

CITI ISLAMIC INVESTMENT BANK E.C.

FINANCIAL STATEMENTS

31 December 2025

Commercial registration	:	35731-1 (registered with Central Bank of Bahrain as an Islamic wholesale investment bank)
Ultimate holding company	:	Citigroup Inc., USA
Office	:	Citibank House Seef District P.O. Box 548, Manama, Kingdom of Bahrain Telephone 17588588, Fax 17588654
Directors	:	Mr. Naveed Kamal (Chairman) Mr. Faisal Fazli (Deputy Chairman) Mr. Omer Emre Karter Mr. Kamal Benkabbou Mr. Michel Sawaya Ms. Iman Abdel Khalek (<i>upto May 2025</i>)
Auditors	:	KPMG Fakhro, Bahrain

FINANCIAL STATEMENTS
for the year ended 31 December 2025

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BOARD OF DIRECTORS' REPORT
For the year ended 31 December 2025

US\$ 000's

We have the pleasure in presenting the audited financial statements of Citi Islamic Investment Bank E.C. (the "Bank" or "CIIB") for the year ended 31 December 2025.

FINANCIAL PERFORMANCE

The financial highlights of the Bank for the year 2025 are as follow:

	2025	2024
Total income	4,098	4,227
Profit for the year	1,567	1,990
Total assets	16,100	16,432
Total equity	15,750	15,977

Profit for the year is lower as compared to the year 2024 mainly as a result of decrease of income from Murabaha contracts and decrease of income from restricted investment accounts. In terms of Income from Murabaha contracts decreased from US\$ 680 thousand in 2024 to US\$ 554 thousand in 2025 and in terms of income from restricted investment accounts decreased from US\$ 267 thousand in 2024 to US\$ 182 thousand in 2025, the reason for such decrease is the decrease in the average market profit rate.

FINANCIAL INDICATORS

The key financial indicators of the Bank for the past five years are as follows:

	2025	2024	2023	2022	2021	2020
Return on average equity (ROAE)	9.88%	12.60%	11.80%	8.80%	6.59%	7.70%
Return on average assets (ROAA)	9.63%	11.62%	10.49%	8.13%	6.31%	7.50%
Cost to income ratio	55.17%	52.92%	56.79%	63.21%	65.65%	57.98%
Earnings per share (USD\$)	0.157	0.199	0.180	0.130	0.096	0.112

No event has occurred subsequent to 31 December 2025 to date which would have a material effect on the 2025 financial statements.

As part of the Bank obligation to maintain utmost transparency, we are pleased to attach the table below that shows the remuneration the Executive Management for the fiscal year ended 31 December 2025. No remuneration was paid to the board of directors since all members of the board are a Citi employees and are compensated for their respective roles in their business segment and geography.

BOARD OF DIRECTORS REPORT (continued)
For the year ended 31 December 2025

US\$ 000's

First: Board of directors' remuneration details

Name	Fixed remunerations				Variable remunerations				End-of-service award	Aggregate amount (Does not include expense allowance)	Expenses Allowance
	Remunerations of the chairman and BOD	Total allowance for attending Board and committee meetings	Others	Total	Remunerations of the chairman and BOD	Incentive plans	Others	Total			
First: Independent Directors:											
-	-	-	-	-	-	-	-	-	-	-	-
Second: Non-Executive Directors:											
-	-	-	-	-	-	-	-	-	-	-	-
Third: Executive Directors:											
1- Mr. Naveed Kamal	-	-	-	-	-	-	-	-	-	-	-
2- Mr. Faisal Fazli											
3- Mr. Omer Emre Karter	-	-	-	-	-	-	-	-	-	-	-
4- Mr. Kamal Benkabbou	-	-	-	-	-	-	-	-	-	-	-
5- Mr. Michel Sawaya	-	-	-	-	-	-	-	-	-	-	-
6- Ms. Iman Abdel Khalek (upto May 2025)	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-	-

Second: Executive management remuneration details in BHD.

Executive management	Total paid salaries and allowances	Total paid remuneration (Bonus)	Any other cash/ in kind remuneration for 2025	Aggregate Amount
Top 6 remunerations for executives including CEO* and Senior Financial Officer**	-	-	-	-

Note: All amounts must be stated in Bahraini Dinars

* The highest authority in the Executive Management of the company, the name may vary: (CEO, President, General Manager (GM), Managing Director...etc).

** The company's highest financial officer (CFO, Finance Director, ...etc)

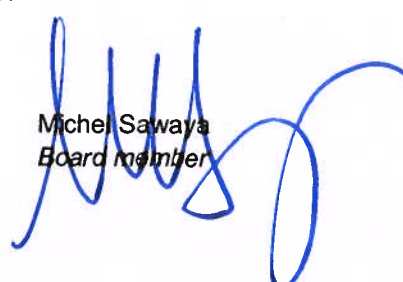
Notes:

- The Bank has no person, who is considered executive management and key management personnel of the Bank. The key management personnel is outsourced to Citibank N.A. UAE - DIFC Branch.
- The Bank has no financial control function as it has been outsourced to Citibank, N.A., Bahrain Branch – Wholesale Bank.

On behalf of the Board of Directors. Citi Islamic Investment Bank E.C.



Naveed Kamal
Chairman



Michel Sawaya
Board member

SHARI'A SUPERVISORY BOARD REPORT as at 31 December 2025

SHARI'A SUPERVISORY BOARD REPORT

9th Ramadan 1447 AH
26th February 2026 AD

SHARI'A SUPERVISORY BOARD REPORT TO THE SHAREHOLDERS

On the Activities of Citi Islamic Investment Bank E.C. for the financial year ending 31st December 2025

In the name of Allah, The Beneficent, The Merciful

Prayers and Peace upon the Last Apostle and Messenger, Our Prophet Mohammed, His Family and Companions.

In compliance with our terms of appointment, the Shari'a Supervisory Board ("SSB") hereby presents the following report to the Shareholders on the activities of Citi Islamic Investment Bank E.C. ("CIIB") for the financial year ending 31st December 2025.

Respective responsibility of the Board of Directors and the SSB

The SSB confirms that as a general principle and practice, CIIB's management is responsible for ensuring that it conducts its business in accordance with Islamic Shari'a rules and principles. The SSB's responsibility is to form an independent Shari'a opinion based on our review of the Bank's operations and to prepare this report.

