**CBB - Composition of Capital Disclosure Requirements As at 30 September 2023** 

**CBB** - Composition of Capital Disclosure Requirements

PD-1 Regulatory Capital Reconciliation

Со	mmon Disclosure Template	PIRI	Reference
Cor	nmon Equity Tier 1 capital: instruments and reserves		
1	Directly issued qualifying common share capital plus related stock surplus	151,458	E
2	Retained earnings	(593)	G
3	Accumulated other comprehensive income (and other reserves)	(24,587)	H-M
4	Not applicable	-	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	9,521	0
6	Common Equity Tier 1 capital before regulatory adjustments	135,799	
Cor	nmon Equity Tier 1 capital: regulatory adjustments		
7	Prudential valuation adjustments		
8	Goodwill (net of related tax liability)	7,805	В
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	4,917	Α
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	C1
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)	-	
14	Not applicable	-	
15	Defined-benefit pension fund net assets	-	
16	Investments in own shares	-	
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)	-	
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)	1,266	C2
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	CBB specific regulatory adjustments	-	
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	13,988	
29	Common Equity Tier 1 capital (CET1)	121,811	

**CBB** - Composition of Capital Disclosure Requirements

PD-1 Regulatory Capital Reconciliation

Со	mmon Disclosure Template	PIRI	Reference
Ad	ditional Tier 1 capital; instruments		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	96,000	F
31	of which: classified as equity under applicable accounting standards	96,000	
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)	-	Р
35	of which: instruments issued by subsidiaries subject to phase out	-	
36	Additional Tier 1 capital before regulatory adjustments	96,000	
Ad	ditional Tier 1 capital: regulatory adjustments		
37	Investments in own Additional Tier 1 instruments	-	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	-	
39	Investments in the capital of banking, financial and insurance 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)	-	
41	CBB specific regulatory adjustments	-	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
43	Total regulatory adjustments to Additional Tier 1 capital	-	
44	Additional Tier 1 capital (AT1)	96,000	
45	Hair Cut due to shortage in CET-1 Capital	-	
46	Net Available Capital after regulatory adjustments and haircut	96,000	
47	Tier 1 capital (T1 = CET1 + AT1)	217,811	
Tie	er 2 capital: instruments and provisions		
48	Directly issued qualifying Tier 2 instruments plus related stock surplus	-	
49	Directly issued capital instruments subject to phase out from Tier 2	-	
50	Tier 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)		D
51	of which: instruments issued by subsidiaries subject to phase out	-	
52	Assets revaluation reserve - property, plant, and equipment	343	Q
53	Provisions	7,477	S
54	Tier 2 capital before regulatory adjustments	11,148	

**CBB** - Composition of Capital Disclosure Requirements

PD-1 Regulatory Capital Reconciliation

Со	mmon Disclosure Template	PIRI	Reference				
Tie	Tier 2 capital: regulatory adjustments						
55	Investments in own Tier 2 instruments	-					
56	Reciprocal cross-holdings in Tier 2 instruments	-					
57	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)	-					
58	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-					
59	National specific regulatory adjustments	-					
60	Total regulatory adjustments to Tier 2 capital	-					
61	Tier 2 capital (T2)	11,148					
62	Total capital (TC = T1 + T2)	228,959					
63	Total risk weighted assets	879,013					
Cap	ital ratios and buffers						
64	Common Equity Tier 1 (as a percentage of risk weighted assets)	13.86%					
65	Tier 1 (as a percentage of risk weighted assets)	24.78%					
66	Total capital (as a percentage of risk weighted assets)	26.05%					
67	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus D-SIB buffer requirement, expressed as a percentage of risk weighted assets)	12.5%					
68	of which: capital conservation buffer requirement	2.5%					
69	of which: bank specific countercyclical buffer requirement	N/A					
70	of which: D-SIB buffer requirement	N/A					
71	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	7.4%					
Nat	ional minima including CCB (where different from Basel III)						
72	CBB Common Equity Tier 1 minimum ratio	9%					
73	CBB Tier 1 minimum ratio	10.5%					
74	CBB total capital minimum ratio	12.5%					

