# BAHRAIN DEVELOPMENT BANK B.S.C. (c) Risk and Capital Management Disclosures For the period ended 30 June 2024

These disclosures have been prepared in accordance with the Public Disclosure Module ("PD"), CBB Rule Book, Volume I for Conventional banks.

These disclosures have been reviewed by the Bank's external auditors Ernst & Young - Middle East, based on agreed-upon procedures as required under Para PD-A.2.4 of the PD Module.

Risk and Capital Management Disclosures

For the period ended 30 June 2024

#### 1 EXECUTIVE SUMMARY

This report has been prepared in accordance with Pillar 3 disclosure requirements prescribed by the Central Bank of Bahrain, herein referred to as "CBB". The report has been designed to provide Bahrain Development Bank B.S.C. (c) ("BDB" or the "Bank") and its subsidiaries (together, the "Group"), stakeholders with detailed information on the Bank's approach in managing capital and risk, having due regard to the operating environment.

The Bank applies the Basel framework in the measurement of its capital adequacy, and in its capital management strategy and risk management framework. CBB's Basel III capital rules and guidelines became effective on 1st January 2015 as the common framework for the implementation of the Basel Committee on Banking Supervision's (Basel Committee) Basel III capital adequacy framework for banks incorporated in the Kingdom of Bahrain.

BDB has adopted the Standardized Approach for Credit Risk, Market Risk and the Basic Indicator Approach for Operational Risk to determine the capital requirement.

The disclosures in this report are in addition to the disclosures set out in the interim consolidated financial statements for the period ended 30 June 2024 presented in accordance with the International Financial Reporting Standards (IFRS) by the International Accounting Standards Board (IASB).

#### 2 INTRODUCTION TO THE BASEL III FRAMEWORK

The CBB's capital adequacy framework is based on three pillars consistent with the Basel III framework developed by the Basel Committee, as follows:

- Pillar 1: calculation of the Risk Weighted Assets (RWAs) and capital requirement.
- · Pillar 2: the supervisory review process, including the Internal Capital Adequacy Assessment Process
- Pillar 3: rules for the disclosure of risk management and capital adequacy information.

#### **CBB CAPITAL ADEQUACY RULES:**

CBB minimum required total capital adequacy ratio (including Capital Conservation Buffer "CCB") increased from 12 percent to 12.5 percent, compared to 10.5 percent recommended by the Basel Committee. Moreover, the CCB is newly introduced limits and minima by Basel III, such as minimum Common Equity Tier 1 Capital Ratio "CET1" of 9 percent (including CCB) and minimum T1 Capital Ratio of 10.5 percent (including CCB).

The table below summarizes the approaches available for calculating RWAs for each risk type in accordance with the CBB's capital adequacy framework:

Credit Risk	Market Risk	Operational Risk
Standardised Approach	Standardised Approach	Basic Indicator Approach
Standardised Approach	Internal Models Approach	Standardised Approach

#### i) Credit Risk

Credit Risk represents the potential financial loss as a consequence of a customer's inability to honour the terms and conditions of a credit facility. Such risk is measured with respect to counterparties for both onbalance sheet assets and off-balance sheet items. The Bank has credit risk management architecture in place which is further explained in Section 5 within this document.

Risk and Capital Management Disclosures

For the period ended 30 June 2024

#### 2 INTRODUCTION TO THE BASEL III FRAMEWORK (continued)

#### **CBB CAPITAL ADEQUACY RULES: (continued)**

#### i) Credit Risk (continued)

The Bank does not use any external credit assessment institutions and the risk rating for the exposures are based on the internal credit framework and policy guidelines of the Bank.

For regulatory reporting purposes, BDB is using the Standardised Approach for credit risk.

#### ii) Market Risk

Market Risk is the risk of potential losses arising from movements in market prices of financial instruments as a result of changes in market rates (such as interest rates and foreign exchange rates).

For the regulatory market risk capital requirement, BDB is using the Standardised Approach for the calculation of regulatory market risk capital.

#### iii) Operational Risk

Operational Risk is the risk of monetary loss on account of human error, fraud, systems failures or the failure to record transactions. In order to manage and mitigate such risks, the Bank ensures that proper systems and resources (financial and personnel) are available to support the Bank's operations. Proper segregation of duties and other controls (including reconciliation, monitoring and reporting) are implemented to support the various operations and activities.

For the regulatory operational risk capital requirement, BDB is using the Basic Indicator Approach for the calculation of regulatory operational risk capital.

#### **Regulatory Reforms**

The Bank is operating as a retail bank with special waivers under a license issued by the Central Bank of Bahrain ("CBB"), with headquarters and branches in Bahrain. The Bank's capital adequacy requirements are computed on a consolidated basis.

#### **3 GROUP STRUCTURE**

The Group's financial statements are prepared and published on a full consolidation basis, with all subsidiaries being consolidated in accordance with IFRSs. As at 30 June 2024, the Group consists of the Bank and its following subsidiaries:

Name	Country of Incorporation	Principal activity
Bahrain Business Incubator Centre W.L.L.	Kingdom of Bahrain	Development and assistance to emerging Bahraini entrepreneurs
Al-Waha Venture Capital Fund Company B.S.C.	Kingdom of Bahrain	Trusts, Funds and Similar Financial Entities - Fund Company
Neotech W.L.L.	Kingdom of Bahrain	Management consultancy activities

#### Restrictions on capital and transfer of funds within the Group

Risk and Capital Management Disclosures

For the period ended 30 June 2024

Since the Bank's subsidiaries are not regulated financial institutions, there is no regulatory impediment to the transfer of retained earnings to the Bank. However, as a separate legally incorporated entity, the transfer of paid in capital and mandatory reserves would require shareholder action. As the major shareholder (either direct or indirect) in the entity, the Bank has the power to undertake the legal processes for the transfer of such capital. The Bank's subsidiaries are registered and domiciled in Kingdom of Bahrain and there are no exchange controls or other restrictions on the transfer of funds.

Basel III Pillar 3 Disclosures

For the period ended 30 June 2024

(Expressed in Thousands Bahrain Dinars)

#### **4 CAPITAL STRUCTURE AND CAPITAL ADEQUACY**

The Bank's regulatory capital base comprises of (a) CET 1 capital which includes share capital, reserves and retained earnings. (b) Tier 2 capital which consist of general loss provisions.

#### Capital structure, minimum capital and capital adequacy

The Bank's paid up capital consists only of ordinary shares and does not have any other type of capital instruments.

The Bank's shareholders are Government of Kingdom of Bahrain (89.53%), Social Insurance Organisation (5.23%) and Pension Fund (5.24%, together).

The Bank's regulatory capital base is as detailed below:

					As at 30 June 2024
Common Equity Tier 1 (CET1) Issued and full paid ordinary shares Legal / Statutory reserve Accumulated losses Current year Profit Cumulative fair value changes on FVOCI investintangibles	stments (Debt)				63,669 1,186 (1,404) 792 (16) (1,936)
<b>Total Common Equity Tier 1 (CET1) (A)</b> Additional Tier 1 (AT1)					62,291
Total Tier 1 (T1)					62,291
Tier 2 Capital (T2) Expected Credit Losses (ECL)					985
Total Tier 2 (T2) (B)					985
Total Capital Base (Tier 1 + Tier 2) (C=A+B)					63,276
Capital Requirement for Risk Weighted Exposure	Credit Exposure before credit risk mitigant	Eligible financial collateral	Credit Exposure after risk mitigant	Risk weighted exposure	Capital Requirement at 12.5%
As at 30 June 2024					
Cash items Sovereigns Banks Corporates Past due exposures Investment in securities Holding of Real Estate Others assets	248 88,541 9,986 90,335 21,219 6,716 10,955 7,155	- - - 23,468 17,482 - - -	248 88,541 9,986 66,867 3,737 6,716 10,955 7,155	9,003 26,842 3,740 10,491 21,617 7,155	1,125 3,355 468 1,311 2,702
Total Credit Risk Exposure	235,155	40,950	194,205	78,848	9,855
Market Risk Operational Risk			_	538 17,329	67 2,166
Total Risk Weighted Assets (D)			_	96,715	12,088
Capital Adequacy Ratio (C)/(D)				65.43%	
CET1 Capital Adequacy Ratio (A)/(D)				64.41%	

Basel III Pillar 3 Disclosures

For the period ended 30 June 2024

(Expressed in Thousands Bahrain Dinars)

#### 5 CREDIT RISK - PILLAR 3 DISCLOSURES

This section describes BDB's exposure to credit risk, and provides detailed disclosures on credit risk in accordance with the CBB's Basel III framework, in relation to Pillar 3 disclosure requirements.

