

**AL AMAL FINANCIAL INVESTMENTS COMPANY**  
**PUBLIC SHAREHOLDING COMPANY**

**INTERIM CONDENSED FINANCIAL STATEMENTS (UNAUDITED)**

**30 JUNE 2020**



Building a better  
working world

Ernst & Young Jordan

P.O.Box 1140

Amman 11118

Jordan

Tel: 00 962 6580 0777/00 962 6552 6111

Fax: 00 962 6553 8300

www.ey.com/me

**REPORT ON REVIEW OF INTERIM CONDENSED FINANCIAL STATEMENTS  
TO THE BOARD OF DIRECTORS OF AL AMAL FINANCIAL INVESTMENTS COMPANY  
AMMAN - JORDAN**

**Introduction**

We have reviewed the accompanying interim condensed financial statements of Al Amal Financial Investments Company (Public Shareholding Company) as of 30 June 2020, comprising the interim condensed statement of financial position as of 30 June 2020, and the interim condensed statement of income, the interim condensed statement of comprehensive income, interim condensed statement of changes in equity and interim condensed statement of cash flows for the six-months period then ended, and explanatory notes. The Board of Directors is responsible for the preparation and presentation of these interim condensed financial information in accordance with IAS 34 "*Interim Financial Reporting*". Our responsibility is to express a conclusion on this interim condensed financial information 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 the 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 financial statements are not prepared, in all material respects, in accordance with IAS 34.

Amman – Jordan  
5 August 2020

*Ernst + Young*

**AL AMAL FINANCIAL INVESTMENTS COMPANY**  
**(PUBLIC SHAREHOLDING COMPANY)**  
**INTERIM CONDENSED STATEMENT OF FINANCIAL POSITION**  
**AS AT 30 JUNE 2020**

	Notes	30 June 2020	31 December 2019
		JD (Unaudited)	JD (Audited)
<b><u>ASSETS</u></b>			
Cash on hand and at banks	3	737,678	759,769
Trade Receivables	4	5,558,111	5,575,994
Margin Receivables	5	3,050,493	3,079,457
Other current assets	6	227,688	252,915
Financial assets at fair value through other comprehensive income	8	400,352	413,697
Property and equipment – net	7	52,733	78,275
Deferred tax assets	9	1,567,363	1,532,363
<b>Total Assets</b>		<b>11,594,418</b>	<b>11,692,470</b>
<b><u>LIABILITIES AND EQUITY</u></b>			
<b>Liabilities</b>			
Trade payable		362,812	546,777
Other current liabilities		221,586	211,572
Income tax provision	9	138,360	88,172
<b>Total Liabilities</b>		<b>722,758</b>	<b>846,521</b>
<b>Equity</b>			
Paid in capital	1	15,000,000	15,000,000
Statutory reserve		1,597,984	1,597,984
Fair value reserve	8	(190,098)	(176,753)
(Accumulated Losses)		(5,536,226)	(5,575,282)
<b>Total Equity</b>		<b>10,871,660</b>	<b>10,845,949</b>
<b>Total Liabilities and Equity</b>		<b>11,594,418</b>	<b>11,692,470</b>

The accompanying notes from 1 to 13 are part of these interim condensed financial statements

**AL AMAL FINANCIAL INVESTMENTS COMPANY**  
**(PUBLIC SHAREHOLDING COMPANY)**  
**INTERIM CONDENSED STATEMENT OF INCOME**  
**FOR THE THREE MONTHS AND SIX MONTHS PERIOD ENDED 30 JUNE 2020 (UNAUDITED)**

