

COMPREHENSIVE LEASING COMPANY

PUBLIC SHAREHOLDING COMPANY

**INTERIM CONDENSED CONSOLIDATED
FINANCIAL STATEMENTS (UNAUDITED)**

30 JUNE 2026



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**REPORT ON REVIEW OF INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS
TO THE CHAIRMAN AND MEMBERS OF THE BOARD OF DIRECTORS OF
COMPREHENSIVE LEASING COMPANY
PUBLIC SHAREHOLDING COMPANY
AMMAN – JORDAN**

Introduction

We have reviewed the accompanying interim condensed consolidated financial statements of Comprehensive Leasing Company (the “Company”) and its subsidiaries (together referred to as “the Group”) as at 30 June 2026, which comprise of the interim condensed consolidated statement of financial position as at 30 June 2026, the interim condensed consolidated statement of comprehensive income for the three and six months, interim condensed consolidated statement of changes in equity, interim condensed consolidated statement of cash flows for the six months then ended and explanatory notes. Management is responsible for the preparation and presentation of these interim condensed consolidated financial statements in accordance with International Accounting Standard IAS No. (34) (Interim Financial Reporting). 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 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 consolidated financial statements are not prepared, in all material respects, in accordance with IAS No. (34).

Amman-Jordan
27 July 2026

ERNST & YOUNG
Amman - Jordan

COMPREHENSIVE LEASING COMPANY
PUBLIC SHAREHOLDING COMPANY
INTERIM CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2026

	Notes	30 June 2026 JD (Unaudited)	31 December 2025 JD (Audited)
Assets			
Non-current assets			
Intangible assets – net		29,073	33,705
Property and equipment – net	4	2,664,948	2,647,229
Investment properties – net	6	1,387,054	1,415,010
Seized assets against debts		4,218,019	4,235,221
Right-of-use assets		367,231	484,381
Investments in an associate	7	4,333,431	4,120,956
Non-current portion of investment in finance lease – net	8	20,417,307	21,193,681
Non-current portion of investment in instalment sale receivables – net	9	12,369,209	15,600,518
		<u>45,786,272</u>	<u>49,730,701</u>
Current assets			
Current portion of investment in finance lease contracts – net	8	18,817,478	17,503,766
Current portion of investment in instalment sale receivables – net	9	12,760,099	13,628,412
Financial assets at fair value through income statement		2,646,746	1,556,983
Inventory properties	5	3,176,657	4,070,685
Trade and other debit balances		1,542,062	1,104,203
Cash and bank balances	3	318,259	150,872
		<u>39,261,301</u>	<u>38,014,921</u>
Total assets		<u>85,047,573</u>	<u>87,745,622</u>
Shareholders' equity and liabilities			
Shareholders' equity			
Share capital	1&10	15,000,000	15,000,000
Statutory reserve	10	3,750,000	3,750,000
Retained earnings		6,611,434	7,478,662
Total shareholders' equity		<u>25,361,434</u>	<u>26,228,662</u>
Liabilities			
Non-current liabilities			
Long-term loans	11	35,393,543	38,210,522
Long-term lease liabilities		151,482	279,322
		<u>35,545,025</u>	<u>38,489,844</u>
Current liabilities			
Current portion of long-term loans	11	14,456,516	15,875,942
Bank overdrafts	12	7,566,934	5,165,549
Trade and other credit balances		1,329,592	1,054,532
Short-term lease liabilities		271,336	259,572
Investment properties deferred income		127,496	211,675
Income tax provision	13	389,240	459,846
		<u>24,141,114</u>	<u>23,027,116</u>
Total liabilities		<u>59,686,139</u>	<u>61,516,960</u>
Total shareholders' equity and liabilities		<u>85,047,573</u>	<u>87,745,622</u>

The accompanying notes from 1 to 19 form part of these interim condensed consolidated financial statements

COMPREHENSIVE LEASING COMPANY
PUBLIC SHAREHOLDING COMPANY
INTERIM CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR THE THREE AND SIX MONTHS ENDED 30 JUNE 2026 (UNAUDITED)

