

الشرق
الأوسط
للتأمين



Middle
East
Insurance

عمان في: 2026/08/19

اشارتنا: 780/1/3/105

السادة/ هيئة الأوراق المالية المحترمين

السادة/ بورصة عمان المحترمين

الموضوع: البيانات المالية المرحلية كما في 2026-06-30 باللغة الانجليزية

تحية وبعد،،،

بالإشارة الى الموضوع أعلاه، نرفق لكم طيًّا البيانات المالية المرحلية لشركة الشرق الأوسط للتأمين كما في 2026/06/30 باللغة الانجليزية والمعتمدة من قبل مدققي الحسابات حسب الأصول.

وتفضلوا بقبول فائق الاحترام،،،

شركة الشرق الأوسط للتأمين



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

Middle East Insurance Company
(Public Shareholding Limited Company)
Amman- The Hashemite kingdom of Jordan
Interim Condensed 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
Middle East Insurance Company
(Public Shareholding Limited Company)
Amman - the Hashemite Kingdom of Jordan

Introduction

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

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

Scope of Review

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

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim condensed financial statements for the period ended June 30, 2026, are not prepared in all material respects in accordance with IAS 34 "Interim Financial Reporting".

Other Matter

The Company has not obtained the approval of the Central Bank of Jordan for the financial statements as of December 31, 2025.

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

Date: July 29, 2026

Amman – Jordan



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

	Note	June 30, 2026 (Unaudited)	December 31, 2025 (Audited)
<u>Assets</u>			
Deposits at banks, net	5	16,900,000	22,254,427
Financial assets at fair value through profit or loss	6	9,974,027	9,472,015
Financial assets at fair value through other comprehensive income	7	17,025,059	16,490,711
Financial assets at amortized cost	8	13,438,724	10,456,724
Investment properties	9	21,543,411	21,458,670
Right to use asset		95,366	116,597
Total investments		78,976,587	80,249,144
Cash on hand and at banks	10	1,696,800	3,959,472
Reinsurance contract assets held, net (Premium allocation approach)	12	23,459,071	26,709,819
Reinsurance contract assets held, net (General approach)		81,216	60,603
Property and Equipment – Net		3,656,214	4,335,379
Other assets		2,215,677	1,587,341
Total Assets		110,085,565	116,901,758
<u>Liabilities and Shareholders' Equity</u>			
<u>Liabilities</u>			
Insurance contract liabilities (General approach)		3,884,672	4,350,029
Insurance contract liabilities (Premium allocation approach)	11	53,535,606	65,039,600
Total insurance contract liabilities		57,420,278	69,389,629
Accrued expense		160,903	199,889
Provision for income tax		207,437	1,004,951
Deferred tax liabilities		1,465,122	1,326,191
Different provisions		10,582	27,751
Lease liability		24,986	65,971
Other Liabilities		3,129,965	3,004,753
Total liabilities		62,419,273	75,019,135
<u>Shareholders' Equity</u>			
Authorized and paid-up share capital		22,050,000	22,050,000
Statutory reserve		5,512,500	5,512,500
Voluntary reserve		2,000,000	2,000,000
Accumulated change in fair value		1,515,894	1,120,476
Retained earnings		16,587,898	11,199,647
Total Shareholders' Equity		47,666,292	41,882,623
Total Liabilities and Shareholders' Equity		110,085,565	116,901,758

The accompanying notes from 1 to 16 form an integral part of these interim condensed financial statements.

Middle East Insurance Company
(Public Shareholding Limited Company)
Interim Condensed Statement of Profit or Loss
For the Three -month and Six -month periods ended June 30, 2026 (Unaudited)
(Jordanian Dinars)

