>			
Receivables		68,577	(229,747)
Insurance contract assets		(114,851)	61,339
Reinsurance contract assets held, net		561,513	370,754
Settlement Guarantee Fund Secretariats		74,232	32,845
Reinsurance contract liabilities		(785,415)	-
Insurance contract liabilities		(946,096)	(50,544)
Other assets		(178,307)	(82,735)
Accounts payable		-	(59,018)
Accrued expenses		(9,750)	19,000
Other liabilities		66,481	(126,691)
Cash flow used in operating activities before income tax paid		(762,848)	(390,255)
Income tax paid		(251)	(139)
Net cash flows (used in) operating activities		(763,099)	(390,394)
<u>Cash flow from Investing Activities:</u>			
financial assets at fair value through other comprehensive income		62,555	6,292
Proceeds from the sale of investments properties		35,000	71,765
Purchase of property and equipment		(30,332)	91,215
financial assets at fair value through profit or loss statement		41,163	60,231
Proceeds from the sale of financial assets at fair value through the income statement		(239,959)	-
Purchase of Intangible assets		(7,259)	-
Change in deposits with banks for a period more than three months		1,115,561	344,892
Net cash flows provided by investing activities		976,729	229,503
<u>Cash flow from Financing Activities:</u>			
Bank interest received		(179,929)	(177,411)
Overdraft bank		78,581	(190,834)
Non-controlling interests		-	4,238
Due from related parties		-	48,613
Trade settlement		5,419	-
Cash flows (used) in / provided by financing activities		(95,929)	29,498
Net cash provided / (used) during the period		117,701	(131,393)
Cash and cash equivalent at beginning of the period		550,414	644,731
Cash and cash equivalent at the end of the period	34	668,115	513,338

The accompanying notes from 1 to 35 are an integral part of these Interim Condensed Consolidated financial statements

Jordan International Insurance Company
(Public Shareholding Limited Company)
Notes to the Interim Condensed Consolidated Financial Statements
For the Nine-Months Ended September 30, 2025 (Unaudited)
(Jordanian Dinars)

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. As a Several amendments 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 - Sith Circle, P.O. Box (3253), Amman 11181, Jordan.

The Company 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, 2025.

2-1 Basis of Preparation

The consolidated financial statements of the Company have been prepared in accordance with the standards issued by the International Accounting Standards Board ("IASB") and in accordance with the applicable local laws and according to the forms set by the Central Bank of Jordan ("CBJ").

The consolidated financial statements have been prepared according to the historical cost principle, with the exception of financial assets at fair value through statement of profit or loss or other comprehensive income, details of which appear in their accounting policies.

The Jordanian Dinar is the currency of showing the financial statements, which represents the main currency of the Company.

The most important accounting policies used in the preparation of the financial statements, which are disclosed have been applied on a consistent basis for all the years presented, unless otherwise stated.

The preparation of the financial statements in accordance with International Financial Reporting Standards ("IFRS") requires the use of significant and specific accounting estimates, and also requires management to use its own estimates in the process of applying the Company's accounting policies.

2-2 Basis of consolidation of financial statements

The consolidated financial statements include the financial statements of the company and its subsidiaries under its control. Control is established when the company has the ability to control the financial and operational policies of the subsidiaries in order to derive benefits from their activities. Transactions, balances, revenues, and expenses between the company and its subsidiaries are eliminated.

- As of September 30, 2025, the company owns the following subsidiary, 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 Equity 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.

Jordan International Insurance Company
(Public Shareholding Limited Company)
Notes to the Interim Condensed Consolidated Financial Statements
For the Nine-Months Ended September 30, 2025 (Unaudited)
(Jordanian Dinars)

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

The most important financial information for the subsidiaries for the year ending September 30, 2025 is as follows:

<u>Company Name</u>	<u>Total assets</u>	<u>Total liabilities</u>	<u>Total revenue</u>	<u>Total expenses</u>
Ibdaa Company for Financial Investments	2,768,470	28,014	213,263	152,225
Jordan International Investment Company	9,175,244	24,079	233,760	150,311
Tilal Salem Real Estate Company	287,902	47,682	2,106	578

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

The accounting policies followed in preparing the financial statements are consistent with those followed in preparing the financial statements for the fiscal year ending on December 31, 2024, except that the Company applied the following amendments except for the following amendments which are applicable for the first time in 2025. However, not all of them are expected to have an impact on 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 statement.