**CBB** - Composition of Capital Disclosure Requirements

PD-1 Regulatory Capital Reconciliation

Со	mmon Disclosure Template	PIRI	Reference
Am	ounts below the thresholds for deduction (before risk weighting)		
75	Non-significant investments in the capital of other financials	-	
76	Significant investments in the common stock of financials	=	
77	Mortgage servicing rights (net of related tax liability)	-	
78	Deferred tax assets arising from temporary differences (net of related tax liability)	12,308	
App	olicable caps on the inclusion of provisions in Tier 2		
79	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	19,350	R
80	Cap on inclusion of provisions in Tier 2 under standardised approach	7,477	
81	N/A		
82	N/A		
<u>Car</u>	oital instruments subject to phase-out arrangements (only applicable between 1 Jan 2019 and 1 Jan 2023)		
83	Current cap on CET1 instruments subject to phase out arrangements	-	
84	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-	
85	Current cap on AT1 instruments subject to phase out arrangements	-	
86	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	=	
87	Current cap on T2 instruments subject to phase out arrangements	-	
88	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	=	

CBB - Composition of Capital Disclosure Requirements Statement of Financial Position Appendix PD-2 Step-1

	As per published financial statements	As per Consolidated PIRI Return
	30 September 2023 US \$ '000	30 September 2023 US \$ '000
Assets		
Cash and balances with banks and financial institutions	179,224	271,158
Receivables	485,614	404,367
Ijara Muntahia Bittamleek &I jara receivables	651,255	652,920
Musharaka	159,929	165,865
Investments	1,055,511	1,056,394
Investments in real estate	8,836	8,836
Investment in joint venture & associates	16,337	16,337
Premises and equipment	90,961	90,961
Goodwill	7,805	7,805
Other assets	48,137	48,137
Total Assets	2,703,609	2,722,780
Liabilities	220 700	220 700
Current accounts	239,788	239,788
Murabaha and other payables	462,364	462,364
Other liabilities	98,719	100,016
Total liabilities	800,871	802,168
Equity of Investment Account Holders	1,653,599	1,653,599
Subordinated debt	12,502	11,026
Shareholders' Equity CET 1		
Share capital	151,458	151,458
Perpetual Tier1 capital	96,000	96,000
Retained earnings	(593)	(593)
Reserves	(27,128)	(27,128)
Expected credit losses	-	19,350
Total Shareholders' Equity	219,737	239,087
Non controlling interest	16,900	16,900
Total Liabilities, URIA and shareholders' equity	2,703,609	2,722,780

CBB - Composition of Capital Disclosure Requirements Statement of Financial Position Appendix PD-2 Step-2

