Capital Bank of Jordan

Interim Condensed Consolidated Financial Statements

(Reviewed not audited)

30 September 2026

Building a better working world

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REPORT ON REVIEW OF INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS
TO THE BOARD OF DIRECTORS OF
CAPITAL BANK OF JORDAN
AMMAN - JORDAN

Introduction

We have reviewed the accompanying interim condensed consolidated financial statements of Capital Bank of Jordan and its subsidiaries (the Group) as of 30 September 2026, comprising of the interim condensed consolidated statement of financial position as of 30 September 2026 and the related interim condensed consolidated statement of income, and the interim condensed consolidated statement of comprehensive income for the three and nine month periods then ended and the interim condensed consolidated statement of changes in equity and the interim condensed consolidated statement of cash flows for the nine-month period then ended and explanatory notes. The Board of Directors is responsible for the preparation and presentation of these interim condensed consolidated financial statements in accordance with International Accounting Standard (34) - Interim Financial Reporting ("IAS 34"). Our responsibility is to express a conclusion on these interim condensed consolidated financial statements based on our review.

Scope of Review

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

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim condensed consolidated financial statements are not prepared, in all material respects, in accordance with International Accounting Standard (34).

Amman – Jordan
28 October 2026

ERNST & YOUNG
Amman - Jordan

Capital Bank of Jordan
Interim Condensed Consolidated Statement of Financial Position
As at 30 September 2026

	Notes	30 September 2026	31 December 2025
		JD	JD
		(Reviewed not audited)	(Audited)
Assets			
Cash and balances with central banks	5	1,374,466,467	1,192,159,375
Balances at banks and financial institutions	6	382,865,078	275,316,920
Deposits at banks and financial institutions	7	3,500,000	3,973,860.00
Financial assets at fair value through other comprehensive income	8	101,989,291	364,689,878
Direct credit facilities at amortized cost, net	9	3,945,282,266	3,858,067,733
Financial assets at amortized cost	10	1,902,402,482	2,151,161,311
Pledged financial assets at amortized cost	11	306,468,665	207,412,772
Property and equipment, net		120,143,578	117,570,733
Intangible assets, net		143,169,069	151,533,604
Deferred tax assets		50,159,554	51,004,994
Other assets	12	335,661,382	331,601,308
Right-of-use leased assets		31,294,600	22,451,251
Total Assets		**8,697,402,432**	**8,726,943,739**
Liabilities And Equity			
Liabilities			
Banks and financial institutions' deposits		187,947,292	118,213,626
Customers' deposits	13	5,607,788,134	5,937,436,544
Cash Margins		955,365,727	763,819,530
Loans and borrowings	14	540,921,559	438,265,523
Income tax provision	15	15,879,276	33,296,961
Deferred tax liabilities		3,651,328	3,742,367
Sundry provisions	16	5,900,715	5,002,223
Provision for expected credit losses against off-balance sheet items	24	10,381,942	12,394,250
Other liabilities	18	208,207,501	293,335,149
Leases liabilities		29,735,771	22,987,550
Subordinated loan	19	109,895,000	109,895,000
Total Liabilities		**7,675,674,245**	**7,738,388,723**
Equity			
Equity attributable to the Bank's shareholders			
Authorized, issued and paid in capital	1	263,037,122	263,037,122
Additional paid in capital	1	68,872,349	68,872,349
Perpetual bonds	17	70,900,000	70,900,000
Statutory reserve	28	94,572,647	94,572,647
Foreign currency translation reserve		(4,397,422)	(4,397,422)
Fair value reserve		2,913,585	3,747,190
Retained earnings		274,006,851	321,357,887
Profit for the period attributable to the Bank's shareholders		72,614,399	-
Total equity attributable to the Bank's shareholders		**842,519,531**	**818,089,773**
Non-controlling interest		**179,208,656**	**170,465,243**
Total Equity		**1,021,728,187**	**988,555,016**
Total Liabilities and Equity		**8,697,402,432**	**8,726,943,739**

Capital Bank of Jordan

Interim Condensed Consolidated Income Statement

For the Three and Nine Months Period Ended 30 September 2026 (Reviewed not audited)

		For the 3 months ended		For the 9 months ended	
	Notes	30 September 2026	30 September 2025	30 September 2026	30 September 2025
		JD	JD	JD	JD
Interest income		123,192,587	125,073,155	371,422,576	369,881,629
Less: Interest expense		58,230,676	60,610,767	170,477,858	183,437,564
Net interest income		**64,961,911**	**64,462,388**	**200,944,718**	**186,444,065**
Commissions' income		41,146,934	48,579,601	148,866,107	141,445,242
Less: Commissions' Expense		5,488,045	5,610,433	38,636,884	16,825,829
Net commission income		**35,658,889**	**42,969,168**	**110,229,223**	**124,619,413**
Gains from foreign currencies		3,953,437	6,443,851	13,725,496	17,554,870
Dividends income from financial assets at fair value through other comprehensive income	8	383,512	341,068	1,045,003	989,866
Gain on sale of financial assets at fair value through other comprehensive income - debt instruments	8	-	9,856	2,990	12,322
Other income		429,583	1,435,003	5,376,130	4,206,432
Gross profit		**105,387,332**	**115,661,334**	**331,323,560**	**333,826,968**
Employees' expenses		22,493,168	16,733,814	62,364,664	48,495,989
Depreciation and amortization		13,911,646	7,426,507	36,572,704	26,280,923
Other expenses		20,947,251	20,810,679	59,831,842	50,849,306
Loss (gain) on sale of seized assets		201,326	8,140	(296,285)	53,408
Expected credit losses on financial assets	25	10,481,703	14,284,593	34,811,421	41,266,958
Provision and Impairment on seized assets		(431,880)	1,124,285	878,120	3,412,086
Sundry provisions	16	495,451	96,956	1,824,534	295,070
Total expenses		**68,098,665**	**60,484,974**	**195,987,000**	**170,653,740**
Income before tax		37,288,667	55,176,360	135,336,560	163,173,228
Less: Income tax expense	15	6,212,482	7,376,845	18,593,853	21,186,767
Net income for the period		**31,076,185**	**47,799,515**	**116,742,707**	**141,986,461**
Attributable to:					
Bank's shareholders		17,943,633	30,784,770	72,614,399	92,114,689
Non - controlling interest		13,132,552	17,014,745	44,128,308	49,871,772
		31,076,185	**47,799,515**	**116,742,707**	**141,986,461**
		JD/Fils	JD/Fils	JD/Fils	JD/Fils
Basic and diluted earnings per share from profit for the period attributable to the bank's shareholders	20	**0.065**	**0.114**	**0.267**	**0.341**

Capital Bank of Jordan

Interim Condensed Consolidated Statement of Comprehensive Income

For the Three and Nine Months Period Ended 30 September 2026 (Reviewed not audited)

	For the 3 months ended		For the 9 months ended	
	30 September 2026	30 September 2025	30 September 2026	30 September 2025
	JD	JD	JD	JD
Profit for the period	31,076,185	47,799,515	116,742,707	141,986,461
Add: other comprehensive income Items that will be reclassified to income statement in subsequent periods after excluding the impact of tax:				
Change in the fair value of financial assets at fair value through other comprehensive income-debt instruments	(253,907)	86,071	(374,551)	165,624
Gain on sale of debt instruments at fair value through other comprehensive income that are transferred to the income statement	-	(9,856)	(2,990)	(12,322)
Add: Other comprehensive income items that will not be reclassified to profit or loss in subsequent periods after excluding the impact of tax :				
Change in the fair value of financial assets at fair value through other comprehensive income - equity instruments	(246,448)	(7,817)	(438,647)	415,025
Total other comprehensive income for the period, net of tax	**(500,355)**	**68,398**	**(816,188)**	**568,327**
Total comprehensive income for the period	**30,575,830**	**47,867,913**	**115,926,519**	**142,554,788**
Attributable to:				
Bank's shareholders	17,447,842	30,854,180	71,783,873	92,661,967
Non-controlling interest	13,127,988	17,013,733	44,142,646	49,892,821
	30,575,830	**47,867,913**	**115,926,519**	**142,554,788**

Capital Bank of Jordan

Interim Condensed Consolidated Statement of Changes in Owners Equity

For the Nine Months Period Ended 30 September 2026 (Reviewed not audited)

