

COMPREHENSIVE LEASING COMPANY
PUBLIC SHAREHOLDING COMPANY

INTERIM CONDENSED CONSOLIDATED
FINANCIAL STATEMENTS (UNAUDITED)

30 SEPTEMBER 2025

**REPORT ON REVIEW OF INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS
TO THE CHAIRMAN AND MEMBERS OF THE BOARD OF DIRECTORS
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 September 2025, comprising the interim consolidated statement of financial position as at 30 September 2025 and interim consolidated statement of comprehensive income, interim consolidated statement of changes in equity and interim consolidated statement of cash flows for the nine 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 (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 (34).

The partner in charge of the review resulting in this auditor’s review report was Ahmad Mahmoud Abu-Asabeh; license number 1155.

Amman – Jordan
22 October 2025

ERNST & YOUNG
Amman - Jordan

COMPREHENSIVE LEASING COMPANY
PUBLIC SHAREHOLDING COMPANY
INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS AT 30 SEPTEMBER 2025

| | Notes | 30 September 2025 JD (Unaudited) | 31 December 2024 JD (Audited) |
|--|-------|---|--|
| Assets | | | |
| Non-current assets | | | |
| Intangible assets – net | | 25,010 | 15,347 |
| Property and equipment – net | 4 | 2,670,887 | 2,701,363 |
| Investment properties – net | 6 | 1,428,979 | 2,820,920 |
| Seized assets for debts | | 4,028,820 | 4,249,570 |
| Right-of-use assets | | 543,133 | 718,681 |
| Investment in an associate | 7 | 4,049,648 | 3,351,101 |
| Non-current portion of investment in finance lease contracts –net | 8 | 21,971,125 | 21,207,903 |
| Non-current portion of investment in instalment sale receivables–net | 9 | 16,972,207 | 17,156,749 |
| | | <u>51,689,809</u> | <u>52,221,634</u> |
| Current assets | | | |
| Current portion of investment in finance lease contracts – net | 8 | 18,425,118 | 17,123,567 |
| Current portion of investment in instalment sale receivables – net | 9 | 13,802,460 | 13,428,844 |
| Financial assets at fair value through the profit or loss | | 1,205,039 | 895,408 |
| Inventory properties | 5 | 4,070,685 | 5,562,593 |
| Trade and other receivables | | 1,267,313 | 1,693,466 |
| Cash on hand and at banks | 3 | 476,718 | 77,472 |
| | | <u>39,247,333</u> | <u>38,781,350</u> |
| Total assets | | <u>90,937,142</u> | <u>91,002,984</u> |
| Shareholders' equity and liabilities | | | |
| Shareholders' equity | | | |
| Share capital | 1&10 | 15,000,000 | 15,000,000 |
| Statutory reserve | 10 | 3,727,782 | 3,727,782 |
| Retained earnings | | 7,072,373 | 6,460,636 |
| Total Shareholders' equity | | <u>25,800,155</u> | <u>25,188,418</u> |
| Liabilities | | | |
| Non-current liabilities | | | |
| Long-term loans | 11 | 39,522,417 | 38,831,903 |
| Long-term lease liabilities | | 358,704 | 538,895 |
| | | <u>39,881,121</u> | <u>39,370,798</u> |
| Current liabilities | | | |
| Current portion of long-term loans | 11 | 15,559,474 | 15,858,563 |
| Bank overdrafts | 12 | 7,553,471 | 8,345,424 |
| Trade and other payables | | 1,036,411 | 1,039,840 |
| Short-term lease liabilities | | 253,547 | 236,801 |
| Investment properties deferred income | | 343,784 | 211,758 |
| Income tax provision | 13 | 509,179 | 751,382 |
| | | <u>25,255,866</u> | <u>26,443,768</u> |
| Total liabilities | | <u>65,136,987</u> | <u>65,814,566</u> |
| Total shareholders' equity and liabilities | | <u>90,937,142</u> | <u>91,002,984</u> |

