Assets		Statement of Financial position as per in published financial statements	Statement of Financial position as per Regulatory Reporting
Cash and balences with banks and Central Bank		2017	2017
Beaments with financial institutions	Assets	BD'000	BD'000
Pacements with financial institutions	Cach and balances with banks and Control Bank	898.68	222 02
Cancer C			
Case specific impairment provisions			
Coccess Cocc	· · · · · · · · · · · · · · · · · · ·		
Net financing assets 561,822 570,871 Investment accurations 256,399 256,399 Igna's Muturalish Elitaminek 1164,397 146,397 Cioss igna's marin acceivables (11,277) (11,277) Less: collicitor impairment provisions (11,898) - Nel jarah rental receivables 14,483 16,881 Investment in acceivables 29,881 29,331 Investment in acceivables 29,881 29,831 Property and cupinment 14,279 14,279 Other assets 11,198 11,198 Labilities, Equity Of Investment Accountholders Labilities, Equity Of Investment Accountholders Flacements from financial institutions 67,872 67,872 Borrowing from financial institutions 101,576 101,576 Customers' Current accounts 101,576 101,576 Customers' Current accounts 101,576 101,576 Customers' Equity 11,507 11,507 Total Liabilities 312,621 312,621 Share			(6,119)
Investment in paral Interments 288,399 288,399 164,397 164,397 164,397 164,397 164,397 164,397 164,397 166,397 1			-
Gross jarah rental receivables 27,658 27,658 Less: specific impairment provisions (11,277) (11,277) Less: specific impairment provisions (14,843) 16,831 Investment in associates 22,739 23,739 23,739 Investment in associates 29,831 29,831 29,831 Property and equipment 14,270 14,270 14,270 Other assets 1,228,647 1,239,594 Liabilities 1,228,647 1,239,594 Liabilities 2,044,70 1,239,594 Liabilities 1,228,647 1,239,594 Liabilities 1,228,647 1,239,594 Liabilities 1,228,647 1,239,594 Liabilities 1,228,647 1,239,594 Placements from francial institutions 67,872 67,872 Borrowings from francial institutions		· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·
Less: pacific impairment provisions (1,1277) (1,1277) Net jarah rental receivables 14,483 16,381 Investment in real estate 23,739 23,2739 Investment in real estate 23,831 29,831 Poperty 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 4,787 6,7872 And Owners' Equity 67,872 67,872 Borrowings from financial institutions 67,872 67,872 Borrowings from financial institutions 101,576 101,576 Colstomers' current accounts 131,666 131,666 Other liabilities 11,507 11,507 Total Liabilities 312,621 32,221 Equity of investment Accountholders 793,756 793,756 Owners' Equity 101,333 101,333 101,339 Place acquital reserve investigation in certifive scheme (864) (864) (864) Share capital 101,339	·		
Content	Gross ijarah rental receivables	27,658	27,658
No. 14.483 16.381 Investment in seasoiates 23,739 23,739 23,739 23,739 23,739 23,739 23,739 23,739 Investment in real estate 22,831 29,	Less: specific impairment provisions	(11,277)	(11,277)
Investment in associates 23,739 23,739 12,8378 12,8351 29,8351	Less: collective impairment provisions	(1,898)	-
Property and equipment 14,270 14,	Net jarah rental receivables	14,483	16,381
Property and equipment	Investment in associates	23,739	23,739
11,95	Investment in real estate	29,831	29,831
11,95	Property and equipment	14.270	14.270
Liabilities, Equity Of Investment Accountholders			
Placements from financial institutions 67,872 67,87	TOTAL ASSETS	1,228,647	1,239,594
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 11,597 11,597 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) Shares under employee share incentive scheme 98 98 Statutory reserve 2,977 2,977 Real estate fair value reserve 5,145 6,145 Investment fair value reserve 7,105 745 Collective impairment provisions - 10,947 of which: amount neligible for Tier 2 capital - 10,947 Profit for the year 10,141 10,141 Retained earnings brought forward 2,187 2,187 TOTAL LIABILITIES, EQUITY OF INVESTMENT			
Borrowings from financial institutions 101,576 101,576 Customers' current accounts 131,666 131,666 Other liabilities 312,621 312,621 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) 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 leligible for Tier 2 capital subject to a maximum of 1.25% of credit risk weighted assets 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	Liabilities		
