

	<b>Statement of Financial position as per in published financial statements</b>	<b>Statement of Financial position as per Regulatory Reporting</b>
	<b>Q2 2019 BD'000</b>	<b>Q2 2019 BD'000</b>
<b>Assets</b>		
Cash and balances with banks and Central Bank	57,868	57,868
Gross Placements with financial institutions	104,534	104,534
Less: Expected credit loss (stage 3)	-	-
Less: Expected credit loss (stage 1 and stage 2)	(2)	-
Net placements with financial institutions	104,532	104,534
Gross financing assets	610,519	610,519
Less: Expected credit loss (stage 3)	(29,010)	(29,010)
Less: Expected credit loss (stage 1 and stage 2)	(4,474)	-
Net financing assets	577,035	581,509
Gross investment securities	290,133	290,133
Less: Expected credit loss (stage 3)	(12,174)	(12,174)
Less: Expected credit loss (stage 1 and stage 2)	(39)	-
Net investment securities	277,920	277,959
Ijarah Muntahia Bittamleek	171,580	171,580
Gross ijarah rental receivables	38,410	38,410
Less: Expected credit loss (stage 3)	(10,838)	(10,838)
Less: Expected credit loss (stage 1 and stage 2)	(3,137)	-
Net ijarah rental receivables	24,435	27,572
Investment in associates	21,287	21,287
Investment in real estate	21,328	21,328
Property and equipment	13,453	13,453
Gross other assets	9,979	9,979
Less: Expected credit loss (stage 3)	(268)	(268)
Less: Expected credit loss (stage 1 and stage 2)	-	-
Net other assets	9,711	9,711
<b>TOTAL ASSETS</b>	<b>1,279,149</b>	<b>1,286,801</b>
<b>Liabilities, Equity Of Investment Accountholders And Owners' Equity</b>		
<b>Liabilities</b>		
Placements from financial institutions	146,983	146,983
Placements from non-financial institutions and individuals	165,060	165,060
Borrowings from financial institutions	75,754	75,754
Customers' current accounts	159,940	159,940
Other liabilities	14,786	14,705
of which: Expected credit loss - Off balance sheet exposures (stage 3)	-	-
of which: Expected credit loss - Off balance sheet exposures (stage 1 and stage 2)	81	-
of which: Other liabilities	14,705	14,705
Total Liabilities	562,523	562,442
Equity of Investment Accountholders	596,618	596,618
<b>Owners' Equity</b>		
Share capital	106,406	106,406
Treasury shares	(892)	(892)
Shares under employee share incentive scheme	(160)	(160)
Share premium	180	180
Statutory reserve	4,115	4,115
Real estate fair value reserve	3,915	3,915
Investment securities fair value reserve	718	718
Expected credit loss	-	7,733
of which: amount eligible for Tier 2 capital subject to a maximum of 1.25% of credit risk weighted assets	-	-
of which: amount ineligible for Tier 2 capital	-	7,733
Profit for the period	3,312	3,312
Retained earnings brought forward	2,414	2,414
Total Owners' Equity	120,008	127,741
<b>TOTAL LIABILITIES, EQUITY OF INVESTMENT ACCOUNTHOLDERS AND OWNERS' EQUITY</b>	<b>1,279,149</b>	<b>1,286,801</b>

	<i>CET 1</i> <i>BD'000</i>	<i>T2</i> <i>BD'000</i>
<b>Components of capital</b>		
Issued and fully paid ordinary shares	106,406	-
General reserves	-	-
Legal / statutory reserves	4,115	-
Share premium	180	-
Retained earnings brought forward	2,414	-
Current period profits	3,312	-
Unrealized gains and losses on available for sale financial instruments	718	-
<b>Less:</b>		
Employee stock incentive program funded by the bank (outstanding)	160	-
Treasury Shares	892	-
<b>Total Common Equity Tier 1 capital after the regulatory adjustments above (CET1 d)</b>	<u>116,093</u>	<u>-</u>
Assets revaluation reserve - property, plant, and equipment		3,915
Expected Credit Losses (ECL) Stages 1 & 2		7,733
<b>Total Available AT1 &amp; T2 Capital</b>		<u>11,648</u>
<b>Total Capital</b>		<b>127,741</b>

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