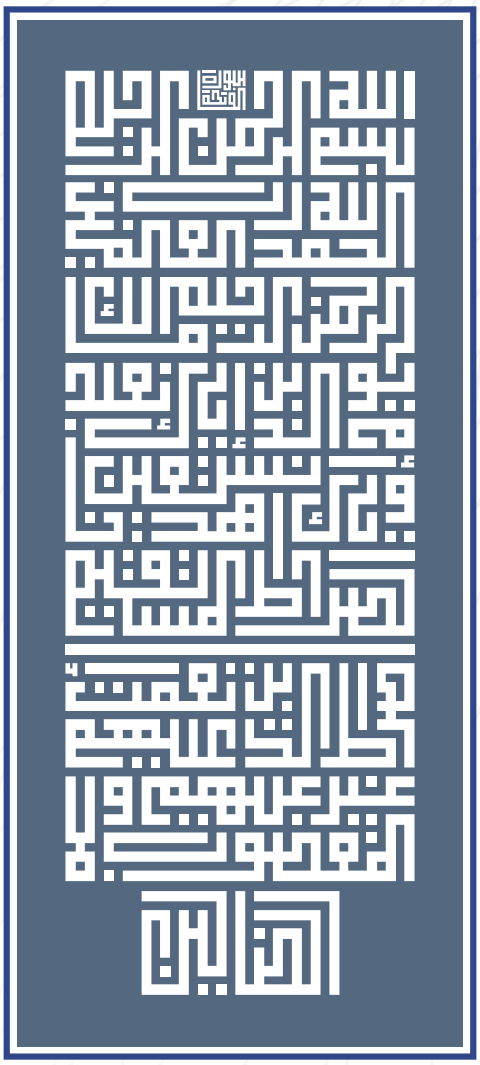


البنك العربي الاسلامي الدولي

ISLAMIC INTERNATIONAL ARAB BANK

" ثقة ... أمان ... وإستثمار حلال "


فلنبن هذا البلد
ولنخدم هذه الأمّة





His Majesty King
Abdullah II Bin Al Hussein



HRH the Crown Prince
Hussein Bin Abdullah II

Our Vision ...

To be the leading Islamic Banking institution in the Arab world.

Our Mission ...

To achieve leadership in our chosen markets in accordance with Islamic Sharia rules as an organization dedicated to deliver highest quality products and the special services to the customer presented through a highly qualified staff in compliance with the best professional and ethical standards within a motivating environment, supported by advanced technologies and efficient distribution channels to achieve high and advanced financial results.

Our Core Values ...

- Honesty and decency with ourselves and others.
- Pursuit of excellence and fulfillment of our promises.
- Adherence to the principles and rules of the Islamic Sharia throughout all our operations.
- Belief that there is always a better means and the challenge lies in discovering it.
- Commitment to Corporate Governance.
- Commitment to social responsibility.

البنك العربي الاسلامي الدولي

ISLAMIC INTERNATIONAL ARAB BANK

(Public Shareholding Limited Company)
Amman – Hashemite Kingdom of Jordan

Tel: 569 4901 Fax: 569 4914
P.O. Box 925802, Amman 11190 - Jordan


فلسطين هي الحل
ولنصرم هي الحل

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فلنبنِ هذا البلد
ولنخدم هذه الأمّة






فلنبن هذا البلد
ولنحمِ هذه الأرض

Bank's Overview

Islamic International Arab Bank
(Public Shareholding Limited Co,)

Based on the conclusive verse differentiating between permitted and prohibited "Allah has permitted trading and forbidden usury" & our belief in the prominent message of Islam in economy being founded on equity and participation, and having the essential banking, commercial, investment and finance efficiency supported by distinguished banking expertise.

IIAB commenced its banking operations on Shawwal 12, 1418 AH, February 9, 1998, Today, the Islamic International Arab Bank is one of the leading Islamic banking institutions in Jordan and the region.

The Bank was established as a public shareholding company in accordance with the Companies' ACT of 1989; IIAB was registered in the Public Shareholding Companies' Register under No. 327 on March 30, 1997.

Shariah Supervisory Committee

Allah Almighty says in the Holy Qur'an:

"So ask the people of the message if you do not know"

(Surah Al-Anbya' Verse 7, Surah An-Nahl Verse 43)

His Eminence Dr, Ahmad Hlayel
Committee Chairman

Dr, Ahmad Ayade
Committee Executive Member

His Eminence Shaykh Saed Hejawe
Committee Member

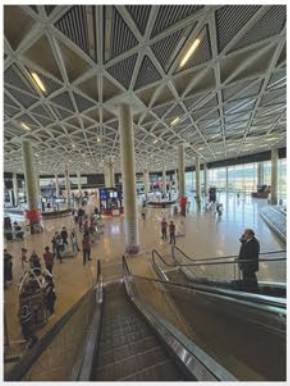
Considering the breadth of the field of Islamic Fiqh, and in light of the many developments and changes of the modern economy and its complexity, in addition to the need for a good judgment and deep honest diligence to understand the Fiqh rules to get the Shariah opinion in financial, transactions, and modern banking issues, the necessity of Shariah Supervisory Committee of The Bank emerged based on the Shariah principle: "who works hard and does it right, is rewarded twice and who works hard and does it wrong, is rewarded once".

The Committee performs a significant role in issuing fatwas based on existing Shariah principles or effort that cope with the contemporary need. The committee approves all the contracts and agreements needed by the Bank with other bodies and institutions before they are accredited, sets an array of Shariah-compliant standards to govern the banking operations and offers consultations in issues presented by other relevant bodies.


فلنبن هذا البلد
ولنحم هذه الأرض







فلنبن هذا البلد
ولنحم هذه الأمة



Sharia Board Committee Annual Report for the financial period ending in 31/12/2025

In the name of Allah, The All-Merciful, The Ever-Merciful

All praise is due to Allah, the Lord of all that exists, and may peace and blessings be upon our Prophet Muhammad and upon his family and his companions in their entirety.

Dear Shareholders,

Greetings,

The Sharia Board committee would like to provide you with its annual report for the financial period ending on 31/12/2025 based on the bank statute and according to the commitment signed between us.

The committee has inspected the used principles and contracts related to transactions proposed by the bank during the financial period ending in 31/12/2025, in addition to conducting the due control for expressing an opinion whether the bank is committing to the Islamic Sharia provisions and principles as well as Fatwa and guidelines issued by the committee.

The committee has inspected the used principles and contracts related to transactions proposed by the bank during the financial period ending in 31/12/2025, in addition to conducting the due control for expressing an opinion whether the bank is committing to the Islamic Sharia provisions and principles as well as Fatwa and guidelines issued by the committee. The committee conducted an inspection that included checking documentation and procedures followed by the bank based on examining each type of transaction. It also planned and implemented control to obtain all information and explanations considered necessary for providing adequate proof that provides reasonable confirmation that the bank transaction did not breach the Sharia regulations of Islamic investment tools.

Through meetings; the committee continued setting the necessary basis and terms with the required processing in all aspects and matters needed by the nature of banking transactions in light of the developments that appeared through practical application and incompatible with the Sharia regulations, with clarifying some new banking issues and indicating their Sharia status.

The committee revised the bank balance sheet as in 31/12/2025, income statement for the period ending in 31/12/2025, and clarifications of financial statements as they provide a comprehensive illustration of bank works and required to be submitted to the concerned sections at the bank; and the committee did not find any Sharia breach within what was reviewed.

The committee reviewed the reports prepared by the Internal Sharia Audit Department for headquarters and branches transactions in addition to the remarks and suggestions provided and procedures undertaken by the executive administration in this regard.

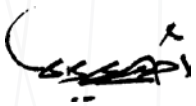
The responsibility of the Sharia Control Committee is represented in expressing an independent opinion with indicating Islamic Sharia opinion according to Sharia principles and provisions, while the responsibility of implementation according to Islamic Sharia fatwa and principles lies upon bank administration. Accordingly, we consider the following:

- Contracts, operations, and transactions implemented by the bank during the period ending in 31/12/2025 that we reviewed are done according to the Islamic investment tools and Sharia regulations.
- Basis of distributing profits and bearing loss by joining investment holders and Investment Risks Fund is compatible with the accredited rules and basis by us.
- The revenues achieved from doubted resources of being incompatible with the Sharia regulations of Islamic investments were spent on charity.
- The responsibility to pay Zakat rests with the shareholders, upon fulfillment of Sharia conditions. The Zakat rate applicable to Quasi Shareholders' Equity (investment account holders) is specified in the bank's annual report.

Hope Allah will guide the persons responsible for the bank towards more success and achievement, thanking them for their cooperation and commitment to the Islamic Sharia provisions.

This report is issued on 8 Sha'ban 1447 AH, corresponding to January 27, 2025.

Prof. Dr. Ahmad Hlayil	**Prof. Dr. Ahmad Ayadi**	**Sheikh Saeed Al-Hijjawi**
Committee Chairman	**Executive Member**	**Committee Member**











فلنبن هذا البلد ولنحمه هذه الأمة


فلنبن هذا البلد
ولنصم هذه الأمة

Chairman's Message

Distinguished Shareholders,

Peace, mercy, and blessings of Allah be upon you.

I am pleased, on my own behalf and on behalf of the Members of the Board of Directors of the Islamic International Arab Bank, to extend my sincere appreciation and gratitude for your continued trust and support. I would also like to express my thanks to the executive management and all employees of the Bank for their dedicated efforts and outstanding professional performance, which have contributed significantly to achieving the Bank's strategic objectives and strengthening its position within the banking sector.

I would further like to acknowledge with great appreciation the honorable Members of the Sharia Supervisory Board for their effective role and diligent oversight of the Bank's operations, ensuring full compliance with the principles and provisions of Islamic Sharia.

During 2025, the Bank continued its steady progress toward achieving its strategic goals, successfully delivering tangible growth across its key financial and operational indicators. By the end of the year, the Bank's total assets exceeded JOD 2.346 billion, reflecting a growth rate of 12% compared to 2024. Customer deposits and cash and non-cash guarantees also increased to JOD 3.707 billion, representing a 13% growth year-on-year.

In terms of financial performance, the Bank achieved net profits before tax amounting to JOD 69.50million, while net profits after tax reached JOD 52.10 million, recording a growth rate of 16% compared to 2024. This solid performance reflects the effectiveness of the executive management, the soundness of operational policies, prudent risk management, and the optimal implementation of capital management strategies, asset quality enhancement, and income diversification, despite prevailing regional and global economic challenges.



This performance further demonstrates the Bank's continued progress in delivering innovative Islamic banking solutions, with a strong focus on executing its ambitious digital transformation strategy, in line with international best banking practices. This ensures a secure, advanced, and seamless banking experience for our customers, in accordance with the highest standards of cybersecurity and corporate governance.

In conclusion, I would like to express my sincere gratitude for your trust and continued support. We look forward to presenting the Bank's results for the year 2025 through this Annual Report, reaffirming our steadfast commitment to transparency, integrity, and compliance with international financial disclosure standards. In doing so, we seek to further strengthen stakeholder confidence, support sustainable and balanced growth, and uphold our promise of safety, trust, and halal profit.

May Allah grant us continued success.

Yours sincerely,

"Mohammed Said" Shahin

Chairman

فلنبنِ هذا البلد
ولنخدم هذه الأمّة



Message from the General Manager



Distinguished Shareholders,

Peace, mercy, and blessings of Allah be upon you. We send our prayers and peace upon the most honored of creations, the envoy of mercy to all mankind, our Master Prophet Mohammed (PBUH),), and upon his progeny and his companions.

On behalf of the Executive Management of the Islamic International Arab Bank, I am honored to present to you the Annual Report for 2025. On this occasion, I would like to express my deepest thanks and gratitude to the Bank's Board of Directors and its esteemed General Assembly for the profound confidence they have placed in the Islamic International Arab Bank's team to achieve its targeted goals. My gratitude also extends to the Sharia Supervisory Board for their active and essential role in ensuring our institutional operations remain strictly compliant with the honorable rules of Islamic Sharia.

Sustainable Financial Performance

Despite the regional and global challenges that have significantly impacted all sectors, the Bank successfully achieved growth in its financing portfolio by the end of 2025 which stood at 2.347 billion Jordanian dinars with a 12% increase compared to 2024. Furthermore, customer deposits and restricted and unrestricted investments and cash margins reached 3.707 billion Jordanian dinars, marking a 13% increase compared to 2024. The Bank achieved a net profit before tax of 69.51 million dinars (52.11 million dinars after tax), reflecting a 16% growth over 2024.

At the end of 2025, the Bank's capital adequacy ratio (based on the measurement rules set by the Islamic Financial Services Board for risk-weighted assets (IFSB)) reached 18.86%, comfortably exceeding the Central Bank's minimum capital adequacy requirement of 12%.

Business and Achieved Objectives

During 2025, the Bank opened two new branches: the Airport Road branch in Amman, and the Irbid City Center branch in the Irbid Governorate. The Bank's 47 branches are spread across all governorates of the Kingdom to facilitate access to banking services for the largest segments of the population. The Bank is keen to ensure its branches offer the highest levels of service and comfort as part of a comprehensive branch renovation and modernization plan. The ATM network also continued to expand, reaching 140 ATMs across all governorates in 2025. These provide a suite of modern services, including instant cash deposits, offering an around-the-clock alternative to over the counter deposits.

In pursuit of our strategic digital transformation goals, 2025 witnessed the launch of a wide array of digital services, particularly through the revamped "Arabi Islami Mobile" App. The app's interface was fully redesigned, and numerous features were added, including Apple Pay, Tap to Pay, cardless withdrawals, and various other benefits.

To keep pace with customers' technological expectations, several new ATM services were introduced, such as cheque deposits and cardless cash withdrawals for Arabi Islami customers, In addition to numerous infrastructure projects designed to service the way for further digital services—substantially advancing the offerings for both retail and corporate clients. Point-of-Sale (POS) devices offer new financial solutions and enhance electronic payment services for all institutions, shops, and companies.

Banking Products and Programs

Continuing the Bank's role in delivering tailored banking products and programs, several initiatives and campaigns were launched in 2025 offering premium features and services. These included the savings account prize campaign, featuring a grand annual prize of 100,000 dinars, alongside hundreds of daily, monthly, and quarterly prizes ranging from 999 to 50,000 dinars. Additionally, the bancassurance program was launched, starting with a travel insurance product, to be followed by a comprehensive rollout of various insurance products aimed at covering all types of insurance in the near future. To serve customers of all ages, the youth program was launched offering highly competitive services and benefits as the first program of its kind among Islamic banks.

In the Bank's commitment to providing comprehensive solutions to all customers, POS financing product was launched, enabling MSMEs customers to obtain financing with exceptional speed and competitive pricing. A corporate savings account product was introduced, allowing companies to deposit surplus funds into savings accounts and earn competitive investment returns, thereby empowering them to manage their growth. Throughout 2026, in line with the Bank's strategic plan, several dedicated banking products and programs will be launched, reflecting the Bank's ongoing dedication to providing the best products and benefits to its customers.

Talent and Human Capital Management

The Bank's investment in its human resources primarily aims reinforcing adherence to the Bank's values and sound banking practices, ensuring services are delivered with the utmost professionalism to achieve its objectives. During the year, approximately 5,518 internal and external training opportunities were provided to employees across all job levels.

The Bank is currently focused on advancing its talent management frameworks and the quality of its human capital investments. This is achieved by launching initiatives and projects designed primarily to keep pace with developments in the banking market and the shift in business models towards digitalization, financial technology (Fintech), and Artificial Intelligence (AI), alongside advancements in all forms of banking operations.

An Essential and Ongoing Role in Social Responsibility

Corporate social responsibility is an integral part of the Bank's strategy . This responsibility is reflected across all our products and banking solutions to serve the national economy and individual interests by enhancing value and savings. Furthermore, our responsibility extends to applying responsible financing principles, protecting customer rights, and safeguarding their ability to meet the needs of their families and fulfill their societal responsibilities.

Looking Ahead

We pray to Allah that 2026 will be a year of goodness and blessings for our beloved Hashemite Kingdom of Jordan, and that peace and prosperity will prevail across all countries of the Arab and Islamic region. We beseech the Almighty to sustain the blessing of safety and security on our country, Jordan, under the Hashemite leadership of His Majesty King Abdullah II ibn Al Hussein. In Allah we trust, always and forever.

Finally, Thank you for your attention , hoping that we have succeeded in presenting the Bank's business results in this 2025 Annual Report in accordance with international financial disclosure standards and with the utmost transparency and integrity. Our enduring goal is to preserve the trust and security of our customers through halal investment and profit.

May Allah grant us success.

Peace, mercy, and blessings of Allah be upon you.

Iyad Ghasoub Asali
General Manager

فلنبنِ هذا البلد
ولنخدم هذه الأمّة



Board of Directors

Chairman

- **"Mohammed Said" Mohammed Shahin**

Vice Chairman Since 25/03/2025

- **Mr. Naim Rasim AlHussaini**

Vice Chairman Until 25/03/2025

- **Mr. Mohammad Abdel-Fattah AlGhanamah**

Board Members

- **Mr. Ala'eddin (Mohammad Saleh) (Al - Khatib Al - Tamimi)** Since 25/03/2025
- **Dr. Nael Fahed Al Husamie** Since 25/03/2025
- **Mr. Ziad Bahjat Homsi** Until 25/03/2025
- **Mr. Jamal Mah'd Tu'meh**
- **Dr. Hana Mohammad Helal Hunaity**
- **Mr. Khaldoun Khalil A. AlJaninii**

Secretary of the Board of Directors

- **Dr. Mohsen Fayez Abu Awad**

Auditors

- **Deloitte & Touche** (Middle East) - Jordan



فلنبنِ هذا البلد ولنخدم هذه الأمّة



فلنبن هذا البلد
ولنخدم هذه الأمّة



Top Management

- **Mr. Iyad Asali**
  General Manager

- **Dr. Mohsen Fayez Abu Awad**
  Chief Business and Investment Officer
  Secretary of the Board of Directors

- **Mr. Belal Issa Mustafa**
  Chief Support and Operations Officer

- **Mr. Ishaq Khalil Qandeel**
  Chief Credit Officer

- **Mr. Abbas Jamal Marei**
  Chief Finance Officer

- **Mr. Abed Al-Kareem Ersan Sukari**
  Head of Risk Division

- **Mr. Salim Asad Taber**
  Head of Human Resources Division

- **Mr. Husameddin Ahmad Salah**
  Legal Consultant/ Head of Legal Department

- **Mr. Hamdi T. Al-Mahmoud**
  Head of Audit Division

- **Mr. "Mohammad Bashar" "Mohammad Moner" Al-Sarraj**
  Head of Regulatory Compliance Dept.

- **Dr. Omar Mustafa Al-Sharif**
  Head of Sharia compliance Division / Sharia Board Secretary

- **Mr. Mahmoud Sadiq Mahmoud Odeh**
  Head of Internal Sharia Audit Division

- **Mohammed Ibrahim Abdulrahman Al-Jaar**
  Head of Information Systems



Disclosure of names of representatives of legal directors and determine whether representative is executive non-executive independent or non-independent

Member	Executive/non-Executive	Independent/ Non-Independent	Membership status
Mr."Mohammed Said" Mohammed Shahin representing Arab Bank plc	non- Executive	Independent	Current member
Mr. Mohammad Abdel-Fattah Al Ghanamah representing Arab Bank plc	non- Executive	Non-Independent	Member until 25/03/2025
Mr. Naim Rasim Al-Hussaini representing Arab Bank plc	non- Executive	Non-Independent	Current member
Mr. Jamal Mah'd Tu'meh representing Arab Bank plc	non- Executive	Non-Independent	Current member
Mr. Ziad Bahjat Homsi representing Arab Bank plc	non- Executive	Independent	Member until 25/03/2025
Mr. Khaldoun Khalil A. AlJaninii representing Arab Bank plc	non- Executive	Non-Independent	Current member
Dr. Hana Mohammad Helal Hunaity representing Arab Bank plc	non- Executive	Independent	Current member
Dr. Nael Fahed Al Husamie **Date of Membership:** 25/03/2025	non- Executive	Non-Independent	Current member
Mr. Ala'eddin (Mohammad Saleh) (Al - Khatib Al - Tamimi) **Date of Membership:** 25/03/2025	non- Executive	Independent	Current member

Executive positions in the company and the names of the persons who occupy them

Position	Name of the person who occupy the position
General Manager	Mr. Iyad Asali
Chief Business and Investment Officer	Dr. Mohsen Fayez Abu Awad
Chief Support and Operations Officer	Mr. Belal Issa Mustafa
Chief Credit Officer	Mr. Ishaq Khalil Qandeel
Chief Financial Officer	Mr. Abbas Jamal Marei
Head of Risk Division	Mr. Abed Al-Kareem Ersan Sukari
Head of Human Resources Division	Mr. Salim Asad Taber
Legal Consultant/ Head of Legal Department	Mr. Husameddin Ahmad Salah
Head of Audit Division	Mr. Hamdi T. Al-Mahmoud
Head of Regulatory Compliance Dept.	Mr. "Mohammad Bashar""Mohammad Moner" Al-Sarraj
Head of Sharia compliance Division / Sharia Board Secretary	Dr. Omar Mustafa Al-Sharif
Head of Internal Sharia Audit Division	Mr. Mahmoud Sadiq Mahmoud Odeh
Head of Information Systems	Mohammed Ibrahim Abdulrahman Al-Jaar

Board of Directors Members



Mr."Mohammed Said" Mohammed Shahin

Current position: Chairman

Date of Birth: 2/7/1948

Qualifications:

- Master's degree in economic development (1977-1978) - Harvard University/ Cambridge - Massachusetts, United States of America.
- Bachelor's degree in Economics (1969-1973) - American University / Cairo - Arab Republic of Egypt
- Higher education at the French College De La Salle (1954 - 1969) - Amman Jordan

Previous & Current Experience:

- Chairman of the Board of Directors of the Islamic International Arab Bank (2017- to date)
- Member of the Senate / Jordanian Parliament (2019)
- Member of the Board of Directors of Capital Bank / Amman - Jordan (2013-2017)
- Governor and Chairman of the Board of Directors / Central Bank of Jordan (2011-2012)
- Deputy Governor and Member of the Board of Directors/Central Bank of Jordan (2003-2011)
- General Manager and Vice Chairman of the Board of Directors / Deposit Insurance Corporation (2001-2003)
- Executive Director/Department of Foreign Operations and Investments - Central Bank of Jordan (1992-2001)
- Head of Investments Department / Arab Monetary Fund - Abu Dhabi - United Arab Emirates (1986-1992)
- He held several positions in the Foreign Operations and Investments Department at the Central Bank of Jordan (1973-1986)

Previous Memberships

- Vice Chairman of the Administrative Board of the Military Trust Fund / Amman - Jordan
- Member of the Executive Board for Privatization / Amman - Jordan
- Chairman of the Board of Directors of the Jordan International Bank / London - United Kingdom
- Chairman of the Board of Directors of the Deposit Insurance Corporation / Amman - Jordan
- Chairman of the Board of Directors of the Loan Guarantee Corporation / Amman - Jordan
- Chairman of the Board of Directors of the Jordan Mortgage Refinance Company / Amman - Jordan
- Chairman of the Board of Directors of the Anti-Money Laundering and Terrorist Financing Unit / Amman - Jordan
- Chairman of the Board of Directors of the Al Hussein Fund for Creativity and Excellence / Amman - Jordan
- Chairman of the Board of Directors of the Institute of Banking Studies / Amman – Jordan
- Chairman of the Board of Directors of the Arab Potash Company / Amman - Jordan

- Member of the Board of Trustees of the Arabian Academy for Banking and Financial Sciences/ Amman - Jordan
- Vice Chairman of the Board of Trustees of Al-Aman Fund for the Future of Orphans/ Amman - Jordan
- Chairman of the Islamic Financial Services Council for the year 2011 / Kuala Lumpur - Malaysia
- Deputy Governor of the International Monetary Fund / Washington DC
- Deputy Governor - Islamic Development Bank / Jeddah - Kingdom of Saudi Arabia
- Member of the Board of Directors of the Arab Trade Finance Program / Abu Dhabi - United Arab Emirates
- Member of the Board of Directors of the Arab Monetary Fund / Abu Dhabi - United Arab Emirates
- Vice Chairman of the Board of Directors of the Jordan Industrial Development Bank / Amman - Jordan
- Member of the Board of Directors of the Arab Corporation for Investment and Export Credit Guarantee / Kuwait

Mr. Naim Rasim Al-Hussaini



Current position: Vice Chairman from 25/03/2025

Date of Birth: 28/11/1962

Date of Membership: 13/10/2015

Qualifications:

- Bachelor of Science in Industrial Management 1985.

Previous & Current Experience:

- Arab bank -Deputy CEO / Consumer Banking and Wealth Management

Memberships

- Chairman / Arab Tunisian Bank- Tunis
- Board member/ Jordan Hotels and Tourism (Jordan Hotel)
- Board member/Arab National Bank- Suadi Arabia

Mr. Mohammad Abdel-Fattah Al Ghanamah



Current position: Vice Chairman until 25/03/2025

Date of Birth: 6/1/1952

Qualifications:

• Bachelor of Science / Mathematics (1975)

Riyadh University (King Saud) - Kingdom of Saudi Arabia

Previous & Current Experience:

- Executive Vice President / Director of Credit Department (since 4/2010)
  Credit Department / Arab Bank -Head office / Jordan
- Executive Vice President (2007/2010)
  Corporate Banking and Investment Department / Arab Bank – Head office / Jordan
- Head of Corporate Finance Group (1999/2007)
  Banque Saudi Fransi - Riyadh / Kingdom of Saudi Arabia
- Head of Corporate Finance Group (1995/1999)
  United Saudi Commercial Bank (United Saudi Bank) - Riyadh / Kingdom of Saudi Arabia
- Assistant General Manager of Facilities (1990/1995)
  Cairo Amman Bank / Jordan
- Director of Corporate Facilities (1989/1990)
  Gulf International Bank / Bahrain
- Director of Foreign Branches Facilities (1987/1989)
  Arab Bank – Head office/ Jordan
- Director of Corporate Facilities for the Central Region (1976/1987)
  Citibank Riyadh / Saudi American Bank - Riyadh / Kingdom of Saudi Arabia

Memberships

- Member of the Board of Directors - Arab National Bank / Riyadh - Kingdom of Saudi Arabia
- Vice Chairman of the Board of Directors - Islamic International Arab Bank / Amman - Jordan
- Chairman of the Board of Directors - Arab National Leasing Company / Amman - Jordan
- Vice Chairman of the Board of Directors - Al Arabi Investment Group Company / Amman - Jordan
- Vice Chairman of the Board of Directors - T-Bank - Istanbul / Turkey
- Member of the Board of Directors - Arab Bank - Syria / Syria
- Member of the Board of Directors - Oman Arab Bank / Oman

Mr. Ziad Bahjat Homsi



Current position: Board Member until 25/03/2025

Date of Birth: 25/6/1954

Qualifications:

- Bachelor of Business Administration - United States of America

Previous & Current Experience:

- Chairman of the Board of Directors of the International Chamber of Commerce - Jordan 2023.
- Member of the Arab Labor Organization - Financial Supervision Authority affiliated with the Board of Directors since 2018.
- Member of the Board of Trustees of Al Hussein bin Abdullah II Technical University 2016-2018.
- Vice President and Board Member of the Arab Labor Organization 2014-2018.
- Member of the Board of Trustees of the National Center for Human Rights 2012-2015 and 2017-2019.
- Member of the Board of Directors of the Jordan Water Company - Miyahuna (2012-2015).
- Member of the Twenty-seventh + Twenty-sixth Senate.
- President of the Jordanian-European Institute for Business Development (positive) / 2012-2018.
- President of the Amman Chamber of Industry 2012-2018.
- Member of the Board of Directors of the Social Security Investment Fund 2008-2017.
- Member of the Board of Directors of the Social Security Corporation for several terms.
- Vice Chairman of the Board of Directors of the National Tourism Development Company 2008.
- Member of the Advisory Committee of the Faculty of Arts and Design at the University of Jordan 2007.
- Member of the Board of Directors of the Jordan Chamber of Industry 2005.
- Vice Chairman of the Board of Directors of the Jordanian Industrial Estates Corporation (2003-2008).
- Chairman of the Board of Directors - Ajnad Establishment for Industry and Trade / Homsi and Hanawi Company 2002.
- Member of the Board of Directors of Al-Etihad Savings and Investment Bank (1999-2000).
- Vice President and Board Member of the Amman Chamber of Industry 1987-2002 and 2005-2018.
- Member of the Jordanian Businessmen Association.
- Member of several Jordanian economic and charitable societies.

Mr. Jamal Mahmoud Tu'meh



Current position: Board Member

Date of Birth: 31/8/1974

Date of Membership: 04/11/2022

Qualifications:

- Bachelor's degree in Computer Science - University of Jordan 1996.

Previous & Current Experience:

- Housing Bank - Information Technology, October 1996 - December 1997
- Qatari Ministry of Interior - Information Technology, December 1997 - May 1999
- The Saudi Investment Bank - Information Technology Manager, May 1999 - May 2008
- Banque Saudi Fransi Virtual Banking Division Head, June 2008 - February 2012
- Arab Bank - Head of Digital Banking and payments, March 2012 - present

Dr. Hana Mohammad Helal Hunaity



Current position: Board Member

Date of Birth: 15/1/1969

Date of Membership: 15/06/2023

Qualifications:

- Bachelor's degree in Physics from the Faculty of Science at the University of Jordan, 1991.
- Higher Diploma in Banking and Financial Sciences / Islamic Banks / Arab Academy for Banking and Financial Sciences 2002.
- Master's in Banking and Financial Sciences / Specialization in Islamic Banks / Arab Academy for Banking and Financial Sciences 2003.
- Doctorate of Philosophy in Banking and Financial Sciences / Specialization in Islamic Banks / Arab Academy for Banking and Financial Sciences 2007.

Previous & Current Experience:

- Professor of Islamic Banking and finance at several Jordanian universities since 2007.
- Lecturer at the Royal Jordanian Command and Staff College since 2014.
- Expert at the International Islamic Fiqh Academy.
- Extensive experience in training and providing consultancy services in Islamic finance.
- Recognized as the first woman in the Arab and Islamic world to provide specialized consultancy in the field of sovereign sukuk.
- Made distinguished academic and professional contributions to the development and advancement of the Islamic finance industry.
- Significant contributions to teaching, academic research, and consultancy in Islamic finance throughout her academic and professional career.

Mr. Khaldoun Khalil A. AlJanini



Current position: Board Member

Date of Birth: 1970

Date of Membership: 15/06/2023

Qualifications:

- Bachelor's degree in Business Administration and Economics, University of Jordan 1991.
- Master's in Business Administration (MBA), University of Jordan 1995.
- STA Diploma – society of technical analysis (UK) 2006.
- ACI Dealing Diploma – ACI Financial Markets Association 2008.

Previous & Current Experience:

- Assistant General Manager, Treasury and Capital Markets Jordan Ahli Bank (1995 – 2016)
- Director of the Treasury Department Arab Bank (2016- present)

Memberships

- ACI Financial Markets Association – Middle East President & Vice – Chair (2021- Present) – Advocate for ethical conduct, professional development, and market best practices within the financial community.
- Jordan Triathlon federation – Board Member (Treasurer) – (1917- Present).
- Islamic Educational Colleges Alumni Club – Board Member (Treasurer) – (2021-2025).

Mr. Ala'eddin (Mohammad Saleh) (Al - Khatib Al - Tamimi)



Current position: Board Member

Date of Birth: 1971

Date of Membership: 25/03/2025

Qualifications:

- Bachelor's degree in Accounting, Cairo University 1993
- M.A in Finance, Arab Academy for Financial & Banking Sciences 2005
- Certified Lending Business Banker - CLBB 2004
- Certified Credit Risk Professional - CCRP 2012

Previous & Current Experience:

- 32 years of banking experience in Corporate Credit at Arab Bank.
- SVP / Country Credit Head / Jordan.
- Member of the Board of Directors of Arab Bank / Syria.
- Member of the Board of Directors of Al Nisr Al Arabi Insurance Company / Jordan.
- Member of the Advisory Board of the King Talal Faculty of Business and Technology / Princess Sumaya University for Technology.
- Member of the Arab Bank Real Estate Committee across all branches.
- Member of the Jordan Management Committee.
- Member of the Assets and Liabilities Management Committee (ALCO) / Jordan.
- Member of the Non-Performing Loans (NPLs) Follow-up Committee.
- Member of the Treasury, Investment, Credit and Studies Committee.
- Member of the Steering Committee for the Development of the Small and Medium- Enterprises (SMEs) Unit.
- Member of the Advisory Committee for Reviewing and Developing Training Activities / Institute of Banking Studies.
- Lecturer and trainer in Banking Credit at Arab Bank and various specialized training institutions.

Dr. Nael Fahad Al-Husami



Current position: Board Member

Date of Birth: 1974

Date of Membership: 25/03/2025

Qualifications:

- Ph.D., Business Economics (Excellent) - University of Jordan 2009
- M.Sc., Economics - University of Jordan, Business School 2000
- B.Sc., Economics - Yarmouk University, Business School, Irbid 1996

Previous & Current Experience:

- Chief Executive Officer - Amman Chamber of Industry, Jordan 2013 – Present
- Secretary General -Arab Federation for Engineering Industries, Current
- Senior Researcher - Envision Consulting Group (EnConsult), Jordan 2008 – 2013
- General Manager - Specialty Cables of Jordan Mfg., Amman 1999 – 2013
- Deputy General Manager - Specialty Cables of Jordan Mfg., Amman 1996 – 1999

ACADEMIC APPOINTMENTS:

- Assistant Professor, Financial Economics- University of Petra — Department of Finance & Banking 2013
- Lecturer in Economics - University of Jordan — Department of Economics 2012

Advisory appointments

- Advisor and Head of the Foundation Committee - Exceptional Sports & Healthcare Investments Co., Amman 2007
- Financial and Management Advisor - Alummah International Educational Co., Amman 2007
- Financial and Operations Advisor - United Cables Industries Co., Amman 2007

Memberships:

- Board of Trustees, King Abdullah II Fund for development
- Head, Investment Commission Committee, Talal Abu-Ghazaleh Knowledge Forum
- Investment Committee, Universiry of Jordan
- Board of Trustees, Jordan University of Science and Technology (JUST)
- Board of Trustees, Tafila Technical University
- Board of Trustees, Al-Quds College
- Council of the German Jordanian University (2025-2026)
- Board, Nanotechnology Center, University of Jordan (2025-2027)

Dr. Mohsen Fayez Abu Awad



Current position: Secretary of the Board of Directors

Date of Birth: 3/6/1963

Qualifications:

- PhD. Finance

Previous & Current Experience:

- Chief Business and Investment officer in Islamic International Arab Bank Starting from (2014)

Executive Management



Mr. Iyad Asali

Current position: General Manager

Date of Birth: 4/1/1966

Qualifications:

- Bachelor's degree in Business Administration/Economics and Statistics/University of Jordan 1986
- Master of Management / American University - Cairo 1989

Experience:

- Bank of Oman Limited–Dubai-UAE -9/1989 to 11/1992
- Arab Banking Corporation Bank since 1992 Until 31/10/1999, director of the Credit Department
- Arab National Bank Saudi Arabia from 11/1999 until 7/2007 as Head of the Commercial Banking Department, with the rank of Deputy General Manager,
- Jordan Ahli Bank as Executive Vice President/Deputy General Manager, Group Head Banking services for large companies since 7/2007 Until 2/2011
- General Manager of the Islamic International Arab Bank. Since 01/03/2011,

Dr. Mohsen Fayez Abu Awad

Current position: Chief Business and Investment Officer

Date of Birth: 03/06/1963

Qualifications:

- Bachelor of Banking and Financial Sciences / Yarmouk University 1985
- Master of Banking and Finance / Arab Institute for Banking Studies 1993
- PhD in Finance / Arab Academy for Banking and Financial Sciences 2006

Experience:

- From 1985 to 1987, he worked as an accountant in the Jordanian Armed Forces.
- Jordan Islamic Bank for the period 3/1988 until 9/2005, where he worked in the deposits departments, the inspection and regulation department, and the Investment department at the rank of assistant manager.
- Since 8/2005, he has joined the Islamic International Arab Bank, where he worked as Director of the Corporate Credit Department, Director of the Corporate Sector Department.
- Director of the Department of Major and Commercial Companies, Director of the Corporate Department

Mr. Belal Issa Mustafa

Current position: Head of Support and Operations Sector

Date of Birth: 14/08/1970

Qualifications:
Bachelor of Accounting / University of Jordan 1992.

