

Basel III Regulatory Capital Disclosures

(For the year ended 31 December 2023)

Basel III Regulatory Capital Disclosures 31 December 2023

1 Statement of Financial Position under the Regulatory Scope of Consolidation

All figures in BD millions

The table below shows the link between the consolidated statement of financial position in the published financial statements (accounting consolidated statement of financial position) and the regulatory statement of financial position.

Cash and balances with central banks 549 9 549 9 Deposits and amounts due from banks and 245.8 245.8 Laams and advances to existomers 1,588.3 449 a of which here loans and advances (gross of Expected Credit Loss) 1,553.4 1,553.4 a of which here loans and advances (gross of Expected Credit Loss) 1,553.4 1,553.4 a of which here loans and advances (gross of Expected Credit Loss) 1,553.4 1,553.4 a of which here loans and advances (gross of Expected Credit Loss) 1,553.4 1,553.4 a of which here loans and advances (gross of Expected Credit Loss) 1,253.5 1,213.3 1,202.2 of which here loans add due to temporary differences 512.7 7,5 d of which here loans add point ventures 512.7 7,5 d of which here loans add point ventures 1,8,7 21.0 F Premises and equipment 3,7,8 3,74 3,902.7 Liabilities 1,3,0,0,0,0 3,902.7 1,3,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,		Statement of financial position as in published financial statements	Statement of financial position as per Regulatory Reporting	Reference
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other financial institutions 245.8 245.8 Lans and advances to customers 1,588.3 1,588.3 of which Expected Credit Loss (1.25% of Credit risk weighted assets) 24.9 24.9 of which Expected Credit Loss (1.25% of Credit Loss) 15.63.4 1.553.4 Investment securities 910.1 910.1 910.1 of which related to other investments 1881.1 881.1 881.1 Investment sheated to other investments 188.1 881.1 881.1 Interest receivable, derivative and other assets 121.3 120.2 0 of which hiargers receivable, derivative and other assets 1.0 1.0 e of which hiarger receivable, derivative and other assets 1.0 1.0 e of which outprivenstments in financial entities 3.15 3.15 r of which outprivenstments in financial entities 3.901.9 3.902.7 Teal assets 2.00 2.406.2 406.2 of which outprivenstments in financial entities 3.15 3.15 r Itabilities 3.28.9 3.28.9 3.28.9 <td>Treasury bills</td> <td>389.2</td> <td>389.2</td> <td></td>	Treasury bills	389.2	389.2	
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Non-controlling interests2.82.8Total equity613.9613.0	Proposed appropriations			S
Non-controlling interests2.82.8Total equity613.9613.0	Attributable to the owners of the Bank	611.1	610.2	
	Non-controlling interests			
Total liabilities and equity 3.901.9 3.902.7	Total equity	613.9	613.0	
	Total liabilities and equity	3,901.9	3,902.7	

• Legal entities included within the accounting scope of consolidation but excluded from the regulatory scope of consolidation:

Name	Principle activities	Total Assets	Total Equity
Invita Company W.L.L.	Business processing and outsourcing services	6.3	4.1

Capital ratios - consolidated and subsidiaries above 5% of group capital	Total capital ratio	Tier 1 capital ratio
Bank of Bahrain and Kuwait - Consolidated	28.1%	27.0%
CrediMax B.S.C. (c)	58.6%	58.6%

Basel III Regulatory Capital Disclosures 31 December 2023

2 Regulatory Capital Components - Consolidated

The table below provides a detailed breakdown of the bank's regulatory capital components, including all regulatory adjustments. The table also provides reference to the comparison displayed in the previous table between accounting and regulatory statement of financial positions.

		All figures in BD million
	Component of regulatory capital	Source based on reference letters of the statement of financial positions under the regulatory scope of consolidation
Common Equity Tier 1: Instruments and reserves		
Directly issued qualifying common share capital plus related stock surplus	274.5	g+h+i
Retained earnings	186.4	n+r+s
Accumulated other comprehensive income and losses (and other reserves)	159.4	j+k+l+m+o
Common Equity Tier 1 capital before regulatory adjustments	620.3	
Common Equity Tier 1 capital: regulatory adjustments	-	
Other intangibles other than mortgage servicing rights (net of related tax liabilities)	7.5	d
Cash flow hedge reserve	0.5	m
Investments in own shares	1.0	e
Total regulatory adjustments to Common equity Tier 1	9.0	
Common Equity Tier 1 capital (CET1)	611.3	
Tier 1 capital (T1 = CET1 + AT1)	611.3	
Tier 2 capital: instruments and provisions	-	
Provisions	24.9	а
Tier 2 capital before regulatory adjustments	24.9	
Tier 2 capital: regulatory adjustments	I	
Total regulatory adjustments to Tier 2 capital	-	
Tier 2 capital (T2)	24.9	
Total capital (TC = T1 + T2)	636.2	
Total risk weighted assets	2,265.2	
Capital ratios and buffers		
Common Equity Tier 1 (as a percentage of risk weighted assets)	27.0%	
Tier 1 (as a percentage of risk weighted assets)	27.0%	
Total capital (as a percentage of risk weighted assets)	28.1%	
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)	10.5%	
of which: capital conservation buffer requirement	2.5%	
of which: bank specific countercyclical buffer requirement	N/A	
of which: D-SIB buffer requirement	1.5%	
Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	27.0%	
National minima (where different from Basel III)		
CBB Common Equity Tier 1 minimum ratio	10.5%	
CBB Tier 1 minimum ratio	12.0%	
CBB total capital minimum ratio	14.0%	
Amounts below the thresholds for deduction (before risk weight		
Non-significant investments in the capital of other financials	29.0	b
Significant investments in the common stock of financials	31.5	<u>ل</u>
Deferred tax assets arising from temporary differences (net of related tax liability)	0.8	
	0.0	C
Applicable caps on the inclusion of provisions in Tier 2		

application of cap)		
Cap on inclusion of provisions in Tier 2 under standardised approach	24.9	а

39.8

Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to

Bank of Bahrain and Kuwait B.S.C.

Basel III Regulatory Capital Disclosures 31 December 2023

3. Leverage Ratio

In November 2018, the Central Bank of Bahrain (CBB) issued its final Leverage regulation, with an effective date of 30 June 2019. The leverage ratio is a simple ratio that serves as a supplementary measure to the risk-based capital requirements. It aims to constrain the build-up of leverage in banking sector, reinforce the risk-based requirements with a simple non-risk based "backstop" measure, and serve as a broad measure of both the on and off-balance sheet sources of bank leverage.

The leverage ratio is measured as Tier 1 Capital divided by Total Exposures. Total Exposures consist of on-balance sheet, off-balance sheet, derivatives and securities financing transactions exposures. As per CBB regulations, Bahraini banks must meet a 3% leverage ratio minimum requirement at all times, except for Domestic Systemically Important Banks (DSIBs), where the minimum ratio is higher at 3.75%. Accordingly, as a DSIB bank, the minimum ratio applicable for BBK is 3.75%. As of 31 December 2023, the leverage ratio for BBK stood at a healthy position of 14.3%.