

**BANK OF JORDAN**  
**(PUBLIC SHAREHOLDING LIMITED COMPANY)**  
**AMMAN - JORDAN**

**CONDENSED CONSOLIDATED**  
**INTERIM FINANCIAL INFORMATION**  
**FOR THE NINE-MONTH**  
**PERIOD ENDED SEPTEMBER 30, 2025**  
**TOGETHER WITH THE**  
**REVIEW REPORT**

**BANK OF JORDAN**  
**(PUBLIC SHAREHOLDING LIMITED COMPANY)**  
**AMMAN – JORDAN**  
**CONDENSED CONSOLIDATED**  
**INTERIM FINANCIAL INFORMATION**  
**FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025**

**Table of contents**

Review Report	
Condensed Consolidated Interim Statement of Financial Position	2
Condensed Consolidated Interim Statement of Profit or Loss	3
Condensed Consolidated Interim Statement of Comprehensive Income	4
Condensed Consolidated Interim Statement of Owners' Equity	5
Condensed Consolidated Interim Statement of Cash Flows	6
Notes to the Condensed Consolidated Interim Financial Information	<b><u>Page</u></b> 7 - 31

## **Report on the Review of the Condensed Consolidated Interim Financial Information**

AM / 8572

To the Chairman and Members of the Board of Directors  
Bank of Jordan  
(A Public Shareholding Limited Company)  
Amman – The Hashemite Kingdom of Jordan

### **Introduction**

We have reviewed the accompanying condensed consolidated interim statement of financial position of Bank of Jordan "The Bank" its subsidiaries and Branches (the "Group") as of September 30, 2025 and the related condensed consolidated interim statements of profit or loss and other comprehensive income for the three and nine months period ended September 30, 2025 condensed consolidated interim changes in owners' equity and cash flows for the nine-month period then ended, a summary of significant accounting policies and other explanatory information. Management is responsible for the preparation and fair presentation of this interim financial information in accordance with the international Accounting Standard No. (34) as adopted by the Central Bank of Jordan. Our responsibility is to express a conclusion on this condensed consolidated interim financial information based on our review.

### **Scope of Review**

We conducted our review in accordance with International Standard on Review Engagement 2410 "Review of Condensed Interim Financial Information performed by an Independent Auditor of the Entity". A review of condensed consolidated interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, 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 consolidated interim financial information is not prepared, in all material aspects, in accordance with International Accounting Standards No. (34) relating to condensed interim financial reporting as adopted by the Central Bank of Jordan.

### **Other Matter**

The accompanying condensed consolidated interim financial information is a translation of the condensed consolidated interim financial information in the Arabic language to which reference is to be made.

**Amman – Jordan  
October 29, 2025**

  
**Deloitte & Touche (M.E) – Jordan**  
**Deloitte & Touche (M.E.)**  
ديلويت آند توش (الشرق الأوسط)  
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**BANK OF JORDAN**  
**(PUBLIC SHAREHOLDING LIMITED COMPANY)**  
**AMMAN – JORDAN**  
**CONDENSED CONSOLIDATED INTERIM STATEMENT OF FINANCIAL POSITION**

		September 30, 2025 (Reviewed Not Audited) JD	December 31, 2024 (Audited) JD
	Note		
<b><u>Assets</u></b>			
Cash and balances with central banks – Net	5	926,382,028	771,584,772
Balances with banks and financial institutions – Net	6	160,851,126	268,105,036
Deposits with banks and financial institutions - Net	7	3,315,113	467,946
Financial assets at fair value through profit or loss		389,810	355,198
Financial assets at fair value through other comprehensive income		162,315,231	250,556,714
Direct credit facilities at amortized cost - Net	8	1,572,335,520	1,498,774,211
Financial assets at amortized cost - Net	9	165,667,725	165,860,269
Property and equipment – Net	10	68,613,690	61,021,328
Intangible assets - Net		8,581,687	8,627,153
Deferred tax assets		25,588,573	25,128,242
Other assets - Net	11	113,149,608	104,446,756
<b>Total Assets</b>		<b><u>3,207,190,111</u></b>	<b><u>3,154,927,625</u></b>
<b><u>Liabilities and Owners' Equity</u></b>			
<b>Liabilities:</b>			
Banks and financial institutions' deposits		28,455,228	42,336,104
Customers' deposits		2,351,539,881	2,251,373,695
Cash margins		139,121,680	199,786,362
Sundry provisions		4,246,945	5,532,276
Income tax provision	12	14,170,700	19,138,825
Deferred tax liabilities		173,386	229,911
Borrowed funds	13	40,080,446	39,822,768
Other liabilities	14	104,460,417	54,478,450
<b>Total Liabilities</b>		<b><u>2,682,248,683</u></b>	<b><u>2,612,698,391</u></b>
<b>Owners' Equity:</b>			
<b>Bank's Shareholders Equity</b>			
Paid-up capital		200,000,000	200,000,000
Statutory reserve		122,454,087	122,432,037
Voluntary reserve		134,407	109,206
General banking risks reserve		4,102,021	4,102,021
Special reserve		5,849,743	5,849,743
Foreign currency translation differences		(9,339,923)	(9,420,102)
Fair value reserve		18,231,884	37,056,092
Retained earnings		132,237,435	168,169,427
Profit for the period after tax		36,605,327	-
<b>Total Owners' Equity - Bank's Shareholders</b>		<b><u>510,274,981</u></b>	<b><u>528,298,424</u></b>
Non-controlling interests		14,666,447	13,930,810
<b>Total Owners' Equity</b>		<b><u>524,941,428</u></b>	<b><u>542,229,234</u></b>
<b>Total Liabilities and Owners' Equity</b>		<b><u>3,207,190,111</u></b>	<b><u>3,154,927,625</u></b>

**THE ACCOMPANYING NOTES CONSTITUTE AN INTEGRAL PART OF THESE CONDENSED  
CONSOLIDATED INTERIM FINACIAL INFORMATION AND SHOULD BE READ WITH THEM AND WITH  
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**BANK OF JORDAN**  
**(PUBLIC SHAREHOLDING LIMITED COMPANY)**  
**AMMAN - JORDAN**  
**CONDENSED CONSOLIDATED INTERIM STATEMENT OF PROFIT OR LOSS**  
**(REVIEWED NOT AUDITED)**

	Note	For the Three-Month Period Ended September 30,		For the Nine-Month Period Ended September 30,	
		2025	2024	2025	2024
		JD	JD	JD	JD
Interest income		47,151,665	49,782,228	141,367,977	147,696,864
Less: Interest expense		14,862,586	16,094,554	42,820,194	45,819,021
<b>Net Interest Income</b>		<b>32,289,079</b>	<b>33,687,674</b>	<b>98,547,783</b>	<b>101,877,843</b>
Net Commissions Income		13,132,487	6,502,499	35,335,877	19,066,958
<b>Net Interest and Commissions Income</b>		<b>45,421,566</b>	<b>40,190,173</b>	<b>133,883,660</b>	<b>120,944,801</b>
Foreign currencies income		1,521,899	1,551,261	3,864,276	3,613,862
Gains from financial assets at fair value through profit or loss		39,362	4,167	52,691	12,735
Cash dividends from financial assets at fair value through other comprehensive income		116,897	1,385	752,062	568,139
Gains from the sale of financial assets at fair value through other comprehensive income – debt instruments		291,404	78,786	354,714	78,786
Other income		504,715	946,878	3,137,645	2,334,568
<b>Total Income</b>		<b>47,895,843</b>	<b>42,772,650</b>	<b>142,045,048</b>	<b>127,552,891</b>
Employees expenses		11,904,525	9,726,764	36,521,405	30,379,279
Depreciation and amortization		3,192,319	2,820,763	9,367,184	8,384,323
Other expenses		11,750,402	10,641,284	33,367,179	28,084,270
Expected credit loss on financial assets	15	7,533,051	8,729,698	12,668,641	15,289,145
(Recovered from) assets seized by the Bank		-	(3,843)	(258,174)	(16,576)
Sundry provisions		222,707	282,559	635,297	702,674
<b>Total Expenses</b>		<b>34,603,004</b>	<b>32,197,225</b>	<b>92,301,532</b>	<b>82,823,115</b>
<b>Profit for the period before income tax</b>		<b>13,292,839</b>	<b>10,575,425</b>	<b>49,743,516</b>	<b>44,729,776</b>
Less: Income tax	12	2,896,881	2,924,591	12,605,987	14,568,267
<b>Profit for the Period</b>		<b>10,395,958</b>	<b>7,650,834</b>	<b>37,137,529</b>	<b>30,161,509</b>
<b>Attributable to:</b>					
Bank's Shareholders		10,222,727	7,488,420	36,605,327	29,754,223
Non-Controlling Interest		173,231	162,414	532,202	407,286
		<b>10,395,958</b>	<b>7,650,834</b>	<b>37,137,529</b>	<b>30,161,509</b>
		<b>Dinar/ Fills</b>	<b>Dinar/ Fills</b>	<b>Dinar/Fills</b>	<b>Dinar/Fills</b>
<b>Earnings per share for the period attributable to the (Banks' shareholders)</b>	16	<b>0.051</b>	<b>0.037</b>	<b>0.183</b>	<b>0.149</b>

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**BANK OF JORDAN**  
**(PUBLIC SHAREHOLDING LIMITED COMPANY)**  
**AMMAN – JORDAN**  
**CONDENSED CONSOLIDATED INTERIM STATEMENT**  
**OF COMPREHENSIVE INCOME**  
**(REVIEWED NOT AUDITED)**

	<b>For the Three-Month Period Ended September 30,</b>		<b>For the Nine-Month Period Ended September 30,</b>	
	<b>2025</b>	<b>2024</b>	<b>2025</b>	<b>2024</b>
	<b>JD</b>	<b>JD</b>	<b>JD</b>	<b>JD</b>
Profit for the period	10,395,958	7,650,834	37,137,529	30,161,509
<b>Other comprehensive income items that may be reclassified subsequently to the condensed consolidated interim statement of profit or loss:</b>				
(Losses) gains from sale of debt instruments classified as financial assets at fair value through other comprehensive income transferred to profit or loss	(183,333)	17,120	(204,176)	17,120
Change in fair value of debt instruments classified as financial assets at fair value through other comprehensive income – Net after tax	427,733	1,811,410	1,561,617	(1,173,676)
Foreign currencies translation differences	(115)	8,849	398,873	5,489
	<b>244,285</b>	<b>1,837,379</b>	<b>1,756,314</b>	<b>(1,151,067)</b>
<b>Items that will not be reclassified subsequently to the condensed consolidated interim statement of profit or loss:</b>				
Change in fair value for equity instruments included in the financial assets at fair value through other comprehensive income – Net after tax	(22,250,110)	(855,570)	(20,181,649)	(2,696,672)
	<b>(22,250,110)</b>	<b>(855,570)</b>	<b>(20,181,649)</b>	<b>(2,696,672)</b>
<b>Total Condensed Consolidated Interim Comprehensive Income</b>	<b>(11,609,867)</b>	<b>8,632,643</b>	<b>18,712,194</b>	<b>26,313,770</b>
Total Comprehensive Income Attributable to:				
The Bank's Shareholders	(11,783,039)	8,465,716	17,976,557	25,844,988
Non-Controlling Interest	173,172	166,927	735,637	468,782
	<b>(11,609,867)</b>	<b>8,632,643</b>	<b>18,712,194</b>	<b>26,313,770</b>

