

## AL SALAM BANK B.S.C.

BASEL III - PILLAR III Composition of Capital Disclosure

30 September 2023

### AL SALAM BANK B.S.C.

BASEL III - PILLAR III - DISCLOSURES 30 September 2023

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	4,970,367
Collective provision impairment	28,918
Less: Provision related to Contingent Liabilities and Commitments	(1,444)
Balance sheet as in Regulatory Return	4,997,841

Step 2: Reconcilation of published financial balance sheet to regulatory reporting as at 30 September 2023

			BHD '000
	Balance sheet as in published financial statements	Consolidated PIRI data	Reference
Assets			
Cash and balances with banks and Central Bank of which Self financed	508,602	<b>508,771</b> 414,056	
of which financed by URIA		94,715	
Placements with banks and similar financial institutions of which Self financed	288,790	<b>288,806</b> 89,158	
of which financed by URIA	-	199,648	
Held-to-maturity investments	598,892	599,239	
of which Sovereign Sukuk of which Corporate Sukuk	570,345 28,547	-	
Available-for-sale investments	369,441	369,697	
of which Sovereign Sukuk	345,801		
of which Corporate Sukuk Financing assets	23,640 2,586,496	2,612,662	
of which Self financed	-	407,685	
of which financed by URIA	-	2,204,977	
Investment properties Investment in associates	77,190	77,190 228,799	
of which Self financed		3,790	
of which financed by URIA Property, plant, and equipment (PPE)	20,582	225,009 20,582	
Other Assets	20,582	20,582	
Non-Trading investment	104,743	104,743	
Other receivables and prepayments Takaful assets	54,529 57,606	55,049 57,606	
Goodwill & Intangibles	74,697	74,697	
of which eligible for deduction from CET1		49,624	G
of which not eligible for CET1 deduction Total Assets	4,970,367	25,073 4,997,841	
	4,770,007		
Liabilities			
Placements from financial institutions Customers' current accounts	144,412	144,412 1,037,539	
Funding Liabilities (e.g. reverse commodity murabaha, etc.)	469,278	469,278	
of which Murabaha Term Financing	469,278	-	
Accruals, deferred income, other liabilities, current and deferred tax liabilities (DTLs) of which Takaful Liabilities	<b>198,120</b> 96,083	<b>196,676</b> 96,083	
of which Other liabilities	102,037	100,593	
Unrestricted Investment Accounts	2,724,349	2,724,349	
Total Liabilities	4,573,698	4,572,254	
Owners' Equity			
Total share capital Share capital	<b>248,700</b> 261,692	<b>248,700</b> 261,692	Α
Treasury stock	(12,992)		
	00.000	00.000	
Reserves and retained earnings Share premium	80,338 209	80,338 209	C-1
Statutory reserve	21,759	21,759	C-2
Retained earnings (excluding profit for the year), of which:	6,346 2,598	6,346 2,598	D 1
Amount eligible for CET1 Amount not eligible for CET1	1,605	1,605	B-1
Subsidy from government	2,143	2,143	
of which amount added-back to CET1 as per CBB concessionary measures of which amount to be added-back to CET1 in 2023 and 2024 as per CBB concessionary measures		714	B-2
Modification Loss	(24,768)		
of which amount deducted from CET1 as per CBB concessionary measures		(8,256)	B-3
of which amount to be deducted from CET1 in 2023 and 2024 as per CBB concessionary measures Modification loss amortization	24,768	(16,512) 24,768	B-4
Net profit for the year	31,003	31,003	
of which amount eligible for CET1	29,552	29,552	B-5
of which amount not eligible for CET1 Fx translation adjustment	1,451 (3,396)	1,451 (3,396)	
of which amount eligible for CET1		(2,870)	C-3
of which amount not eligible for CET1 Changes in fair value - amount eligible for CET1	(502)	(526)	
Share grant scheme	2,120	2,120	C-4 C-5
Real estate fair value reserve - amount eligible for T2	22,799	22,799	D
Minority interest in subsidiaries' share capital	67,631	67,631	
of which amount eligible for CET1	-	9,449	E-1
of which amount eligible for AT1	-	3,150	E-2
of which amount eligible for T2 of which amount not eligible for regulatory capital	-	4,200 50,832	E-3
Expected credit losses (Stages 1 & 2)	-	28,918	F
of which amount eligible for T2 of which amount not eligible for regulatory capital	-	25,662 3,256	
Total Owners' Equity	396,669	425,587	
Total Liabilities + Owners' Equity	4,970,367	4,997,841	