Experience:

- Arab Bank for the period from 01/02/1994 to 30/11/2009
- The Islamic International Arab Bank from 01/12/2009 to date

Mr. Ishaq Khalil Qandeel

Current position: Chief Credit Officer

Date of Birth: 1/11/1972

Qualifications:
Bachelor degree in Accounting/ mutah University 1997.

Experience:

- Arab Bank Doha from 4/1998 until 7/2007 as responsible for corporate relations.
- Since 7/2007 at the Islamic International Arab Bank Supervisor of the credit review, then director of the credit review department.

Mr. Abbas Jamal Marei

Current position: Chief Finance Officer

Date of Birth: 04/03/1975

Qualifications:

- Bachelor of Accounting / Al-Zaytoonah University of Jordan 1997
- Master's degree in Islamic banking / The World Islamic Sciences and Education 2012

Experience:

- Arab Jordan Investment Bank from 24/05/1997 to 01/05/2004 Central Accounting Department.
- From 18/04/2004 until 30/04/2006, Bank of Jordan, Section Head in the Finance Department.
- From 02/05/2006 to date Islamic International Arab Bank.

Mr. Abed Al-Kareem Ersan Sukari

Current position: Head of Risk Division

Date of Birth: 01/10/1976

Qualifications:

- Bachelor of Banking and Financial Sciences / The Hashemite University 1999
- Master's degree in Financial Economics / The Hashemite University 2004

Experience:

- Islamic International Arab Bank 01/2000 to 09/2005 last job Risk supervisor.
- From 2005 until 08/2007, he was a senior consultant at Burgan Company BDO Kuwait, and Al Rajhe Bank.
- Since 06/11/2007 he joined the Islamic International Arab Bank.

Mr. Salim Asad Taber

Current position: Head of Human Resources Division

Date of Birth: 17/06/1978

Qualifications:

- Bachelor's degree in Economics / Al al-Bayt University 2000

Experience:

- Credit follow-up for the period from 11/2000 to 02/2002
- Training and employment for the period from 02/2002 to 03/2008
- Human Resources Operations since 13/03/2008

Mr. Husameddin Ahmad Salah

Current position: Legal Consultant/ Head of Legal Department

Date of Birth: 03/05/1966

Qualifications:

- Bachelor of Laws / University of Jordan 1990.

Experience:

- 31 years of experience in Law and Legal Consultation.

Mr. Hamdi T. Al-Mahmoud

Current position: Head of Audit Division

Date of Birth: 29/12/1965

Qualifications:

- Bachelor of Banking and Financial Sciences / Al-Isra Private University 2003

Experience:

- Arab Bank for the period from 08/1988 - 07/2009, last job Facilities Audit Manager.
- From 05/07/2009 to date, the Islamic International Arab Bank, where he rose from audit supervisor to director of the banking audit department, then director of the internal audit department.

Mr. "Mohammad Bashar" "Mohammad Moner" Al-Sarraj

Current position: Head of Regulatory Compliance Dept.

Date of Birth: 15-09-1963

Qualifications:

- Bachelor of Economics and Commerce / Department of Business Administration - Psychology / University of Jordan 1987

Experience:

- Egyptian Arab Land Bank from 09/1989 until 08/2011, The last position is Executive Director of Compliance and Anti-Money Laundering Department and customer accounts Opening Unit.
- From 08/2011 to 08/2012, the Arab Bank as a Senior corporate compliance manager.

Dr. Omar Mustafa Al-Sharif

Current position: Head of Sharia compliance Division / Sharia Board Secretary

Date of Birth: 03/08/1978

Qualifications:

- Bachelor's degree in Jurisprudence and its Principles / University of Jordan 2000
- Master's degree in Jurisprudence and its Principles / University of Jordan 2003
- Doctorate of Philosophy in Jurisprudence and its Principles / University of Jordan 2007

Experience:

- Academic, research and teaching experiences for the period from 2000 to 2008.
- Sharia Auditor - Internal Audit Department for the period from 05/2008 to 06/2015.
- Director of the Internal Sharia Audit Department from 06/2015 to date.

Mr. Mahmoud Sadiq Mahmoud Odeh

Current position: Head of Internal Sharia Audit Division

Date of Birth: 26/07/1978

Qualifications:

- Bachelor's degree in Accounting / Al al-Bayt University 2000

Experiences:

- 25 years in the field of banking, including 20 years in internal audit.
- Since 20/11/2000, the Islamic International Arab Bank.

Mr. Mohammed Ibrahim Abdulrahman Al-Jaar

Current position: Head of Information Systems

Date of Birth: 05/07/1975

Qualifications:

- Bachelor's degree in Computer Science

Experience:

- Since 1998, the Islamic International Arab Bank.


فلنبدأ العمل
ولنختم بالصلاة

Financial Statements For the Year Ended December 31, 2025 Together with the Independent Auditor's Report

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Independent Auditor's Report

Deloitte & Touche (ME) – Jordan
Building 324
Al-Jandaweel
King Abdullah II St.
P.O Box: 248
Amman 11118, Jordan

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www.deloitte.com

AM / 7565

To the Shareholder of

Islamic International Arab Bank

(A Public Shareholding Limited Company)

Amman – The Hashemite Kingdom of Jordan

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of Islamic International Arab Bank ("the Bank"), which comprise the statement of financial position as at December 31, 2025, and the income statement, statement of other comprehensive income, and the statement of income and attribution related to quasi-equity, the statement of changes in shareholder's equity, statement of cash flows, and statement of off-balance sheet assets under management for the year then ended, and notes to the financial statements, including a summary of significant accounting policy information.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Bank as at December 31, 2025, and the results of its operations, changes in shareholders' equity, its cash flows, its income and attribution related to quasi-equity, and its off-balance sheet assets under management for the year then ended in accordance with the Financial Accounting Standards ("FAS") issued by the Accounting and Auditing Organization for Islamic Financial Institutions ("AAOIFI") as modified by the Central Bank of Jordan.

In our opinion, the Bank has also complied with the Islamic Shariah Principles and Rules as determined by the Shariah Supervisory Board of the Bank during the year ended December 31, 2025.

Basis for Opinion

We conducted our audit in accordance with the Auditing Standards for Islamic Financial Institutions ("ASIFIs") issued by AAOIFI. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the AAOIFI's Code of Ethics for Accountants and Auditors of Islamic Financial Institutions ("the Code"), together with the ethical requirements that are relevant to our audit of the financial statements in Jordan, and we have fulfilled our other responsibilities in accordance with these requirements and the Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements for the current year. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

	Key Audit Matter	How our audit addressed the key audit matter
1.	**Expected credit losses in the financing portfolio (Deferred sales receivables and other receivables, and Ijara Muntahia Bittamleek assets)**	We established an audit approach which included both testing the design and operating effectiveness of internal controls over the determination of expected credit losses and risk-based substantive audit procedures.
	As described in Notes 6, 7 and 12 to the financial statements, the Bank had a net financing portfolio, comprising of deferred sales and other receivables and Ijara Muntahia Bittamleek assets, of JD 2.8 billion as of December 31, 2025, representing 67% of total assets. The allowance for credit losses related to these items was JD 25.1 million for the joint exposures and 2.4 million for the self exposures.	Our procedures over internal controls focused on obtaining an understanding and testing the design and implementation over the process controls around the ECL methodology governance, completeness and accuracy of credit facilities data used in the expected loss models, management review of outcomes, the assignment of borrowers' risk classification, consistency of application of accounting of accounting policies and the process for calculating allowances.
	The determination of the Bank's expected credit losses (ECL) for credit facilities is a material and complex estimate requiring significant management judgement in the evaluation of the credit quality and the estimation of inherent losses in the portfolio.	The primary procedures which we performed, with the support by our subject matter experts, to address this key audit matter included, but were not limited to, the following: • We have selected a risk-based sample of individual credit facilities, we performed a detailed credit review, assessed the appropriateness of the information used for evaluating the creditworthiness and staging classification of individual borrowers and challenged the assumptions underlying the ECL allowance calculations, such as estimated future cash flows, collateral valuations and estimates of recovery. We assessed the consistency of the Bank's application of its impairment allowances and governance controls, including assessing key management and committee meetings that form part of the approval process for loan impairment allowances. • For credit facilities not tested individually, with the assistance of our subject matter experts, we assessed the methodology used to determine the ECL, tested the inputs by agreeing these to supporting documentation, and reperformed the mathematical accuracy of the ECL model. We also challenged key assumptions, inspected the calculation methodology and trace a sample back to source data.
	The financial statement risk arises from several aspects requiring substantial judgement of management, such as the estimation of probabilities of default and loss given defaults for various stages, the determination of significant increase in credit risk (SICR) and credit-impairment status (default), and the use of different modelling techniques.	
	The Bank's expected credit losses are calculated against credit exposures, according to the requirements by AAOIFI as modified by the Central Bank of Jordan.	
	Credit exposures granted directly to the Jordanian Government as well as credit exposures guaranteed by the Jordanian Government are excluded from the determination of the allowance for ECL. In addition, ECL are also adjusted to take into consideration any special arrangements with the Central Bank of Jordan.	

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The recognition of specific allowances on impaired facilities under the CBJ instructions is based on the rules prescribed by the CBJ on the minimum allowances to be recognized, together with any additional allowances to be recognised based on management's estimate of expected cash flows related to those credit facilities.

In calculating expected credit losses, the Bank considered credit quality indicators for each loan and portfolio, stratified financing by risk grades and estimated losses for each facility based upon their nature and risk profile. Post-model adjustments are applied to address risks that are not specifically considered by the ECL models. The basis and calculation of the post model adjustments require significant judgement including the consideration of the risk of management override. Auditing these complex judgements and assumptions involves especially challenging auditor judgement due to the nature and extent of audit evidence and effort required to address these matters and therefore this item is considered to be a key audit matter.

Refer to notes 6, 7 and 12 of the financial statements for more information relating to this matter.

- We tested controls over the model's outputs and the mathematical accuracy and computation of the ECL by re-performing or independently calculating elements of the ECL based on relevant source documents with the involvement of our credit specialists.

- We evaluated key assumptions such as thresholds used to determine SICR and forward-looking macroeconomic scenarios including the related weighting.

- We evaluated post-model adjustments and management overlays in the context of key model and data limitations identified by the Bank in order to assess these adjustments and challenged their rationale;.

- We reviewed the methodology followed for incorporation of the forward-looking information into the impairment calculations by involving our specialist to challenge the multiple economic scenarios chosen including the related weighting applied and reconciled the macroeconomic indicators with the respective sources used;

- We determined if the amount recorded as the allowance for ECL was determined in accordance with the Financial Accounting Standards issued by AAOIFI as modified by the Central Bank of Jordan; and

- We assessed the disclosure in the financial statements relating to this matter against the requirements of IFRS Accounting Standards.

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	Key Audit Matters	How our audit addressed the key audit matter
2.	**IT systems and controls related to the preparation of the financial statements** We identified IT systems and controls over financial reporting as an area of focus due to the extensive volume and variety of transactions which are processed daily by the Bank and rely on the effective operation of automated and IT dependent manual controls. There is a risk that automated accounting procedures and related internal controls are not accurately designed and operating effectively. In particular, the incorporated relevant controls are essential to limit the potential for fraud and error as a result of change to applications or underlying data.	Our audit approach relies on automated controls and therefore the following procedures were designed to test the access and control over IT systems: • We obtained an understanding of applications relevant to financial reporting and infrastructure supporting these applications. • We tested IT general controls relevant to the identified automated controls and computer-generated information covering access security, program changes, data center and network operations. • We examined certain information used in the financial reporting from relevant applications and key controls over their report logics. • We performed testing on the key automated controls on significant IT systems relevant to business processes.

Other Matter

The accompanying financial statements are a translation of the original financial statements, which are in the Arabic language, to which reference should be made.

Other Information included in the Bank's Annual Report

Other information consists of the information included in the Annual Report, other than the financial statements and our auditor's report thereon. The Board of Directors is responsible for other information. We expect that the annual report will be made available to us after the date of our audit report. Our opinion on the financial statements does not cover the other information, and we do not express any form of assurance or conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information when it's available to us and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

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Responsibilities of Management and Those Charged with Governance for the Financial Statements

These financial statements and the Bank's undertaking to operate in accordance with the Islamic Shari'ah rules and Principles are the responsibility of the Bank's Board of Directors.

Management is responsible for the preparation and fair presentation of the financial statements in accordance with FAS issued by the AAOIFI as modified by the Central Bank of Jordan and for such internal control as the Bank's Board of Directors determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the ASIFIs issued by the AAOIFI will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ASIFIs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management.

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- Conclude on the appropriateness of the management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence and have communicated with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, actions taken to eliminate threats or safeguards applied.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report, unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on Other Legal and Regulatory Requirements
The Bank maintains proper books of accounts, which are in agreement with the financial statements. We recommend that the shareholders approve the financial statements.

The engagement partner on the audit resulting in this independent auditor's report is **Karim Al Nabulsi.**

Amman – The Hashemite Kingdom of Jordan

February 8, 2026

Deloitte & Touche (M.E.) – Jordan

Deloitte & Touche (M.E.)
ديلويت آند توش (الشرق الأوسط)
010101

STATEMENT OF FINANCIAL POSITION

	Note	2025	2024
		JD	JD
Assets			
Cash and balances with Central Bank of Jordan	4	**786,014,992**	615,067,855
Balances with banks and financial institutions	5	**27,136,990**	4,568,050
Deferred sales receivables and other receivables – Net	6	**1,708,850,522**	1,551,271,393
Ijara Muntahia Bittamleek assets – Net	7	**1,008,993,847**	928,658,082
Financial assets at fair value through other comprehensive income	8	**6,239,947**	6,068,921
Financial assets at fair value through quasi-equity	9	**13,717,800**	10,703,275
Financial assets at amortized cost – Net	10	**429,696,127**	421,837,631
Investments in real estate	11	**19,174,889**	18,309,587
Al-Qard Al-Hasan fund – Net	12	**85,004,587**	76,836,629
Property and equipment – Net	13	**19,639,568**	20,062,776
Intangible assets – Net	14	**2,338,006**	2,065,907
Right of use assets	15	**8,027,296**	7,937,207
Deferred tax assets	21/C	**3,865,250**	3,912,057
Other assets	16	**77,523,897**	37,138,390
Total Assets		**4,196,223,718**	3,704,437,760
Liabilities, and Quasi Equity and Shareholders' Equity			
Banks and financial institutions' accounts	17	**25,135,477**	3,652,198
Customers' current accounts	18	**816,980,185**	754,106,171
Cash margin	19	**46,205,781**	46,639,346
Other provisions	20	**3,482,139**	3,608,842
Provision for income tax	21/A	**16,898,185**	14,592,455
Deferred tax liabilities	21/D	**528,297**	463,307
Lease liabilities	15	**7,126,518**	6,830,812
Other liabilities	22	**120,966,559**	96,025,320
Total Liabilities		**1,037,323,141**	925,918,451
Quasi-Equity			
Joint investment accounts	23	**2,832,710,738**	2,480,847,631
Fair value reserve - net	26	**(457,295)**	(764,845)
Total Quasi-Equity		**2,832,253,443**	2,480,082,786
Shareholders' equity			
Paid-in capital	24	**100,000,000**	100,000,000
Statutory reserve	25	**67,606,982**	60,656,270
Voluntary reserve	25	**4,262,322**	4,262,322
Fair value reserve - net	26	**861,959**	755,923
Retained earnings	27	**153,915,871**	132,762,008
Total Shareholders' Equity		**326,647,134**	298,436,523
Total Liabilities, Quasi-Equity and Shareholders' Equity		**4,196,223,718**	3,704,437,760
Off-balance sheet assets under management	Statement G	**11,320,720**	13,458,203

THE ACCOMPANYING NOTES FROM 1 TO 59 CONSTITUTE AN INTEGRAL PART OF THESE FINANCIAL STATEMENTS

INCOME STATEMENT

	Note	2025	2024
		JD	JD
Income			
Deferred sales revenues	28	**100,428,129**	84,354,125
Revenues from financial assets at amortized cost	29	**23,894,811**	17,015,180
Net income from investments in real estate	30	**106,615**	119,760
Revenues from Ijara Muntahia Bittamleek assets	31	**73,481,978**	72,900,686
Ju'alah commissions	32	**1,522,073**	1,417,926
Other investment revenue	37	**(96,468)**	1,625
Bank's share of revenue as Mudarib and agent from off-balance sheet assets under management	38	**96,849**	3,432,325
Gains from foreign currencies	39	**2,494,780**	2,588,783
Banking services revenue	40	**16,685,497**	14,522,550
Other revenue	41	**1,254,193**	556,575
Gross Income		**219,868,457**	196,909,535
Expenses			
Employees' expenses	42	**34,867,632**	31,511,403
Depreciation and amortization	13&14	**4,380,674**	3,630,211
Other expenses	43	**17,219,512**	12,816,055
Expected credit loss provision	33	**500,000**	1,260,000
Amortization of right of use assets	44	**1,613,940**	1,517,862
Lease liabilities discount / finance costs	44	**163,273**	150,469
Rental expenses	44	**513,648**	482,008
Other provisions	20	**298,526**	329,857
Insurance fees on customers deposits	34	**6,037,577**	5,490,138
Total Expenses		**65,594,782**	57,188,003
Income for the Year Before Tax and Income Attributable to Quasi-Equity		**154,273,675**	139,721,532
Less: Net income attributable to quasi-equity - statement (D)	35	**(84,766,554)**	(77,868,556)
Income for the Year Before Tax		**69,507,121**	61,852,976
Income tax	21/b	**(17,402,546)**	(16,875,186)
Income for the Year		**52,104,575**	44,977,790
Basic earnings per share from the income for the year	45	**0.521**	0.450

THE ACCOMPANYING NOTES FROM 1 TO 59 CONSTITUTE AN INTEGRAL PART OF THESE FINANCIAL STATEMENTS

STATEMENT OF OTHER COMPREHENSIVE INCOME

	Note	2025	2024
		JD	JD
Income for the year		**52,104,575**	44,977,790
Comprehensive income items: Items that will not be reclassified subsequently to the income statement:			
Net change in fair value reserve	26	**106,036**	154,883
Total Comprehensive Income for the Year		**52,210,611**	45,132,673

THE ACCOMPANYING NOTES FROM 1 TO 59 CONSTITUTE AN INTEGRAL PART OF THESE FINANCIAL STATEMENTS

STATEMENT OF INCOME AND ATTRIBUTION RELATED TO QUASI-EQUITY

	Note	2025	2024
		JD	JD
Income for the year before tax and net income attribution to quasi-equity		**154,273,675**	139,721,532
Less: Income not attributable to quasi-equity		**(20,562,390)**	(21,132,342)
Add: Expenses not attributable to quasi-equity		**61,477,844**	52,254,348
Net Income for the Year Before Net Income Attributable to Quasi-Equity		**195,189,129**	170,843,538
Less: Bank's share of revenue from joint investment accounts as Mudarib and Rab Al Mal	36	**(122,422,575)**	(112,974,982)
Add: Bank's contributions to quasi-equity		**12,000,000**	20,000,000
Net Income Attributable to Quasi-Equity statement (B)	35	**84,766,554**	77,868,556

THE ACCOMPANYING NOTES FROM 1 TO 59 CONSTITUTE AN INTEGRAL PART OF THESE FINANCIAL STATEMENTS

STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY

	Note	Reserves					
		Paid-in Capital	Statutory	Voluntary	Fair Value Reserve - Net - Self	Retained Earnings*	Total
		JD	JD	JD	JD	JD	JD
For the Year Ended December 31, 2025							
Balance at beginning of the year		**100,000,000**	**60,656,270**	**4,262,322**	**755,923**	**132,762,008**	**298,436,523**
Profit for the year		**-**	**-**	**-**	**-**	**52,104,575**	**52,104,575**
Net change in fair value reserve after tax	26	**-**	**-**	**-**	**106,036**	**-**	**106,036**
Total comprehensive income for the year		**-**	**-**	**-**	**106,036**	**52,104,575**	**52,210,611**
Transferred to reserves		**-**	**6,950,712**	**-**	**-**	**(6,950,712)**	**-**
Dividends**		**-**	**-**	**-**	**-**	**(24,000,000)**	**(24,000,000)**
Balance at the End of the Year		**100,000,000**	**67,606,982**	**4,262,322**	**861,959**	**153,915,871**	**326,647,134**
For the Year Ended December 31, 2024							
Balance at beginning of the year		100,000,000	54,470,972	4,262,322	601,040	113,969,516	273,303,850
Profit for the year		-	-	-	-	44,977,790	44,977,790
Net change in fair value reserve after tax	26	-	-	-	154,883	-	154,883
Total comprehensive income for the year		-	-	-	154,883	44,977,790	45,132,673
Transferred to reserves		-	6,185,298	-	-	(6,185,298)	-
Dividends**		-	-	-	-	(20,000,000)	(20,000,000)
Balance at the End of the Year		100,000,000	60,656,270	4,262,322	755,923	132,762,008	298,436,523

* Retained earnings include an amount of JD 3,865,250 as of December 31, 2025 that cannot be used based on the instructions of the Central Bank of Jordan. This amount represents the amount of deferred tax assets related to the Bank's self-financed operations (JD 3,912,057 as of December 31, 2024).

* Retained earnings include a restricted amount of 181,121 JD as of December 31, 2025, which represents the surplus balance of the general banking risks reserve item resulting from the implementation of Central Bank Instructions No. (13/2018) issued on June 6, 2018.

** The General Assembly of Shareholders approved, in its meeting held on March 25, 2025, the distribution of cash dividends to the sole shareholder (Arab Bank PLC) in the amount of 24,000,000 JD, representing 24% of the authorized and paid-up capital, from the distributable retained earnings for the year 2024 (20,000,000 JD, representing 20% for the year 2023).

THE ACCOMPANYING NOTES FROM 1 TO 59 CONSTITUTE AN INTEGRAL PART OF THESE FINANCIAL STATEMENTS

STATEMENT OF CASH FLOWS

	Note	2025	2024
		JD	JD
CASH FLOWS FROM OPERATING ACTIVITIES:			
Profit before tax		**69,507,121**	61,852,976
Adjustments to non - cash items:			
Depreciation and amortization	13 & 14	**4,380,674**	3,630,211
Depreciation of investments in real estate	30	**193,757**	193,782
Amortization of premium/discount on issuance of financial assets at amortized cost	10	**(107,629)**	(107,062)
(Recoveries from) expected credit loss provision - self	33	**-**	(500,000)
Expected credit loss provision - joint	33	**500,000**	1,760,000
Other provisions	20	**298,526**	329,857
Right of use assets amortization	15	**1,613,940**	1,517,862
Finance costs / discount lease liabilities	15	**163,273**	150,469
Losses on the sale of fixed assets	13	**12,916**	8,022
Effect of exchange rate fluctuations on cash and cash equivalents	39	**(3,610)**	(5,832)
Net Cash Flows from Operating Activities Before Changes in Working Capital		**76,558,968**	68,830,285
CHANGE IN WORKING CAPITAL ITEMS			
(Increase) in deferred sales receivables and other receivables		**(158,321,609)**	(506,427,082)
(Increase) in Ijara Muntahia Bittamleek assets		**(81,988,415)**	(27,897,943)
(Increase) in other assets		**(38,463,762)**	(3,841,004)
(Increase) in Al-Qard Al-Hasan loans		**(8,167,958)**	(5,187,773)
Increase in customers' current accounts		**62,874,014**	7,840,915
(Decrease) Increase in cash margins		**(433,565)**	13,738,526
Increase in other liabilities		**26,795,555**	16,949,678
Net Cash Flows (Used In) Operating Activities Before Taxes and Provisions Paid		**(121,146,772)**	(435,994,398)
Provisions paid	20	**(425,229)**	(420,387)
Tax paid	6 & 21	**(16,904,325)**	(13,149,997)
Net Cash Flows (used in) Operating Activities		**(138,476,326)**	(449,564,782)
CASH FLOWS FROM INVESTING ACTIVITIES:			
(Purchase) of financial assets at fair value through quasi-equity		**(2,706,975)**	(2,334,953)
(purchase) financial assets at amortized cost- net	10	**(68,812,731)**	(207,217,665)
Maturity of financial assets at amortized cost	10	**61,046,395**	64,591,756
(Purchase) sale of investment in real estates	11	**(1,070,205)**	178,235
(Purchase) of property and equipment	13	**(3,027,193)**	(4,534,961)
(Purchase) of intangible assets	14	**(1,227,072)**	(896,783)
Proceeds from sale of property and equipment		**11,784**	11,598
Net Cash Flows (Used In) Investing Activities		**(15,785,997)**	(150,202,773)
CASH FLOWS FROM FINANCING ACTIVITIES:			
Increase in joint investment accounts		**351,863,107**	711,773,968
Paid lease obligations	15	**(1,571,596)**	(1,577,936)
Distributed dividends	27	**(24,000,000)**	(20,000,000)
Net Cash Flows from Financing Activities		**326,291,511**	690,196,032
Effect of exchange rate fluctuations on cash and cash equivalents	39	**3,610**	5,832
Net Increase in Cash and Cash Equivalents		**172,032,798**	90,434,309
Cash and cash equivalents at the beginning of the year		**615,983,707**	525,549,398
Cash and Cash Equivalents at the End of the Year	46	**788,016,505**	615,983,707
Non-cash items:			
Increase in foreclosed assets resulting from the termination of Ijara contracts and the execution of mortgage bonds		**1,794,248**	5,573,461
Increase in investments in real estate resulting from the transfer of foreclosed assets		**-**	361,391

THE ACCOMPANYING NOTES FROM 1 TO 59 CONSTITUTE AN INTEGRAL PART OF THESE FINANCIAL STATEMENTS

STATEMENT OF CHANGES IN OFF-BALANCE SHEET ASSETS UNDER MANAGEMENT

First: Changes in investment accounts under management:

	Note	International Murabaha		Cash balances		Total	
		December 31 (Audited)		December 31 (Audited)		December 31 (Audited)	
		2025	2024	**2025**	2024	**2025**	2024
		JD	JD	JD	JD	JD	JD
Investments at the beginning of the year		**-**	**368,575,492**	**16,860**	**26,498**	**16,860**	**368,601,990**
Add: Deposits		**-**	**269,142,842**	**19,898**	**-**	**19,898**	**269,142,842**
Less: Withdrawals*		**-**	**(645,897,995)**	**-**	**(9,638)**	**-**	**(645,907,633)**
Less: The Bank's fees as Mudarib	**38/A**	**-**	**(3,285,782)**	**-**	**-**	**-**	**(3,285,782)**
Add: Investment profits	**38/A**	**-**	**11,465,443**	**-**	**-**	**-**	**11,465,443**
Investments at the End of the Year*		**-**	**-**	**36,758**	**16,860**	**36,758**	**16,860**

Second: Changes in agency investment accounts:

	Note	Local facilities		Cash balances		Total	
		December 31 (Audited)		December 31 (Audited)		December 31 (Audited)	
		2025	2024	**2025**	2024	**2025**	2024
		JD	JD	JD	JD	JD	JD
Investments at the beginning of the year		7,786,479	9,624,473	5,654,864	6,605,429	13,441,343	16,229,902
Add: Deposits		4,245,867	4,444,621	-	-	4,245,867	4,444,621
Less: Withdrawals		(5,904,778)	(6,282,615)	(498,470)	(950,565)	(6,403,248)	(7,233,180)
Add: Investment profits	38/B	276,913	381,884	-	-	276,913	381,884
Less: The Bank's fees as agent	38/B	(96,849)	(146,543)	-	-	(96,849)	(146,543)
Less: Customers' share	38/B	(180,064)	(235,341)	-	-	(180,064)	(235,341)
Investments at the End of the Year		6,127,568	7,786,479	5,156,394	5,654,864	11,283,962	13,441,343
Deferred revenue		216,386	318,297	-	-	216,386	318,297
Total Off-Balance Sheet Assets Under Management		6,127,568	7,786,479	5,193,152	5,671,724	11,320,720	13,458,203

* As of the beginning of the second half of 2024, the Bank has terminated off-balance sheet investment accounts under management (restricted investment accounts) and has taken the necessary measures to transfer them to accounts within the statement of financial position under quasi-equity (joint investment accounts), with an amount of approximately JD 450 million and consisting of 3,701 customers. Accordingly, the balances of international Murabaha related to these accounts were transferred to items within the balance sheet under deferred sales receivables as a result of amending contracts with joint investment account holders.

THE ACCOMPANYING NOTES FROM 1 TO 59 CONSTITUTE AN INTEGRAL PART OF THESE FINANCIAL STATEMENTS

1. General

- Islamic International Arab Bank ("the Bank") was established as a Public Shareholding Limited Company on 30 March 1997 pursuant to the provisions of the company's law No. (22) Of 1997.
- The Bank provides all Banking, financial, and investment activities that comply with Islamic standards through its headquarters and its 47 branches inside the kingdom. The Bank's transactions are governed by the applicable Bank's law.
- The Bank's authorized and paid-up capital is 100 million JDs, distributed over 100 million shares with a nominal value of one dinar per share.
- The Islamic International Arab Bank is wholly owned by the Arab Bank and the financial statements are consolidated with the financial statements of the Arab Bank.
- The financial statements were authorized for issue by the Bank's Board of Directors in their meeting no. (1) held on January 27, 2026 and its subject to the approval of the General Assembly and central bank of Jordan.
- The Bank's Shariah Supervisory Board reviewed the financial statements on January 27, 2026 and issued their report thereon.

2. Significant Accounting Policies

Basis of preparation of the financial statements

- The Bank's financial statements have been prepared in accordance with the standards issued by the Accounting and Auditing Organization of Islamic Financial Institutions (AAOIFI), as modified by applicable local laws and regulations, and Central Bank of Jordan's regulations. In the absence of Financial Accounting Standards issued by the Accounting and Auditing Organization for Islamic Financial Institutions relating to financial statements items, the International Financial Reporting Standards and related interpretations are applied in conformity the Shariah standards, until Islamic standards are issued to replace them.
- The financial statements are prepared on the historical cost basis except for financial assets at fair value through other comprehensive income and financial assets at fair value through quasi-equity, which are recognized at fair value at the date of the financial statements.
- The financial statements have been presented in Jordanian Dinar, which is the functional currency of the Bank.
- The Bank modified the principle of mixing owner's equity with the accounts of the holders of joint investment as from the beginning of May 2013, maintaining the existing investments financed by the holders of equity (self) until maturity.
- As of the beginning of the second half of 2024, the Bank has terminated off-balance sheet investment accounts under management (restricted investment accounts), and taken the necessary measures to transfer them to accounts within the statement of financial position under quasi-equity accounts (joint investment accounts). Accordingly, the balances of international Murabaha related to these accounts were transferred to items within the balance sheet under deferred sales receivables as a result of amending contracts with joint investment account holders.
- The items of the statement of financial position and income are presented and disclosed in accordance with the disclosure requirements issued by the accounting and auditing organization for Islamic financial institutions and the guiding templates issued by central bank.
- The basic differences between the Islamic accounting standards issued by the Accounting and Auditing Organization for Islamic Financial Institutions as they must be applied and what has been adopted by the Central Bank of Jordan are as follows:

First: Allowances for expected credit losses are made in accordance with Financial Accounting Standard No. (30) issued by the Accounting and Auditing Organization for Islamic Financial Institutions and in accordance with the instructions of the Central Bank of Jordan, whichever is more strict. The fundamental differences are as follows:

- Sukuks issued by or guaranteed by the Jordanian government are excluded so that credit exposures to and guaranteed by the Jordanian Government are exempted from credit losses.

- When calculating credit losses against credit exposures, the calculation results are compared in accordance with Financial Accounting Standard No. (30) issued by the Accounting and Auditing Organization for Islamic Financial Institutions with the Central Bank of Jordan's instructions No. (8/2024) issued on June 30, 2024 (which replaced instruction No. 47/2009 effective January 1, 2025) for each stage separately. The strictest result is taken.
- The most significant changes resulting from the application of the Central Bank's Instructions No. (8/2024), issued on June 30, 2024, effective from January 1, 2025, are as follows:
  - Classifying all Stage 3 debts as non-performing.
  - Classifying all Stage 2 debts as under monitoring.
  - The provisioning percentage for debts under monitoring is 5% of the total debt after deducting eligible collateral.
  - The remaining debts previously classified as non-performing for a period of 6 months.
  - The remaining debts previously classified as under monitoring for a period of 12 months.
- Profits and commissions on non-performing credit financings granted to customers are suspended in accordance with the instructions of the Central Bank of Jordan.
- In certain special cases the Central Bank of Jordan approves certain arrangements for the calculation and recognizing provision for expected credit losses to credit facility customers over a specified period.

Second: Assets seized by the Bank against debts are disclosed in the statement of financial position under other assets, and recorded using the acquisition value or fair value, whichever is lower, and they are reevaluated individually at the date of the financial statements, and any impairment in value is taken to the income statement; any increase is not recorded as revenue. Any subsequent increase in fair value is recorded in the income statement and statement of comprehensive income to the extent that it does not exceed the value of the decrease that has been previously recorded. Also, a gradual provision was recorded for the foreclosed assets against debts, according to the Circular of the Central Bank of Jordan No. 10/3/13246 dated on September 2, 2021, as (5%) of the total book value of these properties starting from the year 2022 so as to achieve the required percentage of (50%) for these properties by the end of the year 2030. On October 10, 2022, a subsequent circular was issued by the Central Bank of Jordan canceling the booking of provisions against "foreclosed assets by the Bank in violation of the Banking Law No. 28 of 2000 and its amendments" and requested keeping existing provisions against foreclosed assets by the bank in violation of the banking law, and to only release existing provisions against any of the violating properties upon disposal.

- The separation between what pertains to equity and what pertains to quasi-equity is taken into account.
- The definition of quasi-equity represents a broader concept that includes "unrestricted investment accounts" and other transactions based on similar structures.
- The definition of off-balance sheet assets under management represents a broader concept that includes restricted investment accounts, investment agency and other assets under management, according to the amended Islamic Financial Accounting Standard No. (1).

Changes in Accounting Policies:

The accounting policies used in the preparation of the interim condensed financial information are consistent with those used in preparing the annual financial statements for the year ended December 31, 2024, with the exception of the implementation of the Standard FAS (38) as during the year 2025, the bank entered into a Product Wa'ad agreement in accordance with Islamic Sharia, which is based on a binding promise from one party.

Standards which became effective as of the beginning of the year 2025 and have had no impact:

- IAS 43 "Accounting for Takaful: Recognition and Measurement".

This standard aims to set out the recognition and measurement principles for Takaful arrangements and supporting processes to present information related to these arrangements fairly to stakeholders. This standard replaces FAS 13 "Disclosure of the basis for determining and allocating surplus or deficit in Islamic insurance companies", FAS 15 "Provisions and reserves in Islamic insurance companies" and FAS 19 "Contributions in Islamic insurance companies".

This standard has been applied as of January 1, 2025 to the financial statements of Takaful entities, with early application permitted, taking into account the simultaneous application of FAS 42 "Presentation and disclosure in the financial statements of Takaful entities".

There has been no impact from the application of this standard on the Bank's condensed interim financial statements.

Sectors' Information

- The business sector represents a group of assets and operations, which jointly provides products or services subject to risks and returns different from those relating to other business sectors measured in accordance with the reports used by the Chief Executive Officer and key decision maker at the Bank.
- The geographical sector relates to providing products or services in a specific economic environment subject to risks and returns different from those relating to segments operating in other economic environments.

Basis for distributing profits among shareholders and quasi-equity:

	Rate	
Share of Joint Investment Accounts Holders According to the slides	**30%- 63%**	Which is, a rate of 2.03% to 5.47% for the first half and from 1.71% to 5.35% for the second half of the year 2025 on the dinar (compared to 2.03% to 6.01% for the first half and 2.03% to 6.01% for the second half of the year 2024) and the rates of 2.97% to 3.95% and 2.84% to 3.92% on the US dollar for the first and second half of the year 2025, respectively (compared to 3.5% To 4.55% and 3.18% to 4.58% for the year 2024).
Share of Shareholders' Equity According to the slides	**37%-70%**	

- The Bank donates a certain amount from its share in income as Mudarib or fund owner (Rab Al-Mal) to raise the percentage of profit distributed to some/all unrestricted investment accounts holders (according to categories).
- The Bank took a decision at the end of the year 2025 to postpone the distribution of profits on customers' deposits in Jordanian Dinars to take place during the month of January 2026, as the Bank decided to give up part of its share in the profits as Rab Al-Mal to customers to raise the general percentage. The Bank waived an amount of JD 12,000,000 for the benefit of the customers from its share of profits during the year 2025 (compared to an amount of JD 20,000,000 for the year 2024).
- The Bank grants priority in investment to quasi-equity accounts holder. These accounts are charged with the advertisement and publicity expenses in respect of the products that the Bank releases. Such expenses are life insurance premiums in respect of those financed by Ijara Muntahia Bittamaleek contracts and the expenses related to investment in real estate,and other expenses approved by the Shariah Supervisory Board, which are invested from the deposits accounts that participate in profits.
- The Bank made an exceptional donation of nearly 1.3 MJD to some of shareholders and quasi - equity.