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**BANK OF JORDAN**  
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**AMMAN – JORDAN**  
**CONDENSED CONSOLIDATED INTERIM STATEMENT OF CHANGES IN OWNERS' EQUITY**  
**(REVIEWED NOT AUDITED)**

	Reserves											
	Authorized and Paid-up Capital	Statutory	Voluntary	General Banking Risks	Special	Foreign Currencies Translation Differences	Fair Value Reserve	Retained Earnings	Profit for the Period	Total Banks' Shareholders Equity	Non-Controllers' Interest	Total Owner's Equity
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
<b>For the Period Ended September 30, 2025</b>												
Balance - Beginning of the Year	200,000,000	122,432,037	109,206	4,102,021	5,849,743	(9,420,102)	37,056,092	168,169,427	-	528,298,424	13,930,810	542,229,234
Foreign currency translation differences	-	22,050	25,201	-	-	80,179	-	68,008	-	195,438	203,435	398,873
Profit for the Period	-	-	-	-	-	-	-	-	36,605,327	36,605,327	532,202	37,137,529
(Losses) Gains realized from sale of financial instruments classified as financial assets at fair value through other comprehensive income transferred to profit or loss	-	-	-	-	-	-	(204,176)	-	-	(204,176)	-	(204,176)
Change in fair value debt instruments classified as financial assets at fair value through other comprehensive income – Net after tax	-	-	-	-	-	-	1,561,617	-	-	1,561,617	-	1,561,617
Change in fair value reserve in equity instruments classified as financial assets at fair value through other comprehensive income – net of tax	-	-	-	-	-	-	(20,181,649)	-	-	(20,181,649)	-	(20,181,649)
<b>Total Comprehensive Income</b>	-	22,050	25,201	-	-	80,179	(18,824,208)	68,008	36,605,327	17,976,557	735,637	18,712,194
Dividends distribution *	-	-	-	-	-	-	-	(36,000,000)	-	(36,000,000)	-	(36,000,000)
<b>Balance - End of the Period</b>	<b>200,000,000</b>	<b>122,454,087</b>	<b>134,407</b>	<b>4,102,021</b>	<b>5,849,743</b>	<b>(9,339,923)</b>	<b>18,231,884</b>	<b>132,237,435</b>	<b>36,605,327</b>	<b>510,274,981</b>	<b>14,666,447</b>	<b>524,941,428</b>
<b>For the Period Ended September 30, 2024</b>												
Balance - Beginning of the Year	200,000,000	116,928,669	74,876	4,102,021	5,849,743	(9,562,080)	31,794,224	174,847,102	-	524,034,555	13,676,323	537,710,878
Foreign currency translation differences	-	(4,834)	(5,348)	-	-	(27,584)	-	(18,241)	-	(56,007)	61,496	5,489
Profit for the Period	-	-	-	-	-	-	-	-	29,754,223	29,754,223	407,286	30,161,509
Gains realized from sale of financial instruments classified as financial assets at fair value through other comprehensive income transferred to profit or loss	-	-	-	-	-	-	17,120	-	-	17,120	-	17,120
Change in fair value debt instruments classified as financial assets at fair value through other comprehensive income – Net after tax	-	-	-	-	-	-	(1,173,676)	-	-	(1,173,676)	-	(1,173,676)
Change in fair value of equity instruments classified as financial assets at fair value through other comprehensive income – net of tax	-	-	-	-	-	-	(2,696,672)	-	-	(2,696,672)	-	(2,696,672)
<b>Total Comprehensive Income</b>	-	(4,834)	(5,348)	-	-	(27,584)	(3,853,228)	(18,241)	29,754,223	25,844,988	468,782	26,313,770
Dividends distribution *	-	-	-	-	-	-	-	(36,000,000)	-	(36,000,000)	-	(36,000,000)
<b>Balance - End of the Period</b>	<b>200,000,000</b>	<b>116,923,835</b>	<b>69,528</b>	<b>4,102,021</b>	<b>5,849,743</b>	<b>(9,589,664)</b>	<b>27,940,996</b>	<b>138,828,861</b>	<b>29,754,223</b>	<b>513,879,543</b>	<b>14,145,105</b>	<b>528,024,648</b>

**\* Dividends distribution:**

- \* In accordance with the Ordinary General Assembly meeting held on March 27, 2025, the bank has decided to distribute Cash Dividends at 18% of the Bank's capital equivalent to JOD 36,000,000 for the profits of the year 2024.
- \* In accordance with the Ordinary General Assembly meeting held on March 21, 2024, the bank has decided to distribute Cash Dividends at 18% of the Bank's capital equivalent to JOD 36,000,000 for the profits of the year 2023.

**According to the instructions of the regulatory bodies:**

- The general banking risks reserve and the special reserve cannot be utilized without prior approval from Palestine Monetary Authority.
- Retained earnings include a restricted amount of JD 25,588,573 against deferred tax benefits as of September 30, 2025 (JD 25,128,242 as of December 31, 2024) in accordance with the Central Bank of Jordan instructions, this amount is restricted and cannot be utilized for capitalization or distribution unless actually realized.
- Retained earnings include an amount JD 227,598 as of September 30, 2025, that represents the effect of early adoption of IFRS (9), These restricted amounts cannot be utilized unless realized through actual sale.
- The fair value reserve cannot be utilized for capitalization, distribution, write-off losses or any other commercial acts unless realized through actual sale as instructed by Central Bank of Jordan and Jordan Security Commission, the balance of retained earnings include an amount of JD 813,437 as of September 30, 2025 which cannot be utilized through dividends distribution to the shareholders or use for any other purposes, without prior approval of Central Bank of Jordan , this amount has resulted from the application of Central Bank of Jordan circular No. 10/1/1359 on January 25, 2018, and Central Bank of Jordan circular No. 13/2018 dated June 6, 2018.

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**BANK OF JORDAN**  
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**AMMAN – JORDAN**  
**CONDENSED CONSOLIDATED INTERIM STATEMENT OF CASHFLOWS**  
**(REVIEWED NOT AUDITED)**

	Note	For the Nine-Month Period Ended September 30,	
		2025	2024
		JD	JD
<b>Cash Flows from Operating Activities:</b>			
Profit for the period before tax		49,743,516	44,729,776
Adjustments for non-cash items:			
Depreciation and amortization		9,367,184	8,384,323
Expected credit loss on financial assets	15	12,668,641	15,289,145
(Gain) from the sale of property and equipment		(17,810)	(67,221)
(Gain) from financial assets at fair value through profit or loss - unrealized		(34,612)	(8,285)
Effect of exchange rate fluctuations		(3,845,223)	(3,276,879)
Sundry provisions		635,297	702,674
(Recovered from) provision of assets seized by the Bank		(258,174)	(16,576)
Foreign currency differences		(2,662,755)	513,320
<b>Profit before Changes in Assets and Liabilities</b>		<b>65,596,064</b>	<b>66,250,277</b>
Changes in Assets and Liabilities:			
(Increase) in restricted balances		(7,340,212)	(8,812,269)
(Increase) in deposits with banks and other financial institutions (Maturing over three month)		(2,874,079)	(639,736)
(Increase) in direct credit facilities at amortized cost		(82,196,295)	(55,599,346)
(Increase) in other assets		(8,480,404)	(8,546,045)
(Decrease) in banks deposits and other financial institutions (Maturing in over three months)		(260,000)	-
Increase in customers deposits		100,166,186	122,211,715
(Decrease) Increase in cash margins		(60,664,682)	24,824,003
(Decrease) Increase in borrowed funds		(2,899,755)	537,814
Increase (Decrease) in other liabilities		41,807,053	(4,059,530)
<b>Net Change in Assets and Liabilities</b>		<b>(22,742,188)</b>	<b>69,916,606</b>
<b>Net Cash Flows from Operating Activities before Tax and End-of-Service Indemnity paid Provision</b>		<b>42,853,876</b>	<b>136,166,883</b>
Income tax settled	12	(18,034,443)	(18,853,926)
End-of-service indemnity provision, lawsuits provision and other provision settled		(1,918,684)	(2,402,961)
<b>Net Cash flows from Operating Activities</b>		<b>22,900,749</b>	<b>114,909,996</b>
<b>Cash Flows from Investing Activities:</b>			
(Purchase) of financial assets at amortized cost		(62,012,860)	(24,973,072)
Maturity of financial assets at amortized cost		62,171,249	40,823,886
(Purchase) of financial assets at fair value through other comprehensive Income		(1,934,535)	(10,321,985)
Maturity and sale of financial assets at fair value through other comprehensive income		71,302,910	2,582,285
Change in financial derivatives		2,607,884	(144,696)
(Purchase) of property and equipment	10	(8,090,695)	(5,774,579)
Proceeds from Sale of property and equipment		72,719	109,661
(Purchase) of intangible assets		(1,277,630)	(515,914)
<b>Net Cash Flows from Investing Activities</b>		<b>62,839,042</b>	<b>1,785,586</b>
<b>Cash Flows Financing Activities:</b>			
Differences in foreign currency translation		398,873	5,489
Dividends distributed to shareholders		(35,610,421)	(35,715,966)
<b>Net Cash Flows (Used in) Financing Activities</b>		<b>(35,211,548)</b>	<b>(35,710,477)</b>
Effect of exchange rate fluctuations on cash and cash equivalents		3,845,223	3,276,879
<b>Net Increase in Cash and Cash Equivalents</b>		<b>54,373,466</b>	<b>84,261,984</b>
Cash and cash equivalents – beginning of the year		865,639,995	816,045,300
<b>Cash and Cash Equivalents – End of the Period</b>	17	<b>920,013,461</b>	<b>900,307,284</b>

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**BANK OF JORDAN,**  
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**AMMAN – JORDAN**  
**NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL INFORMATION**  
**(REVIEWED NOT AUDITED)**

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**1. General**

Bank of Jordan is a public shareholding company with headquarters in Amman – Jordan, It was registered under number (1983) On March 3, 1960, according to the Companies Law No, 33 for the Year 1962 with an authorized capital of JD 350,000 distributed over 70,000 shares at a par value of JD 5 per share, The Bank's authorized and paid-up capital was increased in several stages, the last of which took place in accordance to the resolution of the general assembly in their extraordinary meeting held on April 9, 2016, where the Bank's capital was increased from JD 155.1 million to become JD 200 million and for which all the legal procedures related to this decision were completed on April 19, 2016.

The Bank provides all financial and banking services within its scope of activities, Those services are offered through its (80) branches and (19) branches in Palestine, the Bank branch in the Kingdom of Bahrain, (4) Branches in Iraq and its subsidiaries in Syria and Jordan (Bank of Jordan - Syria, Excel for Financial Investments Company and Jordan Leasing Company). A branch is established in the Kingdom of Saudi Arabia as of the date of the consolidated financial information.