Basis of opinion

In compliance with the Shari'a Governance and based on SSB's Fatawa, pronouncements, resolutions and the Accounting and Auditing Organization for Islamic Financial Institutions ("AAOIFI") Shari'a standards, the SSB through its periodic meetings have reviewed the Internal Shari'a Audit Reports conducted by Islamic Control Function ("ICF") through a sample-test method to ensure its compliance with the Shari'a rules and principles, based on the approved Annual Internal Shari'a Audit Plan. In addition, the SSB has reviewed the Independent External Shari'a Compliance Audit ("IESCA") report. The SSB in collaboration with the ICF has reviewed contracts, agreements, Sukuk structures, documentations, related policies, consolidated Financial Statements and attached notes for the year ended 31st December 2025.

Opinion

Based on our review, the SSB is satisfied that:

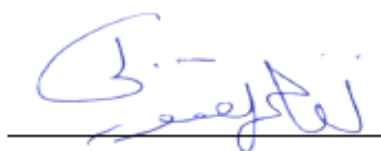
1. The contracts, agreements transactions and dealings entered into by the Bank that have been reviewed by the SSB are in compliance with the Shari'a rules and principles.
2. The allocation of profits and charging of losses 'if any' on investments conform to the basis that had been approved by the SSB and in accordance with Shari'a rules and principles.
3. No earnings resulted by means prohibited by the Shari'a rules and principles.
4. The Bank is not obliged to pay Zakah as per Shari'a rules and principles. Further, the Bank does not collect or pay Zakah on behalf of its shareholders and investors in restricted investment accounts.
5. The Bank is in compliance with Shari'a rules and principles, SSB's Fatawa, pronouncements and resolutions, Shari'a related policies and procedures, AAOIFI's Shari'a standards, relevant rulings of the Centralised Shari'a Supervisory Board ("CSSB") and the regulations, resolutions and directives issued by the CBB.

We pray to Allah the Almighty to grant us all success and prosperity.

Members of CIIB's Shari'a Supervisory Board



His Eminence Sheikh
Dr. Nazih Hammad, Chairman



His Eminence Sheikh
Dr. Nedham Yaqoobi, Member



His Eminence Sheikh
Dr. Mohamed Elgari, Member



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CR No. 6220 - 2

Independent auditors' report

To the Shareholders

*Citi Islamic Investment Bank E.C.
Manama, Kingdom of Bahrain*

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of Citi Islamic Investment Bank E.C. (the "Bank") which comprise the statement of financial position as at 31 December 2025, the statements of income, comprehensive income, changes in owners' equity, cash flows and changes in off-balance sheet assets under management for the year then ended, and notes, comprising significant accounting policies and other explanatory information.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Bank as at 31 December 2025, and its results of operations, changes in owners' equity, its cash flows and changes in off balance sheet assets for the year then ended in accordance with the Financial Accounting Standards ("FAS") issued by the Accounting and Auditing Organisation for Islamic Financial Institutions ("AAOIFI").

In our opinion, the Bank has also complied with the Islamic Shariah Principles and Rules as determined by the Bank's Shariah Supervisory Board during the year ended 31 December 2025.

Basis for Opinion

We conducted our audit in accordance with Auditing Standards for Islamic Financial Institutions ("ASIFIs") issued by AAOIFI. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the Bank in accordance with AAOIFI's Code of Ethics for Accountants and Auditors of Islamic Financial Institutions and International Ethics Standards Board for Accountants' International Code of Ethics for Professional Accountants (including International Independence Standards) (together "the Code"), together with the ethical requirements that are relevant to our audit of the financial statements in the Kingdom of Bahrain, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Information

The board of directors is responsible for the other information. The other information comprises the annual report but does not include the financial statements and our auditors' report thereon. Prior to the date of this auditors' report, we obtained the board of directors' report which forms part of the annual report and the remaining sections of the annual report are expected to be made available to us after that date.

Our opinion on the financial statements does not cover the other information and we do not and will not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated. If, based on the work we have performed on the other information that we have obtained prior to the date of this auditors' report, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Board of Directors for the Financial Statements

The board of directors is responsible for the Bank's undertaking to operate in accordance with Islamic Sharia Rules and Principles as determined by the Bank's Shariah Supervisory Board.

The board of directors is also responsible for the preparation and fair presentation of the financial statements in accordance with FAS issued by AAOIFI, and for such internal control as the board of directors determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the board of directors is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the board of directors either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ASIFIs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ASIFIs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the board of directors.
- Conclude on the appropriateness of the board of directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the board of directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Independent auditors' report to the shareholders (continued)
Citi Islamic Investment Bank E.C.

Report on Other Regulatory Requirements

As required by the Commercial Companies Law 2001 (as amended) and Volume 2 of the Rulebook issued by the Central Bank of Bahrain ("CBB") Rule Book, we report that:

- a) the Bank has maintained proper accounting records and the financial statements are in agreement therewith;
- b) the financial information contained in the board of directors' report is consistent with the financial statements;
- c) we are not aware of any violations during the year of the Commercial Companies Law 2001 (as amended), the CBB and Financial Institutions Law No. 64 of 2006 (as amended), the CBB Rule Book (Volume 2, applicable provisions of Volume 6 and CBB directives), or the terms of the Bank's memorandum and articles of association that would have had a material adverse effect on the business of the Bank or on its financial position; and
- d) satisfactory explanations and information have been provided to us by management in response to all our requests.



KPMG Fakhro
Partner Registration Number 100
26 February 2026

STATEMENT OF FINANCIAL POSITION
as at 31 December 2025

US\$ 000's

	Note	31 December 2025	31 December 2024
Assets			
Bank balances		2,103	2,487
Murabaha receivables	4	13,064	13,081
Other assets	5	933	864
Total assets		16,100	16,432
Liabilities and equity			
Liabilities			
Payables and accrued expenses	6	350	455
Total liabilities		350	455
Equity			
Share capital	7	10,000	10,000
Statutory reserve		4,339	4,182
Staff reserve		(4)	-
Retained earnings		1,415	1,795
Total equity		15,750	15,977
Total liabilities and equity		16,100	16,432

The financial statements were approved by the Board of Directors on 26 February 2026 and signed on its behalf by:



Naveed Kamal
Chairman



Michel Sawaya
Board member

The accompanying notes 1 to 18 form an integral part of these financial statements.

