

	<i>Statement of Financial position as per in published financial statements</i>	<i>Statement of Financial position as per Regulatory Reporting</i>
	Q1 2018 BD'000	Q1 2018 BD'000
Assets		
Cash and balances with banks and Central Bank	78,965	78,965
Placements with financial institutions	50,108	50,108
Gross financing assets	590,535	590,535
Less: Expected credit loss (stage 3)	(22,121)	(22,121)
Less: Expected credit loss (stage 1 and stage 2)	(7,187)	-
Net financing assets	561,227	568,414
Gross investment securities	279,356	279,356
Less: Expected credit loss (stage 3)	(11,696)	(11,696)
Less: Expected credit loss (stage 1 and stage 2)	(91)	-
Net investment securities	267,569	267,660
Ijarah Muntahia Bittamleek	168,448	168,448
Gross ijarah rental receivables	24,784	24,784
Less: Expected credit loss (stage 3)	(12,895)	(12,895)
Less: Expected credit loss (stage 1 and stage 2)	(1,043)	-
Net ijarah rental receivables	10,846	11,889
Investment in associates	22,791	22,791
Investment in real estate	27,786	27,786
Property and equipment	14,004	14,004
Gross other assets	11,104	11,104
Less: Expected credit loss (stage 3)	(97)	(97)
Less: Expected credit loss (stage 1 and stage 2)	(30)	-
Net other assets	10,977	11,007
TOTAL ASSETS	1,212,721	1,221,072
Liabilities, Equity Of Investment Accountholders And Owners' Equity		
Liabilities		
Placements from financial institutions	113,148	113,148
Borrowings from financial institutions	88,364	88,364
Customers' current accounts	144,385	144,385
Other liabilities	13,656	13,656
Total Liabilities	359,553	359,553
Equity of Investment Accountholders	743,306	743,306
Owners' Equity		
Share capital	106,405	106,405
Treasury shares	(892)	(892)
Shares under employee share incentive scheme	(391)	(391)
Share premium	120	120
Statutory reserve	2,977	2,977
Real estate fair value reserve	6,145	6,145
Investment fair value reserve	745	745
Expected credit loss	-	8,351
of which: amount eligible for Tier 2 capital subject to a maximum of 1.25% of credit risk weighted assets	-	7,144
of which: amount ineligible for Tier 2 capital	-	1,207
Profit for the period	2,152	2,152
Retained earnings brought forward	(7,399)	(7,399)
Total Owners' Equity	109,862	118,213
TOTAL LIABILITIES, EQUITY OF INVESTMENT ACCOUNTHOLDERS AND OWNERS' EQUITY	1,212,721	1,221,072

	<i>CET 1</i> <i>BD'000</i>	<i>T2</i> <i>BD'000</i>
Components of capital		
Issued and fully paid ordinary shares	106,405	-
General reserves	-	-
Legal / statutory reserves	2,977	-
Share premium	120	-
Retained earnings brought forward	(7,399)	-
Current period profits	2,152	-
Unrealized gains and losses on available for sale financial instruments	745	-
Less:		
Employee stock incentive program funded by the bank (outstanding)	391	-
Treasury Shares	892	-
Total Common Equity Tier 1 capital after the regulatory adjustments above (CET1 d)	<u>103,717</u>	<u>-</u>
Assets revaluation reserve - property, plant, and equipment		6,145
General financing loss provisions		7,144
Total Available AT1 & T2 Capital		<u>13,289</u>
Total Capital		117,006

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 106.40 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