Alubaf Arab International Bank B.S.C (c)
Reconcilation of Published Consolidated Financial Statements with Balance Sheet under regulatory reporting as at 31 December 2022

|  | Statement of Financial<br>Position as in published<br>financial statements |                  | Reference |
|--|--|------------------|-----------|
|  | 31 December 2022   | 31 December 2022 |           |
|  | USD'000s   | USD'000s         |           |
| <u>ASSETS</u>  |  |                  |           |
| Cash and balances with central bank and other banks          | 310,754  |                  |           |
| Cash and balances with central banks                         |  | 298,736          |           |
| Placements and balances with banks                           |  | 438,572          |           |
| Deposits with banks and other financial institutions         | 426,404  |                  |           |
| Investments classified as fair vlaue through profit and loss | -  | -                |           |
| Investments at amortized cost                                |  | 127,411          |           |
| Investment at FVOCI  |  | 121,962          |           |
| Investments securities                                       | 248,553  |                  |           |
| Investment in Properties                                     | 11,734   | 11,734           |           |
| Loans and advances   | 142,868  | 145,211          |           |
| Property, equipment and software                             | 7,146  | 7,146            |           |
| Interest receivable  | 9,828  | 9,828            |           |
| Other assets   | 1,426  | 1,426            |           |
| TOTAL ASSETS   | 1,158,713  | 1,162,026        |           |
| LIABILITIES AND EQUITY                                       |  |                  |           |
| <u>Liabilities</u>   |  |                  |           |
| Deposits from banks and other financial institutions         | 673,394  |                  |           |
| Due to banks and other financial institutions                | 114,638  |                  |           |
| Deposits from banks  |  | 788,032          |           |
| Due to customers   | 23,598   | 23,598           |           |
| Interest payable   | 3,241  | 3,241            |           |
| Other liabilities  | 11,480   | 11,457           |           |
| Total liabilities  | 826,351  | 826,328          |           |
| <u>Equity</u>  |  |                  |           |
| Share capital  | 250,000  | 250,000          | а         |
| Statutory reserve  | 31,075   | 31,075           | b         |
| Retained earnings  | 53,223   | 43,620           | С         |
| Net profit for current period separately in PIR              |  | 9,603            | d         |
| Proposed Dividend  | 8,000  | 8,000            | е         |
| Fair value reserve   | (9,936)  | (11,841)         | f         |
| Provision for Expected Credit Losses                         | <u> </u>   |                  |           |
| Common equity tier 1 capital                                 |  | 1,298            | g         |
| Tier 2 capital   |  | 3,943            | h         |
| Total equity   | 332,362  | 335,698          |           |
| TOTAL LIABILITIES AND EQUITY                                 | 1,158,713  | 1,162,026        |           |

|    | 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        | 250,000                         | а  |
| 2  | Retained earnings  | 53,223                          | c+d  |
| 3  | Accumulated other comprehensive income (and other reserves)  | 28,532                          | b+e+f+g  |
| 4  | 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   | 331,755                         |  |
|    | Common Equity Tier 1 capital: regulatory adjustments   |                                 |  |
| 8  | Prudential valuation adjustments Goodwill (net of related tax liability)   | -                               |  |
| 9  | Other intangibles other than mortgage-servicing rights (net of related tax liability)                                    | 1.608                           |  |
| 10 | Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related | 1,000                           |  |
| 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 of which: significant investments in the common stock of financials                   | -                               |  |
|    | of which: mortgage servicing rights  |                                 |  |
| 25 | of which: Inorgage servicing rights of which: deferred tax assets arising from temporary differences                     | ]                               |  |
| 26 | National specific regulatory adjustments   |                                 |  |
|    | REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF   | _                               |  |
|    | OF WHICH: [INSERT NAME OF ADJUSTMENT]  | -                               |  |
|    | OF WHICH:  | -                               |  |
| 27 | Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover         |                                 |  |
| 28 | Total regulatory adjustments to Common equity Tier 1   | 1,608                           |  |
| 29 | Common Equity Tier 1 capital (CET1)  | 330,147                         |  |
|    | Additional Tier 1 capital: instruments   |                                 |  |
