Interim Condensed Statement of Financial Position
As at September 30, 2025

	September 30 2025	December 31 2024
	U.S. $	U.S. $
Assets		
Cash and balances with Palestine Monetary Authority	521,849,937	379,018,388
Balances at banks and financial institutions	95,642,436	93,132,163
Investments at Islamic banks	5,999,943	5,999,713
Direct Islamic financing	1,142,424,290	1,108,527,795
Financial assets at fair value through other comprehensive income	11,163,848	10,166,762
Financial assets at amortized cost	45,487,308	35,989,346
Investment properties	24,883,215	24,883,215
Property and equipment	16,409,774	17,591,940
Projects in progress	1,335,232	1,294,016
Right of use assets	4,124,648	4,970,360
Deferred tax assets	15,290,755	11,644,575
Intangible assets	1,376,706	1,704,858
Other assets	15,741,100	13,479,744
Total assets	1,901,729,192	1,708,402,875
Liabilities, quasi-equity and equity		
Liabilities		
Istidama loans from Palestine Monetary Authority	14,465,116	15,643,037
Palestine Monetary Authority's deposits	18,500,000	12,344,355
Banks and financial institutions' deposits	138,845,178	78,169,820
Customers' deposits	476,657,258	434,148,259
Cash margins	123,802,614	100,294,831
Sundry provisions	12,792,457	11,946,931
Tax provisions	4,561,341	246,365
Deferred tax liabilities	2,830,662	2,830,662
Lease liabilities	4,432,078	5,312,528
Other liabilities	22,104,147	21,527,009
Total Liabilities	818,990,851	682,463,797
Quasi-equity		
Participatory investment accounts	933,781,601	883,045,109
	933,781,601	883,045,109
Equity		
Paid-in share capital	101,119,252	101,119,252
Statutory reserve	10,480,248	10,480,248
General banking risk reserve	8,374,674	8,374,674
Pro-cyclicality reserve	5,200,696	5,200,696
Investment properties reserve	7,755,030	7,755,030
Cumulative change in fair value reserve	(511,464)	(996,684)
Retained earnings	16,538,304	10,960,753
Net equity	148,956,740	142,893,969
Total liabilities, quasi-equity and equity	1,901,729,192	1,708,402,875
Commitments and contingencies	203,731,524	239,049,628

DRAFT

Interim Condensed Income Statement

For the three-month and nine-month period ended September 30, 2025

	For the three-month period ended September 30		For the nine-month period ended September 30	
	2025	2024	2025	2024
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)
	U.S. $	U.S. $	U.S. $	U.S. $
Revenues				
Financing and investment revenues	19,045,547	19,420,736	55,408,266	53,392,615
Net commission revenues	1,382,152	1,332,108	4,161,942	4,302,796
Foreign currency exchange gain	1,309,530	1,475,316	5,291,084	3,999,008
Gain from financial assets	1,459,322	1,703	2,159,617	439,829
Other revenues	162,818	101,176	480,338	753,229
Total revenues	23,359,369	22,331,039	67,501,247	62,887,477
Expenses				
Personnel expenses	(5,360,446)	(5,500,452)	(15,156,397)	(16,281,782)
Other operating expenses	(5,795,185)	(5,081,694)	(15,231,405)	(13,445,265)
Palestine Monetary Authority fines	(10,000)	-	(10,000)	-
Depreciation and amortization	(1,131,283)	(1,153,804)	(3,498,484)	(3,534,972)
Impairment loss, net	(5,901,170)	(8,131,110)	(17,221,125)	(21,335,796)
Total expenses	(18,198,084)	(19,867,060)	(51,117,411)	(54,597,815)
Net profit for the period before tax and attribution to quasi-equity	5,161,285	2,463,979	16,383,836	8,289,662
Less: Net profit attributable to quasi-equity holders	(3,005,671)	(2,498,269)	(8,502,091)	(6,804,362)
Net Profit (loss) for the period before taxes	2,155,614	(34,290)	7,881,745	1,485,300
Taxes (expense) recovery	(148,851)	79,909	(2,304,194)	(926,247)
Profit for the period	2,006,763	45,619	5,577,551	559,053
Basic and diluted earnings per share of the profit for the period	0.02	0.001	0.055	0.006

DRAFT

Interim Condensed Statement of Comprehensive Income

For the three-month and nine-month period ended September 30, 2025

	For the three-month period ended September 30		For the nine-month period ended September 30	
	2025	2024	2025	2024
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)
	U.S. $	U.S. $	U.S. $	U.S. $
Profit for the period	2,006,763	45,619	5,577,551	559,053
Other comprehensive income:				
Items that will be reclassified to income statement in subsequent periods:				
Change in fair value of financial assets through other comprehensive income items	(747,099)	780	485,220	409,695
Total other comprehensive income items	(747,099)	780	485,220	409,695
Total comprehensive income for the period	1,259,664	46,399	6,062,771	968,748

DRAFT

Interim Condensed Statement of Income and Attribution Related to Quasi-Equity

For the three-month and nine-month period ended September 30, 2025

	For the three-month period ended September 30		For the nine-month period ended September 30	
	2025	2024	2025	2024
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)
	U.S. $	U.S. $	U.S. $	U.S. $
Net profit for the period before tax and net profit attributable to quasi-equity	5,161,285	2,463,979	16,383,836	8,289,662
Less: Income not attributable to quasi-equity	(4,313,822)	(2,910,303)	(12,092,981)	(9,494,862)
Add: Expenses not attributable to quasi-equity	12,296,914	11,735,950	33,896,286	33,262,019
Net profit for the period before net profit attributable to quasi-equity before the Bank's Mudaraba income	13,144,377	11,289,626	38,187,141	32,056,819
Less: Mudarib's share	(12,487,158)	(10,725,145)	(36,277,784)	(30,453,978)
Add: Support provided by the bank	2,348,452	1,933,788	6,592,734	5,201,521
Net profit attributable to quasi-equity accounts	3,005,671	2,498,269	8,502,091	6,804,362

