

**THE CONSULTANT AND INVESTMENT GROUP COMPANY**

**PUBLIC SHAREHOLDING COMPANY**

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

**31 MARCH 2026**

**Report on Review of Interim Condensed Consolidated Financial Statements  
To the Board of Directors of The Consultant and Investment Group Company  
Public Shareholding Company  
Amman - Jordan**

**Introduction**

We have reviewed the accompanying interim condensed consolidated financial statements of the Consultant and Investment Group Company - Public Shareholding Company (the "Company") and its subsidiary (the "Group") as at 31 March 2026, comprising of the interim condensed consolidated statement of financial position as at 31 March 2026 and the related interim condensed consolidated statements of comprehensive income, interim condensed consolidated statements of changes in equity and interim condensed consolidated statements of cash flows for the three-month period 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 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.

Amman – Jordan  
29 April 2026

**ERNST & YOUNG**  
Amman - Jordan

**THE CONSULTANT AND INVESTMENT GROUP COMPANY - PUBLIC SHAREHOLDING COMPANY**  
**INTERIM CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION**  
**AS AT 31 MARCH 2026**

	Notes	31 March 2026 JD (Unaudited)	31 December 2025 JD (Audited)
<b><u>Assets</u></b>			
<b>Non-current assets -</b>			
Property and equipment	4	28,396,790	28,548,446
Projects under construction	4	2,901,467	2,855,261
Investment properties		2,735,044	2,735,044
Right-of-use assets		232,175	310,780
Deferred tax assets	8	739,559	739,559
		<u>35,005,035</u>	<u>35,189,090</u>
<b>Current assets -</b>			
Medicine and medical supplies		2,036,001	1,804,383
Trade receivables – net		5,004,534	5,486,662
Other debit balances		820,888	902,281
Due from a related party	11	4,297	4,297
Checks under collection		3,000	4,000
Cash on hand and bank balances	10	397,777	419,516
		<u>8,266,497</u>	<u>8,621,139</u>
<b>Total assets</b>		<u>43,271,532</u>	<u>43,810,229</u>
<b><u>Equity and Liabilities</u></b>			
<b>Shareholders' equity -</b>			
Paid-in capital	1,9	20,000,000	20,000,000
Statutory reserve	9	1,307,785	1,307,785
Retained earnings		3,821,173	3,623,218
<b>Total equity</b>		<u>25,128,958</u>	<u>24,931,003</u>
<b>Liabilities -</b>			
<b>Non-current liabilities -</b>			
Long-term lease liabilities – non-current portion		158,923	194,298
Long-term liabilities against finance lease contracts – net	5	6,898,242	7,356,412
Long-term loans – non-current portion	7	1,206,024	1,607,030
Long-term Murabaha facilities – non-current portion	6	311,159	-
		<u>8,574,348</u>	<u>9,157,740</u>
<b>Current liabilities -</b>			
Bank Overdraft	10	2,003,315	1,538,959
Long-term lease liabilities – current portion		152,001	156,068
Long-term loans – current portion	7	315,000	315,000
Long-term liabilities against finance lease contracts – net	5	1,870,851	1,958,467
Long-term Murabaha facilities – current portion	6	16,976	383,244
Due to a related party	11	106,948	147,797
Account payables and other credit balances		4,618,121	4,729,854
Income tax provision	8	485,014	492,097
		<u>9,568,226</u>	<u>9,721,486</u>
<b>Total liabilities</b>		<u>18,142,574</u>	<u>18,879,226</u>
<b>Total equity and liabilities</b>		<u>43,271,532</u>	<u>43,810,229</u>

The attached notes from 1 to 14 form part of these interim condensed consolidated financial statements

THE CONSULTANT AND INVESTMENT GROUP COMPANY - PUBLIC SHAREHOLDING COMPANY  
INTERIM CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME  
FOR THE THREE MONTHS ENDED 31 MARCH 2026 (UNAUDITED)

