

COMPREHENSIVE LEASING COMPANY

PUBLIC SHAREHOLDING COMPANY

INTERIM CONDENSED CONSOLIDATED
FINANCIAL STATEMENTS (UNAUDITED)

31 MARCH 2026

**REPORT ON REVIEW OF INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS
TO THE CHAIRMAN AND 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 31 March 2026, comprising the interim condensed consolidated statement of financial position as at 31 March 2026, the interim condensed consolidated statement of comprehensive income, the interim condensed consolidated statement of changes in equity and interim condensed consolidated statement of cash flows for the three months then ended and the 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).

Amman-Jordan
28 April 2026

ERNST & YOUNG
Amman - Jordan

COMPREHENSIVE LEASING 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)
Assets			
Non-current assets			
Intangible assets – net		31,389	33,705
Property and equipment – net	4	2,673,925	2,647,229
Investment properties – net	5	1,401,031	1,415,010
Seized assets against debts		4,196,333	4,235,221
Right-of-use assets		425,806	484,381
Investment in an associate	6	4,226,557	4,120,956
Non-current portion of investment in finance lease contracts– net	7	21,864,125	21,193,681
Non-current portion of investment in instalment sale receivables – net	8	14,617,026	15,600,518
		<u>49,436,192</u>	<u>49,730,701</u>
Current assets -			
Current portion of investment in finance lease contracts – net	7	18,316,134	17,503,766
Current portion of investment in instalment sale receivables – net	8	12,591,127	13,628,412
Financial assets at fair value through income statement		2,019,482	1,556,983
Properties inventory	10	4,070,685	4,070,685
Trade and other debit balances		1,467,609	1,104,203
Cash on hand and at banks	3	260,693	150,872
		<u>38,725,730</u>	<u>38,014,921</u>
Total assets		<u>88,161,922</u>	<u>87,745,622</u>
Shareholders' equity and liabilities			
Shareholders' equity -			
Share capital	1 & 9	15,000,000	15,000,000
Statutory reserve	9	3,750,000	3,750,000
Retained earnings		5,780,609	7,478,662
Total shareholders' equity		<u>24,530,609</u>	<u>26,228,662</u>
Liabilities			
Non-current liabilities -			
Long-term loans	11	38,388,797	38,210,522
Long-term lease liabilities		211,859	279,322
		<u>38,600,656</u>	<u>38,489,844</u>
Current liabilities -			
Current portion of long-term loans	11	15,036,093	15,875,942
Bank overdrafts	12	6,777,133	5,165,549
Trade and other credit balances		2,281,801	1,054,532
Short-term lease liabilities		265,358	259,572
Investment properties deferred income		132,861	211,675
Income tax provision	13	537,411	459,846
		<u>25,030,657</u>	<u>23,027,116</u>
Total liabilities		<u>63,631,313</u>	<u>61,516,960</u>
Total shareholders' equity and liabilities		<u>88,161,922</u>	<u>87,745,622</u>

The attached notes from 1 to 19 are an integral part of these interim condensed consolidated financial statements

COMPREHENSIVE LEASING 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
Net revenues from finance lease contracts	14	1,604,617	1,706,748
Net revenues from instalment sale	15	923,735	1,339,180
Total revenues		2,528,352	3,045,928
Administrative expenses		(459,713)	(443,784)
Revenues from investment properties - Net		62,299	58,633
Company's share of associate results	6	105,601	80,273
Other income		8,216	-
(Losses) gain of financial assets at fair value through income statement		(88,703)	11,240
Finance costs		(1,253,997)	(1,476,803)
Provision for expected credit losses	7&8	(200,000)	(150,000)
Dividends income received		31,954	31,954
Profit for the period before income tax		734,009	1,157,441
Income tax expense	13	(182,062)	(265,852)
Profit for the period		551,947	891,589
Add: other comprehensive income items		-	-
Total comprehensive income for the period		551,947	891,589
Basic and diluted earnings per share from the profit for the period attributable to the Company's shareholders	16	0,037	0,059

The attached notes from 1 to 19 are an integral part of these interim condensed consolidated financial statements

**COMPREHENSIVE LEASING COMPANY
PUBLIC SHAREHOLDING COMPANY
INTERIM CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE THREE MONTHS ENDED 31 MARCH 2026 (UNAUDITED)**

