Jordan Islamic Bank
A member of Al Baraka Group

The Forty-Seventh Annual Report

2025

His Majesty
King Abdullah II bin Al Hussein

HRH Prince Hussein bin Abdullah
Crown Prince

Contents

بسم الله الرحمن الرحيم

In the Name of Allah,
the Compassionate, the Most Merciful

Jordan Islamic Bank

A Member of Al Baraka Group

Established in Amman – Hashemite Kingdom of Jordan, and registered as a Public Shareholding Company in the Companies Register on 28/11/1978 under No. (124), in accordance with the requirements of the Companies Law in force at that time and pursuant to the provisions of the Temporary Jordan Islamic Bank Law No. (13) of 1978, which was later replaced by Law No. (62) of 1985. The latter was repealed by virtue of the Banks Law No. (28) of 2000, which came into effect on 2/8/2000 and included a dedicated chapter regulating Islamic banks. This Law was subsequently amended on 1/5/2019.

The Forty-Seventh Annual Report For the Year 2025

Our Vision

Leadership in Islamic Banking, Founded on Trust and Innovation.

Our Purpose (Our Message)

To provide innovative Islamic financial solutions that deliver an exceptional customer experience across all stages of life, leveraging advanced digital technologies to enhance financial inclusion and create a positive impact within the community.

Our Core Values

- Customer First
- Leading Change
- Sustainability
- Integrity and Transparency
- Agility
- Belief in Our Employees' Capabilities

Our Slogan

Your Partner Bank

The Board of Directors Members

Representative of Al Baraka Group Company **His Excellency Mr. Abdullah bin Ibrahim bin Suleiman Al- Howaish**	Chairman of the Board
Representative of Al Baraka Group Company **His Excellency Mr. Houssem bin Al-Habib bin Al-Hajj Amor**	Vice Chairman of the Board
Representative of Al Baraka Group Company **His Excellency Mr. Issa Haidar Issa Murad**	Member
Representative of Al Baraka Group Company **Her Excellency Ms. Malak Fawzi Ragheb Ghanem**	Member
Representative of Al Baraka Group Company **His Excellency Mr. Daham Mashhour Daham Al-Fayez**	Member
Representative of the Social Security Corporation **Her Excellency Ms. Suzanne Yahya Joudat Abu Al-Rous*** **(Replacing His Excellency Mr. Farouq Abdel Halim Taher Al-Hadidi)***	Member
His Excellency Mr. Jamal Ahmad Mufleh Al-Sarayrah	Member
His Excellency Dr. Tayseer Radwan Saleem Al-Samadi	Member
His Excellency Eng. Abdul Rahim Fathi Salim Al-Boucai	Member
Her Excellency Dr. Khawla Fareez Awad Al-Nobani	Member
His Excellency Mr. Ghassan bin Ahmed bin Mohammad Amoudi	Member

*Her Excellency Ms. Suzanne Yahya Joudat Abu Al-Rous was appointed as the Representative of the Social Security Corporation, replacing His Excellency Mr. Farouq Abdel Halim Taher Al-Hadidi, effective as of 3/7/2025.

Auditors: PricewaterhouseCoopers (PwC) – Jordan

Sharia Supervisory Board Members

His Excellency Prof. Dr. Mahmoud Ali Mosleh Al Sartawi	Chairman of the Sharia Supervisory Board
His Excellency Prof. Dr. Abdul Rahman Ibrahim Zaid Al Kelani	Vice Chairman of the Sharia Supervisory Board
His Excellency Dr. "Mohammad Khair" Mohammad Salem Al-Issa	Member
His Excellency Mr. Youssef Hassan Youssef Khalawi	Member

Management of Jordan Islamic Bank

H.E. Dr. Hussein Said Saifan	**CEO**
H.E. Dr. Musa Omar Abu Muhaimed (1)	**Head of the Investment Sector**
H.E. Mr. Wael Mohamed Youssef Aref Rabieh (2)	**Head of the Corporate Sector**
H.E. Mr. Hassan Lotfi Hassan Atout	**Head of the Retail Sector**
H.E. Mr. Samer Ahmed Shehadeh Odeh	**Head of the Support Services Sector**
H.E Mr. Yazan Mahmoud Ahmad Samarah (3)	**Head of the Investment Sector**

(1) He previously held the position of Head of Corporate Sector; effective 18/03/2025, he became the Head of the Investments Sector.

(2)He assumed his duties; effective 03/04/2025.

(3)He resigned from the Bank on 17/03/2025.

Chairman of the Board's Message

New Horizons…
With a Clear Vision and a Firm Mission

In the Name of Allah, the Most Gracious, the Most Merciful

Dear Esteemed Shareholders,

May the peace, mercy, and blessings of Allah be upon you,

At the outset of this report, I am pleased to extend to you the warmest greetings of the Board of Directors and to present to you the forty-seventh Annual Report of Jordan Islamic Bank, which includes the consolidated financial statements and highlights of the Bank's achievements for the year ended 31 December 2025. The report also outlines the key features of our future plan for 2026, through which we aspire to continue our journey of growth and excellence, remaining committed to our vision and mission toward our shareholders, partners, and valued customers.

A careful reading of the Jordanian economy's performance during 2025 indicates the Kingdom's success in overcoming external pressures and its ability to adapt to structural challenges while advancing its economic vision. This has ultimately been reflected in economic stability accompanied by moderate growth, with real GDP for 2025 estimated to have achieved a growth rate of 2.8%, supported by noticeable improvement in several vital sectors. Real economic growth for 2026 is projected to reach 2.9%, driven by improving regional conditions, continued economic and fiscal reforms, strengthening of productive sectors, and stimulation of the investment environment.

Key banking indicators further affirm the strength and resilience of the Jordanian banking sector and its ability to efficiently and effectively address various challenges. The monetary policy pursued by the Central Bank of Jordan has played a significant role in increasing foreign currency reserves to record levels exceeding USD 25 billion for the first time. It has also maintained inflation at approximately 1.8%, one of the lowest rates in the region.

Dear Esteemed Shareholders,

A review of the Bank's journey throughout 2025 reveals a record of remarkable achievements realized through the launch of numerous initiatives and projects encompassed within the first year of the Bank's 2025–2029 strategy. Excellence and innovation were the distinguishing hallmarks of our accomplishments; despite the challenges we encountered. We affirm that such challenges have not, and will not, deter our determination to move forward in strengthening the Bank's leadership position across various fields by continually raising our ambitions "towards new horizons."

These initiatives primarily aimed at enhancing the customer experience through the inauguration of new branches in promising strategic locations, improving the design of existing branches, and expanding digital channel services. In addition, new programs and products were launched and supported by targeted marketing campaigns and offers directed at specific segments, alongside expanding specialized financing solutions for both individuals and corporate clients. Performance indicators have demonstrated the positive and direct impact of these initiatives in significantly enhancing customer satisfaction.

Clarity of Vision and a Sound Direction Toward Sustainable Growth

The year 2025 represented a pivotal and exceptional milestone in the journey of Jordan Islamic Bank. We take pride in achieving the highest financial results since the Bank's establishment, reaffirming its position as one of the pillars of Islamic banking in the Kingdom.

The Bank's profit before tax reached JOD 113.6 million, compared to JOD 99.4 million achieved in 2024, reflecting a growth rate of 14.3%. Net profit after tax amounted to JOD 71.1 million, compared to JOD 66.1 million in 2024, representing a growth rate of 7.6%.

Despite unfavorable regional conditions and rapid changes within the banking industry, these results underscore the clarity of our vision and the soundness of our direction in maintaining sustainable profitability levels, thereby enhancing added value for our shareholders. Shareholders' equity increased by the end of 2025 to reach JOD 584.3 million, which was reflected in an increase in return on equity to 12.4%, compared to 12.0% in 2024.

In light of these achieved financial results, the Board of Directors has recommended to the General Assembly of the Bank's shareholders the distribution of cash dividends at a rate of 25.0% of the nominal share value for the year 2025.

Looking Ahead with Optimism

These achievements inspire optimism for 2026, as we continue to operate in accordance with a well-established institutional approach committed to the highest standards of sound governance. At the same time, we remain mindful of the importance of investment and innovation in advancing our operational and digital capabilities, while continuing to adopt prudent credit policies grounded in a clear risk management methodology. We reaffirm the flexibility of the Bank's business model and its ability to maximize opportunities under all circumstances, alongside pursuing measured expansion to strengthen the Bank's presence in local and regional banking markets. We also take pride in and remain committed to actively supporting the initiatives of the financial markets and services sector over the next four years within the framework of the Second Executive Program (2026–2029) of the Kingdom's Economic Modernization Vision.

Dear Esteemed Shareholders,

At this juncture, I am pleased, on my own behalf and on behalf of the esteemed members of the Board of Directors, to extend our deepest gratitude and appreciation to His Majesty King Abdullah II Ibn Al-Hussein and to His Royal Highness Crown Prince Al-Hussein bin Abdullah II.

I also extend my sincere thanks to the Prime Minister and his esteemed government for their prudent decisions and steadfast efforts toward achieving the Kingdom's visions and aspirations. My appreciation is likewise extended to the Central Bank of Jordan and to His Excellency the Governor for their vital role in strengthening monetary stability by providing an enabling environment for Jordanian banks to adopt the latest banking practices in line with leading global standards.

I also take this opportunity to express my profound gratitude to our valued shareholders and customers for their trust and continued support, which will always remain our primary motivation to preserve and strengthen that trust.

In conclusion, I extend my sincere appreciation to the Chairman and members of our Sharia Supervisory Board for their guidance and valuable contributions. My thanks also go to my fellow Board members for their continued support and engagement in developing and advancing the Bank's business, as well as to the executive management and our dedicated employees, whose commitment drives the Bank's leadership and sustained success.

Abdullah bin Ibrahim Al-Howaish

Chairman of the Board of Directors

Chief Executive Officer's Message

With a legacy that gives us confidence and a future we create through innovation... moving forward with steady steps and pioneering visions

In the name of Allah, the Most Gracious, the Most Merciful,

Dear esteemed shareholders, brothers and sisters,

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

We are pleased to present to you our 47th Annual Report for the year 2025, a report illuminated by remarkable achievements and experiences that reflect our deep commitment to creating added value for our shareholders and partners.

By the grace of Allah, the dedication of our exceptional team, and the trust of our valued clients, Jordan Islamic Bank's 2025 strategy has successfully achieved its financial goals with efficiency and resilience, delivering rewarding and sustainable returns. These results are not mere numbers—they demonstrate the robustness of our financial model, the flexibility of our operations, and our ability to adapt to a volatile economic environment and regional and global geopolitical tensions.

We are confident in the Bank's ability to rise to the challenge, keeping in focus the continued effective implementation of our strategy and our commitment to fostering a culture of innovation that empowers the Bank to achieve tangible results, aligned with our enduring vision of "Leadership in Islamic Banking Built on Trust and Innovation."

Dear Shareholders,

Key indicators, including off-balance-sheet accounts under management, reflect the Bank's ongoing excellence and sustainable growth. By the end of 2025, the Bank's total assets increased by 10.1%, reaching JOD 7.7 billion. Financing and investment balances grew by 11.4%, reaching JOD 6.4 billion, while deposit balances rose by 10.2%, reaching JOD 6.9 billion.

Furthermore, 2025 marked a pivotal year in enhancing both digital and traditional customer experiences, improving employee satisfaction, and strengthening organizational and operational efficiency across all our operations. We remain committed to developing our business, safeguarding asset quality, and upholding the principles of sound governance and effective risk management.

Looking ahead to 2026, we aim to further establish the Bank as a leading financial and banking force in Jordan, while providing exceptional experiences to our clients through innovative Islamic banking solutions. We will continue enhancing operational efficiency by expanding automation and digital solutions across activities, adopting advanced data management and analytics methodologies, and leveraging artificial intelligence. At the same time, we remain dedicated to fostering a corporate culture founded on excellence and responsibility, positioning ourselves as active partners in building a better future.

Our mission continues: "Delivering innovative Islamic financial solutions that provide an exceptional customer experience across all life stages, utilizing cutting-edge digital technologies, promoting financial inclusion, and creating a positive impact in society."

In conclusion…

I take this opportunity to extend my sincere thanks and appreciation to the esteemed government, its official institutions, and regulatory authorities, represented by the Central Bank of Jordan and the Jordan Securities Commission, for their cooperation and support to the financial and banking sector, which has contributed to maintaining the stability and soundness of the local economy. My gratitude also goes to all our valued clients, whose trust and loyalty are a source of pride and honor. We reaffirm our commitment to continuously elevate our services to the highest standards that meet their aspirations and expectations.

I would also like to express my deepest thanks and appreciation to the Chairman and members of the Board of Directors for their wise positions and vital role. My appreciation extends to all the Bank's employees for their dedication, hard work, and sincere efforts, which have enabled the Bank to achieve these outstanding results.

May Allah protect our beloved Jordan and preserve its stability under the leadership of His Majesty King Abdullah II Ibn Al Hussein and His Royal Highness Crown Prince Hussein; may Allah protect and bless them.

Dr. Hussein Said Saifan

Chief Executive Officer

Jordan Islamic Bank
A member of Al Baraka Group

The Board's Report for the Year 2025

The Board of Directors is pleased to present to you the Bank's key achievements for the year 2025, as well as its aspirations for future accomplishments, Allah willing.

Within this context, the year 2025 represented a pivotal point in developing standards related to both the traditional and digital customer experience on one hand, and enhancing organizational and operational efficiency on the other. The initiatives launched during 2025 also contributed to a qualitative leap in the Bank's brand perception and the development of its corporate culture. The following highlights summarize the most significant achievements realized:

1. Development of Banking Products and Services and Expansion of Customer Segments

- Launch of the "Ajyal" Program for the Children Segment.
- Launch of the "Pearl" Program for the High-Net-Worth Customer Segment.
- Establishment of an interactive area for children at the "Abdali Mall" branch, in addition to three interactive areas in the new branches dedicated to serving high-net-worth customers under the "Pearl" program.
- Launch of the "2025 Savings Accounts Awards" Program, which also included certain prizes dedicated to children's accounts, women's accounts, and digital accounts. The total value of the 2025 awards amounted to approximately JOD 751,000. It is noteworthy that the Bank bears the full cost of these awards from shareholders' funds in accordance with the relevant Sharia Fatwa.
- Establishment of a booth to provide services of the Islamic Insurance Company in four of the Bank's branches.
- Continuation of providing rewards to users of all types of bank cards, in addition to the ongoing implementation of the "Islami Rewards" program for the Bank's customers holding Visa cards (Signature, Gold, and Silver) and MasterCard (World and Gold).

The launch of these programs, along with the new products and services, was accompanied by promotional events and extensive marketing campaigns covering various media channels, advertising platforms, and social media. The most notable of these included a dedicated event announcing the Savings Accounts Awards at Abdali Boulevard, the launch of a wide advertising campaign titled "Baraka in Every Transaction," as well as promotional campaigns for the new programs "Ajyal" and "Pearl."

2. Development of Traditional and Digital Banking Channels

The Bank, through its geographically extended branch network, has ensured that its distinguished services reach various population and economic centers with ease and convenience. In 2025, the "Abdali Mall" and "Mecca Mall" branches were inaugurated under the Bank's new visual identity, bringing the total number of the Bank's branches and offices to 105 (86 branches and 19 offices).

The Bank has implemented a plan to rehabilitate its branch network, under which the "Marj Al-Hamam" branch was relocated to a prime location and redesigned according to the Bank's new branch visual identity. In addition, the "Amman" and "Prince Hassan Suburb" branches, as well as the "Amman Mall" office, were rehabilitated.

The Bank has also ensured the continuous provision of its banking services during official holidays and evenings at certain branches and offices, as detailed below:


البنك الإسلامي الأردني
Jordan Islamic Bank
99,999
ضاعفنا الفرح
وزادت الفرص
3.66
ATM
اسحب أموالك
بسهولة...
ATM

- Evening services, in addition to Fridays and Saturdays, are available at the following branches and offices: City Center, Mecca Mall, Abdali Mall, Istiklal Mall, Arifa Mall, Amman Mall, and Pavilion Mall.
- Evening services, in addition to Saturdays, are available at the New Zarqa and Aqaba branches.
- Saturday working hours are available at the Free Zone / Zarqa branch.

On the digital channels front, 2025 witnessed the enhancement of the digital customer journey through the launch of new services on the Bank's mobile application, including: credit card management, the digital assistant "Chatbot Mobile," Hajj account management, electronic account opening for new customers, and payment services via Android devices ("Google Pay"). These services aim to expand the options and solutions that enable customers to complete their banking transactions easily and efficiently.

The Bank also expanded and upgraded its ATM network using the latest digital banking technologies, bringing the total number of ATMs across the Kingdom to 330, thus leading the banking sector with a market share of approximately 14%. In addition, the Bank offers five Islami Digital self-service corners equipped with the latest fintech technologies, located at the following sites:

- Abdali Mall / Amman
- Mecca Mall / Amman
- Arifa Mall / Amman
- Irbid City Center / Irbid
- Pavilion Mall / Amman

3. Enhancing Organizational and Operational Efficiency

During 2025, the Bank continued to implement a comprehensive set of development and modernization initiatives aimed at enhancing organizational and operational efficiency. These initiatives are in line with the Bank's corporate strategy, reinforce regulatory compliance, and improve operational effectiveness as well as the quality of services provided to customers.

On the governance and compliance front, the Bank fully adhered to the requirements of internal and external regulatory bodies, foremost of which is the Central Bank of Jordan, achieving 100% compliance with IT governance and management requirements. In addition, the Bank continued to maintain its ISO 27001 Information Security Management System certification and PCI-DSS certification for card data security and protection.

On the front of business centralization and automation, the Bank centralized the operations of (loan execution and collection) and (depositing and recording checks for collection) across all branches, in addition to reengineering the related processes. At the banking systems level, the risk management system was upgraded in accordance with international financial reporting standards, a credit request registration and tracking system was implemented, and the real-time settlement system was upgraded. Furthermore, the instant card issuance system within branches was enhanced, contributing to improved operational efficiency and faster transaction processing.

In the field of cybersecurity and IT infrastructure, the Bank continued to strengthen its protection framework by implementing advanced systems for network monitoring, threat detection, and incident response, as well as a centralized identity and access management system for sensitive systems. Furthermore, the Bank enhanced the readiness of its IT infrastructure to support business continuity, banking service availability, and to reinforce the reliability of technological systems.

4. Human Resources Development

The Human Resources Department implemented a series of training courses, workshops, and activities primarily aimed at developing the Bank's staff and enhancing their engagement and satisfaction. As part of the focus on fostering a culture of creativity and innovation, the "Talented Employee" initiative was launched.

With regard to the development of the Bank's staff, employees were provided opportunities to participate in conferences, seminars, and training courses, whether in-person, interactive (remote), or digital training (through e-learning licenses or gamified training applications). These programs are organized by the Bank's Training and Human Resources Development Academy as well as specialized training centers within Jordan and abroad. During 2025, a total of 13,115 employees participated in conferences, seminars, and training courses, compared to 10,947 employees in 2024. The details are as follows:

Description	2025		2024	
	No. of Courses/ Seminars	No. of Participants	No. of Courses/ Seminars	No. of Participants
JIB's Academy for Human Resources Training and Development	**246**	**5595**	**186**	**3205**
In-person	216	3348	177	3042
Interactive (remote) - IDL	30	2247	9	163
Training Centers in Jordan	**195**	**630**	**226**	**693**
In-person	168	556	190	461
Interactive (remote) - IDL	27	74	36	232
Training Centers abroad	**30**	**55**	**44**	**94**
In-person	15	25	13	19
Interactive (remote) - IDL	15	30	31	75
(Digital Training)	**148**	**6835**	**377**	**6955**
Online training licenses	106	2444	294	2724
GAMIFICATION	42	4391	83	4231
Total	**619**	**13115**	**833**	**10947**

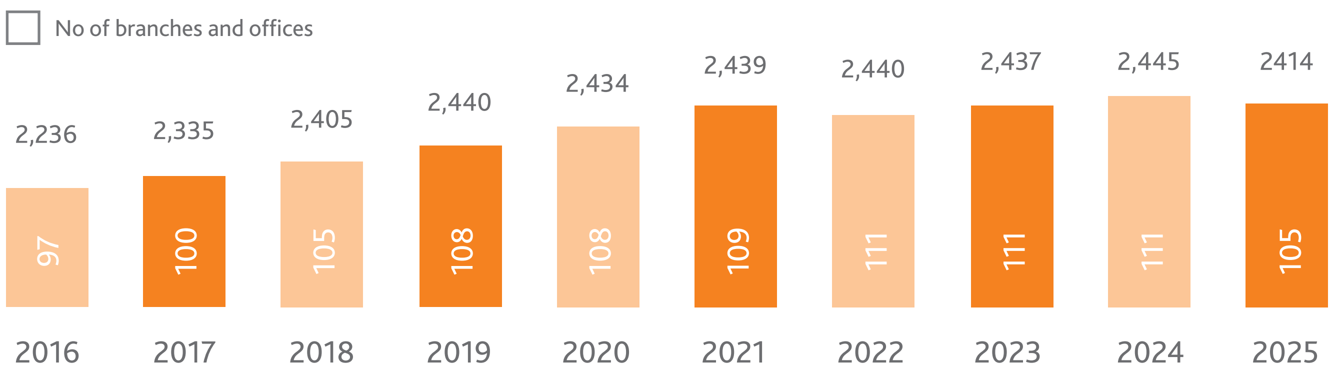
The training courses and seminars also strengthened the following functional and institutional competencies:

- Functional Training Competencies: Leadership skills, Banking Portal, and Cash Management.

- Institutional Training Competencies: (Sharia, Compliance Monitoring, Corporate Awareness, Time and Stress Management, Information Security and Cybersecurity, Training and Development, Digital Banking, Occupational Health and Safety, Risk Management, Performance Management, Legal, Marketing, Back-Office Operations, Credit, Communication, Audit, Digital Transformation, and Artificial Intelligence).

It is noteworthy that the total number of the Bank's employees reached 2,414 by the end of 2025. The following table shows the evolution of the number of employees over the past ten years:

No. of Employees



5. Community Contribution

The Bank strengthened its corporate culture and community engagement approach by implementing a range of community initiatives with the participation of its employees, such as "Orphans' Iftar," "Eid Clothing Campaign," and the "Women's Day" initiative. Additionally, the Bank sent a group of employees to participate in programs and seminars focusing on social responsibility and sustainability. The most notable of these participations include:

- Green Fintech Innovation Challenge.
- Environmental, Social, and Governance (ESG) Standards and Sustainable Finance.
- Updating the National Social Protection Strategy.
- Partners of the National Self-Employment Program – "Inhad".
- Train-the-Trainers in Green Financial Product Development.
- Financial Sustainability in Al-Ather Al-Tayyib Initiative.
- Jordan River Foundation Project – Financial Literacy.
- Youth Today: Good Citizenship and Future Leadership.
- King Abdullah II Award for Volunteer Work.
- Ways to Enhance the Industrial Green Business Development Services System.
- 2nd Conference for Arab and Jordanian Expat Women.
- Empowering Women for Inclusive Growth and Sustainable Development.
- Awareness Seminar on Green Buildings.
- Finance Horizons and Challenges within the Ambitious Development Program for Renewable Energy Projects (MENALINKS).
- Jordanian Economic Integration.
- Climate Risk Management.

The Bank continued to provide training opportunities and insights into its operations for new groups of students from educational institutions. During 2025, 719 students participated, compared to 655 students in 2024. In addition, The Bank provided support to university students for their academic research and conducted several educational field visits to universities and schools. These sessions covered various awareness topics, including the Bank's services and products, Islamic banking, as well as the Bank's operations and community service initiatives.

The Bank also actively engages in socially oriented activities and works to instill Islamic values in routine banking transactions. The following are examples of the Bank's initiatives in this area during 2025:

A. Conferences and Seminars:

The Bank's participation plays a prominent role in conferences and seminars of various topics and types, particularly in promoting and developing Islamic banking activities at both the local and regional levels.

B. Donations:

During 2025, the Bank made numerous donations to various organizations within Jordan, amounting to approximately JOD 2.8 million, distributed as follows:

Description	Thousand JOD
Jordan Hashemite Fund for Human Development/ The Campaign for Charity and Goodness	15.0
Al-Aman Fund for the Future of the Orphans	25.0
King Hussein Cancer Center	24.4
Holy Quran Associations and Competitions	4.1
Charitable and medical associations and bodies, and zakat committees	77.0
Tkiyet Um Ali	5.0
Ministry of Endowments, Islamic Affairs and Holy Places	61.0
Royal Jordanian Air Force (RJAF)	5.0
Agricultural Credit Corporation (ACC)	7.5
Public Security Directorate (PSD)	10.0
The Health and Education Initiative via the Association of Banks in Jordan (ABJ)	2606.1
Total	**2840.1**

C. Qard Hasan (Benevolent Loans):

The Bank continued to provide Qard Hasan loans for social purposes such as education, medical treatment, and marriage, totaling approximately JOD 24.9 million in 2025, benefiting around 29,300 customers, compared to approximately JOD 24.9 million benefiting around 26,600 customers in the previous year.

In collaboration with the Al-Afaf Charitable Association, the Bank provided JOD 243,000 in 2025, benefiting approximately 243 young individuals, compared to JOD 248,000 in 2024 benefiting around 248 young individuals preparing for marriage.

The Bank also continued to accept deposits in the "Qard Hasan Account" from those wishing to provide benevolent loans through the Bank, with the account balance reaching approximately JOD 2.3 million at the end of 2025.

D. Financing Professionals and Artisans:

Since its inception, the Bank has been committed to financing projects of professionals and artisans through the Murabaha method. In 1994, the Bank launched a special program to finance projects for this segment using the Diminishing Partnership ending with Ownership (Musharakah Mutahia Bel Tamlik) approach, where the financing is repaid from the projects' own revenues.

The Bank also finances small and medium-sized enterprises (SMEs) through various mechanisms, including financing from joint investment funds, agency investment account funds (investment portfolios), or through special agreements with the Central Bank of Jordan.

In 2013, the Bank enhanced its support for these projects by increasing the capital of its subsidiary, Al-Samaha Islamic Financing Company, to JOD 8 million, in addition to amending its Articles of Association and bylaws to expand financing to include small projects and artisans. In 2016, the Bank further increased the company's capital to JOD 12 million, with the financing provided supporting projects and companies, as well as artisans, professionals, and women-led projects, contributing to reducing unemployment, maintaining existing jobs, and creating new employment opportunities.

In 2025, the company financed 485 projects with a total value of approximately JOD 10.5 million.

E. Mutual Insurance Fund:

This fund was established in 1994, through which participants mutually guarantee to cover the debt balance of any member in cases of death, permanent disability, or prolonged insolvency. Additionally, since 2014, the fund has served as a risk mitigation tool, following approval by the Central Bank of Jordan.

In 2025, the number of compensated cases reached 419, with total compensation payments of approximately JOD 3.2 million. Since the fund's inception until the end of 2025, the total number of compensated cases amounted to 4,831, with total compensation paid of approximately JOD 27.6 million. By the end of 2025, the fund balance stood at approximately JOD 66.8 million, with around 234,000 participants, and their total debt balances amounting to JOD 2.2 billion.

It is noteworthy that the Bank has expanded the coverage of the insured, now including all participants with debt of JOD 200,000 or less and aged 60 or below, up from the previous limit of JOD 150,000 or less and age 55 or below. Since 2013, the coverage also includes participants in Ijara Muntahia Bittamleek in addition to Murabaha financing customers. The Bank has expanded the insured coverage several times; at the inception of the insurance, the limit was JOD 25,000 or less.

F. Engagement with the Local Community:

The Bank continued to support purposeful programs on various television and radio stations, and sponsored sections on Islamic banking and finance in several local newspapers. It also made donations to the King Hussein Cancer Center, as well as to associations supporting people with special needs, the elderly, and the Aman Fund for Orphans' Future. Additionally, the Bank supported the annual Ramadan

Iftar for orphaned children organized by charitable associations. As in previous years, the Bank also provided cash gifts to couples participating in the collective wedding ceremony organized by the Al-Afaf Charitable Association.

G. Energy and Environment:

The Bank prioritizes renewable energy projects alongside broader environmental initiatives, with a total of 79 branches and offices benefiting from solar energy systems, in addition to the Head Office buildings, IT building, Bonded Center, Archiving Building, and Disaster Recovery Center. All these facilities are powered by solar panels installed on the rooftops under the net metering system and/or the Amman station, Dhiban station, and/or Irbid/Na’imeh station under the grid-feed system.

The Irbid/Na’imeh station was established to serve the Bank’s branches and offices in the northern region and became operational in mid-February 2024 with a generation capacity of 990 KWP. The Madaba/Dhiban station was also established to enhance the electricity generation capacity benefiting branches and offices in the central governorates, and it became operational in March 2021 with a capacity of 936 KWP. Additionally, the Amman station was established in May 2018 at the Bank’s Bonded Center/Sahab to generate electricity from solar energy, covering part of the electricity consumption for branches and offices in the central governorates with a generation capacity of 2.7 MWP. The operation and maintenance of these systems and stations are continuously monitored to ensure efficiency, sustainability, and optimal utilization.

It is noteworthy that the Bank began utilizing renewable energy in July 2013 by generating electricity through solar panels installed on the rooftops of its branches. This made the Bank the first Jordanian bank to integrate renewable energy into its operations, achieving cost savings, reducing electricity bills, alleviating high electricity loads in the Kingdom, and thereby contributing to supporting the national economy and protecting the environment.

Jordan Islamic Bank
A member of Al Baraka Group

Financial Position

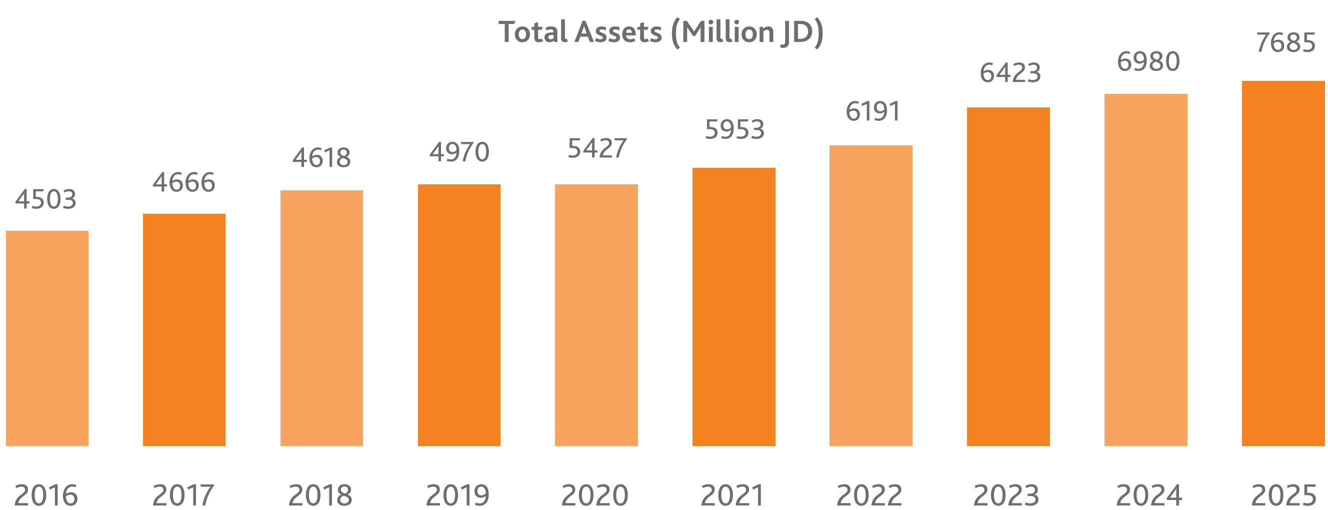
Bank's Performance Results for 2025

The results of Jordan Islamic Bank for the year 2025 reflect its ability to continue achieving sustainable growth across its various operational sectors, confirming the resilience of the Bank's business model in efficiently and effectively facing diverse challenges. The following is a summary of the Bank's performance results as of the end of 2025:

A. Total Assets:

Total assets reached approximately JOD 7,685.2 million at the end of 2025 (including off-balance-sheet accounts under management), compared to approximately JOD 6,979.6 million at the end of 2024 (including off-balance-sheet accounts under management), reflecting an increase of JOD 705.6 million.

Year	Total Balance Sheet Items	Off-Balance Sheet Items - Under Management				Total
		Restricted Investments	Wakala Investment (investment portfolios)	Wakala Investment	Total	
2025	6786.3	260.0	601.9	37.0	898.9	7685.2
2024	6122.5	229.0	570.1	58.0	857.1	6979.6
Increase (Decrease)	663.8	31.0	31.8	(21.0)	41.8	705.6



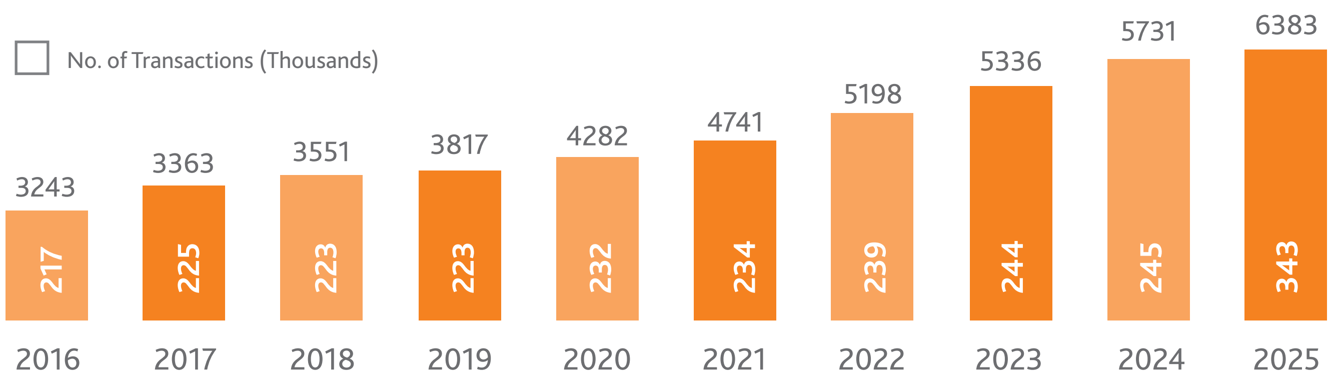
B. Cash on Hand and Balances with Banks:

The total cash on hand and balances with banks reached approximately JOD 1,154.3 million at the end of 2025, compared to approximately JOD 1,092.4 million at the end of 2024.

C. Funds Deployment:

Total financing and investment balances amounted to approximately JOD 6,382.7 million at the end of 2025 (including off-balance-sheet accounts under management), distributed across 343,300 transactions, compared to approximately JOD 5,730.6 million (including off-balance-sheet accounts under management) at the end of 2024, distributed across 245,400 transactions.

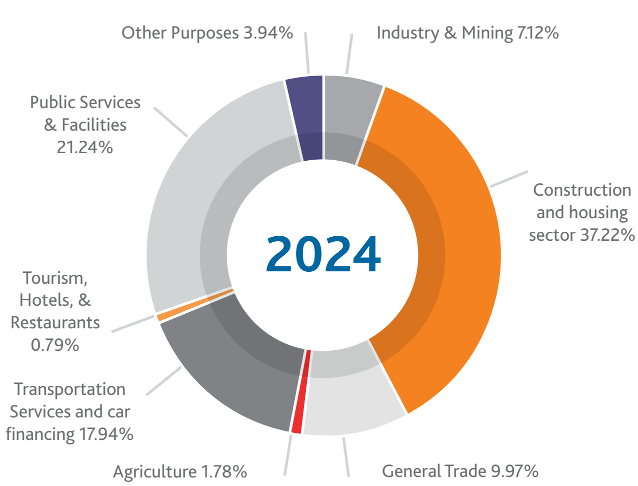
Total Financing and Investment Balances (Million JD)

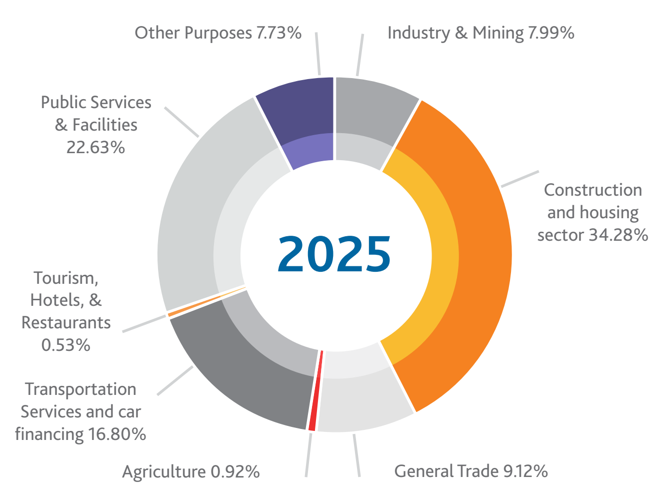


The financing operations carried out by the Bank in the local market during 2025 encompassed various economic and social activities and facilities. These financings benefited a number of healthcare and educational institutions, as well as numerous industrial and real estate projects, transportation means and services, in addition to financings provided to the commercial sector.

The shares of economic sectors from financing balances (in JOD millions) were as follows:

Year	Agriculture	Industry & Mining	General Trade	Construction & Housing Sector	Transportation Services and Car Finance	Tourism, Hotels, and Restaurants	Public Services & Facilities	Other purposes	Total
2025	44.0	381.6	435.9	1637.7	802.4	25.3	1080.9	369.3	4777.1
2024	75.9	303.9	425.5	1587.5	765.2	33.5	905.9	168.1	4265.5





The Bank places special emphasis on meeting citizens' essential needs through its financing operations. The following is a breakdown of Murabaha financing provided from joint investment funds and Wakala investment accounts (investment portfolios) during 2025 for these key needs:

Individuals' Funded needs	JOD Million	Number of Beneficiaries
Land, housing and construction materials	149.8	10,643
Transportation means and construction vehicles	261.2	23,372
Furniture	13.2	4,629

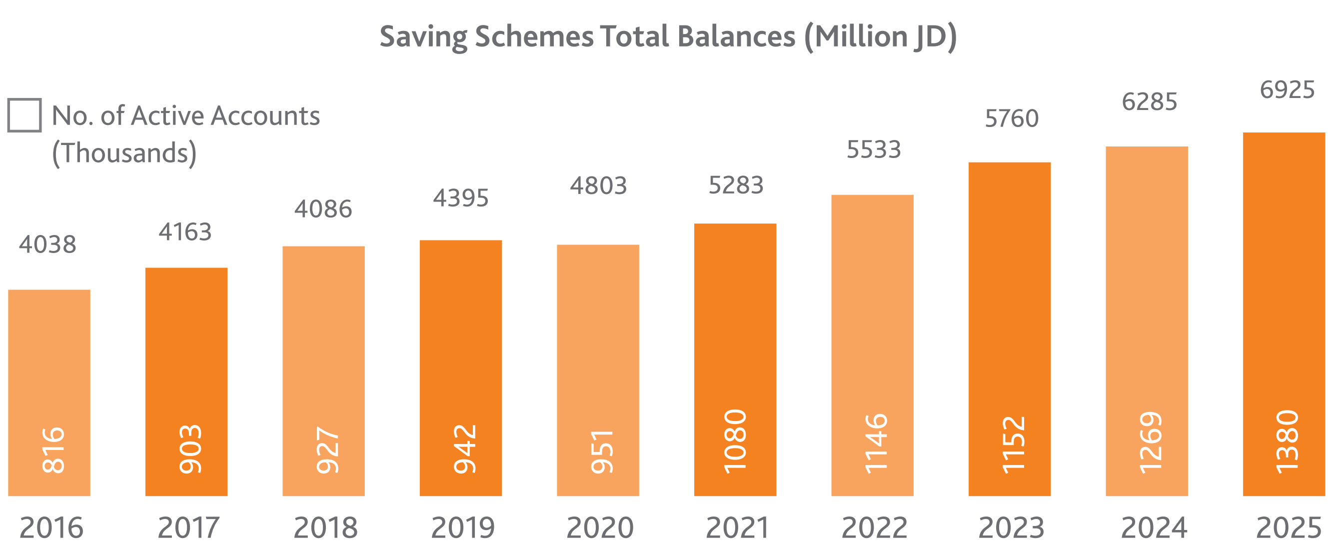
The outstanding balance at the end of 2025 for Murabaha financing of these needs, funded from joint investment funds and agency investment accounts (investment portfolios), was as follows:

Individuals' Funded needs	JD Million	Number of beneficiaries of Financing
Land, housing and construction materials	701.8	67,271
Transportation means and construction vehicles	829.9	107,070
Furniture	37.6	17,679

The Bank also continued to allocate a portion of its funds for investments in the capital of national companies whose primary activities are Sharia-compliant and which produce goods and services of public benefit for society and the national economy.

D. Deposits Mobilization:

Total balances of deposit accounts reached approximately JOD 6,924.9 million at the end of 2025 (including off-balance-sheet accounts under management), distributed across 1,380,000 active accounts, compared to approximately JOD 6,285.4 million at the end of 2024 (including off-balance-sheet accounts under management), distributed across 1,269,000 active accounts.

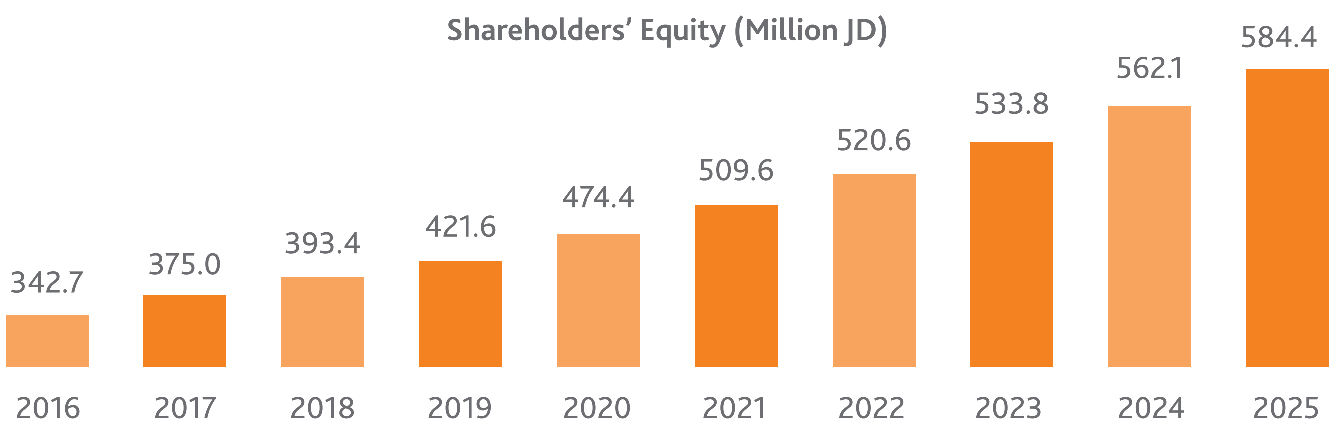


E. Shareholders' Equity:

Shareholders' equity reached approximately JOD 584.4 million at the end of 2025, compared to approximately JOD 562.1 million at the end of 2024.

Year	Paid-up Capital	Statutory Reserve	Voluntary reserve	Fair Value Reserve*	Retained Earnings	Shareholders Equities
2025	200.0	151.2	95.0	11.2	127.0	584.4
2024	200.0	139.9	83.9	10.0	128.3	562.1
Increase (Decrease)	0	11.3	11.1	1.2	(1.3)	22.3

*Represents the net reserve of results from subsidiaries and affiliates and the net fair value reserve.



The Capital Adequacy Ratio (CAR) stood at approximately 19.2% and 20.4% at the end of 2025 and 2024, respectively, in accordance with the Capital Adequacy Instructions for Islamic Banks issued by the Central Bank of Jordan, based on Standard No. 15 issued by the Islamic Financial Services Board (IFSB).

F. Joint Investment Income:

Total joint investment income reached approximately JOD 321.5 million during 2025, compared to approximately JOD 273.6 million in 2024.

The Bank distributed profits to joint investment accounts on a semi-annual basis during 2025, with the general profit distribution rates as follows:

First half of the year:

- Investment deposit accounts: Local currency 4.00% – 7.22%, foreign currencies 3.22% – 5.56%.
- Notice savings accounts: Local currency 3.45%, foreign currencies 2.38%.

Second half of the year:

- Investment deposit accounts: Local currency 3.89% – 7.22%, foreign currencies 3.06% – 5.72%.
- Notice savings accounts: Local currency 3.38%, foreign currencies 2.73%.

G. Bank's Profits:

The Bank's profit before tax for 2025 amounted to approximately JOD 113.6 million, while profit after tax reached approximately JOD 71.1 million.

Development of JIB's Operations over the Past Ten Years

Rounded to nearest million (JOD)

Financial Year	Total Assets (1)	Saving schemes (2)		Finance and investment (3)		Paid-up Capital	Shareholders Equities	Revenue of Joint Investment	Mutual Investment Risk Fund (4)	Profits Before Taxes	Profits After Taxes	The General Percentage of Dividends for the Local Currency Accounts	The General Percentage of Dividends for the Foreign Currency Accounts	Dividends to Shareholders	No. of Branches and Offices	No. of Employees
		Total Balances	No. of Active Accounts (thousands)	Total Balances	Thousand Transactions											
2016	4503	4038	902.5	3243	217.0	150.0	342.7	197.9	29.6	83.7	54.0	3.39%	0.92%	15% cash 20% Bonus shares (5)	97	2236
2017	4666	4163	926.7	3363	225.4	180.0	375.0	191.2	36.4	80.9	54.1	3.20%	1.04%	15% cash	100	2335
2018	4618	4086	941.8	3551	222.8	180.0	393.4	191.8	31.7	75.4	49.8	3.10%	1.10%	15% cash 11.11% Bonus shares (6)	105	2405
2019	4970	4395	951.0	3817	222.9	200.0	421.6	196.7	30.0	88.6	54.3	3.0-5.0%	1.50-2.0%	- (7)	108	2440
2020	5427	4803	1079.9	4282	231.5	200.0	474.4	200.2	26.0	83.8	52.1	2.9-5.0%	1.74%	12% cash (8)	108	2434
2021	5953	5283	1146.0	4741	234.1	200.0	509.6	214.4	25.0	96.5	59.1	2.92-5.0%	1.29%	25% cash	109	2439
2022	6191	5533	1152.1	5198	239.3	200.0	520.6	224.1	15.2	95.5	61.1	3.34 - 5.55%	2 – 3.33%	25% cash	111	2440
2023	6423	5760	1186.9	5336	244.1	200.0	540.4	248.1	12.9	94.6	62.3	The first half of the year:(9) The second half of the year:(10)		22% cash	111	2437
2024	6980	6285	1269	5731	245.4	200.0	562.1	273.6	-	99.4	66.1	The first half of the year:(11) The second half of the year:(12)		25% cash	111	2445
2025	7685	6925	1380	6383	343.3	200.0	584.4	321.5	-	113.6	71.1	The first half of the year:(13) The second half of the year:(14)		25% cash (15)	105	2414

1. Including off-balance sheet items - under management.
2. Including the balances of trust and unrestricted investment accounts, cash and bank guarantees, and off-balance sheet items - under management.
3. Including balances of self-financing and investment, receivables and mutual investment, investment deposits with Islamic banks, and the invested portion of the balances of off-balance sheet items - under management.
4. Deduction from the Investment Risk Fund has been canceled as of 1/5/2019 in response to the amended Banking Law. The fund's remaining balance is kept under the new title of "Provision for Facing Future Risks".
5. Bonus shares, distributed on 5/6/2017.
6. Bonus shares, distributed on 26/6/2019.
7. In accordance with Circular No. 1/1/4693 issued by His Excellency the Governor of the Central Bank of Jordan on 9/4/2020, the distribution of cash dividends to shareholders for the year 2019 by licensed Jordanian banks was postponed.
8. Pursuant to the CBJ's decision in its letter No. 10/3/1228 dated 20/1/2021 circulated to Jordanian Banks operating in the Kingdom: the percentage of cash dividends to shareholders shall not exceed 12% in light of the local and international economic developments and the cash flow levels, as well as the convenient solvency which the banks enjoy in order to maintain such ratios.
9. Interest rates for investment deposit accounts in local currency range from 4.00% to 5.90%, while for foreign currencies, they range from 3.33% to 4.17%. Savings accounts subject to notice offer a rate of 2.80% for local currency and 2.10% for foreign currencies.
10. Investment deposit accounts in local currency 4.22 - 6.11%, and in foreign currencies 3.34 - 5.00%, saving accounts subject to notice in local currency 2.86%, and in foreign currencies 2.41%.
11. Investment deposit accounts in local currency 4.25 - 7.22%, and in foreign currencies 3.35 - 5.78%, saving accounts subject to notice in local currency 3.21%, and in foreign currencies 2.76%.
12. Investment deposit accounts in local currency 4.15 - 7.22%, and in foreign currencies 3.22 - 5.56%, saving accounts subject to notice in local currency 3.50%, and in foreign currencies 2.54%.
13. Investment deposit accounts in local currency 4.00 - 7.22%, and in foreign currencies 3.22 - 5.56%, saving accounts subject to notice in local currency 3.45%, and in foreign currencies 2.38%.
14. Investment deposit accounts in local currency 3.89 - 7.22%, and in foreign currencies 3.06 - 5.72%, saving accounts subject to notice in local currency 3.38%, and in foreign currencies 2.73%.
15. Recommended dividends.

Jordan Islamic Bank
A member of Al Baraka Group

The Bank's Future Plan for 2026

The Bank's Future Plan for 2026

The objectives of the Bank's 2026 Future Plan have been developed to be achieved across the following five key pillars:

Pillar 1: Financial

- Achieve growth in key indicators, reflecting positively on profitability metrics, enhancing the Bank's competitiveness, and increasing its market share.
- Maintain balanced returns for shareholders and joint investment account holders.
- Increase high-quality and profitable assets, with a focus on low-cost funding sources, and diversify income streams to mitigate risks.
- Improve the operational efficiency ratio by rationalizing expenditures, controlling costs in all forms, and effectively managing them, while activating procedures and control tools to monitor this indicator.

Pillar 2: Market and Customers

- Enhance the customer experience, expand the Bank's customer base across various segments, and strengthen customer satisfaction.
- Improve both digital and traditional channels.
- Develop targeted and customized products and services for specific segments in a distinctive manner.
- Manage the Bank's marketing activities more effectively to contribute to achieving the business sector objectives.
- Strengthen the Bank's presence in local markets, while exploring opportunities for expansion into international markets.

Pillar 3: Information Technology and Digital Transformation

- Ensure keeping pace with the latest developments across all business areas by adopting and developing new automated and banking systems, and improving the availability of essential electronic banking services.
- Focus on investments in digital transformation, artificial intelligence, innovation, IT, and information security.

Pillar 4: Operational and Organizational Efficiency

- Enhance the efficiency of project management processes to contribute to achieving the strategic objectives.
- Improve internal operational processes, expand their automation, and strengthen regulatory, credit, and Sharia controls.
- Fully comply with all laws and instructions issued by legislative and regulatory authorities, and address all observations from the Bank's regulatory departments within the specified time to minimize the impact of potential risks.

Pillar 5: Corporate Culture

- Retain human talent and equip them with the necessary skills by providing specialized training programs to meet work requirements, while ensuring conditions that enhance employee satisfaction.
- Adhere to sustainability standards by integrating environmental, social, and governance (ESG) criteria comprehensively across all Bank activities, supporting the corporate identity and enhancing the Bank's positive image in the community.

Jordan Islamic Bank
A member of Al Baraka Group

Board of Directors' Recommendations to the Ordinary General Assembly

8. Agenda of the Ordinary General Assembly Meeting

Dear Shareholders:

We hope that this report has provided a clear overview of the Bank's activities and achievements during 2025. The Board of Directors is pleased to present to your esteemed General Assembly the following agenda:

1. Reading the resolutions of the previous Ordinary General Assembly meeting.
2. Voting on the Bank's Sharia Supervisory Board report for the financial year ended 31 December 2025, and approving it.
3. Voting on the Board of Directors' report for the financial year ended 31 December 2025, and on the Bank's future work plan, and approving both.
4. Voting on the Bank's Auditor's report for the financial year ended 31 December 2025, and voting on the Bank's accounts and balance sheet for 2025, as well as the profit and loss statement, and approving them; and voting on the Board of Directors' recommendation to distribute cash dividends to shareholders at a rate of 25% of the Bank's capital.
5. Discharging the members of the Board of Directors from liability for the financial year 2025.
6. Election of the Bank's Auditor for the financial year 2026, and determination of their fees, or authorization of the Board of Directors to do so.

In conclusion, we turn to Allah Almighty, praising Him and thanking Him for His blessings and bounties, and for enabling us to achieve these accomplishments. We ask Him for guidance, assistance, and continued success; in Him we place our trust and seek His help in pursuing our goals and objectives.

We are pleased to extend our gratitude to the Bank's shareholders who have contributed and continue to contribute to its development, and to our valued customers for their trust and commitment in dealing with the Bank, thereby enhancing its position. We also express our appreciation to the Executive Management, employees, and staff, who spare no effort in efficiently managing the Bank's operations and enhancing its standing.

Furthermore, we extend our sincere thanks and recognition to the Central Bank of Jordan for its continued attention to the specificities and nature of Islamic banking in the legislation and instructions it issues.

Finally, we honor and appreciate the role of our esteemed Sharia scholars for their efforts in raising awareness of the necessity of dealing with the Bank; may Allah reward them abundantly.

We pray to Allah to guide us to the right course and lead us to the straight path.

Board of Directors

Jordan Islamic Bank
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Annexes of the Board of Directors' Report for 2025

Jordan Islamic Bank

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Annex 1

"Disclosure Requirements According to the Bank's Corporate Governance Guide"

Appendix 1

"Disclosure Requirements According to the Bank's Corporate Governance Guide"

1. Compliance with the provisions of the Bank's Corporate Governance Guide:

Jordan Islamic Bank continuously strives to provide the best and most advanced Islamic banking products and services, while focusing on innovating and developing new services that comply with the principles of Sharia law.

Since corporate governance provides the best rules, systems, and procedures that enhance trust in the Bank and its various activities, the Bank has decided to adopt sound corporate governance practices and implement the Corporate Governance Guide in accordance with international best practices in this regard, based on the provisions outlined in the Corporate Governance Instructions for Banks issued by the Central Bank of Jordan, No. 2/2023, dated 14/2/2023. It is noteworthy that the Bank prepared its first Corporate Governance Guide on 31/12/2007.

The Bank also amended the Corporate Governance Guide on 15/12/2024 in line with modifications to the Bank's main organizational structure, and published it on the Bank's website (www.jordanislamicbank.com) to ensure compliance with its provisions, covering the following areas: Board of Directors: composition, suitability, responsibilities and duties of the Board, duties of the Secretary, duties of members and the Chairman, and Board sub-committees. Senior Executive Management: role of the CEO, responsibilities, and suitability. Sharia Supervisory Board: appointment, suitability, meetings, tasks and responsibilities, and organization of its work. Internal and Sharia Control Environment: Internal Audit Department, Internal Sharia Audit Department, External Audit, Compliance Monitoring Department, Sharia Compliance Department. Relationship with Shareholders.

2. Relationship with Shareholders:

All legal measures are taken to encourage shareholders, including minority shareholders, to attend the Ordinary and Extraordinary General Assembly meetings to discuss and vote either in person or by proxy.

The meetings are attended by the Chairman and members of the Board of Directors, members of the Sharia Supervisory Board, the Bank's CEO, the Bank's Legal Advisor, the External Auditor, the Board Secretary, and representatives of regulatory and official authorities. This ensures that any questions raised can be addressed.

The minutes of the General Assembly meetings are disclosed to shareholders to provide insight into the discussions, decisions, and outcomes, including the results of voting and the questions raised by shareholders along with the corresponding responses.

Additionally, the meeting invitation and agenda are published and can be accessed through the Bank's website (www.jordanislamicbank.com).

3. Rights of Joint Investment Account Holders and Their Relationship with Shareholders:

The Bank works to safeguard the rights of joint investment account holders through various means, which can be accessed via multiple channels such as the Corporate Governance Guide, the Annual Report, and the Bank's website (www.jordanislamicbank.com). The website also includes the policy governing the relationship between joint investment account holders and shareholders.

4. Internal Control Systems and Internal Sharia Compliance Controls:

First: Responsibility of the Board of Directors and Senior Executive Management regarding the Bank's internal control systems and internal Sharia compliance controls, and their maintenance:

– The Board of Directors and Senior Executive Management are responsible for establishing internal control systems and Sharia compliance procedures capable of achieving the following:
- Accuracy and integrity of the Bank's financial and operational data.
- Efficiency and effectiveness of the Bank's operational processes.
- Effectiveness of procedures for protecting the Bank's assets and properties.
- Compliance with internal policies and procedures, laws and regulations, Sharia Supervisory Board resolutions and fatwas, and applicable instructions.

Second: Both the Internal Audit and Internal Sharia Audit departments provide independent and objective assurance and advisory services to the Bank's Board of Directors and Senior Executive Management to assist them in achieving their set objectives. This, in turn, enhances the effectiveness of risk management, internal control, and corporate governance processes.

Third: The Internal Audit Department works to provide reasonable assurance regarding the adequacy and effectiveness of the Bank's internal control systems and their ability to achieve the following:

– Accuracy and reliability of financial data.
– Efficiency of operational processes.
– Compliance with applicable regulations, instructions, and laws.
– Protection of the Bank's assets and properties.
– Business continuity under all circumstances.
– Enhancement and development of internal control systems, risk management, and corporate governance processes.
– Improvement and development of operations and products to achieve the Bank's objectives.

Fourth: The Internal Sharia Audit Department provides reasonable assurance regarding the adequacy and effectiveness of the internal Sharia compliance control systems, ensuring that all banking activities comply with the provisions and principles of Islamic Sharia and with the fatwas and resolutions issued by the Sharia Supervisory Board.

Fifth: The scope of work of both the Internal Audit Department and the Internal Sharia Audit Department covers all the Bank's work centers, activities, and operations, including its subsidiaries, enabling them to assess the adequacy and effectiveness of internal control systems, internal Sharia compliance controls, risk management, and corporate governance processes, and to perform all assigned tasks and responsibilities.

In addition, both departments carry out several tasks, the most important of which include:

- Conducting periodic audits based on a risk-based audit approach.
- Carrying out any special assignments or advisory tasks as directed by the Audit Committee (a committee of the Board of Directors) or the CEO.

Sixth: The Senior Executive Management evaluates the effectiveness of internal control systems and internal Sharia compliance controls through the following:

- Reports submitted by both the Internal Audit Department and the Internal Sharia Audit Department to the Audit Committee of the Board of Directors during its periodic meetings, including key observations and necessary recommendations.
- Key risks facing the Bank, as assessed by the Risk Management Department and the Risk Management Committee of the Board of Directors.
- Development and implementation of strategies and policies after their approval by the Board of Directors.
- Approval of the Bank's organizational structure by the Board of Directors, ensuring strict implementation, the formation of specialized committees, and the clear delegation of authorities and powers.
- Preparation of the annual budget for Board approval, supported by periodic performance reports that monitor variances from planned targets and analyze their underlying causes.
- Detailed job descriptions outlining the tasks and responsibilities of each role and activity within every organizational unit.
- Dual control over each activity or process.
- Segregation and definition of duties to avoid conflicts of interest and mitigate risks.
- The Board of Directors and/or its committees review reports from regulatory authorities, external audit, internal audit, and internal Sharia audit, follow up on observations, and ensure that the Bank's management addresses them and takes necessary measures to prevent recurrence.
- Approval of policies, products, and contracts by the Sharia Supervisory Board.