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.

Jordan International Insurance Company
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Notes to the Interim Condensed Consolidated Financial Statements
For the Nine-Months Ended September 30, 2025 (Unaudited)
(Jordanian Dinars)

3- Deposits at Banks

	September 30, 2025 (Unaudited)				December 31, 2024 (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	200,919	-	2,872,416	3,073,335	4,281,941
Less:					
Expected credit loss provision	(330)	-	(6,573)	(6,903)	(6,903)
Total	200,589	-	2,865,843	3,066,432	4,275,038

- This item includes cash insurance amounting to 460,000 JOD for guarantees in favor of the Securities and Depository Center at the Investment Bank pertains to the Creativity Financial Intermediation Company (a subsidiary).
- Interest rates on bank deposits balances in Jordanian Dinar ranges from 1% to 5.7%.
- The pledged deposits under the custody of the Central Bank Governor, in addition to his position, amounted to (800,000) JOD as of September 30, 2025, compared to 800,000 JOD as of December 31, 2024, at the Investment Bank.

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

	September 30, 2025 (Unaudited)	December 31, 2024 (Audited)
Investment Bank	1,460,919	1,553,964
Capital Bank of Jordan	1,600,000	1,600,000
Egyptian Arab Land Bank	7,416	7,717
Housing Bank*	5,000	1,120,260
	3,073,335	4,281,941

*During the year, a deposit with Housing Bank for Trade and Finance due to JOD 1,115,260 was withdrawn (broken).

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

	September 30, 2025 (Unaudited)	December 31, 2024 (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 Statement

	September 30, 2025 (Unaudited)	December 31, 2024 (Audited)
Inside Jordan		
Shares listed	1,396,331	1,404,329
Shares un-listed	107,011	140,176
Total	1,503,342	1,544,505

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(Jordanian Dinars)

5- Financial Assets at Fair Value through Other Comprehensive Income

	September 30, 2025 (Unaudited)	December 31, 2024 (Audited)
<u>Inside Jordan</u>		
Shares listed	70,294	118,267
Bank al Etihad Bonds	49,700	49,700
Shares un-listed	1,713,674	1,713,674
Total	1,833,668	1,881,641

6- Investment Properties

	September 30, 2025 (Unaudited)	December 31, 2024 (Audited)
Land	6,809,592	6,830,254
Building	467,119	467,119
Apartments	120,697	120,697
Wadi Saqra Office	88,433	88,433
	7,485,841	7,506,503
Less:		
Accumulated Depreciation	(232,306)	(222,016)
Impairment of fair value for Investment	(6,126)	(6,126)
	7,247,409	7,278,361

- Investment buildings are depreciated at %2 annually and appears at net book value.

- The fair value of investment Properties was appraised by real estate experts at 8,180,951 dinars as of December 31, 2024 (8,400,746 dinars as of December 31, 2023).

7- Cash on Hand and at Banks

	September 30, 2025 (Unaudited)	December 31, 2024 (Audited)
Cash on hand	35,765	16,897
Cash at banks	431,431	239,553
	467,196	256,450

8- Receivables Related to Insurance Operations (By Type)

	September 30, 2025 (Unaudited)	December 31, 2024 (Audited)
Receivables from insurance contract holders	8,073,393	5,695,624
Agents' receivables	30,076	30,576
Brokers' receivables	672,651	567,413
Companies' receivables	23,038	18,900
Lawsuits receivables	1,142,221	1,030,138
Other receivables*	192,189	156,531
Total receivables	10,133,568	7,499,182
Less: Provision for expected credit loss	(950,525)	(950,525)
Receivables, Net	9,183,043	6,548,657

Jordan International Insurance Company
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(Jordanian Dinars)

8- Receivables Related to Insurance Operations (Continued)

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

	September 30, 2025 (Unaudited)	December 31, 2024 (Audited)
Balance at the beginning of the Period/year	950,525	950,525
Disposals	-	-
Balance at the end of the Period/year	950,525	950,525

Analysis of receivables according to their time period:	September 30, 2025 (Unaudited)	December 31, 2024 (Audited)
Payable during 0-30 days	7,440,207	5,061,297
Payable during 31-90 days	421,816	120,202
Payable during 91-180 days	245,463	291,897
Payable during 181-365 days	1,112,300	1,089,265
Repayable for more than a year	913,782	936,521
Total	10,133,568	7,499,182