DRAFT

Interim Condensed Statement of Changes in Equity

For the nine-month period ended September 30, 2025

		Reserves						
	Paid-in share capital	Statutory	General banking risk	Pro-cyclicality	Investment properties	Cumulative change in fair value	Retained earnings	Net Equity
	U.S. $	U.S. $	U.S. $	U.S. $	U.S. $	U.S. $	U.S. $	U.S. $
September 30, 2025								
Balance, beginning of the period	101,119,252	10,480,248	8,374,674	5,200,696	7,755,030	(996,684)	10,960,753	142,893,969
Profit for the period	-	-	-	-	-	-	5,577,551	5,577,551
Other comprehensive income items	-	-	-	-	-	485,220	-	485,220
Total comprehensive income for the period	-	-	-	-	-	485,220	5,577,551	6,062,771
Balance, end of the period (unaudited)	101,119,252	10,480,248	8,374,674	5,200,696	7,755,030	(511,464)	16,538,304	148,956,740

		Reserves						
	Paid-in share Capital	Statutory	General banking risk	Pro-cyclicality	Investment properties	Cumulative change in fair value	Retained earnings	Net Equity
	U.S. $	U.S. $	U.S. $	U.S. $	U.S. $	U.S. $	U.S. $	U.S. $
September 30, 2024								
Balance, beginning of the period	101,119,252	10,368,072	8,374,674	5,200,696	7,359,871	(1,369,860)	9,951,193	141,003,898
Profit for the period	-	-	-	-	-	-	559,053	559,053
Other comprehensive income items	-	-	-	-	-	409,695	-	409,695
Total comprehensive income for the period	-	-	-	-	-	409,695	559,053	968,748
Balance, end of the period (unaudited)	101,119,252	10,368,072	8,374,674	5,200,696	7,359,871	(960,165)	10,510,246	141,972,646

DRAFT

Interim Condensed Statement of Cash Flows
For the nine-month period ended September 30, 2025

	Note	For the nine-month period ended September 30 2025 (Unaudited) U.S. $	2024 (Unaudited) U.S. $
Operating activities			
Profit before taxes		7,881,745	1,485,300
Adjustments for:			
Sundry provisions		1,177,940	1,535,722
Depreciation and amortization		3,498,484	3,534,972
Impairment losses		16,221,125	9,635,796
Cash dividends paid		(700,295)	(439,829)
Gain from financial assets		(1,459,322)	-
Interest expense on lease contract liabilities		81,165	97,856
Losses from disposal of property and equipment		-	(575)
Other non-cash items		(21,112)	(335,777)
		26,679,730	15,513,465
Changes in assets and liabilities:			
Statutory cash reserve		(16,448,877)	5,725,614
Direct credit facilities		(50,104,263)	(13,821,134)
Other assets		(2,237,153)	10,175,067
Customers' current accounts		42,508,999	(34,736,453)
Cash margins		23,507,783	(2,449,411)
Other liabilities		404,107	4,945,134
Net cash flows from (used in) operating activities before paid taxes and provisions		24,310,326	(14,647,718)
Sundry provisions paid		(332,414)	(601,346)
Taxes paid		(1,704,545)	(7,753,807)
Net cash flows from (used in) operating activities		22,273,367	(23,002,871)
Investing activities			
Sale of financial assets at fair value through other comprehensive income		6,079,114	-
Purchase of financial assets at fair value through other comprehensive income		(5,131,659)	(178,179)
Purchase of financial assets at amortized cost		(18,594,242)	(5,529,630)
Matured financial assets at amortized cost		9,403,593	11,961,557
Purchase of property, plant and equipment		(805,609)	(357,951)
Sale of property, plant and equipment		-	7,563
Balances of banks and financial institutions maturing after more than three months		(25,387,870)	(20,379,325)
Palestine Monetary Authority deposit maturing after more than three months		1,437,986	290,142
Investments with Islamic banks maturing after more than three months		-	(874,337)
Deposits of banks and financial institutions maturing after more than three months		62,912,220	(1,801,961)
Projects in progress additions		(384,157)	(665,545)
Purchase of intangible assets		(118,601)	(655,158)
Received gains from financial assets		700,295	439,829
Net cash flows from (used in) investing activities		30,111,070	(16,404,572)
Financing activities			
Lease liabilities paid		(961,615)	(961,615)
Istidama loans from Palestine Monetary Authority		(1,177,921)	8,285,892
Change in participatory investment accounts		50,736,492	(40,444,433)
Net cash flows from (used in) financing activities		48,596,956	(33,120,156)
Increase (decrease) in cash and cash equivalents		100,981,393	(72,527,599)
Cash and cash equivalents, beginning of the period		236,035,564	243,409,110
Cash and cash equivalents, end of the period		337,016,957	170,881,511
Rebeh paid		6,412,518	7,224,565
Rebeh received		53,873,275	53,103,698

Statement of Earinings and Disbursment Prohibited By Shari'a
For the nine-month period ended September 30, 2025

	September 30 2025	December 31 2024
	U.S. $	U.S. $
Balance, beginning of the year	-	-
Sources of earnings prohibited by Shari'a		
Banking interest	71,577	62,589
Profit from direct Islamic financing	687	10,890
Total earnings prohibited by Shari'a	72,264	73,479
Gross earnings prohibited by Shari'a	72,264	73,479
Disbursements		
Donations	(72,264)	(73,479)
Total disbursements	(72,264)	(73,479)
Balance of earnings and disbursement prohibited by Shari'a, end of year	-	-

DRAFT