

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 six-month period ended June 30, 2026

Jordan International Insurance Company
(Public Shareholding Limited Company)
Amman – The Hashemite Kingdom of Jordan
Interim Condensed Consolidated Financial Statements (Unaudited)
and Independent Auditor’s Review Report
For the six-month period ended June 30, 2026

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Independent Auditor's Review Report

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

Introduction:

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

Management is responsible for the preparation and presentation of these interim condensed consolidated financial statements in accordance with International Accounting Standard 34, “Interim Financial Reporting.” Our responsibility is to express a conclusion on these interim condensed consolidated financial statements based on our review.

Scope of Review:

We conducted our review in accordance with International Standard on Review Engagements 2410, “Review of Interim Financial Information Performed by the Independent Auditor of the Entity.” A review of interim condensed consolidated financial statements consists principally of making inquiries 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 June 30, 2026 are not prepared, in all material respects, in accordance with International Accounting Standard 34, “Interim Financial Reporting.”

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

Date: July 30, 2026

Amman - Jordan



Jordan International Insurance Company
(Public Shareholding Limited Company)
Interim Condensed Consolidated Statement of Financial Position
As of June 30, 2026 (Unaudited)
(Jordanian Dinar)

	Note	June 30, 2026 (Unaudited)	December 31, 2025 (Audited)
<u>Assets</u>			
Deposits at banks – net	3	2,880,923	3,111,255
Financial assets at fair value through profit or loss	4	1,824,735	1,670,786
Financial assets at fair value through other comprehensive income	5	1,847,057	1,849,847
Investment properties	6	7,216,117	7,243,977
Total investments		13,768,832	13,875,865
Cash on hand and at banks	7	294,202	505,393
Insurance contract assets – Net Premium Allocation Approach	9	31,934	192,069
Reinsurance contract assets held- net	10	25,652,387	23,819,617
Settlement Guarantee Fund deposits	11	79,460	66,836
Deferred tax assets	13	2,286,416	2,547,447
Property and equipment - net		1,840,213	1,858,514
Intangible assets - net	14	368,046	304,601
Other assets	15	2,341,726	2,171,881
Total assets		46,663,216	45,342,223
<u>Liabilities and shareholders' equity</u>			
<u>Liabilities</u>			
Insurance contract liabilities- Net Premium Allocation Approach	9	28,373,627	27,739,072
Total insurance contract liabilities		28,373,627	27,739,072
Reinsurance contract liabilities held-net	10	23,753	94,224
Income tax provision	13	33,611	5,783
Other provisions	16	43,948	43,948
Accrued expenses		12,400	8,750
Deferred tax liabilities		9,120	9,120
Bank overdrafts		791,357	517,435
Other liabilities	17	460,510	436,043
Total liabilities		29,748,326	28,854,375
<u>Shareholders' equity</u>			
Authorized and paid-in share capital	18	18,150,000	18,150,000
Statutory reserve	19	2,801,116	2,801,116
Special reserve	19	2,225	2,225
Acquisition difference of non-controlling interests	19	351,302	351,302
Fair value reserve for financial assets	22	(2,455,670)	(2,452,880)
Accumulated losses		(2,799,095)	(3,228,396)
Total shareholders' equity attributable to Company shareholders		16,049,878	15,623,367
Non-controlling interests	23	865,012	864,481
Total shareholders' equity		16,914,890	16,487,848
Total liabilities and shareholders' equity		46,663,216	45,342,223

The Notes 1 to 32 form 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 and six-month periods ended June 30, 2026 (Unaudited)
(Jordanian Dinar)

	Note	For the three-month period from April 1 to June 30		For the six-month period from January 1 to June 30	
		2026	2025	2026	2025
Revenue:					
Insurance contract revenues	24	5,539,203	3,258,780	11,161,785	6,733,230
Insurance contract expenses	25	(5,539,404)	(2,842,264)	(10,039,417)	(5,559,532)
Insurance service result		(201)	416,516	1,122,368	1,173,698
Results of reinsurance contracts		(3,244,753)	(1,525,881)	(6,275,111)	(2,834,785)
Recovery from reinsurance contracts		3,209,488	792,231	5,548,827	1,456,690
Reinsurance service result		(35,265)	(733,650)	(726,284)	(1,378,095)
Net insurance service result		(35,466)	(317,134)	396,084	(204,397)
Insurance finance expenses/revenues	26	(43,874)	(110,174)	(297,687)	(465,902)
Reinsurance finance revenues/expenses	27	37,552	90,979	264,596	406,467
Net insurance finance result		(6,322)	(19,195)	(33,091)	(59,435)
Interest income	28	40,217	60,327	81,013	125,525
Net gains on financial assets and investments	29	190,771	101,869	85,824	157,205
Other income		415,977	224,170	536,549	285,784
Rental income		5,037	5,187	13,112	11,037
Net investment income		652,002	391,553	716,498	579,551
Total income/(losses)		610,214	55,224	1,079,491	315,719
Unallocated depreciation and amortization		9,092	3,821	12,905	7,637
Unallocated general and administrative expenses		170,678	202,915	339,252	322,952
Other expenses		1,678	1,296	3,920	3,453
Total expenses		181,448	208,032	356,077	334,042
Profit/(loss) for the period before tax		428,766	(152,808)	723,414	(18,323)
Income tax expense/benefit	13	(200,701)	122,021	(293,582)	64,489
Profit for the period after tax		228,065	(30,787)	429,832	46,166
Attributable to:					
Company shareholders		221,482	(33,495)	429,301	45,296
Non-controlling interests		6,583	2,708	531	870
		228,065	(30,787)	429,832	46,166
Earnings per share - (basic and diluted)	30	0.013	(0.002)	0.024	0.003