The accompanying condensed consolidated interim financial information were approved by the Board of directors in their meeting dated October 28, 2025.

**2. Basis of Preparation of condensed consolidated interim financial information**

- The accompanying condensed consolidated interim financial information have been prepared in accordance with the International Accounting Standard No, (34) "Interim Financial Reporting" as adopted by the Central Bank of Jordan.

The main differences between IFRS that should be applied and what have been adopted by the Central Bank of Jordan are as follow:

- When calculating credit losses against credit exposures, the calculation results in accordance with the Central Bank of Jordan instruction No. (13/2018) "International Financial Reporting Standards (9)" effective June 6, 2018 according to the regulatory authorities in the countries where the bank operates stricter results are recorded, the main differences are:
  - Exclusion of the Debt instruments issued or guaranteed by the Jordanian Government, so that credit exposures issued or guaranteed by the Jordanian Government are treated with no credit losses.
  - When calculating credit losses against credit exposures, the results of the calculation are compared in accordance with International Financial Reporting Standard No. (9) with the instructions of the Central Bank of Jordan No. (8/2024) dated June 30, 2024 for each stage separately, and the stricter results are recorded.
- Interests, returns and commissions shall be suspended on non-performing credit facilities and funds granted to clients in accordance with the instructions of the Central Bank of Jordan and other related authorities in the countries the bank operates, which ever is more stringent.

- Assets seized by the Bank are shown in the consolidated statement of financial position among other assets at the value when seized by the Bank or at fair value, whichever is lower, and are individually reassessed on the date of the consolidated financial statements. Any impairment loss is recorded in the consolidated statement of profit or loss and consolidated financial statements while any increase in the value is not recorded as revenue. Subsequent increase is taken to the consolidated statement and statement of profit or loss to the extent of not exceeding the previously recorded impairment. In accordance with the instructions of the Central Bank of Jordan no.10/3/16234 dated October 10, 2022, no further calculation for a gradual provision is recorded against real estate that is seized by the bank against debts provided keeping the balance of provisions for seized real estate which violates banks instructions, the provisions should be released against seized real estate that has been disposed.
- Additional provisions have been calculated in condensed consolidated interim financial information against the bank's foreign investments in foreign countries according to the expected credit loss.

The net outcome of the differences between the Central Bank of Jordan instructions and the International Financial Reporting Standards is represented by the Bank booking additional provisions to comply with these instructions.

- The condensed consolidated interim financial information is prepared in accordance with the historical cost principle, except for financial assets which are stated at fair value through profit or loss, financial assets through other comprehensive income and other financial derivatives which are stated in fair value at the date of the condensed consolidated interim financial information, As the financial assets and liabilities are stated in fair value which were hedged for the risk in fair value changed.
- The reporting currency of the condensed consolidated interim financial information is the Jordanian Dinar, which is the functional currency of the Bank.
- The condensed consolidated interim financial information does not include all notes and information presented in the annual financial statements which were prepared according to the international financial reporting standards as adopted by the Central Bank of Jordan. The results of the nine months ended September 30, 2025 do not indicate the expected results for the fiscal year ending December 31, 2025, and needed to be read in the same way as December 31, 2024, Furthermore, provisions have not been made on the period's profit as of September 30, 2025 in the same manner these would be conducted at the end of the fiscal year.

Condensed consolidated interim financial information includes the financial statements of the Bank and the subsidiary companies controlled by the Bank, Control is achieved when the Bank has the power to govern the financial and operating policies of the subsidiaries to obtain benefits from their activities. All intra-group transactions, balances, income, and expenses are eliminated.

The Bank has the following subsidiary companies as of September 30, 2025:

<b>Name of Subsidiary</b>	<b>Paid-up Capital</b>	<b>Bank's Ownership Percentage %</b>	<b>Subsidiary's Nature of Business</b>	<b>Place of Operation</b>	<b>Acquisition Date</b>
Bank of Jordan – Syria	15 Billion Syrian - Lira	49	Banking Activities	Syria	May 17, 2008
Jordan Leasing Company	JD 20 Million	100	Finance Lease	Amman	October 24, 2011
Excel for Financial Investments Company	JD 3,5 Million	100	Financial Brokerage	Amman	March 23, 2006

### **Basis of Condensed Consolidated Intreim Financial Statements**

- The condensed consolidated interim financial information for the bank and its subsidiaries under its control, Control is achieved when the Bank has the ability to control the financial and operational policies of subsidiaries in order to obtain benefits from their activities, Transactions, balances, revenue and expenses between the Bank and its subsidiaries are eliminated.
- The subsidiaries' financial information are prepared under the same accounting policies adopted by the Bank, If the subsidiaries apply different accounting policies than those used by the Bank, the necessary modifications shall be made to the subsidiaries' financial information ensure compliance with the accounting policies used by the Bank.
- The results of the subsidiary companies are incorporated into the condensed consolidated interim statement of profit or loss from the effective date of acquisition, which is the date when the Bank assumes actual control over the subsidiary, Moreover, the operating results of the disposed subsidiary are incorporated into the condensed consolidated interim statement of profit or loss up to the effective date of disposal which is the date on which the Bank losses control over the subsidiaries companies.
- Non-controlling interest represents the portion of equity not held by the Bank in the subsidiary.
- \* The results of Bank of Jordan – Syria have been incorporated in the condensed consolidated interim financial information due to The Bank's power to control the financial and operating policies of the subsidiary.

### **3. Significant accounting policies**

The accounting policies used in the preparation of the condensed consolidated interim financial information for the period ended on September 30, 2025 are consistent with those used in the preparation of the annual consolidated financial statement for the year ended December 31, 2024. However, the following new and revised IFRS Accounting Standards, which became effective for annual periods beginning on or after January 1, 2025, have been adopted in this condensed consolidated interim financial information, and have not materially affected the amounts and disclosures in the condensed consolidated interim financial information for the current period and prior years, which may have an impact on the accounting treatment of future transactions and arrangements.

#### New and amended IFRS Standards that are effective for the current period

- Amendments to IAS 21 – Lack of Exchangeability.
- Amendments to the SASB standards to enhance their international applicability

#### IFRS Accounting Standards in issue but not yet effective

The Group has not early adopted the following new and revised standards that have been issued but are not yet effective. The management is in the process of assessing the impact of the new requirements.

New and revised IFRS Accounting Standards	Effective for annual periods beginning on or after
Amendments to IFRS 9 and IFRS 7 - Amendments to the Classification and Measurement of Financial Instruments	January 1, 2026
Annual Improvements to IFRS Accounting Standards — Volume 11	January 1, 2026
IFRS - 18 Presentation and Disclosures in Financial Statements	January 1, 2027
IFRS - 19 Subsidiaries without Public Accountability	January 1, 2027

Management anticipates that these new standards, interpretations and amendments will be adopted in the Group's consolidated financial statements for the period of initial application and adoption of these new standards, interpretations and amendments may have no material impact on the consolidated financial statements of the Group in the period of initial application except IFRS 18, which relates to the reclassification and arrangement of financial statements.

#### **4. Significant Accounting Judgments and key Sources of Uncertainty Estimates**

Preparation of the condensed consolidated interim financial information and application of the accounting policies require management to make judgments, estimates, and assumptions that affect the amounts of financial assets and financial liabilities and to disclose potential liabilities. Moreover, these estimates and judgments affect revenue, expenses, provisions, in general, expected credit losses, as well as changes in fair value that appear in the condensed consolidated interim statement of comprehensive income and within shareholders' equity. In particular, the Bank's management requires judgments to be made to estimate the amounts and timing of future cash flows. These estimates are necessarily based on multiple hypotheses and factors with varying degrees of estimation and uncertainty. Meanwhile, the actual results may differ from estimates due to the changes arising from the conditions and circumstances of those estimates in the future.

We believe that the estimates used in the preparation of these condensed consolidated interim financial information are consistent with those used in the annual consolidated financial statements for the year ended 2024.

#### **5. Cash and Balances with Central Banks-Net**

This item consists of the following:

	September 30, 2025 (Reviewed Not Audited) JD	December 31, 2024 (Audited) JD
<b>Cash at vaults</b>	<b>179,093,718</b>	<b>112,799,554</b>
Balances at Central Banks:		
- Current and on demand accounts	208,144,511	158,446,303
- Term and notice deposits	372,906,151	312,862,131
- Certificates of deposit	47,000,000	73,358,855
- Cash reserve required	120,454,215	114,772,162
<b>Balances at Central Banks - Gross</b>	<b>748,504,877</b>	<b>659,439,451</b>
<u>Less: Expected credit loss</u>	<u>(1,216,567)</u>	<u>(654,233)</u>
<b>Balances at Central Banks - Net</b>	<b>747,288,310</b>	<b>658,785,218</b>
<b>Total</b>	<b>926,382,028</b>	<b>771,584,772</b>

- Except for the statutory cash reserve, restricted balances amounted to JD 2,271,151 as of September 30, 2025 (JD 2,227,131 as of December 31, 2024).
- Time and notice deposit include JD 10,635,000 maturing within a period exceeding nine months as of September 30, 2025 (JD 10,635,000 As of December 31, 2024).
- Expected credit losses allowance was not calculated against Central Bank Jordan balances as of September 30, 2025 and December 31, 2024 in accordance with the Central Bank of Jordan Instructions No,13/2018 on June 6, 2018 regarding the implementation of International Financial Reporting Standard No. (9).

## **6. Balances with Banks and Financial Institutions-Net**

This item consists of the following:

	<b>Local Banks and Financial Institutions</b>		<b>Foreign Banks and Financial Institutions</b>		<b>Total</b>	
	<b>September 30, 2025 (Reviewed Not Audited)</b>	<b>December 31, 2024 (Audited)</b>	<b>September 30, 2025 (Reviewed Not Audited)</b>	<b>December 31, 2024 (Audited)</b>	<b>September 30, 2025 (Reviewed Not Audited)</b>	<b>December 31, 2024 (Audited)</b>
	<b>JD</b>	<b>JD</b>	<b>JD</b>	<b>JD</b>	<b>JD</b>	<b>JD</b>
Current accounts and demand deposits	-	-	41,559,709	35,231,380	41,559,709	35,231,380
Deposits maturing within 3 months or less	75,635,000	128,270,000	43,745,955	104,706,072	119,380,955	232,976,072
<b>Gross Balance</b>	<b>75,635,000</b>	<b>128,270,000</b>	<b>85,305,664</b>	<b>139,937,452</b>	<b>160,940,664</b>	<b>268,207,452</b>
Less: Expected credit loss	(725)	(2,870)	(88,813)	(99,546)	(89,538)	(102,416)
<b>Net Balance</b>	<b>75,634,275</b>	<b>128,267,130</b>	<b>85,216,851</b>	<b>139,837,906</b>	<b>160,851,126</b>	<b>268,105,036</b>

- Non-interest-bearing balances at banks and financial institutions amounted to JD 24,328,663 as of September 30, 2025 (JD 23,004,463 as of December 31, 2024).
- Restricted balances at banks and financial institutions amounted to JD 6,710,204 as of September 30, 2025 (JD 5,096,065 as of December 31, 2024).
- The balances of banks and financial institutions are classified within stages one and two in accordance with the requirements of International Financial Reporting Standard (IFRS) 9 and there are no transfers between the (first, second and third) stages or non-existent balances during the period ending September 30, 2025.