AL SALAM BANK B.S.C. BASEL III - PILLAR III - DISCLOSURES 30 September 2023

Appendix PD-1: Reconciliation requirements & Template Step 3: Composition of Capital Common Template as at 30 September 2023

Composition of Capital and mapping to regulatory reports         Composition of Capital and mapping to regulatory reports         Composition of Capital instruments and reserves         Composition on Capital instruments and reserves				BHD '000
IDentify issued qualifying common barror capital plus related stack surplus     248.700     A       2 Restanded earling:     20.73     B18-22.83.94.85       3 Accoundated office comprehensive income (and other reserves)     20.77     B18-22.83.94.85       4 Common Equity Tier 1 capital incud by subsidiaries and held by third parties (amount allowed in group     9.444     1       5 Common Equity Tier 1 capital incud by subsidiaries and held by third parties (amount allowed in group     9.444     1       6 Obmer Intrapibles store than molty     49.624     6       7 Prudential valuation adjustments     228.742     1       8 Obmer Intrapibles store than molty     49.624     6       9 Defined to assess that they on future professioning from temporary     4       10 Cohe-Intrapibles store than molty     -       11 Cohe-Intrapibles store than molty     -       12 Obmer Intrapibles store than molty     -       13 Obmer Intrapibles store than molty     -       14 Obmer Intrapibles store than molty     -       15 OberIntrapibles store than molty     -       16 Obmer Intrapibles store than molty     -       17 OberIntrapibles store than molty     -       18 Obstall of provisions to expected losse     -       19 Obstall of provisions to expected losse     -       10 Obstall provisions to expected losse     -       10 Obstall pr				of balance sheet under the regulatory scope of consolidation from
Petrained semings       449.37         Baccurulated other comprivensive income (and other reserve)       420.70         Check Applicable       20.70         Check Applicable       320.70         C				
a Accumulate doine comprehensive income (and other reserves)     20.76     Ch-C2+C3+C4+C5       b More Applicable     Common Space by subsidiaries and held by third parties (amount allowed in group CE II)     20.76     Ch-C2+C3+C4+C5       c Common Equity Their Logatist barder equidations adjustments     20.276     20.277       c Control Equity Their Logatist barder equidations adjustments     20.276     Ch-C2+C3+C4+C5       c Control Equity Their Logatist here in comprehensions     20.276     Ch-C2+C3+C4+C5       c Control Equity Their Logatist here in comprehensions     20.276     Ch-C2+C3+C4+C5       c Control Equity Their Logatist here in comprehensions     20.276     Ch-C2+C3+C4+C5       c Control Equity Their Logatist here in comprehensions     20.276     Ch-C2+C3+C4+C5       c Control Equity Their Logatist here in comprehensions     20.76     Ch-C2+C3+C4+C5       c Control (ref of here in comprehensions)     40.28     Ch-C2+C3+C4+C5       c Control (ref of here in comprehensions)     40.28     Ch-C2+C3+C4+C5       c Control (ref of here in comprehensions)     40.22     Ch-C2+C3+C4+C5       c Control (ref of here in comprehensions)     40.22     Ch-C2+C3+C4+C5       c Control (ref of here in comprehensions)     Ch-C2+C3+C4+C5     Ch-C2+C3+C4+C5       c Control (ref of here in comprehensions)     Ch-C2+C3+C4+C5     Ch-C2+C3+C4+C5       c Control (ref of here in comprehensions)     Ch				
4       And Applicable       Image: Common Bare captel issued by subsidiaries and held by third parties (amount allowed in group CCTT)       9,449       EI         6       Common Equity Tier Lespital: regulatory adjustments       328,212       Image: Common Equity Tier Lespital: regulatory adjustments       1         9       Other interplate adjustments       1 <t< td=""><td></td><td>-</td><td></td><td></td></t<>		-		
c Commin share capital issued by subsidiaries and held by third parties (amount allowed in group CETT)     9.4.447     5       c Common Equity Tier 1 capital before regulatory adjustments     328.242       c Common Equity Tier 1 capital before regulatory adjustments     328.242       c Common Equity Tier 1 capital before regulatory adjustments     328.242       c Common Equity Tier 1 capital regulatory adjustments     328.242       c Common Equity Tier 1 capital regulatory adjustments     328.242       c Common Equity Tier 1 capital regulatory adjustments     328.242       c Common Equity Tier 1 capital regulatory adjustments     328.242       c Common Equity Tier 1 capital regulatory adjustments     42.242       c Common Equity Tier 1 capital regulatory adjustments     -       c Common Equity Tier 1 capital regulatory adjustments     -       c Common Equity Tier 1 capital regulatory adjustments     -       c Common Equity Tier 1 capital regulatory adjustments     -       c Common Equity Tier 1 capital regulatory adjustments     -       c Common Equity Tier 1 capital regulatory adjustments     -       c Common Equity Tier 1 capital regulatory adjustments     -       c Common Equity Tier 1 capital regulatory adjustments     -       c Common Equity Tier 1 capital regulatory adjustments     -       c Common Equity Tier 1 capital regulatory adjustments     -       c Common Equity Tier 1 capital regulatory adjust	3		20,716	C1+C2+C3+C4+C5
CCTT)     9449     E1       Common Equity Tier 1 capital before regulatory adjustments     3282,822       Productinal valuation adjustments     326,624       Common Equity Tier 1 capital regulatory adjustments     326,624       Common Equity Tier 1 capital regulatory adjustments     426,624       Common Equity Tier 1 capital regulatory adjustments     426,624       Common Equity Tier 1 capital regulatory adjustments     426,624       Common Equity Tier 1 capital regulatory adjustments     4       Common Equity Tier 1 capital regula	4			