		For the three-month period from April 1 to June 30		For the six-month period from January 1 to June 30	
	Note	2026 (Unaudited)	2025 (Unaudited)	2026 (Unaudited)	2025 (Unaudited)
Revenues:					
Insurance contract revenues	13	13,568,413	16,717,007	29,591,342	32,568,282
Insurance contract expenses	14	(11,089,847)	(14,447,522)	(20,684,549)	(25,100,069)
Insurance contract service result		2,478,566	2,269,485	8,906,793	7,468,213
Reinsurance contracts revenues	15	4,723,449	5,020,111	6,741,331	8,079,947
Reinsurance contracts expenses	16	(6,265,974)	(6,756,691)	(13,681,478)	(14,414,591)
Reinsurance contract service result		(1,542,525)	(1,736,580)	(6,940,147)	(6,334,644)
Net insurance operations results		936,041	532,905	1,966,646	1,133,569
Finance revenues/(expenses) – insurance contracts		(212,605)	40,984	(327,328)	91,575
Finance revenues /(expenses) – reinsurance contracts		(37,257)	(7,524)	818	(20,066)
Net Insurance Finance result		(249,862)	33,460	(326,510)	71,509
Interest income		305,194	330,657	867,288	674,943
Profit from financial assets and investments		3,667,662	1,810,769	3,418,902	2,493,651
Other revenues		204,211	2,001	239,201	4,694
Net investment revenue		4,177,067	2,143,427	4,525,391	3,173,288
Net results of insurance and investment (Total revenues)		4,863,246	2,709,792	6,165,527	4,378,366
Salaries, wages, employee benefits, and general and administrative expenses		(137,872)	(59,526)	(416,318)	(309,566)
Depreciation and amortization		28,328	37,801	-	-
Depreciation of investment properties		(59,265)	(92,196)	(120,435)	(180,899)
Depreciation of right of use assets		(11,514)	(11,514)	(21,231)	(21,231)
Provision for end of service benefits		-	11,020	-	-
Other Expenses		(213,051)	(61,631)	(213,051)	(61,630)
Total expenses		(393,374)	(176,046)	(771,035)	(573,328)
Net profit for the period before income tax		4,469,872	2,533,746	5,394,492	3,805,040
Income tax and national contribution		14,686	(552,084)	(6,241)	(732,864)
Net profit for the period after income tax		4,484,558	1,981,662	5,388,251	3,072,176
Earnings per share from net profit for the period		0.203	0.089	0.244	0.139

The accompanying notes from 1 to 16 form an integral part of these interim condensed financial statements.

Middle East Insurance Company
(Public Shareholding Limited Company)
Interim Condensed Statement of Other Comprehensive Income
For the Three -month and Six -month periods ended June 30, 2026 (Unaudited)
(Jordanian Dinars)

	For the three-month period from April 1 to June 30		For the six-month period from January 1 to June 30	
	2026 (Unaudited)	2025 (Unaudited)	2026 (Unaudited)	2025 (Unaudited)
Profit for the Period	4,484,558	1,981,662	5,388,251	3,072,176
Add: Other comprehensive income items:				
Change in fair value reserve	736,779	1,219,231	395,418	1,689,108
Total comprehensive income for the Period	5,221,337	3,200,893	5,783,669	4,761,284

The accompanying notes from 1 to 16 form an integral part of these interim condensed financial statements

Middle East Insurance Company
(Public Shareholding Limited Company)
Interim Condensed Statement of Changes in Shareholders' Equity
For the Six-Months periods Ended June 30, 2026 (Unaudited)
(Jordanian Dinars)

	Authorized and paid-up capital	Statutory Reserve	Voluntary reserve	Cumulative change in fair value	Retained earnings	Total
<u>For the Six-Months Ended June 30, 2025 (Unaudited)</u>						
Balance as of December 31, 2024 (Audited)	22,050,000	5,512,500	2,000,000	(910,457)	7,465,794	36,117,837
Profit for period	-	-	-	-	3,072,176	3,072,176
Change in fair value reserve	-	-	-	1,689,108	-	1,689,108
Total comprehensive income for the period	-	-	-	1,689,108	3,072,176	4,761,284
The Balance as of June 30, 2025 (Unaudited)	22,050,000	5,512,500	2,000,000	778,651	10,537,970	40,879,121
<u>For the Six -Months Ended June 30, 2026 (Unaudited)</u>						
Balance as of December 31, 2025 (Audited)	22,050,000	5,512,500	2,000,000	1,120,476	11,199,647	41,882,623
Profit for period	-	-	-	-	5,388,251	5,388,251
Change in fair value reserve	-	-	-	395,418	-	395,418
Total comprehensive income for the period	-	-	-	395,418	5,388,251	5,783,669
Balance as of June 30, 2026 (Unaudited)	22,050,000	5,512,500	2,000,000	1,515,894	16,587,898	47,666,292

The accompanying notes from 1 to 16 form an integral part of these interim condensed financial statements.