	Note	For the three months ended		For the six months ended	
		30 June		30 June	
		2020	2019	2020	2019
		JD	JD	JD	JD
<b>Revenue</b>					
Brokerage commission		25,558	137,539	88,201	268,584
Margin finance commission		2,605	23,537	9,107	49,361
Margin finance interest and interest income		172,440	173,464	342,847	333,649
Other revenue		2,110	14,652	31,074	17,311
<b>Total revenue</b>		<u>202,713</u>	<u>349,192</u>	<u>471,229</u>	<u>668,905</u>
<b>Expenses</b>					
Salaries, wages and others		(62,762)	(93,035)	(116,814)	(166,137)
Stock exchange fees		(1,723)	(10,885)	(37,243)	(18,724)
Finance Cost		(1,404)	(13,130)	(2,958)	(36,047)
General and Administrative expenses		(46,239)	(40,506)	(134,970)	(85,917)
Provision for expected credit losses		(125,000)	-	(125,000)	-
<b>Total Expenses</b>		<u>(237,128)</u>	<u>(157,556)</u>	<u>(416,985)</u>	<u>(306,825)</u>
<b>Profit (Loss) for the period before income tax</b>					
		(34,415)	191,636	54,244	362,080
Income tax expense	9	9,637	(53,657)	(15,188)	(101,382)
<b>Profit (Loss) for the period</b>		<u>(24,778)</u>	<u>137,979</u>	<u>39,056</u>	<u>260,698</u>
<b>Basic and diluted earnings per share from profit for the period</b>					
		Fils/JD	Fils/JD	Fils/JD	Fils/JD
		<u>(0.002)</u>	<u>0.01</u>	<u>0.003</u>	<u>0.02</u>

The accompanying notes from 1 to 13 are part of these interim condensed financial statements

**AL AMAL FINANCIAL INVESTMENTS COMPANY**  
**(PUBLIC SHAREHOLDING COMPANY)**  
**INTERIM CONDENSED STATEMENT OF COMPREHENSIVE INCOME**  
**FOR THE THREE MONTHS AND SIX MONTHS PERIOD ENDED 30 JUNE 2020 (UNAUDITED)**

	For the three months ended 30		For the six months ended 30	
	June		June	
	2020	2019	2020	2019
	JD	JD		
Profit (Loss) for the period	(24,778)	137,979	39,056	260,698
<b>Other comprehensive income items which will not be reclassified to profit or loss in subsequent periods</b>				
Realized losses on sale of financial assets at fair value through other comprehensive income	-	(395,392)	-	(395,392)
Unrealized (losses) gains on revaluation of financial assets at fair value through other comprehensive income	-	391,090	(13,345)	552,951
<b>Total comprehensive income for the period</b>	<b>(24,778)</b>	<b>133,677</b>	<b>25,711</b>	<b>418,257</b>

The accompanying notes from 1 to 13 are part of these interim condensed financial statements

**AL AMAL FINANCIAL INVESTMENTS COMPANY  
(PUBLIC SHAREHOLDING COMPANY)  
INTERIM CONDENSED STATEMENT OF CHANGES IN EQUITY  
FOR THE SIX MONTHS PERIOD ENDED 30 JUNE 2020 (UNAUDITED)**

	Paid in capital JD	Statutory reserve JD	Fair value reserve JD	(Accumulated Losses) JD	Total JD
<b>For the six months period ended 30 June 2020 -</b>					
Balance as of 1 January 2020	15,000,000	1,597,984	(176,753)	(5,575,282)	10,845,949
Total comprehensive income	-	-	(13,345)	39,056	25,711
<b>Balance as of 30 June 2020</b>	<b>15,000,000</b>	<b>1,597,984</b>	<b>(190,098)</b>	<b>(5,536,226)</b>	<b>10,871,660</b>
<b>For the six months period ended 30 June 2019 -</b>					
Balance as of 1 January 2019	15,000,000	1,555,163	(698,561)	(5,554,861)	10,301,741
Total comprehensive income	-	-	552,951	(134,694)	418,257
<b>Balance as of 30 June 2019</b>	<b>15,000,000</b>	<b>1,555,163</b>	<b>(145,610)</b>	<b>(5,689,555)</b>	<b>10,719,998</b>

The accompanying notes from 1 to 13 are part of these interim condensed financial statements

AL AMAL FINANCIAL INVESTMENTS COMPANY  
(PUBLIC SHAREHOLDING COMPANY)  
INTERIM CONDENSED STATEMENT OF CASH FLOWS  
FOR THE SIX MONTHS PERIOD ENDED 30 JUNE 2020 (UNAUDITED)