Revenue, Earnings and Losses Not Compliant with Islamic

The Bank's revenue, earnings, and losses not in compliance with Islamic (if any) are recorded in a special account in the statement of financial position within other credit balances. They are not recorded in the statement of income and are disbursed as charity as determined by the Shariah Supervisory Board.

Zakah

The responsibility for Zakah is assumed by the holders of deposits and shareholders separately. The bank's articles of association do not stipulate that the bank is required to pay Zakat on their behalf, and no authorization has been granted to management to do so. The amount of Zakat attributable to shareholders is disclosed in note 56 to the financial statements.

Deferred Sales Receivables

Murabaha Contracts

These are sale of a commodity at its first purchase price paid by the seller (the Bank) with known and an agreed upon mark-up. The sale may be on an ordinary Murabaha basis called (Simple Murabaha), in which the Bank practices trade. According to simple Murabaha, the Bank buys the commodities without reliance on a prior promise by a customer to buy them, and then the Bank offers such commodities for sale by Murabaha at an agreed upon price and profit. Otherwise, the sale could be Murabaha coupled with a promise from a customer, i.e., the Bank buys the commodity only after the customer determines his desires with the existence of a prior promise to buy, which is then called (Murabaha to Purchase Order).

- The Bank applies the commitment to the promise principle in Murabaha to the purchase orderers contracts in accordance with the standards issued by Accounting and Auditing Organization for Islamic Financial Institutions. However, in the event of abstention, the Bank sells the commodity and refers to the commander of purchase to compensate for the actual losses.
- Murabaha receivables are recorded upon their occurrence at their nominal value. They are measured at the end of the financial year at the net cash value expected to be realized.
- The profits are recorded upon concluding the cash Murabaha contracts or to a period not exceeding the financial year.
- Income of deferred sales for a period exceeding the financial year is recorded by distributing it over the future financial years for the term, whereby a share of the profits is allocated for each financial year regardless of whether or not it is a cash delivery.

Al Ju'alah

It is a contract in which one of the parties (the Ja'il) offers specified compensation (the Ju'alah / commission) to anyone who will achieve a determined result (the 'Amil) in a known or unknown period , (Remuneration for guaranteed work that has been done).

Al Istisna'

- A sale contract described as a condition of the work. The price may be immediate or by installments (deferred).
- Cost of Istisna' includes direct and indirect costs related to Istisna' contracts. Such costs do not include general and administrative, marketing expenses and costs of research and development.
- The costs of Istisna' process and the costs prior to signing the contract are recorded in the financial year under the item Istisna' under process at the amounts disbursed by the Bank. The invoices sent to Al Mustasnee (the buyer) by the Bank are recorded under Istisna' receivables account and deducted from the account of Istisna' under process in the statement of financial position.
- Istisna' revenue is recorded upon concluding the contract either through completion of execution or expiry of the contract, whichever is earlier.
- If Al Mustasnee (the buyer) does not fully pay the agreed upon price and reach an agreement to pay in installments during the contract execution or after its completion, deferred profits are recorded and deducted from the balance of Istisna' receivables account in the Bank's statement of financial position. This is carried out whether the method followed in recording Istisna' revenues is the percentage of completion method or the completed contract method. Moreover, the deferred profits distribution is made over the future financial years whereby a share of the profits is allocated for each financial year, whether the settlement is made by cash or not.
- If the Bank retains the manufactured item for any reason, such assets are measured at the expected cash value to be realized or at cost, whichever is lower. The difference (if any) is recorded as a loss in the statement of profit or loss in the financial year in which it is realized.

Financing Investments

Mudaraba Financing

- It is a partnership in profit between two parties whereby one party provides the capital, and the other party provides the work, and it is instituted between the holders of investment accounts (Rab Al-Mal) and the Bank (Mudarib). The Bank and the division of gain as agreed, whereby losses are charged to Rab Al-Mal except in the events of infringement of the Bank (Al Mudarib), its default, or violation of the conditions. In such cases, the Bank bears the consequences arising therefrom. The partnership is also instituted between the Bank in its capacity as the capital holder in its own name or on behalf of the holders of investment accounts and craftsmen and other business owners such as farmers and industrialists. Such Mudaraba is different from the traditional speculation that involves adventure and taking risks in sale and purchase activities.
- Mudaraba finance is recorded upon delivering the capital to Al Mudarib or putting it under his control. The provided capital is measured by the paid amount or at fair value if in-kind. If a difference results from the valuation of the in-kind item between the fair value and the book value, it is recognized as a profit (loss) in the statement of income. At the end of the financial year, the amount the Bank redeems from the Mudaraba capital is deducted.
- The Bank's share of the gains (losses) arising and expiring during a financial year is recorded after the settlement of the Mudaraba process. In events where Mudaraba process continues for more than a financial year, the Bank's share of the profits is recorded upon realization of the profits by accounting for them, in whole or any part thereof, in the financial year in which the profits occur to the extent of distributed profits. Moreover, losses for that year are recorded to the extent of losses by which the Mudaraba capital is reduced.
- If losses are incurred due to Mudareb infringement or default, such losses are recorded as receivables debited to Mudareb's account.

Musharaka Financing

- It is the provision of funds by the Bank and customer equally or differently in order to set up a new project or participate in an existing one, whereby each of them would own a share in the capital either on a fixed or diminishing basis and would be entitled to its share of the gains. Losses are divided proportionate to the partner's share in capital, whereby it would be inappropriate to stipulate otherwise.
- The Bank's share in Musharaka capital is recorded upon delivery to the managing partner or when it is deposited in Musharaka account, as it is measured at the cash paid value or at fair value if in-kind. If a difference results from the evaluation of the in-kind item between fair value and book value, it is recognized as a profit (loss) in the income statement.
- The capital in the diminishing Musharaka is measured at the end of the financial year at the historical value less the historical value of the share sold at the agreed upon fair value, and the difference between both values is recorded as a profit or loss in the income statement.
- The Bank's share of the gains or (losses) of Musharaka financing which arises or expires during the financial year is recorded after settlement. In the event that Musharaka continues for more than a financial year, the Bank's share of the profits is recorded upon their realization by accounting for them, in whole or any part thereof, between the Bank and the partner in the financial year in which the profits occur to the extent of the distributed profits. Moreover, losses for a financial year are recorded in that year to the extent of the losses by which the Bank's share in the Musharaka capital is reduced.
- An additional provision of expected credit losses for Deferred Sale Receivable and Other Receivables in case there is an indication of a significant increase in credit risk.
- At the end of the financial year, the financing assets are recorded at cost or at cash value expected to be realized, whichever is lower, and the difference is recorded as a financing's impairment provision.
- The income from deferred sales and non-performing financing granted to customers is held in suspense in accordance with the Central Bank of Jordan instructions.
- Pursuant to the Central Bank's Instructions No. (8/2024) dated 30 June 2024, effective 1 January 2025, the Bank shall write off credit exposures fully covered by 100% credit provisions within a maximum period of five years from the date such exposures are classified as non-performing/credit-impaired in the statement of financial position. The write-off shall be effected by a resolution of the Bank's Board of Directors.

- Credit exposures written off from the statement of financial position shall be recorded in a special register subject to oversight by an independent unit within the Bank. All related documents and collateral shall be retained to safeguard the Bank's right to pursue collection of such debts in accordance with the applicable legal procedures.

- The deferred sales receivables and funding financed from the joint investment accounts are written off in case efforts relating to their collection are not successful against the Investment Risks Fund (except for what has been granted / financed and then written off from the deferred sales receivables and finances in the same year whereby they are recorded in the statement of income within investment income). Any amounts collected from the previously written-off receivables and finances are added to the Investment Risks Fund, except for what has been recorded in the statement of profit or loss within investment income. Moreover, deferred sales receivables and funding financed from the Bank's own funds for which an impairment provision is taken are written off, if the related collection procedures are not successful, and deducted from the impairment provision. Any surplus in the total impairment provision is transferred to the statement of profit or loss, and any amounts of the previously written-off receivables and finances collected are added to income.

Financial Assets Recognition Date

Sales and purchase of financial assets are recognized on the trading date (the date the Bank is liable of selling or buying the financial assets).

Financial Assets at Amortized Cost

- These represent financial assets that the Bank's management aims to hold according to its business model to collect their contractual cash flows. Moreover, they represent fixed or determinable payments for their capital and gains.

- These assets are recorded at cost upon purchase plus acquisition costs, and they are re-valued at the end of the current period based on the effective profit method. Any profits or losses resulting from the amortization process are recognized in the statement of income, and any impairment in value is recorded in the income statement.

- The amount of impairment in the value of these assets represents the difference between the book value and present value of the expected cash flows discounted at the original effective profit rate whereby any provisions resulting from impairment in the value of these assets are deducted. Moreover, any financial assets may not be reclassified to/ from this item.

- If any of these assets financed from the Bank's own funds is sold before maturity, the result of the sale is recorded in a separate item within the statement of comprehensive income and disclosed accordingly.

Financial assets at fair value through other comprehensive income

- These assets represent investments in equity instruments financed from the Bank's funds for retaining them for the long term.

- These assets are recorded upon purchase at fair value plus acquisition costs. Subsequently, these assets are re-valued at fair value. The change in fair value is recognized under the fair value reserve within shareholders' equity.

- If such assets or any part thereof is sold, gains or losses resulting therefore are recorded in retained earnings.

- Gains generated from such financial assets are recorded on the date of the declaration of their distribution in the income statement.

- Gains or losses resulting from foreign currency exchange differences relating to these assets are recorded in the fair value reserve.

Financial assets at fair value through quasi-equity

- These assets represent investments in equity instruments financed from quasi-equity account holders for retaining them for the long term.

- These assets are recorded upon purchase at fair value plus acquisition costs. Subsequently, these assets are re-valued at fair value. The change in fair value is recognized under the fair value reserve within quasi-equity.

- If such assets or any part thereof is sold, gains or losses resulting therefore are recorded in income statement.

- The impairment loss previously recorded in the income statement may be recovered if it is objectively found that the increase in fair value occurred in a period subsequent to recording the impairment losses through the fair value reserve recognized within quasi-equity.
- Gains generated from such financial assets are recorded on the date of the declaration of their distribution in the income statement.
- Gains or losses resulting from foreign currency exchange differences relating to these assets are recorded in the fair value reserve within quasi equity.
- Financial assets whose fair value cannot be reliably determined are recognized at cost, and the impairment test is carried out at the end of every financial period. Moreover, the impairment in their value is recorded in the income statement and may not be recovered during subsequent periods.

Ijara Muntahia Bittamleek (Lease to Own)

- It is a benefit contract for a compensation which expires by the lessee's acquisition of the leased assets (gradual sale with Ijara).
- The assets acquired for Ijara are measured, at the date of their acquisition, at historical cost, including direct costs to render them usable. The leased assets are depreciated according to the straight-line method over the life of Ijara contract.
- When the recoverable amount from any of the acquired Ijara assets is lower than their net book value, their value is reduced to the recoverable amount, and the impairment amount is recorded in the income statement.
- The income from Ijara is distributed over the financial years covered by the Ijara contract.

Foreclosed Assets

- They are the assets that are repossessed by the Bank to settle the debts and obligations of the borrowers without the Bank having any intention of owning them. In the future, if the Bank sees an investment opportunity, the Bank can transfer it to real estate investment in terms of calculating provisions.
- Assets that have been repossessed by the Bank in settlement of outstanding debts are shown in the statement of financial position among other assets.
- The assets that have been repossessed by the Bank in settlement of the debts due to the value that it has transferred to the Bank or at the fair value whichever is lower, and are re-evaluated at the date of the financial statements at fair value and any decline in their value is subtracted from the income statement, taking into account the ownership of the funds invested in these assets.
- The value of the increase in its value is not recorded as revenue whereby the subsequent increase is recorded to the extent that it does not exceed the value of the decline that was previously established, taking into consideration the ownership of the funds invested in these assets, noting that it is subject to the instructions of the Central Bank of Jordan.

Investment in Real Estate

It is the acquisition of real estate to obtain periodical income or in anticipation of the increase of value thereof or both. Initially, the investment in real estate is recognized at cost plus direct cost, and it is subsequently measured depending on its application whether for utilization (cost or fair value model) or for sale. When the Bank approves either model, it has to apply it to all investments in real estate.

a. Investment in Real Estate Held–for-Use

The cost or fair value model is applied as follows:

Cost Model:

Investments in real estate are recorded at cost less accumulated depreciation and impairment) if any .(In the event that the Bank decides to apply this model ,it has to apply it to all investments in real estate.

Fair Value Model:

Investments are measured at fair value, and the increase in value is recorded in the fair value reserve. Moreover, any decrease in fair value is deducted from previously recorded increase. If there is no increase in the previously recorded value, the difference is recognized in the statement of income. Furthermore, if the Bank decides to apply this model, it has to apply it to all investments in real estate.

Noting that the Bank follows the cost model.

b. Investments in Real Estate Held-for-Sale

- Investments in real estate are recorded at the book value or fair value less costs of sale, whichever is lower. Moreover, these investments are not depreciated. The difference is recorded in the income statement.
- Real estates may be transferred from the investment portfolio to the property and equipment portfolio or vice versa if the change in the purpose of their utilization can be established. The transfer is made at cost less deprecation if the Bank uses the cost model in measuring the portfolio's real estates. If the Bank uses the fair value model, real estates are transferred at their fair value at the date of transfer.
- If real estate is transferred from the Bank's property and equipment to the investment in real estate portfolio, the transfer is made at the cost of the real estate less depreciation and impairment provision (if any) as of the date of cessation of use.

Fair value of Financial Assets

- The closing prices (selling price) on the date of the financial statements in active markets represent the fair value of financial instruments that have market prices. If there are no actual prices or no active trading of some financial instruments or the market is inactive, the fair value is estimated by comparing it with the current market value of a similar instrument.
- Valuation methods aim at obtaining a fair value that reflects market expectations and considers market factors and any expected risks or benefits when assessing the value of financial assets If there are financial assets whose fair value cannot be reliably measured, they are shown at cost after deducting any impairment in their value.

Impairment of Financial Assets

The Bank reviews the recorded values of the financial assets at the date of the financial position to determine whether there are indicators that indicate a decline in their value individually or in the form of a group, and in case of such indicators, the recoverable value is estimated in order to determine the impairment loss.

Provisions

Provisions are recognized when the Bank has obligations at the date of preparation the statement of financial position arising from past events and settlement of these obligations is probable and can be measured reliably.

Property and Equipment

Property and equipment are stated at cost after deducting accumulated depreciation and any impairment in their value. Property and equipment (except for land) are depreciated when ready for use according to the straight-line method over their expected useful lives at the following annual rates:

	Depreciation rate
Buildings	**2%**
Furniture, fixture and equipment	**2%-15%**
Vehicles	**20%**
Computers	**25%**
Improvements and decorations	**15%**

The useful lives of property and equipment are reviewed at the end of each financial year. In case the expected useful life is different from what was determined before, the change in estimate is recorded in the following years, being a change in estimates.

The carrying amount of properties and equipment is reviewed for impairment purposes only when there are indications or events suggesting they the carrying amount they not be recoverable.

When the recoverable amount of any property and equipment is less than their net carrying value, their value is reduced to the recoverable amount, and the impairment loss is recorded in the income statement.

Intangible Assets

- Intangible assets acquired through a method other than merger are recorded at cost.
- Intangible assets are classified based on the estimation of their useful life for a definite or an indefinite period. Intangible assets with definite useful economic lives are amortized over their useful lives, and amortization is recorded in the income statement. Furthermore, the impairment in the value of intangible assets with indefinite useful lives are reviewed at the date of the financial statements, and any impairment in their value is recorded in the income statement.
- Intangible assets resulting from the Bank's operations are not capitalized but included in the statement of income in the same year.
- Indications of impairment of intangible assets are reviewed at the date of the financial statements, their useful lives are reassessed, and any adjustments are made in the subsequent years.
- Software and systems are stated in the statement of financial position at cost after deducting accumulated amortization. They are amortized when ready for use based on the straight- line method over their expected useful lives at an annual rate of 25%.

End of Service Indemnity Provision

Annual indemnities paid to the employees who leave employment are recorded in the end-of- service indemnity provision when paid. Indemnity paid in excess of the provision is taken in the statement of income upon payment, and a provision for the Bank's obligations in respect of staff end-of-service indemnity is taken in the income statement in accordance with the Bank's personnel by-laws and the provisions of the Labor Law.

Income Tax

- Tax expenses represent accrued taxes and deferred taxes.
- Tax expenses are accounted for based on taxable income which differs from income declared in the financial statements because the latter includes non-taxable revenue or taxable expenses disallowed in the current year but deductible in subsequent years, accumulated losses acceptable by the tax law, and items not accepted for tax purposes or subject to tax.
- Taxes are calculated on the basis of the tax rates according to the prevailing Laws, Regulations and Instructions of the Hashemite Kingdom of Jordan.
- Deferred taxes are taxes expected to be paid or recovered as a result of temporary timing differences between the value of the assets and liabilities in the financial statements and the value of the taxable amount. Deferred taxes are calculated, using the financial position liability method. Moreover, these deferred taxes are calculated according to the tax rates expected to be applied upon settling the tax liability or the realization of the deferred tax assets.
- Deferred tax assets are reviewed at the date of the financial statements and reduced when it is no longer probable to benefit from these tax assets partially or totally.

Off-balance sheet assets under management

1. Accounts managed on behalf of customers

These represent the accounts managed by the Bank on behalf of its customers but do not represent part of the Bank's assets. The fees and commissions for managing these accounts are recognized in the income statement.

2. Accounts Managed by Wakalah

These represent accounts managed by the Bank as Wakalah according to a program with the Central Bank of Jordan. The funds invested by Wakalah are recognized off-balance sheet whereas the Bank's share from the Wakalah (returns) is recorded in the income statement.

Realization of Income and Recognition of Expenses

- Realization of income and recognition of expenses are recognized on the accrual basis, except for revenue from deferred sales and non-performing finances that are not recognized as revenue but recorded in the suspense income accounts.
- Commissions are recorded as a revenue upon rendering the related services. Dividend income is recognized when earned (when approved by the General Assembly of Shareholders).

Foreign Currencies

- Transactions in foreign currencies during the year are recorded at the exchange rates prevailing at the date of the transactions.
- Financial assets and financial liabilities are translated based on the average exchange rates declared by the Central Bank of Jordan on the date of the financial position.
- Non-monetary assets and liabilities denominated in foreign currencies and recorded at fair value are translated on the date when their fair value is determined.
- Gains and losses resulting from foreign currency translation are recorded in the income statement.

Lease contracts

- The Bank recognizes right-of-use assets and corresponding lease liabilities in respect of all lease arrangements in which the lessee is, except for short-term leases (defined as leases of 12 months or less) and leases of low-value assets and for these contracts, the Bank recognizes lease payments as an operating expense on a straight-line basis over the term of the lease.
- The lease liability is initially measured at the present value of the lease payments that have not been paid at the commencement date of the lease, discounted using a discount rate of 2% - 3%.
- Lease liabilities are presented as a separate line item in the statement of financial position.
- Right-of-use assets are amortized over the lease term, which ranges from 5-10 years. Right-of-use assets are presented as a separate line item in the statement of financial position.

Cash and Cash Equivalents

This item represents cash and cash balances that mature within three months and comprise cash and balances at the Central Bank, and balances at Banks and financial institutions less Banks and financial institutions' accounts that mature within three months and restricted balances.

3. Use of estimates

Preparation of the financial statements and application of accounting policies require the Bank's Management to perform estimates and assumptions that affect the amounts of financial assets and financial liabilities, fair value reserve and disclosure of contingent liabilities. These estimates and assumptions also affect the revenue, expenses and provisions as well as the changes in fair value reported in the statement of other comprehensive income. In particular, the Bank's Management is required to make significant judgements for estimating the amounts and timing of future cash flows. Moreover, the mentioned estimates are necessarily based on several assumptions and factors with varying degrees of consideration and uncertainty. Furthermore, the actual results may differ from the estimates due to the changes resulting from the conditions of such estimates in the future. In the opinion of management, the estimates used in the financial statements are reasonable.

We believe that the estimates within the financial statements are reasonable and are detailed as follows:

Lawsuit provision

A provision for lawsuits raised against the Bank is taken based on a legal study prepared by the Bank's legal advisor. Moreover, the study highlights potential risks that the Bank may encounter in the future. Such legal assessments are reviewed periodically.

Impairment of financial assets

Determining the provision for impairment of financial assets requires the Bank's management to issue judgments to estimate the amounts of future cash flows and their timing, in addition to estimating any significant increase in the credit risk of financial assets after their initial recognition, in addition to taking into consideration future measurement information for expected credit losses.

Decrease in the value of foreclosed assets

The decline in the value of foreclosed assets is proven based on recent real estate evaluations approved by certified estimators for the purposes of calculating the decline in the value of the properties. This decline is reviewed periodically, and any decline in its value is recorded as a loss in the consolidated statement of profit or loss and comprehensive income and is not recorded Increase as revenue.

A gradual allocation for real estate is calculated according to the letter of the Central Bank of Jordan No. 10/3/13246 dated September 2, 2021, at the rate of (5%) of the total book values of those properties, starting from the year 2023, so that the required percentage of (50%) of those properties is reached. Real estate By the end of the year 2030, on October 10, 2022, a subsequent circular was issued by the Central Bank of Jordan, according to which the deduction of allocations against foreclosed assets in violation of the provisions of the Banking Law was canceled, with an emphasis on the necessity of maintaining the allocations allocated to foreclosed assets that violate the provisions of the Banking Law, and that only the allocated allocation be released against any Of the illegal properties being disposed of.

Income tax provision

The fiscal year is charged with its income tax expense in accordance with accounting regulations, laws and standards, and deferred tax assets and liabilities and the necessary tax allocation are calculated and recorded.

Methodology for applying International Accounting Standard No. 30 and instruction No. (8/2024) (Financial Instruments): Inputs, mechanisms and assumptions used to calculate expected credit losses

The key concepts with a fundamental impact that require a high degree of management diligence that have been considered by the Bank when applying the standard include:

Assessing the substantial increase in credit risk:

To assess whether the credit risk on a financial asset has increased significantly since the date of its inception, the Group compares the risk of default occurring over the expected life of the financial asset at the reporting date to the corresponding risk of default at origination, using key risk indicators that are used in the Group's existing risk management processes.
Our assessment of significant increases in credit risk will be performed once every three months and separately for each individual exposure based on three factors. If any of the following factors indicates that a significant increase in credit risk has occurred, the instrument will be moved from Stage 1 to Stage 2:

1. We have set limits to measure the substance of credit risk based on the change in the risk of a financial instrument stumble compared to the date of its inception.

2. In addition to using qualitative factors to assess the results of the change in the classification stages or make adjustments to reflect the situation of the significant increase in credit risk.

3. IAS 30 (financial instruments) includes an assumption of a significant increase in the credit risk of financial instruments that have defaulted and matured for more than 30 days. Within the instructions of the Central Bank of Jordan, it is assumed that there is a significant increase in the credit risk of financial instruments that have defaulted and are due for more than 30 days.

Macroeconomic factors, forward looking information and use of multiple scenarios:

- The measurement of expected credit losses for each stage and the assessment of significant increases in credit risk must consider information about historical events and current situations as well as reasonable forecasts of future events and economic conditions. The estimation and application of forward-looking information will require management's significant judgment.

- Probability of default (PD), loss given default (LGD) and Exposure At Default (EAD) inputs used to estimate Stage 1 and Stage 2 credit loss allowances are designed based on the macroeconomic variables (or changes in macroeconomic variables) that are most closely correlated with credit losses in relation to the portfolio.

- Each of the macroeconomic scenarios used in calculating the expected credit loss is associated with variable macroeconomic factors.

- In our estimates used in calculating stage 1 and stage 2 ECLs, discounted weighted scenarios that include future macroeconomic information for the next three years are used.

- The base scenario depends on the macroeconomic reality (such as: GDP, inflation, stock prices, unemployment rate...). The ups and downs changes in economic factors will be prepared on the basis of possible alternative economic conditions.

Definition of default

The definition of default used in the measurement of expected credit losses and the assessment to determine movement between stages will be consistent with the definition of default used for internal credit risk management purposes .There is the rebuttable presumption that default has occurred when an exposure is greater than 90 days past due.

Defaults are defined by the Bank if in the event that is it ascertained that the customer may not fully pay his obligations or if the customer is due on a substantial value from the facilities for a period of 90 days or more.

Expected Life

When measuring ECL, the Bank must consider the maximum contractual period over which the Bank is exposed to credit risk. All contractual terms should be considered when determining the expected life, including prepayment options and extension and rollover options. For certain revolving credit facilities that do not have a fixed maturity, the expected life is estimated based on the period over which the Bank is exposed to credit risk and where the credit losses would not be mitigated by management.

Useful lives of property, equipment, intangible assets and real estate within the real estate investment portfolio:

- Management estimates the useful lives of tangible and intangible assets upon initial recognition. Moreover, Management periodically re-assesses the useful lives of tangible and intangible assets to calculate annual depreciation and amortization based on the general condition of those assets and estimates of the productive activities expected in the future. The impairment loss (if any) is charged to the statement of income. The factors that affect the estimated useful lives of tangible and intangible assets include Management's estimates for the period in which the Bank is expected to use these assets as well as technological development and obsolescence.
- In case of any difference between the useful lives of tangible and intangible assets and Management's estimates this will significantly affect the depreciation expense which in return will significantly affect the income statement.
- The management evaluates the real estate within the real estate investment portfolio periodically, and an allowance is taken for any decrease in its value within the provision for future expected credit losses, as the portfolio is within the joint investment and the Bank follows the cost model, and the buildings are depreciated using a straight-line method within this portfolio at a rate of 2% annually.

Financial assets:

The management conducts a periodic review of the financial assets, which are shown at cost, to estimate any decline in their value, and this decline (if any) is included in the income statement for the period.

Fair value levels:

The standard requires identification and disclosure of the level in the fair value hierarchy at which fair value measurements are categorized in their entirety and separation of fair value measurements into levels defined in IFRS. The difference between level (2) and level (3) fair value measurements means evaluating whether the information or inputs are observable and the significance of the unobservable information, which requires careful judgment and analysis of the inputs used to measure fair value, including consideration of all factors of origin or liability.

Significant estimates related to determining the duration of the lease contract for contracts that include the option to renew the contract

The Bank determines the duration of the lease contract as a non-cancellable period, considering the periods covered by the option to extend the lease if this option is certain to be exercised, or any periods related to the option to terminate the lease, if it is certain that the Bank does not exercise this option.

Under some lease contracts, the Bank has the right to lease the assets for additional periods. The Bank makes some estimates when assessing whether it is certain to exercise the renewal option.

Average life of lease contracts: 5-10 years
Discount rate: 2%-3%.

4. Cash and Balances with Central Bank of Jordan

This item consists of the following:

	2025	2024
	JD	JD
Cash in vaults	**66,270,123**	59,185,865
Balances with Central Bank of Jordan		
Current and call accounts	**579,400,735**	429,899,243
Statutory cash reserve	**140,344,134**	125,982,747
Total	**786,014,992**	615,067,855

- There are no restricted cash balances as of December 31, 2025 and 2024.
- There are no balances at the Central Bank on which the Bank receives returns as December 31, 2025 and 2024.
- No provision for expected credit losses has been calculated for balances with the Central Bank, as they are exposures to the Jordanian government.

The movement on the balances at Central Bank of Jordan is as follows:

	Stage 1	
	2025	2024
	JD	JD
Balance at the beginning of the year	**555,881,990**	462,857,676
New balances during the year	**4,063,004,382**	3,376,376,177
Settled balances	**(3,899,141,503)**	(3,283,351,863)
Balance at the End of the Year	**719,744,869**	555,881,990

5. Balances with Banks and Financial Institutions

The details for this item as follow:

	Local Banks and Financial Institutions		Foreign Banks and Financial Institutions		Total	
	2025	2024	**2025**	2024	**2025**	2024
	JD	JD	**JD**	JD	**JD**	JD
Current and call accounts accounts accounts	**2,759,250**	3,074,641	**2,777,740**	1,493,409	**5,536,990**	4,568,050
Accounts maturing within three months or less	**21,600,000**	-	**-**	-	**21,600,000**	-
	24,359,250	3,074,641	**2,777,740**	1,493,409	**27,136,990**	4,568,050

- There are no restricted cash balances as of December 31, 2025 and 2024.
- There are no balances with Banks and financial institutions on which the Bank earns returns as of December 31, 2025 and 2024.
- The balances with Banks and financial institutions are all current account to cover the operations of the Bank and there is no need to calculate a provision for expected credit loss according to the FAS (30).
- The movement of the balances with Banks and financial institutions is as follows:

	Stage 1	
	2025	2024
	JD	JD
Balance at the beginning of the year	**4,568,050**	9,259,115
New balances during the year	**10,238,085,569**	9,535,247,379
Settled balances	**(10,215,516,629)**	(9,539,938,444)
Balance at the End of the Year	**27,136,990**	4,568,050

6. Deferred Sales Receivables and other Receivables – Net

The details for this item as follow:

	Joint		Self-financed		Total	
	2025	2024	**2025**	2024	**2025**	2024
	JD	JD	JD	JD	JD	JD
Retail						
Murabaha to purchase orderer	**622,413,777**	459,745,454	**-**	-	**622,413,777**	459,745,454
Istisna'a	**3,178,265**	3,434,756	**-**	-	**3,178,265**	3,434,756
Receivables – Ijara Muntahia Bittamleek	**3,254,904**	2,567,685	**6,627**	3,377	**3,261,531**	2,571,062
Ju'alah guarantees	**16,233,578**	16,281,990	**-**	-	**16,233,578**	16,281,990
Real estate financing	**146,171,753**	176,757,807	**-**	-	**146,171,753**	176,757,807
Corporate						
International Murabaha	**647,863,281**	624,276,537	**-**	435,822	**647,863,281**	624,712,359
Murabaha to purchase orderer	**333,427,152**	330,324,535	**-**	2,019,861	**333,427,152**	332,344,396
Istisna'a	**6,529,634**	4,777,377	**-**	-	**6,529,634**	4,777,377
Receivables – Ijara Muntahia Bittamleek	**2,286,793**	2,134,348	**-**	-	**2,286,793**	2,134,348
Paid receivables- guarantees	**-**	-	**70,773**	73,402	**70,773**	73,402
Small and Medium Enterprises						
Murabaha to purchase orderer	**114,007,628**	93,868,999	**86,538**	93,199	**114,094,166**	93,962,198
Istisna'a	**1,980,892**	1,201,408	**-**	-	**1,980,892**	1,201,408
Receivables – Ijara Muntahia Bittamleek	**860,083**	852,002	**-**	-	**860,083**	852,002
Paid guarantees	**-**	-	**2,570**	17,548	**2,570**	17,548
Ju'alah guarantees	**11,344**	17,394	**-**	-	**11,344**	17,394
Total	**1,898,219,084**	1,716,240,292	**166,508**	2,643,209	**1,898,385,592**	1,718,883,501
Less: deferred revenue**	**(140,394,876)**	(106,776,161)	**-**	-	**(140,394,876)**	(106,776,161)
Deferred mutual insurance	**(21,301,122)**	(17,447,865)	**-**	-	**(21,301,122)**	(17,447,865)
Expected credit loss provision	**(25,112,661)**	(37,702,920)	**(164,358)**	(2,623,671)	**(25,277,019)**	(40,326,591)
Revenues in suspense	**(2,562,053)**	(3,044,222)	**-**	(17,269)	**(2,562,053)**	(3,061,491)
Net Deferred Sales Receivables and Other Receivables	**1,708,848,372**	1,551,269,124	**2,150**	2,269	1,708,850,522	1,551,271,393

* All deferred revenues amounting to 140,394,876 JD pertain to Murabaha financing for the purchase orderer and real estate financing.

- The earnest deposit balances amounted to JD 972,717 as of December 31, 2025 (JD 3,091,746 as of December 31, 2024).

- Deferred revenues reclaimed by customers due to early settlement amounted to JD 455,736 as of December 31, 2025 (JD 259,707 as of December 31, 2024).

According to Central Bank of Jordan Instructions No. (8) of 2024, impaired credit exposures are excluded and are fully provisioned at 100% after a maximum period of five years from the date they are classified as non-performing from statement of financial position, provided that such exposures are not guaranteed by the Government of Jordan or the Central Bank of Jordan. The total amount of these exposures is JOD 19,424,624.

The movement of Murabaha to purchase order financing and real estate financing is as follows:

	Murabaha for purchase orderer and real estate financing			Deferred revenue vs		
	Joint	Self	Total	Joint	Self	Total
	JD	JD	JD	JD	JD	JD
Balance at the beginning of the year	**1,070,110,336**	**2,113,060**	**1,072,223,396**	**106,776,161**	**-**	**106,776,161**
Additions	**709,606,820**	**-**	**709,606,820**	**73,643,327**	**-**	**73,643,327**
Exclusions	**(552,008,055)**	**(2,026,522)**	**(554,034,577)**	**(40,024,612)**	**-**	**(40,024,612)**
Balance at the End of the Year	**1,227,709,101**	**86,538**	**1,227,795,639**	**140,394,876**	**-**	**140,394,876**

Expected credit loss Provision for Deferred Sales Receivables, and Al-Qard Al-Hasan - Self

The following is the movement of the expected credit losses provision:

2025	Retail	Large Corporate	Small and Medium Enterprises	Total
	JD	JD	JD	JD
Balance at the beginning of the year	**1,383,336**	**3,091,729**	**210,593**	**4,685,658**
Expected credit losses provision	**-**	**-**	**-**	**-**
Written of facilities	**(63,443)**	**(2,443,996)**	**(36,300)**	**(2,543,739)**
Transfers during the year	**268,598**	**(14,032)**	**(45,501)**	**209,065**
Balance at the End of the Year	**1,588,491**	**633,701**	**128,792**	**2,350,984**
Provision for expected credit losses on non-performing sales receivables – stage 3 on an individual customer basis	**1,386,877**	**105,602**	**111,217**	**1,603,696**
Provision for expected credit losses on watch-list sales receivables – stage 2 on an individual customer basis	**57,675**	**583**	**16,480**	**74,738**
Provision for expected credit losses on performing sales receivable – stage 1 on an individual customer basis	**143,939**	**527,516**	**1,095**	**672,550**
Balance at the End of the Year*	**1,588,491**	**633,701**	**128,792**	**2,350,984**

2024	Retail	Large Corporate	Small and Medium Enterprises	Total
	JD	JD	JD	JD
Balance at the beginning of the year	1,106,687	2,874,102	202,854	4,183,643
Expected credit losses provision	-	-	-	-
Recoveries from expected credit losses	(500,000)	-	-	(500,000)
Transfers during the year	776,649	217,627	7,739	1,002,015
Balance at the End of the Year	1,383,336	3,091,729	210,593	4,685,658
Provision for expected credit losses on non-performing sales receivables – stage 3 on an individual customer basis	1,112,462	2,543,418	189,916	3,845,796
Provision for expected credit losses on watch-list sales receivables – stage 2 on an individual customer basis	80,709	22	19,725	100,456
Provision for expected credit losses on performing sales receivable – stage 1 on an individual customer basis	190,165	548,289	952	739,406
Balance at the End of the Year*	1,383,336	3,091,729	210,593	4,685,658

Comprehensive surveys on issues related to the issues were answered on a per-client basis.

* The provision for expected credit losses against Al Qard Al Hasan amounted to 2,186,626 JD as of December 31, 2025 includes (2,061,987 JD as of December 31, 2024, Note 12).

