

THE CONSULTANT AND INVESTMENT GROUP COMPANY

PUBLIC SHAREHOLDING COMPANY

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

30 JUNE 2026



Ernst & Young Jordan

P.O.Box 1140

Amman 11118

Jordan

Tel : 00 962 6580 0777/00 962 6552 6111

Fax: 00 962 6553 8300

www.ey.com/me

**Report on Review of Interim Condensed 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 30 June 2026, comprising of the interim condensed consolidated statement of financial position as at 30 June 2026 and the related interim condensed consolidated statements of comprehensive income for the three and six months period then ended, interim condensed consolidated statements of changes in equity and interim condensed consolidated statements of cash flows for the six 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 July 2026

ERNST & YOUNG
Amman - Jordan

THE CONSULTANT AND INVESTMENT GROUP COMPANY - PUBLIC SHAREHOLDING COMPANY
INTERIM CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2026

	Notes	30 June 2026 JD (Unaudited)	31 December 2025 JD (Audited)
Assets			
Non-current assets -			
Property and equipment	4	28,378,276	28,548,446
Projects under construction	4	3,521,842	2,855,261
Investment properties		2,735,044	2,735,044
Right-of-use assets		1,027,286	310,780
Deferred tax assets	8	739,559	739,559
		<u>36,402,007</u>	<u>35,189,090</u>
Current assets -			
Medicine and medical supplies		2,333,741	1,804,383
Trade receivables – net		5,350,125	5,486,662
Other debit balances		1,242,036	902,281
Due from a related party	11	4,296	4,297
Checks under collection		11,366	4,000
Cash on hand and bank balances	10	647,011	419,516
		<u>9,588,575</u>	<u>8,621,139</u>
Total assets		<u>45,990,582</u>	<u>43,810,229</u>
Equity and Liabilities			
Shareholders' equity -			
Paid-in capital	1,9	20,000,000	20,000,000
Statutory reserve	9	1,307,785	1,307,785
Retained earnings		3,111,263	3,623,218
Total equity		<u>24,419,048</u>	<u>24,931,003</u>
Liabilities -			
Non-current liabilities -			
Long-term lease liabilities		804,417	194,298
Long-term liabilities against finance lease contracts	5	7,047,687	7,356,412
Long-term loans	7	2,032,221	1,607,030
Long-term Murabaha facilities	6	585,743	-
		<u>10,470,068</u>	<u>9,157,740</u>
Current liabilities -			
Bank overdraft	10	1,960,586	1,538,959
Short-term lease liabilities		236,937	156,068
Short-term loans	7	315,000	315,000
Short-term liabilities against finance lease contracts	5	1,863,309	1,958,467
Short-term Murabaha facilities	6	100,258	383,244
Due to a related party	11	292,197	147,797
Account payables and other credit balances		6,155,217	4,729,854
Income tax provision	8	177,962	492,097
		<u>11,101,466</u>	<u>9,721,486</u>
Total liabilities		<u>21,571,534</u>	<u>18,879,226</u>
Total equity and liabilities		<u>45,990,582</u>	<u>43,810,229</u>

The attached notes from 1 to 13 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 AND SIX MONTHS ENDED 30 JUNE 2026 (UNAUDITED)

	Notes	For the three months ended		For the six months ended 30	
		30 June		June	
		2026	2025	2026	2025
		JD	JD	JD	JD
Operating revenues	3	6,003,776	6,171,851	11,415,985	11,729,265
Cost of operating revenues		(4,443,682)	(4,386,027)	(8,700,844)	(8,516,360)
Gross profit		1,560,094	1,785,824	2,715,141	3,212,905
General and administrative and marketing expenses		(876,232)	(861,868)	(1,715,844)	(1,627,637)
Finance costs		(201,512)	(238,810)	(395,555)	(509,672)
Interest on lease liabilities		(15,193)	(8,877)	(18,601)	(18,349)
Other income – net		159,448	101,192	283,939	209,877
Profit for the period before income tax		626,605	777,461	869,080	1,267,124
Income tax	8	(136,515)	(165,504)	(181,035)	(258,886)
Profit for the period		490,090	611,957	688,045	1,008,238
Other comprehensive income items		-	-	-	-
Total comprehensive income for the period		490,090	611,957	688,045	1,008,238
Basic and diluted earnings per share for the period	13	JD/Fils 0/024	JD/Fils 0/031	JD/Fils 0/034	JD/Fils 0/050