common Equity Tier 1 capital pedicatory adjustments     328.242       Prudential valuation adjustments     -       BiodociWing text or finited tability     -       Other intrangibles other than mortgage servicing rights (not of rolated tax liability)     -       Other intrangibles other than mortgage servicing rights (not of rolated tax liability)     -       Other intrangibles other than mortgage servicing rights (not of rolated tax liability)     -       Other intrangibles other than mortgage servicing rights (not of rolated tax liability)     -       Other intrangibles other than mortgage servicing rights (not of rolated tax liability)     -       Other intrangibles other than mortgage servicing rights (not of rolated tax liability)     -       Other intrangibles of the service of the servic	5		9 4 4 9	F1
Common Equity Tief Legital: regulatory adjustments	6	,		L1
Productial valuation adjustments       49.624         Condwill ret or related task liability)       49.624         Other interangibles other than mortgage-servicing rights (net of related task liability)	Ŭ		020,212	
o Other intrangibles other than mortgage-servicing rights (net of related tax liability)       -         10 Deferred as assets that rely on tuture porthability excluding those arising from temporary       -         11 Cash-flow hedge reserve       -         12 Securitation gain on asia (e sat out in paragraph 562 of Basel II framework)       -         13 Securitation gain on asia (e sat out in paragraph 562 of Basel II framework)       -         14 Outload-bondy pension fund not assets       -         15 Interface in a montane acity       -         16 Interface in a montane acity       -         17 Reciprocal cross-holdings in common equity       -         18 Interface in a montane acity       -         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)       -         19 Significant investments in the common stock of financials       -       -         10 Worth: significant investments in the common stock of financials       -       -         20 Advance tax essets arising from temporary differences       -       -         21 Of Which: degrader acity adjustments       -       -         22 Common Equity Ter 1 capital (CER)       -       -         23 Or which: degrader acity adjustments       -       -	7		-	
10       Deferred tax assets that rely on future profitability excluding those ansing from temporary differences (not of vialus tax liability)       -         11       Cash-flow hedge reserve       -         12       Shortfall of provisions to expected losses       -         13       Sourchastion guine tax loss to the control of the source of the	8	Goodwill (net of related tax liability)	49,624	G
If therences (not or leafed tax lability)       -         IC cash-flow holg or serve       -         IS Securities on gain on as (e set out in paragraph 562 of Basel II framework)       -         Act applicable       -         ID forfind-benefit period (e set out in paragraph 562 of Basel II framework)       -         ID forfind-benefit period (e set out in paragraph 562 of Basel II framework)       -         ID forfind-benefit period (e set out in paragraph 562 of Basel II framework)       -         ID forfind-benefit period (e set out in paragraph 562 of Basel II framework)       -         ID forfind-benefit period (e set out in paragraph 562 of Basel II framework)       -         ID forfind-benefit period (e set out in paragraph 562 of Basel II framework)       -         ID forfind-benefit period (e set out in paragraph 562 of Basel II framework)       -         ID forfind-benefit period (e set out in paragraph 562 of Basel II framework)       -         ID forfind-benefit period (e set out in paragraph 562 of Basel II framework)       -         ID forfind-benefit period (e set out in paragraph 562 of Basel II framework)       -         ID forfind-benefit period (e set out in paragraph 562 of Basel II framework)       -         ID forfind-benefit period (e set out in paragraph 562 of Basel II framework)       -         ID forfind-benefit period (e set out in paragraph 562 of Basel II framemation and paragraph 562 of Basel II fram	-		-	
11       Cash-flow heigher reserve       -         12       Shortfall of provisions to expected losses       -         13       Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)       -         14       Not applicable       -         15       Defined-benefit previous to expected losses       -         16       Investments in one shares amme equity       -         17       Investments in one shares amme equity       -         17       Significant investments in the common stock 01 barking, financial and insurance entities that are outside the scope of regulatory consolicitation, net of eligible short positions (amount above 10% threshold)       -         19       Significant investments in from tomporary differences (amount above 10% threshold)       -         20       Mortgage servicing rights (amount above 0% threshold)       -         21       Control tax sests arising from tomporary differences       -         22       -       -       -         23       mount besch additional Tire 1 applies 10 formon figuity Tire 1 due to insufficient Additional Tire 1 and -       -         24       col which: classified as sable able for Common figuity Tire 1 applies additional Tire 1 applies additional Tire 1       -         26       of which: classified as easies arising rinom temporary differences       -       -	10			