| 30 | Directly issued qualifying Additional Tier 1 instruments plus related stock surplus                                      | -                               |  |
|    | 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      | -                               |  |
|    | of which: instruments issued by subsidiaries subject to phase out  | 1                               |  |
| 36 | Additional Tier 1 capital before regulatory adjustments  Additional Tier 1 capital: regulatory adjustments               |                                 |  |
| 37 | Investments in own Additional Tier 1 instruments   | 1                               |  |
| 38 | Reciprocal cross-holdings in Additional Tier 1 instruments   | 1                               |  |
| 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   | -                               |  |
|    | REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT  | -                               |  |
|    | OF WHICH: [INSERT NAME OF ADJUSTMENT]  |                                 |  |
|    | OF WHICH:  | -                               |  |
| 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)  | 330,147                         |  |
| 45 | Tier 1 capital (T1 = CET1 + AT1)   | 330,147                         |  |

| regulatory reference numbe capital letters of the bala sheet under the regulatory scope  | 1  | i i        |   |
|--|--|------------|---|
| 146 Directly issued opalati instruments subject to phase out from the 2   148 Ter 2 instruments (and CET1 and AT1 instruments and included in rows 5 or 34) issued by subsidiaries and held by 4 of which: instruments subject to phase out from the 3 or 3,43   | Composition of Capital and mapping to regulatory reports   | regulatory | Source based on<br>reference numbers /<br>letters of the balance<br>sheet under the<br>regulatory scope of<br>consolidation from step 2 |
| 47 Directly issued capital instruments subject to phase out from Tier 2 48 Tier 2 instruments (and CET 1 and ATT 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 14 2-capped at 1.25% of CRWA 5, 3,943 h 51 Tier 2 capital before regulatory adjustments 51 Tier 2 capital before regulatory adjustments 52 Investments in own Tier 2 instruments 53 Reciprocal cross-holdings in Tier 2 instruments 54 Investments in own Tier 2 instruments 55 Investments in own Tier 2 instruments 66 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory 67 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory 68 National specific regulatory adjustments 69 REGOULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 60 AVIII.CH. INSERT NAME OF ADJUSTMENTI 60 FWHICH: INSERT NAME OF ADJUSTMENTI 60 FWHICH: INSERT NAME OF ADJUSTMENTI 61 Total regulatory adjustments to Tier 2 capital 75 Total regulatory adjustments to Tier 2 capital 76 Total regulatory adjustments to Tier 2 capital 77 Total regulatory adjustments to Tier 2 capital 78 Total regulatory adjustments to Tier 2 capital 78 Total regulatory adjustments to Tier 2 capital 79 Total capital (TC = T1 + T2) 70 Total regulatory adjustments to Tier 2 capital 70 Total regulatory adjustments to Tier 2 capital 71 Total regulatory adjustments to Tier 2 capital 72 Total regulatory adjustments to Tier 2 capital 73 Total regulatory adjustments to Tier 2 capital 74 Total regulatory adjustments to Tier 2 capital 75 Total regulatory adjustments to Tier 2 capital 76 Total regulatory adjustments to Tier 2 capital 77 Total regulatory adjustments to Tier 2 capital 78 Total regulatory adjustments to Tier 2 capital 79 Total regulatory adjustments to Tier 2 capital 70 Total regulatory adjustments to Tier 2 capital 70 Total regulatory adjustments to Tier 2 | Tier 2 capital: instruments and provisions   |            |   |
| 181 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by  | 46 Directly issued qualifying Tier 2 instruments plus related stock surplus  |            |   |
| 49 of which: instruments issued by subsidiaries subject to phase out   3,943 h   51 Tier 2 capital before regulatory adjustments   3,943 h   51 Tier 2 capital before regulatory adjustments   3,943 h   52 Tier 2 capital before regulatory adjustments   3,943 h   52 Tier 2 capital before regulatory adjustments   52 Investments in own Tier 2 Instruments   53 Reciprocal cross-holdings in Tier 2 Instruments   53 Reciprocal cross-holdings in Tier 2 Instruments   54 Investments in the capital banking, financial and insurance entities thatare outside the scope of regulatory   55 Sanrificant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory   56 National specific regulatory adjustments   57 Sanrificant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory   56 National specific regulatory adjustments   57 Total regulatory adjustments of Tier 2 Capital   58 Tier 2 capital (T2)   57 Total regulatory adjustments to Tier 2 capital   58 Tier 2 capital (T2)   58 Tier 3 Capital (T2)   58 Tier 4 Capital (T   |  |            |   |
| So   Provisions(ECL stage 18 2-capped at 1,25% of CRWA   3,943   1   Tile 2 capital before regulatory adjustments   3,943   1   Tile 2 capital before regulatory adjustments   3,943   1   Tile 2 capital treats in own fire 2 instruments   3,943   1   Tile 2 capital cross-holdings in Tile 2 instruments   3,943   1   Tile 2 capital cross-holdings in Tile 2 instruments   3,943   1   Tile 2 capital cross-holdings in Tile 2 instruments   3,943   1   Tile 2 capital cross-holdings in Tile 2 instruments   3,943   1   Tile 2 capital cross-holdings in Tile 2 instruments   3,943   1   Tile 2 capital cross-holdings in Tile 2 instruments   3,943   1   Tile 2 capital cross-holdings in Tile 2 instruments   3,943   1   Tile 2 capital cross-holdings in Tile 2 instruments   3,943   1   Tile 2 capital cross-holdings in Tile 2 capita   |  |            |   |