	Notes	For the three months ended		For the six months ended	
		30 June		30 June	
		2026	2025	2026	2025
		JD	JD	JD	JD
Net revenues from finance lease contracts	14	1,529,085	1,668,341	3,133,702	3,375,089
Net revenues from instalment sales receivables	15	827,386	1,185,816	1,751,121	2,524,996
Net revenue from the sale of residential apartments	5	105,972	95,713	105,972	95,713
Total Revenues		2,462,443	2,949,870	4,990,795	5,995,798
Administrative expenses		(470,649)	(461,005)	(930,362)	(904,789)
Net revenues from investment properties		93,266	71,795	155,565	130,428
Company's share of results of the associate	7	106,874	274,830	212,475	355,103
Other income – net		23,679	9,698	31,895	9,698
Losses from sale of investment properties		-	(250,000)	-	(250,000)
Gains from financial assets at fair value through income statement – net		125,467	125,577	36,764	136,817
Finance costs		(1,263,095)	(1,497,951)	(2,517,092)	(2,974,754)
Provision for expected credit losses		(150,000)	(100,000)	(350,000)	(250,000)
Dividends income received		73,282	12,070	105,236	44,024
Profit for the period before tax		1,001,267	1,134,884	1,735,276	2,292,325
Income tax	13	(459,909)	(140,955)	(352,504)	(406,807)
Profit for the period		541,358	993,929	1,382,772	1,885,518
Other comprehensive income items		-	-	-	-
Total comprehensive income for the period		541,358	993,929	1,382,772	1,885,518
Basic and diluted earnings per share from profit of the period attributable to the Company's shareholders	16	0.036	0.066	0.092	0.126

The accompanying notes from 1 to 19 form part of these interim condensed consolidated financial statements

COMPREHENSIVE LEASING COMPANY
PUBLIC SHAREHOLDING COMPANY
INTERIM CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE SIX MONTHS ENDED 30 JUNE 2026 (UNAUDITED)

	Paid – in capital JD	Statutory reserve JD	Retained earnings * JD	Total JD
For the period ended 30 June 2026				
Balance at 1 January 2026	15,000,000	3,750,000	7,478,662	26,228,662
Dividend distributions (note 17)	-	-	(2,250,000)	(2,250,000)
Total comprehensive income for the period	-	-	1,382,772	1,382,772
Balance at 30 June 2026	<u>15,000,000</u>	<u>3,750,000</u>	<u>6,611,434</u>	<u>25,361,434</u>
For the period ended 30 June 2025				
Balance at 1 January 2025	15,000,000	3,727,782	6,460,636	25,188,418
Dividend distributions (note 17)	-	-	(2,400,000)	(2,400,000)
Total comprehensive income for the period	-	-	1,885,518	1,885,518
Balance at 30 June 2025	<u>15,000,000</u>	<u>3,727,782</u>	<u>5,946,154</u>	<u>24,673,936</u>

* Retained earnings available for distribution amounted to JD 6,611,434 as at 30 June 2026 (31 December 2025: JD 7,478,662).

The accompanying notes from 1 to 19 form part of these interim condensed consolidated financial statements

COMPREHENSIVE LEASING COMPANY
PUBLIC SHAREHOLDING COMPANY
INTERIM CONDENSED CONSOLIDATED STATEMENT OF CASH FLOWS
FOR THE SIX MONTHS ENDED 30 JUNE 2026 (UNAUDITED)

	Notes	30 June 2026 JD	30 June 2025 JD
<u>Operating activities</u>			
Profit for the period before tax		1,735,276	2,292,325
Adjustments			
Depreciation and amortization		170,161	170,910
Depreciation of investment properties	6	27,956	27,961
Provision for expected credit losses	8&9	350,000	250,000
Finance costs		2,517,092	2,974,754
Dividend distributions received		(105,236)	(44,024)
Gains from sale of financial assets at fair value through income statement		(40,361)	(136,817)
Company's share of results of the associate	7	(212,475)	(355,103)
Gain from sale of inventory properties		(105,972)	(95,713)
Losses from sale of investment properties		-	250,000
Gain from sale of property and equipment		(24,495)	-
Changes in assets and liabilities:			
Net investment in finance lease contracts		(737,338)	(2,483,415)
Net investment in instalment sales receivables		3,949,622	(374,848)
Trade and other debit balances		(437,859)	497,707
Investment properties deferred income		(84,179)	(88,160)
Trade and other credit balances		275,060	536,601
Net cash flows from operating activities before income tax paid		7,277,252	3,422,178
Income tax paid	13	(423,110)	(751,382)
Net cash flows from operating activities		6,854,142	2,670,796
<u>Investing activities</u>			
Proceeds from sales of seized assets against debts		17,202	241,550
Purchase of property and equipment	4	(93,698)	(12,433)
Purchase of intangible assets		-	(4,248)
Purchase of financial assets at fair value through income		(1,049,402)	(428,000)
Proceeds from sale of financial assets at fair value through income statement		-	172,825
Proceeds from sale of inventory property		1,000,000	600,000
Proceeds from sale of property and equipment		52,095	-
Proceeds from sale of investment properties		-	1,100,000
Dividend distributions received		105,236	44,024
Net cash flows from investing activities		31,433	1,713,718
<u>Financing activities</u>			
Loans		(4,236,405)	1,825,019
Finance costs		(2,496,918)	(2,943,847)
Dividend distributions paid		(2,250,000)	(2,400,000)
Lease contracts liabilities payments		(136,250)	(136,000)
Net cash flows used in financing activities		(9,119,573)	(3,654,828)
Net (decrease) increase in cash and cash equivalents		(2,233,998)	729,686
Cash and cash equivalents as at 1 January		(5,014,677)	(8,267,952)
Cash and cash equivalents as at 30 June	3	(7,248,675)	(7,538,266)