Seventh: The Senior Executive Management considers that the internal control systems and internal Sharia compliance controls were effective and robust as of the date of preparing the financial statements included in the Bank's Annual Board of Directors' Report. The Management also continues to strengthen and maintain these internal and Sharia control systems on an ongoing basis.

Furthermore, the Board of Directors acknowledges the adequacy of the internal control systems and internal Sharia compliance controls.

5. Board of Directors' Meetings and Information on Board Committees:

A. The Board held 7 meetings during 2025.

B. The following provides information about the Board committees:

Description	Current Members Names	Formation	Summary of Tasks and Responsibilities	No. of Meetings
Corporate Governance Committee	H.E. Mr. Abdullah bin Ibrahim bin Suleiman Al-Howaish (Chairman) H.E. Mr. Jamal Ahmed Mufleh Al-Sarayrah (Vice-Chairman) H.E. Eng. Abed Al- Rahim Fathi Salim Al-Boucai (Member)	Formed in accordance with the corporate governance requirements for banks and the instructions of the CBJ	Ensuring adherence to the Corporate Governance Guide and compliance with all corporate governance directives issued by the CBJ and the governance guidelines for publicly listed companies for 2017 issued by the Jordan Securities Commission (JSC).	2

Description	Current Members Names	Formation	Summary of Tasks and Responsibilities	No. of Meetings
Audit Committee	H.E. Dr. Tayseer Radwan Saleem Al-Sammadi (Chairman) H.E. Eng. Abed Al- Rahim Fathi Salim Al-Boucai (Vice-Chairman) H.E. Mr. Issa Haidar Issa Murad (Member) H.E. Dr. Khawla Fareez Awad Al Nobani (Member)	Previously formed in accordance with the Banks Law and the instructions of JSC	Ensuring the adequacy of the external and internal auditing, monitoring and internal control systems, and the compliance with the related financial and accounting legislations.	6
Credit Facilities Committee	H.E. Mr. Abdullah bin Ibrahim bin Suleiman Al-Howaish (Chairman) H.E. Mr. Houssem Bin Al-Habib Bin Al-Haj Amor (Vice - Chairman) H.E. Mrs. Malak Fawzi Ragheb Ghanem (Member) H.E. Mr. Ghassan Bin Ahmed Bin Mohammed Amoudi (Member) H.E. Mr. Daham Mashhour Daham Al-Fayez (Member)	Formed in accordance with the corporate governance requirements for banks	Reviewing and evaluating direct and indirect facility requests within the committee's authority and granting approval. Providing recommendations to the Board regarding facility requests falling within the Board's authority.	6
Nominations and Remunerations Committee	H.E. Mr. Ghassan Bin Ahmed Bin Mohammed Amoudi (Chairman) H.E. Eng. Abed AL Rahim Fathi Salim Al-Boucai (Vice-Chairman) H.E. Mr. Houssem Bin Al-Habib Bin Al-Haj Amor (Member)	Formed in accordance with the corporate governance requirements for banks	Determining the independence status of Board members; evaluating the performance effectiveness of the Board, its committees, the CEO, and the Sharia Supervisory Board; providing Board members with information on material matters concerning the Bank; ensuring the existence of an adequate remuneration policy; identifying qualified candidates for membership in the Board and the Sharia Supervisory Board; and recommending to the Board qualified individuals for appointment to Senior Executive Management.	3
Risk Management Committee	H.E. Mr. Jamal Ahmed Mufleh Al-Sarayrah (Chairman) H.E. Mr. Houssem Bin Al-Habib Bin Al-Haj Amor (Vice - Chairman) H.E. Mr. Ghassan bin Ahmed bin Mohammed Amoudi (Member) H.E. Dr. Khawla Fareez Awad Al Nobani (Member)	Formed in accordance with the corporate governance requirements for banks	Ensuring that adequate policies and strategies for risk management are in place	4
The IT Governance Committee	H.E. Mr. Issa Haidar Issa Murad (Chairman) H.E. Dr. Tayseer Radwan Salim Al-Sammadi (Vice-Chairman) H.E. Mrs. Malak Fawzi Ragheb Ghanem (Member) H.E. Mr. Farouk Abdelhaleem Taher Al-Hadidi* H.E. Ms. Suzanne Yahya Joudat Abu Al-Rous (Member)* H.E. Mr. Daham Mashhour Daham Al-Fayez (Member)	Formed in compliance with the Corporate Governance of Information and Related Technology instructions, and the regulations issued by the CBJ.	General supervision and oversight of IT operations, resources, and projects, as well as cybersecurity, to ensure their adequacy and effective contribution to meeting the Bank's requirements and operations.	4
Compliance Committee	H.E. Eng. Abed Al- Rahim Fathi Salim Al-Boucai (Chairman) H.E. Mr. Issa Haidar Issa Murad (Vice - Chairman) H.E. Mr. Jamal Ahmed Mufleh Al-Sarayrah (Member) H.E. Mr. Farouk Abdel Halim Taher Al-Hadidi* H.E. Ms. Suzanne Yahya Joudat Abu Al-Rous (Member)*	Formed in accordance with the corporate governance requirements for banks	Ensuring the adequacy of the Bank's internal control systems for implementing Compliance Monitoring Policy requirements; reviewing evidence that Executive Management has assessed the suitability of the Bank's compliance procedures and guidelines; and tracking any identified deficiencies while formulating appropriate recommendations for necessary amendments.	4

*Ms. Suzan Yehia Joudat Abu Al-Rous was appointed as a representative of the Social Security Corporation, replacing Mr. Farouq Abdel Halim Taher Al-Hadidi; effective 03/07/2025.

C. Summary of Attendance of Board Members and Board Committees during 2025:

Appendix III includes a table showing the number of Board and Board Committee meetings held in 2025 and the attendance of members at these meetings.

D. Authorities Delegated by the Board to Its Committees:

Corporate Governance Committee:

- Guidance and supervision over the preparation of the Corporate Governance Guide and updating it whenever necessary, providing recommendations to the Board of Directors, monitoring the implementation of the Guide, and submitting any amendments to the Central Bank of Jordan.
- Ensuring compliance with the Corporate Governance Guide.

Risk Management Committee:

- Reviewing risk management policies and recommending them for approval by the Board of Directors.
- Assisting the Board in managing the risks faced by the Bank, such as (credit risk, market risk, operational risk, liquidity risk, and reputational risk).
- Ensuring the existence of adequate risk management systems, such as the Operational Risk Management System and the Customer Credit Rating System, among others.
- Monitoring risk exposure limits at the levels of country, currency, maturity, counterparty, instrument, market, and sector.
- Studying acceptable risk limits and recommending them for approval by the Board.
- Following up on measuring and controlling risks to which the Bank is exposed.

Nomination and Remuneration Committee:

- Identifying independent members of the Board of Directors based on the criteria for an independent member.
- Determining qualified candidates for membership in the Board, Senior Executive Management, or the Sharia Supervisory Board.
- Evaluating the performance of the Board, its committees, the CEO, the Sharia Supervisory Board, and the Board Secretary, and presenting the evaluation results to the Board of Directors.
- Recommending to the Board the granting of annual salary increments, bonuses, and other incentives to all Bank employees.

Audit Committee:

- Reviewing the Bank's financial statements prior to submission to the Board, with particular emphasis on compliance with the instructions of the Central Bank of Jordan regarding required provisions.
- Reviewing accounting matters that have a material impact on the financial statements.
- Reviewing the Bank's internal control systems as well as the internal Sharia compliance control systems.
- Reviewing external auditor reports regarding internal controls and the information system, and providing recommendations to the Board accordingly.
- Recommending to the Board on the appointment of the external auditor, their fees, contractual conditions, and assessing their independence, taking into account any other engagements outside the audit scope.

- Ensuring the external auditor's ability to review the Bank's compliance with Sharia controls, as stipulated in the signed engagement letter, and verifying that this is done.
- Recommending to the Board on matters related to internal audit procedures and the work of the external auditor.

Credit Facilities Committee:

- Reviewing direct and indirect banking facility requests that fall within the Committee's authority and approving them, and recommending to the Board requests that fall within its authority.

IT Governance Committee:

- Providing general supervision and monitoring the progress of IT operations, resources, projects, information security, and cybersecurity to ensure their adequacy and effective contribution to achieving the Bank's objectives and operational requirements.

Compliance Committee:

- Monitoring and following up on the implementation of the Bank's compliance policy, Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) policy, Economic and Trade Sanctions policy, Foreign Account Tax Compliance Act (FATCA), and other relevant regulations.
- Ensuring the adequacy of the Bank's internal control systems to comply with the requirements of the Compliance Policy and AML/CTF policies.
- Reviewing the executive management's assessment of the adequacy of the Bank's compliance procedures and guidelines, tracking any identified deficiencies, and proposing appropriate amendments.

6. Sharia Supervisory Board Meetings:

A. The Sharia Supervisory Board held 6 meetings during 2025.

B. Summary of attendance of the Sharia Supervisory Board members at the meetings:

Current Members Names	Number of the Attended Meetings
Prof. Dr. Mahmoud Ali Mosleh Al Sartawi (Chairman)	6
Prof. Dr. Abdul Rahman Ibrahim Zaid Al Kelani (Vice - Chairman)	6
Dr. "Mohammad Khair" Mohammad Salem Al-Issa (Member)	6
Mr. Youssef Hassan Youssef Khalawi (Member)	6

7. Risk Management:

Banks are exposed to various risks as a result of the banking operations they conduct for their customers, which may lead to losses that could, in extreme cases, result in insolvency. Accordingly, the need has emerged for banks to manage potential risks effectively and efficiently.

The Bank manages its diverse banking risks through the adoption of a comprehensive risk management framework, including appropriate oversight by the Board of Directors and Senior Management, aimed at identifying, measuring, monitoring, and controlling risks, monitoring the relevant risk categories and reporting on them, while maintaining adequate capital to absorb such risks. These procedures are implemented with full assurance that they are compliant with the provisions and principles of Islamic Sharia. The primary goal of Risk Management is to provide a sound and secure operating environment that supports the achievement of the Bank's strategic objectives.

A. From a functional perspective, the Risk Management Department reports to the Risk Management Committee of the Board of Directors, and from an administrative perspective, it reports to the Chief Executive Officer (CEO). The Department's organizational structure is as follows:

B. The Risk Management Department carries out a range of functions and responsibilities, most notably:

- Overseeing the stages of the Risk Management Process within the Bank.
- Identifying and assessing potential risks to which the Bank may be exposed, in order to determine material risks, in coordination with the relevant departments within the Bank.
- Determining the Bank's Risk Appetite for all material risks to which the Bank may be exposed.
- Conducting Stress Testing and the Internal Capital Adequacy Assessment Process (ICAAP) in coordination with the relevant departments within the Bank.
- Preparing, updating, developing, and continuously monitoring the Bank's Recovery Plan.
- Developing and continuously monitoring Early Warning Indicators (EWIs) for potential risks.
- Calculating the necessary provisions for expected credit losses (ECL) and impairment provisions in accordance with the instructions of the Central Bank of Jordan.
- Continuously monitoring all risks to which the Bank may be exposed and preparing the Risk Profile according to the type of risk and its criticality.

- Utilizing Enterprise Risk Management (ERM) solutions to support the implementation of risk management processes.
- Analyzing the Bank's operations to ensure the identification and adequacy of necessary control measures, in line with the Risk Appetite, risk type, and magnitude.
- Using and developing efficient measurement methodologies to quantify all material risks and determine the capital required to cover them.
- Establishing a comprehensive database of operational errors, losses, and incidents to assess and analyze them, identify weaknesses, and enhance control procedures to reduce recurrence.
- Updating and implementing the Risk and Control Self-Assessment (RCSA) methodology across the Bank's operational units to identify challenges, opportunities, and drive continuous improvement in all aspects of banking operations.
- Preparing and monitoring Key Risk Indicators (KRIs) for critical operations, conducting detailed analyses of value changes and trends to enhance the Bank's ability to manage risks effectively and strengthen its resilience in a dynamic banking environment.
- Preparing, updating, and regularly testing the Business Continuity Plan (BCP) to ensure operational continuity in the event of incidents, natural disasters, or unforeseen events, in line with regulatory requirements and international best practices.
- Preparing the Information Technology Disaster Recovery Plan (ITDR) in coordination with the Information Technology Department.
- Participating in the preparation of the Bank's strategic plan through determining the appropriate Risk Appetite.
- Promoting a risk management culture across all administrative levels within the Bank.
- Measuring and identifying risks arising from the granting of credit facilities and ensuring the soundness of related procedures and controls.
- Supervising the internal credit rating system for corporate clients and the credit rating system for Retail Banking clients.
- Promoting a safe working environment through adherence to labor laws and regulations related to occupational safety and health, to reduce risks and causes of injuries within workplaces.

C. The Bank's risks are disclosed in Note No. 62 to the Bank's financial statements for the year 2025.

8. Remuneration Policy:

A. Remuneration Policy for Members of the Board of Directors and Its Committees:

- This policy was initially issued pursuant to the Corporate Governance Instructions for Islamic Banks No. (61/2015) issued by the Central Bank of Jordan on 12/05/2015 and the amendments thereto under Instructions No. (64/2016) issued on 25/09/2016. It was subsequently amended in accordance with the Corporate Governance Instructions for Banks No. (2/2023) issued by the Central Bank of Jordan on 14/02/2023, the Jordanian Companies Law No. (22) of 1997 and its amendments, and the Corporate Governance Instructions for Listed Public Shareholding Companies (2017) issued by the Securities Commission.
- The scope of application includes: annual remuneration, transportation allowances, per diem allowances for members, and committee membership fees.

B. Remuneration Policy for Senior Executive Management:

- This policy was issued in line with the Bank's direction and commitment to motivating its employees to deliver their best performance in the interest of shareholders, customers, employees, and stakeholders. It is based on Jordan Islamic Bank Employees Bylaw, the Jordanian Labor Law No. (8) of 1996 and its amendments, and the Corporate Governance Instructions for Banks No. (2/2023) issued by the Central Bank of Jordan on 14/02/2023.
- The scope of application includes: profit-based bonuses, end-of-service grants, special assignment bonuses, annual salary increments, end-of-service benefits, moral (non-monetary) rewards, and in-kind rewards.

C. Employee Incentives and Rewards Policy:

- This policy was issued in line with the Bank's direction and commitment to motivating its employees to perform at their highest level, serving the interests of shareholders, customers, employees, and stakeholders. It is based on Jordan Islamic Bank Employees Bylaw, the Jordanian Labor Law No. (8) of 1996 and its amendments, and the Corporate Governance Instructions for Banks No. (2/2023) issued by the Central Bank of Jordan on 14/02/2023.
- The scope of application includes: profit-based bonuses, end-of-service grants, special assignment bonuses, annual salary increments, end-of-service benefits, moral (non-monetary) rewards, and in-kind rewards.

9. Transparency and Disclosure:

A. Appendix IV includes the Bank's organizational structure.

B. The Board of Directors acknowledges its responsibility for the accuracy and adequacy of the Bank's financial statements and the information contained in this report.

C. Appendix IV includes the required information for each member of the Board of Directors, including: qualifications, experience, shareholding in the Bank's capital, independence status, date of appointment, memberships held on boards of other companies, remuneration received from the Bank, financing granted to them by the Bank, and any other transactions conducted between the Bank and the member or related parties.

D. Appendix IV includes the required information for each member of the Sharia Supervisory Board, the annual allocations received, and the amounts paid to each of them as travel and transportation expenses inside and outside the Kingdom.

E. Appendix IV includes the benefits and remuneration received by members of the Senior Executive Management with executive authority, including wages, fees, salaries, bonuses, and other benefits, as well as amounts paid to each of them as travel and transportation expenses within the Kingdom.

F. Appendix IV includes the names of shareholders who own 1% or more of the Bank's capital.

G. The Board of Directors reviewed the results of the Customer Complaints Report for 2025, after its discussion by a specialized committee of the Board. The Board also reviewed the procedures taken to address complaints, identify their causes—particularly recurring issues—assess their impact on other services and products for which no complaints were submitted, and evaluate any potential impact on the Bank's reputation.

The results of the evaluation were as follows:

"After analyzing and studying the complaints received during 2025, we conclude that the approved customer complaints management policy and procedures, along with the reports submitted to the Board of Directors and Executive Management, have significantly contributed to directing attention to customer complaints, ensuring fair treatment, and improving the level of services provided with the required speed and accuracy."

Acknowledgement

The Board of Directors of Jordan Islamic Bank hereby acknowledges that, for the past year, none of the Board of Directors members obtained any benefits during his work in the Bank without declaring the same, either in cash or in-kind , and either for himself in person or to any person related to him.

Board Member	Vice-Chairman	Chairman
Albaraka Group Co.	Albaraka Group Co.	Albaraka Group Co.
Represented by	Represented by	Represented by
Issa Haidar Issa Murad	Houssem Bin Al-Habib Bin Al-Haj Amor	Abdullah ben Ibrahim ben Suleiman Al-Howaish
Board Member	Board Member	Board Member
Social Security Corporation	Albaraka Group Co.	Albaraka Group Co.
Represented by	Represented by	Represented by
Ms. Suzanne Yahia Jawdat Abu Al Rous	Daham Mashour Daham Alfayez	Malak Fawzi Ragheb Ghanem
Board Member	Board Member	Board Member
Eng. Abed Al-Rahim Fathi Salim Boucai	Dr.Tayseer Radwan Saleem Al-Smadi	Jamal Ahmad Mufleh Al-Sarayrah
	Board Member	Board Member
	Ghassan Ben Ahmad Ben Mohammad Amodi	Dr. Khawla Fareez Awad Al-Nobani

Acknowledgement

The Sharia Supervisory Board of Jordan Islamic Bank hereby acknowledges that, for the past year, none of the Sharia Supervisory Board members obtained any benefits during his work in the Bank without declaring the same, either in cash or in-kind, and either for himself in person or to any person related to him.

Vice-Chairman

Prof. Abdul Rahman Ibrahim Zaid Al Kelani

Chairman

Prof. Mahmoud Ali Mosleh Al Sartawi

Board Member

Dr. 'Mohammad Khair' Mohammad Salem Al-Issa

Board Member

Mr. YOUSIF HASSAN KHALAWI

Jordan Islamic Bank
A member of Al Baraka Group

Annex II
"Disclosure Requirements in Accordance with the IT Governance and Information Management Guide"

Appendix II

"Disclosure Requirements in Accordance with the IT Governance and Information Management Guide"

Compliance with the Provisions of the IT Governance and Information Management Guide:

The concept of Information Technology (IT) Governance has received significant attention at governmental, legislative, supervisory, regulatory, and business levels alike. This is due to the economic benefits and advantages highlighted by studies and research at both the macroeconomic level and the institutional level as a result of implementing sound governance principles, standards, and best practices.

In the course of advancing corporate governance frameworks, a critical component has emerged, IT Governance, whose proper application of principles, rules, and methodologies serves as a key foundation for safeguarding information security and privacy within economic institutions.

Accordingly, the Bank has adopted corporate governance practices related to this area and prepared the IT Governance and Information Management Guide, based on the instructions issued by the Central Bank of Jordan No. 65/2016 dated 25/10/2016, and published it on the Bank's website (www.jordanislamicbank.com).

The Bank has implemented all provisions of the IT Governance and Information Management Instructions No. (65/2016) issued by the Central Bank of Jordan, based on the relevant specialized review reports.

- The Bank achieved Level 3 according to the maturity scale defined under the COBIT 2019 framework, through the implementation of 31 core processes, in compliance with the Central Bank of Jordan's requirement to attain a minimum maturity level of (3).
- Additionally, the Bank voluntarily implemented five additional processes, bringing the total to 36 core processes, and achieved advanced maturity levels ranging between Level 3 and Level 4, reflecting the maturity and robustness of the Bank's IT Governance framework.

Jordan Islamic Bank
A member of Al Baraka Group

Annex III

"Corporate Governance Report"

In accordance with the Corporate Governance Instructions for Listed Public Shareholding Companies (2017) issued by the Securities Commission

Appendix III

"Corporate Governance Report"

(In accordance with the Corporate Governance Instructions for Listed Public Shareholding Companies (2017) issued by the Securities Commission), this report has been prepared.

1. Information and Details on the Implementation of Corporate Governance Instructions and Rules:

Jordan Islamic Bank adopts the implementation of best practices in corporate governance. In 2007, the Bank issued its Corporate Governance Guide, which has since been updated in line with the corporate governance instructions issued by the relevant regulatory authorities. The Bank complies with the Corporate Governance Instructions for Banks No. (2/2023) issued by the Central Bank of Jordan.

The Bank also complies with the provisions of the Corporate Governance Instructions for Listed Public Shareholding Companies (2017) issued by the Securities Commission, including:

Article (4/C), whereby the number of independent Board members exceeds one-third of the total Board members.

Article (6/B), whereby each of the permanent committees formed by the Board of Directors includes independent members in its composition.

2- Names of the Members of the Board of Directors and the Names of Representatives of Corporate Board Members, specifying whether the member is Executive or Non-Executive and Independent or Non-Independent, and the Board memberships held by each Board member in Public Shareholding Companies, as well as the names of those who resigned during 2025:

Names Of the Members of the Board of Directors	Names of Representatives of Corporate Board Members	Executive/ nonexecutive & independent/not independent	Membership in the board of directors of other public shareholding companies in the Kingdom
Representative of Al Baraka Group Company (Not independent member)	H.E. Mr. Abdullah Bin Ibrahim Bin Suleiman Al-Howaish Chairman of the Board of Directors	Not executive/not independent member	None
	H.E. Mr. Houssem Bin Al-Habib Bin Al-Haj Amor Vice-Chairman	Not executive/not independent member	None
	H.E. Mr. Issa Haidar Issa Murad Member of the Board of Directors	Not executive/not independent member	The Islamic Insurance Company
	H.E. Mrs. Malak Fawzi Ragheb Ghanem Member of the Board of Directors	Not executive/not independent member	None
	H.E. Mr. Dahham Mashhour Dahham Al-Fayez Member of the Board of Directors	Not executive/not independent member	None
Representative of the Social Security Corporation (Not independent member)	H.E. Mr. Farouk Abdel Halim Taher Al-Hadidi * Member of the Board of Directors	Not executive/not independent member	None
	H.E. Ms. Suzanne Yahya Joudat Abu Al-Rous* Member of the Board of Directors	Not executive/not independent member	None
H.E. Mr. Jamal Ahmed Mufleh Al-Sarayrah Member of the Board of Directors	-	Not executive/ independent member	- Petra Education and Investment Co
H.E. Dr. Tayseer Radwan Salim Al-Sammadi Member of the Board of Directors	-	Not executive/ independent member	None
H.E. Eng. Abed AL Rahim Fathi Salim Al-Boucai Member of the Board of Directors	-	Not executive/ independent member	- Jordan Petroleum Refinery Company - The Industrial Commercial & Agricultural Co/ Production - Petra Education and Investment Co
H.E. Dr. Khawla Fareez Awad Al Nobani Member of the Board of Directors	-	Not executive/ independent member	The Islamic Insurance Company
H.E. Mr. Ghassan Bin Ahmed Bin Mohammed Amoudi Member of the Board of Directors	-	Not executive/ independent member	None

*Ms. Suzan Yehia Joudat Abu Al-Rous was appointed as a representative of the Social Security Corporation replacing Mr. Farouq Abdel Halim Taher Al-Hadidi, effective as of 03/07/2025.

3- A. Names of the Persons Holding Executive Positions:

Names of the Senior Executive Management Persons	Position
Dr. Hussein Said Mohammed Saifan	CEO
Dr. Musa Omar Mobarak Abu Muhaimed (1)	Head of the Investment Sector
Mr. Wael "Mohammad Yousef" Aref Rabieh (2)	Head of the Corporate Sector
Mr. Hassan Lotfi Hassan Atout	Head of the Retail Sector
Mr. Samer Ahmed Shehadeh Odeh	Head of the Support Service Sector
Mr. Yazan Mahmoud Ahmad Samarah (3)	Head of the Investments Sector
Mr. Ahmad Alaa El Din Mohamad AL Sheikh (4)	Manager of the IT Department
Mr. Raafat Ismail Muhammad Abu Afifa (5)	Manager of the Information Security Department
Dr. Abdullah Attia Abdullah Attia	Sharia Compliance Manager and Secretary of the Sharia Supervisory Board
Mr. Yousef Ismail Mahmoud Fatian	Manager of the Human Resources Department
Mr. Amjad Khalil Mahmoud Al-Sawalha	Manager of the Corporate Department
Mr. Ashraf "Mohamed Saeed" Hassan Qadan	Manager of the Finance Department
Mr. Hani Ibrahim Ahmed Aliwat	Manager of the Compliance Monitoring Department
Mrs. Anwar Omar Fayez Al Saqa	Manager of the TMO Department
Mr. Ahmad Abdullah Hussein Abu Hantash (6)	Manager of the IT Department
Mr. Mansour Mahmoud Muhammad Aql (7)	Manager of the Trade Operations Department
Mr. Zaid Mahmoud Abdel Hamid Abu Zaid	Manager of the Internal Audit Department
Dr. Ali Muhammad Ahmed Abu Al-Ezz	Manager of the Sharia Internal Audit Department
Mr. Rami Nayef Atallah Saadeh	Manager of the Risk Management Department
Mr. Suhaib Mustafa Saleh Al-Momani (8)	Manager of the Information Security Department
Mr. Mohammad Rasmi Ibrahim Mahmoud Abu Sbeih (9)	Manager of the Trade Operations Department
Mr. Ahmed Tawfiq Younis Tawfiq (10)	Manager of the Treasury Department
Mr. Haitham Salim Saleh Al-Saadi	Manager of the SMEs Department
Mr. Yousef Muhammad Falih Al-Abdullah	Manager of the Credit Department
Mr. Yousef Samir Mohammad Nawras (11)	Manager of the Treasury Department
Mr. Ibrahim Hossam Muhammad Jaafar	Manager of the Internal Control Department
Mr. Mahmoud Khalil Ibrahin Al Souri	Manager of the Legal Affairs Department
Mr. Raed Mohamed Musa Ghaiadah	Manager of the Sukuk and Investment Portfolios Department
Mr. Odai Hussein Mohammad Al Qanbar	Manager of the Retail Finance Department
Mr. Omar Hammad Abu Ashtiyeh	Manager of the Accounts Management Department
Mr. Fadi Ali Shehadeh Abdel Rahim	Secretary of the Board of Directors
Mr. Ahmed Mohamed Sadiq Nasser	Manager of the Investors' Relations Unit

1. Previously held the position of Head of Corporate Sector and was appointed as Head of Investment Sector effective as of 18/3/2025.
2. Assumed his duties effective as of 3/4/2025.
3. Resigned from the Bank as of 17/3/2025.
4. Resigned from the Bank as of 7/10/2025.
5. Resigned from the Bank as of 2/4/2025.
6. Assumed his duties effective as of 11/11/2025.
7. Resigned from the Bank as of 30/9/2025.
8. Assumed his duties effective as of 11/5/2025.
9. Assumed his duties effective as of 1/10/2025.
10. Resigned from the Bank as of 13/6/2025.
11. Assumed his duties effective as of 31/8/2025.

3- B. The Bank's Legal Advisor:

Name	Position
Mr. Mohammad Jabr Hasan Mut'eb	Legal Advisor

4- Governance Liaison Officer with the Securities Commission:

Name	Position
Mr. Munjed Saleh Mohammed Obaidat	Governance Officer

5- Number of Board of Directors Meetings and Meetings of Its Subcommittees, and Summary of Attendance for 2025:

Description	Board of Directors	Audit Committee	Risk Management Committee	Nominations and Remunerations Committee	Corporate Governance Committee	Credit Facilities Committee	IT Governance Committee	Compliance Committee
No. of Members	11	4	4	3	3	5	5	4
No. of Meetings	7	6	4	3	2	6	4	4
Member	Number of the Attended Meetings							
Abdullah bin Ibrahim bin Suleiman Al-Howaish	7	Not a member	Not a member	Not a member	2	6	Not a member	Not a member
Houssem Bin Al-Habib Bin Al-Haj Amor	7	Not a member	4	3	Not a member	6	Not a member	Not a member
Issa Haidar Issa Murad (1)	6	6	Not a member	Not a member	Not a member	Not a member	4	4
Malak Fawzi Ragheb Ghanem	7	Not a member	Not a member	Not a member	Not a member	6	4	Not a member
Dahham Mashhour Dahham Al-Fayez	7	Not a member	Not a member	Not a member	Not a member	6	4	Not a member
Farouk Abdel Halim Taher Al-Hadidi *(2)	3	Not a member	Not a member	Not a member	Not a member	Not a member	2	1
Suzanne Yahya Joudat Abu Al-Rous*	4	Not a member	Not a member	Not a member	Not a member	Not a member	2	2
Jamal Ahmed Mufleh Al-Sarayrah (3)	6	Not a member	4	Not a member	1	Not a member	Not a member	4
Dr. Tayseer Radwan Salim Al-Sammadi	7	6	Not a member	Not a member	Not a member	Not a member	4	Not a member
Eng. Abed AL Rahim Fathi Salim Al-Boucai	7	6	Not a member	3	2	Not a member	Not a member	4
Dr. Khawla Fareez Awad Al Nobani	7	6	4	Not a member	Not a member	Not a member	Not a member	Not a member
Ghassan bin Ahmed bin Mohammed Amoudi	7	Not a member	4	3	Not a member	6	Not a member	Not a member

1- Apology for not attending Board of Directors Meeting No. (7) held on 14/12/2025, which the Board accepted.
2- Apology for not attending Compliance Committee Meeting No. 2/2025, a subcommittee of the Board, held on 20/4/2025, which the Committee accepted.
3- Apology for not attending Board of Directors Meeting No. (5) held on 22/9/2025, which the Board accepted; additionally, apology for not attending Corporate Governance Committee Meeting No. 2/2025, held on 30/11/2025, which the Committee accepted.

*Mrs. Susan Yahya Joudat Abu Al-Rous was appointed as a representative of the Social Security Corporation, replacing Mr. Farouq Abdel Halim Taher Al-Hadidi; effective from 3/7/2025.

6- Chairman and Members of the Audit Committee and a Summary of Their Qualifications and Experience:

Chairman and members of the Audit Committee	Academic qualification	Practical experience
H.E. Dr. Tayseer Radwan Saleem Al-Sammadi The Chairman of the Committee	- PhD in Economics - Utah State University - USA in 1998. - Master of Economics - University of Jordan in 1994. - Bachelor of Economics - Yarmouk University in 1988.	- Former Minister of Planning and International Cooperation. - Former Minister of State for Public Sector Development. - Former Minister of Agriculture - Former Chairman of the Board of Directors of the Islamic International Arab Bank. - Former Chairman of the Board of Directors of the Jordanian Press and Publishing Company. - A former member of the boards of directors of many institutions and companies, including: Industrial Development Bank, Investment Promotion Corporation, Export and Commercial Centers Development Corporation, Electricity Generation Company, Water Authority, Jordan Valley Authority.
H.E. Eng. Abed AL Rahim Fathi Salim Al-Boucai The Vice-Chairman of the Committee	- Bachelor of Civil Engineering - California State University, USA - 1983.	- Former member of the Senate, former member of the House of Representatives, former Deputy Mayor of Amman, former member of the Board of Directors of the Endowment Funds Development Foundation, member of the Engineers Union Retirement Fund (several terms). - Chairman of the Board of Directors of the Petroleum Refinery Company. - Chairman of the Industrial Commercial & Agricultural Co/ Production -Board Member of Petra Education and Investment Co. - Founder and partner in Al-Boucai Engineering Consulting Group since 1984 to date.
H.E. Mr. Issa Haidar Issa Murad Committee Member	- Bachelor of Economics - Business Administration and Accounting - University of Jordan in 1985.	Member of the Jordanian Senate, former Chairman of the Amman Chamber of Commerce, Chairman and member of a number of economic and social institutions, Chairman and member of the Board of Directors of a number of companies.
H.E. Dr. Khawla Fareez Awad Al Nobani Committee Member	- PhD in Islamic Banking - University of Banking and Financial Sciences - 2011. - Bachelor of Law - Amman Arab University in 2021. - Master of Jurisprudence and Islamic Principles - University of Jordan - 1996. - Bachelor of Jurisprudence and Islamic Principles - Kuwait University - 1989.	- A specialized partner in (BDO) from 2004 to 2011. - Former Assistant Secretary General of the Islamic Financial Services Council/Malaysia. - Former part-time lecturer in Islamic Economics, Faculty of Business, University of Jordan. - Member of the International Islamic Fiqh Academy. - Expert at the International Islamic Jurisprudence Academy/ Jeddah, Kingdom of Saudi Arabia.

7- Chairman and Members of the Committees: Corporate Governance, Nomination and Remuneration, and Risk Management:

Committee	Members Names
Corporate Governance Committee	H.E. Mr. Abdullah bin Ibrahim bin Suleiman Al-Howaish (Chairman) H.E. Mr. Jamal Ahmed Mufleh Al-Sarayrah (Vice-Chairman) H.E. Eng. Abed Al- Rahim Fathi Salim Al- Boucai (Member)
Nominations and Remunerations Committee	H.E. Mr. Ghassan Bin Ahmed Bin Mohammed Amoudi (Chairman) H.E. Eng. Abed AL Rahim Fathi Salim Al-Boucai (Vice-Chairman) H.E. Mr. Houssem Bin Al-Habib Bin Al-Haj Amor (Member)
Risk Management Committee	H.E. Mr. Jamal Ahmed Mufleh Al-Sarayrah (Chairman) H.E. Mr. Houssem Bin Al-Habib Bin Al-Haj Amor (Vice - Chairman) H.E. Dr. Khawla Fareez Awad Al Nobani (Member) H.E. Mr. Ghassan bin Ahmed bin Mohammed Amoudi (Member)

8- Audit Committee meetings with the external auditor during 2025:

The Audit Committee, of the Board of Directors, met with the external auditor on 24/4/2025 and with the Director of Internal Audit, the Director of Compliance Monitoring, the Director of Sharia Compliance, and the Director of Sharia Internal Audit on 27/10/2025, without the presence of the senior executive management members.

9- Sharia Supervisory Board meetings with the Board of Directors, the Audit Committee, and the external auditor during 2025:

The Bank's Sharia Supervisory Board met twice during the year with the Board of Directors, the Audit Committee emanating from it, and the external auditor to discuss matters of mutual interest.

Abdullah bin Ibrahim Al-Howaish

Chairman of the Board of Directors

Jordan Islamic Bank
A member of Al Baraka Group

Annex IV
"Disclosure Requirements under the Securities Commission Instructions"

Appendix IV

"Disclosure Requirements under the Securities Commission Instructions"

1- A. The Bank's main activity is Islamic banking.

B. The statement at the end of the report details the addresses of the head office, branches, and offices, along with the number of employees at each.

C. The Bank's capital investment (net properties and equipment) amounted to approximately 86 million Jordanian Dinars by the end of 2025.

2- The following provides information regarding the subsidiaries:

The Company	Legal Form	Activity	Paid-up Capital (JOD Million)	Percentage of the Bank's Contributions %	No. of Employees	Audit Fees (JOD)	Address
Al Omariah Schools Co	L.L.C	Education	16.0	99.8%	723	5510	Al Barakah Quarter, Wasfi Attal St./ Amman
-Al Samaha Co. for Islamic Financing	Private Shareholding Limited Liability Company	Finance	12.0	100%	28	3480	Al Madina Al Munawarah Street /Amman
Future Applied Computer Technology Co.	L.L.C	Services	5.0	100%	132	2900	Wasfi Attal St./ Amman
Sanabel AlKhair For Financial Investments Co	L.L.C	Brokerage	5.0	100%	14	3770	Housing Bank Complex/ Amman

3-A. The following lists the names of the natural members of the Board of Directors and the representatives of the institutional members, along with a brief profile for each, indicating whether they are executive/non-executive and/or independent/non-independent, and the date of their membership on the Board:

Names Of the Members of the Board of Directors	Academic qualification	Practical experience
H.E. Mr. Abdullah Bin Ibrahim Bin Suleiman Al-Howaish Saudi Nationality, Chairman of the Board of Directors starting from 27/4/2023 Representative of Al Baraka Group Company/Bahrain Not executive/not independent member Date of Birth: 5/11/1962	- Bachelor of Economics - King Abdulaziz University - 1985.	He commenced his professional journey in 1984, assuming several leadership roles across various banks and companies. Additionally, he has served on the boards of directors and committees of local and international companies spanning diverse sectors including banking, finance, investment, transportation, trade, industry, real estate, and retail. He also held leadership positions in the National Commercial Bank, the Saudi British Bank, the Arab National Bank, the Amlak International Real Estate Finance Company, and Sinad Holding Company. He also currently serves as Chairman of the Board of Directors at Amlak International Real Estate Finance Company, Chairman of the Board of Directors at Jordan Islamic Bank (Hashemite Kingdom of Jordan), Vice Chairman of the Board of Directors at Halwani Brothers Company (Kingdom of Saudi Arabia), and Vice Chairman of the Board of Directors at Halwani Brothers Company (Arab Republic of Egypt), Managing Director of Sinad Holding Company, and Member of the Board of Directors of Al Rabie Saudi Food Company. He currently serves as Chairman of the Credit Facilities Committee and Chairman of the Corporate Governance Committee at Jordan Islamic Bank (Hashemite Kingdom of Jordan). He is also the Chairman of the Board of Directors of Amlak International Real Estate Finance Co., Chairman of the Executive Committee at Halwani Bros Co. (Kingdom of Saudi Arabia), and a Member of the Investment and Finance Committee at Sinad Holding. Additionally, he serves as Chairman of the Nomination and Remuneration Committee at Halwani Bros Co. (Arab Republic of Egypt), Member of the Executive Committee at Al Rabie Saudi Foods Co., and Chairman of the Nomination and Remuneration Committee at Al Rabie Saudi Foods Co. Additionally, he has held positions as a board member and committee member in several prestigious organizations, including Emaar the Economic City Company, Al-Issa Industries Company, SEDCO Capital Company, Al-Khozama Management Company, Al-Ittifaq Steel Industries Company, the Saudi Credit Information Company (Simah), Fawaz Al-Hokair and Co Group, Al-Tawfiq Financial Group, and SABB Company. He also served in roles at Takaful, the Saudi Ground Services Company, the Riyadh Airports Company, the Saudi Al-Amad Company for Airport Services and Transport Support, and Standard Chartered Capital Saudi Arabia.
H.E. Mr. Houssem Bin Al-Habib Bin Al-Haj Amor Tunisian, Member of the Board of Directors starting from 22/8/2022 Representative of Al Baraka Group Company/Bahrain Not executive/not independent member Date of Birth: 10/4/1975.	- Bachelor of Accounting and Finance - Tunisia in 1997. - Certified Public Accountant (CPA) in 1999.	Group CEO of Al Baraka Group; Vice Chairman of Jordan Islamic Bank; Chairman/Member of the Board of Directors across Al Baraka Group and several of its subsidiaries. He possesses over 25 years of experience in financial services spanning the Middle East, Europe, and North Africa. He previously held the position of the CFO at Amlak Finance Company in the United Arab Emirates. Previously, he served as General Manager at SHUAA Capital (the leading investment banking firm in the GCC). He began his professional career at Arthur Andersen, followed by the Société Générale banking group. He also held positions on the boards of directors of several banks and financial institutions.

Names Of the Members of the Board of Directors	Academic qualification	Practical experience
H.E. Mr. Issa Haidar Issa Murad Jordanian, Member of the Board of Directors starting from 28/4/2015 Representative of Al Baraka Group Company/Bahrain Not executive/not independent member Date of Birth: 23/6/1964.	- Bachelor of Economics - Business Administration and Accounting - Jordan University in 1985.	Member of the Jordanian Senate, former Chairman of the Amman Chamber of Commerce, Chairman and member of a number of economic and social institutions, Chairman and member of the Board of Directors of a number of companies.
H.E. Mrs. Malak Fawzi Ragheb Ghanem Jordanian, Member of the Board of Directors starting from 28/4/2015 Representative of Al Baraka Group Company/Bahrain Not executive/not independent member Date of Birth: 28/10/1954.	- Master of Banking and Finance - Italy in 1987. - Bachelor of Accounting in 1976.	Former financial advisor at Jordan Securities Commission, head of the committee preparing instructions of the Islamic Finance Sukuk Law in Jordan, former expert at the International Monetary Fund, training expert, previously worked at the Central Bank of Jordan as a director of the Banking Supervision Department, former member of the Board of Directors of the Islamic Insurance Company, a board member in a company.
H.E. Mr. Dahham Mashhour Dahham Al-Fayez Jordanian, Member of the Board of Directors starting from 27/4/2023 Representative of Al Baraka Group Company/Bahrain Not executive/not independent member Date of Birth: 13/3/1992.	- Bachelor of Business Administration – Boston University, USA – Class of 2016.	Administrative Officer at a family-owned business and a former Consultant within the Deals Strategy and Operations division at PwC (Kingdom of Saudi Arabia). He has advised on corporate strategies, due diligence, Initial Public Offerings (IPOs), and market assessments across various sectors. Furthermore, he possesses expertise in leading digital transformation projects, expanding Open Banking services, and innovative finance. He also served as Head of Project Management at a Saudi FinTech company, where he was responsible for strategy execution. He is a Member of the Corporate Governance Institute, brings over 5 years of experience in financial services, and serves as a Board Member for a company.
H.E. Mr. Farouk Abdel Halim Taher Al-Hadidi Jordanian, Member of the Board of Directors from 27/4/2023 to 2/7/2025. Representative of the Social Security Corporation Not executive/not independent member Date of Birth: 21/3/1962.	- Master of Economics - American University, Washington - 1988. - Bachelor of Economics and Statistics/Political Science – The University of Jordan, 1982.	Former Secretary General of the Ministry of Labor (to date); former Consultant to the Board of Directors of the Jordan Development Zones Company (JADZ); former Director General of the Ajloun Mountain Development Company; former Director General of the Jordan Cooperative Corporation; and former Secretary General of the Ministry of Tourism and Antiquities.
H.E. Mr. Jamal Ahmed Mufleh Al-Sarayrah Jordanian, Member of the Board of Directors starting from 27/4/2023 Not executive/independent member Date of Birth: 10/8/1954.	- Higher University Diploma in Law and International Relations - Kuwait University - 1979. - Bachelor of English Language and Literature - Kuwait University - 1976.	Former Deputy Prime Minister and Minister of State for Prime Ministry Affairs; Member of the Senate; former Minister of Post and Communications and former Minister of Transport. He previously served as Chairman of the Board of Directors of Arab Potash Company and Chairman of the Board of Jordan Bromine Company. Furthermore, he has served as a Board Member for several other companies.

Names Of the Members of the Board of Directors	Academic qualification	Practical experience
H.E. Dr. Tayseer Radwan Saleem Al-Sammadi Jordanian, Member of the Board of Directors starting from 27/4/2023 Not executive/independent member Date of Birth: 14/4/1966	- PhD in Economics - Utah State University - USA in 1998. - Master of Economics - University of Jordan in 1994. - Bachelor of Economics - Yarmouk University in 1988.	Former Minister of Planning and International Cooperation, Former Minister of State for Public Sector Development, Former Minister of Agriculture, Former Chairman of the Board of Directors of the Arab International Islamic Bank, Former Chairman of the Board of Directors of the Jordan Press and Publishing Company, Former Board Member of several institutions and companies, including: Industrial Development Bank, Investment Promotion Corporation, Export and Commercial Centers Development Corporation, Electricity Generation Company, Water Authority, Jordan Valley Authority.
H.E. Eng. Abed AL Rahim Fathi Salim Al-Boucai Jordanian, Member of the Board of Directors starting from 27/4/2023 Not executive/independent member Date of Birth: 24/1/1959.	- Bachelor of Civil Engineering - California State University, USA - 1983.	Former Member of the Senate; former Member of the Jordanian House of Representatives; and former Vice Mayor of Amman. He previously served as a Board Member of the Awqaf Assets Development Corporation and held multiple terms on the Engineers Association Pension Fund Committee. Currently, he serves as Chairman of the Board of Directors of Jordan Petroleum Refinery Company and Chairman of the Industrial, Commercial, and Agricultural Company (I.C.A/Al-Entaj). He is the Chairman and Board Member for several other companies, and is the Founder and Partner of Al-Boucai Engineering Consultants Group since 1984 to date.”
H.E. Dr. Khawla Fareez Awad Al Nobani Jordanian, Member of the Board of Directors starting from 27/4/2023 Not executive/independent member Date of Birth: 24/6/1967	- PhD in Islamic Banking - University of Banking and Financial Sciences - 2011. - Bachelor of Law - Amman Arab University in 2021. - Master of Jurisprudence and Islamic Principles - University of Jordan - 1996. - Bachelor of Jurisprudence and Islamic Principles - Kuwait University - 1989.	Specialized Partner at BDO from 2004 to 2011; former Assistant Secretary General of the Islamic Financial Services Board (IFSB) in Malaysia. He previously served as a Part-time Lecturer of Islamic Economics at the School of Business, University of Jordan. He is a recognized Expert and Member of the International Islamic Fiqh Academy in Jeddah, Saudi Arabia, and serves as a Board Member for a company.
H.E. Mr. Ghassan bin Ahmed bin Mohammed Amoudi Saudi, Member of the Board of Directors starting from 27/4/2023 Not executive/independent member Date of Birth: 19/4/1972	Bachelor of Business Administration - American University - 1994.	Chief Executive Officer at Asyad Holding (2022 – Present), Chief Executive Officer at Dar Al Tamleek (2019 – 2022), General Manager of Corporate Banking at Saudi British Bank (SABB) (2017 – 2019), Regional Head of Corporate Banking at Saudi British Bank (SABB), (2007 – 2017), Assistant Relationship Manager – Corporate Banking Department at Saudi British Bank (SABB), (1994 – 2007).
H.E. Ms. Suzanne Yahya Joudat Abu Al-Rous Jordanian, Member of the Board of Directors starting from 3/7/2025. Representative of the Social Security Corporation Not executive/not independent member Date of Birth: 3/8/1982.	- Bachelor of Accounting in 2004.	Head of Operational Risk Department at the Social Security Investment Fund, and representative of the Social Security Corporation in the following companies: National Infrastructure Projects Investment Company from 2021 to 2025; Cairo Amman Bank from 2020 to 2021; Kingdom Electricity for Energy Investments in 2020; Al-Markaz Al-Muwahhad (Unified Launch Center) Company – a wholly owned subsidiary of the Social Security Corporation from 2017 to 2020; and Daman for Hotel Transport Services – a wholly owned subsidiary of the Social Security Corporation from 2016 to 2017.

3-B. The following lists the names of the members of the Sharia Supervisory Board, along with a brief profile for each and the date of their membership on the board:

Sharia Supervisory Board Names	Academic qualification	Practical experience
H.E. Dr. Mahmoud Ali Mosleh Al Sartawi Chairman of the Sharia Supervisory Board since 26/5/2015 Member of the Sharia Supervisory Board since 26/4/2005 Date of Birth: 22/9/1943.	- PhD in (Comparative Jurisprudence) from Al-Azhar University in 1976. - Master in (Comparative Jurisprudence) from Al-Azhar University in 1972. - Bachelor of Islamic Sharia from Al-Azhar University in 1967.	Chairman of the Sharia Supervisory Board of the Islamic Insurance Company; Chairman of the Sharia Supervisory Board of Al Samaha Islamic Finance; Member of the Academy of Arabic; and Member of the Jordan Iftaa Council. He is a lecturer at several universities and a Member of the Higher Council of the National Center for Curriculum Development - The Hashemite Kingdom of Jordan. Previously, he served as Chairman of the Central Sharia Supervisory Board for Islamic Sukuk; Member of the Sharia Board of the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI); and Professor of Fiqh (Jurisprudence) and its Fundamentals at the World Islamic Sciences and Education University. He is the former Dean of the Faculty of Sharia and Professor of Comparative Fiqh at the University of Jordan. His previous roles also include serving as a Consultant for Islamic Education curricula at the Ministry of Education and a reviewer for Islamic Education textbooks at the National Center for Curriculum Development. He has served on numerous specialized committees and was awarded the Al-Hussein Decoration for Distinguished Contribution of the First Class, in recognition of his service to Islam and Islamic Dawah.
H.E. Dr. Abdul Rahman Ibrahim Zaid Al Kelani Vice Chairman of the Sharia Supervisory Board since 8/5/2019 Member of the Sharia Supervisory Board since 28/4/2015 Date of Birth: 14/8/1970.	- PhD in Fiqh and its Fundamentals, University of Jordan, 1996. - Master of Fiqh and its Fundamentals, University of Jordan, 1993. - Bachelor of Fiqh and its Fundamentals, University of Jordan, 1990.	Dean of the Faculty of Sharia at the University of Jordan; Expert at the International Islamic Fiqh Academy; former Chairman of the Central Sharia Supervisory Board for Islamic Sukuk; Member of the Sharia Supervisory Board of the Islamic Insurance Company; Vice Chairman of the Sharia Supervisory Board of Al Samaha Islamic Finance; Member of the Sharia Supervisory Committee of the Orphans' Fund Development and Investment Foundation; former President of the Jordan Scholars Association; Member of the Council of Preaching and Guidance; Member of the Board of Directors of the Sharia Judicial Institute; Consultant and Lecturer at several institutions and universities; and author of numerous research papers and books.
H.E. Dr. "Mohammad Khair" Mohammad Salem Al-Issa Member of the Sharia Supervisory Board since 25/4/2012 Date of Birth: 8/4/1957.	- PhD in Interpretation and Sciences of the Qur'an from Omdurman University in 1999. - Master of interpretation and Qur'anic sciences from the University of Jordan in 1990. - Bachelor of Dawah and Usul al-Din (principles of religion), Islamic University of Madinah, 1979.	Former Member of the Jordan Iftaa Council; former Mufti of the Public Security Directorate; Member of the Sharia Supervisory Board of Al Samaha Islamic Finance; and former Associate Professor at the World Islamic Sciences and Education University. He previously served as a Religious Guide and Lecturer at the Royal Police Academy, and is a lecturer at several universities with numerous published books and research papers. He is also a former Member of the Sharia Supervisory Board of Al-Baraka Takaful (Islamic Insurance Company).

Sharia Supervisory Board Names	Academic qualification	Practical experience
H.E. Mr. Youssef Hassan Youssef Khalawi Member of the Sharia Supervisory Board since 10/5/2022. Date of Birth: 3/10/1967.	- Bachelor of Sharia (Jurisprudence and its Principles) from Muhammad bin Saud Islamic University in 1996.	Member of the Board of Trustees for several international institutions, including the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI); Secretary General of the Islamic Chamber of Commerce and Development (ICCD) – an affiliate of the Organization of Islamic Cooperation (OIC) – since 2018 to date; Member of the Unified Sharia Board of Al Baraka Group; and Chairman/Member of the Sharia boards for several Al Baraka Group units. He has served as a Member of the Board of Trustees of the Waqf International Islamic Fiqh Academy since 2019 to date; Board Member for various companies globally; and Chairman of several Audit and Governance Committees. Furthermore, he was a Board Member of the Saudi Center for Commercial Arbitration in Riyadh for two consecutive terms since its inception until 2020; Secretary General of the Al Baraka Forum for Islamic Economy since its establishment in 2020 to date; Member of the International Advisory Panel of the World Islamic Economic Forum (WIEF) since 2020 to date; Vice Chairman of the Arbitration Centre of the Organization of Islamic Cooperation since 2021 to date; Member of the Islamic Finance Experts Committee at the Saudi Central Bank since 2021 to date; and Board Member of the Pakistan Halal Authority since 2020 to date. He is also a Member of the Sharia Supervisory Board of Al Samaha Islamic Finance and a member of various Sharia boards for Islamic financial institutions worldwide.

3-C. The following lists the names and positions of the senior executive management personnel with executive authority, along with a brief profile for each of them:

Names of the Senior Executive Management Persons	Academic qualification	Practical experience
H.E. Dr. Hussein Said Mohammed Saifan CEO Date of Birth: 26/11/1963	- PhD in Islamic Banking in 2006. - Master of Banking and Financial Sciences/Islamic Banks in 1994. - Bachelor of Accounting/Economics and Statistics in 1985.	Joined the Bank in 1987 and currently serves as the Bank's Chief Executive Officer (CEO). He is the Chairman/Member of the Board of Directors/Board of Managers for several companies. Previously, he was a Member of the Accounting and Auditing Standards Board at the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) in Bahrain, and a former Member of AAOIFI's Governance and Ethics Board. His former roles also include serving as a Board Member of the Securities Depository Center. He is currently a Board Member of the Hajj Fund, a Member of the Jordan Awqaf Council, and a Board Member of the Zakat Fund.
Dr. Musa Omar Mobarak Abu Muhaimed (1) Head of the Investments Sector Date of Birth: 20/8/1966	- PhD in Islamic Banking in 2008. - Master of Islamic banking in 1999. - Bachelor of Accounting in 1988.	He joined the Bank in 1990, resigned in 2005, and rejoined in 2006. Currently, he serves as Head of the Investment Sector and is a member of the Board of Directors in multiple companies.

Names of the Senior Executive Management Persons	Academic qualification	Practical experience
Mr. Wael Mohammad Yousef Aref Rabieh (2) Head of the Corporates Banking Sector Date of Birth: 7/11/1977	- Master of Financial Management in 2004. - Bachelor of Accounting in 1999.	He began his banking career in 2002 and joined the Bank in 2025. Currently, he serves as Head of Corporate Sector and is a Board Member of a company.
Mr. Hassan Lotfi Hassan Atout Head of the Retail Sector Date of Birth: 8/11/1981	- Bachelor of Business Administration in 2003.	He began his banking career in 2003 and joined the Bank in 2020. He currently serves as Head of the Retail Sector and is a board member of a company.
Mr. Samer Ahmed Shehadeh Odeh Head of the Support Services Sector Date of Birth: 21/5/1973	- High Diploma in Business Administration in 2006. - Bachelor of Accounting in 1996. - Certified Management Accountant (CMA) in 2011. - Certified Internal Auditor (CIA) in 2009. - Certificate of Islamic Chartered Accountant (CIPA) in 2006.	He joined the Bank in 1997, working across various branches and later within the Internal Audit Department. After resigning in 2007, he pursued consultancy roles in several companies. Returning to the Bank in 2011, he served as Director of the Internal Audit Department and now he is Director of the Support Services Sector, and he holds a board membership in a company.
Mr. Yazan Mahmoud Ahmad Samarah (3) Head of the Investment Sector Date of Birth: 05/04/1972	- Master of Business Administration in 2002. - Bachelor of Industrial Engineering in 1994.	He began his career in 1994 and joined the Bank in 2024. He served as Head of the Investments Sector.
Mr. Ahmad Alaa El Din Mohamad AL Sheikh (4) Date of Birth: 08/11/1970	- Master of Business Administration in 2009 - Bachelor of Computer Engineering in 1996.	He joined the Bank in 2016 and resigned in 2017, later returning to rejoin the Bank in 2019. He served as Director of the Information Technology Department.
Mr. Raafat Ismail Muhammad Abu Afifa (5) Date of Birth: 27/6/1979	- Master of Computer Science in 2005. - Bachelor of Computer Science in 2002. - Certification of Data Privacy Protection Solutions (CDPSE) in 2020. - Certification in Information Systems and Risk Control (CRISC) in 2020. - Certified Information Security Manager (CISM) in 2020. - Certified Security Controls Assessor (PCI ISA) in 2015. - Certified Information Security Auditor (CIISA) in 2006.	He previously worked in the banking sector both within Jordan and abroad. He joined the Bank in 2008 and served as Manager of the Information Security Department.
Dr. Abdullah Attia Abdullah Attia Date of Birth: 21/5/1969	- PhD in Islamic Banking in 2015. - Master of Finance and Banking in 2007. - Bachelor of Banking and Financial Sciences in 2005. - Diploma in Islamic banking and financial studies in 2002. - Diploma in Financial and Banking Sciences in 1989. - Certification of Sharia Controller and Auditor (CSAA) in 2019. - Certified Anti-Money Laundering Specialist (CAMS) in 2017. - Certified Internal Control Specialist (CICS) in 2014.	He joined the bank in 1993 and held the position of Manager of the Internal Audit Department. He currently serves as Manager of Sharia Compliance and Secretary of the Sharia Supervisory Board. He is also a board member of a company.

Names of the Senior Executive Management Persons	Academic qualification	Practical experience
Mr. Yousef Ismail Mahmoud Fatian Date of Birth: 13/12/1968	- Master of Islamic banking in 2014. - Bachelor of Accounting in 1995. - Certificate of Islamic Chartered Accountant (CIPA) in 2008. - Certified Control Systems Auditor (CICA) in 2008. - Certified Control Systems Designer (CCS) in 2008.	Joined the Bank in 1995 and currently serves as Manager of the Human Resources Department. He is also a Member of the Board of Directors for several companies.
Mr. Amjad Khalil Mahmoud Al-Sawalha Date of Birth: 27/8/1968	- Bachelor of Accounting in 2001. - Diploma in Islamic financial and banking studies in 1997. - Diploma in Accounting in 1988. - Certified Islamic Banker (CIB) in 2011. - Certified international lender certificate in commercial banks in 2004.	He joined the Bank in 1992 and currently serves as Manager of the Corporate Banking Department.
Mr. Ashraf "Mohamed Saeed" Hassan Qadan Date of Birth: 26/1/1977	- Master of Islamic banking in 2014. - Bachelor of Banking and Financial Sciences in 2004. - Diploma from the Institute of Banking Studies in 2001. - Certificate of Islamic Chartered Accountant (CIPA) in 2013. - Certified Islamic Banker (CIB) in 2011.	He joined the Bank in 1995 and currently holds the position of Manager of the Financial Management Department. He is also a board member of a company.
Mr. Hani Ibrahim Ahmed Aliwat Date of Birth: 1/1/1977	- Master of Accounting in 2000. - Bachelor of Accounting in 1998. - Certified Anti-Money Laundering Specialist (CAMS) in 2013. - Certified Islamic Finance (IFQ) in 2008.	He began his banking career in 2006, joined the Bank in 2021, and currently holds the position of Manager of the Compliance Monitoring Department.
Mrs. Anwar Omar Fayez Al Saqa Date of Birth: 13/11/1975	- Master of MIS in 2003. - Bachelor in Telecommunication Engineering in 2000.	She began her banking career in 2008 and joined the Bank in 2024. Currently, she serves as Manager of the TMO Department.
Mr. Ahmad Abdullah Hussein Abu Hantash (6) Date of Birth: 10/3/1983	- Bachelor of Information Technology in 2005.	He began his banking career in 2013 and joined the Bank in 2025. Currently, he serves as Manager of the IT Department.
Mr. Mansour Mahmoud Muhammad Aql (7) Date of Birth: 10/9/1966	- Bachelor in Accounting in 1999. - Diploma in Accounting in 1987. - Certified Islamic Banker (CIB) in 2011.	He Joined the Bank in 1989 and served as Manager of Trade Operations Department.
Mr. Zaid Mahmoud Abdel Hamid Abu Zaid Date of Birth: 08/11/1973	- Master of Islamic banking in 2018. - Bachelor of Accounting in 1996. - Certified Islamic Banker (CIB) in 2012. - Certified Public Accountant (JCPA) in 2008. - Certified Internal Auditor (CIA) in 2024.	He joined the Bank in 1996 and currently holds the position of Manager of the Internal Audit Department. He is also a board member in a company.