| September   Sept   |  |            |   |
| Tier 2 capital: requiatory 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 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 Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory 57 National specific regulatory adjustments 58 REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 59 OF WHICH: 50 FWHICH: 51 Total regulatory adjustments to Tier 2 capital 59 Total capital (T2 T1 + T2) 50 Total capital (T2 T1 + T2) 51 Total regulatory adjustments to Tier 2 capital 51 Total regulatory adjustments to Tier 2 capital 52 Total capital (T2 T1 + T2) 53 Total capital (T2 T1 + T2) 54 Tier 2 capital (T2) 55 Total capital (T2 T1 + T2) 56 Tier 2 capital (T2) 57 Total regulatory adjustments in the common stock of banking, financial and insurance entities that are outside 50 FWHICH: 51 Significant investments in the common stock of banking, financial and insurance entities that are outside 51 Common Equity Tier 1 (as a percentage of risk weighted assets) 52 27% 53 Total capital (as a percentage of risk weighted assets) 52 Tier 1 (as a percentage of risk weighted assets) 52 Tier 1 (as a percentage of risk weighted assets) 52 Tier 1 (as a percentage of risk weighted assets) 52 Tier 1 (as a percentage of risk weighted assets) 52 Tier 1 (as a percentage of risk weighted assets) 53 Total capital (as a percentage of risk weighted assets) 54 Institution specific buffer requirement (TWA) 55 Of which: capital conservation buffer requirement (TWA) 56 Of which: Dislib buffer requirement (TWA) 57 Of Which: Dislib buffer requirement (TWA) 58 Common Faulty Tier 1 available to meet buffers (as a percentage of risk weighted assets) 59 Capital remution and the proper of the financials 50 Capital remution a | 50 Provisions(ECL stage 1& 2-capped at 1.25% of CRWA   | 3,943      | h   |
| S2   Investments in own Tier 2 instruments   -   | 51 Tier 2 capital before regulatory adjustments  | 3,943      |   |
| Sal Reciprocal cross-holdings in Tier 2 instruments  | Tier 2 capital: regulatory adjustments   |            |   |
| 154   Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory -   | 52 Investments in own Tier 2 instruments   | -          |   |
| 154   Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory -   |  |            |   |
| SS Significant Investments in the capital banking, financial and insurance entities that are outside the scope of regulatory   |  | -          |   |
| Second   S   | 55 Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory |            |   |
| CF WHICH: INSERT NAME OF ADJUSTMENT    CF WHICH:   | 56 National specific regulatory adjustments  | -          |   |
| SP WHICH:  | REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015   | -          |   |
| Total regulatory adjustments to Tier 2 capital   Ster 2 capital (T2)   Ster 2 capital    |  | -          |   |
| Section   Time   Teach   Tea   | OF WHICH:  |            |   |
| Section   Time   Teach   Tea   | 57 Total regulatory adjustments to Tier 2 capital  | -          |   |
| Total capital (TC = T1 + T2)  RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT  OF WHICH:  OF WHICH:  Total risk weighted assets  Capital ratios  Capital ratios  Capital ratios  11 (Common Equity Ter 1 (as a percentage of risk weighted assets)  12 (Z7%  13 (Total capital (as a percentage of risk weighted assets)  15 (Z27%  16 (Total capital (as a percentage of risk weighted assets)  16 (Total capital (as a percentage of risk weighted assets)  17 (Total capital (as a percentage of risk weighted assets)  18 (Total capital (as a percentage of risk weighted assets)  19 (Total capital (as a percentage of risk weighted assets)  10 (Total capital (as a percentage of risk weighted assets)  10 (Total capital (as a percentage of risk weighted assets)  11 (Total capital conservation buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical 9.00%  12 (Total capital conservation buffer requirement (N/A)  13 (Total capital conservation buffer requirement (N/A)  14 (Total vertical conservation buffer requirement (N/A)  15 (Total capital weighted assets)  16 (Total vertical conservation buffer requirement (N/A)  17 (Total vertical conservation buffer requirement (N/A)  18 (Total vertical conservation buffer requirement (N/A)  18 (Total vertical conservation buffer requirement (N/A)  19 (Total vertical conservation buffer requirement (N/A)  10 (Total vertical conservation buffer requirement (N/A)  10 (Total vertical conservation buffer requirement (N/A)  10 (Total vertical conservation buffer (requirement (N/A))  11 (Total vertical conservation buffer (requirement (N/A))  12 (Total vertical conservation buffer (requirement (N/A))  12 (Total vertical vertical vertical vertical vertical vertical vertical vertical vertical          |  | 3.943      |   |
| 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 Total risk weighted assets Capital ratios 61 Common Equity Tier 1 (as a percentage of risk weighted assets) 62 Tier 1 (as a percentage of risk weighted assets) 63 Total capital (as a percentage of risk weighted assets) 63 Total capital (as a percentage of risk weighted assets) 64 Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical 65 of which: capital conservation buffer requirement 66 of which: bank specific countercyclical buffer requirement (N/A) 67 of which: D-SIB buffer requirement (N/A) 68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) 69 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) 70 CBB Tier 1 innimum ratio 71 CBB total capital minimum ratio 72 Non-significant investments in the capital of other financials 73 Significant investments in the capital of other financials 74 Montagage servicing rights (net of related tax liability) 75 Deferred tax assets arising from temporary differences (net of related tax liability) 76 Capital instruments subject to phase out arrangements 77 Cap on inclusion of provisions 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 (prior to application 78 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 79 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 80 Current cap on CET1 instruments subject to phase out arrangements 91 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)   |  |            |   |
| OF WHICH: Significant investments in the common stock of banking, financial and insurance entities that are outside  OF WHICH: Capital ratios  Capital ratios  Capital ratios  Common Equity Tier 1 (as a percentage of risk weighted assets)  52.27%  62 Tier 1 (as a percentage of risk weighted assets)  52.27%  63 Total capital (as a percentage of risk weighted assets)  52.89%  64 Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical  9.00%  65 of which: capital conservation buffer requirement (N/A)  66 of which: D-SIB buffer requirement (N/A)  67 of which: D-SIB buffer requirement (N/A)  80 NA  68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)  90 CBB Tier 1 minimum ratio  90 CBB Tier 1 minimum ratio  90 CBB Tier 1 minimum ratio  10 CBB Tier 1 minimum ratio  10 Significant investments in the capital of other financials  71 Significant investments in the capital of other financials  72 Non-significant investments in the capital of other financials  73 Significant investments in the capital of other financials  74 Montage servicing rights (net of related tax liability)  Applicable caps on the inclusion of provisions in Tier 2  76 Provisions eligible for inclusion of provisions in Tier 2 under standardised approach (prior to application  77 Cap in inclusion of provisions in Tier 2 under standardised approach (prior to application  78 Capital instruments subject to phase-out arrangements  (only applicable between 1 Jan 2020 and 1 Jan 2024)  79 Current cap on CET1 due to cap (excess over cap after redemptions and maturities)  10 Current cap on CET1 due to cap (excess over cap after redemptions and maturities)  |  | - 004,000  |   |
| GP WHICH:  Capital ratios  Capital ratios  61 Common Equity Tier 1 (as a percentage of risk weighted assets)  62 Tier 1 (as a percentage of risk weighted assets)  52 27%  63 Total capital (as a percentage of risk weighted assets)  52 28%  63 Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical 9.00%  65 of which: capital conservation buffer requirement  66 of which: capital conservation buffer requirement  67 of which: bank specific countercyclical buffer requirement (N/A)  68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)  69 CBB Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)  70 CBB Tier 1 minimum ratio  71 CBB total capital minimum ratio  72 Non-significant investments in the capital of other financials  73 Significant investments in the capital of other financials  74 Mortgage servicing rights (net of related tax liability)  75 Deferred tax assets arising from temporary differences (net of related tax liability)  76 Cap on inclusion of provisions 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 (prior to application  78 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)  79 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)  10 Cap on inclusion of Tier to the cap (excess over cap after redemptions and maturities)  11 CBC Cap on net of the capital cap (excess over cap after redemptions and maturities)  12 Current cap on CET1 due to cap (excess over cap after redemptions and maturities)   |  |            |   |
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| 61 Common Equity Tier 1 (as a percentage of risk weighted assets) 62 Tier 1 (as a percentage of risk weighted assets) 63 Total capital (as a percentage of risk weighted assets) 64 Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical 65 of which: capital conservation buffer requirement 66 of which: bank specific countercyclical buffer requirement (N/A) 67 of which: DSIB buffer requirement (N/A) 68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) 69 CBB Common Equity Tier 1 minimum ratio 60 CBB Tier 1 minimum ratio 70 CBB Tier 1 minimum ratio 71 CBB total capital minimum ratio 72 Non-significant investments in the capital of other financials 73 Significant investments in the capital of other financials 74 Montgage servicing rights (net of related tax liability) 75 Deferred tax assets arising from temporary differences (net of related tax liability) 76 CBB train of provisions in Tier 2 under standardised approach (prior to application 77 Cap on inclusion of provisions in Tier 2 78 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application 79 Cap Tier 1 instruments subject to phase-out arrangements 60 (not) applicable between 1 Jan 2020 and 1 Jan 2024) 79 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) 79 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)  |  | 031,041    |   |