Middle East Insurance Company
(Public Shareholding Limited Company)
Interim Condensed Statement of Cash Flows
For the Six-Months periods Ended June 30, 2026 (Unaudited)
(Jordanian Dinars)

	June 30, 2026 (Unaudited)	June 30, 2025 (Unaudited)
Cash flow from Operating Activities:		
profit for the period before tax	5,394,492	3,805,040
Adjustments to reconcile profit before tax to net cash flows provided from operating activities:		
Depreciation and amortization	200,475	202,130
Gain on sale of investment properties	(1,382,465)	-
Net change in fair value of financial assets through profit or loss statement	(502,012)	(2,493,651)
Interest income	(867,288)	(674,943)
Cash flows from operating activities before changes in working capital	2,843,202	838,576
Changes in working capital:		
Reinsurance contract assets held, net (Premium allocation approach)	3,250,748	(3,398,578)
Reinsurance contract assets held, net (General approach)	(20,613)	27,287
Other assets	(628,335)	(133,255)
Insurance contract liabilities (General approach)	(465,357)	(533,233)
Insurance contract liabilities (Premium allocation approach)	(11,503,994)	1,076,564
Accrued expense	(38,986)	98,140
Other liabilities and other provisions	240,731	(519,816)
Cash flows (used in) operating activities before income tax paid	(6,322,604)	(2,544,315)
Income tax paid	(797,513)	265,746
Net cash flows (used in) operating activities	(7,120,117)	(2,278,569)
<u>Cash flow from Investing Activities</u>		
Deposit at bank	5,354,427	1,314,792
Financial assets at fair value through profit or loss statement	-	1,193,840
Financial assets at fair value through other comprehensive income	(138,930)	(593,470)
Financial assets at amortized cost	(2,982,000)	-
Property and equipment, net	(8,954)	28,229
Net purchases and sales of investment properties	1,806,599	-
Net cash flows provided from/ investing activities	4,031,142	1,943,391
<u>Cash flow from financing activities</u>		
Payments for lease liabilities	(40,985)	(21,418)
Interest received	867,288	674,943
Cash flows provided from financing activities	826,303	653,525
Net cash provided / used during the period	(2,262,672)	318,347
Cash and cash equivalent at beginning of the period	3,959,472	3,402,648
Cash and cash equivalent at the end of the period	1,696,800	3,720,995

The accompanying notes from 1 to 16 form an integral part of these interim condensed financial statements

Middle East Insurance Company
(Public Shareholding Limited Company)
Notes to the Interim Condensed Financial Statements
For the Six-Months periods Ended June 30, 2026 (Unaudited)
(Jordanian Dinars)

1. Legal Status and Activities

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

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

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

The accompanying financial statements were approved by the Board of Directors' in it's meeting held on July 29, 2026

2. Basis of Preparation

Statement of compliance

The interim condensed financial statements for the six months ended June 30, 2026 have been prepared in accordance with International Accounting Standard 34 "Interim Financial Reporting", and central bank of Jordan instructions.

The interim condensed financial statements do not contain all information and notes required for annual financial statements prepared in accordance with International Financial Reporting Standards, and should be read in conjunction with the Company' financial statements as at December 31 2025. In addition, the results for the Six months ended June 30, 2026 are not necessarily indicative of the results that may be expected for the financial year ending December 31, 2026.