Minimaria Istatements   Minimaria Istate	Step-2	As per published	As per Consolidated		
Assets         US\$ '000         US\$ '000           Cash and balances with banks and financial institutions         179,224         271,158           Receivables         485,614         404,367           Ijera Muntahia Bittamleek & Ijara income receivable         159,292         165,865           Investments carried at a frial value through profit & loss         -         -           Investments carried at frial value through equity         507,938         508,21           Investments carried at fair value through equity         90,938         508,21           Investments carried at fair value through equity         8,36         8,386           Investments carried at fair value through equity         16,337         16,337           Investments in joint venture & associates         16,337         16,337           Investment in joint venture & associates         4,917         4,917         4,917           of which intangibles         4,917         46,871         6,831           of which deferred tax subject to direct deduction         -         2,703,669         2,722,780           Use assets         2,703,669         2,722,780         2,722,780           Use assets         2,703,669         2,722,780         2,722,780           Use assets         2,703,669         2,722,780					
Cash and balances with banks and financial institutions         179,244         271,158           Receivables         485,614         404,367           Igrar Muntahia Bittamleek & Ijara income receivable         651,255         562,920           Musharaka         159,929         165,865           Investments carried at fair value through profit & loss         -         -           Investments carried at fair value through equity         507,938         508,221           Investments in real estate         8,836         8,836           Investments in real estate         16,337         16,337           Premises and equipment         90,961         90,961           of which intangibles         4,917         4,917         A           Goodwill         7,805         7,805         8           Of which deferred tax subject to direct deduction         1,265         2           of which deferred tax subject to threshold deduction         1,266         2           Total Assets         2,703,609         2,722,780           Current accounts         239,788         239,788           Murababa and other payables         462,364         462,364           Murababa and other payables         462,364         462,364           Of which allowed as T2		•	•		
Receivables					
Blaza Muntahia Bittameke & ijara income receivable   159,929   165,865   1					
Number   165,865   Investments carried at fair value through profit & loss   Investments carried at fair value through equity   507,938   508,821   Investments carried at fair value through equity   507,938   508,821   Investments carried at fair value through equity   507,938   508,821   Investments in real estate   8,836   8,836   Investment in joint venture & associates   16,337   1					
Investments carried at fair value through profit & loss   Investments carried at amortized cost   547,573   74,575   7		·			
Investments carried at fair value through equity   507,938   508,836   10     Investments in real estate   8,836   8,836   10     Investments in real estate   8,836   8,836   10     Investment in joint venture & associates   16,337   16,337   16,337     Premises and equipment   90,961   90,961   0		159,929	105,805		
Investments carried at fair value through equity   S07,938   S08,821   Investments in real estate   8,836   8,836   8,836   Investment in joint venture & associates   16,337   16,33	<b>.</b>	- 547 573	- 547 573		
Investment in real estate investment in joint venture & associates investment investment & 4,917 in 4,		•			
Investment in joint venture & associates   16,337   16,337   16,337   16,337   16,337   16,337   16,337   16,337   16,337   16,317   16,	<u> </u>				
Premisses and equipment of which intangibles of which deferred tax subject to direct deduction of which deferred tax subject to threshold deduction of which allowed as T2         2,703,609         2,722,780           Liabilities         239,788         239,788         239,788         239,788         239,788         239,788         462,364         462,364         462,364         462,364         20,664         20,664         20,664         20,664         20,664         20,664         20,664         20,664         20,663         20,668         20,663         20,			•		
of which intangibles         4,917         4,917         A           Goodwill         7,805         7,805         B           Other assets         48,137         46,871         C           of which deferred tax subject to threshold deduction         -         C         C           Total Assets         2,703,609         2,722,780         C           Liabilities         239,788         239,788         239,788         239,788         A         462,364         462,364         A         462,364         A	•				
Other assets of which deferred tax subject to direct deduction of which deferred tax subject to direct deduction         48,137         46,871         C1 oct which deferred tax subject to direct deduction         2.703,609         2.722,780         C2           Total Assets         2,703,609         2,722,780         2.722,780         C2	of which intangibles	4,917	4,917	Α	
Other assets of which deferred tax subject to direct deduction of which deferred tax subject to direct deduction         48,137         46,871         CT or Which deferred tax subject to threshold deduction         CT or CT	Goodwill	7.805	7.805	В	
of which deferred tax subject to threshold deduction         - C1 of which deferred tax subject to threshold deduction         - C1 of which deferred tax subject to threshold deduction         2,703,609         2,722,780           Total Assets         2,703,609         2,722,780         2,722,780           Liabilities         239,788         239,788         239,788         462,364         462,364         462,364         20,168         20,16		•	•		
