

AL SALAM BANK-BAHRAIN B.S.C.

BASEL III -PILLAR III Composition of Capital Disclosure

31 December 2020

AL SALAM BANK-BAHRAIN B.S.C.

BASEL III - PILLAR III - DISCLOSURES

31 December 2020

COMPOSITION OF CAPITAL DISCLOSURE

Appendix PD-2: Reconciliation requirements

Step 1: Disclosure of Balance Sheet under Regulatory scope of Consolidation

There are no differences between the regulatory and accounting consolidation, with both following line by line consolidation approach using consistent account policies without excluding any entities. As mandated by the Central Bank of Bahrain ("CBB"), financing facilities and investments have been grossed up with collective impairment provision, as presented below:

	BHD '000
Balance sheet as per published financial statements	2,261,353
Collective provision impairment	20,581
Less: Provision related to Contingent Liabilities and Commitments	(490)
Balance sheet as in Regulatory Return	2,281,444

Step 2: Reconcilation of published financial balance sheet to regulatory reporting as at 31 December 2020

	Balance sheet as in		BHD	
	published financial statements	Consolidated PIRI data	Reference	
Assets	Statements			
Cash and balances with banks and Central Bank	288,266	288,342		
of which Self financed	200,200	181,209		
of which financed by URIA		107,134		
Placements with banks and similar financial institutions	37,965	38,106		
of which financed by URIA	-	38,106		
Financing assets	814,449	1,303,362		
Finance lease assets	469,363	1,000,002		
of which Self financed	-	223,222		
of which financed by URIA	_	1,080,140		
Available-for-sale investments	410,761	411,040		
of which Non-trading investments	1,258	711,040		
of which Sovereign Sukuk	393,108			
of which Corporate Sukuk	16,395			
nvestment properties	70,529	70,529		
of which Investments in real estate	67,586	10,529		
of which Development properties	2,943	<u> </u>		
nvestment in associates	12,036	12,036		
Property, plant, and equipment (PPE)	1,961	1,961		
Other Assets	156,023	156,068		
Non-Trading investment	96,776	130,000		
Other receivables and prepayments	33,276			
Goodwill	25,971	_	G	
Total Assets	2,261,353	2,281,444		
Total Assets	2,201,333	2,201,444		
Liabilities				
Customers' current accounts	363,970	363,970		
Placements from financial institutions	116,883	116,883		
		· ·		
Funding Liabilities (e.g. reverse commodity murabaha, etc.)	221,671	221,671		
of which Murabaha term financing Accruals, deferred income, other liabilities, current and deferred tax liabilities (DTLs)	221,671	51,792		
of which Other liabilities	52,282 51,143	50,653		
of which Dividends payable	1,139	1,139		
Unrestricted Investment Accounts	1,225,380	1,225,380		
Total Liabilities	1,980,186	1,979,696		
Total Liabilities	1,300,100	1,373,030		
Owners' Equity				
Total share capital	222,920	222,920	A	
Share capital	230,450	230,450	A	
•	· ·	· · · · · · · · · · · · · · · · · · ·		
Treasury stock	(7,530)	(7,530)		
Decorves and retained cornings	E7 946	E7 0/16		
Reserves and retained earnings	57,846	57,846	0.4	
Share premium	12,209	12,209	C-1	
Statutory reserve	21,778	21,778	C-2	
Retained earnings (excluding profit for the year)	(16,834)	(16,834)	B-1	
Subsidy from government	2,143	2,143		
Modification Loss	(24,768)	/	_	
Modification loss amortization	24,768	24,768	B-2	
Net profit for the year	9,142	9,142		
of which amount eligible for CET1	6,633	6,633	B-3	
of which amount not eligible for CET1	2,509	2,509		
Fx translation adjustment	(3,784)	(3,784)	C-3	
Changes in fair value - amount eligible for CET1	9,844	9,844	C-4	
Real estate fair value reserve - amount eligible for T2	23,348	23,348	D	
Minority interest in subsidiaries' share capital	401	401		
of which amount eligible for CET1	-	121	E-1	
of which amount eligible for AT1	-	26	E-2	
of which amount eligible for T2	-	35	E-3	
of which amount not eligible for regulatory capital	-	220		
Expected credit losses (Stages 1 & 2)	-	20,581		
of which amount eligible for T2	-	12,362	F	
of which amount not eligible for regulatory capital	-	8,218		
Total Owners' Equity	281,167	301,748		
Total Liabilities + Owners' Equity	2,261,353	2,281,444		