Functional and presentation currency

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

3. Application of new and amended international financial reporting standards

Standards issued and valid

Standards and amendments effective for periods beginning on or after 1 January 2026:

- IFRS 9 "Financial Instruments"
- IFRS 7 "Disclosures"
- Annual Improvements to IFRS Accounting Standards – Volume 11

Standards and amendments effective for periods beginning on or after 1 January 2027:

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

Management anticipates that these new standards, interpretations, and amendments will be adopted in the financial statements for their initial period of application. Furthermore, management does not expect that the adoption of these new standards, interpretations, and amendments will have a material impact on the financial statements in the period of initial application, with the exception of IFRS 18, which relates to the reclassification and presentation of the financial statements.

Middle East Insurance Company
(Public Shareholding Limited Company)
Notes to the Interim Condensed Financial Statements
For the Six-Months periods Ended June 30, 2026 (Unaudited)
(Jordanian Dinars)

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.

5- Deposits at Banks

	June 30 2026 (Unaudited)			December 31, 2025(Audited)	
<u>Deposits inside</u>	Deposits due	Deposits due	Deposits due	Total	Total
<u>Jordan</u>	within a	after more	after more than		
	month	than three	three months		
		months	and up to one		
			year		
Capital Bank of	-	-	800,000	800,000	800,000
Cairo Amman Bank	-	-	1,500,000	1,500,000	1,500,000
Jordan Ahli Bank	-	-	-	-	1,054,427
Jordan Commercial					
Bank	-	-	3,000,000	3,000,000	4,700,000
Bank al Etihad	-	550,000	1,500,000	2,050,000	550,000
Bank of Jordan	-	-	5,750,000	5,750,000	5,750,000
Invest Bank	-	-	2,900,000	2,900,000	5,000,000
Bank ABC	-	900,000	-	900,000	900,000
Kuwait Jordan bank	-	-	-	-	2,000,000
	-	1,450,000	15,450,000	16,900,000	22,254,427

6- Financial Assets at Fair Value through Profit or Loss

	June 30 2026 (Unaudited)	December 31, 2025 (Audited)
<u>Inside Jordan</u>		
Listed Shares	7,463,767	7,098,178
Sub-total	7,463,767	7,098,178
<u>Outside Jordan</u>		
Listed Shares	2,510,260	2,373,837
Sub-total	2,510,260	2,373,837
Total	9,974,027	9,472,015

Middle East Insurance Company
(Public Shareholding Limited Company)
Notes to the Interim Condensed Financial Statements
For the Six-Months periods Ended June 30, 2026 (Unaudited)
(Jordanian Dinars)

7- Financial Assets at Fair Value through Other Comprehensive Income

	June 30 2026 (Unaudited)	December 31, 2025(Audited)
<u>Inside Jordan</u>		
listed Shares	7,218,992	6,994,224
Unlisted Shares	1,340,708	1,340,707
Total	8,559,700	8,334,931
<u>Outside Jordan</u>		
Listed Shares	5,463,118	5,153,539
Unlisted Shares	3,002,241	3,002,241
Sub-total	8,465,359	8,155,780
Total	17,025,059	16,490,711

8- Financial Assets at Amortized Cost

	June 30 2026 (Unaudited)	December 31, 2025 (Audited)
<u>Inside Jordan</u>		
Siniora Company bonds	354,500	354,500
Jordanian treasury bonds	13,084,224	10,102,224
Total	13,438,724	10,456,724

Middle East Insurance Company
(Public Shareholding Limited Company)
Notes to the Interim Condensed Financial Statements
For the Six-Months periods Ended June 30, 2026 (Unaudited)
(Jordanian Dinars)

9- Investment Properties

June 30 2026 (Unaudited)	Land	Buildings	Total
Cost:			
Opening balance	12,424,049	14,060,011	26,484,060
Transfer from Property and Equipment to Investment Properties		629,310	629,310
Disposals	424,134	-	424,134
Ending balance	11,999,915	14,689,321	26,689,236

Accumulated depreciation:

Accumulated depreciation at the beginning of the Period	-	5,025,390	5,025,390
Depreciation for the Period	-	120,435	120,435
Disposals	-	-	-
Accumulated depreciation at the end of the Period	-	5,145,825	5,145,825
Net investment properties at the end of the Period	11,999,915	9,543,496	21,543,411

