Basel II, Pillar III Disclosures 31 December 2013

Table – 17. Credit Risk – Restructured Financing Facilities (PD-1.3.23(j))

The following table summarises the aggregate amount of restructured financing facilities during the year financed by own capital and current account and profit sharing investment account as of 31 December 2013;

	Own capital and current account	Profit Sharing Investment Account
	Aggregate	Aggregate
	amount	amount
	BD'000	BD'000
Restructured financing facilities	1,120	9,297
Total	1,120	9,297

	LC Cur Bal	LC Deferre Provi	sion	PAYOFF
Total Islamic Financing	584,396	98,201	30,334	20,087
Restructured financing facilities	26,210	3,444	276	20,087
Percentage The provision on restructured facilities is BD 276 thousand and the impact on present and future experience.	4.48% arnings is not significant.	3.51%	0.91%	100.00%

Table – 18. Credit Risk Mitigation (PD-1.3.25 (b) and (c))

The following table summarises the exposure as of 31 December 2013 by type of Islamic financing contract covered by eligible collateral;

						Total exposure covered by	
						Eligible	Guarant
						collateral	e
						BD'000	BD'000
lurabaha receivables						8,050	13,745
lusharaka investments						10	550
arah muntahia bittamleek						430	1,000
Total						8,490	15,295
							Ris
						Guarantees	Weighte
Type of Guarantees						BD'000	BD'000
ank Guarantee						1,000	37
amkeen Guarantee						14,295	5,36
Total						15,295	5,739
Table – 35. Quantitative Indi							
					2010	2009	2008
The following table summari		indicators of financial po	erformance for the past 2012	5 years; 2011			
The following table summaris		indicators of financial po 2013 8.26%	erformance for the past 2012 -42.31%	5 years; <i>2011</i> -17.23%	-33.02%	-12.64%	-12.629
The following table summaring		indicators of financial po 2013 8.26% 0.70%	erformance for the past 2012 -42.31% -4.33%	5 years; 2011 -17.23% -1.96%	-33.02% -4.30%	-12.64% -2.17%	-12.62% -2.91%
The following table summaring		indicators of financial po 2013 8.26%	erformance for the past 2012 -42.31%	5 years; <i>2011</i> -17.23%	-33.02%	-12.64%	-12.62% -2.91%
The following table summaring table summaring the following table summaring tabl	ses the basic quantitative i	indicators of financial po 2013 8.26% 0.70% 53.44%	erformance for the past 2012 -42.31% -4.33% 80.14%	5 years; 2011 -17.23% -1.96%	-33.02% -4.30%	-12.64% -2.17%	-12.629 -2.919
The following table summarishe following table summarished as a set of the following table summarished as a set of the following the year, the Bank was 18 March 2013	ses the basic quantitative i	indicators of financial po 2013 8.26% 0.70% 53.44%	erformance for the past 2012 -42.31% -4.33% 80.14%	5 years; 2011 -17.23% -1.96%	-33.02% -4.30%	-12.64% -2.17%	-12.62° -2.91°
The following table summarise Return on average equity Return on average assets Cost to Income Ratio Ouring the year, the Bank was 18 March 2013	as charged with the following BHD 300 BHD 50	indicators of financial po 2013 8.26% 0.70% 53.44%	erformance for the past 2012 -42.31% -4.33% 80.14%	5 years; 2011 -17.23% -1.96%	-33.02% -4.30%	-12.64% -2.17%	-12.62° -2.91°
The following table summarise. The following table summarise. Return on average equity. Return on average assets. Cost to Income Ratio. Ouring the year, the Bank was 18 March 2013. Research 2013. Rese	as charged with the followi BHD 300 BHD 50 BHD 12,400	indicators of financial po 2013 8.26% 0.70% 53.44%	erformance for the past 2012 -42.31% -4.33% 80.14%	5 years; 2011 -17.23% -1.96%	-33.02% -4.30%	-12.64% -2.17%	-12.62° -2.91°
Return on average equity Return on average assets Cost to Income Ratio Ouring the year, the Bank wa 18 March 2013 11 14 August 2013 12 September 2013	as charged with the following BHD 300 BHD 50 BHD 12,400 BHD 150	indicators of financial po 2013 8.26% 0.70% 53.44%	erformance for the past 2012 -42.31% -4.33% 80.14%	5 years; 2011 -17.23% -1.96%	-33.02% -4.30%	-12.64% -2.17%	-12.62° -2.91°