#### Definition of exposure classes

The Bank has a diversified funded and unfunded credit exposure. These exposures are classified as standard portfolio per CBB's capital adequacy requirements.

Brief description of applicable standard portfolio is as follows:

#### a. Claims on sovereigns:

These pertain to exposures to governments and their central banks. Claims on Bahrain and GCC sovereigns are risk weighted at 0%. Claims on all other sovereigns are given a risk weighting of 0% where such claims are denominated and funded in the relevant domestic currency of that sovereign. Claims on sovereigns, other than those mentioned above are risk weighted based on their credit ratings.

#### b. Investment in securities and sukuk:

Investments in listed equities are risk weighted at 100% while unlisted equities are risk weighted at 150% and significant investment in the common shares of financial entities >10% are risk weighted at 250%.

#### c. Claims on banks:

Claims on banks are risk weighted based on external rating agencies (S&P, Moody's, Fitch and Capital intelligence). Short-term claims on locally incorporated banks are assigned a risk weighting of 20% where such claims on the banks are of an original maturity of three months or less and the claims are denominated and funded in either Bahraini Dinars or US Dollar.

Preferential risk weighting that is one category more favourable than the standard risk weighting is assigned to claims on foreign banks licensed in Bahrain of an original maturity of three months or less denominated and funded in the relevant domestic currency. Such preferential risk weight for short-term claims on banks licensed in other jurisdictions are allowed only if the relevant supervisor also allows this preferential risk weighting to short-term claims on its banks.

No claim on an unrated bank would receive a risk weight lower than that applied to claims on its sovereign of incorporation.

Claim on Banks, other than those mentioned above, are risk weighted based on their credit rating.

#### d. Claims on corporates:

Claims on corporates are risk weighted based on credit ratings. Risk weighting for unrated (corporate) claims are assigned at 100%.

For corporates owned by the Government of Bahrain, are risk weighted at 0%

#### e. Impairment of assets:

The Bank assesses at each reporting date whether there is any objective evidence that a specific financial asset is impaired. A financial asset is deemed to be impaired if, and only if, there is objective evidence of impairment as a result of one or more events that has occurred after the initial recognition of the asset (an incurred 'impairment event') and that impairment event (or events) has an impact on the estimated future cash flows of the financial asset that can be reliably estimated. Evidence of impairment may include indications that the borrower is experiencing significant financial difficulty, default or delinquency in interest or principal payments, the probability that it will enter bankruptcy or other financial reorganisation and where observable data indicate that there is a measurable decrease in the estimated future cash flows, such as changes in arrears or economic conditions that correlate with defaults.

#### f. Restructured financing facilities:

Where possible, the Bank seeks to restructure facilities. This may involve extending the payment arrangements and the agreement of new financing facility conditions. Management continuously reviews renegotiated financing facilities to ensure that all criteria are met and that future payments are likely to occur. The financing facilities continue to be subject to impairment assessment, calculated using the facility's original effective interest rate.

Basel III Pillar 3 Disclosures

For the period ended 30 June 2024

(Expressed in Thousands Bahrain Dinars)

#### 5 CREDIT RISK - PILLAR 3 DISCLOSURES (continued)

#### g. Past due exposures:

This includes claims, for which the repayment is overdue for more than 90 days. The risk weighting for such loans is either 100% or 150%, depending on the level of provisions maintained against the assets, net of interest in suspense.

#### h. Equity Portfolio:

Investment in securities and financial entities are risk weighted at a minimum risk weight of 100% for listed entities or 150% for unlisted entities, unless such investments exceed 10% of the eligible capital of investee entity, in which case they are deducted from the Bank's capital.

#### i. Other assets:

These are risk weighted at 100%.

#### j. Holding of real estate:

All other holdings of real estate by banks (i.e. owned directly, subsidiaries or associated companies or other arrangements such as trusts, funds or REITs) are risk-weighted at 200%. Premises occupied by the Group are risk-weighted at 100%.

#### k. Related party transactions and balances:

Parties are considered to be related if one party has the ability to control the other party or exercise significant influence over the other party in making financial and operating decisions. Related parties include entities over which the Bank exercises significant influence, major shareholders, directors and executive management of the Bank. Most related parties expoure are zero interest (Refer note 15 of the condensed financial statements 30 June 2024). All related party transactions are approved by Board of Directors.

Amounts due from related parties are unsecured.

#### I. Highly leveraged counterparties:

The Bank does not lend to highly leveraged and other high risk counterparties as defined in PD-1-3-24(e).

#### 6 Funded and Unfunded Total Credit Exposure

Total funded credit exposure	Total un-funded credit exposure	Average quarterly credit exposures
88,541	-	86,179
707	9,279	15,658
88,680	1,655	91,748
21,219	-	20,985
7,246	-	7,227
206,393	10,934	221,797
	credit exposure 88,541 707 88,680 21,219 7,246	Total un-funded credit exposure  88,541 - 707 9,279  88,680 1,655  21,219 - 7,246 -

Basel III Pillar 3 Disclosures

For the period ended 30 June 2024

(Expressed in Thousands Bahrain Dinars)

#### 7 CONCENTRATION OF CREDIT RISK BY INDUSTRY & REGION (EXPOSURES SUBJECT TO RISK WEIGHTING)

		30 June 2024							
	Government & public sector	Banks and financial institutions	Trading and manufacturing	Educational institutions and healthcare	Hospitality, media and transportation	Fisheries, agriculture and dairy	Food processing	Others	Total
2024									
Assets									
Balances with Central Bank of Bahrain	24,071	-	-	-	-	-	-	-	24,071
Balances with banks and other financial	-	707	-	-	-	-	-	-	707
Islamic financing and loans to customers	40,025	-	22,616	3,972	8,632	6,345	8,810	19,500	109,900
Investment securities	64,470	-	-	-	-	-	-	-	64,470
Other assets and Cash items	912	43	-	-	-	-	-	6,291	7,246
Total funded credit exposures	129,478	750	22,616	3,972	8,632	6,345	8,810	25,791	206,394
Unfunded credit exposures	-	9,279	801	18	3	-	8	825	10,934
Total credit risk *	129,478	10,029	23,417	3,990	8,635	6,345	8,818	26,616	217,328

<sup>\*</sup>All the above exposures are located in Kingdom of Bahrain

#### 8 CREDIT CONCENTRATION GREATER THAN 15% INDIVIDUAL OBLIGOR LIMIT

Total credit exposures in excess of 15% individual obligor limit

30 June 2024

Stane 1: 12-

Sovereigns 136,289

#### 9 SEGMENT WISE BREAKDOWN OF NON PERFORMING LOANS AND IMPAIRMENT PROVISIONS

	Gross impaired Ioans (Balance)	Stage 3: Lifetime ECL credit impaired	month ECL and Stage 2 : Lifetime ECL not credit- impaired	Stage 3: net remeasuremen t of loss allowance for the period	Write offs
Manufacturing	11,180	5,181	102	5	(68)
Fisheries and Agriculture	3,525	449	8	(1)	-
Construction	4,521	590	63	(4)	(3)
Trade	6,343	2,141	247	204	(12)
Personal / Consumer finance	124	74	-	(2)	(4)
Government	-	-	-	-	-
Technology, media and telecommunications	7	-	4	-	-
Other sectors	6,918	2,964	1,899	(55)	(19)
	32,618	11,399	2,323	147	(106)

Basel III Pillar 3 Disclosures

For the period ended 30 June 2024

(Expressed in Thousands Bahrain Dinars)

#### 10 RESIDUAL CONTRACTUAL MATURITY

Maturity analysis of assets

The table below summarises the residual contractual maturity profile of the Group's assets as at 30 June 2024:

	Up to 1 month	1 to 3 months	3 to 6 months	6 months to 1 year	1 to 3 years	3 to 5 years	5 to 10 years	10 to 20 years	Total
2023				, ,	,	,	,	,	
Assets									
Balances with Central Bank of Bahrain	24,071	-	-	-	-	-	-	-	24,071
Balances with banks and other financial institutions	707	-	-	-	-	-	-	-	707
Islamic financing and loans to customers	924	1,169	4,421	12,649	18,037	15,285	53,491	3,924	109,900
Investment securities	1,265	-	4,945	5,373	6,531	2,126	44,230	-	64,470
Other assets and Cash items	955	-	6,291	-	-	-	-	-	7,246
Total funded credit exposures	27,922	1,169	15,657	18,022	24,568	17,411	97,721	3,924	206,394
Unfunded credit exposures	3,992	6,023	85	413	28	6	-	387	10,934
Total credit risk	31,914	7,192	15,742	18,435	24,596	17,417	97,721	4,311	217,328

(Expressed in Thousands Bahrain Dinars)

#### 11 PAST DUE AND IMPAIRED LOANS (NET) - AGE ANALYSIS

#### i) By Geographical area

,, z, coograpinou, aroa	30 June 2024				
Past due loans but not credit impared	Three months to one year	One to three years	Over three years	Total	
Bahrain	8,352	-	-	8,352	
TOTAL	8,352			8,352	
Impaired Loans	Three months to one year	One to three years	Over three years	Total	
Bahrain	11,818	7,756	1,645	21,219	
	11,818	7,756	1,645	21,219	
ii) Segment Wise Impaired Loans (NET)					
	Three months to one year	One to three years	Over three years	Total	
Manufacturing	4,526	1,008	464	5,998	
Fisheries and Agriculture	2,686	133	257	3,076	
Construction	820	2,750	360	3,930	
Trade	1,702	2,147	353	4,202	
Personal / Consumer finance	-	3	47	50	
Technology, media and telecommunications	7	-	-	7	
Other sectors	2,077	1,715	164	3,956	
TOTAL	11,818	7,756	1,645	21,219	

# 12 GEOGRAPHICAL DISTRIBUTION OF COLLECTIVE AND SPECIFIC IMPAIRMENT PROVISIONS FOR LOANS AND ADVANCES TO CUSTOMERS

The Bank and its subsidiaries operate and grant loans / financing facilities locally to Bahrain entities and persons only.

	30 June 2024
Bahrain	
Collective impairement ECL - Stage 1	1,800
Collective impairement ECL - Stage 2	523
Specific impairment provision - Stage 3	11,399
TOTAL	13,722

#### 13 RECONCILIATION OF CHANGES IN EXPECTED CREDIT LOSSES

30 June 2024		
Stage 3: Lifetime ECL credit impaired	Stage 1: 12- month ECL and Stage 2 : Lifetime ECL not credit- impaired	Total
11,314	2,276	13,590
(106)	-	(106)
44	(44)	-
147	91	238
11,399	2,323	13,722
	Lifetime ECL credit impaired 11,314 (106) 44 147	Stage 1: 12- month ECL and Stage 2:  Stage 3: Lifetime ECL credit impaired  11,314 2,276 (106) - (106) - 44 (44) 147 91

#### **Restructured Credit Facilities**

As at 30 June 2024, the Bank has a total gross balance of BD 18,031 thousand with an ECL of BD 7,255 thousand relating to restructured credit facilities. During the period ended 30 June 2024, the Bank has restructured credit facilities amounting to BD 5,499 thousands with ECL of BD 1,159 thousand. Restructuring concessions mainly related to deferral of loan installments to assist customers overcome temporary cash crunch situations or to realign the repayment with the borrower's revised cash flow projections.

The above restructuring did not have a significant impact on the present or future earnings and were primarily extensions of the loan / financing tenor.

# BAHRAIN DEVELOPMENT BANK B.S.C. (c) Basel III Pillar 3 Disclosures For the period ended 30 June 2024

(Expressed in Thousands Bahrain Dinars)

#### 14 CREDIT RISK MITIGATION

The reduction of the capital requirement attributable to credit risk mitigation is calculated in different ways, depending on the type of credit risk mitigation. The main collaterals taken for risk mitigation on credit exposures are deposits held by customers, residential / commercial property mortgage, investment securities, counterguarantees from other banks, Tamkeen guarantees etc. However, for purposes of capital adequacy computation, only eligible collateral recognized under Basel III is taken into consideration.

#### 15 ELIGIBLE FINANCIAL COLLATERAL AND GUARANTEES

Eligible financial collateral, and guarantees, presented by standard portfolio are as under:

	Gross credit exposure	Financial collateral	Credit exposure after credit risk mitigant
As at 30 June 2024	exposure	Conateral	mugant
Sovereigns	88,541	-	88,541
Banks	9,986	-	9,986
Corporates	90,335	23,468	66,867
Past due exposures	21,219	17,482	3,737
Investments in equities/funds	6,716	-	6,716
Holding of real estate	10,955	-	10,955
Other assets and cash items	7,403	-	7,403
	235,155	40,950	194,205

Tamkeen guarantees a percentage of the outstanding balance of Islamic financing in accordance with the agreement between the Bank and Tamkeen. Moreover, agriculture and fisheries loans are guaranteed by the Government of Bahrain through Ministry of Finance and National Economy.

Basel III Pillar 3 Disclosures

For the period ended 30 June 2024

(Expressed in Thousands Bahrain Dinars)

# 16 SENSITIVITY ANALYSIS - INTEREST RATE RISK (IRRBB)

Impact on net interest income for the period ended 30 June 2024

	2024
Bahraini Dinar Assets Liabilities	191,820 (124,098)
(+) 200 basis points	1,354
(-) 200 basis points	(1,354)
US Dollar Assets Liabilities	50,701 (57,349)
(+) 200 basis points	(133)
(-) 200 basis points	133
Kuwaiti Dinar Assets Liabilities	15 (5)
(+) 200 basis points	-
(-) 200 basis points	-
Saudi Riyals Assets Liabilities	11 (526)
(+) 200 basis points	(10)
(-) 200 basis points	10

Basel III Pillar 3 Disclosures

For the period ended 30 June 2024

(Expressed in Thousands Bahrain Dinars)

#### 17 MARKET RISK, INTEREST RATE GAP

#### Market risk

Market risk is defined as potential adverse changes in the fair value or future cash flows of a trading position or portfolio of financial instruments resulting from the movement of market variables, such as interest rates, currency rates, equity prices and commodity prices, market indices as well as volatilities and correlations between markets. As its primary tool, the Bank measures its market risk exposure using the Standardised Approach under Basel III.

The Bank uses the Standardised Approach for calculating market risk capital charges for the following market risk components:

- Equity exposure risk
- · Interest rate exposure risk
- Foreign currency exposure risk
- · Commodity risk

The Bank's market risk capital charge is largely composed of foreign currency risk arising from the Bank's foreign exchange exposure on investments denominated mainly in Kuwaiti dinars, Saudi riyals and United States Dollars, and interest rate risk arising on the bond portfolio. The capital requirement for market risk using the Standardised Approach as at 30 June 2024 was as follows:

	Сар	Capital requirements		
	2024	Maximum	Minimum	
Risk Type				
Foreign exchange risk capital	43	43	40	
		30	June 2024	
Total Risk Weighted Exposure for Market Risk		=	538	

#### Interest rate risk

Interest rate risk arises from the possibility that changes in the interest rates will affect future profitability or the fair values of the financial instruments. The Bank is exposed to interest rate risks due to mismatches of interest rate repricing on maturity of assets and liabilities. Positions are monitored periodically to ensure that this is maintained within the established limits. The Bank's assets and liabilities reprice only on maturity.