The attached notes from 1 to 13 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 SIX MONTHS ENDED 30 JUNE 2026 (UNAUDITED)

	Paid-in capital	Statutory reserve	Retained earnings	Total
	JD	JD	JD	JD
For the six months period ended 30 June 2026 -				
Balance as at 1 January	20,000,000	1,307,785	3,623,218	24,931,003
Total comprehensive income for the period	-	-	688,045	688,045
Dividends (Note 9)	-	-	(1,200,000)	(1,200,000)
Balance as at 30 June	20,000,000	1,307,785	3,111,263	24,419,048
For the six months period ended 30 June 2025 -				
Balance as at 1 January	20,000,000	1,076,429	2,380,058	23,456,487
Total comprehensive income for the period	-	-	1,008,238	1,008,238
Dividends	-	-	(400,000)	(400,000)
Balance as at 30 June	20,000,000	1,076,429	2,988,296	24,064,725

- Retained earnings available for distribution amounted to JD 2,371,704 as of 30 June 2026. Retained earnings include restricted amounts totaling JD 739,559 as of 30 June 2026, representing deferred tax assets.

THE CONSULTANT AND INVESTMENT GROUP COMPANY - PUBLIC SHAREHOLDING COMPANY
INTERIM CONDENSED CONSOLIDATED STATEMENT OF CASH FLOWS
FOR THE SIX MONTHS ENDED 30 JUNE 2026 (UNAUDITED)

	Notes	For the six months ended 30	
		June	
		2026	2025
		JD	JD
<u>OPERATING ACTIVITIES</u>			
Profit for the period before tax		869,080	1,267,124
Adjustments:			
Finance costs		395,555	509,672
Interest on lease liabilities		18,601	18,349
Depreciation	4	612,393	724,841
Depreciation on right-of-use assets		156,551	151,246
Provision for employees' vacations		(9,486)	4,046
Provision for end-of-service indemnity		14,193	12,222
Working capital changes:			
Medicine and medical supplies		(529,358)	(305,347)
Accounts receivable		136,537	(1,094,373)
Related party balances		144,401	(11,561)
Cheques under collection		(7,366)	9,150
Other debit balances		(339,755)	315,706
Accounts payable and other credit balances		1,419,039	(1,691,188)
Paid from employees' vacations provision		(8,126)	(5,842)
Paid from employees' end of service provision		(3,391)	-
Net cash flows from (used in) operating activities before income tax		2,868,868	(95,955)
Income tax paid	8	(495,170)	(305,311)
Net cash flows from (used in) operating activities		2,373,698	(401,266)
<u>INVESTING ACTIVITIES</u>			
Purchases of property and equipment	4	(442,223)	(603,035)
Addition to projects under construction	4	(666,581)	(298,064)
Net cash flows used in investing activities		(1,108,804)	(901,099)
<u>FINANCING ACTIVITIES</u>			
Liabilities against finance lease contracts		(403,883)	(617,968)
Murabaha facilities		302,757	(1,448,219)
Bank loans		425,191	1,974,030
Cash dividends		(1,186,866)	(97,459)
Finance costs		(395,555)	(499,352)
Lease liabilities paid		(200,670)	(185,115)
Net cash flows used in financing activities		(1,459,026)	(874,083)
Net decrease in cash and cash equivalents		(194,132)	(2,176,448)
Cash and cash equivalents at the beginning of the period		(1,119,443)	265,682
Cash and cash equivalents at the end of the period	10	(1,313,575)	(1,910,766)

The attached notes from 1 to 13 form part of these interim condensed consolidated financial statements

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

(1) GENERAL

The Consultant and Investment Group Company (Istishari Hospital) was established as a public shareholding company on 7 November 1995 and was registered in the Public Shareholding Companies Register under No. (299). The Company's paid-in capital amounted to JD 8,000,000 upon incorporation and was increased in prior years in phases to reach JD 20,000,000 as at 30 June 2026. The Company's address is Wadi Saqra, P.O. Box 840431, Amman 11184, Hashemite Kingdom of Jordan.

The Company's objectives include industrial construction, commercial agencies, investment in commercial and financial projects, the establishment and management of healthcare projects, and the development of residential, urban, industrial, and commercial real estate projects and markets of all types, together with related services.