Cheques under collection:

	September 30, 2025 (Unaudited)	December 31, 2024 (Audited)
The total value of Cheques under collection related to insurance operations	767,488	612,209
Less: allowance for credit losses	(6,581)	(6,581)
Net value of Cheques under collection related to insurance operations	760,907	605,628

Analysis of cheques under collection according to their time period:

	September 30, 2025 (Unaudited)	December 31, 2024 (Audited)
Payable during 0-6 months	655,686	537,480
Payable during 6-12 months	109,802	74,729
Payable during for more than 12 months	2,000	-
Total	767,488	612,209

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(Public Shareholding Limited Company)
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For the Nine-Months Ended September 30, 2025 (Unaudited)
(Jordanian Dinars)

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

	Liabilities for remaining coverage				Liabilities for Incurred Claims					
	September 30, 2025 (Unaudited)	September 30, 2025 (Unaudited)	December 31, 2024 (Audited)	December 31, 2024 (Audited)	September 30, 2025 (Unaudited)	December 31, 2024 (Audited)	September 30, 2025 (Unaudited)	December 31, 2024 (Audited)	September 30, 2025 (Unaudited)	December 31, 2024 (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	(2,386,712)	347,922	(2,172,877)	247,327	28,081,990	28,129,153	1,628,902	1,141,061	27,672,102	27,344,664
Insurance contracts assets-beginning	(98,600)	-	(313,683)	-	13,560	163,441	810	8,367	(84,230)	(141,875)
Net insurance contracts (liabilities)/Assets - beginning	(2,485,312)	347,922	(2,486,560)	247,327	28,095,550	28,292,594	1,629,712	1,149,428	27,587,872	27,202,789
Insurance contracts revenues	(10,425,120)	-	(13,179,250)	-	-	-	-	-	(10,425,120)	(13,179,250)
Claims incurred	-	-	-	-	7,331,144	10,683,041	91,572	109,956	7,422,716	10,792,997
Change in onerous contracts	-	-	-	-	(1,140,898)	(2,944,587)	(149,571)	370,328	(1,290,469)	(2,574,259)
Employee expenses	-	-	-	-	785,147	890,838	-	-	785,147	890,838
Amortization of acquisition cost	901,861	-	914,935	-	-	-	-	-	901,861	914,935
Administrative expenses and other expenses	-	-	-	-	644,704	902,148	-	-	644,704	902,148
Losses resulting from contracts expected to be lost and the recovery of these losses	-	36,323	-	100,595	-	-	-	-	36,323	100,595
Insurance contracts expense	901,861	36,323	914,935	100,595	7,620,097	9,531,440	(57,999)	480,284	8,500,282	11,027,254
Insurance service results	(9,523,259)	36,323	(12,264,315)	100,595	7,620,097	9,531,440	(57,999)	480,284	(1,924,838)	(2,151,996)
Finance costs – from insurance contracts	-	-	-	-	570,986	2,857,499	-	-	570,986	2,857,499
Net change – other comprehensive income	(9,523,259)	36,323	(12,264,315)	100,595	8,191,083	12,388,939	(57,999)	480,284	(1,353,852)	705,503
Cash received from written contracts	10,150,328	-	13,198,002	-	-	-	-	-	10,150,328	13,198,002
Claims incurred	-	-	-	-	(8,852,567)	(12,585,983)	-	-	(8,852,567)	(12,585,983)
Paid from acquisition costs	(1,004,856)	-	(932,439)	-	-	-	-	-	(1,004,856)	(932,439)
Total cashflows	9,145,472	-	12,265,563	-	(8,852,567)	(12,585,983)	-	-	292,905	(320,420)
Insurance contracts liabilities-Ending	(2,530,428)	384,245	(2,386,712)	347,922	27,308,382	28,081,990	1,563,807	1,628,902	26,726,006	27,672,102
Insurance contracts assets-Ending	(332,671)	-	(98,600)	-	125,684	13,560	7,906	810	(199,081)	(84,230)
Net insurance contracts (liabilities)/Assets – Ending	(2,863,099)	384,245	(2,485,312)	347,922	27,434,066	28,095,550	1,571,713	1,629,712	26,526,925	27,587,872

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10- (Liabilities) / Assets Reinsurance Contracts Held