The Notes 1 to 32 form 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 and six-month periods ended June 30, 2026 (Unaudited)
(Jordanian Dinar)

	For the three-month period from April 1 to June 30		For the six-month period from January 1 to June 30	
	2026	2025	2026	2025
Profit for the period	228,065	(30,787)	429,832	46,166
Items of other comprehensive income that will not be reclassified subsequently to the consolidated statement of profit or loss				
Change in the Fair value reserve for financial assets	6,694	7,810	(2,790)	10,119
Total comprehensive income for the period	234,759	(22,977)	427,042	56,285
Attributable to:				
Company shareholders	228,176	(23,510)	426,511	55,415
Non-controlling interests	6,583	533	531	870
	234,759	(22,977)	427,042	56,285

The Notes 1 to 32 form 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 six-month period ended June 30, 2026 (Unaudited)
(Jordanian Dinar)

	Authorized and paid-in share capital	Statutory reserve	Special reserve	Acquisition difference of non-controlling interests	Fair value reserve for financial assets	Accumulated losses		Total shareholders' equity- Company shareholders	Non- controlling interests	Total shareholders' equity
						Realized	Unrealized			
<u>For the six-month period ended June 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	-	-	-	-	-	35,177	10,119	45,296	870	46,166
Change in fair value reserve	-	-	-	-	10,119	-	-	10,119	-	10,119
Balance as of June 30, 2025 (Unaudited)	18,150,000	2,774,111	2,225	351,302	(2,473,522)	(4,491,707)	694,100	15,006,509	852,002	15,858,511
<u>For the six-month period ended June 30, 2026 (Unaudited)</u>										
Balance as of December 31, 2025 (Audited)	18,150,000	2,801,116	2,225	351,302	(2,452,880)	(3,916,334)	687,938	15,623,367	864,481	16,487,848
Profit for the period	-	-	-	-	-	509,309	(80,008)	429,301	531	429,832
Change in fair value reserve	-	-	-	-	(2,790)	-	-	(2,790)	-	(2,790)
Balance as of June 30, 2026 (Unaudited)	18,150,000	2,801,116	2,225	351,302	(2,455,670)	(3,407,025)	607,930	16,049,878	865,012	16,914,890

The Notes 1 to 32 form 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 six-month period ended June 30, 2026 (Unaudited)
(Jordanian Dinar)

	Note	June 30, 2026 (Unaudited)	June 30, 2025 (Unaudited)
Cash flows from operating activities:			
Profit/(loss) for the period before tax		723,414	(18,323)
Adjustments to reconcile net income before tax to net Cash flows generated from operating activities:			
Depreciation and amortization		75,234	71,778
Net change in fair value of financial assets at fair value through profit or loss		(80,008)	(38,565)
Gain on sale of financial assets at fair value through statement of profit or loss		(104,707)	(69,857)
Interest income		(81,013)	(125,525)
Dividend income		(61,125)	(48,783)
Gain on sale of investment properties		(14,000)	(14,338)
		<u>457,795</u>	<u>(243,613)</u>
Changes in working capital items:			
Insurance contract assets		160,135	22,016
Insurance contract liabilities		634,555	(790,224)
Reinsurance contract assets		(1,832,770)	950,825
Reinsurance contract liabilities		(70,471)	(331,309)
Account receivables		-	33,744
Settlement guarantee deposits		(12,624)	74,232
Other assets		(169,845)	(100,700)
Account payables		-	-
Accrued expenses		3,650	1,500
Other liabilities		24,467	(7,400)
Cash flows used in operating activities before income tax paid		<u>(805,108)</u>	<u>(390,929)</u>
Income tax paid		(4,723)	(7,646)
Net cash flows used in operating activities		<u>(809,831)</u>	<u>(398,575)</u>
Cash flows from investing activities:			
Financial assets at fair value through profit or loss		30,766	170,815
Financial assets at fair value through other comprehensive income		-	62,555
Purchase of property and equipment		(12,318)	(15,207)
Purchase of intangible assets		(101,200)	(1,840)
Proceeds from sale of investment properties		35,000	35,000
Dividend income		61,125	48,783
Interest income		81,013	125,525
Cash deposits against guarantees		460,000	-
Net cash flows generated from investing activities		<u>554,386</u>	<u>425,631</u>
Cash flows from financing activities:			
Bank overdrafts		273,922	11,286
Trading settlement		-	64,297
Non-controlling interests		-	870
Cash flows generated from financing activities		<u>273,922</u>	<u>76,453</u>
Net cash generated during the period		<u>18,477</u>	<u>103,509</u>
Balances of Cash and cash equivalents at the beginning of the period		<u>2,363,551</u>	<u>3,278,391</u>
Balances of Cash and cash equivalents at the end of the period	31	<u>2,382,028</u>	<u>3,381,900</u>

The Notes 1 to 32 form 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 six-month period ended June 30, 2026 (Unaudited)
(Jordanian Dinar)

1-General

Jordan International Insurance Company (the “Company”) was established in 1996 under the Jordanian Companies Law and its amendments under registration No. (301) as a public shareholding limited company. Several amendments were made to its share capital, the latest during 2010, whereby the authorized and paid-in share capital became JOD 18,150,000, divided into 18,150,000 shares with a par value of JOD 1 per share.

The Company’s address is Amman – Sixth Circle, P.O. Box (3253), Amman 11181, Jordan.

The Company’s objectives are to conduct all types of insurance business, including life insurance; own movable and immovable property required for its operations; invest its surplus funds in the manner it deems appropriate; and borrow the funds it requires from banks.