				Reserves							
	Authorized, issued and paid in capital	Additional paid in capital	Perpetual Bonds	Statutory Reserves	Foreign currency translation reserve	Fair value reserve	Retained earnings*	Profit for the period attributable to the Bank's shareholders	Total equity attributable to the Bank's shareholders	Non-controlling interest	Total equity
30 September 2026	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD	JD
Balance at the beginning of the period	263,037,122	68,872,349	70,900,000	94,572,647	(4,397,422)	3,747,190	321,357,887	-	**818,089,773**	170,465,243	**988,555,016**
Net income for the period	-	-	-	-	-	-	-	72,614,399	**72,614,399**	44,128,308	**116,742,707**
Change in the fair value of financial assets at fair value through other comprehensive income – debt instruments	-	-	-	-	-	(374,551)	-	-	**(374,551)**	-	**(374,551)**
Gains on the sale of debt instruments at fair value through other comprehensive income transferred to the income statement	-	-	-	-	-	(2,990)	-	-	**(2,990)**	-	**(2,990)**
Change in the fair value of financial assets at fair value through other comprehensive income – equity instruments	-	-	-	-	-	(452,985)	-	-	**(452,985)**	14,338	**(438,647)**
Total comprehensive income for the period	**-**	**-**	**-**	**-**	**-**	**(830,526)**	**-**	**72,614,399**	**71,783,873**	**44,142,646**	**115,926,519**
Transferred to retained earnings from gains on the sale of financial assets at fair value through other comprehensive income – equity instruments (Note 8)	-	-	-	-	-	(3,079)	3,079	-	**-**	-	**-**
Interest on perpetual bonds, net of tax (Note 17)	-	-	-	-	-	-	(2,371,942)	-	**(2,371,942)**	-	**(2,371,942)**
Expenses related to a subsidiary capital increase, net of tax	-	-	-	-	-	-	(265,862)	-	**(265,862)**	(180,306)	**(446,168)**
Cash dividends (Note 29)	-	-	-	-	-	-	(44,716,311)	-	**(44,716,311)**	(35,218,927)	**(79,935,238)**
Balance at 30 September 2026	**263,037,122**	**68,872,349**	**70,900,000**	**94,572,647**	**(4,397,422)**	**2,913,585**	**274,006,851**	**72,614,399**	**842,519,531**	**179,208,656**	**1,021,728,187**
30 September 2025											
Balance at the beginning of the period	263,037,122	68,872,349	70,900,000	81,157,605	(4,397,422)	3,967,607	241,048,908	-	**724,586,169**	107,961,175	**832,547,344**
Net income for the period	-	-	-	-	-	-	-	92,114,689	**92,114,689**	49,871,772	**141,986,461**
Change in fair value of financial assets at fair value through other comprehensive income - debt instruments	-	-	-	-		165,624	-	-	**165,624**	-	**165,624**
Gains on the sale of debt instruments at fair value through other comprehensive income transferred to the income statement	-	-	-	-	-	(12,322)	-	-	**(12,322)**	-	**(12,322)**
Change in the fair value of financial assets at fair value through other comprehensive income – equity instruments	-	-	-	-	-	393,976	-	-	**393,976**	**21,049**	**415,025**
Total comprehensive income for the period	**-**	**-**	**-**	**-**	**-**	**547,278**	**-**	**92,114,689**	**92,661,967**	**49,892,821**	**142,554,788**
Transferred to retained earnings from losses on the sale of financial assets at fair value through other comprehensive income – equity instruments (Note 8)	-	-	-	-	-	19,807	(19,807)	-	-	-	**-**
Perpetual Bonds interest expense, net of tax (Note 17)	-	-	-	-	-	-	(2,315,134)	-	(2,315,134)	-	**(2,315,134)**
Expenses related to a subsidiary capital increase, net of tax	-	-	-	-	-	-	(261,131)	-	(261,131)	(161,084)	**(422,215)**
Cash dividends (Note 29)	-	-	-	-	-	-	(39,455,568)	-	(39,455,568)	(16,518,076)	**(55,973,644)**
Balance at 30 September 2025	**263,037,122**	**68,872,349**	**70,900,000**	**81,157,605**	**(4,397,422)**	**4,534,692**	**198,997,268**	**92,114,689**	**775,216,303**	**141,174,836**	**916,391,139**

* Retained earnings include JD 50,159,554 which represents deferred tax assets balance as at 30 September 2026 against JD 51,004,994 as at 31 December 2025, according to the Central Bank of Jordan's and security exchange commission regulations these balances are restricted.

* Retained earnings balance as at 30 September 2026 and 31 December 2025 includes an amount of JD 958,330 which represents the effect of the early adoption of IFRS 9 which is related to the measurement and classification. This amount is not available for distribution according to the Securities and Exchange Commission regulations until the amount becomes realized .

- An amount equals to the negative balance of fair value reserve is restricted within retained earnings and cannot be utilized according to the Central Bank of Jordan's and security exchange commission regulations.

- The Central Bank of Jordan issued Circular No. 10/1/1359 on 25 January 2018 which states the regulations related to IFRS 9 adoption which allowed the Banks to transfer the general banking risks reserve balance to the retained earnings to offset the effect of applying IFRS (9) on the opening balance of the retained earning as of 1 January 2018. The circcular also stated that the unutilized balance from the general banking risks reserve cannot be distributed to shareholders and / or used for other purposes except with the approval of the Central Bank of Jordan. The unutilized balance amounted to JD 8,840,593.

Capital Bank Of Jordan

Interim Condensed Consolidated Statement of Cash Flows

For the 9 months period Ended 30 September 2026 (Reviewed not audited)

	Note	30 September 2026	30 September 2025
		JD	JD
		(Reviewed not audited)	(Reviewed not audited)
Operating Activities			
Profit before tax		135,336,560	163,173,228
Adjustments for Non-Cash Items			
Depreciation and amortization		36,572,704	26,280,923
Expected credit losses on financial assets		34,811,421	41,266,958
Gain on sale of financial assets at fair value through other comprehensive income - debt instruments		(2,990)	(12,322)
Impairment on assets seized by the bank		878,120	3,412,086
Dividends income from financial assets at fair value through other comprehensive income		(1,045,003)	(989,866)
(Gain) loss on sale of assets seized by the bank		(296,285)	53,408
Sundry provisions		1,824,534	295,070
Net accrued interest expense		9,726,970	(18,612,644)
Cash flows from operating activities before changes in assets and liabilities		**217,806,031**	**214,866,841**
Changes in assets and liabilities :			
Restricted balances at banks and financial institutions		33,672,923	(228,917)
Banks and financial institutions' deposits maturing in more than three months		473,860	(3,500,000)
Balances with Central Banks		118,675,874	(280,414,330)
Direct credit facilities		(125,005,831)	(469,090,010)
Other assets		(13,364,291)	30,155,567
Deposits at banks and financial institutions maturing in more than three months		1,283,702	8,522,729
Customers' deposits		(329,648,410)	296,071,577
Cash margins		191,546,197	96,637,804
Other liabilities		(82,062,890)	37,854,151
Net Cash flow from (used in) operating activities before taxes and sundry provisions		**13,377,165**	**(69,124,588)**
Income tax paid		(32,955,468)	(27,539,464)
Paid sundry provisions		(926,042)	(258,518)
Net cash flow used in operating activities		**(20,504,345)**	**(96,922,570)**
Investing Activities			
Financial assets at fair value through other comprehensive income		261,865,276	(71,809,522)
Dividends income from financial assets at fair value through other comprehensive income		1,045,003	989,866
Financial assets at amortized cost		148,675,544	(9,490,995)
Property and equipment		(18,783,220)	(5,941,920)
Intangible assets		(6,145,879)	(5,349,623)
Proceeds from sales of seized assets		8,315,083	13,897,894
Net cash flow from (used in) investing activities		**394,971,807**	**(77,704,300)**
Financing Activities			
Borrowed funds, net		102,656,036	(28,544,674)
Paid perpetual bonds interest		(4,963,000)	(4,963,000)
Capital increase related expenses		(446,168)	(422,215)
Cash dividends		(62,537,710)	(54,427,932)
Payments on lease liabilities		(8,764,236)	(4,906,379)
Net Cash flow from (used in) financing activities		**25,944,922**	**(93,264,200)**
Net change in cash and cash equivalents		400,412,383	(267,891,070)
Cash and cash equivalent at the beginning of the period		543,339,383	1,391,998,445
Cash and cash equivalent at the end of the period	21	**943,751,766**	**1,124,107,375**

Capital Bank of Jordan
Notes to the Interim Condensed Consolidated Financial Statements
As at 30 September 2026 (Reviewed not audited)

(1) General Information

Capital Bank is a public shareholding company incorporated in Jordan on 30 August 1995 in accordance with Companies law No.1 for the year 1989 under registration number 291. Its registered office is at Abdali Boulevard, Suliman Al Nabulsi Street, Amman Jordan.

Capital Bank, together with its subsidiaries (the Group) and through its thirty five branches across Jordan, provides retail, corporate banking, and investment banking services. Capital Bank is the ultimate parent of the Group.

The Bank increased its capital during prior years from JD 20,000,000 to reach JD 200,000,000 through capitalizing reserves,retained earnings and private underwriting.

During June 2022, The Bank entered into an agreement with the Saudi Investment Fund, a strategic partner, under which the Fund became one of the Bank's shareholders by investing JD 131,200,000. This investment was allocated as an increase in capital through the issuance of new shares valued at JD 63,037,122, priced at one JD per share. Consequently, the authorized, subscribed, and paid-in capital increased to JD 263,037,122, with the remaining JD 68,162,877 recorded as a share premium (additional paid in capital) resulting in a total recorded amount of JD 68,872,349.

Capital Bank of Jordan shares are listed at Amman Stock Exchange - Jordan.