	Share capital	Statutory reserve	Retained earnings	Total
	JD	JD	JD	JD
For the period ended 31 March 2026				
Balance at 1 January 2026	15,000,000	3,750,000	7,478,662	26,228,662
Dividends distributions (note 17)	-	-	(2,250,000)	(2,250,000)
Total comprehensive income for the period	-	-	551,947	551,947
Balance at 31 March 2026 (Unaudited)	15,000,000	3,750,000	5,780,609	24,530,609
For the period ended 31 March 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	-	-	891,589	891,589
Balance at 31 March 2025 (Unaudited)	15,000,000	3,727,782	4,952,225	23,680,007

The attached notes from 1 to 19 are an integral part of these interim condensed consolidated financial statements

COMPREHENSIVE LEASING COMPANY
PUBLIC SHAREHOLDING COMPANY
INTERIM CONDENSED CONSOLIDATED STATEMENT OF CASH FLOWS
FOR THE THREE MONTHS ENDED 31 MARCH 2026 (UNAUDITED)

	Notes	31 March 2026 JD	31 March 2025 JD
<u>Operating activities</u>			
Profit for the period before tax		734,009	1,157,441
Adjustments			
Depreciation and amortization		27,110	26,802
Depreciation of right-of-use-assets		58,575	58,575
Depreciation of investment properties	5	13,979	13,981
Provision for expected credit losses expense	7&8	200,000	150,000
Finance costs		1,253,997	1,476,803
Dividends received		(31,954)	(31,954)
Loss (gain) from sale of financial assets at fair value through income statement		88,703	(11,240)
Gain from sale of property and equipment		(816)	-
Company's share of associate results	6	(105,601)	(80,273)
Changes in assets and liabilities:			
Net investment in finance lease contracts		(1,543,924)	(1,935,961)
Net investment in instalment sales receivables		1,920,777	(808,912)
Trade and other receivables		(363,406)	562,162
Investment properties deferred income		(78,814)	(79,047)
Trade and other payables		1,227,269	1,589,318
Net cash flows from operating activities before income tax paid		3,399,904	2,087,695
Paid income tax	13	(104,497)	(227,875)
Net cash flows from operating activities		3,295,407	1,859,820
<u>Investing activities</u>			
Proceeds from sale of seized assets against debts		-	205,300
Purchase of financial assets at fair value through income statement		(551,202)	-
Purchase of property and equipment	4	(79,090)	(11,715)
Dividends distributions received		31,954	31,954
Proceed from sale of property and equipment		28,416	-
Net cash flows (used in) from investing activities		(569,922)	225,539
<u>Financing activities</u>			
Loans		(661,574)	1,744,842
Finance costs		(1,243,299)	(1,460,826)
Dividend distributions paid		(2,250,000)	(2,400,000)
Lease contracts obligations paid		(72,375)	(72,250)
Net cash flows used in financing activities		(4,227,248)	(2,188,234)
Net decrease in cash and cash equivalents		(1,501,763)	(102,875)
Cash and cash equivalents at 1 January		(5,014,677)	(8,267,952)
Cash and cash equivalents at 31 March	3	(6,516,440)	(8,370,827)

The attached notes from 1 to 19 are an integral 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 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. 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's capital increase procedures were completed 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 into commercial and governmental bids and tenders, both locally and internationally, and register the Company's trademarks.

On 24 July 2012, a foreign 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 St, - Amman, Jordan.

The interim condensed consolidated financial statements were approved by the Board of Directors during its meeting held on 27 April 2026.

(2) Basis of preparing financial statement 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 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 three months ended 31 March 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 and disclosures

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 adoption of new amendments on the standards effective at 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

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 31 March 2026:

Company name	Legal status	Share capital	Shareholding percentage
	Limited liability		
Comprehensive Vehicle Trading Company	company	500,000	100%
Comprehensive Global Financial Consulting Company	Limited liability company	10,000	100%
Comprehensive Global Company for Residential and Commercial Projects	Limited liability company	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

- 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.

