

**THE CONSULTANT AND INVESTMENT GROUP COMPANY**  
**PUBLIC SHAREHOLDING COMPANY**  
**INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED)**  
**30 SEPTEMBER 2025**

**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 – The Hashemite Kingdom of 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 September 2025, comprising of the interim condensed consolidated statement of financial position as at 30 September 2025 and the related interim condensed consolidated statement of comprehensive income for the three months 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 its explanatory notes. The board of directors 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  
28 October 2025

**THE CONSULTANT AND INVESTMENT GROUP COMPANY - PUBLIC SHAREHOLDING COMPANY**  
**INTERIM CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION**  
**AS AT 30 SEPTEMBER 2025**

	Notes	30 September	31 December	
		2025 JD (Unaudited)	2024 JD (Audited)	
<b>Assets</b>				
<b>Non-current assets -</b>				
Property and equipment	4	28,022,056	28,408,527	
Projects under construction	4	2,537,577	1,768,168	
Investment properties		2,735,044	2,735,044	
Right-of-use assets		360,984	587,853	
Deferred tax assets	8	632,725	632,725	
		<u>34,288,386</u>	<u>34,132,317</u>	
<b>Current assets -</b>				
Medicine and medical supplies		1,907,410	1,578,077	
Accounts receivables		6,499,811	6,213,599	
Other current assets		913,599	4,087,376	
Cheques under collection		500	16,150	
Cash and bank balances	10	180,269	265,682	
		<u>9,501,589</u>	<u>12,160,884</u>	
<b>Total assets</b>		<u>43,789,975</u>	<u>46,293,201</u>	
<b>Equity and Liabilities</b>				
<b>Shareholders' equity -</b>				
Paid-in capital	9,1	20,000,000	20,000,000	
Statutory reserve	9	1,076,429	1,076,429	
Retained earnings		3,575,719	2,380,058	
<b>Total equity</b>		<u>24,652,148</u>	<u>23,456,487</u>	
<b>Liabilities -</b>				
<b>Non-current liabilities -</b>				
Long-term lease liabilities		234,306	326,394	
Long-term liabilities against finance lease contracts	5	7,719,003	8,310,195	
Long-term loans	7	1,521,020	-	
Long-term murabaha facilities	6	-	32,040	
		<u>9,474,329</u>	<u>8,668,629</u>	
<b>Current liabilities -</b>				
Due to banks	10	1,534,621	-	
Short-term lease liabilities		243,971	332,960	
Short-term liabilities against finance lease contracts	5	1,623,879	1,972,085	
Short-term loans	7	479,760	-	
Short-term murabaha facilities	6	340,394	2,389,221	
Contingent liabilities provision		-	1,161,196	
Accounts payable and other current liabilities		4,988,401	7,995,249	
Income tax provision	8	452,472	317,374	
		<u>9,663,498</u>	<u>14,168,085</u>	
<b>Total liabilities</b>		<u>19,137,827</u>	<u>22,836,714</u>	
<b>Total equity and liabilities</b>		<u>43,789,975</u>	<u>46,293,201</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 NINE MONTHS ENDED 30 SEPTEMBER 2025 (UNAUDITED)**

	Notes	For the three months ended 30 September		For the nine months ended 30 September	
		2025	2024	2025	2024
		JD	JD	JD	JD
Operating revenues	3	6,620,236	5,943,206	18,349,501	16,175,166
Cost of operating revenues		(4,556,665)	(4,217,539)	(13,073,025)	(11,808,137)
<b>Gross profit</b>		<b>2,063,571</b>	<b>1,725,667</b>	<b>5,276,476</b>	<b>4,367,029</b>
General, administrative and marketing expenses		(820,630)	(1,044,757)	(2,448,267)	(2,674,752)
Provision for expected credit losses		(300,000)	-	(300,000)	-
Provision of contingent liabilities expense		-	-	-	(214,996)
Finance costs		(232,770)	(117,630)	(742,442)	(459,560)
Interest expense on lease liabilities		(5,984)	(12,945)	(24,333)	(43,704)
Other income – net		120,289	115,688	330,166	307,317
<b>Profit for the period before tax</b>		<b>824,476</b>	<b>666,023</b>	<b>2,091,600</b>	<b>1,281,334</b>
Income tax	8	(237,053)	(168,243)	(495,939)	(319,507)
<b>Profit for the period</b>		<b>587,423</b>	<b>497,780</b>	<b>1,595,661</b>	<b>961,827</b>
Other comprehensive income items		-	-	-	-
<b>Total comprehensive income for the period</b>		<b>587,423</b>	<b>497,780</b>	<b>1,595,661</b>	<b>961,827</b>
		JD/ Fils	JD/ Fils	JD/ Fils	JD/ Fils
Basic and diluted earnings per share from the profit for the period	13	0/029	0/025	0/080	0/048

