Alubaf Arab International Bank BSC (c)

Reconcilation pf publisher financial balance sheet to reguatory reporting as at 31 Dec 2015

Reconcliation of publisher financial balance sheet to regu	Balance sheet as in		
	published financial		Reference
	statements	Consolidated PIR data	
	31 Dec 2015	31 Dec 2015	
	USD'000s	USD'000s	
ASSETS .			
Cash and balances with Central banks and other banks	488,526		
Cash and balances with Central Banks separately in PIR		239,650	
Placements and balances with banks separately in PIR		656,993	
Deposits with banks and other financial institutions	408,117		
Investments held for trading	21,477	21,477	
Non-trading investments	144,289	144,289	
Loans and advances	360,176	363,941	
Collective impairment provision in PIR		(3,765)	а
Property, equipment and software	11,893	11,893	
Interest receivable	6,581	6,581	
Other assets	1,948	1,948	
TOTAL ASSETS	1,443,007	1,443,007	
LIABILITIES AND EQUITY			
<u>Liabilities</u>			
Deposits from banks and other financial institutions	870,401	1,072,760	
Due to banks and other financial institutions	202,359		
Due to customers	31,572	31,572	
Interest payable	1,302	1,302	
Other liabilities	7,603	7,603	
Total liabilities	1,113,237	1,113,237	
<u>Equity</u>			
Share capital	250,000	250,000	b
Advance towards capital increase	-		
Statutory reserve	20,174	17,667	С
Retained earnings	62,837	40,272	d
Net profit for current period separately in PIR		25,072	е
Fair value reserve	(3,241)	(3,241)	f
Total equity	329,770	329,770	
TOTAL LIABILITIES AND EQUITY	1,443,007	1,443,007	

Alubaf Arab International Bank BSC (c)
Composition of Capital common template (transition) as at 31 Dec 2015

Component of Amounts subject to pre-	Com	position of Capital common template (transition) as at 31 Dec 2015			
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43 Total regulatory adjustments to Additional Tier 1 capital - 44 Additional Tier 1 capital (AT1) - 45 Tier 1 capital (T1 = CET1 + AT1) 329,611					
44 Additional Tier 1 capital (AT1) 45 Tier 1 capital (T1 = CET1 + AT1) 329,611	42				
45 Tier 1 capital (T1 = CET1 + AT1) 329,611	43				
	44	• ` ` `	-		
3	45	Tier 1 capital (T1 = CET1 + AT1)	329,611		
	3				

	Composition of Capital and mapping to regulatory reports	Component of regulatory capital	Amounts subject to pre- 2015 treatment	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			
47	Directly issued capital instruments subject to phase out from Tier 2			
48	Tier 2 instruments (and CET1 and AT1 instruments not included in			
49	of which: instruments issued by subsidiaries subject to phase out			
50	Provisions	3,765		a
51	Tier 2 capital before regulatory adjustments	3,765		
	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	-		
55	Significant investments in the capital banking, financial and	-		
56	National specific regulatory adjustments	-		
	REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN	-		
	OF WHICH: [INSERT NAME OF ADJUSTMENT]	-		
	OF WHICH:			
57	Total regulatory adjustments to Tier 2 capital	-		
58	Tier 2 capital (T2)	3,765		
59	Total capital $(TC = T1 + T2)$	333,376		
	RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS			
	OF WHICH: Significant investments in the common stock of			
	OF WHICH:			
60	Total risk weighted assets	753,148		
	Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	43.76%		
62	Tier 1 (as a percentage of risk weighted assets)	43.76%		
63	Total capital (as a percentage of risk weighted assets)	44.26%		
64	Institution specific buffer requirement (minimum CET1	9.00%		
65	of which: capital conservation buffer requirement	2.50%		
66	of which: bank specific countercyclical buffer requirement (N/A)	NA		
67	of which: D-SIB buffer requirement (N/A)	NA		
68	Common Equity Tier 1 available to meet buffers (as a percentage	43.76%		
	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	22.3070		
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			
,,,	Applicable caps on the inclusion of provisions in Tier 2			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures	3,765		
77	Cap on inclusion of provisions in Tier 2 under standardised	3,703		
78	NA			
79	NA NA	-		
13	Capital instruments subject to phase-out arrangements	-		
	(only applicable between 1 Jan 2020 and 1 Jan 2024)			
80	· • • • · · · /			
80	Current cap on CET1 instruments subject to phase out	-		
81	Amount excluded from CET1 due to cap (excess over cap after	-		
82	Current cap on AT1 instruments subject to phase out arrangements	-		
83	Amount excluded from AT1 due to cap (excess over cap after	-		
84	Current cap on T2 instruments subject to phase out arrangements	-		
85	Amount excluded from T2 due to cap (excess over cap after			

Alubaf Arab International Bank BSC (c)

Disclosure template for main features of regulatory capital

<u>Disclosu</u>	re template for main features of regulatory capital	
1	Issuer	Alubaf Arab International Bank BSC(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	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 disdretionary
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