Citi Islamic Investment Bank E.C.

CONDENSED STATEMENT OF FINANCIAL POSITION as at 30 September 2026

USD'000

	30-Sep -26 (reviewed)	31-Dec-25 (audited)
ASSETS		
Bank balances	1,934	2,103
Murabaha receivables	13,017	13,064
Other assets	794	933
Total assets	**15,745**	16,100
LIABILITIES AND EQUITY		
Liabilities		
Payables and other accrued expenses	330	350
Total liabilities	**330**	350
Equity		
Share capital	10,000	10,000
Statutory reserve	4,339	4,339
Staff reserve	(1)	(4)
Retained earnings	1,077	1,415
Total equity	**15,415**	15,750
Total liabilities and equity	**15,745**	16,100

CONDENSED INCOME STATEMENT for the nine month period ended 30 September 2026

USD'000

	nine months ended 30-Sep-26 (reviewed)	nine months ended 30-Sep-25 (reviewed)
INCOME		
Income from advisory services	2,528	2,462
Income from Murabaha contracts	333	422
Income from restricted investment accounts	124	161
Total income	**2,985**	3,045
EXPENSES		
Staff cost	268	323
Other expenses	1,461	1,436
Total expenses	**1,729**	1,759
Profit before tax	**1,256**	1,286
Income tax expense	184	172
Profit for the period	**1,072**	1,114

CONDENSED STATEMENT OF COMPERHESIVE INCOME for the nine month period ended 30 September 2026

USD'000

	nine months ended 30-Sep-26 (reviewed)	nine months ended 30-Sep-25 (reviewed)
PROFIT FOR THE PERIOD	1,072	1,114
Other comprehensive income		
Items that will not be reclassified to income statement in subsequent periods:		
Remeasurement of defined benefits	3	(1)
Other comprehensive income for the period	**3**	**(1)**
Total comprehensive income for the period	**1,075**	1,113

CONDENSED STATEMENT OF CHANGES IN OWNERS' EQUITY for the nine month period ended 30 September 2026

USD'000

30 September 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	-	-	-	1,072	1,072
Other comprehensive income	-	-	3	-	3
Total comprehensive income for the period	**-**	**-**	**3**	**1,072**	**1,075**
Dividends declared for 2025	-	-	-	(1,410)	(1,410)
As at 30 September 2026	**10,000**	**4,339**	**(1)**	**1,077**	**15,415**

30 September 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	-	-	-	1,114	1,114
Other comprehensive income	-	-	(1)	-	(1)
Total comprehensive income for the period	-	-	(1)	1,114	1,113
Dividends declared for 2024	-	-	-	(1,790)	(1,790)
As at 30 September2025	10,000	4,182	(1)	1,119	15,300

CONDENSED STATEMENT OF CASH FLOWS for the nine month period ended 30 September 2026

USD'000

	30-Sep-26 (reviewed)	30-Sep-25 (reviewed)
OPERATING ACTIVITIES		
Advisory income received	2,643	2,450
Income from Murabaha contracts received	333	422
Income from restricted investment accounts received	124	161
Management fees paid	(496)	(711)
Payments to customers, net	(13)	(307)
Payments for operating expenses	(1,397)	(942)
Net cash generated from operating activities	**1,194**	1,073
FINANCING ACTIVITIES		
Dividends paid	(1,410)	(1,790)
Net cash used in financing activities	**(1,410)**	(1,790)
Net decrease in cash and cash equivalents during the period	**(216)**	(717)
Cash and cash equivalents at 1 January	15,167	15,568
Cash and cash equivalents at 30 September	**14,951**	14,851
Cash and cash equivalents comprise:		
Bank balances	1,934	1,801
Murabaha receivables	13,017	13,050
	14,951	14,851

The condensed interm financial information was approved by the Board of Directors on 5 November 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 5 November 2026 and has been reviewed by KPMG.

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Citi Islamic Investment Bank E.C.