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 NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2025 (UNAUDITED)**

	Paid-in capital JD	Statutory reserve JD	Retained earnings JD	Total JD
<b>For the nine-months period ended 30 September 2025 -</b>				
Balance as at 1 January	20,000,000	1,076,429	2,380,058	23,456,487
Total comprehensive income for the period	-	-	1,595,661	1,595,661
Dividends distribution (note 9)	-	-	(400,000)	(400,000)
Balance as at 30 September	<u>20,000,000</u>	<u>1,076,429</u>	<u>3,575,719</u>	<u>24,652,148</u>
<b>For the nine-months period ended 30 September 2024 -</b>				
Balance as at 1 January	20,000,000	911,074	1,150,618	22,061,692
Total comprehensive income for the period	-	-	961,827	961,827
Balance as at 30 September	<u>20,000,000</u>	<u>911,074</u>	<u>2,112,445</u>	<u>23,023,519</u>

**THE CONSULTANT AND INVESTMENT GROUP COMPANY - PUBLIC SHAREHOLDING COMPANY**  
**INTERIM CONDENSED CONSOLIDATED STATEMENT OF CASH FLOWS**  
**FOR THE NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2025 (UNAUDITED)**

	Notes	For the nine months ended 30 September	
		2025 JD	2024 JD
<b>OPERATING ACTIVITIES</b>			
Profit for the period before tax		2,091,600	1,281,334
<b>Adjustments for:</b>			
Finance costs		742,442	459,560
Interest expense on lease liabilities		24,333	43,704
Depreciation	4	1,081,105	890,468
Depreciation on right-of-use assets		226,869	235,510
Provision for expected credit losses		300,000	-
Contingent liabilities provision		-	214,996
Provision for employees' vacations		10,234	43,929
Provision for end-of-service indemnity		18,637	19,504
<b>Working capital changes:</b>			
Medicine and medical supplies		(329,333)	(279,209)
Accounts receivable		(586,212)	(1,315,314)
Other current assets		305,341	(29,949)
Cheques under collection		15,650	13,961
Accounts payable and other current liabilities		(1,315,171)	(229,335)
Employees' vacations provision paid		(13,761)	(55,223)
End-of-service indemnity provision paid		(335)	(3,281)
<b>Net cash flows from operating activities before income tax</b>		2,571,399	1,290,655
Income tax paid	8	(360,841)	(242,442)
<b>Net cash flows from operating activities</b>		2,210,558	1,048,213
<b>INVESTING ACTIVITIES</b>			
Purchases of property and equipment	4	(694,634)	(716,550)
Additions on projects under construction	4	(769,409)	(1,276,284)
<b>Net cash flows used in investing activities</b>		(1,464,043)	(1,992,834)
<b>FINANCING ACTIVITIES</b>			
Liabilities against finance lease contracts		(939,398)	(506,694)
Murabaha facilities		(2,080,867)	2,269,447
Bank loans		2,000,780	-
Dividends paid		(387,198)	-
Finance costs and lease liabilities interest paid		(754,456)	(628,087)
Lease liabilities paid		(205,410)	(205,410)
<b>Net cash flows (used in) from financing activities</b>		(2,366,549)	929,256
Net decrease in cash and cash equivalents		(1,620,034)	(15,365)
Cash and cash equivalents at the beginning of the period		265,682	304,481
<b>Cash and cash equivalents at the end of the period</b>	10	(1,354,352)	289,116

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 SEPTEMBER 2025 (UNAUDITED)**

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**(1) GENERAL**

The Consultant and Investments Group Company (Istishari Hospital) was established and registered on 7 November 1995, as a Public Shareholding Company number (299). The Company's paid-in capital is JD 8,000,000. It was increased in prior years in phases to become JD 20,000,000 as at 30 September 2025. The Company's offices are located in Wadi Saqra, P.O Box 840431 Amman 11184 The Hashemite Kingdom of Jordan.