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

COMPREHENSIVE LEASING COMPANY
PUBLIC SHAREHOLDING COMPANY
INTERIM CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR THE THREE MONTHS AND NINE MONTHS ENDED 30 SEPTEMBER 2025 (UNAUDITED)

| | Notes | For the three months ended | | For the nine months ended | |
|---|-------|----------------------------|------------------|---------------------------|------------------|
| | | 30 September | | 30 September | |
| | | 2025 | 2024 | 2025 | 2024 |
| | | JD | JD | JD | JD |
| Net revenues from finance lease contracts | 14 | 1,683,942 | 1,710,955 | 5,059,031 | 4,770,266 |
| Net revenues from instalment sales | 15 | 1,142,102 | 1,138,128 | 3,667,098 | 3,760,922 |
| Net revenue from the sale of inventory properties-net | | 207,639 | 113,652 | 303,352 | 113,652 |
| Total Revenues | | 3,033,683 | 2,962,735 | 9,029,481 | 8,644,840 |
| Administrative expenses | | (426,106) | (443,821) | (1,330,895) | (1,324,424) |
| Net revenues from investment properties | | 47,716 | 61,192 | 178,144 | 169,258 |
| Loss from sale of investment properties | 6 | - | - | (250,000) | - |
| Other income-net | | 24,208 | 6,424 | 33,906 | 24,624 |
| Gain (loss) from financial assets at fair value through profit or loss-net | | 107,603 | (19,913) | 244,420 | (69,251) |
| Finance costs | | (1,507,230) | (1,406,856) | (4,481,984) | (4,218,185) |
| Company's share of results from associates | 7 | 343,444 | 188,192 | 698,547 | 420,495 |
| Provision for expected credit losses | 8 & 9 | (250,000) | (150,000) | (500,000) | (400,000) |
| Dividends distributions received | | - | - | 44,024 | 38,367 |
| Profit for the period before tax | | 1,373,318 | 1,197,953 | 3,665,643 | 3,285,724 |
| Income tax | 13 | (247,099) | (250,024) | (653,906) | (689,018) |
| Profit for the period | | 1,126,219 | 947,929 | 3,011,737 | 2,596,706 |
| Other comprehensive income items | | - | - | - | - |
| Total comprehensive income for the period | | 1,126,219 | 947,929 | 3,011,737 | 2,596,706 |
| Basic and diluted earnings per share from profit of the period attributable to the Company's shareholders | 16 | 0,075 | 0,063 | 0,201 | 0,173 |

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

COMPREHENSIVE LEASING COMPANY
PUBLIC SHAREHOLDING COMPANY
INTERIM CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2025 (UNAUDITED)

| | Share capital | Statutory reserve | Special reserve | Retained earnings | Total |
|--|-------------------|----------------------|--------------------|----------------------|-------------------|
| | JD | JD | JD | JD | JD |
| For the period ended 30 September 2025 | | | | | |
| Balance as at 1 January 2025 | 15,000,000 | 3,727,782 | - | 6,460,636 | 25,188,418 |
| Total comprehensive income for the period | - | - | - | 3,011,737 | 3,011,737 |
| Dividends distributions (note 17) | - | - | - | (2,400,000) | (2,400,000) |
| Balance as at 30 September 2025 (Unaudited) | <u>15,000,000</u> | <u>3,727,782</u> | <u>-</u> | <u>7,072,373</u> | <u>25,800,155</u> |
| For the period ended 30 September 2024 | | | | | |
| Balance as at 1 January 2024 | 15,000,000 | 3,296,900 | - | 6,226,117 | 24,523,017 |
| Total comprehensive income for the period | - | - | - | 2,596,706 | 2,596,706 |
| Transferred to special reserve (note 10) | - | - | 900,000 | (900,000) | - |
| Dividend distributions (note 17) | - | - | - | (2,400,000) | (2,400,000) |
| Balance as at 30 September 2024 (Unaudited) | <u>15,000,000</u> | <u>3,296,900</u> | <u>900,000</u> | <u>5,522,823</u> | <u>24,719,723</u> |

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

COMPREHENSIVE LEASING COMPANY
PUBLIC SHAREHOLDING COMPANY
INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS
FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2025 (UNAUDITED)