The accompanying notes from 1 to 19 form part of these interim condensed consolidated financial statements

(1) General Information

Comprehensive Leasing Company was established as a limited liability company (on 14 April 2004) under No. (8730) with a share capital of JD 1,000,000. On 12 September 2006, the Company's legal status was changed to a public shareholding company and was registered in the Ministry of Industry and Trade under No. (415). The Company's paid – in capital has been increased throughout the years to reach JD 10,000,000 at 31 December 2019. The General Assembly resolved in its extraordinary meeting held on 10 February 2022 to increase the Company's capital by JD 5,000,000 to become JD 15,000,000 with a nominal value of one Jordanian dinar per share through distributing free shares to the shareholders equal to 50% through retained earnings each according to their ownership percentage in the Company's capital. The Company's capital increase procedures were completed with the Ministry of Industry and Trade on 28 February 2022.

The Company's main activities are represented by the following:

- Finance lease
- Investment of the Company's funds in the economic, industrial, agricultural and real estate sectors.
- Purchase, own, lease and manage movable and immovable funds for the purposes of the Company.
- Mortgage of movable and immovable assets.
- Development of land by providing the necessary services and fragmentation.
- Import and export.
- Touristic investments.
- Obtain patents.
- Obtain contracts of rights and privileges from any government, entity, authority, company, institution, or individual concerned by the objectives of the Company. Enter into commercial and governmental bids and tenders, both locally and internationally, and register the Company's trademarks.

On 24 July 2012, a branch in the Kurdistan Region of Iraq was established under the number (15297) according to the provisions of item No. (5 - third) of the regulation of establishing branches of offices of foreign companies and economic institutions No. (5) of 1989 related to the Kurdistan Region of Iraq. The branch commenced its operational activities during the first quarter of 2013.

The Comprehensive Leasing Company is a Public Shareholding Company, and its shares are listed in the Amman Stock Exchange. The registered address of the Company is 207 Zahran Street , Amman, Jordan.

The interim condensed consolidated financial statements were approved by the Board of Directors during their meeting held on 26 July 2026.

(2) Basis of preparation of the financial statements and changes in accounting policies

(2-1) Basis of preparation

The interim condensed consolidated financial statements are prepared in accordance with International Accounting Standard No. (34), (Interim Financial Reporting).

The interim condensed consolidated financial statements have been presented in Jordanian Dinar which is the functional currency of the Group.

The interim condensed consolidated financial statements do not contain all information and disclosures required for annual financial statements prepared in accordance with International Financial Reporting Standards as issued by the International Accounting Standards Board (IASB) and should be read in conjunction with the Group's annual financial statements for the year ended 31 December 2025. In addition, results of the six months ended 30 June 2026 are not necessarily indicative of the results that may be expected for the financial year ending 31 December 2026.

(2-2) Changes in 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 annual consolidated financial statements for the year ended 31 December 2025, except for the following amendments on the standards effective as of 1 January 2026 shown below:

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 Group'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 Group's financial performance and cash flows

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

(2-3) Basis of Consolidation of the Financial Statements

The interim condensed consolidated financial statements comprise the financial statements of Comprehensive Leasing Company (the "Company") and the following subsidiaries (collectively referred to as the "Group") as at 30 June 2026:

<u>Company's name</u>	<u>Company's Legal Form</u>	<u>Authorized Paid-in Capital</u>	<u>Ownership Percentage</u>
		JD	%
Comprehensive Vehicle Trading Company	Limited Liability	500,000	100
Comprehensive International Financial Consulting Company	Limited Liability	10,000	100
Comprehensive Global for Residential and Commercial Projects	Limited Liability	100,000	100

Control is achieved when the Group 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.

