

	<i>Statement of Financial position as per in published financial statements</i>	<i>Statement of Financial position as per Regulatory Reporting</i>
	Q3 2018 BD'000	Q3 2018 BD'000
Assets		
Cash and balances with banks and Central Bank	56,874	56,874
Gross Placements with financial institutions	90,335	90,335
Less: Expected credit loss (stage 3)	-	-
Less: Expected credit loss (stage 1 and stage 2)	(4)	-
Net placements with financial institutions	90,331	90,335
Gross financing assets	590,037	590,037
Less: Expected credit loss (stage 3)	(23,128)	(23,128)
Less: Expected credit loss (stage 1 and stage 2)	(5,010)	-
Net financing assets	561,899	566,909
Gross investment securities	264,255	264,255
Less: Expected credit loss (stage 3)	(12,174)	(12,174)
Less: Expected credit loss (stage 1 and stage 2)	(53)	-
Net investment securities	252,028	252,081
Ijarah Muntahia Bittamleek	168,445	168,445
Gross ijarah rental receivables	27,906	27,906
Less: Expected credit loss (stage 3)	(12,918)	(12,918)
Less: Expected credit loss (stage 1 and stage 2)	(1,194)	-
Net ijarah rental receivables	13,794	14,988
Investment in associates	22,137	22,137
Investment in real estate	25,896	25,896
Property and equipment	13,514	13,514
Gross other assets	12,311	12,311
Less: Expected credit loss (stage 3)	(97)	(97)
Less: Expected credit loss (stage 1 and stage 2)	(34)	-
Net other assets	12,180	12,214
TOTAL ASSETS	1,217,098	1,223,393
Liabilities, Equity Of Investment Accountholders And Owners' Equity		
Liabilities		
Placements from financial institutions	126,556	126,556
Placements from non-financial institutions and individuals	1,052	1,052
Borrowings from financial institutions	102,736	102,736
Customers' current accounts	131,064	131,064
Other liabilities	14,837	14,504
of which: Expected credit loss - Off balance sheet exposures (stage 3)	5	5
(stage 1 and stage 2)	333	-
of which: Other liabilities	14,499	14,499
Total Liabilities	376,245	375,912
Equity of Investment Accountholders	726,368	726,368
Owners' Equity		
Share capital	106,405	106,405
Treasury shares	(892)	(892)
Shares under employee share incentive scheme	(391)	(391)
Share premium	120	120
Statutory reserve	2,977	2,977
Real estate fair value reserve	6,074	6,074
Investment securities fair value reserve	718	718
Expected credit loss	-	6,628
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	-	6,628
Profit for the period	6,873	6,873
Retained earnings brought forward	(7,399)	(7,399)
Total Owners' Equity	114,485	121,113
TOTAL LIABILITIES, EQUITY OF INVESTMENT ACCOUNTHOLDERS AND OWNERS' EQUITY	1,217,098	1,223,393

	<i>CET 1</i> <i>BD'000</i>	<i>T2</i> <i>BD'000</i>
Components of capital		
Issued and fully paid ordinary shares	106,405	-
General reserves	-	-
Legal / statutory reserves	2,977	-
Share premium	120	-
Retained earnings brought forward	(7,399)	-
Current period profits	6,873	-
Unrealized gains and losses on available for sale financial instruments	718	-
Less:		
Employee stock incentive program funded by the bank (outstanding)	391	-
Treasury Shares	892	-
Total Common Equity Tier 1 capital after the regulatory adjustments above (CET1 d)	<u>108,411</u>	<u>-</u>
Assets revaluation reserve - property, plant, and equipment		6,074
General financing loss provisions		6,680
Total Available AT1 & T2 Capital		<u>12,754</u>
Total Capital		121,165

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