

Composition of capital disclosure requirements As at 30 September 2016



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Step 1: Balance sheet under the regulatory scope of consolidation

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



Step 2: Reconcilation of published financial balance sheet to regulatory reporting as at 30 September 2016

	Balance sheet as in published		
	financial	Consolidated	
BD 000's	statements	PIR data	Reference
	statements	1 IIX data	Keierence
Assets Cash and balances at central banks	101,233	101,233	
Placements with banks and other financial institutions	99.028	99,028	
	491,223	491,223	
Treasury bills Investment securities	1,052,556	1,052,239	
Trading portfolio assets	323	323	
Financial assets at fair value through P&L	323	317	
Investments in associates	49,374	49,374	
Total Investment	1.102.253	1.102.253	
of which:	1,102,253	1,102,255	
or which: Significant investments in capital of financils insitutions exceeds the 10% of CET1		59,339	
Amount in excess of 10% of CET1 to be deducted	-	,	
	-	21,636	A
Amount in excess of 10% of CET1 to be deducted in year 2	1 027 271	14,147	A
Gross Loans and advances	1,037,271	1,037,271	
Less: General loan loss provision	(13,312)	-	В
Net loans and advances	1,023,959	-	
Prepayments, accrued income and other assets	19,697	19,697	
Property, plant and equipment	12,464	12,464	
Total assets	2,849,857	2,863,169	
Liabilities			
Deposits from banks and other financial institutions	321,570	321,570	
Customer accounts	2,111,716	2,111,716	
Repurchase agreements and other similar secured borrowing	9,387	9,387	
Derivative financial instruments	-	-	
Accruals, deferred income and other liabilities	30,459	30,459	
Total liabilities	2,473,132	2,473,132	
Shareholders' Equity			
Paid-in share capital	115,950	114,306	
Shares under employee share incentive scheme	(1,644)	-	
Total share capital	114,306	114,306	
of which amount eligible for CET1	-	114,306	C
of which amount eligible for AT1	-	-	
Retained earnings	155,530	155,530	D
Statutory reserve	57,975	57,975	E
General reserve	32,400	32,400	F
Share premium	2,528	2,528	G
Donations and charity reserve	15,157	15,157	Н
General loan loss provision	-	13,312	
of which: amount eligible for Tier 2 capital subject to a maximum of 1.25% of credit risk weighted assets		12,126	В
of which: amount ineligible for Tier 2 capital		1,186	
Available for sale revaluation reserve	(861)	(861)	I
Share of Available for sale revaluation reserve relating to associates not considered for regulatory capital	(310)	(310)	
Total shareholders' equity	376,725	390,037	
Total liabilities & Shareholders' Equity	2,849,857	2,863,169	



Step 3: Composition of Capital Common Template (transition) as at 30 September 2016

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43 Total regulatory adjustments to Additional Tier 1 capital - 44 Additional Tier 1 capital (AT1) -	42				
45 Tier 1 capital (T1 = CET1 + AT1) 362,888					
	45	Tier 1 capital (T1 = CET1 + AT1)	362,888		



Step 3: Composition of Capital Common Template (transition) as at 30 September 2016 (continued)

	Composition of Capital and mapping to regulatory reports	Component of regulatory capital	Amounts subject to pre-2015 treatment	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2
	Tier 2 capital: instruments and provisions			
	Directly issued qualifying Tier 2 instruments plus related stock surplus	-		
47	Directly issued capital instruments subject to phase out from Tier 2	-		
	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by			
48	third parties (amount allowed in group Tier 2)	-		
49	of which: instruments issued by subsidiaries subject to phase out	-		
50	Provisions	12,126	1	В
	Tier 2 capital before regulatory adjustments	12,126		
	Tier 2 capital: regulatory adjustments	12,120	1	
52	Investments in own Tier 2 instruments	-	1	7
_	Reciprocal cross-holdings in Tier 2 instruments	-	1	†
- 55	Investments in the capital of banking, financial and insurance entities thatare outside the scope of regulatory	-	1	†
1	consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common			
5.4	share capital of the entity (amount above the 10% threshold)			
- 34	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory			
	consolidation (net of eligible short positions)	-		
	National specific regulatory adjustments	-		
	Total regulatory adjustments to Tier 2 capital			
	Tier 2 capital (T2)	12,126		
59	Total capital (TC = T1 + T2)	375,014		
	RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT	18,721		
	OF WHICH: Significant investments in the common stock of banking, financial and insurance entities that are			
	outside the scope of regulatory consolidation, net of eligible	18,721		
60	Total risk weighted assets	1,154,718		
	Capital ratios			
	Common Equity Tier 1 (as a percentage of risk weighted assets)	31.43%		
62	Tier 1 (as a percentage of risk weighted assets)	31.43%		
	Total capital (as a percentage of risk weighted assets)	32.48%		
	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus			
64	countercyclical buffer requirements plus D-SIB buffer requirement expressed as a percentage of risk weighted assets)	9.00%		
	of which: capital conservation buffer requirement	2.50%	1	
	of which: bank specific countercyclical buffer requirement (N/A)	0.00%	1	
	of which: D-SIB buffer requirement (N/A)	0.00%		
	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	31.43%		
- 00	National minima including CCB (if different from Basel 3)	J1. T J/0	1	
60	CBB Common Equity Tier 1 minimum ratio	9.00%	1	
	CBB Tier 1 minimum ratio	10.50%	1	
	CBB total capital minimum ratio	12.50%	1	
/1	Amounts below the thresholds for deduction (before risk weighting)	12.50%	1	
77	Non-significant investments in the capital of other financials	£ 70£	1	
	Significant investments in the capital of other financials	6,705	1	
		37,704	1	
	Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability)	-	1	
/3		-		
\vdash	Applicable caps on the inclusion of provisions in Tier 2 Descriptions eligible for inclusion in Tier 2 in respect of exposures gubinet to standardized engrees (prior to		1	
	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to	100:-		
76	application of cap)	13,312	I	
	Cap on inclusion of provisions in Tier 2 under standardised approach (1.25% of Credit Risk weighted Assets)	12,126]	
	NA	-	Ī	
79	NA	-		
L	Capital instruments subject to phase-out arrangements			
	(only applicable between 1 Jan 2020 and 1 Jan 2024)			
80	Current cap on CET1 instruments subject to phase out arrangements	-		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-		
82	Current cap on AT1 instruments subject to phase out arrangements	-	1	
	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-	1	
	Current cap on T2 instruments subject to phase out arrangements	-	1	
	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities	1	1	
85	Amount excluded from 12 due to cap (excess over cap after federiptions and maturities			



Disclosure template for main feature of regulatory capital instruments

1	Issuer	National Bank of Bahrain BSC
2	Unique identifier (Bahrain Bourse ticker)	NBB
3	Governing law of the instrument	All applicable laws and regulations of the Kingdom of Bahrain
	Regulatory treatment	
4	Transitional CBB rules	Common Equity Tier 1
5	Post-transitional CBB rules	Common Equity Tier 1
6	Eligible at solo/group/group & solo	Group & solo
7	Instrument Type	Common Equity shares
8	Amount recognized in regulatory capital (currency in Millions, as of most recent reporting date)	BD 115.95 Million
9	Par Value of instrument	BD 0.100
10	Accounting classification	Shareholders' Equity
11	Original date of issuance	Various
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	Dividends
47	er i di er irit il	Dividend as decided by the
17	Fixed or floating dividend/coupon	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	Not applicable
24	If convertible, conversion trigger (s)	Not applicable
25	If convertible, fully or partially	Not applicable
26	If convertible, conversion rate	Not applicable
27	If convertible, mandatory or optional conversion	Not applicable
28	If convertible, specify instrument type convertible into	Not applicable
29	If convertible, specify issuer of instrument it converts into	Not applicable
30	Write-down feature	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
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Not applicable
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	Not applicable