Specifically, the Group controls an investee if and only if the Group has:

- Control of the Group over the investee (existing rights that give the Group the ability to direct the relevant activities of the investee).
- The Group's exposure or rights to the variable returns arising from its involvement with the investee.
- The ability to exercise control over the investee company and affect its returns.

When the Group has less than a majority of the voting or similar rights of an investee, the Group considers all relevant facts and circumstances in assessing whether it has power over an investee, including:

- Contractual arrangements with holders of voting rights of others in the investee company,
- Rights arising from other contractual arrangements.
- The current voting rights and potential voting rights of the Group.

The Group re-assesses whether or not it controls an investee if facts and circumstances indicate that there are changes to one or more of the three elements of control.

The financial statements of the subsidiary are consolidated from the date on which control is exercised until such control ceases. Revenues and expenses of subsidiaries are consolidated in the consolidated statement of comprehensive income from the date the Group takes control of the subsidiaries until such control ceases.

Profits and losses and each item of other comprehensive income are charged to the equity holders of the parent company and the non-controlling interests even if this leads to a deficit in the balance of the non-controlling interests. If necessary, the financial statements of the subsidiaries are amended to align their accounting policies with the accounting policies of the Group. Assets, liabilities, equity, revenues, expenses, profits and losses relating to transactions between the Group and its subsidiaries are eliminated.

A change in the ownership interest of a subsidiary without a loss of control, is accounted for as an equity transaction. If the Group loses control over a subsidiary, it:

- Derecognises the assets (including goodwill) and liabilities of the subsidiary.
- Derecognises the carrying amount of any non-controlling interests.
- Derecognises the cumulative translation differences recorded in equity.
- Recognises the fair value of the consideration received.
- Recognises the fair value of any investment retained.
- Recognises any surplus or deficit in profit or loss.
- Reclassification of the company's share previously recorded in other comprehensive income to profit and loss.

COMPREHENSIVE LEASING COMPANY
PUBLIC SHAREHOLDING COMPANY
NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS
30 JUNE 2026 (UNAUDITED)

(3) Cash and bank balances

The details of this item are as follows:

	30 June 2026	31 December 2025
	JD (Unaudited)	JD (Audited)
Cash on hand	68,284	3,460
Balances at banks	249,975	147,412
	<u>318,259</u>	<u>150,872</u>

For the purpose of preparing the statement of cash flows, cash and cash equivalents comprise the following:

	30 June 2026	30 June 2025
	JD (Unaudited)	JD (Unaudited)
Cash and bank balances	318,259	344,317
Bank overdrafts (note 12)	(7,566,934)	(7,882,583)
Cash and cash equivalent	<u>(7,248,675)</u>	<u>(7,538,266)</u>

(4) Property and Equipment - Net

The additions to property and equipment during the six months ended 30 June 2026 amounted to JD 93,698 (30 June 2025: JD 12,433) and the book value of the disposals during the six months ended 30 June 2026 amounted to JD 27,600 (31 December 2025: JD Nil). Depreciation expense for the six months ended 30 June 2026 amounted to JD 48,379 (30 June 2025: JD 51,234).

(5) Inventory Properties - Net

This item represents the residential building project consisting of three buildings, which upon completion, included 12 floor apartments. The project is located near the Fifth Circle on plot number (834), basin (18/Wadi Saqra) in Amman, Jordan, with a total land area of 2,175 square meters. The project was completed and transferred from projects under construction during September 2024.

During the period ended 30 June 2026, two apartments were sold for a total amount of JD 1,000,000 (30 June 2025: one apartment sold for JD 600,000), resulting in five residential apartments remaining unsold. The sale resulted in a gain of JD 105,972 for the period ended 30 June 2026 (30 June 2025: JD 95,713), which has been recognized in the interim condensed consolidated statement of comprehensive income.

The details of the movement of this item is as follows:

	30 June 2026	31 December 2025
	JD	JD
	(Unaudited)	(Audited)
Balance as at 1 January	4,070,685	5,562,593
Transferred to cost of sales	(894,028)	(1,491,908)
Balance at the end of the period/year	<u>3,176,657</u>	<u>4,070,685</u>

(6) Investment Properties - net

This item represents investment owned by the Group which includes plots of land and buildings.