Names of the Senior Executive Management Persons	Academic qualification	Practical experience
Dr. Ali Muhammad Ahmed Abu Al-Ezz Date of Birth: 22/10/1979	- PhD in Fiqh and its Fundamentals in 2010. - Master of Jurisprudence and Legal Studies in 2006. - Bachelor of Jurisprudence and its Principles in 2001. - Diploma in Islamic Finance issued by (CIMA) in 2016. - Executive Professional Master of Islamic Finance in 2015. - Certificate of Islamic Chartered Accountant (CIPA) in 2013. - Certified Islamic Banker (CIB) in 2011. - Certificate of Sharia Controller and Auditor (CSAA) in 2010.	He joined the Bank in 2009, and currently holds the position of Manager of the Sharia Internal Audit Department.
Mr. Rami Nayef Atallah Saadeh Date of Birth: 29/11/1986	- Bachelor of Banking Management in 2008.	He began his banking career in 2008, joined the Bank in 2021, and holds the position of Manager of the Risk Management Department.
Mr. Suhaib Mustafa Saleh Al-Momani (8) Date of Birth: 18/2/1982	- Bachelor of Information Technology in 2004.	He joined the Bank in 2025 and currently serves as Manager of the Information Security Department.
Mr. Mohammad Rasmi Ibrahim Mahmoud Abu Sbeih (9) Date of Birth: 11/4/1977.	- Bachelor of Accounting in 1999. - Certified Anti-Money Laundering Specialist (CAMS) in 2023. - Certified Islamic International Trade Specialist (CITS) in 2015. - Certified Islamic Banker (CIB) in 2011.	He joined the Bank in 1999 and currently holds the position of Manager of Trade Operations Department.
Mr. Ahmed Tawfiq Younis Tawfiq (10) Date of Birth: 23/12/1981	- Bachelor of Administrative Sciences and Information Systems in 2005 - the United Kingdom. - International Foundation Year (IFY) program specializing in Economics in 2002 - the United Kingdom. - International diploma in Governance, Risk and Compliance (ICA) in 2019 - the United Kingdom. - Certified Anti-Money Laundering Specialist (CAMS) in 2013.	He began his banking career in 2006 and joined the Bank in 2010. He resigned in 2014, to rejoin the Bank in 2015, and served as Manager of the Treasury Department.
Mr. Haitham Salim Saleh Al-Saadi Date of Birth: 6/4/1975	- Bachelor of Financial and Banking Management in 2006. - Diploma in Office Management and Secretarial in 1997. - Certified Islamic Banker (CIB) in 2013.	He joined the Bank in 2000 and currently holds the position of Manager of the SMEs Department. He is also a board member in a company.
Mr. Yousef Muhammad Falih Al-Abdullah Date of Birth: 2/1/1979	- Bachelor of Accounting in 2001.	He worked at the Bank from 2001 until 2007, after which he worked in Saudi Arabia. In 2018, he returned to rejoin the Bank and currently serves as Manager of the Credit Department.
Mr. Yousef Samir Mohammad Nawras (11) Date of Birth: 20/2/1983	- Bachelor of Banking and Financial Sciences in 2005.	He began his banking career in 2007 and joined the Bank in 2025. He currently serves as Manager of the Treasury Department and is a Member of the Board of Directors of a company.

Names of the Senior Executive Management Persons	Academic qualification	Practical experience
Mr. Ibrahim Hossam Muhammad Jaafar Date of Birth: 17/9/1978	- Bachelor of Accounting in 2000. - Certified Islamic Banker (CIB) in 2012. - Certificate of Islamic Chartered Accountant (CIPA) in 2013. - Certified Internal Auditor (CIA) in 2019.	He joined the Bank in 2003, and currently holds the position of Manager of the Internal Control Department.
Mr. Mahmoud Khalil Ibrahin Al Souri Date of Birth: 06/03/1977	- Bachelor of Law in 2000.	He began his banking career in 2012 and joined the Bank in 2022. He currently holds the position of Manager of the Legal Affairs Department.
Mr. Raed Mohamed Musa Ghaiadah Date of Birth: 10/10/1979	- Bachelor of Accounting in 2002. - Certified Islamic Banker (CIB) in 2012. - Certificate of Islamic Chartered Accountant (CIPA) in 2012. - Certified Anti-Money Laundering Specialist (CAMS) in 2015.	He joined the Bank in 2003 and currently holds the position of Manager of the Sukuk and Investment Portfolios Department as of 5/3/2024. He is also a board member in a company.
Mr. Odai Hussein Mohammad Al Qanbar Date of Birth: 26/11/1984	- Bachelor of Risk Management in 2007. - Chartered Financial Analyst (CFA) certification in 2022.	He joined the Bank in 2009, and currently holds the position of Manager of the Retail Finance Department as of 5/3/2024.
Mr. Omar Hammad Abu Ashtiyeh Date of Birth: 21/05/1984	- Bachelor of Accounting in 2018. - Diploma in Accounting in 2004. - Certified Anti-Money Laundering Specialist (CAMS) in 2024.	He joined the Bank in 2005 and currently holds the position of Manager of Accounts Management Department as of 5/3/2024.
Mr. Fadi Ali Shehadeh Abdel Rahim Date of Birth: 1/6/1978	- Diploma in secretarial and office management in 1998.	He joined the Bank in 1999, and currently holds the position of Secretary of the Bank's Board of Directors.
Mr. Ahmed Mohamed Sadiq Nasser Date of Birth: 11/12/1983	- Bachelor of Accounting in 2014.	He joined the Bank in 2014, and currently holds the position of Manager of the Investors' Relations Unit.

1. Previously held the position of Head of Corporate Sector and was appointed as Head of Investment Sector effective as of 18/3/2025.
2. Assumed his duties effective as of 3/4/2025.
3. Resigned from the Bank as of 17/3/2025.
4. Resigned from the Bank as of 7/10/2025.
5. Resigned from the Bank as of 2/4/2025.
6. Assumed his duties effective as of 11/11/2025.
7. Resigned from the Bank as of 30/9/2025.
8. Assumed his duties effective as of 11/5/2025.
9. Assumed his duties effective as of 1/10/2025.
10. Resigned from the Bank as of 13/6/2025.
11. Assumed his duties effective as of 31/8/2025.

3-D. A brief profile of the Bank's Legal Advisor:

Name	Academic qualification	Practical experience
Mr. Mohammad Jabr Hasan Mut'eb Date of Birth: 5/2/1967	- Bachelor of Law in 1994.	He began his legal career in 1995 and specializes in local and international arbitration. In 2011, he assumed the role of Legal Advisor of the Bank.

3-E. A brief profile of the Bank's Governance Liaison Officer with the Securities Commission:

Name	Academic qualification	Practical experience
Mr. Munjed Saleh Mohammed Obaidat Date of Birth: 3/10/1978	Master of Commercial Law in 2004. - Bachelor of Law in 2000.	He began practicing law in 2006. He previously served as a Legal Consultant and Manager of the Legal Department for a company, and has also worked as a part-time lecturer at several universities.

4. The following is a statement of the names of shareholders owning 1% or more:

Name of Shareholder	Nationality	By the end of 2025						By the end of 2024					
		No. of Shares	Share of Capital	Ultimate Beneficiary	No. of Pledged Shares	Percentage of Pledged Shares to Total Shares	Pledging Party	No. of Shares	Share of Capital	Ultimate Beneficiary	No. of Pledged Shares	Percentage of Pledged Shares to Total Shares	Pledging Party
Al Baraka Group Company	Bahraini	132,010,000	66.005%	1- Dallah Albaraka Holding Co. B.S.C 2- Tawfeek Co. for Investment Funds. 3- Abdulla Abdul Aziz AlRajhi. 4-Other Shareholders: -Emirates NBD - Mohammad Abdul Aziz Ateeq -Barwa Real Estate Company Q.P.S.C. - Others	0	0	-	132,010,000	66.005%	1- Shaikh Saleh Abdulla Kamel. 2- Dallah Albaraka Holding Co. (Shaikh Saleh Abdulla Kamel). 3- Tawfeek Co. for Investment Funds (Shaikh Saleh Abdulla Kamel). 4- Abdulla Abdul Aziz Saleh AlRajhi. 5-Other Shareholders: -Emirates NBD - Mohammad Abdul Aziz Ateeq -Barwa Real Estate Company Q.P.S.C. - Others	0	0	-
Social Security Corporation (SSC)	Jordanian	11,642,841	5.821%	Itself	0	0	-	11,642,841	5.821%	Itself	0	0	-
Hussein bin Mohsen bin Hussein Al Harithi	Saudi	4,233,315	2.117%	Himself	0	0	-	4,233,315	2.117%	Himself	0	0	-
Ministry of Endowments, Islamic Affairs and Holy Places	Jordanian	3,025,279	1.513%	Itself	0	0	-	3,001,290	1.501%	Itself (associated to the government)	0	0	-
Hani Masoud Darwish Ahmed	Jordanian	2,654,835	1.327%	Himself	0	0	-	2,654,835	1.327%	Himself	0	0	-

5. The Bank's share of banking activities in Jordan at the end of 2024 and 2025 was as follows:

Item	By the end of 2025	By the end of 2024
Total assets of JIB/total assets of banks	10.4%	10.0%
JIB's total balance of saving schemes/total deposits at banks	11.5%	11.1%
JIB's total balance of finance/total direct credit facilities at banks	14.8%	14.4%

6- There is no reliance on specific suppliers and/or major clients (domestic or foreign) representing 10% or more of total purchases and/or sales or revenues.

7- The Bank does not enjoy any government protection or privileges, nor has it obtained any patents or licenses.

8- No decisions have been issued by the government, international organizations, or others that materially affect the Bank's operations, products, or competitive position.

9- The Bank does not implement any international quality standards.

It is noteworthy that Jordan Islamic Bank received several distinguished ratings from international rating agencies in 2025, for example:

- **Fitch Rating: BB- / Stable / B.**
- **International Islamic Rating Agency (IIRA):**
  - Shariah Quality: AA+.

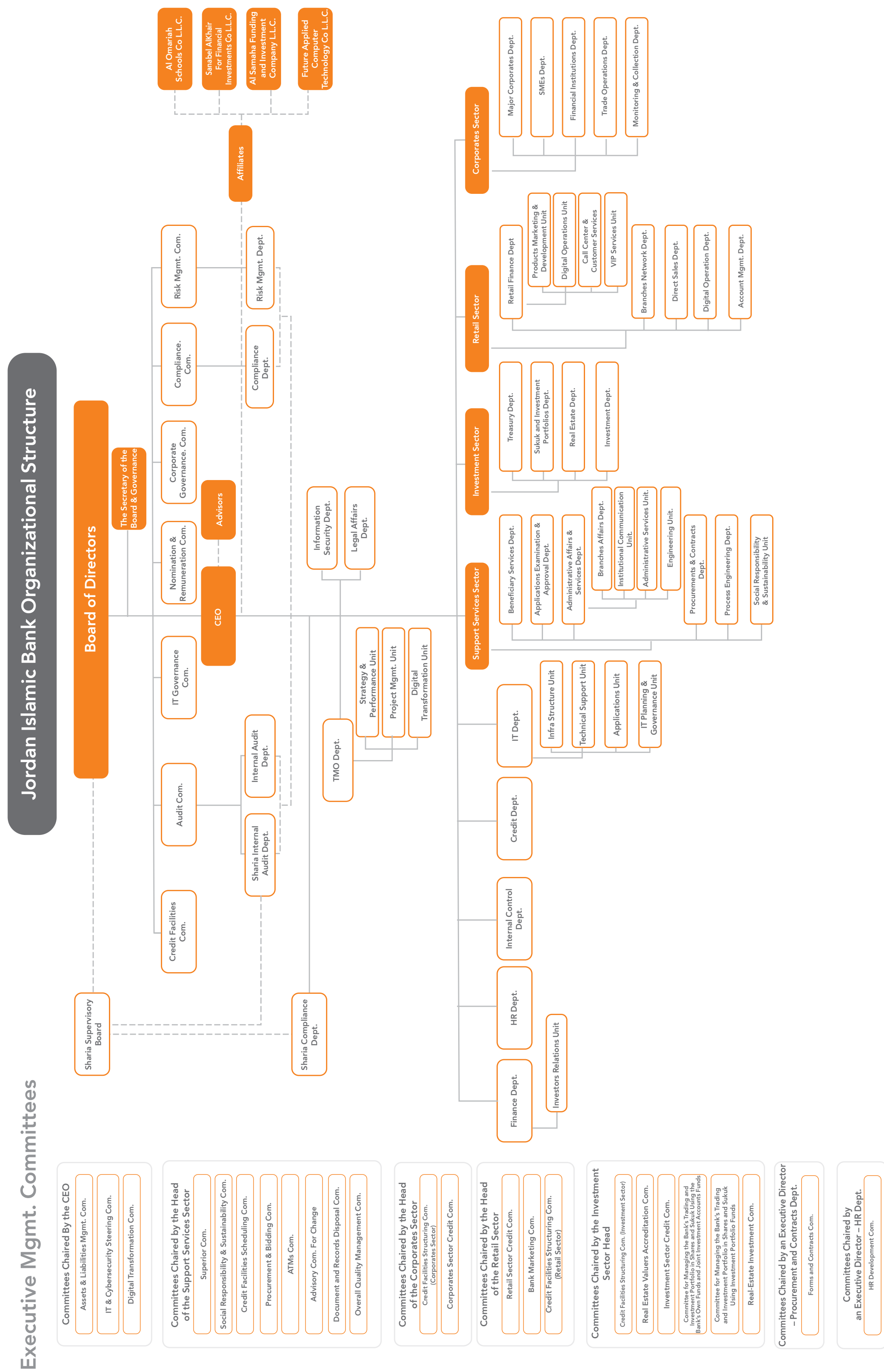
The Bank also received several global awards and certificates of appreciation during 2025 from various international organizations, most notably:

- **Award from Global Finance Magazine:**
  - Best Islamic Financial Institution – Jordan 2025.
- **Award from Euromoney Magazine – London:**
  - Best Islamic Bank – Jordan 2025.
- **Award from EMEA Finance:**
  - Best Islamic Bank – Jordan 2024.
- **Multiple awards from Islamic Finance News – Malaysia:**
  - Best Islamic Bank – Jordan 2024.
  - Best Islamic Investment Bank – Jordan 2024.
  - Best Islamic Retail Bank – Jordan 2024.
  - Most Innovative Islamic Bank – Jordan 2024.
- **Multiple awards from World Finance Magazine – London:**
  - Best Banking Group – Jordan 2025.
  - Best Islamic Bank – Jordan 2025.
  - Best Corporate Governance – Jordan 2025.
  - Business Leadership and Outstanding Contribution in Islamic Finance Award – 2025, awarded to the CEO Dr. Hussein Saeed.
- **Award from Middle East Business Intelligence:**
  - Best Islamic Bank – Jordan 2025.

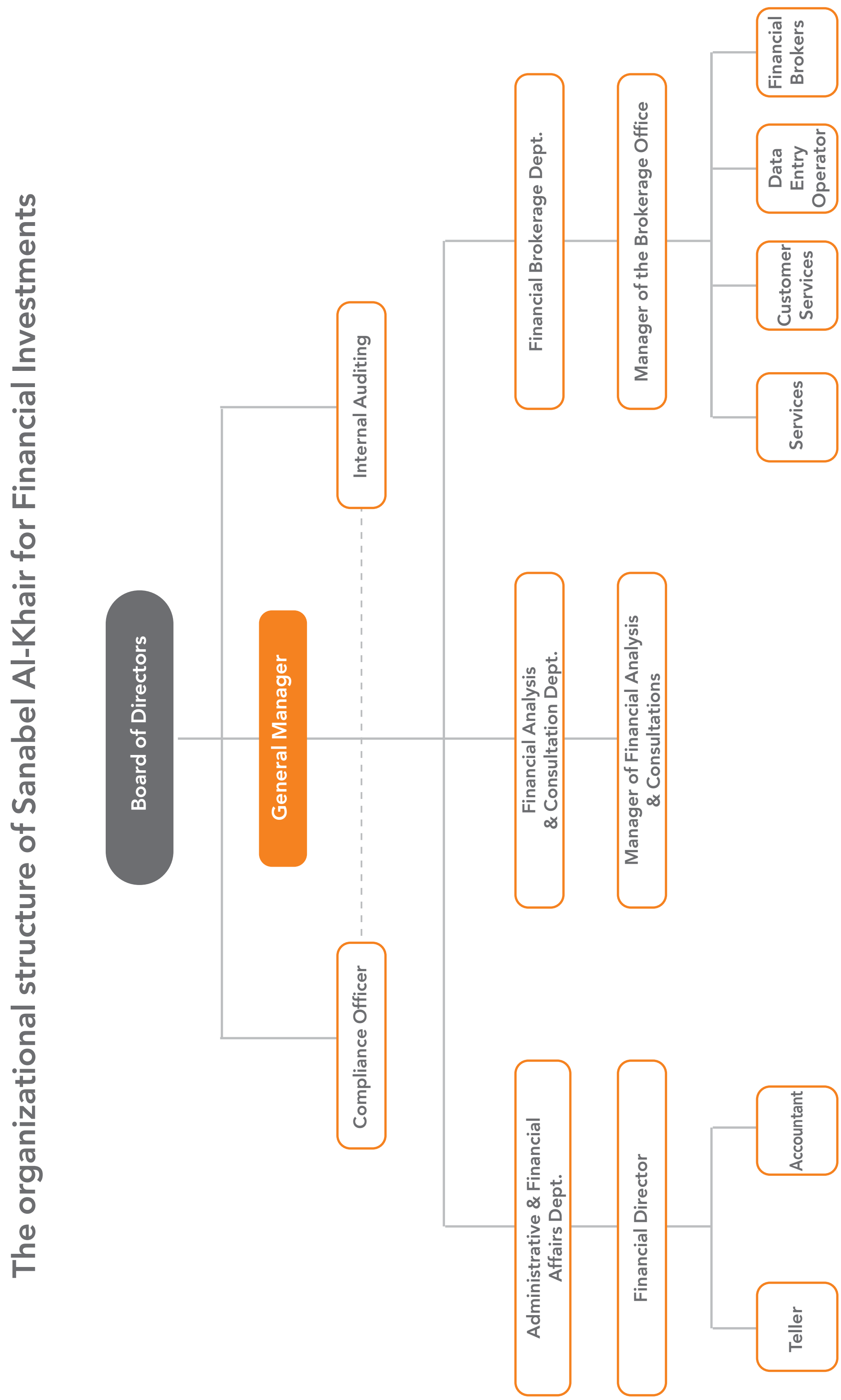
- **Award from Banking Executive Magazine:**
- Leadership and Excellence in Promoting Financial Inclusion through Islamic Finance – Jordan 2025.
- **Multiple awards from Cambridge IF Analytica Limited:**
- Best Islamic Retail Bank in Social Responsibility – Jordan 2025.
- Strongest Islamic Retail Bank – Jordan 2025.

Jordan Islamic Bank

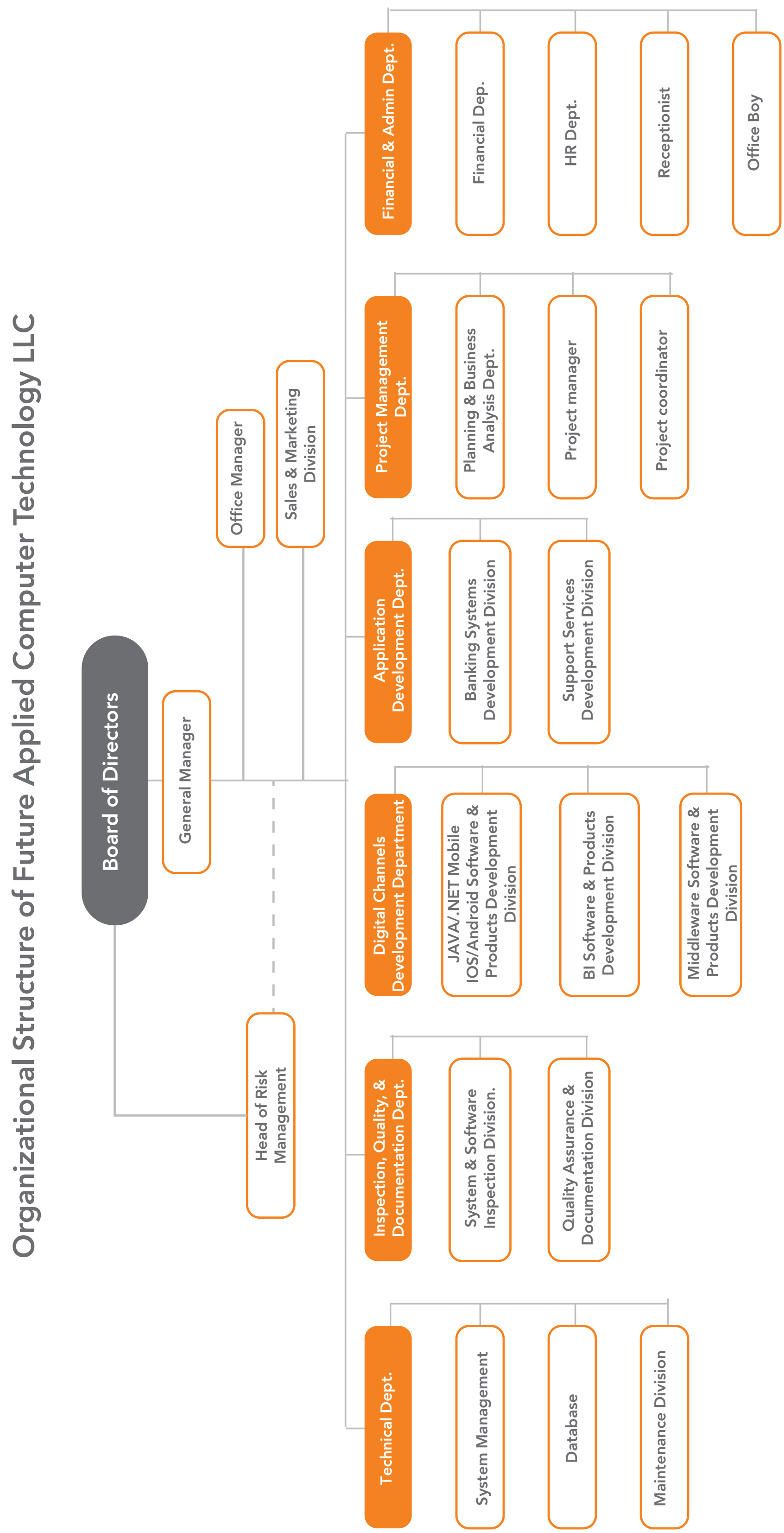
10- (a) Organizational Structure of Jordan Islamic Bank



10- (b) Organizational Structure of Sanabel Al-Khair Financial Investments LLC



10- (c) Organizational Structure of Future Tech Applications LLC



10-d. The total number of bank employees reached 2,414 at the end of 2025, with their distribution by educational qualification as follows:

PhD	Masters	Bachelor	Diploma	General Secondary Certificate	Below General Secondary Certificate level					Total
					No. of Employees	Professionals/ Technicians	Office boys/ Guards	Service workers	Total	
5	84	1697	221	41	6	98	193	69	366	2414

Meanwhile, the distribution of employees in the subsidiary companies at the end of 2025 was as follows:

The Company	PhD	Masters	Higher Diploma	Bachelor	Diploma	General Secondary Certificate	Below General Secondary Certificate level	Total
Al Omariah Schools Co. Ltd.	12	66	19	351	55	64	156	723
- Al-Samaha Islamic Finance (P.S.C)	1	-	-	22	1	2	2	28
Future Applied Computer Technology Co. L.L.C. (FACT)	-	3	-	108	19	-	2	132
Sanabel Al-Khair for Financial Investments (L.L.C)	-	1	-	9	2	-	2	14

10-e. The Board of Directors' report included qualification and training programs for the Bank's employees.

11. Due to the nature of its operations, the Bank is exposed to a range of risks, which are detailed in Note 62 of the consolidated financial statements for 2025.

12. The Board of Directors' report covered the Bank's achievements supported by figures, as well as a description of significant events that occurred during the 2025 financial year covered by the report.

13. There is no financial impact from non-recurring transactions outside the Bank's main operations.

14. The following statement presents the realized and distributed profits, net shareholders' equity, and securities prices for the years 2021–2025:

Year	Net Profit Before Tax (JOD Million)	Dividends distributed for the year (JOD Million)	Net shareholders' equity at the end of the year (JOD Million)	Prices of issued securities/closing rate at the end of the year	
				Fils	JOD
2021	96.5	Distributing JOD 50 million in cash at 25% of capital	509.6	480	3
2022	95.5	Distributing JOD 50 million in cash at 25% of capital	520.6	880	3
2023	94.6	Distributing JOD 44 million in cash at 22% of capital	540.4	080	4
2024	99.4	Distributing JOD 50 million in cash at 25% of capital	562.1	000	4
2025	113.6	The Board of Directors recommended the distribution of JOD 50 million in cash at 25% of capital	584.4	600	4

15- Analysis of the Bank's Financial Position and Performance:

Year	Shareholders' Equities/ Deposits	Finance and investment/ Deposits	Finance and investment/ Assets	Deposits/ Assets	Profits Before Taxes/ Average Assets	Profits Before Taxes/ Average Shareholders' Equities	Profits After Taxes/ Average Shareholders' Equities	Profits After Tax/ Average Paid-up Capital
2025	9.65%	91.8%	81.87%	89.19%	1.76%	19.82%	12.40%	35.55%
2024	10.32%	90.57%	80.58%	88.97%	1.69%	18.02%	11.99%	33.05%

16- The Board of Directors' report included the Bank's future plan.

17- The audit fees for the Bank for the year 2025 amounted to JOD 125,000, while the audit fees for the subsidiaries were disclosed in item 2 above.

18-A- The following is a detailed statement of the number of securities issued by the company and owned by members of the Board of Directors and their relatives ("spouse and minor children"):

Name	Position	Nationality	No. of Shares by the end of 2025	No. of Shares by the end of 2024
Al Baraka Group Company and its representatives:	-	Bahraini	132,010,000	132,010,000
H.E. Mr. Abdullah bin Ibrahim bin Suleiman Al-Howaish	Chairman	Saudi	0	0
H.E. Mr. Houssem Bin Al-Habib Bin Al-Haj Amor	Vice Chairman	Tunisian	0	0
H.E. Mr. Issa Haidar Issa Murad	Member	Jordanian	24,522	24,522
- His wife: Nabila Salah El-Din Diab Mustafa	-	Jordanian	5,746	5,746
H.E. Mrs. Malak Fawzi Ragheb Ghanem	Member	Jordanian	6,666	6,666
H.E. Mr. Dahham Mashhour Dahham Al-Fayez	Member	Saudi	0	0
The Social Security Corporation: Farouk Abdel Halim Taher Al-Hadidi* H.E. Ms. Suzanne Yahya Joudat Abu Al-Rous*	Member	Jordanian	11,642,841 0 0	11,642,841 0 0
H.E. Mr. Jamal Ahmed Mufleh Al-Sarayrah	Member	Jordanian	5,213	5,213
- His wife: Iman Amin Muhammad Al-Shamayleh	-	Jordanian	2,420	2,327
H.E. Dr. Tayseer Radwan Salim Al-Sammadi	Member	Jordanian	5,000	5,000
H.E. Eng. Abed Al- Rahim Fathi Salim Al- Boucai	Member	Jordanian	5,456	5,456
H.E. Dr. Khawla Fareez Awad Al Nobani	Member	Jordanian	5,000	5,000
H.E. Mr. Ghassan bin Ahmed bin Mohammed Amoudi	Member	Saudi	5,000	5,000

*Her Excellency Ms. Susan Yahya Joudat Abu Al-Rous was appointed as the representative of the Social Security Corporation, replacing Mr. Farouq Abdel Halim Taher Al-Hadidi; effective from 3/7/2025.

18-b – The following is a detailed statement of the number of securities issued by the Company and owned by the Senior Executive Management and their relatives (“spouse and minor children”):

Name	Position	Nationality	No. of Shares by the end of 2025	No. of Shares by the end of 2024
Dr. Hussein Said Mohammed Saifan	CEO	Jordanian	0	0
- His wife: Fikret Ibrahim Ahmed Awad	-	Jordanian	26,000	26,000
Dr. Musa Omar Mobarak Abu Muhaimed (1)	Head of the Investments Sector	Jordanian	0	0
Mr. Wael “Mohammad Yousef” Aref Rabieh (2)	Head of the Corporates Sector	Jordanian	0	0
Mr. Hassan Lotfi Hassan Atout	Head of the Retail Sector	Jordanian	0	0
Mr. Samer Ahmed Shehadeh Odeh	Head of the Support Services Sector	Jordanian	0	0
Mr. Yazan Mahmoud Ahmad Samarah (3)	Head of the Investments Sector	Jordanian	0	0
Mr. Ahmad Alaa El Din Mohamad AL Sheikh (4)	Manager of the IT Department	Jordanian	0	0
- His wife: Rana Musa Abdelaziz Shihadeh	-	Jordanian	39,800	4,800
Mr. Raafat Ismail Muhammad Abu Afifa (5)	Director of the Information Security Department	Jordanian	0	0
Dr. Abdullah Attia Abdullah Attia	Sharia Compliance Manager and Secretary of the Sharia Supervisory Board	Jordanian	0	0
Mr. Yousef Ismail Mahmoud Fatian	Manager of the Human Resources Department	Jordanian	0	0
Mr. Amjad Khalil Mahmoud Al-Sawalha	Manager of Corporate Department	Jordanian	0	0
Mr. Ashraf “Mohamed Saeed” Hassan Qadan	Manager of the Finance Department	Jordanian	0	0
Mr. Hani Ibrahim Ahmed Aliwat	Manager of the Compliance Monitoring Department	Jordanian	0	0
Mrs. Anwar Omar Fayez Al Saqa	Manager of the TMO Department	Jordanian	0	0
Mr. Ahmad Abdullah Hussein Abu Hantash (6)	Manager of the IT Department	Jordanian	0	0
Mr. Mansour Mahmoud Muhammad Aql (7)	Manager of the Trade Operations Department	Jordanian	0	0
Mr. Zaid Mahmoud Abdel Hamid Abu Zaid	Manager of the Internal Audit Department	Jordanian	0	0
Dr. Ali Muhammad Ahmed Abu Al-Ezz	Manager of the Sharia Internal Audit Department	Jordanian	0	0
Mr. Rami Nayef Atallah Saadeh	Manager of the Risk Management Department	Jordanian	0	0
Mr. Suhaib Mustafa Saleh Al-Momani (8)	Manager of the Information Security Department	Jordanian	0	0
Mr. Mohammad Rasmi Ibrahim Mahmoud Abu Sbeih (9)	Manager of the Trade Operations Department	Jordanian	0	0

	Position	Nationality	No. of Shares by the end of 2025	No. of Shares by the end of 2024
Mr. Ahmed Tawfiq Younis Tawfiq (10)	Manager of the Treasury Department	Jordanian	0	0
- His wife: Bayan Muhammad Khair Saeed Lamber	-	Jordanian	237	237
Mr. Haitham Salim Saleh Al-Saadi	Manager of the SMEs Department	Jordanian	0	0
Mr. Yousef Muhammad Falih Al-Abdullah	Manager of the Credit Department	Jordanian	0	0
Mr. Yousef Samir Mohammad Nawras (11)	Manager of the Treasury Department	Jordanian	0	0
Mr. Ibrahim Hossam Muhammad Jaafar	Manager of the Internal Control Department	Jordanian	0	0
Mr. Mahmoud Khalil Ibrahin Al Souri	Manager of the Legal Affairs Department	Jordanian	0	0
Mr. Raed Mohamed Musa Ghaiadah	Manager of the Sukuk and Investment Portfolios Department	Jordanian	0	0
Mr. Odai Hussein Mohammad Al Qanbar	Manager of the Retail Finance Department	Jordanian	0	0
Mr. Omar Hammad Abu Ashtiyeh	Manager of the Accounts Management Department	Jordanian	0	0
Mr. Fadi Ali Shehadeh Abdel Rahim	Secretary of the Board of Directors	Jordanian	0	0
Mr. Ahmed Mohamed Sadiq Nasser	Manager of the Investors' Relations Unit	Jordanian	0	0

1. Previously held the position of Head of Corporate Sector and was appointed as Head of Investment Sector effective as of 18/3/2025.
2. Assumed his duties effective as of 3/4/2025.
3. Resigned from the Bank as of 17/3/2025.
4. Resigned from the Bank as of 7/10/2025.
5. Resigned from the Bank as of 2/4/2025.
6. Assumed his duties effective as of 11/11/2025.
7. Resigned from the Bank as of 30/9/2025.
8. Assumed his duties effective as of 11/5/2025.
9. Assumed his duties effective as of 1/10/2025.
10. Resigned from the Bank as of 13/6/2025.
11. Assumed his duties effective as of 31/8/2025.

18-c – The following is a detailed statement of the number of securities issued by the company and owned by the Bank's Legal Advisor and their relatives ("spouse and minor children"):

Name	Nationality	No. of Shares by the end of 2025	No. of Shares by the end of 2024
Mr. Mohammad Jabr Hasan Mut'eb	Jordanian	0	0

18-d – There are no companies controlled by members of the Board of Directors, Senior Executive Officers, or their relatives.

18-e – Members of the Sharia Supervisory Board do not own any shares in the Bank.

18-f – Financing granted by the Bank to each member of the Board of Directors, and any other transactions carried out between the Bank and the member or related parties

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Members of the Board of Directors	Direct Facilities (JOD)	Indirect Facilities (JOD)
Al Baraka Group Company and its representatives:		
H.E. Mr. Abdullah Bin Ibrahim Bin Suleiman Al-Howaish	None	None
H.E. Mr. Houssem Bin Al-Habib Bin Al-Haj Amor	None	None
- H.E. Mr. Issa Haidar Issa Murad Issa Murad and Sons Trading Company/Chairman of the Board of Directors	842328 308354	None 95160
H.E. Mrs. Malak Fawzi Ragheb Ghanem	None	None
H.E. Mr. Dahham Mashhour Dahham Al-Fayez	None	None
The Social Security Corporation and its representatives: H.E. Mr. Farouk Abdel Halim Taher Al-Hadidi* H.E. Ms. Suzanne Yahya Joudat Abu Al-Rous*	None	None
H.E. Mr. Jamal Ahmed Mufleh Al-Sarayrah	42928	None
H.E. Dr. Tayseer Radwan Salim Al-Sammadi	None	None
H.E. Eng. Abed AL Rahim Fathi Salim Al-Boucai	None	None
H.E. Dr. Khawla Fareez Awad Al Nobani	None	None
H.E. Mr. Ghassan bin Ahmed bin Mohammed Amoudi	None	None

*Her Excellency Ms. Susan Yahya Joudat Abu Al-Rous was appointed as the representative of the Public Social Security Corporation, replacing Mr. Farouq Abdel Halim Taher Al-Hadidi; effective from 3/7/2025.

19-A-1- The following is a statement of the benefits and remunerations received by the Chairman and members of the Board of Directors as board members, including salaries, fees, bonuses, and other allowances, as well as amounts paid to each of them for travel and transportation expenses within the Kingdom and abroad during the fiscal year 2025 (in Jordanian Dinars):

Names of the Current Board Members	Board Membership Remuneration	Board Committees Membership Remuneration	Transportation Allowances	Travel Expenses	Per diem Allowances	Rewards	Total
Al Baraka Group Company and its representatives:	-	-	-	-	-	-	-
H.E. Mr. Abdullah Bin Ibrahim Bin Suleiman Al-Howaish	5000	8000	36000	15063	16466	0	80529
H.E. Mr. Houssem Bin Al-Habib Bin Al-Haj Amor	5000	13000	36000	7335	1917	0	63252
H.E. Mr. Issa Haidar Issa Murad	5000	18000	36000	0	0	0	59000
- H.E. Mrs. Malak Fawzi Ragheb Ghanem	5000	10000	36000	0	0	0	51000
- H.E. Mr. Dahham Mashhour Dahham Al-Fayez	5000	10000	36000	0	0	5000	56000
The Social Security Corporation* and their representatives:	5000	7000	36000	0	0	0	48000
-H.E. Mr. Farouk Abdel Halim Taher Al-Hadidi *	-	-	-	-	-	-	-
- H.E. Ms. Suzanne Yahya Joudat Abu Al-Rous*	-	-	-	-	-	-	-
H.E. Mr. Jamal Ahmed Mufleh Al-Sarayrah	5000	9000	36000	0	0	0	50000
H.E. Dr. Tayseer Radwan Salim Al-Sammadi	5000	10000	36000	0	0	0	51000
H.E. Eng. Abed Al- Rahim Fathi Salim Al-Boucai	5000	15000	36000	0	0	0	56000
H.E. Dr. Khawla Fareez Awad Al Nobani	5000	10000	36000	0	0	0	51000
H.E. Mr. Ghassan bin Ahmed bin Mohammed Amoudi	5000	13000	36000	1646	1917	0	57563

*Her Excellency Ms. Suzan Yehya Joudat Abu Al-Rous was appointed as the representative of the Social Security Corporation, replacing Mr. Farouq Abdel Halim Taher Al-Hadidi as of 3/7/2025. Payments are made to the Social Security Corporation, and neither Mr. Farouq Al-Hadidi nor Ms. Suzan Yehya Joudat Abu Al-Rous received any amounts from the Bank.

19-b. The following is a statement of the benefits and remunerations received by the Bank's Senior Executive Management, including salaries, fees, wages, bonuses, and other compensations, as well as amounts paid to each of them for travel and transportation inside and outside the Kingdom during the financial year 2025 (in Jordanian Dinars):

Name	Total Salaries	Rewards	Travel and Transportation Expenses	Per diem Allowances	Board Committees Membership Remuneration	End of Service Compensation	Total
H.E. Dr. Hussein Said Mohammed Saifan CEO	703,061	347,000	3,200	568	0	0	1,053,829
Dr. Musa Omar Mobarak Abu Muhaimed (1) Head of the Investments Sector	152,861	27,974	58	50	0	0	180,943
Mr. Wael Mohammad Yousef Aref Rabieh (2) Head of the Corporate Sector	122,829	0	895	1,924	0	0	125,648
Mr. Hassan Lotfi Hassan Atout Head of the Retail Sector	115,220	16,000	0	0	0	0	131,220
Mr. Samer Ahmed Shehadeh Odeh Head of the Support Service Sector	88,036	10,023	0	0	0	0	98,058
Mr. Yazan Mahmoud Ahmad Samarah (3) Head of the Investments Sector	29,569	0	0	0	0	0	29,569
Mr. Ahmad Alaa El Din Mohamad AL Sheikh (4) Manager of the IT Department	133,728	17,138	0	0	0	0	150,866
Mr. Raafat Ismail Muhammad Abu Afifa (5) Manager of the Information Security Department	40,440	8,954	0	0	0	0	49,394
Dr. Abdullah Attia Abdullah Attia Sharia Compliance Officer and Secretary of the Sharia Supervisory Board	55,413	5,386	1,143	924	0	0	62,866
Mr. Yousef Ismail Mahmoud Fatian Manager of the Human Resources Department	64,095	8,269	3,000	0	0	0	75,364
Mr. Amjad Khalil Mahmoud Al-Sawalha Manager of Corporate Banking Department	90,955	8,700	0	0	0	0	99,655
Mr. Ashraf "Mohamed Saeed" Hassan Qadan Manager of the Finance Department	93,284	8,100	0	0	0	0	101,384
Mr. Hani Ibrahim Ahmed Aliwat Manager of the Compliance Monitoring Department	99,118	9,270	887	815	0	0	110,090
Mrs. Anwar Omar Fayez Al Saqa Manager of the TMO Department	93,033	5,141	2,142	1,248	0	0	101,564
Mr. Ahmad Abdullah Hussein Abu Hantash (6) Manager of the IT Department	15,912	0	0	0	0	0	15,912
Mr. Mansour Mahmoud Muhammad Aql (7) Manager of the Trade Operations Department	38,800	6,687	0	0	0	75,797	121,284
Mr. Zaid Mahmoud Abdel Hamid Abu Zaid Manager of the Internal Audit Department	47,531	7,500	3,000	0	0	0	58,031

Name	Total Salaries	Rewards	Travel and Transportation Expenses	Per diem Allowances	Board Committees Membership Remuneration	End of Service Compensation	Total
Dr. Ali Muhammad Ahmed Abu Al-Ezz Manager of the Sharia Internal Audit Department	54,006	5,470	440	891	0	0	60,807
Mr. Rami Nayef Atallah Saadeh Manager of the Risk Management Department	47,399	4,264	0	0	0	0	51,663
Mr. Suhaib Mustafa Saleh Al-Momani (8) Manager of the Information Security Department	61,574	-	1,534	746	0	0	63,854
Mr. Mohammad Rasmi Ibrahim Mahmoud Abu Sbeih (9) Manager of the Trade Operations Department	26,403	1,736	345	550	0	0	29,034
Mr. Ahmed Tawfiq Younis Tawfiq (10) Manager of the Treasury Department	37,716	13,322	2,355	1,855	0	0	55,248
Mr. Haitham Salim Saleh Al-Saadi Manager of the SMEs Department	41,375	3,514	21	100	0	0	45,010
Mr. Yousef Muhammad Falih Al-Abdullah Manager of the Credit Department	47,966	4,224	0	0	0	0	52,190
Mr. Yousef Samir Mohammad Nawras (11) Manager of the Treasury Department	16,498	-	1,818	1,832	0	0	20,148
Mr. Ibrahim Hossam Muhammad Jaafar Manager of the Internal Control Department	31,137	3,050	0	0	0	0	34,187
Mr. Mahmoud Khalil Ibrahin Al Souri Manager of the Legal Affairs Department	40,683	2,230	34	25	0	0	42,972
Mr. Raed Mohamed Musa Ghaiadah Manager of the Sukuk and Investment Portfolios Department	37,016	3,833	5,096	275	0	0	46,220
Mr. Odai Hussein Mohammad Al Qanbar Manager of the Retail Finance Department	39,618	1,900	0	0	0	0	41,518
Mr. Omar Hammad Abu Ashtiyeh Manager of the Accounts Management Department	28,972	1,350	300	0	0	0	30,622
Mr. Fadi Ali Shehadeh Abdel Rahim Secretary of the Board of Directors	51,716	3,000	0	0	0	0	54,716
Mr. Ahmed Mohamed Sadiq Nasser Manager of the Investors' Relations Unit	12,949	859	0	0	0	0	13,808

1. Previously held the position of Head of Corporate Sector and was appointed as Head of the Investment Sector effective as of 18/3/2025.
2. Assumed his duties effective as of 3/4/2025.
3. Resigned from the Bank as of 17/3/2025.
4. Resigned from the Bank as of 7/10/2025.
5. Resigned from the Bank as of 2/4/2025.
6. Assumed his duties effective as of 11/11/2025.
7. Resigned from the Bank as of 30/9/2025.
8. Assumed his duties effective as of 11/5/2025.
9. Assumed his duties effective as of 1/10/2025.
10. Resigned from the Bank as of 13/6/2025.
11. Assumed his duties effective as of 31/8/2025.

19-c. The following is a statement of the benefits and remunerations received by the Bank's Legal Advisor, including salaries, fees, and amounts paid to him for travel and transportation inside and outside the Kingdom during the financial year 2025:

Name	Salaries and Fees	Rewards	Travel and Transportation Expenses	Total
Mr. Mohammad Jabr Hasan Mut'eb	90000	-	-	90000

19-d. The following is a statement of the annual allowances received by the Chairman and members of the Sharia Supervisory Board, including the amounts paid to each of them for travel and transportation inside and outside the Kingdom during the financial year 2025:

Name	Annual Provisions	Per diem Allowances	Travel Expenses	Total
H.E. Dr. Mahmoud Ali Mosleh Al Sartawi	24000	971	870	25841
H.E. Dr. Abdul Rahman Ibrahim Zaid Al Kelani	24000	971	1025	25996
H.E. Dr. "Mohammad Khair" Mohammad Salem Al-Issa	24000	971	870	25841
H.E. Mr. Youssef Hassan Youssef Khalawi	24000	3195	8824	36019

20- The Board of Directors' report included a statement of donations and grants disbursed by the Bank during the financial year 2025.

21- It was disclosed in the financial statements for 2024, in Note (59), that the Bank engaged in transactions with the parent company, subsidiaries, affiliated companies, major shareholders, members of the Board of Directors, and executive management personnel as part of the Bank's ordinary activities, using standard profit rates and commercial commissions. All deferred sales receivables, financing, and lease-to-own (Ijarah Muntahia Bittamleek) arrangements granted to related parties are considered operational.

There were no contracts or obligations binding the Bank during 2025 with any of the following parties: subsidiaries, sister companies, affiliated companies, the Chairman of the Board, any Board member, the General Manager, any employee, or relatives of the aforementioned parties, except as follows:

Party Name	kind of Relationship	Nature of the Contracts	Paid Expenses (JOD)
Future Applied Computer Technology Co.	Affiliate company	Systems Maintenance & Supply Contracts	1964841
Jordan Center for International Trading Co.	Associate company	Supply of stationery and publications	202998
The Islamic Insurance Company	Associate company	Miscellaneous insurance contracts	4983427
Total	**-**	**-**	**7151266**

22-The Board of Directors' report included a detailed account of the Bank's contribution to environmental protection and the local community through the various activities it undertakes.

Acknowledgement

The Board of Directors of Jordan Islamic Bank hereby acknowledges that:

A. There are no substantive issues that might adversely affect the Bank's sustainability during the next fiscal year.

B. Its responsibility for the preparation of the financial statements and the provision of effective control system in the Bank.

Board Member
Albaraka Group Co.
Represented by
Issa Haidar Issa Murad

Vice-Chairman
Albaraka Group Co.
Represented by
Houssem Bin Al-Habib Bin Al-Haj Amor

Chairman
Albaraka Group Co.
Represented by
Abdullah ben Ibrahim ben Suleiman Al-Howaish

Board Member
Social Security Corporation
Represented by
Suzanne Yahia Jawdat Abu Al Rous

Board Member
Albaraka Group Co.
Represented by
Daham Mashour Daham Alfayez

Board Member
Albaraka Group Co.
Represented by
Malak Fakri Ragheb Ghanem

Board Member
Eng. Abed Al-Rahim Fathi Salim Boucai

Board Member
Dr.Tayseer Radwan Saleem Al-Smadi

Board Member
Jamal Ahmad Mufleh Al-Sarayrah

Board Member
Ghassan Ben Ahmad Ben Mohammad Amodi

Board Member
Dr. Khawla Fareez Awad Al-Nobani

Acknowledgement

We, the undersigned, hereby acknowledge the validity, accuracy and completeness of the information and data contained in this annual report.

Financial Department Manager
Ashraf "Mohammed Said" Hasan Qa'dan

CEO
Dr. Hussein Said Mohammad Saifan

Chairman
Abdullah ben Ibrahim ben Suleiman Al-Howaish

Jordan Islamic Bank
A member of Al Baraka Group

Report of the Sharia Supervisory Board For the Fianncial Year Ending on 31/12/2025

Shari'ah Supervisory Board Report to the Shareholders and Participating Stakeholders of Jordan Islamic Bank on the Bank's Compliance with Shari'ah Rules and Principles for the Financial Year Ended 31 December 2025

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

Introduction:

We, collectively, having been appointed by the Shareholders of Jordan Islamic Bank as the Shari'ah Supervisory Board (SSB), have fulfilled our responsibilities in accordance with Shari'ah standards and rules, and we are pleased to present this report.

Opinion:

Primary opinion:

Based on our supervision and oversight of the Bank's Shari'ah compliance matters, and following the periodic review of the Bank's activities conducted, it is our opinion that, in all material respects, the agreements, contracts, transactions, and dealings entered into by the Bank with its clients, financial institutions, and stakeholders during the financial year ended **31 December 2025** were in full compliance with Shari'ah rules and principles.

Exceptions and Limitations:

We did not encounter any material exceptions or limitations on the scope of our work that to be mentioned.

Additional Opinions:

We further report that, in our opinion:

1. **Prohibited Revenue:** Any income received by the Bank from sources or through means not compliant with Shari'ah rules and principles was not added to the Bank's revenues. Such income has been properly identified and allocated for approved charitable purposes, kept separate from the Bank's own funds, and managed in accordance with the general policy approved by the Shari'ah Supervisory Board (SSB).
2. **Fiduciary Responsibilities:** The Bank has complied with its fiduciary responsibilities, including the distribution of profits and the bearing of losses on investment accounts, in accordance with the principles approved by us and in a manner that ensures fairness and equity among the various stakeholders.
3. **Financial Reporting:** The Shari'ah Supervisory Board confirms the Bank's adherence to financial reporting principles, which accurately reflect the true nature and characteristics of transactions in accordance with Shari'ah rules and principles. Shari'ah compliance has been observed in all matters related to recognition of revenues and liabilities, computation of profits and losses, determination of counterparty balances, reporting of cash positions, and other related matters.
4. **Shari'ah Non-Compliance Risk:** The Bank has put in place an appropriate mechanism to evaluate and manage Shari'ah non-compliance risks in line with the nature and scope of its operations.
5. **Zakah:** the responsibility for paying zakah lies with the shareholders and the quasi- equity (unrestricted investment account holders), as there is no law obligating the Bank's management to collect and pay directly, nor a provision in the Bank's Articles of Association, nor a delegation from the shareholders. The Bank's role is to calculate zakah on zaka table assets for disclosure and facilitation purposes, as follows:
   A. **Shareholders' zakah:** A shareholder shall determine the intention upon acquiring shares:
      - Trading intention: If the intention is to trade in shares (buying and selling), zakah is due to the market value of the shares plus distributed profits.
      - Investment/holding intention: If the intention is to hold the shares for annual returns, zakah is due to the distributed profits plus the shareholder's share of the Bank's zaka table assets. The zakah

amount for the investment intention has been calculated as (36.6) thirty-six fils and six parts of a fils per share.

B. **Quasi- Equity (Unrestricted Investment Account Holders):** Zakah is due on the full balances of the accounts and their realized profits. The zakah amount has been calculated as: (19.9) Nineteen fils and nine parts of a fils per one dinar.

On shares acquired for investment purposes

Our Responsibilities:

Our responsibilities include supervising and overseeing all the Bank's activities, products, services, and operations from a Shari'ah perspective. Specifically, we issue the necessary rulings and fatwas, approve Shari'ah structures and documentation, provide input when needed on implementation to verify adherence to our resolutions, and conduct a periodic review of the Bank's overall compliance with Shari'ah rules and principles.

We confirm that we have fulfilled our responsibilities for the current year and acknowledge that the Bank's management has provided us with all information and explanations we deemed necessary to perform our duties, enabling us to form our independent opinion and issue this report.

Applicable Shari'ah Rules and Principles:

The Bank's compliance with Shari'ah rules and principles refers to the conformity of its agreements, contracts, and operations during the fiscal year ending December 31, 2025, with Sharia rules and principles in accordance with the following hierarchy:

1. **Indicative framework:**
   - The Shari'ah standards issued by the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI).
2. **Mandatory framework:**
   - The applicable legislation and instructions issued by the regulatory and supervisory authorities to which the Bank is subject, to the extent that they contain legal, regulatory and supervisory requirements.
   - Shari'ah-related requirements embedded in AAOIFI Financial Accounting Standards, where applicable to the Bank.
   - Fatwas and resolutions issued by the Bank's Shari'ah Supervisory Board, which serve as the binding and final reference for all the Bank's transactions, products, and contracts.

Scope with Respect to Subsidiaries:

The scope of our review, and according to our opinion in this report, extends to all subsidiaries whose financial statements are consolidated into the Bank's financial statements.

Functions Relied Upon:

In forming our opinion and preparing this report—and for purposes of providing an opinion on the execution of contracts and transactions and on day-to-day Shari'ah compliance—we have placed reliance, after verifying their quality and independence, on the following functions and reports:

- Internal Shari'ah Audit.
- Shari'ah Compliance.
- External auditor's report on the Bank's financial statements.

Inherent Limitations in Our Work and Report:

Readers of this report should note that our role as an independent supervisory body is primarily focused on the design aspects of contracts, transactions, and products through their approval and the issuance of rulings, whereas the actual implementation of such contracts and transactions rests with management. Accordingly, our assessment of the soundness of day-to-day operations relies significantly on the reports and confirmations of the other control functions mentioned above.

Independence and Ethical Considerations:

We confirm that we have complied with all requirements of independence and ethical considerations as set out in the relevant governance standards and in the AAOIFI Code of Ethics.

Responsibilities of Those Charged with Governance (TCWG) and Management:

- **Those charged with governance (TCWG) Responsibilities:** They bear an oversight responsibility to ensure an effective culture and environment for Shari'ah compliance, to approve an appropriate Shari'ah governance and oversight framework, to set the strategy for Shari'ah compliance, and to monitor management's performance in implementing that strategy.
- **Management Responsibilities:** Management bears the executive responsibility for implementing the Shari'ah governance framework and ensuring that Shari'ah compliance is embedded in the Bank's daily operations. Management is responsible for ensuring that all agreements, contracts, and transactions entered by the Bank are Shari'ah-compliant, and for designing, applying, and maintaining effective internal controls to sustain such compliance.

Other Matters:

We are not aware of any other matters that we consider material for the attention of stakeholders which may affect our overall opinion on the Bank's compliance with Shari'ah rules and principles.

Approval of the Report:

This report has been unanimously approved and signed by all members of the Shari'ah Supervisory Board. We pray to Allah Almighty to guide us to what is right and to grant us success.

Chairman	Vice-Chairman
Prof. Mahmoud Al Sartawi	**Prof. Abdul Rahman Al Kelani**
Board Member	**Board Member**
Dr. "Mohammad Khair" Al-Issa	**Mr. Yousif Khalawi**

Date and Place of Issuance of the Report:

08 Sha'ban 1447 AH, corresponding to 27 January 2026
Amman, Hashemite Kingdom of Jordan

Peace, mercy, and blessings of Allah be upon you

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Public Shareholding Limited Co.
(C.R. No. 124)
A member of Al Baraka Group

Auditor's Report

pwc

INDEPENDENT AUDITOR'S REPORT
TO THE SHAREHOLDERS OF JORDAN ISLAMIC BANK - PUBLIC SHAREHOLDING LIMITED COMPANY
AMMAN- THE HASHEMITE KINGDOM OF JORDAN

Report on the audit of the consolidated financial statements

Our opinion

In our opinion, the consolidated financial statements present fairly, in all material respects, the consolidated financial position of Jordan Islamic Bank Public Shareholding Limited Company (the "Bank") and its subsidiaries (together the "Group") as at 31 December 2025, and its consolidated financial performance and its consolidated cash flows 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.

What we have audited

The Group's consolidated financial statements comprise:

- the consolidated statement of financial position as at 31 December 2025;
- the consolidated income statement for the year ended;
- the consolidated statement of other comprehensive income for the year then ended;
- the consolidated statement of income and attribution related to quasi - equity for the year then ended;
- the consolidated statement of changes in owners' equity for the year then ended;
- the consolidated statement of cash flows for the year then ended;
- the consolidated statement of changes in off-balance sheet assets under management for the year then ended;
- the notes, comprising significant accounting policies and other explanations.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the consolidated financial statements* section of our report.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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For the year ended 31 December 2025

Independence

We are independent of the Group in accordance with the International Code of Ethics for Professional Accountants (including International Independence Standards) issued by the International Ethics Standards Board for Accountants (IESBA Code) as applicable to audits of financial statements of public interest entities and the ethical requirements that are relevant to our audit of the consolidated financial statements in Jordan. We have fulfilled our other ethical responsibilities in accordance with these requirements and the IESBA Code.

Our audit approach

Overview

Key Audit Matter	- **Measurement of Expected Credit Losses**

As part of designing our audit, we determined materiality and assessed the risks of material misstatement in the consolidated financial statements. In particular, we considered where management made subjective judgements; for example, in respect of significant accounting estimates that involved making assumptions and considering future events that are inherently uncertain. As in all of our audits, we also addressed the risk of management override of internal controls, including among other matters consideration of whether there was evidence of bias that represented a risk of material misstatement due to fraud.

We tailored the scope of our audit in order to perform sufficient work to enable us to provide an opinion on the consolidated financial statements as a whole, taking into account the structure of the Group, the accounting processes and controls, and the industry in which the Group operates.

Key audit matters

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

For the year ended 31 December 2025

Our audit approach

Key audit matter	How our audit addressed the key audit matte
Measurement of Expected Credit Losses	
The Group applies the Expected Credit Loss model (ECL) on all its financial instruments measured at amortised cost, debt instruments measured at fair value through other comprehensive income and financial guarantee contracts including financing commitments in accordance with Financial Accounting Standard No. (30) as modified by the Central Bank of Jordan. The Group exercises significant judgement and makes a number of assumptions in developing its ECL models, which includes probability of default computation separately for retail and corporate portfolios, determining loss given default and exposure at default for both funded and unfunded exposures, forward looking adjustments and staging criteria. For defaulted exposures, the Group exercises judgements to estimate the expected future cash flows related to individual exposures, including the value of collateral. The Group's impairment policy under FAS 30 as modified by the Central Bank of Jordan is presented in Notes (2&3) to the consolidated financial statements regarding the differences between FAS 30 as should be applied and what has been applied in accordance with the instructions of the Central Bank of Jordan (08/2024) and information on the accounting policies applied when calculating expected credit losses and the risk management policies presented in Note (62) to the consolidated financial statements. As shown in Note 8, 9, 10, 16(A) to the Group's consolidated financial statements, the balance of the net direct credit facilities at amortized and Ijarah Muntahia Bittamleek cost amounted to JD 4,680,008,328 as at 31 December 2025, representing approximately 69% of total assets, and the expected credit losses amounted to JD 118,884,391.	We performed the following audit procedures on the computation of the ECL included in the Group's consolidated financial statements for the year ended 31 December 2025: ➢ We assessed and tested the design and operating effectiveness of relevant controls over the calculation of the expected credit losses model. ➢ We tested the completeness and accuracy of the data used in the calculation of ECL. ➢ For a sample of exposures, we tested the appropriateness of the Group's application of the staging criteria. We involved our internal experts to assess the following aspects: • Conceptual framework used for developing the Group's impairment policy in the context of its compliance with the requirements of FAS 30 as modified by the Central Bank of Jordan. • ECL modelling methodology and calculations used to compute the probability of default (PD), loss given default (LGD), and exposure at default (EAD) for the Group's classes of financial instruments at each stage. • Reasonableness of the assumptions made in developing the modelling framework including assumptions used for estimating forward looking scenarios and significant increase in credit risks. • Recalculation of the expected credit losses for a sample of the relevant financial assets at each stage.

For the year ended 31 December 2025

Accordingly, measurement of ECL on direct credit facilities at amortized cost is considered as a key audit matter as the Group applies significant judgments and makes a number of assumptions in the staging criteria applied to the financial instruments as well as in developing ECL models for calculating its impairment provisions for the Group and the expected value of the collaterals.