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

(2) BASIS OF PREPARATION AND MATERIAL ACCOUNTING POLICIES

(2-1) BASIS OF PREPARATION

The interim condensed consolidated financial statements for the six-month period ended 30 June 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 six-month period ended 30 June 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
30 JUNE 2026 (UNAUDITED)

(2-3) BASIS OF CONSOLIDATION

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

	Capital JD	Main activity	Ownership Percentage	
			30 June 2026	31 December 2025
			%	%
Al Motamaizah for Hospital Management Co	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 subsidiary and has the ability to affect those returns through its power over the investee. All balances, transactions, revenues and expenses arising from transactions between the Company and its subsidiaries are eliminated upon consolidation.

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

Changes in the ownership interest in a subsidiary that do not result in a loss of control are accounted for in equity. 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

(3) OPERATING REVENUES

	30 June 2026 JD (Unaudited)	30 June 2025 JD (Unaudited)
Medical supplies revenue	2,874,204	2,889,819
Pharmacy revenue	2,719,260	3,075,816
Medical procedures revenue	1,862,607	2,102,744
Residency revenue	966,282	1,108,028
Other departments revenue	2,993,632	2,552,858
	<u>11,415,985</u>	<u>11,729,265</u>

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

(4) PROPERTY, EQUIPMENT AND PROJECTS UNDER CONSTRUCTION

Property and Equipment:

During the six-month period ended 30 June 2026, the Group purchased property and equipment at a cost of JD 442,223 (30 June 2025: JD 603,035). The depreciation amounted to JD 612,393 for the six-months ended 30 June 2026 (30 June 2025: JD 724,841).

Projects Under Construction:

This account represents the main building expansion project for the hospital. Additions to projects under construction during the six-months period ended 30 June 2026 were amounted to JD 666,581 (30 June 2025: JD 298,064).

(5) LIABILITIES AGAINST FINANCE LEASE CONTRACTS

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

	30 June 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 *	256,652	312,262	568,914	272,311	388,389	660,700
Hospital expansion project **	808,157	3,796,738	4,604,895	771,488	3,700,418	4,471,906
Land purchase ***	798,500	2,938,687	3,737,187	914,668	3,267,605	4,182,273
Total	<u>1,863,309</u>	<u>7,047,687</u>	<u>8,910,996</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 and the parking facilities of Istishari Hospital, with a total value of JD 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 is 2.36% per annum. The approved financing limit under this facility amounts to JD 6,000,000, of which JD 4,604,895 was utilized as at 30 June 2026.

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

*** 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 on 28 July 2016 to finance the purchase of land no. (1284) from the Islamic International Arab 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 subsequently rescheduled, resulting in a monthly instalment of JD 51,718 for one year commencing on 31 May 2025. It was further rescheduled at a monthly instalment of JD 51,718 for one year commencing on 31 May 2026.. 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.

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

The annual installments of the loans and their maturities are as follows:

Period / Year	JD
1 July 2027 until 30 June 2028	2,022,926
1 July 2028 until 30 June 2029	1,840,016
1 July 2029 until 30 June 2030	1,084,143
1 July 2030 and after	2,100,602
	<u>7,047,687</u>

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

(6) MURABAHA FACILITIES

	30 June 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	100,258	585,743	686,001	383,244	-	383,244
	<u>100,258</u>	<u>585,743</u>	<u>686,001</u>	<u>383,244</u>	<u>-</u>	<u>383,244</u>

This item represents Murabaha bank financing granted to the Group by the Islamic International Arab Bank. During 2025, the Group signed Murabaha financing agreements with the Islamic International Arab 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 Islamic International Arab Bank for financing purposes, with a total value of JD 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 2025, 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 Islamic International Arab Bank for financing purposes, with a total value of JD 360,000. The first installment was due on 14 January 2025, and the final installment is due on 12 February 2026. The Group settled the outstanding balance in full during 2026.

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

(7) BANK LOANS

This item includes the following:

	Loan installments due within one year		Long-term loans	
	2026 JD (Unaudited)	2025 JD (Audited)	2026 JD (Unaudited)	2025 JD (Audited)
Loans from the Jordan Kuwait Bank	315,000	315,000	2,032,221	1,607,030
	<u>315,000</u>	<u>315,000</u>	<u>2,032,221</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 reducing 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. On 13 April 2026, an additional amount of JD 85,827 was repaid, and on 11 June 2026, a further amount of JD 44,347 was repaid pursuant to insurance contract receivables.

