COMPREHENSIVE LEASING COMPANY
PUBLIC SHAREHOLDING COMPANY

INTERIM CONDENSED CONSOLIDATED
FINANCIAL STATEMENTS (UNAUDITED)

30 SEPTEMBER 2026

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Shape the future with confidence

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

Introduction

We have reviewed the accompanying interim condensed consolidated financial statements of Comprehensive Leasing Company (the "Company") and its subsidiaries (together referred to as the "Group") as at 30 September 2026, comprising the interim condensed consolidated statement of financial position as at 30 September 2026 and interim condensed consolidated statement of comprehensive income for the three and nine months then ended, interim condensed consolidated statement of changes in equity and interim condensed consolidated statement of cash flows for the nine months then ended and explanatory notes. Management is responsible for the preparation and presentation of these interim condensed consolidated financial statements in accordance with International Accounting Standard IAS (34) (Interim Financial Reporting). Our responsibility is to express a conclusion on these interim condensed consolidated financial statements based on our review.

Scope of review

We conducted our review in accordance with International Standard on Review Engagements 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim financial information consists of making inquiries, primarily of persons responsible for the financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim condensed consolidated financial statements are not prepared, in all material respects, in accordance with IAS (34).

Amman – Jordan
27 October 2026

ERNST & YOUNG
Amman - Jordan

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

	Notes	30 September 2026	31 December 2025
		JD	JD
Assets		(Unaudited)	(Audited)
Non-current assets			
Intangible assets – net		32,775	33,705
Property and equipment – net	4	2,639,713	2,647,229
Investment properties – net	6	1,373,077	1,415,010
Seized assets against debts	7	5,681,417	4,235,221
Right-of-use assets		308,656	484,381
Investments in an associate	8	4,480,779	4,120,956
Non-current portion of investment in finance lease contracts –net	9	20,112,441	21,193,681
Non-current portion of investment in instalment sale receivables–net	10	11,248,136	15,600,518
		45,876,994	49,730,701
Current assets			
Current portion of investment in finance lease contracts – net	9	18,607,336	17,503,766
Current portion of investment in instalment sale receivables – net	10	12,230,302	13,628,412
Financial assets at fair value through the income statement		2,679,498	1,556,983
Inventory properties	5	2,387,398	4,070,685
Trade and other receivables		1,736,455	1,104,203
Cash and banks balances	3	290,627	150,872
		37,931,616	38,014,921
Total assets		83,808,610	87,745,622
Shareholders' equity and liabilities			
Shareholders' equity			
Share capital	1&11	15,000,000	15,000,000
Statutory reserve	11	3,750,000	3,750,000
Retained earnings		7,186,401	7,478,662
Total Shareholders' equity		25,936,401	26,228,662
Liabilities			
Non-current liabilities			
Long-term loans	12	34,038,785	38,210,522
Long-term lease liabilities		132,326	279,322
		34,171,111	38,489,844
Current liabilities			
Current portion of long-term loans	12	13,855,664	15,875,942
Bank overdrafts	13	7,865,006	5,165,549
Trade and other payables		1,028,707	1,054,532
Short-term lease liabilities		226,376	259,572
Investment properties deferred income		346,432	211,675
Income tax provision	14	378,913	459,846
		23,701,098	23,027,116
Total liabilities		57,872,209	61,516,960
Total shareholders' equity and liabilities		83,808,610	87,745,622

