

Jordanian Expatriates Investment Holding Company
Public Shareholding Company
Condensed Interim Consolidated Financial Statements (Unaudited)
30 September 2026

Jordanian Expatriates Investment Holding Company
Public Shareholding Company

	<u>Pages</u>
- Report on review of condensed interim consolidated financial statements	2
- Interim consolidated statement of financial position	3
- Interim consolidated statement of comprehensive income	4
- Interim consolidated statement of changes in equity	5
- Interim consolidated statement of cash flows	6
- Notes to the condensed interim consolidated financial statements	7 - 10

Report on Review of Condensed Interim Consolidated Financial Statements

To The Board of Directors
Jordanian Expatriates Investment Holding Company
Public Shareholding Company
Amman - Jordan

Introduction

We have reviewed the accompanying condensed interim consolidated financial statements of **Jordanian Expatriates Investment Holding Company (PLC)**, comprising the interim consolidated statement of financial position as at 30 September 2026 and the related interim consolidated statement of comprehensive income, interim consolidated statement of changes in equity and interim consolidated statement of cash flows for the nine months period then ended and the notes about condensed interim consolidated financial statements. Management is responsible for the preparation and presentation of this condensed interim consolidated financial statement in accordance with International Accounting Standard number (34) "Interim Financial Reporting". Our responsibility is to express a conclusion on this condensed interim consolidated financial statements based on our review.

Scope of Review

We conducted our review in accordance with the International Standard on Review Engagements number (2410) "Review of Interim Financial Information Performed by the Independent Auditor of the Entity." A review of condensed interim consolidated financial statement 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 condensed interim consolidated financial statements are not prepared, in all material respects, in accordance with International Accounting Standard number (34) "Interim Financial Reporting".

Emphasis of Matter

As disclosed in Note (3), the condensed interim consolidated financial statements include dividends receivable amounting to JOD (1,087,129) relating to the Company's investment in Trust Bank Algeria for the year 2023, which have not yet been collected.

26 October 2026
Amman – Jordan



Arab Professionals
Amin Samara
License No. (481)

Jordanian Expatriates Investment Holding Company
Public Shareholding Company
Interim Consolidated Statement of Financial Position as at 30 September 2026

(In Jordanian Dinar)

	Note	30 September 2026 (Unaudited)	31 December 2025 (Audited)
Assets			
Cash and cash equivalents		3,643,105	4,099,603
Dividends receivables	3	2,013,129	1,087,129
Financial assets at fair value through profit or loss		4,971,941	4,418,823
Margin financing receivables		488,198	754,164
Brokers receivables		29,966	-
Settlement guarantee fund		89,000	89,000
Other current assets		152,432	172,413
Financial assets at fair value through other comprehensive income		3,933,732	3,933,732
Financial assets at amortized cost		1,953,105	1,891,619
Investment property		3,145,667	3,149,677
Property and equipment		8,948	7,679
Brokerage license		200,000	200,000
Total assets		20,629,223	19,803,839
Liabilities and Equity			
Liabilities			
Brokerage payables		433,522	208,862
Brokers payables		-	9,142
Amounts due to related parties		2,301	-
Other current liabilities		373,395	318,063
Total liabilities		809,218	536,067
Equity			
Paid in capital		14,512,500	14,512,500
Additional paid in capital		105,986	105,986
Statutory reserve		2,716,080	2,716,080
Voluntary reserve		11,448	11,448
Retained earnings	4	2,039,455	1,452,394
Total shareholders' equity		19,385,469	18,798,408
Non-controlling interests		434,536	469,364
Total equity		19,820,005	19,267,772
Total liabilities and equity		20,629,223	19,803,839

"The accompanying notes from (1) to (8) are an integral part of these condensed interim consolidated financial statements and read with review report"

Jordanian Expatriates Investment Holding Company
Public Shareholding Company
Interim Consolidated Statement of Comprehensive Income
For the Nine Months Ended at 30 September 2026 (Unaudited)

(In Jordanian Dinar)