The Bank's interest rate sensitivity position is based on the maturity dates, as follows:

				6			Non-	
	Up to 1	1 to 3	3 to 6	months	1 to 5	Over 5	interest	
	month	months	months	to 1 year	years	years	bearing	Total
2023								
Assets								
Balances with Central Bank								
of Bahrain	20,650	-	-	-	-	-	3,169	23,819
Placements with banks								
other financial institutions	707	-	-	-	-	-	-	707
Islamic financing and loans								
to customers	924	1,169	4,421	12,649	33,322	57,415	-	109,900
Investment and other								
assets	2,472	-	4,945	5,373	8,657	44,230	6,291	71,968
Total assets	24,753	1,169	9,366	18,022	41,979	101,645	9,460	206,394
Liabilities								
Term loans	-	251	2,488	2,739	15,392	3,257	-	24,127
Deposits	31,992	2,547	280	1,927	34,784	55,796	-	127,326
Other liabilities	12	147	167	80	163	<u>-</u>	5,409	5,978
Total liabilities	32,004	2,945	2,935	4,746	50,339	59,053	5,409	157,431
Net liquidity gap	(7,251)	(1,776)	6,431	13,276	(8,360)	42,592	4,051	48,963

Basel III Pillar 3 Disclosures

For the period ended 30 June 2024

(Expressed in Thousands Bahrain Dinars)

#### 18 EQUITY POSITION IN THE BANKING BOOK

30 June	2024
Net	Capital
exposure	requirement
7,453	932
7,453	932

#### 19 GAINS ON EQUITY INVESTMENTS

The Bank does not have any equity investments subject to supervisory transition or grandfathering provisions.

#### 20 DERIVATIVES

Foreign exchange contracts

Positive Fair Value - Negative Fair Value (21)

Notional – Banking book (Balance) 9,279

#### 21 OPERATIONAL AND LEGAL RISKS

Operational risk is the risk of loss arising from errors that can be made in instructing payments or settling transactions, breakdown in technology and internal control systems. The Bank uses the Basic Indicator Approach under the capital adequacy framework for measuring and managing its operational risk. Currently, the Bank conducts its business from a single location. BDB is a retail bank with some restrictions and accordingly, the number of client relationships and volume of transactions at BDB are moderate on average.

BDB's operations are conducted according to well-defined procedures. These procedures include a comprehensive system of internal controls, including segregation of duties and other internal checks, which are designed to prevent either inadvertent staff errors or malfeasance prior to the release of a transaction. The Bank also engages in subsequent monitoring of accounting records, daily reconciliation of cash and securities accounts and other checks to enable it detect any erroneous or improper transactions which may have occurred. Specific limits are set up to mitigate and monitor the Bank's exposure.

Operational risk is managed by the Operational risk management unit in the Risk management department. The scope of the Internal Audit department encompasses audits and reviews of all business units, support services and branches. The internal audit process focuses primarily on assessing risks and controls and ensuring compliance with established policies, procedures and delegated authorities. Products and services are reviewed by the Internal Audit department and assessed for operational risks. The Internal Audit department is operationally independent and reports significant internal control deficiencies to the Audit Committee.

The Bank has a Business Continuity Plan (BCP) to ensure that the critical activities are supported in case of an emergency. The BCP is approved by the Board of Directors.

Bank's ICAAP limit of 16% has been fixed to absorb any unforeseen event as compared to regulatory capital requirement of 12.5%.

Legal risk is the risk arising from the potential that unenforceable contracts, lawsuits or adverse judgments can disrupt or otherwise negatively affect the operations of the group. The Group has developed controls and procedures to identify legal risks and believes that losses will not be material.

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Basel III Pillar 3 Disclosures

For the period ended 30 June 2024

(Expressed in Thousands Bahrain Dinars)

#### 22 Fines and Penalty

Amount in BD Actual 2024

Penalty paid to Central Bank of Bahrain

#### 23 Liquidity Coverage Ratio (LCR)

According to LM-11.1.2 under the "Liquidity Risk Management Module" in the CBB Rulebook, The Bank has calculated the Liquidity Coverage Ratio, which is at 471% as on 30 June 2024.

#### 24 Leverage Ratio (LR)

According to CA-15.5.1 under the "Leverage Ratio & Gearing Requirements" Module in the CBB Rulebook, The Bank has calculated the Leverage Ratio, which is at 26.4% as on 30 June 2024.



# Composition of capital disclosure requirements As at 30 June 2024



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#### Step 1: Balance sheet under the regulatory scope of consolidation

This step in not applicable to the Bank since the scope of regulatory consolidation and accounting consolidation is identical.



#### Step 2: Reconciliation of published financial balance sheet to regulatory reporting as at 30 June 2024

BD 000's	Balance sheet as in published financial statements	Consolidated PIR data	Reference
Assets			
Cash and balances with central banks	3,418	3,418	
Placements with banks and other financial institutions	21,358	21,359	
Investment securities	71,923	71,923	
Investments in associates	417	417	Α
As at 30 June 2024	72,340	72,340	
of which:			
Significant investments in capital of financials institutions exceeds the 10% of CET1	-	-	
Amount in excess of 10% of CET1 to be deducted	-	-	
Amount in excess of 10% of CET1 to be deducted in year 1	-	-	
Investment properties	9,508	9,508	
Islamic financing and loans to customers	107,576	109,899	
of which: General loan loss provision which qualify as capital	2,323	986	В
Other assets	4,548	4,552	
Property and equipment	3,131	3,131	
Total assets	221,879	224,207	
Liabilities			
Deposits from banks and other financial institutions	17,241	17,241	
Customer accounts	110,085	110,085	
Term Loans	24,127	24,127	
Repurchase agreements and other similar secured borrowing			
Derivative financial instruments			
Other liabilities	5,978	5,874	
Total liabilities	157,431	157,327	
Equity			
Share capital	63,669	63,669	
Shares under employee share incentive scheme	-	-	
Total share capital	63,669	63,669	
of which amount eligible for CET1	-	63,669	С
of which amount eligible for AT1	-	-	
Accumulated losses	(612)	(612)	D
Statutory reserve	1,186	1,186	
General reserve	-	-	
Share premium	-	-	
Donations and charity reserve	-	-	
General loan loss provision which qualify as capital		2,432	В
Available for sale revaluation reserve	(16)	(16)	
Share of Available for sale revaluation reserve relating to associates not considered for regulatory capital	-	( - /	
Minority interest in subsidiaries' share capital	221	221	
Total equity	64,448	66,880	
Total liabilities and equity	221,879	224,207	



