Ithmaar Bank B.S.C (C)
Common Disclosures Template for the period ended 30 September 2026
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

			% owned				
Name	**Total assets**	**Total Equity**	**Voting**	**Economic**	**Country of Incorporation**	**Principal business activity**	**Regulatory Treatment**
Faysal Bank Limited	2,514,612	156,912	67	67	Pakistan	Banking	Aggregation
Dilmunia Development Fund I L.P.	64,087	53,132	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	3,063,447
Eligible Expected Credit Losses (ECL) Stages 1 & 2	10,090
Aggregation & deductions	85,905
Balance sheet as in Regulatory Return	**3,159,442**

Step 2: Reconciliation of published financial balance sheet to regulatory reporting as at 30 September 2026

Assets	**Balance sheet as in published financial statements**	**Consolidated PIRI data**	**Reference**
Cash and balances with banks and central banks	191,774	191,774	
Commodity placements with banks and other financial institutions	73,751	73,751	
Financing contracts	1,415,194	1,415,194	
Investment securities	1,143,532	1,143,532	
Investment in associates	4,955	4,955	
Other assets	73,137	73,137	
Investment in real estate	378	378	
Development properties	54,173	54,173	
Property and equipment	100,293	100,293	
Intangible assets	6,260	6,260	
Eligible Expected Credit Losses (ECL) Stages 1 & 2	-	10,090	
Aggregation & deductions	-	85,905	
Total Assets	**3,063,447**	**3,159,442**	**-**

Step 2: Reconciliation of published financial balance sheet to regulatory reporting as at 30 September 2026

Assets	Balance sheet as in published financial statements	Consolidated PIRI data	Reference
Liabilities & Quasi equity			
Quasi-equity	1,414,500	1,414,500	
Other liabilities	1,534,151	1,534,151	
Total Liabilities & URIA	**2,948,651**	**2,948,651**	-
Minority Interest	56,318	56,318	
Owners' Equity			
Share capital	100,000	100,000	**A**
Reserves	(51,531)	(51,531)	
Retained earnings	10,009	10,009	
Eligible Expected Credit Losses (ECL) Stages 1 & 2	-	10,090	**B**
Aggregation & deductions	-	85,905	**C**
Total Owners' Equity	**58,478**	**154,473**	
Total Liabilities + Owners' Equity	**3,063,447**	**3,159,442**	

Step 3: Composition of Capital Common Template (transition) as at 30 September 2026

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
Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	100,000	**A**	
Reserves & Retained earnings	(41,522)		
Aggregation & deductions	85,905	**C**	
Total CET1 capital	**144,383**		
Eligible Expected Credit Losses (ECL) Stages 1 & 2	10,090	**B**	
Total T2 Capital	**10,090**		
Total Capital	**154,473**		
Total Risk Weighted Assets (RWA)	**1,150,754**		
Capital Adequacy Ratio (CAR)	**13.42%**		

Ithmaar Bank B.S.C. (C)
For the period ended 30 September 2026

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