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

The interim condensed consolidated financial statements were approved by the Board of Directors on 23 October 2025.

**(2) BASIS OF PREPARATION AND MATERIAL ACCOUNTING POLICY INFORMATION**

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

The interim condensed consolidated financial statements for the nine months ended 30 September 2025 have been prepared in accordance with International Accounting Standard (34), ("Interim Financial Reporting").

The interim condensed consolidated financial statements are 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 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 2024. In addition, the results of the nine-month ended 30 September 2025 are not necessarily indicative of the result that may be expected for the financial year ending 31 December 2025.

**THE CONSULTANT AND INVESTMENT GROUP COMPANY - PUBLIC SHAREHOLDING COMPANY  
NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS  
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**(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 2024 except for the adoption of new standards effective as of 1 January 2025:

**Lack of exchangeability – Amendments to IAS 21**

In August 2023, the IASB issued amendments to IAS 21 The Effects of Changes in Foreign Exchange Rates to specify how an entity should assess whether a currency is exchangeable and how it should determine a spot exchange rate when exchangeability is lacking. The amendments also require disclosure of information that enables users of its financial statements to understand how the currency not being exchangeable into the other currency affects, or is expected to affect, the Group's financial performance, financial position and cash flows.

The amendments will be effective for annual reporting periods beginning on or after 1 January 2025. Early adoption is permitted but will need to be disclosed. When applying the amendments, an entity cannot restate comparative information.

The amendments did not have a 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 the Company and the following subsidiary:

Capital JD	Nature of activity	Ownership Percentage	
		30 September 2025	31 December 2024
		%	%
Al Motamaizah for Hospital Management Co	Hospital services and import of medical devices and supplies	100	100

Consolidation of a subsidiary begins when the Company obtains control over the subsidiary and ceases when the Company loses control of the subsidiary. Control is achieved when the Company is exposed, or has rights, to variable returns from its involvement with the investee and has the ability to affect those returns through its power over the investee. All transactions, balances, revenues and expenses between the Company and the subsidiary are excluded.

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

**THE CONSULTANT AND INVESTMENT GROUP COMPANY - PUBLIC SHAREHOLDING COMPANY  
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A change in the ownership interest of a subsidiary, without a loss of control, is accounted for as an equity transaction. If the Company 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 September 2025	30 September 2024
	JD (Unaudited)	JD (Unaudited)
Medical supplies revenue	4,582,410	3,946,273
Pharmacy revenue	4,733,523	3,817,808
Medical procedures revenue	3,201,376	2,859,775
Residency revenue	1,676,216	1,451,878
Other departments revenue	4,155,976	4,099,432
	<hr/> 18,349,501	<hr/> 16,175,166

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

**Property and Equipment:**

During the nine-month period ended 30 September 2025, the Group purchased property and equipment at a cost of JD 694,634 (30 September 2024: JD 716,550). The depreciation amounted to JD 1,081,105 for the nine-month ended 30 September 2025 (30 September 2024: JD 890,468).

**Projects Under Construction:**

This account represents the expansion project of the parking facilities related to the hospital's main building. Additions to projects under construction during the nine-month period ended 30 September 2025 amounted to JD 769,409 (30 September 2024: JD 1,276,284).

THE CONSULTANT AND INVESTMENT GROUP COMPANY - PUBLIC SHAREHOLDING COMPANY  
 NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS  
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**(5) LIABILITIES AGAINST FINANCE LEASE CONTRACTS**

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

	30 September 2025 (unaudited)			31 December 2024 (audited)		
	Short-term	Long-term	Total	Long-		Total
				JD	JD	
Solar energy project *	249,318	452,253	701,571	254,464	647,634	902,098
Hospital expansion project **	706,531	3,628,971	4,335,502	855,892	3,597,421	4,453,313
Land purchase ***	668,030	3,637,779	4,305,809	882,909	4,065,140	4,948,049
	1,623,879	7,719,003	9,342,882	1,993,265	8,310,195	10,303,460
Less: Land relinquishment fees***	-	-	-	(21,180)	-	(21,180)
<b>Total</b>	<b>1,623,879</b>	<b>7,719,003</b>	<b>9,342,882</b>	<b>1,972,085</b>	<b>8,310,195</b>	<b>10,282,280</b>

\* 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 to have the final instalment due on 18 August 2028.