December 31, 2025 (Audited)	Land	Buildings	Total
Cost:			
Opening balance	12,424,049	14,060,011	26,484,060
Additions	-	-	-
Disposals	-	-	-
Ending balance	12,424,049	14,060,011	26,484,060

Accumulated depreciation:

Accumulated depreciation at the beginning of the year	-	4,745,310	4,745,310
Depreciation for the year	-	280,080	280,080
Disposals	-	-	-
Accumulated depreciation at the end of the year	-	5,025,390	5,025,390
Net investment properties at the end of the year	12,424,049	9,034,621	21,458,670

10- Cash on Hand and at Banks

	June 30 2026 (Unaudited)	December 31, 2025 (Audited)
Cash on hand	1,357	1,314
Cash at banks	1,695,443	3,958,158
Total	1,696,800	3,959,472

Middle East Insurance Company
(Public Shareholding Company)
Notes to the Interim Condensed Financial Statements
For the Six-Months periods Ended June 30, 2026 (Unaudited)
(Jordanian Dinars)

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

	Liability for Remaining Coverage (LRC)				Liability for Incurred Claims (LIC)				June 30, 2026 (Unaudited)	December 31, 2025 (Audited)
	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)		
	Excluding loss component	Loss component	Excluding loss component	Loss component	Present value of future cash flows	Present value of future cash flows	Non-financial risk adjustments	Non-financial risk adjustments	Total	Total
Insurance contracts liabilities-beginning	3,630,967	1,782,845	2,235,107	2,374,013	57,360,766	47,866,030	2,265,021	1,648,660	65,039,600	54,123,810
Insurance contracts assets-beginning	-	-	-	-	-	-	-	-	-	-
Net Insurance Contract Liabilities / (Assets) Beginn	3,630,967	1,782,845	2,235,107	2,374,013	57,360,766	47,866,030	2,265,021	1,648,660	65,039,600	54,123,810
Insurance revenue	(29,002,989)	-	(62,725,044)	-	-	-	-	-	(29,002,989)	(62,725,044)
Incurred claims	-	-	-	-	17,557,999	41,735,183	-	-	17,557,999	41,735,183
Acquisition expenses	537,939	-	2,099,209	-	-	-	-	-	537,939	2,099,209
Employee expenses	-	-	-	-	4,033,756	7,504,654	(293,273)	616,362	3,740,483	8,121,015
Other expenses	-	-	-	-	-	-	-	-	-	-
Losses from onerous contracts and reversals of such losses	-	(1,165,905)	-	(591,168)	-	-	-	-	(1,165,905)	(591,168)
Insurance contract expenses	537,939	(1,165,905)	2,099,209	(591,168)	21,591,755	49,239,836	(293,273)	616,362	20,670,516	51,364,238
Results of insurance operations	(28,465,050)	(1,165,905)	(60,625,836)	(591,168)	21,591,755	49,239,836	(293,273)	616,362	(8,332,473)	(11,360,806)
Finance expenses – from insurance contracts	-	-	-	-	327,329	380,986	-	-	327,329	380,986
Impact of exchange rate movements	-	-	-	-	-	-	-	-	-	-
Investment components	-	-	-	-	-	-	-	-	-	-
Net change – Other comprehensive income	(28,465,050)	(1,165,905)	(60,625,836)	(591,168)	21,919,084	49,620,822	(293,273)	616,362	(8,005,144)	(10,979,820)
Cash received from underwritten contracts	23,168,483	-	63,550,292	-	-	-	-	-	23,168,483	63,550,292
Incurred claims	-	-	-	-	(26,463,830)	(40,126,085)	-	-	(26,463,830)	(40,126,085)
Paid acquisition costs	(203,502)	-	(1,528,596)	-	-	-	-	-	(203,502)	(1,528,596)
Other expenses	-	-	-	-	-	-	-	-	-	-
Total cash flows	22,964,981	-	62,021,696	-	(26,463,830)	(40,126,085)	-	-	(3,498,849)	21,895,611
Insurance contract liabilities – end of period		616,940	3,630,967	1,782,845	52,816,019	57,360,767	1,971,749	2,265,021	55,404,708	65,039,600
Insurance contract assets – end of period	(1,869,102)	-	-	-	-	-	-	-	(1,869,102)	-
Net liabilities/(assets) of insurance contracts –end of period	(1,869,102)	616,940	3,630,967	1,782,845	52,816,019	57,360,767	1,971,749	2,265,021	53,535,606	65,039,600