12       Shortfall of provisions to expected bases       -         13       Socuritisation gain on sale (as set out in paragraph 562 of Basel II transwork)       -         14       Mor applicable       -         15       Defined-benefit pension fund net assets       -         16       Investments in own shares       -         17       Reciprocel cross-holdings in common equity       -         18       Investments in the captial of banking, linancial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)       -         12       Deformed tax assets arising from temporary differences (amount above 10% threshold)       -         12       Deformed tax assets arising from temporary differences       -         20       of which: deformed tax assets arising from temporary differences       -         21       of which: deformed tax assets arising from temporary differences       -         22       Common Equily Tier 1 due to insufficient Additional Tier 1 and       -         217       Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and       -         22       Common Equity Tier 1 capital: instruments       -       -         23       of which: deformed tax assets arising from temporary differences       -       -		· · · · · · · · · · · · · · · · · · ·	-	
11       Socuritisation gain on sale (as set out in paragraph 562 of Basel II transwork)       -         12       Mora gain/cable       -         15       Defined-benefit pension fund net sesses       -         16       Investments in own shares       -         17       Reciprocal cross-holdings in common equity       -         19       Investments in the capital (anound hoor 10% threshold)       -         19       Significant investments in the common stock of banking, linancial and insurance entities that are outside the scope of capital (anound hoor 10% threshold)       -         10       Significant investments in the common stock of financials       -         11       Investments and the scope of capital (anound anous 10% threshold)       -         12       Deferred tax assets arising from temporary differences       -         24       of which deferred tax assets arising from temporary differences       -         25       Of Which deferred tax assets arising from temporary differences       -         26       CBB schlere guitaxy adjustments applicable accounting standards       -         27       Regulatory adjustments applicable accounting standards       -         28       Totil regulatory adjustments applicable accounting standards       -         29       Othicht classified as quity interi 1 starturents plus relate			-	
i Not applicable			-	
16       Defined-benefit pension fund net essets       -         16       Investments in own abares       -         17       Reciprocal cross-holdings in common equity       -         18       Investments in the abare obset of pensions, 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 eliable and to ostino (amount above 10% threshold)       -         20       Morrages servicing rights (amount above 10% threshold)       -       -         21       befored tax assets arising from temporary differences (amount above 10% threshold, net of related to the scope of regulatory adjustments applied to Common Equity Tier 1 form temporary differences       -         20       of which, beginficant investments in the common stock of financials       -       -         21       of which, defined tax assets arising from temporary differences       -       -         22       of which, defined tax assets arising from temporary differences       -       -         22       of which, classified as equity under applicable accounting standards       -       -         23       of which, classified as labilities under applicable accounting standards       -       -			-	
10       Investments in own shares       -         7       Reproced arcoss-holdings in common equity       -         18       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)       -         20       Mortgage servicing rights (amount above 10% threshold)       -         21       Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax itability)       -         22       Amount acceeding the 15% threshold       -         23       and thich: mortgage servicing rights (amount above 10% threshold)       -         24       mount acceeding the 15% threshold       -         25       and which: mortgage servicing rights (amount borgan) differences       -         26       DB apolitic ant investments in the common Equity Tier 1 due to insufficient Additional Tier 1 and       -         26       CBB apolitic regulatory adjustments       -       -         27       Tier 2 to cover deductions       -       -         28       of which: dissified as eligible short positions (argund and argund a			-	
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 consolidation, net of eligible short positions where the bank does not own more than       -         10% of the issued share capital (amount above 10% threshold)       -       -         20       Mort gage servicing rights (amount above 10% threshold)       -       -         20       Mort gage servicing rights (amount above 10% threshold)       -       -         21       Othick is ginficant investments in the common stock of financials       -       -         21       of which: ginficant investments in the common stock of financials       -       -         25       of which: deterred tax assets arising from temporary differences       -       -         25       of which: deterred tax assets arising from temporary differences       -       -         26       Common Equity Tier 1 due to insufficient Additional Tier 1 and       -       -         27       Regulatory duistments to Common Equity Tier 1       40,824       -         20       Of which: classified as liabilities under applicable accounting standards       -       -         30       of which: classified as liabilities under applicable accounting standards       -       -         31		•	-	