The depreciation expense for the six months ended 30 June 2026 amounted to JD 27,956 (30 June 2025: JD 27,961).

Management determined the fair value of the investment properties as at 31 December 2025 based on a valuation performed by an independent and licensed real estate valuer engaged by the Group. The valuation indicated a fair value of JD 2,170,850 as at 31 December 2025. Based on management's assessment, the fair value of the investment properties exceeds their carrying amount as at 30 June 2026.

(7) Investment in an Associate

During 2022, the Group in cooperation with the National Bank of Iraq (Private Shareholding Company), established Iraqi National Company for Trade, Sale and Purchase of Cars, Machinery and Equipment (Limited liability Company in Iraq "Associate Company"). The Group's contribution to the total capital is 49% against 51% for the National Bank of Iraq. The associate Company's capital is set at 10,000,000,000 Iraqi dinars, divided into 10,000,000,000 shares, with nominal value of 1 Iraqi dinars which is equivalent to JD 3,712,121.

The Group has a significant influence on the Associate Company, since two out of five members of the board of directors of the Associate Company are representatives of the Company, and therefore the investment was recorded as an investment in an associate using the equity method. The Group's share of results of the associate Company during the six months ended 30 June 2026 amounted to JD 212,475 (30 June 2025: JD 355,103).

COMPREHENSIVE LEASING COMPANY
PUBLIC SHAREHOLDING COMPANY
NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS
30 JUNE 2026 (UNAUDITED)

The table below illustrates the percentage of investment in an associate:

	Incorporation Country	Ownership percentage		Investment amount	
		2026	2025	30 June	31 December
				2026	2025
				JD	JD
		%	%	(Unaudited)	(Audited)
Iraqi National Company for Trade, Sale and Purchase of Cars, Machinery and Equipment (Limited liability)	Iraq	49%	49%	4,333,431	4,120,956

(8) Investment in finance lease contracts - net

	30 June 2026 JD (Unaudited)	31 December 2025 JD (Audited)
Total investment in long-term finance lease contracts (over one year)	22,654,074	23,306,901
Total investment in short-term finance lease contracts	25,144,962	23,917,890
Total	47,799,036	47,224,791
Deferred revenues	(5,309,866)	(5,446,060)
Total before provision	42,489,170	41,778,731
Provision for expected credit loss on finance lease contracts	(3,254,385)	(3,081,284)
	39,234,785	38,697,447
Less: Net investment in long-term finance lease contracts	(20,417,307)	(21,193,681)
Net investment in finance lease contracts that are due in a year	18,817,478	17,503,766

Movements on the provision for finance leases contracts during the period/year were as follows:

	30 June 2026 JD (Unaudited)	31 December 2025 JD (Audited)
Balance as at 1 January	3,081,284	2,560,464
Provision for expected credit loss for the period/year	200,000	600,000
Written-off debts during the period/year	(26,899)	(479,180)
Transfers from the provision for instalment sale contracts	-	400,000
Balance at the end of the period/year	3,254,385	3,081,284

COMPREHENSIVE LEASING COMPANY
PUBLIC SHAREHOLDING COMPANY
NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS
30 JUNE 2026 (UNAUDITED)

The total investment in the finance lease contracts is distributed according to the geographical area and the type of asset as follows:

	Outside Jordan	Inside Jordan	30 June 2026	31 December 2025
	JD (Unaudited)	JD (Unaudited)	JD (Unaudited)	JD (Audited)
Vehicles	2,904,777	39,909,382	42,814,159	44,140,044
Real estates	3,314,845	1,670,032	4,984,877	3,084,747
	<u>6,219,622</u>	<u>41,579,414</u>	<u>47,799,036</u>	<u>47,224,791</u>

(9) Investments in instalment sale receivables – net

	30 June 2026	31 December 2025
	JD (Unaudited)	JD (Audited)
Total investment in long-term instalment sales receivables (over one year)	13,653,855	17,317,084
Total investment in short-term instalment sales receivables	<u>16,644,408</u>	<u>18,067,119</u>
Total	30,298,263	35,384,203
Deferred revenues	<u>(3,021,314)</u>	<u>(4,080,378)</u>
Total before provision	27,276,949	31,303,825
Provision for expected credit loss of investment on investment in sales receivables	<u>(2,147,641)</u>	<u>(2,074,895)</u>
	25,129,308	29,228,930
Less: Net investment in long-term instalment sales receivables	<u>(12,369,209)</u>	<u>(15,600,518)</u>
Net investment in instalment sales receivables that are due during a year	<u>12,760,099</u>	<u>13,628,412</u>

