Licensee Name: Citi Islamic Investment Bank E.C.
Period ended: 30 June 2023

Liquidity Coverage Ratio

US $'000

	Factor	Total Amount	Amount with Factor Applied
Stock of HQLA			
A. Level 1 assets:			
Coins and banknotes	100%	16,204.92560	16,204.92560
Qualified balances with the CBB	100%		-
Debt securities/Sukuk issued by the CBB or the Government of Bahrain	100%		-
Debt securities/Sukuk issued governments of GCC member states and their central banks;	100%		-
Debt securities/Sukuk that can be monetised and issued or guaranteed by sovereigns, central banks, PSEs, IMF, BIS, ECB, EC, or MDBs	100%		-
Debt securities/Sukuk issued in local currency by sovereign or the country's central bank, where the liquidity risk arises or the banks home country – given a non-0 percent Risk-weight (RW);	100%		-
Debt securities/Sukuk issued in foreign currency by sovereign or central bank that does not exceed the value of the net cash outflow in the foreign currency caused by a stress scenario based on the bank's operations in the country where the liquidity risk arises from – given a non-0 percent RW	100%		-
Total level 1 Assets			**16,204.92560**
B. Level 2 assets (maximum of 40 percent Of HQLA)			
1) Level 2A assets	Fine		
Debt securities/Sukuk that can be issued and liquidated or guaranteed by sovereigns, central banks, PSEs, and qualified MDBs	85%		-
Debt securities/Sukuk qualified for liquidation (including commercial paper)	85%		-
Qualified covered bonds	85%		-
2) Level 2B assets (maximum of 15 percent of HQLA)	Fine		
Debt securities/Sukuk (including commercial paper) issued by qualified non-financial institutions	50%		-
Qualified common equity shares	50%		-
Total level 2 Assets (1+2)			**-**
Total value of stock of HQLA			**16,204.92560**
Cash Outflows			
A1. Retail Mudaraba, Wakala and Reverse Murabaha Deposits			
Demand deposits and term deposits (maturity within 30 days)			
Stable deposits; and	3%		-
Less stable – retail deposits	10%		-
Retail and Small Business Customers demand and fixed deposits (for overseas branches and subsidiaries)*	-		
B. Unsecured Wholesale Mudaraba, Wakala and Reverse Murabaha Funding			
1) Small business customer deposits:			
Less stable deposits	10%		-
Term deposits with remaining maturity over 30 days	0%		-
			-
2) Operational deposits generated by clearing, custody, and cash management:	25%		-
			-
3) Deposits from non-financial institutions, sovereign, central banks, multilateral development banks, PSEs, and Bahrain's Social Insurance Organization and GCC PIFs where PIF is a controller of the bank.	40%		-
			-
4) Deposits from Financial Institutions and other legal entity corporations.	100%		-
C. Secured Funding			
Backed by level 1 assets or with central banks	0%		-
Backed by level 2A assets	15%		-
Secured funding transactions with domestic sovereign, PSE's or multilateral development banks that are not baked by level 1 or 2A assets	25%		-
Backed by other level 2B assets	50%		-
All others	100%		-
D. Other Cash Outflow			
Net Shari'a-compliant hedging contract cash outflow	100%		-
Asset-backed securities, covered sukuks, and other structured financing instruments	100%		-
Asset-backed commercial sukuk, securities investment vehicles, and other similar financing tool	100%		-
Committed: credit and liquidity facilities given by bank to:			-
Retail and small business customers, including credit cards (from amount not used)	5%		-
Non-financial corporates, sovereigns and central banks, PSEs and multilateral development banks (from amount not used) - Credit	10%		-
Non-financial corporates, sovereigns and central banks, PSEs and multilateral development banks (from amount not used) - Liquidity	30%		-
Banks subject to prudential supervision (from amount not used)	40%		-
Other financial institutions (including securities firms and insurance firms) (from amount not used) - Credit	40%		-
Other financial institutions (including securities firms and insurance firms) (from amount not used) - Liquidity	100%		-
Other legal entities (from amount not used)	100%		-
Other Contingent Funding Obligations:			-
Guarantees, LCs, revocable credit and liquidity facilities, non-contractual commitments	5%		-
Customer short positions that are covered by other customers' collateral	50%		-
Increased liquidity needs related to the potential for valuations changes on posted collateral	20%		-
Other contractual cash outflows	100%	2,416.0951482	2,416.0951482
Total Cash Outflow			**2,416.0951482**