By 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 Additional Test States and the common stock of financials         -         -           22 of which: mortgage servicing rights         -         -           23 of which: designed works applicate to common stock of financials         -         -           24 of which: designed works applicate to common stock of financials         -         -           25 CBB specific regulatory adjustments         -         -         -           26 CBB specific regulatory adjustments to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions         -         -           27 Regulatory adjustments to Common Equity Tier 1         49.524         -         -           28 of which: descrifted applicable boording standards         -         -         -           29 of which: descrifted applicable boording standards         -         -         -           <			-	
USe of the issued share captial (amount above 10% threshold)     -       ps 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)     -       21     Defered tax sastes ansing from temporary differences (amount above 10%, threshold, net of related tax itability)     -       22     anount exceeding the 15% threshold     -       23     of which: digriftights     -       24     of which: mortgage servicing rights     -       25     of which: digriftight (amount above 10%, threshold)     -       26     Dispecific regulatory adjustments     -       27     Requistory adjustments     -       28     Total regulatory adjustments     -       29     Common Equity Tier 1 capital (ETT)     278,618       20     Additional Tier 1 capital (ETT)     -       20     Common Equity Tier 1 capital (amount above 10% threshold)     -       20     and which: classified as isblifies under applicable accounting standards     -       28     Directly issued organisation and threshold on a train of a standards     -       29     Additional Tier 1 capital (equily adjustments     3,150       20     Additional Tier 1 capital requilatore quily adju	18	Investments in the capital of banking, financial and insurance entities that are outside the scope of		
P) 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) Other red tax assets arising from temporary differences (amount above 10% threshold, net of related tax islability)       -         22) Amount exceeding the 15% threshold       -         23) of which: significant investments in the common stock of financials       -         24) of which: definited atx assets arising from temporary differences       -         25) of which: definited atx assets arising from temporary differences       -         26) Total regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions       -         26) Total regulatory adjustments to Common equity Tier 1       49,624         27) Common Equity Tier 1 capital (ECTI)       228,048         28) Total regulatory adjustments to Common equity Tier 1       49,624         20) Directly issued qualifying Additional Tier 1 instruments plus related stock surplus       -         30) Directly issued qualifying Additional Tier 1 instruments       -         31) of which: classified as equity under applicable accounting standards       -         32) of which: instruments issued by subidiaries subject to phase out       -         34) Additional		regulatory consolidation, net of eligible short positions, where the bank does not own more than		
outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)       -         20       Mortgage servicing rights (amount above 10% threshold)       -         21       Deterred tax sasts arising from temporary differences (amount above 10% threshold, net of related tax liability)       -         22       Amount exceeding the 15% threshold       -         23       of which: deferred tax assts arising from temporary differences       -         24       of which: deferred tax assts arising from temporary differences       -         25       of which: deferred tax assts arising from temporary differences       -         26       OBB specific regulatory adjustments       -         27       Regulation adjustments to Common Equity Tier 1 due to insufficient Additional Tier 1 and       -         28       Teal to cover deductions       -       -         30       Morthy issued adjustiments to Common equity Tier 1       49,624         30       Directly issued adjustiments to Common equity Tier 1       49,624         30       Additional Tier 1 natruments plus related stock surplus       -         31 <i>Morthy issued adjust instruments subject to phase out fram Additional Tier 1</i> -         32 <i>Morthy issued adjust instruments subject to phase out fram Additional Tier 1</i> -		10% of the issued share capital (amount above 10% threshold)	-	
threshold)       -         20       Morgage servicing rights (amount above 10% threshold)       -         21       Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax isolity)       -         23       Amount exceeding the 15% threshold       -         24       -       -         25       of which: significant investments in the common stock of financials       -         26       of which: significant investments in the common stock of financials       -         26       of which: degrade tax assets arising from temporary differences       -         26       Additional Tier 1 targetal (CETI)       49.624         27       Regulatory adjustments to Common equity Tier 1 due to insufficient Additional Tier 1 and Tier 1 asset assets arising from temporary differences       -         20       Directly issued qualifying Additional Tier 1 instruments glus related stock surplus       -         21       of which: classified as equity under applicable accounting standards       -         23       of which: instruments issued by subidiaries subject to phase out       -         34       Additional Tier 1 instruments plus related stock surplus       -         35       of which: instruments issued by subidiaries subject to phase out       -         36       Thick: instruments issued by subidiaries su	19			