The Bank also issued (Tier 1) perpetual bonds worth 70,900,000 dinars ($100 million), which are listed on the Dubai Financial Market.

The Interim Condensed Consolidated Financial Statements were authorized for issue by the Board of Directors in their meeting No. 09/2026 held on 25 October 2026.

(2) Material Accounting Policies

(2-1) Basis Of Preparation of the interim condensed consolidated financial statements

The accompanying interim condensed consolidated financial statements of the bank and its subsidiaries (together the "Group") have been prepared in accordance with International Accounting Standard number (34) "Interim Financial Reporting".

The interim condensed consolidated financial statements have been presented in Jordanian Dinars .

The interim condensed consolidated financial statements have been prepared in accordance with the historical cost principle, except for financial assets at fair value through profit or loss, financial assets at fair value through other comprehensive income, and financial derivatives, which are measured at fair value as of the date of the interim condensed consolidated financial statements.

The interim condensed consolidated financial statements do not include all the information and disclosures required for annual financial statements prepared in accordance with International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board (IASB) and should be read in conjunction with the consolidated financial statements of the Group as of 31 December 2025. Additionally, Furthermore, the results of operations for the nine-month period ended 30 September 2026 are not necessarily indicative of the results expected for the year ending 31 December 2026. No appropriation of the profit for the nine-month period ended 30 September 2026 has been made, as such appropriation is carried out at the end of the financial year.

The Bank presents the items in the consolidated statement of financial position in order of liquidity, based on the Bank's intention and its expected ability to recover/settle the majority of its assets and liabilities. Details of the analysis of the distribution of assets and liabilities according to the expected recovery/settlement of assets and liabilities within 12 months after the reporting date (current) or more than 12 months after the reporting date (non-current).

(2-2) Basis of consolidation of the interim condensed consolidated financial statements

The interim condensed consolidated financial statements of Capital Bank of Jordan Group, presented in Jordanian Dinar, include the financial statements of Capital Bank of Jordan ("the Bank") and its major subsidiaries, which are as follows:

Company Name	Percentage of ownership (%)		Date of Acquisition	Principal Activity	Place of Incorporation	Paid-in Capital
	30-Sep-26	31-Dec-25				
Capital Investment and Brokerage Company Limited	100%	100%	16 May 2005	Brokerage services	Jordan	JD 12,110,000
Capital Investments (DIFC) Ltd	100%	100%	22 December 2013	Financial consulting services	United Arab Emirates	USD 250,000
Capital leasing Company Limited	100%	100%	As a result of the acquisition of Société Générale Bank - Jordan (formerly) in 2022.	Financial leasing activities	Jordan	JD 8,000,000
National Bank of Iraq (NBI) and its branch in Saudi Arabia and its following subsidiaries :	61.85%	61.85%	1 January 2005	All Banking services	Iraq	Iraqi Dinars 650 Billion
AL-Mal Iraqi Company	100%	100%	29 April 2008	Brokerage services	Iraq	Iraqi Dinars 3 Billion
National Iraqi Installment Company	51%	51%	As a result of the acquisition of Société Générale Bank - Jordan (formerly) in 2022.	Financial leasing activities	Iraq	Iraqi Dinars 10 Billion
Digital future Company for Electronic Distribution Services, General Trading	51%	51%	December 2025	Electronic Payment Services	Iraq	Iraqi Dinars One Billion
Iraq Gate Electronic Financial Services Limited Liability Company	51%	51%	December 2025	Electronic Payment Services	Iraq	Iraqi Dinars 10 Billion
Union International for Insurance	51%	51%	November 2025	Insurance services	Iraq	Iraqi Dinars 5 Billion

Control is achieved when the Bank is exposed, or has rights, to variable returns from its involvement with the investee and has the ability to affect those returns through its power over the investee. Generally, there is a presumption that a majority of voting rights results in control. However, in individual circumstances, the Bank may still exercise control with a less than 50% shareholding, or may not be able to exercise control even with ownership over 50% of an entity's shares. When assessing whether it has power over an investee and therefore controls the variability of its returns, the Bank considers all relevant facts and circumstances, including:

- The purpose and design of the investee
- The relevant activities and how decisions about those activities are made and whether the Bank can direct those activities
- Contractual arrangements such as call rights, put rights and liquidation rights

Whether the Bank is exposed, or has rights, to variable returns from its involvement with the investee, and has the power to affect the variability of such returns.
Profit or loss and each component of OCI are attributed to the equity holders of the parent of the Bank and to the non-controlling interests (NCIs), even if this results in the NCIs having a deficit balance. When necessary, adjustments are made to the financial statements of subsidiaries to bring their accounting policies in line with the Bank's accounting policies. All intra-group assets, liabilities, equity, income, expenses and cash flows relating to transactions between members of the Bank are eliminated in full on consolidation.

A change in the ownership interest of a subsidiary, without loss of control, is accounted for as an equity transaction. If the Bank loses control over a subsidiary, it derecognizes the related assets (including goodwill), liabilities, NCI and other components of equity, while any resultant gain or loss is recognized in profit or loss. Any investment retained is recognized at fair value at the date of loss of control.

(2-3) Impact of Geopolitical Tensions in the Middle East on the Group's Operations

Geopolitical tensions escalated in certain parts of the Middle East during the first quarter of 2026, resulting in disruptions to certain operational activities of the Group. In this context, governmental and regulatory authorities continued to reaffirm, through their public statements, the resilience of the economy and the continuity of business operations across key sectors.

Management continues to regularly update its assessments of the impact of these developments on the Group's operations and financial performance. These assessments include scenario analyses and appropriate stress testing to identify and implement the necessary measures to ensure the continuity of the Group's operations under the prevailing circumstances.

The Group will continue to closely monitor developments and assess their potential implications based on the information available. The Group will also disclose any material financial impacts arising from these developments in subsequent reporting periods.

(3) Changes in Significant Accounting Policies

The accounting policies used in the preparation of the interim condensed consolidated financial statements are consistent with those used in the preparation of the consolidated financial statements for the year ended 31 December 2025, except for the following amendments on the standards effective as of 1 January 2026:

Classification and Measurement of Financial Instruments—Amendments to IFRS 9 and IFRS 7
In May 2024, the IASB issued Amendments to IFRS 9 and IFRS 7, Amendments to the Classification and Measurement of Financial Instruments (the Amendments). The amendments include:

-A clarification that a financial liability is derecognised on the 'settlement date' and introduce an accounting policy choice (if specific conditions are met) to derecognise financial liabilities settled using an electronic payment system before the settlement date
-Additional guidance on how the contractual cash flows for financial assets with environmental, social, and corporate governance (ESG) and similar features should be assessed
-Clarifications on what constitute 'non-recourse features' and what are the characteristics of contractually linked instruments
-The introduction of disclosures for financial instruments with contingent features and additional disclosure requirements for equity instruments classified at fair value through other comprehensive income (OCI)

The amendments had no material impact on the Bank's interim condensed consolidated financial statements.

Contracts Referencing Nature-dependent Electricity — Amendments to IFRS 9 and IFRS 7
In December 2024, the IASB issued Amendments to IFRS 9 and IFRS 7 - Contracts Referencing Nature-dependent Electricity. The amendments apply only to contracts that reference nature-dependent electricity, and they:

-Clarify the application of the 'own-use' requirements for in-scope contracts
-Amend the designation requirements for a hedged item in a cash flow hedging relationship for in-scope contracts
-Add new disclosure requirements to enable investors to understand the effect of these contracts on the Bank's financial performance and cash flows

The amendments had no material impact on the Bank's interim condensed consolidated financial statements.

(4) Significant Accounting Estimates and Judgements, and Risk Management

The preparation of the interim condensed consolidated financial statements requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the amounts recognized for assets, liabilities, income and expenses. Actual results may differ from estimates.

In preparing these interim condensed consolidated financial statements, the significant judgments made by management in applying the Group's accounting policies and the main sources of estimation uncertainty were the same judgments and sources applied in the Group's audited consolidated financial statements as at and for the year ended 31 December 2025.

(5) Cash and Balances with Central Banks

- Statutory cash reserve held at the Central Bank of Jordan amounted to JD 107,147,677 as at 30 September 2026 against JD 194,805,510 as at 31 December 2025.

- There are no balances with maturities exceeding three months as at 30 September 2026 and 31 December 2025.

- Statutory cash reserves held at the Central Bank of Iraq amounted to JD 381,346,998 as at 30 September 2026 against JD 412,365,038 as at 31 December 2025 which are excluded from the cash and cash equivalents for interim condensed consolidated statement of cash flow purposes.

(6) Balances at Banks and Financial Institutions

- Non-interest bearing balances at banks and financial institutions amounted to JD 266,455,375 as at 30 September 2026 against JD 184,310,483 as at 31 December 2025.

- Restricted balances amounted to JD 122,626,086 as at 30 September 2026 against JD 156,299,009 as at 31 December 2025. Those balances are excluded from cash and cash equivalents for the purposes of the interim condensed consolidated statement of cash flow.