Middle East Insurance Company
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12 Reinsurance Contracts Held - Assets /(Liabilities) (Premium Allocation Approach)

	Assets for Remaining Coverage (LRC)				Assets for Incurred Claims (LIC)					
	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 loss component	Loss component	Excluding loss component	Loss component	Present value of future cash flows	Present value of future cash flows	Non-financial risk adjustments	Non-financial risk adjustments	Total	Total
Reinsurance contracts assets- beginning	(14,242,883)	-	(12,797,996)	-	39,543,666	29,797,156	1,409,036	964,618	26,709,819	17,963,779
Reinsurance contracts liability- beginning	-	-	-	-	-	-	-	-	-	-
Net reinsurance contracts (liabilities)/assets – beginning	(14,242,883)	-	(12,797,996)	-	39,543,666	29,797,156	1,409,036	964,618	26,709,819	17,963,779
Reinsurance payments	(13,684,056)	-	(28,109,195)	-	-	-	-	-	(13,684,056)	(28,109,195)
Reinsurance recoveries	--	--	-	-	5,676,942	15,295,419	-	-	5,676,942	15,295,419
Commissions received	-	-	-	-	1,451,220	2,906,684	(235,126)	444,418	1,216,094	3,351,102
Administrative cost	-	-	-	-	(141,720)	(207,359)	-	-	(141,720)	(207,359)
Reinsurance contracts revenues	-	-	-	-	-	-	-	-	-	-
Reinsurance service contracts results	(13,684,056)	-	(28,109,195)	-	6,986,442	17,994,744	(235,126)	444,418	(6,932,740)	(9,670,033)
Finance revenue /(cost) - from reinsurance contracts	-	-	-	-	818	76,044	-	-	818	76,044
The effect of movements in exchange rates	-	-	-	-	-	-	--	-	-	-
Other changes	-	-	-	-	-	-	-	-	-	-
Net change - other comprehensive income	(13,684,056)	-	(28,109,195)	-	6,987,260	18,070,788	(235,126)	444,418	(6,931,922)	(9,593,989)
Cash received from written contracts paid to reinsurers	18,756,832	-	26,664,307	-	-	-	-	-	18,756,832	26,664,307
Incurred claims recovered from reinsurers	-	-	-	-	-	-	-	-	-	-
Other recovered amounts	-	-	-	-	(15,075,657)	(8,324,279)	-	-	(15,075,657)	(8,328,347)
Recovered profit commission from reinsurers	-	-	-	-	-	-	-	-	-	-
Total cashflows	18,756,832	-	26,664,307	-	(15,075,657)	(8,324,279)	-	--	3,681,175	18,340,028
Reinsurance contracts assets-End – of the period	(9,170,108)	-	(14,242,883)	-	31,455,269	39,543,666	1,173,910	1,409,036	23,459,071	26,709,819
Reinsurance contracts liabilities- End – of the period	-	-	-	-	-	-	-	-	-	--
Net reinsurance contracts (liabilities)/assets – End- of the period	(9,170,108)	-	(14,242,883)	-	31,455,269	39,543,666	1,173,910	1,409,036	23,459,071	26,709,819

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13- Insurance Contracts Revenue