of which deferred tax subject to threshold deduction         1,266         C2           Total Assets         2,703,609         2,722,780           Liabilities         239,788         239,788           Current accounts         239,788         239,788           Murabaha and other payables         462,364         462,364           Other liabilities         38,719         100,016           Total liabilities         800,871         802,168           Equity of Investment Account Holders         1,653,599         1,653,599           Subordinated debt         12,502         11,026           of which allowed as T2         3,328         D           Share capital         151,458         151,458           Perpetual AT1 Capital         96,000         96,000         F           Retained Earnings         (593)         (593)         (593)         G           Statutory reserve         26,119         26,119         H           General reserves         (66,811)         (66,811)         (66,811)         1           Foreign exchange reserve         (66,811)         (66,811)         1           Revaluation reserve on investments         4,662         4,662         K           Other reserves <t< td=""><td></td><td>.0,237</td><td>-</td><td>C1</td></t<>		.0,237	-	C1	
Liabilities         239,788         239,788         239,788         Mare and other payables         462,364         462	•		1,266		
Current accounts         239,788         239,788           Murabaha and other payables         462,364         462,364           Other liabilities         98,719         100,016           Total liabilities         800,871         802,168           Equity of Investment Account Holders         1,653,599         1,653,599           Subordinated debt of which allowed as T2         3,328         D           Shareholders' Equity         2         3,328         D           CET 1         151,458         151,458         E           Perpetual AT1 Capital         96,000         96,000         F           Retained Earnings         (593)         (593)         G           Statutory reserve         26,119         26,119         H           General reserves         8,687         8,687         I           Foreign exchange reserve         (66,811)         (66,811)         J           Fewaluation reserve on investments         4,662         4,662         K           Other reserves         (128)         (128)         L           Add back of modification losses         -         2,884         M           Non controlling interest         16,900         N         N           NCI A	Total Assets	2,703,609	2,722,780		
Current accounts         239,788         239,788           Murabaha and other payables         462,364         462,364           Other liabilities         800,871         802,168           Total liabilities         800,871         802,168           Equity of Investment Account Holders         1,653,599         1,653,599           Subordinated debt of which allowed as T2         3,328         D           Shareholders' Equity         2         3,328         D           CET 1         151,458         151,458         E           Perpetual AT1 Capital         96,000         96,000         F           Retained Earnings         (593)         (593)         G           Statutory reserve         26,119         26,119         H           General reserves         8,687         8,687         I           Foreign exchange reserve         (66,811)         (66,811)         (66,811)         J           Revaluation reserve on investments         4,662         4,662         K           Other reserves         (128)         (128)         L           Add back of modification losses         -         2,884         M           Non controlling interest         16,900         16,900         N					
Murabaha and other payables         462,364 other liabilities         800,871 other liabilities         802,168 other liabilities         802,168 other liabilities         800,871 other liabilities         802,168 other liabilities         800,871 other liabilities         1,653,599 other liabilities         1,653,599 other liabilities         1,653,599 other liabilities         Despective liabilities         1,653,599 other liabilities         Despective liabilities         Eventual and liabilities         Despective liabilities         Eventual and liabilities					
Other liabilities         98,719         100,016           Total liabilities         800,871         802,168           Equity of Investment Account Holders         1,653,599         1,653,599           Subordinated debt of which allowed as T2         12,502         11,026           Of which allowed as T2         3,328         D           Shareholders' Equity           CET 1         3         151,458         E           Perpetual AT1 Capital         96,000         96,000         F           Retained Earnings         (593)         (593)         G           Statutory reserve         26,119         26,119         H           General reserves         8,687         8,687         I           Foreign exchange reserve         (66,811)         (66,811)         J           Revaluation reserve on investments         4,662         4,662         K           Other reserves         (128)         (128)         L           Add back of modification losses         -         2,884         M           Non controlling interest         16,900         N         N           NCI CET1         9,521         O           NCI AT1         -         P <th c<="" td=""><td></td><td>·</td><td></td><td></td></th>	<td></td> <td>·</td> <td></td> <td></td>		·		
Equity of Investment Account Holders         300,871         802,168           Equity of Investment Account Holders         1,653,599         1,653,599           Subordinated debt of which allowed as T2         12,502         11,026           Of which allowed as T2         3,328         D           Shareholders' Equity           CET 1         1         151,458         151,458         E           Perpetual AT1 Capital         96,000         96,000         F           Retained Earnings         (593)         (593)         G           Statutory reserve         26,119         26,119         46,119         H           General reserves         8,687         8,687         I         F         F         Foreign exchange reserve         (66,811)         (66,811)         J         G         R         R         R         I         L         A         A         A         A         C         L         A         A         A         C         E         R         A         C         L         A         C         L         A         C         L         A         C         L         A         C         L         A         C         L         C         L	• •	·	•		