The accompanying financial statements were approved by the Board of Directors at its meeting held on July 30, 2026.

2-1 Basis of Preparation of the Financial Statements

The interim condensed consolidated financial statements for the six-month period ended June 30, 2026 were prepared in accordance with International Accounting Standard 34, “Interim Financial Reporting,” and the instructions of the Central Bank of Jordan.

The interim condensed consolidated financial statements do not include all information and disclosures required in annual financial statements and should therefore be read in conjunction with the Company’s consolidated financial statements for the year ended December 31, 2025. In addition, the results of operations for the period ended June 30, 2026 are not necessarily indicative of the results for the year ending December 31, 2026.

2-2 Basis of Consolidation

The consolidated financial statements include the financial statements of the Company and its subsidiaries under its control. Control exists when the Company has the power to govern the financial and operating policies of the subsidiaries so as to obtain benefits from their activities. Intercompany transactions, balances, income and expenses are eliminated.

- As of June 30, 2026, the Company owns the following subsidiaries, directly or indirectly:

Company name	Nature of the Company’s business	Ownership percentage	Share capital	Year of establishment
Ebda’a Financial Investments	Financial brokerage	100%	2,500,000	2005
Jordan International Investment	Investment Properties	91.020%	10,000,000	2006
Tilal Salem Real Estate	Investment properties	99.999%	150,000	2008

- The results of subsidiaries are consolidated in the consolidated statement of profit or loss from the acquisition date, being the date on which control is effectively transferred to the Company. The results of disposed subsidiaries are consolidated until the disposal date, being the date on which the Company loses control.
- The financial statements of subsidiaries are prepared for the same reporting period as the Company using the same accounting policies. Where a subsidiary applies accounting policies that differ from those applied by the Company, necessary adjustments are made to conform its financial statements to the Company’s accounting policies.
- Non-controlling interests represent the portion of subsidiaries’ equity not owned by the Company. Non-controlling interests in the net assets of subsidiaries are presented separately within equity.

Jordan International Insurance Company
(Public Shareholding Limited Company)
Notes to the Interim Condensed Consolidated Financial Statements
For the six-month period ended June 30, 2026 (Unaudited)
(Jordanian Dinar)

2-2 Basis of Consolidation (continued)

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

Company name	Total assets	Total liabilities	Total income	Total expenses
Ebda'a Financial Investments	2,933,316	139,401	155,991	128,545
Jordan International Investment	9,448,661	15,263	92,506	98,316
Tilal Salem Real Estate	289,982	49,119	1,316	1,176

2-3 Application of New and Amended IFRS Accounting Standards

The accounting policies applied in preparing the financial statements are consistent with those applied for the period ended December 31, 2025, except for the following amendments applied for the first time in 2025, none of which is expected to affect the Company:

- **Amendments effective for periods beginning on January 1, 2025**

Amendments to IAS 21 – Lack of Exchangeability

- **Amendments effective for periods beginning on January 1, 2026**

Amendments to IFRS 9, “Financial Instruments,” and IFRS 7, “Disclosures.”

- **Amendments effective for periods 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 effect of these new accounting standards and amendments issued by the International Accounting Standards Board that are not yet effective and does not expect them to have a material effect on the financial statements.

2-4 Use of Estimates and Assumptions

The preparation of financial statements and application of accounting policies require management to make estimates and judgments that affect the amounts of financial assets and liabilities and disclosures of contingent liabilities. These estimates and judgments also affect income, expenses, provisions and changes in fair value recognized in profit or loss and within shareholders' equity. In particular, management is required to make significant judgments and estimates regarding the amounts and timing of future cash flows. These estimates are necessarily based on assumptions and multiple factors involving varying degrees of estimation and uncertainty, and actual results may differ due to future changes in the circumstances underlying those estimates.

The nature and amount of changes in estimates reported in prior financial years have no material effect on the current information.

Jordan International Insurance Company
(Public Shareholding Limited Company)
Notes to the Interim Condensed Consolidated Financial Statements
For the six-month period ended June 30, 2026 (Unaudited)
(Jordanian Dinar)

3- Deposits at banks

	June 30, 2026 (Unaudited)			December 31, 2025 (Audited)	
	Maturing deposits Within one month	Deposits maturing after one month and up to three months	Deposits maturing after more than three months	Total	Total
Inside Jordan	137,826	2,750,000	-	2,887,826	3,118,158
Less:					
Expected credit loss provision	(330)	(6,573)		(6,903)	(6,903)
Total	137,496	2,743,427	-	2,880,923	3,111,255

- Annual interest rates on Jordanian Dinar deposits at banks ranged from 1% to 6.75%.
- Pledged deposits to the order of the Governor of the Central Bank of Jordan, in addition to his capacity, amounted to JOD 800,000 as of June 30, 2026 (JOD 800,000 as of December 31, 2025) and were held with Investbank.