- In addition, for the Stage 3 corporate portfolio, the appropriateness of provisioning assumptions were independently assessed for a sample of exposures selected on the basis of risks and the significance of individual exposures. An independent view was formed on the levels of provisions recognised, based on the detailed loan and counterparty information available in the credit file. For the Stage 3 retail portfolio, assumptions were independently assessed for each product category and an independent view was formed on the levels of provisions recognised at each category level.
- We recalculated and ensured that the provision for loans is under the watch list and for non-performing loans in accordance with the Central Bank of Jordan Instructions Number (08/2024) effective 1 January 2025.
- We compared the expected credit loss provision calculated in accordance with FAS 30 as modified by the Central Bank of Jordan with the provision for expected credit losses calculated in accordance with the instructions of the Central Bank of Jordan No. (08/2024) and ensured that the Bank has recorded whichever is stricter at each stage.
- We assessed the consolidated financial statement disclosures to ensure compliance with Accounting and Auditing Organization for Islamic Financial Insititutions as modified by the Central Bank of Jordan. We have also ensured completeness and accuracy of the disclosures by verifying the information to accounting records.

For the year ended 31 December 2025

Other information

Management is responsible for the other information. The other information comprises the the Board of Directors' annual report (but does not include the consolidated financial statements and our auditor's report thereon), which is expected to be made available to us after the date of this auditor's report.

Our opinion on the consolidated financial statements does not cover the other information and we will not express any form of assurance conclusion thereon.

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

When we read the the Board of Directors' annual report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Responsibilities of management and those charged with governance for the consolidated financial statements

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

In preparing the consolidated financial statements, management is responsible for assessing the Group'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 Group or to cease operations, or has no realistic alternative but to do so.

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

Auditor's responsibilities for the audit of the consolidated financial statements

Our objectives are to obtain reasonable assurance about whether the consolidated 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 ISAs 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 consolidated financial statements.
As part of an audit in accordance with ISAs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

For the year ended 31 December 2025

- Identify and assess the risks of material misstatement of the consolidated 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 Group's internal control.

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

- Conclude on the appropriateness of 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 Group'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 consolidated 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 Group to cease to continue as a going concern.

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

- Plan and perform the group audit to obtain sufficient appropriate audit evidence regarding the financial information of the entities or business units within the Group as a basis for forming an opinion on the consolidated financial statements. We are responsible for the direction, supervision and review of the audit work performed for purposes of the group audit. We remain solely responsible for our audit opinion.

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 to communicate 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 consolidated 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.

For the year ended 31 December 2025

Report on other legal and regulatory requirements

The Group maintains proper books of accounts, which are in agreement with the consolidated financial statements. We recommend that the General Assembly of Shareholders approve these consolidated financial statements.

For and on behalf of PricewaterhouseCoopers "Jordan"

Omar Jamal Kalanzi
License No. (1015)

Certified Public Accountants
pwc
Amman - Jordan

Amman, Jordan
15 February 2026

Jordan Islamic Bank
A member of Al Baraka Group

Jordan Islamic Bank -

Public Shareholding Company
Consolidated Financial Statements
31 DECEMBER 2025

Jordan Islamic Bank – Public Shareholding Company

Amman – Jordan

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Independent Auditor's Report About Consolidated Financial Statements

Statement (A): Consolidated Statement of Financial Position As at 31 December, 2025

Description	Notes	31 December 2025	31 December 2024
		JD	JD
Assets			
Cash and balances with central bank of Jordan	4	934,610,841	859,676,387
Balances at banks and financial institutions	5	165,125,019	178,212,998
Investment accounts at banks and financial institutions	6	12,052,757	12,052,748
Wakala Bil Istithmar accounts	7	42,511,422	42,496,332
Financial assets at fair value through income statement	11	-	13,106
Financial assets at fair value through other comprehensive income	12	75,329,621	63,096,707
Deferred sales receivables and other receivables –net	8	3,578,492,213	3,137,996,311
Ijarah Muntahia Bittamleek assets – net	9	1,034,286,545	964,247,925
Financing – net	10	43,017,772	41,774,681
Al Qard Al Hasan – net	16 A	24,211,798	23,408,674
Financial assets at amortized cost- net	13	557,602,126	482,408,649
Investments in associates	14	10,063,561	9,207,604
Investments in real estate	15	99,345,964	105,783,051
Property and equipment – net	17	86,106,018	85,037,542
Intangible assets	19	10,232,415	10,383,047
Right of use assets	20 A	11,011,158	11,776,967
Other assets	21	102,335,241	94,899,444
Total assets		**6,786,334,471**	**6,122,472,173**
Liabilities			
Banks and financial institutions' accounts	22	39,121,543	65,599,201
Customers' current and on demand accounts	23	1,369,684,271	1,358,794,955
Cash margins	24	77,744,642	68,408,145
Other provisions	25	12,723,857	12,051,048
Income tax provision	26A	35,224,351	30,230,402
Deferred tax liabilities	27	2,224,741	806,511
Lease obligations	20 B	11,205,503	12,009,158
Other liabilities	28	80,329,255	51,084,312
Total liabilities		**1,628,258,163**	**1,598,983,732**
Quasi-equity			
Quasi-equity	29	4,565,981,507	3,954,453,024
Fair value reserve – net	30 A&B	7,633,423	6,914,469
Quasi-equity share from non-controlling interests	30 A	19,440	21,401
Total quasi-equity		**4,573,634,370**	**3,961,388,894**

The accompanying notes from (1) to (70) represent an integral part of these consolidated financial statements and should be read with them.

Description	Notes	31 December 2025	31 December 2024
		JD	JD
Owner's equity			
Bank's shareholders			
Paid-in capital	32	200,000,000	200,000,000
Statutory reserve	33	151,228,367	139,919,175
Voluntary reserve	33	95,044,578	83,897,039
Fair value reserve – net	30 A&B	11,213,014	9,976,394
Retained earnings	34	126,940,990	128,290,408
Total Bank's Shareholders		584,426,949	562,083,016
Non-controlling interests	30 A	14,989	16,531
Total owner's equity		**584,441,938**	**562,099,547**
Total Liabilities, quasi-equity, owner's equity		**6,786,334,471**	**6,122,472,173**
Off-balance-sheet assets under management			
Restricted investments	56	259,996,344	228,973,455
Al Wakala Bi Al Istithmar (Investment's portfolio)	57	601,835,795	570,138,593
Al Wakala Bi Al Istithmar	58	37,036,780	57,964,441
Total of Off-balance-sheet assets under management		**898,868,919**	**857,076,489**

Chief Executive Officer　　　　Chairman

The accompanying notes from (1) to (70) represent an integral part of these consolidated financial statements and should be read with them.

Statement (B): Consolidated Income statement For the Year Ended December 31, 2025

	Notes	31 December 2025	31 December 2024
		JD	JD
Deferred sales revenues	35	216,946,693	182,803,218
Financing revenues	36	626,900	606,612
Revenues from financial assets at fair value through other comprehensive income	37	1,049,321	706,877
Revenues from financial assets at amortized cost	38	29,221,889	22,983,200
Dividends from subsidiaries and associates	39	1,318,200	1,148,200
Revenues from Investments In real estate – net	40	2,611,949	1,969,908
Revenues from Ijarah Muntahia Bittamleek assets - net	41	62,209,121	57,108,017
Revenues from other investments	42	7,540,343	6,307,627
Bank's self-financed revenues	46	151,785	137,869
Bank's share as Mudarib from off-balance-sheet assets under management	47	1,244,540	1,115,510
Bank's share as Wakeel from off-balance-sheet assets under management	47	9,746,562	7,431,000
Banking services revenues	48	25,680,845	24,518,927
Foreign currency gain	49	4,199,002	3,763,145
Other revenues	50	3,099,330	3,067,917
Total Income		365,646,480	313,668,027
Staff costs	51	(49,448,040)	(46,696,131)
Depreciation and amortization	18	(7,944,770)	(6,914,234)
Other expenses	52	(25,920,461)	(20,498,192)
Other provisions	25&53 A	(1,200,000)	(1,100,000)
Provision expense for expected credit loss	53 B	(12,925,000)	(42,814)
Deposits insurance fees	43	(11,714,751)	(10,759,651)
Total Expenses		(109,153,022)	(86,011,022)
Income Before Tax and Net income returned to Quasi–Equity		256,493,458	227,657,005
Net income returned to quasi-equity (statement D)	44	(142,904,753)	(128,300,828)
Income before tax		113,588,705	99,356,177
Income tax	26 B	(42,481,392)	(33,253,273)
Net Income for The Year		71,107,313	66,102,904
Basic and diluted earnings per share from net income for the year that returned to shareholders	**54**	**JD/Fils**	**JD/Fils**
		0/356	**0/331**

Chief Executive Officer Chairman

The accompanying notes from (1) to (70) represent an integral part of these consolidated financial statements and should be read with them.

Statement (C): Consolidated Statement of Other Comprehensive Income For the Year Ended December 31, 2025

Description	31 December 2025	31 December 2024
	JD	JD
Net Income for the Year	71,107,313	66,102,904
Other comprehensive income items, after tax: Items that can't be transferred later to the income statement		
Change in fair value reserve– net	1,236,620	(396,920)
Total other comprehensive income for the year	**72,343,933**	**65,705,984**

The accompanying notes from (1) to (70) represent an integral part of these consolidated financial statements and should be read with them.

Statement (D): Consolidated Statement of Income and Attributions Related to Quasi - Equity For the Year Ended 31 December, 2025

Description	Notes	31 December 2025	31 December 2024
		JD	JD
Income Before Tax and Net Income of Quasi–Equity		256,493,458	227,657,005
Adjustments:			
Less: Income that not related to quasi-equity		(44,122,064)	(40,034,368)
Add: Expenses that not related to quasi-equity		91,277,619	79,961,585
Total Income to Quasi-Equity		303,649,013	267,584,222
Less: Bank's share as Mudarib	45	(126,072,148)	(111,114,812)
Less: Bank's share as Rab Mal	45	(74,301,617)	(65,749,951)
Add: Bank contribution to quasi-equity	45	39,629,505	37,581,369
Net Income to Quasi-Equity	**44**	**142,904,753**	**128,300,828**

The accompanying notes from (1) to (70) represent an integral part of these consolidated financial statements and should be read with them.

Statement (E): Consolidated Statement of Changes in Owner's Equity For the Year Ended December 31, 2025

For the year ended 31 December 2025	Paid-in Capital	Statutory Reserve	Voluntary Reserve	Fair Value Reserve *	Retained Earnings **	Total of Bank's shareholders	Non-controlling interests	Total
	JD	JD	JD	JD	JD	JD	JD	JD
Balance at 1 January 2025	200,000,000	139,919,175	83,897,039	9,976,394	128,290,408	562,083,016	16,531	562,099,547
Profit after tax	-	-	-	-	71,107,313	71,107,313	-	71,107,313
Change in fair value reserve	-	-	-	1,236,620	-	1,236,620	-	1,236,620
Total comprehensive income for the year after tax	-	-	-	1,236,620	71,107,313	72,343,933	-	72,343,933
Net income of subsidiaries	-	-	-	-	-	-	(1,542)	(1,542)
Transferred to (from) reserves	-	11,309,192	11,147,539	-	(22,456,731)	-	-	-
Dividends***	-	-	-	-	(50,000,000)	(50,000,000)	-	(50,000,000)
Balance at 31 December 2025	**200,000,000**	**151,228,367**	**95,044,578**	**11,213,014**	**126,940,990**	**584,426,949**	**14,989**	**584,441,938**

* The fair value reserve balance of JD 11,213,014 as at 31 December 2025 is restricted from use according to securities commission.

** An amount of JD 1,000,000 from retained earnings, which was transferred from general banking risk reserve, is restricted from use without prior approval from the Central bank of Jordan.

*** The General Assembly approved on 28 April 2025 the distribution of cash dividends to shareholders at a rate of 25% from the paid in capital of JD 200 million/ share amounted to JD 50 million through distribution from retained earnings.

The accompanying notes from (1) to (70) represent an integral part of these consolidated financial statements and should be read with them.

For the year ended 31 December 2024	Paid-in Capital	Statutory Reserve	Voluntary Reserve	Fair Value Reserve *	Retained Earnings **	Total of Bank's shareholders	Non-controlling interests	Total
	JD	JD	JD	JD	JD	JD	JD	JD
Balance at 1 January 2024	200,000,000	129,978,057	74,053,362	10,421,875	125,923,738	540,377,032	17,858	540,394,890
Profit after tax	-	-	-	-	66,102,904	66,102,904	-	66,102,904
Change in fair value reserve	-	-	-	(396,920)	-	396,920	-	(396,920)
Total comprehensive income for the year after tax	-	-	-	(396,920)	66,102,904	65,705,984	-	65,705,984
Profits from sale of financial assets at fair value through other comprehensive income	-	-	-	(48,561)	48,561	-	-	-
Net income of subsidiaries	-	-	-	-	-	-	(1,327)	(1,327)
Transferred to (from) reserves	-	9,941,118	9,843,677	-	(19,784,795)	-	-	-
Dividends***	-	-	-	-	(44,000,000)	44,000,000	-	(44,000,000)
Balance at 31 December 2024	**200,000,000**	**139,919,175**	**83,897,039**	**9,976,394**	**128,290,408**	**562,083,016**	**16,531**	**562,099,547**

* The fair value reserve balance of JD 9,976,394 as at 31 December 2024 is restricted from use according to securities commission.

** An amount of JD 1,000,000 from retained earnings, which was transferred from general banking risk reserve, is restricted from use without prior approval from the Central bank of Jordan.

*** The General Assembly approved on 27 April 2024 the distribution of cash dividends to shareholders at a rate of 22% from the paid in capital of JD 200 million/ share amounted to JD 44 million through distribution from retained earnings.

The accompanying notes from (1) to (70) represent an integral part of these consolidated financial statements and should be read with them.

Statement (F): Consolidated Statement of Cash Flows For the Year Ended December 31, 2025

Description	Notes	31 December 2025	31 December 2024
		JD	JD
Cash flows from Operating Activities			
Income before tax		113,588,705	99,356,177
Adjustments to non-cash items:			
Depreciation and amortization	18	7,944,770	6,914,234
Cost of lease obligation	20-B	655,703	662,531
Employees' end of services provision	25 & 53A	940,000	900,000
Employees' vacation provision	25 & 53A	260,000	200,000
Provision expense for expected credit loss – joint		11,000,000	-
Provision expense for expected credit loss – self	16B	1,925,000	42,814
Gain on sale of property and equipment		(65,202)	(99,552)
Gain on sale of investments in real estate	40	(1,653,586)	(1,056,852)
Evaluation differences of investments in real estate		(143,207)	(446,567)
Profits from sale of repossessed assets		(946,352)	(260,396)
Effect of exchange rate fluctuations on cash and cash equivalents		(3,324,685)	(2,899,970)
Profit before change in assets and liabilities		**130,181,146**	**103,312,419**
Change in assets and liabilities			
Increase in investment accounts at banks and financial institutions	6	-	(7,799,000)
Increase in restricted balances for foreign and local banks and financial institutions		(1,081,290)	(1,039,929)
Increase in deferred sales receivables and other receivables		(454,705,813)	(187,332,102)
Increase in financing		(1,277,047)	(1,904,076)
Increase in Ijarah Muntahia Bittamleek Assets		(70,098,596)	(42,457,102)
(Increase) Decrease in Al Qard Al Hasan		(445,951)	938,442
Increase in other assets		(2,456,772)	(2,608,073)
Increase in customers' current and on demand accounts		10,889,316	909,683
Increase in cash margins		9,336,497	6,002,497
Increase in other liabilities		29,501,818	12,276,631
Net change in assets and liabilities		**(480,337,838)**	**(223,013,029)**
Net cash flows used in operating activities before income tax and other payments		**(350,156,692)**	**(119,700,610)**
Tax paid	26-A	(37,487,443)	(32,948,622)
End of service indemnity provision paid	25	(860,453)	(1,363,901)
Net cash flows used in operating activities		(388,504,588)	(154,013,133)
Cash flows from Investing Activities			

The accompanying notes from (1) to (70) represent an integral part of these consolidated financial statements and should be read with them.

Description	Notes	31 December 2025	31 December 2024
		JD	JD
Cash flows from investing activities			
Proceeds from sale financial assets at fair value through income statement		72,260	77,530
Purchase of financial assets at fair value through income statement		(59,119)	(90,636)
Proceeds from sale of financial assets at fair value through other comprehensive income		438,656	1,595,468
Purchase of financial assets at fair value through other comprehensive income		(7,312,252)	(10,042,806)
Purchase of financial assets at amortized cost	13	(144,768,171)	(132,760,052)
Maturity of financial assets at amortized cost	13	69,555,017	55,844,625
Proceeds from sale of real estate investments	15	6,656,554	3,837,823
Purchase of real estate investments	15	(675)	-
Own of repossessed assets	21	(11,262,768)	(11,991,256)
Proceeds from sale of repossessed assets		6,951,347	3,056,466
Proceeds from sale of property and equipment		79,171	102,297
Purchase of property and equipment		(4,892,752)	(3,692,585)
Purchase of intangible assets		(2,854,191)	(3,172,227)
Net cash flows used in investing activities		**(87,396,923)**	**(97,235,353)**
Cash flows from Financing Activities			
Increase in quasi-equity		613,812,858	420,597,507
Distributed dividends on shareholders		(50,000,000)	(44,000,000)
Payment of lease liabilities	20-B	(2,482,099)	(2,501,894)
Net cash flow resulting from financing activities		**561,330,759**	**374,095,613**
Net increase in cash and cash equivalents		**85,429,248**	**122,847,127**
Effect of exchange rate on cash and cash equivalents	49	3,324,685	2,899,970
Cash and cash equivalents at the beginning of the year	**55**	**971,886,847**	**846,139,750**
Cash and cash equivalents at the end of the year	**55**	**1,060,640,780**	**971,886,847**

The accompanying notes from (1) to (70) represent an integral part of these consolidated financial statements and should be read with them.

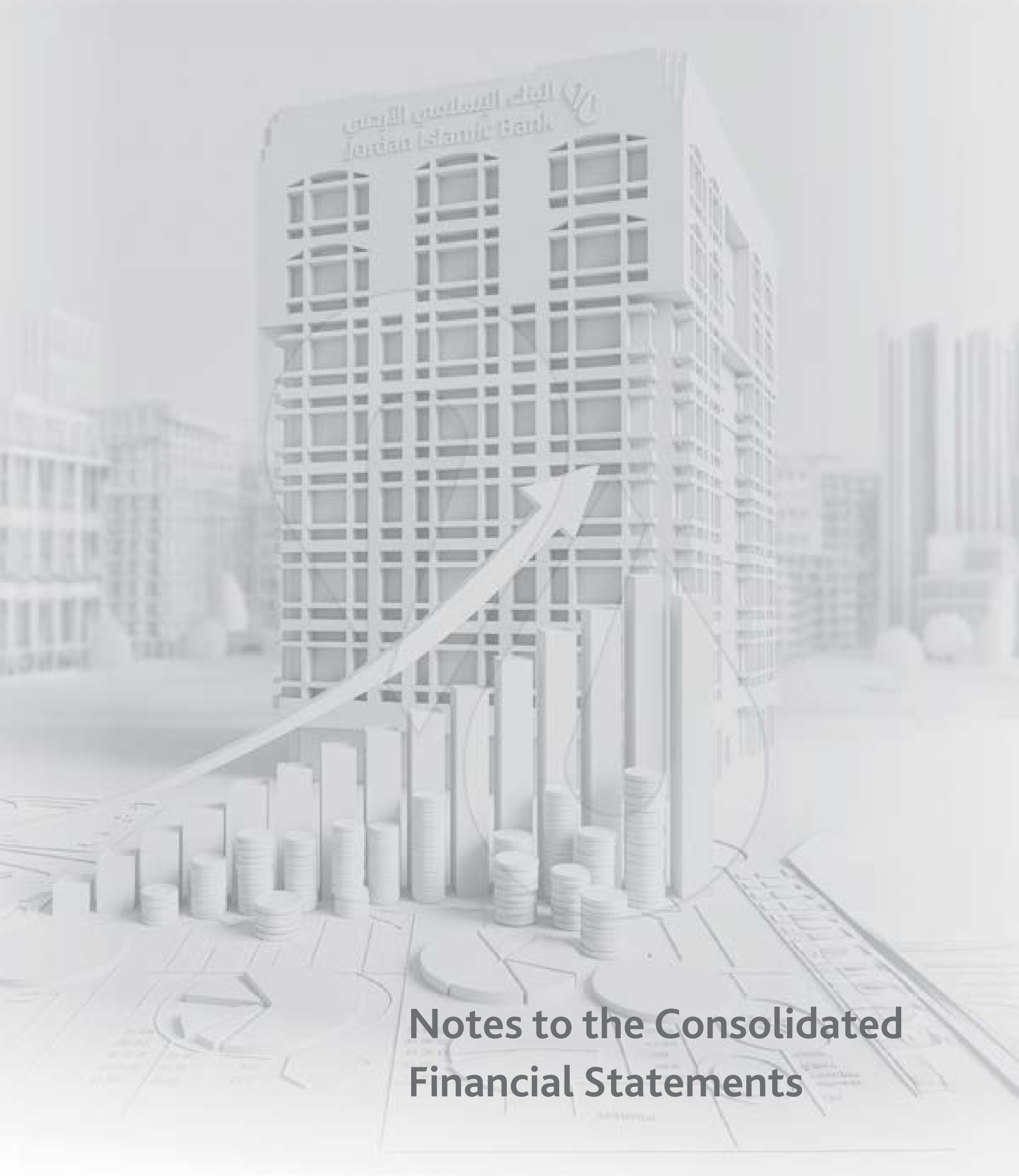
Statement (G): Consolidated Statement of Changes in Off-Balance Sheet Assets Under Management As at 31 December, 2025

31 December 2025	Balance at 1 January 2025	Deposits	Withdrawals	Investment profits	Bank's share as Mudarib	Bank's share as Wakeel	Balance at 31 December 2025
	JD	JD	JD	JD	JD	JD	JD
Deferred sales receivables and other receivables	394,247,362	180,117,872	(196,626,979)	27,807,253	(556,626)	(5,340,504)	399,648,378
Ijarah Muntahia Bittamleek assets	302,811,840	96,285,416	(83,404,957)	21,762,656	(676,227)	(3,660,281)	333,118,447
Investments in real estate	38,608,866	1,787,597	(4,976,543)	2,163,383	(11,687)	(473,550)	37,098,066
Financial assets	61,367,664	3,554,485	(9,110,169)	1,445,736	-	(272,227)	56,985,489
Cash	60,040,757	193,198,916	(181,221,134)	-	-	-	72,018,539
Total	**857,076,489**	**474,944,286**	**(475,339,782)**	**53,179,028**	**(1,244,540)**	**(9,746,562)**	**898,868,919**

31 December 2024	Balance at 1 January 2024	Deposits	Withdrawals	Investment profits	Bank's share as Mudarib	Bank's share as Wakeel	Balance at 31 December 2024
	JD	JD	JD	JD	JD	JD	JD
Deferred sales receivables and other receivables	348,114,925	156,545,230	(130,285,050)	25,509,744	(569,415)	(5,068,072)	394,247,362
Ijarah Muntahia Bittamleek assets	255,811,496	82,471,779	(50,751,431)	17,792,006	(546,095)	(1,965,915)	302,811,840
Investments in real estate	35,861,859	2,673,310	(280,440)	451,130	-	(96,993)	38,608,866
Financial assets	100,272,512	1,403,099	(41,695,575)	1,687,648	-	(300,020)	61,367,664
Cash	56,668,768	173,500,296	(170,128,307)	-	-	-	60,040,757
Total	**796,729,560**	**416,593,714**	**(393,140,803)**	**45,440,528**	**(1,115,510)**	**(7,431,000)**	**857,076,489**

The accompanying notes from (1) to (70) represent an integral part of these consolidated financial statements and should be read with them.

Jordan Islamic Bank
A member of Al Baraka Group



Notes to the Consolidated Financial Statements

1. General Information

Jordan Islamic Bank ("the Bank') was established as a Jordanian public shareholding company on 28 November 1978 pursuant to the provisions of the companies law No. (12) of 1964. Head office is located in Amman with a capital of 200 million dinar authorized, subscribed and fully paid up at nominal value at one dinar per share.

The Bank offers banking, financial, and investment services in compliance with the rules and principles of the Islamic Shari'a through its head office, 86 branches and 19 banking offices in the Kingdom as well as its subsidiaries. The Bank's transactions are governed by the applicable Bank's Law.

Jordan Islamic Bank shares are listed on the Amman Stock Exchange – Jordan.

The bank owned by Al Baraka Group – Bahrain as 66% (the parent company).

The consolidated financial statements were authorized for issue by the Bank's Board of Directors in their meeting No. (1) held on 11 February 2025 and it is subject to the approval of the General Assembly and the Central bank of Jordan.

The Bank's Shari'a Supervisory Board reviewed the consolidated financial statements on its meeting No. (1/2025) held on 30 January 2025 and issued their annual report thereon.

According to the Bank's articles of association and in compliance with the principles and rules of the Islamic Shari'a and the general Banks' Laws, the Shari'a Supervisory Board is constituted of four members according to the shareholder's General Assembly decision. The opinion of Shari'a Supervisory Board shall be binding to the Bank, and it is responsible for monitoring the Bank's activities and operations in terms of compliance with Shari'a principles and is responsible for furnishing a Shari'a opinion on the format of contracts necessary to undertake the Bank's activities and issue an annual report for the shareholder's General Assembly.

2-1. Basis of preparation of the Consolidated financial statements:

The accompanying consolidated financial statements of the Bank and its subsidiaries financed from the Bank's funds and the joint investment funds ("the group") have been prepared in accordance with the Financial Accounting Standards issued by the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI), and it was approved by Central Bank of Jordan. 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 with the Shari'a standards, pending the promulgation of Islamic Standards therefor.

The main differences between the Islamic accounting standards issued by the Accounting and Auditing Organization for Islamic Financial Institutions as they should be applied, and the instructions of the Central Bank of Jordan can be summarized as follows:

- The provision for expected credit losses for direct facilities is recorded in accordance with the standard Impairment and Credit Losses and Onerous Commitments (FAS 30) issued by the Accounting and Auditing Organization for Islamic Financial Institutions and Central Bank of Jordan instructions No.

47 of 2009, and the most severe results are taken for the stage 2 and stage 3.

- A provision was calculated against the infringing repossessed real estate at the rate of 5% of the total book values of those real estate, and according to the Central Bank of Jordan Circular No. (10/3/16234) dated October 10, 2022, the calculation of the impairment provision for the infringing repossessed real estate was stopped and the balance of the existing provision will be released for any of the repossessed real estate that is got rid of.
- No expected credit losses provision is calculated on exposures or guarantees of the Jordanian government.
- It may be, based on the request of the Central Bank of Jordan, to take additional provisions for expected credit losses for certain exposures and financings in agreement with the bank.
- Profits are suspended on non-performing credit financing.
- The mandatory cash reserve at the Central Bank of Jordan is not excluded from cash and cash equivalents in the statement of cash flows.
- The items of the financial position and income statement are presented and disclosed in accordance with the disclosure requirements issued by the Accounting and Auditing Organization for Islamic Financial Institutions, and the indicative forms and the requirements of the Central Bank of Jordan.

The methodology for applying the standard of impairment of assets, expected credit losses, and liabilities with high risks (FAS 30); inputs, mechanisms and assumptions used in calculating expected credit losses and details of the Central Bank of Jordan instructions No. 47 of 2009 are disclosed within the credit risk policy (note 62).

The fundamental changes stipulated in Instruction No. (8/2024) are to be applied starting from January 1, 2025, as follows:

- Classify all debts in Stage 3 as non-performing debts.
- Classify all debts in Stage 2 as under- watch debts.
- The provision ratio for under- watch debts shall not be less than 5‰ of the total debt after deducting eligible collateral.
- Debts that are rescheduled shall remain in non-performing debts for a 6-month probation period.
- Debts that are restructured shall remain in under- watch debts for a 12-month probation period.

The methodology for applying the standard of impairment of assets, expected credit losses, and liabilities with high risks (FAS 30):

inputs, mechanisms and assumptions used in calculating expected credit losses and details of the Central Bank of Jordan instructions No. 8 of 2024 are disclosed within the credit risk policy (note 62 Risk Department).

The consolidated financial statements have been prepared according to the historical cost basis, except for financial assets through the income statement, financial assets at fair value through other comprehensive income, and investments in real estate, which appear at fair value on the date of the consolidated financial statements.

The Group's management has assessed its ability to continue as a going concern, and the Group has sufficient resources to continue its operations in the foreseeable future. Furthermore, management is not aware of any material uncertainties that could cast significant doubt on the Group's ability to continue as a going concern. Accordingly, the consolidated financial statements have been prepared on the going concern basis.

The consolidated financial statements are presented in Jordanian Dinars (JD) which is the functional currency of the group.

A distinction should be made between owner's equity (self) and quasi-equity.

The joint portion is the portion that represents the mixing of funds between shareholders' equity (self) and quasi-equity.

2-2. Basis of consolidation of the financial statements:

The consolidated financial statements comprise the financial statements of the Bank and its subsidiaries financed from the from owner's equity fund (self) and the quasi-equity and subject to the Bank's control. Control exists when the Bank has power to govern the financial and operational policies of subsidiaries in order to obtain benefit from their activities. All intra-company transactions, balances, revenues, and expenses are eliminated.

The financial statements of subsidiaries are prepared for the same reporting period as the Bank, using consistent accounting policies.

The results of subsidiaries operations are consolidated in the consolidated income statement from the acquisition date, being the date, the Bank obtains control over subsidiaries. The results of operations for disposed subsidiaries shall be consolidated within the consolidated income statement until the date of disposal, which is the same date on which the Bank's loses control over subsidiaries.

The non-controlling interests represent the portion not owned by equity (self) or by the quasi-equity of the subsidiaries owner's equity.

Investments in subsidiaries are presented at cost when the Bank issues separate financial statements.

The Bank has the following subsidiaries as at 31 December 2025:

Company name	Paid-in capital	Bank's ownership percentage	Funding source	Nature of business	Country of incorporation	Acquisition date
	JD					
Al Omariah Schools Company Ltd.	16,000,000	99.8%	Joint	Education	Amman	1987
Al Samaha For Islamic Financing Limited Private Company.	12,000,000	100%	Joint	Financing	Amman	1998
Future Applied Computer Technology Company Ltd.	5,000,000	100%	Self	Services	Amman	1998
Sanabel Al-Khair for Financial Investments Company Ltd.	5,000,000	100%	Self	Brokerage	Amman	2005

2-3. Changes in accounting policies

The accounting policies adopted in the preparation of the consolidated financial statements are consistent with those followed in the preparation of the Bank's consolidated financial statements for the year ended 31 December 2024, except for the adoption of the following standards:

FAS 42: Presentation and disclosure in the financial statements of Takaful institutions

The objective of this standard is to make improvements to the presentation and disclosure requirements in line with international best practices and to replace the previously issued Financial Accounting Standard 12 "General Presentation and Disclosure in the Financial Statements of Islamic Insurance Companies".

No impact resulted from applying this standard to the consolidated financial statements.

Islamic Accounting Standard 43: "Takaful Accounting: Recognition and Measurement"

The objective of this standard is to define the principles of recognition and measurement for Takaful arrangements and additional (complementary) transactions for Takaful institutions. This standard replaces the following financial accounting standards: FAS 13 regarding "Disclosure of the basis for determining and distributing the surplus or deficit in Islamic insurance companies" and FAS 15 regarding "Provisions and reserves in Islamic insurance companies" and FAS 19 regarding "Contributions in Islamic insurance companies."

No impact resulted from applying this standard to the consolidated financial statements.

Issued and non-effective standards are disclosed in note No. (70), and they have no material impact on the consolidated financial statements.

There are no new mandatory standards for application as of January 1, 2025, and the Group has not applied them as of December 31, 2025.

2-4. Significant Accounting Policies

1. Segment Information:

Business segment represents a group of assets and operations of the Bank that are engaged together in providing products or services that are subject to risks and rewards different from those related to other business sectors and are measured in accordance with the reports used by the chief executive officer and operating decision maker of the Bank.

Geographical segments are associated with products and services in a specific economic environment subject to risks and rewards different from those sectors operating in other economic environments.

2. Basis of distributing joint investments profit between share holders' equity (self), quasi-equity, restricted investments accounts holders', and Al-Wakala Bi Al Istithmar accounts holders' (Investment portfolio):

Quasi-equity:

The Bank share as Mudarib was 40% for Jordanian dinar and 50% for foreign currency from total joint investment profit, (2024: 40% for Jordanian dinar, 50% for foreign currency), the remaining balance was distributed between quasi-equity and the bank's money in the investment each according to its percentage of contribution, taking into consideration that the priority for funds investment relates to the quasi-equity.

The bank waived a portion of its share as Mudarib to become 27.8% instead of 40% for the first half of the year 2025 to improve the overall share of profits distributed to all the Quasi-equity with an amount of JD 7,400,340 and some of the Quasi-equity with an amount of JD 9,922,064. The bank waived a portion of its share as Mudarib in foreign currencies to become 27.2% instead of 50% for the first half of the year 2025 to improve the overall share of profits distributed to all the Quasi-equity with an amount of JD 1,096,330 and some of Quasi-equity with an amount of JD 762,451.

The bank waived a portion of its share as Mudarib to become 27.5 % instead of 40% for the second half of the year 2025 to improve the overall share of profits distributed to all the Quasi-equity with an amount of JD 7,020,000 and some of the Quasi-equity with an amount of JD 11,833,910. The bank waived a portion of its share as Mudarib in foreign currencies to become 34.6% instead of 50% for the second half of the year 2025 to improve the overall share of profits distributed to all the Quasi-equity with an amount of JD 465,400 and some of Quasi-equity with an amount of JD 1,129,010.

The bank waived a portion of its share as Mudarib to become 24.9% instead of 40% for the first half of the year 2024 to improve the overall share of profits distributed to all the Quasi-equity with an amount of JD 11,519,200 and some of the Quasi-equity with an amount of JD 7,180,043. The bank waived a portion of its share as Mudarib in foreign currencies to become 36% instead of 50% for the first half of the year 2024 to improve the overall share of profits distributed to all the Quasi-equity with an amount of JD 696,000 and some of Quasi-equity with an amount of JD 510,291.

The bank waived a portion of its share as Mudarib to become 27.8 % instead of 40% for the second half of the year 2024 to improve the overall share of profits distributed to all the Quasi-equity with an amount of JD 7,701,500 and some of the Quasi-equity with an amount of JD 8,542,182. The bank waived a portion of its share as Mudarib in foreign currencies to become 32.1% instead of 50% for the second half of the year 2024 to improve the overall share of profits distributed to all the Quasi-equity with an amount of JD 815,000 and some of Quasi-equity with an amount of JD 617,153.

The Quasi-equity share in the investment profits, which are distributed to all investors each by its percentage of participation and conditions of the account agreement signed between the Bank and the investor.

Quasi-Equity participate in the profit as follow:

- 30% of the annual average balance of saving accounts. (40% for 2024)
- 70% of the annual average balance of notice accounts.
- 90% of the minimum balance of investments deposit accounts.

The Bank bears all administrative expenses except for the insurance expense of Ijarah Muntahia Bittamleek assets which are allocated to the joint investment accounts profit.

Al wakala Bi Al Istishmar accounts (investment portfolio):

The Bank's fees as an agent (wakeel) were deducted at a rate of 2% of the Al Wakala Bi Al Istithmar account's Capital (Investment Portfolio) as of 31 December 2025. If the annual net profit exceeds 3% after deducting the dividend tax, the excess shall be divided equally between the mawkeel and the wakeel as an incentive for the wakeel. The bank (wakeel) waived part of its share as a wakeel and its share in the increase in net profit by 3% after deducting income tax from the distributed profits determined according to the prospectus with an amount of JD 6,237,861 (the first half-yearly 3,095,930 JD and the second half-yearly 3,141,931 JD).

The Bank's fees as an agent (wakeel) were deducted at a rate of 2% of the Al Wakala Bi Al Istithmar account's Capital (Investment Portfolio) as of 31 December 2024. The Bank waived (as an agent – Wakeel) a portion of its share of the increase in net profit over 3% after deducting the income tax on the agreed distributed dividends under the prospectus of an amount of JD 6,195,365 (the first half-yearly 2,914,424 JD and the second half-yearly 3,280,941 JD).

Profit was distributed to Al Wakala Bi Al Istithmar (Investment Portfolio) accounts holders' after deducting the Bank's fees as an agent (wakeel).

Restricted investment accounts are managed through Mudaraba and Wakala contracts:

Bank's share as Mudarib was deducted at a rate ranging between 7% - 25% from restricted investment accounts' profits in Jordanian Dinar and 20% - 45% from restricted investment accounts profits on foreign currencies. general profit rate distributed to restricted investment accounts in Jordanian Dinars was 2% and foreign currencies restricted investments accounts was between 2.5% - 4.5% as at 31 December 2025 (2024: 2% and 2.5 %-4.5% respectively).

Bank's fee as Wakeel was deducted at a rate ranging between 0.7% - 1.25% on restricted investment accounts/ Wakala contracts for the period ended 31 December 2025 (2024: 0.7%-1.25%).

Profit was distributed after deducting the Bank's share as Mudarib/Wakeel on the restricted investment accounts/ Al Wakala Bi Al Istithmar accounts.

3. Shari'a non-compliant revenues, gains, expenses and losses:

The Bank recognize these amounts in a separate account within the other liabilities and shall be distributed to charitable activities as determined by the Shari'a Supervisory Board.

4. Zakah:

The responsibility of Zakah payment rests on the shareholders, Quasi- equity, and Al Wakala Bi Al Istithmar (Investment Portfolio) upon the fulfilment of Zakah required conditions, and there is no authorization for the bank's management to pay it directly due to the lack of a law to collect it, and the lack of a text in the bank's bylaws or general assembly resolutions, or a power of attorney from shareholders, quasi-equity, or Al wakala Bi Al Istithmar account holders (investment portfolios).

The amount of zakah due from stakeholders was disclosed in Note No. (68) in accordance with Islamic Financial Accounting Standard No. (39) and Islamic Financial Accounting Standard No. (1).

5. Deferred sales receivables:

5.1 Murabaha Contracts:

Murabaha: is selling a commodity for the same purchase price plus an agreed predetermined profit margin computed based on a percentage of the price or fixed amount, and it represents one of Boy'ou Amanah types that depends on disclosing the purchase price or cost.

Murabaha to the purchase orderer: is the transaction whereby the Bank sells a commodity to its customer (purchase orderer) with a markup on its purchase price (or cost) after identifying that increment (Murabaha profit). It is also called Banking Murabaha.

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.

Deferred sales profit (by which the buyer will pay a lump sum price that matures at a future date or instalments paid at various subsequent dates) is recognized through the proportional allocation of this profit to the future financial periods until the maturity date of the contract, regardless of whether the payment is settled or not.

Deferred sales receivables are recognized when the transaction takes place at its face value and are measured at the end of the financial period based on the net realizable expected cash value, which is the amounts owed by customers at the end of the financial period less expected credit loss.

5.2 Istisna'a contracts:

Istisna'a: is a sale contract between Al-Mustasni' (the buyer) and Al-Sani' (the seller) whereby Al-Sani' based on the order of Al-Mustasni' undertakes to have manufactured or otherwise acquire a prescribed commodity (Al- Masnoo') upon delivery in return for an agreed upon price and method of settlement, whether at the time of contracting, by instalments or deferred to specific future time. It is a condition that Al- Sani' provides the material and/or labor of Al - Masnoo'.

Parallel Istisna'a: is conducting two separate contracts, one with the customer in which the Bank represents Al-Sani' and the other with Al-Sani' (contractor) in which the Bank represents Al- Mustasni'. Profit is achieved through the price difference in the two contracts, in most cases one contract is immediately effective (with Al-Sani') and the second is deferred (with the customer).

Istisna'a costs include direct and indirect costs of the Istisna'a activities that can be allocated on an objective basis for certain contracts. General and administrative expenses, marketing expenses, and research and development costs shall not be included in Istisna'a costs.

Istisna'a costs incurred during the financial period, as well as pre-contract costs shall be recognized in Istisna'a in progress account in (Istisna'a) or in Istisna'a cost account (in Parallel Istisna'a).

In cases where Al-Mustasni' (the buyer) fails to settle the agreed upon price in full and agree to make repayment through instalments during the execution of the contract or after the completion of the contract, deferred profit shall be recognized and offset against Istisna'a receivables balance in the

Bank's statement of financial position. This treatment shall be applied whether the percentage of completion method or completed contract method is used in recognising Istisna'a revenues. Deferred profit recognized shall be allocated over the future financial periods whereby each financial period shall carry its portion of profit irrespective of whether cash is received or not.

Istisna'a contracts are presented in the total amounts paid by the Bank since contract inception, while parallel Istisna'a contracts are presented in the net contractual value. impairment provision is calculated as expected credit loss with forward looking charactaristics in relation to obligors and financial environment.

Any additional costs paid by the Bank in Parallel Istisna'a as a result of breaching the contractual obligations are recognized as losses in the consolidated income statement and shall not be recognized in the calculation of the Istisna'a costs account.

In case the bank retains Al- Masnoo', the asset is measured at the lower of expected realizable cash value or cost. Any difference between these values shall be recognized in consolidated income statement for period in which it was occurred.

5.3 Assets available for deferred sale:

This item represents assets acquired by the Bank for the purpose of selling these assets on a deferred basis (instalments). This type of selling assets is also called instalment-bargain sale to distinguish it from Murabaha to the purchase orderer.

At contract inception, the assets available for deferred sale shall be recognized and measured at cost (purchase price and any direct expenses related to acquisition of the assets).

Assets available for deferred sales shall be valued at fair value at the end of the financial period, the change in the value, if any shall be measured as the difference between the book value and the fair value. Unrealized profits (losses) shall be recognized in the fair value reserve account.

Deferred sales profits shall be recognized on an accrual basis and proportionally allocated over the period of the contract. Profits related to future financial periods shall be recognized in the deferred sales profit account.

Deferred sales receivables shall be recognized at contract inception and measured at their face value (contracted value).

6. 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 titled 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, Musharke is divided into fixed or diminishing Musharka Muntahia Bittamleek.

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 or a loss.

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 consolidated statement of income.

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.

If losses occur due to the partner's wrongdoing or default, the partner shall bear the losses, and they will be recorded as a liability against them.

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 an expected credit losses provision.

Deferred sales receivables and funding financed from quasi-equity are written off if the measures taken to collect them are not feasible and is recorded on expected credit losses provision account, and the proceeds from the receivables / finances that were previously written off are added to the investment profit account. Deferred sales receivables and finances that are self-funded are written off in the event that the measures taken to collect them are not feasible and are recorded on expected credit losses provision account - self, and the proceeds from the receivables / finances that were previously written off are added to the revenues account. Any surplus in the gross provision - if any - is transferred to the consolidated income statement.

7. Financial assets at fair value through income statement:

Financial assets at fair value through income statement are those purchased with the intent to resell in the near future to generate gains because of fluctuations in market prices short run or trading profit margins.

They are initially recognized at the fair value of consideration given (transaction costs are recorded in the consolidated income statement at the point of purchase) and subsequently re-measured at fair value. All realized and unrealized gains or losses are transferred to the consolidated income statement including any gains or losses resulting from the translation of such assets held in foreign currencies to the functional currency. Profits realized and dividends received are recorded in the consolidated income statement.

8. Financial assets at fair value through other comprehensive income:

These assets represent investments in equity instruments funded by the Bank's self-funds in order to hold them in the long term (strategic investments).

These assets are initially recognized at fair value plus acquisition expenses and subsequently measured at fair value. The change in fair value is presented in the fair value reserve within the owner's equity.

Gains and losses resulting from the sale of assets financed from shareholder's money(self) or part is recognized within the retained earnings in accordance with FAS 33 and the Central bank of Jordan regulations.

In the event of selling assets financed by joint funds, the resulting profits or losses are recorded in the consolidated income statement in accordance with the instructions of the Central Bank of Jordan.

Any impairment loss in the value of these assets shall be recognized within the consolidated income statement.

Impairment losses previously recognized in the consolidated income statement can be retrieved if it is objectively evidenced that the increase in the fair value occurred in the period subsequent to the recording of impairment losses through the fair value reserve within the shareholders' equity.

Gains derived from these financial assets are recognized within the consolidated income statement at the date of distribution.

Gains and losses resulting from foreign currency translation differences for these assets are recognized within the fair value reserve.

Financial assets which fair value cannot be determined reliably are stated at cost, and tested for impairment at the end of each financial period and any impairment is recognized in the consolidated income statement and cannot be retrieved in subsequent periods.

The item 'financial assets at fair value through other comprehensive income' includes some unlisted investments established through Jordanian banks in accordance with the Central Bank of Jordan's circular. These investments were recognized at cost and are subsequently remeasured at fair value based on their net book value.

9. Financial assets at amortized cost:

This item represents financial assets invested based on contractual cash flows and is not held for trading or recognized as financial assets at fair value through income statement. Cash flows constituting of variable or constant return on the outstanding principal amount and profit.

These instruments are initially measured at cost plus acquisition expenses.

These assets are measured using the effective profit method at the end of the financial period. All gains and losses arising from the amortization process are recognized in the consolidated income statement.

In the event of expected credit losses in the value of these financial assets that may lead to the inability to recover the principal amount invested or part thereof, the value of these expected credit losses is recorded in the consolidated income statement.

10. Investments in associates:

An associate is an entity in which the Bank has significant influence over its financial and operating policies and is not controlled by the Bank, where the Bank holds a rate between 20% to 50% of the voting rights.

The Bank's investment in associates is accounted for using the equity method of accounting.

In the event of preparing the Bank's separate financial statements, the investment in associates is presented at fair value.

11. Ijarah and Ijarah Muntahia Bittamleek

Ijarah is the transfer of ownership of the right to benefit of using an asset for consideration and is divided into:

Operating Ijarah: is an Ijarah contract that does not end up with the transfer of ownership of leased assets to the lessee.

Ijarah Muntahia Bittamleek: is Ijarah contract that end up with the transfer of ownership of the leased assets to the lessee and might take more than one form in accordance with the Financial Accounting Standard issued by the Accounting and Auditing Organization for Islamic Financial Institutions.

Assets acquired for Ijarah shall be recognized upon acquisition at historical cost including all expenditures necessary to bring the asset to its intended use. Leased assets are depreciated according to the depreciation policy used by the Bank.

When the recoverable amount from assets acquired for Ijarah is lower than it carrying amount, assets are written down to its recoverable amount, and an impairment is recognized in the consolidated income statement.

Ijarah revenues shall be allocated proportionately to the financial periods of the Ijarah contract.

Maintenance expenses incurred in relation to the leased assets are recognized when incurred.

12. Investments in real estate

It is the acquisition of real estate or land or part of it for the purpose of obtaining periodic income or keeping it for the purpose of anticipating an increase in its future value or for both.

Investments in real estate are recorded at cost and include expenditures whose origin can be directly determined, and subsequent measurements of these investments are done at fair value. Unrealized profits resulting from the change in the fair value of investment in real estate are directly recognized in owner's equity under the category of fair value reserve for investments, taking into account the separation between owner's equity and what is related to investment account holders, and unrealized losses resulting from the re-evaluation of the fair value of investments in real estate must be adjusted to the extent that the balance of that reserve permits, and in the event that unrealized losses exceed the reserve balance, what exceeds the reserve balance shall be recorded in the income statement Under the item unrealized losses from the valuation of investments in real estate, taking into account the ownership of the funds invested in the real estate.

In the event that there are unrealized losses that were proven in a previous financial period and evaluation profits (unrealized) occurred in a subsequent financial period, then these profits are recorded in the income statement to the extent that equals the unrealized losses that were recorded in the previous financial periods in the income statement and any surplus in this profit is added to the fair value reserve for investments in real estate.

Periodic income from investments in real estate is recognized in the consolidate income statement according to accrual, taking into account the ownership of the funds invested in real estate.

Maintenance costs for investments in real estate are recorded in the consolidate income statement upon incurring them, taking into account the ownership of the money invested in real estate.

13. Repossessed assets by the Bank against debts

They are the assets that are repossessed by the Bank against debts with no intentions to own them by the Bank. The Bank has no intention of holding the repossessed assets in order to earn periodic profits or for the purpose of anticipating an increase in their future value. Repossessed items appear in the balance sheet items in order assets items.

Repossessed items appear in the balance sheet items in order assets items.

The assets owned by the Bank in settlement of debts owed are recorded at the value at which they were transferred to the Bank or at the fair value, whichever is less, and they are re-evaluated on the date of the financial statements at fair value, and any decline in their value is deducted from the consolidated income statement, considering the ownership of the funds invested in these assets. The increase in its value is not recorded as revenue, but the subsequent increase is recorded to the extent that it does not exceed the value of the decline that was previously proven, considering the ownership of the funds invested in these assets.

In accordance with the instructions of the Central Bank of Jordan, a provision was calculated against the infringing repossessed real estate at a rate of 5% of the total book values of those properties during the year 2022, and in accordance with the circular of the Central Bank of Jordan No. (10/3/16234) dated 10 October 2022 the calculation of the impairment provision for the infringing repossessed real estate was stopped and the balance of the existing provision was released against any infringing repossessed real estate that is got rid of.

14. Assets transfer

Any transfers of tangible and financial assets that take place between the assets financed from the joint money (Quasi equity, shareholders equity -self), off balance sheet assets under management or any other investment pools, the basis for the transfer and the accounting policies adopted for this purpose must be disclosed with a list of their financial impact and the balances of any of the assets that were subject to the transfer process at the beginning. The financial period and the changes that occurred during the financial period and the balance at the end of the period.

All transfers made with related parties must be disclosed, along with a list of the nature of the relationship, the type of transactions that took place, and the total value of transactions at the beginning and end of the financial period, along with a list of the financial implications of that.

The principles followed by the bank in evaluating assets must be disclosed when making transfers.

Differences resulting from transfers made in foreign currencies must be disclosed, along with a list of the financial implications thereof.

The nature and terms of the assets transferred should be disclosed whether they are divisible and any related provisions.

15. Deposit insurance corporation's law

On 1 April 2019, an amendment was issued for the Deposit Insurance Corporations law to include Islamic banks to the Jordan Depository insurance company's laws and regulations, the amendment specified that the contribution fees related to the bank's self-deposits (Credit accounts and it's equivalent and the Bank's share of the unrestricted investment accounts) shall be borne by the Bank- self and contribution fees related to the quasi-equity are borne by the investors.

16. Islamic Financial Accounting Standard 30 (Impairment and Credit Losses and Onerous Commitments)

According to the instructions of the Central bank of Jordan No. (6/2020) dated July 5, 2020 regarding the impairment and credit losses and onerous commitments (FAS 30), the requirements of (FAS 30) measuring the expected credit loss (loss of credit impairment / provisions) should be presented, for credit exposures that fall within the scope of (FAS 30), in terms the mechanism of listing debt instruments / credit exposures as well as the methodology for calculating the expected credit loss.

The methodology for applying the standard of impairment of assets, expected credit losses, and onerous commitments FAS 30: inputs, mechanisms and assumptions used in calculating expected credit losses and details of the Central Bank of Jordan instructions No. 2024/8 are disclosed within the credit risk policy in Note No. (62).

17. Provision for future expected investment risks

The Bank suspended deducting 10% from the joint investment accounts net profit according to law amending banking law no 28 for the year 2000 starting from 1 May 2019 and the Fund's balance was transferred to other required provisions.

The investment risk fund surplus was held as a provision for future expected investment risks in accordance with the Central bank of Jordan circulation no. (10/1/9173) dated 27 June 2019.

When an additional provision is needed the additional provision will be charged against the assets financed by the joint investment accounts on the joint investment profit and on the consolidated income statement if the assets were self-financed by the Bank, it shall be by the financial assets from joint investment accounts, and on income statements if the asset was Bank-self shares.

18. Fair value of financial assets

Closing prices (purchasing assets/ selling liabilities) on the date of consolidated financial statements in active markets represent the fair value of quoted financial instruments. In the absence of quoted prices or when there is no active market, fair value is normally based on comparison with the current market value of a highly similar financial instruments. When the fair value of an investment cannot be reliably measured, it is stated at cost after the writing down any impairment.

19. Fair value of non-financial assets measured at fair value

Market prices represent the fair value for non-financial assets at the date of consolidated financial statements (when active markets of such assets are available). In cases where market prices are not available, they are assessed by taking average value of three assessments of experienced and certified parties.

20. Depreciation

A- Depreciation of assets available for investment

Assets available for investment shall be depreciated in accordance with the Bank's adopted policy for the investment in these assets. These assets shall be depreciated over its useful life using straight-line basis.

B- Property and Equipment

Property and equipment are measured at cost less accumulated depreciation and any impairment. Depreciation is calculated (except for lands) using the straight-line method over their estimated useful lives when property and equipment are ready for use.

Item	Depreciation rate
Buildings	2%
Equipment, furniture, and fixtures	5%-20%
Vehicles	15%
Computers	35%

The useful lives of property and equipment are reviewed annually. If expected useful lives vary from the estimated ones; the change in estimate is adjusted prospectively.

The carrying values of property and equipment are reviewed for impairment when events or changes in circumstances indicate that the carrying values may not be recoverable.

If any such indication exists and where the carrying values exceed the estimated recoverable amounts, the assets are written down to their recoverable amount, and the impairment is recorded in the consolidated income statement.

Property, plant and equipment are derecognized upon disposal or when no future economic benefits are expected from their use. The difference between the net book value of property and equipment and the amount collected is recorded as profit or loss resulting from disposal in the consolidated income statement.

21. Intangible assets

Intangible assets are classified based on the assessment of their useful lives to definite and indefinite. Intangible assets with definite lives are amortized over the useful economic life, and amortization is recognized in the consolidated income statement, while intangible assets with indefinite useful lives are assessed for impairment at the date of consolidated financial statements and any impairment in their value is recorded in the consolidated income statement.

Intangible assets arising from the Bank's operations are not capitalized and are recorded in the consolidated income statement for the same year.

Any indications of impairment of intangible assets are reviewed at the date of consolidated financial statements; in addition, the useful lives of these assets are reviewed annually. If expected useful lives vary from the estimated ones; the change in estimate is adjusted prospectively.

Item	Amortization rate
Software	50%

22. Provisions

Provisions are recognized when the Bank has a present obligation (legal or constructive) at the date of the consolidated financial statements arising from a past event and the costs to settle the obligation are both probable and able to be reliably measured.

23. End of service indemnity provision

End of service indemnity provision shall be calculated pursuant to the provisions of the labor law and the management estimation.

24. Employees' vacation provision

Employees' vacation provision shall be calculated pursuant to the Bank's bylaws and shall be calculated in accordance with the accrual basis.

25. Income tax:

Tax expense comprises current taxes and deferred taxes.

Current tax is calculated based on taxable profits, which may differ from accounting profits published in the consolidated financial statements. Accounting profits may include non-taxable profits or non-deductible expenses which may be exempted in the subsequent financial years.

The Bank has booked provision for income tax in accordance with Amended Income Tax Law No. (34)

of 2014, and International Accounting Standard No. (12) which provides for the recognition of deferred taxes resulting from time differences in the fair value reserve. As a result, the Bank may have deferred tax assets or liabilities.

Deferred tax is the amounts expected to be paid or received as a result of temporary timing differences at the consolidated financial statements date between the tax bases of assets and liabilities and their carrying amounts for financial reporting purposes. Deferred tax is measured at the tax rates that are expected to apply in the period when the asset is realized or the liability is settled, based on laws that have been enacted or substantially enacted at the reporting date.

The carrying values of deferred income tax assets are reviewed at each reporting date and reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow all or part of the deferred income tax assets to be utilized.

26. Costs of issuing or purchasing the Bank's shares

Any costs resulting from issuing or purchasing the Bank's stocks shall be charged to the retained earnings (on a net basis after the tax effect of these costs, if any). If the issuance or purchasing is not completed, these costs shall be recorded as expenses in the consolidated income statement.

27. Off-balance sheet assets under management.

This item represents the accounts managed by the Bank on behalf of its customers and shall not be recognized as part of the Bank's assets. Charges and commissions for managing these accounts shall be recognized in the consolidated income statement.

28. Offsetting

Financial assets and financial liabilities are offset, and the net amount is reported in the consolidated statement of financial position only when there is a legally enforceable right to set off the recognized amounts and the Bank intends to either settle on a net basis, or to realize the asset and settle the liability simultaneously.

Offsetting is carried out between bank card commissions and expenses (debit commissions) Note No. 48.

Offsetting is carried out between Ijarah Muntahia Bittamleek insurance expenses and revenues from Ijarah Muntahia Bittamleek Note No. 41.

29. Revenues and expenses recognition

Revenues and expenses are recognized based on accrual basis except for revenue on non- performing deferred sales and non-performing facilities (stage 3 within the expected credit loss model) which transferred to the revenue in suspense account and not recognized within the consolidated income statement.

The commissions shall be recognized as revenues when service is rendered, and the dividends of companies' stocks shall be recognized upon realization (approved by the General Assembly of Shareholders).

30. Timing of financial assets recognition

The sale or purchase of financial assets is recognized at the trade date (the date that the Bank commits to purchase or sell the assets).

31. Foreign Currencies

Transactions in foreign currencies during the year shall be recorded at the prevailing exchange rate at the date of the transaction (Al Taqabud).

Monetary assets and liabilities in foreign currencies are translated to the functional currencies at the rates of exchange prevailing at the consolidated statement of financial position date as published by the Central bank of Jordan.

Non-monetary assets and liabilities in foreign currencies carried at fair value are translated at the date on which the fair value was determined.

Any gains or losses are recognized within the consolidated income statement.

Translation gains or losses on non-monetary items carried at fair value (such as investing in equity instruments through other comprehensive income) are recognized within the fair value reserve.

32. Cash and cash equivalents

Cash and cash equivalents consist of cash and balances with central bank of Jordans and balances at banks and financial institutions with a maturity of three months, net of due to banks and financial institutions that matures within three months and restricted balances.

The mandatory cash reserve at the central bank of Jordan is not deducted.

33. lease contracts

A. Right of use asset

The Group recognizes the right of use assets on the lease commencement date at which the leased asset is available for use. The right of use assets is measured at cost, after subtracting accumulated depreciation. The cost of the right of use assets represents the fair value of the total rent's payable over the lease term. The Group depreciates the right of use assets at the start date of the lease until the end of the useful life of the right to use these assets, which Coincides with the end of the lease term using a systematic basis that reflects the pattern of use of the benefits from the right of use asset.

B. lease obligation contracts

The Group recognizes lease liabilities at the lease commencement date at which the leased asset is available for use. The fair value of the total rent lease, after the commencement date of the lease. These liabilities are amortized by amortizing the deferred lease cost and reduced to reflect the lease payments made. In addition, the carrying amount of lease liabilities is remeasured if there is a modification or change in the lease term or a change in the substance of fixed lease payments.

3. Use of estimates

The preparation of the consolidated financial statements requires management to make estimates and assumptions that affect the reported amounts of financial assets and liabilities and disclosure of contingent liabilities. These estimates and assumptions also affect the revenues and expenses, and provisions as well as fair value changes reported in shareholders' equity and quasi-equity. In particular, considerable judgment by management is required in the estimation of the amount and timing of future cash flows. Such estimates are necessarily based on assumptions about several factors involving varying degrees of judgment and uncertainty and actual results may differ as a result of changes in conditions and circumstances of those estimates in the future.