#### Step 3: Composition of Capital Common Template as at 30 June 2024

Common Equity Tier 1 capital: Instruments and reserves   C		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
Social Security   Social Sec		Common Equity Tier 1 capital: instruments and reserves		
Stock surplus   Accumulated losses   (612)   D	1		63 669	C
3. Accumulated Other comprehensive income (and other reserves) 4. Not Applicable 5. Common Squity Ter 1 capital before regulatory adjustments 6. Common Equity Ter 1 capital before regulatory adjustments 7. Prudential valuation adjustments 8. Goodwill (roof related tax liability) 9. Other intangibles other than mortgage-servicing rights (net or related tax liability) 9. Other intangibles other than mortgage-servicing rights (net or related tax liability) 1. 1,936 9. Other intangibles other than mortgage-servicing rights (net or related tax liability) 1. 2. 3. Other interpolated tax liability (roof related tax liability) 1. 3. 3. Other interpolated tax liability (roof related tax liability) 1. 3. 3. Other interpolated tax liability (roof related tax liability) 1. 3. 3. Other interpolated tax liability (roof related tax liability) 1. 3. 3. Other interpolated tax liability (roof related tax liability) 1. 3. 3. Other interpolated tax liability (roof related tax liability) 1. 3. 3. 3. Other interpolated tax liability (roof related tax liability) 1. 4. Other applicable. 1. 5. 5. 5. 5. 5. 5. 5. 5. 5. 5. 5. 5. 5.			,	
4 Not Applicable  Common Squity Tier 1 capital before regulatory adjustments  Common Equity Tier 1 capital before regulatory adjustments  Prudential valuation adjustments  3 Codowill (net or related tax liability)  Other intangibles other than mortgage-servicing rights (net of related tax liability)  Other intangibles other than mortgage-servicing rights (net of related tax liability)  1 Cash-flow hedge reserve  1 Shorffall of provisions to expected losses  2 Shorffall of provisions to expected losses  3 Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)  1 Cash-flow hedge reserve  1 Shorffall of provisions to expected losses  3 Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)  1 Cash-flow hedge reserve  1 Shorffall of provisions to expected losses  2 Shorffall of provisions to expected losses  3 Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)  1 Not applicable.  1 Investments in own shares (find already netted off paid-in capital on reported balance sheet)  1 Reciprocal cross-holdings in common equity  1 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory  2 Cash of the state of the stream of				D
5 Common Equity Ter I capital before regulatory adjustments (amount allowed in group CET1)				
Common Equity Tier 1 capital before regulatory adjustments Common Equity Tier 1 capital regulatory adjustments Prudental valuation adjustments Sociotic file of related tax liability Softward in adjustments Sociotic file of related tax liability Softward in adjustments Sociotic file of related tax liability Softward in adjustments Softward file of related tax liability Softward file of provisions to expected losses Softward file of provisions to expect softward file of provisions (softward file of provisions) Softward file of provisions to expect softward file of provisions (softward file of provisions) Softward file of provisions to expect softward file of provisions (softward file of provisions) Softward file of provisions to expect softward file of provisions (softward file of provisions) Softward file of provisions to expect softward file of provisions (softward file of provisions) Softward file of provisions to expect softward file of provisions (softward file of provisions) Sof			-	
Common Equity Tier 1 capital: regulatory adjustments  8 Goodwill (net of related tax liability)  9 Other intangibles other than mortgage-servicing rights (net of related tax liability)  10 Other intangibles other than mortgage-servicing rights (net of related tax liability)  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)  15 Polfinad-benefit pension fund net assets  16 Investments in own shares (in ort already netted off paid-in capital on reported balance sheet)  17 Reciprocal cross-holdings in common equity  18 consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)  18 Significant investments in the compato 15 behisting financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)  19 Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)  10 Mortgage servicing rights (amount above 10% threshold)  11 Older dax assets arising from temporary differences (amount above 10% threshold)  12 Annount exceeding the 15% threshold  13 Of which: significant investments in the common stock of financials  14 Of which: mortgage servicing rights  15 Old of which introduced the sasets arising from temporary differences (amount above 10% threshold)  16 Office dax assets arising from temporary differences (amount above 10% threshold)  17 Office dax dax assets arising from temporary differences (amount above 10% threshold)  18 Office dax assets arising from temporary differences (amount above 10% threshold)  19 Office dax arises of the significant of threshold in the significant of the significant of the significant of the sig			64 227	
7 Prudential valuation adjustments 1 Goodwill (ref of related tax liability) 1 (1) The intangibles other than mortgage-servicing rights (net of related tax liability) 1 (1) Provisions to expected losses 1 (2) Exhibition by hodge reserve 1 (2) Shortfall of provisions to expected losses 1 (3) Securitisation gain on sale (as set out in paragraph 562 of Basel II framework) 1 (2) Exhibition by hodge reserve 1 (3) Shortfall of provisions to expected losses 1 (4) Not applicable. 1 (5) Exhibition sin on sale (as set out in paragraph 562 of Basel II framework) 1 (6) Exhibition sin on sale (as set out in paragraph 562 of Basel II framework) 1 (7) Exhibition sin own shares (if not already netted off paid-in capital on reported balance sheet) 1 (8) Exhibition sin own shares (if not already netted off paid-in capital on reported balance sheet) 1 (8) Exhibition in own shares (if not already netted off paid-in capital on reported balance sheet) 1 (8) Exhibition, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold) 1 (9) Expiritional investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold) 2 (9) Mortgage servicing rights (amount above 10% threshold) 2 (1) Mortgage servicing rights (amount above 10% threshold) 3 (1) Exhibition short (and the same			04,221	
Social Content of Particular State (Incident	7		-	
10 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax (lability)) 11 Cash-flow hedge reserve 12 Shortfall of provisions to expected losses 13 Securitisation gain on sate (as set out in paragraph 562 of Basel II framework) 14 Not applicable. 15 Defined-benefits 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 revisions in the capital of banking, financial and insurance entities that are outside the scope of regulatory already consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold) 19 Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold) 20 Mortgage servicing rights (amount above 10% threshold) 21 Investments are assets arising from temporary differences (amount above 10% threshold, net of related tax (application) and the state of the state of the state of the state outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold, net of related tax (application) and the state of the state			-	
Intelated tax liability    1	9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	1,936	
11 Cash-flow hedge reserve	10		-	
12 Shortfall of provisions to expected losses	11		-	
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 consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share - 19 capital (amount above 10% threshold) - 20 Mortgage servicing rights (amount above 10% threshold) - 21 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax - 19 illustration in the common stock of financials - 20 of which: mortgage servicing rights - 21 Officer of the common stock of financials - 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 - 27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to - 28 Total regulatory adjustments to Common equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to - 29 Common Equity Tier 1 capital (ETI) - 20 Common Equity Tier 1 capital (ETI) - 20 Common Equity Tier 1 capital (ETI) - 21 Officerly issued qualifying Additional Tier 1 capital: instruments - 20 Common Equity Tier 1 capital (ETI) - 21 Officerly issued capital instruments subject to phase out from Additional Tier 1 - 24 Additional Tier 1 capital (ETI) - 25 Officerly issued capital instruments (and CETI instruments instruments) - 26 Officerly issued capital instruments (and CETI instruments on the capital of banking, financial and insurance entities that are outside the scope of regulatory - 20 ornsolicidation, net of eligible short positions, where the bank does n			-	
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)			-	
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)  19 Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)  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: significant investments in the common stock of financials  25 of which: deferred tax assets arising from temporary differences  26 National specific regulatory adjustments  27 Regulatory adjustments applied to Common Equity TiEr 1 in RESPECT OF AMOUNTS  28 USUSECT TO PRE-2015 TREATMENT  27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions  28 Total regulatory adjustments to Common equity Tier 1  29 Common Equity Tier 1 capital (EET1)  30 Directly issued qualifying Additional Tier 1 ratiruments by the cover deductions  20 of which: classified as equity under applicable accounting standards  21 of which: classified as equity under applicable accounting standards  22 of which: classified as equity under applicable accounting standards  31 Directly issued capital instruments subject to phase out from Additional Tier 1  32 Additional Tier 1 instruments plus ent from Additional Tier 1  33 Directly instruments subject to phase out from Additional Tier 1  34 Additional Tier 1 capital: regulatory adjustments  35 Investments in own Additional Tier 1 instruments lue common accounting standards  36 Reciprocal cross-holdings in Additional Tier 1 instruments  37 Investments in the capital of ban			-	
