Alubaf Arab International Bank B.S.C (c) Reconcilation of Published Consolidated Financial Statements with Balance Sheet under regulatory reporting as at 31 March 2023

	Statement of Financial Position as in published financial statements	Consolidated PIR data	Reference
	31 March 2023	31 March 2023	
	USD'000s	USD'000s	
ASSETS			
Cash and balances with central bank and other banks	303,618		
Cash and balances with central banks		299,749	
Placements and balances with banks		356,964	
Deposits with banks and other financial institutions	352,950		
Investments classified as fair vlaue through profit and loss	-	-	
Investments at amortized cost		125,411	
Investment at FVOCI		139,759	
Investments securities	264,322		
Investment in Properties	11,734	11,734	
Loans and advances	180,917	183,478	
Property, equipment and software	6,972	6,972	
Interest receivable	10,843	10,843	
Other assets	1,275	1,275	
TOTAL ASSETS	1,132,631	1,136,185	
LIABILITIES AND EQUITY			
Liabilities			
Deposits from banks and other financial institutions	664,367		
Due to banks and other financial institutions	91,126		
Deposits from banks		755,493	
Due to customers	23,916	23,916	
Interest payable	6,519	6,519	
Other liabilities	18,843	18,824	
Total liabilities	804,771	804,752	
Equity			
Share capital	250,000	250,000	а
Statutory reserve	31,075	31,075	b
Retained earnings	57,680	53,223	С
Net profit for current period separately in PIR		4,457	d
Proposed Dividend			е
Fair value reserve	(10,895)	(12,685)	f
Provision for Expected Credit Losses	· · · · · · · · · · · · · · · · · · ·		i
Common equity tier 1 capital		1,136	q
Tier 2 capital	1	4,227	ĥ
Total equity	327,860	331,433	
TOTAL LIABILITIES AND EQUITY	1,132,631	1,136,185	

Alubaf Arab International Bank B.S.C (c) Composition of Capital common template as at 31 March 2023

Composition of Capital and mapping to regulatory reports Component of regulatory capital referent letters is shee regulatory capital Common Equity Tier 1 capital: instruments and reserves 5 5 5 5 5 6	
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42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	
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45 Tier 1 capital (T1) 0205000 45 Tier 1 capital (T1) 225,598	