Movements on the provision for instalment sales receivables during the period/year were as follows:

	30 June 2026	31 December 2025
	JD (Unaudited)	JD (Audited)
Balance as at 1 January	2,074,895	2,010,641
Provision for expected credit losses for the period/year	150,000	1,000,000
Written off debts for the period/year	(77,254)	(535,746)
Transfers to finance lease contracts provision	-	(400,000)
Balance at the end of the period/year	<u>2,147,641</u>	<u>2,074,895</u>

COMPREHENSIVE LEASING COMPANY
PUBLIC SHAREHOLDING COMPANY
NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS
30 JUNE 2026 (UNAUDITED)

The total investment in the instalment sales receivables is distributed according to the geographical area and the type of asset as follows:

	Outside Jordan	Inside Jordan	30 June 2026	31 December 2025
	JD	JD	JD	JD
	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
Vehicles	2,010,381	27,698,876	29,709,257	34,673,878
Real estates	308,891	280,115	589,006	710,325
	<u>2,319,272</u>	<u>27,978,991</u>	<u>30,298,263</u>	<u>35,384,203</u>

(10) Shareholders' Equity

Share capital

The authorized and paid-in capital is JD 10,000,000 as at 31 December 2019. The General Assembly approved in its extraordinary meeting held on 10 February 2022 to increase the Company's capital by JD 5,000,000 to become JD 15,000,000 with a nominal value of JD 1 per share as of 31 December 2022. through distributing free shares to the shareholders equal to 50% of capital through retained earnings each according to their ownership percentage in the Company's capital. The Company's capital increase procedures were completed with the Ministry of Industry and Trade on 28 February 2022.

Statutory reserve

According to the Jordanian Companies Law, 10% of profits before tax is transferred to the statutory reserve account. The Group may stop this annual transfer once the balance of the statutory reserve reaches 25% of the Group's capital.

The balance of the statutory reserve reached 25% of the Group's capital as of 30 June 2026 and 31 December 2025. This reserve is not available for distribution to shareholders.

Retained earnings available for distribution

This represents the amount of retained earnings available for distribution, calculated in accordance with the Instructions for Recognition of Revaluation Surplus and Disposal Thereof for the year 2022 issued by the Jordan Securities Commission.

COMPREHENSIVE LEASING COMPANY
PUBLIC SHAREHOLDING COMPANY
NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS
30 JUNE 2026 (UNAUDITED)

(11) Loans

	30 June 2026 (Unaudited)			31 December 2025 (Audited)		
	Interest rate	Credit limit	Balance	Interest rate	Credit limit	Balance
	%	JD	JD	%	JD	JD
Capital Bank of Jordan	8.00%	14,050,000	12,682,624	9.00%	14,050,000	9,460,158
Jordan Commercial Bank	9.15%	8,200,000	7,052,047	9.15%	8,200,000	6,232,366
Housing Bank for Trade and Finance	9.00%	12,016,000	7,081,671	9.00%	12,016,000	8,597,255
Jordan Kuwait Bank*	9.00%	14,130,000	6,200,117	9.00%	14,130,000	7,544,581
Jordan Kuwait Bank Arab Jordan	9.00%	-	-	9.00%	1,166,676	1,166,676
Investment Bank Arab Jordan	9.25%	14,010,000	10,899,437	9.25%	14,010,000	13,104,676
Investment Bank**	7.75%	1,956,944	1,956,944	7.75%	2,420,833	2,420,833
Egyptian Arab Land Bank / Etihad Bank	9.50%	3,250,000	1,870,744	9.00%	3,250,000	2,723,723
Arab Banking Corporation	9.00%	3,640,245	2,106,475	9.00%	3,466,667	2,836,196
Total borrowings		<u>71,253,189</u>	<u>49,850,059</u>		<u>72,710,176</u>	<u>54,086,464</u>
Less: Current portion			<u>(14,456,516)</u>			<u>(15,875,942)</u>
Long-term portion			<u>35,393,543</u>			<u>38,210,522</u>

* This loan was granted against a plot of land no. (834) parcel no. (18/Wadi Saqra) located in Amman- Jordan according to the signed agreement with Jordan Kuwait Bank.