	<u>Notes</u>	<u>30 June 2020 JD</u>	<u>30 June 2019 JD</u>
<b><u>Operating Activities</u></b>			
Profit for the period before income tax		54,244	362,080
<b>Adjustments for:</b>			
Depreciation		6,666	12,302
Provision for expected credit losses		125,000	-
Finance Cost		2,958	36,047
Gain on sale of property and equipment		(3,362)	-
<b>Working capital changes:</b>			
Margin receivables		28,964	(882,615)
Trade receivables		(107,117)	786,978
Other current assets		25,227	(82,384)
Trade payables		(183,965)	321,082
Other current liabilities		10,014	22,189
<b>Net cash flows (used in) from operating activities</b>		<u>(41,371)</u>	<u>575,679</u>
<b><u>Investing Activities</u></b>			
Purchase of property and equipment	7	(15,262)	(20,991)
Proceeds from sale of property and equipment		37,500	-
Proceeds from sale of financial assets at fair value through other comprehensive income		-	491,612
<b>Net cash flows from investing activities</b>		<u>22,238</u>	<u>470,621</u>
<b><u>Financing Activities</u></b>			
Paid finance cost		(2,958)	(36,047)
<b>Net cash flows (used in) financing activities</b>		<u>(2,958)</u>	<u>(36,047)</u>
Net (Decrease) Increase in cash and cash equivalent		(22,091)	1,010,253
Cash and cash equivalent - beginning of the period		759,769	(594,601)
<b>Cash and cash equivalent - end of the period</b>	3	<u>737,678</u>	<u>415,652</u>

The accompanying notes from 1 to 13 are part of these interim condensed financial statements

**AL AMAL FINANCIAL INVESTMENTS COMPANY**  
**PUBLIC SHAREHOLDING COMPANY**  
**NOTES TO THE INTERIM CONDENSED FINANCIAL STATEMENTS**  
**AS AT 30 JUNE 2020 (UNAUDITED)**

---

**1- General**

Al-Amal Financial Investments Company is a Jordanian public shareholding Company (“the company”) registered on October 17, 2005 under commercial registration number (370) after it has changed its legal statues from Limited Liability Company to Public Shareholding Company. The Company’s share capital is JD 15,000,000 divided into 15,000,000 shares, the par value is one JD per share.

The main activity of the company is to perform commission brokerage business, dealing with securities for its own account, providing financial, consulting, leasing and mortgage of transferred and un-transferred money for the purposes of the company borrowing from banks, buying, renting, pledging and importing any transferred and un-transferred money or any rights or privileges deemed necessary by the company or suitable for their purposes, including land, building, machinery, means of transport or goods and to establish, assess, act and make necessary changes when necessary or appropriate for the purposes and objectives of the Company.

The interim condensed financial statements were approved by the board of directors on 4 August 2020.

The Company’s headquarter is in Amman.

**2- Accounting Policies**

**(2-1) Basis of preparation**

The accompanying interim condensed financial statements for the six months period ended 30 June 2020 were prepared in accordance with the International Accounting Standard (IAS) 34 “interim financial reporting”.

The condensed interim financial information is presented in Jordanian Dinar, which is the Company’s functional currency.

The interim condensed financial statements do not contain all information and disclosures required for full financial statements prepared in accordance with International Financial Reporting Standards and should be read in conjunction with the Company’s annual financial statements as at 31 December 2019. In addition, the results for the six months ended 30 June 2020 are not necessarily indicative of the results that may be expected for the financial year ending 31 December 2020.



## **(2-2) Changes in accounting policies**

The accounting policies used in the preparation of the interim condensed financial statements are consistent with those used in the preparation of the annual financial statements for the year ended 31 December 2019 except for the adoption of new standards effective as of 1 January 2020 shown below:

### **Amendments to IFRS 3: Definition of a Business**

The IASB issued amendments to the definition of a business in IFRS 3 Business Combinations to help entities determine whether an acquired set of activities and assets is a business or not. They clarify the minimum requirements for a business, remove the assessment of whether market participants are capable of replacing any missing elements, add guidance to help entities assess whether an acquired process is substantive, narrow the definitions of a business and of outputs, and introduce an optional fair value concentration test.

The amendments are applied to transactions that are either business combinations or asset acquisitions for which the acquisition date is on or after the beginning of the first annual reporting period beginning on or after 1 January 2020. Consequently, the Company did not have to revisit such transactions that occurred in prior periods. Earlier application is permitted and must be disclosed.

These amendments do not have any impact on the Company's financial statements.

