Gulf International Bank B.S.C.

**COMPOSITION OF CAPITAL** 

As at 30<sup>th</sup> June 2022

# GiB

#### **Executive summary**

All Bahraini conventional bank licensees are required to report the composition of capital in addition to the main features of the regulatory instruments. Furthermore, banks must provide a full reconciliation report of all regulatory capital elements back to the published consolidated financial statements.

The purpose of the disclosure is to enable market participants to compare the capital adequacy of banks across jurisdictions and to improve consistency and ease of use of disclosures relating to the composition of regulatory capital.

- 1- **Reconciliation Requirements:** Established to ensure that a full reconciliation of all regulatory capital elements back to the published consolidated financial statements is provided in a consistent manner.
- 2- Main Features of Regulatory Capital Instruments: Provides a description of the main features of regulatory capital instruments issued. Established to ensure that banks provide a description of the main features of the regulatory capital instruments issued.
- 3- **Capital Components:** Discloses the components of capital, taking into consideration the transitional arrangements. The disclosure provides the full terms and conditions of regulatory capital instruments and reports the calculation of any ratios involving components of regulatory capital, to enable the Prudential Information Returns (PIR) to be reconciled with the consolidated financial statements.

The format and the level of disclosure in the attached report is dictated by the Central Bank of Bahrain (CBB) and reflects a proforma issued by the Central Bank.



#### Step 1: Balance sheet under the regulatory scope of consolidation as at 30 June 2022

	Balance sheet as in published consolidated		
US\$ Millions	financial statements	Consolidated PIR data	Reference
Assets			
Cash and other liquid assets	11,691.9	65.4	1,2
Securities purchased under agreements to resell	218.0	-	2
Placements with banks and similar financial institutions	9,181.8	21,026.5	2,3
Financial assets at fair value through profit and loss	128.4	128.4	
Investment securities	5,907.7	5,911.4	3
Loans and advances to banks and non-banks	10,487.2	10,611.5	3
Other assets	1,230.2	1230.3	4
Total assets	38,845.2	38,973.4	
Liabilities			
Deposits from banks	642.0	8,990.3	5
Deposits from customers	28,632.1	20,283.8	5
Securities sold under agreements to repurchase	806.1	806.1	
Senior term financing	4,541.4	4,541.4	
Other liabilities	1,064.5	1,054.0	3,6
Total liabilities	35,686.1	35,675.6	
Shareholders' Equity			
Paid up share capital	2,500.0	2,500.0	
Reserves	448.4	446.6	7
Retained earnings	(752.8)	(751.0)	7
Expected Credit Losses	-	138.7	3
Equity attributable to the shareholders of the Bank	2,195.6	2,334.3	
Non-controlling interest	963.5	963.5	
Total equity	3,159.1	3,297.8	
Total liabilities & shareholders' equity	38,845.2	38,973.4	

#### Differences due to PIR requirements:

<sup>1</sup> Cash balance reported in PIR is the cash on hand and balances at the Central Bank of Bahrain. Other bank balances are reported under placements.

<sup>2</sup> Other bank balances and securities purchased under agreements to resell are included under placements.

- 3 Expected credit losses (Stages 1 & 2) (loans, securities, placements & other assets) and Off Balance sheet provisions are reported separately.
- <sup>4</sup> Differences between amounts reported in the Balance sheet and the PIR are due to Other Assets provisions. Under PIR the following breakdown is applicable:

- Interest receivable	146.2
- Property, plant, and equipment (PPE)	64.3
- Other assets	1019.7
Total	1,230.3
$_{\rm 5}$ Central Banks deposits are reported under deposits from banks under the PIR, however, these are	e customer relationships to

GIB.

<sup>6</sup> Differences between amounts reported in the Balance sheet and the PIR are due to Off Balance sheet provisions.

Under PIR the following breakdown is applicable:

Total	1,054.0
- Other liabilities	916.9
- Interest payable	137.2
onder i in the following breakdowing upplicable.	

<sup>7</sup> The difference is due to transfers during the period from reserves to retained earnings.

