

Citi Islamic Investment Bank E.C.

CONDENSED STATEMENT OF FINANCIAL POSITION as at 30 June 2026		USD'000
	30-Jun-26 (reviewed)	31-Dec-25 (audited)
ASSETS		
Bank balances	3,160	2,103
Murabaha receivables	13,009	13,064
Other assets	782	933
Total assets	16,951	16,100
LIABILITIES AND EQUITY		
Liabilities		
Payables and other accrued expenses	1,916	350
Total liabilities	1,916	350
Equity		
Share capital	10,000	10,000
Statutory reserve	4,339	4,339
Staff reserve	(1)	(4)
Retained earnings	697	1,415
Total equity	15,035	15,750
Total liabilities and equity	16,951	16,100

CONDENSED INCOME STATEMENT for the six month period ended 30 June 2026		USD'000
	six months ended 30-Jun-26 (reviewed)	six months ended 30-Jun-25 (reviewed)
INCOME		
Income from advisory services	1,739	1,625
Income from Murabaha contracts	221	280
Income from restricted investment accounts	82	117
Total income	2,042	2,022
EXPENSES		
Staff cost	181	246
Other expenses	1,052	953
Total expenses	1,233	1,199
Profit before tax	809	823
Income tax expense	117	128
Profit for the period	692	695

CONDENSED STATEMENT OF COMPERHESIVE INCOME for the six month period ended 30 June 2026		USD'000
	six months ended 30-Jun-26 (reviewed)	six months ended 30-Jun-25 (reviewed)
PROFIT FOR THE PERIOD		
Other comprehensive income	692	695
Items that will not be reclassified to income statement in subsequent periods:		
Remeasurement of defined benefits	3	(1)
Total other comprehensive income for the period	3	(1)
Total comprehensive income for the period	695	694

CONDENSED STATEMENT OF CHANGES IN OWNERS' EQUITY for the six month period ended 30 June 2026		USD'000				
30 June 2026 (reviewed)	Share capital	Statutory reserves	Staff reserve	Retained earnings	Total	
As at 1 January 2026	10,000	4,339	(4)	1,415	15,750	
Profit for the period	-	-	-	692	692	
Other comprehensive income	-	-	3	-	3	
Total comprehensive income for the period	-	-	3	692	695	
Dividends declared for 2025	-	-	-	(1,410)	(1,410)	
As at 30 June 2026	10,000	4,339	(1)	697	15,035	

30 June 2025 (reviewed)	Share capital	Statutory reserves	Staff reserve	Retained earnings	Total	
As at 1 January 2025	10,000	4,182	-	1,795	15,977	
Profit for the period	-	-	-	695	695	
Other comprehensive income	-	-	(1)	-	(1)	
Total comprehensive income for the period	-	-	(1)	695	694	
Dividends declared for 2024	-	-	-	(1,790)	(1,790)	
As at 30 June 2025	10,000	4,182	(1)	700	14,881	

CONDENSED STATEMENT OF CASH FLOWS for the six month period ended 30 June 2026		USD'000
	six months 30-Jun-26 (reviewed)	six months 30-Jun-25 (reviewed)
OPERATING ACTIVITIES		
Advisory income received	1,873	1,687
Income from Murabaha contracts received	221	280
Income from restricted investment accounts received	82	117
Management fees paid	(342)	(492)
Receipt from / (payment to) customers, net	1,566	(377)
Payments for operating expenses	(988)	(593)
Net cash generated from operating activities	2,412	622
FINANCING ACTIVITIES		
Dividends paid	(1,410)	(1,790)
Net cash used in financing activities	(1,410)	(1,790)
Net increase / (decrease) in cash and cash equivalents during the period	1,002	(1,168)
Cash and cash equivalents at 1 January	15,167	15,568
Cash and cash equivalents at 30 June	16,169	14,400
Cash and cash equivalents comprise::		
Bank balances	3,160	1,333
Murabaha receivables	13,009	13,067
	16,169	14,400

The condensed interim financial information was approved by the Board of Directors on 6 August 2026 and signed on its behalf by:

Naveed Kamal
Chairman

Michel Sawaya
Board member

The condensed interim financial information was approved by the Board of Directors on 6 August 2026 and has been reviewed by KPMG.

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