- Borkerage Customers payable balances amounted to JD 32,574,236 as at 30 September 2026, against to JD 42,735,635 as at 31 December 2025. These balances are excluded from cash and cash equivalents for the purposes of the interim the consolidated statement of cash flows.

(7) Deposits at Banks and Financial Institutions

The details of these items are as follows:

	30 September 2026	31 December 2025
	JD	JD
Cash and balances at foreign banks and financial institutic	**(Reviewed not audited)**	**(Audited)**
Long term deposits maturing within one year	3,500,000	3,973,860
Total	**3,500,000**	**3,973,860**

(8) Financial Assets at Fair Value through Other Comprehensive Income

	30 September 2026	31 December 2025
	JD	JD
Quoted financial assets	**(Reviewed not audited)**	**(Audited)**
Bonds, Corporate debt securities	3,991,664	4,255,874
Other governments' bonds and treasury bills	3,858,901	279,737,678
Quoted shares	8,774,689	7,607,889
Total quoted financial assets	**16,625,254**	**291,601,441**
Unquoted financial assets		
Treasury bonds	3,524,372	3,745,327
Unquoted shares	65,883,524	53,385,513
Investment funds	15,958,781	15,958,531
Total unquoted financial assets	**85,366,677**	**73,089,371**
Less: Expected credit losses	(2,640)	(934)
Total Financial Assets at Fair Value through Other Comprehensive Income	**101,989,291**	**364,689,878**
Analysis of bonds and bills:		
Fixed Rate	11,372,297	287,737,945
Total	**11,372,297**	**287,737,945**

- The unquoted shares include an amount of JD 31,277,509 representing 19.48% from the capital of Al Ihtrirafia Real for Estate Investment Company, which amounted to JD 170 million. Al Ihtrafia for Real Estate Investment Company was established in partnership with several Jordanian banks and with the approval of the Central Bank of Jordan, under the supervision of the Association of Banks in Jordan, for the purpose of managing the assets seized by banks in Jordan. The Group reviewed the requirements of International Accounting Standard No.(28) "Investments in Associates" and accordingly classified the investment as an investment at fair value through other comprehensive income since the group does not have significant influence over the decisions of the Al Ihtrafia for Real Estate Investment Company .

- The cash dividends amounted to JD 1,045,003 as at 30 September 2026 against JD 989,866 as at 30 September 2025.

- Realized gain from the sale of financial assets at fair value through other comprehensive Income (debt Instruments) amounted to JD 2,990 as at 30 September 2026 against realized gain of JD 12,322 as at 30 September 2025.

- Realized gain from the sale of financial assets at fair value through other comprehensive income (equity Instruments) amounted to JD 3,079 as at 30 September 2026 against realized losses of JD 19,807 as at 30 September 2025 which have been transferred to the retained earnings through the interim condensed consolidated statement of changes in owners equity.

(9) Direct Credit Facilities at Amortized cost, net

	30 September 2026 JD (Reviewed not audited)	31 December 2025 JD (Audited)
Retail customers		
Overdrafts	18,962,095	22,443,276
Loans and bills *	1,390,267,825	1,370,506,494
Credit cards	47,312,902	48,764,426
Real estate lending	218,434,606	238,374,095
Corporate Lending		
Overdrafts	157,324,781	146,771,067
Loans and bills *	1,728,783,893	1,542,120,590
Small and medium entities "SMEs"		
Overdrafts	21,917,876	23,946,957
Loans and bills *	306,164,785	303,228,242
Government and public sector	405,512,023	465,279,186
Total	**4,294,680,786**	**4,161,434,333**
Less: Suspended interest	66,823,507	49,513,786
Less: Expected Credit Losses Provision	282,575,013	253,852,814
Net direct credit facilities at amortized cost	**3,945,282,266**	**3,858,067,733**

* These amounts represents the net balances after deducting interests and commissions received in advance which amounts to JD 225,481,651 as at 30 September 2026 against JD 250,159,868 as at 31 December 2025.

- Non-performing credit facilities amounted to JD 374,706,551 which represents 8.72% of total direct credit facilities as at 30 September 2026 against JD 338,633,784 which represents 8.14% as at 31 December 2025.

- Non-performing credit facilities, net of suspended interest, amounted to JD 320,062,692 which represent 7.57% from gross direct credit facilities net of interest in suspense as at 30 September 2026 against JD 297,953,554 which represent 7.25% from total direct credit facilities after interest in suspense as of 31 December 2025.

- The credit facilities granted and guaranteed by the Jordanian government as at 30 September 2026 amounts to JD 245,326,174 against JD 293,429,569 as at 31 December 2025.

Direct Credit Facilities at amortized cost - Collective

The movement on total direct credit facilities at amortized cost during the period/year is as follows:

30 September 2026 (Reviewed not audited)	Stage One	Stage Two	Stage Three	Total
	JD	JD	JD	JD
Balance at the beginning of the period	3,445,241,829	377,558,720	338,633,784	4,161,434,333
New facilities during the period / Additions*	1,056,677,107	106,914,758	39,647,286	1,203,239,151
Settled balances during the period	(934,735,658)	(89,633,981)	(37,382,437)	(1,061,752,076)
Transferred to stage one	37,300,845	(35,306,706)	(1,994,139)	-
Transferred to stage two	(103,666,760)	106,602,201	(2,935,441)	-
Transferred to stage three	(19,861,338)	(27,116,782)	46,978,120	-
Written off facilities during the period	-	-	(8,240,622)	(8,240,622)
Total balance at the end of the period	**3,480,956,025**	**439,018,210**	**374,706,551**	**4,294,680,786**

31 December 2025 (Audited)	Stage One	Stage Two	Stage Three	Total
	JD	JD	JD	JD
Balance at the beginning of the year	2,987,750,779	406,554,360	361,365,109	3,755,670,248
New facilities during the year / Additions*	1,554,985,776	118,944,431	44,481,339	1,718,411,546
Settled balances during the year	(1,083,040,997)	(87,359,298)	(67,774,097)	(1,238,174,392)
Transferred to stage one	82,204,121	(78,851,721)	(3,352,400)	-
Transferred to stage two	(80,233,038)	89,290,805	(9,057,767)	-
Transferred to stage three	(16,424,812)	(71,019,857)	87,444,669	-
Written off facilities during the year	-	-	(74,473,069)	(74,473,069)
Total balance at the end of the year	**3,445,241,829**	**377,558,720**	**338,633,784**	**4,161,434,333**

* New facilities/additions during the period/year on stage three includes recorded suspended interest during the period/year.

The movement on the provision for expected credit losses on direct credit facilities at amortized cost during the period/year is as follows:-

30 September 2026 (Reviewed not audited)	Stage One	Stage Two	Stage Three	Total
	JD	JD	JD	JD
Balance at the beginning of the period	18,489,929	46,123,610	189,239,275	253,852,814
Impairment loss on new facilities / Additions during the period	16,230,718	10,226,297	44,890,273	71,347,288
Recoveries from impairment losses on settled facilities	(6,225,369)	(6,074,786)	(23,222,639)	(35,522,794)
Transferred to stage one	196,478	(160,885)	(35,593)	-
Transferred to stage two	(6,797,819)	6,964,784	(166,965)	-
Transferred to stage three	(6,699,489)	(9,174,078)	15,873,567	-
Written off facilities during the period	-	-	(7,102,295)	(7,102,295)
Total balance at the end of the period	**15,194,448**	**47,904,942**	**219,475,623**	**282,575,013**

31 December 2025 (Audited)	Stage One	Stage Two	Stage Three	Total
	JD	JD	JD	JD
Balance at the beginning of the year	13,464,370	45,756,852	205,984,963	265,206,185
Impairment loss on new facilities / Additions during the year	14,831,067	45,677,520	55,199,006	115,707,593
Recoveries from impairment losses on settled facilities	(7,955,698)	(6,437,371)	(64,786,821)	(79,179,890)
Transferred to stage one	4,256,564	(3,704,740)	(551,824)	-
Transferred to stage two	(1,889,418)	4,074,245	(2,184,827)	-
Transferred to stage three	(4,110,167)	(39,242,896)	43,353,063	-
Written off facilities during the year	-	-	(47,774,285)	(47,774,285)
Utilized to off-set purchased loans	(106,789)	-	-	(106,789)
Total balance at the end of the year	**18,489,929**	**46,123,610**	**189,239,275**	**253,852,814**

The movement of the provision for expected credit losses on direct credit facilities collectively during the period/year is as follows:

30 September 2026 (Reviewed not audited)	Retail	Real estate	Corporate	SMEs	Public and Government Sector	Total
	JD	JD	JD	JD	JD	JD
Balance at the beginning of the period	83,175,407	12,182,965	129,194,339	29,300,103	-	253,852,814
Impairment loss on new facilities / Additions during the period	24,769,846	2,662,298	31,369,354	12,545,790	-	71,347,288
Recoveries from impairment losses on settled facilities	(12,248,178)	(4,031,045)	(14,552,366)	(4,691,205)	-	(35,522,794)
Transferred (from) to stage one	(2,375,831)	(77,715)	(9,459,036)	(1,388,248)	-	(13,300,830)
Transferred (from) to stage two	(2,979,240)	(130,376)	1,691,822	(952,385)	-	(2,370,179)
Transferred (from) to stage three	5,355,071	208,091	7,767,214	2,340,633	-	15,671,009
Written off facilities	(2,049,183)	(804,129)	(3,865,363)	(383,620)	-	(7,102,295)
Total balance at the end of the period	**93,647,892**	**10,010,089**	**142,145,964**	**36,771,068**	**-**	**282,575,013**