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

	June 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Invest bank	937,826	1,510,739
Capital Bank of Jordan	1,950,000	1,600,000
Egyptian Arab Land Bank	-	7,419
	2,887,826	3,118,158

The following is a summary of the movement in the expected credit loss provision on deposits at banks:

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

4- Financial assets at fair value through profit or loss

	June 30, 2026 (Unaudited)	December 31, 2025 (Audited)
<u>Inside Jordan</u>		
Listed shares	1,657,541	1,601,255
Unlisted shares	167,194	69,531
Total	1,824,735	1,670,786

Jordan International Insurance Company
(Public Shareholding Limited Company)
Notes to the Interim Condensed Consolidated Financial Statements
For the six-month period ended June 30, 2026 (Unaudited)
(Jordanian Dinar)

5-Financial Assets at Fair Value Through Other Comprehensive Income

	June 30, 2026	December 31, 2025
	(Unaudited)	(Audited)
<u>Inside Jordan</u>		
Listed shares		
Cairo Amman Bank	83,683	86,473
Total	83,683	86,473
Unlisted shares		
Royal Jordanian Air Academy	1,696,945	1,696,945
International Silica Industries	16,729	16,729
Total	1,713,674	1,713,674
Listed bonds		
Inside Jordan		
Bank al Etihad bonds	49,700	49,700
Total	49,700	49,700
Grand Total	1,847,057	1,849,847

6- Investment Properties

	June 30, 2026	December 31, 2025
	(Unaudited)	(Audited)
Buildings	676,249	676,249
Less: Accumulated depreciation	(248,724)	(241,864)
Buildings, net	427,525	434,385
Land	6,788,592	6,809,592
Total	7,216,117	7,243,977

- Investment property buildings are depreciated at an annual rate of 2% and are presented at net carrying amount.
- The fair value of investment properties was reassessed by three accredited real estate appraisers. Their average estimated market value was JOD 8,243,648 based on the latest real estate valuation available to the Group during 2025. Fair value was determined by comparison with the market values of similar investment properties.
- There was no restriction on the investment properties as of June 30, 2026.

7- Cash on hand and at banks

	June 30, 2026	December 31, 2025
	(Unaudited)	(Audited)
Cash on hand	2,136	29,792
Cash at banks	292,066	475,601
	294,202	505,393

Jordan International Insurance Company
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(Jordanian Dinar)

8- Receivables related to insurance operations

Receivables related to insurance operations (by type)	June 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Policyholders' receivables	12,009,695	7,407,594
Agents' receivables	30,076	30,076
Brokers' receivables	790,580	569,612
Companies' receivables	20,030	22,631
Litigation receivables	1,114,689	1,102,451
Other receivables	261,300	232,599
Total receivables	14,226,370	9,364,963
Less: expected credit loss provision	(906,917)	(906,917)
Net receivables	13,319,453	8,458,046

The movement in the expected credit loss provision was as follows:

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

Aging analysis of receivables:

	June 30, 2026 (Unaudited)	December 31, 2025 (Audited)
0–30 days past due	11,232,122	6,505,711
31–90 days past due	312,688	356,630
91–180 days past due	416,664	480,591
181–365 days past due	1,373,554	1,129,233
More than one year past due	891,342	892,798
Total	14,226,370	9,364,963

Checks under collection:

	June 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Gross checks under collection related to insurance operations	800,653	921,065
Less: expected credit loss provision	(6,581)	(6,581)
Net checks under collection related to insurance operations	794,072	914,484

Aging analysis of checks:

	June 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Due within 0–6 months	617,068	814,067
Due within 6–12 months	183,585	106,998
Total	800,653	921,065

Jordan International Insurance Company
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Notes to the Interim Condensed Consolidated Financial Statements
For the six-month period ended June 30, 2026 (Unaudited)
(Jordanian Dinar)

9- Insurance contract assets/(Liabilities) (Premium Allocation Approach)

	Liabilities for remaining coverage				Liabilities for incurred claims					
	June 30, 2026 (Unaudited)	June 30, 2026 (Unaudited)	December 31, 2025 (Audited)	December 31, 2025 (Audited)	June 30, 2026 (Unaudited)	December 31, 2025 (Audited)	June 30, 2026 (Unaudited)	December 31, 2025 (Audited)	June 30, 2026 (Unaudited)	December 31, 2025 (Audited)
	Excluding the loss component	Loss component	Excluding the loss component	Loss component	Present value of cash flows	Present value of cash flows	Risk adjustment - non- financial	Risk adjustment - non- financial	Total	Total
Insurance contract liabilities - at the beginning of the period	(2,373,753)	329,702	(2,386,712)	347,922	28,275,005	28,081,990	1,508,118	1,628,902	27,739,072	27,672,102
Insurance contract assets - at the beginning of the period	(384,321)	-	(98,600)	-	180,049	13,560	12,203	810	(192,069)	(84,230)
Net (Liabilities)/ assets Insurance contract - at the beginning of the period	(2,758,074)	329,702	(2,485,312)	347,922	28,455,054	28,095,550	1,520,321	1,629,712	27,547,003	27,587,872
Insurance revenue	(11,161,785)	-	(14,577,805)	-	-	-	-	-	(11,161,785)	(14,577,805)
Insurance contract expenses:										
Claims incurred during the period	-	-	-	-	7,241,247	9,801,365	144,511	134,748	7,385,758	9,936,113
Changes relating to past service – adjustments to LIC	-	-	-	-	672,064	(143,011)	(146,629)	(244,139)	525,435	(387,150)
Staff expenses	-	-	-	-	490,370	916,256	-	-	490,370	916,256
Amortization of acquisition costs and expenses	886,406	-	1,422,553	-	-	-	-	-	886,406	1,422,553
Administrative and other expenses	-	-	-	-	550,039	736,498	-	-	550,039	736,498
Losses on onerous contracts and reversals thereof	-	201,409	-	(18,220)	-	-	-	-	201,409	(18,220)
Insurance service expenses	886,406	201,409	1,422,553	(18,220)	8,953,720	11,311,108	(2,118)	(109,391)	10,039,417	12,606,050
Insurance service result	(10,275,379)	201,409	(13,155,252)	(18,220)	8,953,720	11,311,108	(2,118)	(109,391)	(1,122,368)	(1,971,755)
Finance expenses from insurance contracts	-	-	-	-	297,687	637,267	-	-	297,687	637,267
Net change – other comprehensive income	(10,275,379)	201,409	(13,155,252)	(18,220)	9,251,407	11,948,375	(2,118)	(109,391)	(824,681)	(1,334,488)
Cash received from contracts written	10,936,752	-	14,397,932	-	-	-	-	-	10,936,752	14,397,932
Incurred claims	-	-	-	-	(8,426,167)	(11,588,871)	-	-	(8,426,167)	(11,588,871)
Payment of acquisition	(891,214)	-	(1,515,442)	-	-	-	-	-	(891,214)	(1,515,442)
Total cash flows	10,045,538	-	12,882,490	-	(8,426,167)	(11,588,871)	-	-	1,619,371	1,293,619
Insurance contract liabilities – at the end of the period	(2,787,704)	531,111	(2,373,753)	329,702	29,121,347	28,275,005	1,508,873	1,508,118	28,373,627	27,739,072
Insurance contract assets – at the end of the period	(200,211)	-	(384,321)	-	158,947	180,049	9,330	12,203	(31,934)	(192,069)
Net (Liabilities)/ assets Insurance contract – at the end of the period	(2,987,915)	531,111	(2,758,074)	329,702	29,280,294	28,455,054	1,518,203	1,520,321	28,341,693	27,547,003