BASEL III - PILLAR III - DISCLOSURES

31 December 2020

Appendix PD-1: Reconciliation requirements & Template Step 3: Composition of Capital Common Template as at 31 December 2020

BHD '000

Component of regulatory capital and mapping to regulatory reports Common Equity Tier 1 capital: Instruments and reserves Directly issued qualifying common share capital plus related stock surplus 22.000 Relationed earnings Accumulated other comprehensive income (and other reserves) All (And Applicable) Common Equity Tier 1 capital before regulatory adjustments Common Equity Tier 1 capital before regulatory adjustments Common Equity Tier 1 capital before regulatory adjustments Common Equity Tier 1 capital regulatory adjustments Common Equity Tier 1 capital regulatory adjustments Common Equity Tier 1 capital regulatory adjustments Productial valuation adjustments Common Equity Tier 1 capital is regulatory adjustments Productial valuation adjustments Common Equity Tier 1 capital is regulatory adjustments Productial valuation adjustments Common Equity Tier 1 capital is regulatory adjustments Productial valuation adjustments Common Equity Tier 1 capital is regulatory adjustments Productial valuation adjustments Common Equity Tier 1 capital is regulatory adjustments Production and the capital common adjustments and reserves Common Equity Tier 1 capital is regulatory adjustments Production and the capital common adjustments and reserves Common Equity Tier 1 capital is regulatory adjustments Common Equity Tier 1 capital is regulatory adjustments All regulatory considerations and the capital closes Social regulatory considerations and the capital closes Social regulatory considerations and insurance entities that are outside the scope of regulatory considerations, and regulatory adjustments in the capital of bearing, financial and insurance entities that are outside the scope of regulatory considerations, and regulatory adjustments and the capital of bearing, financial and insurance entities that are outside the scope of regulatory consocialisation, and regulatory adjustments Mortical scope environ girls (amount above 10% threshold) Which consocial regulatory adjustments in the capital ins			BHD '0		
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49 of which: instruments issued by subsidiaries subject to phase out 50 Provisions - 12,362 F	27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47	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 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards 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) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital: regulatory adjustments Investments in own Additional Tier 1 instruments plus related stock surplus 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) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) CBB specific regulatory adjustments Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustments to Additional Tier 1 capital Additional Tier 1 capital (AT1) Tier 1 capital (T1 = CET1 + AT1) Tier 2 capital: instruments and provisions Directly issued qualifying Tier 2 instruments and provisions	251,684 26 - 26 26 251,710		
50 Provisions 12,362 F	27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 45 46 47 48	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 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 Additional Tier 1 instruments subject to phase out from Additional Tier 1 Additional Tier 1 instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital perfore regulatory adjustments Investments in own Additional Tier 1 instruments plus related stock surplus 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) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) CBB specific regulatory adjustments Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustments to Additional Tier 1 capital Additional Tier 1 capital (AT1) Tier 1 capital (T1 = CET1 + AT1) Tier 2 capital: instruments and provisions Directly issued qualifying Tier 2 instruments plus related stock surplus Directly issued capital instruments subject to phase out from Tier 2 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by	251,684 26 - 26 26 251,710 23,348 -	D	
·	27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48	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 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards 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) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital ir 1 instruments plus related stock surplus 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) CBB specific regulatory adjustments Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustments to Additional Tier 1 capital Additional Tier 1 capital (AT1) Tier 1 capital (T1 = CET1 + AT1) Tier 2 capital: instruments and provisions Directly issued qualifying Tier 2 instruments plus related stock surplus Directly issued capital instruments subject to phase out from Tier 2 Tiers 1 instruments (amo CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by t	251,684 26 - 26 26 251,710 23,348 -	D	
51 Tier 2 capital before regulatory adjustments 35,745	27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 44 45 46 47 48 49	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 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards 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) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital: regulatory adjustments Investments in own Additional Tier 1 instruments plus related stock surplus 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) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) CBB specific regulatory adjustments Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustments to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustments to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustments to Additional Tier 1 capital Additional Tier 1 capital (AT1) Tier 1 capital (T1 = CET1 + AT1) Tier 2 capital: instruments and provisions Directly issued capital instruments subject to phase out	251,684 26 - 26	D E-3	

AL SALAM BANK-BAHRAIN B.S.C.