31 December 2025 (Audited)						
Balance at the beginning of the year	72,101,304	13,537,204	139,131,553	40,436,124	-	265,206,185
Impairment loss on new facilities / Additions during the year	34,731,597	6,057,885	64,501,155	10,416,956	-	115,707,593
Impairment loss recovered from settled balances	(13,639,713)	(4,610,881)	(56,275,746)	(4,653,550)	-	(79,179,890)
Transferred (from) to stage one	(2,873,675)	(497,952)	2,012,834	(384,228)	-	(1,743,021)
Transferred (from) to stage two	(5,228,625)	(172,349)	(31,961,887)	(1,510,530)	-	(38,873,391)
Transferred (from) to stage three	8,102,300	670,301	29,949,053	1,894,758	-	40,616,412
Utilized to off-set purchased loans	(106,789)	-	-	-	-	(106,789)
Written off balances	(9,910,992)	(2,801,243)	(18,162,623)	(16,899,427)	-	(47,774,285)
Total balance at the end of the year	**83,175,407**	**12,182,965**	**129,194,339**	**29,300,103**	**-**	**253,852,814**

Interest in suspense

The movement of interest in suspense per sector during the period/year is as follows:

	Retail	Real estate	Corporate	SMEs	Total
	JD	JD	JD	JD	JD
30 September 2026 (Reviewed not audited)					
Balance at the beginning of the period	6,734,131	1,622,998	35,597,912	5,558,745	49,513,786
Suspended interest during the period	5,170,191	809,094	15,907,852	2,060,641	23,947,778
Interests transferred to income	(817,919)	(606,681)	(3,479,289)	(595,841)	(5,499,730)
Suspended interest written off	(420,294)	(207,681)	(498,196)	(12,156)	(1,138,327)
Total balance at the end of the period	**10,666,109**	**1,617,730**	**47,528,279**	**7,011,389**	**66,823,507**
31 December 2025 (Audited)					
Balance at the beginning of the year	8,850,866	3,548,197	39,041,043	9,855,932	61,296,038
Suspended interest during the year	3,160,028	538,711	17,126,446	4,947,676	25,772,861
Interests transferred to income	(772,252)	(1,030,304)	(8,173,742)	(880,031)	(10,856,329)
Suspended interest written off	(4,504,511)	(1,433,606)	(12,395,835)	(8,364,832)	(26,698,784)
Total balance at the end of the year	**6,734,131**	**1,622,998**	**35,597,912**	**5,558,745**	**49,513,786**

Direct credit facilities are distributed as per the following geographical and economic sectors classification:

	Inside Jordan	Outside Jordan	30-September 2026	31 December 2026
	JD (Reviewed not audited)	JD (Reviewed not audited)	JD (Reviewed not audited)	JD (Audited)
Financial	65,433,907	-	65,433,907	67,248,635
Industrial	446,531,213	29,390,540	475,921,753	478,332,226
Commercial	481,000,029	390,164,894	871,164,923	724,928,716
Real estate and Construction	420,724,503	147,935,627	568,660,130	520,021,433
Tourism and hotels	35,655,365	-	35,655,365	39,692,587
Agriculture	31,181,183	26,395,934	57,577,117	63,527,050
Shares	72,013,888	6,318,669	78,332,557	73,825,107
Services utilities and public	122,990,545	-	122,990,545	149,746,279
Transportation services (including air transportation)	14,713,103	-	14,713,103	13,273,705
Government and public sector	405,512,023	-	405,512,023	465,279,186
Retail	393,515,436	1,035,916,342	1,429,431,778	1,394,827,775
Others	51,323,166	117,964,419	169,287,585	170,731,634
Total	**2,540,594,361**	**1,754,086,425**	**4,294,680,786**	**4,161,434,333**

(10) Financial Assets At Amortized Cost

	30 September 2026	31 December 2025
	JD	JD
	(Reviewed not audited)	(Audited)
Governmental treasury bonds	1,437,070,887	1,504,001,093
Guaranteed governmental bonds	59,736,697	69,733,438
Corporate bonds and bills	75,327,566	50,319,247
Other governments bonds and treasury bills	334,261,490	530,074,299
Gross financial assets at amortized cost	**1,906,396,640**	**2,154,128,077**
Less: Expected credit losses	(3,994,158)	(2,966,766)
Net Financial assets at amortized cost	**1,902,402,482**	**2,151,161,311**
Analysis of bonds and bills:		
Fixed Rate	1,896,182,064	2,144,079,260
Floating rate	6,220,418	7,082,051
Total	**1,902,402,482**	**2,151,161,311**

Movements of expected credit losses on Financial Assets at Amortized Cost during the period/year is as follows:

	30 September 2026				31 December 2025
	(Reviewed not audited)				Audited
	Stage One	Stage Two	Stage Three	Total	Total
	JD	JD	JD	JD	JD
Balance at the beginning of the period / year	198,318	-	2,768,448	2,966,766	2,290,102
Impairment loss on new investments during the period / year	163,259	-	861,633	1,024,892	712,332
Impairment loss recovered from matured investments	2,500	-	-	2,500	(35,668)
Total balance at the end of the period/year	**364,077**	-	**3,630,081**	**3,994,158**	**2,966,766**

There are no realized gain or losses from sale of financial assets at amortized cost as at 30 September 2026 and 30 September 2025.

(11) Pledged financial assets at amortized cost

	30 September 2026 (Reviewed not audited)		31 December 2025 (Audited)	
	JD		JD	
	Pledged financial assets	Associated financial liabilities (Note 13&14)	Pledged financial assets	Associated financial liabilities (Note 13)
	JD	JD	JD	JD
Financial assets at amortized cost	306,468,665	239,895,344	207,412,772	104,590,000
Total	**306,468,665**	**239,895,344**	**207,412,772**	**104,590,000**

- These bonds were pledged as at 30 September 2026 against the deposits belonging to the Social Security Corporation in Jordan and against the borrowed funds from the Central Bank of Iraq.

(12) Other Assets

	30 September 2026	31 December 2025
	JD (Reviewed not audited)	JD (Audited)
Accrued interest and revenue	61,051,537	71,830,957
Prepaid expenses	26,298,540	23,666,545
Assets seized by the bank against matured debts-net*	142,227,459	141,375,446
Purchased banks acceptances at amortized cost- net	20,273,925	24,669,574
Claims of other receivables – net	-	1,096,696
Assets/unrealized derivatives gains (Note 26)	186,688	-
Refundable deposits	49,128,044	49,126,078
Others	36,495,189	19,836,012
Total	**335,661,382**	**331,601,308**

* According to the Instructions of the Central Bank of Jordan, the Bank is required to dispose of the assets seized by the bank in a maximum period of two years from the acquisition date. The Central Bank may approve of an extension up to two executive years at most. According to the Central Bank circular No. 10/3/16234 , no more provision should be calculated for assets held for more than four years and restricted the use of previously booked provisions only upon the disposal of the seized assets.

*The instructions of the Central Bank of Iraq and according to the Iraqi Banking Law, Banks are required to dispose seized assets by the bank within a maximum period of two years from the date of transfer. The Central Bank of Iraq may approve an extension for the bank to retain the properties for up to two additional periods, each of two years. These instructions are in accordance with the regulations issued on 26 November 2020, which amend the provisions for calculating impairment allowances on seized assets in which full provision of 100% is calculated within 6 years.

(13) Customers' Deposits

	30 September 2026	31 December 2025
	JD	JD
	(Reviewed not audited)	(Audited)
Current and demand deposits	2,280,289,135	2,118,476,671
Saving deposits	530,797,924	495,948,258
Time and notice deposits	2,703,266,601	3,272,650,155
Certificates of deposit	93,434,474	50,361,460
Total	**5,607,788,134**	**5,937,436,544**

- The governmental and public sector deposits inside Jordan amounted to JD 682,541,640 representing 12.17% of the total deposits as at 30 September 2026 against JD 615,119,832 representing 10.36% as at 31 December 2025.
- The Iraqi governmental and public sector deposits amounted to JD 105,042,139 representing 1.87% of total deposits as at 30 September 2026, against JD 352,391,148 representing 5.94% of total deposits as at 31 December 2025.
- The amount of non-interest-bearing deposits amounted to JD 2,366,261,278 representing 42.20% of the total deposits as at 30 September 2026, against JD 2,356,197,741 representing 39.68% of the total deposits as at 31 December 2025.
- Restricted deposits (restricted from withdrawal) as at 30 September 2026 amounted to JD 2,627,653 and JD 18,976,285 as at 31 December 2025.
- Dormant deposits amounted to JD 62,946,187 as at 30 September 2026 against JD 37,168,481 as at 31 December 2025.
- Time and notice deposits include an amount of JD 104,590,000 as at 30 September 2026 and as at 31 December 2025 representing the financial liabilities against pledged financial assets belonging to the Social Security Corporation deposits (Note 11).