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

	Notes	For the three months ended 30 September		For the nine months ended 30 September	
		2026	2025	2026	2025
		JD	JD	JD	JD
Net revenues from finance lease contracts	15	1,451,740	1,683,942	4,585,442	5,059,031
Net revenues from instalment sales receivables	16	802,346	1,142,102	2,553,467	3,667,098
Net revenue from the sale of residential apartments	5	60,741	207,639	166,713	303,352
Total revenues		2,314,827	3,033,683	7,305,622	9,029,481
Administrative expenses		(493,318)	(426,106)	(1,423,680)	(1,330,895)
Net revenues from investment properties		117,497	47,716	273,062	178,144
Losses from sale of investment properties		-	-	-	(250,000)
Company's share of results of the associate	8	147,348	343,444	359,823	698,547
Other income-net		20,398	24,208	52,293	33,906
Gain from financial assets at fair value through income statement- net		211,474	107,603	248,238	244,420
Finance costs		(1,217,525)	(1,507,230)	(3,734,617)	(4,481,984)
Provision for expected credit losses		(150,000)	(250,000)	(500,000)	(500,000)
Provision for impairment of seized assets against debts	7	(225,196)	-	(225,196)	-
Dividends distributions received		-	-	105,236	44,024
Profit for the period before tax		725,505	1,373,318	2,460,781	3,665,643
Income tax	14	(150,538)	(247,099)	(503,042)	(653,906)
Profit for the period		574,967	1,126,219	1,957,739	3,011,737
Other comprehensive income items		-	-	-	-
Total comprehensive income for the period		574,967	1,126,219	1,957,739	3,011,737
Basic and diluted earnings per share from profit of the period attributable to the Company's shareholders	17	0.038	0.075	0.131	0.201

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

	Share capital	Statutory reserve	Retained earnings			Total
			Realized	Unrealized	Total	
	JD	JD	JD	JD	JD	JD
For the period ended 30 September 2026						
Balance as at 1 January 2026	15,000,000	3,750,000	7,356,325	122,337	7,478,662	26,228,662
Dividends distributions (note 18)	-	-	(2,250,000)	-	(2,250,000)	(2,250,000)
Total comprehensive income for the period	-	-	1,744,973	212,766	1,957,739	1,957,739
Balance as at 30 September 2026	15,000,000	3,750,000	6,851,298	335,103	7,186,401	25,936,401
For the period ended 30 September 2025						
Balance as at 1 January 2025	15,000,000	3,727,782	6,125,725	334,911	6,460,636	25,188,418
Total comprehensive income for the period	-	-	2,807,040	204,697	3,011,737	3,011,737
Dividend distributions (note 18)	-	-	(2,400,000)	-	(2,400,000)	(2,400,000)
Balance as at 30 September 2025	15,000,000	3,727,782	6,532,765	539,608	7,072,373	25,800,155

* Retained earnings available for distribution amounted to JD 6,851,298 as at 30 September 2026, after deducting the unrealized gains arising from the revaluation of financial assets at fair value through income statement (31 December 2025: JD 7,356,325).

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

	Notes	30 September 2026	30 September 2025
		JD	JD
Operating activities			
Profit for the period before tax		2,460,781	3,665,643
Adjustments			
Depreciation and amortization		250,445	256,556
Depreciation of investment properties	6	41,933	41,941
Provision for expected credit losses	9 & 10	500,000	500,000
Impairment provision expense for seized assets against debts	7	225,196	-
Finance costs		3,734,617	4,481,984
Dividends distributions		(105,236)	(44,024)
Gains from sale and revaluation of financial assets at fair value through income statement		(248,238)	(244,420)
Group's share of results from an associate	8	(359,823)	(698,547)
Loss on sale of investment properties		-	250,000
Gain on sale of property and equipment		(44,893)	(30,261)
Changes in assets and liabilities:			
Investment in finance lease contracts		(272,330)	(2,314,773)
Investment in instalment sales receivables - net		5,500,492	(439,074)
Inventory properties		1,683,287	1,491,908
Trade and other receivables		(632,252)	426,153
Investment properties deferred income		134,757	132,026
Trade and other liabilities		(25,825)	(3,429)
Net cash flows from operating activities before income tax paid		12,842,911	7,471,683
Income tax paid	14	(583,975)	(896,109)
Net cash flows from operating activities		12,258,936	6,575,574
Investing activities			
Proceeds from sale of seized assets against debts		112,656	220,750
Additions to seized assets acquired in settlement of debts		(1,784,048)	-
Purchase of property and equipment	4	(93,874)	(64,032)
Purchase of intangible assets		-	(13,452)
Purchase of financial assets at fair value through income statement		(1,049,402)	(428,000)
Proceeds from sale of financial assets at fair value through the income statement		175,125	362,789
Proceeds from sale of property and equipment		72,493	47,550
Proceeds from sale of investment properties		-	1,100,000
Dividends distributions received		105,236	44,024
Net cash flows (used in) from investing activities		(2,461,814)	1,269,629
Financing activities			
Loans		(6,192,015)	391,425
Finance costs		(3,706,184)	(4,437,179)
Dividend distributions paid		(2,250,000)	(2,400,000)
Lease contracts liabilities paid		(208,625)	(208,250)
Net cash flows used in financing activities		(12,356,824)	(6,654,004)
Net (decrease) increase in cash and cash equivalents		(2,559,702)	1,191,199
Cash and cash equivalents at 1 January		(5,014,677)	(8,267,952)
Cash and cash equivalents at 30 September	3	(7,574,379)	(7,076,753)