Equity of Investment Account Holders         1,653,599         1,653,599           Subordinated debt of which allowed as T2         12,502         11,026           Shareholders' Equity (CET 1         3,328         D           Share capital         151,458         151,458         E           Perpetual AT1 Capital         96,000         96,000         F           Retained Earnings         (593)         (593)         G           Statutory reserve         26,119         26,119         H           General reserves         8,687         8,687         I           Foreign exchange reserve         (66,811)         (66,811)         J           Revaluation reserve on investments         4,662         4,662         K           Other reserves         (128)         (128)         L           Add back of modification losses         -         2,884         M           Non controlling interest         16,900         16,900         N           NCI CET1         9,521         O           NCI AT1         -         P           Tier 2         2         2         2           Revaluation reserve on premises and equipment         343         343         Q           Expected c					
Subordinated debt         12,502         11,026           of which allowed as T2         3,328         D           Shareholders' Equity           CET 1           Share capital         151,458         151,458         E           Perpetual AT1 Capital         96,000         96,000         F           Retained Earnings         (593)         (593)         G           Statutory reserve         26,119         26,119         H           General reserves         8,687         8,687         I           Foreign exchange reserve         (66,811)         (66,811)         J           Revaluation reserve on investments         4,662         4,662         K           Other reserves         (128)         (128)         L           Add back of modification losses         -         2,884         M           Non controlling interest         16,900         16,900         N           NCI CET1         9,521         O           NCI AT1         -         P           Tier 2           Revaluation reserve on premises and equipment         343         343         Q           Expected credit losses for stage1 and stage2         -	lotal liabilities	800,871	802,168		
Shareholders' Equity           CET 1           Shareholders' Equity           CET 1           Share capital         151,458         151,458         E           Perpetual AT1 Capital         96,000         96,011         J         98,687         I         18,687         I         18,687         I         18,000         I         18,000         I         18,000         I         18,000         I         19,000         I </td <td>Equity of Investment Account Holders</td> <td>1,653,599</td> <td>1,653,599</td> <td></td>	Equity of Investment Account Holders	1,653,599	1,653,599		
Shareholders' Equity           CET 1           Share capital         151,458         151,458         E           Perpetual AT1 Capital         96,000         96,000         F           Retained Earnings         (593)         (593)         G           Statutory reserve         26,119         26,119         H           General reserves         8,687         8,687         I           Foreign exchange reserve         (66,811)         (66,811)         J           Revaluation reserve on investments         4,662         4,662         K           Other reserves         (128)         (128)         L           Add back of modification losses         -         2,884         M           Non controlling interest         16,900         16,900         N           NCI CET1         9,521         O           NCI AT1         -         P           Tier 2           Revaluation reserve on premises and equipment         343         343         Q           Expected credit losses for stage1 and stage2         -         19,350         R           of which allowed as T2         7,477         S <t< td=""><td>Subordinated debt</td><td>12,502</td><td>11,026</td><td></td></t<>	Subordinated debt	12,502	11,026		
CET 1         Share capital       151,458       151,458       E         Perpetual AT1 Capital       96,000       96,000       F         Retained Earnings       (593)       (593)       G         Statutory reserve       26,119       26,119       H         General reserves       8,687       8,687       I         Foreign exchange reserve       (66,811)       (66,811)       J         Revaluation reserve on investments       4,662       4,662       K         Other reserves       (128)       (128)       L         Add back of modification losses       -       2,884       M         Non controlling interest       16,900       16,900       N         NCI CET1       9,521       O         NCI AT1       -       P         Tier 2         Revaluation reserve on premises and equipment       343       343       Q         Expected credit losses for stage1 and stage2       -       19,350       R         of which allowed as T2       7,477       S         Total Shareholders' Equity       236,637       255,987	of which allowed as T2		3,328	D	
Share capital         151,458         151,458         E           Perpetual AT1 Capital         96,000         96,000         F           Retained Earnings         (593)         (593)         G           Statutory reserve         26,119         26,119         H           General reserves         8,687         8,687         I           Foreign exchange reserve         (66,811)         (66,811)         J           Revaluation reserve on investments         4,662         4,662         K           Other reserves         (128)         (128)         L           Add back of modification losses         -         2,884         M           Non controlling interest         16,900         16,900         N           NCI CET1         9,521         O           NCI AT1         -         P           Tier 2           Revaluation reserve on premises and equipment         343         343         Q           Expected credit losses for stage1 and stage2         -         19,350         R           of which allowed as T2         7,477         S           Total Shareholders' Equity         236,637         255,987					