	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		
	Directly issued capital instruments subject to phase out from Tier 2		
	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by		
	of which: instruments issued by subsidiaries subject to phase out		
	Provisions(ECL stage 1& 2-capped at 1.25% of CRWA	4,227	h
51	Tier 2 capital before regulatory adjustments	4,227	
	Tier 2 capital: regulatory adjustments		
	Investments in own Tier 2 instruments	-	
	Reciprocal cross-holdings in Tier 2 instruments	-	
	Investments in the capital of banking, financial and insurance entities thatare outside the scope of regulatory	-	
	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory	-	
56	National specific regulatory adjustments	-	
<u> </u>	REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 OF WHICH: [INSERT NAME OF ADJUSTMENT]	-	
	OF WHICH: INSERT NAME OF ADJOSTMENT	-	
57	Total regulatory adjustments to Tier 2 capital		
	Tier 2 capital (T2)	4,227	
59		329,825	
	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	-	
<u> </u>			
60	OF WHICH:	612 102	
60	OF WHICH: Total risk weighted assets	612,102	
	OF WHICH: Total risk weighted assets Capital ratios		
61	OF WHICH: Total risk weighted assets Capital ratios Common Equity Tier 1 (as a percentage of risk weighted assets)	53.19%	
61 62	OF WHICH: Total risk weighted assets Capital ratios Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets)	53.19% 53.19%	
61 62 63	OF WHICH: Total risk weighted assets Capital ratios Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets)	53.19%	
61 62 63 64	OF WHICH: Total risk weighted assets Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical	53.19% 53.19% 53.88% 9.00%	
61 62 63 64 65	OF WHICH: Total risk weighted assets Capital ratios Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical of which: capital conservation buffer requirement	53.19% 53.19% 53.88%	
61 62 63 64 65 66	OF WHICH: Total risk weighted assets Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical	53.19% 53.19% 53.88% 9.00% 2.50%	
61 62 63 64 65 66 67	OF WHICH: Total risk weighted assets Capital ratios Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical of which: bank specific countercyclical buffer requirement (N/A)	53.19% 53.19% 53.88% 9.00% 2.50% NA	
61 62 63 64 65 66 67	OF WHICH: Capital ratio Capital ratio Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical of which: capital conservation buffer requirement of which: D-SIB buffer requirement (IV/A)	53.19% 53.19% 53.88% 9.00% 2.50% NA NA	
61 62 63 64 65 66 67 68	OF WHICH: Total risk weighted assets Capital ratios Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical of which: capital conservation buffer requirement of which: b-SIB buffer requirement (N/A) Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	53.19% 53.19% 53.88% 9.00% 2.50% NA NA	
61 62 63 64 65 66 67 68 69 70	OF WHICH: Total risk weighted assets Capital ratios Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical of which: capital conservation buffer requirement (N/A) of which: D-SIB buffer requirement (N/A) Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima including CCB (if different from Basel 3) CBB Common Equity Tier 1 minimum ratio CBB Tier 1 minimum ratio	53.19% 53.19% 53.88% 9.00% 2.50% NA NA 53.19% 9.00% 10.50%	
61 62 63 64 65 66 67 68 69 70	OF WHICH: Total risk weighted assets Capital ratios Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical of which: capital conservation buffer requirement (N/A) of which: bank specific countercyclical buffer requirement (N/A) of which: D-SIB buffer requirement (N/A) Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima including CCB (if different from Basel 3) CBB Common Equity Tier 1 minimum ratio CBB total capital ninmum ratio	53.19% 53.19% 53.88% 9.00% 2.50% NA NA 53.19% 9.00%	
61 62 63 64 65 66 67 68 69 70 71	OF WHICH: Total risk weighted assets Capital ratios Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical of which: capital conservation buffer requirement of which: D-SIB buffer requirement (N/A) of which: D-SIB buffer requirement (N/A) Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima including CCB (if different from Basel 3) CBB Common Equity Tier 1 minimum ratio CBB total capital (minimum ratio CBB total capital minimum ratio CBB total capital winimum ratio CBB total capital minimum rati	53.19% 53.19% 53.88% 9.00% 2.50% NA NA 53.19% 9.00% 10.50%	
61 62 63 64 65 66 67 68 69 70 71 72	OF WHICH: Total risk weighted assets Capital ratios Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical of which: capital conservation buffer requirement (N/A) of which: D-SIB buffer requirement (N/A) Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima including CCB (if different from Basel 3) CBB Common Equity Tier 1 minimum ratio CBB Tier 1 minimum ratio CBB total capital minimum ratio Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials	53.19% 53.19% 53.88% 9.00% 2.50% NA NA 53.19% 9.00% 10.50%	
61 62 63 64 65 66 67 68 69 70 71 72 73	OF WHICH: Total risk weighted assets Capital ratios Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical of which: capital conservation buffer requirement (N/A) of which: D-SIB buffer requirement (N/A) Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima including CCB (if different from Basel 3) CBB Common Equity Tier 1 minimum ratio CBB total capital capital contercyclical for deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the common stock of financials	53.19% 53.19% 53.88% 9.00% 2.50% NA NA 53.19% 9.00% 10.50%	
61 62 63 64 65 66 67 68 69 70 71 72 73 74	OF WHICH: Total risk weighted assets Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical of which: capital conservation buffer requirement of which: D-SIB buffer requirement (N/A) of which: D-SIB buffer requirement (N/A) Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima including CCB (if different from Basel 3) CBB Common Equity Tier 1 minimum ratio CBB Tier 1 minimum ratio CBB total capital for deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Significant investments in the capital other financials Significant investments in the capital other financials	53.19% 53.19% 53.88% 9.00% 2.50% NA NA 53.19% 9.00% 10.50%	
61 62 63 64 65 66 67 68 69 70 71 72 73 74	OF WHICH: Total risk weighted assets Capital ratios Common Equity Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical of which: capital conservation buffer requirement (M/A) of which: capital conservation buffer requirement (M/A) Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima including CCB (if different from Basel 3) CBB Tier 1 available to meet buffers (as a percentage of risk weighted assets) CBB total capital minimum ratio CBB total capital minimum ratio CBB total capital minimum ratio CBB total capital minimum ratio CBB total capital minimums in the capital of other financials Significant investments in the capital of other financials Significant investments in the capital of other financials Deferred tax assets arising from temporary differences (net of related tax liability)	53.19% 53.19% 53.88% 9.00% 2.50% NA NA 53.19% 9.00% 10.50%	
61 62 63 64 65 66 67 68 69 70 71 71 72 73 74 75	OF WHICH: Total risk weighted assets Capital ratios Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical of which: capital conservation buffer requirement (N/A) of which: bank specific countercyclical buffer requirement (N/A) Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima including CCB (if different from Basel 3) CBB Common Equity Tier 1 minimum ratio CBB total capital capital of other financials Significant investments in the capital of other financials Mortage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2	53.19% 53.19% 53.88% 9.00% 2.50% NA NA 53.19% 9.00% 10.50%	
