

Ithmaar Bank B.S.C (C)

Common Disclosures Template for the period ended 30 June 2022

Expressed in thousands of Bahraini Dinars unless otherwise stated

PD : Reconciliation requirements

Step 1: Disclosure of Balance Sheet under Regulatory scope of Consolidation

The Bank's subsidiaries (consolidated line by line for accounting purposes) have the following treatment for regulatory purposes

Name	Total assets	Total Equity	% owned		Country of Incorporation	Principal business activity	Regulatory Treatment
			Voting	Economic			
Faysal Bank Limited	1,827,133	114,104	67	67	Pakistan	Banking	Aggregation
Dilmunia Development Fund I L.P.	74,069	62,446	92	92	Cayman Islands	Real estate	Risk weight

The reconciliation from published financial information to regulatory return is as follows:

Balance sheet as per published financial statements	3,280,063
FAS 30 Transitional impact	21,630
Modification loss transitional impact	18,403
Aggregation	37,832
Balance sheet as in Regulatory Return	3,357,928

Step 2: Reconciliation of published financial balance sheet to regulatory reporting as at 30 June 2022

Assets	Balance sheet as in published financial statements	Consolidated PIRI data	Reference
Cash and balances with banks and central banks	240,933	240,933	
Commodity and other placements with banks, financial and other institutions	30,010	30,010	
Murabaha and other financings	943,560	943,560	
Musharaka financing	583,976	583,976	
Sukuk and investment securities	711,277	711,277	
Investment in associates	1,433	1,433	
Assets acquired for leasing	1,206	1,206	
Other assets	61,641	61,641	
Investment in real estate	4,104	4,104	
Development Properties	65,551	65,551	
Fixed assets	44,253	44,253	
Intangible assets	10,081	10,081	
Assets classified as held for sale	582,038	582,038	
FAS 30 Transitional impact	-	21,630	
Modification loss transitional impact	-	18,403	
Aggregation	-	37,832	
Total Assets	3,280,063	3,357,928	-

Step 2: Reconciliation of published financial balance sheet to regulatory reporting as at 30 June 2022

Assets	Balance sheet as in published financial statements	Consolidated PIRI data	Reference
Liabilities & Unrestricted Investment Accounts (URIA)			
Unrestricted Investment Accounts	1,699,296	1,699,296	
Other liabilities	1,499,685	1,499,685	
Total Liabilities & URIA	3,198,981	3,198,981	-
Minority Interest			
	47,920	47,920	
Owners' Equity			
Share capital	100,000	100,000	A
Reserves	(52,182)	(52,182)	
of which eligible for CET1	-	(31,425)	B
Accumulated losses	(14,656)	(14,656)	
of which eligible for CET1	-	(46,804)	C
FAS 30 Transitional impact	-	21,630	D
Modification loss & ECL transitional impact	-	18,403	E
Aggregation	-	37,832	
Total Owners' Equity	33,162	111,027	
Total Liabilities + Owners' Equity	3,280,063	3,357,928	

Step 3: Composition of Capital Common Template (transition) as at 30 June 2022

Composition of Capital and mapping to regulatory reports	Component of regulatory capital	Reference numbers of balance sheet under the regulatory scope of consolidation from step 2	Amount subject to pre- 2015 treatment
Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	100,000	A	
Retained earnings	(46,804)	C	
of which Modification loss including ECL provisions relating to stage 1 & 2	18,403	E	
Expected Credit Losses (ECL) Stages 1 & 2	(52,762)		
of which FAS 30 Transitional impact	21,630	D	
Reserves	(31,425)	B	
Aggregation & deductions	94,042		
Total CET1 capital	103,084		
FAS 30 Transitional impact	7,943		
Total T2 Capital	7,943		
Total Capital	111,027		
Total Risk Weighted Assets (RWA)	868,529		
Capital Adequacy Ratio (CaR)	12.78%		

Ithmaar Bank B.S.C. (C)
For the period ended 30 June 2022

Disclosure template for main features of regulatory capital instruments

1	Issuer	Ithmaar Bank B.S.C. (C)
2	Unique identifier (Bahrain bourse ticker)	None (not listed)
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
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 100 million
9	Par value of instrument	BD 0.100
10	Accounting classification	Shareholders' equity
11	Original date of issuance	2 January 2017
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	instrument type immediately senior to instrument)	Not applicable
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	Not applicable