<u>June 30, 2026(Unaudited)</u>	<u>Motor</u>	<u>Marine</u>	<u>Aviation</u>	<u>Fire</u>	<u>Engineering</u>	<u>Responsibility</u>	<u>Medical</u>	<u>Other</u>	<u>Life</u>	<u>Total</u>
Insurance contracts revenue and change in insurance contracts liabilities against remaining coverage	8,585,006	3,231,184	157,964	3,723,217	2,135,650	987,289	6,842,657	28,614	3,085,190	28,776,771
Change in Insurance Contract Liabilities for Remaining Coverage	(47,825)	(80,886)	(37)	327	295	(308)	181	(11,167)	29	(139,391)
Insurance contracts issuance fees	8,194	57,957	4,919	130,763	40,539	35,705	374,968	1,119	44,989	699,153
Change in Insurance Contract Liabilities for Remaining Coverage of Issuance Fees	126,908	(11,006)	(1,981)	(13,496)	6,895	(9,791)	13,843	(158)	(7,042)	104,172
Other income	142,988	7,649	-	-	-	-	-	-	-	150,637
Total insurance contracts revenue	8,815,271	3,204,898	160,865	3,840,811	2,183,379	1,012,895	7,231,649	18,408	3,123,166	29,591,342

<u>June 30, 2025(Unaudited)</u>	<u>Motor</u>	<u>Marine</u>	<u>Aviation</u>	<u>Fire</u>	<u>Engineering</u>	<u>Responsibility</u>	<u>Medical</u>	<u>Other</u>	<u>Life</u>	<u>Total</u>
Insurance contracts revenue and change in insurance contracts liabilities against remaining coverage	9,217,459	3,798,322	85,080	6,896,585	-	766,595	5,695,876	41,072	5,542,943	32,043,933
Change in Insurance Contract Liabilities for Remaining Coverage	(89,796)	(161,922)	-	(798)	-	3,641	(123,420)	-	(1)	(372,296)
Insurance contracts issuance fees	175,132	42,769	1,263	161,124	-	8,115	275,581	1,708	47,395	713,087
Change in Insurance Contract Liabilities for Remaining Coverage of Issuance Fees	(20,402)	(3,824)	632	10,333	-	1,884	-	-	(7,260)	(18,637)
Other income	172,103	29,704	-	-	-	-	-	-	387	202,195
Total insurance contracts revenue	9,454,496	3,705,050	86,975	7,067,244	-	780,235	5,848,037	42,780	5,583,465	32,568,282

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14- Insurance Contracts Expenses

June 30, 2026 (Unaudited)	Motor	Marine	Aviation	Fire	Engineering	Responsibility	Medical	Other	Life	Total
Insurance claims incurred	8,004,651	779,246	-	1,913,513	10,535	252,009	5,521,958	1,599	891,573	17,375,084
Administrative expenses	1,723,624	225,844	13,257	379,421	221,887	75,753	987,299	32,110	451,690	4,110,885
Other expenses	-	-	-	-	-	-	-	-	-	-
Risk Adjustments – Non-Finance	(522)	38,439	-	(336,393)	41	8,555	(4,528)	(196)	1,332	(293,272)
Loss component	(1,230,036)	-	-	-	-	-	40,936	23,195	-	(1,165,905)
Undistributed Expenses	(8,979)	(1,394)	-	(607)	48	68	(4,043)	(30)	1	(14,936)
Deferred Expenses	51,937	230	(1,141)	(13,121)	6,294	(11,489)	22,472	2,261	(29,320)	28,123
Transferred from acquisition costs / acquisition costs	240,176	50,324	-	58,291	1,139	3,979	175,781	650	114,230	644,570
Total insurance contracts expenses	8,780,851	1,092,689	12,116	2,001,104	239,944	328,875	6,739,875	59,589	1,429,506	20,684,549

June 30, 2025 (Unaudited)	Motor	Marine	Aviation	Fire	Engineering	Responsibility	Medical	Other	Life	Total
Insurance claims incurred	8,568,552	(185,179)	-	3,868,046	-	457,005	5,233,076	3,804	2,619,347	20,564,651
Administrative expenses	719,075	381,609	9,143	619,528	-	80,801	496,170	-	370,737	2,677,064
Other expenses	54,187	30,401	646	26,169	-	9,339	404,474	282	93,356	618,853
Risk Adjustments – Non-Finance	28,697	(13,689)	-	177,080	-	28,025	16,928	-	(7,449)	229,591
Loss component	(631,714)	-	-	-	-	-	311,516	-	-	(320,197)
Undistributed Expenses	36,642	969	-	(59)	-	(60)	14,451	-	-	51,943
Deferred Expenses	(5,851)	(6,805)	(533)	11,184	-	(5,175)	(15,213)	-	(29,823)	(52,215)
Transferred from acquisition costs / acquisition costs	354,114	69,973	-	25,024	-	1,022	171,288	3,167	705,792	1,330,380
Total insurance contracts expenses	9,123,703	277,278	9,256	4,726,971	-	570,957	6,632,691	7,253	3,751,960	25,100,069