| Tier 1 (as a percentage of risk weighted assets)   52.27%  |  | 52 27%     |   |
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| Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical   9.00%  |  |            |   |
| 66 of which: capital conservation buffer requirement (N/A) 66 of which: bank specific countercyclical buffer requirement (N/A) 67 of which: D-SIB buffer requirement (N/A) 68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) 69 CBB Common Equity Tier 1 inimimum ratio 70 CBB Common Equity Tier 1 minimum ratio 90.00% 70 CBB Tier 1 minimum ratio 10.50% 71 CBB total capital minimum ratio 12.50% 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) 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) 78 Current cap on CET1 instruments subject to phase out arrangements 79 Current cap on CET1 flue to cap (excess over cap after redemptions and maturities) 79 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) 70 Current cap on AT1 flue to cap (excess over cap after redemptions and maturities) 70 Current cap on AT1 flue to cap (excess over cap after redemptions and maturities) 70 Current cap on AT1 flue to cap (excess over cap after redemptions and maturities) 70 Current cap on AT1 due to cap (excess over cap after redemptions and maturities)   |  |            |   |
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| 67 of which: D-SIB buffer requirement (N/A) 68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) 52.27%  National minima including CCB (if different from Basel 3) 69 CBB Common Equity Tier 1 minimum ratio 70 CBB Tier 1 minimum ratio 71 CBB total capital minimum ratio 71 CBB total capital minimum ratio 72 Non-significant investments in the capital of other financials 73 Significant investments in the capital of other financials 74 Mortgage servicing rights (net of related tax liability) 75 Deferred tax assets arising from temporary differences (net of related tax liability) 76 Provisions eliqible 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) 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 91 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) 92 - Capital Instruments subject to phase out arrangements 93 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) 94 - Carrent cap on AT1 instruments subject to phase out arrangements 95 - Current cap on AT1 instruments subject to phase out arrangements 96 - Current cap on AT1 instruments subject to phase out arrangements 97 - Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) 98 - Current cap on AT1 due to cap (excess over cap after redemptions and maturities) 99 - Current cap on AT1 due to cap (excess over cap after redemptions and maturities) 90 - Current cap on AT1 due to cap (excess over cap after redemptions and maturities) 90 - Current cap on AT1 due to cap (excess over cap after redemptions and maturities) 90 - Current cap on AT1 due to cap (excess over cap after redemptions and mat |  |            |   |
| 68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)  National minima including CCB (if different from Basel 3)  69 CBB Common Equity Tier 1 minimum ratio  70 CBB Common Equity Tier 1 minimum ratio  71 CBB total capital minimum ratio  72 Non-significant investments in the capital of other financials  73 Significant investments in the common stock of financials  74 Montage servicing rights (net of related tax liability)  75 Deferred tax assets arising from temporary differences (net of related tax liability)  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)  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  91 Current cap on AT1 instruments subject to phase out arrangements  92 Current cap on AT1 instruments subject to phase out arrangements  93 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)  94 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)  95 Current cap on AT1 due to cap (excess over cap after redemptions and maturities)  96 Current cap on AT1 due to cap (excess over cap after redemptions and maturities)  |  |            |   |
| National minima including CCB (if different from Basel 3)   CBB Common Equity Tier 1 minimum ratio   9.00%     CBB Tier 1 minimum ratio   10.50%     TI CBB total capital minimum ratio   12.50%     Amounts below the thresholds for deduction (before risk weighting)   12.50%     Amounts below the thresholds for deduction (before risk weighting)   12.50%     Amounts below the thresholds for deduction (before risk weighting)   12.50%     Amounts below the thresholds for deduction (before risk weighting)   12.50%     Amounts delow the thresholds for deduction (before risk weighting)   12.50%     Amounts delow the thresholds for deduction (before risk weighting)   12.50%     Amount description of the decomposition of provisions in Tier 2 under standardised approach (prior to application of the decomposition of provisions in Tier 2 under standardised approach (1.25% of Credit Risk weighted Assets)   1.50%  |  |            |   |