| | Notes | 30 September 2025 JD | 30 September 2024 JD |
|---|-------|----------------------------|----------------------------|
| Operating activities | | | |
| Profit for the period before tax | | 3,665,643 | 3,285,724 |
| Adjustments | | | |
| Depreciation and amortization | | 256,556 | 256,915 |
| Depreciation of investment properties | 6 | 41,941 | 41,932 |
| Provision for expected credit losses | 8 & 9 | 500,000 | 400,000 |
| Finance costs | | 4,481,984 | 4,218,185 |
| Dividends distributions | | (44,024) | (38,367) |
| Gain from sale of financial assets at fair value through profit or loss | | (39,755) | (378) |
| Unrealized (gain) loss from valuation of financial assets at fair value through profits or loss | | (204,665) | 69,629 |
| Group's share of results from an associate | 7 | (698,547) | (420,495) |
| Gain on sale of inventory properties | | (303,352) | (113,652) |
| Gain on disposal of right-of-use assets | | - | (3,425) |
| Loss on sale of investment properties | | 250,000 | - |
| Gain on sale of property and equipment | | (30,261) | (6,973) |
| Changes in assets and liabilities: | | | |
| Investment in finance lease contracts – net | | (2,314,773) | (462,765) |
| Investment in instalment sales receivables - net | | (439,074) | 683,074 |
| Trade and other receivables | | 426,153 | (1,444,898) |
| Investment properties deferred income | | 132,026 | 130,437 |
| Trade and other liabilities | | (3,429) | 109,195 |
| Net cash flows from operating activities before income tax paid | | 5,676,423 | 6,704,138 |
| Income tax paid | 13 | (896,109) | (1,069,532) |
| Net cash flows from operating activities | | 4,780,314 | 5,634,606 |
| Investing activities | | | |
| Proceeds from sale of seized assets for debts | | 220,750 | 162,450 |
| Purchase of intangible assets | | (13,452) | (9,558) |
| Purchase of property and equipment | 4 | (64,032) | (30,329) |
| Purchase of financial assets at fair value through profit or loss | | (428,000) | - |
| Proceeds from sale of inventory properties | | 1,795,260 | 545,300 |
| Proceeds from sale of investment properties | | 1,100,000 | - |
| Proceeds from sale of financial assets at fair value through the profit or loss | | 362,789 | 1,343 |
| Proceeds from sale of property and equipment | | 47,550 | 20,690 |
| Dividends distributions received | | 44,024 | 38,367 |
| Projects under construction | | - | (1,036,121) |
| Net cash flows from (used in) investing activities | | 3,064,889 | (307,858) |
| Financing activities | | | |
| Loans | | 391,425 | (706,975) |
| Finance costs | | (4,437,179) | (4,161,184) |
| Dividend distributions paid | | (2,400,000) | (2,391,084) |
| Lease contracts liabilities paid | | (208,250) | (216,770) |
| Net cash flows used in financing activities | | (6,654,004) | (7,476,013) |
| Net increase (decrease) in cash and cash equivalents | | 1,191,199 | (2,149,265) |
| Cash and cash equivalents at 1 January | | (8,267,952) | (7,510,464) |
| Cash and cash equivalents at 30 September | 3 | (7,076,753) | (9,659,729) |

The attached 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 the number (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 registered in the Ministry of Industry and Trade under No. (415). The Company's capital has been increased throughout the years to reach JD 10,000,000 as 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 as of 30 September 2025 with a nominal value of JD 1 per share. Share capital was increased 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 has completed its capital increase procedures with the Ministry of Industry and Trade on 28 February 2022.

The Company's main activities are represented in 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 commercial and governmental bids and tenders, both locally and internationally, and register the Company's trademarks.

A branch in the Kurdistan Region of Iraq was established under the number (15297) on 24 July 2012. According to the item number (5 - third) of the regulation of establishing branches of offices of foreign companies and economic institutions number (5) of the year 1989 related to the Kurdistan Region of Iraq. The branch commenced its operational activities during the first quarter of the year 2013.

The Comprehensive Leasing Company is a Public Shareholding Company, and its shares are listed in 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 its meeting held on 21 October 2025.

(2) BASIS OF FINANCIAL STATEMENTS PREPARATION 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 (IFRS) 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 2024. In addition, results of the nine months ended 30 September 2025 are not necessarily indicative of the results that may be expected for the financial year ending 31 December 2025.

(2-2) CHANGES IN ACCOUNTING POLICIES AND DISCLOSURES

The accounting policies followed in preparing the interim condensed consolidated financial statements are consistent with those followed in the preparation of the consolidated financial statements for the year ended 31 December 2024, except that the Group has implemented the following amendments effective 1 January 2025:

Lack of exchangeability - Amendments to IAS 21

The amendments to IAS 21 The Effects of Changes in Foreign Exchange Rates specify how an entity should assess whether a currency is exchangeable and how it should determine a spot exchange rate when exchangeability is lacking. The amendments also require disclosure of information that enables users of its financial statements to understand how the currency not being exchangeable into the other currency affects, or is expected to affect, the entity's financial performance, financial position and cash flows.

The amendments are effective for annual reporting periods beginning on or after 1 January 2025. When applying the amendments, an entity cannot restate comparative information.

The amendments did not have a material impact on the Group's financial statements.

COMPREHENSIVE LEASING COMPANY
PUBLIC SHAREHOLDING COMPANY
NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS
FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2025 (UNAUDITED)

(2-3) BASIS OF FINANCIAL STATEMENTS CONSOLIDATION

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 September 2025:

| Company Name | Company Description | Authorized Share capital JD | Ownership Interest % |
|--|---------------------|--------------------------------|-------------------------|
| 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.