	For the three months ended		For the nine months ended	
	30 September 2026	30 September 2025	30 September 2026	30 September 2025
Dividend income	968,963	13,319	1,118,350	143,501
Profit from sale of financial assets at fair value through profit or loss	-	-	38,840	13,495
Changes in fair value of financial assets at fair value through profit or loss	136,618	46,967	493,457	467,665
Loss from sale of financial assets at amortized cost	-	(2,702)	(5,052)	(2,702)
Brokerage commissions	59,915	57,491	137,157	132,206
Interest income on margin financing accounts	733	23,907	7,985	72,381
Interest income from bank deposits	32,073	56,625	122,854	177,853
Interest income from financial assets at amortized cost	33,356	31,110	107,191	76,778
Administrative expenses	(129,449)	(114,825)	(435,495)	(390,690)
Marketing expenses	(3,762)	(6,201)	(12,807)	(15,842)
Provision for expected credit loss for brokerage receivables	-	(200,000)	(97,000)	(200,000)
Unneeded provision for expected credit loss for bonds	-	-	57,655	-
Depreciation	(1,728)	(1,788)	(5,016)	(8,728)
Net other expenses and revenues	44,656	(16,018)	75,975	146,535
Profit (loss) for the period before income tax	1,141,375	(112,115)	1,604,094	612,452
Prior years income tax	-	-	(1,424)	-
Income tax for the period	(7,637)	(13,460)	(23,002)	(35,140)
National contribution tax for the period	(764)	(1,944)	(11,560)	(4,736)
Total comprehensive income (loss) for the period	1,132,974	(127,519)	1,568,108	572,576
Attributable to:				
Owners of the parent	1,132,577	(84,257)	1,602,936	609,274
Non-controlling interests	397	(43,262)	(34,828)	(36,698)
	1,132,974	(127,519)	1,568,108	572,576
Basic and diluted profit (loss) per share for the period	0.078	(0.006)	0.111	0.042

“The accompanying notes from (1) to (8) are an integral part of these condensed interim consolidated financial statements and read with review report”

Jordanian Expatriates Investment Holding Company
Public Shareholding Company
Interim Consolidated Statement of Changes in Equity for the Nine Months Ended at 30 September 2026 (Unaudited)

(In Jordanian Dinar)

	<u>Paid-in capital</u>	<u>Additional Paid in capital</u>	<u>Reserves</u>		<u>Retained earnings</u>	<u>Total shareholders equity</u>	<u>Non- controlling interests</u>	<u>Total equity</u>
			<u>Statutory</u>	<u>Voluntary</u>				
Balance at 1 January 2026	14,512,500	105,986	2,716,080	11,448	1,452,394	18,798,408	469,364	19,267,772
Total comprehensive income for the period	-	-	-	-	1,602,936	1,602,936	(34,828)	1,568,108
Paid dividends (Note 4)	-	-	-	-	(1,015,875)	(1,015,875)	-	(1,015,875)
Balance at 30 September 2026	14,512,500	105,986	2,716,080	11,448	2,039,455	19,385,469	434,536	19,820,005
Balance at 1 January 2025	14,512,500	105,986	2,620,165	11,448	645,672	17,895,771	653,135	18,548,906
Total comprehensive income for the period	-	-	-	-	609,274	609,274	(36,698)	572,576
Non-controlling interests	-	-	-	-	-	-	(125,000)	(125,000)
Balance at 30 September 2025	14,512,500	105,986	2,620,165	11,448	1,254,946	18,505,045	491,437	18,996,482

* Retained earnings as at 30 September 2026 included unrealized gains relate to changes in fair value of financial assets at fair value through profit or loss amounting to JOD (493,457) which are not allowed to be distributed to shareholders.

“The accompanying notes from (1) to (8) are an integral part of these condensed interim consolidated financial statements and read with review report”

Jordanian Expatriates Investment Holding Company
Public Shareholding Company
Interim Consolidated Statement of Cash Flows For the Nine Months Ended at 30 September 2026 (Unaudited)
(In Jordanian Dinar)

	30 September 2026	30 September 2025
Operating activities		
Profit before tax for the period	1,604,094	612,452
Depreciation	5,016	8,728
Changes in fair value of financial assets at fair value through profit or loss	(493,457)	(467,665)
Provision for expected credit loss for brokerage receivables	97,000	200,000
Amortization of bonds discount	(6,961)	(6,345)
Unneeded provision for expected credit loss for bonds	(57,655)	-
Loss from sale of financial assets at amortized cost	5,052	2,702
Foreign currency revaluation	6,812	-
Dividends income	(926,000)	-
Changes in working capital		
Financial assets at fair value through profit or loss	(66,473)	(80,420)
Brokerage receivables	127,660	180,835
Margin financing receivables	236,000	66,163
Brokers receivables	(9,142)	(3,499)
Amount due to related parties	2,301	957
Other current assets	34,132	20,247
Other current liabilities	33,762	(72,104)
Income tax paid	(28,567)	(35,523)
Net cash flows from operating activities	<u>563,574</u>	<u>426,528</u>
Investing activities		
Property and equipment	(2,275)	(2,115)
Financial assets at amortized cost	(1,922)	(569,164)
Investment property	-	(15,723)
Net cash flows used in investing activities	<u>(4,197)</u>	<u>(587,002)</u>
Financing activities		
Paid dividends	(1,015,875)	-
Non-controlling interests	-	(125,000)
Net cash flows used in financing activities	<u>(1,015,875)</u>	<u>(125,000)</u>
Changes in cash and cash equivalents	(456,498)	(285,474)
Cash and cash equivalents, at beginning of the year	4,099,603	4,467,666
Cash and cash equivalents, at end of the period	<u>3,643,105</u>	<u>4,182,192</u>