Retained Earnings         (593)         (593)         G           Statutory reserve         26,119         26,119         H           General reserves         8,687         8,687         I           Foreign exchange reserve         (66,811)         (66,811)         J           Revaluation reserve on investments         4,662         4,662         K           Other reserves         (128)         L         L           Add back of modification losses         -         2,884         M           Non controlling interest         16,900         16,900         N           NCI CET1         9,521         O           NCI AT1         -         P           Tier 2           Revaluation reserve on premises and equipment         343         343         Q           Expected credit losses for stage1 and stage2         -         19,350         R           of which allowed as T2         7,477         S           Total Shareholders' Equity         236,637         255,987	Share capital	151,458	151,458	Ε	
Statutory reserve         26,119         26,119         H           General reserves         8,687         8,687         I           Foreign exchange reserve         (66,811)         (66,811)         J           Revaluation reserve on investments         4,662         4,662         K           Other reserves         (128)         (128)         L           Add back of modification losses         -         2,884         M           Non controlling interest         16,900         N         N           NCI CET1         9,521         O           NCI AT1         -         P           Tier 2           Revaluation reserve on premises and equipment         343         343         Q           Expected credit losses for stage1 and stage2         -         19,350         R           of which allowed as T2         7,477         S           Total Shareholders' Equity         236,637         255,987	Perpetual AT1 Capital	96,000	96,000	F	
General reserves       8,687       8,687       I         Foreign exchange reserve       (66,811)       (66,811)       J         Revaluation reserve on investments       4,662       4,662       K         Other reserves       (128)       (128)       L         Add back of modification losses       -       2,884       M         Non controlling interest       16,900       N       N         NCI CET1       9,521       O         NCI AT1       -       P         Tier 2         Revaluation reserve on premises and equipment       343       343       Q         Expected credit losses for stage1 and stage2       -       19,350       R         of which allowed as T2       7,477       S         Total Shareholders' Equity       236,637       255,987	Retained Earnings	(593)	(593)	G	
Foreign exchange reserve         (66,811)         (66,811)         J           Revaluation reserve on investments         4,662         4,662         K           Other reserves         (128)         (128)         L           Add back of modification losses         -         2,884         M           Non controlling interest         16,900         N         N           NCI CET1         9,521         O           NCI AT1         -         P           Tier 2           Revaluation reserve on premises and equipment         343         343         Q           Expected credit losses for stage1 and stage2         -         19,350         R           of which allowed as T2         7,477         S           Total Shareholders' Equity         236,637         255,987	Statutory reserve	26,119	26,119	Н	
Revaluation reserve on investments 4,662 4,662 K Other reserves (128) (128) L Add back of modification losses - 2,884 M Non controlling interest 16,900 16,900 N NCI CET1 9,521 O NCI AT1 - P  Tier 2 Revaluation reserve on premises and equipment 343 343 Q Expected credit losses for stage1 and stage2 - 19,350 R of which allowed as T2 7,477 S  Total Shareholders' Equity 236,637 255,987	General reserves	8,687	8,687	I	
Other reserves(128)(128)LAdd back of modification losses-2,884MNon controlling interest16,90016,900NNCI CET19,521ONCI AT1-P Tier 2 Revaluation reserve on premises and equipment Sexpected credit losses for stage1 and stage2 of which allowed as T2 Total Shareholders' Equity 236,637 255,987 Total Shareholders' Equity	Foreign exchange reserve		(66,811)	J	
Add back of modification losses  Non controlling interest  NCI CET1  NCI AT1  Tier 2  Revaluation reserve on premises and equipment  Expected credit losses for stage1 and stage2  of which allowed as T2  Total Shareholders' Equity  2,884 M  16,900  16,900 N  16,900 N  29,521 O  P  Tier 2  Revaluation reserve on premises and equipment  343 343 Q Expected credit losses for stage1 and stage2  7,477 S  Total Shareholders' Equity  236,637  255,987			•	K	
Non controlling interest 16,900 16,900 N NCI CET1 9,521 O NCI AT1 - P  Tier 2 Revaluation reserve on premises and equipment 343 343 Q Expected credit losses for stage1 and stage2 - 19,350 R of which allowed as T2 7,477 S  Total Shareholders' Equity 236,637 255,987		(128)	, ,		
NCI AT1  Tier 2  Revaluation reserve on premises and equipment 343 343 Q  Expected credit losses for stage1 and stage2 - 19,350 R of which allowed as T2 7,477 S  Total Shareholders' Equity 236,637 255,987		-			
Tier 2  Revaluation reserve on premises and equipment 343 343 Q  Expected credit losses for stage1 and stage2 - 19,350 R of which allowed as T2 7,477 S  Total Shareholders' Equity 236,637 255,987	_	16,900			
Tier 2  Revaluation reserve on premises and equipment 343 343 Q  Expected credit losses for stage1 and stage2 - 19,350 R of which allowed as T2 7,477 S  Total Shareholders' Equity 236,637 255,987			9,521		
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Revaluation reserve on premises and equipment 343 343 Q  Expected credit losses for stage1 and stage2 - 19,350 R of which allowed as T2 7,477 S  Total Shareholders' Equity 236,637 255,987	Tier 2				
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of which allowed as T2 7,477 S  Total Shareholders' Equity 236,637 255,987	· · · · · · · · · · · · · · · · · · ·	-			
				S	
Total Liabilities, URIA and shareholders' equity 2,703,609 2,722,780	Total Shareholders' Equity	236,637	255,987		
	Total Liabilities, URIA and shareholders' equity	2,703,609	2,722,780		