<sup>8</sup> Figures are rounded to the nearest US\$ million



## Step 2: Expansion of the Balance sheet under the regulatory scope of consolidation as at 30 June 2022

	Balance sheet as in		
US\$ Millions	published consolidated	Consolidated PIR data	Reference
Assets	financial statements	Consolidated PIK data	Reference
Cash and other liquid assets	11,691.9	65.4	
	218.0	-	
Securities purchased under agreements to resell			
Placements with banks and similar financial institutions	9,181.8	21,026.5	
Financial assets at fair value through profit and loss	128.4	128.4	
Investment securities	5,907.7	5,911.4	
Loans and advances to banks and non-banks	10,487.2	10,611.5	
Other assets	1,230.2	1230.3	
Total assets	38,845.2	38,973.4	
Liabilities			
Deposits from banks	642.0	8,990.3	
Deposits from customers	28,632.1	20,283.8	
Securities sold under agreements to repurchase	806.1	806.1	
Senior term financing	4,541.4	4,541.4	
Other liabilities	1,064.5	1,054.0	
Total liabilities	35,686.1	35,675.6	
Shareholders' Equity			
Paid up share capital	2,500.0	2,500.0	
of which amount eligible for CET1	-	2,500.0	
of which amount eligible for AT1	-		
Reserves	448.4	446.6	
Retained earnings	(752.8)	(751.0)	
Expected Credit Losses	-	138.7	
Equity attributable to the shareholders of the Bank	2,195.6	2,334.3	
Non-controlling interest	963.5	963.5	
of which amount eligible for CET1		298.5	
of which amount eligible for AT1			
of which amount eligible for T2		234.5	
of which amount ineligible		430.5	
Total equity	3,159.1	3,297.8	
Total liabilities & shareholders' equity	38,845.2	38,973.4	



	step 3: Composition of Capital Disclosures template as at 30 June 2022		
US\$	millions	Component of regulatory capital reported by bank	Source based on reterence numbers/letters of the balance sheet under the regulatory scope of consolidation from step 2
	Common Equity Tier 1 capital: instruments and reserves		
1.	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock	2 507 6	
	surplus	2,507.6	
2.	Retained earnings	(751.0)	Α
	Accumulated other comprehensive income (and other reserves)	492.7	
<u>4.</u> 5.	Not Applicable Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	298.5	
6.	Common Equity Tier 1 capital before regulatory adjustments	2,547.8	
	Common Equity Tier 1 capital: regulatory adjustments	_/• ····•	
7.	Prudential valuation adjustments		
_	Goodwill (net of related tax liability)		
9.	Other intangibles other than mortgage-servicing rights (net of related tax liability)	13.5	
10.	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of		
11	related tax liability)		
	Cash-flow hedge reserve Shortfall of provisions to expected losses		
_	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)		
	Not applicable.		
	Defined-benefit pension fund net assets	52.1	
	Investments in own shares (if not already netted off paid-in capital on reported balance sheet		
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)		
	Amount exceeding the 15% threshold		
	of which: significant investments in the common stock of financials		
	of which: mortgage servicing rights		
	of which: deferred tax assets arising from temporary differences CBB specific regulatory adjustments		
	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover		
27.	deductions		
28.	Total regulatory adjustments to Common equity Tier 1	65.6	
29.	Common Equity Tier 1 capital (CET1)	2,482.1	
	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus		
	of which: classified as equity under applicable accounting standards		
	of which: classified as liabilities under applicable accounting standards		
33.	Directly issued capital instruments subject to phase out from Additional Tier 1 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by		
34.			
35	third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out		
	Additional Tier 1 capital before regulatory adjustments	-	
	Additional Tier 1 capital: regulatory adjustments		
37.	Investments in own Additional Tier 1 instruments		
38.	Reciprocal cross-holdings in Additional Tier 1 instruments		
	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory		
39.	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) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of		
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		
	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		
	Total regulatory adjustments to Additional Tier 1 capital	-	
44.	Additional Tier 1 capital (AT1)	-	
45.	Tier 1 capital (T1 = CET1 + AT1)	2,482.1	

46.       Derecht sosied qualifying three 2 instruments pixel relations supplies 4         9.       Derecht sosied optimisturents anglete to phose out for three 2         9.       Provisions       138.7         10.       Provisions       138.7         11.       Provisions       138.7         12.       Investments in over Ther 2 instruments       138.7         12.       Investments in the capital of banking, financial and insurance entities that are outside the scope of scalability.       157.2         50.       Be provid incoments in the capital on banking. Financial and onsurance entities that are outside the scope of scalability.       173.2         51.       Test 2 capital (T2)       373.2       158.4         52.       Test provide outsity.       173.0       24.55.3         53.       Test 2 capital (T2)       373.2       159.4         54.       Test provide outsin the table of banking, financial and insurance	Tier 2 capital: instruments and provisions	
47.       Detect based capital instruments subject to phace out from Tire 2         41.       The 21 instruments (and CT1 and AT1 instruments on Incided in rows 5 or 34) (sound by subidiaries and held by 214.3         50.       Proxinants (sourd CT and Staffare's subject to phace out         50.       Proxinants         51.       Ter 2 capital requisions of the capital of the subject to phace out         51.       Ter 2 capital requisions of the capital of the subject to phace out         52.       Investments in own Tier 2 instruments         53.       Reciprocal cross-holding in Ter 2 instruments         54.       Investments in the capital of the subject to phace out instrument entities that are outside the scope of the subject to phace outside the scope of the subject to phace outside the scope of the subject to phace outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the subject to phace outside the scope of regulatory consolidation, net of eligible short positions (subject to Phace outside the scope of regulatory consolidation, net of eligible short positions (subject to Phace outside the scope of regulatory consolidation, net of eligible short positions (subject to phace outside the scope of regulatory consolidation, net of eligible short positions (subject to phace outside the scope of regulatory consolidation, net of eligible short positions, where the totic formout about 200.         70.       Total capital (Tc - Ta + Ta)       Zass         21.       Total capital (Tc - Ta + Ta)       Zass         22. </td <td></td> <td></td>		
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50. Provisions     138.7     **       51. For 2 capital before regulatory adjustments     373.2       52. Insection on The 2. Instruments     **       Investments in own The 2. Instruments     **       Investments in own The 2. Instruments     **       Investments in own The 2. Instruments     **       Investments in the capital or banking. financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions).     **       55. Reglightant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory adjustments.     **       57. Total regulatory adjustments.     **       58. Total capital 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 scope of regulatory consolidation, net of eligible short positions, 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 entry (anount above the 10% threshold)       58. Total capital 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 entry (anount above the 10% threshold)       59. Total capital 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 capita	<sup>46</sup> third parties (amount allowed in group Tier 2)	234.5
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54. regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the         59. ginificant investments in the capital banking, financial and insurance entities that are outside the scope of         50. Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions         55. Total regulatory adjustments       -         55. Total regulatory adjustments       2,855.3         55. Total regulatory consolidation, net of eligible short positions (income to the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not won more than 10% of the sixed common share capital of the entity (annual adove the 10% threshold)         67. With the store with 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 won more than 10% of the sixed common share capital of the entity (annual adove the 10% threshold)         67. With the store with 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 wore more than 10% of the sixed common share capital of the entity (annual adove the 10% threshold)         67. With the store with 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 posities shart are outside the scope of regulatory consolidation finance store store store store store s		
issued common share capital of the entity (amount above the 10% threshold)         5         5         5         6         6         7 <t< td=""><td></td><td></td></t<>		
Spinfcant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory adjustments           Spinfcant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory adjustments           Spinfcant investments in the common stock 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 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 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 X0 threshold)           Common Equity Tier 1 (is a percentage of risk weighted assets)         14.3%           Tier 1 (as a percentage of risk weighted assets)         14.3%           Stot capital (as a percentage of risk weighted assets)         14.3%           Stot capital (as a percentage of risk weighted assets)         14.3%           Stot capital (as a percentage of risk weighted assets)         14.3%           Stot capital (as a percentage of risk weighted assets)         14.3%           Stot capital (as a percentage of risk weighted assets)         14.3%           Stot capital (as a percentage of risk weighted assets)         14.3%           Stot capital (as a percentage of risk weighted assets)         14		
<ul> <li><sup>30</sup> regulatory consolidation (net of eligible short positions)</li> <li><sup>30</sup> regulatory adjustments to Tier 2 capital</li> <li><sup>50</sup> CBB specific regulatory adjustments to Tier 2 capital</li> <li><sup>51</sup> Total capital (TC = T1 + T2)</li> <li><sup>52</sup> Stat capital (TC = T1 + T2)</li> <li><sup>52</sup> Stat capital (TC = T1 + T2)</li> <li><sup>53</sup> Stat capital (TC = T1 + T2)</li> <li><sup>54</sup> Stat capital (TC = T1 + T2)</li> <li><sup>54</sup> Stat capital (TC = T1 + T2)</li> <li><sup>55</sup> Stat capital (TC = T1 + T</li></ul>		
55. CB specific regulatory adjustments       -         57. Total regulatory adjustments Dire 2 capital       -         58. Tree 2 capital [TC]       373.2         59. Total regulatory adjustments to Tire 2 capital       2,855.3         59. Total regulatory adjustments to Tire 2 capital (TC)       2,855.3         Site WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT OF WHICH:       2,855.3         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, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)         60. Total risk weighted assets       17,30.7         61. Common Equity Tire 1 (as a percentage of risk weighted assets)       14,3%         62. Tire 1 (as a percentage of risk weighted assets)       16,3%         63. Total capital late a percentage of risk weighted assets)       16,5%         64. connect cyclical buffer requirement (N/A)       N/A         65. of which: bank specific countercyclical buffer requirement (N/A)       N/A         65. of which: bank specific countercyclical buffer requirement (N/A)       N/A         66. CBB Common Equity Tire 1 available to meet buffers (as a percentage of risk weighted assets)       10,3%         67. of which: Dosk Specific countercyclical buffer requirement (N/A)       N/A <td< td=""><td></td><td></td></td<>		
57. Total regulatory adjustments to Tier 2 capital       -         58. Tret 2 capital [72]       373.2         59. Total capital [73 - Total capital [74 - Tot 74]       2,855.3         StW WEGKTD SSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT OF WHICH:       2,855.3         StW WEGKTD SSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT OF WHICH:       2,855.3         StW WEGKTD SSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT OF WHICH:       2,855.3         StW WEGKTD SASTES IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT OF WHICH:       2,855.3         StW Dick Three should)       2         Statistical 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)       17,301.7         Control field is a specentage of risk weighted assets)       14.3%       14.3%         C3. Total capital (cas a percentage of risk weighted assets)       14.3%       14.3%         C4. countercyclical buffer requirement (WA)       14.3%       14.3%         C5. of which: book specific countercyclical buffer requirement (W/A)       N/A       14.3%         C6. of which: book specific countercyclical buffer requirement (W/A)       N/A       14.3%         C6. of which: book specific counteryclical buffer requirement (W/A)       N/A <td></td> <td></td>		
38. Ter 2 capital (T2       373.2         59. Total capital (TC = T1 + T2)       2,855.3         BISK WEIGHTED ASSETS IN BESPECT OF AMOUNTS SUBJECT TO PRE-ZOLS INSTANCTIO E WHICH:       2,855.3         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 20% threshold)       07         07       WHICH; 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 0% of the issued common share capital of the entity (amount above the 10% threshold)         07       WHICH; Investments in the capital of 5% insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 0% of the issued common share capital of the entity (amount above the 10% threshold)         07       WHICH: Some Specific Differ regulatory for 10 as a percentage of risk weighted assets)       14.3%         63. Total capital (as a percentage of risk weighted assets)       16.5%       16.5%         10. contercyclical buffer requirement (WA)       NA       16.5%         0. own charter on buffer requirement (WA)       NA       16.5%         0. own charter on buffer requirement (WA)       NA       14.3%         0. own charter on buffer requirement (WA)       NA       10.5%         0. own charter on buffer re		
59. Total capital (TC * T1 + T2)         2,855.3           SSW WEIGHED SAEST IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT OF WHICH:         3           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, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)         17,301.7           Capital ratios         14,3% <td< td=""><td></td><td></td></td<>		
BISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT OF WHICKL.           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, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)           OF WHICH, 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)           60. Total risk weighted assets         14.3%           61. Common Equity Tier 1 [as a percentage of risk weighted assets)         14.3%           63. Total capital (as a percentage of risk weighted assets)         14.3%           63. Total capital (as a percentage of risk weighted assets)         16.5%           64. countercyclical buffer requirements plus SOB buffer requirement expressed as a percentage of risk weighted assets)         9.0%           65. of which: bank specific countercyclical buffer requirement (MA)         N/A           68. Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)         14.3%           69. Of which: bank specific countercyclical buffer requirement (MA)         N/A           68. Countercyclical buffer requirement (MA)         N/A           69. Of which: bank specific countercyclical buffer requirement (MA)         N/A </td <td></td> <td></td>		
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, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)         17,301.7           Control risk weighted assets         17,301.7           Capital ratios         14.3%           63. Total risk weighted assets)         14.3%           63. Total capital (as a percentage of risk weighted assets)         14.3%           63. Total capital (as a percentage of risk weighted assets)         16.5%           115. Institution specific buffer requirement fundmum CET1 requirement plus capital conservation buffer requirement fundmum CET1 requirement plus capital conservation buffer requirement fundmum CET1 requirement (N/A)         N/A           64. of which: capital conservation buffer requirement (N/A)         N/A         2.5%           65. of which: capital capital fundmer requirement (N/A)         N/A         36           70. CBB Tier 1 available to meet buffer s(as a percentage of risk weighted assets)         14.3%           70. Of which: D-SIB buffer requirement (N/A)         N/A           71. Oromon Equity Tier 1 available to meet buffer s(as a percentage of risk weighted assets)         14.3%           72. Of which: D-SIB buffer requirement (N/A)         N/A           73. Get fund three during tier fundmim and capital of other financials         30		2,655.5
(amount above 10% threshold) Of WHICH; 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 12% of the issued common share capital of the entity (amount above the 10% threshold) Contral risk weighted assets 14.3% 20. Titer 1 (as a percentage of risk weighted assets) 21. Titer 1 (as a percentage of risk weighted assets) 21. Titer 1 (as a percentage of risk weighted assets) 21. Titer 1 (as a percentage of risk weighted assets) 21. Titer 1 (as a percentage of risk weighted assets) 21. Total risk weighted requirement (minimum CET1 requirement plus capital conservation buffer plus 22. Site 1 (as a percentage of risk weighted assets) 23. of a countercyclical buffer requirement (M/A) 2. Sik 24. owner cyclical buffer requirement (M/A) 2. Sik 25. of which: bank specific countercyclical buffer requirement (M/A) 2. Sik 25. of which: bank specific countercyclical buffer requirement (M/A) 2. Sik 26. Common Equity Titer 1 available to meet buffers (as a percentage of risk weighted assets) 21. A.3% 22. NAA 23. Significant investments in the capital of other financials 23. Significant investments in the capital of other financials 23. Significant investments in the capital of other financials 23. Significant investments in the capital of other financials 24. Mortgage servicing rights (net of related tax liability) 25. Other of trait assets arising from temporary differences 203.7 26. Provisions eligible for inclusion in Titer 2 in respect of exposures subject to standardised approach (prior to applicable caps on the inclusion of provisions in Titer 2 20. Capital instruments subject to phase out arrangements 20. N/A 20. N/A 20. N/A 20. Arrant excluded from CIT1 instruments subject to phase out arrangements 20. Arrant excluded from AT1 due to cap (pexess over cap of the redemptions and maturities) 25. Current cap on AT1 instruments subject to phase		latory consolidation net of eligible short positions
<u>OF WHICH</u> : 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) <b>O. Total risk weighted assets</b> 17,301.7 <b>Capital ratios</b> 14.3% <b>62.</b> Tiler 1 (as a percentage of risk weighted assets)       14.3% <b>63.</b> Total capital (as a percentage of risk weighted assets)       16.5% <b>64.</b> Tiler 1 (as a percentage of risk weighted assets)       16.5% <b>16.</b> Stort applied (asset)       16.5% <b>16.</b> Go which: capital conservation buffer requirement plus capital conservation buffer requirement (N/A)       N/A <b>66.</b> of which: bank specific countercyclical buffer requirement (N/A)       N/A <b>70.</b> Stort Stor		
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60. Total risk weighted assets       17,301.7         61. Common Equity Tier 1 (as a percentage of risk weighted assets)       14.3%         62. Tier 1 (as a percentage of risk weighted assets)       14.3%         63. Total capital (as a percentage of risk weighted assets)       16.5%         64. countercyclical buffer requirement (minimum CET1 requirement plus capital conservation buffer plus       9.0%         65. of which: copital conservation buffer requirement (N/A)       0.0%         66. of which: bords percentage of risk weighted assets)       14.3%         67. of which: D-SIB buffer requirement (N/A)       N/A         68. of which: bords percentage of risk weighted assets)       14.3%         69. of which: bords percentage of risk weighted assets)       14.3%         69. of which: bords percentage of risk weighted assets)       N/A         60. of which: bords percentage of risk weighted assets)       14.3%         61. of which: bords percentage of risk weighted assets)       N/A         62. BB Der Taminimum ratio       2.5%         63. CBB Common Equity Tier 1 minimum ratio       9.0%         70. CBB Ter 1 minimum ratio       10.5%         71. CBB total capital of other financials       7.         74. Mortgage servicing rights (net of related tax liability)       12.5%         75. Deferred tax assets arising from temporary differences (net of related tax		
Capital ratios         6.1. Common Equity Tier 1 (as a percentage of risk weighted assets)       14.3%         6.3. Total capital (as a percentage of risk weighted assets)       16.5%         6.3. Total capital (as a percentage of risk weighted assets)       16.5%         6.4. Countercyclical buffer requirement (minimum CET1 requirement plus capital conservation buffer plus       16.5%         6.4. countercyclical buffer requirements (minimum CET1 requirement expressed as a percentage of risk weighted       9.0%         assets)       2.5%         6.5. of which: conservation buffer requirement (N/A)       N/A         7.6. of which: Dr3B buffer requirement (N/A)       N/A         8. Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)       14.3%         8. Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)       14.3%         9. CBB Tier 1 available to meet buffers (as a percentage of risk weighted assets)       14.3%         9. CBB Tier 1 available to meet buffers (as a percentage of risk weighted assets)       14.3%         9. CBB Tier 1 available to meet buffers (as a percentage of risk weighted assets)       14.3%         9. CBB Tier 1 available to meet buffers (as a percentage of risk weighted assets)       12.5%         9. CBB Tier 1 available to meet buffers (as a percentage of risk weighted assets)       12.5%         9. CBB Tier 1 available to meet buffers (as		
61. Common Equity Tier 1 (as a percentage of risk weighted assets)       14.3%         62. Tier 1 (as a percentage of risk weighted assets)       14.3%         63. Total capital (as a percentage of risk weighted assets)       16.5%         Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus       16.5%         64. countercyclical buffer requirement (N/A)       NA         65. of which: capital conservation buffer requirement (N/A)       N/A         66. of which: bosh specific countercyclical buffer requirement (N/A)       N/A         66. of which: apital to meet buffer (as a percentage of risk weighted assets)       14.3%         67. of which: capital conservation buffer requirement (N/A)       N/A         68. Common Equity Tier 1 available to meet buffer (as a percentage of risk weighted assets)       14.3%         69. Oblic to anot Equity Tier 1 minimum ratio       9.0%         70. CBB Common Equity Tier 1 minimum ratio       10.5%         71. CBB total capital ninimum ratio       10.5%         72. Non-significant investments in the common stock of financials       12.5%         73. Significant investments in the common stock of financials       138.7         74. Mortgage servicing rights (net of related tax liability)       138.7         75. Deferred tax assets arising from temporary differences (net of related tax liability)       138.7 <t< td=""><td></td><td></td></t<>		
62. Tier 1 (as a percentage of risk weighted assets)       14.3%         63. Total capital (as a percentage of risk weighted assets)       16.5%         Institution specific buffer requirement plus CTI requirement plus capital conservation buffer plus       9.0%         64. countercyclical buffer requirements plus D-SIB buffer requirement expressed as a percentage of risk weighted       9.0%         assets)       2.5%         65. of which: copital conservation buffer requirement (N/A)       N/A         67. of which: bonk specific countercyclical buffer requirement (N/A)       N/A         68. Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)       14.3%         70. of which: bonk specific countercyclical buffer requirement (N/A)       N/A         71. CBB Data Capital (Fier 1 available to meet buffers (as a percentage of risk weighted assets)       14.3%         72. CBB Tier 1 minimum ratio       9.0%         73. CBB Tier 1 minimum ratio       10.5%         74. CBB botal capital minimum ratio       12.5%         75. Deferred tax assets arising from temporary differences (net of related tax liability)       75         74. Mortgage servicing right (inter 0 related tax liability)       76         75. Deferred tax assets arising from temporary differences (net of related tax liability)       78         76. application of cap)       78         77. Cap on inclusion i		14 3%
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64. countercyclical buffer requirements plus D-SIB buffer requirement expressed as a percentage of risk weighted       9,0%         65. of which: copital conservation buffer requirement (N/A)       N/A         66. of which: bork specific countercyclical buffer requirement (N/A)       N/A         67. of which: D-SIB buffer requirement (N/A)       N/A         68. common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)       14.3%         69. CBB Common Equity Tier 1 minimum ratio       9.0%         70. CBB Tier 1 minimum ratio       9.0%         71. CBB total capital minimum ratio       9.0%         72. Non-significant investments in the capital of other financials       2.5%         73. Significant investments in the comon stock of financials       2.5%         74. Mortgage servicing rights (net of related tax liability)       2.5%         75. Deferred tax assets arising from temporary differences (net of related tax liability)       138.7         76. Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of provisions in Tier 2 under standardised approach (prior to application of provisions in Tier 2 under standardised approach (prior to application of provisions in Tier 2 under standardised approach (prior to application for CI1 instruments subject to phase out arrangements (only applicable between 1 Jan 2020 and 1 Jan 2021)         76. Provisions eligible for inclusion on for CI1 due to cap (excess over cap of the redemptions and maturities)<		
assets)         65. of which: copital conservation byfer requirement (N/A)       N/A         66. of which: copital conservation byfer requirement (N/A)       N/A         67. of which: D-SIB buffer requirement (N/A)       N/A         68. Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)       14.3%         68. Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)       14.3%         69. CBB Common Equity Tier 1 minimum ratio       9.0%         70. CBB Tier 1 minimum ratio       10.5%         71. CBB total capital minimum ratio       10.5%         72. Non-significant investments in the capital of other financials       12.5%         73. Significant investments in the common stock of financials       1         74. Mortgage servicing rights (net of related tax liability)       7         75. Deferred tax assets arising from temporary differences (net of related tax liability)       7         75. Deferred tax assets arising from temporary differences (net of related tax liability)       138.7         76. Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)       138.7         77. Cap on inclusion of provisions in Tier 2 under standardised approach (prior to phase-out arrangements (n/A) applicable between 1 Jan 2020 and 1 Jan 2024)       138.7         78. N/A       100000000000000000000000		9.0%