“The accompanying notes from (1) to (8) are an integral part of these condensed interim consolidated financial statements and read with review report”

Jordanian Expatriates Investment Holding Company
Public Shareholding Company
Notes to the Condensed Interim Consolidated Financial Statements (Unaudited)
30 September 2026
(In Jordanian Dinar)

1 . General

Jordanian Expatriates Investment Holding Company was established on 2 July 1988 and registered in accordance with Jordanian Companies Law under No. (202) as Public Shareholding Company. The Company's head office is in the Hashemite Kingdom of Jordan. Company's main objectives are to invest in industrial, commercial, agricultural, tourism and other economic fields.

Company's shares are listed in Amman Stock Exchange - Jordan.

The accompanying condensed interim consolidated financial statements have been approved for issue by the Company's Board of Directors on 20 October 2026.

2 . Summary of Significant Accounting Policies

Basis of Preparation

The condensed interim consolidated financial statements of the Company have been prepared in accordance with International Accounting Standard number (34) "Interim Financial Reporting". They do not include all of the information required in annual financial statements in accordance with IFRSs, and should be read in conjunction with the consolidated financial statements of the Company for the year ended 31 December 2025.

The condensed interim consolidated financial statements have been prepared on a historical cost basis except for financial assets, which have been measured at fair value.

The condensed interim consolidated financial statements are presented in Jordanian Dinar which is the functional currency of the Company.

The accounting policies are consistent with those used in the previous period, except for the adoption of new and amended standards effective as at the beginning of the year.

Basis of Consolidation

The condensed interim consolidated financial statements comprise of the financial statements of the parent and its subsidiaries where the Company has the power to govern the financial and operating policies of the subsidiary so as to obtain benefits from their activities. The financial statements of the subsidiaries are prepared for the same reporting year as the Company using consistent accounting policies. All balances, transactions, income, and expenses between the Company and its subsidiaries are eliminated.

Subsidiaries are fully consolidated from the date of acquisition, being the date on which the Company obtains control, and continue to be consolidated until the date that such control ceases.

The results of operations of the subsidiaries are consolidated in the interim consolidated statement of Comprehensive Income from the acquisition date which is the date on which control over subsidiaries is transferred to the Company. The results of operation of the disposed subsidiaries are included in the interim consolidated statement of Comprehensive Income to the disposal date which is the date on which the Company loses control over the subsidiaries.

Non - controlling interest represent the subsidiary equity not owned by the parent shareholders.

Jordanian Expatriates Investment Holding Company PLC
Notes to the Condensed Interim Consolidated Financial Statements (Unaudited)
30 September 2026

The following subsidiaries have been consolidated:

Company name	Paid in capital	Ownership	Activity
Jordanian Expatriates for Financial Brokerage L.L.C	1,750,000	75%	Brokerage services
Jordanian Expatriates for Real Estate and Development L.L.C	1,600,000	100%	Real estate investment

Use of Estimates

The preparation of the condensed interim consolidated financial statements requires management to make estimates and assumptions that affect the reported amount of financial assets and liabilities and disclosure of contingent liabilities. These estimates and assumptions also affect the revenues, expenses and the provisions. Such estimates are necessarily based on assumptions about several factors involving varying degrees of judgment and uncertainty and actual results may differ resulting in future changes in such provisions.

- Management reviews periodically the tangible and intangible assets in order to assess the depreciation and amortization for the year based on the useful life and future economic benefits. Any impairment is taken to the interim consolidated statement of comprehensive income.
- The measurement of impairment losses under IFRS 9 requires judgment, in particular, the estimation of the amount and timing of future cash flows and collateral values when determining impairment losses and the assessment of a significant increase in credit risk. These estimates are driven by a number of factors, changes in which can result in different levels of allowances. Elements of the expected credit loss model that are considered accounting judgments and estimates include Probability of default (PD), Loss given default (LGD) and Exposure at default (EAD).
- The company uses licensed real estate appraiser to measure the fair value of the Investment properties.