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10- (Liabilities)/Reinsurance contract assets held:

	Assets for remaining coverage (ARC)				Assets for incurred claims (AIC)					
	June 30, 2026 (Unaudited)	June 30, 2026 (Unaudited)	December 31, 2025 (Audited)	December 31, 2025 (Audited)	June 30, 2026 (Unaudited)	December 31, 2025 (Audited)	June 30, 2026 (Unaudited)	December 31, 2025 (Audited)	June 30, 2026 (Unaudited)	December 31, 2025 (Audited)
	Excluding the loss-recovery component	Loss- recovery component	Excluding the loss- recovery component	Loss- recovery component	"Present value for non- financial cash flows	"Present value for non- financial cash flows	"Risk adjustment -non- financial"	"Risk adjustment -non- financial"	Total	Total
Reinsurance contracts liabilities - at the beginning of the period	(227,255)	-	(1,241,274)	-	125,444	346,305	7,587	22,257	(94,224)	(872,712)
Reinsurance contracts assets - at the beginning of the period	2,726	59,870	(113,827)	-	22,402,652	22,313,503	1,354,369	1,419,767	23,819,617	23,619,443
Net (Liabilities)/assets Insurance contract - at the beginning of the period	(224,529)	59,870	(1,355,101)	-	22,528,096	22,659,808	1,361,956	1,442,024	23,725,393	22,746,731
Reinsurance payments	(6,806,400)	-	(7,551,565)	-	-	-	-	-	(6,806,400)	(7,551,565)
Commissions received	531,289	-	958,158	-	-	-	-	-	531,289	958,158
Losses on onerous contracts and reversals thereof	-	-	-	-	-	-	-	-	-	-
Recoveries from reinsurance	-	-	-	-	5,692,274	4,759,408	91,239	80,096	5,783,513	4,839,504
Allocated expenses	-	-	-	-	-	-	-	-	-	-
Change in reinsurance contracts against incurred obligations	-	-	-	-	(365,213)	(653,877)	(78,763)	(160,164)	(443,976)	(814,041)
Change in onerous contracts	-	209,290	-	59,870	-	-	-	-	209,290	59,870
Change in non-performance risk	-	-	-	-	-	10,034	-	-	-	10,034
Reinsurance contract income	-	209,290	-	59,870	5,327,061	4,115,565	12,476	(80,068)	5,548,827	4,095,367
Reinsurance service result	(6,275,111)	209,290	(6,593,407)	59,870	5,327,061	4,115,565	12,476	(80,068)	(726,284)	(2,498,040)
Finance expenses from reinsurance contracts	-	-	-	-	264,596	549,316	-	-	264,596	549,316
Net change – other comprehensive income	(6,275,111)	209,290	(6,593,407)	59,870	5,591,657	4,664,881	12,476	(80,068)	(461,688)	(1,948,724)
Cash from contracts written paid to reinsurers	6,946,079	-	7,723,979	-	-	-	-	-	6,946,079	7,723,979
Incurred claims recovered from reinsurers	-	-	-	-	(4,581,150)	(4,796,593)	-	-	(4,581,150)	(4,796,593)
Total cash flows	6,946,079	-	7,723,979	-	(4,581,150)	(4,796,593)	-	-	2,364,929	2,927,386
Reinsurance contract liabilities – at the end of the period	(26,155)	-	(227,255)	-	2,237	125,444	165	7,587	(23,753)	(94,224)
Reinsurance contracts assets – at the end of the period	472,594	269,160	2,726	59,870	23,536,366	22,402,652	1,374,267	1,354,369	25,652,387	23,819,617
Net reinsurance contract liabilities (assets) – end of the period	446,439	269,160	(224,529)	59,870	23,538,603	22,528,096	1,374,432	1,361,956	25,628,634	23,725,393

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11- Settlement Guarantee Fund deposits

This item represents the balance of Ebda'a Financial Investments Company (a subsidiary) in the Settlement Guarantee Fund pursuant to the provisions of Article (90) of Securities Law No. (76) of 2002 and the Settlement Guarantee Fund Bylaws of 2004.

12- Related-parties transactions

The Company entered into transactions with Board members in the ordinary course of business using insurance premiums and commercial commissions. All related-party balances are performing, and no provisions were recognized thereon as of June 30, 2025.