The Group controls an investee if and only if the Group has:

- Power over the investee (i.e. existing rights that give it the current ability to direct the relevant activities of the investee)
- Exposure, or rights, to variable returns from its involvement with the investee
- The ability to use its power over the investee to 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:

- The contractual arrangement(s) with the other vote holders of the investee.
- Rights arising from other contractual arrangements.
- The Group's voting rights and potential voting rights.

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.

Consolidation of a subsidiary begins when the Group obtains control over the subsidiary and ceases when the Group loses control of the subsidiary. Income and expenses of a subsidiary acquired or disposed of during the year are included in the interim consolidated statement of comprehensive income from the date the Group gains control until the date the Group ceases to control the subsidiary.

COMPREHENSIVE LEASING COMPANY
PUBLIC SHAREHOLDING COMPANY
NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS
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Profit or loss and each component of other comprehensive income (OCI) are attributed to the equity holders of the parent of the Group and to the non-controlling interests, even if this results in the non-controlling interests having a deficit balance. When necessary, adjustments are made to the financial statements of subsidiaries to bring their accounting policies in line with the Group's accounting policies. All intra-group assets and liabilities, equity, income, expenses relating to transactions between members of the Group and its subsidiaries are eliminated in full on consolidation.

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 of foreign Currency Translation Reserves
- 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.
- Reclassifies the parent's share of components previously recognised in OCI to profit or loss.

(3) CASH ON HAND AND AT BANKS

The details of this item are as follows:

| | 30 September 2025 | 31 December 2024 |
|-------------------|----------------------|---------------------|
| | JD | JD |
| | (Unaudited) | (Audited) |
| Cash on hand | 14,361 | 4,869 |
| Balances at banks | 462,357 | 72,603 |
| | <u>476,718</u> | <u>77,472</u> |

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

| | 30 September 2025 | 30 September 2024 |
|---------------------------|----------------------|----------------------|
| | JD | JD |
| | (Unaudited) | (Unaudited) |
| Cash on hand and at banks | 476,718 | 270,442 |
| Bank overdrafts (Note 12) | (7,553,471) | (9,930,171) |
| Cash and cash equivalent | <u>(7,076,753)</u> | <u>(9,659,729)</u> |

COMPREHENSIVE LEASING COMPANY
PUBLIC SHAREHOLDING COMPANY
NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS
FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2025 (UNAUDITED)

(4) PROPERTY AND EQUIPMENT - NET

The additions to property and equipment during the nine months ended as at 30 September 2025 amounted to JD 64,032 (30 September 2024: JD 30,329). The net book value for disposals of property and equipment during the nine months ended as at 30 September 2025 amounted to JD 17,289 (30 September 2024: JD 13,717). Depreciation expense for the nine months ended 30 September 2025 amounted to JD 77,219 (30 September 2024: JD 74,140).

(5) INVENTORY PROPERTIES

This item represents the residential architecture project consisting of three buildings, which, upon completion, included 12 apartments. The project is located near the Fifth Circle on plot No. (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" in September 2024.

The Company sold two apartments during the year 2024 and three apartments during the nine months ended 30 September 2025, leaving seven residential apartments remaining in the project as of 30 September 2025.

The movement on this account is as follows:

| | 30 September 2025 | 31 December 2024 |
|--|----------------------|---------------------|
| | JD | JD |
| | (Unaudited) | (Audited) |
| Balance as at 1 January | 5,562,593 | - |
| Transferred from projects under construction | - | 6,415,160 |
| Transferred to cost of sales | (1,491,908) | (852,567) |
| Ending balance for the period / year | <u>4,070,685</u> | <u>5,562,593</u> |

COMPREHENSIVE LEASING COMPANY
PUBLIC SHAREHOLDING COMPANY
NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS
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(6) INVESTMENT PROPERTIES - NET

This item represents the properties owned by the Group, which include land and buildings. The movement on the balance of investment properties during the period/year is as follows:

| | 30 September 2025 JD (Unaudited) | 31 December 2024 JD (Audited) |
|--|---|--|
| Cost | | |
| Balance as at 1 January | 3,938,554 | 3,938,554 |
| Disposals* | (1,350,000) | - |
| Balance as at the end of the period / year | <u>2,588,554</u> | <u>3,938,554</u> |
| Accumulated depreciation | | |
| Balance as at 1 January | 1,117,634 | 1,061,724 |
| Depreciation for the period / year | 41,941 | 55,910 |
| Balance as at the end of the period / year | <u>1,159,575</u> | <u>1,117,634</u> |
| Net book value as at the end of the period / year | <u>1,428,979</u> | <u>2,820,920</u> |

Depreciation expense for the nine months ended 30 September 2025, amounted to JD 41,941 (30 September 2024: JD 41,932).

