

AL SALAM BANK B.S.C.

BASEL III - PILLAR III
Composition of Capital Disclosure

30 June 2024

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, other than Solidarity Group Holding BSC (c), which is not consolidated being a non-banking subsidiary. Furthermore, the Bank has obtained an approval from the CBB to aggregate the risk weighted exposures of Al Salam Bank - Seychelles ("ASBS") instead of the line-by-line consolidation approach.

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	6,903,405
Collective provision impairment	37,056
Less: Provision related to Contingent Liabilities and Commitments	(719)
Balance sheet as in Regulatory Return	6,939,742

step 2: Reconcilation of published financial balance sheet to regulatory reporting as at 3	0 June 2024		
		ı	BHD 'C
	Balance sheet as in published financial statements	Consolidated PIRI data	Reference
sets	440.510	440.707	
ish and balances with banks and Central Bank which Self financed	668,513	668,737 337,241	
which financed by URIA		331,496	
scements with banks and similar financial institutions which financed by URIA	436,007	436,022 436,022	
Id-to-maturity investments	697,878	698,234	
which Sovereign Sukuk	662,091		
which Corporate Sukuk ailable-for-sale investments	35,787 579,262	579,463	
which Sovereign Sukuk	549,994	377,403	
which Corporate Sukuk	29,268		
nancing assets which Self financed	3,690,623	3,726,141 547,107	
which financed by URIA		3,179,034	
vestment properties	128,408	128,408	
which Self financed which financed by URIA		111,147 17,261	
vestment in associates	237,863	237,863	
which Self financed	- 1	3,906	
which financed by URIA pperty, plant, and equipment (PPE)	37,973	233,957 37,973	
her Assets	426,878	426,900	
n-Trading investment	106,263	106,262	
which Self financed		96,700	
which financed by URIA her receivables and prepayments	87,719	9,563 87,742	
kaful assets	26,379	26,379	
podwill & Intangibles	206,517	206,517	
which eligible for deduction from CET1 which not eligible for CET1 deduction		49,147 157,369	G
otal Assets	6,903,405	6,939,742	
abilities			
acements from financial institutions and customers	207,148	137,457	
ustomers' current accounts	1,326,570	1,326,570 536,501	
nding Liabilities (e.g. reverse commodity murabaha, etc.) which Murabaha from customers	466,810	69,691	
which Murabaha Term Financing	466,810	466,810	
cruals, deferred income, other liabilities, current and deferred tax liabilities (DTLs)	205,024	204,305	
which Takaful Liabilities which Other liabilities	75,458 129,566	75,458 128,847	
nrestricted Investment Accounts	4,207,334	4,207,334	
otal Liabilities	6,412,886	6,412,167	
wners' Equity			
stal share capital	257,993 274,778	257,993 274,778	Α
nare capital easury stock	(10,168)	(10,168)	
nployee incentive scheme shares	(6,617)	(6,617)	
and the state of a section	0/ 400	0/ 400	
serves and retained earnings are premium	96,409 209	96,409 209	C-1
atutory reserve	25,982	25,982	C-2
tained earnings (excluding profit for the year), of which:	10,162	10,162	
nount eligible for CET1 nount not eligible for CET1	3,823 4,196	3,823 4,196	B-1
bsidy from government	2,143	2,143	
which amount added-back to CET1 as per CBB concessionary measures		714	B-2
which amount to be added-back to CET1 in 2024 and 2025 as per CBB concessionary measures odification Loss	(24,768)	1,429 (24,768)	
which amount deducted from CET1 as per CBB concessionary measures	(24,708)	(8,256)	B-3
which amount to be deducted from CET1 in 2024 and 2025 as per CBB concessionary measures		(16,512)	
odification loss amortization t profit for the year	24,768 28,292	24,768 28,292	B-4
t profit for the year which amount eligible for CET1	29,290		B-5
which amount not eligible for CET1	(998)	(998)	
translation adjustment anges in fair value - amount eligible for CET1	1,061 6,415	1,061 6,415	C-3 C-4
anges in fair value - amount eligible for CET1 are grant scheme	6,415 1,597	6,415 1,597	C-4 C-5
al estate fair value reserve - amount eligible for T2	22,691	22,691	D
bordinated Mudaraba (ATI)	62,175	62,175	E-1
nority interest in subsidiaries' share capital	73,942	73,942	
which amount eligible for CET1	75,742	12,052	E-2
which amount eligible for AT1		4,017	E-3
which amount eligible for T2 which amount not eligible for regulatory capital		5,357 52,516	E-4
pected credit losses (Stages 1 & 2)		37,056	F
which amount eligible for T2 which amount not eligible for regulatory capital		33,535 3,521	
tal Owners' Equity	490,519	527,575	
tal Liabilities + Owners' Equity	6,903,405	6,939,742	