	Liabilities for remaining coverage (ARC)				Liabilities for Incurred Claims (AIC)				September 30, 2025 (Unaudited)	December 31, 2024 (Audited)
	September 30, 2025 (Unaudited)	September 30, 2025 (Unaudited)	December 31, 2024 (Audited)	December 31, 2024 (Audited)	September 30, 2025 (Unaudited)	December 31, 2024 (Audited)	September 30, 2025 (Unaudited)	December 31, 2024 (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	(1,241,274)	-	(1,491)	-	346,305	-	22,257	-	(872,712)	(1,491)
Reinsurance contracts assets-beginning	(113,827)	-	(537,884)	2,180	22,313,503	22,357,574	1,419,767	977,513	23,619,443	22,799,383
Net Reinsurance contracts liabilities/(Assets) – beginning	(1,355,101)	-	(539,375)	2,180	22,659,808	22,357,574	1,442,024	977,513	22,746,731	22,797,892
Reinsurance payments	(5,252,070)	-	(8,714,831)	-	-	-	-	-	(5,252,070)	(8,714,831)
Commissions received	748,939	-	680,792	-	-	-	-	-	748,939	680,792
Losses resulting from onerous contracts and refunds from these losses	-	-	-	-	-	-	-	-	-	-
Reinsurance recoveries	-	-	-	-	3,033,164	5,902,162	52,987	73,485	3,086,151	5,975,647
Distributed expenses	-	-	-	-	-	-	-	-	-	-
Change in reinsurance contracts against obligations incurred	-	-	-	-	(730,552)	(1,468,920)	(73,982)	391,026	(804,534)	(1,077,895)
Change in onerous contracts	-	-	-	(2,180)	-	-	-	-	-	(2,180)
change in performance non-evaluation	-	-	-	-	9,603	(15,486)	-	-	9,603	(15,486)
Reinsurance contracts revenues	-	-	-	(2,180)	2,312,215	4,417,756	(20,995)	464,511	2,291,220	4,880,087
Reinsurance operation contracts results	(4,503,131)	-	(8,034,039)	(2,180)	2,312,215	4,417,756	(20,995)	464,511	(2,211,911)	(3,153,952)
Finance cost - from reinsurance contracts	-	-	-	-	493,469	2,648,404	-	-	493,469	2,648,404
Net change - other comprehensive income	(4,503,131)	-	(8,034,039)	(2,180)	2,805,684	7,066,160	(20,995)	464,511	(1,718,442)	(505,548)
Cash received from written contracts paid to reinsurers	5,385,313	-	7,218,313	-	-	-	-	-	5,385,313	7,218,313
Incurred claims recovered from reinsurers	-	-	-	-	(3,442,969)	(6,763,926)	-	-	(3,442,969)	(6,763,926)
Total cashflows	5,385,313	-	7,218,313	-	(3,442,969)	(6,763,926)	-	-	1,942,344	454,387
Reinsurance contracts liabilities-Ending	(203,277)	-	(1,241,274)	-	108,971	346,305	7,009	22,257	(87,297)	(872,712)
Reinsurance contracts assets-Ending	(269,642)	-	(113,827)	-	21,913,552	22,313,503	1,414,020	1,419,767	23,057,930	23,619,443
Net reinsurance contracts liabilities/(Assets) - Ending	(472,919)	-	(1,355,101)	-	22,022,523	22,659,808	1,421,029	1,442,024	22,970,633	22,746,731

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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, 2025. The following is a summary of transactions with related parties during the period:

	September 30, 2025 (Unaudited)			September 30, 2024 (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	98,468
Transportation expenses for members of the Board of Directors	-	40,500	40,500	45,696
Travel expenses for members of the Board of directors	-	1,149	1,149	2,827
Medical expenses for members of the board of directors	-	3,813	3,813	4,658

13- Income Tax

A- Provision for Income Tax:

	September 30, 2025 (Unaudited)	December 31, 2024 (Audited)
Balance at beginning of the Period/year	2,376	2,131
Income tax paid	(251)	(411)
Income tax expense for the Period/year	19,563	656
Balance at the end of the Period/year	21,688	2,376

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

	September 30, 2025 (Unaudited)	September 30, 2024 (Unaudited)
Deferred tax assets	(769,810)	(97,285)
Deferred tax assets amortization	24,270	14,981
Income tax expense	19,563	774
Balance at the end of the period	(725,977)	(81,530)

- A final settlement was reached with the Income Tax Department for the year 2020. and the income tax return for the fiscal year 2023,2024 was submitted to Jordan International Insurance Company (the parent company) within the legal period and was not audited by the Income and Sales Tax Department and no final decision was issued on it.