- * The Company decided in its extraordinary meeting held on 5 May 2025 to sell plot No. 53 of the South Amman lands owned by Comprehensive Leasing Company for an amount of JD 1,100,000. The Company recognized the loss resulting from the sale of the land, amounting to JD 250,000 in the interim consolidated statement of comprehensive income.

(7) INVESTMENT IN AN ASSOCIATE

In 2022, the Group, in cooperation with Al Ahli Iraqi Bank (a private shareholding company), established Al Ahli Iraqi Company for Trading, Buying, and Selling Cars, Vehicles, Machinery, and Equipment (a limited liability company in Iraq – “the associate company”). The Group’s ownership share in the total capital amounted to 49%, while Al Ahli Iraqi Bank held 51%. The capital of the associate company was set at IQD 10,000,000,000, divided into 10,000,000,000 shares with a nominal value of IQD 1 per share, equivalent to JD 3,712,121.

COMPREHENSIVE LEASING COMPANY
PUBLIC SHAREHOLDING COMPANY
NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS
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The Group has significant influence over the associate company, as two out of the five members of the associate company's Board of Directors are representatives of the Group. Accordingly, the investment was recorded as an investment in an associate using the equity method. The Group's share of the associate company's results for the nine months ended 30 September 2025 amounted to JD 698,547 (30 September 2024: JD 420,495) and was recognized in the consolidated statement of comprehensive income.

The table below illustrates the percentage of investment in associate:

| | Country of incorporation | Ownership percentage | | Investment amount | |
|---|-----------------------------|-------------------------|------|-------------------|-----------|
| | | 2025 | 2024 | 2025 | 2024 |
| | | % | % | JD | JD |
| Iraqi National Company for Trade, Sale and Purchase of Cars, Machinery and Equipment (Limited liability) | Iraq | 49% | 49% | 4,049,648 | 3,351,101 |

(8) INVESTMENT IN FINANCE LEASE CONTRACTS - NET

| | 30 September 2025 JD (Unaudited) | 31 December 2024 JD (Audited) |
|---|---|--|
| Total investment in long-term finance lease contracts (more than one year) | 24,450,286 | 23,477,981 |
| Total investment in short-term finance lease contracts | 24,534,083 | 23,108,414 |
| Total | 48,984,369 | 46,586,395 |
| Deferred revenues | (5,810,388) | (5,694,461) |
| Total before provision | 43,173,981 | 40,891,934 |
| Provision for expected credit losses of investment in finance lease contracts | (2,777,738) | (2,560,464) |
| | 40,396,243 | 38,331,470 |
| Less: Net investment in long-term finance lease contracts | (21,971,125) | (21,207,903) |
| Net investment in finance lease contracts that are due within one year | 18,425,118 | 17,123,567 |

COMPREHENSIVE LEASING COMPANY
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FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2025 (UNAUDITED)

The movement on the provision for finance leases contracts during the period/ year was as follows:

| | 30 September 2025 | 31 December 2024 |
|---|----------------------|---------------------|
| | JD | JD |
| | (Unaudited) | (Audited) |
| Balance as at 1 January | 2,560,464 | 2,334,600 |
| Provision for expected credit losses for the period/ year | 250,000 | 642,863 |
| Receivables written off during the period/ year | (32,726) | (416,999) |
| Balance as at the end of the period/ year | <u>2,777,738</u> | <u>2,560,464</u> |

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

| | Outside Jordan | Inside Jordan | 30 September 2025 | 31 December 2024 |
|--------------|-------------------|-------------------|----------------------|---------------------|
| | JD | JD | JD | JD |
| | (Unaudited) | (Unaudited) | (Unaudited) | (Audited) |
| Vehicles | 3,327,620 | 41,076,188 | 44,403,808 | 41,874,036 |
| Real estates | <u>2,857,539</u> | <u>1,723,022</u> | <u>4,580,561</u> | <u>4,712,359</u> |
| | <u>6,185,159</u> | <u>42,799,210</u> | <u>48,984,369</u> | <u>46,586,395</u> |