The attached notes from 1 to 20 form part of these interim condensed consolidated financial statements

(1) GENERAL INFORMATION

Comprehensive Leasing Company was established as a limited liability company on 14 April 2004 under the number (8730) with a share capital of JD 1,000,000. On 12 September 2006, the Company's legal status was changed to a public shareholding company and registered in the Ministry of Industry and Trade under No. (415). The Company's capital has been increased throughout the years to reach JD 10,000,000 as at 31 December 2019. The General Assembly resolved in its extraordinary meeting held on 10 February 2022 to increase the Company's capital by JD 5,000,000 to become JD 15,000,000 as of 30 September 2026 with a nominal value of JD 1 per share. Share capital was increased through distributing free shares to the shareholders equal to 50% of capital through retained earnings each according to their ownership percentage in the Company's capital. The Company has completed its capital increase procedures with the Ministry of Industry and Trade on 28 February 2022.

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

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

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

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

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

(2) BASIS OF FINANCIAL STATEMENTS PREPARATION AND CHANGES IN ACCOUNTING POLICIES

(2-1) BASIS OF PREPARATION

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

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

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

(2-2) CHANGES IN ACCOUNTING POLICIES

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

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

Company Name	Company legal form	Authorized Share capital	Ownership Interest
		JD	%
Comprehensive Vehicle Trading Company	Limited Liability	500,000	100
Comprehensive International Financial Consulting Company	Limited Liability	10,000	100
Comprehensive Global for Residential and Commercial Projects	Limited Liability	100,000	100

Control is achieved when the Group is exposed, or has rights, to variable returns from its involvement with the investee and has the ability to affect those returns through its power over the investee.

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

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

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

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

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

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

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

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

- Derecognises the assets (including goodwill) and liabilities of the subsidiary.
- Derecognises the carrying amount of any non-controlling interests.
- Derecognises of foreign Currency Translation Reserves
- Recognises the fair value of the consideration received.
- Recognises the fair value of any investment retained.
- Recognises any surplus or deficit in profit or loss.
- Reclassifies the parent's share of components previously recognised in OCI to profit or loss.

(3) CASH AND BANKS BALANCES

The details of this item are as follows:

	30 September 2026	31 December 2025
	JD (Unaudited)	JD (Audited)
Cash on hand	8,424	3,460
Balances at banks	282,203	147,412
	290,627	150,872

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

	30 September 2026	30 September 2025
	JD (Unaudited)	JD (Unaudited)
Cash on hand and at banks	290,627	476,718
Bank overdrafts (note 13)	(7,865,006)	(7,553,471)
Cash and cash equivalent	(7,574,379)	(7,076,753)

(4) PROPERTY AND EQUIPMENT - NET

The additions to property and equipment during the nine months ended as at 30 September 2026 amounted to JD 93,874 (30 September 2025: JD 64,032). The net book value for disposals of property and equipment during the nine months ended as at 30 September 2026 amounted to JD 27,600 (30 September 2025: JD 17,289). Depreciation expense for the nine months ended 30 September 2026 amounted to JD 73,790 (30 September 2025: JD 77,219).