	Notes	For the three months ended	
		31 March	
		2026	2025
		JD	JD
Operating revenues	3	5,412,209	5,557,414
Cost of operating revenues		(4,257,162)	(4,130,333)
<b>Gross profit</b>		<b>1,155,047</b>	<b>1,427,081</b>
General and administrative and marketing expenses		(839,612)	(765,769)
Finance costs		(194,043)	(270,862)
Interest on lease liabilities		(3,408)	(9,472)
Other income – net		124,491	108,685
<b>Profit for the period before income tax</b>		<b>242,475</b>	<b>489,663</b>
Income tax	8	(44,520)	(93,382)
<b>Profit for the period</b>		<b>197,955</b>	<b>396,281</b>
Other comprehensive income items		-	-
<b>Total comprehensive income for the period</b>		<b>197,955</b>	<b>396,281</b>
		JD/Fils	JD/Fils
<b>Basic and diluted earnings per share for the period</b>	12	<b>0/010</b>	<b>0/020</b>

The attached notes from 1 to 14 form part of these interim condensed consolidated financial statements

THE CONSULTANT AND INVESTMENT GROUP COMPANY - PUBLIC SHAREHOLDING COMPANY

INTERIM CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

FOR THE THREE MONTHS ENDED 31 MARCH 2026 (UNAUDITED)

	Paid-in capital JD	Statutory reserve JD	Retained earnings JD	Total JD
<b>For the three months period ended 31 March 2026 -</b>				
Balance as at 1 January	20,000,000	1,307,785	3,623,218	24,931,003
Total comprehensive income for the period	-	-	197,955	197,955
Balance as at 31 March	<u>20,000,000</u>	<u>1,307,785</u>	<u>3,821,173</u>	<u>25,128,958</u>
<b>For the three months period ended 31 March 2025 -</b>				
Balance as at 1 January	20,000,000	1,076,429	2,380,058	23,456,487
Total comprehensive income for the period	-	-	396,281	396,281
Balance as at 31 March	<u>20,000,000</u>	<u>1,076,429</u>	<u>2,776,339</u>	<u>23,852,768</u>

The attached notes from 1 to 14 form part of these interim condensed consolidated financial statements

**THE CONSULTANT AND INVESTMENT GROUP COMPANY - PUBLIC SHAREHOLDING COMPANY**  
**INTERIM CONDENSED CONSOLIDATED STATEMENT OF CASH FLOWS**  
**FOR THE THREE MONTHS ENDED 31 MARCH 2026 (UNAUDITED)**

	Notes	For the three months ended 31 March	
		2026 JD	2025 JD
<b><u>OPERATING ACTIVITIES</u></b>			
Profit for the period before tax		242,475	489,663
<b>Adjustments for:</b>			
Finance costs		194,043	270,862
Interest on lease liabilities		3,408	9,472
Depreciation	4	308,318	429,531
Depreciation on right-of-use assets		78,605	75,623
Provision for employees' vacations		42,242	-
Provision for end-of-service indemnity		7,083	6,080
<b>Working capital changes:</b>			
Medicine and medical supplies		(231,618)	(203,296)
Accounts receivable		482,128	(259,603)
Related party balances		(40,849)	-
Cheques under collection		1,000	16,150
Other debit balances		81,393	293,298
Accounts payable and other credit balances		(156,375)	(798,160)
Provision for employees' vacations paid		(4,683)	(39,710)
<b>Net cash flows from operating activities before income tax</b>		1,007,170	289,910
Income tax paid	8	(51,603)	(19,600)
<b>Net cash flows from operating activities</b>		955,567	270,310
<b><u>INVESTING ACTIVITIES</u></b>			
Purchases of property and equipment	4	(156,662)	(210,939)
Addition to projects under construction	4	(46,206)	(297,863)
<b>Net cash flows used in investing activities</b>		(202,868)	(508,802)
<b><u>FINANCING ACTIVITIES</u></b>			
Liabilities against finance lease contracts		(545,786)	(255,435)
Murabaha facilities		(55,109)	(656,255)
Bank Loans		(401,006)	-
Finance costs and lease liabilities interests paid		(194,043)	(220,166)
Lease liabilities paid		(42,850)	(27,295)
<b>Net cash flows used in financing activities</b>		(1,238,794)	(1,159,151)
<b>Net decrease in cash and cash equivalents</b>		(486,095)	(1,397,643)
Cash and cash equivalents at the beginning of the period		(1,119,443)	265,682
<b>Cash and cash equivalents at the end of the period</b>	10	(1,605,538)	(1,131,961)

The attached notes from 1 to 14 form part of these interim condensed consolidated financial statements

**(1) GENERAL**

The Consultant and Investments Group Company (Istishari Hospital) was established and registered on 7 November 1995, as a Public Shareholding Company. The Company's paid-in capital is JD 8,000,000. It was increased in prior years in phases to become JD 20,000,000 as at 31 March 2026. The Company's offices are located in Wadi Saqra, P.O Box 840431 Amman 11184 The Hashemite Kingdom of Jordan.