61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76	OF WHICH: Total risk weighted assets Capital ratios Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical of which: capital conservation buffer requirement of which: D-SIB buffer requirement (N/A) of which: D-SIB buffer requirement (N/A) Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima including CCB (if different from Basel 3) CBB Common Equity Tier 1 minimum ratio CBB Tier 1 minimum ratio CBB total capital for deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application	53.19% 53.19% 53.88% 9.00% 2.50% NA NA 53.19% 9.00% 10.50%	
61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76	OF WHICH: Total risk weighted assets Capital ratios Common Equity Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical of which: capital conservation buffer requirement (M/A) of which: capital conservation buffer requirement (M/A) Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima including CCB (if different from Basel 3) CBB Tier 1 available to meet buffers (as a percentage of risk weighted assets) CBB Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima including CCB (if different from Basel 3) CBB Tier 1 minimum ratio CBB Tier 1 minimum ratio CBB Tier 1 available to meet buffer requirement (M/A) CBB total capital minimum ratio CBB Tier 1 available to deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the capital of other financials Significant investments in the common stock of financials Mortagage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application Cap on inclusion	53.19% 53.19% 53.88% 9.00% 2.50% NA NA 53.19% 9.00% 10.50%	
61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76	OF WHICH: Total risk weighted assets Capital ratios Common Equity Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical of which: capital conservation buffer requirement (N/A) of which: bank specific countercyclical buffer requirement (N/A) Mich: CD-SIB buffer requirement (N/A) of which: D-SIB buffer requirement (N/A) Mich requirement (N/A) Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima including CCB (if different from Basel 3) CBB total capital capital contercyclical of the frame from Basel 3) CBB total capital minimum ratio CBB total capital minimum ratio CBB total capital minimum ratio of CBB total capital in the campital of other financials Significant investments in the capital of other financials Mortage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 under standardised approach (prior to application Capital instruments subject to phase-out arrangements Capital instruments	53.19% 53.19% 53.88% 9.00% 2.50% NA NA 53.19% 9.00% 10.50%	
61 62 63 64 65 66 67 68 69 70 71 71 72 73 74 75 76 77	OF WHICH: Total risk weighted assets Capital ratios Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement (N/A) of which: D-SIB buffer requirement (N/A) Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima including CCB (if different from Basel 3) CBB Common Equity Tier 1 minimum ratio CBB Tier 1 minimum ratio CBB total capital conservation buffer of the financials Significant investments in the capital of other financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 under standardised approach (prior to application Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2020 and 1 Jan 2024)	53.19% 53.19% 53.88% 9.00% 2.50% NA NA 53.19% 9.00% 10.50%	
61 62 63 64 65 66 67 68 69 70 71 71 72 73 74 75 76 77 77 78	OF WHICH: Total risk weighted assets Capital ratios Common Equity Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical of which: capital conservation buffer requirement (M/A) of which: bank specific countercyclical buffer requirement (N/A) Of which: D-SIB buffer requirement (N/A) Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima including CCB (if different from Basel 3) CBB total capital of other financials CBB total capital minimum ratio CBB total capital minimum ratio CBB total capital investments in the capital of other financials Significant investments in the capital of other financials Significant investments in the capital of provisions in Tier 2 Deferred tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 under standardised approach (prior to application Cap on inclusion in Tier 2 under standardised approach (1.25% of Credit Risk weighted Assets)	53.19% 53.19% 53.88% 9.00% 2.50% NA NA 53.19% 9.00% 10.50%	
61 62 63 64 65 66 67 68 70 71 72 73 74 75 76 77 77 78 79	OF WHICH: Total risk weighted assets Total risk weighted assets Common Equity Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical of which: capital conservation buffer requirement (N/A) of which: bank specific countercyclical buffer requirement (N/A) of which: D-SIB buffer requirement (N/A) CBB total countercyclical buffer requirement (N/A) CBB total capital conservation buffer (different from Basel 3) CBB total capital minima including CCB (if different from Basel 3) CBB total capital minimum ratio Amounts below the thresholds for deduction (before risk weighted tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application Cap on inclusion of provisions in Tier 2 unde	53.19% 53.19% 53.88% 9.00% 2.50% NA NA 53.19% 9.00% 10.50%	
61 62 63 64 65 66 67 68 69 70 71 71 72 73 74 75 76 77 77 78 79 80	OF WHICH: Total risk weighted assets Capital ratios Common Equity Tier 1 (as a percentage of risk weighted assets) Tief 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical of which: capital conservation buffer requirement (N/A) of which: bank specific countercyclical buffer requirement (N/A) of which: Dask specific countercyclical buffer (as a percentage of risk weighted assets) National minma including CCB (if different from Basel 3) CBB Common Equity Tier 1 minimum ratio CBB Tier 1 minimum ratio CBB total capital minimum ratio CBB total capital minimum ratio CBB total capital minimum ratio CBB total capital minimum ratio Montgage servicing rights (net of related tax liability) Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the capital of other financials Montgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 under standardised approach (1.25% of Credit Risk weighted Assets) Capital instruments subject to phase-out arrangements	53.19% 53.19% 53.88% 9.00% 2.50% NA NA 53.19% 9.00% 10.50%	
61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 77 78 79 80 81	OF WHICH: Total risk weighted assets Total risk weighted assets Common Equity Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical of which: capital conservation buffer requirement (N/A) of which: bank specific countercyclical buffer requirement (N/A) of which: D-SIB buffer requirement (N/A) CBB total countercyclical buffer requirement (N/A) CBB total capital conservation buffer (different from Basel 3) CBB total capital minima including CCB (if different from Basel 3) CBB total capital minimum ratio Amounts below the thresholds for deduction (before risk weighted tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application Cap on inclusion of provisions in Tier 2 unde	53.19% 53.19% 53.88% 9.00% 2.50% NA NA 53.19% 9.00% 10.50%	

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	