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13- Income Tax (continued)

- A final settlement was made with the Income and Sales Tax Department until the end of the year 2024 for Jordan International Investment Company (a subsidiary).
- A final settlement was made with the Income and Sales Tax Department until the end of the year 2024 for Ibdaa Financial Investment Company (a subsidiary).
- A final settlement was made with the Income and Sales Tax Department for Tilal Salem Company (a subsidiary) up to the end of the year 2023. The income tax return for the fiscal year 2024 was also submitted within the legal deadline; however, it has not yet been audited by the Income and Sales Tax Department, and no final decision has been issued regarding it.
- In the opinion of the management and tax advisor of the Group, the provisions taken within the condensed interim consolidated financial information are sufficient to meet any tax liability.

A. Deferred Tax Assets / Liabilities

	September 30, 2025 (Unaudited)			December 31, 2024 (Audited)		
Deferred tax assets:	Beginning Balance	Released	Additions	Balance for the period	Deferred Tax	Deferred Tax
Provision for expected credit loss	1,858,216	-	-	1,858,216	490,626	490,626
Provision for end of service	38,500	-	-	38,500	10,012	10,012
Impairment of financial assets through profit and loss statement	969,957	(43,781)	8,977	935,153	214,797	224,295
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
Lawsuits provisions	5,448	-	-	5,448	1,176	1,176
Provision for contingent liabilities	250,000	-	-	250,000	65,000	65,000
Provision for unreported claims	587,419	(49,565)	-	537,854	139,442	152,329
Provision for premium deficiency	289,976	-	145,938	435,914	113,338	75,394
Tax-Deductible Accumulated Loss	1,314,448	-	2,807,621	4,122,069	1,071,908	341,926
Other items	11,674	-	-	11,674	3,036	3,037
Total	6,846,457	(93,346)	2,962,536	9,715,647	2,503,844	1,758,304

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

	September 30, 2025 (Unaudited)	December 31, 2024 (Audited)
The Beginning balance for the period/year	1,758,304	1,735,765
Add during the period /year*	769,810	30,395
Amortized during the period/year	(24,270)	(7,856)
The Ending balance for the period/year	2,503,844	1,758,304

* The major portion of this amount, totaling JOD 729,982, represents the tax on the amount added to the carried-forward tax losses for the purpose of deferred tax assets, following the issuance of the final decision on the financial statements for the years 2021 and 2022 by the Income Tax Department.

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14- Property and Equipment

	<u>Land</u>	<u>Buildings</u>	<u>Machines, equipment and furniture</u>	<u>Vehicles</u>	<u>Total</u>
<u>Cost</u>					
Balance as of December 31, 2024	363,068	2,166,544	877,425	93,080	3,500,117
Additions	-	-	30,332	-	30,332
Disposals	-	-	-	-	-
Balance As of September 31, 2025	363,068	2,166,544	907,757	93,080	3,530,449
<u>Less:</u>					
<u>Accumulated depreciation</u>					
Balance as of December 31, 2024	-	730,085	818,301	61,990	1,610,376
depreciation for the year	-	32,411	26,844	6,339	65,594
Disposals	-	-	-	-	-
Balance As of September 31, 2025	-	762,496	845,145	68,329	1,675,970
<u>Net Book value:</u>					
Balance As of September 30, 2025	363,068	1,404,048	62,612	24,751	1,854,479
Balance as of December 30, 2024	363,068	1,436,459	59,124	31,090	1,889,741

15- Intangible Assets

	<u>September 30, 2025 (Unaudited)</u>	<u>December 31, 2024 (Audited)</u>
<u>Cost</u>		
Balance at the beginning of the period/year	782,912	765,134
Additions	7,259	17,778
Balance at the end of the period/year	790,171	782,912
<u>Less:</u>		
<u>Accumulated Amortization</u>		
Balance at the beginning of the period/year	459,914	361,616
Amortization	30,689	98,298
Balance at the end of the period/year	490,603	459,914
Ner Book Value	299,568	322,998

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16- Other Assets

	September 30, 2025 (Unaudited)	December 31, 2024 (Audited)
Refundable deposits	122,135	71,333
Prepaid expenses	99,315	39,060
Deposits of the Arab Fund for War Risks Insurance / Bahrain	1,281,228	1,255,930
Unreceived accrued revenue	51,315	67,469
Assets deposited with the Housing Bank (SIPC)	208,389	165,889
Income tax deposits for interest paid in advance	144,003	126,717
Other	19,676	21,356
Total	1,926,061	1,747,754