\*\* The Group signed manufacturing contracts on 5 September 2019 for the expansion of the fourth and fifth floors of the Istishari Hospital with a total value of JD 1,694,812. The financing was rescheduled during 2024 to be paid over 94 monthly instalments causing the last instalment to fall on 28 October 2032. The financing was rescheduled during 2025 to have the final instalment due on 26 February 2033. The annual manufacturing margin amounted to 2.36%.

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

1) The Group signed a financial lease agreement 28 July 2016 to finance the purchase of land no. (1284) from the Islamic International Arab Bank. The Bank acquired the land and then re-leased it to the Group in lease contract ending in ownership (note 4). 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 lease term is set at 108 months over 9 years, paid monthly from 31 August 2017. The monthly instalment was amounted to JD 55,931. The financing was rescheduled, and the monthly instalment was 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 one year from 31 May 2023. The financing was rescheduled resulting in a monthly instalment of JD 51,718 for a year starting 31 May 2024. 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%.

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2) During 2022, the Group signed financial leasing agreements to purchase 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 resulting in a monthly instalment of JD 35,060 for a year starting from 31 November 2024. The rate of the return for the first year was 6.2% of the principal financing amount.

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

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

Period / Year	Amount
	JD
1 October 2025 until 30 September 2026	1,623,879
1 October 2026 until 30 September 2027	1,902,540
1 October 2027 until 30 September 2028	1,941,567
1 October 2028 until 30 September 2029	1,693,591
1 October 2029 and after	2,181,305
	<u>9,342,882</u>

**(6) MURABAHA FACILITIES**

	30 September 2025 (unaudited)			31 December 2024 (audited)		
	Short- term	Long- term	Total	Short- term	Long- term	Total
	JD	JD	JD	JD	JD	JD
Murabaha finance facilities	340,394	-	340,394	2,389,221	32,040	2,421,261
	<u>340,394</u>	<u>-</u>	<u>340,394</u>	<u>2,389,221</u>	<u>32,040</u>	<u>2,421,261</u>

This item represents facilities granted to the Group from the Islamic International Arab Bank as the Group signed in 2024 Murabaha financing agreements with the Islamic International Arab Bank with a ceiling up to JD 1,000,000 at a Murabaha rate of 6.8% to finance the purchase of medications. These facilities are repaid in monthly instalments. The first payment was due on 30 October 2024, and the final payment was due on 18 May 2025. During 2025 the Group settled the full amount.

The Group signed a restricted investment Wakala agreement with the Islamic International Arab Bank on 3 March 2024 for financing purposes for an amount of JD 2,100,000 at a Murabaha rate of 10.08% to be paid in 12 monthly instalments. The first payment was due on 18 August 2024, and the last instalment was due on 18 August 2025. During 2025 the Group settled the full amount.

The Group signed a restricted investment Wakala agreement (Murabaha for the purchase of assets) with the Islamic International Arab Bank on 5 September 2024 for financing purposes for an amount of JD 360,000. The first payment was due on 14 January 2025, and the final payment is due on 12 February 2026.

**THE CONSULTANT AND INVESTMENT GROUP COMPANY - PUBLIC SHAREHOLDING COMPANY  
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**(7) BANK LOANS**

This item represents the following:

	Loan instalments due within one year		Long term loans	
	2025	2024	2025	2024
Jordan Kuwait Bank loans	479,760	-	1,521,020	-
	479,760	-	1,521,020	-

**Jordan Kuwait Bank loans**

Loans details are as follows:

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

**(8) INCOME TAX**

Income tax provision for the periods ended at 30 September 2025 and 2024 was calculated in accordance with the Income Tax Law No. (34) of 2014 and its amendments. The income tax rate for the Group is 20% in addition to a 1% National Contribution tax.