(5) 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 transferred from projects under construction during September 2024.

During the period ended 30 September 2026, three apartments were sold for a total amount of JD 1,850,000 (30 September 2025: three apartment sold for JD 1,795,260), resulting in four residential apartments remaining unsold. The sale resulted in a gain of JD 166,713 for the period ended 30 September 2026 (30 September 2025: JD 303,352), which has been recognized in the interim condensed consolidated statement of comprehensive income.

The movement on this account is as follows:

	30 September 2026	31 December 2025
	JD (Unaudited)	JD (Audited)
Balance as at 1 January	4,070,685	5,562,593
Transferred to cost of sales	(1,683,287)	(1,491,908)
Balance at the end of the period/ year	2,387,398	4,070,685

(6) INVESTMENT PROPERTIES - NET

This item represents real estate owned by the Group, which comprises land and buildings.

The depreciation expense for the nine months ended 30 September 2026 amounted to JD 41,933 (30 September 2025: JD 41,941).

Management estimated the fair value of the investment properties as at 31 December 2025 by engaging a licensed real estate expert independent of the Group, who assessed the fair value of the investment properties as at 31 December 2025 at JD 2,170,850. In management's opinion, the fair value of the investment properties exceeds their carrying amount as at 30 September 2026.

(7) SEIZED ASSETS AGAINST DEBTS

Below is a summary of the movement on seized assets against debts:

	30 September 2026	31 December 2025
	JD (Unaudited)	JD (Audited)
Cost		
Balance as at 1 January	4,235,221	4,249,570
Additions	2,532,918	840,151
Disposals	(861,526)	(854,500)
Total	5,906,613	4,235,221
Impairment provision for seized assets against debts*	(225,196)	-
Net seized assets against debts as at the end of the period / year	5,681,417	4,235,221

The movement in the impairment provision on seized assets against debts during the period/year is as follows:

	30 September 2026	31 December 2025
	JD (Unaudited)	JD (Audited)
Balance as at 1 January	-	-
Impairment expense during the period / for the year	225,196	-
Balance as at the end of the period / year	225,196	-

(8) INVESTMENT IN AN ASSOCIATE

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

The Group has significant influence over the associate, as two out of the five members of the associate's Board of Directors are representatives of the Company. Accordingly, the investment has been accounted for as an investment in an associate using the equity method. The Company's share of the associate's results for the nine-month period ended 30 September 2026 amounted to JD 359,823 (30 September 2025: JD 698,547).

The table below illustrates the percentage of investment in associate:

	Country of incorporation	Ownership percentage		Investment amount	
		2026	2025	2026	2025
		%	%	JD	JD
Al Ahli Iraqi Bank for Trade, Sale and Purchase of Cars, Machinery and Equipment (Limited liability)	Iraq	49%	49%	4,480,779	4,120,956

(9) INVESTMENT IN FINANCE LEASE CONTRACTS - NET

	30 September 2026	31 December 2025
	JD (Unaudited)	JD (Audited)
Total investment in long-term finance lease contracts (more than one year)	22,250,074	23,306,901
Total investment in short-term finance lease contracts	24,946,304	23,917,890
Total	47,196,378	47,224,791
Deferred revenues	(5,172,216)	(5,446,060)
Total before provision	42,024,162	41,778,731
Provision for expected credit losses of investment in finance lease contracts	(3,304,385)	(3,081,284)
	38,719,777	38,697,447
Less: Net investment in long-term finance lease contracts	(20,112,441)	(21,193,681)
Net investing in finance lease contracts that are due within one year	18,607,336	17,503,766

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

	30 September 2026	31 December 2025
	JD (Unaudited)	JD (Audited)
Balance as at 1 January	3,081,284	2,560,464
Provision for expected credit losses for the period/ year	250,000	600,000
Written-off debts during period/year	(26,899)	(479,180)
Transfers from the provision for instalment sale contracts	-	400,000
Balance as at the end of the period/ year	3,304,385	3,081,284