The classification of direct facilities at amortized cost according to Bank's internal rating as of December 31, 2025 (after deducting deferred revenues and deferred mutual insurance) is as follows:

	Joint						Self						2025	2024
	Stage 1		Stage 2		Stage 3		Stage 1		Stage 2		Stage 3			
Item	Individual	Collective	Individual	Collective	Individual	Total	Individual	Collective	Individual	Collective	Individual	Total	Total	Total
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
Low risk	8,143,322	7,401,668	-	-	-	15,544,990	-	-	-	-	-	-	15,544,990	14,354,154
Acceptable	1,071,023,391	596,719,515	-	-	-	1,667,742,906	1,693,600	83,089,259	-	-	-	84,782,859	1,752,525,765	1,608,044,130
Watch list	-	-	18,418,905	8,041,139	-	26,460,044	-	-	108,619	598,378	-	706,997	27,167,041	12,970,119
Non performing:	-	-	-	-	26,775,146	26,775,146	-	-	-	-	1,867,865	1,867,865	28,643,011	38,189,688
Substandard	-	-	-	-	2,179,282	2,179,282	-	-	-	-	176,136	176,136	2,355,418	2,324,525
Doubtful	-	-	-	-	8,661,620	8,661,620	-	-	-	-	237,664	237,664	8,899,284	3,382,044
Bad debts	-	-	-	-	15,934,244	15,934,244	-	-	-	-	1,454,065	1,454,065	17,388,309	32,483,119
Total	1,079,166,713	604,121,183	18,418,905	8,041,139	26,775,146	1,736,523,086	1,693,600	83,089,259	108,619	598,378	1,867,865	87,357,721	1,823,880,807	1,673,558,091

The movement of balances of direct facilities at amortized cost as of December 31, 2025 (after deducting deferred revenues and deferred mutual insurance) is as follows:

	Joint						Self						2025	2024
	Stage 1		Stage 2		Stage 3		Stage 1		Stage 2		Stage 3			
Item	Individual	Collective	Individual	Collective	Individual	Total	Individual	Collective	Individual	Collective	Individual	Total	Total	Total
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
Balance at the beginning of the year	1,046,888,216	491,014,137	12,517,485	7,272,724	34,323,704	1,592,016,266	1,479,812	75,439,185	101,646	655,198	3,865,984	81,541,825	1,673,558,091	1,160,292,380
New facilities granted during the year	986,598,920	271,661,946	13,791,500	3,014,242	5,951,293	1,281,017,901	421,543	22,691,677	23,128	171,297	422,147	23,729,792	1,304,747,693	1,185,309,366
Settled facilities	(951,899,941)	(148,635,042)	(10,482,597)	(2,469,840)	(6,160,045)	(1,119,647,465)	(262,703)	(14,637,094)	(11,931)	(310,694)	(130,466)	(15,352,888)	(1,135,000,353)	(672,043,655)
Transferred to stage 1	1,289,497	2,716,915	(1,289,497)	(2,281,637)	(435,278)	-	5,318	265,922	(3,671)	(230,957)	(36,612)	-	-	-
Transferred to stage 2	(4,094,844)	(5,494,599)	4,098,895	5,661,919	(171,371)	-	(2,293)	(421,788)	2,293	435,071	(13,283)	-	-	-
Transferred to stage 3	(3,431,246)	(3,326,063)	(450,333)	(2,922,817)	10,130,459	-	(489)	(196,231)	(3,266)	(121,117)	321,103	-	-	-
Written off facilities	-	-	-	-	(16,863,616)	(16,863,616)	-	-	-	-	(2,561,008)	(2,561,008)	(19,424,624)	-
Adjustments during the year	3,816,111	(3,816,111)	233,452	(233,452)	-	-	52,412	(52,412)	420	(420)	-	-	-	-
Balance at the End of the Year	1,079,166,713	604,121,183	18,418,905	8,041,139	26,775,146	1,736,523,086	1,693,600	83,089,259	108,619	598,378	1,867,865	87,357,721	1,823,880,807	1,673,558,091

Following is the movement of total expected credit losses as of December 31, 2025:

	Joint						Self						2025	2024
	Stage 1		Stage 2		Stage 3		Stage 1		Stage 2		Stage 3			
Item	Individual	Collective	Individual	Collective	Individual	Total	Individual	Collective	Individual	Collective	Individual	Total	Total	Total
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
Balance at the beginning of the year	**3,543,906**	**1,260,083**	**4,721,718**	**1,026,318**	**27,150,895**	**37,702,920**	**549,246**	**190,161**	**19,742**	**80,713**	**3,845,796**	**4,685,658**	**42,388,578**	38,163,300
Provision for expected credit losses	-	-	-	-	**500,000**	**500,000**	-	-	-	-	-	-	**500,000**	1,760,000
Recoveries from expected credit losses provision	-	-	-	-	-	-	-	-	-	-	-	-	-	(500,000)
Transferred to stage 1	**38,387**	**403,595**	**(38,387)**	**(244,604)**	**(158,991)**	-	**206**	**38,017**	**(15)**	**(31,723)**	**(6,485)**	-	-	-
Transferred to stage 2	**(12,406)**	**(14,510)**	**12,406**	**70,636**	**(56,126)**	-	-	**(1,021)**	-	**2,735**	**(1,714)**	-	-	-
Transferred to stage 3	**(11,888)**	**(8,715)**	**(17,646)**	**(547,143)**	**585,392**	-	-	**(720)**	**(105)**	**(11,103)**	**11,928**	-	-	-
Written off facilities	-	-	-	-	**(15,259,755)**	**(15,259,755)**	-	-	-	-	**(2,543,739)**	**(2,543,739)**	**(17,803,494)**	-
Adjustments during the year	**(1,785,913)**	**964,690**	**(1,587,331)**	**1,112,716**	**3,465,334**	**2,169,496**	**(20,841)**	**(82,498)**	**(2,559)**	**17,053**	**297,910**	**209,065**	**2,378,561**	2,965,278
Total balance at the End of the Year	**1,772,086**	**2,605,143**	**3,090,760**	**1,417,923**	**16,226,749**	**25,112,661**	**528,611**	**143,939**	**17,063**	**57,675**	**1,603,696**	**2,350,984**	**27,463,645**	42,388,578

The classification of direct credit facilities at amortized cost – Large corporate according to Bank's internal rating as of December 31, 2025 (after deducting deferred revenues and deferred mutual insurance) is as follows:

	Joint				Self				Total			2025	2024
Item	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total	Total
	Individual	Individual	Individual	Individual	Individual	Individual	Individual	Individual	Individual	Individual	Individual	Individual	Individual
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
Low risk	**4,304,972**	-	-	**4,304,972**	-	-	-	-	**4,304,972**	-	-	**4,304,972**	4,753,519
Acceptable	**950,406,236**	-	-	**950,406,236**	**1,473,712**	-	-	**1,473,712**	**951,879,948**	-	-	**951,879,948**	921,470,476
Watch list	-	**12,654,176**	-	**12,654,176**	-	**16,945**	-	**16,945**	-	**12,671,121**	-	**12,671,121**	6,125,347
Non- performing:	-	-	**11,191,873**	**11,191,873**	-	-	**109,135**	**109,135**	-	-	**11,301,008**	**11,301,008**	21,501,660
Substandard	-	-	-	-	-	-	-	-	-	-	-	-	-
Doubtful	-	-	**4,654,193**	**4,654,193**	-	-	**5,526**	**5,526**	-	-	**4,659,719**	**4,659,719**	822,662
Bad debts	-	-	**6,537,680**	**6,537,680**	-	-	**103,609**	**103,609**	-	-	**6,641,289**	**6,641,289**	20,678,998
Total	**954,711,208**	**12,654,176**	**11,191,873**	**978,557,257**	**1,473,712**	**16,945**	**109,135**	**1,599,792**	**956,184,920**	**12,671,121**	**11,301,008**	**980,157,049**	953,851,002

Following is the movement of direct credit facilities at amortized cost – large corporate as of December 31, 2025 (after deducting deferred revenues and deferred mutual insurance):

	Joint				Self				Total			2025	2024
Item	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total	Total
	Individual	Individual	Individual	Individual	Individual	Individual	Individual	Individual	Individual	Individual	Individual	Individual	Individual
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
Balance at the beginning of the year	**924,673,600**	**6,306,150**	**18,940,973**	**949,920,723**	**1,366,551**	**3,041**	**2,560,687**	**3,930,279**	**926,040,151**	**6,309,191**	**21,501,660**	**953,851,002**	487,738,174
New facilities granted during the year	**901,495,021**	**10,311,476**	**3,464,656**	**915,271,153**	**239,060**	**16,945**	**10,909**	**266,914**	**901,734,081**	**10,328,421**	**3,475,565**	**915,538,067**	886,483,733
Settled facilities	**(868,888,630)**	**(6,643,140)**	**(2,267,614)**	**(877,799,384)**	**(132,241)**	**(3,430)**	**-**	**(135,671)**	**(869,020,871)**	**(6,646,570)**	**(2,267,614)**	**(877,935,055)**	(420,224,920)
Transferred to stage 1	**178,662**	**(178,662)**	**-**	**-**	**1,647**	**-**	**(1,647)**	**-**	**180,309**	**(178,662)**	**(1,647)**	**-**	-
Transferred to stage 2	**(2,911,496)**	**2,911,496**	**-**	**-**	**(467)**	**467**	**-**	**-**	**(2,911,963)**	**2,911,963**	**-**	**-**	-
Transferred to stage 3	**(3,391,147)**	**(58,884)**	**3,450,031**	**-**	**(373)**	**(78)**	**451**	**-**	**(3,391,520)**	**(58,962)**	**3,450,482**	**-**	-
Written off facilities	**-**	**-**	**(12,469,758)**	**(12,469,758)**	**-**	**-**	**(2,461,265)**	**(2,461,265)**	**-**	**-**	**(14,931,023)**	**(14,931,023)**	-
Adjustments during the year	**3,555,198**	**5,740**	**73,585**	**3,634,523**	**(465)**	**-**	**-**	**(465)**	**3,554,733**	**5,740**	**73,585**	**3,634,058**	(145,985)
Balance at the End of the Year	**954,711,208**	**12,654,176**	**11,191,873**	**978,557,257**	**1,473,712**	**16,945**	**109,135**	**1,599,792**	**956,184,920**	**12,671,121**	**11,301,008**	**980,157,049**	953,851,002

Following is the movement on expected credit loss – large corporate as of December 31, 2025:

	Joint				Self				Total			2025	2024
Item	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total	Total
	Individual	Individual	Individual	Individual	Individual	Individual	Individual	Individual	Individual	Individual	Individual	Individual	Individual
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
Balance at the beginning of the year	**2,985,192**	**4,376,959**	**17,161,079**	**24,523,230**	**548,289**	**22**	**2,543,418**	**3,091,729**	**3,533,481**	**4,376,981**	**19,704,497**	**27,614,959**	26,081,501
Provision for expected credit losses	**-**	**-**	**500,000**	**500,000**	**-**	**-**	**-**	**-**	**-**	**-**	**500,000**	**500,000**	1,760,000
Recoveries from expected credit losses provision	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-
Transferred to stage 1	**3,244**	**(3,244)**	**-**	**-**	**191**	**-**	**(191)**	**-**	**3,435**	**(3,244)**	**(191)**	**-**	-
Transferred to stage 2	**(11,462)**	**11,462**	**-**	**-**	**-**	**-**	**-**	**-**	**(11,462)**	**11,462**	**-**	**-**	-
Transferred to stage 3	**(11,825)**	**(10,609)**	**22,434**	**-**	**-**	**(7)**	**7**	**-**	**(11,825)**	**(10,616)**	**22,441**	**-**	-
Written off facilities	**-**	**-**	**(11,821,286)**	**(11,821,286)**	**-**	**-**	**(2,443,996)**	**(2,443,996)**	**-**	**-**	**(14,265,282)**	**(14,265,282)**	-
Adjustments during the year	**(1,669,251)**	**(1,748,884)**	**1,333,213**	**(2,084,922)**	**(20,964)**	**568**	**6,364**	**(14,032)**	**(1,690,215)**	**(1,748,316)**	**1,339,577**	**(2,098,954)**	(226,542)
Balance at the End of the Year	**1,295,898**	**2,625,684**	**7,195,440**	**11,117,022**	**527,516**	**583**	**105,602**	**633,701**	**1,823,414**	**2,626,267**	**7,301,042**	**11,750,723**	27,614,959

The classification of direct credit facilities at amortized cost – Small and Medium Enterprises according to Bank's internal rating as of December 31, 2025 (after deducting deferred revenues and deferred mutual insurance) is as follows:

	Joint				Self				Total			2025	2024
Item	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total	Total
	Individual	Individual	Individual	Individual	Individual	Individual	Individual	Individual	Individual	Individual	Individual	Individual	Individual
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
Low risk	3,838,350	-	-	3,838,350	-	-	-	-	3,838,350	-	-	**3,838,350**	4,821,567
Acceptable	98,881,763	-	-	98,881,763	219,888	-	-	219,888	99,101,651	-	-	**99,101,651**	77,926,446
Watch list	-	4,274,118	-	4,274,118	-	91,674	-	91,674	-	4,365,792	-	**4,365,792**	2,107,838
Non-performing:	-	-	1,993,388	1,993,388	-	-	114,497	114,497	-	-	2,107,885	**2,107,885**	5,644,371
Substandard	-	-	68,553	68,553	-	-	1,866	1,866	-	-	70,419	**70,419**	200,355
Doubtful	-	-	318,198	318,198	-	-	1,063	1,063	-	-	319,261	**319,261**	509,381
Bad debts	-	-	1,606,637	1,606,637	-	-	111,568	111,568	-	-	1,718,205	**1,718,205**	4,934,635
Total	102,720,113	4,274,118	1,993,388	108,987,619	219,888	91,674	114,497	426,059	102,940,001	4,365,792	2,107,885	**109,413,678**	90,500,222

Following is the movement of direct credit facilities at amortized cost – Small and Medium Enterprises as of December 31, 2025 (after deducting deferred revenues and deferred mutual insurance):

	Joint				Self				Total			2025	2024
Item	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total	Total
	Individual	Individual	Individual	Individual	Individual	Individual	Individual	Individual	Individual	Individual	Individual	Individual	Individual
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
Balance at the beginning of the year	81,175,079	3,468,906	5,454,455	90,098,440	113,261	98,605	189,916	401,782	81,288,340	3,567,511	5,644,371	**90,500,222**	77,773,887
New facilities granted during the year	77,691,950	3,449,163	288,567	81,429,680	182,483	6,183	4,971	193,637	77,874,433	3,455,346	293,538	**81,623,317**	65,762,768
Settled facilities	(56,652,085)	(2,202,358)	(1,743,450)	(60,597,893)	(130,462)	(8,501)	(47,394)	(186,357)	(56,782,547)	(2,210,859)	(1,790,844)	**(60,784,250)**	(53,155,790)
Transferred to stage 1	748,602	(748,602)	-	-	3,671	(3,671)	-	-	752,273	(752,273)	-	**-**	-
Transferred to stage 2	(464,247)	468,299	(4,052)	-	(1,826)	1,826	-	-	(466,073)	470,125	(4,052)	**-**	-
Transferred to stage 3	(40,099)	(391,449)	431,548	-	(116)	(3,188)	3,304	-	(40,215)	(394,637)	434,852	**-**	-
Written off facilities	-	-	(2,433,680)	(2,433,680)	-	-	(36,300)	(36,300)	-	-	(2,469,980)	**(2,469,980)**	-
Adjustments during the year	260,913	230,159	-	491,072	52,877	420	-	53,297	313,790	230,579	-	**544,369**	119,357
Balance at the End of the Year	102,720,113	4,274,118	1,993,388	108,987,619	219,888	91,674	114,497	426,059	102,940,001	4,365,792	2,107,885	**109,413,678**	90,500,222

Following is the movement of expected credit loss – Small and Medium Enterprises as of December 31, 2025:

	Joint				Self				Total			2025	2024
Item	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total	Total
	Individual	Individual	Individual	Individual	Individual	Individual	Individual	Individual	Individual	Individual	Individual	Individual	Individual
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
Balance at the beginning of the year	343,067	127,299	2,751,186	3,221,552	957	19,720	189,916	210,593	344,024	147,019	2,941,102	**3,432,145**	3,285,884
Provision for expected credit losses	-	-	-	-	-	-	-	-	-	-	-	**-**	-
Recoveries from expected credit losses provision	-	-	-	-	-	-	-	-	-	-	-	**-**	-
Transferred to stage 1	34,604	(34,604)	-	-	15	(15)	-	-	34,619	(34,619)	-	**-**	-
Transferred to stage 2	(385)	385	-	-	-	-	-	-	(385)	385	-	**-**	-
Transferred to stage 3	(63)	(7,037)	7,100	-	-	(98)	98	-	(63)	(7,135)	7,198	**-**	-
Written off facilities	-	-	(1,895,160)	(1,895,160)	-	-	(36,300)	(36,300)	-	-	(1,931,460)	**(1,931,460)**	-
Adjustments during the year	23,238	202,048	8,957	234,243	123	(3,127)	(42,497)	(45,501)	23,361	198,921	(33,540)	**188,742**	146,261
Balance at the End of the Year	400,461	288,091	872,083	1,560,635	1,095	16,480	111,217	128,792	401,556	304,571	983,300	**1,689,427**	3,432,145

The classification of direct credit facilities at amortized cost – real estate according to Bank's internal rating as of December 31, 2025 (after deducting deferred revenues and deferred mutual insurance) is as follows:

	Joint						Self						Total			2025	2024
Item	Stage 1		Stage 2		Stage 3	Total	Stage 1		Stage 2		Stage 3	Total	Stage 1	Stage 2	Stage 3	Total	Total
	Individual	Collective	Individual	Collective	Individual		Individual	Collective	Individual	Collective	Individual		Total	Total	Total		Collective
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
Low risk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	**-**
Acceptable	21,735,392	95,038,099	-	-	-	116,773,491	-	-	-	-	-	-	116,773,491	-	-	**116,773,491**	**147,781,650**
Watch list	-	-	1,490,611	1,208,777	-	2,699,388	-	-	-	-	-	-	-	2,699,388	-	**2,699,388**	**2,016,082**
Non-performing:	-	-	-	-	3,215,619	3,215,619	-	-	-	-	-	-	-	-	3,215,619	**3,215,619**	**3,161,279**
Substandard	-	-	-	-	373,461	373,461	-	-	-	-	-	-	-	-	373,461	**373,461**	**523,041**
Doubtful	-	-	-	-	722,138	722,138	-	-	-	-	-	-	-	-	722,138	**722,138**	**444,781**
Bad debts	-	-	-	-	2,120,020	2,120,020	-	-	-	-	-	-	-	-	2,120,020	**2,120,020**	**2,193,457**
Total	21,735,392	95,038,099	1,490,611	1,208,777	3,215,619	122,688,498	-	-	-	-	-	-	116,773,491	2,699,388	3,215,619	**122,688,498**	**152,959,011**

Following is the movement of direct credit facilities at amortized cost – Real estates as of December 31, 2025 (after deducting deferred revenues and deferred mutual insurance):

Item	Joint						Self						Total			2025	2024
	Stage 1		Stage 2		Stage 3	Total	Stage 1		Stage 2		Stage 3	Total	Stage 1	Stage 2	Stage 3	Total	Total
	Individual	Collective	Individual	Collective	Individual		Individual	Collective	Individual	Collective	Individual		Total	Total	Total		Collective
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
Balance at the beginning of the year	41,039,537	104,593,848	2,742,429	1,421,918	3,161,279	152,959,011	-	-	-	-	-	-	145,633,385	4,164,347	3,161,279	**152,959,011**	161,907,283
New Facilities granted during the year	7,411,949	21,057,353	30,861	255,961	204,476	28,960,600							28,469,302	286,822	204,476	**28,960,600**	41,041,553
Settled facilities	(26,359,226)	(21,933,996)	(1,637,099)	(32,883)	(482,754)	(50,445,958)	-	-	-	-	-	-	(48,293,222)	(1,669,982)	(482,754)	**(50,445,958)**	(49,989,825)
Transferred to stage 1	362,233	677,814	(362,233)	(603,226)	(74,588)	-	-	-	-	-	-	-	1,040,047	(965,459)	(74,588)	**-**	-
Transferred to stage 2	(719,101)	(978,937)	719,100	1,003,070	(24,132)	-	-	-	-	-	-	-	(1,698,038)	1,722,170	(24,132)	**-**	-
Transferred to stage 3	-	(820,222)	-	(562,620)	1,382,842	-	-	-	-	-	-	-	(820,222)	(562,620)	1,382,842	**-**	-
Written of facilities	-	-	-	-	(874,257)	(874,257)	-	-	-	-	-	-	-	-	(874,257)	**(874,257)**	-
Adjustments during the year	-	(7,557,761)	(2,447)	(273,443)	(77,247)	(7,910,898)	-	-	-	-	-	-	(7,557,761)	(275,890)	(77,247)	**(7,910,898)**	-
Balance at the End of the Year	21,735,392	95,038,099	1,490,611	1,208,777	3,215,619	122,688,498	-	-	-	-	-	-	116,773,491	2,699,388	3,215,619	**122,688,498**	152,959,011

Following is the movement on expected credit loss – Real estates as of December 31, 2025:

Item	Joint						Self						Total			2025	2024
	Stage 1		Stage 2		Stage 3	Total	Stage 1		Stage 2		Stage 3	Total	Stage 1	Stage 2	Stage 3	Total	Total
	Individual	Collective	Individual	Collective	Individual		Individual	Collective	Individual	Collective	Individual		Total	Total	Total		Collective
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
Balance at the beginning of the year	215,647	63,485	217,460	31,827	2,167,061	2,695,480	-	-	-	-	-	-	279,132	249,287	2,167,061	**2,695,480**	3,050,877
Provision for expected credit losses	-	-	-	-	-	-							-	-	-	**-**	-
Recoveries from expected credit losses provision	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	-
Transferred to stage 1	539	14,250	(539)	(10,552)	(3,698)	-	-	-	-	-	-	-	14,789	(11,091)	(3,698)	**-**	-
Transferred to stage 2	(559)	(595)	559	1,802	(1,207)	-	-	-	-	-	-	-	(1,154)	2,361	(1,207)	**-**	-
Transferred to stage 3	-	(498)	-	(17,145)	17,643	-	-	-	-	-	-	-	(498)	(17,145)	17,643	**-**	-
Written off facilities	-	-	-	-	(631,674)	(631,674)	-	-	-	-	-	-	-	-	(631,674)	**(631,674)**	-
Adjustments during the year	(139,900)	1,267	(40,495)	19,945	815,611	656,428	-	-	-	-	-	-	(138,633)	(20,550)	815,611	**656,428**	(355,397)
Balance at the End of the Year	75,727	77,909	176,985	25,877	2,363,736	2,720,234	-	-	-	-	-	-	153,636	202,862	2,363,736	**2,720,234**	2,695,480

The classification of direct credit facilities at amortized cost – Retail according to Bank's internal rating as of December 31, 2025 (after deducting deferred revenues and deferred mutual insurance) is as follows:

	Joint				Self				Total			2025	2024
Item	Stage 1	Stage 2	Stage 3		Stage 1	Stage 2	Stage 3		Stage 1	Stage 2	Stage 3		Total
	Collective	Collective	Individual	Total	Collective	Collective	Individual	Total	Collective	Collective	Individual	Total	Collective
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
Low risk	7,401,668	-	-	7,401,668	-	-	-	-	7,401,668	-	-	**7,401,668**	4,779,068
Acceptable	501,681,416	-	-	501,681,416	83,089,259	-	-	83,089,259	584,770,675	-	-	**584,770,675**	460,865,558
Watch list	-	6,832,362	-	6,832,362	-	598,378	-	598,378	-	7,430,740	-	**7,430,740**	2,720,852
Non-performing:	-	-	10,374,266	10,374,266	-	-	1,644,233	1,644,233	-	-	12,018,499	**12,018,499**	7,882,378
Substandard	-	-	1,737,268	1,737,268	-	-	174,270	174,270	-	-	1,911,538	**1,911,538**	1,601,129
Doubtful	-	-	2,967,091	2,967,091	-	-	231,075	231,075	-	-	3,198,166	**3,198,166**	1,605,220
Bad debts	-	-	5,669,907	5,669,907	-	-	1,238,888	1,238,888	-	-	6,908,795	**6,908,795**	4,676,029
Total	509,083,084	6,832,362	10,374,266	526,289,712	83,089,259	598,378	1,644,233	85,331,870	592,172,343	7,430,740	12,018,499	**611,621,582**	476,247,856

Following is the movement of direct credit facilities at amortized cost – Retail as of December 31, 2025 (after deducting deferred revenues and deferred mutual insurance):

	Joint				Self				Total			2025	2024
Item	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total	Total
	Collective	Collective	Individual		Collective	Collective	Individual		Collective	Collective	Individual		
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
Balance at the beginning of the year	386,420,289	5,850,806	6,766,997	399,038,092	75,439,185	655,198	1,115,381	77,209,764	461,859,474	6,506,004	7,882,378	**476,247,856**	432,873,036
New facilities granted during the year	250,604,593	2,758,281	1,993,594	255,356,468	22,691,677	171,297	406,267	23,269,241	273,296,270	2,929,578	2,399,861	**278,625,709**	192,021,312
Settled facilities	(126,701,046)	(2,436,957)	(1,666,227)	(130,804,230)	(14,637,094)	(310,694)	(83,072)	(15,030,860)	(141,338,140)	(2,747,651)	(1,749,299)	**(145,835,090)**	(148,673,120)
Transferred to stage 1	2,039,101	(1,678,411)	(360,690)	-	265,922	(230,957)	(34,965)	-	2,305,023	(1,909,368)	(395,655)	**-**	-
Transferred to stage 2	(4,515,662)	4,658,849	(143,187)	-	(421,788)	435,071	(13,283)	-	(4,937,450)	5,093,920	(156,470)	**-**	-
Transferred to stage 3	(2,505,841)	(2,360,197)	4,866,038	-	(196,231)	(121,117)	317,348	-	(2,702,072)	(2,481,314)	5,183,386	**-**	-
Written off facilities	-	-	(1,085,921)	(1,085,921)	-	-	(63,443)	(63,443)	-	-	(1,149,364)	**(1,149,364)**	-
Adjustments during the year	3,741,650	39,991	3,662	3,785,303	(52,412)	(420)	-	(52,832)	3,689,238	39,571	3,662	**3,732,471**	26,628
Balance at the End of the Year	509,083,084	6,832,362	10,374,266	526,289,712	83,089,259	598,378	1,644,233	85,331,870	592,172,343	7,430,740	12,018,499	**611,621,582**	476,247,856

Following is the movement of expected credit loss – Retail as of December 31, 2025:

	Joint				Self				Total			2025	2024
Item	Stage 1	Stage 2	Stage 3		Stage 1	Stage 2	Stage 3		Stage 1	Stage 2	Stage 3		Total
	Collective	Collective	Individual	Total	Collective	Collective	Individual	Total	Collective	Collective	Individual	Total	Collective
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
Balance at the beginning of the year	1,196,598	994,491	5,071,569	7,262,658	190,161	80,713	1,112,462	1,383,336	1,386,759	1,075,204	6,184,031	**8,645,994**	5,745,038
Provision for expected credit losses	-	-	-	-	-	-	-	-	-	-	-	**-**	-
Recoveries from expected credit losses provision	-	-	-	-	-	-	-	-	-	-	-	**-**	(500,000)
Transferred to stage 1	389,345	(234,052)	(155,293)	-	38,017	(31,723)	(6,294)	-	427,362	(265,775)	(161,587)	**-**	-
Transferred to stage 2	(13,915)	68,834	(54,919)	-	(1,021)	2,735	(1,714)	-	(14,936)	71,569	(56,633)	**-**	-
Transferred to stage 3	(8,217)	(529,998)	538,215	-	(720)	(11,103)	11,823	-	(8,937)	(541,101)	550,038	**-**	-
Written off facilities	-	-	(911,635)	(911,635)	-	-	(63,443)	(63,443)	-	-	(975,078)	**(975,078)**	-
Adjustments during the year	963,423	1,092,771	1,307,553	3,363,747	(82,498)	17,053	334,043	268,598	880,925	1,109,824	1,641,596	**3,632,345**	3,400,956
Balance at the End of the Year	2,527,234	1,392,046	5,795,490	9,714,770	143,939	57,675	1,386,877	1,588,491	2,671,173	1,449,721	7,182,367	**11,303,261**	8,645,994

Revenue in Suspense

The following is the movement on the revenue in suspense:

	Joint					Self					
			Corporate					Corporate			
	Retail	Real Estate Finances	Large Corporate	Small and Medium Enterprises	Total	Retail	Real Estate Finances	Large Corporate	Small and Medium Enterprises	Total	Total
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
31 December 2025 (Audited)											
Balance at the beginning of the year	**734,960**	**369,953**	**1,104,574**	**834,735**	**3,044,222**	**-**	**-**	**17,269**	**-**	**17,269**	**3,061,491**
Add: Revenue suspended during the year	**1,151,060**	**85,931**	**125,606**	**99,782**	**1,462,379**	**-**	**-**	**-**	**-**	**-**	**1,462,379**
Less: Revenue in suspense transferred to income	**(231,963)**	**(9,038)**	**(5,616)**	**(94,070)**	**(340,687)**	**-**	**-**	**-**	**-**	**-**	**(340,687)**
Written off facilities	**(174,286)**	**(242,583)**	**(648,472)**	**(538,520)**	**(1,603,861)**	**-**	**-**	**(17,269)**	**-**	**(17,269)**	**(1,621,130)**
Adjustments during the year	**5,779**	**(15,413)**	**13,296**	**(3,662)**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Balance at the End of the Year	**1,485,550**	**188,850**	**589,388**	**298,265**	**2,562,053**	**-**	**-**	**-**	**-**	**-**	**2,562,053**
31 December 2024 (Audited)											
Balance at the beginning of the year	499,822	366,381	869,300	884,595	2,620,098	-	-	17,269	-	17,269	2,637,367
Add: Revenue suspended during the year	356,975	51,697	240,839	47,409	696,920	-	-	-	-	-	696,920
Less: Revenue in suspense transferred to income	(129,411)	(40,218)	(5,565)	(97,602)	(272,796)	-	-	-	-	-	(272,796)
Adjustments during the year	7,574	(7,907)	-	333	-	-	-	-	-	-	-
Balance at the End of the Year	734,960	369,953	1,104,574	834,735	3,044,222	-	-	17,269	-	17,269	3,061,491

- Non-performing deferred sales receivables, other receivables and Al-Qard Al-Hasan loans amounted to JD 30,235,043 which represents 1.5% of deferred sales receivables and other receivables and Al-Qard Al-Hasan loans balance for the year 2025 (JD 38,865,226 which represents 2.16% of the granted balance as of December 31, 2024). It should be noted that the implementation of Central Bank Instruction No. (2024/8) resulted in an increase of approximately 2 million JD in deferred sales receivables, other receivables, and Qard Alhasan, while the exclusion of non-performing loans meeting the criteria stipulated in the same instructions resulted in an increase of approximately 19.5 million JD.
- Non-performing deferred sales receivables, other receivables and Al-Qard Al-Hasan loans after deducting suspended revenue amounted to JD 27,672,990 which represents 1.4% of deferred sales receivables and other receivables and Al-Qard Al-Hasan loans balance after deducting suspended revenue for the year (JD 35,803,734 which represents (2%) of the granted balance as of December 31, 2024).

The movement of expected credit losses as of December 31, 2025 is as follows:

	Self				2025	2024
Item (JD)	Large Corporate	Small and medium enterprises	Retail	Real estate financing	Total	Total
Balance at the beginning of the year	3,091,729	210,593	1,383,336	-	**4,685,658**	4,183,643
Expected credit losses for new facilities during the year	-	-	-	-	**-**	-
Recoveries from expected credit losses for settled facilities	-	-	-	-	**-**	(500,000)
Transferred to stage 1	191	15	38,017	-	**38,223**	19,801
Transferred to stage 2	-	-	2,735	-	**2,735**	4,718
Transferred to stage 3	7	98	11,823	-	**11,928**	9,813
Effect on provision resulting from the reclassification between three stages during the year	198	113	52,575	-	**52,886**	34,332
Written of facilities	(2,443,996)	(36,300)	(63,443)	-	**(2,543,739)**	-
Adjustments during the year	(14,230)	(45,614)	216,023	-	**156,179**	967,683
Balance at the End of the Year	633,701	128,792	1,588,491	-	**2,350,984**	4,685,658
Individual	633,701	128,792	1,386,877	-	**2,149,370**	3,302,322
Collective	-	-	201,614	-	**201,614**	1,383,336

	Joint				2025	2024
Item (JD)	Large Corporate	Small and medium enterprises	Retail	Real estate finances	Total	Total
Balance at the beginning of the year	24,523,230	3,221,552	7,262,658	2,695,480	**37,702,920**	33,979,657
Expected credit losses for new facilities during the year	500,000	-	-	-	**500,000**	1,760,000
Recoveries from Expected credit losses for settled facilities	-	-	-	-	**-**	-
Transferred to stage 1	3,244	34,604	389,345	14,789	**441,982**	1,085,352
Transferred to stage 2	11,462	385	68,834	2,361	**83,042**	115,214
Transferred to stage 3	22,434	7,100	538,215	17,643	**585,392**	207,912
Effect on provision resulting from the reclassification between three stages during the year	37,140	42,089	996,394	34,793	**1,110,416**	1,408,478
Written of facilities	(11,821,286)	(1,895,160)	(911,635)	(631,674)	**(15,259,755)**	-
Adjustments during the year	(2,122,062)	192,154	2,367,353	621,635	**1,059,080**	554,785
Written off	-	-	-	-	**-**	-
Balance at the End of the Year	11,117,022	1,560,635	9,714,770	2,720,234	**25,112,661**	37,702,920
Individual	11,117,022	1,560,635	5,795,490	2,616,448	**21,089,595**	27,744,782
Collective	-	-	3,919,280	103,786	**4,023,066**	9,958,138

Mutual Insurance Fund

The movement of the mutual insurance fund is as follows:

	2025	2024
	JD	JD
Balance at the beginning of the year	**26,743,737**	25,394,786
Add: Fund investment profits for the year	**555,309**	507,932
Insurance installments received during the year	**10,481,476**	7,551,120
Less: Fund income tax for the year	**(2,080,932)**	(1,791,310)
Administrative Expenses	**(6,000)**	(4,800)
Subscribers' compensation during the year	**(1,201,124)**	(1,144,736)
Financial stamps and professional consultation expenses during the year	**(105,861)**	(74,236)
Provision for expected credit losses for the Fund's customers	**(2,363,975)**	(3,695,019)
Balance at the End of the Year	**32,022,630**	26,743,737

The movement of the income tax of the mutual Insurance Fund is as follows:

	2025	2024
	JD	JD
Balance at the beginning of the Year	**1,397,777**	1,348,283
Less: Income tax paid	**(1,854,315)**	(1,741,816)
Add: Accrued income tax for the year	**2,080,932**	1,791,310
Balance at the End of Year*	**1,624,394**	1,397,777

* The balance of Income tax of Mutual Insurance Fund is included in other liabilities (Note 22).

- The Bank obtained a final settlement from the income and sales tax department up to 2024.
- The Mutual Insurance Fund were prepared in accordance to paragraph No. (D/3) of article (54) of the Banking Law No. 28 for the year 2000.
- The Central Bank of Jordan's approval is required in case of any amendment to the Mutual Insurance Fund.
- In case the Mutual Insurance Fund ceases its activities, the funds shall be disbursed a Zakat according to the opinion of the Authority.
- During the year 2022, the approval of the Central Bank was obtained to include cases of customers' and their inability to pay, to be covered by the Mutual Insurance Fund, defaulted after verifying that all means available to the bank to collect its rights from the defaulting customer have been spent, including legal means, and after obtaining the approval of the Debt Settlement Committee, the Shariah Supervisory Board and the Mutual Insurance Fund Committee and considering the Mutual Insurance Fund as a risk mitigator. An allowance for expected credit losses for the fund's clients was calculated at an amount of JD 2,363,975 for the year ended December 31, 2025 (JD 3,695,019 for the year ended December 31, 2024).
- Compensation for participants to the fund is made as follows:
  - Participant's death.
  - Participant's total or permanent physical disability.
  - Default.
- The balance of the Mutual Insurance Fund appears in the following notes:
  1- Unreceived deferred installments in Note (6).
  2- Installments received within Quasi equity accounts, Note (23).