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15- Reinsurance Contracts Revenues

June 30 2026 (Unaudited)	Motor	Marine	Aviation	Fire	Engineering	Responsibility	Medical	Others	Group Life	Individual Life	Total
Expected Claims Incurred	(261,551)	745,620	-	1,914,424	-	245,165	2,195,495	(2,000)	839,789	(9,985)	5,666,957
Commissions Received	15,138	353,595	63,219	744,447	86,763	189,896	(1,833)	(5)	-	-	1,451,220
Reinsurers' share of deferred commission expenses	3,654	(58,754)	(27,497)	(3,588)	(4,809)	(50,726)	-	-	-	-	(141,720)
Reinsurers' share of Changes in Risk Adjustments - Non-financial	(7,285)	33,227	-	(268,155)	64	6,724	(664)	(103)	1,066	-	(235,126)
Total Reinsurance Contracts Revenues	(250,044)	1,073,688	35,722	2,387,128	82,018	391,059	2,192,998	(2,108)	840,855	(9,985)	6,741,331

June 30 2025 (Unaudited)	Motor	Marine	Aviation	Fire	Engineering	Responsibility	Medical	Others	Group Life	Individual Life	Total
Expected Claims Incurred	20,767	(223,206)	-	3,865,280	-	459,005	1,501,677	376	1,057,591	34,579	6,716,069
Commissions Received	26,047	436,644	32,769	706,849	-	37,947	(1,417)	(7)	-	-	1,238,832
Reinsurers' share of deferred commission expenses	(5,164)	(69,238)	(11,213)	52,817	-	9,863	-	-	-	-	(22,935)
Reinsurers' share of Changes in Risk Adjustments - Non-financial	(3,256)	(12,594)	-	141,764	-	22,521	4,342	-	(4,796)	-	147,981
Total Reinsurance Contracts Revenues	38,394	131,606	21,556	4,766,710	-	529,336	1,504,602	369	1,052,795	34,579	8,079,947

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16- Reinsurance Contracts Expenses

June 30, 2026 (Unaudited)	Motor	Marine	Aviation	Fire	Engineering	Responsibility	Medical	Others	Group life	Individual Life	Total
Reinsurance Contracts Premiums	143,052	2,571,551	157,964	3,813,112	2,007,062	985,606	2,303,444	11,368	1,861,422	(2,578)	13,852,003
Change in reinsurance contract liabilities for remaining coverage	(1,521)	(243,360)	(37)	347	314	(306)	457	(4,268)	(1)	-	(248,375)
Excess Loss Premiums	52,500	4,550	-	20,800	-	-	-	-	-	-	77,850
Total Reinsurance Contracts Expenses	194,031	2,332,741	157,927	3,834,259	2,007,376	985,300	2,303,901	7,100	1,861,421	(2,578)	13,681,478

June 30, 2025 (Unaudited)	Motor	Marine	Aviation	Fire	Engineering	Responsibility	Medical	Others	Group life	Individual Life	Total
Reinsurance Contracts Premiums	159,880	3,015,233	85,080	6,850,905	-	764,862	1,495,725	9,869	1,872,080	279,864	14,533,498
Change in reinsurance contract liabilities for remaining coverage	1,785	(185,534)	(1)	(757)	-	3,635	(61,386)	-	-	-	(242,257)
Excess Loss Premiums	98,000	4,550	-	20,800	-	-	-	-	-	-	123,350
Total Reinsurance Contracts Expenses	259,665	2,834,249	85,079	6,870,948	-	768,497	1,434,340	9,869	1,872,080	279,864	14,414,591