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

(8) INCOME TAX

Income tax provision for the periods ended at 30 June 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 settlements:

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 settlement from the Income and Sales Tax Department up to the year 2021. The Company submitted self-assessment tax returns to the Income and Sales Tax Department for the years 2022, 2023, 2024 and 2025. As of the date of preparation of these condensed interim consolidated financial statements, the Income and Sales Tax Department has not yet reviewed the accounting records for those years.

Movement on income tax provision is as follows:

	30 June 2026	31 December 2025
	JD	JD
	(Unaudited)	(Audited)
Beginning balance for the period/year	492,097	317,374
Income tax for the period/year	181,035	545,882
Income tax paid for the period/year	(495,170)	(371,159)
Ending balance for the period/year	177,962	492,097

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

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

	30 June 2026	30 June 2025
	JD	JD
	(Unaudited)	(Unaudited)
Income tax for the period	181,035	258,886

Movement on deferred tax assets is as follows:

	30 June 2026	31 December 2025
	JD	JD
	(Unaudited)	(Audited)
Balance as at the beginning of the period/year	739,559	632,725
Additions during the period/year	-	106,834
Balance as at the end of the period/year	739,559	739,559

(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 30 June 2026 and 31 December 2025.

Statutory reserve -

The accumulated amounts in this account represent appropriations of 10% of annual profits 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.

Dividends Distribution -

The General Assembly, in its ordinary meeting held on 14 April 2026, approved the distribution of cash dividends to shareholders amounting to JD 1,200,000, representing 6% of the paid-in share capital.

Distributable Profits -

In accordance with the Fair Value Measurement and Revaluation Surplus Instructions for the year 2022 issued by the Jordan Securities Commission, distributable profits are retained earnings available for distribution after excluding restricted or non-distributable amounts, including the negative balance of the fair value reserve relating to financial assets measured at fair value through other comprehensive income, deferred tax assets, and any other amounts restricted from distribution pursuant to applicable legislation issued by the Commission or other regulatory authorities, or as determined by the Board of Directors through justified resolutions.

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

(10) CASH AND BANK BALANCES

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

	30 June 2026	31 December 2025
	JD	JD
	(Unaudited)	(Audited)
Cash on hand	574,069	43,958
Bank balances	582	336,389
Checks under collection due within three months or less	72,360	39,169
	<u>647,011</u>	<u>419,516</u>

The cash and cash equivalents shown in the interim condensed consolidated statement of cashflows, are as follows:

	30 June 2026	30 June 2025
	JD	JD
	(Unaudited)	(Unaudited)
Cash-on-hand and bank balances	647,011	195,521
Bank overdraft*	(1,960,586)	(2,106,287)
	<u>(1,313,575)</u>	<u>(1,910,766)</u>

* Bank overdraft represent the facilities granted to the Group as at 30 June 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%.

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(11) RELATED PARTIES TRANSACTIONS

Related parties transactions represent transactions with the subsidiaries, 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:

	30 June 2026 JD (Unaudited)	31 December 2025 JD (Audited)
Due from a related party:		
Ozaim Environmental Solutions LLC (a company owned by a shareholder with significant influence)	4,296	4,297
	30 June 2026 JD (Unaudited)	31 December 2025 JD (Audited)
Due to a related party:		
Al-Wafi Group for International Marketing and Trade LLC (a company owned by a shareholder with significant influence)	292,197	147,797

The following is a summary of the salaries, remuneration and other benefits of the Board of Directors and senior executive management of the Group:

	30 June 2026 JD (Unaudited)	30 June 2025 JD (Unaudited)
Salaries and other benefits of key management personal	96,000	93,000

(12) 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 130,643 as of 30 June 2026 (31 December 2025: JD 134,858), and cash margin with an amount of JD 19,396 (31 December 2025: JD 15,128).

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Legal claims against the Group –

The Group is defendant in a number of legal claims within the normal activity of the Group amounting to JD 74,718 as of 30 June 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.

(13) EARNING PER SHARE

	For the six month period ending 30 June	
	2026	2025
	JD	JD
	(Unaudited)	(Unaudited)
Profit for the period (JD)	688,045	1,008,238
Weighted-average number of ordinary shares (share)	20,000,000	20,000,000
	JD/Fils	JD/Fils
Basic and diluted earnings per share for the period	0/034	0/050