

	<i>Statement of Financial position as per in published financial statements</i>	<i>Statement of Financial position as per Regulatory Reporting</i>
	2017	2017
	BD'000	BD'000
Assets		
Cash and balances with banks and Central Bank	69,666	69,666
Placements with financial institutions	80,845	80,845
Gross financing assets	576,990	576,990
Less: specific impairment provisions	(6,119)	(6,119)
Less: collective impairment provisions	(9,049)	-
Net financing assets	561,822	570,871
Investment securities	258,399	258,399
Ijarah Muntahia Bittamleek	164,397	164,397
Gross ijarah rental receivables	27,658	27,658
Less: specific impairment provisions	(11,277)	(11,277)
Less: collective impairment provisions	(1,898)	-
Net ijarah rental receivables	14,483	16,381
Investment in associates	23,739	23,739
Investment in real estate	29,831	29,831
Property and equipment	14,270	14,270
Other assets	11,195	11,195
TOTAL ASSETS	1,228,647	1,239,594
Liabilities, Equity Of Investment Accountholders And Owners' Equity		
Liabilities		
Placements from financial institutions	67,872	67,872
Borrowings from financial institutions	101,576	101,576
Customers' current accounts	131,666	131,666
Other liabilities	11,507	11,507
Total Liabilities	312,621	312,621
Equity of Investment Accountholders	793,756	793,756
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	2,977	2,977
Real estate fair value reserve	6,145	6,145
Investment fair value reserve	745	745
Collective impairment provisions	-	10,947
of which: amount eligible for Tier 2 capital subject to a maximum of 1.25% of credit risk weighted assets	-	7,108
of which: amount ineligible for Tier 2 capital	-	3,839
Profit for the year	10,141	10,141
Retained earnings brought forward	2,187	2,187
Total Owners' Equity	122,270	133,217
TOTAL LIABILITIES, EQUITY OF INVESTMENT ACCOUNTHOLDERS AND OWNERS' EQUITY	1,228,647	1,239,594

	<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	3,074	-
Share premium	98	-
Retained earnings brought forward	2,090	-
Current period profits	10,141	-
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>116,125</u>	<u>-</u>
Assets revaluation reserve - property, plant, and equipment		6,145
General financing loss provisions		7,108
Total Available AT1 & T2 Capital		<u>13,253</u>
Total Capital		129,378

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