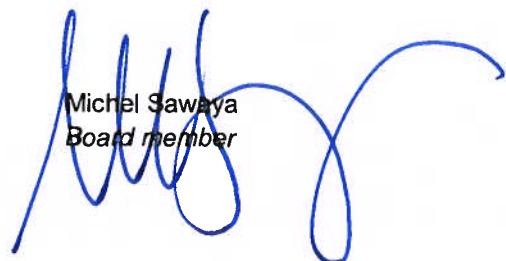
INCOME STATEMENT
for the year ended 31 December 2025

US\$ 000's

	Note	2025	2024
Income from advisory services		3,362	3,280
Income from Murabaha contracts		554	680
Income from restricted investment accounts		182	267
Total income		4,098	4,227
Staff cost	8	465	319
Other expenses	9	1,796	1,918
Total expenses		2,261	2,237
Profit before tax		1,837	1,990
Income tax expense	3(m)	270	-
Profit for the year		1,567	1,990



Naveed Kamal
Chairman



Michel Sawaya
Board member

The accompanying notes 1 to 18 form an integral part of these financial statements.

STATEMENT OF COMPREHENSIVE INCOME
for the year ended 31 December 2025

US\$ 000's

	Note	2025	2024
Profit for the year		1,567	1,990
Other comprehensive income			
Items that will not be reclassified to income statement in subsequent periods:			
Remeasurement of defined benefits		(4)	(1)
Total other comprehensive income for the year		(4)	(1)
Total comprehensive income for the year		1,563	1,989

The accompanying notes 1 to 18 form an integral part of these financial statements.

STATEMENT OF CHANGES IN OWNERS' EQUITY
for the year ended 31 December 2025

US\$ 000's

2025	Share capital	Statutory reserve	Staff reserve	Retained earnings	Total
At 1 January 2025	10,000	4,182	-	1,795	15,977
Comprehensive income					
Profit for the year	-	-	-	1,567	1,567
Other comprehensive income	-	-	(4)	-	(4)
Total comprehensive income for the year	-	-	(4)	1,567	1,563
Dividends declared for 2024	-	-	-	(1,790)	(1,790)
Transfer to statutory reserve	-	157	-	(157)	-
At 31 December 2025	10,000	4,339	(4)	1,415	15,750

2024	Share capital	Statutory reserve	Staff reserve	Retained earnings	Total
At 1 January 2024	10,000	3,983	4	1,627	15,614
Comprehensive income					
Profit for the year	-	-	-	1,990	1,990
Other comprehensive income	-	-	(1)	-	(1)
Total comprehensive income for the year	-	-	(1)	1,990	1,989
Dividends declared for 2023	-	-	-	(1,623)	(1,623)
Movement	-	-	(3)	-	(3)
Transfer to statutory reserve	-	199	-	(199)	-
At 31 December 2024	10,000	4,182	-	1,795	15,977

The accompanying notes 1 to 18 form an integral part of these financial statements.

STATEMENT OF CASH FLOWS
for the year ended 31 December 2025

US\$ 000's

	Note	2025	2024
OPERATING ACTIVITIES			
Advisory income received		3,294	3,194
Income from restricted investment accounts received		182	267
Income from Murabaha contracts received		554	680
Management fees paid	10	(926)	(802)
Payment to customers, net		(409)	(1,599)
Payments for operating expenses		(1,306)	(1,605)
Net cash generated from operating activities		1,389	135
FINANCING ACTIVITIES			
Dividends paid		(1,790)	(1,623)
Net cash used in financing activities		(1,790)	(1,623)
Net decrease in cash and cash equivalents during the year		(401)	(1,488)
Cash and cash equivalents at 1 January		15,568	17,056
Cash and cash equivalents at 31 December		15,167	15,568
Cash and cash equivalents comprise:			
Bank balances		2,103	2,487
Murabaha receivables	4	13,064	13,081
		15,167	15,568

The accompanying notes 1 to 18 form an integral part of these financial statements.

STATEMENT OF CHANGES IN OFF-BALANCE SHEET ASSETS UNDER MANAGEMENT
for the year ended 31 December 2025

US\$ 000's

	2025	2024
At 1 January	166,658	470,770
Net funds paid*	(18,933)	(321,839)
Gross income	7,838	17,994
Bank's income as an agent	(182)	(267)
At 31 December*	155,381	166,658

*Include USD 900 thousand fund received from an investor (principal) under restricted agency contract end solely for the purpose of investing in commodity Murabaha subsequent to year end.

The Bank acts as an agent and invests the funds only in commodity Murabaha transactions on behalf of its customers.

The accompanying notes 1 to 18 form an integral part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31 December 2025

USD 000's

1 REPORTING ENTITY

Citi Islamic Investment Bank E.C. (the "Bank") was incorporated in the Kingdom of Bahrain as an exempt closed shareholding Bank on 29 June 1996. 99.99% of the Bank's shares are owned by Citicorp Banking Corporation (the "Parent Company"), USA and 0.01% of the Bank's shares are owned by Citicorp Global Holding Inc. USA. The Bank operates as Wholesale Islamic Investment Bank under a license granted by the Central Bank of Bahrain (the "CBB").

The Bank's principal activities are to undertake and carry out banking and investment activities in compliance with the principles of Islamic Shari'a.

The Bank's activities are supervised by a Shari'a Supervisory Board (the "SSB") consisting of three members. The role of the SSB is defined in a separate agreement between the Bank and SSB members. The Financial Control and administrative activities of the Bank are carried out by Citibank N.A., Bahrain under service agreements between the two parties.

The transactions, balances and results reported in these financial statements are those of Citi Islamic Investment Bank E.C. Bahrain, only and accordingly do not include the results of other Islamic banking activities carried out by Citibank N.A. or any of its affiliates worldwide.

2 BASIS OF PREPARATION

(a) Statement of compliance

The financial statements have been prepared in accordance with Financial Accounting Standards (FAS) issued by the Accounting and Auditing Organisation for Islamic Financial Institutions (AAOIFI).