| 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 capital of other financials - 74 Mortgage servicing rights (net of related tax liability) - 75 Deferred tax assets arising from temporary differences (net of related tax liability) - 76 Deferred tax assets arising from temporary differences (net of related tax liability) - 77 Cap on inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application - 78 Provisions eligible for inclusion in Tier 2 under standardised approach (1.25% of Credit Risk weighted Assets) - 78 Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2020 and 1 Jan 2024) - 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) - 79 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) - 70 Current cap on AT1 due to cap (excess over cap after redemptions and maturities) - 70 Current cap on AT1 due to cap (excess over cap after redemptions and maturities) - 70 Current cap on AT1 due to cap (excess over cap after redemptions and maturities) - 71 Current cap on AT1 due to cap (excess over cap after redemptions and maturities) - 72 Current cap on AT1 due to cap (excess over cap after redemptions and maturities) - 73 Current cap on AT1 due to cap (excess over cap after redemptions and maturities) - 74 Current cap on AT1 due to cap (excess over cap after redemptions and maturities) - 75 Current cap on AT1 due to cap (excess over cap after redemptions and maturities) - 75 Current cap on AT1 due to cap (excess over cap after redemptions and maturities) - 75 Current cap on AT1 due to cap (excess over cap after redemptions and maturities) - 75 Current cap on AT |  | 02.27 70   |   |
| 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) 12.50%  Non-significant investments in the capital of other financials - Significant investments in the common stock of financials - Significant investments in the common stock of financials - Significant investments in the common stock of financials - Significant investments in the common stock of financials - Significant investments in the common stock of financials - Significant investments in the common stock of financials - Significant investments in the common stock of financials - Significant investments in the common stock of financials - Significant investments in the common stock of financials - Significant investments in fire of related tax liability - Significant investments in Tier 2 in respect of exposures subject to standardised approach (prior to application - Significant in Tier 2 under standardised approach (1.25% of Credit Risk weighted Assets) - Capital instruments subject to phase-out arrangements (Inly applicable between 1 Jan 2020 and 1 Jan 2024) - Significant investments subject to phase out arrangements - Significant inv |  | 9.00%      |   |
| Total Cab total capital minimum ratio  |  |            |   |
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| 72 Non-significant investments in the capital of other financials   -  |  | .2.0070    |   |
| 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)   -     76   Povisions eliqible for inclusion of provisions in Tier 2     76   Provisions eliqible 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)   -     Capital instruments subject to phase-out arrangements       (only applicable between 1 Jan 2020 and 1 Jan 2024)       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)   -     81   Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)   -   |  | -          |   |
| 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 eliqible 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)   -   Capital instruments subject to phase-out arrangements     (only applicable between 1 Jan 2020 and 1 Jan 2024)   |  | _          |   |
| Applicable caps on the inclusion of provisions in Tier 2  76 Provisions eliqible 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)  Capital instruments subject to phase-out arrangements  (only applicable between 1 Jan 2020 and 1 Jan 2024)  78 Current cap on CET1 instruments subject to phase out arrangements  - Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)  - B0 Current cap on AT1 instruments subject to phase out arrangements  - Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)  - Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)  - Cap on inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application   |  | _          |   |
| Frovisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application   -   |  |            |   |
| To Cap on inclusion of provisions in Tier 2 under standardised approach (1.25% of Credit Risk weighted Assets)   Capital instruments subject to phase-out arrangements   |  | _          |   |
| Capital instruments subject to phase-out arrangements (Only applicable between 1 Jan 2020 and 1 Jan 2024)  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 -181 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) -182 -183 -184 -185 -185 -185 -185 -185 -185 -185 -185  |  | -          |   |
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| 78   Current cap on CET1 instruments subject to phase out arrangements   -   |  |            |   |
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| 81 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)  |  |            |   |
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| 83 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities  |  |            |   |

## 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 o 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   |