18 consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)  19 Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)  20 Mortgage servicing rights (amount above 10% threshold)  21 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax  22 Amount exceeding the 15% threshold  30 of which: mortgage servicing rights  40 of which: mortgage servicing rights  51 Of which: deferred tax assets arising from temporary differences  62 National specific regulatory adjustments  73 REGULATORY ADJUSTIMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS  83 SUBJECT TO PRE-2015 TREATMENT  74 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions  75 Total regulatory adjustments to Common equity Tier 1  76 Common Equity Tier 1 capital (CET1)  77 Additional Tier 1 capital (CET1)  88 Total regulatory adjustments to Common equity Tier 1  90 Directly issued qualifying Additional Tier 1 instruments  91 Of which: classified as equity under applicable accounting standards  92 of which: classified as equity under applicable accounting standards  93 Directly issued capital instruments subject to phase out from Additional Tier 1  94 Additional Tier 1 instruments subject to phase out from Additional Tier 1  95 Additional Tier 1 capital lowed in group AT1)  96 of which: instruments (and CET1 instruments)  97 Investments in own Additional Tier 1 instruments  98 Reciprocal cross-holdings in Additional Tier 1 instruments  99 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount abov	17	Reciprocal cross-holdings in common equity	-	
scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)    Montgage servicing rights (amount above 10% threshold)   Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax   Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax   Deferred tax assets arising from temporary differences   Deferred tax assets arising	18	consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share	-	
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Itability	20	Mortgage servicing rights (amount above 10% threshold)	-	
23 of which: significant investments in the common stock of financials 24 of which: mortgage servicing rights 5 of which: deferred tax assets arising from temporary differences 5 National specific regulatory adjustments 6 REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS 8 SUBJECT TO PRE-2015 TREATMENT 7 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions 8 Total regulatory adjustments to Common Equity Tier 1 9 Common Equity Tier 1 capital (CET1) 10 Additional Tier 1 capital: instruments 11 Of which: classified as equity under applicable accounting standards 12 of which: classified as liabilities under applicable accounting standards 13 Directly issued capital instruments subject to phase out from Additional Tier 1 14 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) 15 of which: instruments issued by subsidiaries subject to phase out 16 Additional Tier 1 capital before regulatory adjustments 17 Investments in own Additional Tier 1 instruments 18 Reciprocal cross-holdings in Additional Tier 1 instruments 19 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold) 10 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	21		-	
24 of which: mortgage servicing rights   -	22	Amount exceeding the 15% threshold	-	
of which: deferred tax assets arising from temporary differences  National specific regulatory adjustments  REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT  Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions  Total regulatory adjustments to Common Equity Tier 1  Total regulatory adjustments to Common equity Tier 1  Total regulatory adjustments to Common equity Tier 1  Regulatory adjustments to Common equity Tier 1  Total regulatory adjustments to Common equity Tier 1  Regulatory adjustments to Common equity Tier 1  Total regulatory adjustments	23	of which: significant investments in the common stock of financials	-	
REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT  Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions  Total regulatory adjustments to Common equity Tier 1  Total regulatory adjustments to Common equity Tier 1  Additional Tier 1 capital: instruments  Directly issued qualifying Additional Tier 1 instruments plus related stock surplus  Total regulatory adjustments applicable accounting standards  Of which: classified as equity under applicable accounting standards  Directly issued capital instruments subject to phase out from Additional Tier 1  Additional Tier 1 instruments end CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)  of which: instruments issued by subsidiaries subject to phase out  Additional Tier 1 capital before regulatory adjustments  Additional Tier 1 capital before regulatory adjustments  Additional Tier 1 capital before regulatory adjustments  Additional Tier 1 capital for 1 capital: regulatory adjustments  Investments in own Additional Tier 1 instruments  Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)  Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)			-	
REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT  Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions  28 Total regulatory adjustments to Common equity Tier 1 29 Common Equity Tier 1 capital (CET1)  Additional Tier 1 capital: instruments  10 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus  11 of which: classified as equity under applicable accounting standards  12 of which: classified as liabilities under applicable accounting standards  13 Directly issued capital instruments subject to phase out from Additional Tier 1  Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)  15 of which: instruments issued by subsidiaries subject to phase out  Additional Tier 1 capital before regulatory adjustments  Additional Tier 1 capital regulatory adjustments  Additional Tier 1 capital regulatory adjustments  Additional Tier 1 instruments  Reciprocal cross-holdings in Additional Tier 1 instruments  Investments in own Additional Tier 1 instruments  Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)  Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)				
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Directly issued qualifying Additional Tier 1 instruments plus related stock surplus  1 of which: classified as equity under applicable accounting standards 2 of which: classified as liabilities under applicable accounting standards 3 Directly issued capital instruments publicable accounting standards 3 Directly issued capital instruments subject to phase out from Additional Tier 1  Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)  5 of which: instruments issued by subsidiaries subject to phase out 5 Additional Tier 1 capital before regulatory adjustments 5 Additional Tier 1 capital before regulatory adjustments 6 Particular 1 instruments 7 Investments in own Additional Tier 1 instruments 7 Investments in own Additional Tier 1 instruments 7 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)  2 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory regulatory consolidation (net of eligible short positions)				
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 parties (amount allowed in group AT1) - 35 of which: instruments issued by subsidiaries subject to phase out - 36 Additional Tier 1 capital before regulatory adjustments - 37 Investments in own Additional Tier 1 capital: regulatory adjustments - 38 Reciprocal cross-holdings in Additional Tier 1 instruments - 39 consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of banking, financial and insurance entities that are outside the scope of regulatory regulatory consolidation (net of eligible short positions)			-	
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 parties (amount allowed in group AT1) 35 of which: instruments issued by subsidiaries subject to phase out 36 Additional Tier 1 capital before 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 common share capital of the entity (amount above 10% threshold) 40 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	30		-	
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 parties (amount allowed in group AT1) 35 of which: instruments issued by subsidiaries subject to phase out 36 Additional Tier 1 capital before 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 common share capital of the entity (amount above 10% threshold)  40 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, (net of eligible short positions)  40 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)			-	
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Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)  35 of which: instruments issued by subsidiaries subject to phase out  36 Additional Tier 1 capital before regulatory adjustments  37 Investments in own Additional Tier 1 instruments  38 Reciprocal cross-holdings in Additional Tier 1 instruments  19 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory comsolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)  39 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	33		-	
35 of which: instruments issued by subsidiaries subject to phase out  36 Additional Tier 1 capital before 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  39 consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)  40 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by	-	
Additional Tier 1 capital before regulatory adjustments  Additional Tier 1 capital: regulatory adjustments	35		-	
Additional Tier 1 capital: regulatory adjustments -  37 Investments in own Additional Tier 1 instruments -  38 Reciprocal cross-holdings in Additional Tier 1 instruments -  Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)  40 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)			-	
38 Reciprocal cross-holdings in Additional Tier 1 instruments  Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)  39 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)			-	
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)  40 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)			-	
39 consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)  40 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	38	Reciprocal cross-holdings in Additional Tier 1 instruments	-	
regulatory consolidation (net of eligible short positions)	39	consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued	-	
	40		-	
41 Inational specific regulatory adjustments	41	National specific regulatory adjustments	-	
REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT		REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT	-	
42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	42		-	
43 Total regulatory adjustments to Additional Tier 1 capital -	4.3	Total regulatory adjustments to Additional Tier 1 capital	_	
44 Additional Tier 1 capital (AT1)				
45 Tier 1 capital (T1 = CET1 + AT1) 62,291				