7. Ijara Muntahia Bittamleek Assets - Net

The details of this item are as follows:

	Joint			Self- financed			Total		
	Cost	Accumulated Depreciation	Net Value	Cost	Accumulated Depreciation	Net Value	Cost	Accumulated Depreciation	Net Value
December 31, 2025	JD	JD	JD	JD	JD	JD	JD	JD	JD
Ijara Muntahia Bittamleek Assets – Real estate	**1,312,299,860**	**(309,321,841)**	**1,002,978,019**	**284,781**	**(64,641)**	**220,140**	**1,312,584,641**	**(309,386,482)**	**1,003,198,159**
Ijara Muntahia Bittamleek Assets – Machinery	**5,893,190**	**(97,502)**	**5,795,688**	**-**	**-**	**-**	**5,893,190**	**(97,502)**	**5,795,688**
Total	**1,318,193,050**	**(309,419,343)**	**1,008,773,707**	**284,781**	**(64,641)**	**220,140**	**1,318,477,831**	**(309,483,984)**	**1,008,993,847**

December 31, 2024									
Ijara Muntahia Bittamleek Assets – Real estate	1,209,493,434	(282,268,889)	927,224,545	284,781	(41,574)	243,207	1,209,778,215	(282,310,463)	927,467,752
Ijara Muntahia Bittamleek Assets – Machinery	8,899,831	(7,709,501)	1,190,330	-	-	-	8,899,831	(7,709,501)	1,190,330
Total	1,218,393,265	(289,978,390)	928,414,875	284,781	(41,574)	243,207	1,218,678,046	(290,019,964)	928,658,082

Total due Ijara installments amounted to JD 6,408,407 as of December 31, 2025 (JD 5,557,412 as of December 31, 2024). Moreover, due Ijara balances were disclosed within the deferred sales receivables and other receivables (Note 6).

8. Financial Assets at Fair Value through Other Comprehensive Income

The details for this item as follow:

	2025	2024
	JD	JD
Quoted financial assets		
Investment portfolios managed by other parties *	**6,239,947**	6,068,921
Total financial Assets at Fair Value through Other Comprehensive Income	**6,239,947**	6,068,921

* This item represents the investment portfolios managed by Al-Arabi Investment Group Company and includes external shares, Islamic Sukuk and International Murabaha.

- There was no transfer to retained earnings under shareholders' equity related to financial assets through other comprehensive income.

9. Financial Assets at Fair Value Through Quasi-equity

The details for this item as follow:

	2025	2024
	JD	JD
Unquoted financial assets		
Companies shares *	**13,717,800**	10,703,275
Total Financial Assets at Fair Value through Quasi-equity	**13,717,800**	10,703,275

* This represents Bank's share in establishing the following companies:

- Jordan Payment and Clearing Company.
- Islamic Banks Group Co. for SMEs Contribution.
- Jordan Investment Fund Co.

10. Financial Assets at Amortized Costs – Net

The details for this item as follow:

	Joint	
	2025	2024
	JD	JD
Islamic Sukuk - quoted	**117,636,535**	101,182,175
Islamic Sukuk - unquoted	**312,369,090**	320,949,485
Expected credit loss provision	**(309,498)**	(294,029)
Total	**429,696,127**	421,837,631

The above assets have fixed and determinable payments and mature between the year 2026 to the end of 2033.

The following details the transaction structure related to the financial assets at amortized cost above:

	Joint
	2025
	JD
Murabaha	**276,919,090**
Ijara	**58,517,692**
Wakalah	**87,478,844**
Mudarabeh	**7,089,999**
Total	**430,005,625**

The classification of investments at amortized cost according to the Bank's internal rating as of December 31, 2025 is as follows:

Item	Stage 1	Stage 2	Stage 3	Total	2024
	Individual	Individual	Individual	Individual	Individual
	JD	JD	JD	JD	JD
Low risk	**363,611,860**	-	-	**363,611,860**	369,095,072
Acceptable	**66,393,765**	-	-	**66,393,765**	53,036,588
Watch list	-	-	-	-	-
Non-performing	-	-	-	-	-
Substandard	-	-	-	-	-
Doubtful	-	-	-	-	-
Bad debts	-	-	-	-	-
Total	**430,005,625**	-	-	**430,005,625**	422,131,660

The movement of investments during the year is as follows:

Item	Stage 1	Stage 2	Stage 3	Total	2024
	Individual	Individual	Individual	Individual	Individual
	JD	JD	JD	JD	JD
Balance at the beginning of the year	419,295,660	2,836,000	-	422,131,660	279,398,689
New investments	68,812,731	-	-	68,812,731	207,217,665
Matured investments / amortization during the year	(58,102,766)	(2,836,000)	-	(60,938,766)	(64,484,694)
Transferred to stage 1	-	-	-	-	-
Transferred to stage 2	-	-	-	-	-
Transferred to stage 3	-	-	-	-	-
Balance at the End of the Year	430,005,625	-	-	430,005,625	422,131,660

The movement on expected credit losses provision as of December 31, 2025 was as follows:

	2025				2024
Item	Stage 1	Stage 2	Stage 3	Total	Total
	Individual	Individual	Individual	Individual	Individual
	JD	JD	JD	JD	JD
Balance at the beginning of the year	**289,404**	**4,625**	**-**	**294,029**	146,520
New investments	**-**	**-**	**-**	**-**	-
Recoveries from expected credit losses provision on matured investments	**-**	**(4,625)**	**-**	**(4,625)**	-
Transferred to stage 1	**-**	**-**	**-**	**-**	-
Transferred to stage 2	**-**	**-**	**-**	**-**	-
Transferred to stage 3	**-**	**-**	**-**	**-**	-
Adjustments during the year	**20,094**	**-**	**-**	**20,094**	147,509
Balance at the End of the Year	**309,498**	**-**	**-**	**309,498**	294,029

11. Investments in Real Estate

The details for this item are as follow:

Investment in real estate held for use:

	Joint	
	2025	2024
	JD	JD
Investments in real estate	**27,504,599**	26,434,393
Accumulated depreciation	**(3,598,148)**	(3,404,390)
Impairment provision	**(4,731,562)**	(4,720,416)
Total	**19,174,889**	18,309,587

The movement on the investment in real estate portfolio during the year was as follows:

2025	Land	Buildings	Total
	JD	JD	JD
Cost			
Balance at the beginning of the year	**12,254,106**	**14,180,287**	**26,434,393**
Additions / Capitalization	**-**	**1,070,205**	**1,070,205**
Disposals	**-**	**-**	**-**
Balance at the End of the Year	**12,254,106**	**15,250,492**	**27,504,598**
Accumulated Depreciation			
Accumulated depreciation at the beginning of the year	**-**	**(3,404,390)**	**(3,404,390)**
Depreciation of the year	**-**	**(193,757)**	**(193,757)**
Disposals	**-**	**-**	**-**
Accumulated Depreciation at the End of the Year	**-**	**(3,598,147)**	**(3,598,147)**
Impairment Provision for Real Estate			
Impairment provision at the beginning of the year	**(4,247,676)**	**(472,740)**	**(4,720,416)**
Provision sold Real Estate	**-**	**-**	**-**
Impairment of the year	**(63,643)**	**52,497**	**(11,146)**
Impairment provision at the end of the year	**(4,311,319)**	**(420,243)**	**(4,731,562)**
Net Investments at the End of the Year	**7,942,787**	**11,232,102**	**19,174,889**

2024	Land	Buildings	Total
	JD	JD	JD
Cost			
Balance at the beginning of the year	12,365,076	13,890,776	26,255,852
Additions / Capitalization	-	373,463	373,463
Disposals	(110,970)	(83,952)	(194,922)
Balance at the End of the Year	12,254,106	14,180,287	26,434,393
Accumulated Depreciation			
Accumulated depreciation at the beginning of the year	-	(3,215,223)	(3,215,223)
Depreciation of the year	-	(193,782)	(193,782)
Disposals	-	4,615	4,615
Accumulated Depreciation at the End of the Year	-	(3,404,390)	(3,404,390)
Impairment Provision for Real Estate			
Impairment provision at the beginning of the year	(4,264,215)	(254,756)	(4,518,971)
Provision sold Real Estate	-	-	-
Impairment of the year	16,539	(217,984)	(201,445)
Impairment provision at the end of the year	(4,247,676)	(472,740)	(4,720,416)
Net Investments at the End of the Year	8,006,430	10,303,157	18,309,587

- The buildings within the above real estate portfolio are depreciated on a straight-line basis, at a depreciation rate of 2%.
- The fair value of investments in real estate portfolio amounted to JD 21,170,323 as of December 31, 2025 (JD 21,284,134 as of December 31, 2024).
- The fair value for investment in real estate based on the average of valuations which was performed by independent valuators which has professional qualifications and proper experience to evaluate the place and value of a real estate as of December 31, 2025 and December 31, 2024, the fair value has been determined depending on new market dealings also the valuations of the valuators and their professional judgement.
- There are no burdens, pledges, or restrictions on the title deeds related to the real estate.
- The real estate within a portfolio is evaluated separately and an impairment provision is calculated for the real estate that is impaired.

12. Al-Qard Al-Hasan - Net

	Note	2025	2024
		JD	JD
Balance at the beginning of the year		**77,060,016**	71,528,430
Sources of the fund from:			
Shareholders' equity		**(114,864,372)**	(100,851,981)
Total Sources of Fund's Assets During the Year		**(114,864,372)**	(100,851,981)
Uses of the fund			
Personal advances		**8,022,002**	7,235,657
Revolving cards		**115,016,146**	99,147,910
Total Uses During the Year		**123,038,148**	106,383,567
Total balance		**85,233,792**	77,060,016
Current and overdrawn accounts		**1,957,421**	1,838,600
Less: Expected credit losses provision for the year	6	**(2,186,626)**	(2,061,987)
Balance at the End of the Year – Net		**85,004,587**	76,836,629

The movement on the provision for expected credit losses Qard Alhasan - self is as follows:

	2025	2024
	JD	JD
Balance at the beginning of the year	**2,061,987**	1,292,769
Transferred during the year	**124,639**	769,218
Reversed to income	**-**	-
Balance at the end of the year	**2,186,626**	2,061,987

13. Property and Equipment - Net

The details for this item as follow:

	Land	Buildings	Furniture, Fixtures and Equipment	Vehicles	Computers	Improvements & Decorations	Total
2025	JD	JD	JD	JD	JD	JD	JD
Cost							
Balance at the beginning of the year	**7,474,233**	**5,881,633**	**8,504,451**	**336,508**	**13,666,458**	**13,217,957**	**49,081,240**
Additions	**-**	**-**	**287,561**	**26,000**	**2,162,652**	**847,663**	**3,323,876**
Disposals	**-**	**-**	**(406,483)**	**(31,338)**	**(1,781,909)**	**(1,523,449)**	**(3,743,179)**
Balance at the End of the Year	**7,474,233**	**5,881,633**	**8,385,529**	**331,170**	**14,047,201**	**12,542,171**	**48,661,937**
Accumulated Depreciation							
Accumulated depreciation at the beginning of the year	**-**	**2,144,058**	**6,325,276**	**336,495**	**9,747,442**	**11,001,012**	**29,554,283**
Depreciation of the year	**-**	**116,484**	**469,636**	**2,600**	**2,214,206**	**622,775**	**3,425,701**
Disposals	**-**	**-**	**(397,165)**	**(31,336)**	**(1,769,552)**	**(1.518,475)**	**(3,716,528)**
Accumulated depreciation at the End of the Year	**-**	**2,260,542**	**6,397,747**	**307,759**	**10,192,096**	**10,105,312**	**29,263,456**
Impairment of value	**(681,901)**	**-**	**-**	**-**	**-**	**-**	**(681,901)**
Net Book value for property and equipment	**6,792,332**	**3,621,091**	**1,987,782**	**23,411**	**3,855,105**	**2,436,859**	**18,716,580**
Projects under process	**-**	**-**	**-**	**90,950**	**87,612**	**744,426**	**922,988**
Net Property and Equipment at the End of the Year	**6,792,332**	**3,621,091**	**1,987,782**	**114,361**	**3,942,717**	**3,181,285**	**19,639,568**
2024							
Cost							
Balance at the beginning of the year	7,474,233	5,881,633	8,302,034	336,508	11,875,552	13,008,650	46,878,610
Additions	-	-	542,899	-	2,237,225	994,248	3,774,372
Disposals	-	-	(340,482)	-	(446,319)	(784,941)	(1,571,742)
Balance at the End of the Year	7,474,233	5,881,633	8,504,451	336,508	13,666,458	13,217,957	49,081,240
Accumulated Depreciation							
Accumulated depreciation at the beginning of the year	-	2,027,574	6,185,499	329,846	8,448,062	11,223,354	28,214,335
Depreciation of the year	-	116,484	474,655	6,649	1,743,785	548,934	2,890,507
Disposals	-	-	(334,878)	-	(444,405)	(771,276)	(1,550,559)
Accumulated depreciation at the End of the Year	-	2,144,058	6,325,276	336,495	9,747,442	11,001,012	29,554,283
Impairment of value	(681,901)	-	-	-	-	-	(681,901)
Net Book value for property and equipment	6,792,332	3,737,575	2,179,175	13	3,919,016	2,216,945	18,845,056
Projects under process	-	-	-	-	769,350	448,370	1,217,720
Net Property and Equipment at the End of the Year	6,792,332	3,737,575	2,179,175	13	4,688,366	2,665,315	20,062,776
Deprecation Rate%	-	2	2-15	20	25	15	-

The cost of fully depreciated property and equipment amounted to JD 19,686,528 as of December 31, 2025 (JD 19,856,596 as of December 31, 2024).

14. Intangible Assets – Net

The details for this item as follow:

	Systems and Software	
	2025	2024
	JD	JD
Balance at the beginning of the year	**1,760,333**	1,655,095
Additions	**1,236,501**	844,942
Amortization for the year	**(954,973)**	(739,704)
Net book value for intangible assets	**2,041,861**	1,760,333
Projects under process	**296,145**	305,574
Balance at the End of the Year*	**2,338,006**	2,065,907
Amortization rate	**25%**	25%

* The balance of intangible assets includes an amount of 296,145 JD representing projects under process as of December 31, 2025 (305,574 JD as of 31 December 2024).

15. Right of Use Assets and Lease Liability

The movement of right of use assets and lease liability – long term was as follows:

	2025		2024	
	Right of use assets	Lease liability	Right of use assets	Lease liability
	JD	JD	JD	JD
Balance at the beginning of the year	**7,937,207**	**6,830,812**	8,190,721	6,993,931
Addition during the year	**1,704,029**	**1,704,029**	1,264,348	1,264,348
Amortization during the year (note 44)	**(1,613,940)**	**-**	(1,517,862)	-
Finance costs (note 44)	**-**	**163,273**	-	150,469
Paid during the year	**-**	**(1,571,596)**	-	(1,577,936)
Balance at the End of the Year	**8,027,296**	**7,126,518**	7,937,207	6,830,812

16. Other Assets

The details for this item as follow:

	2025	2024
	JD	JD
Clearing cheques	**149,555**	223,490
Prepaid expenses	**6,397,869**	4,267,078
Accrued revenue	**9,232,587**	9,821,071
Wa'ed Bilsarf – SAR*	**37,648,238**	-
Foreclosed Assets – Net **	**23,143,052**	22,019,716
Others	**952,596**	807,035
Total	**77,523,897**	37,138,390

* During 2025, the bank entered into a Waad Bil Sarf agreement denominated in Saudi Riyals to hedge against exchange rate fluctuations. The value of this agreement has been recognized under other assets and other liabilities (Note 22) in accordance with Islamic Accounting Standard No. (38).

** Following is a summary of the movement of foreclosed assets:

	2025				2024
	Land	Buildings	Other	Total	Total
	JD	JD	JD	JD	JD
Balance at the beginning of the year	**10,926,315**	**13,144,692**	**194,000**	**24,265,007**	20,412,983
Additions	**-**	**1,794,248**	**-**	**1,794,248**	5,573,461
Disposals	**-**	**(543,415)**	**-**	**(543,415)**	(1,721,437)
Total	**10,926,315**	**14,395,525**	**194,000**	**25,515,840**	24,265,007
Repossessed assets / Impairment provision **	**(1,292,724)**	**(1,080,064)**	**-**	**(2,372,788)**	(2,245,291)
Balance at the End of the Year *	**9,633,591**	**13,315,461**	**194,000**	**23,143,052**	22,019,716

* The balance of foreclosed assets represents seized real estate in repayment of bad debts, which the Bank is prohibited from disposing of for a period of one year from the date of registering the property in the name of the Bank.

The instructions of the Central Bank of Jordan require the disposal of real estate whose ownership has been transferred to the Bank within a maximum period of two years from the date of transfer, and the Central Bank of Jordan may, in exceptional cases, extend this period for a maximum of two consecutive years.

** Impairment losses against foreclosed assets include an impairment provision against debts of JD 173,551 as of December 31, 2025 (JD 173,551 as on December 31, 2024) according to the Central Bank of Jordan letter No. 2510/1/10 dated February 14, 2017, and its amendments.

On October 10, 2022, a circular was issued by the Central Bank of Jordan canceling the booking of provisions against "foreclosed assets seized by the Bank in violation of the Banking Law No.28 of 2000 and its amendments" and requested keeping existing provisions against assets seized by the bank in violation of the banking law, and to only release existing provisions against any of the violating properties upon disposal.

17. Banks and Financial Institutions' Accounts

The details of this item are as follows:

	2025			2024		
	Inside Jordan	Outside Jordan	Total	Inside Jordan	Outside Jordan	Total
	JD	JD	JD	JD	JD	JD
Current and call accounts	**3,130,459**	**735,018**	**3,865,477**	1,010,806	2,641,392	3,652,198
Accounts due within 3 months or less	**21,270,000**	**-**	**21,270,000**	-	-	-
Total	**24,400,459**	**735,018**	**25,135,477**	1,010,806	2,641,392	3,652,198

18. Customers' Current Accounts

The details of this item are as follow:

	Retail	Large Corporate	Small and medium enterprises	Government and public sector	Total
	JD	JD	JD	JD	JD
December 31, 2025					
Current accounts	**599,003,613**	**64,765,659**	**146,612,344**	**6,598,569**	**816,980,185**
Total	**599,003,613**	**64,765,659**	**146,612,344**	**6,598,569**	**816,980,185**
December 31, 2024					
Current accounts	586,079,910	49,896,370	115,175,105	2,954,786	754,106,171
Total	586,079,910	49,896,370	115,175,105	2,954,786	754,106,171

- Government of Jordan and public sector deposits inside Jordan amounted to JD 6,598,569 as of December 31, 2025, representing 0.81% of the total customers' current accounts (JD 2,954,786 as of December 31, 2024, representing 0.39%).
- Restricted deposits amounted to JD 3,037,101 as of December 31, 2025, representing 0.37% of the total customers' current accounts (JD 3,994,079 as of December 31, 2024, representing 0.53%).
- Dormant accounts amounted to JD 8,253,182 as of December 31, 2025 (JD 12,402,633 as of December 31, 2024).

19. Cash Margins

The details of this item are as follows:

	2025	2024
	JD	JD
Cash margins against deferred sales receivables and financings	**40,175,988**	40,676,362
Cash margins against indirect credit facilities	**5,455,029**	5,398,374
Other cash margins	**574,764**	564,610
Total	**46,205,781**	46,639,346

The Bank distributed an amount of JD 985,363 to cash margin account holders participating in profits as of December 31, 2025 (JD 545,899 as of December 31, 2024).

20. Other Provisions

The movement of other provisions is as follows:

	Balance at the beginning of the year	Provision for the year	Paid during the year	Balance at the end of the year
2025	JD	JD	JD	JD
Provision for end-of-service indemnity	**3,517,342**	**298,526**	**(423,229)**	**3,392,639**
Provision for lawsuits against the Bank	**91,500**	**-**	**(2,000)**	**89,500**
Total	**3,608,842**	**298,526**	**(425,229)**	**3,482,139**
2024				
Provision for end-of-service indemnity	3,617,372	315,634	(415,664)	3,517,342
Provision for lawsuits against the Bank	82,000	14,223	(4,723)	91,500
Total	3,699,372	329,857	(420,387)	3,608,842

21. Income Tax

a. Provision for Income Tax

The movement of the income tax provision is as follows:

	2025	2024
	JD	JD
Balance at the beginning of the year	**14,592,455**	8,914,289
Income tax paid during the year	**(13,445,685)**	(11,408,181)
Income tax paid for previous years	**(1,604,325)**	-
Income tax payable for the year	**17,355,740**	17,086,347
Balance at the End of the Year	**16,898,185**	14,592,455

b. Income tax appearing in the income statement represents the following:

	2025	2024
	JD	JD
Income tax payable for the year	**17,355,740**	17,086,347
Deferred tax assets for the year	**(848,536)**	(820,013)
Amortization of deferred tax assets	**895,342**	608,852
Total	**17,402,546**	16,875,186

- The Bank obtained a final settlement from the income and sales tax department up to 2024.
- The accrued income tax for the year ended December 31, 2025 and 2024 was calculated in accordance with the Income Tax Law in force.
- In the opinion of the Management and the tax consultant, the provisions recognized are adequate to cover the tax liabilities as of December 31, 2025.
- Income tax provision and income tax in the income statement include both income tax and national contribution tax as per income tax law.

c. Deferred Tax Assets – Self

	2025					2024
	Beginning balance	Released amounts	Added amounts	End of year balance	Deferred Tax	Deferred Tax
	JD	JD	JD	JD	JD	JD
Deferred Tax Assets – Self						
Provision for end-of-service indemnity	**3,517,342**	**(423,229)**	**298,526**	**3,392,639**	**1,289,203**	1,336,590
Provision for expected credit losses – self financing facilities	**2,429,052**	**(1,638,708)**	**1,369,591**	**2,159,935**	**820,775**	923,040
Provision for impairment of fixed assets	**681,901**	**-**	**-**	**681,901**	**259,122**	259,122
Provision for lawsuits against the Bank	**91,500**	**(2,000)**	**-**	**89,500**	**34,010**	34,770
Other provisions	**146,517**	**(292,227)**	**564,873**	**419,163**	**159,282**	55,677
Impairment of financial assets at fair value through shareholders' equity	**2,727,786**	**-**	**-**	**2,727,786**	**1,036,559**	1,036,559
Effect of the implementation of expected credit loss provision standard	**700,788**	**-**	**-**	**700,788**	**266,299**	266,299
	10,294,886	**(2,356,164)**	**2,232,990**	**10,171,712**	**3,865,250**	3,912,057

Self-financed deferred tax assets of JD 3,865,250 as of December 31, 2025 resulted from time differences of the provision for end-of- service indemnity, provision for expected credit losses in self–financings, impairment of fixed assets, provision for lawsuits against the Bank, other provisions, and impairment if financial assets. These deferred tax assets were calculated at a tax rate of 35% in addition to 3% national contribution for a total of 38% and in the management's opinion, these tax benefits from profits will be utilized in the future.

d- Deferred Tax Liabilities - Self

	2025				2024
	Beginning balance	Released amounts	Added amounts	End of year balance	Deferred Tax
	JD	JD	JD	JD	JD
Financial assets at fair value through Other comprehensive income	**1,219,230**	**-**	**171,026**	**1,390,256**	463,307
	1,219,230	**-**	**171,026**	**1,390,256**	463,307

The deferred tax liabilities of JD 528,297 as of December 31, 2025 (JD 463,307 as of December 31, 2024) resulted from gains from valuation of financial assets presented within the fair value reserve of shareholders' equity.

The movement of the deferred tax assets and liabilities – self is as follows:

	2025		2024	
	Assets	Liabilities	Assets	Liabilities
	JD	JD	JD	JD
Balance at the beginning of the year	**3,912,057**	**463,307**	3,700,896	368,380
Additions during the year	**848,536**	**64,990**	820,013	94,927
Amortized during the year	**(895,343)**	**-**	(608,852)	-
Balance at the End of the Year	**3,865,250**	**528,297**	3,912,057	463,307

e. Summary of the Reconciliation between Accounting Income with Taxable Income:

	2025	2024
	JD	JD
Accounting Income	**69,507,121**	61,852,976
Add: Non-deductible tax expenses	**863,399**	519,218
Less: Tax-exempt Income	**(30,945,268)**	(27,313,061)
Other adjustments	**11,723,884**	14,618,910
Taxable Income	**51,149,136**	49,678,043
Declared income tax rate	**38%**	38%
Income Tax Provision - Net	**19,436,672**	18,877,656
Actual income tax rate	**24.97%**	27.62%
Attributable to:		
Declared provision – Bank	**17,355,740**	17,086,347
Declared provision – Mutual insurance fund *	**2,080,932**	1,791,309
	19,436,672	18,877,656

* The mutual insurance fund has been established to cover defaults on repayments due to death or total disability or defaults of the customers of deferred sales receivables and financing as per the Fund's Articles of Association approved by the Central Bank of Jordan. The balance of the mutual insurance fund tax appears under other liabilities (Note 22).

22. Other Liabilities

The details of this item are as follows:

	2025	2024
	JD	JD
Certified cheques	**9,222,667**	11,142,145
Promissory notes, bills of collection and inward transfers	**6,593,368**	6,927,592
Accrued and unpaid expenses	**334,779**	1,652,115
Customers' share of revenue from joint investments (saving and term deposit)*	**51,113,771**	54,314,061
Customers' share of revenues from joint investments (cash margin)*	**655,851**	560,901
Commissions received in advance	**668,023**	591,976
Temporary deposit's and others **	**11,297,938**	17,840,027
Expected credit loss (off Balance sheet)- self (Note 55)	**977,824**	1,199,282
Expected credit loss (off Balance sheet)- joint (Note 55)	**270,687**	217,927
Custom customer awards***	**419,163**	146,517
Income tax of mutual insurance fund (Note 6)	**1,624,394**	1,397,777
Board of Directors' remunerations	**35,000**	35,000
Waad Bil Sarf Saudi Riyals (Note 16)	**37,753,094**	-
	120,966,559	96,025,320

* The bank took a decision at the end of the year 2025 to postpone the distribution of profits on customers' deposits in Jordanian Dinars to take place during the month of January 2026. The same decision was also taken at the end of 2024, where the distribution of profits on customers' deposits in Jordanian Dinars was postponed until January 2025.

** This item includes intermediate accounts amounting to JD 5,306,652 as of December 31, 2025, (JD 9,815,646 as of December 31, 2024) representing accepted L/C's and deferred customers' bills that will be paid at their maturity date.

Intermediate accounts include a special account in which revenues, gains, and losses resulting from the Bank's non-compliance with Islamic Shariah (if any) are recorded. These amounts are not included in the income statement but are instead used for charitable purposes as determined by the Shariah Supervisory Committee.

During the year, Shariah-non-compliant revenues amounted to 19,855 JDs (4,070 JD as of December 31, 2024), mainly arising from errors in executing certain contracts in a manner contrary to Shariah, among other reasons. No amount was disbursed from this account during the year 2025, and they will be allocated to charitable causes in the future (3,250 JD as of December 31, 2024) based on the approval of the Shariah Supervisory Board.

*** The movement on the customer rewards provision was as follows:

	December 31, 2025			
	Balance at the beginning of the year	Additions	Amortized	Balance at the end of the year
Provision for rewards/ loyalty points	**138,065**	**510,246**	**(252,102)**	**396,209**
Provision for rewards / real estate financing	**8,452**	**54,627**	**(40,125)**	**22,954**
	146,517	**564,873**	**(292,227)**	**419,163**

23. Joint Investment Accounts

The details of this item are as follows:

	December 31, 2025					
	Retail	Large Corporate	Small and Medium Enterprises	Government and Public Sector	Central Bank Deposits *	Total
	JD	JD	JD	JD	JD	JD
Saving accounts	**371,920,843**	**5,254,895**	**9,301,196**	**10,433**	**28,473,908**	**414,961,275**
Term deposits	**1,469,108,689**	**224,655,767**	**95,941,243**	**485,869,551**	**51,670,745**	**2,327,245,995**
Total	**1,841,029,532**	**229,910,662**	**105,242,439**	**485,879,984**	**80,144,653**	**2,742,207,270**
Depositors' share of the investment returns	**51,223,503**	**16,349,645**	**3,480,653**	**18,830,275**	**619,392**	**90,503,468**
Total Joint Investment Accounts	**1,892,253,035**	**246,260,307**	**108,723,092**	**504,710,259**	**80,764,045**	**2,832,710,738**

	December 31, 2024					
	Retail	Large Corporate	Small and Medium Enterprises	Government and Public Sector	Central Bank Deposits *	Total
	JD	JD	JD	JD	JD	JD
Saving accounts	268,179,884	1,032,632	2,476,427	431	27,255,797	298,945,171
Term deposits	1,416,242,660	187,785,077	98,240,224	366,894,421	42,557,753	2,111,720,135
Total	1,684,422,544	188,817,709	100,716,651	366,894,852	69,813,550	2,410,665,306
Depositors' share of the investment returns	44,596,911	4,448,619	3,096,396	17,553,101	487,298	70,182,325
Total Joint Investment Accounts	1,729,019,455	193,266,328	103,813,047	384,447,953	70,300,848	2,480,847,631

* Two investment agreements were signed with the Central Bank of Jordan on February 21, 2019, whereby cash funds are deposited by the Central Bank in two separate accounts, for savings and on behalf of the Central Bank of Jordan with the Bank, with participation rates agreed upon with the Central Bank of Jordan, so that these amounts are granted as financing to the clients of the sectors Specified within the two agreements with preferential returns under the approval of the Central Bank of Jordan and within its parameters stipulated in the agreement.

The joint investment accounts participate in profits based on the following:

- 30% from the monthly balance of saving accounts.
- 100% of the balance of the term accounts with a balance of more than JD 5 million.
- 100% of the balance of the term accounts with a balance of JD one million and more, and maturing in one year.
- 95% of the balance of term accounts with a balance of less than JD one million, and maturing in one year.
- 90% of the lowest balance of other term accounts.
- The general rate of profit on the Jordanian Dinar was from 2.03% to 5.47% for the first half and from 1.71% to 5.35% for the second half for the year 2025, (2.03% to 6.01% and 2.03% to 6.01% in the previous year).
- The general rate of profit on USD for the first and second halves of the year 2025 was 2.97% to 3.95% and 2.84% to 3.92% respectively (3.5% to 4.55% and 3.18% to 4.58% in the previous year).
- Restricted accounts amounted to JD 1,068,570 as of December 31, 2025 (JD 1,648,090 as of December 31, 2024).

- Joint investment accounts of the Government of Jordan and Public Sector inside the Jordan amounted to JD 504,710,259 as of December 31, 2025 at 17.8% of the total joint investment accounts (JD 384,447,953 as of December 31, 2024 at 15.5%).
- Dormant accounts amounted to JD 9,282,255 as of December 31, 2025 (JD 10,806,262 as of December 31, 2024).
- The Bank took a decision at the end of the year 2025 to postpone the distribution of profits to customers' deposits in Jordanian Dinars to take place during January 2026, as the Bank decided to donate from its own funds to raise the general percentage. The same decision was also taken at the end of 2024, where the distribution of profits on customers' deposits in Jordanian Dinars was postponed until January 2025.
- The Bank waived part of its share in profits as Rab Al-Mal to raise the general percentage distributed to holders of deposit accounts sharing in profits according to segments for the year 2025 by an amount of JD 12,000,000 (JD 20,000,000 for the year 2024).
- The Bank made an exceptional donation of nearly 1.3 MJD to some of shareholders and quasi - equity.

24. Paid-in Capital

The authorized and paid-in capital at the end of the fiscal year amounted to JD 100 million divided into 100 million shares, at a par value of JD 1 per share as of December 31, 2025 (100 million shares at a par value of JD 1 per share as of December 31, 2024).

25. Reserves and Dividends

Statutory Reserve

The accumulated amounts in this account are allocated from the annual net income before tax at 10% in accordance with the Banks Law. This reserve may not be distributed to shareholders.

Voluntary Reserve

The accumulated amounts in this account represent allocations from annual net income before tax during the previous years at a rate not exceeding 20%. This reserve is used for the purposes determined by the Board of Directors. Moreover, the General Assembly is entitled to distribute it in whole or in part as dividends to shareholders.

The restricted reserves are as follows:

	2025	2024	Nature of Restriction
	JD	JD	
Statutory reserve	**67,606,982**	60,656,270	Requirement of the Law

Proposed Dividends to Shareholders

The Board of Directors recommended during their meeting No. (1) on 27 January 2026, to distribute JD 26 million to the sole shareholder (Arab Bank PLC), equivalent to 26% of the authorized and paid-up capital from distributable retained earnings, subject to the approval of the Shareholders' General Assembly and the Central Bank of Jordan.

26. Fair Value Reserve – Net

The details of this item are as follows:

	Joint		Self	
	2025	2024	**2025**	2024
	JD	JD	JD	JD
Financial assets at fair value	**(457,295)**	(764,845)	**861,959**	755,923
Balance at the End of the Year	**(457,295)**	(764,845)	**861,959**	755,923

The movement of the fair value reserve was as follows:

	Joint		Self	
	2025	2024	**2025**	2024
	JD	JD	JD	JD
Balance at the beginning of the year	**(764,845)**	(88,544)	**755,923**	601,040
Unrealized (losses) gains	**307,550**	(676,301)	**171,026**	249,810
Deferred tax liabilities	**-**	-	**(64,990)**	(94,927)
Balance at the End of the Year	**(457,295)**	(764,845)	**861,959**	755,923

The fair value reserve is stated at net self (after deducting deferred tax liabilities) amounted to JD 861,959 as of December 31, 2025 (JD 755,923 as of December 31, 2024).

The negative fair value reserve for financial assets at fair value through quasi-equity amounted to JD 457,295 as of December 31, 2025 (JD 764,845 negative as of December 31, 2024).

27. Retained Earnings

The movement on retained earnings is as follows:

	2025	2024
	JD	JD
Balance at the beginning of the year	**132,762,008**	113,969,516
Profit for the year	**52,104,575**	44,977,790
Transferred to the statutory reserve	**(6,950,712)**	(6,185,298)
Dividends profit *	**(24,000,000)**	(20,000,000)
Balance at the End of the Year	**153,915,871**	132,762,008

* The General Assembly of Shareholders, in its meeting held on March 25, 2025, approved the distribution of cash dividends to the sole shareholder (Arab Bank Limited) in the amount of 24,000,000 JD, which represents 24% of the subscribed and paid-up capital, from the retained earnings that can be distributed for the year 2025 (JD 20,000,000 which represent 20% for the year 2024).

28. Deferred Sales Revenue

The details of this item are as follows:

	Joint	
	2025	2024
	JD	JD
Retail		
Murabaha to the purchase orderer	**34,765,339**	26,079,520
Istisna'a	**228,364**	216,883
Real estate financings	**10,182,314**	11,363,278
Large Corporate		
International Murabaha*	**28,247,181**	22,995,483
Murabaha to the purchase orderer	**20,319,097**	18,561,712
Istisna'a	**312,474**	217,678
Small and Medium Enterprises		
Murabaha to the purchase orderer	**6,270,046**	4,833,876
Istisna'a	**103,314**	85,695
Total	**100,428,129**	84,354,125

*As of the beginning of the second half of 2024, the Bank converted off-balance-sheet investment accounts under management (restricted investment accounts) into on-balance-sheet accounts classified as quasi-equity (joint investment accounts).

Accordingly, the balances of international Murabaha related to these accounts were reclassified to on-balance-sheet items under deferred sales receivables following amendments to the contracts with the investment account holders. As a result, the related income is now recognized as deferred sales income.

29. Gain from Financial Assets at Amortized Costs

The details of this item are as follows:

	Joint	
	2025	2024
	JD	JD
Islamic Sukuk	**23,894,811**	17,015,180
	23,894,811	17,015,180

30. Net Income from Investments in Real Estate

The details of this item are as follows:

	Joint	
	2025	2024
	JD	JD
Acquired for Utilization		
Real estate rents	**445,731**	413,854
Gain from sale of real estate	**-**	49,693
Other expenses		
Rental income generating expenses	**(144,336)**	(134,015)
Non-Rental income generating expenses	**(1,023)**	(15,990)
Depreciation of buildings	**(193,757)**	(193,782)
	106,615	119,760

Buildings within the real estate portfolio are depreciated according to the straight-line method at a rate of 2%.