Licensee Name: Citi Islamic Investment Bank E.C.
Period ended: 30 June 2023

Liquidity Coverage Ratio

			US $'000
Cash Inflows			
A. Secured lending transactions backed by the following asset category			
Level 1 assets	0%		-
Level 2A assets	15%		-
Level 2B assets	50%		-
Margin lending backed by all other collateral	50%		-
Other collateral	100%		-
B. Committed facilities – credit and liquidity facilities given to banks	0%		-
C. Other inflows by			
Retail and small business customer	50%		-
Non-retail customers:			
1. Financial institutions and central banks	100%	731.13959	731.13959
2. Non-financial institutions	50%	26	13
Operational deposits held at other financial institutions	0%		-
D. Other net Shari'a-compliant hedging contract cash inflows; and	100%		-
E. Other contractual cash inflows	100%	-	-
Total Cash Inflows			**744.3333200**
Net cash outflow = total cash outflow – total cash inflow or lowest value (75 percent of total cash outflow)			**1,671.7618282**
Liquidity coverage ratio – HQLA / Net cash outflow			**969%**

Leverage Ratio **USD'000**

Items	Amount
Tier 1 Capital	14,556
Total Exposure	16,985
Leverage Ratio	**86%**
Minimum Leverage Ratio required by CBB	3%

Licensee Name: Citi Islamic Investment Bank E.C.
Period ended: 30 June 2023

Net stable funding ratio

US $'000

No.	Item	Unweighted Values (i.e. before applying				
		No specified maturity	Less than 6 months	More than 6 months and less than one year	Over one year	Total weighted value
Available Stable Funding (ASF):						
1	Capital:					
2	Regulatory Capital	14,555	-	-	5	14,560
3	Other Capital Instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:					
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	-	-	-	-
7	Wholesale funding:					
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	-	-	-	-
10	Other liabilities:					
11	NSFR Shari'a-compliant hedging contract liabilities	-	-	-	-	-
12	All other liabilities not included in the above categories	-	2,321	-	88	88
13	**Total ASF**	**14,555**	**2,321**	**-**	**93**	**14,648**
Required Stable Funding (RSF):						
14	Total NSFR high-quality liquid assets (HQLA)	16,205	-	-	-	-
15	Deposits held at other financial institutions for operational purposes	-	-			-
16	Performing financing andsukuk/securities:					
17	Performing financing to financial institutions secured by Level 1 HQLA	-	-	-	-	-
18	Performing financing to financial institutions secured by non-level 1 HQLA and unsecured performing	-	-	-	-	-
19	Performing financing to non- financial corporate clients, financing to retail and small business customers,	-	-	-	-	-
20	With a risk weight of less than or equal to 35% as per the CBB Capital Adequacy Ratio guidelines	-	-	-	-	-
21	Performing residential mortgages, of which:					
22	With a risk weight of less than or equal to 35% under the CBB Capital Adequacy Ratio Guidelines	-	-	-	-	-
23	Securities/sukuk that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	-	-
24	Other assets:					
25	Physical traded commodities, including gold	-	-	-	-	-
26	Assets posted as initial margin for Shari'a-compliant hedging contracts contracts and	-	-	-	-	-
27	NSFR Shari'a-compliant hedging assets	-	-	-	-	-
28	NSFR Shari'a-compliant hedging contract liabilities before deduction of variation margin posted	-	-	-	-	-
29	All other assets not included in the above categories	785				785
30	OBS items	-	-	-	-	-
31	**Total RSF**	**16,990**	**-**	**-**	**-**	**785**
32	**NSFR (%)**					**1867%**