COMPREHENSIVE LEASING COMPANY
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(9) INVESTMENT IN INSTALMENT SALES RECEIVABLES-NET

| | 30 September 2025 | 31 December 2024 |
|--|----------------------|---------------------|
| | JD | JD |
| | (Unaudited) | (Audited) |
| Total investment in long-term instalment sales receivables (more than one year) | 19,062,017 | 19,174,721 |
| Total investment in short-term instalment sales receivables | 18,545,904 | 18,116,351 |
| Total | 37,607,921 | 37,291,072 |
| Deferred revenues | (4,600,164) | (4,694,838) |
| Total before provision | 33,007,757 | 32,596,234 |
| Provision for expected credit losses of investment in instalment sales receivables | (2,233,090) | (2,010,641) |
| | 30,774,667 | 30,585,593 |
| Less: Net investment in long-term instalment sales receivables | (16,972,207) | (17,156,749) |
| Net investment in instalment sales receivables that are due within one year | 13,802,460 | 13,428,844 |

The movement on the provision for instalment sales receivables during the period/ year was as follows:

| | 30 September 2025 | 31 December 2024 |
|---|----------------------|---------------------|
| | JD | JD |
| | (Unaudited) | (Audited) |
| Balance as at 1 January | 2,010,641 | 1,417,986 |
| Provision for expected credit losses for the period/ year | 250,000 | 928,400 |
| Receivables written off for the period/ year | (27,551) | (335,745) |
| Balance as at the end of the period/ year | 2,233,090 | 2,010,641 |

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

| | Outside Jordan | Inside Jordan | 30 September 2025 | 31 December 2024 |
|--------------|-------------------|------------------|----------------------|---------------------|
| | JD | JD | JD | JD |
| | (Unaudited) | (Unaudited) | (Unaudited) | (Audited) |
| Vehicles | 2,433,537 | 34,397,415 | 36,830,952 | 36,258,620 |
| Real estates | 448,146 | 328,823 | 776,969 | 1,032,452 |
| | 2,881,683 | 34,726,238 | 37,607,921 | 37,291,072 |

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(10) SHAREHOLDERS' EQUITY

Share capital -

The authorized and paid-in capital is JD 10,000,000 as 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 JD 1. Share capital was increased 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 has completed its capital increase procedures with the Ministry of Industry and Trade on 28 February 2022.

Statutory reserve -

No legal reserves were taken by the Group in accordance with the Jordanian Companies' Law, as these financial statements are interim condensed consolidated financial statements.

Special reserve -

Comprehensive Vehicle Trading Company resolved at the extraordinary General Assembly meeting held on 27 June 2024 to transfer an amount of JD 900,000 from the retained earnings account to the special reserve account, in anticipation of facing any emergency circumstances that the Company may be exposed to. The subsidiary (Comprehensive Vehicle Trading Limited Liability Company), decided to transfer the special reserve amounting to JD 900,000 from the special reserve item to the expected credit loss provision as at 31 December 2024.

(11) LOANS

| | 30 September 2025 (Unaudited) | | | 31 December 2024 (Audited) | | |
|------------------------------------|-------------------------------|--------------------|---------------------|----------------------------|--------------------|---------------------|
| | Interest rate % | Credit limit JD | Balance JD | Interest rate % | Credit Limit JD | Balance JD |
| Capital Bank of Jordan | 10.00% | 14,050,000 | 9,918,037 | 10.00% | 14,050,000 | 7,180,944 |
| Jordan Commercial Bank | 9.80% | 8,200,000 | 5,464,998 | 9.80% | 8,200,000 | 6,888,556 |
| Housing Bank for Trade and Finance | 9.50% | 12,016,000 | 9,565,325 | 9.50% | 12,016,000 | 10,848,263 |
| Jordan Kuwait Bank* | 9.25% | 11,930,000 | 8,252,348 | 9.25% | 11,930,000 | 5,784,254 |
| Jordan Kuwait Bank | 9.25% | 1,569,755 | 1,569,755 | 9.25% | 3,166,670 | 3,166,670 |
| Arab Jordan Investment Bank | 9.50% | 14,010,000 | 11,568,835 | 9.50% | 14,010,000 | 12,963,360 |
| Arab Jordan Investment Bank** | 8.00% | 2,652,778 | 2,652,778 | 8.00% | 2,202,778 | 2,202,778 |
| Egyptian Arab Land Bank | 9.50% | 3,250,000 | 2,822,098 | 9.50% | 3,250,000 | 2,828,074 |
| Arab Bank Corporation | 9.25% | 3,677,543 | 3,267,717 | 9.25% | 3,300,000 | 2,827,567 |
| Total borrowings | | <u>71,356,076</u> | <u>55,081,891</u> | | <u>72,125,448</u> | <u>54,690,466</u> |
| Less: Current portion | | | <u>(15,559,474)</u> | | | <u>(15,858,563)</u> |
| Long-term portion | | | <u>39,522,417</u> | | | <u>38,831,903</u> |