31. Revenue from Ijara Muntahia Bittamleek Assets

The details of this item are as follows:

	Joint		Self		Total	
	2025	2024	**2025**	2024	**2025**	2024
	JD	JD	JD	JD	JD	JD
Ijara Muntahia Bittamleek – Real estate	**160,574,070**	147,520,470	**38,974**	39,029	**160,613,044**	147,559,499
Ijara Muntahia Bittamleek –Machinery	**1,451,143**	2,965,957	**-**	-	**1,451,143**	2,965,957
Depreciation of Ijara Muntahia Bittamleek assets	**(88,559,142)**	(77,603,418)	**(23,067)**	(21,352)	**(88,582,209)**	(77,624,770)
Total	**73,466,071**	72,883,009	**15,907**	17,677	**73,481,978**	72,900,686

32. Ju'alah Commissions

The details of this item are as follows:

	Joint	
	2025	2024
	JD	JD
Ju'alah commissions (bargaining)	**1,522,073**	1,417,926
	1,522,073	1,417,926

33. (Provision for) Recoveries from Expected Credit Losses and Impairment Losses

The details of this item are as follows:

	Joint		Self		Total	
	2025	2024	**2025**	2024	**2025**	2024
	JD	JD	JD	JD	JD	JD
Provisions recovered to revenue from expected credit losses	**-**	-	**-**	(500,000)	**-**	(500,000)
Provisions for expected credit losses and impairment losses	**500,000**	1,760,000	**-**	-	**500,000**	1,760,000
Net recovered provisions	**500,000**	1,760,000	**-**	(500,000)	**500,000**	1,260,000

34. Deposit Insurance Fees

The details of this item are as follows:

	Joint		Self		Total	
	2024	**2025**	2024	**2025**	2024	**2025**
	JD	JD	JD	JD	JD	JD
Deposit insurance fees on quasi-equity	**3,616,938**	3,173,655	**-**	-	**3,616,938**	3,173,655
Deposit insurance fees on credit accounts	**-**	-	**2,420,639**	2,316,483	**2,420,639**	2,316,483
Total	**3,616,938**	3,173,655	**2,420,639**	2,316,483	**6,037,577**	5,490,138

Amended law of the Deposits Insurance Corporation was issued On April 1, 2019, which included Islamic Banks under the Deposit Guarantee Corporation, noting that Islamic Banks were not previously covered by the law, and the amended law stated that the deposits accounts which are classified within the Bank consignment (credit accounts and equivalent, the part that does not participate in the profits from the quasi-equity) will entail deposits guarantee fees that the Bank will bear from its own funds, whereas quasi-equity will bear the participation fees of quasi-equity for these accounts.

35. Net income attributable to quasi equity

The details of this item are as follows:

	2025	2024
	JD	JD
Customers:		
Revenue from saving investments accounts	**1,441,333**	1,364,213
Revenue from term deposit investments accounts	**82,314,297**	75,751,543
Revenue from cash margin investments accounts	**1,010,924**	752,800
Total	**84,766,554**	77,868,556

- The Bank waived part of its share in profits as Rab Al-Mal to raise the general percentage distributed to holders of deposit accounts sharing in profits according to segments for the year 2025 by an amount of JD 12,000,000 (JD 20,000,000 for the year 2024).

36. Bank's Share in Income from Joint Investment as Mudarib and Fund Owner (Rab Al-Mal)

The details of this item are as follows:

	2025	2024
	JD	JD
Bank's share as Mudarib	**65,895,250**	57,326,035
Bank's share as (Rab Al-Mal)	**56,527,325**	55,648,947
Total	**122,422,575**	112,974,982

37. Other Investment Revenues (Expenses) – Net

The details of this item are as follows:

	Joint		Self		Total	
	2025	2024	**2025**	2024	**2025**	2024
	JD	JD	JD	JD	JD	JD
Revenue from sale of foreclosed assets for debts	**(11,388)**	79,424	**-**	-	**(11,388)**	79,424
foreclosed assets expenses for debts	**(99,528)**	(92,231)	**-**	-	**(99,528)**	(92,231)
Dividend income from financial assets at fair value through shareholders' equity	**-**	-	**14,448**	14,432	**14,448**	14,432
Total	**(110,916)**	(12,807)	**14,448**	14,432	**(96,468)**	1,625

38. The Bank's Share as Mudarib and Agent of the Revenues from Off-Balance Sheet Assets Under Management

a. Bank's Share in investments under management profit as Mudarib:

	2025	2024
	JD	JD
Income from restricted investments	**-**	11,465,443
Less: Share of holders of restricted investments accounts*	**-**	(8,179,661)
Bank's Share as Mudarib	**-**	3,285,782

b. Bank's share in restricted investment profit as agent (Wakeel):**

	2025	2024
	JD	JD
Income from sales receivables	**276,913**	381,884
Less: Muwakel's share	**(180,064)**	(235,341)
Bank's Share as (Wakeel)	**96,849**	146,543
Bank's Share as Mudarib and Wakeel	**96,849**	3,432,325

* As of the beginning of the second half of 2024, the Bank converted off-balance-sheet investment accounts under management (restricted investment accounts) into on-balance-sheet accounts classified as quasi-equity (joint investment accounts). Accordingly, the balances of international Murabaha related to these accounts were reclassified to on-balance-sheet items under deferred sales receivables following amendments to the contracts with the investment account holders. As a result, the related income is now recognized as deferred sales income note (28).

** This item represents revenue from Murabaha to purchase orderer for small enterprises within the Wakaleh investment agreement signed with the Central Bank of Jordan.

39. Gains from Foreign Currencies

The details of this item are as follows:

	Self	
	2025	2024
	JD	JD
Resulted from trading / dealing	**2,491,170**	2,582,951
Resulted from revaluation	**3,610**	5,832
Total	**2,494,780**	2,588,783

40. Banking Services Revenue - Net

The details of this item are as follows:

	Self	
	2025	2024
	JD	JD
Commissions on certified cheques	**44,740**	36,757
Commissions on letters of credit and bills	**970,046**	960,849
Commissions on guarantees	**952,414**	853,518
Commissions on transfers	**1,351,801**	1,156,230
Commissions on visa	**8,197,106**	6,365,651
Commissions on cheques	**307,815**	280,384
Commissions on electronic services	**2,026,792**	1,869,549
Commissions on execution of financings	**2,928,590**	2,348,153
Commissions on transferred salaries	**2,347,548**	2,317,489
Other commissions	**1,726,419**	1,580,412
Less:		
Commissions expenses	**(4,167,774)**	(3,246,442)
Total	**16,685,497**	14,522,550

41. Other Revenues

The details of this item are as follows:

	Self	
	2025	2024
	JD	JD
Revenues from customers services (post, telephone, safe boxes)	**297,390**	258,221
Other income	**956,803**	298,354
Total	**1,254,193**	556,575

42. Employees' Expenses

The details of this item are as follows:

	2025	2024
	JD	JD
Salaries, bonuses and employees benefits	**29,463,011**	26,622,206
Bank's contribution in social security	**3,278,090**	3,003,416
Medical expenses	**1,637,620**	1,495,634
Staff training	**294,711**	234,150
Others	**194,200**	155,997
Total	**34,867,632**	31,511,403

43. Other Expenses

The details of this item are as follows:

	2025	2024
	JD	JD
Stationery and printing	**808,745**	770,578
Postage and telephone	**510,382**	502,419
Maintenance and cleaning	**922,713**	950,599
Advertising	**2,667,743**	1,825,258
Insurance expenses	**169,445**	158,127
Electricity and water	**1,065,282**	987,950
Donations*	**1,973,094**	470,235
Subscriptions and fees	**1,200,598**	801,696
Transportation and travel expenses	**485,194**	535,068
Consultancy and professional fees	**575,893**	507,765
Information systems expenses	**6,506,856**	5,072,821
Board of Directors' remunerations	**35,000**	35,000
Others	**298,567**	198,539
Total	**17,219,512**	12,816,055

*The bank donated the entire amount of 1,973,094 JD during the year 2025 from its own funds to different parties as follows:

	JD
Banking sector initiative to support the health and education sector (central bank)	**1,622,317**
Royal Aal al-Bayt Institute for Islamic Thought	**300,000**
Tkiyet Umm Ali	**30,000**
King Hussein Cancer Center	**10,000**
Others	**10,777**
Total	**1,973,094**

44.Amortization of Right of Use Assets / Lease Liability Discount / Rental Expenses:

The details of this item are as follows:

	Right of use assets amortization		Lease liability discount/ finance cost		Rental expenses	
	2025	2024	**2025**	2024	**2025**	2024
	JD	JD	JD	JD	JD	JD
	1,613,940	1,517,862	**163,273**	150,469	**513,648**	482,008
Total	**1,613,940**	1,517,862	**163,273**	150,469	**513,648**	482,008

45. Earnings Per Share

The details of this item are as follows:

	2025	2024
	JD	JD
Profit for the year	**52,104,575**	44,977,790
Weighted-average number of shares	**100,000,000**	100,000,000
Earnings per Share for the Year - Basic \ Diluted	**0.521**	0.450

46. Cash and Cash Equivalent

The details of this item are as follows:

	December 31	
	2025	2024
	JD	JD
Cash and balances with the Central Bank of Jordan maturing within three months	**786,014,992**	615,067,855
Add: Balances at Banks and financial institutions maturing within three months	**27,136,990**	4,568,050
Less: Banks and financial institutions' accounts maturing within three months	**(25,135,477)**	(3,652,198)
Cash and Cash Equivalents at the End of the Year	**788,016,505**	615,983,707

47. Balances and Transactions with Related Parties

The Bank conducts transactions with shareholders, members of the Board of Directors, Executive Management, and Sister Companies in the ordinary course of its business using the Murabaha and commercial commissions rates.

The following is a summary of the transactions with related parties:

						Total	
						December 31,	
	Arab Bank (Parent Company)	Board Members	Parent Company's subsidiaries	Supervisory, Board Members	Executive Management	**2025**	2024
Statement of Financial Position Items:	JD	JD	JD	JD	JD	JD	JD
Balances with Banks and financial institutions	2,759,250	-	648,104	-	-	**3,407,354**	3,321,297
International Murabaha (commodities investment)	-	-	598,233,281	-	-	**598,233,281**	539,196,537
Banks' and financial institutions' accounts	3,130,458	-	456,469	-	-	**3,586,927**	1,375,712
Joint investments accounts and current accounts	-	338,594	-	251,274	1,938,767	**2,528,635**	1,896,821
Financial assets at fair value through shareholders' equity managed by sister company	-	-	6,239,947	-	-	**6,239,947**	6,068,921
Sales receivables	-	-	-	-	286,903	**286,903**	265,416
Ijara	-	-	-	-	1,269,614	**1,269,614**	1,277,556
Off – balance sheet items:							
Guarantees	180,000	-	-	-	-	**180,000**	30,000

						For the Year Ended December 31,	
Statement of Income Items:						**2025**	2024
						JD	JD
Distributed profit – deposits' accounts	-	1,498	-	5,836	54,490	**61,824**	120,973
Received profit - receivables	-	-	-	-	55,786	**55,786**	58,817
Shares' dividends	-	-	14,448	-	-	**14,448**	14,432
Received- Commission Off – balance sheet Items	212	-	-	-	-	**212**	212
Salaries and remunerations *	-	35,000	-	90,000	2,659,060	**2,784,060**	2,533,739
Transportation – Committees Membership	-	159,600	-	-	-	**159,600**	159,600

- The lowest Murabaha rate that the Bank received was 3% and the highest Murabaha rate was 5.5%. Meanwhile, the lowest dividends distribution rate was 1.71%, and the highest rate of dividends distribution was 5.47% according to the slides.
- All financings granted to related parties are performing, and consequently, no related provisions have been booked.

* The Bank has applied corporate governance instructions for Islamic Banks No. (2/2023) dated February 14, 2023 regarding the definition of executive management.

48. Risk Management

Islamic International Arab Bank deals with the challenges related to Banking risks comprehensively within an overall risk management framework according to the best Banking standards, conventions, and practices, reinforced by a governance structure at the level of the Board of Directors, in particular the committees emanating from the Board and Executive management level.

Risk management represents one of the main control levels within the institutional structural framework of the Bank's risk management. Moreover, Risk management is responsible for developing an effective and secured system to identify the risks by the Bank is exposed to, and its tasks include the following:

- Reviewing Bank's risk management framework before approval by the Board of Directors.
- Implementing risk management strategy as well as developing policies and work procedures to manage whole risk types.
- Developing methodologies for identifying, measuring, controlling and detecting each type of risks.
- Submitting reports to the Board members through the risk management committee and a copy of the reports to senior executive management, including information about the actual risk profile compared with accepted risk appetite, and following up and resolving negative deviations.
- Checking the integration of the risk measurement mechanism with used management information systems.
- Studying and analyzing all risk types the Bank is exposed to.
- Submitting recommendations to the risk management committee about the Bank's risk exposure, as well as registering the exceptions in the risk management policy.
- Providing the necessary information about the Bank's risks for disclosure purposes.
- Reinforcing and raising awareness about risks through the best Banking practices and standards.

Risk Management at the Bank is divided into the following sections:

Operational risk:

It is the risk arising from inadequate or failed policies and procedures for internal processes, people, systems, or risks resulting from external events.
This definition includes legal risks and excludes reputational and strategic risks (as they are evaluated and managed within special policies).

The Arab Islamic Bank places significant emphasis on promoting a strong risk culture within the Bank. This is achieved by fostering an environment built on shared values, principles, objectives, and behaviors aligned with best practices and leading standards in the banking sector.

Employees are expected to recognize that risks arise from decisions and choices rather than from coincidence. Accordingly, each employee operates within clearly defined roles, responsibilities, and authorities, all governed by established policies of accountability and responsibility.

In order to determine the operational risks that the Bank is exposed to, the risk management uses several tools according to international best practices, including:

- RCSA self-assessment workshops for controls and risks on various Bank operations.
- Defining risk indicators on KRI's various operations and products.
- Connecting the various Bank operations, clarifying the reliability relationships between these processes, Process Mapping, and defining and evaluating the risks inherent to these operations and the controls applied to them.
- Analyzing internal audit reports and internal control reports with the objective of identifying any potential gaps or weaknesses and addressing them accordingly.
- The Islamic International Arab Bank classifies operational risk events according to the best practices for "managing and controlling operational risks" issued by the Basel Committee on Banking Supervision.

Credit risk:

The Bank applies a strategy commensurate with this type of risk to ensure the achievement of its strategic objectives in developing its market share and maintaining the quality of assets and the composition of the credit portfolio.

The Bank also relies on well-established, conservative and prudent credit standards, policies, procedures, methodologies and general frameworks for risk management that take into account all developments in the Banking and legislative environment, in addition to clear organizational structures and automated systems, in addition to diligent follow-up and effective control that enables the Bank to deal with potential risks and challenges the changing environment with a high level of confidence and determination.

Credit decisions are based on the Bank's business strategy and acceptable levels of risk. A review and analysis of the quality and quality of the credit portfolio is carried out periodically according to performance indicators. They also focus on diversity, which is essential to mitigate and diversify risks at the individual customer level, as well as at the sectoral and geographical level.

Liquidity Risk:

Liquidity risk is defined as the Bank's ability to meet its obligations as they fall due without incurring unacceptable losses, in accordance with the definition of the Islamic Financial Services Board (IFSB). The Arab Islamic Bank maintains a strong liquidity position to ensure its ability to meet obligations at maturity under various circumstances and without incurring additional costs.

The liquidity risk management strategy of the Arab Islamic Bank is determined by the Asset and Liability Management Committee (ALCO). Treasury Department staff operate within the limits of their delegated authorities to meet the needs and objectives of the Bank's various units.

The Asset and Liability Management Committee analyzes the Bank's balance sheet and income statement, as well as market risks, and takes the necessary actions to adjust pricing and product mix when required, in order to maintain the optimal structure of the Bank's balance sheet and the risks associated with it.

Market Risk:

Market risk is the probable loss arising from the change in value of the Bank's portfolios due to fluctuation in stock prices, profit rates, foreign exchange rates, and commodity prices. Moreover, market risks are managed on the trading portfolio and Banking portfolio in a manner consistent with Islamic Shariah. In addition, three main activities expose the Bank to market risk: trading in cash market instruments, foreign currencies, and capital market instruments; trading in the Banking portfolio; and trading in the trading portfolio.

The essential tools in measuring and managing market risk include:
- Net open position for foreign currencies.
- Value at risk.
- Stress testing.

Non-Compliance with Shariah Standards Risk:

The Islamic International Arab Bank fully adheres to Standards in force in all of its deals. For this purpose, IIAB provides its employees from all managerial levels with Banking courses to reinforce their abilities and efficiencies and enhance their knowledge and understanding of all Standards.

In order to ensure its compliance with Standards, the Bank established three control units:

- Shariah Compliance Department.
- Internal Shariah Audit Department.
- Internal Control Department / Sharia Control accompanying implementation.

The Bank is based on Corporate Governance Instructions No. (2/2023) issued by the Central Bank of Jordan, which include additional corporate governance requirements for Islamic banks, and the Shariah Supervisory Board at the Bank constitutes the Shariah reference. As for the standards issued by the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI), they are mandatory requirements or guidelines in accordance with the instructions of the Central Bank of Jordan in this regard.

Information Security and Business Continuity:

The Department of Information Security and Business Continuity in Risk Management is the department concerned with following up, developing and applying international standards and internal and external laws related to information security (or cyber security) and the continuity of work in all aspects of the Bank's work, and it works permanently and continuously to develop plans, projects and policies necessary to ensure the continuity of the Bank's business If it is exposed to any interruption as a result of accidents or disasters, and periodic follow-up to conduct checks of the technological infrastructure to protect the Bank from external and internal threats.

One of the most important projects undertaken by the department is the application and implementation of the periodic versions of the PCI-DSS standard. This project has been started since 2013 and has obtained an ISO 27001 standard for the application of security controls necessary to protect data and obtain a certificate of (ISO 22301) for the application of requirements Business continuity.

Among the most important procedures and periodic plans that are implemented, and which are of the interest of the top management are the annual examination of Business Alternative Site and Disaster Recovery Site. The inspection plans and procedures ensure their readiness in case of any emergencies of the Bank.

Other Risks:

Islamic international Arab Bank is exposed to other types of risks, which it manages proactively and prudently.

Customer Complaints:

The Islamic International Arab Bank attaches significant importance to customer complaints, as they represent a key indicator of service quality and customer satisfaction. Accordingly, the Bank has established an independent Customer Complaints Unit that reports directly to senior management.

Customer complaints are received and addressed through the Customer Complaints Unit in accordance with the instructions of the Central Bank. The Unit is staffed with qualified and trained personnel capable of effectively handling complaints, receiving them through various channels, and responding in a professional and timely manner.

Customer complaints and inquiries received are followed up with the relevant departments and units within the Bank upon receipt to ensure that customers' comments and complaints are communicated to the concerned parties. This enables their proper handling, the identification of root causes, and the implementation of appropriate solutions to prevent their recurrence with other customers.

During 2023, all customer complaints are reviewed, analyzed, and resolved in accordance with the Bank's approved policies and procedures, ensuring fairness, transparency, and efficiency.

1. The Bank's risk management culture and the role of risk management policies and strategies in supporting and consolidating the Bank's risk culture management.

Islamic International Arab Bank concerns great importance to the process of establishing a conscious environment for the "risk culture in the Bank" which translates into a set of common values, concepts, objectives and behaviors based on the best practices and standards leading in the Banking sector, where the employee must be known that the risks are the result of choices and decisions and not by chance. Each employee has the role, functions and responsibilities to carry out within limited powers governed by accountability policies.

Therefore, the Bank within its training and development plans, provides its employees with specialized courses in risk management.

2. The risk limits accepted by the Bank and in line with the Bank's business model.

The Bank determines annually acceptable risk limits for each type of risk and within the Bank's strategic planning where the Bank's ability to withstand risks is determined, assessed and measured effectively and within the levels that the Bank wishes to meet in order to achieve the objectives set.

The Bank's risk tolerance reflects the desired risk levels and non-quantitative risk quality measures within an institutional governance based on global best practices.

3. Stress tests

Stress tests are an important tool used to measure the Bank's ability to withstand shocks and risks as these tests aim to assess the Bank's financial position and within extreme scenarios that can occur, taking into account that these tests have a future dimension and include sensitivity analysis tests and scenario analysis testing where stress tests are an essential part of risk governance.

Believing in the importance of risk governance, the Bank has established a specialized committee of experts to identify and develop scenarios where the committee will make its recommendations so that risk management can implement these scenarios.

The results of the stress tests are used in decision-making and strategic planning as they are part of the implementation of the Bank's strategic plan.

The stress tests are part of the expected credit loss calculation, with the Bank conducting three scenarios (best/worst// base) and determining their impact on the expected credit loss model.
The expected credit loss is calculated based on the weighted probability value (An Unbiased and - Probability Weighted Amount) for the three scenarios and based on specific weights approved in advance by the relevant committee.

4. Definition of the Bank's Application for Default and the Processing of Default

The definition of default used in measuring expected credit losses is consistent with the instructions of the Central Bank of Jordan in regards.

The relationship officer communicates with the client and alerts to any negative indicators that may lead to a decrease in the quality of finances where these indicators arise from the following aspects: management, financial situation, environment, collateral as described in the credit policy.

In order to identify the problem in advance to review the structure of the financings and re-evaluate the client credit and thus the possibility of finding a solution to avoid the classification of the client or default, the Credit Control Department issues a statement of accounts due and this list is reviewed on a daily basis by business and credit sector officer, where the officer of the development of the customer relationship prepares a detailed report due to any of his clients and presents the report to the relevant authorities and committees according to the approved business procedures.

5. The Bank's internal credit rating system and its operating machinery

The approved internal classification system consists of (10) levels to describe the level of risk for each element of the risk facing the client. The risks are identified on an ascending basis (the higher the degree, the higher the level of risk).

Risk Levels	Risk Degree
Exceptional	1
Excellent	2
Strong	3
Average	4
Acceptable	5
Marginal	6
Watch	7
Substandard	8
Doubtful	9
Loss	10

Rating grades (1-6) represent acceptable risk levels in the credit granting process and rating grades (7-10) represent high risk levels. The bank will expand the range of grades to ensure more accurate discrimination of customers' credit risks in addition to the Creditlens credit rating system, which is a credit rating system issued by Moody's Credit Rating Agency, which relies on quantitative and qualitative criteria to evaluate non-individual customers in parallel with the "Bank's Internal Credit Rating System", where the necessary Validation is carried out to verify its ability to predict the probability of customer default (Predictive Power).

6. The mechanism approved to calculate the expected credit losses ECL on financial instruments and each item separately.

The mechanism for calculating expected credit loss depends on the following variables:

Probability of Default (PD): An estimate of the probability of a customer defaulting within a certain time horizon.

Exposure at Default (EAD): Is the estimation of the existing balance subject to default at the moment of reporting plus any amounts expected to be exploited in the future by the client such as granted credit limits and indirect obligations where the probability of withdrawal and timing of withdrawal or payment of all amounts is calculated and the probability of default according to the methodology applied to direct obligations and exposures.

Loss Given Default (LGD) ratio:

LGD ratio is an estimate of the loss arising in the event of default at a specific time, and represents the difference between the contractual cash flows due and the amount that the lender expects to collect from the existence of real guarantees. After applying the deduction rates stipulated in the instructions of the Central Bank of Jordan.

- The value of the cash flows is discounted at the effective rate of return (APR) granted on the credit limits on the calculation date.

7. The mechanisms for calculating expected credit losses are summarized as follows:

For the purposes of calculating expected credit losses, credit exposures are distributed according to the rating stages according to Standard No. (30) Instructions No. (8/2024) concerning asset impairment, expected credit losses, and high-risk exposures as follows:

Stage 1\ Acceptable Debts

This stage includes credit exposures/debt instruments that have not been significantly increased or influenced by their credit risk since the initial recognition of exposure/instrument or have low credit risk on the date of the preparation of financial statements, including exposures and instruments that meet the following conditions:

- Low-risk exposures/debt instruments

- The debtor has a high ability to meet its short-term obligations

- The Bank does not expect adverse changes in the economy or working environment in the long term that may adversely affect the debtor's ability to meet its obligations

The expected credit loss at this stage represents the potential loss resulting from the default that may occur within the next 12 months of the date of the preparation of the financial statements.

Stage 2\ Watch list Debts

This stage includes exposures that have been obtained by an impressive (significant) increase in their credit risk since the initial recognition, but they have not reached the stage of default yet due to the lack of objective evidence to confirm the default.

The Bank will assess on the financial statement preparation date whether credit risk has increased significantly and above the indicators specified in according to the relevant Central Bank of Jordan instructions.

The expected credit loss of credit exposures is calculated within this phase for the full life of credit exposure/debt instrument and represents the expected credit loss resulting from all probability of default during the remaining period of the credit/ debt instrument exposure life.

For the purposes of establishing income for credit exposures listed at this stage, the return is calculated on the basis of the total value of credit exposure/debt instrument recorded in the books.

Stage 3\ Non – performing Debts

This stage includes debt instruments where there is evidence that it has become a default (irregular) and in this case the expected credit loss for the entire life of credit exposure/debt instrument is calculated according to the factors and indicators specified according to the Central Bank of Jordan instructions where the return is suspended on the accounts listed at this stage.

The Bank will consider all the requirements and limitations of the Central Bank of Jordan to deal with exposures within this stage.

8. Governing the application of the requirements of financial accounting standard No. 30, and instructions No. (8/2024) including the responsibilities of the Board of Directors and executive management to ensure compliance with the requirements of the application of the standard.

The Bank shall take the institutional governance as a platform for action to make the necessary decisions within the proper foundations to develop performance and plans and adopt the necessary measures to ensure the accuracy of the results and the validity and integrity of the methodologies and systems used.

In order to achieve the above objectives, the Bank has established an internal committee comprising all relevant departments and divisions, which develop the mechanisms of application, develop policies and procedures of work, and define tasks and responsibilities to be part of the governance of the application of this standard, where the tasks of departments and responsibilities are distributed as follows:

- Committee functions:

The Committee has a role in the management process and approval of the following policies:

- The Bank's business model
- The methodology for applying the standard and related policies.
- Scenarios and future assumptions used to calculate expected credit losses.
- Certification of ECL results/allocation.
- Submit the results to the General Manager and the Board of Directors.
- Make the necessary recommendations in the topics related to the implementation of the resolution.
- Develop and agree with the Board of Directors.

- Board of Directors:

- Adopting the methodology for applying the standard and related policies.
- Adopt a business model through which the objectives and foundations for the acquisition and classification of financial assets are defined.
- Ensure that effective control systems are in place and that the roles of the relevant entities are determined.
- Ensure that the infrastructure is in place to ensure the application of the standard, which includes (human resources/ internal credit rating systems / automated systems for calculating credit losses, etc.), so that they are able to reach the results that ensure adequate hedging against expected credit losses.
- Ensure that the Bank's supervisory units, specifically risk management, internal audit management and compliance management, do all the work to verify the validity and integrity of the methodologies and activities used and provide support to these units.

- The Shariah Oversight Authority

- Monitoring the Bank's activities in terms of compatibility and non-violation of Islamic law
- Follow-up and review of operations to verify that they are free of any legitimate prohibitions
- Agree to bear any losses resulting from the Bank's operations in relation to the owners of investment accounts.

9. Determinants of significant change in credit risk on which the bank relied in calculating expected credit losses.

The instructions of Financial Accounting Standard No. (30) "Impairment of Assets, Credit Losses and High-Risk Obligations" and instructions No. (8/2024) issued by the Central Bank of Jordan were relied upon to set the determinants of a significant change in credit risk, which include, but are not limited to, the following:

- Downgrading the internal/external or expected credit rating of the borrower or the credit exposure/debt instrument according to the internal assessment system applied by the bank.
- Significant negative changes in the performance and behavior of the borrower, such as delay in paying installments or unwillingness to respond to the bank.
- The need to reorganize the debtor's obligations (liability restructuring) due to weak ability to repay or decline in cash flows or the need to amend the contractual terms with the debtor or cancel (waive) some existing contractual terms due to actual/expected violations of the current terms.
- Information about the existence of receivables on the debtor, whether with the bank or with any other creditor.
- Actual or expected negative changes in the borrower's operating activity such as (reduction in actual or expected revenues/profit margin, increase in operating risks, working capital deficit, decline in asset quality, increase in financial leverage, weakness and decline in liquidity, administrative problems, cessation of part of the client's activities, etc.) which may materially affect the borrower's ability to repay.
- Change in the bank's credit management methodology for credit exposure/debt instrument due to the emergence of negative indicators and changes in the credit risk of the exposure/instrument such that it is expected that credit risk management of the exposure/instrument will become more focused and diligent and remain under watchlist or that the bank will intervene with the debtor to manage the exposure/instrument.
- Significant increase in credit risk for other credit exposures/debt instruments belonging to the same borrower from other lenders.

10. The Bank's policy in identifying the common elements (specifications) on which the bank relied on to calculate credit risk and expected credit loss are measured on an collective basis.

The Bank's policy is based On an Individual Basis and on collective basis.

11. Key economic indicators used by the Bank in calculating expected credit loss (PD)

With many dynamic macroeconomic factors such as GDP, government spending, unemployment rates, oil prices, exports, etc., the bank conducts the necessary statistical analysis to identify the important "statistically significant" factors that affect the Non-Performing Loan (NPL) ratio.

49. Credit Risk

1. Distribution of credit exposures according to the degree of classification as of December 31, 2025:

		Self					
Bank's Internal Classification	Classification as CBJ Regulations	Total of Exposures Value	Expected Credit Losses	Loss Probability Level (PD)	Classification as Rating Entities	Exposure at Default (EAD)	Average loss at Default (LGD)
		JD	JD			JD	
First: Performing exposures		**85,489,856**	**747,288**	-	-	**85,489,856**	-
A- Financial assets at amortized cost							
Low risk	**Low Risk**	-	-	-	-	-	-
Acceptable risks	**Acceptable Risk**	-	-	-	-	-	-
B- Deferred sales receivables and other receivables							
Low risk	**Low Risk**	-	-	-	-	-	-
Acceptable risks	**Acceptable Risk**	**84,782,859**	**672,550**	**From 0.07% to 15.5%**	**N/A**	**84,782,859**	**From 8.5% to 54%**
Watchlist	**Watch list**	**706,997**	**74,738**	**From 0.44% to 84%**	**N/A**	**706,997**	**From 3.7% to 55.8%**
Second: Non-performing exposures		**1,867,865**	**1,603,696**			**1,867,865**	
Substandard	**Substandard**	**176,136**	**43,048**	**100%**	**N/A**	**176,136**	**From 31% to 68%**
Doubtful	**Doubtful**	**237,664**	**115,476**	**100%**	**N/A**	**237,664**	**From 31% to 68%**
Bad debts	**Bad debts**	**1,454,065**	**1,445,172**	**100%**	**N/A**	**1,454,065**	**From 31% to 68%**
Total		**87,357,721**	**2,350,984**			**87,357,721**	
Off balance sheet items – self							
Unclassified	**Unclassified**	**164,230,416**	**977,824**	**From 0.08% to 24%**	**N/A**	**164,230,416**	**From 0% to 68%**

			Joint				
Bank's Internal classification	Classification as CBJ Regulations	Total of Exposures Value	Expected Credit Losses	Loss Probability Level (PD)	Classification as Rating Entities	Exposure at Default (EAD)	Average loss at Default (LGD)
		JD	JD			JD	
First: Performing exposures		**2,139,753,565**	**9,195,410**	**-**	**-**	**2,139,753,565**	**-**
A- Financial assets at amortized cost							
Low risk	**Low Risk**	**363,611,860**	**217,127**		**BBB TO B**	**363,611,860**	
Acceptable risks	**Acceptable Risk**	**66,393,765**	**92,371**	**From %0.189 to 3.526%**	**AA TO BB**	**66,393,765**	**From %0 to 42.2%**
B- Deferred sales receivables and other receivables							
Low risk	**Low Risk**	**15,544,990**	**-**	**From 0.44% to 7%**	**N/A**	**15,544,990**	**-**
Acceptable risks	**Acceptable Risk**	**1,667,742,906**	**4,377,229**	**From 0.09% to 24%**	**N/A**	**1,667,742,906**	**From 0% to 59.9%**
Watchlist	**Watch list**	**26,460,044**	**4,508,683**	**From 0.44% to 84%**	**N/A**	**26,460,044**	**From 3.7% to 55.8%**
Second: Non-performing exposures		**26,775,146**	**16,226,749**			**26,775,146**	
Substandard	**Substandard**	**2,179,282**	**510,134**	**100%**	**N/A**	**2,179,282**	**From 5% to 73%**
Doubtful	**Doubtful**	**8,661,620**	**3,295,064**	**100%**	**N/A**	**8,661,620**	**From 5% to 73%**
Bad debts	**Bad debts**	**15,934,244**	**12,421,551**	**100%**	**N/A**	**15,934,244**	**From 5% to 73%**
Total		**2,166,528,711**	**25,422,159**			**2,166,528,711**	
Off balance sheet items – joint							
Unclassified	**Unclassified**	**178,289,035**	**270,687**	**From 0.01% to 24%**	**N/A**	**178,289,035**	**From 10% to 55%**

2- Distribution of exposures according to the Economic sector:

A. Distribution of exposures according to the economic sector of Financial instruments (Net) as of December 31, 2025:

	Retail	Industrial	Trade	Real Estate	Agriculture	Construction	Tourism	Transportation	Public Services and Facilities	Financial	Government and Public Sector	Total
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
Balances with Central Bank of Jordan	-	-	-	-	-	-	-	-	-	-	719,744,869	719,744,869
Balances with Banks and financial institutions	-	-	-	-	-	-	-	-	-	27,136,990	-	27,136,990
Deferred sales Receivables, Other receivables, financings and Qard Al-Hasan	598,832,771	125,004,765	793,031,411	119,779,414	44,253,489	27,408,827	3,156,004	11,534,697	70,853,731	-	-	1,793,855,109
Sukuk:												
Within financial assets at amortized cost	-	-	-	-	-	-	-	-	-	66,301,394	363,394,733	429,696,127
Other Assets												
Accrued revenues	-	-	1,672,871	-	-	-	-	-	-	777,431	6,782,285	9,232,587
Prepaid expenses	-	-	6,036,465	-	-	-	-	-	-	358,177	3,227	6,397,869
Total	598,832,771	125,004,765	800,740,747	119,779,414	44,253,489	27,408,827	3,156,004	11,534,697	70,853,731	94,573,992	1,089,925,114	2,986,063,551
Off- balance sheet:												
Guarantees	913,057	9,062,017	12,389,410	-	345,686	35,543,203	703,330	933,497	11,343,356	-	-	71,233,556
Letters of credit	12,840	7,187,904	5,781,821	-	1,160,576	1,136,208	-	-	175,222	-	-	15,454,571
Acceptances	123,917	4,245,599	465,839	-	1,104,869	61,155	-	-	775,855	-	-	6,777,234
Unutilized limits	17,136,035	75,582,859	82,240,227	-	12,849,108	45,609,486	1,123,619	881,401	12,382,844	-	-	247,805,579
Total off balance sheet items	18,185,849	96,078,379	100,877,297	-	15,460,239	82,350,052	1,826,949	1,814,898	24,677,277	-	-	**341,270,940**
Total as of December 31, 2025	**617,018,620**	**221,083,144**	**901,618,044**	**119,779,414**	**59,713,728**	**109,758,879**	**4,982,953**	**13,349,595**	**95,531,008**	**94,573,992**	**1,089,925,114**	**3,327,334,491**
Total as of December 31, 2024	483,150,661	198,884,626	864,806,134	149,893,578	65,179,242	95,834,980	3,893,681	11,830,449	70,414,366	55,410,446	933,925,403	**2,933,223,566**

B. Distribution of exposures by stages according to FAS (30) (Net) of December 31, 2025:

Item (JD)	Stage 1	Stage 2	Stage 3	Total
Retail	**607,262,457**	**6,402,581**	**3,353,582**	**617,018,620**
Industrial	**218,143,395**	**2,683,279**	**256,470**	**221,083,144**
Trade	**890,301,306**	**9,200,760**	**2,115,978**	**901,618,044**
Real Estate	**116,619,855**	**2,496,526**	**663,033**	**119,779,414**
Agriculture	**54,140,946**	**3,477,815**	**2,094,967**	**59,713,728**
Construction	**107,504,473**	**2,245,020**	**9,386**	**109,758,879**
Tourism	**4,229,507**	**745,483**	**7,963**	**4,982,953**
Transportation	**12,904,523**	**444,584**	**488**	**13,349,595**
Public services and facilities	**95,429,132**	**84,999**	**16,877**	**95,531,008**
Financial	**94,573,992**	**-**	**-**	**94,573,992**
Government and public sector	**1,089,925,114**	**-**	**-**	**1,089,925,114**
Total	**3,291,034,700**	**27,781,047**	**8,518,744**	**3,327,334,491**

3. Distribution of exposures by geographical region:

A- Distribution of exposures according to geographical region (Net) as of December 31, 2025:

	Inside Jordan	Other Middle East Countries	Europe	America	Australia	Other	Asia	Total
	JD	JD	JD	JD	JD	JD	JD	JD
Balances with Central Bank of Jordan	719,744,869	-	-	-	-	-	-	719,744,869
Balances with Banks and financial institutions	24,359,250	361,075	993,805	736,511	135,137	68,933	482,279	27,136,990
Deferred sales Receivables, other Receivables, financings and Qard Al-Hasan	1,146,006,079	555,679,030	92,170,000	-	-	-	-	1,793,855,109
Within financial assets at amortized cost	312,369,090	117,327,037	-	-	-	-	-	429,696,127
Other Assets								
Accrued revenues	6,373,018	2,234,719	624,850	-	-	-	-	9,232,587
Prepaid expenses	6,397,869	-	-	-	-	-	-	6,397,869
Total	2,215,250,175	675,601,861	93,788,655	736,511	135,137	68,933	482,279	2,986,063,551
Guarantees	71,233,556	-	-	-	-	-	-	71,233,556
Letters of credit	15,454,571	-	-	-	-	-	-	15,454,571
Acceptances	6,777,234	-	-	-	-	-	-	6,777,234
Unutilized limits	247,805,579	-	-	-	-	-	-	247,805,579
Total off-balance sheet items	341,270,940	-	-	-	-	-	-	341,270,940
Total as of December 31, 2025	**2,556,521,115**	**675,601,861**	**93,788,655**	**736,511**	**135,137**	**68,933**	**482,279**	**3,327,334,491**
Total as of December 31, 2024	2,202,646,349	613,990,875	94,338,881	122,767	82,754	53,984	21,987,956	2,933,223,566

B- Distribution of exposures by stages according to AAOIFI (30) (Net) as of December 31, 2025:

Item (JD)	Stage 1	Stage 2	Stage 3	Total
Inside Jordan	**2,520,221,324**	**27,781,047**	**8,518,744**	**2,556,521,115**
Other Middle East countries	**675,601,861**	**-**	**-**	**675,601,861**
Europe	**93,788,655**	**-**	**-**	**93,788,655**
America	**736,511**	**-**	**-**	**736,511**
Asia	**482,279**	**-**	**-**	**482,279**
Australia	**135,137**	**-**	**-**	**135,137**
Other countries	**68,933**	**-**	**-**	**68,933**
Total	**3,291,034,700**	**27,781,047**	**8,518,744**	**3,327,334,491**

4 - Total credit exposures and fair value of collaterals as of December 31, 2025:

A. Total exposures of the Bank's portfolio as of December 31, 2025:

		Collaterals fair value								
Item (JD)	Total exposures	Cash margins	Quoted Shares	Banks guarantees	Real estate	Vehicles and equipment	Other	Total collaterals	Net exposures after collaterals	(ECL)
Balances with Central Bank of Jordan	719,744,869	-	-	-	-	-	-	-	719,744,869	-
Balances with banks and financial institutions	27,136,990	-	-	-	-	-	-	-	27,136,990	-
Deferred sales Receivables and other receivables:										
Retail	611,621,582	7,401,668	-	-	35,927,619	59,574,802	73,064	102,977,153	508,644,429	11,303,261
Real estate financing	122,688,498	-	-	-	17,141,532	807,708	70,008	18,019,248	104,669,250	2,720,234
Corporate:										
Large Companies	980,157,049	4,304,972	-	-	97,641,646	1,471,706	799,467	104,217,791	875,939,258	11,750,723
Small and medium enterprises	109,413,678	3,838,350	-	-	42,441,100	7,601,099	16,338,398	70,218,947	39,194,731	1,689,427
Sukuk:										
Within financial assets at amortized cost	430,005,625	-	-	-	-	-	-	-	430,005,625	309,498
Other Assets										
Accrued revenues	9,232,587	-	-	-	-	-	-	-	9,232,587	-
Prepaid expenses	6,397,869	-	-	-	-	-	-	-	6,397,869	-
Total	3,016,398,747	15,544,990	-	-	193,151,897	69,455,315	17,280,937	295,433,139	2,720,965,608	27,773,143
Off-balance sheet items:										
Guarantees	71,899,831	4,696,350	-	-	-	-	-	4,696,350	67,203,481	666,275
Letters of credit	15,590,890	389,756	-	-	-	-	-	389,756	15,201,134	136,319
Acceptances	6,829,396	-	-	-	-	-	-	-	6,829,396	52,162
Unutilized limits	248,199,334	-	-	-	18,484,020	3,318,607	-	21,802,627	226,396,707	393,755
Total off-balance sheet items	342,519,451	5,086,106	-	-	18,484,020	3,318,607	-	26,888,733	315,630,718	1,248,511
Total as of December 31, 2025	**3,358,918,198**	**20,631,096**	**-**	**-**	**211,635,917**	**72,773,922**	**17,280,937**	**322,321,872**	**3,036,596,326**	**29,021,654**

B. Credit exposures within stage 3 as of December 31, 2025:

Item (JD)	Total Exposures	Collaterals fair value						Net Exposures after Collaterals	(ECL)
		Cash Margins	Quoted Shares	Bank Guarantees	Real Estate	Vehicles and Equipment	Other	Total Collaterals	
Retail	**12,018,499**	**4,343**	**-**	**-**	**273,813**	**1,825,244**	**-**	**2,103,400**	**9,915,099**	**7,182,367**
Real estate financing	**3,215,619**	**-**	**-**	**-**	**50,691**	**35,445**	**-**	**86,136**	**3,129,483**	**2,363,736**
Corporate:										
Large Corporate	**11,301,008**	**-**	**-**	**-**	**2,751,736**	**-**	**-**	**2,751,736**	**8,549,272**	**7,301,042**
Small and medium enterprises	**2,107,885**	**11,276**	**-**	**-**	**393,511**	**63,747**	**798,431**	**1,266,965**	**840,920**	**983,300**
Total	**28,643,011**	**15,619**	**-**	**-**	**3,469,751**	**1,924,436**	**798,431**	**6,208,237**	**22,434,774**	**17,830,445**
Off-balance sheet Items										
Guarantees	**623,752**	**46,563**	**-**	**-**	**-**	**-**	**-**	**46,563**	**577,189**	**355,521**
Total off-balance sheet Items	**623,752**	**46,563**	**-**	**-**	**-**	**-**	**-**	**46,563**	**577,189**	**355,521**
Total	**29,266,763**	**62,182**	**-**	**-**	**3,469,751**	**1,924,436**	**798,431**	**6,254,800**	**23,011,963**	**18,185,966**

5- Total reclassified credit exposures and total expected credit losses:

A. Total reclassified credit exposure as of December 31, 2025:

Item (JD)	Stage 2		Stage 3		Total Reclassified Exposures	Percentage of Reclassified Exposures
	Total Exposures	Reclassified Exposures	Total Exposures	Reclassified Exposures		
Deferred sales Receivables and other Receivables	**27,167,041**	**10,198,178**	**28,643,011**	**10,451,562**	**20,649,740**	**37%**
Financial assets at amortized cost	**-**	**-**	**-**	**-**	**-**	**0%**
Total	**27,167,041**	**10,198,178**	**28,643,011**	**10,451,562**	**20,649,740**	**37%**
Off-balance sheet items:						
Guarantees	**1,290,858**	**199,300**	**623,752**	**23,000**	**222,300**	**12%**
Letters of credit	**-**	**-**	**-**	**-**	**-**	**0%**
Acceptances	**-**	**-**	**-**	**-**	**-**	**0%**
Unutilized limits	**3,975,910**	**1,102,530**	**-**	**-**	**1,102,530**	**28%**
Total off-balance sheet items	**5,266,768**	**1,301,830**	**623,752**	**23,000**	**1,324,830**	**22%**
Total	**32,433,809**	**11,500,008**	**29,266,763**	**10,474,562**	**21,974,570**	**36%**

The amount of expected credit losses as of December 31, 2025:

Item (JD)	Stage 2		Stage 3		Total Reclassified ECL	Percentage of ECL
	Total ECL	Reclassified ECL	Total ECL	Reclassified ECL		
Deferred sales receivables and other Receivables	**4,583,421**	**85,777**	**17,830,445**	**597,320**	**683,097**	**3%**
Financial assets at amortized cost	-	-	-	-	-	**0%**
Total	**4,583,421**	**85,777**	**17,830,445**	**597,320**	**683,097**	**3%**
Off-balance sheet items:						
Guarantees	**24,311**	**1,259**	**355,521**	**1,303**	**2,562**	**1%**
Letters of credit	-	-	-	-	-	**0%**
Acceptances	-	-	-	-	-	**0%**
Unutilized limits	**45,030**	**1,740**	-	-	**1,740**	**1%**
Total off-balance sheet items	**69,341**	**2,999**	**355,521**	**1,303**	**4,302**	**1%**
Total	**4,652,762**	**88,776**	**18,185,966**	**598,623**	**687,399**	**3%**

C. Reclassified credit losses:

Item (JD)	Reclassified Exposures			ECL for Reclassified Exposures			
	Total Exposures Reclassified from Stage (2)	Total Exposures Reclassified from Stage (3)	Total Exposure Reclassified	Stage 2 (Individual)	Stage 2 (Collective)	Stage 3 (Individual)	Total
Deferred sales receivables and other receivables	**7,303,295**	**656,544**	**7,959,839**	**56,153**	**834,573**	**223,316**	**1,114,042**
Total	**7,303,295**	**656,544**	**7,959,839**	**56,153**	**834,573**	**223,316**	**1,114,042**
Off- balance sheet items:							
Guarantees	**536,768**	**12,000**	**548,768**	**2,513**	-	**6,075**	**8,588**
Letters of credit	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Unutilized limits	**4,845,777**	-	**4,845,777**	**64,249**	-	-	**64,249**
Total off- balance sheet items	**5,382,545**	**12,000**	**5,394,545**	**66,762**	-	**6,075**	**72,837**
Total	**12,685,840**	**668,544**	**13,354,384**	**122,915**	**834,573**	**229,391**	**1,186,879**

50\A. Credit Risk

1.Exposures to Credit Risk (after provision for expected credit losses and before collaterals held and other risk mitigating factors):

	Joint		Self		Total	
	2025	2024	**2025**	2024	**2025**	2024
Statement	JD	JD	JD	JD	JD	JD
Financial position items:						
Balances with central bank	**-**	-	**719,744,869**	555,881,990	**719,744,869**	555,881,990
Balances with banks and financial institutions	**-**	-	**27,136,990**	4,568,050	**27,136,990**	4,568,050
Deferred sales receivables and other receivables:						
Retail	**515,089,392**	391,040,474	**83,743,379**	75,826,428	**598,832,771**	466,866,902
Real estate financings	**119,779,414**	149,893,578	**-**	-	**119,779,414**	149,893,578
Corporate:						
Large companies	**966,850,847**	924,292,919	**966,091**	821,281	**967,816,938**	925,114,200
Small and medium enterprises	**107,128,719**	86,042,153	**297,267**	191,189	**107,425,986**	86,233,342
Sukuk:						
Within financial assets at amortized cost	**429,696,127**	421,837,631	**-**	-	**429,696,127**	421,837,631
Other assets:						
Accrued revenue	**9,232,587**	9,821,071	**-**	-	**9,232,587**	9,821,071
Prepaid expenses	**-**	-	**6,397,869**	4,267,078	**6,397,869**	4,267,078
Off-balance sheet items:						
guarantees	**-**	-	**71,233,556**	61,206,866	**71,233,556**	61,206,866
Letters of credit	**-**	-	**15,454,571**	17,970,780	**15,454,571**	17,970,780
Acceptances	**-**	-	**6,777,234**	10,538,706	**6,777,234**	10,538,706
Unutilized limits	**178,018,348**	156,404,111	**69,787,231**	62,619,261	**247,805,579**	219,023,372
Total	**2,325,795,434**	2,139,331,937	**1,001,539,057**	793,891,629	**3,327,334,491**	2,933,223,566

2. Distribution of Credit Risk Exposure according to the degree of risk, Central Bank of Jordan regulations, and the International Financial Reporting Standards.

The credit exposure is distributed according to the degree of risk according to the following table:

	Joint							Self						
	Retail	Real Estate	Large Corporate	Medium Enterprises	Banks and Other Financial Institutions	Government and Public Sector	Total	Retail	Large Corporate	Medium Enterprises	Banks and Other Financial Institution	Government and Public Sector	Total	Total
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
December 31, 2025														
Low risk	7,401,668	-	4,304,972	3,838,350	-	370,394,145	385,939,135	-	-	-	-	719,748,096	719,748,096	1,105,687,231
Acceptable risk	618,073,005	139,408,429	951,287,091	104,905,104	67,171,196	-	1,880,844,825	82,836,719	7,384,304	129,560	27,495,167	-	117,845,750	1,998,690,575
Up to 30 days	46,040	101,373	12,010,765	1,589,863	-	-	13,748,041	252,540	125,873	90,328	-	-	468,741	14,216,782
From 31 to 59 days (stage 2)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Watch list	8,015,960	3,064,574	12,958,313	4,519,270	-	-	28,558,117	598,378	16,945	91,674	-	-	706,997	29,265,114
Non-performing:														
Sub-standard	2,091,314	454,366	-	69,307	-	-	2,614,987	174,270	-	1,866	-	-	176,136	2,791,123
Doubtful	3,368,853	848,936	4,662,292	324,748	-	-	9,204,829	231,075	5,526	1,063	-	-	237,664	9,442,493
Bad debts	6,083,684	2,294,075	6,556,298	1,613,305	-	-	16,547,362	1,238,888	103,609	111,568	-	-	1,454,065	18,001,427
Total	645,080,524	146,171,753	991,779,731	116,859,947	67,171,196	370,394,145	2,337,457,296	85,331,870	7,636,257	426,059	27,495,167	719,748,096	840,637,449	3,178,094,745
Less: Deferred revenue and deferred mutual fund	118,790,812	23,483,255	11,549,603	7,872,328	-	-	161,695,998	-	-	-	-	-	-	161,695,998
Revenues in suspense	1,485,550	188,850	589,388	298,265	-	-	2,562,053	-	-	-	-	-	-	2,562,053
Provision for impairment	9,714,770	2,720,234	11,117,022	1,560,635	92,371	217,127	25,422,159	1,588,491	633,701	128,792	-	-	2,350,984	27,773,143
Net	515,089,392	119,779,414	968,523,718	107,128,719	67,078,825	370,177,018	2,147,777,086	83,743,379	7,002,556	297,267	27,495,167	719,748,096	838,286,465	2,986,063,551

	Joint							Self						
	Retail	Real Estate	Large Corporate	Medium Enterprises	Banks and Other Financial Institutions	Government and Public Sector	Total	Retail	Large Corporate	Medium Enterprises	Banks and Other Financial Institution	Government and Public Sector	Total	Total
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
December 31, 2024														
Low risk	4,779,068	-	4,753,519	4,821,567	-	375,343,784	389,697,938	-	-	-	-	555,885,211	555,885,211	945,583,149
Acceptable risk	447,879,780	167,639,638	933,981,968	83,120,157	50,574,180	2,878,365	1,686,074,088	76,015,077	5,252,899	117,189	4,948,338	-	86,333,503	1,772,407,591
Up to 30 days	16,866,139	2,913,600	551,122	338,105	-	-	20,668,966	-	-	-	-	-	-	20,668,966
From 31 to 59 days (stage 2)	2,371,892	708,439	-	117,821	-	-	3,198,152	-	-	-	-	-	-	3,198,152
Watch list	2,966,361	2,157,654	6,354,656	2,075,966	-	-	13,554,637	79,306	262	94,677	-	-	174,245	13,728,882
Non-performing:														
Sub-standard	1,740,944	598,000	-	187,598	-	-	2,526,542	54,098	-	16,250	-	-	70,348	2,596,890
Doubtful	1,670,579	502,176	823,078	512,277	-	-	3,508,110	90,325	140	2,106	-	-	92,571	3,600,681
Bad debts	3,755,122	2,238,300	18,204,856	4,766,312	-	-	28,964,590	970,958	2,560,547	171,560	-	-	3,703,065	32,667,655
Total	482,029,885	176,757,807	964,669,199	95,939,803	50,574,180	378,222,149	2,148,193,023	77,209,764	7,813,848	401,782	4,948,338	555,885,211	646,258,943	2,794,451,966
Less:														
Deferred revenue and deferred mutual fund	82,991,793	23,798,796	11,592,074	5,841,363	-	-	124,224,026	-	-	-	-	-	-	124,224,026
Revenues in suspense	734,960	369,953	1,104,574	834,735	-	-	3,044,222	-	17,269	-	-	-	17,269	3,061,491
Provision for impairment	7,262,658	2,695,480	24,523,230	3,221,552	112,072	181,957	37,996,949	1,383,336	3,091,729	210,593	-	-	4,685,658	42,682,607
Net	391,040,474	149,893,578	927,449,321	86,042,153	50,462,108	378,040,192	1,982,927,826	75,826,428	4,704,850	191,189	4,948,338	555,885,211	641,556,016	2,624,483,842

Fair value of collaterals against deferred sales receivables, other receivables and financings:

	Joint					Self					
	Retail	Real Estate Financing	Large Corporate	Small and Medium Enterprises	Total	Retail	Real Estate Financing	Large Corporate	Small and Medium Enterprises	Total	Total
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
2025											
Collaterals against:											
Low risk	**7,401,668**	**-**	**4,304,972**	**3,838,350**	**15,544,990**	**-**	**-**	**-**	**-**	**-**	**15,544,990**
Acceptable risk	**90,587,278**	**17,547,882**	**89,675,093**	**61,965,160**	**259,775,413**	**-**	**-**	**46,441**	**114,934**	**161,375**	**259,936,788**
Watch list	**2,889,150**	**385,231**	**7,436,571**	**3,042,162**	**13,753,114**	**-**	**-**	**2,979**	**2,652**	**5,631**	**13,758,745**
Non-performing:											
Sub-standard	**538,419**	**9,429**	**-**	**43,798**	**591,646**	**-**	**-**	**-**	**-**	**-**	**591,646**
Doubtful	**892,444**	**46,148**	**1,912,125**	**194,424**	**3,045,141**	**-**	**-**	**2,275**	**40**	**2,315**	**3,047,456**
Bad debts	**668,194**	**30,558**	**837,220**	**1,014,403**	**2,550,375**	**-**	**-**	**115**	**3,024**	**3,139**	**2,553,514**
Total	**102,977,153**	**18,019,248**	**104,165,981**	**70,098,297**	**295,260,679**	**-**	**-**	**51,810**	**120,650**	**172,460**	**295,433,139**
Of which:											
Cash margins	**7,401,668**	**-**	**4,304,972**	**3,838,350**	**15,544,990**	**-**	**-**	**-**	**-**	**-**	**15,544,990**
Real estate	**35,927,619**	**17,141,532**	**97,599,685**	**42,391,427**	**193,060,263**	**-**	**-**	**41,961**	**49,673**	**91,634**	**193,151,897**
Quoted shares	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Vehicles and equipment	**59,574,802**	**807,708**	**1,461,857**	**7,530,122**	**69,374,489**	**-**	**-**	**9,849**	**70,977**	**80,826**	**69,455,315**
Accepted bank guarantees	**73,064**	**70,008**	**799,467**	**16,338,398**	**17,280,937**	**-**	**-**	**-**	**-**	**-**	**17,280,937**
Total	**102,977,153**	**18,019,248**	**104,165,981**	**70,098,297**	**295,260,679**	**-**	**-**	**51,810**	**120,650**	**172,460**	**295,433,139**

	Joint					Self					
	Retail	Real Estate Financing	Large Corporate	Small and Medium Enterprises	Total	Retail	Real Estate Financing	Large Corporate	Small and Medium Enterprises	Total	Total
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
2024											
Collaterals against:											
Low risk	4,779,068	-	4,753,519	4,821,567	14,354,154	-	-	-	-	-	14,354,154
Acceptable risk	130,879,776	16,970,876	85,598,020	6,255,772	239,704,444	-	-	-	-	-	239,704,444
Watch list	2,093,920	298,530	2,096,656	453,484	4,942,590	-	-	-	-	-	4,942,590
Non-performing:											
Sub-standard	-	-	-	-	-	-	-	-	-	-	-
Doubtful	-	4,636	-	106,500	111,136	-	-	-	-	-	111,136
Bad debts	88,224	74,153	559,250	3,682,505	4,404,132	-	-	249,958	81,734	331,692	4,735,824
Total	137,840,988	17,348,195	93,007,445	15,319,828	263,516,456	-	-	249,958	81,734	331,692	263,848,148
Of which:											
Cash margins	4,779,068	-	4,753,519	4,821,567	14,354,154	-	-	-	-	-	14,354,154
Real estate	21,294,600	13,667,372	86,440,934	7,124,315	128,527,221	-	-	249,958	81,734	331,692	128,858,913
Quoted shares	-	-	-	-	-	-	-	-	-	-	-
Vehicles and equipment	111,767,320	3,680,823	1,812,992	3,373,946	120,635,081	-	-	-	-	-	120,635,081
Accepted bank guarantees	-	-	-	-	-	-	-	-	-	-	-
Total	137,840,988	17,348,195	93,007,445	15,319,828	263,516,456	-	-	249,958	81,734	331,692	263,848,148

3- Sukuk: The following table shows the classification of Sukuk according to external rating agencies:

Rating grade	Rating agency	Within financial assets at amortized cost
		JD
AA-A	Fitch	59,303,766
BBB-B	S&P	58,332,769
Unrated		312,369,090
Total		430,005,625

Scheduled Deferred Sales Receivables, Other Receivables and Financing:

These are receivables that were classified as non-performing depts, and the client have reorganized the agreed terms, amounting to 5,135 thousand dinars as of December 31, 2025, (3,198 as of December 31, 2024).

Restructured Deferred Sales Receivables, Other Receivables and Financing:

These are receivables that were classified as performing depts, and the client have reorganized the agreed terms due to the financial difficulties, amounting to 22,149 thousand dinars as of December 31, 2025 (7,625 thousand dinars as of December 31, 2024).

4. Concentration of Credit Risk Exposures as per Geographical Distribution is as follows:

Item / Geographical Area	Inside Jordan	Other Middle Eastern Countries	Europe	America	Australia	Other	Asia	Total
	JD	JD	JD	JD	JD	JD	JD	JD
Balances with Central Bank of Jordan	719,744,869	-	-	-	-	-	-	719,744,869
Balances with banks and financial institutions	24,359,250	361,075	993,805	736,511	135,137	68,933	482,279	27,136,990
Deferred Sales Receivables, other Receivables and Financings:								
Retail	598,832,771	-	-	-	-	-	-	598,832,771
Real estate financings	119,779,414	-	-	-	-	-	-	119,779,414
Corporate:								
Large companies	319,967,908	555,679,030	92,170,000	-	-	-	-	967,816,938
Small and medium enterprises	107,425,986	-	-	-	-	-	-	107,425,986
Within financial assets at amortized cost	312,369,090	117,327,037	-	-	-	-	-	429,696,127
Other Assets:								
Accrued revenue	6,373,018	2,234,719	624,850	-	-	-	-	9,232,587
Prepaid expenses	6,397,869	-	-	-	-	-	-	6,397,869
Total as of December 31, 2025	**2,215,250,175**	**675,601,861**	**93,788,655**	**736,511**	**135,137**	**68,933**	**482,279**	**2,986,063,551**
Total as of December 31, 2024	1,893,906,625	613,990,875	94,338,881	122,767	82,754	53,984	21,987,956	**2,624,483,842**

5. Concentration of Credit Risk Exposures as per Economic Concentration is as follows:

Item / Sector	Retail	Industrial	Trading	Real Estate	Agriculture	Constructions	Tourism	Transportation	Services and Public Utilities	Finance	Government and Public Sector	Total
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
Balances at Central Bank of Jordan	-	-	-	-	-	-	-	-	-	-	719,744,869	719,744,869
Balances at banks and financial institutions	-	-	-	-	-	-	-	-	-	27,136,990	-	27,136,990
Deferred sales Receivables, other receivables, and Financings, Al Qard Al-Hasan	598,832,771	125,004,765	793,031,411	119,779,414	44,253,489	27,408,827	3,156,004	11,534,697	70,853,731	-	-	1,793,855,109
Sukuk:												
Within financial assets at amortized cost	-	-	-	-	-	-	-	-	-	66,301,394	363,394,733	429,696,127
Other assets	-	-	-	-	-	-	-	-	-	-	-	-
Accrued revenues	-	-	1,672,871	-	-	-	-	-	-	777,431	6,782,285	9,232,587
Prepaid expenses	-	-	6,036,465	-	-	-	-	-	-	358,177	3,227	6,397,869
Total as of December 31, 2025	**598,832,771**	**125,004,765**	**800,740,747**	**119,779,414**	**44,253,489**	**27,408,827**	**3,156,004**	**11,534,697**	**70,853,731**	**94,573,992**	**1,089,925,114**	**2,986,063,551**
Total as of December 31, 2024	466,866,902	113,422,222	775,783,298	149,893,578	48,081,889	18,581,380	1,948,567	8,947,433	51,622,724	55,410,446	933,925,403	2,624,483,842

50\B- Market Risk

The Bank adopts financial policies for managing various risk within a defined strategy. Moreover, the Bank's assets and liabilities management committee monitors, and controls risks and carries out the optimal strategic distribution for assets and liabilities, whether on- or off-balance sheet. These risks include:

- Updating the Bank's investment policies; presenting them periodically to the Board of Directors for approval; reviewing the implementation of the investment policies and evaluating their results in comparison with the market indicators and Banking competitiveness.
- Forming investment decision-making committees and vesting authority's inconformity with the Bank's investment policy.
- Setting-up an annual investment plan, taking into consideration projections of the Assets and Liabilities Committee in respect of the expected returns and market rate fluctuations. The plan has to include the investment instruments available in the low-risk market.
- Preparing reports on the market rates and presenting them to the Assets and Liabilities Committee to monitor any sudden drop in the prices of the invested financial instruments to avoid the risks of market rates fluctuations.

1. Rate of Return Risks

- Rate of return risks arise from the increase in long-term fixed rates in the market, which do not correspond immediately with the emerging changes in the high return index. The necessary steps must be taken to ensure availability of administrative measures related to renewal, measurement and follow-up of the average return risk. Moreover, reports should be prepared on rate of return risks. They should also be monitored, and the soundness of their structure should be verified.
- The Bank is exposed to the average return risks due to a gap in the amounts of assets and liabilities as per the multiple maturity times or due to re-pricing of the average return over the subsequent transactions during a specific period. The Bank manages such risks by determining the future profit rates in accordance with the projections of market conditions and developing new instruments that are compliant through the Bank's risk management strategy.
- Obtaining the best possible returns available in the market based on the International Market Index (LIBOR) and (JODIBOR) as a standard and benchmark for both the portfolio and investments managed by the Bank.
- Observing the risks arising from these investments based on the diversity option based on countries, institutions, and regions; and ensuring mitigation of the risk effects arising from managing investment.
- Complying with management of investments by (Matching) the Bank's liabilities, represented by deposits, and assets in foreign currencies comprised of investments in foreign currencies. Accordingly, term restricted deposits are invested on a short-term investment basis while the long- term deposits are invested on a medium- or long- term investment basis.

2. Foreign Exchange Risk

Foreign currencies are managed on a (Spot) basis rather than on a (Forward) basis. Accordingly, the foreign currency positions are monitored daily, and so are the limits for the positions for every currency. Moreover, the Bank's general policy for managing foreign currencies is based on liquidating the position on time and covering the required positions as per the customers' needs. In respect of open foreign currency positions held against each other, the Bank relies on the instructions of the Central Bank of Jordan. These instructions prescribe that licensed Banks should hold open positions (long and short) in foreign currencies, not exceeding 5% of the shareholders' equity for each currency separately. This percentage does not apply to the US Dollar, as it is a base currency. As such, the total position for all currencies may not exceed 15% of the shareholders' equity of the Bank.

2025	Change in Currency Exchange Rate	Effect on Profit and Loss	Effect on Shareholders' Equity
	(%)	**JD**	**JD**
USD	**5%**	**1,625,474**	**-**
EUR	**5%**	**2,754**	**-**
GBP	**5%**	**636**	**-**
Other currencies	**5%**	**17,187**	**-**

2024	Change in Currency Exchange Rate	Effect on Profit and Loss	Effect on Shareholders' Equity
	(%)	JD	JD
USD	5%	1,692,381	-
EUR	5%	7,267	-
GBP	5%	1,126	-
Other currencies	5%	25,740	-

3. Change in Share Prices Risk

The policy modified by the Bank regarding the management of stocks and securities is based on analyzing the financial indicators of these prices and evaluating them fairly based on stock valuation models, taking into account the risks of change in the fair value of investments that the Bank works to manage by diversifying investments and diversifying economic sectors.

2025	Change in the Index	Effect on Profit and Loss	Effect on Shareholders' Equity	Effect on Quasi-Equity
Indicator	**(%)**	**JD**	**JD**	**JD**
Financial Markets	**5%**	**-**	**311,997**	**685,890**

2024	Change in the Index	Effect on Profit and Loss	Effect on Shareholders' Equity	Effect on Quasi-Equity
Indicator	(%)	JD	JD	JD
Financial Markets	5%	-	303,446	535,164

4. Commodities' Risks

The commodities' risks arise from the fluctuations in the prices of tradable or leasable assets. Moreover, they are associated with the present and future fluctuations in the market values of specific assets. In this respect, the Bank is exposed to the fluctuations in the prices of commodities bought and fully paid for after signing sales contracts and during the year of acquisition. It is also exposed to the fluctuations in the residual value of the leased premises as at the end of the lease period.

Concentration of Foreign Currency Risk

(To the nearest 000 JDs)

December 31, 2025	US Dollar	Euro	Pound	Japanese Yen	Others	Total (JD)
Assets:						
Cash and Balances with Central Bank	**35,611**	**909**	**109**	**-**	**22**	**36,651**
Balances with Banks and financial institutions	**804**	**413**	**476**	**486**	**988**	**3,167**
Sales receivables, other receivables, financings and Ijara	**503,767**	**27,304**	**7,920**	**7**	**41,923**	**580,921**
Financial assets at fair value through shareholders' equity	**5,949**	**-**	**-**	**-**	**-**	**5,949**
Financial assets at amortized cost	**153,087**	**-**	**-**	**-**	**-**	**153,087**
Other assets	**3,359**	**732**	**5**	**-**	**115**	**4,211**
Total Assets	**702,577**	**29,358**	**8,510**	**493**	**43,048**	**783,986**
Liabilities:						
Banks and financial institutions' account	**24,653**	**-**	**-**	**-**	**26**	**24,679**
Customers' deposits (current, savings and long term)	**631,474**	**28,014**	**8,489**	**441**	**4,799**	**673,217**
Cash margins	**7,566**	**558**	**-**	**48**	**3**	**8,175**
Other liabilities	**5,252**	**731**	**8**	**1**	**37,879**	**43,871**
Total Liabilities	**668,945**	**29,303**	**8,497**	**490**	**42,707**	**749,942**
Net concentration within the statement of financial position for the current year	**33,632**	**55**	**13**	**3**	**341**	**34,044**
Contingent liabilities off- balance sheet for the current year	**19,467**	**12,444**	**-**	**484**	**284**	**32,679**

December 31, 2024						
Total Assets	646,135	29,231	11,202	600	5,551	692,719
Total Liabilities	611,261	29,086	11,180	599	5,037	657,163
Net Concentration within the Statement of Financial Position	34,874	145	22	1	514	35,556
Contingent Liabilities off- balance sheet	26,052	4,286	-	361	169	30,868

50\C- Liquidity Risk

Management of cash liquidity is a clear expression of the Bank's ability to meet its cash obligations in the short and long terms within its general strategic framework that aims at realizing an optimal return on its investments. Moreover, the Bank's cash liquidity is reviewed and studied over many years .The bank review and study the cash obligations and the available funds daily. Moreover, the cash liquidity and the Bank's assets and liabilities are studied and analyzed on a monthly basis. The cash liquidity review includes analyzing the maturity dates of assets and liabilities as a whole to ensure that they match properly. Their view also includes analyzing the sources of funds in accordance with the nature of their sources and uses.

First: The following table summarizes the distribution of liabilities (not discounted) on the basis of the remainder of the contractual maturity at the date of the financial statements:

(To the nearest 000JDs)

December 31, 2025	Less than 1 month	From 1 to 3 months	From 3 to 6 months	From 6 months to one year	Up to 3 years	More than 3 years	Without maturity	Total
Liabilities								
Banks and financial institutions accounts	**25,135**	**-**	**-**	**-**	**-**	**-**	**-**	**25,135**
Customers' current accounts	**303,960**	**119,411**	**94,902**	**70,392**	**228,315**	**-**	**-**	**816,980**
Cash margins	**1,363**	**22,320**	**145**	**23,034**	**-**	**-**	**-**	**46,862**
Other provisions	**-**	**-**	**-**	**-**	**228**	**3,254**	**-**	**3,482**
Income tax provision	**2,636**	**-**	**14,262**	**-**	**-**	**-**	**-**	**16,898**
Deferred tax liability	**-**	**-**	**-**	**-**	**-**	**-**	**528**	**528**
Lease liability	**-**	**255**	**189**	**1,211**	**3,309**	**2,163**	**-**	**7,127**
Other liabilities	**17,739**	**10,303**	**39,546**	**361**	**-**	**-**	**1,248**	**69,197**
Joint investment accounts	**1,086,959**	**533,431**	**106,408**	**1,045,118**	**111,909**	**-**	**-**	**2,883,825**
Fair value reserve for financial assets through quasi-equity - Net	**-**	**-**	**-**	**-**	**-**	**-**	**(457)**	**(457)**
Total	**1,437,792**	**685,720**	**255,452**	**1,140,116**	**343,761**	**5,417**	**1,319**	**3,869,577**
Total Assets (according to expected maturities)	**1,114,143**	**563,779**	**250,577**	**291,402**	**915,395**	**975,146**	**85,782**	**4,196,224**

December 31, 2024								
Liabilities								
Banks and financial institutions accounts	3,652	-	-	-	-	-	-	3,652
Customers' current accounts	280,442	109,844	87,221	64,597	212,002	-	-	754,106
Cash margins	24,837	618	830	20,915	-	-	-	47,200
Other provisions	-	-	-	-	-	3,609	-	3,609
Income tax provision	2,283	-	12,309	-	-	-	-	14,592
Deferred tax liability	-	-	-	-	-	-	463	463
Lease liability	186	630	266	914	3,991	844	-	6,831
Other liabilities	24,521	10,515	3,877	820	-	-	1,418	41,151
Joint investment accounts	827,919	151,633	118,110	1,359,839	77,661	-	-	2,535,162
Fair value reserve for financial assets through quasi-equity - Net	-	-	-	-	-	-	(765)	(765)
Total	1,163,840	273,240	222,613	1,447,085	293,654	4,453	1,116	3,406,001
Total Assets (according to expected maturities)	1,206,482	253,961	220,510	264,288	986,942	691,178	81,077	3,704,438

Liquid Coverage Ratio (LCR)

- The liquidity coverage ratio reached 373% as of December 31, 2025 (602% as of December 31, 2024).
- The average liquidity coverage ratio based on the average of all business days reached 496% as of December 31, 2025 (447% as of December 31, 2024).
- The following is the value of the items before and after applying the flow rates and for the total high-quality liquid assets after the adjustments, After applying the deduction rates and the maximum limits for Level 2 assets/ class B and the total Level 2:

Note	Before adjustments and deductions rates	After adjustments and deduction rates
Level 1 Assets	1,001,427,927	1,001,427,927
Level 2 Assets*	-	-
Total High Quality Liquid Assets	1,001,427,927	1,001,427,927
Cash Outflows	2,251,848,265	508,435,630
Cash Inflows	506,937,145	239,900,078

*There are no assets classified under level 2.

Note	
Total High Quality Liquid Assets after Adjustments	1,001,427,927
Net Cash Outflows	268,535,552
Liquidity Coverage Ratio	373%

Net Stable Funding Ratio (NSFR):

- The net stable funding ratio reached 154% as of December 31, 2025 (167% as of December 31, 2024).

Note	Value before application of stable funding factor	Value after applying the stable funding factor
Total Stable Funding Available	4,202,254	3,378,492
Total Stable Funding Required	4,202,254	2,179,540
Total Stable Funding Required from Off-Balance Sheet Items	342,519	17,126

Note	
Total Stable Funding Available (after Available Stable Funding Factor)	3,378,492
Total Stable Funding Required (after Required Funding Factor)	2,196,666
Net Stable Funding Ratio	154%

51. Information about the Bank's Business Sectors

A. Information about the Bank's Activities

The Bank is organized, for administrative purposes, whereby the sectors are measured in accordance with the reports used by the Bank's CEO and decision-maker through the following four major sectors:

Retail Banking

This includes following up on the quasi-equity accounts, deferred sales receivables, financings, credit cards and other services.

Corporate Banking

This includes following up on the quasi-equity accounts, deferred sales receivables, financing and other Banking services related to corporate customers.

Treasury

This sector includes providing trading and treasury services and management of the Bank's funds.

Other

It includes any unusual matters not belonging to the above sectors.