CBB - Composition of Capital Disclosure Requirements
Disclosure template for main features of regulatory capital instruments
Appendix PD-3

Appendix						
1	Issuer	Al Baraka Islamic Bank	Al Baraka Islamic Bank	Al Baraka Islamic Bank	Al Baraka Bank (Pakistan) Limited	Al Baraka Bank (Pakistan) Limited
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	NA	NA	NA	NA	NA
3	Governing law(s) of the instrument	Kingdom of Bahrain	Kingdom of Bahrain	Kingdom of Bahrain	All applicable laws and regulations of the Islamic Republic of Pakistan	All applicable laws and regulations of th Islamic Republic of Pakistan
	Regulatory treatment					
4	Transitional CBB rules	CET 1	AT1	AT1	Tier 2	Tier 2
5	Post-transitional CBB rules	CET 1	AT1	AT1	Tier 2	Tier 2
6	Eligible at solo/group/group&solo	Both solo and Group	Both solo and Group	Both solo and Group	GROUP	GROUP
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares	Subordinated Mudaraba debt	Subordinated Mudaraba debt	Unrestricted Mudaraba Sukuk	Unrestricted Mudaraba Sukuk
8	Amount recognised in regulatory capital (Currency in USD K, as of most recent reporting date)	151,458	81,000	15,000	1,259	11,243
9	Par value of instrument	100	Not Applicable	Not Applicable	NA	NA
10	Accounting classification	Equity	Equity	Equity	Liability - amortized cost	Bullet Payment after 7 Years
11	Original date of issuance	Various	2018	2019	2014	2017
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Dated	Dated
13	Original maturity date	Not Applicable	Perpetual	Perpetual	2021	2024
14	Issuer call subject to prior supervisory approval	Not Applicable	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
16	Subsequent call dates, if applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
	Coupons / dividends					
17	Fixed or floating dividend/coupon	As decided by shareholder	Fixed	Fixed	Floating	Floating
18	Coupon rate and any related index	Not Applicable	Various	Various	KIBOR	6 Month Kibor + 0.75%
19	Existence of a dividend stopper	Not Applicable	Yes	Yes	No	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Not Applicable	No	No	Not Applicable	Not Applicable
22	Noncumulative or cumulative	Not Applicable	Non-cummulative	Non-cummulative	Non-cummulative	Non-cummulative
23	Convertible or non-convertible	Not Applicable	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
25	If convertible, fully or partially	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
26	If convertible, conversion rate	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
30	Write-down feature	Not Applicable	Yes	Yes	No	No
31	If write-down, write-down trigger(s)	Not Applicable	If regulatory requires to meet the minimum capital requirements as per laws applicable in country of incorporation.	If regulatory requires to meet the minimum capital requirements as per laws applicable in country of incorporation.	Not Applicable	Not Applicable
32	If write-down, full or partial	Not Applicable	Full	Full	Not Applicable	Not Applicable
33	If write-down, permanent or temporary	Not Applicable	Permanent	Permanent	Not Applicable	Not Applicable
34	If temporary write-down, description of write-up mechanism	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinate to all liabilities	Senior to common equity and subordinate to all liabilities	Senior to common equity and subordinate to all liabilities	Subordinate to all liabilities	Subordinate to all liabilities
36	Non-compliant transitioned features	Not Applicable	No	No	No	No
37	If yes, specify non-compliant features	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable