

	<i>Statement of Financial position as per in reviewed financial statements</i>	<i>Statement of Financial position as per Regulatory Reporting</i>
	<i>Q1 2017</i>	<i>Q1 2017</i>
	<i>BD'000</i>	<i>BD'000</i>
Assets		
Cash and balances with banks and Central Bank	68,136	68,136
Placements with financial institutions	117,048	117,048
<i>Gross financing assets</i>	581,375	581,375
<i>Less: Specific impairment provisions</i>	(17,620)	(17,620)
<i>Less: Collective impairment provisions</i>	(9,909)	(9,909)
Net financing assets	553,846	553,846
Investment securities	149,942	149,942
Ijarah Muntahia Bittamleek	160,581	160,581
<i>Gross ijarah rental receivables</i>	22,273	22,273
<i>Less: Specific impairment provisions</i>	(10,977)	(10,977)
<i>Less: Collective impairment provisions</i>	(2,293)	(2,293)
Net ijarah rental receivables	9,003	9,003
Investment in associates	25,236	25,236
Investment in real estate	28,094	28,094
Property and equipment	15,662	15,662
Other assets	12,086	12,086
TOTAL ASSETS	1,139,634	1,139,634
Liabilities, Equity Of Investment Accountholders And Owners' Equity		
Liabilities		
Placements from financial institutions	123,294	123,294
Customers' current accounts	181,499	181,499
Other liabilities	23,534	23,534
Total Liabilities	328,327	328,327
Equity of Investment Accountholders	699,564	699,564
Owners' Equity		
Share capital	101,339	101,339
Treasury shares	(864)	(864)
Shares under employee share incentive scheme	(498)	(498)
Share premium	98	98
Statutory reserve	1,963	1,963
Real estate fair value reserve	5,361	5,361
Investment fair value reserve	560	560
Profit for the year	583	583
Retained earnings brought forward	3,201	3,201
Total Owners' Equity	111,743	111,743
TOTAL LIABILITIES, EQUITY OF INVESTMENT ACCOUNTHOLDERS AND OWNERS' EQUITY	1,139,634	1,139,634

	<i>CET 1</i>	<i>T2</i>
	<i>BD'000</i>	<i>BD'000</i>
Components of capital		
Issued and fully paid ordinary shares	101,339	-
General reserves	-	-
Legal / statutory reserves	1,963	-
Share premium	98	-
Retained earnings brought forward	3,201	-
Current year profits	583	-
Unrealized gains and losses on available for sale financial instruments	560	-
Less:		
Employee stock incentive program funded by the bank (outstanding)	498	-
Treasury Shares	864	-
Total Common Equity Tier 1 capital after the regulatory adjustments above (CET1 d)	<u>106,382</u>	<u>-</u>
Assets revaluation reserve - property, plant, and equipment		5,363
General financing loss provisions		7,367
Total Available AT1 & T2 Capital		<u>12,730</u>
Total Capital		119,112

Disclosure template for main features of regulatory capital instruments		
1	Issuer	Bahrain Islamic Bank BSC
2	Unique identifier (Bahrain bourse ticker)	BISB
3	Governing law(s) of the instrument	All applicable laws and regulations in the Kingdom of Bahrain
	<i>Regulatory treatment</i>	
4	Transitional CBB rules	Common Equity Tier 1
5	Post-transitional CBB rules	Common Equity Tier 1
6	Eligible at solo/group/group & solo	Group and solo
7	Instrument type (types to be specified by each jurisdiction)	Equity shares
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	BD 101.34 million
9	Par value of instrument	BD 0.100
10	Accounting classification	Shareholders' equity
11	Original date of issuance	Various
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	Not applicable
16	Subsequent call dates, if applicable	Not applicable
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Dividend as declared by shareholders
18	Coupon rate and any related index	Not applicable
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Not applicable
24	If convertible, conversion trigger (s)	Not applicable
25	If convertible, fully or partially	Not applicable
26	If convertible, conversion rate	Not applicable
27	If convertible, mandatory or optional conversion	Not applicable
28	If convertible, specify instrument type convertible into	Not applicable
29	If convertible, specify issuer of instrument it converts into	Not applicable
30	Write-down feature	No
31	If write-down, write-down trigger(s)	Not applicable
32	If write-down, full or partial	Not applicable
33	If write-down, permanent or temporary	Not applicable
34	If temporary write-down, description of write-up mechanism	Not applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Not applicable
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	Not applicable