The following is a summary of related-party transactions during the period:

	June 30, 2026 (Unaudited)			June 30, 2025 (Unaudited)
	Major shareholders	Board members	Total	Total
<u>Profit or loss items</u>				
Chairman's remuneration	-	45,000	45,000	45,000
Board members' transportation allowance	-	27,000	27,000	27,000
Board members' travel expenses	-	-	-	1,149
Board members' medical expenses	-	3,557	3,557	2,391

13- Income tax

A- Income tax provision

	June 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Balance at the beginning of the period/year	5,783	2,376
Income tax paid	(4,723)	(29,513)
Income tax expense for the period/year	32,551	32,920
Balance at the end of the period/year	33,611	5,783

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

	June 30, 2026 (Unaudited)	June 30, 2025 (Unaudited)
Deferred tax assets	(18,425)	(82,828)
Amortization of deferred tax assets	279,456	11,474
Income tax expense	32,551	6,865
Balance at the end of the period	293,582	(64,489)

- A final settlement was reached with the Income and Sales Tax Department through the end of 2022. The income tax returns of Jordan International Insurance Company (the Parent Company) for 2023, 2024 and 2025 were filed within the statutory period; they have not been audited by the Income and Sales Tax Department, and no final decision has been issued thereon.
- A final settlement was reached with the Income and Sales Tax Department through the end of 2025 for Jordan International Investment Company (a subsidiary).
- A final settlement was reached with the Income and Sales Tax Department through the end of 2024 for Ebda'a Financial Investments Company (a subsidiary). The 2025 income tax return was filed within the statutory period; it has not been audited by the Income and Sales Tax Department, and no final decision has been issued thereon.
- A final settlement was reached with the Income and Sales Tax Department through the end of 2023 for Tilal Salem Company (a subsidiary). The 2024- and 2025-income tax returns were filed within the statutory period; they have not been audited by the Income and Sales Tax Department, and no final decision has been issued thereon.
- In the opinion of management and the Group's tax advisor, the provisions recognized in the interim condensed consolidated financial information are sufficient to cover any tax liabilities.

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13- Income tax (continued)

C- Deferred tax assets/liabilities

	June 30, 2026				December 31, 2025	
	(Unaudited)				(Audited)	
	Balance at the	Amounts	Amounts	Balance at the		
	beginning of	released	added	end of the	Deferred tax	Deferred tax
	the period			period		
Deferred tax assets:						
Expected credit loss provision	1,851,712	-	-	1,851,712	488,935	488,935
End-of-service indemnity provision	38,500	-	-	38,500	10,012	10,012
Impairment of financial assets through profit or loss	968,820	-	80,008	1,048,828	242,976	224,551
Impairment provision for financial assets through other comprehensive income	1,514,693	-	-	1,514,693	393,223	393,223
Impairment provision for investment properties	6,126	-	-	6,126	1,286	1,286
Provision for litigation	5,448	-	-	5,448	1,176	1,176
Provision for contingent liabilities	250,000	-	-	250,000	65,000	65,000
Provision for claims incurred but not reported	763,639	-	67,900	831,539	180,493	198,147
Premium deficiency provision	346,821	(341,776)	-	5,045	1,312	90,173
Tax-deductible accumulated loss	4,122,069	(665,153)	-	3,456,916	898,967	1,071,908
Other items	11,674	-	-	11,674	3,036	3,036
Total	9,879,502	(1,006,929)	147,908	9,020,481	2,286,416	2,547,447

The movement in deferred tax assets during the period/year was as follows:

	June 30, 2026	December 31, 2025
	(Unaudited)	(Audited)
Balance at the beginning of the period/year	2,547,447	1,758,304
Additions during the period/year	18,425	790,834
Amortized during the period/year	(279,456)	(1,691)
Balance at the end of the period/year	2,286,416	2,547,447

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14- Intangible assets

	June 30, 2026	December 31, 2025
	(Unaudited)	(Audited)
<u>Cost</u>		
Balance at the beginning of the period/year	797,671	782,912
Additions	101,200	14,759
Balance at the end of the period/year	<u>898,871</u>	<u>797,671</u>
<u>Less:</u>		
<u>Accumulated amortization</u>		
Balance at the beginning of the period/year	493,070	459,914
Amortization	37,755	33,156
Balance at the end of the period/year	<u>530,825</u>	<u>493,070</u>
Net book value	<u>368,046</u>	<u>304,601</u>

15- Other assets

	June 30, 2026	December 31, 2025
	(Unaudited)	(Audited)
Receivables (subsidiaries)	520,376	383,293
Refundable deposits	102,339	101,638
Prepaid expenses	124,372	48,623
Arab War Risks Insurance Syndicate deposits / Marine	1,313,584	1,281,228
Accrued income not received	12,746	10,590
Assets deposited with Housing Bank (SPIC)	123,681	203,348
Income tax deposits on prepaid interest	122,779	119,678
Other	21,849	23,483
Total	<u>2,341,726</u>	<u>2,171,881</u>

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16- Other provisions

	June 30, 2026 (Unaudited)	December 31, 2025 (Audited)
End-of-service indemnity – Legal Affairs	38,500	38,500
Provision for contingent liabilities	5,448	5,448
	43,948	43,948

The following table presents movement in other provisions:

	Balance at the beginning of the period	Provision recognized during the period	Utilized during the period	Income reversed	Balance at the end of the period
End-of-service indemnity – Legal Affairs	38,500	-	-	-	38,500
Provision for contingent liabilities	5,448	-	-	-	5,448
	43,948	-	-	-	43,948

17- Other liabilities

	June 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Claims under settlement deposits	643	643
Other deposits	172,433	121,077
Unpresented checks	154,067	184,718
Payables (subsidiaries)	133,367	129,605
	460,510	436,043

18- Authorized and paid-in share capital

At the end of the period, the authorized and paid-in share capital amounted to JOD 18,150,000, divided into 18,150,000 shares with a par value of JOD 1 per share, as of June 30, 2026 (Unaudited) and December 31, 2025 (Audited).