## **7. Deposits with banks and financial institutions-Net**

This item consists of the following:

	<b>Local Banks and Financial Institutions</b>		<b>Foreign Banks and Financial Institutions</b>		<b>Total</b>	
	<b>September 30, 2025 (Reviewed Not Audited)</b>	<b>December 31, 2024 (Audited)</b>	<b>September 30, 2025 (Reviewed Not Audited)</b>	<b>December 31, 2024 (Audited)</b>	<b>September 30, 2025 (Reviewed Not Audited)</b>	<b>December 31, 2024 (Audited)</b>
	<b>JD</b>	<b>JD</b>	<b>JD</b>	<b>JD</b>	<b>JD</b>	<b>JD</b>
Deposits maturing within 3 to 6 months	-	-	2,250,560	312,000	2,250,560	312,000
Deposits maturing within 6 to 9 months	-	-	256,000	104,000	256,000	104,000
Deposits maturing within 9 months to 1 year	-	-	835,519	52,000	835,519	52,000
Deposits maturing within more than 1 year	-	-	-	-	-	-
<b>Gross Balance</b>	<b>-</b>	<b>-</b>	<b>3,342,079</b>	<b>468,000</b>	<b>3,342,079</b>	<b>468,000</b>
Less: Expected credit loss	-	-	(26,966)	(54)	(26,966)	(54)
<b>Net Balance</b>	<b>-</b>	<b>-</b>	<b>3,315,113</b>	<b>467,946</b>	<b>3,315,113</b>	<b>467,946</b>

- The balances of banks and financial institutions are classified within stage one in accordance with the requirements of International Financial Reporting Standard (IFRS) 9 and there are no transfers between the (first, second and third) stages or non-existent balances during the period ending September 30, 2025.
- There are no restricted deposits as of September 30, 2025 and December 31, 2024.

## **8. Direct Credit Facilities at Amortized Cost-Net**

This item consists of the following:

	<b>September 30, 2025 (Reviewed Not Audited)</b>	<b>December 31, 2024 (Audited)</b>
	<b>JD</b>	<b>JD</b>
<b>Individual (Retail Customers):</b>	<b>565,990,711</b>	<b>548,806,740</b>
Overdraft accounts	35,217,683	25,359,314
Loans and discounted bills*	483,785,376	481,642,523
Credit cards	46,987,652	41,804,903
<b>Real estate loans</b>	<b>230,416,016</b>	<b>229,784,378</b>
<b>Corporate:</b>	<b>663,580,485</b>	<b>685,796,875</b>
<b>Large corporate customers</b>	<b>457,479,027</b>	<b>456,521,740</b>
Overdraft accounts	54,332,677	50,516,340
Loans and discounted bills*	403,146,350	406,005,400
<b>Small and Medium Sized Enterprises</b>	<b>206,101,458</b>	<b>229,275,135</b>
Overdraft accounts	41,161,726	41,213,639
Loans and discounted bills*	164,939,732	188,061,496
<b>Government and public sector</b>	<b>315,352,107</b>	<b>222,633,454</b>
<b>Total</b>	<b>1,775,339,319</b>	<b>1,687,021,447</b>
<u>Less:</u> Expected credit loss	(181,875,570)	(170,038,654)
<u>Less:</u> Interest in suspense	(21,128,229)	(18,208,582)
<b>Net Direct Credit Facilities</b>	<b>1,572,335,520</b>	<b>1,498,774,211</b>

- \* Net after deducting interest and commission received in advance amounting to JD 22,405,325 as of September 30, 2025 (JD 18,139,627 as of December 31, 2024).
- Non-performing credit facilities amounted to JD 182,943,550 representing (10.3%) of the direct credit facilities balance as of September 30, 2025 (JD 163,422,800 representing (9.7%) as of December 31, 2024).
  - Non-performing credit facilities after deducting the suspended interest amounted to JD 161,974,238 representing (9.2%) of direct credit facilities after deducting the suspended interest as of September 30, 2025 (JD 145,234,281 representing (8.7%) as of December 31, 2024).
  - There are no Credit facilities granted to and guaranteed by the Jordanian Government as of September 30, 2025 (JD 349,968 representing (0.02%) as of December 31, 2024), Moreover, credit facilities granted to the public sector in Palestine amounted to JD 94,990,584 as of September 30, 2025 (JD 69,554,742 as of December 31, 2024).

- The movement on the expected credit loss at collective level during the period/year was as follows:

For the period ended September 30, 2025 (Reviewed Not Audited)

Item	Stage One		Stage Two		Stage Three	Total
	Individual Level	Collective Level	Individual Level	Collective Level		
	JD	JD	JD	JD		
Balance at the beginning of the year	685,829,584	523,891,138	159,731,860	154,146,065	163,422,800	1,687,021,447
New facilities During the period	161,565,305	90,581,125	9,630,171	12,862,863	3,464,966	278,104,430
Facilities settled	<u>(74,256,398)</u>	<u>(51,742,572)</u>	<u>(6,681,683)</u>	<u>(11,014,681)</u>	<u>(11,373,110)</u>	<u>(155,068,444)</u>
	773,138,491	562,729,691	162,680,348	155,994,247	155,514,656	1,810,057,433
Transfer to Stage One	54,243,520	11,331,356	(54,047,222)	(11,297,715)	(229,939)	-
Transfer to Stage Two	(35,735,264)	(47,780,629)	35,827,150	48,450,658	(761,915)	-
Transfer to Stage Three	(5,862,728)	(4,043,535)	(6,818,550)	(12,432,376)	29,157,189	-
Effect on the allowance at the end of the year as a result of classification changes between the three stages during the period	(102,395)	(692,408)	(3,217,831)	(1,232,091)	(770,670)	(6,015,395)
Changes due to adjustments	(38,270,200)	(18,071,547)	25,022,477	(32,002)	(24,453)	(31,375,725)
Written off facilities transferred to off consolidated financial position items	-	-	-	-	(95,772)	(95,772)
Adjustment due to exchange rates fluctuations	<u>1,776,605</u>	<u>57,438</u>	<u>765,914</u>	<u>14,367</u>	<u>154,454</u>	<u>2,768,778</u>
Balance at the end of the Period	<u><u>749,188,029</u></u>	<u><u>503,530,366</u></u>	<u><u>160,212,286</u></u>	<u><u>179,465,088</u></u>	<u><u>182,943,550</u></u>	<u><u>1,775,339,319</u></u>

For the year ended December 31, 2024 (Audited)

Item	Stage One		Stage Two		Stage Three	Total
	Individual Level	Collective Level	Individual Level	Collective Level		
	JD	JD	JD	JD		
Balance at the beginning of the year	713,742,596	635,712,518	41,843,994	59,568,216	150,296,318	1,601,163,642
New facilities during the year	144,644,941	94,627,148	4,467,645	5,367,124	6,105,071	255,211,929
Facilities settled	<u>(76,753,975)</u>	<u>(71,699,841)</u>	<u>(13,570,078)</u>	<u>(2,702,446)</u>	<u>(11,315,268)</u>	<u>(176,041,608)</u>
	781,633,562	658,639,825	32,741,561	62,232,894	145,086,121	1,680,333,963
Transferred to Stage One	5,176,596	18,904,772	(5,130,260)	(18,250,129)	(700,979)	-
Transferred to Stage Two	(114,482,483)	(120,770,770)	116,691,924	121,433,370	(2,872,041)	-
Transferred to Stage Three	(5,602,023)	(5,825,967)	(3,758,375)	(8,279,336)	23,465,701	-
Effect on the allowance at the end of the year as a result of classification changes between the three stages during the year	1,241,096	(1,265,030)	22,924,630	(2,299,238)	(374,120)	20,227,338
Changes due to adjustments	18,314,850	(25,784,381)	(3,734,532)	(691,380)	(306,033)	(12,201,476)
Written off facilities transferred to off consolidated financial position items	-	-	-	-	(1,053,553)	(1,053,553)
Adjustment due to exchange rates fluctuations	<u>(452,014)</u>	<u>(7,311)</u>	<u>(3,088)</u>	<u>(116)</u>	<u>177,704</u>	<u>(284,825)</u>
Balance at the end of the Year	<u><u>685,829,584</u></u>	<u><u>523,891,138</u></u>	<u><u>159,731,860</u></u>	<u><u>154,146,065</u></u>	<u><u>163,422,800</u></u>	<u><u>1,687,021,447</u></u>

- The movement on the expected credit loss on collective basis during the period/year was as follows:

For the period ended September 30, 2025 (Reviewed Not Audited)

I tem	Stage One		Stage Two		Stage Three	Total
	Individual Level	Collective Level	Individual Level	Collective Level		
	JD	JD	JD	JD		
Balance at the beginning of the year	11,610,078	1,903,980	6,182,675	21,307,601	129,034,320	170,038,654
Credit loss on new balances during the period	215,078	485,289	121,308	1,962,153	6,794,292	9,578,120
Expected credit loss reversal on matured facilities	(125,552)	(251,671)	(50,355)	(1,863,603)	(8,832,834)	(11,124,015)
	11,699,604	2,137,598	6,253,628	21,406,151	126,995,778	168,492,759
Transfer to Stage One	564,086	198,829	(373,954)	(185,276)	(203,685)	-
Transfer to Stage Two	(93,170)	(173,074)	120,171	378,737	(232,664)	-
Transfer to Stage Three	(4,421)	(16,237)	(576,243)	(232,048)	828,949	-
Effect on the allowance at the end of the year as a result of classification changes between the three stages during the period	(437,949)	(136,582)	371,437	405,148	12,237,889	12,439,943
Changes due to the adjustments	(329,286)	(147,343)	578,091	197,908	(59,082)	240,288
Written off facilities transferred to off consolidated financial position items	-	-	-	-	(72,014)	(72,014)
Adjustment due to exchange rates fluctuations	45,128	1,295	(24,539)	8,304	744,406	774,594
Balance at the End of the period	11,443,992	1,864,486	6,348,591	21,978,924	140,239,577	181,875,570

For the year ended December 31, 2024 (Audited)