We believe that our estimates in consolidated financial statements are reasonable and detailed as follows:

Expected credit loss provision of deferred sales receivables and financing

In determining expected credit loss provision of financial assets, judgment from the bank management is required in the estimation of the amount and timing of future cash folws as well as an assessment of whether the credit risk on the financial assets has increased significantly since initial recognition and incorporation of forward looking information in the measurement of ECL.

The techniques for the provision were disclosed in detail through no (62) of these consolidated financial statements.

Income tax provision

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

Fair value levels

The standard requires determination and disclosure of the level in 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 IFRSs.

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.

Useful lives of tangible and intangible assets

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 status of such assets and the 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 estimation of the useful lives of property, equipment and intangible assets include management's estimates for the period expected to use these assets by the Bank, technological development and obsolescence. In the event that the useful lives of property, equipment and intangible assets differ from management's estimates, due to an event that resulted in a change in the useful life, the effect of that event will affect the consolidated income statement materially.

Provision for impairment on financial assets

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

Management periodically reviews the financial assets carried at cost in order to assess any ECL. Expected credit losses is allocated in accordance to the financing party.

Lawsuit's provision

A provision is set for the lawsuits raised against the Group. This provision is based to an adequate 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.

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

The Group determines the duration of the lease contract as the non-cancellable period, taking into account 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 Group does not exercise this option.

Under some lease contracts, the Group 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.

This means that the Group takes into account all relevant factors that constitute an economic incentive to exercise the option of renewal. Subsequently, the Group reassesses the term of the lease in the event of a significant event or change in the conditions under its control, which may affect its ability to exercise (or not exercise) the renewal option (for example, a change in the business strategy).

The Group has included the renewal period as part of the lease duration due to the importance of these assets in its operating operations. The contract term that is not subject to termination for some of these assets is considered to be relatively short and in the event that these contracts are canceled, the operational process will be negatively affected in the absence of alternatives to these assets .

4. Cash and balances with central bank of Jordan

This item consists of the following:

Description	31 December 2025	31 December 2024
	JD	JD
Cash in vaults	181,007,839	177,786,321
Balances at the Central bank of Jordan:		
Current accounts	540,996,463	486,842,819
Statutory cash reserve	212,606,539	195,047,247
Total balances at the Central bank of Jordan	753,603,002	681,890,066
Total	**934,610,841**	**859,676,387**

In compliance with Islamic Shari'a rules and the Bank's Articles of Association and bylaws, the Bank does not earn any interest on balances and current accounts held with the Central bank of Jordan.

Amounts of JD 72,018,539 and JD 60,040,757 were deducted as at 31 December 2025 and as at 31 December 2024 respectively, which represent cash balances for off balance sheet assets under management and are not shown in the balances above.

There are no balances maturing within more than three months as at 31 December 2025 and 31 December 2024.

There were no restricted balances except for the statutory cash reserve as at 31 December 2025 and 31 December 2024.

No provision for expected credit losses is calculated on balances with the Central Bank of Jordan according to the instructions of the Central Bank of Jordan no. (6/2020) that related to the application of a standered of impairment of assets ,credit losses and high risk commtiment standard No. (30) as at 5 July 2020 and (8/2024) instructions.

The movement on balances in the Central bank of Jordan Note (4):

As of 31 December 2025

Item	Stage 1
	Individual
	JD
Beginning balance	681,890,066
New balances and accounts during the year	452,161,801
Balances and accounts paid	(380,448,865)
Ending balance	**753,603,002**

As of 31 December 2024

Item	Stage 1
	Individual
	JD
Beginning balance	609,564,598
New balances and accounts during the year	422,450,912
Balances and accounts paid	(350,125,444)
Ending balance	**681,890,066**

5. Balances at banks and financial institutions

This item consists of the following:

Description	Local banks and financial institutions		Foreign banks and financial institutions		Total	
	31 December 2025	31 December 2024	31 December 2025	31 December 2024	31 December 2025	31 December 2024
	JD	JD	JD	JD	JD	JD
Current and on demand accounts	19,246	-	58,927,586	49,608,221	58,946,832	49,608,221
accounts maturing within 3 months or less	7,090,000	56,720,000	-	-	7,090,000	56,720,000
Less: provision for expected credit loss	(4,628)	(827)	(4,065,550)	(2,557,517)	(4,070,178)	(2,558,344)
Net Current and on demand accounts	7,104,618	56,719,173	54,862,036	47,050,704	61,966,654	103,769,877
accounts maturing within 3 months or less	-	-	103,159,500	74,445,000	103,159,500	74,445,000
Less: provision for expected credit loss	-	-	(1,135)	(1,879)	(1,135)	(1,879)
Net accounts maturing within 3 months or less	-	-	103,158,365	74,443,121	103,158,365	74,443,121
Total	**7,104,618**	**56,719,173**	**158,020,401**	**121,493,825**	**165,125,019**	**178,212,998**

In compliance with Islamic Shari'a rules and the Bank's Articles of Association bylaws, the Bank does not earn any interest on current and on demand accounts at local and foreign banks and financial institutions.

The restricted balances at the local and foreign banks and financial institutions for current accounts amounted to (4,044,850 JD) as of 31 December 2025 compared to (2,963,560 JD) as of 31 December 2024, which is subtracted from cash and cash equivalent.

6. Investment accounts at bank and financial institutions

This item consists of the following:

Description	Foreign banks and financial institutions	
	31 December 2025	31 December 2024
	JD	JD
Within (3-6) months	7,090,000	12,053,000
Within (9-12) months	4,963,000	-
Less: expected credit loss provision	(243)	(252)
Total	**12,052,757**	**12,052,748**

There were no restricted balances at foreign banks and financial institutions as at 31 December 2025 and 31 December 2024.

7. Wakala Bil Istithmar accounts

This item consists of the following:

Description	Foreign banks and financial institutions	
	31 December 2025	31 December 2024
	JD	JD
Maturing within 3 months or less	7,090,000	7,090,000
Within (3-6) months	17,725,000	17,725,000
Maturing within more than one year	17,725,000	17,725,000
Less: expected credit loss provision	(28,578)	(43,668)
Total	**42,511,422**	**42,496,332**

There were no restricted balances at wakala bil istithmar accounts as at 31 December 2025 and 31 December 2024.

A. Movement on balances at banks and financial institutions, investment accounts at banks and financial institutions and wakala bil istithmar accounts (notes 5,6 and 7):

As of 31 December 2025:	Stage 1 Individual	Stage 2 Individual	Stage 3 Individual	Total
	JD	JD	JD	JD
Beginning balance	232,402,661	-	2,963,560	235,366,221
New balances and accounts during the year	167,935,826	-	-	167,935,826
Balances and accounts paid	(180,594,005)	-	-	(180,594,005)
Transferred from off balance sheet assets under management	-	-	1,063,500	1,063,500
Adjustments due to changes exchange rates	-	-	17,790	17,790
Ending balance	**219,744,482**	**-**	**4,044,850**	**223,789,332**

As of 31 December 2024:	Stage 1 Individual	Stage 2 Individual	Stage 3 Individual	Total
	JD	JD	JD	JD
Beginning balance	127,436,952	45,256	1,923,631	129,405,839
New balances and accounts during the year	117,421,506	-	-	117,421,506
Balances and accounts paid	(12,501,053)	-	-	(12,501,053)
Transferred (from) to stage 1	45,256	(45,256)	-	-
Transferred from off balance sheet assets under management	-	-	1,063,500	1,063,500
Adjustments due to changes exchange rates	-	-	(23,571)	(23,571)
Ending balance	**232,402,661**	**-**	**2,963,560**	**235,366,221**

B. Movement on the expected credit losses on banks and financial institutions, investment accounts at banks and financial institutions and wakala bil istithmar accounts (notes 5,6 and 7):

As of 31 December 2025:	Stage 1 Individual	Stage 2 Individual	Stage 3	Total
	JD	JD	JD	JD
Beginning balance	58,863	-	2,545,280	2,604,143
Expected credit loss on new balances and accounts during the year	39,004	-	-	39,004
Expected credit loss recovered from balances and accounts paid	(4,872)	-	-	(4,872)
Impact due to transferred from off balance sheet assets under management	-	-	1,063,475	1,063,475
Impact on ending balance provision due to change in staging classification	-	-	-	-
Changes resulting from adjustments	(37,711)	-	418,280	380,569
Adjustments due to changes exchange rates	17,815	-	-	17,815
Ending balance	**73,099**	**-**	**4,027,035**	**4,100,134**

As of 31 December 2024:	Stage 1 Individual	Stage 2 Individual	Stage 3	Total
	JD	JD	JD	JD
Beginning balance	462,504	1,549	1,493,566	1,957,619
Expected credit loss on new balances and accounts during the year	5,660	-	-	5,660
Expected credit loss recovered from balances and accounts paid	(4,218)	-	-	(4,218)
Transferred (from) to stage 1	1,549	(1,549)	-	-
Impact due to transferred from off balance sheet assets under management	-	-	1,063,500	1,063,500
Impact on ending balance provision due to change in staging classification	(1,546)	-	-	(1,546)
Changes resulting from adjustments	(405,086)	-	-	(405,086)
Adjustments due to changes exchange rates	-	-	(11,786)	(11,786)
Ending balance	**58,863**	**-**	**2,545,280**	**2,604,143**

8. Deferred sales receivables and other receivables – Net

This item consists of the following:

Description	Joint		Self		Total	
	31 December 2025	31 December 2024	31 December 2025	31 December 2024	31 December 2025	31 December 2024
	JD	JD	JD	JD	JD	JD
Individuals (Retail):						
Murabaha to the purchase orderer	1,395,118,953	1,131,260,484	-	-	1,395,118,953	1,131,260,484
Deferred sales	13,007,486	13,886,283	-	-	13,007,486	13,886,283
Ijarah Mawsoofa Bil Thimma	13,232,418	14,039,079	-	-	13,232,418	14,039,079
Ijarah Muntahia Bittamleek receivables	8,464,590	10,426,987	-	-	8,464,590	10,426,987
Istisna'a	-	64,370	-	-	-	64,370
Customers' receivables	5,802,331	6,593,820	1,389,480	2,116,374	7,191,811	8,710,194
Musharaka receivables	1,232	1,232	-	-	1,232	1,232
Real estate financing	573,973,973	597,338,641	-	-	573,973,973	597,338,641
Corporate:						
International Murabaha	60,182,309	58,731,019	-	-	60,182,309	58,731,019
Murabaha to the purchase orderer	940,235,917	762,950,672	-	-	940,235,917	762,950,672
Deferred sales	3,996,002	5,231,335	-	-	3,996,002	5,231,335
Ijarah Mawsoofa Bil Thimma	70,125	-	-	-	70,125	-
Ijarah Muntahia Bittamleek receivables	284,543	712,908	-	-	284,543	712,908
Istisna'a	18,981,428	17,542,759	-	-	18,981,428	17,542,759
Small and Medium Enterprises (SME's):						
Murabaha to the purchase orderer	212,846,220	202,322,650	-	-	212,846,220	202,322,650
Deferred sales	25,398	21,749	-	-	25,398	21,749
Ijarah Mawsoofa Bil Thimma	295,373	271,537	-	-	295,373	271,537
Ijarah Muntahia Bittamleek receivables	76,673	180,049	-	-	76,673	180,049
Istisna'a	3,204,967	3,689,774	-	-	3,204,967	3,689,774
Customers' receivables	-	-	4,219,177	3,921,500	4,219,177	3,921,500
Government and public sector	1,001,452,639	819,001,726	-	-	1,001,452,639	819,001,726
Total	4,251,252,577	3,644,267,074	5,608,657	6,037,874	4,256,861,234	3,650,304,948
Less: deferred revenues	(508,417,590)	(355,217,123)	-	-	(508,417,590)	(355,217,123)
Less: suspended revenues	(8,186,661)	(7,104,246)	-	-	(8,186,661)	(7,104,246)
Less: deferred mutual insurance	(45,665,523)	(36,868,092)	-	-	(45,665,523)	(36,868,092)
Less: expected credit loss provision	(114,386,611)	(111,731,540)	(1,712,636)	(1,387,636)	(116,099,247)	(113,119,176)
Net deferred sales and other receivables	3,574,596,192	3,133,346,073	3,896,021	4,650,238	3,578,492,213	3,137,996,311

Movements on the suspended revenues (note 8) were as follows:

Description	Joint				
	For the year ended 31 December 2025				
	Retail	Real estate financing	Large corporates	Small and Medium Enterprises	Total
	JD	JD	JD	JD	JD
Balance at the beginning of the year	3,577,083	1,191,700	929,149	1,406,314	7,104,246
Add: suspended revenues during the year	2,865,395	923,582	342,961	89,283	4,221,221
Less: revenue in suspense reversed to income	(1,439,922)	(414,496)	(181,820)	(207,908)	(2,244,146)
Less: suspended revenues written off	(219,116)	(211,314)	(350,366)	(113,864)	(894,660)
Balance at the end of the year	**4,783,440**	**1,489,472**	**739,924**	**1,173,825**	**8,186,661**

Description	Joint				
	For the year ended 31 December 2024				
	Retail	Real estate financing	Large corporates	Small and Medium Enterprises	Total
	JD	JD	JD	JD	JD
Balance at the beginning of the year	4,256,876	1,187,263	2,829,837	566,237	8,840,213
Add: suspended revenues during the year	1,294,882	591,107	460,876	1,176,981	3,523,846
Less: revenue in suspense reversed to income	(1,649,940)	(462,885)	(287,654)	(147,140)	(2,547,619)
Less: suspended revenues written off	(324,735)	(123,785)	(2,073,910)	(189,764)	(2,712,194)
Balance at the end of the year	**3,577,083**	**1,191,700**	**929,149**	**1,406,314**	**7,104,246**

9. Ijarah Muntahia Bittamleek assets – Net

This item consists of the following:

Description	Joint	
	31 December 2025	31 December 2024
	JD	JD
Cost	1,377,620,612	1,248,492,125
Accumulated Depreciation	(343,209,067)	(284,169,200)
Impairment Provision	(125,000)	(75,000)
Ijarah Muntahia Bittamleek assets - net	1,034,286,545	964,247,925

The accrued Ijarah instalments amounted to JD 8,825,806 as at 31 December 2025 (2024: JD 11,319,944) were included in deferred sales receivables and other receivables (Note 8).

On October 19, 2025, Ijarah Muntahia Bittamleek assets and receivables amounting to JOD 19,424,176 were transferred from the" Al Wakala Bi Al Istithmar Accounts pool "to the "Joint Investment Accounts Pool.' This transfer was executed due to the availability of liquidity in the latter portfolio and the desire of the Al Wakala Bi Al Istithmar Accounts holders to liquidate a portion of their investments. These assets were transferred at book value, which is equivalent to their recoverable amount; accordingly, no impairment provisions were recognized as of the transfer date. Furthermore, these assets are divisible, and no foreign exchange differences were incurred. It is noted that the carrying amount of these assets at the beginning of the period was JOD 19,355,414.

– The movement of transferred assets as follow:

Description	Balance
	JD
Balance of transferred assets as of 1 January 2025	19,355,414
Granting of new Ijarah financing during the year	1,773,850
Depreciation during the year	(1,705,088)
Balance at transferring date as of 19 October 2025	**19,424,176**

10. Financing - Net

This item consists of the following:

Description	Joint		Self		Total	
	31 December 2025	31 December 2024	31 December 2025	31 December 2024	31 December 2025	31 December 2024
	JD	JD	JD	JD	JD	JD
Individuals (Retail):						
Diminishing Musharaka	43,158,009	41,849,358	127,235	158,839	43,285,244	42,008,197
Total	43,158,009	41,849,358	127,235	158,839	43,285,244	42,008,197
Less: provision for expected credit loss	(236,746)	(230,856)	(30,726)	(2,660)	(267,472)	(233,516)
Net Financing	**42,921,263**	**41,618,502**	**96,509**	**156,179**	**43,017,772**	**41,774,681**

Non-performing deferred sales receivables, Ijarah Muntahia Bittamleek receivables, other receivables, financing, and Al Qard Al Hasan amounted to JD 118,037,548 as at 31 December 2025, representing 2.73% of deferred sales receivable, Ijarah Muntahia Bittamleek receivables, other receivables, financing, and Al Qard Al Hasan balance compared to JD 104,431,549 as at 31 December 2024, representing 2.81% of the utilized balance.

Non-performing deferred sales receivables, Ijarah Muntahia Bittamleek receivables, other receivables, financing, and Al Qard Al Hasan after deducting suspended revenues amounted to JD 109,850,887 as at 31 December 2025, representing 2.54% of deferred sales, Ijarah Muntahia Bittamleek receivables, other receivables, financing, and Al Qard Al Hasan balance, compared to JD 97,327,303 as at 31 December 2024, representing 2.62% of the utilized balance.

Deferred sales, other receivables, financing granted to and guaranteed by the Government of Jordan amounted to JD 1,004,447,723 as at 31 December 2025, representing 23.21% of deferred sales, other receivables, financing and Al Qard Al Hasan balance, compared to JD 821,996,810 as at 31 December 2024, representing 22.10% of the utilized balance.

Cumulative movement on total direct facilities (sales receivables, other receivables, financing and Al-Qard Al-Hasan) before provision for expected credit loss and after subtracting the differed and suspended revenues and differed mutual insurance– note (8,10, 16-A):

As of 31 December 2025,	Stage 1		Stage 2		Stage 3	Total
	Individual	Collective	Individual	Collective		
	JD	JD	JD	JD	JD	JD
Balance at the beginning of the year	1,575,865,786	1,167,853,494	402,752,255	52,866,707	120,570,184	3,319,908,426
New facilities during the year	1,423,204,538	549,218,968	132,331,420	16,036,466	20,929,090	2,141,720,482
Settled facilities	(1,055,381,283)	(391,286,507)	(180,334,533)	(21,064,306)	(36,122,717)	(1,684,189,346)
Transferred (from) to stage 1	98,303,603	16,443,428	(97,168,437)	(14,934,533)	(2,644,061)	-
Transferred (from) to stage 2	(47,948,515)	(28,254,505)	55,394,960	29,594,030	(8,785,970)	-
Transferred (from) to stage 3	(2,907,596)	(7,818,335)	(8,850,681)	(9,161,138)	28,737,750	-
Written off facilities	-	-	-	-	(12,833,388)	(12,833,388)
Balance at the end of the year	**1,991,136,533**	**1,306,156,543**	**304,124,984**	**53,337,226**	**109,850,888**	**3,764,606,174**

As of 31 December 2024,	Stage 1		Stage 2		Stage 3	Total
	Individual	Collective	Individual	Collective		
	JD	JD	JD	JD	JD	JD
Balance at the beginning of the year	1,554,042,188	1,063,481,170	378,255,206	45,125,637	115,316,938	3,156,221,139
New facilities during the year	945,834,042	496,366,916	200,754,608	11,890,256	3,190,064	1,658,035,886
Settled facilities	(858,727,231)	(366,033,787)	(199,833,754)	(18,012,699)	(24,651,855)	(1,467,259,326)
Transferred (from) to stage 1	46,377,832	13,623,104	(45,764,530)	(11,686,552)	(2,549,854)	-
Transferred (from) to stage 2	(105,798,978)	(31,782,022)	113,472,640	35,184,278	(11,075,918)	-
Transferred (from) to stage 3	(5,862,067)	(7,801,887)	(24,822,623)	(9,634,213)	48,120,790	-
Written off facilities	-	-	(19,309,292)	-	(7,779,981)	(27,089,273)
Balance at the end of the year	**1,575,865,786**	**1,167,853,494**	**402,752,255**	**52,866,707**	**120,570,184**	**3,319,908,426**

1. Distribution of large corporate facilities according to the bank internal credit rating:

Description	As of 31 December 2025				As of 31 December 2024
	Stage 1	Stage 2	Stage 3	Total	Total
	Individual	Individual			
	JD	JD	JD	JD	JD
Internal Rating from 1 to -6	688,583,578	76,351,769	-	764,935,347	652,328,515
Internal Rating from 7+ to -7	-	111,610,966	-	111,610,966	58,953,333
Internal Rating from 8 to 10	-	-	30,496,735	30,496,735	36,207,758
External Credit Rating	60,182,309	-	-	60,182,309	58,731,019
Total	**748,765,887**	**187,962,735**	**30,496,735**	**967,225,357**	**806,220,625**

Cumulative movement on large corporate facilities:

As of 31 December 2025,	Stage 1	Stage 2	Stage 3	Total
	Individual	Individual		
	JD	JD	JD	JD
Balance at the beginning of the year	521,893,621	248,119,246	36,207,758	806,220,625
New facilities during the year	793,861,182	79,703,987	7,286,654	880,851,823
Settled facilities	(605,342,600)	(102,776,406)	(4,488,661)	(712,607,667)
Transferred (from) to stage 1	59,333,548	(59,333,548)	-	-
Transferred (from) to stage 2	(20,057,407)	24,356,640	(4,299,233)	-
Transferred (from) to stage 3	(922,457)	(2,107,184)	3,029,641	-
Written off facilities	-	-	(7,239,424)	(7,239,424)
Balance at the end of the year	**748,765,887**	**187,962,735**	**30,496,735**	**967,225,357**

As of 31 December 2024,	Stage 1	Stage 2	Stage 3	Total
	Individual	Individual		
	JD	JD	JD	JD
Balance at the beginning of the year	393,830,736	236,485,367	29,213,213	659,529,316
New facilities during the year	560,246,461	127,561,217	480,044	688,287,722
Settled facilities	(394,207,016)	(123,982,954)	(4,097,151)	(522,287,121)
Transferred (from) to stage 1	24,316,551	(24,316,551)	-	-
Transferred (from) to stage 2	(60,465,275)	62,441,232	(1,975,957)	-
Transferred (from) to stage 3	(1,827,836)	(10,759,773)	12,587,609	-
Written off facilities	-	(19,309,292)	-	(19,309,292)
Balance at the end of the year	521,893,621	248,119,246	36,207,758	806,220,625

Cumulative movement on the expected credit loss for large corporates' facilities:

Description	Stage 1	Stage 2	Stage 3	Total	As of 31 December 2024
	Individual	Individual			Total
	JD	JD	JD	JD	JD
Balance at the beginning of the year	1,010,570	16,839,742	29,273,018	47,123,330	54,818,320
Impairment loss on new exposures	1,800,940	4,077,237	4,986,117	10,864,294	3,938,242
Recovered from impairment loss on settled exposures	(33,407)	(1,098,648)	(851,593)	(1,983,648)	(250,739)
Transferred (from) to stage 1	1,165,549	(1,165,549)	-	-	-
Transferred (from) to stage 2	(77,973)	3,778,623	(3,700,650)	-	-
Transferred (from) to stage 3	(728)	(180,690)	181,418	-	-
Impact on impairment loss due to change in staging classification	149,986	10,063	(3,606,883)	(3,446,834)	3,744,191
Impact on provision due to adjustment	(1,325,376)	(240,333)	8,374,290	6,808,581	4,182,608
Impairment loss on written off exposures	-	-	(7,239,424)	(7,239,424)	(19,309,292)
Balance at the end of the year	**2,689,561**	**22,020,445**	**27,416,293**	**52,126,299**	**47,123,330**

2. Distribution of SME's facilities according to the bank internal credit rating:

Description	As of 31 December 2025						As of 31 December 2024
	Stage 1		Stage 2		Stage 3	Total	Total
	Individual	Collective	Individual	Collective			
	JD	JD	JD	JD	JD	JD	JD
Internal Rating from 1 to -6	142,591,620	-	35,607,168	-	-	178,198,788	166,817,384
Internal Rating from +7 to -7	-	-	5,332,010	-	-	5,332,010	6,154,558
Internal Rating from 8 to 10	-	-	-	-	10,927,726	10,927,726	14,616,043
Collective portfolio	-	8,414,525	-	1,249,195	1,418,732	11,082,452	12,361,484
Total	**142,591,620**	**8,414,525**	**40,939,178**	**1,249,195**	**12,346,458**	**205,540,976**	**199,949,469**

Cumulative movement on SME's facilities:

Description	As of 31 December 2025					
	Stage 1		Stage 2		Stage 3	Total
	Individual	Collective	Individual	Collective		
	JD	JD	JD	JD	JD	JD
Balance at the beginning of the year	111,305,045	8,914,900	61,666,897	1,205,155	16,857,472	199,949,469
New facilities during the year	141,771,769	5,406,237	30,308,696	484,668	2,620,786	180,592,156
Settled facilities	(120,273,310)	(5,520,346)	(39,577,420)	(687,240)	(6,086,714)	(172,145,030)
Transferred (from) to stage 1	21,310,483	304,507	(21,099,470)	(281,826)	(233,694)	-
Transferred (from) to stage 2	(10,932,130)	(571,104)	12,159,856	603,690	(1,260,312)	-
Transferred (from) to stage 3	(590,237)	(119,669)	(2,519,381)	(75,252)	3,304,539	-
Written off facilities	-	-	-	-	(2,855,619)	(2,855,619)
Balance at the end of the year	**142,591,620**	**8,414,525**	**40,939,178**	**1,249,195**	**12,346,458**	**205,540,976**

Description	As of 31 December 2024					
	Stage 1		Stage 2		Stage 3	Total
	Individual	Collective	Individual	Collective		
	JD	JD	JD	JD	JD	JD
Balance at the beginning of the year	93,066,106	7,442,981	62,499,006	2,026,304	19,609,069	184,643,466
New facilities during the year	109,925,173	6,614,078	47,518,095	131,522	434,976	164,623,844
Settled facilities	(89,718,291)	(4,412,182)	(44,466,321)	(1,077,180)	(5,749,652)	(145,423,626)
Transferred (from) to stage 1	9,291,437	340,949	(9,076,950)	(340,949)	(214,487)	-
Transferred (from) to stage 2	(10,277,292)	(900,723)	11,885,419	1,079,771	(1,787,175)	-
Transferred (from) to stage 3	(982,088)	(170,203)	(6,692,352)	(614,313)	8,458,956	-
Written off facilities	-	-	-	-	(3,894,215)	(3,894,215)
Balance at the end of the year	**111,305,045**	**8,914,900**	**61,666,897**	**1,205,155**	**16,857,472**	**199,949,469**

Cumulative movement on the expected credit loss for SME's facilities:

Description	As of 31 December 2025						As of 31 December 2024
	Stage 1		Stage 2		Stage 3	Total	Total
	Individual	Collective	Individual	Collective			
	JD	JD	JD	JD	JD	JD	JD
Balance at the beginning of the year	342,307	464,047	832,692	162,179	9,705,095	11,506,320	14,436,436
Impairment loss on new exposures	538,040	41,052	609,074	56,838	1,249,909	2,494,913	821,085
Recovered from impairment loss on settled exposures	(40,687)	(21,868)	(56,191)	(60,332)	(879,416)	(1,058,494)	(398,164)
Transferred (from) to stage 1	226,415	23,370	(68,772)	(22,236)	(158,777)	-	-
Transferred (from) to stage 2	(33,680)	(10,072)	490,290	12,346	(458,884)	-	-
Transferred (from) to stage 3	(426)	(1,994)	(15,711)	(11,499)	29,630	-	-
Impact on impairment loss due to change in staging classification	13,120	29,833	152,050	(17,744)	(613,736)	(436,477)	1,837,690
Impact on provision due to adjustment	(392,207)	(132,522)	(713,119)	488	1,032,308	(205,052)	(1,296,512)
Impairment loss on written off exposures	-	-	-	-	(2,855,619)	(2,855,619)	(3,894,215)
Balance at the end of the year	**652,882**	**391,846**	**1,230,313**	**120,040**	**7,050,510**	**9,445,591**	**11,506,320**

3. Distribution of individuals facilities according to the bank internal credit rating:

Description	As of 31 December 2025						As of 31 December 2024
	Stage 1		Stage 2		Stage 3	Total	Total
	Individual	Collective	Individual	Collective			
	JD	JD	JD	JD	JD	JD	JD
Internal Rating from 1 to -6	95,339,062	-	22,030,193	-	-	117,369,255	105,110,787
Internal Rating from +7 to -7	-	-	3,453,757	-	-	3,453,757	2,313,290
Internal Rating from 8 to 10	-	-	-	-	15,138,034	15,138,034	17,221,419
Collective portfolio	-	992,799,393	-	38,869,246	32,869,670	1,064,538,309	887,278,711
Total	**95,339,062**	**992,799,393**	**25,483,950**	**38,869,246**	**48,007,704**	**1,200,499,355**	**1,011,924,207**

Cumulative movement on individuals' facilities:

Description	As of 31 December 2025					
	Stage 1		Stage 2		Stage 3	Total
	Individual	Collective	Individual	Collective		
	JD	JD	JD	JD	JD	JD
Balance at the beginning of the year	78,250,280	822,730,913	29,173,797	35,964,556	45,804,661	1,011,924,207
New facilities during the year	94,405,163	476,882,887	18,176,726	12,292,609	9,233,223	610,990,608
Settled facilities	(73,225,521)	(290,690,568)	(23,907,766)	(14,977,191)	(17,492,547)	(420,293,593)
Transferred (from) to stage 1	6,813,544	12,320,856	(6,117,182)	(11,196,607)	(1,820,611)	-
Transferred (from) to stage 2	(9,584,943)	(22,563,876)	10,947,913	23,657,562	(2,456,656)	-
Transferred (from) to stage 3	(1,319,461)	(5,880,819)	(2,789,538)	(6,871,683)	16,861,501	-
Written off facilities	-	-	-	-	(2,121,867)	(2,121,867)
Balance at the end of the year	**95,339,062**	**992,799,393**	**25,483,950**	**38,869,246**	**48,007,704**	**1,200,499,355**

Description	As of 31 December 2024					
	Stage 1		Stage 2		Stage 3	Total
	Individual	Collective	Individual	Collective		
	JD	JD	JD	JD	JD	JD
Balance at the beginning of the year	78,121,256	716,184,425	27,359,180	28,187,423	45,194,928	895,047,212
New facilities during the year	75,804,124	388,780,649	17,598,981	9,940,010	1,926,645	494,050,409
Settled facilities	(66,452,155)	(265,155,656)	(20,354,684)	(12,081,415)	(10,294,594)	(374,338,504)
Transferred (from) to stage 1	6,132,297	8,748,082	(5,799,920)	(7,453,571)	(1,626,888)	-
Transferred (from) to stage 2	(13,107,370)	(20,968,766)	15,454,494	23,245,677	(4,624,035)	-
Transferred (from) to stage 3	(2,247,872)	(4,857,821)	(5,084,254)	(5,873,568)	18,063,515	-
Written off facilities	-	-	-	-	(2,834,910)	(2,834,910)
Balance at the end of the year	**78,250,280**	**822,730,913**	**29,173,797**	**35,964,556**	**45,804,661**	**1,011,924,207**

Cumulative movement on the expected credit loss for individuals' facilities:

Description	Stage 1		Stage 2		Stage 3	Total	As of 31 December 2024
	Individual	Collective	Individual	Collective			Total
	JD	JD	JD	JD	JD	JD	JD
Balance at the beginning of the year	325,852	6,865,840	115,710	3,574,996	31,126,747	42,009,145	39,471,408
Impairment loss on new exposures	150,095	1,329,306	83,081	1,135,386	5,080,375	7,778,243	3,459,880
Recovered from impairment loss on settled exposures	(18,072)	(185,445)	(52,468)	(810,602)	(3,829,991)	(4,896,578)	(2,956,641)
Transferred (from) to stage 1	248,716	1,285,797	(15,725)	(758,399)	(760,389)	-	-
Transferred (from) to stage 2	(22,865)	(131,553)	806,306	567,830	(1,219,718)	-	-
Transferred (from) to stage 3	(4,172)	(47,932)	(13,000)	(944,152)	1,009,256	-	-
Impact on impairment loss due to change in staging classification	171,705	3,215,694	461,222	444,977	(1,863,361)	2,430,237	4,890,313
Impact on provision due to adjustment	(455,620)	(8,509,177)	(1,270,708)	675,389	1,583,664	(7,976,452)	(1,322,399)
Impairment loss on written off exposures	-	-	-	-	(1,221,968)	(1,221,968)	(1,533,416)
Balance at the end of the year	**395,639**	**3,822,530**	**114,418**	**3,885,425**	**29,904,615**	**38,122,627**	**42,009,145**

4. Distribution of real estate facilities according to the bank internal credit rating:

Description	As of 31 December 2025						As of 31 December 2024
	Stage 1		Stage 2		Stage 3	Total	Total
	Individual	Collective	Individual	Collective			
	JD	JD	JD	JD	JD	JD	JD
Internal Rating from 1 to -6	133,435,877	-	24,145,870	-	-	157,581,747	160,384,336
Internal Rating from +7 to -7	-	-	25,593,251	-	-	25,593,251	7,054,094
Internal Rating from 8 to 10	-	-	-	-	5,909,008	5,909,008	10,568,919
Collective portfolio	-	304,942,624	-	13,218,785	13,090,983	331,252,392	363,036,051
Total	**133,435,877**	**304,942,624**	**49,739,121**	**13,218,785**	**18,999,991**	**520,336,398**	**541,043,400**

Cumulative movement on real estate facilities:

Description	As of 31 December 2025					
	Stage 1		Stage 2		Stage 3	Total
	Individual	Collective	Individual	Collective		
	JD	JD	JD	JD	JD	JD
Balance at the beginning of the year	103,646,115	336,207,681	63,792,315	15,696,996	21,700,293	541,043,400
New facilities during the year	48,166,424	66,929,843	4,142,011	3,259,189	1,788,427	124,285,894
Settled facilities	(21,773,214)	(95,075,593)	(14,072,941)	(5,399,875)	(8,054,795)	(144,376,418)
Transferred (from) to stage 1	10,846,028	3,818,065	(10,618,237)	(3,456,100)	(589,756)	-
Transferred (from) to stage 2	(7,374,035)	(5,119,525)	7,930,551	5,332,778	(769,769)	-
Transferred (from) to stage 3	(75,441)	(1,817,847)	(1,434,578)	(2,214,203)	5,542,069	-
Written off facilities	-	-	-	-	(616,478)	(616,478)
Balance at the end of the year	**133,435,877**	**304,942,624**	**49,739,121**	**13,218,785**	**18,999,991**	**520,336,398**

Description	As of 31 December 2024					
	Stage 1		Stage 2		Stage 3	Total
	Individual	Collective	Individual	Collective		
	JD	JD	JD	JD	JD	JD
Balance at the beginning of the year	106,759,434	339,853,764	51,911,653	14,911,910	21,299,728	534,736,489
New facilities during the year	34,858,284	100,972,189	8,076,315	1,818,724	348,399	146,073,911
Settled facilities	(21,855,838)	(96,465,949)	(11,029,795)	(4,854,104)	(4,510,458)	(138,716,144)
Transferred (from) to stage 1	6,637,547	4,534,073	(6,571,109)	(3,892,032)	(708,479)	-
Transferred (from) to stage 2	(21,949,041)	(9,912,533)	23,691,495	10,858,830	(2,688,751)	-
Transferred (from) to stage 3	(804,271)	(2,773,863)	(2,286,244)	(3,146,332)	9,010,710	-
Written off facilities	-	-	-	-	(1,050,856)	(1,050,856)
Balance at the end of the year	**103,646,115**	**336,207,681**	**63,792,315**	**15,696,996**	**21,700,293**	**541,043,400**

Cumulative movement on the expected credit loss for real estate facilities:

Description	Stage 1		Stage 2		Stage 3	As of 31 December 2025	As of 31 December 2024
	Individual	Collective	Individual	Collective		Total	Total
	JD	JD	JD	JD	JD	JD	JD
Balance at the beginning of the year	207,473	794,815	3,276,841	1,794,858	10,015,978	16,089,965	16,616,566
Impairment loss on new exposures	103,034	93,444	42,871	140,755	1,460,711	1,840,815	911,620
Recovered from impairment loss on settled exposures during the year	(123,623)	(260,163)	(3,098,030)	(630,394)	(5,411,315)	(9,523,525)	(1,174,270)
Transferred (from) to stage 1	141,796	657,175	(56,651)	(402,533)	(339,787)	-	-
Transferred (from) to stage 2	(25,915)	(35,680)	235,943	176,578	(350,926)	-	-
Transferred (from) to stage 3	(45)	(7,996)	(4,870)	(414,800)	427,711	-	-
Impact on impairment loss due to change in staging classification	22,388	1,206,009	209,376	360,061	(679,455)	1,118,379	3,207,523
Impact on provision due to adjustment	(9,404)	(2,082,312)	3,315,602	245,693	8,607,093	10,076,672	(2,923,706)
Impairment loss on written off exposures	-	-	-	-	(412,432)	(412,432)	(547,768)
Balance at the end of the year	**315,704**	**365,292**	**3,921,082**	**1,270,218**	**13,317,578**	**19,189,874**	**16,089,965**

5. Distribution of government and public sector facilities according to the bank internal credit rating:

Description	As of 31 December 2025				As of 31 December 2024
	Stage 1	Stage 2	Stage 3	Total	Total
	Individual	Individual			
	JD	JD	JD	JD	JD
Internal Rating from 1 to -6	871,004,087	-	-	871,004,087	760,770,725
Total	**871,004,087**	**-**	**-**	**871,004,087**	**760,770,725**

Cumulative movement on government and public sector facilities:

As at 31 December 2025	Stage 1	Stage 2	Stage 3	Total
	Individual	Individual		
	JD	JD	JD	JD
Balance at the beginning of the year	760,770,725	-	-	760,770,725
New facilities during the year	345,000,000	-	-	345,000,000
Settled facilities	(234,766,638)	-	-	(234,766,638)
Balance at the end of the year	**871,004,087**	**-**	**-**	**871,004,087**

As at 31 December 2024	Stage 1	Stage 2	Stage 3	Total
	Individual	Individual		
	JD	JD	JD	JD
Balance at the beginning of the year	882,264,656	-	-	882,264,656
New facilities during the year	165,000,000			165,000,000
Settled facilities	(286,493,931)	-	-	(286,493,931)
Balance at the end of the year	**760,770,725**	**-**	**-**	**760,770,725**

Cumulative movement on the expected credit loss for direct facilities by segment (sales receivables, other receivables, financing, and Al-Qard Al-Hasan) note (8,10,16-A):

As of 31 December 2025	Large corporates	SMEs	Individuals	Real estate financing	Total
	JD	JD	JD	JD	JD
Balance at the beginning of the year	47,123,330	11,506,320	42,009,145	16,089,965	116,728,760
Expected credit loss on the new facilities during the year	10,864,294	2,494,913	7,778,243	1,840,815	22,978,265
Expected credit loss recovered from settled facilities	(1,983,648)	(1,058,494)	(4,896,578)	(9,523,525)	(17,462,245)
Transferred (from) to stage 1	1,086,847	203,611	1,327,991	729,335	3,347,784
Transferred (from) to stage 2	2,432,385	384,419	(357,140)	(466,334)	1,993,330
Transferred (from) to stage 3	(3,519,232)	(588,030)	(970,851)	(263,001)	(5,341,114)
Impact on ending balance provision due to change in classification between three stages during the year	(3,446,834)	(436,477)	2,430,237	1,118,379	(334,695)
Adjustments	6,808,581	(205,052)	(7,976,452)	10,076,672	8,703,749
Written off facilities	(7,239,424)	(2,855,619)	(1,221,968)	(412,432)	(11,729,443)
Balance at the end of the year	**52,126,299**	**9,445,591**	**38,122,627**	**19,189,874**	**118,884,391**
Reallocated:					
Individual level provision	52,126,299	8,134,780	8,386,952	7,432,970	76,081,001
Collective level provision	-	1,310,811	29,735,675	11,756,904	42,803,390

As of 31 December 2024	Large corporates	SMEs	Individuals	Real estate financing	Total
	JD	JD	JD	JD	JD
Balance at the beginning of the year	54,818,320	14,436,436	39,471,408	16,616,566	125,342,730
Expected credit loss on the new facilities during the year	3,938,242	821,085	3,459,880	911,620	9,130,827
Expected credit loss recovered from settled facilities	(250,739)	(398,164)	(2,956,641)	(1,174,270)	(4,779,814)
Transferred (from) to stage 1	(1,439,014)	82,955	1,027,835	668,558	340,334
Transferred (from) to stage 2	2,097,486	604,574	473,927	781,244	3,957,231
Transferred (from) to stage 3	(658,472)	(687,529)	(1,501,762)	(1,449,802)	(4,297,565)
Impact on ending balance provision due to change in classification between three stages during the year	3,744,191	1,837,690	4,890,313	3,207,523	13,679,717
Adjustments	4,182,608	(1,296,512)	(1,322,399)	(2,923,706)	(1,360,009)
Written off facilities	(19,309,292)	(3,894,215)	(1,533,416)	(547,768)	(25,284,691)
Balance at the end of the year	**47,123,330**	**11,506,320**	**42,009,145**	**16,089,965**	**116,728,760**
Reallocated:					
Individual level provision	47,123,330	9,802,919	10,205,330	6,911,615	74,043,194
Collective level provision	-	1,703,401	31,803,815	9,178,350	42,685,566

Cumulative movement on the expected credit loss for direct facilities by stage (sales receivables, other receivables, financing and Al-Qard Al-Hasan):

Description	As of 31 december 2025						As of 31 December 2024
	Stage 1		Stage 2		Stage 3	Total	Total
	Individual	Collective	Individual	Collective			
	JD	JD	JD	JD	JD	JD	JD
Balance at the beginning of the year	1,886,202	8,124,702	21,064,985	5,532,033	80,120,838	116,728,760	125,342,730
Impairment loss on new exposures	2,592,109	1,463,802	4,812,263	1,332,979	12,777,112	22,978,265	9,130,827
Recovered from impairment loss on settled exposures during the year	(215,789)	(467,476)	(4,305,337)	(1,501,328)	(10,972,315)	(17,462,245)	(4,779,814)
Transferred (from) to stage 1	1,782,476	1,966,342	(1,306,697)	(1,183,168)	(1,258,953)	-	-
Transferred (from) to stage 2	(160,433)	(177,305)	5,311,162	756,754	(5,730,178)	-	-
Transferred (from) to stage 3	(5,371)	(57,922)	(214,271)	(1,370,451)	1,648,015	-	-
Impact on impairment loss due to change in staging classification	357,199	4,451,536	832,711	787,294	(6,763,435)	(334,695)	13,679,717
Impact on provision due to adjustment	(2,182,607)	(10,724,011)	1,091,442	921,570	19,597,355	8,703,749	(1,360,009)
Impairment loss on written off exposures	-	-	-	-	(11,729,443)	(11,729,443)	(25,284,691)
Balance at the end of the year	**4,053,786**	**4,579,668**	**27,286,258**	**5,275,683**	**77,688,996**	**118,884,391**	**116,728,760**

11. Financial assets at fair value through income statement

This item consists of the following:

Description	31 December 2025	31 December 2024
	JD	JD
Quoted financial assets		
Companies shares	-	13,106
Total financial assets at fair value through income statement	**-**	**13,106**

12. Financial assets at fair value through other comprehensive income

This item consists of the following:

Description	Joint		Self		Total	
	31 December 2025	31 December 2024	31 December 2025	31 December 2024	31 December 2025	31 December 2024
	JD	JD	JD	JD	JD	JD
Quoted financial assets						
Companies shares	16,273,923	13,045,513	7,703,372	6,944,021	23,977,295	19,989,534
Total financial assets – quoted	16,273,923	13,045,513	7,703,372	6,944,021	23,977,295	19,989,534
Unquoted financial assets						
Companies shares	31,647,896	25,780,141	3,141,615	2,896,314	34,789,511	28,676,455
Al Wakala Bi Al Istithmar (investment portfolio)	1,830,832	1,919,118	14,731,983	12,511,600	16,562,815	14,430,718
Total financial assets - unquoted	**33,478,728**	**27,699,259**	**17,873,598**	**15,407,914**	**51,352,326**	**43,107,173**
Total financial assets at fair value through other comprehensive income	**49,752,651**	**40,744,772**	**25,576,970**	**22,351,935**	**75,329,621**	**63,096,707**

13. Financial assets at amortized cost- net

This item consists of the following:

Description	31 December 2025	31 December 2024
	JD	JD
Quoted financial assets		
Islamic Sukuk	42,100,960	12,762,000
Less: Provision for expected credit losses	(27,095)	(9,168)
Net quoted financial assets	42,073,865	12,752,832
Unquoted financial assets		
Islamic Sukuk	515,531,686	469,657,492
Islamic banks portfolio	1,818,373	1,818,373
Total unquoted financial assets	517,350,059	471,475,865
Less: Provision for expected credit loss	(1,821,798)	(1,820,048)
Net unquoted financial assets	515,528,261	469,655,817
Total Financial Assets at amortized cost	**557,602,126**	**482,408,649**

Islamic Sukuk rate of return in JOD ranges between 3.55% - 6.00% payable on a semi-annual basis, with a maturity of less than 5 years.

long term Islamic Sukuk in US Dollars rate of return ranges between 4.25% - 10.00% payable on a semi-annual basis, with a maturity of less than 8 years.

Short term Islamic Sukuk in US Dollars rate of return ranges between 4.61% - 5.17%, with a maturity of 3 to 12 months.

A. Cumulative movement on financial assets at amortized cost:

As of 31 December 2025	Stage 1	Stage 2	Stage 3	Total
	Individual	Individual		
	JD	JD	JD	JD
Balance at the beginning of the year	482,419,492	-	1,818,373	484,237,865
New investments during the year	144,768,171	-	-	144,768,171
Matured investments	(69,555,017)	-	-	(69,555,017)
Balance at the end of the year	**557,632,646**	**-**	**1,818,373**	**559,451,019**

As of 31 December 2024	Stage 1	Stage 2	Stage 3	Total
	Individual	Individual		
	JD	JD	JD	JD
Balance at the beginning of the year	405,489,989	14,076	1,818,373	407,322,438
New investments during the year	132,760,052	-	-	132,760,052
Matured investments	(55,830,549)	(14,076)	-	(55,844,625)
Balance at the end of the year	**482,419,492**	**-**	**1,818,373**	**484,237,865**

B. Cumulative movement on the expected credit loss provision:

As of 31 December 2025	Stage 1	Stage 2	Stage 3	Total
	Individual	Individual		
	JD	JD	JD	JD
Balance at the beginning of the year	10,843	-	1,818,373	1,829,216
Expected credit loss on new investments during the year	22,792	-	-	22,792
Expected credit loss recovered from matured investments	(5,405)	-	-	(5,405)
Adjustments	2,290	-	-	2,290
Balance at the end of the year	**30,520**	**-**	**1,818,373**	**1,848,893**

As of 31 December 2024	Stage 1	Stage 2	Stage 3	Total
	Individual	Individual		
	JD	JD	JD	JD
Balance at the beginning of the year	65,497	24	1,818,373	1,883,894
Expected credit loss on new investments during the year	1,676	-	-	1,676
Expected credit loss recovered from matured investments	(3,730)	(24)	-	(3,754)
Adjustments	(52,600)	-	-	(52,600)
Balance at the end of the year	**10,843**	**-**	**1,818,373**	**1,829,216**

14. Investments in associates

This item consists of the following:

Company Name	Country of incorporation	Percentage of ownership	Nature of activity	Acquisition date	Joint			
					Cost		Value under equity method	
Associates					31 December 2025	31 December 2024	31 December 2025	31 December 2024
		%			JD	JD	JD	JD
Jordan Center for International Trading Co.	Jordan	28.4	Commercial	1983	1,070,507	1,070,507	1,572,184	1,568,093
Islamic Insurance Co.	Jordan	33.3	Insurance	1995	4,625,908	4,625,908	8,491,377	7,639,511
Total associates					**5,696,415**	**5,696,415**	**10,063,561**	**9,207,604**

Investments in associates are measured using equity method. Fair value of these investments as at 31 December 2025 amounted to JD 12,025,100 compared to JD 10,041,815 as at 31 December 2024.

15. Investments in real estate

This item consists of the following:

Description	Joint	
	31 December 2025	31 December 2024
	JD	JD
Investments in real estate *	99,345,964	105,783,051
Total	**99,345,964**	**105,783,051**

* Investments in real estate are presented at fair value, with a cost of JD 98,856,865 as at 31 December 2025 compared to JD 103,715,951 as at 31 December 2024.

– Movements on investments in real estate were as follow:

Description	31 December 2025		
	Lands	Buildings	Total
	JD	JD	JD
Balance at the beginning of the year	60,157,402	45,625,649	105,783,051
Additions	-	675	675
Disposals	(6,556,086)	(100,468)	(6,656,554)
Revaluation difference	1,086,691	(867,899)	218,792
Net Investments in real estate at the end of the year	**54,688,007**	**44,657,957**	**99,345,964**

Description	31 December 2024		
	Lands	Buildings	Total
	JD	JD	JD
Balance at the beginning of the year	63,957,497	46,905,993	110,863,490
Additions	-	-	-
Disposals	(3,755,927)	(81,896)	(3,837,823)
Revaluation difference	(44,168)	(1,198,448)	(1,242,616)
Net Investments in real estate at the end of the year	**60,157,402**	**45,625,649**	**105,783,051**

– The fair value of real estate investments is based on the average of the valuations made by independent appraisers who have the professional qualifications and experience to evaluate the location and type of properties subject to appraisal as of 31 December 2025 and 31 December 2024. The fair value was determined based on recent market transactions as well as independent appraisers' information and professional judgments.

16. Al Qard Al Hasan – Net

A- This item consists of the following:

Description	31 December 2025	31 December 2024
	JD	JD
Balance at the beginning of the year	26,784,742	28,300,475
Sources of the Fund:		
Central bank of Jordan account / Al Qard Al Hasan Fund	702,281	1,634,471
Sources the Bank is authorized to use	48,909,882	49,549,003
Sources outside the Bank	2,293,103	2,314,368
Total sources of the Fund for the year	**51,905,266**	**53,497,842**
Uses of the Fund:		
Education	282,185	397,790
Medical treatment	265,550	244,030
Marriage	289,300	310,600
Overdraft accounts and other Qard al Hasan	21,036,218	20,975,979
Social advances for the Bank's employees	3,050,838	3,036,827
Total uses for the year	**24,924,091**	**24,965,226**
Settled for the year	(24,979,363)	(26,480,959)
Balance at the end of year	**26,729,470**	**26,784,742**
Less: Provision for expected credit loss – self *	(2,517,672)	(3,376,068)
Balance at the end of year – net	**24,211,798**	**23,408,674**

* Movements on expected credit loss - self were as follows:

31 December 2025	Beginning balance	Appropriated during the year	Transferred to (from) during the year	Ending balance
	JD	JD	JD	JD
Expected credit loss-Self	3,376,068	1,600,000	(2,458,396)	2,517,672
Total	**3,376,068**	**1,600,000**	**(2,458,396)**	**2,517,672**

31 December 2024	Beginning balance	Appropriated during the year	Transferred to (from) during the year	Ending balance
	JD	JD	JD	JD
Expected credit loss-Self	4,181,438	-	(805,370)	3,376,068
Total	**4,181,438**	**-**	**(805,370)**	**3,376,068**

– The movement on Al Qard Al Hasan and provision for expected credit losses according to the stages is disclosed within the movement on direct facilities.

B- Expected credit loss – self items – note (5,8,10,16A,21 and 25)

Description	31 December 2025	31 December 2024
	JD	JD
Balance at the beginning of the year	11,736,026	12,270,503
Provision Expense for expected credit loss – self (from income)	1,600,000	-
Provision Expense for expected credit loss – self (from income) subsiders	325,000	42,814
Written off debts	(501,224)	(577,291)
Balance at the end of the year	**13,159,802**	**11,736,026**

17. Property and equipment - Net

This item consists of the following:

Description	31 December 2025					
	Land	Buildings	Equipment, Furniture and Fixtures	Vehicles	Computers	Total
	JD	JD	JD	JD	JD	JD
Cost						
Beginning balance	33,910,274	53,306,820	61,507,181	841,910	20,499,468	170,065,653
Additions	-	5,279	709,131	161,565	837,850	1,713,825
Disposals	-	-	(1,421,183)	(108,700)	(149,830)	(1,679,713)
Balance at the end of the year	33,910,274	53,312,099	60,795,129	894,775	21,187,488	170,099,765
Accumulated Depreciation	-	(13,476,717)	(57,051,834)	(796,610)	(19,582,097)	(90,907,258)
Depreciation of the year	-	(1,084,302)	(1,265,463)	(25,799)	(852,606)	(3,228,170)
Disposals	-	-	843,375	108,699	131,533	1,083,607
Accumulated Depreciation at the end of the year	-	(14,561,019)	(57,473,922)	(713,710)	(20,303,170)	(93,051,821)
Netbook value of property and equipment	33,910,274	38,751,080	3,321,207	181,065	884,318	77,047,944
Payments on purchase of property and equipment	-	-	3,967,945	-	2,014,331	5,982,276
Projects in progress	-	3,075,798	-	-	-	3,075,798
Net property and equipment at the end of the year	**33,910,274**	**41,826,878**	**7,289,152**	**181,065**	**2,898,649**	**86,106,018**

Description	31 December 2024					
	Land	Buildings	Equipment, Furniture and Fixtures	Vehicles	Computers	Total
	JD	JD	JD	JD	JD	JD
Cost						
Beginning balance	33,910,274	52,421,460	60,018,369	1,401,992	19,806,517	167,558,612
Additions	-	885,360	1,551,492	6,288	711,556	3,154,696
Disposals	-	-	(62,680)	(566,370)	(18,605)	(647,655)
Balance at the end of the year	33,910,274	53,306,820	61,507,181	841,910	20,499,468	170,065,653
Accumulated Depreciation	-	(12,405,706)	(55,329,209)	(1,317,085)	(18,684,714)	(87,736,714)
Depreciation of the year	-	(1,071,011)	(1,740,970)	(45,889)	(900,816)	(3,758,686)
Disposals	-	-	18,345	566,364	3,433	588,142
Accumulated Depreciation at the end of the year	-	(13,476,717)	(57,051,834)	(796,610)	(19,582,097)	(90,907,258)
Netbook value of property and equipment	33,910,274	39,830,103	4,455,347	45,300	917,371	79,158,395
Payments on purchase of property and equipment	-	-	2,829,642	-	577,577	3,407,219
Projects in progress	-	2,471,928	-	-	-	2,471,928
Net property and equipment at the end of the year	**33,910,274**	**42,302,031**	**7,284,989**	**45,300**	**1,494,948**	**85,037,542**

Fully depreciated property and equipment amounted to JD 85,118,325 as at 31 December 2025 compared to JD 83,871,086 as at 31 December 2024.

18. Depreciation and amortization

This item consists of the following:

Description	31 December 2025	31 December 2024
	JD	JD
Property and equipment depreciation (note 17)	3,228,170	3,758,686
Intangible assets amortization (note 19)	3,004,823	1,541,492
Depreciation of the right of use assets (note 20 A)	1,711,777	1,614,056
Total	**7,944,770**	**6,914,234**

19. Intangible assets

This item consists of the following:

Description	31 December 2025	31 December 2024
	Computer systems and software	Computer systems and software
	JD	JD
Balance at the beginning of the year	2,677,939	1,494,070
Additions	3,890,961	2,725,361
Amortization for the year	(3,000,582)	(1,541,492)
Total	**3,568,318**	**2,677,939**
Payments on software purchases	6,664,097	7,705,108
Balance at the end of the year	**10,232,415**	**10,383,047**

20. Right of use assets / Lease Obligations

This item consists of the following:

A. Right of use Assets

Description	31 December 2025	31 December 2024
	JD	JD
Balance at the beginning of the year	11,776,967	10,322,875
Additions	1,026,642	3,077,855
Disposals	(95,518)	(46,750)
Payments in advance (past due)	94,957	116,927
Depreciation for the year	(1,711,777)	(1,614,056)
Associates' depreciation – joint	(80,113)	(79,884)
Balance at the end of the year	**11,011,158**	**11,776,967**

B. Lease Obligations

	31 December 2025	31 December 2024
	JD	JD
Balance at the beginning of the year	12,009,158	10,702,286
Additions	1,026,642	3,077,855
Disposals	(98,858)	(48,547)
Lease Obligation finance cost	655,703	662,531
Payments in advance (past due)	94,957	116,927
Payments during the year	(2,482,099)	(2,501,894)
Balance at the end of the year	**11,205,503**	**12,009,158**

21. Other assets

This item consists of the following:

Description	31 December 2025	31 December 2024
	JD	JD
Accrued revenues	10,687,968	10,070,042
Prepaid expenses	241,467	464,492
Temporary debit accounts	9,563,947	8,798,214
Stationery and publications stock	665,789	549,160
Stamps	85,723	74,631
Credit card accounts	12,452,968	11,173,155
Settlement guarantee fund deposits	26,000	25,000
Refundable deposits	442,729	389,755
Customer receivables from instant payment	1,393,990	1,618,387
Repossessed assets by the Bank against debts*- net	66,314,239	61,270,882
Others	460,421	465,726
Total	**102,335,241**	**94,899,444**

* The following is a summary of the movement in the assets owned by the bank in settlement of repossessed assets by the Bank against debts:

Description	Joint		Self		Total	
	31 December 2025	31 December 2024	31 December 2025	31 December 2024	31 December 2025	31 December 2024
	JD (Reviewed And Unaudited)	JD (Audited)	JD (Reviewed And Unaudited)	JD (Audited)	JD (Reviewed And Unaudited)	JD (Audited)
Beginning balance for the year	63,496,108	54,369,668	209,993	141,247	63,706,101	54,510,915
Additions	11,192,019	11,848,547	70,749	142,709	11,262,768	11,991,256
Disposals	(5,967,740)	(2,722,107)	(37,255)	(73,963)	(6,004,995)	(2,796,070)
Ending balance for the year	68,720,387	63,496,108	243,487	209,993	68,963,874	63,706,101
Less: Provision for acquired assets **	(513,942)	(556,401)	-	-	(513,942)	(556,401)
Less: Provision for impairment in acquired assets	(2,127,228)	(1,877,042)	(8,465)	(1,776)	(2,135,693)	(1,878,818)
Total	**66,079,217**	**61,062,665**	**235,022**	**208,217**	**66,314,239**	**61,270,882**

** According to the Central Bank of Jordan instructions, a provision was calculated against the infringement repossessed real estate at the rate of 5% of the total book values of those real estate during the year 2022, and according to the Central Bank of Jordan Circular No. (10/3/16234) dated 10 October 2022, the calculation of the impairment provision for the infringement repossessed real estate was stopped and the balance was released existing allowance against any of the infringing repossessed real estate that is disposed of.

22. Banks and financial institutions accounts

This item consists of the following:

Description	31 December 2025			31 December 2024		
	Inside the Kingdom	Outside the Kingdom	Total	Inside the Kingdom	Outside the Kingdom	Total
	JD	JD	JD	JD	JD	JD
Current and on demand accounts	7,792,281	31,329,262	39,121,543	58,684,394	6,914,807	65,599,201
Total	**7,792,281**	**31,329,262**	**39,121,543**	**58,684,394**	**6,914,807**	**65,599,201**

23. Customers' current and on demand accounts

This item consists of the following:

Description	31 December 2025				
	Retail	Large corporates	Small and Medium Enterprises	Government and public sector	Total
	JD	JD	JD	JD	JD
Current accounts	729,923,178	25,004,916	290,166,646	96,037,482	1,141,132,222
On demand accounts	226,455,875	465,426	1,630,376	372	228,552,049
Total	**956,379,053**	**25,470,342**	**291,797,022**	**96,037,854**	**1,369,684,271**

Description	31 December 2024				
	Retail	Large corporates	Small and Medium Enterprises	Government and public sector	Total
	JD	JD	JD	JD	JD
Current accounts	755,906,791	21,467,809	288,740,084	45,439,119	1,111,553,803
On demand accounts	245,469,256	649,385	1,122,511	-	247,241,152
Total	**1,001,376,047**	**22,117,194**	**289,862,595**	**45,439,119**	**1,358,794,955**

Government and public sector deposits inside the Kingdom amounted to JD 96,037,854 representing 7.01% of the total customers' current and on demand accounts as at 31 December 2025 compared to JD 45,439,119 representing 3.34% as at 31 December 2024.