### **Interest Rate Benchmark Reform Amendments to IFRS 9 and IFRS 7**

Interest Rate Benchmark Reform Amendments to IFRS 9 and IFRS 7 includes a number of reliefs, which apply to all hedging relationships that are directly affected by interest rate benchmark reform. A hedging relationship is affected if the reform gives rise to uncertainties about the timing and or amount of benchmark-based cash flows of the hedged item or the hedging instrument. As a result of interest rate benchmark reform, there may be uncertainties about the timing and or amount of benchmark-based cash flows of the hedged item or the hedging instrument during the period before the replacement of an existing interest rate benchmark with an alternative risk-free interest rate (an RFR). This may lead to uncertainty whether a forecast transaction is highly probable and whether prospectively the hedging relationship is expected to be highly effective.

The amendments provide temporary reliefs which enable hedge accounting to continue during the period of uncertainty before the replacement of an existing interest rate benchmark with an alternative risk-free interest rate (an "RFR"). The effective date of the amendments was for annual periods beginning on or after 1 January 2020, with early application permitted. The requirements must be applied retrospectively. However, any hedge relationships that have previously been de-designated cannot be reinstated upon application, nor can any hedge relationships be designated with the benefit of hindsight.

With phase one completed, the IASB is now shifting its focus to consider those issues that could affect financial reporting when an existing interest rate benchmark is replaced with an RFR. This is referred to as phase two of the IASB's project.

These amendments do not have any impact on the Company's financial statements.

### **(2-3) Use of Estimates**

The preparation of the 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 the resultant provisions as well as fair value changes reported in other comprehensive income. In particular, considerable judgment by management is required in the estimation of the amount and timing of future cash flows when determining the level of provisions required. Such estimates are necessarily based on assumptions about several factors involving varying degrees of judgment and uncertainty and actual results may differ resulting in future changes in such provisions.

Management believes that the assessments adopted in the financial statements are reasonable, the main estimates were as follows:

- Expected credit loss on accounts receivable and margin receivable:  
Requires the Company's management to determine the expected credit loss for all accounts receivable through establishing significant decisions to estimate future cash flow amounts and duration, in addition to any substantial increase in the credit risk of financial assets after initial recognition. Furthermore, taking into consideration information for future measurement of expected credit losses. The company follows the policies and methodologies of IFRS 9.
- Income tax provision: The financial year is charged with income tax expense in accordance with the applicable laws, regulations and accounting standards, in addition to calculating the required deferred tax assets, liabilities and income tax provision.

**AL AMAL FOR FINANCIAL INVESTMENTS  
PUBLIC SHAREHOLDING COMPANY  
NOTES TO THE INTERIM CONDENSED FINANCIAL STATEMENTS  
AS AT 30 JUNE 2020 (UNAUDITED)**

**3- Cash on hand and at banks**

This item consists of the following:

	30 June 2020	31 December 2019
	JD (Unaudited)	JD (Audited)
Cash on hand	94	17
Bank balances – Current accounts	341,307	185,389
Bank balances – Customers' accounts	371,277	535,363
Brokerage guarantee fund deposit *	25,000	39,000
	<u>737,678</u>	<u>759,769</u>

\* This account represents the value of the cash contribution paid by the company as a financial broker in the Amman Stock Exchange to the settlement guarantee fund in accordance with the Fund's bylaws for the year 2004, which is based on the provisions of Article (90) of the securities Law No.76 of 2002 which aims to:

- a. Cover the cash deficit of the fund's buyer member for securities.
- b. Cover the deficit in the balance of securities that appears to the member of the seller fund as a result of the trade securities in the market.
- c. The Fund shall at the end of every three months, recalculate the cash contribution amount for each Broker in accordance with the Fund's bylaws, whereby the difference between the Fund and the Broker shall be settled by either increasing, decreasing or maintaining the Fund's balance as unchanged.

For the purposes of the statement of cash flows, the details of cash and cash equivalents are as follows:

	30 June 2020	30 June 2019
	JD (Unaudited)	JD (Unaudited)
Cash and cash equivalent	737,678	696,032
Less: Bank Overdraft	-	(280,380)
	<u>737,678</u>	<u>415,652</u>

**AL AMAL FOR FINANCIAL INVESTMENTS  
PUBLIC SHAREHOLDING COMPANY  
NOTES TO THE INTERIM CONDENSED FINANCIAL STATEMENTS  
AS AT 30 JUNE 2020 (UNAUDITED)**

**4- Trade Receivables**

This item consists of the following:

	30 June 2020	31 December 2019
	JD	JD
	(Unaudited)	(Audited)
Trade receivables and brokerage receivables	10,369,316	10,262,199
Less: provision for expected credit loss *	(4,811,205)	(4,686,205)
	<u>5,558,111</u>	<u>5,575,994</u>

\* Movement on the provision for expected credit loss is as follows:

	30 June 2020	31 December 2019
	JD	JD
	(Unaudited)	(Audited)
Balance as of 1 January	4,686,205	4,686,205
Additions during the period / year	125,000	-
Balance at the end of the period / year	<u>4,811,205</u>	<u>4,686,205</u>

Unimpaired trade receivables aging is as follows:

	1 – 30 days	31 – 90 days	91 - 360 days	More than 360 days	<b>Total</b>
2020	1,540,544	478,955	3,538,612	-	5,558,111
2019	2,670,267	2,417,769	487,958	-	5,575,994

**5- Margin Receivables**

This item consists of the following:

	30 June 2020	31 December 2019
	JD	JD
	(Unaudited)	(Audited)
Margin Receivables	5,833,378	5,862,342
Less: Provision for expected credit loss *	(2,782,885)	(2,782,885)
	<u>3,050,493</u>	<u>3,079,457</u>

**AL AMAL FOR FINANCIAL INVESTMENTS  
PUBLIC SHAREHOLDING COMPANY  
NOTES TO THE INTERIM CONDENSED FINANCIAL STATEMENTS  
AS AT 30 JUNE 2020 (UNAUDITED)**

\* Movement on the provision for expected credit loss was as follows:

	30 June 2020	31 December 2019
	JD (Unaudited)	JD (Audited)
Balance as of 1 January	2,782,885	2,505,340
Additions during the period / year	-	277,545
Balance at the end of the period / year	<u>2,782,885</u>	<u>2,782,885</u>

**6- Other Current Assets**

This item consists of the following:

	30 June 2020	31 December 2019
	JD (Unaudited)	JD (Audited)
Bank Guarantees	211,800	211,800
Prepaid expenses	2,250	24,172
Employee receivables	13,458	16,643
Refundable deposits	180	300
	<u>227,688</u>	<u>252,915</u>

**7- Property and Equipment**

During the six months period ended 30 June 2020, the Company acquired property and equipment with a cost of JD 15,262 (30 June 2019: JD 20,991).

**8- Financial Assets at fair value through other comprehensive income**

	30 June 2020	31 December 2019
	JD (Unaudited)	JD (Audited)
Investment in Med Gulf for Insurance company by 444,836 shares	400,352	413,697
	<u>400,352</u>	<u>413,697</u>

**AL AMAL FOR FINANCIAL INVESTMENTS  
PUBLIC SHAREHOLDING COMPANY  
NOTES TO THE INTERIM CONDENSED FINANCIAL STATEMENTS  
AS AT 30 JUNE 2020 (UNAUDITED)**

The details of the movement on the cumulative change in fair value are as follows:

	Balance as of 1 January 2020	Change in Fair Value	Balance as of 30 June 2020
	JD (Audited)	JD	JD (Unaudited)
Med Gulf for Insurance Company	(176,753)	(13,345)	(190,098)
	<u>(176,753)</u>	<u>(13,345)</u>	<u>(190,098)</u>

**9- Income Tax**

Income tax has been calculated in accordance with the Jordanian Income Tax Law No. (38) for the year 2018 at a tax rate of 28% (24% + 4% national contribution).

Income tax expense shown in the income statement consists of the following:

	30 June 2020	30 June 2019
	JD (Unaudited)	JD (Unaudited)
Income tax expense for the period	50,188	101,382
Effect of deferred tax assets for the period	(35,000)	-
	<u>15,188</u>	<u>101,382</u>

The movement on income tax provision is as follows:

	30 June 2020	31 December 2019
	JD (Unaudited)	JD (Audited)
Balance as of 1 January	88,172	51,270
Income Tax Paid	-	(51,232)
Provision for the period / year	50,188	88,134
Balance at the end of the period / year	<u>138,360</u>	<u>88,172</u>

**AL AMAL FOR FINANCIAL INVESTMENTS  
PUBLIC SHAREHOLDING COMPANY  
NOTES TO THE INTERIM CONDENSED FINANCIAL STATEMENTS  
AS AT 30 JUNE 2020 (UNAUDITED)**

The movement on the deferred tax assets is as follows:

	30 June 2020	31 December 2019
	JD (Unaudited)	JD (Audited)
Balance as of 1 January	1,532,363	1,454,650
Additions during the period	35,000	77,713
Balance at the end of the period / year	<u>1,567,363</u>	<u>1,532,363</u>

\* Deferred tax assets are calculated at 28% on the provision for expected credit losses.

