Alubaf Arab International Bank BSC (c)

Reconcilation of published financial balance sheet to reguatory reporting as at 31 March 2020

	Balance sheet as in published financial statements	Consolidated PIR data	*Reference*
	31 March 2020	*31 March 2020*	
	USD'000s	*USD'000s*	
ASSETS			
Cash and balances with central banks & other banks	387,360		
Cash and balances with central banks separetely in PIR		344,163	
Placements and balances with banks separately in PIR		406,556	
Deposits with banks and other financial institutions	362,942		
ECL stage1 & stage2		(418)	a
Investments classified as fair vlaue through profit and loss	4,363	4,363	
Investments at amortized cost		79,282	
Investments securities	234,117		
Investment at FVOCI		157,527	
ECL stage1 & stage2		(2,692)	a
Loans and advances	88,696	90,476	
ECL stage1 & stage2		(1,779)	a
Property, equipment and software	8,806	8,806	
Interest receivable	4,879	4,879	
Other assets	981	981	
TOTAL ASSETS	**1,092,144**	**1,092,144**	
LIABILITIES AND EQUITY			
Liabilities			
Deposits from banks and other financial institutions	660,419		
Due to banks and other financial institutions	52,168		
Deposits from banks		712,587	
Due to customers	65,478	65,478	
Interest payable	2,964	2,964	
Other liabilities	10,361	10,279	
ECL stage1 off BS		82	a
Total liabilities	**791,390**	**791,390**	
Equity			
Share capital	250,000	250,000	b
Statutory reserve	25,631	25,631	c
Retained earnings	37,219	37,219	d
Net profit for current period separately in PIR		7,364	f
Fair value reserve	(19,460)	(20,406)	e
ECL (stage 1&2) FVOCI		946	a
Cash flow hedge reserve			g
Proposed Dividends	7,364		
Total equity	**300,754**	**300,754**	
TOTAL LIABILITIES AND EQUITY	**1,092,144**	**1,092,144**	

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Composition of Capital common template as at 31 March 2020

	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	250,000	b
2	Retained earnings	37,219	d
3	Accumulated other comprehensive income (and other reserves)	12,589	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**	**299,808**	
	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)	1,469	
10	Deferred tax assets that rely on future profitability excluding those	-	
11	Cash-flow hedge reserve		g
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**	**1,469**	
29	**Common Equity Tier 1 capital (CET1)**	**298,339**	
	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	-	
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)**	**298,339**	

	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		
47	Directly issued capital instruments subject to phase out from Tier 2		
48	Tier 2 instruments (and CET1 and AT1 instruments not included		
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	-	
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)**	**5,917**	
59	**Total capital (TC = T1 + T2)**	**304,256**	
	RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS		
	OF WHICH: Significant investments in the common stock of		
	OF WHICH: …		
60	**Total risk weighted assets**	**658,723**	
	Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	45.29%	
62	Tier 1 (as a percentage of risk weighted assets)	45.29%	
63	Total capital (as a percentage of risk weighted assets)	46.19%	
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 of risk weighted assets)	45.29%	
	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		
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		

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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
	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 disdretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Not applicable
23	Convertible or non-convertible	Not applicable
24	If convertible, conversion trigger (s)	Not applicable
25	If convertible, fully or partially	Not applicable
26	If convertible, conversion rate	Not applicable
27	If convertible, mandatory or optional conversion	Not applicable
28	If convertible, specify instrument type convertible into	Not applicable
29	If convertible, specify issuer of instrument it converts into	Not applicable
30	Write-down feature	No
31	If write-down, write-down trigger(s)	Not applicable
32	If write-down, full or partial	Not applicable
33	If write-down, permanent or temporary	Not applicable
34	If temporary write-down, description of write-up mechanism	Not applicable
35	Position in subordination hierarchy in liquidation (specify	Not applicable
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	Not applicable