(14) Borrowed Funds

30 September 2026 (Reviewed not audited)	Amount	Number of Installments		Frequency of Instalments	Collaterals	Interest rate	Re-financed Interest rate
		Total	Outstanding				
	JD				JD		
Amounts borrowed from central banks	302,344,562	16,881	8,022	Monthly , quarterly semi annual , annual and upon maturity	-	0.00% -6.69%	0% - 5.10%
Amounts borrowed from local banks and financial institutions	111,752,581	6	6	Monthly , and upon maturity	-	4.9% - 7.85%	4.00% - 11%
Amounts borrowed from foreign banks and financial institutions	126,824,416	115	74	Semi annual , and upon maturity	-	1.453% - 9.5%	2.75% -16%
Total	**540,921,559**				-		
31 December 2025 (Audited)							
Amounts borrowed from central banks	182,622,639	18,747	8,588	Monthly , semi annual , and upon maturity	-	0.00%-6.51%	0.00%-5.1%
Amounts borrowed from local banks and financial institutions	91,656,149	6	6	Monthly , semi annual , and upon maturity	-	4.9% -7.75%	4.00% -11.00%
Amounts borrowed from foreign banks and financial institutions	163,986,735	220	83	Monthly , semi annual , and upon maturity	-	1.453% -9.5%	2.50%-16%
Total	**438,265,523**				-		

• Amounts borrowed from Central Banks amounts to JD 302,344,562 represents amounts borrowed to refinance the customers' loans in the medium term financing programs that have been re-borrowed. These loans mature between the period 2026 - 2051.

• The amounts borrowed from local institutions are borrowed from the Jordan Mortgagee Refinance Company with a total amount of JD 60,000,000. These loans mature during the years 2026 - 2036. And overdraft laon amounted to JD 51,752,581.

• Loans bearing fixed - interest rates amounted to JD 482,474,713 and loans bearing floating - interest rates amounted to JD 58,446,846 as at 30 September 2026 against JD 396,206,451 and JD 51,752,581 respectively as at 31 December 2025.

•The balance of borrowings from central banks includes an amount of JD 135,305,344 as at 30 September 2026, representing financial liabilities against pledged financial assets (Note 11).

• Based on the most recent covenant assesment, the Bank is complying with all contingent rules and conditions with financial institution leaders.

(15) Income Tax

A) The movement on income tax provision is as follows:

	30 September 2026	31 December 2025
	JD	JD
	(Reviewed not audited)	(Audited)
Balance at the beginning of the period/year	33,296,961	23,767,686
Income tax paid	(32,955,468)	(26,035,691)
Income tax payable	17,151,903	32,999,925
Prior years' income tax	271,820	130,539
Tax paid on perpetual bonds	(1,885,940)	(1,885,940)
Acquired balance	-	4,320,442
Balance at the end of the period/year	**15,879,276**	**33,296,961**

B) Income tax expense presented in the interim condensed consolidated statement of income is as follows:

	30 September 2026	30 September 2025
	JD	JD
	(Reviewed not audited)	(Reviewed not audited)
Income tax charges for the profit for the period	17,151,903	22,910,915
Prior years income tax charges	271,820	130,539
Deferred tax assets for the period	1,170,130	(1,854,687)
	18,593,853	**21,186,767**

-The statutory income tax rate applicable to banks in Jordan is 38%. The statutory income tax rate applicable to financial brokerage companies and Jordanian Finance Leasing Company is 28%.

-The statutory income tax rate applicable to banks' profits in Iraq is 15%.

-The statutory income tax rate applicable to banks' profits in Saudi Arabia is 20%.

-A final settlement has been reached with the Income and Sales Tax Department regarding the income tax of Jordan Capital Bank – Jordan Branches up to the end of 2021.

-A final settlement has been reached with the Income Tax Department regarding the income tax of Capital Investment and Brokerage Company up to the end of 2023.

-A final settlement has been reached with the Income Tax Department regarding the income tax of National Bank of Iraq up to the end of 2022.

-A final settlement has been reached with the Income Tax Department regarding the income tax of Al-Mustaqbal Digital Company for Electronic Distribution Services and General Trading up to the end of 2024.

-A final settlement has been reached with the Income Tax Department regarding the income tax of Iraqi Electronic Gate for Financial Services up to the end of 2024.

-A final settlement has been reached with the Income Tax Department regarding the income tax of Union international insurance company up to the end of 2024.

-A final settlement has been reached with the Income and Sales Tax Department regarding the income tax of Jordanian finance Leasing Company up to the end of 2022.

-In the opinion of management and the tax advisors, the provision for income tax as at 30 September 2026 is adequate to meet the Group's tax liabilities.

(16) Sundry Provisions

The details of this item are as follows:

30 September 2026 (Reviewed not audited)	Balance at the beginning of the period / year	Additions resulting from the acquisition	Provided during the period/year	Utilized during the period/year	Transferred to income	Adjustment during the period	Balance at the end of the period/year
	JD	JD	JD	JD	JD	JD	JD
Provision for lawsuits raised against the bank	526,000	-	618,000	-	(36,000)	-	1,108,000
Other provisions*	4,476,223	-	1,242,534	(926,042)	-	-	4,792,715
Total balance	**5,002,223**	-	**1,860,534**	**(926,042)**	**(36,000)**	-	**5,900,715**
31 December 2025 (Audited)							
Provision for lawsuits raised against the bank	246,500	-	350,000	(25,954)	(44,546)	-	526,000
Other provisions*	611,487	3,905,437	389,867	(1,677,937)	(6,871,168)	8,118,537	4,476,223
Total balance	**857,987**	**3,905,437**	**739,867**	**(1,703,891)**	**(6,915,714)**	**8,118,537**	**5,002,223**

* The bank has fully booked a provision against the differences resulting from the currency auctions as requested by the Central Bank of Iraq from the National Bank of Iraq during the year 2018, by which the National Bank of Iraq claimed these amounts from its customers according to the Central Bank of Iraq, in addition to the recourse of the judiciary to collect these amounts. No amounts were collected during the period ended 30 September 2026 againsed to JD 2,847 during the period ended 30 September 2025.

(17) Perpetual Bonds

On 24 February 2022, the Bank issued tier 1 non convertible and secured bonds at 7% interest rate, total value of issuance was 100 USD million , where the nominal value of each bond was 1000 dollars, for a total number of 100,000 bonds . These bonds were listed on the Nasdaq Dubai Stock Exchange. These bonds fall within AT1, as per Basel requirements.

Interest expense (net of tax) on these bonds is recorded directly to the retained earnings, net of the related tax effect, as these bonds qualify as Additional Tier 1 (AT1) bonds. Such interest is non-cumulative and payable at the discretion of the Bank. Interest accrued on these bonds amounted to JOD 2,371,942 for the period ended 30 September 2026, against with JOD 2,315,134 for the period ended 30 September 2025.

The bonds constitute direct, unconditional and unsecured obligation of the Bank and are classified in accordance with IAS 32: Financial instruments - classification. These bonds do not have a fixed or final maturity date and may be redeemed at the discretion of the Bank, subject to the terms and conditions of the issuance.

(18) Other Liabilities

	30 September 2026	31 December 2025
	JD	JD
	(Reviewed not audited)	(Audited)
Accrued interest expense	32,697,451	33,749,901
Accrued expenses	19,712,465	29,508,296
Certified cheques	7,454,027	14,170,243
Outstanding cheques	4,275,594	13,454,681
Board of directors' remuneration	48,750	65,000
Amounts Received for Company Registration*	4,380,735	37,089,790
Accounts under reconciliation**	29,872,516	42,084,177
Accrued Deferred Payments***	22,622,418	22,622,418
Brokerage payables	32,574,236	42,735,635
Liabilities / derivatives unrealized loss (note 26)	-	7,309,607
Guarantees deposits	271,131	365,225
Capital leasing Company contract commitment	4,894,225	14,304,248
Other liabilities	49,403,953	35,875,928
Total	**208,207,501**	**293,335,149**

* The bank received amounts related to capital increases, subscriptions, and fees for registering new companies.

** The item 'Accounts Under Reconciliation' representing the balance of accounts under reconciliation related to the operations of the acquired subsidiaries as at 31 December 2025, specifically pertaining to electronic payment activities.

**** Accrued deferred payments represent deferred acquisition consideration relating to the acquisition of Electronic Iraq Gate for Financial Services Company LLC amounting to JD 19.1 million and Digital Future Company for Electronic Distribution Services, Systems and Software Services, and General Trading LLC amounting to JD 3.5 million.

(19) Subordinated Loans

	Amount	Frequency of instalments	Collaterals	Interest Rate
	JD		JD	%
Subordinated Loan	109,895,000	One payment maturing on 30 November 2036	-	٪8.16
Total balance	**109,895,000**		**-**	

- During 2025, the Bank completed the issuance of USD 155 million, which qualify as Tier 2 capital instruments under the requirements of the Basel regulatory framework.