The following table summarise. Return on average equity. Return on average assets. Cost to Income Ratio. During the year, the Bank wall. 18 March 2013. 2. 18 March 2013. 3. 14 August 2013.	as charged with the followi BHD 300 BHD 50 BHD 12,400	indicators of financial po 2013 8.26% 0.70% 53.44%	erformance for the past 2012 -42.31% -4.33% 80.14%	5 years; 2011 -17.23% -1.96%	-33.02% -4.30%	-12.64% -2.17%	-12.62% -2.91%
Return on average equity Return on average assets Cost to Income Ratio Ouring the year, the Bank wall. 18 March 2013 2. 18 March 2013 3. 14 August 2013 4. 12 September 2013 Total	as charged with the following BHD 300 BHD 50 BHD 12,400 BHD 150 BHD 12,900	indicators of financial po 2013 8.26% 0.70% 53.44% ing penalties by the CBI	erformance for the past 2012 -42.31% -4.33% 80.14%	5 years; 2011 -17.23% -1.96% 74.89%	-33.02% -4.30%	-12.64% -2.17%	-12.62° -2.91°
Return on average equity Return on average assets Cost to Income Ratio Ouring the year, the Bank wa 18 March 2013 18 March 2013 14 August 2013 12 September 2013 Total	as charged with the following BHD 300 BHD 50 BHD 12,400 BHD 150 BHD 12,900	indicators of financial po 2013 8.26% 0.70% 53.44% ing penalties by the CBI	erformance for the past 2012 -42.31% -4.33% 80.14%	5 years; 2011 -17.23% -1.96% 74.89%	-33.02% -4.30%	-12.64% -2.17% 70.66%	-12.62° -2.91°
the following table summarishe following table summarished the following table summarished the following table – 36. The following table summarished table s	as charged with the following BHD 300 BHD 50 BHD 12,400 BHD 150 BHD 12,900 BHD 12,900	indicators of financial positive series of financial positive series and series are series of financial positive series and series are series of financial positive series and series are series and series are series are series and series are s	erformance for the past 2012 -42.31% -4.33% 80.14% 3;	5 years; 2011 -17.23% -1.96% 74.89%	-33.02% -4.30% 107.73%	-12.64% -2.17% 70.66%	-12.629 -2.919
Return on average equity Return on average assets Cost to Income Ratio Ouring the year, the Bank wa 18 March 2013 18 March 2013 19 14 August 2013 10 12 September 2013 Total Total	as charged with the following BHD 300 BHD 50 BHD 12,400 BHD 150 BHD 12,900 Cole summarises the historical assets	2013 8.26% 0.70% 53.44% ing penalties by the CBI	erformance for the past 2012 -42.31% -4.33% 80.14% 3; five yeas for the following the second s	5 years; 2011 -17.23% -1.96% 74.89%	-33.02% -4.30% 107.73%	-12.64% -2.17% 70.66% 2009 6.72%	2008 -12.62% -2.91% 31.32%
Return on average equity Return on average assets Cost to Income Ratio Ouring the year, the Bank wall. 18 March 2013 2. 18 March 2013 3. 14 August 2013 4. 12 September 2013 Total Total Mudarabah profit / Mudarabah Mudarabah profit paid / Mudarabah	as charged with the following BHD 300 BHD 50 BHD 12,400 BHD 150 BHD 12,900 Cole summarises the historical assets	indicators of financial policy and a second	erformance for the past 2012 -42.31% -4.33% 80.14% 3;	5 years; 2011 -17.23% -1.96% 74.89%	-33.02% -4.30% 107.73%	-12.64% -2.17% 70.66%	-12.62% -2.91%
Return on average equity Return on average assets Cost to Income Ratio During the year, the Bank wall. 18 March 2013 2. 18 March 2013 3. 14 August 2013 4. 12 September 2013	as charged with the following BHD 300 BHD 50 BHD 12,400 BHD 150 BHD 12,900 Cole summarises the historical assets	indicators of financial polyage 2013 8.26% 0.70% 53.44% ing penalties by the CBI cal data over the past	erformance for the past 2012 -42.31% -4.33% 80.14% 3; five yeas for the following the second s	5 years; 2011 -17.23% -1.96% 74.89%	-33.02% -4.30% 107.73% 2010 7.64%	-12.64% -2.17% 70.66% 2009 6.72%	-12.629 -2.919