Dormant accounts amounted to JD 12,617,716 as of 31 December 2025 compared to JD 22,112,302 as of 31 December 2024.

The restricted accounts amounted to JD 6,351,314 representing 0.46% of the total customers' current and on demand accounts as of 31 December 2025 compared to JD 6,887,993 representing 0.51% as of 31 December 2024 of the total customers' current and on demand accounts.

24. Cash margins

The item consists of the following:

Description	31 December 2025	31 December 2024
	JD	JD
Cash margins against sales receivables, finances, and other receivables	43,354,812	34,345,891
Cash margins against indirect facilities	29,208,660	28,336,804
Other margins	5,181,170	5,725,450
Total	77,744,642	68,408,145

25. Other provisions

This item consists of the following:	31 December 2025				
	Beginning Balance	Appropriated during the year	Transferred to (from) during the year	Paid/Utilized during the year	Ending Balance
	JD	JD	JD	JD	JD
End of service indemnity provision	2,886,155	940,000	-	(860,453)	2,965,702
Legal case held against bank provision- Self	75,000	-	-	-	75,000
Legal case held against bank provision- Joint	75,000	-	25,000	-	100,000
Employees' vacation provision	4,150,000	260,000	-	-	4,410,000
Expected credit loss provision against Contingent liabilities (Note 67-D) – Joint	455,351	-	(102,321)	-	353,030
Expected credit loss provision against Contingent liabilities (Note 67-D) - Self	4,409,542	-	410,583	-	4,820,125
Total	12,051,048	1,200,000	333,262	(860,453)	12,723,857

Description	31 December 2024				
	Beginning Balance	Appropriated during the year	Transferred to (from) during the year	Paid/Utilized during the year	Ending Balance
	JD	JD	JD	JD	JD
End of service indemnity provision	3,350,056	900,000	-	(1,363,901)	2,886,155
Legal case held against bank provision- Self	75,000	-	-	-	75,000
Legal case held against bank provision- Joint	-	-	75,000	-	75,000
Employees' vacation provision	3,950,000	200,000	-	-	4,150,000
Expected credit loss provision against Contingent liabilities (Note 67-D) – Joint	455,424	-	(73)	-	455,351
Expected credit loss provision against Contingent liabilities (Note 67-D) - Self	5,214,482	-	(804,940)	-	4,409,542
Total	13,044,962	1,100,000	(730,013)	(1,363,901)	12,051,048

26. Income tax provision

A. Bank's income tax provision

Movements on the Bank's income tax provision were as follows:

Description	31 December 2025	31 December 2024
	JD	JD
Beginning balance for the year	30,230,402	29,925,751
Income tax paid	(28,250,841)	(27,038,300)
Income tax expense	42,481,392	33,253,273
Income tax paid in advance for the years 2025 and 2024	(9,236,602)	(5,910,322)
Ending balance for the year	**35,224,351**	**30,230,402**

B. Income tax expense shown in the consolidated income statement represents the following:

Description	31 December 2025	31 December 2024
	JD	JD
Income tax for the profit of the year	42,481,392	33,253,273
Total	**42,481,392**	**33,253,273**

Income tax was calculated in accordance with Income Tax Law No. (34) of 2014 and its amendments, to become 35% income tax in addition to 3% national contribution, a total of 38% for the Bank.

The Bank reached a final settlment up to end of 2022 and the Bank submitted the income tax declerations for the years 2023 and 2024 within the statutory deadline. While the 2023 tax return has been audited, the final assessment has not yet been issued. but the Income and Sales Tax Departement has not reviewed the records up to the date these of financial statements.

There are no pending cases concerning the bank with the Income Tax Court, and in the opinion of the bank's administration and its tax consultant, the tax allocations taken are sufficient as of 31 December 2025.

Subsidiaries:

Al Samaha For Islamic Financing Limited Private Company:
The Company reached a final settlement with the income tax department up to end of 2024 .

Sanabel Al-Khair for financial investment Company Ltd:
The Company reached a final settlement with the income tax department up to end of 2024 .

Omaryeh School Company Ltd:
The Company reached final settlement with the income tax department up to end of 2022 the The company submitted the income tax declarations for the years 2023 and 2024 within the statutory deadline, the income and sales tax department has not reviewed the records up to the date of this interim condensed consolidated financial statements.

Future Applied Computer Technology Company Ltd:
The Company reached a final settlement by auditing and accepting income tax declarations up to end of 2024.

27. Deferred tax liabilities

This item consists of the following:

Description	31 December 2025					31 December 2024
	Beginning balance	Disposal amount	Added amounts	Ending balance	Deferred tax	Deferred tax
	JD	JD	JD	JD	JD	JD
A. Deferred tax liabilities (Assets) –Quasi-equity*						
Financial assets reserve at fair value	(3,962,616)	-	2,365,901	(1,596,715)	(606,752)	(1,505,794)
Investments in real estate reserve	941,790	(891,003)	-	50,787	19,299	357,880
Total deferred tax liabilities (Assets) –Quasi-equity	(3,020,826)	(891,003)	2,365,901	(1,545,928)	(587,453)	(1,147,914)
B. Deferred tax liabilities (Assets) –Owners-equity**						
Financial assets reserve at fair value	4,017,914	-	2,944,284	6,962,198	2,645,635	1,526,807
Investments in real estate reserve	1,125,310	(686,998)	-	438,312	166,559	427,618
Total deferred tax liabilities (Assets) –Owners-equity	5,143,224	(686,998)	2,944,284	7,400,510	2,812,194	1,954,425
Total	**2,122,398**	**(1,578,001)**	**5,310,185**	**5,854,582**	**2,224,741**	**806,511**

* Deferred tax Assets – Quasi-equity includes an amount of JD (587,453) as at 31 December 2025 compared to JD (1,147,914) as at 31 December 2024 resulting from the profits of evaluating financial and non-financial assets within the fair value reserve of the quasi-equity holders'.

** Deferred tax liabilities – self includes an amount of JD 2,812,194 as at 31 December 2025 compared to JD 1,954,425 as at 31 December 2024 resulting from the profits of evaluating financial assets within the fair value reserve of owner's equity.

Movements on deferred tax liabilities(assets) were as follows:

A. Quasi-equity

Description	31 December 2025	31 December 2024
	JD	JD
Beginning Balance	(1,147,914)	(378,037)
Disposal - net	560,461	(769,877)
Ending Balance	**(587,453)**	**(1,147,914)**

B. Owners' equity

Description	31 December 2025	31 December 2024
	JD	JD
Beginning Balance	1,954,425	2,047,375
Additions (Disposal) -net	857,769	(92,950)
Ending Balance	**2,812,194**	**1,954,425**

C. Reconciliation between tax profit and accounting profit:

Description	31 December 2025	31 December 2024
	JD	JD
Accounting profit	113,588,705	99,356,177
Non-taxable profit	(9,207,670)	(14,640,219)
Nondeductible tax expenses	9,229,318	1,462,862
Taxable profit	113,610,353	86,178,820
Attributable to:		
Bank	111,442,039	85,204,407
Subsidiaries	2,168,314	974,413
Statutory income tax rate – Bank	38%	38%
Effective income tax rate – Bank	37.58%	33.58%

28. Other liabilities

This item consists of the following:

Description	31 December 2025	31 December 2024
	JD	JD
Accepted cheques	147,101	173,330
Revenues received in advance	1,785,529	1,791,127
Al Qard Al Hasan Fund (Note 16-A)	2,293,103	2,314,368
Temporary deposits	1,727,080	1,863,172
Miscellaneous credit balances*	2,379,818	4,625,706
Cheques against notes payables	10,050,897	7,733,900
Profits from investment deposit accounts not distributed	-	475,341
Banker's cheques	11,729,765	16,754,955
Accounts payable	4,825,702	1,275,148
Collection bills prepaid	7,580,004	491,482
Cards limits / paid in advance	10,566,042	8,612,436
Incoming transfers	24,511,553	3,586,835
Others	2,732,661	1,386,512
Total	**80,329,255**	**51,084,312**

* This item includes revenues generated from sources that do not comply with the rules and principles of Shari'a. The Bank excludes these earnings from its total income and allocates them to charitable spending. The balance of these funds has reached 803 JOD as at 31 December 2025 (compared to 5,490 JOD in 2024). During 2025, an amount of 1,593 JOD was set aside from the Bank's revenues, while expenditures directed toward charitable spending amounted to 6,280 JOD.

29. Quasi-Equity:

This item consists of the following:

Description	31 December 2025					
	Retail	Large corporates	Small and Medium Enterprises	Government and public sector	Banks	Total
	JD	JD	JD	JD	JD	JD
Saving accounts	702,864,919	1,599,908	12,568,609	724	59,473,592	776,507,752
Notice accounts	5,037,791	-	2,139,200	-	39,055,031	46,232,022
Investment deposits	2,823,334,873	70,286,367	398,380,932	277,224,538	100,541,234	3,669,767,944
Total	3,531,237,583	71,886,275	413,088,741	277,225,262	199,069,857	4,492,507,718
Quasi-equity share	41,299,333	2,839,658	15,403,746	11,317,245	2,613,807	73,473,789
Total Quasi-equity	**3,572,536,916**	**74,725,933**	**428,492,487**	**288,542,507**	**201,683,664**	**4,565,981,507**

Description	31 December 2024					
	Retail	Large corporates	Small and Medium Enterprises	Government and public sector	Banks	Total
	JD	JD	JD	JD	JD	JD
Saving accounts	628,234,187	1,253,517	11,391,956	999	39,029,762	679,910,421
Notice accounts	6,234,364	-	3,497,329	690,743	23,258,848	33,681,284
Investment deposits	2,601,457,446	61,272,421	292,602,691	172,528,093	47,050,000	3,174,910,651
Total	3,235,925,997	62,525,938	307,491,976	173,219,835	109,338,610	3,888,502,356
Quasi-equity share	42,751,597	2,627,397	13,678,411	5,411,188	1,482,075	65,950,668
Total Quasi-equity	**3,278,677,594**	**65,153,335**	**321,170,387**	**178,631,023**	**110,820,685**	**3,954,453,024**

Quasi-equity share of profits is calculated as follows:

- 30% of the annual average balance of saving accounts.(40% for 2024)
- 70% of the annual average balance of notice accounts.
- 90% of the minimum balance of investment deposits accounts.

Profits are distributed to depositors on a semi-annual basis.

Profit distributed percentage for Jordanian Dinars on investment deposits accounts (Quasi-equity) for the first half of the year 2025 was (4.00% - 7.22%) and the second half of the year 2025 was (3.89% - 7.22%) .Profit distributed percentage of foreign currencies on investment deposits accounts (Quasi-equity) for the first half of the year 2025 was (3.22% - 5.56%) and the second half of the year 2025 was (3.06% - 5.72%).

Profit distributed percentage for Jordanian Dinars on investment deposits accounts (Quasi-equity) for the first half of the year 2024 was (4.25% - 7.22%) and the second half of the year 2024 was (4.15% - 7.22%).Profit distributed percentage of foreign currencies on investment deposits accounts (Quasi-equity) for the first half of the year 2024 was (3.35% - 5.78%) and the second half of the year 2024 was (3.22% - 5.56%).

Profit distributed percentage for Jordanian Dinars on saving accounts and notice accounts for the first half of the year 2025 was (3.45%) and the second half of the year 2025 was (3.38%).Profit distributed percentage of foreign currencies on saving accounts and notice accounts for the first half of the year 2025 was (2.38%) and the second half of the year 2025 was (2.73%).

Profit distributed percentage for Jordanian Dinars on saving accounts and notice accounts for the first half of the year 2024 was (3.21%) and the second half of the year 2024 was (3.50%).Profit distributed percentage of foreign currencies on saving accounts and notice accounts for the first half of the year 2024 was (2.76%) and the second half of the year 2024 was (2.54%).

Quasi-equity (Government of Jordan and Public Sector) inside the Kingdom amounted to JD 288,542,507 representing 6.32% of the total quasi-equity as at 31 December 2025 compared to JD 178,631,023 representing 4.52% as of 31 December 2024.

Dormant accounts amounted to JD 12,422,953 as at 31 December 2025 compared to JD 16,596,837 as at 31 December 2024.

The withdrawal restricted Quasi-equity were amounted to JD 5,837,857 representing 0.13% of the total quasi-equity as at 31 December 2025 compared to JD 7,006,930 representing 0.18% as at 31 December 2024 of the total quasi-equity.

The balance of the mutual insurance fund included in the quasi-equity amounted to 66,760,569 JD as of 31 December 2025 (2024: 61,644,005 JD) (Note 31-A).

30. fair value reserve and non-controlling interest – net

A. fair value reserve (Net results of subsidiaries and associates) and non-controlling interest:

Description	Quasi-Equity		Owners' Equity	
	31 December 2025	31 December 2024	31 December 2025	31 December 2024
	JD	JD	JD	JD
Net income reserve – Subsidiaries	6,126,033	6,806,373	4,723,417	5,257,414
Net income reserve – Associates	2,465,865	1,981,008	1,901,281	1,530,181
Total	**8,591,898**	**8,787,381**	**6,624,698**	**6,787,595**
Non-Controlling Interest	**19,440**	**21,401**	**14,989**	**16,531**

B. fair value reserve (Financial assets and Investments in real estate):

Description	Quasi-Equity		Owners' Equity	
	31 December 2025	31 December 2024	31 December 2025	31 December 2024
	JD	JD	JD	JD
Financial assets at fair value valuation reserve	(989,963)	(2,456,822)	4,316,563	2,491,107
Investments in real estate valuation reserve	31,488	583,910	271,753	697,692
Total	**(958,475)**	**(1,872,912)**	**4,588,316**	**3,188,799**

Movements on the fair value reserve / within the quasi-equity were as following:

Description	31 December 2025		
	Financial assets at fair value	Investments in real estate	Total
	JD	JD	JD
Beginning Balance*	(3,962,616)	941,790	(3,020,826)
Unrealized loss	2,427,517	42,678	2,470,195
Deferred tax assets (liabilities)	606,752	(19,299)	587,453
Profits transferred to the consolidated income statement	(61,616)	(933,681)	(995,297)
Ending Balance	**(989,963)**	**31,488**	**(958,475)**

Description	31 December 2024		
	Financial assets at fair value	Investments in real estate	Total
	JD	JD	JD
Beginning Balance	(3,485,935)	2,491,100	(994,835)
Unrealized loss	(405,248)	(953,035)	(1,358,283)
Deferred tax assets (liabilities)	1,505,794	(357,880)	1,147,914
Profits transferred to the consolidated income statement	(71,433)	(596,275)	(667,708)
Ending Balance	**(2,456,822)**	**583,910**	**(1,872,912)**

* The fair value reserve beginning balance is presented for current year after adding deferred tax assets (less liabilities) for the prior year of JD 1,147,914 (Note 27-A).

Movements on the fair value reserve / within owner's equity were as follows:

Description	31 December 2025		
	Financial assets at fair value	Investments in real estate	Total
	JD	JD	JD
Beginning Balance*	4,017,914	1,125,310	5,143,224
Unrealized profit	2,993,830	32,907	3,026,737
Deferred tax liabilities	(2,645,635)	(166,559)	(2,812,194)
Profits transferred to the consolidated income statement	(49,546)	(719,905)	(769,451)
Ending Balance	4,316,563	271,753	4,588,316
Description	**31 December 2024**		
	Financial assets at fair value	**Investments in real estate**	**Total**
	JD	**JD**	**JD**
Beginning Balance	3,065,797	2,322,035	5,387,832
Unrealized profit (loss)	959,376	(736,148)	223,228
Deferred tax liabilities	(1,526,807)	(427,618)	(1,954,425)
Profits transferred to the consolidated income statement	(7,259)	(460,577)	(467,836)
Ending Balance	**2,491,107**	**697,692**	**3,188,799**

* The fair value reserve beginning balance is presented for current year after adding deferred tax assets (less liabilities) for the prior year of JD (1,954,425) (Note 27-B).

31. Mutual Insurance Fund and expected credit loss provisions and impairment provisions- Joint items :

A- Movement on the Mutual Insurance Fund were as follows:

Description	31 December 2025	31 December 2024
	JD	JD
Beginning balance	61,644,005	61,174,333
Add: profits for the mutual fund	2,211,013	2,239,461
Add: insurance premiums collected during the year	17,897,288	14,596,271
Add: amounts recovered from prior years losses	120,780	179,448
Less: insurance premiums paid during the year	(8,939,869)	(7,780,875)
Less: Prepaid tax payment for year 2025	(561,154)	-
Less: tax payment for the year 2024 and 2023	(920,892)	(2,296,658)
Less: fund's committee members remunerations	(16,885)	(17,000)
Less: consulting fees during the year	(1,740)	(1,740)
Less: losses written off during the year	(1,171,977)	(1,949,236)
Transfer to expected credit losses provision during the year	(3,000,000)	(4,000,000)
Transfer to expected credit losses provision during the year- Al Wakala Bi Al Istithmar accounts	(500,000)	(500,000)
Ending balance	**66,760,569**	**61,644,005**

The mutual insurance fund was established based on Article (54) - paragraph (D/3) of Banks Law No. (28) for the year 2000.

Prior approval of the Central bank of Jordan must be obtained in case of any changes to the mutual insurance fund policies.

In case of discontinuing the mutual insurance fund for any reason, the Board of Directors shall determine the way of spending the fund's sources for charity.

The Central bank of Jordan approved considering the Mutual Insurance Fund as mitigating risk exposure according to its letter No. (10/1/12160) dated 9 October 2014.

The bank expanded the coverage of the insured segment as of 1 July 2023 to include those who debts due amount (equal JD 200 thousand or less) instead of (JD 150 thousand or less) after obtaining the approval of the Central Bank of Jordan.

Compensation payment for the subscriber is made from the Fund as determined by the Bank from the subscriber's outstanding debt insured in Murabaha or in any other form of deferred sales or as determined by the Bank from the debt and/or the remaining amount from the Ijarah asset in the following cases:

- Death of subscriber.
- The subscriber's physical disability, fully or partially.
- The subscriber's insolvency due to lack of income sources for at least one year, without having an asset or possessing the leased estate to settle his debt and has no opportunity to obtain income source in the upcoming year that enables the debtor to settle his debt or to continue in the finance lease.

- As of the beginning of 2018, the group has applied the accrual basis instead of cash basis with regards to insurance premiums received from subscribers.
- Mutual insurance fund covers financing granted by Bank for subscribers (Joint or off-balance sheet under management).
- The balance of the mutual insurance fund is included within the quasi-equity (note 29).

B. Provision for expected credit losses - Deferred sales receivables and other receivables – joint (Note 8)

Description	31 December 2025	31 December 2024
	JD	JD
Provision for expected credit loss - Bank	111,847,705	109,341,977
Expected credit loss provision for Al Samaha Funding and Islamic Investment Company Ltd.	730,968	730,968
Expected credit loss provision for Al Omariah Schools Company Ltd.	1,807,938	1,658,595
Total	**114,386,611**	**111,731,540**

C. Movement on the provision for expected credit losses and the Impairment provisions – joint (Note 5,6,7,8,9,10,13,21, and 25):

Description	31 December 2025	31 December 2024
	JD	JD
Balance at the beginning of the year	116,876,205	124,592,527
Transferred from mutual Insurance Fund (Note 24-A)	3,000,000	4,000,000
Transferred from provision of expected future risk	-	12,900,524
Provision from subsidiaries	149,343	178,553
Provision expense for expected credit loss – joint (from income)	11,000,000	-
Written-off debts	(11,304,142)	(24,795,399)
Balance at the end of the year	**119,721,406**	**116,876,205**

32. Paid-In Capital:

The authorized and paid-in capital amounted to JD 200 million as of 31 December 2025 (2024: JD 200 million) consisting of 200 million shares (2024: 200 million shares).

33. Reserves

Statutory reserve:

The accumulated amounts in this account represent the transferred 10% of annual profits before taxes during the current and previous years, in accordance with Banks Law. This reserve is not available for distribution to shareholders.

Voluntary reserve:

The accumulated amounts in this account represent the transferred 20% of annual profits before taxes during the current and previous years and are used for purposes determined by the Board of Directors. The General Assembly is entitled to distribute the reserve fully or partially as dividends.

Restricted reserves are as follows:

Description	JD	Nature of Restriction
Statutory reserve	151,228,367	Banks Law

34. Retained earnings

The item consists of the following:

Description	31 December 2025	31 December 2024
	JD	JD
Balance at the beginning of the year	128,290,408	125,923,738
Profit after income tax	71,107,313	66,102,904
Realized profit from sale of financial assets at fair value through other comprehensive income	-	48,561
Transferred to statutory reserve	(11,309,192)	(9,941,118)
Transferred to voluntary reserve	(11,147,539)	(9,843,677)
Dividends distributed to shareholders	(50,000,000)	(44,000,000)
Balance at the end of the year	**126,940,990**	**128,290,408**

Proposed Dividends

The proposed cash dividends to be distributed to shareholders for the current year amounted to 25% of the paid-in capital as which is JD 50 million, and this percentage is subject to the approval of the Central bank of Jordan and the General Assembly of Shareholders (2024: 22%).

35. Deferred sales revenues

This item consists of the following:

Description	Joint		Self-financed		Total	
	31 December 2025	31 December 2024	31 December 2025	31 December 2024	31 December 2025	31 December 2024
	JD	JD	JD	JD	JD	JD
Individuals (Retail):						
Murabaha to the purchase orderer	85,547,159	65,365,206	-	-	85,547,159	65,365,206
Deferred sales	1,052,364	1,083,914	-	-	1,052,364	1,083,914
Ijarah Mawsoofa Bil Thimma	1,057,708	962,221	-	-	1,057,708	962,221
Istisna'a	2,461	7,596	-	-	2,461	7,596
Real Estate Financing	34,598,691	33,386,271	-	-	34,598,691	33,386,271
Corporate:						
International Murabaha	2,174,671	1,740,558	-	-	2,174,671	1,740,558
Murabaha to the purchase orderer	41,872,791	34,912,953	-	-	41,872,791	34,912,953
Deferred sales	618	189	-	-	618	189
Ijarah Mawsoofa Bil Thimma	1,844				1,844	
Istisna'a	1,083,913	885,744	-	-	1,083,913	885,744
Small and Medium Enterprises:						
Murabaha to the purchase orderer	11,996,132	10,881,396	-	-	11,996,132	10,881,396
Deferred sales	1,689	2,079	-	-	1,689	2,079
Ijarah Mawsoofa Bil Thimma	19,624	29,045	-	-	19,624	29,045
Istisna'a	50,430	112,368	-	-	50,430	112,368
Government and public sector	37,486,598	33,433,678	-	-	37,486,598	33,433,678
Total	**216,946,693**	**182,803,218**	**-**	**-**	**216,946,693**	**182,803,218**

36. Financing revenues

This item consists of the following:

Description	Joint		Self-financed (Note 46)		Total	
	31 December 2025	31 December 2024	31 December 2025	31 December 2024	31 December 2025	31 December 2024
	JD	JD	JD	JD	JD	JD
Individuals (Retail):						
Diminishing Musharaka	626,900	606,612	3,163	3,570	630,063	610,182
Total	**626,900**	**606,612**	**3,163**	**3,570**	**630,063**	**610,182**

37. Revenues from financial assets at fair value through other comprehensive income

This item consists of the following:

Description	Joint	
	31 December 2025	31 December 2024
	JD	JD
Dividends income	940,197	580,267
Gain on sale of financial assets at fair value	109,124	126,610
Total	**1,049,321**	**706,877**

38. Revenues from financial assets at amortized cost

The item consists of the following:

Description	Joint	
	31 December 2025	31 December 2024
	JD	JD
Islamic Sukuk	29,221,889	22,982,350
Islamic banks portfolio	-	850
Total	**29,221,889**	**22,983,200**

39. Dividends from subsidiaries and associates

This item consists of the following:

Joint	Ownership percentage	Distribution percentage	Distributed dividends /JD	
			31 December 2025	31 December 2024
	%	%	JD	JD
Dividends distributed from Subsidiaries				
Al Samaha For Islamic Financing Ltd:	100	6,0	720,000	600,000
Dividends distributed to Associates				
Jordanian Center for International Trading Co.	28.4	5,0	48,200	48,200
Islamic Insurance Co.	33.3	10,0	550,000	500,000
Total			**1,318,200**	**1,148,200**

40. Revenues from investments in real estate -net

This item consists of the following:

Description	Joint	
	31 December 2025	31 December 2024
	JD	JD
Total rent income from investments in real estate	1,382,109	1,496,925
Less: operating expenses		
Generating rent income	(423,746)	(583,869)
Net rent income from investing in real estate	958,363	913,056
Net sale Income from investing in real estate	1,653,586	1,056,852
Revenues from investments in real estate	**2,611,949**	**1,969,908**

41. Revenues from Ijarah Muntahia Bittamleek assets -net

This item consists of the following:

Description	Joint	
	31 December 2025	31 December 2024
	JD	JD
Installments of Ijarah Muntahia Bittamleek	209,769,487	196,017,832
Depreciation of Ijarah Muntahia Bittamleek assets	(146,788,881)	(138,173,906)
Assets insurance expense on Ijarah Muntahia Bittamleek	(771,485)	(735,909)
Total	**62,209,121**	**57,108,017**

42. Revenues from other investments

The item consists of the following:

Description	31 December 2025	31 December 2024
	JD	JD
Revenue from investment deposits at Islamic financial institutions	6,820,951	6,133,517
Other revenues	719,392	174,110
Total	**7,540,343**	**6,307,627**

43. Deposits insurance fees

This item consists of the following:

Description	31 December 2025	31 December 2024
	JD	JD
Deposits insurance fees – Quasi-Equity	(6,875,403)	(6,049,437)
Deposits insurance fees - Self	(4,839,348)	(4,710,214)
Total	**(11,714,751)**	**(10,759,651)**

44. Net income returned to quasi-equity:

This item consists of the following:

Description	31 December 2025	31 December 2024
	JD	JD
A. For the first half of the year		
Banks and financial institutions	1,949,868	1,244,847
Customers:		
Saving accounts	2,845,011	3,497,384
Notice accounts	114,954	144,351
Investments deposits	64,521,131	57,463,578
Total for the first half of the year	**69,430,964**	**62,350,160**
B. For the second half of the year		
Banks and financial institutions	2,613,807	1,482,075
Customers:		
Saving accounts	2,867,001	3,624,891
Notice accounts	88,891	142,395
Investments deposits	67,904,090	60,701,307
Total for the second half of the year	**73,473,789**	**65,950,668**
Total for the year	**142,904,753**	**128,300,828**

45. Bank's share of the joint investment revenues as Mudarib and Rab Mal

The item consists of the following:

Description	31 December 2025	31 December 2024
	JD	JD
Bank's share as Mudarib	126,072,148	111,114,812
Bank's share as Rab Mal	74,301,617	65,749,951
Bank contribution to quasi-equity	(39,629,505)	(37,581,369)
Total	**160,744,260**	**139,283,394**

46. Bank's self- financed revenues

This item consists of the following:

	31 December 2025	31 December 2024
	JD	JD
Financing revenues (Note 36)	3,163	3,570
Dividend from financial assets at the fair value through other comprehensive income	146,584	132,976
Gain from financial assets through consolidated income statement	2,038	1,323
Total	**151,785**	**137,869**

47. Bank's share and fee from off-balance sheet assets under management as Mudarib and Wakeel:

This item consists of the following:

Description	Wakeel	Mudarib	Wakeel	Mudarib
	31 December 2025		31 December 2024	
	JD	JD	JD	JD
Restricted investment revenues	-	13,602,008	-	11,201,648
Less: Share of restricted investment accounts holders'	-	(12,357,468)	-	(10,086,138)
Net (Note 56)	-	1,244,540	-	1,115,510
Al Wakala Bi Al Istithmar profits	1,844,983	-	1,514,737	-
Less: share of Al Wakala Bi Al Istithmar accounts holders'	(1,456,702)	-	(1,091,477)	-
Net	388,281	-	423,260	-
Al Wakala Bi Al Istithmar profits (Investment portfolio)	37,732,037	-	32,724,143	-
Less: share of Al Wakala Bi Al Istithmar accounts holders' (Investment portfolio)	(28,373,756)	-	(25,716,403)	-
Net (Note 57)	9,358,281	-	7,007,740	-
Total	**9,746,562**	**1,244,540**	**7,431,000**	**1,115,510**

48. Banking services revenues

This item consists of the following:

Description	31 December 2025	31 December 2024
	JD	JD
Letters of credit commissions	605,602	529,255
Guarantees commissions	3,822,704	3,323,650
Collection bills commission	589,690	567,864
Transfers commission	1,610,025	1,485,742
Salary transfers commission	6,242,613	5,806,315
Returned cheques commission	561,276	730,155
Account management commission	1,032,597	1,055,517
Cheques books commission	260,554	271,097
Brokerage commission	2,030,967	583,537
Cheques collection commission	117,935	127,279
Credit cards and electronic services commission	16,455,787	14,338,869
Other commissions	2,304,329	2,528,571
Subtracted:		
Debit commissions	(9,953,234)	(6,828,924)
Total	**25,680,845**	**24,518,927**

49. Foreign currency gain

This item consists of the following:

Description	31 December 2025	31 December 2024
	JD	JD
Resulting from trading	874,317	863,175
Resulting from valuation	3,324,685	2,899,970
Total	**4,199,002**	**3,763,145**

50. Other revenues

The item consists of the following:

Description	31 December 2025	31 December 2024
	JD	JD
Rents	68,210	73,295
Bonded revenues	1,177,428	1,060,002
Postage and telephone	241,724	287,620
Safe box leasing	340,709	304,269
Sale gains from repossessed assets – self	-	28,037
Others	1,271,259	1,314,694
Total	**3,099,330**	**3,067,917**

51. Staff costs

This item consists of the following:

Description	31 December 2025	31 December 2024
	JD	JD
Salaries, benefits and allowances	40,046,947	37,890,903
Bank's contribution to Social Security	4,807,455	4,465,728
Medical expenses	3,876,093	3,638,931
Training expenses	260,174	248,718
Per diem	168,438	187,120
Meals	132,345	87,506
Takaful insurance	156,588	177,225
Total	**49,448,040**	**46,696,131**

52. Other expenses

This item consists of the following:

Description	31 December 2025	31 December 2024
	JD	JD
Postage and telephone	2,474,078	2,198,070
Printings and stationery	1,075,964	1,058,576
System maintenance and licenses	3,930,625	3,404,791
Banks cards	924,155	753,242
Water, electricity and heating	1,236,663	1,191,406
Repair, maintenance and cleaning	2,643,510	2,362,281
Insurance premiums	1,042,241	1,081,881
Travel and transportation	1,964,745	1,731,948
Legal and consulting fees	537,977	654,237
Auditing fees	141,044	152,565
Subscriptions and memberships	913,009	1,235,895
Donations	2,840,128	282,684
Licenses, fees and taxes	1,618,410	971,998
Hospitality	140,283	132,041
Advertising and promotion	1,221,942	847,551
Saving accounts prizes	751,169	256,523
Board attendance fees	125,500	128,000
Board members remunerations	55,000	55,000
Cheques collection	285,496	329,485
Lease obligation cost	634,571	635,848
Gratuities, security and protection	882,613	719,477
Others	481,338	314,693
Total	**25,920,461**	**20,498,192**

53. Provisions Expense:

A. Other provisions

The item consists of the following:

Description	31 December 2025	31 December 2024
	JD	JD
End of service indemnity provision	940,000	900,000
Employees' vacation provision	260,000	200,000
Total	**1,200,000**	**1,100,000**

B. Expected credit loss provision:

Description	31 December 2025	31 December 2024
	JD	JD
Provision expense for expected credit loss –self (Note 16 B)	1,925,000	42,814
Provision expense for expected credit loss – joint (Note 31 C)	11,000,000	-
Total	**12,925,000**	**42,814**

54. Basic and diluted earnings per share from net income for the year that returned to shareholders

The item consists of the following:

Description	31 December 2025	31 December 2024
Profit for the year after tax (JD)	71,107,313	66,102,904
Weighted average number of shares (share)	200,000,000	200,000,000
Basic and diluted earnings per share from net income for the year that returned to shareholders (Fils/JD)	0/356	0/331

– The bank has not issued any new shares or convertible financial instruments that may lead to a reduced share.

55. Cash and cash equivalents

This item consists of the following:

Description	31 December 2025	31 December 2024
	JD	JD
Cash and balances with Central bank of Jordan maturing within 3 months *	934,610,841	859,676,387
Add: Balances at banks and financial institutions maturing within 3 months	165,151,482	177,809,661
Less: Balances at banks and financial institutions maturing within 3 months	(39,121,543)	(65,599,201)
Total	**1,060,640,780**	**971,886,847**

– It includes statutory cash reserve (Note 4)

56. Restricted investments

This item consists of the following:

Description	Real estate investment		International Murabaha		Deferred sales receivables		Ijarah Muntahia Bittamleek		Cash balances		Total	
	31 December 2025	31 December 2024	31 December 2025	31 December 2024	31 December 2025	31 December 2024	31 December 2025	31 December 2024	31 December 2025	31 December 2024	31 December 2025	31 December 2024
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
Investments at the beginning of the year	199,553	199,553	13,213,134	17,675,871	93,136,343	64,652,988	125,326,494	95,141,064	13,304,216	10,041,522	245,179,740	187,710,998
Deposits	-	-	34,135,325	29,538,763	32,948,389	43,062,174	38,292,083	41,075,325	42,558,916	55,000,000	147,934,713	168,676,262
Withdrawals	(169,599)	-	(35,521,887)	(34,959,491)	(25,190,374)	(18,037,245)	(24,924,789)	(16,559,616)	(40,680,004)	(51,737,306)	(126,486,653)	(121,293,658)
Investment profits	166,957	-	1,092,463	1,163,149	4,447,156	3,822,683	7,895,432	6,215,816	-	-	13,602,008	11,201,648
Bank's fees as Mudarib	(11,687)	-	(125,936)	(205,158)	(430,690)	(364,257)	(676,227)	(546,095)	-	-	(1,244,540)	(1,115,510)
Investments at the end of year	**185,224**	**199,553**	**12,793,099**	**13,213,134**	**104,910,824**	**93,136,343**	**145,912,993**	**125,326,494**	**15,183,128**	**13,304,216**	**278,985,268**	**245,179,740**
Less: Deferred/ suspended profits	-	-	-	-	(15,579,050)	(14,275,757)	-	-	-	-	(15,579,050)	(14,275,757)
Less: Deferred Mutual Insurance fund	-	-	-	-	(3,409,874)	(1,930,528)	-	-	-	-	(3,409,874)	(1,930,528)
Ending balance- Net	**185,224**	**199,553**	**12,793,099**	**13,213,134**	**85,921,900**	**76,930,058**	**145,912,993**	**125,326,494**	**15,183,128**	**13,304,216**	**259,996,344**	**228,973,455**

57. Al Wakala Bi Al Istithmar (Investments Portfolio)

Description	Financial assets through other comprehensive income statements	Financial assets at amortized cost	Investment in real estate	Deferred Sale receivables	Ijarah Muntahia Bittamleek	Cash balances	Al-Wakala bi Al Istithmar	Other assets	Total
	31 December 2025	31 December 2025	31 December 2025	31 December 2025	31 December 2025	31 December 2025	31 December 2025	31 December 2025	31 December 2025
	JD	JD	JD	JD	JD	JD	JD	JD	JD
Beginning balance	17,872,644	11,757,921	40,071,052	356,482,898	158,847,539	47,320,991	2,400,000	303,240	635,056,285
Number of investment units at the beginning of the year									1,176,500
Value of investment units at the beginning of the year									588,250,000
Deposits	3,554,485	-	1,787,597	113,034,158	57,993,333	150,640,000	-	-	327,009,573
Withdrawals	-	(12,016,348)	(5,931,802)	(106,815,913)	(38,525,404)	(140,980,918)	(146,458)	(303,240)	(304,720,083)
Investment profits	901,435	258,427	1,996,426	22,137,007	12,246,742	-	192,000	-	37,732,037
Bank's Fees as Wakeel	(213,819)	-	(473,550)	(5,268,614)	(3,356,756)	-	(45,542)	-	(9,358,281)
Total	**22,114,745**	**-**	**37,449,723**	**379,569,536**	**187,205,454**	**56,980,073**	**2,400,000**	**-**	**685,719,531**
Less: deferred and suspended profits	-	-	-	(67,601,011)	-	-	-	-	(67,601,011)
Less: Deferred mutual insurance	-	-	-	(4,973,730)	-	-	-	-	(4,973,730)
Less: expected credit loss provision	-	-	-	(10,772,114)	-	-	-	-	(10,772,114)
Less: Impairment provision for repossessed assets	-	-	(536,881)	-	-	-	-	-	(536,881)
Ending Balance- Net	**22,114,745**	**-**	**36,912,842**	**296,222,681**	**187,205,454**	**56,980,073**	**2,400,000**	**-**	**601,835,795**
Number of investment units at end of the year									1,176,500
Value of investment units at end of the year									588,250,000
Investment risk reverse	-	-	-	2,387,682	-	-	-	-	2,387,682
Fair value reserve	4,256,733	-	2,686,097	-	-	-	-	-	6,942,830
Liabilities deferred tax	2,608,965	-	1,646,318	-	-	-	-	-	4,255,283
Ending Balance	**6,865,698**	**-**	**4,332,415**	**2,387,682**	**-**	**-**	**-**	**-**	**601,835,795**

Description	Financial assets through other comprehensive income statements	Financial assets at amortized cost	Investment in real estate	Deferred Sale receivables	Ijarah Muntahia Bittamleek	Cash balances	Al-Wakala bi Al Istithmar	Other assets	Total
	31 December 2024	31 December 2024	31 December 2024	31 December 2024	31 December 2024	31 December 2024	31 December 2024	31 December 2024	31 December 2024
	JD	JD	JD	JD	JD	JD	JD	JD	JD
Beginning balance	25,484,296	23,537,739	37,324,045	320,759,693	141,841,148	47,135,750	1,800,000	1,207,260	599,089,931
Number of investment units at the beginning of the year									1,124,494
Value of investment units at the beginning of the year									562,247,000
Deposits	-	-	2,673,310	75,374,239	45,217,379	131,022,000	459,644	-	254,746,572
Withdrawals	(8,242,085)	(12,485,569)	(280,440)	(55,536,190)	(36,211,558)	(130,836,759)	-	(904,020)	(244,496,621)
Investment profits	803,099	705,751	451,130	20,391,977	10,193,388	-	178,798	-	32,724,143
Bank's Fees as Wakeel	(172,666)	-	(96,993)	(4,506,821)	(2,192,818)	-	(38,442)	-	(7,007,740)
Total	**17,872,644**	**11,757,921**	**40,071,052**	**356,482,898**	**158,847,539**	**47,320,991**	**2,400,000**	**303,240**	**635,056,285**
Less: deferred and suspended profits	-	-	-	(49,045,537)	-	-	-	-	(49,045,537)
Less: Deferred mutual insurance	-	-	-	(4,074,842)	-	-	-	-	(4,074,842)
Less: expected credit loss provision	-	-	-	(11,339,259)	-	-	-	-	(11,339,259)
Less: Impairment provision for repossessed assets	-	-	(458,054)	-	-	-	-	-	(458,054)
Ending Balance- Net	**17,872,644**	**11,757,921**	**39,612,998**	**292,023,260**	**158,847,539**	**47,320,991**	**2,400,000**	**303,240**	**570,138,593**
Number of investment units at end of the year									1,124,494
Value of investment units at end of the year									562,247,000
Investment risk reverse	-	-	-	665,114	-	-	-	-	665,114
Fair value reserve	1,626,630	-	2,853,787	-	-	-	-	-	4,480,417
Liabilities deferred tax	996,967	-	1,749,095	-	-	-	-	-	2,746,062
Ending Balance	**2,623,597**	**-**	**4,602,882**	**665,114**	**-**	**-**	**-**	**-**	**570,138,593**

58. Al Wakala Bi Al Istithmar

This item consists of the following:

Description	31 December 2025	31 December 2024
	JD	JD
Al Wakala Bi Al Istithmar accounts – Baraka Group and Baraka bank*	31,435,415	50,782,180
Al Wakala Bi Al Istithmar accounts – Central bank of Jordan	4,314,756	5,895,652
Al Wakala Bi Al Istithmar accounts – Islamic Insurance Company	1,286,609	1,286,609
Total	**37,036,780**	**57,964,441**

Wakala investments accounts represent cash amounts deposited at the Bank that are managed and invested in accordance with Islamic Shari'a compliant investment modes agreed upon with the Muwakkil in exchange of a lump sum or percentage of the invested funds mentioned in Wakala contract. Any losses incurred shall be borne by Muwakkil unless arising from the Bank's (Wakeel) negligence or misconduct.

The Bank's fee is 0.7% - 1.25% annually.

* On October 19, 2025, Ijarah Muntahia Bittamleek assets and receivables amounting to JOD 19,424,176 were transferred from the" Al Wakala Bi Al Istithmar Accounts pool- Albaraka group "to the "Joint Investment Accounts Pool". This transfer was executed due to the availability of liquidity in the latter portfolio and the desire of the Al Wakala Bi Al Istithmar Accounts holders to liquidate a portion of their investments. These assets were transferred at book value, which is equivalent to their recoverable amount; accordingly, no impairment provisions were recognized as of the transfer date. Furthermore, these assets are divisible, and no foreign exchange differences were incurred. It is noted that the carrying amount of these assets at the beginning of the period was JOD 19,355,414 (Note 9)

59. Related parties' transactions

A. The consolidated financial statements include the financial statements of the Bank and the following subsidiaries:

Company Name	Ownership	Paid - in Capital	
		31 December 2025	31 December 2024
		JD	JD
Al Omariah Schools Company Ltd.	99.8%	16,000,000	16,000,000
Al Samaha For Islamic Financing Company Ltd.	100%	12,000,000	12,000,000
Future Applied Computer Technology Company Ltd.	100%	5,000,000	5,000,000
Sanabel Al-Khair for Financial Investments Company Ltd.	100%	5,000,000	5,000,000

The Bank entered transactions with the parent Company, subsidiaries, associates, major shareholders, board members, and senior executive management within the Bank's ordinary course of business using normal Murabaha rates and commercial commissions. All deferred sales receivables, financing, and Ijarah Muntahia Bittamleek granted to related parties are considered performing.

B. Below is a summary of transactions with related parties:

Description	Related parties				Total	
	Parent Company	Associates	Subsidiaries	Board members and Senior Executive management	31 December 2025	31 December 2024
	JD	JD	JD	JD	JD	JD
Items within Consolidated statement of financial position:						
Deferred sales receivables, Ijarah Muntahia Bittamleek receivables and other receivables	-	994,348	1,089,889	2,574,292	4,658,529	4,585,612
Financing of employees housing/ Musharaka	-	-	-	1,993,294	1,993,294	1,479,656
Deposits	94,400	13,577,950	3,444,281	3,708,246	20,824,877	19,107,587
Al Wakala Bi Al Istithmar accounts	42,540,000	-	-	-	42,540,000	42,540,000
Off consolidated statement of financial position items:						
Guarantees and Letters of credit	-	101,567	591,000	95,160	787,727	737,664
Consolidated income statement items:						
Paid expenses	-	5,186,426	1,964,841	3,572,220	10,723,487	11,018,201
Received revenues	5	62,581	70,416	151,868	284,869	313,317
Paid Profits	-	368,088	103,521	115,339	586,948	453,046

Murabaha rate on granted financing ranged between 3.0% - 4.75% annually as at 31 December 2025 (2024: 3.0% - 4.75%).

Musharaka profit rate of financing granted to the employees ranged between 2% - 4.8% annually as at 31 December 2025 (2024: 2% - 4.8%).

Guarantees commission rate ranged between 1% - 4% annually as at 31 December 2025 (2024: 1% - 4%). Letters of credit commission rate ranged between 1/4% - 3/8% quarterly as at 31 December 2025 (2024: 1/4% - 3/8% quarterly).

Individuals and corporate deposits profit's percentage is equal to the related parties' profits percentage.

C. Summary of the Bank's senior executive management benefits (salaries, remuneration and other benefits) were as follows:

Description	31 December 2025	31 December 2024
	JD	JD
Salaries, remunerations and transportation *	3,207,673	3,439,365
Total	3,207,673	3,439,365

* Based on the institutional governance instructions for banks No. (2/2023) dated 14 February 2023, the salaries of the facilities managers, the head of treasury and the financial institutions for the senior executive management were included.

60. Fair value of financial instruments

The Bank uses the following order of valuation methods and alternatives to determine and present the fair value of the financial instruments:

Level 1 - Quoted market prices in active markets for identical assets or liabilities.

Level 2 - Other valuation techniques for which all the inputs that have significant impact to the fair value is directly or indirectly observable from market information.

Level 3 - Other valuation techniques where inputs with significant impact to the fair value are used, but they are not based on information observable in the market.

The table below illustrates the analysis of the financial instruments measured at fair value according to the above order:

31 December 2025	First Level	Second Level	Third Level	Total
	JD	JD	JD	JD
Financial assets at fair value through other comprehensive income	23,977,295	-	51,352,326	75,329,621
Financial assets at fair value through income statement	-	-	-	-
31 December 2024				
Financial assets at fair value through other comprehensive income	19,989,534	-	43,107,173	63,096,707
Financial assets at fair value through income statement	13,106	-	-	13,106

61. Fair value of financial assets and liabilities not measured at fair value in the consolidated financial statements

As shown in note (11,12,13), there are no financial assets not listed in the financial markets that are shown at cost, in order for the Bank to be able to estimate their fair value.

62. Risk Management

Banks are exposed to several risks because of the operations they provide to their customers and as a result, the need arose for banks to effectively and efficiently manage the risks that they may be exposed to by using the best available methods to manage risks in line with the nature and size of the risks they may be exposed to.

The Bank undertakes the risk management function through a comprehensive risk management framework approved by the Bank's Board of Directors and senior management to identify, measure, follow up and monitor the relevant risk categories and prepare reports on them, and maintain where needed sufficient capital to meet these risks. These measures take into account the appropriate steps to adhere to the provisions and principles of Islamic law, and this had a great impact in mitigating the effects of geopolitical tensions and the resulting impact on some sectors and increasing the likelihood of default for impacted customers through the necessary precautions to deal with these tensions and taking adequate allocations for expected credit losses.

The risks that the Bank may be exposed to are managed according to the general provisions for managing the risks approved by the Board of Directors according to the following principles:

1. Manage risk through a central, non-executive, independent of business and business support departments, which is the risk management department according to the institutional governance instructions for banks issued by the central bank of Jordan.
2. The responsibilities of the relevant parties for risk management and the mechanism for delegating authorities are determined according to the institutional governance for risk management (Risk Governance) provided in the general framework for risk management and risk management policies. The bank relies on the Three Lines of Defense Model as a basic framework for risk management, which clearly defines roles and responsibilities to ensure effective risk governance and achieve integration among different parties, so that the first line of defense consists of the business and support departments, which is the party responsible for the risks to which our bank may be exposed (Risk Owners) and the application of approved controls, and the second line of defense consists of the Risk Management Department Which defines the controls necessary for risk management in cooperation with the Compliance Control Department and the Internal Control Department, The third line of defense consists of the Internal Audit Department and the Internal Sharia Audit Department, which are considered the bodies concerned with providing independent and objective assurance and providing advice to senior management and the Board of Directors regarding the adequacy and effectiveness of governance and risk management, including internal control to support the achievement of organizational goals and enhance and facilitate the process of continuous improvement.
3. Identify risks that our bank might be exposed to and determine the material risks based on the materiality test that is carried out by the Risk Management Department.
4. Determining the acceptable level of risk for all material risks that our bank may be exposed to, and it is prohibited to exceed it under any circumstances except with the approval of the Board of Directors.
5. Using highly efficient measurement methods to measure all material risks and determine the capital required.

6. Monitor all risks that our bank may be exposed to on an ongoing basis and prepare the risk profile in accordance with the type of risk and the degree of its materiality.
7. Use of enterprise risk management systems (ERMs) which assist in dealing with risk management.
8. Applying the requirements of the Basel Committee on Banking Supervision Standards and best professional practices in risk management.
9. Disseminating the culture of risk management for all the different administrative levels in our bank.

The main objective of our bank's risk management is to provide a safe business environment that works to achieve our bank's strategic objectives, by achieving a set of goals as follows:

1. Capital:

- Maintaining a safe level of capital through adhering to the minimum levels of capital adequacy in accordance with the instructions of the Central bank of Jordan.
- Maintaining high- and high-quality capital capable of absorbing losses at any time and in accordance with the requirements of Basel 3 and the relevant Central bank of Jordan instructions.
- Linking capital requirements to the actual level of risk the bank bears, through the results of the Internal Capital Adequacy Assessment Process (ICAAP).

2. Quality of Assets:

- The percentage of non-performing accounts remains within the limits set by the Board of Directors.
- Maintain sufficient provisions to meet expected credit losses.
- The absence of a concentration that exceeds the limits approved at the level of the customer / investment / economic sector / period.

3. Liquidity:

- Having sufficient levels of liquidity to meet the needs of customers in normal and stressful conditions.
- Commitment to the minimum levels of the legal liquidity ratio for total currencies, the Jordanian dinar, the liquidity coverage ratio, and the net stable funding ratio.

4. Internal Control and Control Systems:

- Reviewing the operations carried out in our bank and ensuring that the necessary supervisory controls are specified in a manner commensurate with the acceptable risk level and the nature and size of risks that our bank may be exposed to.
- Achieving risk management objectives such as compliance with laws and regulations, acceptable ethical behavior, internal control, information and technology security, sustainability and quality assurance.

5. An effective risk management reporting system:

- Having an effective system for risk data and preparing reports on risk management and submitting them to the senior executive management and the Board of Directors.
- Commitment to what is mentioned in the instructions of the Central bank of Jordan regarding dealing with domestic systemically important banks (D-SIB's) regarding data and preparing reports on risk management issued by the Basel Committee for Banking Supervision.

6. Bank security and safety:

- Laying down the necessary precautionary measures in coordination with the Bank's occupational safety and health committee to maintain health and safety of the Bank employees and customers.
- Setting a special approved guidance to use in the event of the spread of diseases and epidemics.
- Availability of occupational safety and health manual and disaster and emergency response plans.
- Readiness of a Bank's alternative site (the disaster recovery site) in addition to other alternative sites.

The Risk Management Department reports directly to the Risk Management Committee of the Board of Directors and indirectly to the CEO of the Bank, and defines the responsibilities of the Risk Management Department according to the following:

1. Supervising the stages of the risk management process in our bank.
2. Identify the risks that our bank might be exposed to and evaluate them to determine the material risks.
3. Preparing and updating material risk policies that include approved risk appetite and risk management strategies.
4. Define risk management strategies according to the type of risk, its size and the acceptable level for each of them, taking into account the levels of capital, liquidity and human resources available in terms of the efficiency and adequacy of staff to manage the risks to which our bank may be exposed.
5. Use and develop high-efficiency measurement methods to measure all material risks and determine the required capital.
6. Analyzing the operations carried out in our bank and ensuring that the necessary controls are determined in proportion to the approved risk appetite and the type and size of risks.
7. Monitor the risks that our bank may be exposed to on an ongoing basis and prepare the risk structure according to the type of risk and the degree of its materiality.
8. Supervising Enterprise Risk Management Solutions (ERM).
9. Ensuring the integration of environmental, social, and governance risks within the bank's comprehensive risk management framework, including the latest international guidelines in this field, in accordance with the Climate Risk Management Instructions No. (2) for the year 2025.

Acceptable risk limits:

Our bank determines the acceptable level of risk and is approved by the Board of Directors, and the actual level is monitored and compared with the acceptable level of risk periodically, and it is considered one of the most important elements of governance in the risk management process, in line with the business model adopted by our bank.

Credit Risk:

Managing credit risk system:

The main activity of our bank is the granting of funds and providing banking services to various customers. As a result, our bank is exposed to credit risk, which is defined as the inability or willingness of the customer to fulfill his contractual obligations to the bank. Credit risks are the main risks to which our bank is exposed to, which requires the availability of resources to manage these risks effectively.

Credit risk management based on several principles, most notably:

1. The segregation of duties between business, credit, and entities granting facilities in the core banking system.
2. Clearly define the criteria for granting credit to all customers in the credit policy, according to the nature of the customer.
3. Preparing the due diligence study for all credit applications, regardless of the nature of the customer, the amount of financing, the size and type of credit risk mitigations.
4. Determine the profit rate on facilities based on risk degree to which our bank is exposed to.
5. Determine the matrix of authorities granted to all related parties to the credit approval process according to the nature of the customer.
6. Determine the role of all entities related to the credit approval process according to the nature of the customer, in a manner that enhances corporate governance for managing credit risk.
7. Implement the requirements of the Basel Committee on Banking Supervision Standards and Best Professional Practices in Credit Risk Management in line with the instructions of the Central bank of Jordan in particular.

Credit study, Control and Follow-up:

The credit application is prepared by the business departments, and the credit department makes due diligence in studying credit applications, and then the credit application is presented to the credit authority body, in order to achieve the principle of segregation of duties.

The evaluation of customers of large, small and medium entities and high net worth individuals through the internal credit rating system (Moody's), at the level of the Obligor Risk Rating (ORR), and at the level of Facility Risk Rating (FRR).

The customer level credit rating (ORR) represents the creditworthiness of the customer and reflects the probability of default (PD).

The credit rating at the level of Facility Risk Rating (FRR) represents the quality of the credit risk mitigations provided by the customer, which reflects the loss given default ratio (LGD).

Financing applications for retail customers who are granted consumer financing are evaluated according to the Retail Credit Scoring system.

Granting of funds (automated system, branch committee, management committees) is determined according to the authorization matrix approved by the Board of Directors and senior management on the basis of the amount, completion of grant conditions, and the degree of risk of the funding request.

Methodology of applying the Islamic Accounting Standard (30) - impairment and credit losses and onerous commitments (FAS 30) as amended by the Central Bank of Jordan.

1. Internal credit rating system:

The Bank has an internal rating system to improve the quality of the credit process, as the classification process relies on "operational" qualitative and "financial" quantitative criteria to assess the creditworthiness of customers.

The credit rating system aims to:

- Improving the quality of the credit decision by relying on the internal credit rating.
- Calculate the customer probability of default (PD).
- Pricing credit facilities in a manner consistent with the size of the risks to which our bank is exposed.
- Measuring the credit risks to which our bank exposed to in a standard way at the customer level and at the level of the credit portfolio.
- Improving the quality of the credit portfolio by setting the limits on the credit portfolio according to the internal credit classification.
- Monitor the credit portfolio through the internal credit rating.

Internal credit rating system mechanism:

The classification process is carried out by analyzing basic inputs such as financial statements and customers' descriptive data according to an approved classification and evaluation methodology to determine the creditworthiness of the customer.

The credit department confirms the customer's credit rating with the customer's current circumstances and approves the credit rating.

A second review of the compatibility of the credit rating with the credit risk of the customer is carried out by the risk management department for applications of high credit risk.

Ensure that customers' information is updated when a new credit request is received, or at least annually.

2. Scope of application / expected credit loss:

The expected credit loss measurement model was applied to the Bank according to the requirements of the standard as follows:

- 1. Direct and indirect credit facilities.
- 2. Sukuk recorded at amortized cost.
- 3. Islamic finance products that bear the characteristics of debt (principal and return).
- 4. Credit exposures to banks and financial institutions.
- 5. Ijara receivables.

3. Governance of Application of Islamic Accounting Standard (30):

A. Board of Directors

The Bank's board of directors and committees roles represented in the following:

- Approve the methodology of applying the standard and related policies.
- Approve the business model through which the objectives and principles of acquisition and classification of financial instruments are determined.
- Ensuring the existence and implementation of effective control systems through which the roles of the related parties are defined.
- Ensure the availability of infrastructure to ensure the application of the standard that includes (human resources / internal credit rating systems / automated systems to calculate expected credit

losses, etc.), so that it is able to reach the results that ensure adequate hedging against expected credit losses.

B. Executive Management

The role of the executive management is as follows:

- Preparing the methodology for applying the standard according to the requirements of the regulatory authorities.
- Preparing the business model in accordance with the bank's strategic plan.
- Ensure compliance with the approved methodology for applying the standard.
- Supervising the systems used to implement the standard.
- Calculating the necessary provisions to meet the expected credit losses according to the instructions of the Central bank of Jordan.
- Monitor the size of the expected credit losses and ensure the adequacy of its provisions.
- Preparing the required reports for the relevant authorities.
- Communicate with the company providing the system with any updates that may occur to the calculation forms and tools or any other inquiries in particular.

4. Definition and mechanism for calculating and monitoring probability of default (PD), exposure at default (EAD), and loss given default (LGD):

A. Default Definition:

The concept of default has been defined for the purposes of applying the standard as follows:

1. The presence of past dues on the customer for a period of 90 days or more, or the presence of clear indicators of their near default or bankruptcy.
2. Delay in the payment of profits and / or principle of the sukuk by the issuer of the sukuk for a period of 90 days or more.
3. Default of the banks whom our bank maintains their balances.

B. The mechanism for calculating expected credit losses (ECL) on financial instruments:

The external classification of international rating agencies was adopted to calculate the probability of default for the financial instrument, and the loss on default was calculated based on the best professional practices in this field, so that the geographical distribution, the economic sector and the capital structure of the issuer of this instrument are taken.

C. Calculating Probability of Default:

Probability of default (PD): The percentage of the debtor's probability of default or delay in fulfilling the payment of installments or obligations on the specified dates within the next 12 months.

Individual basis:

1. Countries, Banks and financial institutions:

The probability of default for countries, banks and financial institutions issued by the international rating company has been approved according to the approved credit scores and to the exposure currency (local currency / foreign currency). The probability of default is updated annually according to the approved probability of default from Al Baraka group, taking into account the existence of a minimum probability of default of 0.03% based on the guidelines of the Basel Committee on Banking Supervision.

2. Large, medium and small companies and high net worth individuals:

The probability of default through the economic cycle (TTC PD) is extracted from the internal credit rating system.

The probability of default through the economic cycle (TTC PD) is converted to probability of default to a specific point in time (PIT PD) through a statistical model known as the Vasicek Model, which considers the following:

- Forecasts of macroeconomic indicators.
- Current and historical macroeconomic indicators.
- Credit assets correlation in each credit score (in accordance with the guidelines of the Basel Committee on Banking Supervision in particular).

Collective Basis:

Collective basis portfolio:

For the purposes of calculating the credit loss for customers in the collective portfolio, the portfolio has been divided into four sub-portfolios according to their risk shared characteristics, as follows:

- The commercial portfolio of unrated customers.
- Real-Estate financing portfolio.
- Vehicles financing portfolio.
- Personal financing portfolio.

Calculating the probability of default (PIT PD) using the system by analyzing historical data.