17- Account Receivable

	September 30, 2025 (Unaudited)	December 31, 2024 (Audited)
Receivables of brokerage clients	932,394	999,691
Trade receivables	71,636	72,916
Total account receivable	1,004,030	1,072,607
Less: Provision for expected credit losses*	(594,207)	(594,207)
Total	409,823	478,400

*The movement in the allowance for expected credit losses was as follows:

	September 30, 2025 (Unaudited)	December 31, 2024 (Audited)
Balance at the beginning of the period/year	(594,207)	(594,207)
Additions	-	-
Disposal	-	-
Balance at the end of the period/year	(594,207)	(594,207)

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18- Other provision

	September 30, 2025 (Unaudited)	December 31, 2024 (Audited)
End of Service benefit for Legal Affairs	38,500	38,500
Contingent liabilities provision	5,448	5,448
	43,948	43,948

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
	43,948	-	-	-	43,948

19- Other Liabilities

	September 30, 2025 (Unaudited)	December 31, 2024 (Audited)
Payable (Related to Subsidiary Company)	5,791	53,982
Claims under settlement deposits	643	23,339
Other deposits	214,529	73,498
Outstanding Checks	188,882	192,545
	409,845	343,364

20- Authorized and paid-up share capital

The Authorized and paid-up share capital at the end of the period amounted to JD 18,150,000, divided into 18,150,000 shares, with a nominal value of one dinar per share, as on September 30, 2025 (Unaudited) and December 31, 2024(audited).

21- 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.

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22- Accounts Receivable (Reinsurance Contracts Held)

	September 30, 2025 (Unaudited)	December 31, 2024 (Audited)
Assets reinsurance contracts held (local)	273,606	245,158
Assets reinsurance contracts held (External)	626,693	907,221
Total accounts receivable value related to insurance operations	900,299	1,152,379
Less: Credit losses provision	(300,000)	(300,000)
Net accounts receivable value related to insurance operations	600,299	852,379

Analysis of accounts receivable according to their time period:	September 30, 2025 (Unaudited)	December 31, 2024 (Audited)
Payable during 0-30 days	163,357	304,900
Payable during 31-90 days	15,440	69,911
Payable during 91-180 days	58,588	107,398
Payable during 181-365 days	404,815	392,459
Payable during for more than one year	258,099	277,711
Total	900,299	1,152,379

23- Accounts Payable (Reinsurance Contracts Held)

	September 30, 2025 (Unaudited)	December 31, 2024 (Audited)
Assets reinsurance contracts held (Local)	181,866	134,999
Assets reinsurance contracts held (External)	3,875,473	2,657,414
Total accounts payable value related to insurance operations	4,057,339	2,792,413

24- 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, 2025 (Unaudited)	December 31, 2024 (Audited)
Balance at the beginning of the period/year	(2,483,641)	(2,479,910)
Change during the period/year	14,582	(3,731)
Balance at the end of the period/year	(2,469,059)	(2,483,641)

25- Non-controlling interests

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

	Contribution	paid-up	Statutory	Special	Accumulated		Non-	Share of non-
	Percentage	share capital	Reserve	Reserve	losses	Profit(loss)	controlling	controlling
							interests	interest from
								profit(loss)
September 30, 2025	91.02	10,000,000	55,628	2,225	(603,642)	86,541	858,903	7,771
December 31, 2024	91.02	10,000,000	55,628	2,225	(690,183)	72,879	851,132	6,545

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26- Insurance Contracts Revenue

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

September 30, 2024
(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	-	-	394	148,924	13,866	6,751,268	655,013	140,250	1,154,856	323,614	71,771	203,050	9,463,006
Insurance contracts issuance fees	-	-	-	4,517	23	257,073	10,357	2,388	69,082	18,179	1,947	7,194	370,760
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	-	-	13	-	-	-	-	-	-	-	-	-	13
Total insurance contracts revenue	-	-	407	153,441	13,889	7,008,341	665,370	142,638	1,223,938	341,793	73,718	210,244	9,833,779

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27- Insurance Contracts Expenses

**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

**September 30, 2024.
(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	68,565	404,595	46,918	99,048	-	6,049,490	53,803	-	767,501	514,295	752,744	26,740	8,783,699
Amortization of acquisition costs	-	-	-	(635)	-	(6,830)	(991)	-	9,020	813	1,584	-	2,961
Administrative expenses	9,137	42,023	3,799	70,272	-	1,470,617	82,750	-	312,321	56,335	18,107	9,979	2,075,340
Recovered from the loss of onerous contracts	-	-	-	-	-	151,160	-	-	-	-	-	-	151,160
Adjustments - non-financial risk	(3,168)	(9,736)	(2,073)	735	-	(3,609)	5,820	(2,036)	32,548	(22,563)	(34,611)	(967)	(39,660)
The summary of risk adjustments - non-financial	3,745	21,453	2,642	(125)	-	2,999	(7,682)	1,377	77,722	40,525	70,348	2,378	215,382
Change in insurance contract liabilities for insurance coverage	(89,748)	(298,213)	(42,447)	7,289	-	(175,804)	79,779	(3,269)	(713,600)	(624,966)	(1,013,039)	(43,652)	(2,917,670)
Total insurance contracts expenses	(11,469)	160,122	8,839	176,584	-	7,488,023	213,479	(3,928)	485,512	(35,561)	(204,867)	(5,522)	8,271,212

Jordan International Insurance Company
(Public Shareholding Limited Company)
Notes to the Interim Condensed Consolidated Financial Statements
For the Nine-Months Ended September 30, 2025 (Unaudited)
(Jordanian Dinars)

28- Financing (Expenses)/ Revenues– Insurance Contracts

	September 30, 2025 (Unaudited)	September 30, 2024 (Unaudited)
Financing (expenses) / revenues– Insurance contracts	<u>(570,986)</u>	<u>(1,756,658)</u>
	(570,986)	(1,756,658)

29- Financing Revenues/(Expenses) – Reinsurance Contracts

	September 30, 2025 (Unaudited)	September 30, 2024 (Unaudited)
Financing revenues/(expenses) – Reinsurance contracts	<u>493,469</u>	<u>1,580,674</u>
	493,469	1,580,674

30- Interest Income

	September 30, 2025 (Unaudited)	September 30, 2024 (Unaudited)
Bank Interest	<u>179,929</u>	<u>177,411</u>
	179,929	177,411

31- Net Profit of financial assets and investments

	September 30, 2025 (Unaudited)	September 30, 2024 (Unaudited)
Cash dividend returns (through profit or loss statement)	<u>49,683</u>	<u>42,180</u>
Profit from selling financial assets at fair value through the statement of profit or loss	<u>239,959</u>	<u>60,231</u>
Net change in the fair value of financial assets through profit or loss statement	<u>27,122</u>	<u>(95,619)</u>
	316,764	6,792

32- Other Income

	September 30, 2025 (Unaudited)	September 30, 2024 (Unaudited)
Brokerage commission revenues	<u>78,089</u>	<u>49,738</u>
Margin financing commissions	<u>21,226</u>	<u>13,575</u>
Profit from selling investments properties	<u>14,338</u>	<u>71,765</u>
Medical Booklet Advertisements	<u>4,970</u>	<u>34,615</u>
Profits from the treaties with the AWRS	<u>126,491</u>	<u>110,537</u>
Other	<u>87,296</u>	<u>66,530</u>
	332,410	346,760

Jordan International Insurance Company
(Public Shareholding Limited Company)
Notes to the Interim Condensed Consolidated Financial Statements
For the Nine-Months Ended September 30, 2025 (Unaudited)
(Jordanian Dinars)

33- Earnings per share for the period

	September 30, 2025 (Unaudited)	September 30, 2024 (Unaudited)
Net profit / (Loss) for the period	706,851	(625,492)
Weighted Average for Share	18,150,000	18,150,000
Earnings per share profit / (Loss) for the period	0.039	(0.034)
Basic	0.039	(0.034)

34- Cash and cash equivalent

	September 30, 2025 (Unaudited)	September 30, 2024 (Unaudited)
Cash on hand and at bank	467,196	331,000
Bank deposits	200,919	182,338
Restricted Deposits	-	-
Less: Deposits (cash deposits in exchange for guarantees)	-	-
	668,115	513,338

35- Obligations That May Arise

As of the financial statement date, the Company has contingent liabilities in the form of bank guarantees amounting to JD 1,904,282 as of September 30, 2025.