Appendix PD-1: Reconciliation requirements & Template Step 3: Composition of Capital Common Template as at 30 June 2024

BHD '000

Composition of Capital and mapping to regulatory reports Composition of Capital and mapping to regulatory reports regulatory copital				BHD '000
Directly issued qualifying common share capital plus related stock surplus 257,079 31,000 31,0		Composition of Capital and mapping to regulatory reports		balance sheet under the regulatory scope of consolidation from step
Directly issued qualifying common share capital plus related stock surplus 257,095 33,033 34,000 34,000 34,000 34,000 34,000 34,000 34,000 34,000 34,000 34,000 35,0		Common Equity Tier 1 capital: instruments and reserves		
3.5.264 CH-C24-CA-CS A Mort Applicable Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET) Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET) Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET) Common share capital the capital issued state Common Equity Ter I capital before regulatory adjustments Common share capital (rect or leafed tax liability) 49,147 Other intemplies other them mortgage-servicing rights (net of related tax liability) 49,147 Other intemplies other them mortgage-servicing rights (net of related tax liability)	1		257,993	Α
A Mort Agolizable Common Faculty Tier 1 capital before regulatory adjustments Puddential violation have capital sesued by subsidiaries and held by third parties (amount allowed in group CTT) Puddential violation of the Common Equity Tier 1 capital regulatory adjustments Puddential violation (in cert related tax liability) Other intangibles other than mortgage-senvicing rights (net or related tax liability) Other intangibles other than mortgage-senvicing rights (net or related tax liability) Other intangibles other than mortgage-senvicing rights (net or related tax liability) Other intangibles other than mortgage-senvicing rights (net or related tax liability) Other intangibles other than mortgage-senvicing rights (net or related tax liability) Other intangibles other than mortgage-senvicing rights (net or related tax liability) Other intangibles of the than mortgage-senvicing rights (net or related tax liability) I Caph-frob hedge reserve 1 Shortfall of provisions to expected diseases 1 Securitation gain on selection selected seases 1 Reciprocal cross-holdings in common equity I Interest the capted of braining, filancial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the brain does not own more than 10% of the bissage dhave captel (neuron tabove 10% threshold) Other than the common sequence of regulatory consolidation, net of eligible short positions (amount above 10% threshold) Other than the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold) Other than the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold) Other than the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold) Other than the scope of regulatory eligible than the common stock of financials of which deferred tax seases arising from temporary difference (amount above 10% threshold) Other than the scope of regulatory eligible	2	Retained earnings	50,339	B1+B2+B3+B4+B5
5 Common share capital issued by subsidiaries and held by third parties (amount allowed in group (CET)) 6 Common Equity Tier 1 capital before regulatory adjustments 7 Pudential Valuation adjustments 8 Goodwill (not of related tax in a training and a training an		· · · · · · · · · · · · · · · · · · ·	35,264	C1+C2+C3+C4+C5
CETI) Common Equity Tier Legital before regulatory adjustments Common Equity Tier Legital (CET) Common Eq		* *		
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50 Provisions 33,535 F	10		5,357	L-4
			33,535	F