** This loan was granted against a plot of land no. (74) parcel no. (21/Um Othaynah) located in Amman- Jordan according to the signed agreement with Arab Jordan Investment Bank.

The allocation of the Group's loans as short-term and long-term is as follows:

	30 June 2026 JD (Unaudited)	31 December 2025 JD (Audited)
Current portion of instalments due in one year	14,456,516	15,875,942
Long-term loans instalments	<u>35,393,543</u>	<u>38,210,522</u>
	<u>49,850,059</u>	<u>54,086,464</u>

The annual instalments of long-term loans with maturities of more than one year are as follows:

Period	JD
1 July 2027 – 30 June 2028	10,946,317
1 July 2028 – 30 June 2029	13,824,457
1 July 2029 – 30 June 2030	<u>10,622,769</u>
	<u>35,393,543</u>

COMPREHENSIVE LEASING COMPANY
PUBLIC SHAREHOLDING COMPANY
NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS
30 JUNE 2026 (UNAUDITED)

(12) Bank overdrafts

	30 June 2026 (Unaudited)			31 December 2025 (Audited)		
	Interest rate %	Credit limit JD	Balance JD	Interest rate %	Credit limit JD	Balance JD
Capital Bank of Jordan	8.00%	2,850,000	2,191,737	9.00%	2,850,000	1,385,482
Jordan Commercial Bank	9.15%	1,800,000	982,992	9.15%	1,800,000	799,708
Housing Bank for Trade and Finance	9.00%	1,963,000	1,508,019	9.00%	1,963,000	755,214
Jordan Kuwait Bank	9.00%	1,763,000	1,517,140	9.00%	1,763,000	1,182,808
Arab Jordan Investment Bank	9.25%	1,105,000	716,374	9.25%	1,105,000	380,099
Egyptian Arab Land Bank / Etihad Bank	9.50%	750,000	508,790	9.00%	750,000	531,816
Arab Bank Corporation	9.00%	250,000	141,882	9.00%	250,000	130,422
Total Overdrafts		<u>10,481,000</u>	<u>7,566,934</u>		<u>10,481,000</u>	<u>5,165,549</u>

(13) Income tax

Movements on income tax provision in Jordan were as follows:

	30 June 2026 JD (Unaudited)	31 December 2025 JD (Audited)
Balance at 1 January	448,521	698,829
Paid during the period/year	(411,785)	(859,768)
Income tax accrued on the profit for the period/year	332,470	609,460
Balance at the end of the period/year	<u>369,206</u>	<u>448,521</u>

Movements on income tax provision of the Company's Branch in Kurdistan Region- Iraq were as follows:

	30 June 2026 JD (Unaudited)	31 December 2025 JD (Audited)
Balance at 1 January	11,325	52,553
Income tax paid	(11,325)	(43,046)
Deduction of income tax paid	-	(9,507)
Income tax on the profit of the period/year	20,034	11,325
Balance at the end of the period/year	<u>20,034</u>	<u>11,325</u>

COMPREHENSIVE LEASING COMPANY
PUBLIC SHAREHOLDING COMPANY
NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS
30 JUNE 2026 (UNAUDITED)

The table below illustrates the income tax provision for the period / year as follows:

	30 June 2026	31 December 2025
	JD	JD
	(Unaudited)	(Audited)
Income tax provision	389,240	459,846

The table below illustrates the income tax expense for the period as the follows:

	30 June 2026	30 June 2025
	JD	JD
	(Unaudited)	(Unaudited)
Income tax expense	352,504	406,807

Income tax provision for the period ended 30 June 2026 and the year ended 31 December 2025 was calculated in accordance with the Income Tax Law No. (34) for the year 2014 and its amendments. The legal income tax rate on the Comprehensive Leasing Company is 28% and on the Comprehensive Vehicle Trading Company and the Comprehensive Global company for Financial Consulting, Comprehensive Global Company for Residential and Commercial Projects is 21%. Regarding the Company's Branch in the Kurdistan region - Iraq, the legal income tax rate is 15%.

The Company obtained a final clearance from the Income and Sales Tax Department until the end of 2020. The self-assessments for the years 2021 until 2025 were submitted and but have not been audited and no final decision was issued by the Income and Sales Tax Department until the date of these interim condensed consolidated financial statements.