#### Step 3: Composition of Capital Common Template as at 30 June 2024

The 2 capital instruments and provisions  10 Directly issued qualifying Tea'? Extraments and provisions  11 Directly issued qualifying Tea'? Extraments and provisions  12 Directly issued qualifying Tea'? Extraments associated by those out from Tea'?  13 Directly issued capital instruments subject to phase out from Tea'?  14 Directly issued capital instruments subject to phase out from Tea'?  15 Directly issued provisions and held to phase out from Tea'?  16 Directly issued provisions and held to phase out from Tea'?  17 Extraments is usued by subsidiaries subject to phase out  18 Directly instruments in the capital of banking, financial and insurance entities that are outside the scope of regulatory adjustments in own Tea'? Instruments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consciously in tea' of displication planking, financial and insurance entities that are outside the scope of regulatory outside the entity (innoverl above the 10% threshold)  18 Directly insurance in the capital of banking, financial and insurance entities that are outside the scope of regulatory consciously in rect of displication planking, financial and insurance entities that are outside the scope of regulatory consciously in rect of displication planking, financial and insurance entities that are outside the scope of regulatory consciously in rect of displication planking, financial and insurance entities that are outside the scope of regulatory consciously in rect of displication planking, financial and insurance entities that are outside the scope of regulatory consciously and planking financial and insurance entities that are outside the scope of regulatory outside regulatory outside the entitle of the entitl		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
44   Drevely issued capital instruments subject to phase out from Tier 2		Tier 2 capital: instruments and provisions		
the comments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (anount allowed in prop. Tet 2)  did not which instruments issued by subsidiaries subject to phase out  Tet 2 capital before regulatory adjustments  Tet 2 capital before regulatory adjustments  The 2 capital before regulatory adjustments  The 2 capital before regulatory adjustments  The 2 capital regulatory adjustments  The 3 capital regulatory adjustments and resurrance entities that are outside the acope of regulatory consciliation inter of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)  Subjects of the entity (amount above the 10% threshold)  Subjects of the entity (amount above the 10% threshold)  Subjects of the entity (amount above the 10% threshold)  Subjects of the entity (amount above the 10% threshold)  Subjects of the entity (amount above the 10% threshold)  Subjects of the entity (amount above the 10% threshold)  Subjects of the entity (amount above the 10% threshold)  Subjects of the entity (amount above the 10% threshold)  Subjects of the entity (amount above the 10% threshold)  Subjects of the entity (amount above the 10% threshold)  Subjects of the entity (amount above the 10% threshold)  Subjects of the entity (amount above the 10% threshold)  Subjects of the entity (amount above the 10% threshold)  Subjects of the entity (amount above the 10% threshold)  Subjects of the entity (amount above the 10% threshold)  Subjects of the entity (amount above threshold)  Subjects of threshold (amount above threshold)  Subjects of threshold (amount above threshold)  Subjects of threshold		Directly issued qualifying Tier 2 instruments plus related stock surplus	-	
8 Interpretation of the common state of the process of the common state of the common	47		-	
43 of which: Instruments issued by subsidiaries subject to phase out 7 to 2 capital before regulatory adjustments 7 to 2 capital before regulatory adjustments 7 to 2 capital before regulatory adjustments 8 to 2 investments in own Ter 2 restruments 9 to 2 capital segment of the capital of banking, financial and insurance entities that are outside the scope of regulatory described in the capital of banking, financial and insurance entities that are outside the scope of regulatory described in the capital of banking, financial and insurance entities that are outside the scope of regulatory described banking, financial and insurance entities that are outside the scope of some standard of the ontity (amount above the 10% threshold) 9 Spuffers interestrets in the capital banking, financial and insurance entities that are outside the scope of some standard of the ontity (amount above the 10% threshold) 9 Spuffers interestrets in the capital banking, financial and insurance entities that are outside the scope of some standard of the ontity (amount above the 10% threshold) 9 Spuffers interestrets in the capital banking, financial and insurance entities that are outside the scope of some standard interestrets and the capital of the ontity (amount above the 10% threshold) 9 Spuffers interestrets in the capital and insurance entities that are outside the scope of some standard interestrets and the scope of some standard interestrets and the scope of some standard interestrets and scope of scop	48		-	
Ter 2 capital before regulatory adjustments Tier 2 capital content of the capital content of t	40			
Ter 2 capital before regulatory adjustments  12. Important in own Ter 2 instruments  13. Reciprocal resolvedings in Ter 2 instruments  14. Important in the capital of banking, finencial and insurance entities that are outside the accope of regulatory doorselvedings, real or probations, where the bank does not own more than 10% of the issued common characteristic in the capital of the only for probations, where the bank does not own more than 10% of the issued common characteristic in the capital of the only for any adjustments in the capital or the only displace the bank does not own more than 10% of the issued common characteristic in the capital of the only for adjustments in the capital or the only displace shows any adjustment in the capital of the only for adjustments in the capital or the only displace the source of the issued common characteristic regulatory adjustments in the capital or the only displace that are outside the scope of source of the issued common characteristic regulatory adjustments to Tier 2 in RESPECT OF AMOUNTS SUBJECT TO PRE-2015  15. Total regulatory adjustments to Tier 2 capital  15. Total regulatory adjustments to Tier 2 capital  15. Total regulatory adjustments to Tier 2 capital  15. Total capital (TC = T1 + T2)  15. Total regulatory adjustments to Tier 2 capital  15. Total capital (TC = T1 + T2)  15. Total capit				
Tier 2 capital: regulatory adjustments	50			
Security of the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common abare capital of the entity (mount above the 10% febreahds)  Figuration in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common abare capital of the entity (mount above the 10% febreahds)  Figuration of the entity (mount above the 10% febreahds)  Figuration of the entity (mount above the 10% febreahds)  Figuration of the entity of the entity (mount above the 10% febreahds)  Figuration of the entity (mount above the 10% febreahds)  Figuration of the entity of the entity (mount above the 10% febreahds)  Figuration of the entity (mount above the 10% febreahds)  Fi			300	
investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory conscious of the capital of banking, financial and insurance entities that are outside the scope of regulatory conscious of the entity (amount above the 10% threshold) of the entity (amount above threshold amount above the 10% threshold) of threshold (amount above three threshold amount above three threshold (amount above threshold amount above three threshold (amount above three) of the weighted assets) (amount above three thresholds for deduction (before risk weighted) (amount above three) of the entity (amount above thresh	52		_	
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory of conscidation, not of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity femous above the 10% therebody.  5 Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (not of eligible short positions).  50 National specific regulatory adjustments.  8 REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015  7 PATRICH, INSURENT NAME OF ADJUSTMENT]  9 Total regulatory adjustments to Tier 2 capital  9 Total residence of the state of t				
54 consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital to the entity (amount above the 10% threshold)  55 Significant revestments in the capital banking, financial and insurance entities that are outside the scope of epidemiological consolidation (red to eligible short positions)  56 National specific regulatory adjustments  76 REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015  77 REALATMENT  78 OF WHICH:  79 FWHICH:  70 FWHICH:  80 FWHICH:  81 Total regulatory adjustments to Tier 2 capital  92 FWHICH:  93 Fortal capital (TC = 1 + T2)  83 First 2 capital (T2)  83 First 2 capital (T2)  84 First 2 capital (T2)  85 First 2 capital (T2)  86 First 2 capital (T2)  87 Total regulatory adjustments to Tier 2 capital  95 Fortal capital (TC = 1 + T2)  87 Fortal regulated (TC = 1 + T2)  88 First 2 capital (T2)  89 Fortal capital (TC = 1 + T2)  89 Fortal capital (T	- 33	recipiocal cross-notatings in their 2 institutions		
Segulatory consolidation (net of eligible short positions) Sol National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT OF WHICH: Solve Weighted assets Solve Which: Solve Weighted assets Capital ratios  Capital ratios Solve Weighted assets Solve Weighted assets Solve Weighted assets Solve Which: Solve Weighted Solve Weighted assets) Solve Which: Solve Weighted Solve Weighted assets) Solve Which: Solve Weighted Solve Weighted assets) Solve Which: Solve Weighted Solve Weighted Advised Weighted Solve We	54	consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common	-	
REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT  OP WHICH: [INSERT NAME OF ADJUSTMENT]  OF WHICH: [INSERT NAME OF ADJUSTMENT]  77 Total regulatory adjustments to Tier 2 capital	55	regulatory consolidation (net of eligible short positions)	-	
TREATMENT			-	
Total regulatory adjustments to Tier 2 capital  Total regulatory adjustments to Tier 2 capital  Total regulatory adjustments to Tier 2 capital  Total capital (TC = T1 + T2)  Total capital (TC = T1 + T2)  Total capital (TC = T1 + T2)  Total risk weighted assets  Total risk weighted assets  Capital ratios  Capital rati		TREATMENT	-	
ST Total regulatory adjustments to Tier 2 capital   9.6			-	
Set   Tier 2 capital (T2)   986   986   970   740	<u> </u>			
Section   Sect				
RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT  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)  64 Aufw  63 Total capital (as a percentage of risk weighted assets)  65 Aufw  66 Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus  66 countercyclical buffer requirements plus D-SIB buffer requirement expressed as a percentage of risk weighted  66 of which: capital conservation buffer requirement  70 of which: capital conservation buffer requirement (N/A)  60 of which: capital conservation buffer requirement (N/A)  61 of which: D-SIB buffer requirement (N/A)  62 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)  63 CBB Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)  64 Aufw  National minima including CCB (if different from Basel 3)  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 under standardised approach (1.25% of Credit Risk weighted Assets)  77 Cap on inclusion of provisions in Tier 2 under standardised approach (1.25% of Credit Risk weighted Assets)  78 NA  79 NA  Capital instruments subject to phase-out arrangements  60 Current cap on CET1 instruments subject to phase-out arrangements  70 Current cap on CET1 instruments subject to phase-out arrangements  71 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)  73 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)  74 Curr				