20     Mortgage servicing rights (amount above 10% threshold)     -       21     Deferred tax sets aning from temporary differences (amount above 10% threshold, net of related tax liability)     -       22     Amount exceeding the 15% threshold     -       24     of which: deferred tax sets aning from temporary differences     -       25     of which: deferred tax sets aning from temporary differences     -       20     DB specific regulatory adjustments     -       27     Regulatory adjustments applied to Common Equity Tier 1     49,624       20     Common Equity Tier 1 capital (CETI)     278,618       21     Of which: classified as equity under applicable accounting standards     -       30     Orderly issued again instruments abujeet of phase out     -       31     Orderly issued again instruments abujeet of phase out     -       32     of which: classified as liabilities under applicable accounting standards     -       33     Orderly issued again instruments abujeet to phase out     -       34     Additional Tier 1 capital: regulatory adjustments     3,150       35     of which: classified as liabilities under applicable accounting standards     -       32     Orderly issued againstruments issue out from Additional Tier 1     -       34     Additional Tier 1 capital: regulatory adjustments     3,150       35     o				
2       Deterred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)       -         2       Amount exceeding the 15% threshold       -         2       of which: significant investments in the common stock of financials       -         2       of which: mortgage servicing rights       -         2       of which: mortgage servicing rights       -         2       Sepcific regulatory adjustments       -         2       CBB specific regulatory adjustments       -         2       Regulatory adjustments to Common Equity Tier 1       49,624         2       Commo Equity Tier 1 capital (CET)       278,618         3       Directly issued qualifying Additional Tier 1 capital: instruments       -         3       Of circetly issued qualifying Additional Tier 1 capital: instruments able of to hase out from Additional Tier 1       -         3       Of which: classified as equity under applicable accounting standards       -       -         3       Directly issued aguity instruments ubject to hase out from Additional Tier 1       -       -         4       Additional Tier 1 capital (CET)       3150       -         4       Additional Tier 1 capital (CET)       -       -       -         3       Directly issued aguity adjustments       315	20		-	
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       CBB specific regulatory adjustments applied to Common Equity Tier 1       49,624         27       Regulatory adjustments to Common equity Tier 1       49,624         28       Total regulatory adjustments to Common equity Tier 1       49,624         29       Common Equity Tier 1 capital: Instruments plus related stock surplus       -         30       Directly issued qualifying Additional Tier 1 instruments plus related stock surplus       -         31       of which: classified as liabilities under applicabile accounting standards       -         31       of which: classified as liabilities under applicabile accounting standards       -         32       Of which: distriments subject to phase out       -         34       Additional Tier 1 capital instruments and information to more distributory adjustments       3,150         35       divich: instruments is subject or phase out       -         36       Additional Tier 1 capital instruments plus related stock surplus<			_	
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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       CBB specific regulatory adjustments       -         27       Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and       -         27       Regulatory adjustments to Common equity Tier 1       49,624         29       Common Equity Tier 1 capital: Instruments       -         30       Directly issued qualifying Additional Tier 1 capital: instruments       -         31       of which: classified as equity under applicable accounting standards       -         32       of which: classified as equity under applicable accounting standards       -         33       Directly issued capital instruments ont included in row 5) issued by subsidiaries       -         34       Additional Tier 1 capital: equitary adjustments       3150         35       of which: instruments suced by subsidiaries subject to phase out       -         36       Additional Tier 1 instruments plus related stock surplus       -         37       Investments in wort Additional Tier 1 instruments       -         38       nexplated bot banking, financial and insurance entities t	22	37	-	
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46Directly issued qualifying Tier 2 instruments plus related stock surplus22,799D47Directly issued capital instruments subject to phase out from Tier 2-48Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)4,20049of which: instruments issued by subsidiaries subject to phase out-50Provisions25,662	45	Tier 1 capital (T1 = CET1 + AT1)	281,768	
<ul> <li>47 Directly issued capital instruments subject to phase out from Tier 2</li> <li>48 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by</li> <li>subsidiaries and held by third parties (amount allowed in group Tier 2)</li> <li>49 of which: instruments issued by subsidiaries subject to phase out</li> <li>50 Provisions</li> </ul>				
48Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)4,200E-349of which: instruments issued by subsidiaries subject to phase out50Provisions25,662F	-	, , , , , , , , , , , , , , , , , , , ,	22,799	D
subsidiaries and held by third parties (amount allowed in group Tier 2)4,200E-349of which: instruments issued by subsidiaries subject to phase out-50Provisions25,662F			-	
49of which: instruments issued by subsidiaries subject to phase out-50Provisions25,662F	48		1200	F-3
50 Provisions 25,662 F	10		4,200 -	
			25,662	F