The principal activities of the Company are industrial construction, commercial agencies, investment in commercial and financial projects, establishment and management of health and construction projects, real estate, residential, urban or industrial, commercial markets of all kinds and related services.

The interim condensed consolidated financial statements were approved by the Board of Directors on 28 April 2026.

**(2) BASIS OF PREPARATION AND MATERIAL ACCOUNTING POLICIES**

**(2-1) BASIS OF PREPARATION**

The interim condensed consolidated financial statements for the three-month period ended 31 March 2026 have been prepared in accordance with International Accounting Standard (34), ("Interim Financial Reporting").

The interim condensed consolidated financial statements are presented in Jordanian Dinars, which is the functional currency of the Group.

The interim condensed consolidated financial statements do not contain all information and disclosures that are required by the International Financial Reporting Standards (IFRSs) and should be read in conjunction with the Group's annual report as at 31 December 2025. In addition, the results of the three-month period ended 31 March 2026 are not necessarily indicative of the result 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:

### **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.



**THE CONSULTANT AND INVESTMENT GROUP COMPANY - PUBLIC SHAREHOLDING COMPANY**  
**NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS**  
**31 MARCH 2026 (UNAUDITED)**

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**(2-3) BASIS OF CONSOLIDATION**

The interim condensed consolidated financial statements comprise the financial statements of the Company and the following subsidiary:

	Capital	Nature of activity	Ownership Percentage	
			31 March	31 December
			2026	2025
			%	%
Al Motamaizah for Hospital Management Co	JD 15,000	Hospital services and import of medical devices and supplies	100	100

Consolidation of a subsidiary begins when the Company obtains control over the subsidiary and ceases when the Company loses control of the subsidiary. Control is achieved when the Company 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. All intra-company assets and liabilities, equity, income, expenses and cash flows relating to transactions between members of the Company are eliminated in full on consolidation.

The financial statements of the Company and subsidiary are prepared for the same reporting period and using the same accounting policies.

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:

- Derecognizes the assets and liabilities of the subsidiary
- Derecognizes the carrying amount of any non-controlling interests
- Derecognizes the cumulative translation differences recorded in equity
- Recognizes the fair value of the consideration received
- Recognizes the fair value of any investment retained
- Recognizes any gain or loss resulted from loss of control

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**(3) OPERATING REVENUES**

	31 March 2026	31 March 2025
	JD	JD
	(Unaudited)	(Unaudited)
Medical supplies revenue	1,400,814	1,418,319
Pharmacy revenue	1,297,408	1,505,880
Medical procedures revenue	938,102	1,019,899
Residency revenue	468,394	561,474
Other departments revenue	1,307,491	1,051,842
	<u>5,412,209</u>	<u>5,557,414</u>

**(4) PROPERTY, EQUIPMENT AND PROJECTS UNDER CONSTRUCTION**

**Property and Equipment:**

During the three-month period ended 31 March 2026, the Group purchased property and equipment at a cost of JD 156,662 (31 March 2025: JD 210,939). The depreciation amounted to JD 308,318 for the three-months ended 31 March 2026 (31 March 2025: JD 429,531).

**Projects Under Construction:**

This account represents the parking expansion project for the main building of the hospital. Additions to projects under construction during the three-months period ended 31 March 2026 were amounted to JD 46,206 (31 March 2025: JD 297,863).