In line with the requirements of AAOIFI and the CBB rule book, for matters not covered under AAOIFI standards, the Bank uses guidance from IFRS Accounting Standards as issued by the International Accounting Standards Board (IFRS Accounting Standards).

(b) Basis of measurement

The financial statements are prepared on the historical cost basis.

(c) Functional and presentation currency

Items included in the financial statements of the Bank are measured using the currency of the primary economic environment in which the entity operates (the "functional currency"). The financial statements are presented in US dollars, which is the Bank's functional and presentation currency.

(d) New Standards, Amendments and Interpretations Issued but not yet Effective

AAOIFI has issued Financial Accounting Standard ("FAS") 46 "Off-Balance-Sheet Assets Under Management" during 2023. The objective of this standard is to establish principles and rules for recognition, measurement, disclosure, and derecognition of off-balance-sheet assets under management, based on Shari'a and international best practices. The standard aims to improve transparency, comparability, accountability, and governance of financial reporting related to off-balance-sheet assets under management.

This standard is applicable to all IFIs with fiduciary responsibilities over asset(s) without control, except for the following:

- The participants' Takaful fund and / or participants' investment fund of a Takaful institution; and
- An investment fund managed by an institution, being a separate legal entity, which is subject to financial reporting in line with the requirements of the respective AAOIFI FAS.

This standard shall be effective for the financial reporting periods beginning on or after 1 January 2026 with an option to early adopt.

The Bank does not expect any significant impact on its financial statement from the adoption of this standard.

NOTES TO THE FINANCIAL STATEMENTS**for the year ended 31 December 2025**

USD 000's

2 BASIS OF PREPARATION (continued)**(e) Use of estimates and judgments**

The preparation of financial statements may require the use of certain critical accounting estimates. It also may require management to exercise its judgement in the process of applying the Bank's accounting policies. There were no significant estimates and judgements made in the process of preparation of financial statements for the year ended 31 December 2025.

3 SIGNIFICANT ACCOUNTING POLICIES

The significant accounting policies applied in the preparation of the financial statements, which are set out below, have been applied consistently to all periods presented in the financial statements.

(a) Foreign currencies transactions and balances

Foreign currency transactions are translated into the functional currency using the exchange rates prevailing at the dates of the transactions. Foreign exchange gains and losses resulting from the settlement of such transactions and from the translation at year end exchange rates of monetary assets and liabilities denominated in foreign currencies are recognised in the income statement.

(b) Murabaha receivables

Murabaha receivables comprise placements with Citicorp Banking Corporation, Bahrain. Murabaha receivables are stated at amortised cost less impairment allowances, if any. Murabaha receivables are impaired when they are considered to be uncollectible. The deferred income relating to Murabaha contracts is netted off against the related receivable for the purpose of presentation in the financial statements.

(c) Restricted investment accounts

Restricted investment accounts represent assets acquired using funds provided by holders of restricted investment accounts and their equivalent and managed by the Bank as an agent. The restricted investment accounts are exclusively designated for investment in specified instruments as directed by the investments account holders. Restricted investment accounts are not included in the Bank's statement of financial position and are considered as funds under management.

(d) Income from murabaha contracts

Income from Murabaha contracts is recognised on a time-apportioned basis over the period of the contract.

(e) Income from advisory services

Income from advisory services is measured at the fair value of the consideration received and receivable and recognised at a point in time when the service is provided and income is earned. This is usually when the Bank has performed all significant acts in relation to the service, and it is highly probable that the economic benefits from the transaction will flow to the Bank and income can be reliably measured.

Income from advisory services includes fees earned by the Bank in its capacity as an agent for Shari'a compliant structuring, arranging and execution of Islamic financing deals. The Bank mainly provides such advisory services in relation to financing deals in which other Citigroup entities originate/ participate.

For such deals, advisory income is recognised only on completion of the transaction. The recognition of fees earned from syndication is dependent upon the level of participation of Citigroup in the syndication, the aggregate fees received by Citigroup and the fees received by other participants.

The fee earned on each financing transaction is shared between the Bank and other Citigroup entities on an agreed proportion by way of a charge as per the service level agreement. The Bank recognises revenue at a point in time only when it is highly probable that it will be entitled to its share of income from participation in each deal. The Bank recognises revenue, net of expenses paid to other Citigroup entities as part of syndication.

NOTES TO THE FINANCIAL STATEMENTS**for the year ended 31 December 2025**

USD 000's

3 SIGNIFICANT ACCOUNTING POLICIES (continued)**(f) Income from restricted investment accounts**

The Bank's share of fee charged as an agent to restricted investment accounts are normally recognised on the basis of the Bank's entitlement to receive such revenue from the restricted investment accounts, on a time-apportioned basis over the period of the contract, as per agreed contractual terms, except when the Bank elects to waive its entitlement in favour of its customers.

(g) Trade date accounting

All "regular way" purchases and sales of financial assets are recognised on trade date, i.e. the date that the Bank contracts to purchase or deliver the asset. Regular way purchases or sale are purchases or sale of financial assets that require delivery of assets within the time frame generally established by regulation or convention in the market place.

(h) Segment reporting

The Bank's activities are limited to carrying out banking and investment advisory activities in compliance with the principles of Islamic Shari'a. The Bank does not have any reportable segments and the revenue, assets, liabilities and performance is evaluated on an entity basis. Accordingly, no segment information is reported in these financial statements.

(i) Provisions

A provision is recognised in the balance sheet when the Bank has a legal or constructive obligation as a result of a past event that can be measured reliably and it is probable that an outflow of economic benefits will be required to settle the obligation.

(j) Offsetting

Financial assets and liabilities are offset only when there is a legal enforceable right to set off the recognised amounts and the Bank intends to either settle on a net basis, or to realise the asset and settle the liability simultaneously.

(k) Employee benefits*(i) Short-term benefits*

Short-term employee benefit obligations are measured on an undiscounted basis and are expensed as the related service is provided. A provision is recognised for the amount expected to be paid under short-term cash bonus or other benefits if the Bank has a present legal or constructive obligation to pay this amount as a result of past service provided by the employee and the obligation can be estimated reliably.