I tem	Stage One		Stage Two		Stage Three	Total
	Individual Level	Collective Level	Individual Level	Collective Level		
	JD	JD	JD	JD		
Balance at the beginning of the year	16,859,326	5,401,063	8,443,104	4,663,379	116,877,817	152,244,689
Credit loss on new balances during the year	419,013	718,896	145,901	7,788,358	9,887,720	18,959,888
Expected credit loss reversal of matured facilities	(4,128,191)	(346,424)	(6,794,192)	(3,392,214)	(7,319,631)	(21,980,652)
	13,150,148	5,773,535	1,794,813	9,059,523	119,445,906	149,223,925
Transferred to Stage One	208,861	644,940	(163,771)	(198,754)	(491,276)	-
Transferred to Stage Two	(1,033,670)	(3,965,457)	2,263,415	4,362,288	(1,626,576)	-
Transferred to Stage Three	(14,760)	(39,328)	(797,521)	(179,625)	1,031,234	-
Effect on the allowance at the end of the year as a result of classification changes between the three stages during the period	(196,562)	(599,064)	1,018,522	7,903,243	11,306,604	19,432,743
Changes due to the adjustments	(503,088)	89,452	2,067,248	360,990	(88,771)	1,925,831
Written off facilities transferred to off consolidated financial position items	-	-	-	-	(503,981)	(503,981)
Adjustment due to exchange rates fluctuations	(851)	(98)	(31)	(64)	(38,820)	(39,864)
Balance at the End of the Year	11,610,078	1,903,980	6,182,675	21,307,601	129,034,320	170,038,654



The following is the movement on the expected credit loss against direct credit facilities according to the business sector:

For the period ended September 30, 2025 (Reviewed not Audited)	Individual (Retail Customers)	Real Estate Loans	Corporates		Government and Public sector	Total
			Large Corporate Customers	SMEs		
	JD	JD	JD	JD	JD	JD
Balance at the beginning of the year	79,238,687	11,442,586	44,199,743	33,278,534	1,879,104	170,038,654
Impairment loss of new facilities during the period	6,094,715	962,421	387,948	2,133,036	-	9,578,120
Reversed from impairment loss of the settled balances	(3,849,161)	(4,914,660)	(540,449)	(1,819,745)	-	(11,124,015)
	81,484,241	7,490,347	44,047,242	33,591,825	1,879,104	168,492,759
Effect on the provision at the end of the period as a result of classification changes between three stages during the year	7,629,347	824,333	(171,361)	4,157,624	-	12,439,943
Changes due to the adjustments	(2,329)	53,265	(235,750)	83,905	341,197	240,288
Written-off balances transferred to off consolidated financial position items	(58,220)	-	-	(13,794)	-	(72,014)
Adjustment due to exchange rates fluctuations	174,875	136,607	248,304	214,808	-	774,594
Balance at the End of the period	89,227,914	8,504,552	43,888,435	38,034,368	2,220,301	181,875,570

Distributed as follow:

Provision on individual level	913,368	2,127,729	43,823,047	37,691,918	2,220,301	86,776,363
Provision on collective level	88,314,546	6,376,823	65,388	342,450	-	95,099,207
Balance at the End of the Period	89,227,914	8,504,552	43,888,435	38,034,368	2,220,301	181,875,570

For the year ended December 31, 2024 (Audited)	Individual (Retail Customers)	Real Estate Loans	Corporates		Government and Public sector	Total
			Large Corporate Customers	SMEs		
	JD	JD	JD	JD	JD	JD
Balance – Beginning of the year	57,755,481	9,125,152	45,878,846	38,337,910	1,147,300	152,244,689
Impairment loss of new facilities during the year	12,418,819	2,374,186	2,058,139	2,108,744	-	18,959,888
Reversed from impairment loss of the settled balances	(5,549,323)	(1,112,486)	(4,987,960)	(10,060,208)	(270,675)	(21,980,652)
	64,624,977	10,386,852	42,949,025	30,386,446	876,625	149,223,925
Effect on the provision at the end of the period as a result of classification changes between three stages during the year	14,332,202	1,008,670	329,205	2,760,187	1,002,479	19,432,743
Changes due to the adjustments	382,944	47,203	1,183,348	312,336	-	1,925,831
Written-off balances transferred to off consolidated financial position items	(95,385)	-	(232,237)	(176,359)	-	(503,981)
Adjustment due to exchange rates fluctuations	(6,051)	(139)	(29,598)	(4,076)	-	(39,864)
Balance at the End of the Year	79,238,687	11,442,586	44,199,743	33,278,534	1,879,104	170,038,654

Distributed as follow:

Provision on individual level	934,252	1,683,521	44,130,972	32,979,397	1,879,104	81,607,246
Provision on collective level	78,304,435	9,759,065	68,771	299,137	-	88,431,408
Balance at the End of the Year	79,238,687	11,442,586	44,199,743	33,278,534	1,879,104	170,038,654

Interest in Suspense:

The movement on interest in suspense is as follows:

For the period ended September 30, 2025 (Reviewed not Audited)	Individual (Retail Customers)	Real Estate Loans	Corporates		Total
			Large Corporate Customers	SMEs	
	JD	JD	JD	JD	JD
Balance at the Beginning of the Year	3,073,537	3,555,756	4,072,827	7,506,462	18,208,582
<u>Add:</u> Interest suspended during the Period	570,320	515,277	622,797	1,393,012	3,101,406
<u>Less:</u> Interest in suspense reversed to revenue	(28,787)	(46,158)	(1,543)	(167,420)	(243,908)
Adjustment due to the change in the exchange rate	2,761	1,553	54,394	30,538	89,246
Written off facilities transferred to off financial position items	(7,151)	(1,488)	-	(18,458)	(27,097)
Balance at the End of the Period	<u>3,610,680</u>	<u>4,024,940</u>	<u>4,748,475</u>	<u>8,744,134</u>	<u>21,128,229</u>

For the year ended December 31, 2024 (Audited)	Individual (Retail Customers)	Real Estate Loans	Corporates		Total
			Large Corporate Customers	SMEs	
	JD	JD	JD	JD	JD
Balance at the Beginning of the Year	2,700,170	2,787,959	3,870,605	6,689,141	16,047,875
<u>Add:</u> Interest suspended during the year	665,203	820,867	650,672	1,427,547	3,564,289
<u>Less:</u> Interest in suspense reversed to revenue	(189,067)	(52,629)	(48,330)	(511,979)	(802,005)
Adjustment due to the change in the exchange rate	(604)	(441)	(46,708)	(4,250)	(52,003)
Written off facilities transferred to off financial position items	(102,165)	-	(353,412)	(93,997)	(549,574)
Balance at the End of the Year	<u>3,073,537</u>	<u>3,555,756</u>	<u>4,072,827</u>	<u>7,506,462</u>	<u>18,208,582</u>

#### 9. Financial Assets at Amortized Cost - Net

This item consists of the following:

	September 30, 2025 (Reviewed Not Audited)	December 31, 2024 (Audited)
	JD	JD
Quoted Investments:		
Governmental treasury bonds and bills	120,233,185	117,240,001
Banks and corporates bonds	10,685,920	12,187,903
Foreign governments treasury bonds	-	15,493,710
Total quoted financial assets	130,919,105	144,921,614
Unquoted Investments:		
Corporats bonds	21,270,000	21,270,000
Foreign governments bonds and bills	13,844,120	-
Total unquoted financial assets	35,114,120	21,270,000
Gross financial assets at amortized cost	166,033,225	166,191,614
<u>Less:</u> Provision for expected credit losses	(365,500)	(331,345)
Net financial assets at amortized cost	165,667,725	165,860,269

Analysis of bonds and treasury bills:

	September 30, 2025 (Reviewed Not Audited)	December 31, 2024 (Audited)
	JD	JD
Financial Assets with Fixed rate	166,033,225	166,191,614
	166,033,225	166,191,614

**10. Property and Equipment - Net**

This item consists of the following:

	<b>September 30, 2025 (Reviewed Not Audited)</b>	<b>December 31, 2024 (Audited)</b>
	<b>JD</b>	<b>JD</b>
Property and equipment (A)	44,404,607	40,137,971
Right of use assets (B)	24,209,083	20,883,357
<b>Net Balance</b>	<b>68,613,690</b>	<b>61,021,328</b>

A. Additions to property and equipment during the period ended September 30, 2025 amounted to JD 8,090,695 (JD 5,774,579 during the period ended September 30, 2024); Depreciation expense for the period amounted to JD 3,938,785 September 30, 2025 (JD 3,906,750 for the period ended September 30, 2024).

B. Additions to right of use assets during the period ended September 30, 2025 amounted to 7,442,040 (JD 2,576,603 during the period ended September 30, 2024); Depreciation expense for the period amounted to JD 4,093,947 September 30, 2025 (JD 3,355,558 for the period ended September 30, 2024).

**11. Other Assets**

This item consists of the following:

	<b>September 30, 2025 (Reviewed Not Audited)</b>	<b>December 31, 2024 (Audited)</b>
	<b>JD</b>	<b>JD</b>
Accrued interest income	8,582,327	11,641,936
Prepaid expenses	6,556,885	3,319,845
Assets seized by the Bank in repayment of non-performing debts*	76,262,634	74,077,931
Clearance cheques	4,717,287	2,636,026
Advance payments on the acquisition of lands and real estates	3,112,632	2,694,074
Paid margins	248,925	227,911
Prepaid tax expenses	3,220,098	2,934,480
Accounts receivables and other debit balances	10,448,820	6,878,827
Financial derivatives	-	35,726
	<b>113,149,608</b>	<b>104,446,756</b>

\* The following is the movement on assets seized by the Bank in repayment of non-performing debts:

	<b>Seized Assets</b>	
	<b>For the Nine - Month Period Ended September 30, 2025 (Reviewed Not Audited)</b>	<b>For the Year Ended December 31, 2024 (Audited)</b>
	<b>JD</b>	<b>JD</b>
Balance at the Beginning of the Year	83,639,083	82,312,612
Additions	4,780,968	5,612,157
Disposals	(2,854,439)	(4,285,686)
End of the period / year balance	85,565,612	83,639,083
Impairment provision of assets foreclosed by the Bank	(9,302,978)	(9,561,152)
<b>Balance at the End of the Period / Year</b>	<b>76,262,634</b>	<b>74,077,931</b>

- According to the Jordanian Banks' Law, buildings and plots of land seized by the Bank in repayment of debts from clients should be sold within two years from the foreclosure date, However, the Central Bank of Jordan may extend this period for two additional years in exceptional cases.
- The assets seized by the Bank in repayment of Debts from clients appear in the consolidated statement of financial position within other assets either at the value at which the assets were seized at, or the fair value depending on whichever is lower. The assets are evaluated at the date of the condensed consolidated interim financial information, where any decrease in values is recorded as loss in the consolidated statement of profit or loss and other comprehensive income. The increase is not recognized as revenue, instead, it is reflected in the consolidated statement of profit or loss and other comprehensive income limited to the previously recorded impairment value. As of the beginning of the year 2015, a gradual provision was calculated for the expropriated real estate against debts that had been expropriated for a period of time more than 4 years based on the Central Bank of Jordan Circular No. 10/1/4076 dated March 27, 2014, and No.10/1/2510 dated February 14, 2017. noting that the Central Bank of Jordan has issued Circular No. 10/1/13967 on October 25,2018, approving the extension of the circular. No. 10/1/16607 dated December 17, 2017, in which confirmed the deferred of calculating the allowance until the end of the year 2019, In accordance with the circular of the Central Bank of Jordan NO. 10/3/16234 dated October 10, 2022, the gradual provision for the seized assets was suspended, provided that the allocated provisions for the expropriated real estate in violation of the provisions of the Banking Law are maintained, and only the allocated provision is released against any of the violating real estate that are disposed of.