**(5) LIABILITIES AGAINST FINANCE LEASE CONTRACTS**

This item represents liabilities against finance lease contracts granted to the Group by the International Arab Islamic Bank:

	31 March 2026 (unaudited)			31 December 2025 (audited)		
	Short-term	Long-term	Total	Short-term	Long-term	Total
	JD	JD	JD	JD	JD	JD
Solar energy project *	254,156	323,868	578,024	272,311	388,389	660,700
Hospital expansion project **	767,854	3,493,163	4,261,017	771,488	3,700,418	4,471,906
Land purchase ***	848,841	3,081,211	3,930,052	914,668	3,267,605	4,182,273
Total	<u>1,870,851</u>	<u>6,898,242</u>	<u>8,769,093</u>	<u>1,958,467</u>	<u>7,356,412</u>	<u>9,314,879</u>

\* The Group signed a financial lease agreement on 18 November 2018 to finance a solar energy project with a total value of JD 2,490,750. The lease yield rate was 2.5% annually, of which to be paid in 109 monthly instalments divided over 9 years of JD 22,851 per month. The financing was rescheduled in 2021 that the final instalment due on 18 August 2028.

\*\* The Group signed Istisna'a contracts on 5 September 2019, for the purpose of expanding the fourth and fifth floors of the Istishari Hospital, with a total value of JOD 1,694,812. The financing was rescheduled in 2025 to be repaid over 94 monthly installments, with the final installment due on 20 October 2032. The Istisna'a profit margin was 2.36% per annum.

\*\*\* This item includes liabilities related to financial leasing contracts for the purchase of land as detailed below:

- 1) The Group signed a financial lease agreement 28 July 2016 to finance the purchase of land no. (1284) from the International Arabic Islamic Bank. The Bank acquired the land and then re-leased it to the Group. As a result, the Group incurred transfer fees of JD 426,951 which were paid to the Amman Land Registry and recorded as a liability to be amortized over the life of the facility. The full amount was amortized during 2025.

The lease term is set at 108 months over 9 years, paid monthly from 31 August 2017. The monthly instalment was JD 55,931. The financing was rescheduled, and the monthly instalment amounted to JD 50,691 for a year from 31 May 2022. Also, the financing was rescheduled, so the monthly instalment amounted to JD 51,872 for a year from 31 May 2024. The financing was rescheduled, so the monthly instalment amounted to JD 51,718 for a year from 31 May 2025. The yield rate for the first year was 6.5% of the principal financing amount, while the variable margin for the first year was 1%.

- 2) During 2022, the Group signed financial leasing agreements to purchase the two plots of land No. (954) and (1028) in Wadi Saqra Basin No. 18 with the Islamic International Arab Bank, provided that the lease period is 120 months divided into 10 years, and to be paid monthly starting from 30 November 2023. The financing was rescheduled, and the monthly instalment amounted to JD 35,060 for a year from 30 November 2025. The yield rate for the first year was 6.2% of the original financing value.

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The Group's liabilities under the financial lease contracts are secured by the lessor's ownership of the leased assets.

The annual payments and the finance installments due dates are as follows:

Year	Amount JD
1 April 2027 until 31 March 2028	1,991,526
1 April 2028 until 31 March 2029	1,882,212
1 April 2029 until 31 March 2030	1,087,801
1 April 2030 and after	1,936,703
	<u>6,898,242</u>

**(6) MURABAHA FACILITIES**

	31 March 2026 (unaudited)			31 December 2025 (audited)		
	Short-term	Long-term	Total	Short-term	Long-term	Total
	JD	JD	JD	JD	JD	JD
Murabaha finance facilities	16,976	311,159	328,135	383,244	-	383,244
	<u>16,976</u>	<u>311,159</u>	<u>328,135</u>	<u>383,244</u>	<u>-</u>	<u>383,244</u>

This item represents Murabaha bank financing granted to the Group by the Arab Islamic International Bank. During 2025, the Group signed Murabaha financing agreements with the Arab Islamic International Bank with a ceiling of JD 1,000,000 and a Murabaha rate of 2.28% per annum, to finance the purchase of equipment for the expansion of the new surgical floor. These financings are repayable in monthly installments, with the first installment due on 22 October 2026, and the last installment due on 31 October 2031.

The Group signed, on 3 March 2024, a restricted investment agency agreement backed by Murabaha (purchase of usufruct) with the Arab Islamic International Bank for financing purposes, with a total value of JOD 2,100,000 and a Murabaha rate of 10.08% per annum. This amount is repayable over 12 monthly installments; the first installment was due on 18 August 2024, and the final installment is due on 12 February 2026. During 2026, the Group settled the entire Murabaha balance.