(ii) Post-employment benefits

Pensions and other social Benefits for Bahraini employees are covered by the Social Insurance Organisation ("SIO") scheme to which employees and employers contribute monthly on a fixed-percentage-of-salaries basis. Contributions by the Bank are recognised as an expense in income statement when they are due.

Expatriate employees on fixed contracts are entitled to leaving indemnities payable under the Bahraini Labour Law, based on length of service and final remuneration. Provision for this unfunded commitment has been made by calculating the notional liability had all employees left at the reporting date.

Effective 1 March 2024, all Bahrain based employers are required to make monthly contributions in relation to the expatriate indemnity to SIO, who would be responsible to settle leaving indemnities for expatriates at the time of end of service. Any indemnity liability prior to 1 March 2024 and pending transfer to the SIO in subsequent periods remains the obligation of the Bank.

NOTES TO THE FINANCIAL STATEMENTS**for the year ended 31 December 2025**

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3 SIGNIFICANT ACCOUNTING POLICIES (continued)**(l) Impairment of financial instruments**

The Bank recognises loss allowances for Expected Credit Losses ("ECL") on financial assets measured at amortised cost. The Bank measures loss allowances at an amount equal to lifetime ECLs.

When determining whether the credit risk of a financial asset has increased significantly since initial recognition when estimating ECLs, the Bank considers reasonable and supportable information that is relevant and available without undue cost or effort. This includes both quantitative and qualitative information and analysis, based on the Bank's historical experience and informed credit assessment including forward-looking information.

The Bank assumes that the credit risk on a financial asset has increased significantly if it is more than 30 days past due.

The Bank considers a financial asset to be in default when:

- the borrower is unlikely to pay its credit obligations to the Bank in full, without recourse by the Bank to actions such as realising security (if any is held); or
- the financial asset is more than 90 days past due.

The Bank applies a three-stage approach to measuring ECL on financial assets carried at amortised cost. Assets migrate through the following three stages based on the change in credit quality since initial recognition.

Stage 1: 12-month ECL

Stage 1 includes financial assets on initial recognition and that do not have a significant increase in credit risk since initial recognition or that have low credit risk. 12-month ECL is the expected credit losses that result from default events that are possible within 12 months after the reporting date. It is not the expected cash shortfalls over the 12-month period but the entire credit loss on an asset weighted by the probability that the loss will occur in the next 12 months.

Stage 2: Lifetime ECL - not credit impaired

Stage 2 includes financial assets that have had a significant increase in credit risk since initial recognition but that do not have objective evidence of impairment. For these assets, lifetime ECL are recognised. Lifetime ECL are the expected credit losses that result from all possible default events over the expected life of the financial instrument. Expected credit losses are the weighted average credit losses with the lifetime probability of default ('PD').

Stage 3: Lifetime ECL - credit impaired

Stage 3 includes financial assets that have objective evidence of impairment at the reporting date in accordance with the indicators specified in the CBB's rule book. For these assets, lifetime ECL is recognised.

Measurement of ECLs

The estimation of credit exposure for risk management purposes is complex and requires the use of models, as the exposure varies with changes in market conditions, expected cash flows and the passage of time. The assessment of credit risk of a portfolio of assets entails further estimations as to the likelihood of defaults occurring, of the associated loss ratios and of default correlations between counterparties. The Bank measures expected credit loss using Probability of Default (PD), Exposure at Default (EAD) and Loss Given Default (LGD).

Write-off

The gross carrying amount of a financial asset is written off when the Bank has no reasonable expectations of recovering a financial asset in its entirety or a portion thereof. For corporate customers, (if any), the Bank individually makes an assessment with respect to the timing and amount of write-off based on whether there is a reasonable expectation of recovery. The Bank expects no significant recovery from the amount written off. However, financial assets that are written off could still be subject to enforcement activities in order to comply with the Bank's procedures for recovery of amounts due.

NOTES TO THE FINANCIAL STATEMENTS**for the year ended 31 December 2025**

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3 SIGNIFICANT ACCOUNTING POLICIES (continued)**(m) Income tax**

The Citigroup Inc. group is subject to the OECD Global Anti-Base Erosion Pillar Two Model Rules ("GloBE rules") that apply to multinational enterprise ("MNE") groups with total annual consolidated revenue exceeding EUR 750 million in at least two of the four preceding fiscal years.

Citi Islamic Investment Bank E.C ("the Bank"), operates in the Kingdom of Bahrain which has issued and enacted Decree Law No. (11) of 2024 ("Bahrain DMTT law") on 1 September 2024 introducing a domestic minimum top-up tax ("DMTT") of up to 15% on the taxable income of the Bahrain resident constituent entities of MNE groups which are subject to the GloBE rules, effective from fiscal years starting on or after 1 January 2025.

The Bank has assessed that it is in scope of the Bahrain DMTT law as a constituent entity of the Citigroup Inc. MNE Group. The Ultimate Parent Entity (UPE) of the MNE group, Citigroup Inc., is domiciled and operates in the United States of America.

Another Bahrain resident constituent entity of the Citigroup Inc. MNE Group is the designated filing constituent entity responsible for undertaking DMTT filings on behalf of the constituent entities of the Citigroup Inc. MNE Group operating in the Kingdom of Bahrain.

The Bank has applied the exception to recognizing and disclosing information about deferred tax assets and liabilities related to Pillar Two income taxes, as provided in the amendments to IAS 12 issued in May 2023.

The Bank has created a top-up tax provision of USD 270 thousand for the year ended 31 December 2025 based on management's assessment. The provision is based on the tax allocation / sharing mechanism agreed with the management of the designated filing constituent entity and other Bahrain resident constituent entities of the Citigroup Inc. MNE Group.

NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31 December 2025

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4 MURABAHA RECEIVABLES

	2025	2024
Gross contract value	13,110	13,150
Less: Deferred profits	(40)	(63)
Less: Expected credit loss	(6)	(6)
	13,064	13,081

5 OTHER ASSETS

	2025	2024
Prepayments	34	34
Other receivables	899	830
	933	864

Other receivables include balances of US\$ 759 (2024: US\$ 768) due from related parties (note 10).