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66. of which: bank specific countercyclical buffer requirement (N/A)       N/A         67. of which: D-SIB buffer requirement (N/A)       N/A         68. Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)       14.3%         68. Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)       9.0%         69. CBB Common Equity Tier 1 minimum ratio       9.0%         70. CBB Tier 1 minimum ratio       9.0%         70. CBB Tier 1 minimum ratio       10.5%         71. CBB total capital minimum ratio       10.5%         72. Non-significant investments in the capital of other financials       7         73. Significant investments in the capital of other financials       7         74. Mortgage servicing rights (net of related tax liability)       7         75. Deferred tax assets arising from temporary differences (net of related tax liability)       7         76. applicable for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to applicable on provisions in Tier 2 under standardised approach       203.7         78. N/A       7       7         79. N/A       Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2020 and 1 Jan 2024)       7         70. Current cap on CET1 instruments subject to phase out arrangements       6       7         81. Amount excluded from CET1 due to cap (	65. of which: capital conservation buffer requirement	2.5%
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72. Non-significant investments in the capital of other financials         73. Significant investments in the common stock of financials         74. Mortgage servicing rights (net of related tax liability)         75. Deferred tax assets arising from temporary differences (net of related tax liability)         Applicable caps on the inclusion of provisions in Tier 2         76. application of cap)       138.7         77. Cap on inclusion of provisions in Tier 2 under standardised approach (prior to application of provisions in Tier 2 under standardised approach       203.7         78. N/A       203.7         79. N/A       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       2         81. Amount excluded from CET1 due to cap (excess over cap ofter redemptions and maturities)       2         82. Current cap on AT1 instruments subject to phase out arrangements       3         83. Amount excluded from AT1 due to cap (excess over cap ofter redemptions and maturities)       3         84. Current cap on T2 instruments subject to phase out arrangements       3         83. Amount excluded from AT1 due to cap fer redemptions and maturities)       3         84. Current cap on T2 instruments subject to phase out arrangements       3	71. CBB total capital minimum ratio	12.5%
73. Significant investments in the common stock of financials         74. Mortgage servicing rights (net of related tax liability)         75. Deferred tax assets arising from temporary differences (net of related tax liability)         Applicable caps on the inclusion of provisions in Tier 2         Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)         76. Provisions eligible for inclusion in Tier 2 under standardised approach (prior to application of cap)       138.7         77. Cap on inclusion of provisions in Tier 2 under standardised approach       203.7         78. N/A       V/A         Topicable between 1 Jan 2020 and 1 Jan 2024)         80. Current cap on CET1 instruments subject to phase out arrangements (only applicable between 1 Jan 2020 and 1 Jan 2024)       138.7         81. Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)       138.7         82. Current cap on AT1 instruments subject to phase out arrangements       138.7         83. Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)       138.7         84. Current cap on T2 instruments subject to phase out arrangements       138.7         85. Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)       138.7		
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75. Deferred tax assets arising from temporary differences (net of related tax liability)         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)       138.7         77.       Cap on inclusion of provisions in Tier 2 under standardised approach       203.7         78.       N/A       203.7         79.       N/A       Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2020 and 1 Jan 2024)       Capital instruments subject to phase out arrangements         80.       Current cap on CET1 instruments subject to phase out arrangements       Example out arrangements         81.       Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)       Example out arrangements         82.       Current cap on AT1 instruments subject to phase out arrangements       Example out arrangements         83.       Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)       Example out arrangements         84.       Current cap on T2 instruments subject to phase out arrangements       Example out arrangements		
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)       138.7         77.       Cap on inclusion of provisions in Tier 2 under standardised approach       203.7         78.       N/A         79.       N/A         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         83.       Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)         84.       Current cap on T2 instruments subject to phase out arrangements	74. Mortgage servicing rights (net of related tax liability)	
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70. application of cap)       138.7         77. Cap on inclusion of provisions in Tier 2 under standardised approach       203.7         78. N/A       79. N/A         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       138.7         81. Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)       138.7         82. Current cap on AT1 instruments subject to phase out arrangements       138.7         83. Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)       138.7         84. Current cap on T2 instruments subject to phase out arrangements       138.7	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to	120.7
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84. Current cap on T2 instruments subject to phase out arrangements		
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	85. Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	