On 5 September 2024, the Group signed a restricted investment agency agreement backed by Murabaha (purchase of usufruct) with the Arab Islamic International Bank for financing purposes, with a total value of JOD 360,000. The first installment was due on 14 January 2025, and the final installment is due on 12 February 2026.

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**(7) BANK LOANS**

This item includes the following:

	Loan installments due within one year		Long-term loans	
	2026	2025	2026	2025
	JD	JD	JD	JD
	(Unaudited)	(Audited)	(Unaudited)	(Audited)
Loans from the Jordan Kuwait Bank	315,000	315,000	1,206,024	1,607,030
	<u>315,000</u>	<u>315,000</u>	<u>1,206,024</u>	<u>1,607,030</u>

**Loans from the Jordan Kuwait Bank**

The details of the loans are as follows:

- During 2025 the Group was granted a non-revolving loan amounting to JD 1,260,000 for the purpose of financing the settlement of an amount payable by the Group pursuant to a final ruling issued by the Jordanian Court of Cassation in favor of the Income and Sales Tax Department, relating to tax assessments for the years 2016–2018 (note 8). The balance of the loan shall be repaid over 48 monthly installments commencing one month after the date of granting, with an annual interest rate of 8.75%.
- During 2025 the Group was granted a revolving loan with a ceiling of JD 2,000,000 to finance the group's purchases, with an annual interest rate of 8.75%. The balance of the loan shall be repaid over 36 monthly instalments or in a single payment after 36 months, or upon receipt of proceeds from the health insurance contracts with the government sector, whichever is earlier. On 15 March 2026, part of the loan amounting to JD 322,256 was repaid through proceeds of insurance contracts.

**(8) INCOME TAX**

Income tax provision for the periods ended at 31 March 2026 and 2025 was calculated in accordance with the Income Tax Law No. (34) of 2014 and its amendments. The income tax rate for the Group is 20% in addition to a 1% National Contribution tax.

## **Tax Returns:**

### **The Consultant and Investment Group Company**

The Income and Sales Tax Department audited the tax returns for the years between 2016 and 2022, and the Company obtained a final tax clearance up to the year 2022. During 2021, the Income and Sales Tax Department referred to the tax returns for the years between 2016 and 2018 and issued a preliminary decision claiming an amount of JD 1,266,786 against the Company. The Company's management objected to the decision and filed a lawsuit against the Income and Sales Tax Department. A final ruling was issued during 2024 by the Jordanian Court of Cassation in favor of the Income and Sales Tax Department for an amount of JD 1,266,786. In April 2025, the Company paid the full outstanding amount. The Company submitted its self-assessed tax returns to the Income and Sales Tax Department for the years 2023, 2024, and 2025. The Income and Sales Tax Department has not reviewed the Company's accounting records up to the date of these interim condensed consolidated financial statements. In the opinion of management and its tax advisor, the provisions recognized by the Company are sufficient.

### **Al Motamaizah for Hospital Management Co (Subsidiary)**

The Company obtained a final tax clearance from the Income and Sales Tax Department up to the year 2021.

Movement on income tax provision is as follows:

	31 March 2026 JD (Unaudited)	31 December 2025 JD (Audited)
Beginning balance for the period/year	492,097	317,374
Income tax for the period/year	44,520	545,882
Income tax paid for the period/year	(51,603)	(371,159)
Ending balance for the period/year	<u>485,014</u>	<u>492,097</u>

The income tax for the year shown in the interim condensed consolidated statement of comprehensive income consists of the following:

	31 March 2026 JD (Unaudited)	31 March 2025 JD (Unaudited)
Income tax for the period	<u>44,520</u>	<u>93,382</u>

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Movement on deferred tax assets is as follows:

	31 March 2026	31 December 2025
	JD	JD
	(Unaudited)	(Audited)
Balance as at the beginning of the period/year	739,559	632,725
Added during the period/year	-	106,834
Balance as at the end of the period/year	<u>739,559</u>	<u>739,559</u>

**(9) EQUITY**

**Paid-in-Capital -**

The authorized and paid-in capital amounted to JD 20,000,000 at par value of JD 1 each as at 31 March 2026.