The company submitted its tax returns for the year ended December 31, 2017 and December 31, 2019, the tax returns have not been reviewed by the the Income Tax Department up to this date, the company's tax self-assessment was accepted on the sampling system for the company's results for the year ended December 31, 2018.

#### **10- Transactions with Related Parties**

Related parties' transactions represent:

Relevant entities include transactions with shareholders, members of the Board of Directors and senior executive management. Prices and terms related to transactions with related parties are approved by the company's management.

Balances and transactions with related parties in the interim condensed statement of financial position were as follows:

	30 June 2020	31 December 2019
	JD (Unaudited)	JD (Audited)
Trade Receivables - Major shareholders of the Company	<u>3,452,409</u>	<u>4,985,755</u>
Margin Receivables- Major shareholders of the Company	<u>40,418</u>	<u>294,158</u>
Trade Payables- Major shareholders of the Company	<u>1,716</u>	<u>-</u>

**AL AMAL FOR FINANCIAL INVESTMENTS  
PUBLIC SHAREHOLDING COMPANY  
NOTES TO THE INTERIM CONDENSED FINANCIAL STATEMENTS  
AS AT 30 JUNE 2020 (UNAUDITED)**

Total trading volume and commission for related parties dealt with during the period:

	30 June 2020	30 June 2019
	JD	JD
	(Unaudited)	(Unaudited)
Total trading volume	5,919,433	5,997,302
Total commission	26,408	21,906

During the period, the Company recorded the following benefits and allowances for the members of the Board of Directors:

	30 June 2020	30 June 2019
	JD	JD
	(Unaudited)	(Unaudited)
Transportation allowance for members of the Board of Directors	14,000	3,800

During the period, the company recorded the following salaries and bonuses for the members of the executive management:

	30 June 2020	30 June 2019
	JD	JD
	(Unaudited)	(Unaudited)
Executive Management salaries and remuneration	29,934	74,395

### **11- Contingent Liabilities**

The Company has liabilities that may arise on the date of the financial statements, which include:

	30 June 2020	31 December 2019
	JD	JD
	(Unaudited)	(Audited)
Bank Guarantees	696,000	696,000
Deposit Securities	211,800	211,800

### **Cases brought against the company by others:**

The value of cases brought against the company by others was 330,620 Jordanian dinars.



**AL AMAL FOR FINANCIAL INVESTMENTS  
PUBLIC SHAREHOLDING COMPANY  
NOTES TO THE INTERIM CONDENSED FINANCIAL STATEMENTS  
AS AT 30 JUNE 2020 (UNAUDITED)**

**12- Fair Value Hierarchy**

Fair value of financial assets for the company which is valued at fair value on continues basis:

Some of financial assets and financial liabilities are measured at fair value at the end of each reporting period, the following table gives information about how fair value of these financial assets and financial liabilities are determined (valuation techniques and key).

Financial Assets	Fair Value		Fair Value Hierarchy	Valuation techniques and key inputs
	30 June 2020	31 December 2019		
Financial Assets at Fair Value:	JD (Unaudited)	JD (Audited)		
Financial Assets at Fair Value through other comprehensive income	400,352	413,697	Level 1	Quoted shares
<b>Total Financial Assets at Fair Value</b>	<b>400,352</b>	<b>413,697</b>		

**13- COVID-19**

The global economy was affected by the outbreak of the Corona virus, which led to a fundamental disruption in the global economy and various business sectors. Consequently, this was reflected in most sectors, which were affected by the suspension of business activities and the expanded quarantine imposed, in addition to the impact of other government measures taken to combat the virus. This had an impact on the financial trading sector as a result of the suspension activity of Amman stock exchange Market from March 17, 2020 until May 7, 2020 and the resumption of Amman stock exchange Market activity on May 10, 2020.

The Company's management is in the process of preparing a study, which will be completed during the third quarter of 2020, through which a detailed study will be prepared to determine the effect of the Corona virus on the Company's ability to collect its accounts receivables (Margin and Cash) and any other provisions needed, if any.