(3) Cash on hand and at Banks

The details of this item are as follows:

	31 March 2026	31 December 2025
	JD	JD
	(Unaudited)	(Audited)
Cash on hand	27,615	3,460
Balances at banks	233,078	147,412
	260,693	150,872

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

	31 March 2026 JD (Unaudited)	31 March 2025 JD (Unaudited)
Cash and bank balances	260,693	398,037
Bank overdrafts (note 12)	(6,777,133)	(8,768,864)
Cash and cash equivalent	<u>(6,516,440)</u>	<u>(8,370,827)</u>

(4) Property and equipment - net

The additions to property and equipment during the three months ended 31 March 2026 amounted to JD 79,090 (31 March 2025: JD 11,715). Depreciation expense for the three months ended 31 March 2026 amounted to JD 24,794 (31 March 2025: JD 25,539).

(5) Investment Properties - net

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

The depreciation expense during the three months ended 31 March 2026 amounted to JD 13,979 (31 March 2025: JD 13,981).

The management estimated the fair value of Investment Properties as at 31 December 2025, using a licensed real estate expert independent of the Group, who estimated the fair value of Investment Properties as at 31 December 2025 at JD 2,170,850 using the market comparative price method. In the opinion of management, the fair value of Investment Properties exceeds their book value as at 31 March 2026.

(6) Investment in an Associate

During 2022, the Group in cooperation with the National Bank of Iraq (Private shareholding Company), established Iraqi National Company for the trade, sale, and purchase of cars, vehicles, machines, 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 one Iraqi dinar which is equivalent to JD 3,712,121.

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The Company 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 company's share of the results of operations of the affiliated company for the three months ended as of 31 March 2026, amounted to JD 105,601 (31 March 2025: JD 80,273).

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

	Country and incorporation	Ownership percentage		Investment value	
				31 March	31 December
		2026	2025	2026	2025
		%	%	JD	JD
Al- Ahli Al- Iraqi company for trading, selling, and buying cars, machinery, and equipment (Limited liability)	Iraq	49 %	49%	4,226,557	4,120,956

(7) Investment In Finance Lease Contracts- Net

	31 March 2026 JD (Unaudited)	31 December 2025 JD (Audited)
Total investment in long-term finance lease contracts (over one year)	24,150,690	23,306,901
Total investment in short-term finance lease contracts	24,857,371	23,917,890
Total	49,008,061	47,224,791
Deferred revenues	(5,646,518)	(5,446,060)
Total before provision	43,361,543	41,778,731
Provision for expected credit loss on finance lease contracts	(3,181,284)	(3,081,284)
	40,180,259	38,697,447
Less: Net investment in long-term finance lease Contracts	(21,864,125)	(21,193,681)
Net investment in finance lease contracts that are due in a year	18,316,134	17,503,766

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

	31 March 2026	31 December 2025
	JD	JD
	(Unaudited)	(Audited)
Balance at 1 January	3,081,284	2,560,464
Provision for expected credit loss for the period/ year	100,000	600,000
Written off debts during the period/year	-	(479,180)
Transfers from the provision for instalment sale contracts	-	400,000
Balance at the end of the period/ year	3,181,284	3,081,284

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

	Outside Jordan	Inside Jordan	31 March 2026	31 December 2025
	JD	JD	JD	JD
	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
Vehicles	2,889,345	40,932,632	43,821,977	44,140,044
Real estate	3,436,242	1,749,842	5,186,084	3,084,747
	6,325,587	42,682,474	49,008,061	47,224,791

(8) Investment In Instalment Sales Contracts- Net

	31 March 2026	31 December 2025
	JD	JD
	(Unaudited)	(Audited)
Total investment in long-term instalment sales contracts (over one year)	16,117,744	17,317,084
Total investment in short-term instalment sales Contracts	16,715,729	18,067,119
Total	32,833,473	35,384,203
Deferred revenues	(3,505,968)	(4,080,378)
Total before provision	29,327,505	31,303,825
Provision for expected credit loss on investment in instalment sales contracts	(2,119,352)	(2,074,895)
	27,208,153	29,228,930
Less: Net investment in long-term instalment sales contracts	(14,617,026)	(15,600,518)
Net investment in instalment sales contracts that are due in a year	12,591,127	13,628,412

The movement of the provision for instalment sales contracts during the period / year is as follows:

	31 March 2026	31 December 2025
	JD	JD
	(Unaudited)	(Audited)
Balance at 1 January	2,074,895	2,010,641
Provision for expected credit losses for the period/year	100,000	1,000,000
Written off debts for the period/year	(55,543)	(535,746)
Transfers to Finance Lease Contracts Provision	-	(400,000)
Balance at the end of the period/year	2,119,352	2,074,895

