Bahrain Islamic Bank B.S.C. Composition of Capital and Liquidity Disclosures As at 31 December 2023

Reconcilation of Published Financial Balance Sheet to Regulatory Reporting as at 31 December 20	IR	econcilation of Pub	lished Financial Balar	nce Sheet to Regulator	v Reporting	as at 31 December 202
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	otal Owners Equity	144,032	157,562

Composition of Capital Common Disclosure Template as at 31 December 2023

	Common Equity Tier 1 capital: instruments and reserves				
1.	Directly issued qualifying common share capital plus related stock surplus	124,381			
2.	Retained earnings	3,785			
3.	Accumulated other comprehensive income (and other reserves)	1,583			
4.	Not applicable	-			
5.	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-			
6.	Common Equity Tier 1 capital before regulatory adjustments	129,749			
	Common Equity Tier 1 capital: regulatory adjustments				
7.	Prudential valuation adjustments	-			
8.	Goodwill (net of related tax liability)	-			
9.	Other intangibles other than mortgage-servicing rights (net of related tax liability)	-			
10.	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-			
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)	-			
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	-			
29.	Common Equity Tier 1 capital (CET1)	129,749			

Composition of Capital Common Disclosure Template as at 31 December 2023

	Additional Tier 1 capital: instruments	
30.	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	25,000
31.	of which: classified as equity under applicable accounting standards	-
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)	-
35.	of which: instruments issued by subsidiaries subject to phase out	_
36.	Additional Tier 1 capital before regulatory adjustments	25,000
	Additional 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)	25,000
45.	Tier 1 capital (T1 = CET1 + AT1)	154,749
	Tier 2 capital: instruments and provisions	
46.	Directly issued qualifying Tier 2 instruments plus related stock surplus	1,320
47.	Directly issued capital instruments subject to phase out from Tier 2	-
48.	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)	-
49.	of which: instruments issued by subsidiaries subject to phase out	-
50.	Provisions	10,870
51.	Tier 2 capital before regulatory adjustments	12,190
	Tier 2 capital: regulatory adjustments	
52.	Investments in own Tier 2 instruments	-
53.	Reciprocal cross-holdings in Tier 2 instruments	-
54.	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	-
55.	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-
56.	National specific regulatory adjustments	
57.	Total regulatory adjustments to Tier 2 capital	-
58.	Tier 2 capital (T2)	12,190
59.	Total capital (TC = T1 + T2)	166,939
60.	Total risk weighted assets	988,868

Composition of Capital Common Disclosure Template as at 31 December 2023

	Capital ratios and buffers				
61.	Common Equity Tier 1 (as a percentage of risk weighted assets)	13.12%			
62.	Tier 1 (as a percentage of risk weighted assets)	15.65%			
63.	Total capital (as a percentage of risk weighted assets)	16.88%			
64.	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)	9%			
65.	of which: capital conservation buffer requirement	2.50%			
66.	of which: bank specific countercyclical buffer requirement	N/A			
67.	of which: D-SIB buffer requirement	N/A			
68.	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	13.12%			
	National minima including CCB (where different from Basel III)				
69.	CBB Common Equity Tier 1 minimum ratio	9.00%			
70.	CBB Tier 1 minimum ratio	10.50%			
71.	CBB total capital minimum ratio	12.50%			
	Amounts below the thresholds for deduction (before risk weighting)				
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.	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	12,930			
77.	Cap on inclusion of provisions in Tier 2 under standardized approach	10,870			
78.	N/A	-			
79.	N/A	-			
Capital	instruments subject to phase-out arrangements (only applicable between 1 Jan 2019 and 1 Jan 2023)				
80.	Current cap on CET1 instruments subject to phase out arrangements	NA			
81.	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	NA			
82.	Current cap on AT1 instruments subject to phase out arrangements	NA			
83.	Amount excluded from ATI due to cap (excess over cap after redemptions and maturities)	NA			
84.	Current cap on T2 instruments subject to phase out arrangements	NA			
85.	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	NA			