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

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** This loan was granted against a mortgage of a plot of land no. (74) parcel no. (21/Um-Uthaina) 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 September 2025 | 31 December 2024 |
|---|----------------------|---------------------|
| | JD | JD |
| | (Unaudited) | (Audited) |
| Current portion instalments due in one year | 15,559,474 | 15,858,563 |
| Long term loans instalments | 39,522,417 | 38,831,903 |
| | <u>55,081,891</u> | <u>54,690,466</u> |

The annual instalments amount with maturities of more than one year are as follows:

| | JD |
|------------------------------------|-------------------|
| 1 October 2026 – 30 September 2027 | 15,978,249 |
| 1 October 2027 – 30 September 2028 | 15,843,411 |
| 1 October 2028 – 30 September 2029 | 7,700,757 |
| | <u>39,522,417</u> |

(12) BANK OVERDRAFTS

| | 30 September 2025 (Unaudited) | | | 31 December 2024 (Audited) | | |
|------------------------------------|-------------------------------|-------------------|------------------|----------------------------|-------------------|------------------|
| | Interest rate | Credit limit | Balance | Interest rate | Credit limit | Balance |
| | % | JD | JD | % | JD | JD |
| Capital Bank of Jordan | 9.00% | 2,850,000 | 2,206,574 | 10.00% | 2,850,000 | 2,409,535 |
| Jordan Commercial Bank | 9.80% | 1,800,000 | 1,541,245 | 9.80% | 1,800,000 | 1,552,145 |
| Housing bank for Trade and Finance | 9.50% | 1,963,000 | 995,326 | 9.50% | 1,963,000 | 1,737,703 |
| Jordan Kuwait Bank | 9.25% | 1,763,000 | 1,608,559 | 9.25% | 1,763,000 | 1,552,693 |
| Arab Jordan Investment Bank | 9.50% | 1,105,000 | 517,288 | 9.50% | 1,105,000 | 729,111 |
| Egyptian Arab Land Bank | 9.25% | 750,000 | 619,956 | 9.50% | 750,000 | 218,335 |
| Arab Bank Corporation | 9.00% | 250,000 | 64,523 | 9.25% | 250,000 | 145,902 |
| | | <u>10,481,000</u> | <u>7,553,471</u> | | <u>10,481,000</u> | <u>8,345,424</u> |

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(13) INCOME TAX

The movement on the income tax provision in Jordan was as follows:

| | 30 September 2025 | 31 December 2024 |
|--|----------------------|---------------------|
| | JD | JD |
| | (Unaudited) | (Audited) |
| Balance as at 1 January | 698,829 | 870,586 |
| Income tax paid during the period / year | (843,556) | (1,060,915) |
| Income tax accrued on the profit for the period / year | 573,943 | 889,158 |
| Balance as at the end of the period / year | 429,216 | 698,829 |

The movement on the income tax provision of the Company's Branch in Kurdistan- Iraq was as follows:

| | 30 September 2025 | 31 December 2024 |
|--|----------------------|---------------------|
| | JD | JD |
| | (Unaudited) | (Audited) |
| Balance as at 1 January | 52,553 | 31,777 |
| Income tax paid during the period / year | (52,553) | (31,777) |
| Income tax accrued on the profit for the period / year | 79,963 | 52,553 |
| Balance as at the end of the period / year | 79,963 | 52,553 |

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

| | 30 September 2025 | 31 December 2024 |
|----------------------|----------------------|---------------------|
| | JD | JD |
| | (Unaudited) | (Audited) |
| Income tax provision | 509,179 | 751,382 |

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

| | 30 September 2025 | 30 September 2024 |
|--------------------|----------------------|----------------------|
| | JD | JD |
| | (Unaudited) | (Unaudited) |
| Income tax expense | 653,906 | 689,018 |

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Income tax provision for the period / year ended 30 September 2025 and 31 December 2024 was calculated in accordance with the Income Tax Law No. (38) for the year 2018. The legal income tax rate on the Comprehensive Leasing Company is 28% and on the Comprehensive Vehicle Trading Company and the Comprehensive International Financial Consulting Company and Comprehensive Global for Residential and Commercial Projects is 21%. Regarding the Company's Branch in the Kurdistan region - Iraq, the statutory income tax rate is 15%.

The Company obtained a final clearance from the Income and Sales Tax Department until the end of the year 2020. The tax declarations for the years from 2021 until 2024 were submitted and have not been audited yet and no final decision was issued by the Income and Sales Tax Department as of the date of approval of these interim condensed consolidated financial statements.

