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

Reconcilation of Published Consolidated Financial Statements with Balance Sheet under regulatory reporting as at 31 December 2021

	Balance sheet as in published financial statements	Consolidated PIR data	Reference
	31 December 2021	31 December 2021	
	USD'000s	USD'000s	
ASSETS			
Cash and balances with central banks & other banks	345,307		
Cash and balances with central banks separetely in PIR		299,564	
Placements and balances with banks separately in PIR		511,306	
Deposits with banks and other financial institutions	465,361		
Investments classified as fair vlaue through profit and loss	3,661	3,661	
Investments at amortized cost		142,042	
Investments securities	263,511		
Investment at FVOCI		122,610	
Investment in Properties	11,734	11,734	
Loans and advances	149,340	151,606	
Property, equipment and software	7,674	7,674	
Interest receivable	5,488	5,488	
Other assets	1,068	1,068	
TOTAL ASSETS	**1,253,144**	**1,256,753**	
LIABILITIES AND EQUITY			
Liabilities			
Deposits from banks and other financial institutions	761,134		
Due to banks and other financial institutions	104,854		
Deposits from banks		865,988	
Due to customers	36,821	36,821	
Interest payable	610	610	
Other liabilities	9,824	9,750	
Total liabilities	**913,243**	**913,169**	
Equity			
Share capital	250,000	250,000	b
Statutory reserve	30,115	30,115	c
Retained earnings	52,580	29,848	d
Net profit for current period separately in PIR		22,732	f
Additional Tier 1 capital instrument		(1,002)	g
Proposed Dividend	12,500	12,500	h
Fair value reserve	(5,294)	(6,526)	e
ECL (stage 1&2)		5,917	a
Total equity	**339,901**	**343,584**	
TOTAL LIABILITIES AND EQUITY	**1,253,144**	**1,256,753**	

Alubaf Arab International Bank B.S.C (c)
Composition of Capital common template as at 31 December 2021

	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	b
2	Retained earnings	65,080	d+f+h
3	Accumulated other comprehensive income (and other reserves)	23,589	e + c
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**	**338,669**	
	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)	1,562	
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	-	
	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**	**1,562**	
29	**Common Equity Tier 1 capital (CET1)**	**337,107**	
	Additional Tier 1 capital: instruments		
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	(1,002)	g
	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 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)**	336,105	
45	**Tier 1 capital (T1 = CET1 + AT1)**	**336,105**	

	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		
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	5,917	a
51	**Tier 2 capital before regulatory adjustments**	**5,917**	
	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 entities thatare 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	**Total regulatory adjustments to Tier 2 capital**	-	
58	**Tier 2 capital (T2)**	**5,917**	
59	**Total capital (TC = T1 + T2)**	**342,022**	
	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**	**789,215**	
	Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	42.59%	
62	Tier 1 (as a percentage of risk weighted assets)	42.59%	
63	Total capital (as a percentage of risk weighted assets)	43.34%	
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)	NA	
67	of which: D-SIB buffer requirement (N/A)	NA	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	42.59%	
	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 weighting)		
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)	-	
	Applicable caps on the inclusion of provisions in Tier 2		
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)	-	
	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)	-	
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		

Alubaf Arab International Bank BSC (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