## **12. Income Tax**

### **a. Income tax provision**

The movement on the income tax provision is as follows:

	<b>September 30, 2025 (Reviewed Not Audited)</b>	<b>December 31, 2024 (Audited)</b>
	<b>JD</b>	<b>JD</b>
Balance - Beginning of the Year	19,138,825	19,247,420
Income tax paid	(18,034,443)	(21,503,870)
Income tax on current period profit	13,715,008	21,395,275
Income tax on previous years	(648,690)	-
<b>Balance - End of the Period / Year</b>	<b>14,170,700</b>	<b>19,138,825</b>

Income tax in the condensed consolidated interim statement of profit or loss represents the following:

	<b>For the Nine-Month Period Ended on September 30,</b>	
	<b>2025</b>	<b>2024</b>
	<b>(Reviewed Not Audited)</b>	<b>(Audited)</b>
	<b>JD</b>	<b>JD</b>
Income tax on current period's profit	13,715,008	16,242,070
Income tax on previous years	(648,690)	-
Deferred tax assets for the period – addition	(1,203,486)	(5,547,116)
Amortization of deferred tax assets	743,155	3,873,313
	<b>12,605,987</b>	<b>14,568,267</b>

- The legal income tax rate in Jordan is 38% for banks, knowing that the legal income tax rate in Palestine in which the bank has investments and branches is 15%, and in Iraq 15% and in Syria (a subsidiary company) 25% and subsidiaries in Jordan 28%.
- A final agreement was reached with Income and Sales tax department in Jordan until the end of the year 2020. As for the years 2021 and 2022, no final agreement has been reached and it is in the court. The bank also submitted self-assessment statements for the years 2023 and 2024 and paid the amounts due according to the law and A final settlement has not been reached with the Income Sales and Tax Department for those years yet. In the opinion of the management and its legal and tax advisors, the bank will not incur any obligations beyond the provisions booked in the condensed consolidated financial information.
- A final settlement has been reached with the income tax and value-added tax departments regarding the results of the bank's business in Palestine until the end of the year 2023. In the opinion of the management and the tax advisor, the provisions booked in the consolidated financial information are sufficient to pay the tax obligations.
- A final settlement was reached with the Income and Sales Tax Department in Jordan with regard to Excel for Financial Investments Company (Subsidiary) until the end of year 2022, with the exception of the year 2021. The company also submitted the self-assessment statement for the years 2021,2023 and 2024 and paid the taxes, and it was not reviewed by the Tax Department. In the opinion of the company's management and the tax advisor, the provisions booked in the consolidated financial information are sufficient to pay the tax obligations.
- A final settlement was reached with the Income and Sales Tax Department in Jordan with regard to Jordan Leasing Company (Subsidiary) until the end of year 2020. The company submitted its tax returns for the years 2021,2022,2023 and 2024 and paid related taxes noting that the return was not reviewed by the Income and Sales Tax Department yet. In the opinion of management and its tax advisor the current booked provisions in the consolidated financial statements are sufficient to settle the tax liabilities.
- Accrued taxes of the Bank, its subsidiaries and external branches has been calculated for the year ended September 30, 2025, and in the opinion of the management and its tax advisor the current booked provisions are sufficient to pay the tax obligations as of that date.

### 13. Borrowed Funds

The details of this item are as follows:

		Number of Installments				
September 30, 2025 (Reviewed Not Audited)	Amount	In Total	The Remaining	Periodic Installments Maturity	Collaterals	Price of Borrowing Interest
	JD					
Borrowing from the Central Bank of Jordan*	16,099,192	6-120	1-113	Monthly	Treasury Bonds and bills	Zero -1%
Lease Liabilities **	23,981,254	1143	525	Annual	None	Average 5.64%
Total	40,080,446					

<u>December 31, 2024 (Audited)</u>	<u>Amount</u> JD	<u>Number of Installments</u>		<u>Periodic Installments Maturity</u>	<u>Collaterals</u>	<u>Price of Borrowing Interest</u>
		<u>In Total</u>	<u>The Remaining</u>			
Borrowing from the Central Bank of Jordan*	18,998,947	6-120	4-120	Monthly	Treasury Bonds and bills	Zero -1%
Lease liabilities **	20,823,821	1115	537	Annual	None	Average 6.48%
<b>Total</b>	<b>39,822,768</b>					

\* The above amounts were re-financed to the Bank's customers within the SME and large corporates at interest rates ranging from 2% to 6.83%.

- This balance is borrowed at a fixed interest rate, and there is no borrowing at floating interest rates, zero interest borrowings related to loans issued by the Central Bank of Jordan to confront Covid-19 pandemic amounted to 1,557,539 as of September 30, 2025 (JD 3,434,381 as of December 31, 2024).

\*\* Lease liabilities against right of use of assets :

	<b>September 30, 2025 (Reviewed Not Audited)</b>	<b>December 31, 2024 (Audited)</b>
	<b>JD</b>	<b>JD</b>
<b>Maturity analysis - undiscounted contractual cash flows</b>		
Less than one year	6,439,339	5,200,480
Year to five years	17,334,588	15,675,180
More than five years	5,715,388	5,302,527
<b>Total undiscounted lease obligations</b>	<b>29,489,315</b>	<b>26,178,187</b>
<b>Discounted lease obligations included in the condensed consolidated interim statement of financial position</b>	<b>23,981,254</b>	<b>20,823,821</b>
Within one year	5,075,743	3,548,432
More than one year	18,905,511	17,275,389

#### 14. Other Liabilities

The details of this item are as follows:

	September 30, 2025 (Reviewed Not Audited)	December 31, 2024 (Audited)
	JD	JD
Accrued interest payable	11,673,614	14,894,390
Accepted Deferred Cheques	8,692,917	7,131,898
Temporary deposits	9,137,925	10,052,288
Dividends payable	3,591,405	3,201,826
Deposits on safe boxes	203,837	185,508
Margins against sold real estate	336,434	340,932
Expected credit loss provision against indirect credit facilities **	11,285,457	10,334,067
Financial derivatives	2,572,158	-
Other liabilities *	56,966,670	8,337,541
	<b>104,460,417</b>	<b>54,478,450</b>

\* The details of others are as follows:

	September 30, 2025 (Reviewed Not Audited)	December 31, 2024 (Audited)
	JD	JD
Social security deposits	379,975	406,581
Income tax deposits	596,903	554,578
Accrued expenses	7,020,400	6,309,850
Incoming transfers	372,867	200,415
Outgoing transfer	48,339,779	-
Board of Directors' remuneration	41,250	55,000
Other credit balances	215,496	811,117
	<b>56,966,670</b>	<b>8,337,541</b>

\*\* Indirect credit facilities balance movement (off balance sheet items) at the collective level during the period/year was as follows:

#### As of September 30, 2025 (Reviewed not Audited)

Item	Stage One		Stage Two		Stage Three	Total
	Individual JD	Collective JD	Individual JD	Collective JD	JD	JD
Balance at the Beginning of the Year	557,229,242	78,270,132	16,365,884	16,265,757	11,299,487	679,430,502
New facilities during the period	118,915,490	14,179,822	8,725,617	580,104	-	142,401,033
Accrued facilities	(9,182,859)	(6,509,202)	(1,616,519)	(1,401,834)	(201,292)	(18,911,706)
	<b>666,961,873</b>	<b>85,940,752</b>	<b>23,474,982</b>	<b>15,444,027</b>	<b>11,098,195</b>	<b>802,919,829</b>
Transferred to stage one	8,916,800	7,390,700	(8,875,300)	(7,390,700)	(41,500)	-
Transferred to stage two	(6,270,403)	(1,489,215)	6,270,403	1,489,215	-	-
Transferred to stage three	(921,804)	(322,223)	(760,415)	(240,211)	2,244,653	-
The effect of changes in classification between the three stages during the period	1,850,999	323,998	913,017	(62,316)	(1,872,721)	1,152,977
Changes due to the adjustments	(28,724,613)	1,676,647	(3,378,868)	(154,141)	-	(30,580,975)
Adjustments due to exchange rates fluctuations	1,107,426	-	127,662	-	19,688	1,254,812
<b>Balance at the End of the period</b>	<b>642,920,314</b>	<b>93,520,659</b>	<b>17,771,481</b>	<b>9,085,874</b>	<b>11,448,315</b>	<b>774,746,643</b>



**As of December 31, 2024 (Audited)**

Item	Stage One		Stage Two		Stage Three	Total
	Individual JD	Collective JD	Individual JD	Collective JD	JD	JD
Balance at the Beginning of the Year	479,978,932	71,650,708	9,091,690	6,948,487	11,438,109	579,107,926
New exposures during the year	188,042,888	12,221,486	607,513	989,140	-	201,861,027
Accrued facilities	(67,182,381)	(6,107,335)	(700,088)	(660,961)	(388,363)	(75,039,128)
	<b>600,839,439</b>	<b>77,764,859</b>	<b>8,999,115</b>	<b>7,276,666</b>	<b>11,049,746</b>	<b>705,929,825</b>
Transferred to stage one	4,646,765	3,149,652	(4,416,150)	(3,149,652)	(230,615)	-
Transferred to stage two	(15,459,135)	(6,605,362)	15,724,354	6,605,362	(265,219)	-
Transferred to stage three	(1,851,696)	(258,080)	(214,966)	(142,909)	2,467,651	-
The effect of changes in classification between the three stages during the period	(1,755,402)	246,480	(4,093,311)	4,920,453	(1,717,879)	(2,399,659)
Changes due to the adjustments	(28,446,391)	3,972,583	368,510	755,837	-	(23,349,461)
Adjustments due to exchange rates fluctuations	(744,338)	-	(1,668)	-	(4,197)	(750,203)
<b>Balance at the End of the Year</b>	<b>557,229,242</b>	<b>78,270,132</b>	<b>16,365,884</b>	<b>16,265,757</b>	<b>11,299,487</b>	<b>679,430,502</b>

\* Expected credit loss provision movement against indirect credit facilities during the period / year was as follows:

**As of September 30, 2025 (Reviewed not Audited)**

Item	Stage One		Stage Two		Stage Three	Total
	Individual JD	Collective JD	Individual JD	Collective JD	JD	JD
Balance at the Beginning of the year	626,342	40,227	296,487	53,816	9,317,195	10,334,067
Credit loss on new exposures during the Period	362,708	12,185	40,370	2,740	229,257	647,260
Impairment loss on accrued exposures	(65,111)	(4,099)	(28,692)	(5,841)	(115,734)	(219,477)
	<b>923,939</b>	<b>48,313</b>	<b>308,165</b>	<b>50,715</b>	<b>9,430,718</b>	<b>10,761,850</b>
Transferred to stage one	115,324	10,309	(81,854)	(10,309)	(33,470)	-
Transferred to stage two	(12,084)	(1,039)	12,084	1,039	-	-
Transferred to stage three	(624)	(217)	(72,855)	(1,657)	75,353	-
Effect on the provision at the end of the period – as a result of classification changes between the three stages during the period	(39,927)	(7,145)	102,427	11,344	239,701	306,400
Changes due to the adjustments	75,889	(3,508)	118,231	3,396	(70)	193,938
Adjustments due to exchange rates fluctuations	5,126	-	1,814	-	16,329	23,269
<b>Balance at the End of the Period</b>	<b>1,067,643</b>	<b>46,713</b>	<b>388,012</b>	<b>54,528</b>	<b>9,728,561</b>	<b>11,285,457</b>