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

	Outside Jordan	Inside Jordan	30 September 2026	31 December 2025
	JD (Unaudited)	JD (Unaudited)	JD (Unaudited)	JD (Audited)
Vehicles	2,727,976	39,393,689	42,121,665	44,140,044
Real estates	3,212,795	1,861,918	5,074,713	3,084,747
	5,940,771	41,255,607	47,196,378	47,224,791

(10) INVESTMENT IN INSTALMENT SALES RECEIVABLES-NET

	30 September 2026	31 December 2025
	JD (Unaudited)	JD (Audited)
Total investment in long-term instalment sales receivables (more than one year)	12,363,733	17,317,084
Total investment in short-term instalment sales receivables	16,059,991	18,067,119
Total	28,423,724	35,384,203
Deferred revenues	(2,715,219)	(4,080,378)
Total before provision	25,708,505	31,303,825
Provision for expected credit losses of investment in instalment sales receivables	(2,230,067)	(2,074,895)
	23,478,438	29,228,930
Less: Net investment in long-term instalment sales receivables	(11,248,136)	(15,600,518)
Net investment in instalment sales receivables that are due within one year	12,230,302	13,628,412

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

	30 September 2026	31 December 2025
	JD (Unaudited)	JD (Audited)
Balance as at 1 January	2,074,895	2,010,641
Provision for expected credit losses for the period/ year	250,000	1,000,000
Written-off debts during period/year	(94,828)	(535,746)
Transfers to finance lease contracts provision	-	(400,000)
Balance as at the end of the period/ year	2,230,067	2,074,895

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

	Outside Jordan	Inside Jordan	30 September 2026	31 December 2025
	JD (Unaudited)	JD (Unaudited)	JD (Unaudited)	JD (Audited)
Vehicles	1,936,416	25,953,389	27,889,805	34,673,878
Real estates	267,813	266,106	533,919	710,325
	2,204,229	26,219,495	28,423,724	35,384,203

(11) SHAREHOLDERS' EQUITY

Share capital

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

Statutory reserve

In accordance with the Jordanian Companies Law, 10% of profit before tax is transferred to the statutory reserve. The Group may discontinue such annual transfers when the balance of the statutory reserve reaches 25% of the Company's share capital.

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

Retained earnings available for distribution

Distributable profits, in accordance with the Instructions for Recognition of Valuation and Disposal of Revaluation Surplus for the Year 2022 issued by the Jordan Securities Commission, represent retained earnings excluding restricted amounts or amounts whose disposal is prohibited. Such amounts include the debit (negative) balance of the fair value reserve related to financial assets at fair value through other comprehensive income, deferred tax assets, and any other amounts whose disposal is prohibited pursuant to legislation issued by the Commission or other regulatory authorities, or which the Board decides to restrict pursuant to duly justified resolutions.

(12) LOANS

	30 September 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	13,732,908	9.00%	14,050,000	9,460,158
Jordan Commercial Bank	9.15%	8,200,000	7,480,914	9.15%	8,200,000	6,232,366
		12,016,000	6,315,713			
Housing Bank for Trade and Finance	9.00%			9.00%	12,016,000	8,597,255
Jordan Kuwait Bank*	9.00%	14,130,000	5,522,280	9.00%	14,130,000	7,544,581
Jordan Kuwait Bank	9.00%	-	-	9.00%	1,166,676	1,166,676
Arab Jordan Investment Bank	9.25%	14,010,000	9,875,681	9.25%	14,010,000	13,104,676
Arab Jordan Investment Bank**	7.75%	1,725,000	1,725,000	7.75%	2,420,833	2,420,833
Egyptian Arab Land Bank/ Etihad Bank	9.50%	1,497,311	1,497,317	9.00%	3,250,000	2,723,723
Arab Bank Corporation	8.50%	3,300,000	1,744,636	9.00%	3,466,667	2,836,196
Total borrowings		68,928,311	47,894,449		72,710,176	54,086,464
Less: Current portion			(13,855,664)			(15,875,942)
Long-term portion			34,038,785			38,210,522