(20) Basic and diluted earnings per share from profit attributable to the Bank's shareholders

	For the 3 months ended 30 September		For the 9 months ended 30 September	
	2026	2025	2026	2025
	(Reviewed not audited)	(Reviewed not audited)	(Reviewed not audited)	(Reviewed not audited)
Profit for the period attributable to Bank's shareholders (JD)	17,943,633	30,784,770	72,614,399	92,114,689
Interest on Perpetual Bonds, Net of Tax	(769,266)	(769,846)	(2,371,942)	(2,315,134)
Weighted average number of shares during the period (Share)	263,037,122	263,037,122	263,037,122	263,037,122
	JD / Fils	JD / Fils	JD / Fils	JD / Fils
Basic and diluted earnings per share from profit attributable to the bank's shareholders	**0.065**	**0.114**	**0.267**	**0.341**

- The basic earning per share is equivalent to the diluted earning per share, since the bank did not issue any convertible financial instruments.

(21) Cash and Cash Equivalents

	For the 9 months ended 30 September	
	2026	2025
	JD	JD
	(Reviewed not audited)	(Reviewed not audited)
Cash and balances with central banks maturing within 3 months	885,971,792	766,809,626
Add: Balances at banks and financial institutions maturing within 3 months, net	382,865,078	490,528,673
Less: Banks and financial institutions' deposits maturing within 3 months	(169,884,782)	(79,319,140)
Brokerage payables	(32,574,236)	(46,852,340)
Less: Restricted cash balances	(122,626,086)	(7,059,444)
	943,751,766	**1,124,107,375**

(22) Related Parties Transactions

The interim condensed consolidated financial statements include the Bank's financial statements and the following subsidiaries:

Company name	Ownership percentage		Cost of investment	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025
	(Reviewed not audited)	(Audited)	JD (Reviewed not audited)	JD (Audited)
Capital Investment and Brokerage Company Limited	100 ٪	100 ٪	10,000,000	10,000,000
National Bank of Iraq	61.85٪	61.85٪	86,739,855	86,739,855
Capital Investments (DIFC) Ltd.	100 ٪	100 ٪	177,250	177,250
Capital leasing Company Limited	100 ٪	100٪	8,037,481	8,037,481
Digital future Company for Electronic Distribution Services, General Trading	51 %	51 %	15,633,450	15,633,450
Iraq Gate Electronic for Financial Services	51 %	51 %	84,978,968	84,978,968
Union International for Insurance	51 %	51 %	2,164,885	2,164,885

- **The following table summarizes the balances and transactions with related parties as at 30 September and for the period then ended:**

Related paries consist of major shareholders, directors, senior management and subsidiaries. Prices and conditions related to the related parties transactions are approved by the Group management.

	Related party				Total	
	BOD members	Executive management	Subsidiaries*	Major Shareholders	30 September 2026	31 December 2025
	JD	JD	JD	JD	JD (Reviewed not audited)	JD (Audited)
Statement of financial position items:						
Banks deposits with related parties	-	-	92,909,245	-	92,909,245	57,161,155
Bank deposits	366,296,809	2,839,107	17,443,147	106,471	386,685,534	248,623,309
Margin accounts	7,139,578	65,558	117,923,992	2,200	125,131,328	149,266,474
Direct credit facilities	63,560,495	4,380,742	11	-	67,941,248	42,271,150
Off-balance sheet items:						
Indirect credit facilities	1,687,425	11,000	75,133,481	2,000	76,833,906	159,359,558
Stage 1 expected credit losses	477,854	8,933	-	-	486,787	76,112
Stage 2 expected credit losses	118,183	-	-	-	118,183	147,839

					For the 9 months ended 30 September	
					2026	2025
					(Reviewed not audited)	(Reviewed not audited)
Items of income statement :					JD	JD
Interest and commission income	3,873,328	171,319	1,032,251	507,807	5,584,705	7,604,328
Interest and commission expense	14,286,926	40,441	706,391	578	15,034,336	32,197,384

* Transactions with subsidiaries are eliminated when preparing the interim condensed consolidated financial statements.

- Interest rates on credit facilities in Jordanian Dinar range between 3.25% - 10.0%.
- Interest rates on credit facilities in foreign currency range between 6.5% - 8.0%.
- Interest rates on deposits in Jordanian Dinar range between 0.00% - 5.4%.
- Interest rates on deposits in foreign currency between 0.00% - 3.5%.

*Interest rates for deposits in JD and foreign currency include current, savings and term accounts

Compensation of the key management personnel benefits for the Bank and its subsidiaries as follows:

	For the 9 months ended 30 September	
	2026	2025
	JD (Reviewed not audited)	JD (Reviewed not audited)
Benefits (Salaries, wages, and bonuses) of key executive management for the Group and it's subsidiaries	6,068,161	3,947,875
Total	**6,068,161**	**3,947,875**

(23) Segment Information

Information about the bank's Activities:

For management purposes the Bank is organized into four major segments that are measured according to the reports used by the main decision maker at the Bank:

Retail banking: Includes handling individual customers' deposits, credit facilities, credit card, and other services.

Corporate banking: Includes monitoring deposits, credit facilities, and other banking facilities provided to corporate customers.

Corporate financing: Principally arranging structured financing, and providing services relating to privatizations, IPOs, and mergers and acquisitions.

Treasury: Principally providing money market, trading and treasury services, as well as the management of the Bank's funding operations.

These segments are the basis on which the Bank reports its segment information:

	Retail Banking	Corporate Banking	Corporate Finance	Treasury	Other	Total 30 September 2026
	JD	JD	JD	JD	JD	JD (Reviewed not audited)
Total revenues	175,669,526	216,092,016	(1,909)	138,484,203	10,194,466	**540,438,302**
Provision for expected credit losses	(10,994,454)	(23,393,348)	-	(1,009,373)	585,754	**(34,811,421)**
Segment results	96,688,741	76,289,120	(1,909)	116,812,046	6,724,141	**296,512,139**
Unallocated expenses						**(161,175,579)**
Profit before tax						**135,336,560**
Income tax						**(18,593,853)**
Net income for the period						**116,742,707**
Other information						
Total segmental assets	1,751,079,148	2,245,371,485	-	3,537,684,917	1,163,266,882	**8,697,402,432**
Total segmental liabilities	2,749,898,067	3,861,162,572	-	777,708,088	286,905,518	**7,675,674,245**
Capital expenditure						**24,929,099**
Depreciation and amortization						**36,572,704**

	Retail Banking	Corporate Banking	Corporate Finance	Treasury	Other	Total 30 September 2025
	JD	JD	JD	JD	JD	JD (Reviewed not audited)
Total revenue	144,698,010	233,224,456	-	154,682,131	1,485,764	**534,090,361**
Provision for expected credit losses	(12,085,495)	(27,223,494)	-	(399,905)	(1,558,064)	**(41,266,958)**
Segment results	59,550,736	92,462,680	-	135,067,842	5,478,752	**292,560,010**
Unallocated expenses						**(129,386,782)**
Profit before tax						**163,173,228**
Income tax						**(21,186,767)**
Net income for the period						**141,986,461**
Other information						31 December 2025 JD (Audited)
Segmental assets	1,660,554,708	2,254,175,092	-	3,602,460,673	1,209,753,266	**8,726,943,739**
Segmental liabilities	2,894,733,713	3,873,608,143	-	616,393,121	353,653,746	**7,738,388,723**
						30 September 2025 JD (Reviewed not audited)
Capital expenditure						**11,291,543**
Depreciation and amortization						**26,280,923**

(24) Contingent Liabilities and Commitments (Off balance sheet)

	30 September 2026 JD (Reviewed not audited)	31 December 2025 JD (Audited)
Contingent Liabilities and Commitments:		
Letters of credit	442,224,548	371,121,819
Enhanced incoming Letters of credit	65,339,252	52,336,539
Acceptances	172,110,467	171,930,229
Letters of guarantee:-		
- Payments	158,453,538	140,418,615
- Performance	354,145,341	275,003,243
- Others	120,836,277	110,301,950
Foreign currency forward*	38,625,281	60,304,861
Unutilized direct credit limits	548,141,653	634,523,978
Total	**1,899,876,357**	**1,815,941,234**
Less: expected credit loss	(10,381,942)	(12,394,250)
Net credit liabilities and commitments	**1,889,494,415**	**1,803,546,984**

The movement on the provision for expected credit losses is as follows:

	30 September 2026 JD (Reviewed not audited)	31 December 2025 JD (Audited)
Balance at the beginning of the period / year	12,394,250	10,182,949
Net movement on credit losses	(2,012,308)	2,211,301
Net balance	**10,381,942**	**12,394,250**

* Foreign currency and interest forwards are not included in the expected credit loss calculation since it's held with foreign banks of high credit rating measured using fair value.