D. Calculating Exposure at Default:

Direct credit facilities

The credit exposure value has been calculated at default, equal to the balance of the credit facilities as at the date of the financial statements and in accordance with the contractual terms.

Indirect Credit Facilities:

The credit exposure value was calculated at default, equal to the full indirect credit facilities without applying any credit conversion factor (CCF).

E. Calculating Loss Given Default:

Loss given default represents a part of the exposure that our Bank may lose when a customer defaults, after collecting recoveries when the customer defaults.

The Bank's customers are divided according to the segments as follows:

1. Individual basis:

1-1 The Jordanian government: using a percentage of loss given default of (0%) for the issued sukuk and the finances granted to the Jordanian government or guaranteed by it (FAS 30).

1-2 Countries: The percentage of loss given default was used based on the geographical area of the countries.

1-3 Banks and financial institutions:

- Using loss given defaults in accordance with the decisions of Basel and the policy adopted by the Bank.
- If the exposure to banks and financial institutions is located in a geographical area, the percentage of loss, assuming default, is different, then the higher percentage is taken.

1-4 Companies: Using the loss-to-default ratio based on the division of the product type in the credit portfolio.

2. Collective basis

Using the rate of loss given default for dealers at the collective basis level based on the division of the credit portfolio.

- The adoption of hair cut ratios for credit risk mitigants at the individual basis and the collective base levels.

F. The main economic indicators that were used in calculating the expected credit loss (ECL):

Macroeconomic factors are included in calculating the expected credit loss, as the Risk Management Department determines the weights of the macroeconomic scenarios in line with changes in the economic conditions in Jordan and amends them whenever necessary, provided that they are presented to the Risk Management Committee emanating from the Board of Directors and the Board of Directors for adoption.

Methodology for classifying credit exposures and calculating impairment provisions against them according to Central Bank Instructions No. 8/2024:

Scope of Application:

Credit exposures that include all types of direct credit facilities, debt instruments, interest, and commissions recorded within the on-balance sheet assets, as well as off-balance sheet items that include the bank's obligation to pay on behalf of the client.

Governance of the implementation of instructions for the classification of credit exposures and the calculation of provisions against them No. 8/2024 issued by the Central Bank of Jordan:

A - Board of Directors

The role of the Bank's Board of Directors and its subsidiary committees is as follows:

- Adopting a strategy that clarifies the bank's approach and procedures for the early identification of credit exposures that are likely to be classified or have been classified as non-performing, and the mechanisms for monitoring their current and expected levels, as well as determining the practical plans that will be followed to reduce the volume of these exposures within realistic time periods.
- Adopting the methodology for classifying credit exposures and calculating impairment provisions against them based on the instructions of the Central Bank of Jordan No. 8/2024 and related policies.
- Ensuring the presence and implementation of effective control systems through which the roles of committees, departments, and work units in the bank are defined to ensure the proper application of the standard's requirements.
- Ensuring the availability of the infrastructure to guarantee the application of the standard, which includes (human resources/internal credit rating systems/automated systems for calculating expected credit losses, etc.), so that it can reach results that ensure sufficient hedging against expected credit losses.

B- Risk Management:

The role of risk management is as follows:

- Preparing a credit risk management policy, taking into account the inclusion of requirements for implementing the instructions within it.
- Preparing the methodology for classifying credit exposures and calculating the provisions for their impairment according to the instructions of the Central Bank of Jordan 8/2024.
- Supervising the systems used in implementing instructions to ensure their proper application.
- Classification of credit exposures and calculation of impairment provisions in accordance with the requirements of the Central Bank of Jordan instructions on at least a quarterly basis.
- Monitoring the expected amount of credit losses and ensuring that the bank maintains sufficient impairment provisions to cover them.
- Communicating with the system provider regarding any updates that may occur to the calculation mechanism or any other related inquiries.
- Preparing the required reports for the relevant authorities.
- If exceptional adjustments to the inputs and outputs of the impairment provision calculation process are needed, the Risk Management Committee derived from the Board of Directors and the Board of Directors shall be informed at their first meeting.

C - Internal Audit Management:

- Ensuring that the relevant departments adhere to the policies related to the implementation of instructions requirements.
- Reviewing the calculation process for impairment provisions and ensuring the adequacy of the required provisions to address them.

D- High-Level Executive Management Facilitation Committee:

In case it is necessary to perform an override on the classification of one of the bank's clients, a recommendation is made by the Credit Department to conduct an override to the Senior Executive

Management Facilities Committee to approve the appropriate new classification.

E- Financial Management:

Reconciliation of balances with the bank's data tree.

F- Other relevant departments:

Provide all necessary data and technical and technological support, each according to their specialty, to enable risk management to calculate expected credit losses.

Classification of Customers by Stages and Categories (Staging Rules):

The classification mechanism has been unified between the (FAS 30) standard and the instructions of the Central Bank of Jordan No. 8/2024, into the following stages and categories:

1. Credit exposures with acceptable risk (active).
2. Credit exposures under observation (performing).
3. Non-performing credit exposures.

Non-performing credit exposures are divided into 3 categories:

1. Substandard: Presence of receivables/payment been stopped for a period equal to or exceeding 90 days but not exceeding 180 days.
2. Doubtful: Presence of receivables/payment been stopped for a period equal to or exceeding 180 days but not exceeding 365 days.
3. Loss: Presence of receivables/payment been stopped for a period exceeding 365 days.

Calculation of impairment provisions:

1. Exposures to the Jordanian government and guaranteed by it:
   They are treated without credit loss according to the requirements of Standard Instructions (FAS 30), and Instruction No. (8/2024).
2. Off-balance sheet credit exposures, which include the bank's commitment to pay on behalf of the client:
   Credit losses are calculated against it using the same methodology adopted by the bank according to the requirements of the FAS 30 standard instructions, and instructions 8/2024.
3. Credit exposures classified as substandard:
   A 5% impairment provision is prepared from the balance of direct credit exposures classified under the watchlist category after excluding the portion covered by eligible collateral as well as excluding the portion guaranteed by the Jordanian Loan Guarantee Corporation.
4. Credit exposures classified as non-performing loans:

A. Credit exposures not covered by any eligible collateral: A gradual impairment provision is prepared to cover the full principal of direct credit exposures, up to a maximum of one year from the date of default, as follows:

- (25%) when the definition of substandard credit exposures applies.
- (50%) when the definition of doubtful credit exposures applies.
- (100%) when the definition of loss credit exposures applies.

B. Credit exposures fully covered by eligible collateral: A gradual impairment provision is prepared to cover the full value of credit exposures over (5) years (1825 days) at a rate of (20%) of the original exposures annually, with the year counted from the date of default.

C. Credit exposures partially covered by eligible collateral: An impairment provision is prepared to cover the entire uncovered portion in the first year or (20%) of the original exposures, whichever is greater, and the remaining amount is completed over the subsequent four years (1460 days) equally, with the year counted from the date of default.

D. An impairment provision is prepared to cover the full principal of direct credit exposures classified as non-performing and covered by eligible financial collateral, with a maximum of one year from the date of default.

E. A provision for impairment shall be prepared to cover the entire principal amount of direct credit exposures classified as non-performing and guaranteed by the Jordanian Loan Guarantee Company, starting from the end of the third year from the date of default and gradually and evenly over the years from the end of the third year until the end of the fifth year, with full provisioning required for the portion not guaranteed by the Jordanian Loan Guarantee Company or not covered by any eligible guarantees in accordance with the requirements of the Jordanian Central Bank instructions No. (8/2024).

Mechanism for calculating the impairment provision according to the instructions for the classification and treatment of Ijarah Muntahia Bittamleek transactions at Islamic banks No. 13/2025 (dated October 6, 2025) as follows:

Classification of Ijarah Muntahia Bittamleek receivables:

- Acceptable risk from (1) day to (29) days.
- Under Watch from (30) days to (89) days.
- Non-performing from (90) days or more.

Impairment provision for Ijarah Muntahia Bittamleek receivables:

Acceptable Risk Category: Calculated in accordance with the requirements of the Financial Accounting Standards Instructions issued by the Accounting and Auditing Organization for Islamic Financial Institutions and the instructions issued by the Central Bank of Jordan No. 6/2020 dated 5/July/2020.

- Category under observation: (50%) of ijarah installment receivables.
- Non-performing category: (100%) of ijarah installment receivables.

1. Credit risk exposure (net of impairment provision and expected credit loss, deferred and suspended revenues, and before collaterals and other risk mitigation factors)

Description	Joint		Self-financed	
	31 December 2025	31 December 2024	31 December 2025	31 December 2024
	JD	JD	JD	JD
Items within the consolidated statement of financial position:				
Balances with central bank of Jordan	-	-	753,603,002	681,890,066
Balances with banks and financial institutions	103,158,365	74,443,121	61,966,654	103,769,877
Investment accounts at banks and financial institutions	12,052,757	12,052,748	-	-
Al-Wakala bi Al Istithmar accounts	42,511,422	42,496,332	-	-
Financial assets at amortized costs	557,602,126	482,408,649	-	-
Deferred sales receivables and other receivables:				
Individuals	1,141,875,250	950,744,733	20,501,473	19,127,231
Real estate	458,128,753	483,221,852	-	-
Companies:				
Corporate	914,432,663	758,028,639	666,396	1,068,656
Small and Medium Enterprises (SMEs)	192,150,523	183,575,208	3,944,866	4,867,941
Government and public sector	868,009,003	757,775,641	2,995,084	2,995,084
Financing				
Musharaka:				
Individuals	-	-	-	43,098
Real estates	42,921,263	41,618,502	96,509	113,081
Off consolidated statement of financial position items:				
Guarantees	-	-	188,773,730	161,475,765
Letters of credit	13,338,330	13,868,260	24,953,838	15,429,524
Acceptances	-	-	3,326,474	875,488
Unutilized limits-direct	162,932,045	125,981,200	-	-
Unutilized limits-indirect	-	-	72,532,498	78,377,410
Total	**4,509,112,500**	**3,926,214,885**	**1,133,360,524**	**1,070,033,221**

Collaterals and other credit risk mitigation techniques against Credit Exposures:

The quantity and quality of the required collaterals depends on the credit risk assessment of the counterparty. It is also possible to adjust or reduce the risk exposure related to the debtor, concerned party or any other obligor using the credit risk mitigation techniques applicable in the Islamic banks. These include (asset mortgage, third party guarantee, earnest sales, good faith deposit, cash margins and shares mortgage).

Credit risk mitigations against credit exposure in the aforementioned table were as follows:

- Cash margins
- Jordanian government guarantees
- Mortgage of shares
- Real estate collaterals
- Vehicles and machinery mortgages
- Jordan Loan Guarantee Corporation

2- Credit exposures of deferred sales receivables and other receivables and financing are distributed according to the risk degree as illustrated in following table:

Description	Joint							Self – financed						
	Individuals	Real estate financing	Companies		Government and public sector	Banks and other financial institutions	Total	Individuals	Real estate financing	Companies		Government and public sector	Banks and other financial institutions	Total
			Corporate	SMEs						Corporate	SMEs			
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
31 December 2025														
Low risk	8,287,411	-	60,182,309	8,444,042	1,001,452,639	-	1,078,366,400	-	-	-	-	2,995,084	753,603,002	756,598,086
Acceptable risk	1,313,039,692	533,693,507	745,072,459	157,736,882	-	157,752,500	2,907,295,041	18,962,531	88,339	298,625	1,122,668	-	61,991,982	82,464,145
Due: *	-	-	-	-	-	-	-	-		-	-	-	-	-
Up to 30 days	742,656	83,977	2,822,640	3,413,294	-	-	7,062,567	2,114,952	-	342,091	211,974	-	-	2,669,017
From 31 to 60 Days	1,160,227	251,302	1,721,653	1,574,307	-	-	4,707,489	372,493	-	15,538	39,021	-	-	427,052
Watch list	63,062,086	62,949,012	187,543,615	38,442,268	-	-	351,996,981	1,291,109	8,896	419,120	3,746,105	-	-	5,465,230
Non performing:														
Sub standard	7,106,815	1,835,778	1,782,808	1,377,445	-	-	12,102,846	263,674	-	-	4,479	-	-	268,153
Doubtful	9,161,526	4,289,741	6,065,273	2,326,845	-	-	21,843,385	195,279	-	-	334,387	-	-	529,666
Loss	34,969,480	14,363,944	23,103,860	8,121,149	-	-	80,558,433	1,977,704	-	284,718	472,643	-	4,044,850	6,779,915
Total	**1,435,627,010**	**617,131,982**	**1,023,750,324**	**216,448,631**	**1,001,452,639**	**157,752,500**	**4,452,163,086**	**22,690,297**	**97,235**	**1,002,463**	**5,680,282**	**2,995,084**	**819,639,834**	**852,105,195**
Less: deferred revenues	217,001,346	84,917,392	56,758,350	16,296,866	133,443,636	-	508,417,590	-	-	-	-	-	-	-
Less: suspended revenues	5,666,776	1,489,471	739,924	290,490	-	-	8,186,661	-	-	-	-	-	-	-
Less: Deferrd mutual insurance	35,149,835	10,485,956	29,154	578	-	-	45,665,523	-	-	-	-	-	-	-
Less: Expected credit loss provission	35,933,803	19,189,147	51,790,233	7,710,174	-	29,956	114,653,313	2,188,824	726	336,067	1,735,416	-	4,070,178	8,331,211
Net	**1,141,875,250**	**501,050,016**	**914,432,663**	**192,150,523**	**868,009,003**	**157,722,544**	**3,775,239,999**	**20,501,473**	**96,509**	**666,396**	**3,944,866**	**2,995,084**	**815,569,656**	**843,773,984**

* The whole receivable balance is considered payable if one instalment falls due.

Description	Joint							Self – financed						
	Individuals	Real estate financing	Companies		Government and public sector	Banks and other financial institutions	Total	Individuals	Real estate financing	Companies		Government and public sector	Banks and other financial institutions	Total
			Corporate	SMEs						Corporate	SMEs			
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
31 December 2024														
Low risk	5,804,977	-	58,731,019	6,675,471	819,001,726	-	890,213,193	-	-	-	-	2,995,084	681,890,066	684,885,150
Acceptable risk	1,100,252,556	582,513,030	683,367,005	173,045,754	-	129,038,000	2,668,216,345	19,758,579	114,754	834,455	1,535,074	-	106,328,221	128,571,083
Due: *														
Up to 30 days	5,194,471	5,221,550	2,619,704	1,619,781	-	-	14,655,506	162,473	-	-	-	-	-	162,473
From 31 to 60 Days	1,738,896	1,738,423	4,201,497	2,039,977	-	-	9,718,793	11,513	-	-	-	-	-	11,513
Watch list	27,316,484	34,637,367	78,611,995	14,733,109	-	-	155,298,955	674,070	-	97,765	3,966,065	-	-	4,737,900
Non performing:														
Sub standard	6,081,421	534,103	1,666,755	417,415	-	-	8,699,694	183,779	-	-	33,393	-	-	217,172
Doubtful	6,645,465	1,258,451	73,002	1,065,935	-	-	9,042,853	258,825	-	4,294	82,192	-	-	345,311
Loss	30,171,352	20,245,048	22,718,917	10,548,075	-	-	83,683,392	2,046,455	-	254,909	141,763	-	-	2,443,127
Total	**1,176,272,255**	**639,187,999**	**845,168,693**	**206,485,759**	**819,001,726**	**129,038,000**	**3,815,154,432**	**22,921,708**	**114,754**	**1,191,423**	**5,758,487**	**2,995,084**	**788,218,287**	**821,199,743**
Less: deferred revenues	156,741,700	86,151,163	39,191,947	11,906,228	61,226,085	-	355,217,123	-	-	-	-	-	-	-
Less: suspended revenues	4,595,311	1,191,700	929,149	388,086	-	-	7,104,246	-	-	-	-	-	-	-
Less: Deferrd mutual insurance	25,932,744	10,916,490	18,395	463	-	-	36,868,092	-	-	-	-	-	-	-
Less: Expected credit loss provission	38,257,767	16,088,292	47,000,563	10,615,774	-	45,799	112,008,195	3,751,379	1,673	122,767	890,546	-	2,558,344	7,324,709
Net	**950,744,733**	**524,840,354**	**758,028,639**	**183,575,208**	**757,775,641**	**128,992,201**	**3,303,956,776**	**19,170,329**	**113,081**	**1,068,656**	**4,867,941**	**2,995,084**	**785,659,943**	**813,875,034**

* The whole receivable balance is considered payable if one instalment falls due

The below table illustrate the distribution of the fair value of the collaterals against deferred sales receivables, other receivables and financing:

31 December 2025	Joint						Self – financed					
	Individuals	Real estate financing	Companies		Government and public sector	Total	Individuals	Real estate financing	Companies		Government and public sector	Total
			Corporate	SMEs					Corporate	SMEs		
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
Collaterals against:												
Low risk	8,287,411	-	60,182,309	8,444,042	1,001,452,639	1,078,366,400	-	-	-	-	2,995,084	2,995,084
Acceptable risk	579,414,305	198,704,463	188,568,751	91,430,259	-	1,058,117,779	3,777,827	48,407	166,235	952,944	-	4,945,412
Watch list	57,740,847	46,472,617	106,132,265	25,401,520	-	235,747,249	453,259	8,896	130,344	3,231,179	-	3,823,678
Non performing:												
Substandard	5,410,045	629,079	864,724	1,046,163	-	7,950,011	197,673	-	-	940	-	198,613
Doubtful	6,921,620	2,508,347	803,234	2,038,143	-	12,271,344	136,429	-	-	108,879	-	245,308
Loss	21,346,103	6,093,526	11,278,096	5,894,692	-	44,612,417	365,814	-	266,737	125,969	-	758,520
Total	**679,120,331**	**254,408,032**	**367,829,379**	**134,254,819**	**1,001,452,639**	**2,437,065,200**	**4,931,002**	**57,303**	**563,316**	**4,419,911**	**2,995,084**	**12,966,615**
Of which :												
Cash margins	8,287,411	-	-	8,444,042	-	16,731,453	128,257	-	8,021	112,697	-	248,975
Acceptable bank guarantees	-	-	60,182,309	-	-	60,182,309	-	-	-	-	-	-
Real estate	124,431,124	240,091,163	280,507,801	85,108,436	-	730,138,525	2,680,879	51,709	530,850	507,696	-	3,771,134
Traded shares	-	-	879,206	79,993	-	959,199	370,340	-	-	3,747,589	-	4,117,929
Vehicles and machinery	**546,401,796**	**14,316,869**	**26,260,063**	**40,622,348**	-	**627,601,076**	**1,751,526**	**5,594**	**24,445**	**51,929**	-	**1,833,494**

31 December 2024	Joint						Self – financed					
	Individuals	Real estate financing	Companies		Government and public sector	Total	Individuals	Real estate financing	Companies		Government and public sector	Total
			Corporate	SMEs					Corporate	SMEs		
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
Collaterals against:												
Low risk	5,804,977	-	58,731,019	6,675,471	819,001,726	890,213,193	-	-	-	-	2,995,084	2,995,084
Acceptable risk	564,591,833	266,200,540	212,935,033	106,560,831	-	1,150,288,237	3,350,033	114,754	106,015	597,641	-	4,168,443
Watch list	26,500,312	31,373,382	50,236,524	12,534,904	-	120,645,122	492,157	-	54,789	3,726,766	-	4,273,712
Non performing:												
Substandard	4,345,133	459,262	1,225,280	351,563	-	6,381,238	274,999	-	-	306	-	275,305
Doubtful	3,051,684	945,443	-	908,616	-	4,905,743	333,020	-	-	2,362	-	335,382
Loss	19,511,895	6,027,756	10,888,292	6,764,023	-	43,191,966	512,671	-	248,129	87,868	-	848,668
Total	**623,805,834**	**305,006,383**	**334,016,148**	**133,795,408**	**819,001,726**	**2,215,625,499**	**4,962,880**	**114,754**	**408,933**	**4,414,943**	**2,995,084**	**12,896,594**
Of which :												
Cash margins	5,804,977	-	-	6,675,471	-	12,480,448	83,328	-	34	20,478	-	103,840
Acceptable bank guarantees	-	-	58,731,019	-	-	58,731,019	-	-	-	-	-	-
Real estate	116,742,059	292,903,055	251,238,430	94,980,521	-	755,864,065	2,179,115	114,754	280,042	655,574	-	3,229,485
Traded shares	-	-	-	55,992	-	55,992	950,848	-	-	3,704,856	-	4,655,704
Vehicles and machinery	**501,258,798**	**12,103,328**	**24,046,699**	**32,083,424**	-	**569,492,249**	**1,749,589**	-	**128,857**	**34,035**	-	**1,912,481**

Scheduled deferred sales receivables and other receivables and financing:

These represent receivables/finances which have been classified as non-performing and were set aside in terms of the non-performing receivables/finances in accordance with a legal scheduling agreement and re-classified as watch list or performing receivables/finances with total amount of JD (13,265,410) as at 31 December 2025 against JD (15,530,615) as at 31 December 2024.

Restructured deferred sales receivables and other receivables and financing:

Restructuring means rearranging receivables/finances in terms of amending the instalments or extending the term of receivables/finances, deferring some instalments or extending the grace period, etc. these have been classified as 'Watchlist' (Stage 2) receivables/facilities under the new Instructions No. 8 of 2024, and are currently undergoing the 12-month probation period and reclassifying these receivables/finances as watch list with total of JD (45,426,909) as at 31 December 2025 against JD (4,359,643) at 31 December 2024. Structured debts (twice within the year) are still under watch- list according to the previous instructions No. 47 of 2009.

Sukuk:

The following table illustrate Sukuk rating presented within the financial assets at fair value through the joint investment accounts holders' equity and financial assets at amortized cost according to external rating agencies:

31 December 2025

Rating	Financial assets at amortized cost
	JD
A	3,735,523
A-	3,540,229
BBB+	3,081,997
BBB-	3,337,416
BB-	501,489,474
B+	35,335,215
B	7,082,272
Total	**557,602,126**

31 December 2024

Rating	Financial assets at amortized cost
	JD
BB-	456,749,440
B+	18,574,647
B	7,084,562
Total	**482,408,649**

3- Concentration of credit exposure (items within the consolidated statement of financial position) according to geographical area were as follows:

Description	Inside the Kingdom	Other Middle East Countries	Europe	Asia*	America	Other Countries	Total
	JD	JD	JD	JD	JD	JD	JD
Balances with central bank of Jordan	753,603,002	-	-	-	-	-	753,603,002
Balances at banks and financial institutions	7,104,617	110,163,083	7,054,174	47,722	40,755,423	-	165,125,019
Investment accounts at bank and financial institutions	-	12,052,757	-	-	-	-	12,052,757
Al-Wakala Bi Al Istithmar accounts	-	42,511,422	-	-	-	-	42,511,422
Deferred sales and other receivables and financing:	-	-	-	-	-	-	-
Individuals	1,162,376,723	-	-	-	-	-	1,162,376,723
Real estate financing	501,146,525	-	-	-	-	-	501,146,525
Companies:							
Large corporates	854,917,595	37,115,903	23,065,561	-	-	-	915,099,059
Small and Medium Enterprises (SMEs)	196,095,389	-	-	-	-	-	196,095,389
Government and public sector	871,004,087	-	-	-	-	-	871,004,087
Sukuk:							
Within financial assets atmortized cost	501,489,475	56,112,651	-	-	-	-	557,602,126
Total as at 31 December 2025	**4,847,737,413**	**257,955,816**	**30,119,735**	**47,722**	**40,755,423**	**-**	**5,176,616,109**
Total as at 31 December 2024	**4,339,897,408**	**206,330,680**	**30,691,760**	**47,841**	**23,272,770**	**-**	**4,600,240,459**

* Except for Middle East Countries

4- Concentration of credit exposure (items within the consolidated statement of financial position) according to economic sector were as follows:

Description	Financial	Industrial	Commercial	Real estate	Agriculture	Individuals	Government and public sector	Total
	JD	JD	JD	JD	JD	JD	JD	JD
Balances with central bank of Jordan	-	-	-	-	-	-	753,603,002	753,603,002
Balances at banks and financial institutions	165,125,019	-	-	-	-	-	-	165,125,019
Investment accounts at banks and financial institutions	12,052,757	-	-	-	-	-	-	12,052,757
Al-Wakala Bi Al Istithmar accounts	42,511,422	-	-	-	-	-	-	42,511,422
Deferred sales and other receivables and financing	60,181,464	367,789,832	642,695,809	501,146,525	40,527,343	1,162,376,723	871,004,087	3,645,721,783
Sukuk:								
Within financial assets at amortized cost	-	-	557,602,126	-	-	-	-	557,602,126
Total as at 31 December 2025	**279,870,662**	**367,789,832**	**1,200,297,935**	**501,146,525**	**40,527,343**	**1,162,376,723**	**1,624,607,089**	**5,176,616,109**
Total as at 31 December 2024	**291,492,077**	**293,842,759**	**1,003,276,951**	**524,953,435**	**74,099,384**	**969,915,062**	**1,442,660,791**	**4,600,240,459**

2. Liquidity Risks

Liquidity risk is defined as the Bank's inability to provide the required liquidity to cover its obligations at their respective due dates. Bank manage such risks throughout the following:

1. Maintaining reasonable liquidity to cover outgoing cash flows.
2. Diversifing sources of financing.
3. Establishing the Assets and Liabilites committee .
4. Distribution of financing among various sectors and geographical areas to mitigate concentration risk.
5. Liquidity management is based on natural and emergency circumstances including using and analyzing various financial ratios (LCR,NSFR).
6. Monitoring liquidity by periodically following up on the indicators of the emergency financing plan.
7. Preparing scenarios for internal stress-testing situations related to liquidity risks.

Our bank is obligated to measure liquidity risks in accordance with the instructions of Central Bank of Jordan and as follows:

Liquidity Coverage Ratio (LCR)

The monthly average of the liquidity coverage ratio (LCR) according to the instructions of the Central bank of Jordan from 1 January 2025 to 31 December 2025 (287.9%)(Jordan from 1 January 2024 to 31 December 2024 (341.6) %) (the minimum for this ratio according to the instructions of the Central bank of Jordan is 100%).

Items for calculating the LCR :

Statement	31 December 2025		31 December 2024	
	Before adjustments and deductions	After adjustments and deductions	Before adjustments and deductions	After adjustments and deductions
	JD		JD	JD
Assets level one	1,230,093,918	1,230,093,918	1,192,966,851	1,192,966,851
Assets level two *	9,728,532	4,864,266	19,404,793	9,702,397
Total high quality liquid assets	1,239,822,450	1,234,958,184	1,212,371,644	1,202,669,248
Cash outflows	3,134,571,615	709,769,554	2,924,671,378	637,677,335
Cash inflows	463,338,780	260,095,433	549,139,133	242,241,493

* The maximum level for assets level two is JD 495,928,980 as of 31 December 2025 (484,948,658 as of 31 December 2024) (40% of the total high-quality liquid assets).

Calculating the LCR as of 31 December 2025.

Statement	31 December 2025	31 December 2024
	After Adjustments and deductoins	After Adjustments and deductoins
	JD	
Total high quality liquid assets after adjustments	1,234,958,184	1,202,669,248
Net cash outflows	449,674,121	395,435,842
Liquidation coverage	274.6%	304. 1%

Legal Liquidity Ratio (LLR):

The daily average of the legal liquidity ratio (LLR) in total currencies and in the Jordanian dinar, from 1 January 2025 to 31 December 2025 (115% and 104%), respectively. (, from 1 January 2025 to 31 December 2025 ((118% and 111%), respectively). (The minimum for this percentage according to the instructions of the Central bank of Jordan is 100% and 70%, respectively).

Net Stable Fund Ratio (NSFR) :

	31 December 2025		31 December 2024	
	Pre-weighted Value	After-weighted Value	Pre-weighted Value	After-weighted Value
	JD	JD	JD	JD
Total avaliable stable fund	6,786,334,471	5,709,498,142	6,122,472,173	5,119,138,832
Total required stable fund	6,786,334,471	4,401,539,273	6,122,472,173	3,881,199,303
Total required stable fund for off balance sheet items	506,736,922	25,336,846	191,649,037	9,582,452
Total required stable fund	**7,293,071,393**	**4,426,876,119**	**6,314,121,210**	**3,890,781,755**
Net Stable Fund Ratio		**% 129.0**		**131.6%**

In accordance with the instructions of the Central Bank of Jordan regarding the Net Stable Funding Ratio (NSFR) No. (10/2025), which were implemented as of 01/10/2025.

First: The below table summarize the maturity profile of the Bank's liabilities (not discounted) based on contractual undiscounted repayment obligations at the date of the consolidated financial statements:

31 December 2025	Less than 1 month	1 to 3 months	3 to 6 months	6 months to 1 year	1 to 3 years	More than 3 years	Without maturity	Total
	JD	JD	JD	JD	JD	JD	JD	JD
Liabilities:								
Due to banks and financial institutions	38,419,262	-	-	-	702,281	-	-	39,121,543
Customers' current accounts	507,672,574	194,423,979	153,333,451	112,242,923	120,603,403	281,407,941	-	1,369,684,271
Cash margins	14,040,198	7,895,363	8,164,312	9,300,358	11,503,323	26,841,088	-	77,744,642
Other provisions	-	-	-	-	-	-	12,723,857	12,723,857
Income tax provision	-	-	35,224,351	-	-	-	-	35,224,351
Deferred tax liabilities	-	-	-	37,172	1,584,919	-	602,650	2,224,741
Other liabilities	34,199,594	4,500,713	2,155,600	40,193,537	9,413,938	6,764,651	1,940,148	99,168,181
Quasi-equity and non-cotrolling interests	621,363,011	175,568,158	189,839,570	420,266,600	947,683,250	2,211,260,918	19,440	4,566,000,947
Total	**1,215,694,639**	**382,388,213**	**388,717,284**	**582,040,590**	**1,091,491,114**	**2,526,274,598**	**15,286,095**	**6,201,892,533**
Total assets (according to expected maturity date)	**1,470,614,373**	**327,080,074**	**446,880,014**	**961,840,617**	**1,370,419,939**	**2,013,123,329**	**196,376,125**	**6,786,334,471**

31 December 2024	Less than 1 month	1 to 3 months	3 to 6 months	6 months to 1 year	1 to 3 years	More than 3 years	Without maturity	Total
	JD	JD	JD	JD	JD	JD	JD	JD
Liabilities:								
Due to banks and financial institutions	63,634,806	-	-	-	1,964,395	-	-	65,599,201
Customers' current accounts	503,754,139	193,231,311	152,467,462	111,703,613	119,291,529	278,346,901	-	1,358,794,955
Cash margins	13,665,244	7,268,427	7,276,936	7,972,363	9,667,552	22,557,623	-	68,408,145
Other provisions	-	-	-	-	-	-	12,051,048	12,051,048
Income tax provision	-	-	30,230,402	-	-	-	-	30,230,402
Deferred tax liabilities	-	-	-	235,649	172,859	-	398,003	806,511
Other liabilities	17,074,964	6,626,513	2,161,198	24,863,641	9,818,495	7,568,306	1,894,822	70,007,939
Quasi-equity and non-cotrolling interests	485,772,577	155,506,089	168,315,140	370,564,861	832,288,307	1,942,006,050	21,401	3,954,474,425
Total	**1,083,901,730**	**362,632,340**	**360,451,138**	**515,340,127**	**973,203,137**	**2,250,478,880**	**14,365,274**	**5,560,372,626**
Total assets (according to expected maturity date)	**1,347,165,682**	**337,717,121**	**417,554,755**	**667,831,355**	**1,713,989,265**	**1,444,798,040**	**193,415,955**	**6,122,472,173**

Second: Off consolidated financial position items:

Description	31 December 2025			
	Up to one year	From one to five years	More than five years	Total
	JD	JD	JD	JD
Letters of credit and acceptances	38,809,085	2,809,557	-	41,618,642
Guarantees	164,776,749	23,996,981	-	188,773,730
Unutilized limits-direct	162,932,045	-	-	162,932,045
Unutilized limits-indirect	72,532,498	-	-	72,532,498
Capital liabilities	13,446,636	-	-	13,446,636
Total	**452,497,013**	**26,806,538**	**-**	**479,303,551**

Description	31 December 2024			
	Up to one year	From one to five years	More than five years	Total
	JD	JD	JD	JD
Letters of credit and acceptances	30,173,272	-	-	30,173,272
Guarantees	145,404,237	16,069,446	2,082	161,475,765
Unutilized limits-direct	125,981,200	-	-	125,981,200
Unutilized limits-indirect	78,377,410	-	-	78,377,410
Capital liabilities	12,612,548	-	-	12,612,548
Total	**392,548,667**	**16,069,446**	**2,082**	**408,620,195**

3. Market Risks:

Market risk is the risk of loss resulting from fluctuations in the market price, which relates to equity instruments in the trading book, exchange rates, market rate of return, commodity and inventory prices, the Bank seeks to mitigate these risks throughout the following:

- Diversifying and distributing investments among various sectors and geographical areas.
- Analyzing rate of returns trends and expected exchange rates and investments.
- Establishing limits to investments on the level of the country, currency, market, instrument and counter party.
- Adapting the currency positions in accordance with Central bank of Jordan regulations.
- Studying and analyzing the risks related to new investments and clearing them through detailed reports before accepting them.
- Complianing with the policies, procedures and instructions of the relevant regulatory authorities.
- Calculating value at risk (VaR) to measure the risks of changes in stock prices and foregin currencies.

Rate of return risks

Rate of return risk results from the decline in the rate of return on investments compared to the local market increase in the rate of return “interest” and the Bank’s inability to increase the rate of return on granted facilities with fixed rate of return (Murabaha).

The Bank manages these risks through out the following:

1. Managing the rate of return gaps and cost of assets and liabilities according to various maturity dates.
2. Studying the investments return trends.

Description	31 December 2025			
	Change (increase) in rate of return (1%)	Sensitivity (profits and losses)	Owner’s equity sensitivity	Quasi-equity sensitivity
	JD	JD	JD	JD
Jordanian Dinars	11,972,186	-	6,197,452	5,774,734

Description	31 December 2025			
	Change (decrease) in rate of return (1%)	Sensitivity (profits and losses)	Owner’s equity sensitivity	Quasi-equity sensitivity
	JD	JD	JD	JD
Jordanian Dinars	(11,972,186)	-	(6,197,452)	(5,774,734)

Description	31 December 2024			
	Change (increase) in rate of return (1%)	Sensitivity (profits and losses)	Owner’s equity sensitivity	Quasi-equity sensitivity
	JD	JD	JD	JD
Jordanian Dinars	10,902,291	-	5,549,420	5,352,871

Description	31 December 2024			
	Change (decrease) in rate of return (1%)	Sensitivity (profits and losses)	Owner’s equity sensitivity	Quasi-equity sensitivity
	JD	JD	JD	JD
Jordanian Dinars	(10,902,291 (	-	(5,549,420)	(5,352,871)

Foreign currency risks

Foreign currency risk is the risk arising from the change in the foreign currency prices that the Bank maintains. Foreign currencies are managed on the basis of spot trading and foreign currencies positions are monitored on a daily basis against the approved limit for each currency, since the Bank's policy in managing foreign currencies, is to clear customer's current positions and cover required positions according to customer's needs.

Bank's investment policy stipulate that the maximum limit of the foreign currencies positions shall not exceed 15% of the total owner's equity (at a maximum limit of 5% of the owner's equity for each currency except for US Dollars) in order to cover the customers' needs in terms of letters of credit, transfers and bills under collection and not for speculation or trading purposes.

Currency	31 December 2025			
	Net Position	Change in the exchange rate (5%)	Impact on profits and losses	Impact on owner's equity
USD	93,936,513	-	-	-
Euro	594,280	29,714	18,423	2,186
GBP	321,828	16,091	9,977	-
JPY	185	9	6	-
Other Currencies	4,008,292	200,415	124,257	-

Currency	31 December 2024			
	Net Position	Change in the exchange rate (5%)	Impact on profits and losses	Impact on owner's equity
USD	52,625,910	-	-	-
Euro	735,246	36,762	22,793	1,938
GBP	595,422	29,771	18,458	-
JPY	1,474	74	46	-
Other Currencies	12,066,382	603,319	374,058	-

Concentration of foreign currency risks:

31 December 2025	USD	Euro	GBP	JPY	Others	Total
Assets:						
Cash and balances at vault and central bank of Jordan	54,478,229	5,635,033	1,249,772	-	1,496,429	62,859,463
Cash at banks and financial institutions	149,150,448	4,537,150	1,844,177	47,725	6,316,881	161,896,381
Investment accounts at banks and financial institutions	12,053,000	-	-	-	-	12,053,000
Al-Wakala Bi Al Istithmar accounts	42,540,000	-	-	-	-	42,540,000
Deferred sales receivables and other receivables	121,083,920	26,130,816	2,235,231	-	3,920,025	153,369,992
Financial assets at fair value through other comprehinsive income	2,367,379	43,717	-	-	-	2,411,096
Financial assets at amortized cost	153,676,544	-	-	-	-	153,676,544
Other assets	3,086,757	98,174	26,665	-	63,639	3,275,235
Total Assets	538,436,277	36,444,890	5,355,845	47,725	11,796,974	592,081,711
Liabilities:						
Due to banks and financial institutions	33,735,611	84,989	-	-	243,738	34,064,338
Cash margins	4,731,863	322,511	-	-	21,688	5,076,062
Current accounts	37,528,356	5,676,035	467,530	-	797,768	44,469,689
Quasi-equity	348,676,193	29,422,731	4,565,581	47,540	6,628,111	389,340,156
Other liabilities	19,827,741	344,344	906	-	97,377	20,270,368
Total liabilities	444,499,764	35,850,610	5,034,017	47,540	7,788,682	493,220,613
Net concentration in the consolidated financial position statement - 2025	**93,936,513**	**594,280**	**321,828**	**185**	**4,008,292**	**98,861,098**
Contingent Liabilities – off consolidated statement of financial position item – 2025	**37,528,929**	**5,799,599**	**-**	**-**	**2,273,589**	**45,602,117**
31 December 2024						
Total Assets	435,687,233	30,755,293	5,872,581	47,842	20,795,634	493,158,583
Total Liabilities	383,061,323	30,020,047	5,277,159	46,368	8,729,252	427,134,149
Net concentration in the consolidated financial position statement – 2024	**52,625,910**	**735,246**	**595,422**	**1,474**	**12,066,382**	**66,024,434**
Contingent Liabilities – off consolidated statement of financial position item – 2024	**27,670,230**	**5,801,658**	**-**	**-**	**866,394**	**34,338,282**

A. Equity price risks

Equity price risks result from a change in the fair value of investments in equity. The Bank seeks to manage these risks through diversifying investments in various geographical areas and economic sectors.

	Change in index (5%)	Impact on losses and profits	Impact on owner's equity	Impact on investment account holders' equity
	JD	JD	JD	JD
31 December 2025				
Amman Stock Exchange Index	201,110	-	-	201,110
31 December 2024				
Amman Stock Exchange Index	111,856	-	-	111,856

B. Commodity risks

Commodity risks arise from the fluctuations in the value of marketable assets. These risks are related to the current and future fluctuations and market values of specific assets. The Bank is exposed to fluctuations of fully paid commodity prices after the commencement of Salam contracts and to the fluctuations in the remaining value of the leased assets at the end of the lease term.

4. Non- compliance risks

Non-compliance risks represents legal penalties and/or decided by the supervisory authorities, Financial losses, reputational risks and/or financial crime risks and/or fraud, corruption and bribery risks and/or the risks of legal non-compliance, to which the bank may be exposed as a result of non-compliance with laws, regulations, instructions and orders. And the rules of conduct, standards and sound banking practices, decisions and fatwas issued by the Sharia Supervisory Board.

In order to protect the bank from these risks, the Compliance Monitoring Department ensures that the bank and its internal policies comply with all laws, regulations, instructions, orders, codes of conduct, standards and sound banking practices issued by local and international regulatory authorities, by setting and developing a compliance monitoring policy and guide, preparing and developing the general policy to combat money laundering and preparing procedures and work guides regarding internal and external laws, regulations, and instructions, preparing a charter of professional conduct, and holding the necessary training courses.

Risks of non-compliance with Sharia

They are the risks of non-compliance with Sharia requirements that the bank may be exposed to due to failure to comply with instructions, codes of conduct, Islamic accounting standards, sound banking practices, and decisions and fatwas issued by the Sharia Supervisory Board. To protect the bank from these risks, the Sharia Compliance Department ensures that the bank, its policies, work procedures, contracts, forms, and agreements signed with external parties comply with all instructions, codes of conduct, Islamic accounting standards, sound banking practices, and decisions and fatwas issued by the Sharia Supervisory Board. This is done through establishing and developing a Sharia compliance policy and manual, preparing and developing a Sharia compliance policy, preparing procedures and work manuals regarding internal and external laws, regulations, and instructions, preparing a professional conduct charter, and conducting the necessary training courses.

5. Operational Risks

Operational risks are the risks of loss arising from inadequacy or failure in internal operations, personnel or systems, or from external events. This includes risks of interruption in the availability of vital processes, legal risk and Islamic Shari'a non-compliance risk and excludes strategic and reputational risks. The Bank seeks to limit these risks throughout the following:

Reviewing the bank's operations/ products and preparing documented work procedures and services design documents that all necessary controls are included to reduce the probability and/or the impact of operational events, and reducing regulatory gaps by making appropriate recommendations to improve the bank's regulatory environment.

Building a database of all errors, losses and operational events that occur with the bank (LDC) Automatically using an operational risk management system in order to evaluate and analyze them, identify weaknesses and work to raise the efficiency of the applied control procedures to reduce their recurrence in the future.

Automatically applying the Risk and Control Self-Assessment (RCSA) methodology using the operational risk management system (GRC) with the aim of improving the control environment and assisting senior management and internal audit in identifying high-risk areas and weaknesses in internal control systems.

Prepare and monitor the Key Risk Indicators (KRI's) automatically using the operational risk management system (GRC) for the Bank's main operations and develop corrective action plans in case they exceed the acceptable risk limits.

Preparation, updating, and reviewing the approval of the Business Continuity Plan (BCP) and the Information Technology Disaster Recovery Plan (ITDR) to work on reducing exposures and interruptions faced by the bank, and Business Impact Analysis (BIA).

The legal department ensures the validity of the bank's contracts and documents, updates the templates and contracts, and approves them through a specialized committee.

The Shariah Supervisory Board of our Bank reviews and approves the contracts, agreements and operations forms related to all of our Bank's transactions, with the aim of ensuring that the mentioned contracts, agreements and operations are free of legal prohibitions.

The Information Technology department, in coordination and cooperation with the Information Cyber Security department, set the necessary policies and procedures to maintain the security and confidentiality of information in the Bank, and the authority to access programs and systems in the Bank.

The Occupational Safety and Health Committee sets the necessary instructions and conditions to ensure a safe work environment, in addition to educating employees of the need to follow occupational safety and health conditions on an ongoing basis and following up on the incidents related to that.

6. Reputational Risks

Reputational risks is being viewed by the Bank as negative impression on the Bank's reputation which might lead to potential losses in the sources of funding and loss of customers to competitive banks. The Bank seeks to limits these risks throughout a set of policies and procedures to enhance the customers' confidenceh and providing a good banking services and maintaining banking confidentiality and avoid undertaking illegal acts or financing unfavorable sectors and provides suitable information security controls.

7. Strategic risks

It is the risk arising from the current and future impact on income or capital resulting from negative business decisions, improper implementation of decisions, or failure to respond to economic changes.

8. Information Technology risk

The increased use of information technology has led to improvement in the effectiveness and efficiency of the operations and services provided by our bank, but it has also brought with it new risks related to information technology.

Under the supervision of the Information Technology Governance Committee and the Board Risk Committee, Our bank manages these risks to avoid exposure to them or mitigate their impact, through continuous monitoring and evaluation of the risks associated with information technology and its impact on banking operations and services in terms of the added value of technical solutions compared to their cost, In terms of quality and quality of projects with a technical basis and evaluation of their results on the bank's business and improving the level of performance compared to security and technical events that may result from its operation.

There are a number of outputs for the information technology risk management process according to the instructions for governing information and accompanying technology issued by the Central bank of Jordan and according to the instructions of COBIT 2019, the most important of which is the detailed risk reigester for each technical process or banking service, risk scenarios, risk indicators and risk assessment of outsourcing parties.

9. Stress testing

Application methodology:

Our bank stress testing methodology includes identifying all types of risks our bank may face under stressful conditions, and assessing the Bank's ability to withstand these risks according to stress scenarios.

Role and Integrity of stress tests with risk management governance, risk culture and capital planning:

The role of the Board of Directors and senior management is to establish test objectives, identify the scenarios required for each type of risk, and assess the results and needed actions based on the results, especially the ones which have an integral role in the decision-making (capital planning).

Scenario selection mechanism, including key assumptions related to macroeconomic variables:

The Bank carries out sensitivity scenarios analysis determined based on the Central bank of Jordan instructions in addition to other scenarios based on the assumption and proposal of the Bank to measure the degree of tolerance.

The mechanism of using the tests results in decision making at the appropriate administrative level, including the strategic decisions of the Board of Directors and the senior executive management:

The Risk Management Department prepares a summary of the results of the stress tests and raises them to the concerned parties, indicating the final impact of the tests within specific grades (low / medium / high) and whom is authorized party to make related decisions.

Governance application of stress tests:

The Bank identifies parties related to stress testing (Board of Directors / Risk Management Committee, Assets and Liabilities Committee, Risk Management Department, Business and other supervisory departments) and their respective responsibility for achieving complementarity and judgment in carrying out the required tests.

Risk management in environmental, social, and corporate governance (ESG) practices:

The role of risk management shows up in preparing reports and analyses based on assumptions and stress test applications, which mainly helped clarify the impacts on the bank's portfolio regarding climate change risk scenarios.

A. Expected credit losses distribution according to classification degree:

As at 31 December 2025	Classification according to (8/2024)	Total Exposure	Expected credit losses (ECL)	Probability of default (PD)	External Credit rating	Exposure at default (EAD)	Loss given default (LGD)
Performing Exposures							
Acceptable risk	Performing loan	1,438,134,924	7,289,777	1.6%		1,438,134,924	23%
Watch list	Performing loan	174,021,094	3,676,919	2.4%		174,021,094	17%
Watch list	Performing loan	168,168,509	23,904,265	6.8%		168,168,509	25%
External credit rating- acceptable risk	Performing loan	2,472,318,411	89,088	0.4%	AA- to B+	2,472,318,411	27%
Collective Portfolio- acceptable risk	Performing loan	1,339,661,201	5,119,822	0.4%		1,339,661,201	41%
Collective Portfolio - watch list	Performing loan	54,265,057	5,448,428	28.5%		54,265,057	37%
Total Performing Exposures						5,646,569,196	
Non-Performing Exposures							
Substandard	Non performing loan	5,940,655	729,095	99%		5,940,655	33%
Doubtful	Non performing loan	11,464,416	5,997,428	99%		11,464,416	35%
Loss	Non performing loan	50,590,817	41,884,645	100%		50,590,817	39%
External credit rating- default	Non performing loan	5,910,645	5,910,645	100%	D	5,910,645	100%
Collective Portfolio- substandard	Non performing loan	6,443,838	1,405,557	98%		6,443,838	82%
Collective Portfolio- doubtful	Non performing loan	9,824,565	3,932,805	100%		9,824,565	80%
Collective Portfolio- loss	Non performing loan	30,562,309	24,618,098	100%		30,562,309	80%
Total Non-Performing Exposures						120,737,245	
Total Exposures						**5,767,306,441**	

As at 31 December 2024	Classification according to (47/2009)	Total Exposure	Expected credit losses (ECL)	Probability of default (PD)	External Credit rating	Exposure at default (EAD)	Loss given default (LGD)
Performing Exposures							
Acceptable risk	Performing loan	1,302,795,923	10,674,469	1.9%		1,328,539,998	17%
Watch list	Performing loan	90,776,586	4,907,745	2.5%		90,776,586	19%
Acceptable risk	Performing loan	47,223,859	1,623,496	7.2%		47,223,859	16%
Watch list	Performing loan	35,605,357	5,757,327	7.5%		35,605,357	21%
Acceptable risk	Performing loan	5,588,855	3,436,709	100.0%		5,588,855	45%
Watch list	Performing loan	15,182,911	7,847,417	100.0%		15,182,911	33%
External credit rating- acceptable risk	Performing loan	2,223,440,942	73,772	0.4%	AA- to B+	2,223,440,942	32%
Collective Portfolio- acceptable risk	Performing loan	1,239,048,872	6,466,617	1.4%		1,239,048,872	42%
Collective Portfolio - watch list	Performing loan	27,544,647	4,469,751	44.7%		27,544,647	42%
Total Performing Exposures						5,012,952,027	
Non-Performing Exposures							
Substandard	Non performing loan	4,061,427	2,080,885	100%		3,222,108	46%
Doubtful	Non performing loan	2,089,637	926,778	100%		1,707,834	37%
Loss	Non performing loan	56,500,130	32,840,146	100%		56,264,103	46%
External credit rating- default	Non performing loan	4,823,980	4,384,676	100%	D	4,823,980	71%
Collective Portfolio- substandard	Non performing loan	5,560,329	3,305,552	100%		5,709,490	81%
Collective Portfolio- doubtful	Non performing loan	6,696,231	4,555,302	100%		6,891,552	84%
Collective Portfolio- loss	Non performing loan	24,550,278	14,454,623	100%		25,839,131	78%
Total Non-Performing Exposures						104,458,198	
Total Exposures						**5,117,410,225**	

B. Distribution of exposure according to economic sector:

1. Financial instruments total exposure distribution:

As at 31 December 2025	Financial	Industrial	Commercial	Real estate	Agriculture	Shares	Individuals	Government and public sector	Others	Total
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
Balances with central bank of Jordan	-	-	-	-	-	-	-	753,603,002	-	753,603,002
Balances at banks and financial institutions	66,036,832	-	-	-	-	-	-	-	-	66,036,832
Investments and Al-Wakala Bi Al Istithmar accounts	157,752,500	-	-	-	-	-	-	-	-	157,752,500
Deferred Sales receivables, Other Receivables, Financing, and Al Qard Al Hasan	70,588,125	351,407,024	417,203,974	520,129,685	46,681,689	235,378,801	858,358,829	871,004,087	393,853,960	3,764,606,174
Financial assets	57,961,544	-	-	-	-	-	-	501,489,475	-	559,451,019
Within financial assets at fair value through income statement	-	-	-	-	-	-	-	-	-	-
Within financial assets at fair value through other comprehensive income	-	-	-	-	-	-	-	-	-	-
Within financial assets at amortized cost	57,961,544	-	-	-	-	-	-	501,489,475	-	559,451,019
Encumbered financial assets (Debt instruments)	-	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-	-
Total	352,339,001	351,407,024	417,203,974	520,129,685	46,681,689	235,378,801	858,358,829	2,126,096,564	393,853,960	5,301,449,527
Guarantees	7,261,702	15,095,815	39,198,910	-	1,555,562	-	6,056,822	6,544	119,598,375	188,773,730
Letter of credits	-	13,470,663	13,651,362	-	630,974	-	225,869	-	10,313,300	38,292,168
Acceptances	-	239,901	672,717	-	2,413,856	-	-	-	-	3,326,474
Unutilized limits	3,657,261	71,176,863	78,568,931	-	10,152,250	-	18,929,082	-	52,980,156	235,464,543
Grand total	**363,257,964**	**451,390,266**	**549,295,894**	**520,129,685**	**61,434,331**	**235,378,801**	**883,570,602**	**2,126,103,108**	**576,745,791**	**5,767,306,442**

As at 31 December 2024	Financial	Industrial	Commercial	Real estate	Agriculture	Shares	Individuals	Government and public sector	Others	Total
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
Balances with central bank of Jordan	-	-	-	-	-	-	-	681,890,066	-	681,890,066
Balances at banks and financial institutions	106,328,221	-	-	-	-	-	-	-	-	106,328,221
Investments and Al-Wakala Bi Al Istithmar accounts	129,038,000	-	-	-	-	-	-	-	-	129,038,000
Deferred Sales receivables, Other Receivables, Financing, and Al Qard Al Hasan	58,731,019	287,986,336	426,898,814	541,043,400	45,858,235	5,983,854	832,012,328	760,770,725	360,623,715	3,319,908,426
Financial assets	27,488,425	-	-	-	-	-	-	456,749,440	-	484,237,865
Within financial assets at fair value through income statement	-	-	-	-	-	-	-	-	-	-
Within financial assets at fair value through other comprehensive income	-	-	-	-	-	-	-	-	-	-
Within financial assets at amortized cost	27,488,425	-	-	-	-	-	-	456,749,440	-	484,237,865
Encumbered financial assets (Debt instruments)	-	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-	-
Total	321,585,665	287,986,336	426,898,814	541,043,400	45,858,235	5,983,854	832,012,328	1,899,410,231	360,623,715	4,721,402,578
Guarantees	7,850,179	13,088,259	34,834,939	-	1,944,674	-	5,098,070	-	98,659,644	161,475,765
Letter of credits	5,527,509	13,022,606	6,901,892	-	858,428	-	462,815	-	2,524,534	29,297,784
Acceptances	-	142,735	213,103	-	413,333	-	-	-	106,317	875,488
Unutilized limits	37,750	48,716,009	87,321,148	-	8,981,192	-	20,581,051	-	38,721,460	204,358,610
Grand total	**335,001,103**	**362,955,945**	**556,169,896**	**541,043,400**	**58,055,862**	**5,983,854**	**858,154,264**	**1,899,410,231**	**500,635,670**	**5,117,410,225**

2. Distribution of exposures according to the stages of classification in accordance with FAS 30:

As at 31 December 2025

Description	Stage 1		Stage 2		Stage 3	Total
	Individual	Collective	Individual	Collective		
	JD	JD	JD	JD	JD	JD
Financial	355,266,804	1,061,949	672,619	36,734	6,219,858	363,257,964
Industrial	373,378,886	6,680,546	59,304,306	569,280	11,457,248	451,390,266
Commercial	353,754,341	39,981,630	111,114,928	4,233,290	40,211,705	549,295,894
Real estate	133,229,169	304,942,617	49,739,121	13,218,786	18,999,992	520,129,685
Agriculture	37,255,751	1,874,137	21,074,632	230,966	998,845	61,434,331
Shares	20,438,135	185,588,768	22,568,773	4,039,180	2,743,945	235,378,801
Individuals	32,185,157	773,383,143	19,094,073	30,799,392	28,108,837	883,570,602
Government and public sector	2,126,103,108	-	-	-	-	2,126,103,108
Others	466,265,098	38,725,299	58,213,441	1,545,138	11,996,815	576,745,791
Total	**3,897,876,449**	**1,352,238,089**	**341,781,893**	**54,672,766**	**120,737,245**	**5,767,306,442**

As at 31 December 2024

Description	Stage 1		Stage 2		Stage 3	Total
	Individual	Collective	Individual	Collective		
	JD	JD	JD	JD	JD	JD
Financial	329,145,721	652,346	-	-	5,203,036	335,001,103
Industrial	242,940,766	9,599,704	95,851,743	966,050	13,597,682	362,955,945
Commercial	273,893,020	49,682,029	179,349,356	5,559,518	47,685,973	556,169,896
Real estate	103,646,115	336,207,681	63,792,315	15,696,996	21,700,293	541,043,400
Agriculture	28,180,123	3,071,195	25,837,565	259,051	707,928	58,055,862
Shares	1,791,966	-	4,191,888	-	-	5,983,854
Individuals	26,388,956	763,391,853	16,560,665	29,884,797	21,927,993	858,154,264
Government and public sector	1,899,410,231	-	-	-	-	1,899,410,231
Others	324,884,871	57,091,677	96,467,139	1,980,205	20,211,778	500,635,670
Total	**3,230,281,769**	**1,219,696,485**	**482,050,671**	**54,346,617**	**131,034,683**	**5,117,410,225**

C. Distribution of exposure according to geographical sectors:

1. Geographic sector total exposure distribution:

As at 31 December 2025	Inside the Kingdom	Other Middle East Countries	Europe	Asia	Africa	America	Other countries	Total
	JD	JD	JD	JD	JD	JD	JD	JD
Balances with central bank of Jordan	753,603,002	-	-	-	-	-	-	753,603,002
Balances at banks and financial institutions	7,312,239	10,849,270	7,070,770	47,725	-	40,756,828	-	66,036,832
Investment and Al Wakala Bi Al Istithmar accounts	-	157,752,500	-	-	-	-	-	157,752,500
Deferred Sales receivables, Other Receivables, Financing, and Al Qard Al Hasan	3,704,423,865	37,116,330	23,065,979	-	-	-	-	3,764,606,174
Financial assets	507,909,504	49,723,142	-	-	1,818,373	-	-	559,451,019
Within financial assets at fair value through income statement	-	-	-	-	-	-	-	-
Within financial assets at fair value through other comprehensive income	-	-	-	-	-	-	-	-
Within financial assets at amortized cost	507,909,504	49,723,142	-	-	1,818,373	-	-	559,451,019
Encumbered financial assets (Debt instruments)	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-
Total for the year	4,973,248,610	255,441,242	30,136,749	47,725	1,818,373	40,756,828	-	5,301,449,527
Guarantees	187,172,361	1,360,960	240,409	-	-	-	-	188,773,730
Letter of credits	38,292,168	-	-	-	-	-	-	38,292,168
Acceptances	3,326,474	-	-	-	-	-	-	3,326,474
Unutilized limits	235,464,543	-	-	-	-	-	-	235,464,543
Grand total	**5,437,504,156**	**256,802,202**	**30,377,158**	**47,725**	**1,818,373**	**40,756,828**	**-**	**5,767,306,442**

As at 31 December 2024	Inside the Kingdom	Other Middle East Countries	Europe	Asia	Africa	America	Other countries	Total
	JD	JD	JD	JD	JD	JD	JD	JD
Balances with central bank of Jordan	681,890,066	-	-	-	-	-	-	681,890,066
Balances at banks and financial institutions	57,143,869	18,804,881	7,058,037	47,841	-	23,273,593	-	106,328,221
Investment and Al Wakala Bi Al Istithmar accounts	-	129,038,000	-	-	-	-	-	129,038,000
Deferred Sales receivables, Other Receivables, Financing, and Al Qard Al Hasan	3,261,177,407	35,512,740	23,218,279	-	-	-	-	3,319,908,426
Financial assets	456,749,440	25,670,052	-	-	1,818,373	-	-	484,237,865
Within financial assets at fair value through income statement	-	-	-	-	-	-	-	-
Within financial assets at fair value through other comprehensive income	-	-	-	-	-	-	-	-
Within financial assets at amortized cost	456,749,440	25,670,052	-	-	1,818,373	-	-	484,237,865
Encumbered financial assets (Debt instruments)	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-
Total for the year	4,456,960,782	209,025,673	30,276,316	47,841	1,818,373	23,273,593	-	4,721,402,578
Guarantees	160,025,894	1,236,712	213,159	-	-	-	-	161,475,765
Letter of credits	29,297,784	-	-	-	-	-	-	29,297,784
Acceptances	875,488	-	-	-	-	-	-	875,488
Unutilized limits	204,358,610	-	-	-	-	-	-	204,358,610
Grand total	4,851,518,558	210,262,385	30,489,475	47,841	1,818,373	23,273,593	-	5,117,410,225

2. Distribution of exposures according to the stages of classification in accordance with FAS 30:

As at 31 December 2025

Description	Stage 1		Stage 2		Stage 3	Total
	Individual	Collective	Individual	Collective		
	JD	JD	JD	JD	JD	JD
Inside the Kingdom	3,573,984,809	1,352,238,089	341,781,893	54,672,766	114,826,599	5,437,504,156
Other Middle East Countries	252,709,929	-	-	-	4,092,273	256,802,202
Europe	30,377,158	-	-	-	-	30,377,158
Asia	47,725	-	-	-	-	47,725
Africa	-	-	-	-	1,818,373	1,818,373
America	40,756,828	-	-	-	-	40,756,828
Total	**3,897,876,449**	**1,352,238,089**	**341,781,893**	**54,672,766**	**120,737,245**	**5,767,306,442**

As at 31 December 2024

Description	Stage 1		Stage 2		Stage 3	Total
	Individual	Collective	Individual	Collective		
	JD	JD	JD	JD	JD	JD
Inside the Kingdom	2,969,172,035	1,219,696,485	482,050,671	54,346,617	126,252,750	4,851,518,558
Other Middle East Countries	207,298,825	-	-	-	2,963,560	210,262,385
Europe	30,489,475	-	-	-	-	30,489,475
Asia	47,841	-	-	-	-	47,841
Africa	-	-	-	-	1,818,373	1,818,373
America	23,273,593	-	-	-	-	23,273,593
Total	**3,230,281,769**	**1,219,696,485**	**482,050,671**	**54,346,617**	**131,034,683**	**5,117,410,225**

D. Distribution of collaterals fair value against credits exposure

This disclosure is prepared in two stages, the first one for total credit exposure while the second one for exposures under stage 3 according to FAS 30.

