

Balance Sheet	Balance as of 31 December 2016	Income Statement Year ended 31 December 2016		Comment
		Sharia' Income	Non-Sharia' Income	
Financing contracts				
Murabaha and Wakala receivables from banks	182,452	1,415	-	
Murabaha financing	213,687	12,870	-	
Mudaraba financing	252,807	13,069	-	
Ijarah Muntahia Bittamleek	188,485	10,030	-	
Musharaka	12,304	591	-	
Assets under conversion				
Loans and advances	35,408	875	412	As per Sharia "fatwa" portion of non-sharia income has been purified by allocating part of total non-sharia income for BMI loans and advances to charity pool.
Non-trading investments - debt	1,592	-	-	
Non-trading investment - available-for-sale - equity	16	-	-	
Conventional - other assets	-	-	-	
Other assets - under conversion				
Non-trading-investments-debt	236	-	-	These represent non-Shari'a compliant assets resulted from the acquisition of Bahraini Saudi Bank B.S.C. ("BSB"). Income calculated using cost to ratio approach approx. 50% recognized as Sharia income and 50% Non-sharia income as approved by Sharia' board.
Non-trading investments - available-for-sale - equity	1,449	97	97	
Murabaha and Wakala payables to banks	132,032	(1,910)	-	
Wakala payables to non-banks	723,439	(18,046)	-	
Current accounts	279,609	-	-	
Liabilities under conversion	217	-	-	These represent non-Shari'a compliant liabilities resulted mainly from the acquisition Al Salam Bank Seychelles.
Murabaha term financing	91,837	(2,120)	-	
Equity of investment accountholders	68,796	(119)	-	
Balance Sheet				
Balance as of 31 March 2017		Income Statement Period ended 31 March 2017		Comment
Financing contracts				
Murabaha and Wakala receivables from banks	149,643	476	-	
Murabaha financing	213,915	2,726	-	
Mudaraba financing	277,034	4,352	-	
Ijarah Muntahia Bittamleek	193,236	2,876	-	
Musharaka	13,396	202	-	
Assets under conversion				
Loans and advances	22,797	170	43	As per Sharia "fatwa" portion of non-sharia income has been purified by allocating part of total non-sharia income for BMI loans and advances to charity pool.
Non-trading investments - debt	24	-	-	
Non-trading investment - available-for-sale - equity	16	-	-	
Other assets - under conversion				
Non-trading-investments-debt	236	-	-	These represent non-Shari'a compliant assets resulted from the acquisition of Bahraini Saudi Bank B.S.C. ("BSB"). No income was recognised in the reporting period.
Non-trading investments - available-for-sale - equity	1,449	-	-	
Murabaha and Wakala payables to banks	136,346	(509)	-	
Wakala payables to non-banks	665,561	(4,205)	-	
Current accounts	276,311	-	-	
Liabilities under conversion	1,224	-	-	These represent non-Shari'a compliant liabilities resulted mainly from the acquisition Al Salam Bank Seychelles.
Murabaha term financing	98,367	(485)	-	
Equity of investment accountholders	73,307	(23)	-	
Balance Sheet				
Balance as of 30 June 2017		Income Statement Period ended 30 June 2017		Comment
Financing contracts				
Murabaha and Wakala receivables from banks	146,046	1,121	-	
Murabaha financing	221,726	5,058	-	
Mudaraba financing	278,603	8,258	-	
Ijarah Muntahia Bittamleek	194,079	5,186	-	
Musharaka	15,780	414	-	
Assets under conversion				
Loans and advances	20,244	1,587	156	As per Sharia "fatwa" portion of non-sharia income has been purified by allocating part of total non-sharia income for BMI loans and advances to charity pool.
Non-trading investments - debt	1,117	-	-	
Non-trading investment - available-for-sale - equity	16	-	-	
Other assets - under conversion				
Non-trading-investments-debt	236	-	-	These represent non-Shari'a compliant assets resulted from the acquisition of Bahraini Saudi Bank B.S.C. ("BSB"). No income was recognised in the reporting period.
Non-trading investments - available-for-sale - equity	1,478	-	-	
Other assets - Credit cards				
	2,687		29	As per Sharia "fatwa" entire credit cards late payment and overdue charges allocated to charity pool.
Murabaha and Wakala payables to banks	120,097	(981)	-	
Wakala payables to non-banks	637,138	(8,006)	-	
Current accounts	319,730	-	-	
Liabilities under conversion	1,451	-	-	These represent non-Shari'a compliant liabilities resulted mainly from the acquisition Al Salam Bank Seychelles.
Murabaha term financing	98,045	(1,122)	-	
Equity of investment accountholders	76,267	(50)	-	
Balance Sheet				
Balance as of 30 September 2017		Income Statement Period ended 30 September 2017		Comment
Financing contracts				
Murabaha and Wakala receivables from banks	155,585	1,335	-	
Murabaha financing	221,661	8,301	-	
Mudaraba financing	289,089	12,915	-	
Ijarah Muntahia Bittamleek	213,249	9,076	-	
Musharaka	17,098	675	-	
Assets under conversion				
Loans and advances	3,094	-	-	
Non-trading investments - debt	-	-	-	
Non-trading investment - available-for-sale - equity	-	-	-	
Other assets - under conversion				
Loans and advances to customers	19,239	352	197	These represent non-Shari'a compliant assets resulted from the acquisition of BMI Bank and Bahraini Saudi Bank B.S.C. ("BSB"). As per Sharia "fatwa" portion of non-sharia income has been purified by allocating part of total non-sharia income for BMI loans and advances to charity pool.
Non-trading investments - available-for-sale - equity	1,502	-	-	
Non-trading-investments-debt	236	-	-	
Other assets - Credit cards				
	2,889		29	As per Sharia "fatwa" entire credit cards late payment and overdue charges allocated to charity pool.
Murabaha and Wakala payables to banks	145,432	(1,322)	-	
Wakala payables to non-banks	658,535	(11,701)	-	
Current accounts	291,407	-	-	
Liabilities under conversion	2,199	-	-	These represent non-Shari'a compliant liabilities resulted from the acquisition Al Salam Bank Seychelles.
Murabaha term financing	97,144	(1,668)	-	
Equity of investment accountholders	89,941	(81)	-	