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

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

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

	30 September 2026	31 December 2025
	JD (Unaudited)	JD (Audited)
Current portion instalments due in one year	13,855,664	15,875,942
Long term loans instalments	34,038,785	38,210,522
	47,894,449	54,086,464

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

	JD
1 October 2027 – 30 September 2028	14,004,064
1 October 2028 – 30 September 2029	13,295,769
1 October 2029 – 30 September 2030	6,738,952
	34,038,785

(13) BANK OVERDRAFTS

	30 September 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	2,404,002	9.00%	2,850,000	1,385,482
Jordan Commercial Bank	9.15%	1,800,000	1,118,943	9.15%	1,800,000	799,708
Housing bank for Trade and Finance`	9.00%	1,963,000	1,791,996	9.00%	1,963,000	755,214
Jordan Kuwait Bank	9.00%	1,763,000	1,574,481	9.00%	1,763,000	1,182,808
Arab Jordan Investment Bank	9.25%	1,105,000	850,764	9.25%	1,105,000	380,099
Egyptian Arab Land Bank/ Etihad Bank	9.50%	750,000	-	9.00%	750,000	531,816
Arab Bank Corporation	8.50%	250,000	124,820	9.00%	250,000	130,422
		10,481,000	7,865,006		10,481,000	5,165,549

(14) INCOME TAX

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

	30 September 2026	31 December 2025
	JD (Unaudited)	JD (Audited)
Balance as at 1 January	448,521	698,829
Income tax paid during the period/year	(572,650)	(859,768)
Income tax accrued on the profit for the period/year	474,798	609,460
Balance as at the end of the period / year	350,669	448,521

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

	30 September 2026	31 December 2025
	JD (Unaudited)	JD (Audited)
Balance as at 1 January	11,325	52,553
Income tax paid during the period/year	(11,325)	(43,046)
Deduction of income tax paid	-	(9,507)
Income tax accrued on the profit for the period/year	28,244	11,325
Balance as at the end of the period/year	28,244	11,325

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

	30 September 2026	31 December 2025
	JD (Unaudited)	JD (Audited)
Income tax provision	378,913	459,846

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

	30 September 2026	30 September 2025
	JD (Unaudited)	JD (Unaudited)
Income tax expense	503,042	653,906

The income tax provision for the period ended 30 September 2026 and for the year ended 31 December 2025 was calculated in accordance with Income Tax Law No. (34) of 2014 and its amendments. The statutory income tax rate applicable to Comprehensive Leasing Company is 28%, while the statutory income tax rate applicable to Comprehensive Vehicle Trading Company, Comprehensive International Financial Consulting Company, and Comprehensive International Residential and Commercial Projects Company is 21%. With respect to the Company's branches in the Kurdistan Region of Iraq, the statutory income tax rate is 15%.

Comprehensive Leasing Company obtained a final tax clearance from the Income and Sales Tax Department up to the end of 2021. The self-assessment tax returns for the years 2022 through 2025 were submitted but have not yet been audited, and no final decision has been issued by the Income and Sales Tax Department up to the date of authorization of these interim condensed consolidated financial statements.

Comprehensive Vehicle Trading Company (a subsidiary) obtained a final tax clearance from the Income and Sales Tax Department up to the end of 2024. The self-assessment tax return for 2025 was submitted but has not yet been audited, and no final decision has been issued by the Income and Sales Tax Department up to the date of authorization of these interim condensed consolidated financial statements.

With respect to Comprehensive International Financial Consulting Company (a subsidiary), the Company obtained a final tax clearance from the Income and Sales Tax Department up to the end of 2024. The self-assessment tax return for 2025 was submitted but has not yet been audited, and no final decision has been issued by the Income and Sales Tax Department up to the date of authorization of these interim condensed consolidated financial statements.