**Statutory reserve -**

The accumulated amounts in this account represent appropriations of 10% of annual profit before tax and is not available for distribution to shareholders. The Group did not appropriate for statutory reserves in accordance with the regulations of Companies Law as these financial statements are interim financial statements.

**(10) CASH AND BANK BALANCES**

Cash and cash equivalent in the interim condensed consolidated statement of financial position is as follows:

	31 March 2026	31 December 2025
	JD	JD
	(Unaudited)	(Audited)
Cash on hand	323,343	43,958
Bank balances	68,934	336,389
Checks under collection due within three months or less	5,500	39,169
	<u>397,777</u>	<u>419,516</u>

**THE CONSULTANT AND INVESTMENT GROUP COMPANY - PUBLIC SHAREHOLDING COMPANY**  
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For the purpose of interim condensed consolidated statement of cashflows, the details of cash and cash equivalents are as follows:

	31 March 2026	31 March 2025
	JD	JD
	(Unaudited)	(Unaudited)
Cash-on-hand and bank balances	397,777	811,183
Due to banks*	(2,003,315)	(1,943,144)
	<u>(1,605,538)</u>	<u>(1,131,961)</u>

\* Due to banks represent the facilities granted to the Group as at 31 March 2026, as the Group obtained facilities from the Jordan Kuwait Bank with a ceiling of JD 2,000,000, and an annual interest rate of 8.5%.

**(11) RELATED PARTIES TRANSACTIONS**

Related parties transactions represent transactions with the subsidiary, major shareholders, directors and key management personnel of the Group and the companies which they are major shareholders in. Pricing policies and terms of the transactions with related parties are approved by the Group's management.

The following is a summary of balances with related parties as presented in the interim condensed consolidated statement of financial position:

	31 March 2026	31 March 2025
	JD	JD
	(Unaudited)	(Audited)
<b>Due from related party:</b>		
Ozaim Environmental Solutions LLC (a company owned by a shareholder with significant influence)	4,297	4,297
	<u>4,297</u>	<u>4,297</u>
	31 March 2026	31 March 2025
	JD	JD
	(Unaudited)	(Audited)
<b>Due to related party:</b>		
Al-Wafi Group for International Marketing and Trade LLC (a company owned by a shareholder with significant influence)	106,948	147,797
	<u>106,948</u>	<u>147,797</u>



**THE CONSULTANT AND INVESTMENT GROUP COMPANY - PUBLIC SHAREHOLDING COMPANY**  
**NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS**  
**31 MARCH 2026 (UNAUDITED)**

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The following is a summary of compensations (salaries, allowances and other benefits) of key management personnel of the Group:

	31 March 2026	31 March 2025
	JD (Unaudited)	JD (Unaudited)
Salaries and other benefits of key management personal	48,000	46,500

**(12) BASIC AND DILUTED EARNINGS PER SHARE**

	For the three months ended 31 March	
	2026	2025
	(Unaudited)	(Unaudited)
Profit for the period (JD)	197,955	396,281
Weighted average number of shares (Share)	20,000,000	20,000,000
	JD/Fils	JD/Fils
Basic and diluted earnings per share for the period	0/010	0/020

**(13) CONTINGENT LIABILITIES**

**Letters of guarantees –**

As at the interim condensed consolidated financial statements, date, the Group has outstanding letters of guarantees with an amount of JD 149,701 as of 31 March 2026 (31 December 2025: JD 134,858), and cash margin with an amount of JD 17,257 (31 December 2025: JD 15,128).

**Legal claims against the Group –**

The Group is defendant in a number of lawsuits within the normal activity of the Group amounting to JD 74,718 as of 31 March 2026 (31 December 2025: JD 74,718). The Group's management and its legal counsel believe that the provision recorded against these lawsuits is adequate to meet any obligations that may arise and there is no need to book an additional provision against these lawsuits.

**(14) SUBSEQUENT EVENTS**

Subsequent to the date of the interim condensed consolidated financial statements, the Company's General Assembly, approved in its ordinary meeting held on 14 April 2026, the distribution of cash dividends amounting to JD 1,200,000, representing 6% of the paid-up share capital.