6 PAYABLES AND ACCRUED EXPENSES

	2025	2024
Customer payable accounts	11	429
Other payables and accrued expenses	339	26
	350	455

7 SHARE CAPITAL

	2025	2024
<i>Authorised</i>		
20,000,000 shares of US\$ 1 each	20,000	20,000
<i>Subscribed, issued and paid-up</i>		
10,000,000 shares of US\$ 1 each	10,000	10,000

Dividends distributed for the year amounted to US\$ 1,790 thousand (2023: US\$ 1,623 thousand).

8 STAFF COST

	2025	2024
Salaries and benefits	423	312
Social security costs	42	7
	465	319

NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31 December 2025

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9 OTHER EXPENSES

	2025	2024
Management fees	926	802
Head office charges	500	810
Shari'a Supervisory Board expenses	208	104
Professional fees	68	71
CBB license fees	34	34
Others	60	97
	1,796	1,918

10 RELATED PARTY TRANSACTIONS

A significant portion of the Bank's transactions in the normal course of business are with other Citigroup entities. All transactions are subject to controls embedded in respective processes in line with the Citigroup policies and procedures.

The significant income, expenses and balances arising from dealing with related parties included in the financial statements are as follows:

	2025	2024
Assets and Liabilities		
Murabaha receivables	13,064	13,081
Bank balances	2,103	2,487
Other assets	759	768
Payables related to key management personnel	152	-
Payables related to other related parties	60	-
Income		
Income from advisory services	3,049	3,064
Income from Murabaha contracts	554	680
Expense		
Management fees	926	802
Head office charges	500	810
Expenses related to key management personnel	-	292
Sharia board expenses	208	104

No remuneration is being paid to the board of directors during the year (2024: nil).

11 ZAKAH

The Bank is not obliged to pay Zakah based on the current applicable guidelines. Further, the Bank does not collect or pay Zakah on behalf of its shareholders and investors in restricted investment accounts.

12 SHARI'A SUPERVISORY BOARD

The Bank's Shari'a Supervisory Board consists of three Islamic scholars who review the Bank's compliance with general Shari'a principles and specific fatwas, rulings and guidelines issued. Their review primarily includes examination of evidence relating to the documentation and procedures adopted by the Bank to ensure that its activities are conducted in accordance with Islamic Shari'a principles. There has been no non-Shari'a income for the financial year ending 31st December 2025 (2024: nil).

NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31 December 2025

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13 CONCENTRATION OF ASSETS, LIABILITIES AND RESTRICTED INVESTMENT ACCOUNTS

The concentration of the Bank's credit exposures on financial instruments and the distribution of other assets (excluding prepayments) and liabilities as at reporting date were as follows:

(a) Sectoral classification

31 December 2025

	Banks and financial institutions	Inter-Bank	Others	Total
Bank balances	-	2,103	-	2,103
Murabaha receivables	-	13,064	-	13,064
Other assets	140	759	-	899
Total assets	140	15,926	-	16,066
Payables and other accrued expenses	11	9	330	350
Total liabilities	11	9	330	350
Restricted investment accounts	-	155,381	-	155,381

31 December 2024

	Banks and financial institutions	Inter-Bank	Others	Total
Bank balances	-	2,487	-	2,487
Murabaha receivables	-	13,081	-	13,081
Other assets	55	768	7	830
Total assets	55	16,336	7	16,398
Payables and other accrued expenses	429	-	26	455
Total liabilities	429	-	26	455
Restricted investment accounts	-	166,658	-	166,658

NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31 December 2025

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13 CONCENTRATION OF ASSETS, LIABILITIES AND RESTRICTED INVESTMENT ACCOUNTS
(Continued)

(b) Geographical distribution

31 December 2025	Middle East	Asia	Europe	Americas	Total
Bank balances	308	-	-	1,795	2,103
Murabaha receivables	13,064	-	-	-	13,064
Other assets	174	-	356	369	899
Total assets	13,546	-	356	2,164	16,066
Payables and other accrued expenses	339	-	11	-	350
Total liabilities	339	-	11	-	350
Restricted investment accounts	155,381	-	-	-	155,381

31 December 2024	Middle East	Asia	Europe	Americas	Total
Bank balances	218	-	-	2,269	2,487
Murabaha receivables	13,081	-	-	-	13,081
Other assets	69	-	2	759	830
Total assets	13,368	-	2	3,028	16,398
Payables and other accrued expenses	305	139	11	-	455
Total liabilities	305	139	11	-	455
Restricted investment accounts	166,658	-	-	-	166,658

NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31 December 2025

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14 MATURITY PROFILE

This note presents the expected maturity profile of assets and liabilities of the Bank. The contractual maturity of the assets (excluding prepayments) and liabilities is not significantly different from the profile presented below.

31 December 2025	Within 8 days	9 days to 1 month	Over 1 month to 3 months	Over 3 months to 1 year	Over 1 year	Total
Bank balances	2,103	-	-	-	-	2,103
Murabaha receivables	5,044	-	8,020	-	-	13,064
Other assets	-	899	-	-	-	899
Total assets (a)	7,147	899	8,020	-	-	16,066
Payables and other accrued expenses	-	97	128	-	125	350
Total liabilities (b)	-	97	128	-	125	350
Net (a-b)	7,147	802	7,892	-	(125)	15,716

31 December 2024	Within 8 days	9 days to 1 month	Over 1 month to 3 months	Over 3 months to 1 year	Over 1 year	Total
Bank balances	2,487	-	-	-	-	2,487
Murabaha receivables	5,053	-	8,028	-	-	13,081
Other assets	-	830	-	-	-	830
Total assets (a)	7,540	830	8,028	-	-	16,398
Payables and other accrued expenses	-	429	26	-	-	455
Total liabilities (b)	-	429	26	-	-	455
Net (a-b)	7,540	401	8,002	-	-	15,943

The maturity profile of restricted investment accounts:

31 December 2025	Within 8 days	9 days to 1 month	Over 1 month to 3 months	Over 3 months to 1 year	Total
Restricted investment accounts	20,207	89,239	45,935	-	155,381

31 December 2024	Within 8 days	9 days to 1 month	Over 1 month to 3 months	Over 3 months to 1 year	Total
Restricted investment accounts	14,049	106,723	45,886	-	166,658

NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31 December 2025

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15 FINANCIAL RISK MANAGEMENT

OVERVIEW

Financial instruments consist of financial assets and financial liabilities.