19- Reserves

Statutory reserve:

The amounts accumulated in this account represent 10% of annual profit before tax transferred in accordance with the Companies Law. This reserve is not distributable to shareholders, provided that the accumulated balance does not exceed 25% of the Company's share capital.

Special reserve:

This item represents the excess of the value of the assets of the merged companies that formed Jordan International Investment Company (a subsidiary) over the Company's share capital after the merger, in accordance with the merger report approved by the Companies Controller.

Acquisition difference of non-controlling interests

During 2021 and 2022, the Company acquired part of the non-controlling interests in Jordan International Investment Company. The difference between the consideration paid and the related share of net assets acquired was recognized directly in shareholders' equity for the years from 2011 through the end of the period in accordance with IFRS 3, "Business Combinations."

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20- Receivables (reinsurance contracts held)

	June 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Reinsurance contract assets held (local)	269,136	239,859
Reinsurance contract assets held (foreign)	1,534,678	676,237
Gross receivables related to insurance operations	1,803,814	916,096
Less: expected credit loss provision	(337,105)	(337,105)
Net receivables related to insurance operations	1,466,709	578,991

	June 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Aging analysis of receivables:		
0–30 days past due	926,413	100,645
31–90 days past due	17,270	66,894
91–180 days past due	119,570	17,646
181–365 days past due	444,369	456,811
More than one year past due	296,192	274,100
Total	1,803,814	916,096

21- Payables (reinsurance contracts held)

	June 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Reinsurance contract assets held (local)	159,865	128,132
Reinsurance contract assets held (foreign)	5,554,484	3,468,407
Gross payables related to insurance operations	5,714,349	3,596,539

22- Fair value reserve for financial assets

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

	June 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Balance at the beginning of the period/year	(2,452,880)	(2,483,641)
Change during the period/year	(2,790)	30,761
Balance at the end of the period/year	(2,455,670)	(2,452,880)

23- Non-controlling interests

This item represents the portion of the equity of the subsidiary, Jordan International Investment Company, not owned by the Company.

	Contribution Percentage	paid-up share capital	Statutory Reserve	Special Reserve	Accumulated losses	Profit(loss)	Non- controlling interests	Share of non controlling interest from profit(loss)
June 30, 2026	91.02	10,000,000	72,175	2,225	(535,614)	5,912	865,012	531
December 31, 2025	91.02	10,000,000	72,175	2,225	(541,526)	165,204	864,481	13,349

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24- Insurance Contracts Revenue

<u>June 30, 2026</u> <u>(Unaudited)</u>	Motor - Comprehensive	Motor - Third-party liability	Motor - Pools	Life - Group	Life - Individual	Medical	Marine - Cargo	Marine - Hull	Fire	Other General Insurance	General Insurance Liability	Engineering	Total
Insurance revenue	-	-	33	271,828	9,809	8,384,759	477,603	41,815	769,921	354,750	81,673	252,873	10,645,064
Insurance contract issuance fees	-	-	-	20,813	35	370,590	9,487	864	76,048	17,005	5,654	16,225	516,721
Expected incurred expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in non-financial risk adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-
Recovery of acquisition cash flows	-	-	-	-	-	-	-	-	-	-	-	-	-
Allocation of premiums relating to recovery of insurance acquisition cash flows	-	-	-	-	-	-	-	-	-	-	-	-	-
Other income	-	-	-	-	-	-	-	-	-	-	-	-	-
Total insurance contract Revenues	-	-	33	292,641	9,844	8,755,349	487,090	42,679	845,969	371,755	87,327	269,098	11,161,785
<u>June 30, 2025</u> <u>(Unaudited)</u>	Motor - Comprehensive	Motor - Third-party liability	Motor - Pools	Life - Group	Life - Individual	Medical	Marine - Cargo	Marine - Hull	Fire	Other General Insurance	General Insurance Liability	Engineering	Total
Insurance revenue	-	-	29	70,544	15,753	4,928,403	358,220	54,867	593,423	230,585	35,941	137,517	6,425,282
Insurance contract issuance fees	-	-	-	1,609	36	216,755	5,676	1,455	60,191	13,877	2,864	5,485	307,948
Expected incurred expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in non-financial risk adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-
Recovery of acquisition cash flows	-	-	-	-	-	-	-	-	-	-	-	-	-
Allocation of premiums relating to recovery of insurance acquisition cash flows	-	-	-	-	-	-	-	-	-	-	-	-	-
Other income	-	-	-	-	-	-	-	-	-	-	-	-	-
Total insurance contract Revenues	-	-	29	72,153	15,789	5,145,158	363,896	56,322	653,614	244,462	38,805	143,002	6,733,230

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25- Insurance Contracts Expenses