BASEL III - PILLAR III - DISCLOSURES

31 December 2020

	Tier 2 capital: regulatory adjustments	
52	Investments in own Tier 2 instruments	-
3	Reciprocal cross-holdings in Tier 2 instruments	-
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory 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 the 10% threshold)	-
	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-
56	National specific regulatory adjustments	
57	Total regulatory adjustments to Tier 2 capital	-
58	Tier 2 capital (T2)	35,745
59	Total capital (TC = T1 + T2)	287,455
	Total risk weighted assets	1,086,432
	Capital ratios and buffers	, ,
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	23.17%
	Tier 1 (as a percentage of risk weighted assets)	23.17%
	Total capital (as a percentage of risk weighted assets)	26.46%
	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation	2011070
0 1	buffer plus countercyclical buffer requirements plus D-SIB buffer requirement expressed as a	
	percentage of risk weighted assets)	9.00%
65	of which: capital conservation buffer requirement	2.50%
36	·	0.00%
37 37	of which: D-SIB buffer requirement	0.00%
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	23.17%
	National minima including CCB (if different from Basel 3)	
39	CBB Common Equity Tier 1 minimum ratio	9.00%
	CBB Tier 1 minimum ratio	10.50%
	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	-
	Significant investments in the common stock of financials	-
	Mortgage servicing rights (net of related tax liability)	-
75	Deferred tax assets arising from temporary differences (net of related tax liability)	-
	Applicable caps on the inclusion of provisions in Tier 2	
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach	00.504
77	(prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach	20,581 12,362
	N/A	12,302
	N/A	
	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan	
79	2019 and 1 Jan 2023)	
79 80	2019 and 1 Jan 2023) Current cap on CET1 instruments subject to phase out arrangements	-
79 80 81	2019 and 1 Jan 2023) Current cap on CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	<u>-</u> -
79 80 81 82	2019 and 1 Jan 2023) Current cap on CET1 instruments subject to phase out arrangements	- - - -
79 80 81 82 83	2019 and 1 Jan 2023) Current cap on CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) Current cap on AT1 instruments subject to phase out arrangements	- - - -

AL SALAM BANK-BAHRAIN B.S.C. BASEL III - PILLAR III - DISCLOSURES

31 December 2020

Appendix PD-3: Features of regulatory capital For the period ended 31 December 2020

1	Issuer	Al Salam Bank, Bahrain
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	SALAM
_	emque raeminer (eigr deem ; remt er broamberg raeminer fer private placement)	All applicable laws and regulations of the
3	Governing law(s) of the instrument	Kingdom of Bahrain
	Regulatory treatment	miguent of community
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 (types to be specified by each jurisdiction)	Common Equity shares
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	BD 230.45 Million
9	Par value of instrument	BD 0.100
10	Accounting classification	Shareholders' Equity
11	Original date of issuance	13-Apr-06
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	Not applicable
16	Subsequent call dates, if applicable	Not applicable
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Dividend as decided by the Shareholders
18	Coupon rate and any related index	Not applicable
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non cumulative
23	Convertible or non-convertible	Non convertible
24	If convertible, conversion trigger (s)	Not applicable
25	If convertible, fully or partially	Not applicable
26	If convertible, conversion rate	Not applicable
27	If convertible, mandatory or optional conversion	Not applicable
28	If convertible, specify instrument type convertible into	Not applicable
29	If convertible, specify issuer of instrument it converts into	Not applicable
30	Write-down feature	No
31	If write-down, write-down trigger(s)	Not applicable
32	If write-down, full or partial	Not applicable
33	If write-down, permanent or temporary	Not applicable
34	If temporary write-down, description of write-up mechanism	Not applicable
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	
35	instrument)	Not applicable
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	Not applicable