Financial assets of the Bank include bank balances, murabaha receivables and other assets (excluding prepayment). Financial liabilities of the Bank include payables and other accrued expenses.

The Bank has the following risks from the use of financial instruments:

- Credit risk
- Liquidity risk
- Market risks
- Operational risk

This note presents information about the Bank's exposure to each of the above risks and the Bank's risk management including capital management.

RISK MANAGEMENT FRAMEWORK

The Board of Directors has overall responsibility for the establishment and oversight of the Bank's risk management framework. The Bank's risk management framework is aligned with Citibank risk policies and procedures.

The Bank's risk management policies are established to identify and analyse the risks faced by the Bank, to set appropriate risk limits and controls and to monitor risks and adherence to limits. Risk management policies and systems are reviewed regularly to reflect changes in market conditions and the Bank's activities.

a) CREDIT RISK

Credit risk is the risk that one party to a financial instrument will fail to discharge an obligation and cause the other party to incur a financial loss. The Bank attempts to control credit risk by monitoring credit exposures, limiting transactions with specific counterparties, continually assessing the creditworthiness of counterparties and securing exposures by collateral, where appropriate.

Exposure to Credit Risk

The carrying amount of financial assets represents the maximum credit exposure. The maximum exposure to credit risk at the reporting date was:

	2025	2024
Bank balances	2,103	2,487
Murabaha receivables	13,064	13,081
Other assets	899	830
	16,066	16,398

The Bank's exposure to credit risk on these financial assets is limited as exposure to Murabaha receivables, bank balance and majority of other assets are with Citibank entities. During the year, there has been no transfer of exposures between stages. All exposures are classified as stage 1 and the expected credit loss is also allocated to stage 1. There are no exposures which are past due as at reporting date (2024: Nil).

b) LIQUIDITY RISK

Liquidity risk is the Bank's inability to meet a financial commitment to a customer, creditor, or investor when due, on account of maturity mis-match between assets and liabilities. This risk is dimensioned and continuously monitored through limits on maximum cumulative outflow across various tenors.

NOTES TO THE FINANCIAL STATEMENTS
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15 FINANCIAL RISK MANAGEMENT (continued)

The Bank's exposure to liquidity risk is limited as it does not have any significant liabilities. For maturity profile of assets and liabilities refer to note 14.

LCR has been developed to promote short-term resilience of a bank's liquidity risk profile. The LCR requirements aim to ensure that a bank has an adequate stock of unencumbered high quality liquidity assets (HQLA) that consist of assets that can be converted into cash immediately to meet its liquidity needs for a 30 calendar day stressed liquidity period. The stock of unencumbered HQLA should enable the Bank to survive until day 30 of the stress scenario, by which time appropriate corrective actions would have been taken by management to find the necessary solutions to the liquidity crisis.

LCR is computed as a ratio of Stock of HQLA over the net cash outflows over the next 30 calendar days. Effective from 30 June 2019, the Bank is required to maintain LCR greater than 100%. As of 31 December 2025, the Bank's LCR is 5733% (2024: 1710%).

NSFR is to promote the resilience of banks' liquidity risk profiles and to incentivise a more resilient banking sector over a longer time horizon. The NSFR will require banks to maintain a stable funding profile in relation to the composition of their assets and off-balance sheet activities. A sustainable funding structure is intended to reduce the likelihood that disruptions to a bank's regular sources of funding will erode its liquidity position in a way that would increase the risk of its failure and potentially lead to broader systemic stress. The NSFR limits overreliance on short-term wholesale funding, encourages better assessment of funding risk across all on-balance sheet and off-balance sheet items, and promotes funding stability.

NSFR as a percentage is calculated as "Available stable funding" divided by "Required stable funding". Effective from 31 December 2019, the Bank is required to maintain NSFR ratio greater than 100%. As of 31 December 2025, the Bank's NSFR is 549% (2024: 565%).

c) MARKET RISK

Market risk is the risk that changes in market prices, such as foreign exchange rates, profit rates and equity prices will affect the Bank's income or the value of its holdings of financial instruments. The objective of market risk management is to manage and control market risk exposures within acceptable parameters, while optimising the return on risk. The Bank does not have a trading portfolio and is therefore not exposed to equity price risk.

Profit rate risk

Profit rate risk arises due to different timing of re-pricing of the Bank's assets and liabilities. The Bank's profit rate risk arises from murabaha receivables and is considered limited due to the short-term nature of murabaha receivables.

Foreign exchange risk

Foreign exchange risk is the risk that the Bank's earning will be affected as a result of fluctuations in currency exchange rates. The Bank's exposure to foreign exchange risk is limited as most of its transactions are in US\$ which is the Bank's functional and presentational currency or in Bahraini dinars which is pegged to US\$.

d) OPERATIONAL RISK

Operational risk is the risk of loss arising from systems and control failures, fraud and human errors, which can result in financial and reputation loss, and legal and regulatory consequences. The Bank manages operational risk through appropriate controls, instituting segregation of duties and internal checks and balances, including internal audit and compliance. The Bank has limited operational risk given the size of its operation.

NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31 December 2025

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16 ACCOUNTING CLASSIFICATION AND FAIR VALUE OF FINANCIAL INSTRUMENTS

(i) Accounting classification

All financial assets and liabilities of the Bank are classified as at amortized cost.

(ii) Fair value

Fair values represent the amount at which an asset could be exchanged or a liability settled, in a transaction between knowledgeable, willing parties in an arm's length transaction. Differences can therefore arise between the book values under the historical cost method and fair value estimates.

The estimated fair values of the financial assets and liabilities are not significantly different from their book values as the items are primarily short-term in nature.

17 CAPITAL MANAGEMENT

The Bank's lead regulator, the CBB, sets and monitors capital requirements for the Bank. In implementing the current capital requirements, the CBB requires the Bank to maintain a prescribed ratio of total capital to total risk-weighted assets. The CBB's capital adequacy framework is based on the Basel III accord which became effective 1 January 2015 and IFSB guidelines. The Bank has adopted the standardised approach to credit and market risk management and the basic indicator approach for operational risk management. The Bank's policy is to maintain sufficient capital to sustain investor and market confidence and to support future development of the business.