<u>June 30, 2026 (Unaudited)</u>	Motor – Comprehensive	Motor – Third-party liability	Motor – Pools	Life – Group	Life – Individual	Medical	Marine – Cargo	Marine – Hull	Fire	Other General Insurance	General Insurance Liability	Engineering	Total
Insurance claims incurred	41,310	71,161	9,988	73,932	-	8,617,530	68,384	-	88,914	189,160	123,658	176,104	9,460,141
Amortization of acquisition costs	-	-	-	-	-	30,882	(6,080)	-	8,824	(36,107)	(2,325)	-	(4,806)
Administrative expenses	4,273	26,675	2,518	29,784	2,779	777,423	21,345	5,718	131,536	18,332	9,980	10,045	1,040,408
Recovery of losses on onerous contracts	-	-	-	-	-	201,408	-	-	-	-	-	-	201,408
Non-financial risk adjustment	(3,902)	(12,068)	(399)	16,541	-	10,315	779	170	769	(547)	(16,054)	2,281	(2,115)
Recovery of non-financial risk adjustment	1,262	3,288	(24)	(2,509)	-	(4,795)	(438)	(47)	(54,093)	(2,868)	1,441	(717)	(59,500)
Change in Insurance contract liabilities Against Insurance coverage component	(64,096)	(205,318)	(7,220)	175,516	1,012	(451,602)	68,749	7,245	22,744	69,445	(266,714)	54,120	(596,119)
Total insurance contract expenses	(21,153)	(116,262)	4,863	293,264	3,791	9,181,161	152,739	13,086	198,694	237,415	(150,014)	241,833	10,039,417

<u>June 30, 2025 (Unaudited)</u>	Motor – Comprehensive	Motor – Third-party liability	Motor – Pools	Life – Group	Life – Individual	Medical	Marine – Cargo	Marine – Hull	Fire	Other General Insurance	General Insurance Liability	Engineering	Total
Insurance claims incurred	(25,090)	270,481	12,215	109,160	-	3,965,493	159,616	10,409	261,485	51,895	43,256	22,837	4,881,757
Amortization of acquisition costs	-	-	-	1,135	-	5,893	(3,627)	-	(16,850)	(6,753)	(725)	-	(20,927)
Administrative expenses	4,608	26,820	1,725	41,572	329	1,037,793	49,601	6,717	249,185	44,270	16,356	8,067	1,487,043
Recovery of losses on onerous contracts	-	-	-	9,215	-	27,108	-	-	-	-	-	-	36,323
Non-financial risk adjustment	(4,800)	(26,913)	346	(91)	-	30,207	(7,608)	(809)	(20,750)	17,805	(719)	(4,591)	(17,923)
Recovery of non-financial risk adjustment	2,649	22,804	(44)	43	-	(6,214)	2,443	161	44,009	(6,879)	945	1,332	61,249
Change in Insurance contract liabilities Against Insurance coverage component	(83,286)	(463,102)	6,069	(2,119)	-	378,901	(122,942)	(12,521)	(716,232)	256,151	(34,782)	(74,127)	(867,990)
Total insurance contract expenses	(105,919)	(169,910)	20,311	158,915	329	5,439,181	77,483	3,957	(199,153)	356,489	24,331	(46,482)	5,559,532

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26- Insurance finance expenses/revenues

	June 30, 2026 (Unaudited)	June 30, 2025 (Unaudited)
Insurance finance expenses/revenues	<u>(297,687)</u>	<u>(465,902)</u>
	<u>(297,687)</u>	<u>(465,902)</u>

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

27- Reinsurance finance revenues/expenses

	June 30, 2026 (Unaudited)	June 30, 2025 (Unaudited)
Reinsurance finance revenues/expenses	<u>264,596</u>	<u>406,467</u>
	<u>264,596</u>	<u>406,467</u>

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

28- Interest income

	June 30, 2026 (Unaudited)	June 30, 2025 (Unaudited)
Bank Interest	<u>81,013</u>	<u>125,525</u>
	<u>81,013</u>	<u>125,525</u>

29-Net Gains on Financial Assets and Investments

	June 30, 2026 (Unaudited)	June 30, 2025 (Unaudited)
Dividend income from financial assets at fair value through profit or loss	<u>61,125</u>	<u>48,783</u>
Gain on sale of financial assets at fair value through profit or loss	<u>104,707</u>	<u>69,857</u>
Net change in the fair value of financial assets through profit or loss	<u>(80,008)</u>	<u>38,565</u>
	<u>85,824</u>	<u>157,205</u>

30- Earnings per share

	June 30, 2026 (Unaudited)	June 30, 2025 (Unaudited)
Net profit for the period	<u>429,832</u>	<u>46,166</u>
Weighted average number of shares	<u>18,150,000</u>	<u>18,150,000</u>
Earnings per share	<u>0.024</u>	<u>0.003</u>
Basic	<u>0.024</u>	<u>0.003</u>

Jordan International Insurance Company
(Public Shareholding Limited Company)
Notes to the Interim Condensed Consolidated Financial Statements
For the six-month period ended June 30, 2026 (Unaudited)
(Jordanian Dinar)

31- Cash and cash equivalents

	June 30, 2026 (Unaudited)	June 30, 2025 (Unaudited)
Cash on hand and at banks	294,202	429,560
Deposits at banks	2,887,826	4,212,340
Restricted deposits	(800,000)	(800,000)
Less: Deposits (Cash deposits against guarantees)	-	(460,000)
	<u>2,382,028</u>	<u>3,381,900</u>

32- Contingent liabilities

As of the financial statements date, Jordan International Insurance Company (the Parent Company) had contingent liabilities represented by bank guarantees amounting to JOD 2,172,068 as of June 30, 2026.

As of the financial statements date, Ebda'a Financial Investments Company (a subsidiary) had contingent liabilities represented by bank guarantees amounting to JOD 460,000 as of June 30, 2026 in favor of the Jordan Securities Commission and the Securities Depository Center.