## AL SALAM BANK B.S.C. BASEL III - PILLAR III - DISCLOSURES 30 September 2023

	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)	52,661
59	Total capital (TC = T1 + T2)	334,429
	Total risk weighted assets	1,677,562
	Capital ratios and buffers	
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	16.61%
	Tier 1 (as a percentage of risk weighted assets)	16.80%
	Total capital (as a percentage of risk weighted assets)	19.94%
	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation	17.74/0
04	buffer plus countercyclical buffer requirements plus D-SIB buffer requirement expressed as a	
		0.00%
	percentage of risk weighted assets)	9.00%
65	of which: capital conservation buffer requirement	2.50%
66		0.00%
67	of which: D-SIB buffer requirement	0.00%
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	16.61%
		10.01%
40	National minima including CCB (if different from Basel 3) CBB Common Equity Tier 1 minimum ratio	9.00%
	CBB Tier 1 minimum ratio	10.50%
71		12.50%
1	Amounts below the thresholds for deduction (before risk weighting)	12.0070
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)	-
, 0	Applicable caps on the inclusion of provisions in Tier 2	
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach	
	(prior to application of cap)	28,918
77	Cap on inclusion of provisions in Tier 2 under standardised approach	25,662
	N/A	
	N/A	
	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan	
	2019 and 1 Jan 2023)	
80	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 ATI instruments subject to phase out arrangements	-
	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-
	Current cap on T2 instruments subject to phase out arrangements	-
05	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-

AL SALAM BANK B.S.C. BASEL III - PILLAR III - DISCLOSURES 30 September 2023

# Appendix PD-3: Features of regulatory capital For the period ended 30 September 2023

1	Issuer	Al Salam Bank B.S.C.
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	SALAM
_		All applicable laws and regulations of the
3	Governing law(s) of the instrument	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 (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 261.692 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