**Tax Returns:**

**The Consultant and Investment Group Company**

The Income Tax and Sales Department audited tax returns for the years between 2016 - 2022, the Company reached a final settlement with the Income and Sales Tax Department up to the year 2022. During 2021, the Income Tax and Sales Department referred to the declarations for the years between 2016-2018 and issued a preliminary decision for JD 1,266,786 of claims against the Company. The Company's management objected to the decision and filed a lawsuit with the Income and Sales Tax Department and a final ruling for the lawsuit was issued during the year 2024 by the Jordanian Court of Cassation, and the ruling was 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 amount. The Company filed its tax returns for the Income and Sales Tax Department for the years 2023 and 2024. The Income and Sales Tax Department did not review the Company's accounting records up to the date of these interim condensed consolidated financial statements. In the opinion of the management and their tax consultant, the provision recognized by the Company is sufficient.

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**AI Motamaizah for Hospital Management Co (Subsidiary)**

The Company reached a final settlement with the Income and Sales Tax Department up to the year 2023.

Movement on income tax provision is as follows:

	30 September 2025	31 December 2024
	JD (Unaudited)	JD (Audited)
Beginning balance for the period/year	317,374	224,435
Income tax for the period/year	495,939	342,897
Income tax paid	<u>(360,841)</u>	<u>(249,958)</u>
Ending balance for the period/year	<u>452,472</u>	<u>317,374</u>

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

	30 September 2025	30 September 2024
	JD (Unaudited)	JD (Unaudited)
Income tax on the profit for the period	<u>495,939</u>	<u>319,507</u>

Movement on deferred tax assets is as follows:

	30 September 2025	31 December 2024
	JD (Unaudited)	JD (Audited)
Beginning balance for the period/year	632,725	548,725
Added during the period/year	-	84,000
Ending balance for the period/year	<u>632,725</u>	<u>632,725</u>

**(9) EQUITY**

**Paid-in Capital -**

The authorized and paid-in capital amounted to JD 20,000,000 at par value of JD 1 as at 30 September 2025 and 31 December 2024.

**Statutory reserve -**

The accumulated amounts in this account represent appropriations of 10% of annual profit before income tax and is not available for distribution to shareholders. The Group did not appropriate statutory reserves per the Companies' Law as these are Interim Financial Statements.

**Dividends -**

The General Assembly, in its ordinary meeting held on 16 April 2025, approved the distribution of cash dividends amounting to JD 400,000, representing 2% of the paid-in capital.

**THE CONSULTANT AND INVESTMENT GROUP COMPANY - PUBLIC SHAREHOLDING COMPANY  
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**(10) CASH AND BANK BALANCES**

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

	30 September 2025	31 December 2024
	JD (Unaudited)	JD (Audited)
Cash-on-hand	108,104	39,423
Bank balances	61,577	220,265
Cheques under collection maturing within 3 months or less	10,588	5,994
	<u>180,269</u>	<u>265,682</u>

Cash and cash equivalents in the interim condensed consolidated statement of cash flows is as follows:

	30 September 2025	30 September 2024
	JD (Unaudited)	JD (Unaudited)
Cash-on-hand and bank balances	180,269	289,116
Due to banks*	<u>(1,534,621)</u>	-
	<u>(1,354,352)</u>	<u>289,116</u>

\* Due to banks represent the facilities granted to the Group as at 30 September 2025, as the Group obtained facilities from the Jordan Kuwait Bank with a ceiling of JD 2,000,000, and an annual interest rate of 8.75%.

**(11) RELATED PARTY TRANSACTIONS AND BALANCES**

Related parties transactions represent transactions with the major shareholders, 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 compensations (salaries, allowances and other benefits) of key management personnel of the Group:

	30 September 2025	30 September 2024
	JD (Unaudited)	JD (Unaudited)
Salaries, allowances and other benefits	<u>139,500</u>	<u>139,500</u>

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**(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 95,988 as at 30 September 2025 (31 December 2024: JD 94,288) and cash margin with an amount of JD 14,348 (31 December 2024: JD 13,943).

**Legal claims against the Group -**

The Group is defendant in a number of lawsuits within the normal activity of the Group amounting to JD 21,173 as at 30 September 2025 (31 December 2024: JD 27,373). 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) EARNINGS PER SHARE FROM THE PROFIT FOR THE PERIOD**

	For the nine months ended 30 September	
	2025 (Unaudited)	2024 (Unaudited)
Profit for the period (JD)	1,595,661	961,827
Weighted average number of shares (Share)	20,000,000	20,000,000
	JD/ Fils	JD/ Fils
Basic and diluted earnings per share from the profit for the period	0/080	0/048