	Tier 2 capital: regulatory adjustments	
52	Investments in own Tier 2 instruments	-
53	Reciprocal cross-holdings in Tier 2 instruments	_
54		
	Investments in the capital of banking, financial and insurance entities 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)	-
55	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)	61,583
59	Total capital (TC = T1 + T2)	434,276
60	Total risk weighted assets	2,131,609
	Capital ratios and buffers	
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	14.4%
62	Tier 1 (as a percentage of risk weighted assets)	17.5%
	Total capital (as a percentage of risk weighted assets)	20.4%
	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation	201170
٠.	buffer plus countercyclical buffer requirements plus D-SIB buffer requirement expressed as a	
	percentage of risk weighted assets)	9.0%
65	of which: capital conservation buffer requirement	2.5%
66	of which: capital conservation buffer requirement	0.0%
67	of which: D-SIB buffer requirement	0.0%
68	of willoth b old built requirement	0.070
00	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	14.4%
	National minima including CCB (if different from Basel 3)	
69	CBB Common Equity Tier 1 minimum ratio	10.5%
70	CBB Tier 1 minimum ratio	12.0%
71	CBB total capital minimum ratio	14.0%
	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)	-
	Deferred tax assets arising from temporary differences (net of related tax liability)	-
75		
	Applicable caps on the inclusion of provisions in Tier 2	
	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach	
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	37,056
76 77	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach	37,056 33,535
76 77 78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach N/A	
76 77 78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach N/A N/A	
76 77 78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach N/A N/A Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2019	
76 77 78 79	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach N/A N/A Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2019 and 1 Jan 2023)	
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76 77 78 79 80 81	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach N/A N/A Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 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)	
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76 77 78 79 80 81 82 83	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach N/A N/A Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 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)	

Appendix PD-3: Features of regulatory capital For the period ended 30 June 2024

		Common Equity Tier 1	Subordinated Mudaraba (AT1)
1	Issuer	Al Salam Bank B.S.C.	Al Salam Bank B.S.C.
	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private		
2	placement)	SALAM	Not applicable
		All applicable laws and regulations of	All applicable laws and regulations of the
3	Governing law(s) of the instrument	the Kingdom of Bahrain	Kingdom of Bahrain
	Regulatory treatment	_	
4	Transitional CBB rules	Common Equity Tier 1	Additional Tier 1
5	Post-transitional CBB rules	Common Equity Tier 1	Additional Tier 1
6	Eligible at solo/group/group & solo	Solo and Group	Solo and Group
7	Instrument type (types to be specified by each jurisdiction)	Common Equity shares	Bilateral Mudaraba
	Amount recognised in regulatory capital (Currency in mil, as of most recent	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
8	reporting date)	BD 274.78 Million	BD 62.91 million
9	Par value of instrument	BD 0.100	Not applicable
10	Accounting classification	Shareholders' Equity	Subordinated Mudaraba
11	Original date of issuance	13-Apr-06	Various
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	No maturity	No Maturity
14	Issuer call subject to prior supervisory approval	No	No
15	Optional call date, contingent call dates and redemption amount	Not applicable	5 years plus 14 days from each issue date
16	Subsequent call dates, if applicable	Not applicable	Post First Call date
	Coupons / dividends	111111111111111111111111111111111111111	
		Dividend as decided by the	
17	Fixed or floating dividend/coupon	Shareholders	Fixed
18	Coupon rate and any related index	Not applicable	6% (reset midwasp + 1.50%)
19	Existence of a dividend stopper	Not applicable	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
21	Existence of step up or other incentive to redeem	No	Yes
22	Noncumulative or cumulative	Non cumulative	Non cumulative
23	Convertible or non-convertible	Non convertible	Non convertible
24	If convertible, conversion trigger (s)	Not applicable	Not applicable
25	If convertible, fully or partially	Not applicable	Not applicable
26	If convertible, conversion rate	Not applicable	Not applicable
27	If convertible, mandatory or optional conversion	Not applicable	Not applicable
28	If convertible, specify instrument type convertible into	Not applicable	Not applicable
29	If convertible, specify issuer of instrument it converts into	Not applicable	Not applicable
30	Write-down feature	No	Yes
31	If write-down, write-down trigger(s)	Not applicable	Not applicable
32	If write-down, full or partial	Not applicable	Not applicable
33	If write-down, permanent or temporary	Not applicable	Not applicable
34	If temporary write-down, description of write-up mechanism	Not applicable	Not applicable
			Constitue direct, unsecured, conditional, and
			subordinated obligations of the bank. Rank
			subordinate to all Senior Obligations and
			rank pari passue with all other pari passue
	Position in subordination hierarchy in liquidation (specify instrument type		obligations (if any). In priority only to Junior
35	immediately senior to instrument)	Not applicable	Obligations.
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	Not applicable	Not applicable
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