

Composition of Capital Disclosures

Step1: Balance sheet under the regulatory scope of consolidation

This step is not applicable to the Bank since the scope of regulatory and accounting is identical and the bank is a standalone entity.

Step 2: Reconciliation of published financial balance sheet to regulatory reporting as at 30 September 2020

USD '000s	Statement of financial position in published financial statements USD'000s	Statement of financial position as per regulatory reporting USD'000s	Reference
Assets			
Bank balances	1,098	-	
of which Cash and balances at central bank	-	1,098	
Murabaha receivables	12,997	-	
of which placements with banks and similar financial institution*	-	13,004	a
Other assets	584	584	
Total assets*	14,679	14,686	
Payables and other accrued expenses	429	-	
of which other liabilities	-	429	
Total Liabilities	429	429	
Equity Investment			
Share capital	10,000	10,000	
Statutory reserve	3,465	3,465	
Retained earnings	785	-	
of which Net profit/ (loss) for the current period	-	785	
of which retained earnings/ (losses) brought forward		-	
Expected credit losses (Stages 1 & 2)*	-	7	a
Total shareholder's equity*	14,250	14,257	

Note (a): This variance is due to Expected credit loss on Murabaha receivables of USD 7 thousands being presented net in the statement of financial position

Step 3: Composition of Capital Common Template (transition) as at 30 September 2020

Equity Tier 1 capital : instruments and reserves	
	30-Sep-20
	Amt. in USD '000s
Issued and fully paid ordinary shares	10,000
Statutory reserves	3,465
Retained earnings	-
Current interim net income/ (losses)	785
Total CET1 capital prior to regulatory adjustments	14,250
Other capital (AT1 & T2)	-
Expected credit losses (Stages 1 & 2)	7
Total capital	14,257

Main Features Template as at 30 September 2020

1	Issuer	Citi Islamic Investment bank E.C.
2	Unique identifier (Bahrain Bourse ticker)	NA
3	Governing law of the instrument	All applicable laws and regulations of the Kingdom of Bahrain
	Regulatory treatment	
4	Transitional CBB rules	NA
5	Post-transitional CBB rules	NA
6	Eligible at solo/group/group & solo	Yes
7	Instrument Type	Common shares
8	Amount recognized in regulatory capital (currency in Millions, as of most recent reporting date)	USD 10 million
9	Par Value of instrument	USD 1 per share
10	Accounting classification	Shareholders' equity
11	Original date of issuance	1996
12	Perpetual or dated	NA
13	Original maturity date	NA
14	Issuer call subject to prior supervisory approval	NA
15	Optional call date, contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Dividend is declared by shareholders in the AGM
18	Coupon rate and any related index	NA
19	Existence of a dividend stopper	NA
20	Fully discretionary, partially discretionary or mandatory	Refer to 17 above
21	Existence of step up or other incentive to redeem	NA
22	Noncumulative or cumulative	NA
23	Convertible or non-convertible	NA
24	If convertible, conversion trigger (s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	NA
36	Non-compliant transitioned features	NA
37	If yes, specify non-compliant features	NA