



EDBS/KH/C/61/2019  
24<sup>th</sup> July 2019

**Chief Executive Officer**  
All Islamic Bank Licensees  
Manama  
Kingdom of Bahrain

Dear Sir,

**CBB Rulebook: Volume 2 – July 2019 Quarterly Update**

The latest quarterly update to Volume 2 will be incorporated in the website version of the Rulebook.<sup>1</sup>

**Changes for July 2019**

The changes for July 2019 are listed in the attached table.

Banks must ensure that all relevant staff are informed of the latest amendments and that where needed, appropriate action is taken to ensure full compliance. Banks which are not in full compliance must notify the CBB with immediate effect and provide an action plan for compliance on a quarterly basis.

**Further information**

Should you have any queries regarding these updates, you may contact the CBB Rulebook team at [rulebook@cbb.gov.bh](mailto:rulebook@cbb.gov.bh), or else please speak to your normal supervisory point of contact.

Yours faithfully,

  
**Khalid Hamad**  
Enc.

<sup>1</sup> Volume 2 can be accessed from [www.cbb.gov.bh](http://www.cbb.gov.bh) : from the Home page, select 'CBB Rulebooks' and then 'Volume 2'

**CBB Rulebook: Volume 2 – July 2019 Quarterly Update**

**Part A**

<b>Module Code</b>	<b>Summary of Changes and Printing Instructions</b>	
BC	BC-4.15	Added a new Section on Profit/Fees on Credit Card Transactions.
BR	BR-4.3.5	Added a new Paragraph on new form Appendix BR-23 for Liquidity Coverage Ratio (LCR) Reporting.
CA	CA-4.2.19B	Added a new Paragraph on exposures to Social Housing Schemes.
	CA-9.1.6 (e)	Amended sub-paragraph to allow real estate taken as collateral to be insured under another insurance arrangement.
FC	FC-1.6.1A	Amended Paragraph (GOYS changed to Ministry of Youth & Sport Affairs).
	FC-1.6.2	Amended Paragraph (GOYS changed to Ministry of Youth & Sport Affairs).
	FC-1.6.2A	Added a new Paragraph on opening additional bank accounts for Clubs and Youth Centres.
	FC-1.6.5	Amended Paragraph on Fund Transfers.
	FC-3.1.11	Amended Paragraph.
LM	LM-11.1.9	Added reference to BR regarding LCR reporting.
	LM-11.3.3	Amended Paragraph changing “Murabaha” with “Mudaraba”.
	LM-11.3.4	Amended Paragraph changing “Murabaha” with “Mudaraba”.
	Appendix A	Changed “Murabaha” with “Mudaraba”.
LR	LR-3.1.1	Amended Paragraph to remove references to hardcopy Form 1 submission to online submission.
OM	OM-6.1.2	Amended Paragraph on deployment of Private Security Guards at Head Offices of Licensees.

**CBB Rulebook: Volume 2 – July 2019 Quarterly Update Contd.**

**Part B**

<b>Module Code</b>	<b>Summary of Changes</b>	
<b>Reporting Form</b>		
Appendix BR-23	Liquidity Cover Ratio (LCR)	Added a new reporting form.
<b>Supplementary Information</b>		
Appendix BR-4	Guidelines for Completion of PIRI	Amended Guidelines.
Appendix FC-8	Agreed Upon Procedures	Amended for consistency with the requirements of the International Standards on Auditing.