## Appendix I - Main Features



# PD 3: Main Features of Regulatory Capital Instruments

	US\$ millions
1. Issuer	Gulf International Bank B.S.C.
2. Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	3541088Z
3. Governing law(s) of the instrument	Bahrain
Regulatory treatment	
4. Transitional CBB rules	Tier 1
5. Post-transitional CBB rules	Tier 1
6. Eligible at solo/group/group & solo	Solo and Group
7. Instrument type (types to be specified by each jurisdiction)	Common equity
8. Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	2,855.3
9. Par value of instrument	2,500.0
10. Accounting classification	Shareholders' equity
11. Original date of issuance	NA
12. Perpetual or dated	Perpetual
13. Original maturity date	NA
14. Issuer call subject to prior supervisory approval	No
15. Optional call date, contingent call dates and redemption amount	NA
16. Subsequent call dates, if applicable	NA
Coupons / dividends	NA
17. Fixed or floating dividend/coupon	NA
18. Coupon rate and any related index	NA
19. Existence of a dividend stopper	NA
20. Fully discretionary, partially discretionary or mandatory	Fully discretionary
21. Existence of step up or other incentive to redeem	NA
22. Noncumulative	NA
23. Convertible or non-convertible	NA
24. If convertible, conversion trigger (s)	NA
25. If convertible, fully or partially	NA
26. If convertible, conversion rate	NA
27. If convertible, mandatory or optional conversion	NA
28. If convertible, specify instrument type convertible into	NA
29. If convertible, specify issuer of instrument it converts into	NA
30. Write-down feature	NA
31. If write-down, write-down trigger(s)	NA
32. If write-down, full or partial	NA
33. If write-down, permanent or temporary	NA
<ul> <li>34. If temporary write-down, description of write-up mechanism</li> </ul>	NA
Position in subordination hierarchy in liquidation (specify instrument type immediately senior	
35. to instrument)	NA
36. Non-compliant transitioned features	NA
37. If yes, specify non-compliant features	
57. In yes, specify non-compliant leatures	NA