**As of December 31, 2024 (Audited)**

Item	Stage One		Stage Two		Stage Three	Total
	Individual JD	Collective JD	Individual JD	Collective JD	JD	JD
Balance at the Beginning of the year	833,046	42,111	325,781	12,132	7,469,193	8,682,263
Credit loss on new exposures during the year	237,614	7,625	4,959	1,786	1,846,804	2,098,788
Impairment loss on accrued exposures	(156,356)	(4,220)	(26,174)	(1,258)	(253,670)	(441,678)
	<b>914,304</b>	<b>45,516</b>	<b>304,566</b>	<b>12,660</b>	<b>9,062,327</b>	<b>10,357,373</b>
Transferred to stage one	222,408	4,429	(70,527)	(4,429)	(151,881)	-
Transferred to stage two	(30,624)	(5,374)	207,552	5,374	(176,928)	-
Transferred to stage three	(7,454)	(263)	(49,106)	(746)	57,569	-
Effect on the provision at the end of the year – as a result of classification changes between the three stages during the period	(210,718)	(3,591)	(62,427)	36,416	512,290	271,970
Changes due to the adjustments	(261,449)	(490)	(33,565)	4,541	-	(290,963)
Adjustment due to exchange rates fluctuations	(125)	-	(6)	-	(4,182)	(4,313)
<b>Balance at the End of the Year</b>	<b>626,342</b>	<b>40,227</b>	<b>296,487</b>	<b>53,816</b>	<b>9,229,195</b>	<b>10,334,067</b>

**15. Expected Credit Loss on Financial Assets**

The details of this item are as follows:

<b>For the Nine-Month Period Ended September 30,</b>	
<b>2025</b>	<b>2024</b>
<b>(Reviewed Not Audited)</b>	
<b>JD</b>	<b>JD</b>
Cash at central banks	560,161
Balances with banks and financial institutions	453,792
Deposits at banks and financial institutions	(15,032)
Direct credit facilities at amortized cost	41,572
Financial assets at amortized cost	26,900
Off Balance sheet Items	4,389
	11,134,336
	12,889,584
	34,155
	(59,367)
	928,121
	1,959,175
<b>12,668,641</b>	<b>15,289,145</b>

**16. Earnings per Share from Profit for the Period**

The details of this item are as follows:

<b>For the Nine-Month Period Ended September 30,</b>	
<b>2025</b>	<b>2024</b>
<b>(Reviewed Not Audited)</b>	
<b>JD</b>	<b>JD</b>
Profit for the period (Bank's shareholders)	36,605,327
<b>Weighted average number of shares</b>	29,754,223
<b>200,000,000</b>	<b>200,000,000</b>
Net income for the period/share (Bank's shareholders):	
<b>Basic /Diluted</b>	
<b>0.183</b>	<b>0.149</b>

<b>For the Three-Month Period Ended September 30,</b>	
<b>2025</b>	<b>2024</b>
<b>(Reviewed Not Audited)</b>	
<b>JD</b>	<b>JD</b>
Profit for the period (Bank's shareholders)	10,222,727
<b>Weighted average number of shares</b>	7,488,420
<b>200,000,000</b>	<b>200,000,000</b>
Net income for the period/share (Bank's shareholders):	
<b>Diluted /Basic</b>	
<b>0.051</b>	<b>0.037</b>

- The weighted average number of shares per share of the basic and diluted profit attributable to the Bank's shareholders was calculated based on the number of shares authorized for the nine months ended September 30, 2025 and 2024.

## **17. Cash and Cash Equivalents**

The details of this item are as follows:

	<b>As of September 30,</b>	
	<b>2025</b>	<b>2024</b>
	<b>(Reviewed Not Audited)</b>	
	<b>JD</b>	<b>JD</b>
Cash and balances with central banks maturing within 3 months	916,963,595	863,704,151
<u>Add:</u> Balances with banks and other financial institutions maturing within 3 months	160,940,664	192,646,375
<u>Less:</u> Banks and financial institutions' deposits maturing within 3 months	(28,455,228)	(33,912,422)
Restricted balances	(129,435,570)	(122,130,820)
	<b><u>920,013,461</u></b>	<b><u>900,307,284</u></b>

## **18. Capital and Liquidity management**

### **A. Capital Management**

#### Capital Components:

#### - Paid-up Capital:

The paid-up capital of Bank of Jordan consists of (200) million ordinary shares at a nominal value of 1 JD per share, The Bank maintains capital, statutory reserves, and retained earnings to meet the growth in its operations and the requirements of branching locally and regionally.

#### - Regulatory Capital:

Regulatory capital is considered a control tool according to the requirements of regulatory authorities and Basel (III) for the purposes of achieving control over the adequacy of capital and the ratio of regulatory capital to risky and weighted assets and market risk, Regulatory capital consists of:

- Ordinary shares, retained earnings, accumulated comprehensive income items, declared reserves, minority interest and profit after tax and expected distribution and regulated adjustments.

#### - Regulatory Authorities' Requirements:

The regulatory authorities' instructions entail that the minimum capital shall be JD (100) million and the capital adequacy ratio not less than 12% in accordance with the central bank of Jordan and For the purposes of classifying the bank in the first category, the capital adequacy ratio must not be less than 14% and if the bank is classified as a D-SIBS bank, the capital adequacy ratio should not be less than (14% + the capital required of locally important banks by the category to which the bank belongs), The ratio of owners' equity to total assets (financial leverage ratios) must not be less than 4% (for CET1).

#### - Achieving the Objectives of Capital Management:

The Bank's management aims at achieving the capital management objectives through developing (enhancing) the Bank's activities, achieving a surplus in operating profits and revenue, and optimally investing available funds, All of this is geared towards reaching the targeted growth in owners' equity through the increase in the compulsory reserve at 10% of the profits earned, other voluntary reserve, and retained earnings.

The regulatory capital and capital adequacy ratio according to the standard approach was as follows:

	<b>In JD Thousands</b>	
	<b>September 30, 2025</b>	<b>September 31, 2024</b>
<b><u>Regulatory capital for ordinary shares holders (CET1):</u></b>		
Subscribed and paid-up capital	200,000	200,000
Statutory reserve	122,454	116,924
Voluntary reserve	134	70
Other reserves	5,850	5,850
Fair value reserve	18,232	27,941
Retained earnings	131,197	137,788
Profit for the period	9,605	2,754
Non-controlling interest in the capital of subsidiaries	3,782	4,667
<u>Less: Regulatory capital adjustments</u>	<u>(43,510)</u>	<u>(41,520)</u>
<b>Total Primary Capital for ordinary shareholders (CET1)</b>	<b>447,744</b>	<b>454,474</b>
<b><u>Additional Capital Items</u></b>		
Provision balance against debt instruments included in (Stage 1) not exceeding 1.25% of total risk weighted assets	5,632	5,302
General banking risk reserve	4,102	4,102
<b>Total additional capital</b>	<b>9,734</b>	<b>9,404</b>
<b>Total regulatory capital</b>	<b>457,478</b>	<b>463,878</b>
<b>Total risk weighted assets</b>	<b>2,409,783</b>	<b>2,198,458</b>
<b>Capital adequacy ratio (%)</b>	<b>18.98%</b>	<b>21.10%</b>
<b>Regulatory capital for ordinary shareholders (CET1) (%)</b>	<b>18.58%</b>	<b>20.67%</b>
<b>Capital adequacy for first layer (%)</b>	<b>18.58%</b>	<b>20.67%</b>

#### **B. Liquidity Coverage Ratio:**

The average liquidity coverage ratio reached 308.23% For the nine-month period ended September 30, 2025 (in comparison to 420 % as of September 30, 2024), in-addition to The Actual liquidity coverage ratio reached 324.6% as Of September 30, 2025 (in comparison to 395.7% as of September 30, 2024).

### **19. Information on the Bank's Business Segments**

#### **1. The Bank's business segments are:**

The Bank is organized for management purposes in a manner that allows measurement of its segments according to reports used by its Chief Executive Officer and main decision-makers through the following main segments:

- Retail Banking: includes following up on individual customers' accounts, granting them loans, credit, credit cards, and other services.
- Corporate Banking: includes following up on deposits, credit facilities, and other banking services pertinent to corporate customers.
- Treasury: includes providing dealing and treasury services and management of the Bank's funds.
- Financial Brokerage Services: includes providing purchase and sale of customers' portfolios on their behalf, custody of investments, financial consultations, custody service, and management of initial public offerings.

1. Information about the Bank business segments distributed in accordance with the activities is as follows:

						Total	
						For the Nine Months Ended September 30,	
	Individual (Retail Customers)	Corporation	Treasury	Financial Brokerage	Other	2025	2024
	JD	JD	JD	JD	JD	JD	JD
Total Revenue	69,158,300	45,998,927	26,349,284	233,111	305,426	142,045,048	127,552,891
(Expense) recovered from expected credit loss on financial assets	(6,758,913)	(5,303,385)	(606,182)	(161)	-	(12,668,641)	(15,289,145)
Segments operations results	62,399,387	40,695,542	25,743,102	232,950	305,426	129,376,407	112,263,746
Other expenses	(48,608,859)	(18,048,573)	(5,962,061)	(149,490)	(6,863,908)	(79,632,891)	(67,533,970)
Profit before tax	13,790,528	22,646,969	19,781,041	83,460	(6,558,482)	49,743,516	44,729,776
Income tax	(3,414,320)	(3,171,889)	(5,917,794)	(63,853)	(38,131)	(12,605,987)	(14,568,267)
Net profit for the period	10,376,208	19,475,080	13,863,247	19,607	(6,596,613)	37,137,529	30,161,509
Other information							
Capital Expenditures	399,902	332,666	1,803	-	7,356,324	8,090,695	5,774,579
Depreciation and amortization	5,226,551	1,607,232	373,796	11,380	2,148,225	9,367,184	8,384,323
						September 30, 2025 (Reviewed not Audited)	December 31, 2024 (Audited)
						JD	JD
Total Assets	726,677,129	964,614,703	1,432,512,045	2,844,183	80,542,051	3,207,190,111	3,154,927,625
Total Liabilities	2,038,015,384	523,845,775	32,230,698	734,359	87,422,467	2,682,248,683	2,612,698,391

## 2. Information about Geographical Distribution:

This item represents the geographical distribution of the Bank's activities, The Bank conducts its activities mainly in Jordan, representing local activities, Additionally, the Bank performs international activities in Middle East, Europe, Asia, United States, Far East, which represent, international operation,

The following is the geographical distribution of the Bank's revenue, assets, and capital expenses according to geographical location:

	<b>Inside the Kingdom</b>		<b>Outside the Kingdom</b>		<b>Total</b>	
	<b>September 30,</b>		<b>September 30,</b>		<b>September 30,</b>	
	<b>2025</b>	<b>2024</b>	<b>2025</b>	<b>2024</b>	<b>2025</b>	<b>2024</b>
	<b>(Reviewed Not Audited)</b>		<b>(Reviewed Not Audited)</b>		<b>(Reviewed Not Audited)</b>	
	<b>JD</b>	<b>JD</b>	<b>JD</b>	<b>JD</b>	<b>JD</b>	<b>JD</b>
Total Revenue	136,292,647	141,350,490	50,305,627	33,174,620	186,598,274	174,525,110
Capital Expenditures	3,411,225	4,492,177	4,679,470	1,282,402	8,090,695	5,774,579

	<b>Inside the Kingdom</b>		<b>Outside the Kingdom</b>		<b>Total</b>	
	<b>September 30, 2025</b>	<b>December 31, 2024</b>	<b>September 30, 2025</b>	<b>December 31, 2025</b>	<b>September 30, 2025</b>	<b>December 31, 2024</b>
	<b>(Reviewed Not Audited)</b>	<b>(Audited)</b>	<b>(Reviewed Not Audited)</b>	<b>(Audited)</b>	<b>(Reviewed Not Audited)</b>	<b>(Audited)</b>
	<b>JD</b>	<b>JD</b>	<b>JD</b>	<b>JD</b>	<b>JD</b>	<b>JD</b>
Total Assets	2,301,154,158	2,257,123,284	906,035,953	897,804,341	3,207,190,111	3,154,927,625

## 20. Related parties Transactions

Within its normal activities, the Bank entered into transactions with its major shareholders, members of the Board of Directors, executive management and the associate Company at the commercial rates of interest and commission. Moreover, all loans and advances with related parties are performing, and no provision for probable credit losses has been taken thereon.

The following are summaries of balances and transactions with related parties during the period:

	Related party					Total	
	Subsidiaries*	Board of Directors Members	Executives Management	Staff Fund Provident	Other Parties	September 30, 2025 (Reviewed not Audited)	December 31, 2024 (Audited)
Consolidated Statement of Financial Position Items:	JD	JD	JD	JD	JD	JD	JD
<u>Assets:</u>							
Investments	45,627,636	-	-	-	-	45,627,636	45,627,636
Credit Facilities	-	1,141,218	566,436	-	1,920,544	3,628,198	3,075,411
Deposits and current accounts	10	-	-	-	-	10	10
Cash Margins	2,989,404	-	-	-	-	2,989,404	3,982,000
<u>Liabilities:</u>							
Customer Deposits	8,629,568	579,187	5,282,619	2,695,651	14,064,107	31,251,132	38,520,921
Bank Deposits	7,822,254	-	-	-	-	7,822,254	7,798,232
Borrowed funds	2,860,458	-	-	-	-	2,860,458	2,989,024
<u>Off-Statement of financial position Items</u>							
Letters of guarantee	450,000	-	50,000	-	78,215	578,215	576,550
Letters of credits and Acceptances	-	-	-	-	-	-	-
							Total
							For the Nine Month Period Ended September 30,
							2025 2024
							(Reviewed Not Audited) (Reviewed Not Audited)
Consolidated Statement of Profit or Loss Items:	JD	JD	JD	JD	JD	JD	JD
Credit interest and commission	-	64,563	44,915	-	53,257	162,735	129,413
Debit interest and commission	589,402	5,656	205,605	51,756	758,253	1,610,672	1,762,174

### Interest rates:

- Credit interest rates against facilities in JD range from 1 % (represent the minimum price for interest margin against 100% cash margin) to 11.25 %.
- No Credit interests in foreign currency.
- Debit interest rates for JD range from 0.0025 % to 5.60 %.
- Debit interest rates for foreign currency range from 0.0025 % to 2.659 %.

\* Balances and transactions with subsidiary companies are excluded from the consolidated financial statements, but presented for clarification purposes only.

- Investment in subsidiary - syria shown at cost, noting that the bank has accounted for this investment impairment in its records.
- The number of related parties that have been granted facilities as of September 30, 2025 is 36 customers.

### Bank's Executive Management Salaries and Remunerations Summary is as follows:

	For the Nine Month Period Ended September 30,	
	2025 (Reviewed not Audited)	2024 (Reviewed not Audited)
	JD	JD
Salaries and benefits	2,778,381	2,445,831
Transportation and board secretary	13,500	13,500
Board of directors membership, transportation and bonuses	467,061	491,989
Total	3,258,942	2,951,320

## 21. Fair Value Hierarchy

### a. The fair value of financial assets and financial liabilities of the Bank specified at fair value on an ongoing basis:

Some financial assets and liabilities of the Bank are evaluated at fair value at the end of each fiscal period, the following table shows the information about how to determine the fair value of these financial assets and liabilities (evaluation methods and inputs used).

Financial Assets/Financial Liabilities	Fair Value		The Level of Fair Value	Evaluation Method and Inputs Used	Important unobservable Inputs	The Relationship Between Fair Value and the unobservable Inputs
	September 30, 2025 (Reviewed Not Audited)	December 31, 2024 (Audited)				
Financial Assets at Fair Value	JD	JD				
Financial Assets at Fair Value Through Profit or Loss						
Quoted Shares	168,133	145,550	Level One	Stated Rates in financial markets Financial Statements issued by companies	Does Not Apply	Does Not Apply
Unquoted Shares	221,677	209,648	Level Two			
Total	389,810	355,198				
Financial Assets at Fair Value through Other Comprehensive Income						
Quoted Shares	13,905,636	11,581,400	Level One	Stated Rates in financial markets Financial Statements issued by companies Evaluation methods using inputs that are not dependent on available market information	Apply	Does Not Apply
Unquoted Shares	4,259,287	2,668,299	Level Two		Apply	Does Not Apply
Unquoted Shares	67,049,359	89,700,483	Level Three		Apply	Apply
Quoted Debt	77,100,949	146,606,532	Level One	Stated Rates in financial markets	Does Not Apply	Does Not Apply
Total	162,315,231	250,556,714				
Forward Foreign Currency Contracts	-	35,726	Level One	Stated Rates in financial markets	Does Not Apply	Does Not Apply
Financial Liabilities at Fair Value :						
Forward Foreign Currency Contracts	2,572,158	-	Level One	Stated Rates in financial markets	Does Not Apply	Does Not Apply
Total	2,572,158	-				

There were no transfers between level 1 and level 2 during the third quarter of 2025.

### b. The fair value of financial assets and financial liabilities of the Bank (non-specific fair value on an ongoing basis):

Except as detailed in the table below, we believe that the carrying amount of financial assets and liabilities shown in the consolidated condensed interim financial information of the Bank approximate their fair value, because the Bank's management believes that the carrying value of the items is equivalent to the fair value, and this is due to either short-term maturity interest rates that have been repricing during the year.

	September 30, 2025		December 31, 2024		The Level of Fair Value
	Book Value (Reviewed Not Audited)	Fair Value (Reviewed Not Audited)	Book Value (Audited)	Fair Value (Audited)	
Financial Assets of non-specified Fair Value					
Balances at central banks	748,504,877	748,564,055	659,439,451	659,493,105	Level Two
Balances at banks and financial institutions	160,940,664	160,966,379	268,207,452	268,505,692	Level Two
Deposits at banks and financial institutions	3,342,079	3,382,356	468,000	491,456	Level Two
Loans, bills and other	1,536,944,547	1,542,188,596	1,470,076,728	1,475,318,967	Level Two
Financial assets at amortized cost	166,033,225	167,454,851	166,191,614	168,574,470	Level Two
Total Financial Assets of non-specified Fair Value	2,615,765,392	2,622,556,237	2,564,383,245	2,572,383,690	
Financial Liabilities of non-specified Fair Value					
Deposits at banks and financial institutions	28,455,228	28,496,937	42,336,104	42,402,500	Level Two
Customers' deposits	2,351,539,881	2,363,132,526	2,251,373,695	2,266,193,418	Level Two
Cash Insurance	139,121,680	139,167,004	199,786,362	199,801,245	Level Two
Total Financial Liabilities of Non-specified Fair Value	2,519,116,789	2,530,796,467	2,493,496,161	2,508,397,163	

The fair value for the financial assets and liabilities for the level 2 and level 3 were determined in accordance to agreed pricing models, which reflects the credit risk of the parties that are dealing with it.

### c. Non-Financial Assets and Liabilities not Measured at Fair Value but its in fair Value disclosed in the Consolidated Condensed Interim Financial Statements:

	September 30, 2025		December 31, 2024		The Level of Fair Value
	(Reviewed Not Audited)	(Reviewed Not Audited)	(Audited)	(Audited)	
	Book Value	Fair Value	Book Value	Fair Value	
	JD	JD	JD	JD	
Other assets	85,565,612	131,910,936	83,639,082	129,576,242	Level Two
	85,565,612	131,910,936	83,639,082	129,576,242	

The above items set out the fair value of non-financial assets that are determined on the basis of prices of similar instruments in an inactive market.



## **22. Commitments and Contingent Liabilities**

### **a. Contingent Liabilities:**

	<b>September 30, 2025 (Reviewed Not Audited)</b>	<b>December 31, 2024 (Audited)</b>
	<b>JD</b>	<b>JD</b>
Letters of credit:	70,301,814	61,262,859
Acceptances	137,880,477	169,384,104
Letters of guarantee:		
-Payment	36,906,157	30,780,699
-Performance	45,464,124	36,350,093
-Other	25,776,276	17,417,120
Un-utilized direct and indirect credit facilities limits	458,417,795	364,235,627
<b>Total</b>	<b>774,746,643</b>	<b>679,430,502</b>

- The provision for expected credit losses on off-balance sheet items (unfunded) amounted to JD 11,285,457 as of September 30, 2025 (JD 10,334,067 as of December 31, 2024).

### **b. Contractual Obligations:**

	<b>September 30, 2025 (Reviewed Not Audited)</b>	<b>December 31, 2024 (Audited)</b>
	<b>JD</b>	<b>JD</b>
Contracts for purchasing of property and equipment*	8,256,144	332,087
Contracts for operating and financing lease**	23,981,254	20,823,821
<b>Total</b>	<b>32,237,398</b>	<b>21,155,908</b>

\* These commitments mature in less than 1 year.

\*\* These commitments mature between 1 year to 10 years.

### **c. Lawsuits Raised Against the Bank**

The Bank is a defendant in lawsuits demanding cancellation of the Bank's claims against others, lifting of real estate mortgages, compensation for damages, and non-cashing of cheques. These lawsuits amounted to JD 6,943,420 as of September 30, 2025 (JD 5,698,484 as of December 31, 2024). In the opinion of the management and legal counsel, no material financial liability is likely to be incurred as a result of these lawsuits in excess of provision recorded which amounted to JD 912,048 as of September 30, 2025 (JD 892,048 as of December 31, 2024). However, amounts that will be paid by the Bank as a result of dismissal or amicable settlement of these lawsuits, will be recorded to the condensed consolidated interim Statement of profit or loss or against the booked provision when paid.