Comprehensive Vehicle Trading Company (subsidiary) obtained a final clearance from the Income Tax Department until the end of 2023.

Regarding the Comprehensive International 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 2022. The Company submitted its tax declaration for the years 2023 and 2024 but have not been audited yet, and no final decision has been issued by the Income and Sales Tax Department as of the date of approval of these condensed interim consolidated financial statements.

Regarding Comprehensive Global 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 2023. The Company submitted its tax declaration for the year 2024 but it has not been audited yet, and no final decision has been issued by the Income and Sales Tax Department as of the date of approval of these condensed interim consolidated financial statements.

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

(14) Net REVENUES FROM FINANCE LEASE CONTRACTS

| | 30 September 2025 | 30 September 2024 |
|---|----------------------|----------------------|
| | JD | JD |
| | (Unaudited) | (Unaudited) |
| Total revenues from finance lease contracts | 5,131,408 | 4,840,713 |
| Less: Fees, licenses, stamps, and commissions | (72,377) | (70,447) |
| | <u>5,059,031</u> | <u>4,770,266</u> |

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(15) Net REVENUES FROM INSTALMENT SALES

| | 30 September 2025 | 30 September 2024 |
|--|----------------------|----------------------|
| | JD | JD |
| | (Unaudited) | (Unaudited) |
| Revenues from instalment sales | 3,716,381 | 3,798,721 |
| Less: cost of insurance, stamps, commissions, and transfer of the ownership of instalment sale assets | (49,283) | (37,799) |
| | <u>3,667,098</u> | <u>3,760,922</u> |

(16) EARNINGS PER SHARE FROM PROFIT ATTRIBUTABLE TO THE COMPANY'S SHAREHOLDERS

The details of this item are as follows:

| | For the nine months ended 30 September | |
|--|---|-------------------|
| | 2025 | 2024 |
| | JD | JD |
| | (Unaudited) | (Unaudited) |
| Profit for the period attributable to the Company's Shareholders | <u>3,011,737</u> | <u>2,596,706</u> |
| | <u>Share</u> | <u>Share</u> |
| Weighted average number of shares | <u>15,000,000</u> | <u>15,000,000</u> |
| | <u>JD/ share</u> | <u>JD/ share</u> |
| Basic and diluted earnings per share from profit for the period attributable to the Company's Shareholders | <u>0,201</u> | <u>0,173</u> |

(17) DIVIDENDS DISTRIBUTION

The General Assembly approved in its extraordinary meeting held on 2 February 2025 the distribution of JD 2,400,000 as cash dividends equivalent to a 16% of the paid-in capital as at 31 December 2024 (2024: JD 2,400,000).

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(18) TRANSACTIONS WITH RELATED PARTIES

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

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

| | 30 September 2025 JD (Unaudited) | 31 December 2024 JD (Audited) |
|--|---|--|
| Due from related parties (within net investment in finance lease contracts) | | |
| Jordan River Vehicle Trading Company (Sister Company) | 2,604 | 68,082 |
| Due from related parties (within accounts receivables and other current assets items) | | |
| Al Ahli Iraqi for Instalments (Associate Company) | - | 904,355 |
| Motor Vehicles Trading Company (Sister Company) | 8,670 | - |
| Nicola Abu Khader Company (Sister Company) | - | 2,652 |
| Mr. Nicola George Abu Khader | - | 14,593 |
| | <u>8,670</u> | <u>921,600</u> |
| Due to related parties (within accounts payable and other current liabilities items) | | |
| Vehicles Trade Company (Sister Company) | - | 123 |
| Mr. Elia Jad Wakeleh | - | 39,829 |
| Leading Vehicles Company (Sister Company) | 42 | 75 |
| Kina for Trading Auto Spare parts (Sister Company) | 249 | 1,081 |
| | <u>291</u> | <u>41,108</u> |
| Investment properties deferred income | <u>343,784</u> | <u>211,758</u> |

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

| | 30 September 2025 | 30 September 2024 |
|---|----------------------|----------------------|
| | JD | JD |
| | (Unaudited) | (Unaudited) |
| Instalments received for finance lease contract | 22,680 | 15,091 |
| Rental revenue | 367,735 | 363,330 |

The key management benefits amounted to JD 74,700 for the period ended at 30 September 2025 (30 September 2024: JD 74,700).

(19) CONTINGENT LIABILITIES

Letter of Guarantees:

The Group has no letter of guarantees as of 30 September 2025 (31 December 2024: JD 8,000).

Legal Claims against the Group:

There were no lawsuits filed against the Group as of 30 September 2025 (31 December 2024: JD 38,840).