As of 31 December 2025	Total exposure	Gurantees Fair Value							Net exposure	
		Cash Margins	Traded shares	Accepted LC's	Real estate	Vehicles	Others	Total Gurantees	after guarantees	ECL
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
Balances with central bank of Jordan	753,603,002	-	-	-	-	-	-	-	753,603,002	-
Balances at banks and financial institutions	66,036,832	-	-	-	-	-	-	-	66,036,832	4,070,178
Investment and Al Wakala Bi Al Istithmar accounts	157,752,500	-	-	-	-	-	-	-	157,752,500	29,956
Deferred Sales receivables, Other Receivables, Financing, and Al Qard Al Hasan:	**3,764,606,173**	**16,980,428**	**5,077,128**	**60,182,309**	**733,909,658**	**629,434,570**	**-**	**1,445,584,093**	**2,319,022,080**	**118,847,962**
Individual	1,200,499,350	8,415,668	370,340	-	127,112,003	548,153,322	-	684,051,333	516,448,017	38,122,627
Real estate	520,336,398	-	-	-	240,142,872	14,322,463	-	254,465,335	265,871,063	19,189,873
Corporate	1,172,766,338	8,564,760	4,706,788	60,182,309	366,654,783	66,958,785	-	507,067,425	665,698,913	61,535,462
Large Corporate	967,225,359	8,021	879,206	60,182,309	281,038,651	26,284,508	-	368,392,695	598,832,664	52,126,300
SME's	205,540,979	8,556,739	3,827,582	-	85,616,132	40,674,277	-	138,674,730	66,866,249	9,445,590
Government and public sector	871,004,087	-	-	-	-	-	-	-	871,004,087	-
Sukuk:	**559,451,019**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**559,451,019**	**1,848,893**
Within financial assets at fair value through income statement	-	-	-	-	-	-	-	-	-	-
Within financial assets at fair value through other comprehensive income	-	-	-	-	-	-	-	-	-	-
Within financial assets at amortized cost	559,451,019	-	-	-	-	-	-	-	559,451,019	1,848,893
Financial instrument	-	-	-	-	-	-	-	-	-	-
Encumbered financial assets (Debt instruments)	-	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-	-
Total	5,301,449,526	16,980,428	5,077,128	60,182,309	733,909,658	629,434,570	-	1,445,584,093	3,855,865,433	124,796,989
Gurantees	188,773,730	27,423,218	64,235	-	98,911,785	14,426,692	-	140,825,930	47,947,800	4,547,481
Letters of credit	38,292,168	5,234,386	13,366	-	8,560,410	307,736	-	14,115,898	24,176,270	68,611
Acceptancess	3,326,474	1,867,731	-	-	417,608	9,774	-	2,295,113	1,031,361	9,700
Unutilized limits	235,464,543	11,031,682	133,437	-	91,638,743	11,367,146	-	114,171,008	121,293,535	547,363
Grand total	**5,767,306,441**	**62,537,445**	**5,288,166**	**60,182,309**	**933,438,204**	**655,545,918**	**-**	**1,716,992,042**	**4,050,314,399**	**129,970,144**

As of 31 December 2024	Total exposure	Gurantees Fair Value							Net exposure	
		Cash Margins	Traded shares	Accepted LC's	Real estate	Vehicles	Others	Total Gurantees	after guarantees	ECL
	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
Balances with central bank of Jordan	681,890,066	-	-	-	-	-	-	-	681,890,066	-
Balances at banks and financial institutions	106,328,221	-	-	-	-	-	-	-	106,328,221	2,558,344
Investment and Al Wakala Bi Al Istithmar accounts	129,038,000	-	-	-	-	-	-	-	129,038,000	45,799
Deferred Sales receivables, Other Receivables, Financing, and Al Qard Al Hasan:	3,319,908,427	12,584,288	4,711,696	58,731,019	759,093,550	571,404,730	-	1,406,525,283	1,913,383,144	116,728,761
Individual	1,011,924,208	5,888,305	950,848	-	118,921,174	503,008,387	-	628,768,714	383,155,494	42,009,146
Real estate	541,043,400	-	-	-	293,017,809	12,103,328	-	305,121,137	235,922,263	16,089,965
Corporate	1,006,170,094	6,695,983	3,760,848	58,731,019	347,154,567	56,293,015	-	472,635,432	533,534,662	58,629,650
Large Corporate	806,220,625	34	-	58,731,019	251,518,472	24,175,556	-	334,425,081	471,795,544	47,123,330
SME's	199,949,469	6,695,949	3,760,848	-	95,636,095	32,117,459	-	138,210,351	61,739,118	11,506,320
Government and public sector	760,770,725	-	-	-	-	-	-	-	760,770,725	-
Sukuk:	484,237,865	-	-	-	-	-	-	-	484,237,865	1,829,216
Within financial assets at fair value through income statement	-	-	-	-	-	-	-	-	-	-
Within financial assets at fair value through other comprehensive income	-	-	-	-	-	-	-	-	-	-
Within financial assets at amortized cost	484,237,865	-	-	-	-	-	-	-	484,237,865	1,829,216
Financial instrument	-	-	-	-	-	-	-	-	-	-
Encumbered financial assets (Debt instruments)	-	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-	-
Total	4,721,402,579	12,584,288	4,711,696	58,731,019	759,093,550	571,404,730	-	1,406,525,283	3,314,877,296	121,162,120
Gurantees	161,475,765	23,695,122	-	-	100,090,581	14,130,619	-	137,916,322	23,559,443	3,943,917
Letters of credit	29,297,784	4,251,390	-	-	8,060,185	185,143	-	12,496,718	16,801,066	23,613
Acceptancess	875,488	615,652	-	-	252,779	7,057	-	875,488	-	93
Unutilized limits	204,358,610	10,264,518	-	-	119,430,908	12,117,484	-	141,812,910	62,545,700	897,270
Grand total	5,117,410,226	51,410,970	4,711,696	58,731,019	986,928,003	597,845,033	-	1,699,626,721	3,417,783,505	126,027,013

E. Reclassified exposures:

1. Total reclassified exposures:

As at 31 December 2025	Stage 2		Stage 3		Total reclassified exposures	
	Total exposure	Reclassified exposures	Total exposure	Reclassified exposures	JD	Modified exposures percentage
	JD	JD	JD	JD		
Balances with central bank of Jordan	-	-	-	-	-	-
Balances at banks and financial institutions	-	-	4,044,850	-	-	0%
Investment and Al Wakala Bi Al Istithmar accounts	-	-	-	-	-	-
Deferred Sales receivables, Other Receivables, Financing, and Al Qard Al Hasan	357,462,210	84,988,991	109,850,888	28,737,750	113,726,741	24%
Financial assets	-	-	1,818,373	-	-	-
Within financial assets at fair value through income statement	-	-	-	-	-	-
Within financial assets at fair value through other comprehensive income	-	-	-	-	-	-
Within financial assets at amortized cost	-		1,818,373			-
Encumbered financial assets (Debt instruments)	-	-	-	-	-	-
Balances with central bank of Jordan	-	-	-	-	-	-
Total	357,462,210	84,988,991	115,714,111	28,737,750	113,726,741	24%
Guarantees	14,388,248	4,144,237	5,003,279	564,475	4,708,712	24%
Letter of credits	1,486,960	370,930	-	-	370,930	25%
Acceptancess	-	-	-	-	-	0%
Unutilized limits	23,117,241	7,521,174	19,855	1,058,369	8,579,543	37%
Grand total	**396,454,659**	**97,025,332**	**120,737,245**	**30,360,594**	**127,385,926**	**25%**

As at 31 December 2024	Stage 2		Stage 3		Total reclassified exposures	
	Total exposure	Reclassified exposures	Total exposure	Reclassified exposures	JD	Modified exposures percentage
	JD	JD	JD	JD		
Balances with central bank of Jordan	-	-	-	-	-	-
Balances at banks and financial institutions	-	-	2,963,560	-	-	0%
Investment and Al Wakala Bi Al Istithmar accounts	-	-	-	-	-	-
Deferred Sales receivables, Other Receivables, Financing, and Al Qard Al Hasan	455,618,962	148,656,918	120,570,184	48,120,790	196,777,708	34%
Financial assets	-	-	1,818,373	-	-	-
Within financial assets at fair value through income statement	-	-	-	-	-	-
Within financial assets at fair value through other comprehensive income	-	-	-	-	-	-
Within financial assets at amortized cost	-	-	1,818,373	-	-	-
Encumbered financial assets (Debt instruments)	-	-	-	-	-	-
Balances with central bank of Jordan	-	-	-	-	-	-
Total	455,618,962	148,656,918	125,352,117	48,120,790	196,777,708	34%
Guarantees	33,061,190	9,327,330	5,425,988	1,734,733	11,062,063	29%
Letter of credits	7,651,802	4,862,759	-	-	4,862,759	64%
Acceptancess	195,949	-	-	-	-	0%
Unutilized limits	39,869,385	16,686,920	256,578	901,102	17,588,022	44%
Grand total	**536,397,288**	**179,533,927**	**131,034,683**	**50,756,625**	**230,290,552**	**35%**

As at 31 December 2025	Reclassified exposures			ECL for reclassified exposures				
	Total reclassified exposures from stage 2	Total reclassified exposures from stage 3	Total reclassified exposures	Exposures within stage 2		Exposures within stage 3		Total
				Individual	Collective	Individual	Collective	
	JD	JD	JD	JD	JD	JD	JD	JD
Balances with central bank of Jordan	-	-	-					-
Balances at banks and financial institutions	-	-	-	-	-	4,044,850	-	4,044,850
Investment and Al Wakala Bi Al Istithmar accounts	-	-	-	-	-	-	-	-
Deferred Sales receivables, Other Receivables, Financing, and Al Qard Al Hasan	84,988,991	28,737,750	113,726,741	26,463,334	5,269,711	44,551,978	29,720,030	106,005,053
Financial assets	-	-	-	-	-	1,818,373	-	1,818,373
Within financial assets at fair value through income statement	-	-	-	-	-	-	-	-
Within financial assets at fair value through other comprehensive income	-	-	-	-	-	-	-	-
Within financial assets at amortized cost	-	-	-	-	-	1,818,373	-	1,818,373
Encumbered financial assets (debt instruments)	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-
Total	84,988,991	28,737,750	113,726,741	26,463,334	5,269,711	50,415,200	29,720,030	111,868,275
Guarantees	4,144,237	564,475	4,708,712	111,908	147,587	3,435,482	227,049	3,922,026
Letter of credits	370,930	-	370,930	3,482	326	-	-	3,808
Acceptances	-	-	-	-	-	-	-	-
Unutilized limits	7,521,174	1,058,369	8,579,543	173,563	30,803	425	9,380	214,171
Grand total	**97,025,332**	**30,360,594**	**127,385,926**	**26,752,287**	**5,448,427**	**53,851,107**	**29,956,459**	**116,008,280**

2. Expected credit loss for reclassified exposures:

As at 31 December 2024	Reclassified exposures			ECL for reclassified exposures				
	Total reclassified exposures from stage 2	Total reclassified exposures from stage 3	Total reclassified exposures	Exposures within stage 2		Exposures within stage 3		Total
				Individual	Collective	Individual	Collective	
	JD	JD	JD	JD	JD	JD	JD	JD
Balances with central bank of Jordan	-	-	-	-	-	-	-	-
Balances at banks and financial institutions	-	-	-	-	-	2,545,280	-	2,545,280
Investment and Al Wakala Bi Al Istithmar accounts	-	-	-	-	-	-	-	-
Deferred Sales receivables, Other Receivables, Financing, and Al Qard Al Hasan	148,656,918	48,120,789	196,777,707	20,634,932	5,531,294	44,151,261	23,735,436	94,052,923
Financial assets	-	-	-	-	-	1,818,373	-	1,818,373
Within financial assets at fair value through income statement	-	-	-	-	-	-	-	-
Within financial assets at fair value through other comprehensive income	-	-	-	-	-	-	-	-
Within financial assets at amortized cost	-	-	-	-	-	1,818,373	-	1,818,373
Encumbered financial assets (debt instruments)	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-
Total	148,656,918	48,120,789	196,777,707	20,634,932	5,531,294	48,514,914	23,735,436	98,416,576
Guarantees	9,327,330	1,734,733	11,062,063	70,541	128,158	2,877,409	527,894	3,604,002
Letter of credits	4,862,759	-	4,862,759	6,762	4,330	-	-	11,092
Acceptances	-	-	-	50	-	-	-	50
Unutilized limits	16,686,920	901,102	17,588,022	118,602	159,177	124,288	27,002	429,069
Grand total	**179,533,927**	**50,756,624**	**230,290,551**	**20,830,887**	**5,822,959**	**51,516,611**	**24,290,332**	**102,460,789**

63. Segment information

A. Information about the Bank's activities

The Bank is organized for administrative purposes based on the reports submitted to the chief executive officer and the chief decision maker into four main business sectors:

Retail accounts: These encompass following up on the current and on demand accounts, quasi-equity, deferred sales receivables, financing, and other banking services related to individuals.

Institutions accounts: These encompass following up on the current and on demand accounts, quasi-equity, deferred sales receivables financing, and other banking services related to the institutions.

Investment in assets: This includes investing in shares, sukuk, and real estate.

Treasury: This includes trading services and managing the Bank's funds.

B. The below table illustrate the information on the Bank's business sectors distributed according to its activities:

Description	Retails	Corporate	Investment in assets	Treasury	Others	Total	
						31 December 2025	31 December 2024
	JD	JD	JD	JD	JD	JD	JD
Total revenues	188,437,194	111,847,974	15,992,652	48,260,987	1,107,673	365,646,480	313,668,027
Deposits guarantee	(6,084,408)	(3,533,121)	(503,169)	(1,558,288)	(35,765)	(11,714,751)	(10,759,651)
Net income returned to quasi-equity	(74,658,164)	(42,280,627)	(6,956,866)	(19,009,096)	-	(142,904,753)	(128,300,828)
Segment results	107,694,622	66,034,226	8,532,617	27,693,603	1,071,908	211,026,976	174,607,548
Allocated expenses	(47,126,330)	(31,209,057)	(4,662,708)	(14,440,176)	-	(97,438,271)	(75,251,371)
Profits before tax	60,568,292	34,825,169	3,869,909	13,253,427	1,071,908	113,588,705	99,356,177
Income tax	(23,169,151)	(12,546,278)	(1,540,623)	(4,903,768)	(321,572)	(42,481,392)	(33,253,273)
Net income for the year	37,399,141	22,278,891	2,329,286	8,349,659	750,336	71,107,313	66,102,904
Sector assets	2,035,400,287	1,610,321,496	1,766,564,256	1,154,300,039	-	6,566,586,078	5,911,167,569
Investment in associates	-	-	10,063,561	-	-	10,063,561	9,207,604
Unallocated assets	-	-	-	-	209,684,832	209,684,832	202,097,000
Total assets	2,035,400,287	1,610,321,496	1,776,627,817	1,154,300,039	209,684,832	6,786,334,471	6,122,472,173
Segment liabilities	4,528,915,969	1,406,749,809	-	39,121,543	-	5,974,787,321	5,378,847,180
Unallocated liabilities	-	-	-	-	227,105,212	227,105,212	181,525,446
Total liabilities, quasi-equity, and non-controlling interests	4,528,915,969	1,406,749,809	-	39,121,543	227,105,212	6,201,892,533	5,560,372,626
Capital expenditures	-	-	-	-	7,746,943	7,746,943	6,864,812
Depreciation and amortization	-	-	-	-	7,944,770	7,944,770	6,914,234

C. Geographical Distribution Information:

This sector represents the geographical distribution of the Bank's activities. The Bank undertakes its activities primarily inside the Hashemite Kingdom of Jordan, which represents its local business.

The below table illustrate the distribution of the Bank's revenues, assets and capital expenditures according to the geographical area and the internal policy of the Bank based on the method of measurement and as viewed by the chief executive officer and the chief decision makers:

Description	Inside the Kingdom		Outside the Kingdom		Total	
	31 Dec 2025	31 Dec 2024	31 Dec 2025	31 Dec 2024	31 Dec 2025	31 Dec 2024
	JD	JD	JD	JD	JD	JD
Total revenues	349,879,022	303,372,092	15,767,458	10,295,935	365,646,480	313,668,027
Total assets	6,457,455,775	5,862,129,122	328,878,696	260,343,051	6,786,334,471	6,122,472,173
Capital expenditures	7,746,943	6,864,812	-	-	7,746,943	6,864,812

64. Capital management

The Bank's capital consists of the paid-in capital, statutory reserve, voluntary reserve, other reserve, and retained earnings.

Accoarding to the Central Bank of Jordan instructions based on the decisions by Islamic Financial Services Board, the bank should maintain sufficient capital to face th risks that related to the bank's business, which is credit risks, market risks and operational risks, the capital adequacy ratio should be at least 12.5% according to the established instructions.

The Bank achieves its capital objectives throughout the following:

- Achieving a satisfactory return on capital without affecting the financial stability of the Bank and achieving acceptable return on owner's equity.
- Achieving the required level of capital according to Basel Committee requirements and the supervisory bodies instructions.
- Providing an adequate capital to expand the granting of financing and large investments in consistency with the Central bank of Jordan regulations as well as facing any future risks.
- Capital adequacy ratio was calculated as at 31 December 2025 in accordance with Central bank of Jordan instruction number (72/ 2018) dated 4 February 2018 and in accordance with standard number (15) issued by Islamic Financial Services Board:

Description	31 December 2025	31 December 2024
	Thousands JD	Thousands JD
Common Equity Tier I	521,689	499,179
Paid-in capital	200,000	200,000
Statutory reserve	151,228	139,919
Voluntary reserve	95,045	83,897
Retained earnings	76,941	78,290
Accumulated change in full fair value	11,213	9,967
Intangible assets	(10,232)	(10,383)
Deferred tax assets		-
10% of less of investments in Banks, financial institutions and Takaful companies capital	(494)	(494)
10% or more of investments in Banks, finanical institutions and Takaful companies capital, beyond unified regulatory scope	(2,012)	(2,017)
Additional Tier I	-	-
Additional Tier II	3,612	4,839
Expected credit loss stage 1 (self) and the bank share from expected credit loss stage 1 (mixed) (not to exceed 1.25%) of risky assets	3,612	4,839
Total regulatory capital	525,301	504,018
Risk Weighted Assets (RWA)	2,734,696	2,470,836
Common Equity Tier I Ratio	19.08%	20.20%
Additional Tier I Ratio	-	-
Tier I Ratio	19.08%	20.20%
Tier II Ratio	0,13%	0.20%
Capital Adequacy Ratio	19.21%	20.40%

– Financial leverage percentage has reached 17.04% as of 31 December 2025 (2024: 17.78%).

65. Off balance sheet assets under management

Accounts managed for customers amounted to JD 898,868,919 as at 31 December 2025 compared to JD 857,076,489 as at 31 December 2024. These accounts are not presented within the Bank's assets and liabilities in the consolidated financial statements (note 56,57 and 58).

66. Maturity analysis of assets and liabilities

The table below analysis of the Bank's assets and liabilities according to when they are expected to be recovered or settled.

Description	31 December 2025		
	Within 1 year	More than 1 year	Total
	JD	JD	JD
Assets:			
Cash and balances with central bank of Jordan	934,610,841	-	934,610,841
Balances at banks and financial institutions	165,125,019	-	165,125,019
Investment accounts at banks and financial institutions	12,052,757	-	12,052,757
Al-Wakala Bi Al Istithmar accounts	24,800,333	17,711,089	42,511,422
Deferred sales receivables and other receivables –Net	1,496,022,695	2,082,469,518	3,578,492,213
Ijarah Muntahia Bittamleek assets – Net	110,017,501	924,269,044	1,034,286,545
Financing – Net	3,729,811	39,287,961	43,017,772
Financial Assets at fair value through income statement	-	-	-
Financial Assets at fair value through other comprehinsive income	60,637,919	14,691,702	75,329,621
Financial assets at amortized cost	299,964,686	257,637,440	557,602,126
Investments in associates	7,547,671	2,515,890	10,063,561
Investment in real estate	19,869,193	79,476,771	99,345,964
Al Qard Al Hasan – Net	21,272,513	2,939,285	24,211,798
Property and equipment- Net	-	86,106,018	86,106,018
Intangible assets – Net	-	10,232,415	10,232,415
Other assets	50,764,139	62,582,260	113,346,399
Total assets	3,206,415,078	3,579,919,393	6,786,334,471
Liabilities and quasi-equity:			
Due to banks and financial institutions	38,419,262	702,281	39,121,543
Customers' current and on demand accounts	967,672,927	402,011,344	1,369,684,271
Cash margins	39,400,231	38,344,411	77,744,642
Other provisions	-	12,723,857	12,723,857
Income tax provision	35,224,351	-	35,224,351
Deferred tax liabilities	37,172	2,187,569	2,224,741
Other liabilities	81,043,146	10,491,612	91,534,758
Quasi-equity	1,407,037,339	3,158,944,168	4,565,981,507
Fair value reserve	6,298	(964,773)	(958,475)
Investment accounts holders' reserve in subsidiaries and associates	-	8,591,898	8,591,898
Quasi equity share of Non-controlling interests	-	19,440	19,440
Total liabilities and quasi-equity	2,568,840,726	3,633,051,807	6,201,892,533
Net	637,574,352	(53,132,414)	584,441,938

Description	31 December 2024		
	Within 1 year	More than 1 year	Total
	JD	JD	JD
Assets:			
Cash and balances with central bank of Jordan	859,676,387	-	859,676,387
Balances at banks and financial institutions	178,212,998	-	178,212,998
Investment accounts at banks and financial institutions	12,052,748	-	12,052,748
Al-Wakala Bi Al Istithmar accounts	24,806,414	17,689,918	42,496,332
Deferred sales receivables and other receivables –Net	1,397,285,780	1,740,710,531	3,137,996,311
Ijarah Muntahia Bittamleek assets – Net	97,766,378	866,481,547	964,247,925
Financing – Net	3,586,107	38,188,574	41,774,681
Financial Assets at fair value through income statement	13,106	-	13,106
Financial Assets at fair value through other comprehinsive income	50,930,210	12,166,497	63,096,707
Financial assets at amortized cost– Net	52,586,106	429,822,543	482,408,649
Investments in associates	6,905,703	2,301,901	9,207,604
Investment in real estate	21,156,610	84,626,441	105,783,051
Al Qard Al Hasan – Net	17,927,345	5,481,329	23,408,674
Property and equipment- Net	-	85,037,542	85,037,542
Intangible assets – Net	-	10,383,047	10,383,047
Other assets	47,363,021	59,313,390	106,676,411
Total assets	2,770,268,913	3,352,203,260	6,122,472,173
Liabilities and quasi-equity			
Due to banks and financial institutions	63,634,806	1,964,395	65,599,201
Customers' current and on demand accounts	961,156,525	397,638,430	1,358,794,955
Cash margins	36,182,970	32,225,175	68,408,145
Other provisions	-	12,051,048	12,051,048
Income tax provision	30,230,402	-	30,230,402
Deferred tax liabilities	235,649	570,862	806,511
Other liabilities	50,609,534	12,483,936	63,093,470
Quasi-equity	1,180,158,667	2,774,294,357	3,954,453,024
Fair value reserve	116,782	(1,989,694)	(1,872,912)
Investment accounts holders' reserve in subsidiaries and associates	-	8,787,381	8,787,381
Non-controlling interests	-	21,401	21,401
Total liabilities and quasi-equity	2,322,325,335	3,238,047,291	5,560,372,626
Net	447,943,578	114,155,969	562,099,547

67. Contractual Commitments and Contingent Liabilities (Off consolidated statement of financial position)

A. Contingent credit commitments

Description	31 December 2025	31 December 2024
	JD	JD
Letters of credit	38,292,168	29,297,784
Acceptances	3,326,474	875,488
Guarantees:	**188,773,730**	**161,475,765**
Payment	59,198,393	52,901,152
Performance	88,029,378	74,139,768
Others	41,545,959	34,434,845
Unutilized Limits/ Direct	162,932,045	125,981,200
Unutilized Limits/ Indirect	72,532,498	78,377,410
Total	**465,856,915**	**396,007,647**

B. Contractual commitments

Description	31 December 2025	31 December 2024
	JD	JD
Property, equipment and softwares contracts	11,921,885	11,571,352
Construction project contracts	1,524,751	1,041,196
Total	**13,446,636**	**12,612,548**

C. Indirect facilities expected credit loss:

Cumulative movement on indirect facilities (Contractual Commitments and Contingent Liabilities)

As at 31 December 2025	Stage 1		Stage 2		Stage 3	Total
	Individual	Collective	Individual	Collective		
	JD	JD	JD	JD	JD	JD
Balance at the beginning of the year	257,703,764	51,842,991	79,298,416	1,479,910	5,682,566	396,007,647
New exposures during the year	339,210,432	31,521,601	36,120,497	1,120,808	4,965,769	412,939,107
Matured exposures	(258,451,820)	(36,958,142)	(39,728,561)	(1,769,771)	(6,181,545)	(343,089,839)
Transferred (from) to stage 1	47,930,057	1,028,062	(47,706,672)	(683,846)	(567,601)	-
Transferred (from) to stage 2	(10,330,712)	(1,206,730)	10,780,246	1,256,095	(498,899)	-
Transferred (from) to stage 3	(301,935)	(146,236)	(1,107,017)	(67,656)	1,622,844	-
Balance at the end of the year	**375,759,786**	**46,081,546**	**37,656,909**	**1,335,540**	**5,023,134**	**465,856,915**

As at 31 December 2024	Stage 1		Stage 2		Stage 3	Total
	Individual	Collective	Individual	Collective		
	JD	JD	JD	JD	JD	JD
Balance at the beginning of the year	240,480,479	46,442,101	77,410,164	1,268,220	7,176,446	372,777,410
New exposures during the year	237,134,384	36,820,332	73,153,954	1,150,675	5,415,724	353,675,069
Matured exposures	(206,779,465)	(31,580,527)	(83,112,567)	(1,147,168)	(7,825,105)	(330,444,832)
Transferred (from) to stage 1	16,908,039	1,156,496	(16,656,485)	(469,612)	(938,438)	-
Transferred (from) to stage 2	(29,450,939)	(644,174)	30,082,909	794,100	(781,896)	-
Transferred (from) to stage 3	(588,734)	(351,237)	(1,579,559)	(116,305)	2,635,835	-
Balance at the end of the year	**257,703,764**	**51,842,991**	**79,298,416**	**1,479,910**	**5,682,566**	**396,007,647**

D. Cumulative movement on the expected credit loss for indirect facilities (Contractual Commitments and Contingent Liabilities)(Note 25) :

As at 31 December 2025	Stage 1		Stage 2		Stage 3	Total
	Individual	Collective	Individual	Collective		
	JD	JD	JD	JD	JD	JD
Balance at the beginning of the year	429,549	391,132	195,955	291,665	3,556,592	4,864,893
Expected credit loss on new exposures during the year	704,636	176,885	267,813	157,204	3,643,775	4,950,313
Expected credit loss from matured exposures	(3,497)	(14,079)	(2,665)	(24,831)	(22,609)	(67,681)
Transferred (from) to stage 1	199,394	333,368	(91,510)	(144,571)	(296,681)	-
Transferred (from) to stage 2	(14,727)	(18,859)	202,694	55,265	(224,373)	-
Transferred (from) to stage 3	(393)	(1,712)	(4,747)	(24,454)	31,306	-
The effect on the provision -as at the end of the year due to changing the classification between the three stages during the year	(195,957)	(329,214)	(184,528)	(38,239)	(19,818)	(767,756)
Changes resulting from Adjustments	(317,646)	(305,731)	(94,058)	(93,323)	(2,995,856)	(3,806,614)
Balance at the end of the year	801,359	231,790	288,954	178,716	3,672,336	5,173,155
As at 31 December 2024	**Stage 1**		**Stage 2**		**Stage 3**	**Total**
	Individual	**Collective**	**Individual**	**Collective**		
	JD	**JD**	**JD**	**JD**	**JD**	**JD**
Balance at the beginning of the year	446,446	229,579	289,436	158,772	4,545,673	5,669,906
Expected credit loss on new exposures during the year	399,144	293,218	184,180	214,272	3,404,074	4,494,888
Expected credit loss from matured exposures	(13,479)	(12,081)	(7,357)	(13,315)	(27,408)	(73,640)
Transferred (from) to stage 1	210,233	410,261	(50,212)	(56,215)	(514,067)	-
Transferred (from) to stage 2	(70,649)	(6,795)	308,384	106,541	(337,481)	-
Transferred (from) to stage 3	(1,554)	(1,793)	(4,690)	(17,955)	25,992	-
The effect on the provision -as at the end of the year due to changing the classification between the three stages during the year	(209,543)	(409,366)	(305,645)	(64,895)	109,568	(879,881)
Changes resulting from Adjustments	(331,049)	(111,891)	(218,141)	(35,540)	(3,649,759)	(4,346,380)
Balance at the end of the year	**429,549**	**391,132**	**195,955**	**291,665**	**3,556,592**	**4,864,893**

E. Distribution of unutilized limits balance according to the bank internal credit rating

Description	31 December 2025						31 December 2024
	Stage 1		Stage 2		Stage 3	Total	Total
	Individual	Collective	Individual	Collective			
	JD	JD	JD	JD	JD	JD	JD
Internal Credit rating from 1 to -6	194,049,314	-	12,570,088	-	-	206,619,402	177,342,522
Internal Credit rating from +7 to -7	-	-	10,320,978	-	-	10,320,978	2,732,489
Internal Credit rating from 8 to 10	-	-	-	-	8,500	8,500	225,683
Collective portfolio	-	18,278,133	-	226,175	11,355	18,515,663	24,057,916
Total	**194,049,314**	**18,278,133**	**22,891,066**	**226,175**	**19,855**	**235,464,543**	**204,358,610**

F. Distribution of documentary credits according to the internal credit rating categories of the bank

Description	31 December 2025						31 December 2024
	Stage 1		Stage 2		Stage 3	Total	Total
	Individual	Collective	Individual	Collective			
	JD	JD	JD	JD	JD	JD	JD
Internal Credit rating from 1 to -6	30,264,994	-	1,209,489	-	-	31,474,483	22,694,803
Internal Credit rating from +7 to -7	-	-	259,923	-	-	259,923	733,849
Internal Credit rating from 8 to 10	-	-	-	-	-	-	-
Collective portfolio	-	337,737	-	17,548	-	355,285	341,623
External credit rating	6,202,477	-	-	-	-	6,202,477	5,527,509
Total	**36,467,471**	**337,737**	**1,469,412**	**17,548**	**-**	**38,292,168**	**29,297,784**

G. Distribution of acceptances according to the bank internal credit rating

Description	31 December 2025						31 December 2024
	Stage 1		Stage 2		Stage 3	Total	Total
	Individual	Collective	Individual	Collective			
	JD	JD	JD	JD	JD	JD	JD
Internal Credit rating from 1 to -6	3,256,729	-	-	-	-	3,256,729	875,488
Internal Credit rating from +7 to -7	-	-	-	-	-	-	-
Internal Credit rating from 8 to 10	-	-	-	-	-	-	-
Collective portfolio	-	69,745	-	-	-	69,745	-
Total	**3,256,729**	**69,745**	**-**	**-**	**-**	**3,326,474**	**875,488**

H. Distribution of Gurantees according to the bank internal credit rating

Description	31 December 2025						31 December 2024
	Stage 1		Stage 2		Stage 3	Total	Total
	Individual	Collective	Individual	Collective			
	JD	JD	JD	JD	JD	JD	JD
Internal Credit rating from 1 to -6	140,145,232	-	5,783,699	-	-	145,928,931	120,508,448
Internal Credit rating from +7 to -7	-	-	7,512,732	-	-	7,512,732	4,887,602
Internal Credit rating from 8 to 10	-	-	-	-	4,626,976	4,626,976	4,583,139
Collective portfolio	-	27,395,931	-	1,091,817	328,880	28,816,628	29,755,059
External credit rating	1,841,040	-	-	-	47,423	1,888,463	1,741,517
Total	**141,986,272**	**27,395,931**	**13,296,431**	**1,091,817**	**5,003,279**	**188,773,730**	**161,475,765**

I. Detailed Indirect facilities

Description	31 December 2025					
	Stage 1		Stage 2		Stage 3	Total
	Individual	Collective	Individual	Collective		
	JD	JD	JD	JD	JD	JD
Unutilized limits	194,049,314	18,278,133	22,891,066	226,175	19,855	235,464,543
Banking Guarantees	141,986,272	27,395,931	13,296,431	1,091,817	5,003,279	188,773,730
Letters of credit	36,467,471	337,737	1,469,412	17,548	-	38,292,168
Acceptances	3,256,729	69,745	-	-	-	3,326,474
Total at end of the year	**375,759,786**	**46,081,546**	**37,656,909**	**1,335,540**	**5,023,134**	**465,856,915**

Description	31 December 2024					
	Stage 1		Stage 2		Stage 3	Total
	Individual	Collective	Individual	Collective		
	JD	JD	JD	JD	JD	JD
Unutilized limits	140,843,036	23,389,611	39,231,975	637,410	256,578	204,358,610
Banking Guarantees	94,786,007	28,202,580	32,309,513	751,677	5,425,988	161,475,765
Letters of credit	21,395,182	250,800	7,560,979	90,823	-	29,297,784
Acceptances	679,539	-	195,949	-	-	875,488
Total at end of the year	**257,703,764**	**51,842,991**	**79,298,416**	**1,479,910**	**5,682,566**	**396,007,647**

J. Detailed expected credit loss for indirect facilities

Description	31 December 2025					
	Stage 1		Stage 2		Stage 3	Total
	Individual	Collective	Individual	Collective		
	JD	JD	JD	JD	JD	JD
Unutilized limits	254,489	78,702	173,564	30,803	9,805	547,363
Banking Guarantees	472,936	152,519	111,908	147,587	3,662,531	4,547,481
Letters of credit	64,340	463	3,482	326	-	68,611
Acceptances	9,594	106	-	-	-	9,700
Total at end of the year	**801,359**	**231,790**	**288,954**	**178,716**	**3,672,336**	**5,173,155**

Description	31 December 2024					
	Stage 1		Stage 2		Stage 3	Total
	Individual	Collective	Individual	Collective		
	JD	JD	JD	JD	JD	JD
Unutilized limits	314,758	153,444	118,602	159,177	151,289	897,270
Banking Guarantees	102,811	237,104	70,541	128,158	3,405,303	3,943,917
Letters of credit	11,937	584	6,762	4,330	-	23,613
Acceptances	43	-	50	-	-	93
Total at end of the year	**429,549**	**391,132**	**195,955**	**291,665**	**3,556,592**	**4,864,893**

68. Zakah

The net assets method was used for the purpose of determining the zakah pool and calculating the value of zakah on attributable to relevant stakeholders. The amount of zakah due from stakeholders is as follows:

- Bank shareholders: The value of zakah due is 36.6 fils per share.
- Quasi-equity: The value of zakah due is 19.9 fils per dinar.
- Wakala Bil Istithmar accounts holders (investment portfolios): The value of zakah due is 16.8 fils per dinar.

69. Lawsuits filed against the Bank

The lawsuits filed against the Bank (self) amounted to JD 125,855 as of 31 December 2025 with a required provision of JD 3,000 (provision booked amounted to JD 75,000) compared to JD 200,020 as of 31 December 2024 with a provision of JD 3,000. The lawsuits filed against the Bank (joint) as of 31 December 2025 amounted to JD 3,771,156 with a provision of JD 80,245 compared to JD 2,854,776 as of 31 December 2024 with a provision of JD 56,245. The Bank's management and its legal advisor believe that any obligations that may arise from the lawsuits against joint investments will be covered by provisions (joint), while the lawsuits against the Bank (self) will be covered by provisions (self).

70. New accounting standards issued but not yet effective

The standards and interpretations that are issued but not yet effective, up to the date of issuance of the consolidated financial statements are disclosed below. The Group intends to adopt these standards, if applicable, when they become effective.

Financial Accounting Standard 45: (Quasi-equity (including investment accounts)).

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

This standard shall be effective as of January 1, 2026, with early adoption permitted.

Financial Accounting Standard 46: (Off-balance sheet assets under management).

The standard aims to establish financial reporting principles related to off-balance sheet assets under management in accordance with AAOIFI’s “Conceptual Framework for Financial Reporting,” and develops and makes improvements to the requirements contained in previous standards.

This standard shall be effective as of January 1, 2026, with early adoption permitted.

Financial Accounting Standard 47: (Transfer of assets between investment pools):

Financial Accounting Standard 47 “Transfer of Assets between Investment pools” replaces the previously issued Financial Accounting Standard 21 “Disclosure of Transfers of Assets” and makes improvements to it. The standard aims to establish financial reporting principles and disclosure requirements that apply to all asset transfers between investment vessels (and, where they are of relative importance, between core categories thereof) related to property rights, quasi-rights, and off-balance sheet assets under management in the Islamic financial institutions. It also requires the adoption of accounting policies for these transfers and their consistent application in accordance with Sharia principles and provisions, and describes requirements for public disclosure thereof for the purpose of achieving a higher level of transparency.

This standard shall be effective as of January 1, 2026, with early adoption permitted.

FAS 48 – (Promotional Gifts and Prizes):

The Accounting Board (the Board) of the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) has officially issued FAS 48 “Promotional Gifts and Prizes”. This standard aims to set out the accounting and financial reporting principles for recognition, measurement, presentation and disclosure that apply to gifts and promotional prizes provided by Islamic financial institutions to their customers including quasi-equity holders and other investment account holders.

This standard will be effective from 1 January 2026, with early adoption permitted.

FAS 49 – (Financial Reporting of Entities Operating in Hyperinflationary Economies):

FAS 49 sets out the financial reporting principles for entities applying FAS and operating in hyperinflationary economies, taking into account Shari'ah principles and rulings and their unique business model.

This standard will be effective from 1 January 2026, with early adoption permitted.

Financial Accounting Standard 50 – (Financial Reporting for Islamic Investment Institutions' (including Mutual Funds)):

The new standard sets out the principles of financial reporting applicable to Islamic investment institutions, and specifically focuses on achieving consistency and providing a unified basis for the format and content of financial statements of Islamic investment institutions'. It also sets out the general presentation requirements, minimum content and recommended structure of their financial statements to promote honest and fair presentation in accordance with Shari'ah principles and rules.

This standard replaces the previously issued Financial Accounting Standard 14 "Mutual Funds", and has been decided to be subject to review and update as part of the AAOIFI comprehensive project to review and update financial accounting standards initiated by the Board.

This standard will be effective from 1 January 2027, with early adoption permitted.

Financial Accounting Standard 51 – Partnership Ventures:

This new standard sets out the principles for accounting and financial reporting—specifically the principles for recognition, measurement, presentation, and disclosure that should be applied to partnership ventures (including the most common Mudaraba and Musharaka based structures/products). This standard replaces the previously issued FAS 3 (Mudaraba Financing) and FAS 4 (Musharaka Financing).

This standard addresses accounting for partnership ventures in the books of the managing partner (Mudarib/Partner) and the financial reporting of the venture itself. It also covers the treatment of the gradual transfer of ownership/units as diminishing equity-based ventures (such as Two-way Diminishing Musharaka).

Financial Accounting Standard 52 – (Deferred Delivery Sales: Salam and Istisna):

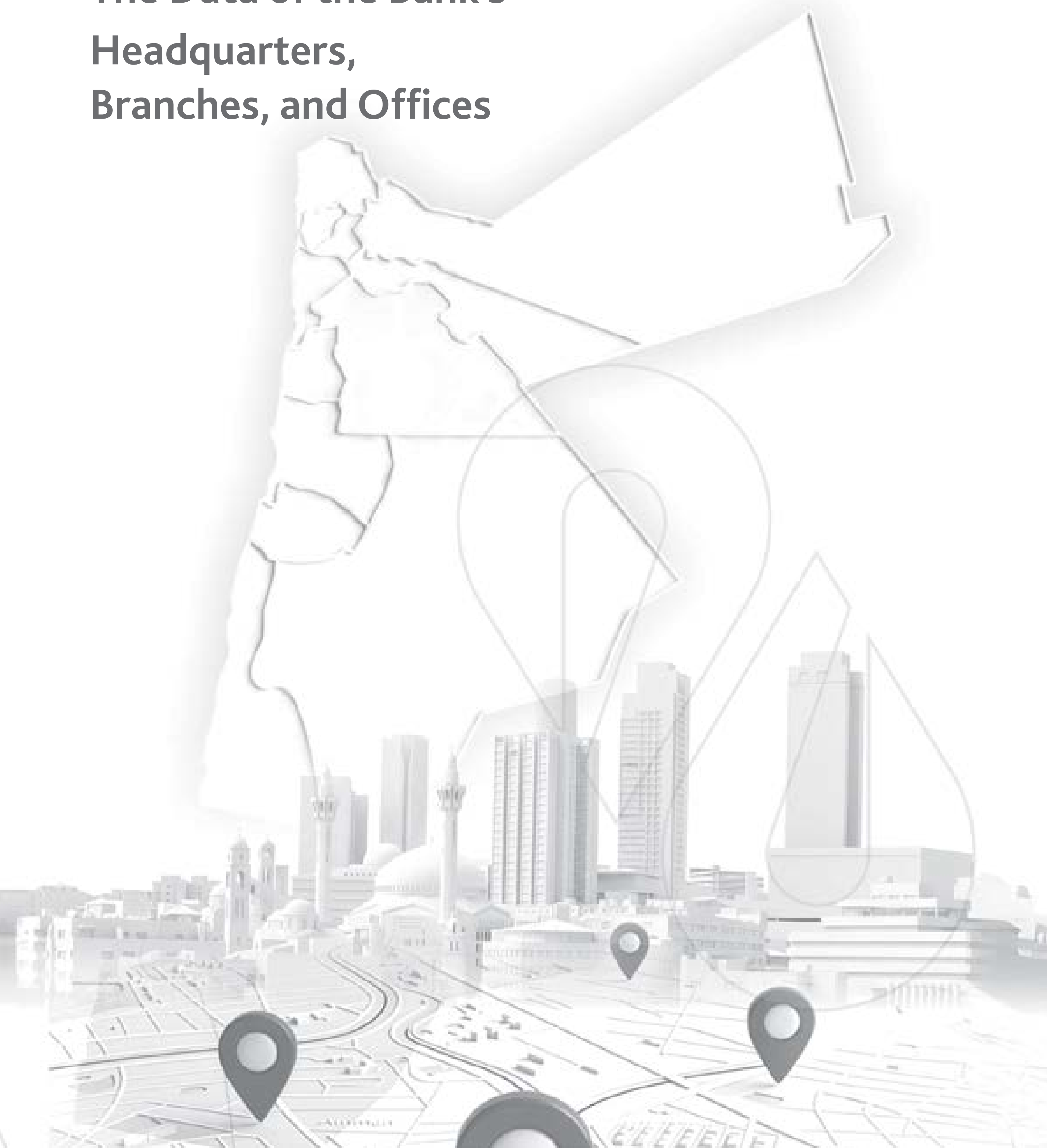
This new standard defines the accounting and financial reporting principles for buyers/customers and sellers/developers in deferred delivery sale transactions based on Salam and Istisna'. This standard supersedes its predecessors in several aspects, notably by aligning more closely with recent standards and Generally Accepted Accounting Principles (GAAP), providing counterparty accounting in line with AAOIFI's revised standard-setting strategy, and streamlining the treatment of Parallel Salam and Parallel Istisna' contracts.

Furthermore, the Board has granted preliminary approval for FAS 53, titled "Istisna'-based Development Contracts," which will be issued upon completion of due process. Together, these two standards replace the previous FAS 7 (Salam and Parallel Salam) and FAS 10 (Istisna' and Parallel Istisna'), which were designated for revision under AAOIFI's comprehensive Accounting Standards Review and Update Project.

This standard shall be effective from January 1, 2027, with early adoption permitted.

Jordan Islamic Bank
A member of Al Baraka Group

The Data of the Bank's Headquarters, Branches, and Offices



Data regarding the Bank's Head Office, Branches, and Offices

www.jordanislamicbank.com

jib@islamicbank.com.jo

The unified phone number for the Head Office, all branches, and offices

+962 6 5670000.

Contact Centre

Tel: +962 6 5680001

The Headquarter/ Branches	Address	Internal Number:	Fax	P.O Box	Postal Code	No. of Employees
The Headquarter	Al Thaqafa Street - Al Shemesani/ Amman	0	+962 6 5666326 +962 6 5684755	926225	11190	927
Shmeisani	Al Thaqafa Street - Al Shemesani/ Amman	5002	+962 6 5691700 +962 6 5623612	925997	11190	36
Amman branch	King Hussein Street/ Amman	5005	+962 6 4652400 +962 6 4614299	7987	11118	18
Jabal Hussein branch	Khaled Bin Al Waleed Street/ Amman	5006	+962 6 5692057	926943 921047	11110	20
Al Zarqa branch	King Hussein Street/Zarqa	5071	+962 5 3930911	5753	13111	27
Al Wahdat branch	Prince Hassan Street/ Amman	5020	+962 6 4789144	16165	11152	19
Irbid branch/St. Baghdad	Baghdad Street/Irbid	5073	+962 2 7247051 +962 2 7240730	1950	21110	30
Bayader Wadi Al-Seer branch	The Main Street / Bayader	5052	+962 6 5824162	140223	11814	20
Aqaba branch	Arar Street / Aqaba	5082	+962 3 2014313	1048	77110	29
Madaba branch	Petra Street / Madaba	5072	+962 5 3244702	695	17110	24
Sweileh branch	Princess Raya Street / Amman	5053	+962 6 5349461	717	11910	14
Ma'an branch	King Hussein Street/ Ma'an	5081	+962 3 2131733	204	71111	19
Karak branch	The Italian Street / Kark	5079	+962 3 2353508 +962 3 2353484	220	61110	18
Jerash branch	King Abdullah Street / Jerash	5074	+962 2 6352264	32	26110	26
Al Mafraq branch	King Faisal Street/ Mafraq	5086	+962 2 6232212	68	25110	23
Al Salt branch	Bayada Street / Salt	5078	+962 5 3553792	1035	19110	13
Tafilah Branch	Municipal Street / Tafilah	5080	+962 3 2242650	42	66110	22

The Headquarter/ Branches	Address	Internal Number:	Fax	P.O Box	Postal Code	No. of Employees
Rawda Suburb branch	Rawda Street / Amman	5094	+962 6 5151773	961155	11196	14
Russeifa branch	King Hussein Street/ Rusaifa	5097	+962 5 3744758	1138	13710	14

Branch	Address	Internal Number:	Fax	P.O Box	Postal Code	No. of Employees
Irbid Branch/St. Hashemi	Al-Hashemi Street - Entrance to Bushra Travel Complex - Sal	5065	+962 2 7279405	501	21101	29
Ajloun branch	Ajloun Street - Amman/ Downtown - Ajloun	5076	+962 2 6420700	167	26810	23
Ad-Dulayl branch	Al-Abdali Area, Investment Street, Abdali Mall Complex, 2nd Floor	5008	+962 6 4616450	927988	11190	19
Deir Abi Said branch	King Hussein St. / Deir Abi Saeed	5068	+962 2 6521553	45	21710	20
Yarmouk Street branch	Yarmouk Street / Amman	5025	+962 6 4757169	620823	11162	17
Abu Alanda branch	Ring road/ Amman	5066	+962 6 4162971	742	11592	19
Sahab branch	Near the vegetable market /Sahab	5058	+962 6 4023803	647	11511	19
North Marka branch	King Abdullah Street / Amman	5024	+962 6 4886633	340965	11134	21
Mutah branch	University Street / Mutah - next to Orange Showroom	5084	+962 3 2371804	50	61621	25
Ghuwairiya branch	King Ghazi Street / Zarqa	5056	+962 5 3930903	150266	13115	12
Ramtha	Al-Sham Street / Al-Ramtha	5075	+962 2 7380494	546	21410	23
Al Hashmi branch	Northern Hashemi Jabal/ Amman	5017	+962 6 5055114	230693	11123	12
Hashemi branch	Hashemi/ Zarqa	5070	+962 5 3811709	185	13125	13
Irbid Branch/St. Hakam	Hakma Street / Irbid	5067	+962 2 7401361	230101	21110	16
Baqa branch	Al-Baqa'a camp/Al-Baqa'a	5055	+962 6 4726334	825	19381	14
Jabal Al Taj branch	Al-Hawooz Street / Amman	5021	+962 6 4752302	410676	11141	13
Kufranga branch	Main Street/ Kufranga	5077	+962 2 6454510	61	26873	11
Jabal Al Taj branch	Sabra and Shatila Street /Amman	5022	+962 6 4921409	425838	11140	18
Yajouz branch	Yajouz Main Street / Yajouz	5069	+962 5 3745153	120032	13712	15
Hai Nazzal branch	Al-Dostoor Street / Amman	5023	+962 6 4397937	710999	11171	21
Tlaa Al-Ali branch	Tlaa Al-Ali / Amman	5003	+962 6 5342744	1582	11953	18
Hai Masum branch	Al-Farouk Street / Zarqa	5057	+962 5 3935427	11897	13118	13
Macca Mall branch	Macca Street, Inside Macca Mall Complex, Ground Floor.	5004	+962 6 5857529	709	11821	20
Irbid branch/ Idon Street	Idon/ Irbid	5060	+962 2 7254763	620595	21162	18
Wasfi Al-Tal Street branch	Wasfi Attal St./ Amman	5011	+962 6 5528075	961021	11196	23
Marj Al-Hamam branch	Marj Al-Hamam, Princess Taghreed Street, Etisalat Complex.	5026	+962 6 5715538	1093	11732	12

Branch	Address	Internal Number:	Fax	P.O Box	Postal Code	No. of Employees
Wadi Musa branch	The Main Street / Wadi Musa	5083	+962 3 2157922	53	71810	13
Jubeiha branch	Jubaiha main street / Amman	5019	+962 6 5344239	874	11941	16
Tareq/Tabarbour branch	Shihab Al-Hibri Street / Amman	5018	+962 6 5060548	295	11947	22
Irbid Branch/Palestine Street	Palestine Street / Irbid	5061	+962 2 7262109	3922	21110	17
New Zarqa branch	Macca Street/Zarqa	5054	+962 5 3852410	150472	13115	17
Deir Alla branch	Main Street/ Deir Alla	5062	+962 5 3573525	44	18210	15
Sweifieh branch	Sweifieh/Amman	5027	+962 6 5812029	142643	11844	13
Abu Nseir branch	Abu Nseir/ Amman	5032	+962 6 5236329	541405	11937	16
Thaniya branch	Thaniya/ Al Kark	5085	+962 3 2386632	1	61151	15
Khraibet Al Souq branch	Khraibet Al-Souq / Amman	5030	+962 6 4120894	987	11621	16
Khalda branch	Amer Bin Malik Street/Amman	5010	+962 6 5542813	4428	11953	13
Shouna Shamalya branch	The main street/ Shouna Shamalya	5092	+962 2 6580298	15	28110	14
Al Qasr branch	Al Qasr/ Al Kark	5033	+962 3 2315524	32	61210	14
Jabal Amman branch	Jabal Amman/ Amman	5013	+962 6 4633048	840610	11180	10
Ad-Dulayl branch	Mothalath Ad-Dulayl / Ad Dulayl	5051	+962 5 3825181	190	13136	13
Wadi Al Hajar branch	Autostrad Road/ Zarqa	5049	+962 5 3651034	1927	13110	11
Irbid / Al Hesn branch	Al Hesn/ Irbid	5063	+962 2 7012404	357	21510	16
Bawabet ASalt branch	King Abdullah II Street - in front of Qasr Al Adl / ASalt	5090	+962 5 3550453	484	19110	15
Naour branch	Madaba Al Gharbi Street / Mothalth Hai Al Shaheed	5028	+962 6 5725870	114	11710	13
The Islamic Hospital branch	King Hussein Street/ Amman	5014	+962 6 5657264	928430	11190	11
Al Horia Street	Al Horia Street / Al Moqableen	5031	+962 6 4205769	606	11623	15
Dahyet AL Yasmin	Dahiat Al Yasmeen branch/Amman	5029	+962 6 4205386	710068	11117	15
Shouna Al Janobya branch	King Hussein Bridge Street /Shouna Al Janobya	5037	+962 5 3581194	23	18110	11
Marka Al Janobya branch	Saleh Al-Hamlan Street (previously Al-Fida), Marka Al-Janobya / Amman	5038	+962 6 4900208	420300	11142	14
Al Giza branch	The Desert Road/ Giza	5040	+962 6 4460166	282	16010	11
Ashoubak branch	Main Street/ Mojamaa Al Dawaeer/ Ashoubak	5095	+962 3 2165461	66	71910	12
Irbid branch/Bani Kenana	Mothalth Sama Al Rousan - Bani Kenana/ Irbid	5093	+962 2 7585124	25	21129	15
Irbid branch/Citi Center	Prince Hassan Street - AL Mojama Al Tojari - Citi Center - Irbid	5101	+962 2 6911309	3833	21110	15
Adboun branch	Abdoun - Hai Abdoun Al Shamaly - Fawzi Al Qwaqgi Street - Building (5)	5106	+962 6 5922834	852745	11185	11

Branch	Address	Internal Number:	Fax	P.O Box	Postal Code	No. of Employees
Bawabet Jerash branch	The main street - Madinat Ajloun direction - in front of Jarsh Secondary School for boys	5098	+962 2 6340130	1003	26110	15
Zarqa Al Gharbya branch	Zarqa - Hai Al-Zawahra - Berain Street - in front of Cordoba College (formerly)	5110	+962 5 3924836	5016	13111	11
Ain Al-Basha branch	Al-Balqa Governorate - Ain Al-Basha Municipality - in front of Ain Al-Basha Gas Station - near the traffic light (Al Ishara AL Sehia)	5105	+962 6 4726904	77	19384	12
Madaba AL Gharbi branch	Madaba - Amman Madaba West Road - in front of the Electricity Company	5041	+962 5 3241764	152	17110	15
Al Badya AL Shamalya branch	Mafraq - Salhia Municipality - Baghdad International Street	5034	+962 2 6282882	60	54510	11
Almadina Alryadiah branch	Queen Rania Al Abdullah Street - Hajj Investment Fund Complex	5046	+962 6 5658097	19197	11196	13
Free Zone branch	Gate (1) - The free zone/ Zarqa	5048	+962 5 3826741	186	13134	11
Abbein Abblein branch	Mothalth Ishtafina - Abbein wa Abblein / Ajloun	5102	+962 2 6440372	28	26833	10
Dahiat Al Al Amir Hassan branch	Dahiat Al Amir Hassan - Dawar Al Dahia - Sultan Qalawun Street - in front of Saraya Mall	5114	+962 2 5062785	212818	11121	14
Shafa Badran branch	Shafa Badran St./Amman	5103	+962 6 5231287	49	11934	9
Bawabet AlMafraq branch	Dr. Khaled Abu Samaqa Street - towards Al al-Bayt University/Mafraq	5108	+962 2 6236766	563	25110	10
Dahyet Al Rasheed branch	Dahyet Al-Rasheed - Akef Al-Fayez Street - next to Omaima Residence/ Amman	5111	+962 6 5159821	961155	11196	8
Al Mazar Al Shamali branch	Lewaa AL Mazar Al Shamali - the main Street - near the Mazar Mosque/Irbid	5112	+962 2 7034041	8	21610	8

Office	Address	Internal Number:	Fax	P.O Box	Postal Code	No. of Employees
C. Town Office	Amma Mall/ Amman	5007	+962 6 5528397	1582	11953	3
Hittin office	Hittin camp/ Rusaifa	5096	-------	2720	13713	5
Ajowan Office	The Main Street / Ajowan	5064	+962 5 3655029	120032	13162	5
Al Istiqlal Mall Office	Al Istiqlal Street / AL Nozha	5015	+962 6 5683897	922503	11192	5
Aamrj Office	Marj/ AL Karak	5087	+962 3 2341495	14	61112	3
Basira Office	Basira/Tafilah	5088	+962 3 2267105	54	66610	4
Irbid office/ AL Tyba	Al Tyba/ Irbid	5089	+962 2 7330456	17	21810	5
Subaihi office	Downtown - Al-Aardah/Al-Subaihi district	5036	+962 5 3523510	484	19110	5
AL Shajara office	King Hussein Street - Al Shajara/ Al Ramtha	5035	+962 2 7359366	42	21382	5
Husseinieh office	Al-Hussainiya town - Al Mazar Al Janouby/Al Karak	5043	+962 3 2332712	50	61621	4
Balama office	Balama - next to Qadaa Balama Directorate / Mafraq	5042	+962 2 6203937	185	13125	5
Sameh Mall office	Al-Shaheed Street, Areefa Mall Complex, Amman.	5044	+962 6 5066779	295	11947	4
Wadi Al Seer branch	Iraq AL Amir Street - Wadi Al Seer/ Amman	5045	-------	140223	11814	3
Theban office	Main Street (Royal Theban-Karak Road) - Lewaa Theban/ Madaba	5009	+962 5 3207469	695	17110	5
Al Hassa office	Al-Hasa District, Desert Highway, Next to the Military Consumer Corporation.	5104	+962 3 2277274	55	64610	3
AL Tura Office	Irbid Governorate, Ar-Ramtha District, Al-Turrah, Main Street, Martyr Muath Al-Kasasbeh Square.	5107	+962 2 7361096	2	52110	4
Pavillion Mall office	Capital Governorate - Dahiat Al Yasmeen - Mateqat Badr - Al Hamraniyah - Muhammad Al Fateh Street - Pavilion Mall Complex	5113	-------	710068	11117	4
The World Islamic Sciences and Education University office	The World Islamic Sciences and Education University - mantqqat Tareq/Amman	5115	+962 6 5063588	295	11947	3
Al-Ramtha office - Al Souq AL Tojari	Al Bnouk Street / Al-Ramtha	5116	+962 2 7380489	200	21410	6

The Bank does not have any branches or offices outside the Kingdom.