The Bank's regulatory capital position at 31 December was as follows:

	2025	2024
Tier 1 Capital	15,750	15,977
Tier 2 Capital	7	6
Total capital base (tier 1 + tier 2)	15,757	15,983
Total risk-weighted assets	15,584	14,816
Total regulatory capital expressed as a percentage of total risk weighted assets	101.11%	107.88%

The Bank has complied with all externally imposed capital requirements throughout the year.

18 NET STABLE FUNDING RATIO

The CBB's Net Stable Funding Ratio (NSFR) regulations became effective on 31 December 2019. The objective of the NSFR is to promote the resilience of banks' liquidity risk profile and to incentivise a more resilient banking sector over a longer time horizon. The NSFR requires banks to maintain a stable funding profile in relation to assets and off-balance sheet activities. A sustainable funding structure is intended to reduce the likelihood of disruptions to a bank's regular sources of funding that will erode its liquidity position in a way that would increase the risk of its failure and potentially lead to broader systemic stress. The NSFR limits over-reliance on short-term wholesale funding, encourages better assessment of funding risk across all on-balance sheet and off-balance sheet items, and promotes funding stability.

NOTES TO THE FINANCIAL STATEMENTS
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18 NET STABLE FUNDING RATIO (continued)

The tables below provides information on the Bank's NSFR:

The NSFR as at 31 December 2025 is calculated as follows:

Item	Unweighted value (before applying factors)				Total weighted value
	No specified maturity	Less than 6 months	More than 9 months and less than one year	Over one year	
Available Stable Funding (ASF)					
Capital:					
Regulatory capital	15,750	-	-	7	15,757
Other capital instruments					
Retail deposits and deposits from small business customers:					
Stable deposits	-	-	-	-	-
Less stable deposits	-	-	-	-	-
Wholesale funding:					
Operational deposits	-	-	-	-	-
Other wholesale funding	-	-	-	-	-
Other liabilities:					
NSFR Shari'a-compliant hedging contract liabilities	-	-	-	-	-
All other liabilities not included in the above categories	-	225	-	125	125
Total ASF	15,750	225	-	132	15,882
Required Stable Funding (RSF):					
Total NSFR high-quality liquid assets (HQLA)	2,103	-	-	-	-
Unencumbered financing to and deposits with financial institutions	-	13,070	-	-	1,961
Performing financing and sukuk/securities:					
Performing financing to financial institutions secured by Level 1 HQLA	-	-	-	-	-
Performing financing to financial institutions secured by non-level 1 HQLA and unsecured performing financing to financial institutions	-	-	-	-	-
Performing financing to nonfinancial corporate clients, financing to retail and small business customers, and financing to sovereigns, central banks and PSEs, of which:	-	-	-	-	-
With a risk weight of less than or equal to 35% as per the CBB Capital Adequacy Ratio guidelines	-	-	-	-	-
Performing residential mortgages, of which:					
With a risk weight of less than or equal to 35% under the CBB Capital Adequacy Ratio Guidelines	-	-	-	-	-
Securities/sukuk that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	-	-
Other assets:					
Physical traded commodities, including gold	-	-	-	-	-
"Assets posted as initial margin for Shari'a- compliant hedging contracts and contributions to default funds of CCPs"	-	-	-	-	-
NSFR Shari'a-compliant hedging assets	-	-	-	-	-
NSFR Shari'a-compliant hedging contract liabilities before deduction of variation margin posted	-	-	-	-	-
All other assets not included in the above					
Categories	933	-	-	-	933
OBS items	-	-	-	-	-
Total RSF	3,036	13,070	-	-	2,894
NSFR (%)					
					549%

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18 NET STABLE FUNDING RATIO (continued)

The NSFR as at 31 December 2024 is calculated as follows:

Item	Unweighted value (before applying factors)				Total weighted value
	No specified maturity	Less than 6 months	More than 9 months and less than one year	Over one year	
<u>Available Stable Funding (ASF)</u>					
Capital:					
Regulatory capital	15,977	-	-	6	15,983
Other capital instruments					
Retail deposits and deposits from small business customers:					
Stable deposits	-	-	-	-	-
Less stable deposits	-	-	-	-	-
Wholesale funding:					
Operational deposits	-	-	-	-	-
Other wholesale funding	-	-	-	-	-
Other liabilities:					
NSFR Shari'a-compliant hedging contract liabilities	-	-	-	-	-
All other liabilities not included in the above categories	-	455	-	-	-
Total ASF	15,977	455	-	6	15,983
<u>Required Stable Funding (RSF):</u>					
Total NSFR high-quality liquid assets (HQLA)	2,487	-	-	-	-
Unencumbered financing to and deposits with financial institutions	-	13,087	-	-	1,963
Performing financing and sukuk/securities:					
Performing financing to financial institutions secured by Level 1 HQLA	-	-	-	-	-
Performing financing to financial institutions secured by non-level 1 HQLA and unsecured performing financing to financial institutions	-	-	-	-	-
Performing financing to nonfinancial corporate clients, financing to retail and small business customers, and financing to sovereigns, central banks and PSEs, of which:	-	-	-	-	-
With a risk weight of less than or equal to 35% as per the CBB Capital Adequacy Ratio guidelines	-	-	-	-	-
Performing residential mortgages, of which:					
With a risk weight of less than or equal to 35% under the CBB Capital Adequacy Ratio Guidelines	-	-	-	-	-
Securities/sukuk that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	-	-
Other assets:					
Physical traded commodities, including gold	-	-	-	-	-
"Assets posted as initial margin for Shari'a- compliant hedging contracts and contributions to default funds of CCPs"	-	-	-	-	-
NSFR Shari'a-compliant hedging assets	-	-	-	-	-
NSFR Shari'a-compliant hedging contract liabilities before deduction of variation margin posted	-	-	-	-	-
All other assets not included in the above					
Categories	864	-	-	-	864
OBS items	-	-	-	-	-
Total RSF	3,351	13,087	-	-	2,827
NSFR (%)					
					565%