- The following represents information about the Bank's business sectors distributed according to activities (amounts in 000 JD):

					Total	
					December 31,	
	Retail	Corporate	Treasury	Others	2025	2024
	JD	JD	JD	JD	JD	JD
Net Income	66,564	7,541	54,952	8	**129,065**	113,550
Net income by segment	31,090	17,049	(48,139)	-	**-**	-
ECL Provision	-	(500)	-	-	**(500)**	(1,260)
Direct administrative expenses	(18,998)	(5,872)	(443)	-	**(25,313)**	(22,937)
Business Sector Results	78,656	18,218	6,370	8	**103,252**	89,353
Indirect expenses allocated to segments	(19,438)	(11,031)	(3,275)	-	**(33,744)**	(27,500)
Income before Tax	59,218	7,187	3,095	8	**69,508**	61,853
Income tax	(14,824)	(1,802)	(775)	(2)	**(17,403)**	(16,875)
Income for the Year	44,394	5,385	2,320	6	**52,105**	44,978
Segment's Assets	1,584,776	636,480	1,844,399	-	**4,065,655**	3,615,012
Sector's Undistributed Assets	-	-	-	130,569	**130,569**	89,426
Total Segment's Assets	1,584,776	636,480	1,844,399	130,569	**4,196,224**	3,704,438
Segment's Liabilities, Quasi Equity and ECL provision	2,513,063	1,182,833	25,136	-	**3,721,032**	3,285,245
Undistributed Liabilities, Quasi Equity and ECL provision	-	-	-	148,544	**148,544**	120,756
Total Segment's Liabilities, Quasi Equity and ECL Provision	2,513,063	1,182,833	25,136	148,544	**3,869,576**	3,406,001

					2025	2024
					JD	JD
Capital expenses	-	-	-	4,254	**4,254**	5,432
Depreciation and Amortization	1,754	14	2	2,610	**4,380**	3,630
Right of use assets	8,027	-	-	-	**8,027**	7,937
Right of use assets-amortization	1,614	-	-	-	**1,614**	1,518

B. Information on the Geographical Distribution

This note represents the geographical distribution of the Bank's operations. The Bank performs its operations mainly in the Hashemite Kingdom of Jordan, and these operations represent the local activities.

The following is the distribution of the Bank's income, assets and capital expenditures as per geographical sector based on their measurement method in accordance with the reports used by the Bank's CEO and decision-maker at the Bank:

(To the nearest 000 JDs)

	Inside Jordan		Outside Jordan		Total	
	2025	2024	**2025**	2024	**2025**	2024
Gross income	**93,643**	75,272	**34,921**	37,018	**128,564**	112,290
Total assets	**3,425,411**	2,973,425	**770,813**	731,013	**4,196,224**	3,704,438
Capital expenses	**4,254**	5,432	**-**	-	**4,254**	5,432

52. Capital Management

The Bank's management takes into consideration the requirements of the Central Bank of Jordan. These requirements necessitate making available sufficient self-funds to cover a specific rate of the risk-weighted assets consistent with the nature of the granted financing and direct investment for this purpose. Moreover, capital consists of what the Central Bank has determined as regulatory capital (being the primary capital and the supplementary capital).

The capital's Management aims at investing the funds in financial instruments with various risks (high risk and low risk) in order to realize a good return as well as to realize the capital adequacy ratio of 12% required by the Central Bank of Jordan.

The most significant reason for the change in regulatory capital during the year is that profits realized during the year were not distributed but rather capitalized in shareholders' equity through the statutory, voluntary and special reserves.

The Capital Adequacy ratio is calculated based on the Central Bank of Jordan regulations and the (IFSB). The following represents the Capital Adequacy ratio compared to prior year:

	(to the nearest 000 JDs)	(to the nearest 000 JDs)
	December 31, 2025	December 31, 2024
	JD	JD
Common equity Tier 1 – net (CET1)	**291,686**	261,348
Common equity Tier 1 – (CET1)	**326,459**	298,132
Authorized and paid-up capital	**100,000**	100,000
Statutory reserve	**67,607**	60,656
Voluntary reserve	**4,262**	4,262
Retained earnings	**153,916**	132,762
Fair value reserve	**862**	756
Bank's share from fair value reserve – joint	**(188)**	(304)
Less:		
Intangible assets	**(2,338)**	(2,066)
Proposed profit for distribution	**(26,000)**	(24,000)
Retained earnings restricted to use	**(181)**	(181)
Deferred tax assets – self and joint (After deducting deferred tax liabilities)	**(3,337)**	(3,449)
Investments in the capital of subsidiaries not consolidated with the bank accounts	**(2,917)**	(7,088)
Tier 2	**3,270**	3,525
Expected credit losses provisions against direct and indirect facilities, self and joint	**3,270**	3,525
Total Regulatory Capital	**294,956**	264,873
Total Risk-weighted Assets	**1,563,560**	1,414,120
Capital Adequacy Ratio (%)	**18.86%**	18.73%
CET1 (%)	**18.66%**	18.48%
Tier1 (%)	**18.66%**	18.48%
Tier2 (%)	**0.21%**	0.25%
Leverage Ratio (%)	**14.13%**	14.81%

53. Assets and Liabilities Maturity Analysis

The following table analyzes assets and liabilities in accordance with the expected period of their recoverability or settlement:

	(to the nearest 000 JDs)			
	Up to 1 Year	Over 1 Year	Without Maturity	Total
December 31, 2025	JD	JD	JD	JD
Assets:				
Cash and balances with Central Bank of Jordan	**786,015**	**-**	**-**	**786,015**
Balances with Banks and financial institutions	**27,137**	**-**	**-**	**27,137**
Deferred sales receivables and other receivables – Net	**1,043,602**	**665,248**	**-**	**1,708,850**
Ijara Muntahia Bittamleek - Net	**225,004**	**783,990**	**-**	**1,008,994**
Financing investments - Net	**-**	**-**	**-**	**-**
Financial assets at fair value through shareholders' equity – Self	**-**	**-**	**6,240**	**6,240**
Financial assets at fair value through Quasi - equity	**-**	**-**	**13,718**	**13,718**
Financial assets at amortized cost - Net	**3,540**	**426,156**	**-**	**429,696**
Investments in real estate	**-**	**-**	**19,175**	**19,175**
Al-Qard Al-Hasan loans - Net	**83,500**	**1,505**	**-**	**85,005**
Property and equipment - Net	**-**	**-**	**19,640**	**19,640**
Intangible assets – Net	**585**	**1,753**	**-**	**2,338**
Right-of-use assets	**125**	**7,902**	**-**	**8,027**
Deferred tax assets	**-**	**-**	**3,865**	**3,865**
Other assets	**50,393**	**3,987**	**23,144**	**77,524**
Total Assets	**2,219,901**	**1,890,541**	**85,782**	**4,196,224**
Liabilities and Quasi-Equity				
Banks and financial institutions accounts	**25,135**	**-**	**-**	**25,135**
Customers' current and demand account	**588,665**	**228,315**	**-**	**816,980**
Cash margins	**46,862**	**-**	**-**	**46,862**
Other provisions	**-**	**3,482**	**-**	**3,482**
Income tax provision	**16,898**	**-**	**-**	**16,898**
Deferred tax liability	**-**	**-**	**528**	**528**
Lease liability	**1,655**	**5,472**	**-**	**7,127**
Other liabilities	**67,949**	**-**	**1,248**	**69,197**
Joint investment accounts	**2,771,916**	**111,909**	**-**	**2,883,825**
Fair value reserve for financial assets through quasi-equity - Net	**-**	**-**	**(457)**	**(457)**
Provision for expected future investment risks	**-**	**-**	**-**	**-**
Total Liabilities and Quasi-Equity	**3,519,080**	**349,178**	**1,319**	**3,869,577**
Net	**(1,299,179)**	**1,541,363**	**84,463**	**326,647**

	(to the nearest 000 JDs)			
	Up to 1 Year	Over 1 Year	Without Maturity	Total
December 31, 2024	JD	JD	JD	JD
Assets:				
Cash and balances with Central Bank of Jordan	615,068	-	-	615,068
Balances with Banks and financial institutions	4,568	-	-	4,568
Deferred sales receivables and other receivables – Net	1,049,676	501,595	-	1,551,271
Ijara Muntahia Bittamleek - Net	144,669	783,989	-	928,658
Financial assets at fair value through shareholders' equity – Self	-	-	6,069	6,069
Financial assets at fair value through Quasi - equity	-	-	10,703	10,703
Financial assets at amortized cost - Net	46,655	375,183	-	421,838
Investments in real estate	-	-	18,310	18,310
Al-Qard Al-Hasan loans - Net	75,332	1,505	-	76,837
Property and equipment - Net	-	-	20,063	20,063
Intangible assets – Net	516	1,550	-	2,066
Right-of-use assets	1,502	6,435	-	7,937
Deferred tax assets	-	-	3,912	3,912
Other assets	7,255	7,863	22,020	37,138
Total Assets	1,945,241	1,678,120	81,077	3,704,438
Liabilities and Quasi-Equity				
Banks and financial institutions accounts	3,652	-	-	3,652
Customers' current and demand account	542,104	212,002	-	754,106
Cash margins	47,200	-	-	47,200
Other provisions	-	3,609	-	3,609
Income tax provision	14,592	-	-	14,592
Deferred tax liability	-	-	463	463
Lease liability	1,996	4,835	-	6,831
Other liabilities	39,733	-	1,418	41,151
Joint investment accounts	2,457,501	77,661	-	2,535,162
Fair value reserve for financial assets through quasi-equity - Net	-	-	(765)	(765)
Total Liabilities and Quasi-Equity	3,106,778	298,107	1,116	3,406,001
Net	(1,161,537)	1,380,013	79,961	298,437

54. Fair Value Measurement

The standard requires determining the level and disclosure of the fair value hierarchy into which the fair value measurements are categorized in their entirety, segregating fair value measurements in accordance with the levels defined in IFRS. The difference between level (2) and level (3) of the fair value measurements, i.e., assessing whether the inputs are observable and whether the unobservable inputs are significant. This may require judgement and careful analysis of the inputs used to measure fair value including consideration of factors specific to the asset or liability.

A - The fair value of the bank's financial assets and financial liabilities determined at fair value on an ongoing basis:

Some of the Bank's financial assets and financial liabilities are measured at fair value at the end of each financial period. The following table gives information about the method of determining the fair value of such financial assets and financial liabilities (valuation techniques and key inputs).

	Fair Value		
Financial Assets / Financial Liabilities	2025	2024	Fair Value Hierarchy
	JD	JD	
Financial Assets at Fair Value:			
Financial Assets at Fair Value through Shareholders' Equity - self			
Quoted shares	6,239,947	6,068,921	Level 1
Financial Assets at fair value through Quasi-equity			
Unquoted shares	13,717,800	10,703,275	Level 3
Total	19,957,747	16,772,196	

There were no transfers between Level (1) and Level (2) during 2025 and 2024.

b. The Bank's Fair Value of Financial Assets and Financial Liabilities Not Measured at Fair Value on a Recurring Basis:

Except for what is detailed in the table below, we believe that the carrying amounts of the financial assets and financial liabilities presented in the Bank's financial statements approximate their fair values:

	December 31, 2025		December 31, 2024		Level
	Book Value	Fair Value	Book Value	Fair Value	
	JD	JD	JD	JD	
Financial Assets not measured at Fair Value					
Deferred sales receivables	**1,708,850,522**	**1,710,523,393**	1,551,271,393	1,554,427,795	Level 2
Investments in real estate	**19,174,889**	**21,170,323**	18,309,587	21,284,134	Level 2
Financial assets at amortized cost	**117,327,037**	**118,513,735**	100,888,146	101,664,918	Level 1
Financial assets at amortized cost – unquoted	**312,369,090**	**318,742,108**	320,949,485	326,837,382	Level 2
Total financial assets not Measured at Fair Value	**2,157,721,538**	**2,168,949,559**	1,991,418,611	2,004,214,229	
Financial Liabilities not measured at Fair Value					
Customers' current and quasi-equity investment accounts	3,649,690,923	3,700,804,694	3,234,953,802	3,289,267,863	Level 2
Cash margins	46,205,781	46,861,632	46,639,346	47,200,247	Level 2
Total Financial Liabilities not Measured at Fair Value	3,695,896,704	3,747,666,326	3,281,593,148	3,336,468,110	

Regarding the items shown above, the fair value of the financial assets and liabilities has been determined for Levels (2) and (3) in accordance with the generally accepted pricing models which reflect the credit risk with the parties dealt with.

55. Commitments and Contingent Liabilities (Off – balance sheet)

Contingent credit commitments:

	2025	2024
	JD	JD
Letters of credit	**15,590,890**	18,153,834
Acceptances	**6,829,396**	10,597,121
Letters of Guarantee:		
Payment	**17,922,918**	18,018,400
Performance	**29,866,855**	24,796,069
Others	**24,110,058**	19,088,965
Unutilized limits – indirect self	**69,910,299**	62,880,506
Unutilized limits – direct joint	**178,289,035**	156,622,038
Total	**342,519,451**	310,156,933

The unutilized revocable limits amounted to 105,262,343 JD and the non- revocable amounted to 142,936,990 JD.

Total off-balance sheet items according to the internal classification of the bank as of December 31, 2025 is as follows:

	Joint				Self			Total			2024
Item	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Total
	individual	individual	individual	individual	individual	individual	individual	individual	individual	individual	individual
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
Unclassified	**175,207,418**	**3,081,617**	**-**	**178,289,035**	**161,421,513**	**2,185,151**	**623,752**	**336,628,931**	**5,266,768**	**623,752**	310,156,933
Total	**175,207,418**	**3,081,617**	**-**	**178,289,035**	**161,421,513**	**2,185,151**	**623,752**	**336,628,931**	**5,266,768**	**623,752**	310,156,933

The movement on the total off-balance sheet items as of December 31, 2025 is as follows:

	Joint				Self				Total				2024
Item	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total	Total
	individual	individual	individual	individual	individual	individual	individual	individual	individual	individual	individual	individual	individual
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
Total balance as of the beginning of the year	**151,803,139**	**4,818,899**	**-**	**156,622,038**	**145,418,793**	**7,459,848**	**656,254**	**153,534,895**	**297,221,932**	**12,278,747**	**656,254**	**310,156,933**	306,597,363
New facilities granted during the year	**58,795,286**	**1,765,983**	**-**	**60,561,269**	**78,538,083**	**995,017**	**-**	**79,533,100**	**137,333,369**	**2,761,000**	**-**	**140,094,369**	107,509,621
Settled facilities	**(35,876,313)**	**(3,017,959)**	**-**	**(38,894,272)**	**(66,119,772)**	**(2,674,305)**	**(43,502)**	**(68,837,579)**	**(101,996,085)**	**(5,692,264)**	**(43,502)**	**(107,731,851)**	(103,950,051)
Transferred to stage 1	**1,484,285**	**(1,484,285)**	**-**	**-**	**3,886,260**	**(3,876,260)**	**(10,000)**	**-**	**5,370,545**	**(5,360,545)**	**(10,000)**	**-**	-
Transferred to stage 2	**(998,979)**	**998,979**	**-**	**-**	**(300,851)**	**302,851**	**(2,000)**	**-**	**(1,299,830)**	**1,301,830**	**(2,000)**	**-**	-
Transferred to stage 3	**-**	**-**	**-**	**-**	**(1,000)**	**(22,000)**	**23,000**	**-**	**(1,000)**	**(22,000)**	**23,000**	**-**	-
Total balance at the end of year	**175,207,418**	**3,081,617**	**-**	**178,289,035**	**161,421,513**	**2,185,151**	**623,752**	**164,230,416**	**336,628,931**	**5,266,768**	**623,752**	**342,519,451**	310,156,933

The movement on the expected credit losses for the total off-balance sheet items as of December 31, 2025 is as follows:

	Joint				Self				Total				2024
Item	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total	Total
	individual	individual	individual	individual	individual	individual	individual	individual	individual	individual	individual	individual	individual
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
Balance at beginning of the year	**176,883**	**41,044**	**-**	**217,927**	**690,101**	**108,745**	**400,436**	**1,199,282**	**866,984**	**149,789**	**400,436**	**1,417,209**	1,572,682
ECL provision	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-
Recoveries from ECL provisiion	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-
Transferred to stage 1	**6,708**	**(6,708)**	**-**	**-**	**64,826**	**(58,751)**	**(6,075)**	**-**	**71,534**	**(65,459)**	**(6,075)**	**-**	-
Transferred to stage 2	**(1,488)**	**1,488**	**-**	**-**	**(1,511)**	**1,511**	**-**	**-**	**(2,999)**	**2,999**	**-**	**-**	-
Transferred to stage 3	**-**	**-**	**-**	**-**	**-**	**(1,303)**	**1,303**	**-**	**-**	**(1,303)**	**1,303**	**-**	-
Adjustments during the year	**60,013**	**(7,253)**	**-**	**52,760**	**(171,883)**	**(9,432)**	**(40,143)**	**(221,458)**	**(111,870)**	**(16,685)**	**(40,143)**	**(168,698)**	(155,473)
Total balance at the end of year	**242,116**	**28,571**	**-**	**270,687**	**581,533**	**40,770**	**355,521**	**977,824**	**823,649**	**69,341**	**355,521**	**1,248,511**	1,417,209

Off – balance sheet as internal rating for the Bank – Letters of Guarantee - Self:

	2025				2024
Item (JD)	Stage 1	Stage 2	Stage 3	Total	Total
	individual	individual	individual	individual	individual
	JD	JD	JD	JD	JD
Unclassified	**69,985,221**	**1,290,858**	**623,752**	**71,899,831**	61,903,434
Balance at the End of the Year	**69,985,221**	**1,290,858**	**623,752**	**71,899,831**	61,903,434

The movement on guarantees as of December 31, – self is as follows:

	2025				2024
Item (JD)	Stage 1	Stage 2	Stage 3	Total	Total
	individual	individual	individual	individual	individual
	JD	JD	JD	JD	JD
Total balance at the beginning of the year	58,442,392	2,804,788	656,254	61,903,434	56,027,150
New exposures	34,865,825	505,481	-	35,371,306	25,470,665
Matured exposures	(23,649,464)	(1,681,943)	(43,502)	(25,374,909)	(19,594,381)
Transferred to stage 1	524,768	(514,768)	(10,000)	-	-
Transferred to stage 2	(197,300)	199,300	(2,000)	-	-
Transferred to stage 3	(1,000)	(22,000)	23,000	-	-
Total Balance at the End of the Year	69,985,221	1,290,858	623,752	71,899,831	61,903,434

The movement on ECL provision for guarantees as December 31, – self is as follows:

	2025				2024
Item (JD)	Stage 1	Stage 2	Stage 3	Total	Total
	individual	individual	individual	individual	individual
	JD	JD	JD	JD	JD
Total balance at the beginning of the year	**273,306**	**22,826**	**400,436**	**696,568**	769,093
Expected credit loss provision	**-**	**-**	**-**	**-**	-
Recoveries from ECL	**-**	**-**	**-**	**-**	-
Transferred to stage 1	**7,285**	**(1,210)**	**(6,075)**	**-**	-
Transferred to stage 2	**(1,259)**	**1,259**	**-**	**-**	-
Transferred to stage 3	**-**	**(1,303)**	**1,303**	**-**	-
Adjustments during the year	**7,111**	**2,739**	**(40,143)**	**(30,293)**	(72,525)
Total Balance at the End of the Year	**286,443**	**24,311**	**355,521**	**666,275**	696,568

Off – balance sheet as internal rating for the Bank – Letters of credit

	2025				2024
Item (JD)	Stage 1	Stage 2	Stage 3	Total	Total
	individual	individual	individual	individual	individual
	JD	JD	JD	JD	JD
Unclassified	**15,590,890**	-	-	**15,590,890**	18,153,834
Balance at the End of the Year	**15,590,890**	-	-	**15,590,890**	18,153,834

The movement on letters of credit as of December 31, – self is as follows:

	2025				2024
Item (JD)	Stage 1	Stage 2	Stage 3	Total	Total
	individual	individual	individual	individual	individual
	JD	JD	JD	JD	JD
Total balance at the beginning of the year	**18,153,834**	-	-	**18,153,834**	17,203,791
New exposures during the year	**14,890,610**	-	-	**14,890,610**	17,663,086
Matured exposures	**(17,453,554)**	-	-	**(17,453,554)**	(16,713,043)
Transferred to stage 1	-	-	-	-	-
Transferred to stage 2	-	-	-	-	-
Transferred to stage 3	-	-	-	-	-
Balance at the End of the Year	**15,590,890**	-	-	**15,590,890**	18,153,834

- The movement on ECL provision for letters of credit as of December 31, – self is as follows:

	2025				2024
Item (JD)	Stage 1	Stage 2	Stage 3	Total	Total
	individual	individual	individual	individual	individual
	JD	JD	JD	JD	JD
Total balance at the beginning of the year	**183,054**	-	-	**183,054**	87,769
Expected credit loss provision	-	-	-	-	-
Recoveries from ECL	-	-	-	-	-
Transferred to stage 1	-	-	-	-	-
Transferred to stage 2	-	-	-	-	-
Transferred to stage 3	-	-	-	-	-
Adjustments during the year	**(46,735)**	-	-	**(46,735)**	95,285
Balance at the End of the Year	**136,319**	-	-	**136,319**	183,054

Off – balance sheet as internal rating for the Bank – Indirect limits and acceptances:

	Joint				Self				Total				2024
Item	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total	Total
	individual	individual	individual	individual	individual	individual	individual	individual	individual	individual	individual	individual	individual
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
Unclassified	**175,207,418**	**3,081,617**	**-**	**178,289,035**	**75,845,402**	**894,293**	**-**	**76,739,695**	**251,052,820**	**3,975,910**	**-**	**255,028,730**	230,099,665
Balance at the End of the Year	**175,207,418**	**3,081,617**	**-**	**178,289,035**	**75,845,402**	**894,293**	**-**	**76,739,695**	**251,052,820**	**3,975,910**	**-**	**255,028,730**	230,099,665

The movement on the direct credit limits and acceptances as of December 31, 2025 is as follows:

	Joint				Self				Total				2024
Item	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total	Total
	individual	individual	individual	individual	individual	individual	individual	individual	individual	individual	individual	individual	individual
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
Total balance at the beginning of the year	**151,803,139**	**4,818,899**	**-**	**156,622,038**	**68,822,567**	**4,655,060**	**-**	**73,477,627**	**220,625,706**	**9,473,959**	**-**	**230,099,665**	233,366,422
New facilities granted during the year	**58,795,286**	**1,765,983**	**-**	**60,561,269**	**28,781,648**	**489,536**	**-**	**29,271,184**	**87,576,934**	**2,255,519**	**-**	**89,832,453**	64,375,870
Settled facilities	**(35,876,313)**	**(3,017,959)**	**-**	**(38,894,272)**	**(25,016,754)**	**(992,362)**	**-**	**(26,009,116)**	**(60,893,067)**	**(4,010,321)**	**-**	**(64,903,388)**	(67,642,627)
Transferred to stage 1	**1,484,285**	**(1,484,285)**	**-**	**-**	**3,361,492**	**(3,361,492)**	**-**	**-**	**4,845,777**	**(4,845,777)**	**-**	**-**	-
Transferred to stage 2	**(998,979)**	**998,979**	**-**	**-**	**(103,551)**	**103,551**	**-**	**-**	**(1,102,530)**	**1,102,530**	**-**	**-**	-
Transferred to stage 3	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-
Balance at the End of Year	**175,207,418**	**3,081,617**	**-**	**178,289,035**	**75,845,402**	**894,293**	**-**	**76,739,695**	**251,052,820**	**3,975,910**	**-**	**255,028,730**	230,099,665

The movement on expected credit losses for the direct credit limits and acceptances as of December 31, 2025 is as follows:

	Joint				Self				Total				2024
Item	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total	Total
	individual	individual	individual	individual	individual	individual	individual	individual	individual	individual	individual	individual	individual
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
Balance at beginning of the year	**176,883**	**41,044**	**-**	**217,927**	**233,741**	**85,919**	**-**	**319,660**	**410,624**	**126,963**	**-**	**537,587**	715,820
ECL Provision	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-
Recoveries from ECL provision	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-
Transferred to stage 1	**6,708**	**(6,708)**	**-**	**-**	**57,541**	**(57,541)**	**-**	**-**	**64,249**	**(64,249)**	**-**	**-**	-
Transferred to stage 2	**(1,488)**	**1,488**	**-**	**-**	**(252)**	**252**	**-**	**-**	**(1,740)**	**1,740**	**-**	**-**	-
Transferred to stage 3	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-
Adjustments during the year	**60,013**	**(7,253)**	**-**	**52,760**	**(132,259)**	**(12,171)**	**-**	**(144,430)**	**(72,246)**	**(19,424)**	**-**	**(91,670)**	(178,233)
Balance at the End of Year	**242,116**	**28,571**	**-**	**270,687**	**158,771**	**16,459**	**-**	**175,230**	**400,887**	**45,030**	**-**	**445,917**	537,587

The provision for expected credit losses for off-balance sheet items for self and joint is within other liabilities (Note 22) in accordance with AAOIFI Standard No. 30 and the instructions of the Central Bank of Jordan.

56. Zakat

The bank used the net method found in the zakat base statement and calculated the zakat amount for all bank shareholders and investment project owners. The zakat due from each is as follows:

- Bank Shareholders: Zakat due is 57.03 fils per share (5.703%)
- Quasi-equity: Zakat due is 20.47 fils per dinar (2.047%)

57. Lawsuits Against the Bank

The lawsuits filed against the Bank amounted to JD 489,132 with a provision of JD 89,500 as of December 31, 2025 (lawsuits amounting to JD 1,123,113 with a provision of JD 91,500 as of December 31, 2024). Based on the opinion of the legal consultant, no additional amounts will be claimed from the Bank in respect to those lawsuits.

58. Comparative Figures

Some financial statement numbers for the year ending December 31, 2024 have been reclassified to match the financial statement numbers for the year ending December 31, 2025. The reclassification did not result in any impact on the income statement and shareholders' equity for the year 2024.

59. Standards Issued but Not Yet Effective

- ***Islamic Financial Accounting Standard No. 45 "Quasi-Equity (Including Investment Accounts)".***

  Islamic Financial Accounting Standard 45 aims to state the principles of financial reporting that relate to instruments classified as quasi-equity, such as investment accounts and similar instruments that have been invested with Islamic financial institutions. The standard develops and improves the requirements related to quasi-equity contained in the previous Islamic Financial Accounting Standard 27 "Investment Accounts" and achieves better consistency with AAOIFI's Conceptual Framework for Financial Reporting and Islamic Financial Accounting Standard 1 "General Presentation and Disclosure in Financial Statements."

  The standard will be applied as of January 1, 2026.

- ***Islamic Financial Accounting Standard No. 46 "Off-Balance Sheet Assets Under Management".***

  This standard aims to establish financial reporting principles related to off-balance sheet assets under management in accordance with the AAOIFI Conceptual Framework for Financial Reporting and develops and improves the requirements contained in previous standards.

  The standard will be applied as of January 1, 2026.

- ***Islamic Financial Accounting Standard No. 47 "Transfer of Assets Between Investment Pools".***

  Islamic Financial Accounting Standard 47 "Transfer of Assets between Investment pools" replaces Islamic Financial Accounting Standard No. 21 "Disclosure of Transfer of Assets" issued previously, and introduces improvements to it. The standard aims to establish financial reporting principles and disclosure requirements that apply to all asset transfers between investment pools (and, where they are of relative importance, between core categories thereof) related to shareholder's equity, quasi-equity and off-balance sheet assets under management in the Islamic financial institution. It also requires the adoption of accounting policies for these transfers and their consistent application in accordance with Shariah principles and provisions, and describes public disclosure requirements for them in order to achieve a higher level of transparency.

  The standard will be applied as of January 1, 2026.

- ***Islamic Financial Accounting Standard No. 48, "Promotional Gifts and Prizes***

The standard defines the accounting principles to be followed by Islamic financial institutions when dealing with promotional gifts granted for acquaintance, rewards, and prizes, whether directed to customers in general or to specific parties, equity holders, and holders of investment accounts with a legislative nature. The standard addresses the recognition, measurement, presentation, and financial disclosure of these gifts and rewards in the financial statements, in accordance with the principles of Islamic Sharia and sound accounting practices.

The standard will be applied as of January 1, 2026, with early application recommended.

- ***Islamic Financial Accounting Standard No. 49 "Financial Reporting for Public Institutions in Hyperinflationary Economies".***

This standard establishes the fundamental accounting principles to be followed by Islamic financial institutions when preparing financial statements in economic environments suffering from hyperinflation. The standard aims to improve transparency, enhance comparability across periods, and adapt accounting treatment to the harsh economic reality of these environments.

The standard will be applied as of January 1, 2026, with early application recommended. The standard has urged global financial institutions in the same region affected by hyperinflation to apply the standard on the same date to enable comparability of their results.

- ***Islamic Financial Accounting Standard No. 50 "Financial Reporting for Islamic Investment Institutions (Including Investment Funds)".***

This standard replaces Islamic Financial Accounting Standard No. 14 and aims to establish the principles and standards of financial reporting applicable to Islamic investment institutions, including investment funds. It specifies the accounting principles for the preparation and presentation of financial statements of Islamic investment institutions, how to recognize and measure investment items, in addition to the required disclosure criteria to ensure transparency and adequacy in the financial information for users of the financial statements.

The standard will be applied as of January 1, 2027.

- ***Islamic Financial Accounting Standard No. 51 "Partnership Projects (Musharakat)".***

This standard replaces the previously issued Islamic Financial Accounting Standard No. 3 "Mudaraba Financing" and Islamic Accounting Standard No. 4 "Musharaka Financing". It outlines the principles of accounting and financial reporting for recognition, measurement, presentation, and disclosure for its applications related to partnership projects (including common structures/products based on Mudaraba and Musharaka).

The standard will be applied as of January 1, 2027, with early application recommended.

- ***Islamic Financial Accounting Standard No. 52 "Deferred Delivery Sales – Salam and Istisna'a".***

This standard replaces Islamic Financial Accounting Standard No. 7 "Salam and Parallel Salam" and Islamic Accounting Standard No. 10 "Istisna'a and Parallel Istisna'a". This standard sets out the accounting treatment for deferred delivery contracts to achieve transparency and consistency in financial statements, and it also clarifies the treatment for parallel contracts.

The standard will be applied as of January 1, 2027, with early application recommended.

Branches and ATMs

Capital's Governorate

Capital's Governorate

- Gardens Branch
- Wehdat Branch
- Marka Branch
- Bayader Wadi Seer Branch
- Jabal Hussein Branch
- Jubeiha Branch
- Sweifieh Branch
- Shmeisani Branch
- Yasameen Branch
- Khalda Branch
- Abu Alanda Branch
- North Hashimi Branch
- Istiklal Mall Branch
- Tareq Branch
- Marj Al Hamam Branch
- City Mall Branch
- Madina Munawara Branch
- Abu Nsair Branch
- Huriyya Branch
- Al Khalidi Branch
- Mecca Plaza Branch
- Jabal Al-Naser Branch
- Areefa Mall Branch
- Al Raya Mall
- Taj Mall
- Abdali Mall
- Airport Road

Central Governorates

- Zarka Branch
- Zarka University Branch
- New Zarka Branch
- Rusaifa-Jabal Shamli Branch
- Madaba Branch
- Salt Branch
- Dair Alla Branch

North Governorates

- Irbid City Center Branch
- Irbid Hashmi St. Branch
- Al Qasilah Branch
- Arabella Mall Branch
- Mafraq Branch
- Ajloun Branch
- Jerash Branch
- Ramtha Branch

South Governorates

- Aqaba Branch
- Karak Branch
- Mu'ta Branch
- Tafileh Branch
- Ma'an Branch

To Contact any of our Branches Please Contact the Arab Islamic Center
Customer Service: 06/5003300 or Toll Free: 080022224

Location of ATMs Network Outside the Bank's Branches

ATM List (Amman):

Government entities:

- **Greater Amman Municipality -** Greater Amman Municipality Building – Ras El Ain
- **The Royal Court –** The Royal Court - Raghdan
- **Al Ifta'a Office -** Al Ordon Street
- **Jordan Customs –** Al Abdali –King Hussein Street
- **Supreme Judgement Department -** Tla'a Al Ali – Musa Al Saket Street
- **Ministry of Awqaf and Islamic Affairs –** Al Abdali – Al Razi Street

Hospitals and pharmacies

- **Al Istishari Hospital –** Zahran – Wadi Saqra – Al Kindi Street
- **Ibn Al Nafees Pharmacy –** Al Ashrafiyeh – Osama Bin Yazeed Street
- **Orange Pharmacy –** Al Dakhilyeh Circle - Khaled Bin Al Waleed Street
- **Rawhi Pharmacy-** Altaybeh - Alkefah st.
- **Alosra pharmacy –** shafa badran
- **Al Hussein Cancer Center –** Queen Rania Street (Next to University of Jordan)
- **First Center-** 5th Circle

Malls and Commerical complexes

- **Rawan Cake –** Queen Rania Street
- **Abu Hassan Complex –** Abu Alanda – Al Mahkama Street
- **Abu Saha'era Complex –** Jabal Al Nasr – Al Nadi Street
- **Emirates Complex –** Yadoudeh – Madaba Street
- **Izmir Mall –** Hashmi Alshamali
- **Al Daoud Complex –** Daheit Al Rasheed – Al Wifaq Street
- **Plaza Complex –** Mecca Street
- **AlShareef Center -** Almadina Alriyadia – alshaheed street
- **Dabouq District-** Khalda
- **Jabal Alqsour –** Nuzha

Service providers

- **Abu Sheikha –** Gardens Street
- **Abu Sheikha –** Tabarbour – Al Shaheed Street
- **Abu Sheikha –** Al Wehdat – Madaba Street
- **Islamic Science University –** Tabarbour – Prince Nayef Bin Asem Street
- **Smart Mart –** Dahiet Al-Rasheed
- **Bawabit Almadina Bakery –** Tabarbour – Al Shaheed Street
- **Abu Alia – Alnahdah Street**
- **Panorama Mall -** Al Jubaiha - Across from Nourth gate of the university of jordan
- **Zain jo –** 8th Circle
- **Marj Al-Hamam –** Saeed Mohd Al-Abbadi Street
- **Sahab -** Al Shahid Circle - Al Muaqqar Street
- **Hai Nazl –** aldustoor St
- **King Hussein Business Park –** Al Sha'ab Street
- **Paradise Bakeries -** Khalda
- **Zohour Al Shifa Restaurant -** Tlaa Al Ali
- **Down Town -** Quraish Street
- **Amman Arab University –** AlUrdon Street

Gas stations

- **Gulf station-** Al Jubeiha - Queen Rania Street
- **Al Manaseer Station –** Airport Road
- **Total station –** Jubaiha - Queen Rania Street
- **Total Station –** Al Muqabalin – alithaa & TV Street
- **JoPetrol Station -** almanhal
- **JoPetrol Station -** Abdallah Ghosheh Street
- **Total alquds -** Al Muqabalin – AlQuds Street
- **Alsalam Station –** Na'our

ATM List (Governates):

North District

Irbid

- **Irbid Alhoson** – Alqubah Circle
- **Total Station** – Hakma
- **Beit Yafa Municipality**
- **Al Rousan Station**
- **Al Raddad Station** - Al wasateih
- **Al Fouad Station** - Aydoun
- **Irbid Sepcialty Hospital** - Aydoun
- **Al Razi Pharmacy** - Der Abi Saeed

Mafraq

- **Al Hussein Bin Ali Street**
- **Al-Badiah Al-shamaliyah** – alsalheyah

Jarash

- **Nabe' Al Fawar Pharmacy** –Souf
- **Marsaa**
- **Sakeb**

Ajloun

- **Ibbin** - next to Al- Razi pharmacy
- **Kufranjah** – Almukhtar Station

Middle District

Balqaa

- **Energy Stream -** Ain Al Basha
- **Ain Al Basha Municipality**
- **Total Station**- Salt
- **Al Subayhi** - Salt
- **Al Idafa Pharmacy**- Salt

Zarqa

- **Al Zarqa for Education Crop.** – New Zarqa – Al Jeish Street
- **Baladyt** – Alrusayfah
- **Zarqaa Schools** – King Abdullah Bin Abdel Azeez
- **Mraish market**
- **Aldhalil** – Aljeish Street

South District

Karak

- **Al Marj** – Prince Bandar Street
- **Al Qaser** – Main Street near Orange Pharmacy

Maan

- **Wadi Mousa** – Petra

Tafila

- **Tafila Technical University**
- **Total Station**- Al Baydaa

Aqaba

- **Aqaba Gate Complex** – King Hussien Street
- **Shwiekh Mal**



الريادة في قطاع الخدمات البريدية على المستوى المحلي والإقليمي
من خلال نافذة بريدية متكاملة بكوادر مؤهلة وأسعار منافسة
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