

	Statement of Financial position as per in reviewed financial statements	Statement of Financial position as per Regulatory Reporting
	Q3 2017	Q3 2017
	BD'000	BD'000
Assets		
Cash and balances with banks and Central Bank	62,337	62,337
Placements with financial institutions	104,292	104,292
Gross financing assets	606,730	606,730
Less: specific impairment provisions	(17,322)	(17,322)
Less: collective impairment provisions	(8,876)	-
Net financing assets	580,532	589,408
Investment securities	215,001	215,001
Ijarah Muntahia Bittamleek	165,895	165,895
Gross ijarah rental receivables	22,627	22,627
Less: specific impairment provisions	(12,576)	(12,576)
Less: collective impairment provisions	(2,293)	-
Net ijarah rental receivables	7,758	10,051
Investment in associates	23,989	23,989
Investment in real estate	28,304	28,304
Property and equipment	15,399	15,399
Other assets	14,427	14,427
TOTAL ASSETS	1,217,934	1,229,103
Liabilities, Equity Of Investment Accountholders And Owners' Equity		
Liabilities		
Placements from financial institutions	151,731	151,731
Syndicated financing	38,077	38,077
Customers' current accounts	152,662	152,662
Other liabilities	13,332	13,332
Total Liabilities	355,802	355,802
Equity of Investment Accountholders	745,342	745,342
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	745	745
Collective impairment provisions	-	11,169
of which: amount eligible for Tier 2 capital subject to a maximum of 1.25% of credit risk weighted assets	-	7,483
of which: amount ineligible for Tier 2 capital	-	3,686
Profit for the period	5,445	5,445
Retained earnings brought forward	3,201	3,201
Total Owners' Equity	116,790	127,959
TOTAL LIABILITIES, EQUITY OF INVESTMENT ACCOUNTHOLDERS AND OWNERS' EQUITY	1,217,934	1,229,103

	<i>CET 1</i> <i>BD'000</i>	<i>T2</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 period profits	5,445	-
Unrealized gains and losses on available for sale financial instruments	745	-
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>111,429</u>	<u>-</u>
Assets revaluation reserve - property, plant, and equipment		5,361
General financing loss provisions		7,483
Total Available AT1 & T2 Capital		<u>12,844</u>
Total Capital		124,273

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