

**ARAB INTERNATIONAL COMPANY FOR EDUCATION AND INVESTMENT  
(PUBLIC SHAREHOLDING COMPANY)  
AMMAN - JORDAN**

**INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS  
TOGETHER WITH REVIEW REPORT  
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

ARAB INTERNATIONAL COMPANY FOR EDUCATION AND INVESTMENT  
(PUBLIC SHAREHOLDING COMPANY)  
AMMAN - JORDAN

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## REVIEW REPORT

31 March 2026

To Chairman and Member of Board Director  
Arab International Company for Education and Investment  
(Public Shareholding Company)  
Amman - Jordan

### Introduction

We have reviewed the interim condensed consolidated statement of financial position of Arab International Company for Education and the subsidiaries "Group" as at 31 March 2026, the interim condensed consolidated statement of profit or loss and other comprehensive income, the interim condensed consolidated statement of changes in shareholder's equity and the interim condensed consolidated statement of cash flows for the three months then ended, and a summary of significant accounting policies and other explanatory information. Management is responsible for the preparation and fair presentation of these interim condensed consolidated financial statements in accordance with IAS 34 "Interim Financial Reporting". Our responsibility is to express a conclusion on these interim condensed consolidated financial statements based on our review.

### Scope of Review

We conducted our review in accordance with International Standard on Review Engagements 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

### Conclusion

Based on our review nothing has come to our attention that causes us to believe that the interim condensed consolidated financial statements do not present fairly from all material respects the interim condensed consolidated financial position for Arab International Company for Education and Investment and the subsidiaries "Group" as at 31 March 2026 and its interim condensed consolidated financial performance and its interim condensed consolidated cash flows for the three months then ended in accordance with IAS (34) "Interim Financial Reporting".

Samman & Co.

Ahmad Ramahi  
License No. 868

29 April 2026  
Amman - Jordan





Arab International Company for Education and Investment  
(Public Shareholding Company)  
Amman - Jordan

Interim condensed consolidated statement of financial position  
As at 31 March 2026

	Note	31 March 2026	31 December 2025
		JD	JD
<b>Assets</b>			
<b>Non-current assets</b>			
Investments in associates	(5)	47,932,639	47,013,469
Property and equipment	(6)	34,466,327	34,213,981
Investment Properties		6,446,175	6,446,175
Projects under construction	(7)	2,471,102	2,927,003
Advance payments for solar energy project	(8)	5,520,690	5,292,307
Intangible assets		52,476	56,433
Financial assets at fair value through OCI		123,557	107,549
		<u>97,012,966</u>	<u>96,056,917</u>
<b>Current assets</b>			
Cash and cash equivalents		1,649,940	1,164,611
Investment deposits at banks		5,006,392	5,006,313
Students and other receivables		7,739,593	6,394,344
Financial assets at fair value through profit or loss		429,629	415,838
Due from related parties	(9)	277,341	166,995
Inventory		858,267	879,914
		<u>15,961,162</u>	<u>14,028,015</u>
<b>Total assets</b>		<u><u>112,974,128</u></u>	<u><u>110,084,932</u></u>

 

**Arab International Company for Education and Investment**  
**(Public Shareholding Company)**  
**Amman - Jordan**

**Interim condensed consolidated statement of financial position (Continued)**  
**As at 31 March 2026**

	<u>Note</u>	<u>31 March 2026</u>	<u>31 December 2025</u>
		JD	JD
<b><u>Shareholders' equity and liabilities</u></b>			
<b><u>Shareholders' equity</u></b>			
Share capital		40,500,000	40,500,000
Statutory reserve		10,125,000	10,125,000
Fair Value Reserve		5,224,856	4,135,214
Retained earnings		31,668,472	29,219,280
		<u>87,518,328</u>	<u>83,979,494</u>
Non-controlling interest		22,641	19,971
<b>Total Shareholders' equity</b>		<u>87,540,969</u>	<u>83,999,465</u>
<b><u>Liabilities</u></b>			
<b><u>Non-current liabilities</u></b>			
Provisions		1,162,183	1,153,705
Bank loans and facilities	(10)	444,443	576,087
		<u>1,606,626</u>	<u>1,729,792</u>
<b><u>Current liabilities</u></b>			
Bank loans and facilities	(10)	9,900,457	13,942,313
Unearned revenue		9,187,999	5,913,572
Trade and other payable		2,351,960	2,263,560
Due to related parties	(9)	88,537	88,537
Income tax provision		2,297,580	2,147,693
		<u>23,826,533</u>	<u>24,355,675</u>
<b>Total liabilities</b>		<u>25,433,159</u>	<u>26,085,467</u>
<b>Total shareholders' equity and liabilities</b>		<u>112,974,128</u>	<u>110,084,932</u>

The interim condensed consolidated financial statements on pages [1] to [11] were approved and authorized for issue by the Board of Directors on 29 April 2026 and were signed by:

Dr. Haitham Abu Khadija  
Deputy chairman of the board




**Arab International Company for Education and Investment**  
**(Public Shareholding Company)**  
**Amman - Jordan**

**Interim condensed consolidated statement of profit or loss and other comprehensive  
Income for the three months ended 31 March 2026**

	<u>Note</u>	<u>2026</u> JD	<u>2025</u> JD
Revenue		11,766,880	9,949,883
Net other revenue		258,358	215,207
Salaries and wages and benefits		(3,680,669)	(3,195,268)
Depreciation and amortization		(894,270)	(765,445)
Scientific research expenses		(1,063,085)	(719,905)
Subscriptions and Licenses		(188,226)	(268,666)
Utilities and Fuel		(383,740)	(347,879)
Student Sponsorships		(853,000)	(678,302)
Other Expenses		(1,041,386)	(659,756)
<b>Operating profit</b>		<b>3,920,862</b>	<b>3,529,869</b>
Finance cost		(239,733)	(187,577)
The company's share of the results of associates	(5)	(237,111)	(131,734)
<b>Profit for the period before tax</b>		<b>3,444,018</b>	<b>3,210,558</b>
Income tax		(1,060,000)	(701,881)
<b>Profit for the period</b>		<b>2,384,018</b>	<b>2,508,677</b>
<b>Other comprehensive income</b>			
<b>Items that will not be reclassified to profit or loss:</b>			
Change in Fair Value Reserve		1,157,486	430,836
<b>Total comprehensive income</b>		<b>3,541,504</b>	<b>2,939,513</b>
<b>Profit for the period attributable to:</b>			
Shareholders		2,381,348	2,506,892
Non-controlling interest		2,670	1,785
		<b>2,384,018</b>	<b>2,508,677</b>
<b>Total Comprehensive Income attributable to:</b>			
Shareholders		3,538,834	2,937,728
Non-controlling interest		2,670	1,785
		<b>3,541,504</b>	<b>2,939,513</b>
<b>Basic and diluted share of profit for the period - JD/share</b>	(11)	<b>0.059</b>	<b>0.062</b>

Arab International Company for Education and Investment  
(Public Shareholding Company)  
Amman - Jordan

Interim condensed consolidated statement of changes in shareholders' equity  
For the three months ended 31 March 2026

	Retained earnings						Total shareholders' equity of the parent company			Non-controlling interest		Total
	Share capital	Statutory reserve	Fair Value Reserve	Realized	Unrealized	Total	equity of the parent company	Non-controlling interest	Total	Total	Total	
												JD
2026												
Balance at 1 January 2026	40,500,000	10,125,000	4,135,214	25,247,226	3,972,054	29,219,280	83,979,494	19,971	83,999,465			
Profit for the period	-	-	-	2,604,668	(223,320)	2,381,348	2,381,348	2,670	2,384,018			
Other comprehensive Income	-	-	1,157,486	-	-	-	1,157,486	-	1,157,486			
Transferred from fair value reserve to retained earnings	-	-	(67,844)	13,567	54,277	67,844	-	-	-			
Balance at 31 March 2026	40,500,000	10,125,000	5,224,856	27,865,461	3,803,011	31,668,472	87,518,328	22,641	87,540,969			
2025												
Balance at 1 January 2025	40,500,000	10,125,000	(1,038,052)	19,576,410	3,695,827	23,272,237	72,859,185	12,483	72,871,668			
Profit for the period	-	-	-	2,644,991	(138,099)	2,506,892	2,506,892	1,785	2,508,677			
Other comprehensive Income	-	-	430,836	-	-	-	430,836	-	430,836			
Balance at 31 March 2025	40,500,000	10,125,000	(607,216)	22,221,401	3,557,728	25,779,129	75,796,913	14,268	75,811,181			



**Arab International Company for Education and Investment**  
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**Interim condensed consolidated statement of cash flows**  
**For the three months ended 31 March 2026**

	<u>Note</u>	<u>2026</u>	<u>2025</u>
		JD	JD
<b><u>Operating activities</u></b>			
Profit for the period before tax		3,444,018	3,210,558
<b>Adjustments for:</b>			
Depreciation and amortization		894,270	765,445
The company's share of the results of associates	(5)	237,111	131,734
Unrealized Gains on Financial Assets at Fair Value		(13,791)	6,365
Loss (Gain) from selling property and equipments		5,606	(2,911)
Finance cost		239,733	187,577
		<u>4,806,947</u>	<u>4,298,768</u>
Students and other receivables		(1,345,249)	(1,486,707)
Due from related parties	(9)	(110,346)	(240,439)
Inventory		21,647	(81,026)
Trade and other payable		96,878	(53,056)
Unearned revenue		<u>3,274,427</u>	<u>3,011,978</u>
<b>Cash generated from operations</b>		<u>6,744,304</u>	<u>5,449,518</u>
Income tax paid		<u>(910,113)</u>	<u>(625,029)</u>
<b>Net cash flows from operating activities</b>		<u>5,834,191</u>	<u>4,824,489</u>
<b><u>Investing activities</u></b>			
Purchases of property and equipment	(6)	(175,231)	(369,229)
Purchase of intangibles assets		-	(526)
Cash proceed from sale of property and equipment		308	3,015
Purchase of shares		(31,340)	-
Cash proceed from sale of share		16,537	-
Projects under construction	(7)	(517,441)	(289,474)
Advance payments for solar energy project	(8)	(228,383)	(589,396)
<b>Net cash flows used in investing activities</b>		<u>(935,550)</u>	<u>(1,245,610)</u>
<b><u>Financing activities</u></b>			
Bank loans and facilities	(10)	(4,173,500)	(3,544,303)
Payments on lease liability		-	(14,388)
Finance cost		(239,733)	(187,577)
<b>Net cash flows used in financing activities</b>		<u>(4,413,233)</u>	<u>(3,746,268)</u>
Net change in cash and cash equivalents during the period		485,408	(167,389)
Cash and cash equivalents at beginning of the period		<u>6,170,924</u>	<u>5,951,524</u>
<b>Cash and cash equivalents at end of the period</b>	(12)	<u>6,656,332</u>	<u>5,784,135</u>



**Arab International Company for Education and Investment**  
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**Amman - Jordan**

**Notes forming part of the interim condensed consolidated financial statements**  
**For the three months ended 31 March 2026**

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**1) General**

Arab International Company for Education and Investment was established on 20 November 1989 as a Limited Public Shareholding Company under registration No. (208).

The company's main activity is in the university education sector under the name of the Applied Science University, which started its teaching activity on 13 October 1991.

The address of the company in Jordan - Amman

The following are the names of the Board of Director's members:

<u>Name</u>	<u>Position</u>
Hejra Mohammed Al-Faris Hammad	Chairman
Haitham Abdullah AbdulHalim Abu Khadija	Deputy chairman
Muhammad Abdullah Abdul Halim Abu Khadija	Board Member
Nabil Hamdi Muhammad Al-Qawqa	Board Member
Muhammad Muhammad Abdul Hadi Abu Muailesh	Board Member
Alaa El-Din Abdul Karim Saeed Al-Tamam	Board Member
Sahar Abdullah Abdul Halim Abu Khadija	Board Member
Ibrahim Abdullah Abdul Halim Abu Khadija	Board Member
"Muhammad Fawaz" "Muhammad Shaker" Salim Abu Al-Nasr	Board Member
Heba Abdullah Abdul Halim Abu Khadija	Board Member
Ahmad Abdullah Abdul Halim Abu Khadija	Board Member
Sawsan Abdullah Abdul Halim Abu Khadija	Board Member

The interim condensed consolidated financial statements were approved by the Board of Directors resolution on 28 April 2026.

**2) Basis of preparation**

The interim condensed consolidated financial statements have been prepared in accordance with IAS (34) "Interim Financial Reporting" and in accordance with local standard. Which do not include all disclosures that would otherwise be required in a complete set of financial statements and should be read in conjunction with the 2025 annual report.

**3) Accounting policies**

The group has applied the same accounting policies and methods of computation in its interim condensed consolidated financial statements as in its 31 December 2025 annual financial statements, except for the following amendments which apply for the first time in 2026. However, not all are expected to impact the group as they are either not relevant to the group's activities or require accounting which is consistent with the group's current accounting policies.

**Changes in accounting policies**

The following amendments are effective for the annual reporting period beginning 1 January 2026:

- Amendments to the Classification and Measurement of Financial Instruments (Amendments to IFRS 9 Financial Instruments and IFRS 7 Financial Instruments Disclosures)

The following standards and amendments are effective for the annual reporting period beginning 1 January 2027:

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

Notes forming part of the interim condensed consolidated financial statements (Continued)  
For the three months ended 31 March 2026

The Group is currently assessing the effect of these new accounting standards and amendments.

IFRS 18 Presentation and Disclosure in Financial Statements, which was issued by the IASB in April 2024 supersedes IAS 1 and will result in major consequential amendments to IFRS Accounting Standards including IAS 8 Basis of Preparation of Financial Statements (renamed from Accounting Policies, Changes in Accounting Estimates and Errors). Even though IFRS 18 will not have any effect on the recognition and measurement of items in the consolidated financial statements, it is expected to have a significant effect on the presentation and disclosure of certain items. These changes include:

- Categorisation and sub-totals in the statement of profit or loss,
- Aggregation/disaggregation and labelling of information,
- Disclosure of management-defined performance measures.

The Group does not expect to be eligible to apply IFRS 19.

#### 4) Basis of consolidation

Where the company has control over an investee, it is classified as a subsidiary. The company controls an investee if all three of the following elements are present:

- power over the investee,
- exposure to variable returns from the investee,
- and the ability of the investor to use its power to affect those variable returns.

Control is reassessed whenever facts and circumstances indicate that there may be a change in any of these elements of control.

Control exists in situations where the company has the practical ability to direct the relevant activities of the investee without holding the majority of the voting rights. In determining whether control exists the company considers all relevant facts and circumstances, including:

- The size of the company's voting rights relative to both the size and dispersion of other parties who hold voting rights.
- Substantive potential voting rights held by the company and by other parties
- Other contractual arrangements
- Historical patterns in voting attendance.

The interim condensed consolidated financial statements present the results of the company and its subsidiaries ("the Group") as if they formed a single entity, as a result, Intercompany transactions and balances between group companies are therefore eliminated in full.

The interim condensed consolidated financial statements incorporate the results of business combinations using the acquisition method. In the statement of financial position, the acquiree's identifiable assets, liabilities and contingent liabilities are initially recognised at their fair values at the acquisition date. The results of acquired operations are included in the consolidated statement of comprehensive income from the date on which control is obtained. They are deconsolidated from the date on which control ceases.

The subsidiaries included in the interim condensed consolidated financial statements are as follows:

<u>Company name</u>	<u>legal form</u>	<u>Country of establishment</u>	<u>Main activity</u>	<u>Ownership%</u>
Modern Jordan Medical University	L.L.C	Jordan	Establishing a medical university	98
Al Taleb Al Mujtahid Stationery Company		Jordan	Selling stationery and books	55
Arab public seince company		Saudi Arabia	Establishing a university	100



**Arab International Company for Education and Investment**  
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**Amman - Jordan**

**Notes forming part of the interim condensed consolidated financial statements (Continued)**  
**For the three months ended 31 March 2026**

**5) Investments in associates**

Name	legal form	Ownership	company objectives	31 March 2026	31 December 2025
		%	JD	JD	JD
First Finance Co.	P.L.C	24	Financing real estate and consumer goods	9,978,040	9,858,227
Jordanian Real Estate Co. for Development		16	Sell and purchase property and leasing	6,391,200	6,193,025
Contempro Co. for Housing prjects		11	Building and selling appartments	751,761	742,321
Ibn Alhaytham Hospital Co.		50	Private hospitals- All specializations	6,780,602	6,741,504
Inernational Co. for Medical Investments		46	Investing in medical fields	727,342	775,899
Arab Int'l Food & Factories & Investments Co.	L.L.C	46	Food industry	12,601,353	11,998,584
Ettihad Schools Co.		42	Establishing schools for all educational stages	5,887,776	6,045,213
Alomana' for Investment and portfolio management		41	Mediating, financial services, and managing investment	4,431,665	4,322,986
Trans World Information Technology Co.		45	IT and computer services	334,688	335,210
Applied Energy Co.		40	Investing and developing renewable systems	47,712	-
Jordanian Consultative Center for Administrative Development & Capacity Building		50	Developing human resources	500	500
				<u>47,932,639</u>	<u>47,013,469</u>

The movements in investments in associates during the period are as follows:

Name	As at 1 Jan 2026	The company's share of the results	The company's share of the fair value reserve	The company's share of prior years' adjustments	As at 31 March 2026
	JD	JD	JD	JD	JD
First Finance Co.	9,858,227	115,711	4,102	-	9,978,040
Jordanian Real Estate Co. for Development	6,193,025	15,314	182,861	-	6,391,200
Contempro Co. for Housing prjects	742,321	9,440	-	-	751,761
Ibn Alhaytham Hospital Co.	6,741,504	(121,801)	160,899	-	6,780,602
Inernational Co. for Medical Investments	775,899	(24,079)	(24,478)	-	727,342
Arab Int'l Food & Factories & Investments Co.	11,998,584	(6,130)	608,899	-	12,601,353
Ettihad Schools Co.	6,045,213	(157,437)	-	-	5,887,776
Alomana' for Investment and portfolio management	4,322,986	(115,319)	223,998	-	4,431,665
Trans World Information Technology Co.	335,210	(522)	-	-	334,688
Applied Energy Co.	-	(23,400)	-	71,112	47,712
Jordanian Consultative Center for Administrative Development & Capacity Building	500	-	-	-	500
	<u>47,013,469</u>	<u>(308,223)</u>	<u>1,156,281</u>	<u>71,112</u>	<u>47,932,639</u>

**6) Property and equipment**

The following are the changes in property and equipment balances:

	JD
Property and equipment as at 31 December 2025	34,213,981
Additions	175,231
Transfer from projects under construction	1,012,159
Depreciation	(890,313)
Disposal	(44,731)
Property and equipment as at 31 March 2026	<u>34,466,327</u>



Notes forming part of the interim condensed consolidated financial statements (Continued)  
For the three months ended 31 March 2026

7) Projects under construction

This item represents projects related to construction and improvements to the facilities of the Applied Science University, where additions to this item during the three months ending on 31 March 2026 amounted to JD 517,441. The amount of the transfer assets to property and equipment from this account, which are ready for use a of JD 1,012,159 .The estimated cost to complete the projects amounted to JD 3,960,341 and it is expected that the projects will be completed during the 2026 and 2027.

8) Advance payments for solar energy project

This item represents advance payments for a project to cover the company's electricity consumption. The Applied Energy Company LLC was established to design, implement, operate, and supervise this project. Additions to this item during the three month period ended 31 March 2026 amounted to JD 228,383. The Group's share in the capital of Applied Energy Company LLC is 40%, Note that all operational tests and performance conformity tests with the electricity grid were passed on 4 April 2026, and the commercial operation of the project was officially announced by the National Electricity Company on 9 April 2026. Accordingly, all quantities of energy produced from the project are calculated through the project's electricity meters, and the clearing system will be activated and reflected on electricity bills as soon as the National Electricity Company completes the internal procedures required to implement the clearing system.

9) Related parties

Related parties represent the major shareholders and key management personnel of the group and the companies in which they are major shareholders. The prices and terms of these transactions are approved by the group management. The transactions with related parties appearing in the statement of financial position are as follows:

Name	Nature of relationship	Nature of transaction	The volume of transactions for the three month period ended		Balance as at	
			31 March 2026			
			2026	2025	31 March 2026	31 December 2025
			JD	JD	JD	JD
<u>Due from related parties</u>						
Ibn Alhaytham Hospital Co.	Associate company	Health insurance	47,469	74,802	138,660	6,513
Inernational Co. for Medical Investments		-	-	-	90,811	98,811
Ettihad Schools Co.		-	-	-	10,988	10,988
Jordanian Consultative Center for Administrative Development and Capacity Building		-	-	-	86,500	86,500
Alomana' for Investment and portfolio management		-	-	-	27,404	42,207
Amana Agricultural & Industrial Investment		-	-	-	33,917	33,917
Other		-	-	-	9,478	8,477
<b>Total</b>					<b>397,758</b>	<b>287,413</b>
Deduct: expected credit loss provision					<b>(120,417)</b>	<b>(120,418)</b>
					<b>277,341</b>	<b>166,995</b>
<u>Due to related parties</u>						
Trans World Information Technology Co.	Associate company	-	-	-	<b>88,537</b>	<b>88,537</b>

Notes forming part of the interim condensed consolidated financial statements (Continued)  
For the three months ended 31 March 2026

The senior management employees are those individuals who have the authority and responsibility to plan, direct, and control the company's activities, The salaries and benefits of the executive management were as follows:

	2026	2025
	JD	JD
Salaries and bonuses	221,452	188,831
Transportation allowance	9,000	9,000
Social security	7,722	7,653
	<u>238,174</u>	<u>205,484</u>

10) Bank loans and facilities

	31 March 2026	31 December 2025
	JD	JD
<b>Non Current</b>		
Bank loans	<u>444,443</u>	<u>576,087</u>
<b>Current</b>		
Bank facilities	7,888,489	9,220,633
Bank loans	<u>2,011,968</u>	<u>4,721,680</u>
	<u>9,900,457</u>	<u>13,942,313</u>
	<u>10,344,900</u>	<u>14,518,400</u>

The details of the bank loans and facilities are as follows:

	Limit	Interest rate	31 March 2026	31 December 2025
	JD	%	JD	JD
<b><u>Bank facilities</u></b>				
Arab Bank	4,000,000	8.75	2,911,967	3,153,145
Bank al Etihad	5,000,000	6.75	4,976,522	5,017,657
Housing Bank	1,750,000	7.25	-	1,049,831
			<u>7,888,489</u>	<u>9,220,633</u>
<b><u>Bank loans</u></b>				
Arab Bank	1,000,000	8.75	-	83,336
Al Rajhi Bank	7,000,000	8.25	1,021,615	3,421,485
Islamic International Arab Bank	1,000,000	7.96-2	470,817	701,650
Safoa Bank	3,250,000	8.25-7.75	963,979	1,091,296
			<u>2,456,411</u>	<u>5,297,767</u>
			<u>10,344,900</u>	<u>14,518,400</u>

Notes forming part of the interim condensed consolidated financial statements (Continued)  
For the three months ended 31 March 2026

11) Basic and diluted share of profit for the period - JD/share

	<u>2026</u>	<u>2025</u>
Profit for the period -JD	2,384,018	2,508,677
Weighted average number of shares - share	40,500,000	40,500,000
share of profit for the period -JD / share	0.059	0.062

12) Cash and cash equivalents

Cash and cash equivalents appearing in the interim condensed consolidated statement of cash flows consist of the amounts shown in the interim condensed consolidated statement of financial position as follows:

	<u>31 March 2026</u>	<u>31 March 2025</u>
	JD	JD
Cash and cash equivalents	1,649,940	778,058
Investment deposits at banks	5,006,392	5,006,077
	<u>6,656,332</u>	<u>5,784,135</u>

13) Contingent Liabilities

As of the date of the interim condensed consolidated statement of financial position the Group has contingent liabilities represented bank guarantees with the amount of JD 840,636 against cash deposit of JD 84,034 (bank guarantees amounting to JD 1,220,238 against cash deposit of JD 122,024 as 31 December 2025).