Borrowings from financial institutions 101,576 101,576 Customers' current accounts 131,666 131,666 Other liabilities 312,621 312,621 Total Liabilities 312,621 312,621 Equity of Investment Accountholders 793,756 793,756 Owners' Equity 5hare capital 101,339 101,339 Treasury shares (864) (864) Shares under employee share incentive scheme (498) (498) Shate 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 ineligible for Tier 2 capital subject to a maximum of 1.25% of credit risk weighted assets of which: amount ineligible for Tier 2 capital subject to a maximum of 1.25% of credit risk weighted assets of which: amount ineligible for Tier 2 capital subject to a maximum of 1.25% of credit risk weighted assets of which: amount ineligible for Tier 2 capital subject to a maximum of 1.25% of credit risk weighted assets of which: amount ineligible for Tier 2 capital subject to a maximum of 1.25% of credit risk weighted assets of which: amount ineligible for Ti	Placements from financial institutions	67.872	67.872
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) Share sunder employee share incentive scheme (864) (864) Share premium 98 98 Statutory reserve 2,977 2,977 Real estate fair value reserve 6,145 6,145 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 eligible 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			
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 leigible for Tier 2 capital subject to a maximum of 1,25% of credit risk weighted assets of which: amount ineligible for Tier 2 capital - 3,839 Profit for the year 10,141 10,141 Retained earnings brought forward 2,167 2,187 Total Owners' Equity 122,270 133,217 TOTAL LIABILITIES, EQUITY OF INVESTMENT			
Equity of Investment Accountholders 793,756 793,756 Owners' Equity 793,756 793,756 Owners' Equity 8 8 Share capital 101,339 101,339 Treasury shares (864) (864) Shares under employee share incentive scheme (864) (864) Share premium 98 98 98 Statutory reserve 2,977 2,977 2,977 Real estate fair value reserve 6,145 6,145 6,145 Investment fair value reserve 745 745 745 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 LIABILITIES, EQUITY OF INVESTMENT		· · · · · · · · · · · · · · · · · · ·	
Owners' Equity Share capital 101,339 101,339 Treasury shares (864) (864) Share 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 7,45 745 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 neligible 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	312,621	312,621
Owners' Equity Share capital 101,339 101,339 Treasury shares (864) (864) Share 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 7,45 745 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 neligible 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	Facility of Lorentz and Assessmithed days	702.756	702.756
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	Equity of investment Accountnoiders	793,736	793,750
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 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	Owners' Equity		
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	Share capital	101,339	101,339
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	Treasury shares	(864)	(864)
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 Prolit for the year 10,141 10,141 Retained earnings brought forward 2,187 2,187 Total Owners' Equity 122,270 133,217	Shares under employee share incentive scheme	(498)	(498)
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	Share premium	98	98
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	Statutory reserve	2,977	2,977
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			
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 neligible 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	Investment fair value reserve	745	745
of which: amount ineligible for Tier 2 capital - 3,839 Profit for the year 10,141 10,141 Retained earnings brought forward 2,187 Total Owners' Equity 122,270 133,217 TOTAL LIABILITIES, EQUITY OF INVESTMENT		-	
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		-	
Retained earnings brought forward 2,187 Total Owners' Equity 122,270 TOTAL LIABILITIES, EQUITY OF INVESTMENT		-	
Total Owners' Equity 122,270 133,217 TOTAL LIABILITIES, EQUITY OF INVESTMENT			
TOTAL LIABILITIES, EQUITY OF INVESTMENT	Retained earnings brought forward	2,187	2,187
	Total Owners' Equity	122,270	133,217
ACCOUNTHOLDERS AND OWNERS' EQUITY 1,228,647 1,239,594	TOTAL LIABILITIES, EQUITY OF INVESTMENT		
	ACCOUNTHOLDERS AND OWNERS' EQUITY	1,228,647	1,239,594

	CET 1	T2
Commonante of conital	BD'000	BD'000
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)	116,125	
Assets revaluation reserve - property, plant, and equipment		6,145
General financing loss provisions		7,108
Total Available AT1 & T2 Capital		13,253
Total Capital		129,378

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
	Regulatory treatment	
4	Transitional CBB rules	Common Equity Tier 1
5	Post-transitional CBB rules	Common Equity Tier 1
	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
	Coupons / dividends	
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