With respect to Comprehensive International Residential and Commercial Projects Company (a subsidiary), the Company obtained a final tax clearance from the Income and Sales Tax Department up to the end of 2024. The self-assessment tax return for 2025 was submitted but has not yet been audited, and no final decision has been issued by the Income and Sales Tax Department up to the date of authorization of these interim condensed consolidated financial statements.

As for the Kurdistan Region branch, the Group obtained a final tax clearance from the Income and Sales Tax Department up to the end of 2024. The self-assessment tax return for 2025 was submitted but has not yet been audited, and no final decision has been issued by the Income and Sales Tax Department up to the date of authorization of these interim condensed consolidated financial statements.

(15) Net Revenues from Finance Lease Contracts

	30 September 2026	30 September 2025
	JD (Unaudited)	JD (Unaudited)
Total revenues from finance lease contracts	4,624,568	5,131,408
Less: Fees, licenses, stamps, and commissions	(39,126)	(72,377)
	4,585,442	5,059,031

(16) Net Revenues from Instalment Sales

	30 September 2026	30 September 2025
	JD (Unaudited)	JD (Unaudited)
Revenues from instalment sales	2,560,522	3,716,381
Less: cost of insurance, stamps, commissions, and transfer of the ownership of instalment sale assets	(7,055)	(49,283)
	2,553,467	3,667,098

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

The details of this item are as follows:

	For the nine months ended 30 September	
	2026	2025
	JD (Unaudited)	JD (Unaudited)
Profit for the period attributable to the Company's Shareholders	1,957,739	3,011,737
	Share	Share
Weighted average number of shares	15,000,000	15,000,000
	JD/ share	JD/ share
Basic and diluted earnings per share from profit for the period attributable to the Company's Shareholders	0.131	0.201

(18) DIVIDENDS DISTRIBUTION

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

(19) TRANSACTIONS WITH RELATED PARTIES

Related party transactions represent transactions with 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 Board of Directors.

The following are the balances resulted from transactions with related parties included in interim condensed consolidated statement of financial position:

	30 September 2026	31 December 2025
	JD (Unaudited)	JD (Audited)
Due from related parties (within net investment in finance lease contracts)		
Jordan River Vehicle Trading Company (Sister Company)	-	90
	-	90
Due from related parties (within accounts receivables and other current assets items)		
Al Ahli Iraqi Bank (Associate Company)	182,940	-
Nicola Abu Khader Company (Sister Company)	-	3,580
Mr. Elia Jad Wakeleh	300	-
	183,240	3,580
Due to related parties (within accounts payable and other current liabilities items)		
Mr. Elia Jad Wakeleh	-	42,516
Leading Vehicles Company (Sister Company)	-	42
Kina for Trading Auto Spare parts (Sister Company)	-	396
Nicola Abu Khader Company (a sister company)	161	
	161	42,954
Investment properties deferred income	346,432	211,675

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

	30 September 2026	30 September 2025
	JD (Unaudited)	JD (Unaudited)
Instalments received for finance lease contract	-	22,680
Rental revenue	370,656	367,735

The key management benefits amounted to JD 72,100 for the period ended at 30 September 2026 (30 September 2025: JD 74,700).

(20) CONTINGENT LIABILITIES

Legal Claims against the Group:

As at 30 September 2026, legal claims amounting to JD 47,778 were filed against the Group (31 December 2025: JD 17,848).

On 22 June 2026, the Court of Cassation issued its decision in Case No. (2262/2026), requiring Comprehensive Leasing Company to pay an amount of JD 1,203,591, together with the proportionate fees related to this amount. In compliance with the court judgment, the Company settled the amounts due, together with the related fees and other expenses on 17 August 2026. It should be noted that the amount relates to the difference in the acquisition value of financed assets pertaining to one of the Company's defaulting customers. Accordingly, the amount subject to the judgment relates to a financial settlement associated with those assets.