Comprehensive Vehicle Trading company (subsidiary) has obtained a final clearance with the Income Tax Department until the end of the year 2024. With the exception of the year 2021, for which a self-assessment tax return was submitted but not audited, and no final decision has been issued by the Income and Sales Tax Department up to the date of approval of these interim condensed consolidated financial statements.

Regarding the Comprehensive Global Company for Financial Consulting (subsidiary), the company has obtained a final clearance with the Income and Sales Tax Department until the end of the year 2024.

Regarding the Comprehensive Global Company for Residential and Commercial Projects (subsidiary), the company has obtained a final clearance from the Income and Sales Tax Department until the end of the year 2024.

As for the Kurdistan Region branch, the Company obtained a final clearance from the Income Tax Department until the end of 2024.

COMPREHENSIVE LEASING COMPANY
PUBLIC SHAREHOLDING COMPANY
NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS
30 JUNE 2026 (UNAUDITED)

(14) Net Revenues From Finance Lease Contracts

	30 June 2026	30 June 2025
	JD	JD
	(Unaudited)	(Unaudited)
Total income from finance lease contracts	3,159,280	3,435,014
Less: fees, licenses, stamps, and commissions	(25,578)	(59,925)
	<u>3,133,702</u>	<u>3,375,089</u>

(15) Net Revenues from instalment sales receivables

	30 June 2026	30 June 2025
	JD	JD
	(Unaudited)	(Unaudited)
Revenues from instalment sales receivables	1,755,096	2,567,597
Less: cost of insurance, stamps, commissions, and transfer of the ownership of instalment sale assets	(3,975)	(42,601)
	<u>1,751,121</u>	<u>2,524,996</u>

(16) Earnings per share from profit of the period attributable to the Company's shareholders

The details of this item are as follows:

	For the six months ended 30 June	
	2026	2025
	JD	JD
	(Unaudited)	(Unaudited)
Profit for the period attributable to the Company's Shareholders	<u>1,382,772</u>	<u>1,885,518</u>
	Share	Share
Weighted average number of shares	<u>15,000,000</u>	<u>15,000,000</u>
	JD/ share	JD/ share
Basic and diluted earnings per share from profit for the period attributable to the Company's Shareholders	<u>0.092</u>	<u>0.126</u>

(17) Dividends Distribution

The General Assembly, approved at its extraordinary meeting held on 15 February 2026 the distribution of JD 2,250,000 as cash dividends equivalent to 15% of the paid-in capital as at 31 December 2025 (2025: JD 2,400,000).

(18) Transactions With Related Parties

Related party transactions represent transactions with subsidiaries, major shareholders, associate company and key management personnel of the Group and companies of which they are principal shareholders. Pricing and policies and terms are approved by the Group's board of directors.

The following are the balances resulted from transactions with related parties:

	30 June 2026 JD (Unaudited)	31 December 2025 JD (Audited)
Due from related parties (included within investment in finance lease contracts)		
Jordan Rivers Motors Company (Sister Company)	20	90
	<u>20</u>	<u>90</u>
Due from related parties (included within trade and other debit balances)		
Ahli Iraqi from instalments (Associate Company)	135,391	-
Nicola Abu Khader Company (Sister Company)	3,547	3,580
Mr. Elia Jad Wakeleh	300	-
Leading Machinery Company (Sister Company)	15,080	-
	<u>154,318</u>	<u>3,580</u>
Due to related parties (included within accounts payable and other current liabilities)		
Mr. Elia Jad Wakeleh	-	42,516
Leading Machinery Company (Sister company)	-	42
Kenya Company for Auto Parts Trading (Sister Company)	396	396
	<u>396</u>	<u>42,954</u>
Deferred income from Investment properties	<u>127,496</u>	<u>211,675</u>

COMPREHENSIVE LEASING COMPANY
PUBLIC SHAREHOLDING COMPANY
NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS
30 JUNE 2026 (UNAUDITED)

The following is a summary of the transactions with subsidiaries included in the interim condensed consolidated statement of comprehensive income:

	30 June 2026 JD (Unaudited)	30 June 2025 JD (Unaudited)
Revenue from finance lease contracts.	-	67,543
Rental revenue	271,603	245,185

The key management personnel compensation amounted to JD 49,800 for the six months ended as of 30 June 2026 (30 June 2025: JD 49,800).

(19) Contingent Liabilities

Legal Claims on the Group

The Group has outstanding litigations filed against them as at 30 June 2026 amounted to JD 64,031 (31 December 2025: JD 17,848).