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

	Outside Jordan	Inside Jordan	31 March 2026	31 December 2025
	JD	JD	JD	JD
	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
Vehicles	2,165,078	30,000,538	32,165,616	34,673,878
Real estate	342,078	325,779	667,857	710,325
	2,507,156	30,326,317	32,833,473	35,384,203

(9) Shareholders' Equity

Share capital

The authorized and paid-in capital of the company is JD 10,000,000 as at 31 December 2019. The General Assembly decided in its extraordinary meeting held on 10 February 2022 to increase the capital by JD 5,000,000 to become JD 15,000,000 with a nominal value of one Jordanian dinar per share as at 31 December 2022 share capital was increased through distributing free shares to the shareholders equal to 50% of capital through retained earnings, each in proportion to their contribution of 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 capital.

The balance of the mandatory reserve reached 25% of the group capital as of 31 March 2026 and 31 December 2025. This reserve is not available for distribution to shareholders.

(10) INVENTORY PROPERTIES

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 during September 2024 it was transferred from projects under construction.

The Company sold two residential apartments during 2024 for an amount of JD 1,083,261. In 2025, an additional three residential apartments were sold for an amount of JD 1,795,260, leaving a remaining balance of 7 apartments. A profit of JD 303,352 was recognized for the year ended 31 December 2025, which was recorded in the consolidated statement of comprehensive income.

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

	31 March 2026 JD (Unaudited)	31 December 2025 JD (Audited)
Balance as at 1 January	4,070,685	5,562,593
Transferred to Cost of sale	-	(1,491,908)
Balance as at 31 December	<u>4,070,685</u>	<u>4,070,685</u>

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(11) Loans

	31 March 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	11,093,868	9.00%	14,050,000	9,460,158
Jordan Commercial Bank	9.15%	8,200,000	8,110,536	9.15%	8,200,000	6,232,366
Housing Bank for Trade and Finance	9.00%	12,016,000	7,944,022	9.00%	12,016,000	8,597,255
Jordan Kuwait Bank*	9.00%	14,130,000	6,900,494	9.00%	14,130,000	7,544,581
Jordan Kuwait Bank	9.00%	666,678	666,678	9.00%	1,166,676	1,166,676
Arab Jordan Investment Bank	9.25%	14,010,000	12,009,768	9.25%	14,010,000	13,104,676
Arab Jordan Investment Bank**	7.75%	2,188,889	2,188,889	7.75%	2,420,833	2,420,833
Egyptian Arab Land Bank	9.00%	3,250,000	2,277,283	9.00%	3,250,000	2,723,723
Arab Banking Corporation	9.00%	3,341,667	2,233,352	9.00%	3,466,667	2,836,196
Total borrowings		<u>71,853,234</u>	<u>53,424,890</u>		<u>72,710,176</u>	<u>54,086,464</u>
Less: Current portion			<u>(15,036,093)</u>			<u>(15,875,942)</u>
Long-term portion			<u>38,388,797</u>			<u>38,210,522</u>

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

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

The distribution of loans as short- term and long- term instalments is as follows:

	31 March 2026 JD (Unaudited)	31 December 2025 JD (Audited)
Loans instalments due within a year	15,036,093	15,875,942
Long term loans instalments	<u>38,388,797</u>	<u>38,210,522</u>
	<u>53,424,890</u>	<u>54,086,464</u>

The annual repayments amount for long-term loans that matures after one year are as follows:

Period	JD
1 April 2027 – 31 March 2028	11,169,889
1 April 2028 – 31 March 2029	13,824,457
1 April 2029 – 31 March 2030	13,394,451
	<u>38,388,797</u>

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(12) Bank overdrafts

	31 March 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%	2,850,000	2,633,883	9.00%	2,850,000	1,385,482
Jordan Commercial Bank	9.15%	1,800,000	793,751	9.15%	1,800,000	799,708
Housing bank for trade and finance	9.00%	1,963,000	1,030,379	9.00%	1,963,000	755,214
Jordan Kuwait Bank	9.00%	1,763,000	1,103,250	9.00%	1,763,000	1,182,808
Arab Jordan Investment Bank	9.25%	1,105,000	330,892	9.25%	1,105,000	380,099
Egyptian Arab Land Bank	9.00%	750,000	687,662	9.00%	750,000	531,816
Arab Bank Corporation	9.00%	250,000	197,316	9.00%	250,000	130,422
Total Overdrafts		<u>10,481,000</u>	<u>6,777,133</u>		<u>10,481,000</u>	<u>5,165,549</u>

(13) Income tax

The movement of income tax provision in Jordan is as follows:

	31 March 2026 JD (Unaudited)	31 December 2025 JD (Audited)
Balance at 1 January	448,521	698,829
Paid during the period/ year	(93,172)	(859,768)
Income tax on the profit for the period/year	166,852	609,460
Balance as of the end of the period/year	<u>522,201</u>	<u>448,521</u>

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

	31 March 2026 JD (Unaudited)	31 December 2025 JD (Audited)
Balance at 1 January	11,325	52,553
Paid during the period/ year	(11,325)	(43,046)
Deduction of income tax paid	-	(9,507)
Income tax on the profit for the period / year	15,210	11,325
Balance as of the end of the period/year.	<u>15,210</u>	<u>11,325</u>

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

	31 March 2026	31 December 2025
	JD	JD
	(Unaudited)	(Audited)
Income tax provision	537,411	459,846

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

	31 March 2026	31 March 2025
	JD	JD
	(Unaudited)	(Unaudited)
Income tax expense	182,062	265,852

The income tax provision for the period ended 31 March 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 Statutory income tax rate on the Comprehensive Leasing Company is 28% and on the Comprehensive Vehicle Trading Company and the Comprehensive Global Financial Consulting Company 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 has not been audited nor a 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 has obtained a final clearance with the Income Tax Department until the end of the year 2024.

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(14) Net Revenues From Finance Lease Contracts

	31 March 2026	31 March 2025
	JD	JD
	(Unaudited)	(Unaudited)
Gross income from finance lease contracts	1,619,728	1,743,373
Less: Fees, licenses, stamps and commissions	(15,111)	(36,625)
	<u>1,604,617</u>	<u>1,706,748</u>

(15) Net Revenues From Instalment Sale

	31 March 2026	31 March 2025
	JD	JD
	(Unaudited)	(Unaudited)
Revenues from instalment sale	925,849	1,373,835
Less: cost of insurance, stamps, commissions and transfer of the ownership of instalment sale assets	(2,114)	(34,655)
	<u>923,735</u>	<u>1,339,180</u>

(16) Earnings Per Share from The Profit For The period attributable to the Company's Shareholders

The details of this item are as follows:

	For the three months ended 31 March	
	2026	2025
	JD	JD
	(Unaudited)	(Unaudited)
Profit for the period attributable to the Company's Shareholders	<u>551,947</u>	<u>891,589</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>0,037</u>	<u>0,059</u>

(17) Dividends Distributions

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 a 15% of the paid-in capital as at 31 December 2025 (2025: JD 2,400,000).

(18) Related Parties transactions

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:

	31 March 2026 JD (Unaudited)	31 December 2025 JD (Audited)
Due from related parties (within net investment in finance lease contracts)		
Jordan River Motors Company (Sister company)	95	90
Due from related parties (within trade and other debit balances)		
Ahli Iraqi from instalments (Associate company)	147,704	-
Mr. Elia Jad Wakeleh	20,180	-
Nicola George Abu Khader Company (Sister company)	3,547	3,580
	<u>171,431</u>	<u>3,580</u>
Due to related parties (within trade and other credit balances)		
Vehicle Trading Company (Sister company)	300	-
Mr. Elia Jad wakeleh	-	42,516
Leading Machinery Company (Sister company)	-	42
Kenya Company for Auto Parts Trading (Sister company)	396	396
	<u>696</u>	<u>42,954</u>
Investment properties deferred income	<u>132,861</u>	<u>211,675</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:

	31 March 2026	31 March 2025
	JD	JD
	(Unaudited)	(Unaudited)
Revenue from financial lease contracts	-	33,771
Rental revenue	135,052	135,135

The key management benefits amounted to JD 24,900 for the period ended 31 March 2026 (31 March 2025: JD 24,900).

(19) Contingent Liabilities

Letter of Guarantees

There are no bank guarantees on the group as of 31 March 2026, and 31 December 2025.

Legal Claims against the Group

The Group has outstanding litigations filed against them as at 31 March 2026 amounted to JD 45,810 (31 December 2025: JD 17,848).