

Alubaf Arab International Bank B.S.C (c)

Reconciliation of Published Consolidated Financial Statements with Statement of financial position under regulatory reporting as at 30 June 2024

	Statement of Financial Position as in published financial statements	Consolidated PIR data	Reference
	30 June 2024	30 June 2024	
	USD'000s	USD'000s	
<b>ASSETS</b>			
Cash and balances with central bank and other banks	442,144		
Cash and balances with central banks		435,051	
Placements and balances with banks		1,007,119	
Deposits with banks and other financial institutions	999,927		
Investments classified as fair value through profit and loss	22,152	22,152	
Investments at amortized cost		104,772	
Investment at FVOCI		159,364	
Investments securities	263,635		
Investment in Properties	11,734	11,734	
Loans and advances	183,274	185,422	
Property, equipment and software	6,286	6,286	
Interest receivable	17,473	17,473	
Other assets	1,041	1,041	
<b>TOTAL ASSETS</b>	<b>1,947,666</b>	<b>1,950,414</b>	
<b>LIABILITIES AND EQUITY</b>			
<b>Liabilities</b>			
Deposits from banks and other financial institutions	1,111,042		
Due to banks and other financial institutions	95,876		
Deposits from banks		1,206,918	
Due to customers	385,872	385,872	
Interest payable	7,057	7,057	
Other liabilities	11,098	11,027	
<b>Total liabilities</b>	<b>1,610,945</b>	<b>1,610,874</b>	
<b>Equity</b>			
Share capital	250,000	250,000	a
Statutory reserve	32,549	32,549	b
Retained earnings	58,969	53,984	c
Net profit for current period separately in PIR		4,985	d
Proposed Dividend			e
Fair value reserve	(4,797)	(6,272)	f
<i>Provision for Expected Credit Losses ("ECL")</i>			
Other reserves		326	g
Tier 2 capital **		3,968	h
<b>Total equity</b>	<b>336,721</b>	<b>339,540</b>	
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>1,947,666</b>	<b>1,950,414</b>	

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

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Composition of Capital common template as at 30 June 2024

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
<b>Common Equity Tier 1 capital: instruments and reserves</b>			
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock	250,000	a
2	Retained earnings	58,969	c+d
3	Accumulated other comprehensive income (and other reserves)	26,603	b+e+f+g
4	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>335,572</b>	
<b>Common Equity Tier 1 capital: regulatory adjustments</b>			
7	Prudential valuation adjustments	-	
8	Goodwill (net of related tax liability)	-	
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	1,649	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related	-	
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 (if not already netted off paid-in capital on reported balance sheet)	-	
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	-	
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of	-	
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	National specific regulatory adjustments	-	
<b>REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF</b>			
<b>OF WHICH: [INSERT NAME OF ADJUSTMENT]</b>			
<b>OF WHICH: ...</b>			
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover	-	
28	<b>Total regulatory adjustments to Common equity Tier 1</b>	<b>1,649</b>	
29	<b>Common Equity Tier 1 capital (CET1)</b>	<b>333,923</b>	
<b>Additional Tier 1 capital: instruments</b>			
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	-	
35	of which: instruments issued by subsidiaries subject to phase out	-	
36	Additional Tier 1 capital before regulatory adjustments	-	
<b>Additional Tier 1 capital: regulatory adjustments</b>			
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	-	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of	-	
41	National specific regulatory adjustments	-	
<b>REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT</b>			
<b>OF WHICH: [INSERT NAME OF ADJUSTMENT]</b>			
<b>OF WHICH: ...</b>			
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	<b>Additional Tier 1 capital (AT1)</b>	<b>333,923</b>	
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>333,923</b>	

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
	<b>Tier 2 capital: instruments and provisions</b>		
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		
49	of which: instruments issued by subsidiaries subject to phase out		
50	Provisions(ECL stage 1& 2-capped at 1.25% of CRWA	3,968	h
51	<b>Tier 2 capital before regulatory adjustments</b>	<b>3,968</b>	
	<b>Tier 2 capital: regulatory adjustments</b>		
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 that are outside the scope of regulatory	-	
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory	-	
56	National specific regulatory adjustments	-	
	REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015	-	
	OF WHICH: [INSERT NAME OF ADJUSTMENT]	-	
	OF WHICH: ...	-	
57	<b>Total regulatory adjustments to Tier 2 capital</b>	-	
58	<b>Tier 2 capital (T2)</b>	<b>3,968</b>	
59	<b>Total capital (TC = T1 + T2)</b>	<b>337,891</b>	
	RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT	-	
	OF WHICH: Significant investments in the common stock of banking, financial and insurance entities that are outside	-	
	OF WHICH:	-	
60	<b>Total risk weighted assets</b>	<b>980,059</b>	
	<b>Capital ratios</b>		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	34.07%	
62	Tier 1 (as a percentage of risk weighted assets)	34.07%	
63	Total capital (as a percentage of risk weighted assets)	34.48%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical	9.00%	
65	of which: capital conservation buffer requirement	2.50%	
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)	34.07%	
	<b>National minima including CCB (if different from Basel 3)</b>		
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%	
	<b>Amounts below the thresholds for deduction (before risk weighting)</b>		
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)	-	
	<b>Applicable caps on the inclusion of provisions in Tier 2</b>		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application	-	
77	Cap on inclusion of provisions in Tier 2 under standardised approach (1.25% of Credit Risk weighted Assets)	-	
	<b>Capital instruments subject to phase-out arrangements</b>		
	<b>(only applicable between 1 Jan 2020 and 1 Jan 2024)</b>		
78	Current cap on CET1 instruments subject to phase out arrangements	-	
79	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-	
80	Current cap on AT1 instruments subject to phase out arrangements	-	
81	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-	
82	Current cap on T2 instruments subject to phase out arrangements	-	
83	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	

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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
	<b>Regulatory treatment</b>	
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