3 . Dividends receivables

This item represents dividends receivable by the Company from its investment in Trust Bank Algeria, amounting to JOD (2,013,129). This includes an amount of JOD (1,087,129) relating to dividends for the year 2023, which were approved by the Bank's General Assembly on 24 June 2024 and had not been collected as of the date of the condensed consolidated interim financial statements. The delay in collecting these dividends is attributable to regulatory procedures relating to the Bank's exit from the money market in accordance with the requirements of the Central Bank of Algeria. The item also includes an amount of JOD (926,000) relating to dividends for the year 2025, which was subsequently collected after the date of this condensed consolidated interim financial statements.

4 . Paid dividends

The General Assembly has resolved in its meeting held during 2026 to distribute (7%) cash dividends of the paid in capital amounted to JOD (14,512,500) to the shareholders.

5 . Income tax

- The Company has settled its tax liability with Income Tax Department up to the year ended 2021.
- The income tax returns for years 2022, 2023, 2024 and 2025 have been filed with the Income Tax Department but the Department has not reviewed the Company's records till the date of this report.
- The Income and National Contribution tax provision for the nine months ended 30 September 2026 was calculated in accordance with the Income Tax Law.

6 . Contingent liabilities

Jordanian Expatriates for Financial Brokerage LLC (subsidiary company) is contingently liable with respect to bank letters of guarantee for JOD (450,000) with cash margin of JOD (47,500).

Jordanian Expatriates Investment Holding Company PLC
Notes to the Condensed Interim Consolidated Financial Statements (Unaudited)
30 September 2026

7 . Analysis of the Maturities of Assets and Liabilities

The following table illustrates the analysis of assets and liabilities according to the expected period of their recoverability or settlement.

30 September 2026	Less than one year	More than one year	Total
Assets			
Cash and cash equivalents	3,643,105	-	3,643,105
Dividends receivables	2,013,129	-	2,013,129
Financial assets at fair value through profit or loss	4,971,941	-	4,971,941
Margin financing receivables	488,198	-	488,198
Brokers receivables	29,966	-	29,966
Settlement guarantee fund	89,000	-	89,000
Other currents assets	152,432	-	152,432
Financial assets at fair value through other comprehensive income	-	3,933,732	3,933,732
Financial assets at amortized cost	-	1,953,105	1,953,105
Investment property	-	3,145,667	3,145,667
Property and equipment	-	8,948	8,948
Brokerage license	-	200,000	200,000
Total assets	11,387,771	9,241,452	20,629,223
Liabilities			
Brokerage payables	433,522	-	433,522
Amount due to related parties	2,301	-	2,301
Other current liabilities	373,395	-	373,395
Total liabilities	809,218	-	809,218

31 December 2025	Less than one year	More than one year	Total
Assets			
Cash and cash equivalents	4,099,603	-	4,099,603
Dividends receivables	1,087,129	-	1,087,129
Financial assets at fair value through profit or loss	4,418,823	-	4,418,823
Margin financing receivables	754,164	-	754,164
Settlement guarantee fund	89,000	-	89,000
Other currents assets	172,413	-	172,413
Financial assets at fair value through other comprehensive income	-	3,933,732	3,933,732
Financial assets at amortized cost	-	1,891,619	1,891,619
Investment property	-	3,149,677	3,149,677
Property and equipment	-	7,679	7,679
Brokerage license	-	200,000	200,000
Total assets	10,621,132	9,182,707	19,803,839
Liabilities			
Brokerage payables	208,862	-	208,862
Brokers payables	9,142	-	9,142
Other current liabilities	318,063	-	318,063
Total liabilities	536,067	-	536,067

8 . Fair Value

The fair values of the financial assets and liabilities are not materially different from their carrying values as most of these items are either short-term in nature or re-priced frequently.

Financial assets and financial liabilities measured at fair value in the consolidated statement of financial position are grouped into three levels of a fair value hierarchy. The three levels are defined based on the observability of significant inputs to the measurement, as follows:

- Level 1: quoted prices (unadjusted) in active markets for identical assets or liabilities.
- Level 2: inputs other than quoted prices included within level 1 that are observable for the asset or liability, either directly or indirectly.
- Level 3: unobservable inputs for the asset or liability.

30 September 2026 (Unaudited)	Level 1	Level 2	Level 3	Total
Financial assets at fair value through profit or loss	4,866,555	105,386	-	4,971,941
Financial assets at fair value through other comprehensive income	-	-	3,933,732	3,933,732
	4,866,555	105,386	3,933,732	8,905,673
31 December 2025 (Audited)	Level 1	Level 2	Level 3	Total
Financial assets at fair value through profit or loss	4,313,437	105,386	-	4,418,823
Financial assets at fair value through other comprehensive income	-	-	3,933,732	3,933,732
	4,313,437	105,386	3,933,732	8,352,555

Financial assets included in level 3 are stated at cost less impairment charges, as the fair value of these assets cannot be measured reliably due to the lack of available active markets for identical assets.