

Alubaf Arab International Bank BSC (c)

Reconciliation of publisher financial balance sheet to regulatory reporting as at 30 June 2016

	Balance sheet as in published financial statements	Consolidated PIR data	Reference
	30 June 2016	30 June 2016	
	USD'000s	USD'000s	
ASSETS			
Cash and balances with Central banks and other banks	305,093		
Cash and balances with Central Banks separately in PIR		236,684	
Placements and balances with banks separately in PIR		454,154	
Deposits with banks and other financial institutions	385,745		
Investments held for trading	23,579	23,579	
Non-trading investments	191,955	191,955	
Loans and advances	304,571	308,071	
Collective impairment provision in PIR		(3,500)	a
Property, equipment and software	11,652	11,652	
Interest receivable	5,411	5,411	
Other assets	1,482	1,482	
TOTAL ASSETS	1,229,488	1,229,488	
LIABILITIES AND EQUITY			
Liabilities			
Deposits from banks and other financial institutions	661,536	849,921	
Due to banks and other financial institutions	188,385		
Due to customers	53,021	53,021	
Interest payable	872	872	
Other liabilities	13,713	13,713	
Total liabilities	917,527	917,527	
Equity			
Share capital	250,000	250,000	b
Advance towards capital increase	-		
Statutory reserve	20,174	20,174	c
Retained earnings	44,076	50,337	d
Net profit for current period separately in PIR		(6,261)	e
Fair value reserve	(2,289)	(2,289)	f
Total equity	311,961	311,961	
TOTAL LIABILITIES AND EQUITY	1,229,488	1,229,488	

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Composition of Capital common template (transition) as at 30 June 2016

	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
	Common Equity Tier 1 capital: instruments and reserves			
1	Directly issued qualifying common share capital (and equivalent)	250,000		b
2	Retained earnings	50,337		d
3	Accumulated other comprehensive income (and other reserves)	11,624		e + c + f
4	Not Applicable			
5	Common share capital issued by subsidiaries and held by third	-		
6	Common Equity Tier 1 capital before regulatory adjustments	311,961		
	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)	162		
10	Deferred tax assets that rely on future profitability excluding those	-		
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	-		
14	Not applicable.	-		
15	Defined-benefit pension fund net assets	-		
16	Investments in own shares (if not already netted off paid-in capital	-		
17	Reciprocal cross-holdings in common equity	-		
18	Investments in the capital of banking, financial and insurance	-		
19	Significant investments in the common stock of banking, financial	-		
20	Mortgage servicing rights (amount above 10% threshold)	-		
21	Deferred tax assets arising from temporary differences (amount	-		
22	Amount exceeding the 15% threshold	-		
23	of which: significant investments in the common stock of	-		
24	of which: mortgage servicing rights	-		
25	of which: deferred tax assets arising from temporary differences	-		
26	National specific regulatory adjustments	-		
	REGULATORY ADJUSTMENTS APPLIED TO COMMON	-		
	OF WHICH: [INSERT NAME OF ADJUSTMENT]	-		
	OF WHICH: ...	-		
27	Regulatory adjustments applied to Common Equity Tier 1 due to	-		
28	Total regulatory adjustments to Common equity Tier 1	162		
29	Common Equity Tier 1 capital (CET1)	311,799		
	Additional Tier 1 capital: instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus	-		
31	of which: classified as equity under applicable accounting	-		
32	of which: classified as liabilities under applicable accounting	-		
33	Directly issued capital instruments subject to phase out from	-		
34	Additional Tier 1 instruments (and CET1 instruments not included	-		
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	-		
40	Significant investments in the capital of banking, financial and	-		
41	National specific regulatory adjustments	-		
	REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL	-		
	OF WHICH: [INSERT NAME OF ADJUSTMENT]	-		
	OF WHICH: ...	-		
42	Regulatory adjustments applied to Additional Tier 1 due to	-		
43	Total regulatory adjustments to Additional Tier 1 capital	-		
44	Additional Tier 1 capital (AT1)	-		
45	Tier 1 capital (T1 = CET1 + AT1)	311,799		

	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	3,500		a
51	Tier 2 capital before regulatory adjustments	3,500		
	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)	3,500		
59	Total capital (TC = T1 + T2)	315,299		
	RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS			
	OF WHICH: Significant investments in the common stock of			
	OF WHICH: ...			
60	Total risk weighted assets	1,119,848		
	Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	27.84%		
62	Tier 1 (as a percentage of risk weighted assets)	27.84%		
63	Total capital (as a percentage of risk weighted assets)	28.16%		
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	28.30%		
	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			
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	3,500		
77	Cap on inclusion of provisions in Tier 2 under standardised			
78	NA	-		
79	NA	-		
	Capital instruments subject to phase-out arrangements			
	(only applicable between 1 Jan 2020 and 1 Jan 2024)			
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**

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
	<i>Regulatory treatment</i>	
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 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