(25) Expected credit losses [net (expense) recovered]:

30 September 2026 (Reviewed Not Audited)	Stage one	Stage two	Stage three	Total
	JD	JD	JD	JD
Balances at banks and financial institutions	(22,148)	-	2,424	(19,724)
Direct credit facilities (Note 9)	(3,295,481)	1,781,332	37,338,643	35,824,494
Financial assets at amortized cost (Note 10)	165,759	-	861,633	1,027,392
Debt instruments at fair value through other comprehensive income	1,706	-	-	1,706
Other Financial assets measured at amortized cost	(10,139)	-	-	(10,139)
Contingent Liabilities and Commitments (Note 24)	(1,146,597)	(551,979)	(313,732)	(2,012,308)
Total balance	**(4,306,900)**	**1,229,353**	**37,888,968**	**34,811,421**

30 September 2025 (Reviewed Not Audited)	Stage one	Stage two	Stage three	Total
	JD	JD	JD	JD
Balances at banks and financial institutions	(21,839)	(36)	-	(21,875)
Direct credit facilities	7,953,936	1,278,617	28,767,006	37,999,559
Financial assets at amortized cost	(6,612)	-	405,961	399,349
Debt instruments at fair value through other comprehensive income	22,444	-	-	22,444
Other Financial assets measured at amortized cost	(13,941)	-	1,092,490	1,078,549
Contingent Liabilities and Commitments	300,869	1,257,693	230,370	1,788,932
Total balance	**8,234,857**	**2,536,274**	**30,495,827**	**41,266,958**

(26) Fair Value of Financial Instruments

Financial instruments include cash balances, deposits at banks and the Central Bank of Jordan, direct credit facilities, other financial assets, customers' deposits, banks deposits and other financial liabilities.

There are no material differences between the fair value of financial instruments and their book value.

The Bank uses the following hierarchy for determining and disclosing the fair value of financial instruments by valuation technique:
Level 1: Quoted prices in active markets for identical assets or liabilities.
Level 2: Other techniques by which all inputs significantly effect the recorded fair value may be observed, either directly or indirectly from market information.
Level 3: Other techniques using inputs significantly effecting the recorded fair values; which are not based on observable market data.

The following table shows the breakdown of the financial instruments at fair value and according to the above hierarchy:

30 September 2026 (Reviewed not audited)	**Level 1**	**Level 2,3**	**Total**
	JD	**JD**	**JD**
Financial assets			
Financial assets at fair value through other comprehensive income	16,622,614	85,366,677	**101,989,291**
Derivative instruments (Note 12)	-	186,688	**186,688**
31 December 2025 (Audited)			
Financial assets			
Financial assets at fair value through other comprehensive income	291,600,507	73,089,371	**364,689,878**
Financial Liabilities			
Derivative instruments (Note 18)	-	7,309,607	**7,309,607**

(27) Lawsuits against the Bank

- The lawsuits raised against Capital Bank of Jordan, as part of the ordinary course of business, amounted to JD 75,022,506 as at 30 September 2026 against JD 55,436,069 as at 31 December 2025. According to the Bank's management and legal counselor, It is not expected that the bank will incur any additional obligations exceeding the recorded provision of JD 1,108,000
- The lawsuits raised against the National Bank of Iraq, as part of the ordinary course of business, amounted to JD 7,192,775 as at 30 September 2026 and JD 7,281,363 as at 31 December 2025. According to the National Bank of Iraq's management and legal counselor, NBI will not be liable in any of these cases.
- The lawsuits raised against Capital Investment and Brokerage Company Ltd/Jordan, as part of the ordinary course of business amounted to JD 32,500 as at 30 September 2026 and at 31 December 2025, and at the discretion of the management and the legal advisor, the Company does not have any obligations in return for these cases.
- There are no lawsuits raised against Capital leasing Company as at 30 September 2026 and 31 December 2025.
- There are no lawsuits raised against Digital future company for electonic distribution services and general trading (LLC) as at 30 September 2026 and 31 December 2025.
- There are no lawsuits raised against Iraq Electronic Gate Financial Services (LLC) as at 30 September 2026 and 31 December 2025.
- There are no lawsuits raised against Union Internatioal for Insurance (Ltd) as at 30 September 2026 and 31 December 2025.

(28) Legal Reserves

The bank has not booked Statutory Reserve during the period since the enclosed statements are interim condensed consolidated financial statements.

(29) Distributed Dividends

The General Assembly approved in its meeting held on 12 April 2026 the distribution of cash dividends equivalent to 17% of the Bank's authorized and paid in capital equivalent to JD 44,716,311.

The General Assembly approved in its meeting held on 17 April 2025 the distribution of cash dividends equivalent to 15% of the Bank's authorized and paid in capital equivalent to JD 39,455,568.

The General Assembly of the National Bank of Iraq approved in its meeting held on 21 May 2026 the distribution of cash dividends equivalent to 25% of the Bank's authorized and paid in capital equivalent to JD 26,804,015.

(30) Comparative figures

Certain comparative figures for year/period 2025 have been reclassified to conform with the presentation of the period ended 30 September 2026. This reclassification had no impact on the prior period's/year results.

(31) Business Combination - Acquisition of Subsidiaries

The National Bank of Iraq Acquired several subsidiaries during the year 2025, as detailed below :

A) The bank's acquisition of the business of Iraq Electronic Gate Financial Services (LLC)

During 2025, the National Bank of Iraq entered into an acquisition agreement to acquire 51% of the Iraq Electronic Gate Financial services (LLC) incorporated in the Republic of Iraq. All required regulatory approvals and conditions were duly obtained, The table below presents the balance of company's assets and liabilities as at the acquisition date .

B) The bank's acquisition of the business of Digital future company for electonic distribution services and general trading (LLC)

During 2025, the National Bank of Iraq entered into an acquisition agreement to acquire 51% of the Digital future company for electonic distribution services and general trading (LLC) incorporated in the Republic of Iraq. All required regulatory approvals and conditions were duly obtained, The table below presents the balance of company's assets and liabilities as at the acquisition date .

C) The bank's acquisition of the business of Union Internatioal for Insurance (Ltd)

During 2025, the National Bank of Iraq entered into an acquisition agreement to acquire 51% of the Union Internatioal Company (Ltd) incorporated in the Republic of Iraq. All required regulatory approvals and conditions were duly obtained, The table below presents the balance of company's assets and liabilities as at the acquisition date .

31 December 2025	Iraq Gate	Digital Future	Union international for Insurance	Total
Assets	**JD**	**JD**	**JD**	**JD**
Cash and balances with Banks and central banks	54,565,794	5,240,502	3,092,528	62,898,824
Property, plant and equipment, net	7,899,489	972,835	7,545	8,879,869
Intangible assets	4,334,241	15,846	-	4,350,087
Other assets	35,296,130	5,952,454	2,068,457	43,317,041
Total Assets	102,095,654	12,181,637	5,168,530	119,445,821
Liabilities				
Cash margins	20,065,006	-	-	20,065,006
Other liabilities	60,394,575	6,502,955	2,669,629	69,567,159
Total Liabilities	80,459,581	6,502,955	2,669,629	89,632,165
Net Fair Value of the Acquired Business as at the Acquisition Date (Provisional)	21,636,073	5,678,682	2,498,901	29,813,656
non - controlling interest	(10,601,676)	(2,782,554)	(1,235,342)	(14,619,572)
Purchase consideration for the acquisition **	(84,978,968)	(15,633,450)	(2,164,885)	(102,777,303)
Goodwill resulting from the acquisition (provisional) *	(73,944,571)	(12,737,322)	(901,326)	(87,583,219)

Results of the acquisition

* Provisional goodwill resulted from the acquisition has been classified under intangible assets

** The total purchase consideration includes as unconditional deferred payment of approximately JD 19.1 million for Iraq gate company and JD 3.5 million for Digital futute company, which will be setteld by National Bank of Iraq one year after the acquisition date (Note 18)

Purchase Price Allocation (PPA) Study

Due to the recent completion of the acquisition, the Purchase Price Allocation (PPA) study has not been finalized as of the date of preparation of these condensed consolidated financial statements.

Accordingly, the Purchase Price Allocation study will be performed in a subsequent period in accordance with the requirements of International Financial Reporting Standards (IFRS), in particular IFRS 3 – Business Combinations.

The completion of the Purchase Price Allocation study may result in adjustments to the carrying amounts of the acquired assets and assumed liabilities, including intangible assets and goodwill (if any), which may have an impact on the financial results and financial position in subsequent periods. Such effects will be disclosed once the study has been completed and formally approved.

(32) Subsequent Events

Pursuant to the resolution issued by the Council of Ministers of the Republic of Iraq during its 22nd regular session held on 6 October 2026, the exchange rate of the US Dollar against the Iraqi Dinar was adjusted from IQD 1,310 to IQD 1,510 per US Dollar, representing a decrease of approximately 15% in the value of the Iraqi Dinar.

The revised exchange rate became effective on 7 October 2026. The resulting impact is expected to be reflected in the Group's foreign currency translation reserve during the fourth quarter of 2026, with an anticipated reduction equivalent to approximately 4% to 7% of the Group's total equity.