Alubaf Arab International Bank B.S.C. (c)
Reconcilation of Published Consolidated Financial Statements with Statement of financial position under regulatory reporting as at 30 September 2026

	Statement of Financial Position as in published financial statements	Consolidated PIR data	Reference
	30 September 2026	30 September 2026	
	USD'000s	USD'000s	
ASSETS			
Cash and balances with central bank and other banks	553,450	-	
Cash and balances with central banks	-	546,124	
Placements and balances with banks	-	499,081	
Deposits with banks and other financial institutions	491,665	-	
Investments held for trading	-	-	
Investments in fund	19,181	-	
Finnacial assets at FVTPL	-	19,181	
Investments at amortized cost	-	94,396	
Investment at FVOCI	-	218,583	
Investments securities	312,716	-	
Investment in Properties	14,472	14,472	
Loans and advances	310,524	312,345	
Property, equipment and software	5,232	5,232	
Interest receivable	20,400	20,400	
Other assets	2,723	2,723	
TOTAL ASSETS	**1,730,363**	**1,732,537**	
LIABILITIES AND EQUITY			
Liabilities			
Deposits from banks and other financial institutions	632,257	-	
Due to banks and other financial institutions	41,877	-	
Deposits from banks	-	674,134	
Due to customers	672,392	672,392	
Interest payable	4,678	4,678	
Other liabilities	8,156	7,989	
Total liabilities	**1,359,360**	**1,359,193**	
Equity			
Share capital	250,000	250,000	a
Statutory reserve	38,587	38,587	b
Retained earnings	91,787	68,324	c
Net profit for current period separately in PIR	-	23,463	d
Proposed Dividend	-	-	e
Fair value reserve	(9,371)	(9,798)	f
Provision for Expected Credit Losses (""ECL"")			
Other reserves	-	-	g
Tier 2 capital **	-	2,768	h
Total equity	**371,003**	**373,344**	
TOTAL LIABILITIES AND EQUITY	**1,730,363**	**1,732,537**	

*** In line with provisions of the Capital Adequacy Module CA - 2.1.8 (d), the cap for inclusion of ECL in Tier Two capital is restricted to 1.25% of the credit risk weighted assets.*

Alubaf Arab International Bank B.S.C. (c)
Composition of Capital common template as at 30 September 2026

	Composition of Capital and mapping to regulatory reports	Component of regulatory capital	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2
	Common Equity Tier 1 capital: instruments and reserves		
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	250,000	a
2	Retained earnings	91,787	c+d
3	Accumulated other comprehensive income (and other reserves)	28,789	b+e+f+g
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	
6	**Common Equity Tier 1 capital before regulatory adjustments**	**370,576**	
	Common Equity Tier 1 capital: regulatory adjustments		
7	Prudential valuation adjustments	-	
8	Goodwill (net of related tax liability)	-	
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	2	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	
11	Cash-flow hedge reserve	-	
12	Shortfall of provisions to expected losses	-	
13	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	-	
14	Not applicable.	-	
15	Defined-benefit pension fund net assets	-	
16	Investments in own shares	-	
17	Reciprocal cross-holdings in common equity	-	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-	
20	Mortgage servicing rights (amount above 10% threshold)	-	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	
22	Amount exceeding the 15% threshold	-	
23	of which: significant investments in the common stock of financials	-	
24	of which: mortgage servicing rights	-	
25	of which: deferred tax assets arising from temporary differences	-	
26	CBB specific regulatory adjustments	-	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		
28	**Total regulatory adjustments to Common equity Tier 1**	**2**	
29	**Common Equity Tier 1 capital (CET1)**	**370,574**	
	Additional Tier 1 capital: instruments		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	-	
31	of which: classified as equity under applicable accounting standards	-	
32	of which: classified as liabilities under applicable accounting standards	-	
33	Directly issued capital instruments subject to phase out from Additional Tier 1	-	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	-	
35	of which: instruments issued by subsidiaries subject to phase out	-	
36	Additional Tier 1 capital before regulatory adjustments		
	Additional Tier 1 capital: regulatory adjustments	-	
37	Investments in own Additional Tier 1 instruments	-	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	-	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
41	National specific regulatory adjustments	-	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
43	Total regulatory adjustments to Additional Tier 1 capital	-	
44	**Additional Tier 1 capital (AT1)**	370,574	
45	**Tier 1 capital (T1 = CET1 + AT1)**	**370,574**	

	Composition of Capital and mapping to regulatory reports	Component of regulatory capital	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2
	Tier 2 capital: instruments and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-	
47	Directly issued capital instruments subject to phase out from Tier 2	-	
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-	
49	of which: instruments issued by subsidiaries subject to phase out	-	
50	Provisions	2,768	h
51	**Tier 2 capital before regulatory adjustments**	**2,768**	
	Tier 2 capital: regulatory adjustments		
52	Investments in own Tier 2 instruments	-	
53	Reciprocal cross-holdings in Tier 2 instruments	-	
54	Investments in the capital of banking, financial and insurance entities thatare outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	-	
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
56	National specific regulatory adjustments	-	
57	**Total regulatory adjustments to Tier 2 capital**	-	
58	**Tier 2 capital (T2)**	**2,768**	
59	**Total capital (TC = T1 + T2)**	**373,342**	
60	**Total risk weighted assets**	**981,382**	
	Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	38%	
62	Tier 1 (as a percentage of risk weighted assets)	38%	
63	Total capital (as a percentage of risk weighted assets)	38%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus D-SIB buffer requirement expressed as a percentage of risk weighted assets)	9%	
65	of which: capital conservation buffer requirement	2.5%	
66	of which: bank specific countercyclical buffer requirement (N/A)	N/A	
67	of which: D-SIB buffer requirement (N/A)	N/A	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	38%	
	National minima including CCB (if different from Basel 3)		
69	CBB Common Equity Tier 1 minimum ratio	9.00%	
70	CBB Tier 1 minimum ratio	10.50%	
71	CBB total capital minimum ratio	12.50%	
	Amounts below the thresholds for deduction (before risk weighting)		
72	Non-significant investments in the capital of other financials	-	
73	Significant investments in the common stock of financials	-	
74	Mortgage servicing rights (net of related tax liability)	-	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	-	
	Applicable caps on the inclusion of provisions in Tier 2		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	-	
77	Cap on inclusion of provisions in Tier 2 under standardised approach (1.25% of Credit Risk weighted Assets)	-	

Alubaf Arab International Bank B.S.C. (c)
Disclosure template for main features of regulatory capital

1	**Issuer**	Alubaf Arab International Bank B.S.C. (c)
2	**Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for**	Not applicable
3	**Governing law(s) of the instrument**	All applicable laws and regulations of 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 & solo
7	**Instrument type (types to be specified by each jurisdiction)**	Common Equity shares
8	**Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)**	USD 250 Million
9	**Par value of instrument**	USD 50
10	**Accounting classification**	Shareholders equity
11	**Original date of issuance**	Various
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	Dividends
17	**Fixed or floating dividend/coupon**	Dividend as decided by the 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**	Not applicable
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	**Position in subordination hierarchy in liquidation (specify**	Not applicable
36	**Non-compliant transitioned features**	No
37	**If yes, specify non-compliant features**	Not applicable