Total risk weighted assets  Capital ratios  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 countercyclical buffer requirement (minimum CET1 requirement plus capital conservation buffer plus  65 countercyclical buffer requirements plus D-SIB buffer requirement expressed as a percentage of risk weighted assets)  65 of which: capital conservation buffer requirement plus Capital conservation buffer plus  65 of which: capital conservation buffer requirement (NA)  67 of which: D-SIB buffer requirement (NA)  68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)  80 CBB Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)  81 National minima including CCB (if different from Basel 3)  82 CBB Tier 1 minimum ratio  9 .00%  70 CBB Tier 1 minimum ratio  11 .00%  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  3 .677  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 eligible for inclusion in Tier 2 in respect of exposures subject to shandardised approach (prior to application of cap)  78 NA  79 NA  Capital instruments subject to phase-out arrangements  60 Current cap on CET1 instruments subject to phase out arrangements  70 Current cap on CET1 instruments subject to phase out arrangements  71 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)  72 Current cap on T2 instruments subject to phase out arrangements  73 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)  75 Current cap on T2 instruments subject to phase out arrangements	59		63,277	
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) 65 Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus 65 countercyclical buffer requirements plus D-SIB buffer requirement expressed as a percentage of risk weighted 66 of which: capital conservation 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 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) 69 CBB Tier 1 minimum ratio 69 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 Mortgage servicing rights (net of related tax liability) 75 Deferred ax assets ansing from temporary differences (net of related tax liability) 76 Deferred ax assets ansing from temporary differences (net of related tax liability) 77 Cap on inclusion of provisions in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) 78 NA 79 NA 79 NA 70 Cap on inclusion of provisions in Tier 2 under standardised approach (1.25% of Credit Risk weighted Assets) 79 NA 70 Cap on inclusion of provisions in Tier 2 under standardised approach (1.25% of Credit Risk weighted Assets) 70 Cap on inclusion of provisions in Tier 2 under standardised approach (1.25% of Credit Risk weighted Assets) 71 NA 72 Mort (200 On Tier 200 On CET1 instruments subject to phase out arrangements 73 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 74 Cap on inclusion of Tier 1 due to cap (excess over cap after redemptions and maturities) 75 Amount e			06.744	
61 Common Equity Tier 1 (as a percentage of risk weighted assets)   64.41%   62 Tier 1 (as a percentage of risk weighted assets)   65.43%   64.41%   65.43	- 60		90,714	
62 Tier 1 (as a percentage of risk weighted assets)   64.41%	61		64.41%	
Total capital (as a percentage of risk weighted assets)   Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus   4 countercyclical buffer requirements (minimum CET1 requirement plus capital conservation buffer plus   9.00%   assets)   65 of which: capital conservation buffer requirement expressed as a percentage of risk weighted   9.00%   66 of which: bank specific countercyclical buffer requirement (N/A)   0.00%				
Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus 64 countercyclical buffer requirements plus D-SIB buffer requirement expressed as a percentage of risk weighted assets)  65 of which: capital conservation buffer requirement (MA) 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 available to meet buffers (as a percentage of risk weighted assets) 69 CBB Common Equity 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 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 2,432 application of cap) 77 Cap on inclusion of provisions in Tier 2 under standardised approach (1.25% of Credit Risk weighted Assets) 78 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 arrangements 21 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) 22 Current cap on T2 instruments subject to phase out arrangements 23 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) 34 Current cap on T2 instruments subject to phase out arrangements 35 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) 36 Current cap on T2 instruments subject to phase out arrangements				
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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) 68.41%  National minima including CCB (if different from Basel 3) 69 CBB Common Equity Tier 1 minimum ratio 70 CBB Tier 1 minimum ratio 11.00% 71 CBB total capital minimum ratio 12.50% 72 Non-significant investments in the capital of other financials 3,677 73 Significant investments in the capital of other financials 417 A 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 of cap) 77 Cap on inclusion of provisions in Tier 2 under standardised approach (1.25% of Credit Risk weighted Assets) 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 arrangements 41 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 42 Current cap on AT1 instruments subject to phase out arrangements 43 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 44 Current cap on T2 instruments subject to phase out arrangements 45 Current cap on T2 instruments subject to phase out arrangements 46 Current cap on T2 instruments subject to phase out arrangements				
68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)  64.41%  National minima including CCB (if different from Basel 3)  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 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 of cap)  78 NA  79 NA  Capital instruments subject to phase out arrangements  (only applicable between 1 Jan 2020 and 1 Jan 2024)  Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)  80 Current cap on T2 instruments subject to phase out arrangements  Current cap on T2 instruments subject to phase out arrangements  Current cap on T2 instruments subject to phase out arrangements  Current cap on T2 instruments subject to phase out arrangements  Current cap on T2 instruments subject to phase out arrangements  Current cap on T2 instruments subject to phase out arrangements  Current cap on T2 instruments subject to phase out arrangements  Current cap on T2 instruments subject to phase out arrangements  Current cap on T2 instruments subject to phase out arrangements  Current cap on T2 instruments subject to phase out arrangements  Current cap on T2 instruments subject to phase out arrangements  Current cap on T2 instruments subject to phase out arrangements  Current cap on T2 instruments subject to phase out arrangements				
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  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 eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)  77 Cap on inclusion of provisions in Tier 2 under standardised approach (1.25% of Credit Risk weighted Assets)  88 A Mount excluded from CET1 due to cap (excess over cap after redemptions and maturities)  89 A Current cap on AT1 instruments subject to phase out arrangements  80 Current cap on T2 instruments subject to phase out arrangements  81 A Mount 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 AT1 instruments subject to phase out arrangements  84 Current cap on T2 instruments subject to phase out arrangements  85 Current cap on T2 instruments subject to phase out arrangements  86 Current cap on T2 instruments subject to phase out arrangements				
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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 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 Deferred tax assets arising from temporary differences (net of related tax liability) 77 Cap on inclusion of provisions in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) 78 NA 79 NA 79 NA 79 NA 79 Capital instruments subject to phase-out arrangements 70 Current cap on CET1 instruments subject to phase out arrangements 81 Amount excluded from CET1 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 AT1 due to cap (excess over cap after redemptions and maturities) 84 Current cap on T2 instruments subject to phase out arrangements 85 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) 86 Current cap on T2 instruments subject to phase out arrangements 87 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) 88 Current cap on T2 instruments subject to phase out arrangements 89 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) 80 Current cap on T2 instruments subject to phase out arrangements 80 Current cap on T2 instruments subject to phase out arrangements 80 Current cap on T2 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				
71 CBB total capital minimum ratio  Amounts below the thresholds for deduction (before risk weighting)  72 Non-significant investments in the capital of other financials  3,677  3 Significant investments in the common stock of financials  417 A  Mortgage servicing rights (net of related tax liability)		1 /		
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)  76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)  77 Cap on inclusion of provisions in Tier 2 under standardised approach (1.25% of Credit Risk weighted Assets)  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 arrangements  41 Amount excluded from CET1 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 AT1 due to cap (excess over cap after redemptions and maturities)  84 Current cap on T2 instruments subject to phase out arrangements  95				
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# Disclosure template for main feature of regulatory capital instruments

1	Issuer	Bahrain Development Bank BSC
2	Unique identifier (Bahrain Bourse ticker)	BDB
3	Governing law 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
7	Instrument Type	Common Equity shares
8	Amount recognized in regulatory capital (currency in Millions, as of most recent reporting date)	63,669.00
9	As at 30 June 2024	BD1.00
10	Accounting classification	Shareholders' Equity
11	Original date of issuance	Not Applicable
12	Perpetual or dated	Not Applicable
13	Original maturity date	Not Applicable
14	Issuer call subject to prior supervisory approval	Not Applicable
15	Optional call date, contingent call dates and redemption amount	Not Applicable
16	Subsequent call dates, if applicable	Not Applicable
	Coupons / dividends	Not Applicable
17	Fixed or floating dividend/coupon	Not Applicable
18	Coupon rate and any related index	Not Applicable
19	Existence of a dividend stopper	Not Applicable
20	Fully discretionary, partially discretionary or mandatory	Not Applicable
21	Existence of step up or other incentive to redeem	Not Applicable
22	Non-cumulative 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	Not Applicable
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 instrument type immediately senior to instrument)	Not Applicable
36	Non-compliant transitioned features	Not Applicable
37	If yes, specify non-compliant features	Not Applicable