Disc	closure template for main features of regulatory capital instruments		
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1	Issuer	Bahrain Islamic Bank BSC	Bahrain Islamic Bank BSC
2	Unique identifier (Bahrain bourse ticker)	BISB	BISB
3	Governing law(s) of the instrument	All applicable laws and regulations in the Kingdom of Bahrain	All applicable laws and regulations in the Kingdom of Bahrain
	Regulatory treatment		
4	Transitional CBB rules	Common Equity Tier 1	AT1
5	Post-transitional CBB rules	Common Equity Tier 1	AT1
6	Eligible at solo/group/group & solo	Group and solo	Group and solo
7	Instrument type (types to be specified by each jurisdiction)	Equity shares	Subordinated Mudaraba Sukuk
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	BD 106.40 million	BD 25 million
9	Par value of instrument	BD 0.100	Not applicable
10	Accounting classification	Shareholders' equity	Shareholders' equity
11	Original date of issuance	Various	2021
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity
14	Issuer call subject to prior supervisory approval	No	Yes
15	Optional call date, contingent call dates and redemption amount	Not applicable	2026
16	Subsequent call dates, if applicable	Not applicable	Not applicable
	Coupons / dividends		
17	Fixed or floating dividend/coupon	Dividend as declared by shareholders	Fixed
18	Coupon rate and any related index	Not applicable	7.50%
19	Existence of a dividend stopper	Not applicable	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
21	Existence of step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Not applicable	Convertible
24	If convertible, conversion trigger (s)	Not applicable	If a Non-Viability Event occurs (means the Central bank has notified t Bank in writing that it has determined that Bank is, or will become, No Viable without: (a) a Conversion; or (b) a public sector injection of capital or equivalent support).
25	If convertible, fully or partially	Not applicable	full or partially depending on the non-viability event
26	If convertible, conversion rate	Not applicable	Conversion Rate means the amount, in Bahraini Dinar per Ordinary Share, as determined by the Bank based on the higher of (i) the mart price of an Ordinary Share; (ii) the book value of an Ordinary Share; a (iii) the value of an Ordinary Share as determined by an independent appraiser
27	If convertible, mandatory or optional conversion	Not applicable	Optional
28	If convertible, specify instrument type convertible into	Not applicable	CET1 Instruments
29	If convertible, specify issuer of instrument it converts into	Not applicable	BisB
30	Write-down feature	No	No
31	If write-down, write-down trigger(s)	Not applicable	Not applicable
32	If write-down, full or partial	Not applicable	Not applicable
33	If write-down, permanent or temporary	Not applicable	Not applicable
34	If temporary write-down, description of write-up mechanism	Not applicable	Not applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Not applicable	Rank subordinate to all Senior Obligations, and rank Pari Passu with other Pari Passu Obligations.
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	Not applicable	Not applicable

Consolidated Liquidity Coverage Ratio as of 31 December 2023

In August 2018, the Central Bank of Bahrain issued it's regulations on Liquidity Risk Management (Module LM). The module mandates that banks must adequately manage their assets and liabilities to create strong short-term resilience and a sufficient ability to meet the bank's net cash outflows within 30 days.

As per CBB Module LM, banks are required to meet the minimum LCR of at least 100% on a daily basis. Below is Bahrain Islamic Bank's LCR disclosure as of 31 December 2023:

BD '000

			BD 000		
	Consolidated LCR	Total Unweighted Value (average) ⁽¹⁾	Total Weighted Value (average) (1)		
High C	luality Liquid Assets				
1	Total HQLA		166,753		
Cash (Cash Outflows				
2	Retail deposits and deposits from small business customers, of which:				
3	Stable deposits	255,661	7,670		
4	Less stable—retail deposits	211,080	21,108		
5	Unsecured Wholesale Funding				
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-		
7	Non-operational deposits (all counterparties)	194,520	142,881		
8	Unsecured Sukuk	-	-		
9	Secured Wholesale Funding		-		
10	Additional requirements, of which:				
11	Outflows related to Shari'a-compliant hedging instruments exposures and other collateral requirements	-	-		
12	Outflows related to loss of funding on financing products	-	-		
13	Credit and liquidity facilities	76,033	6,077		
14	Other contractual funding obligations				
15	Other contingent funding obligations	25,327	1,266		
16	Total Cash Outflow		179,003		
Cash I	nflows				
17	Secured lending (e.g. reverse repos)	-	-		
18	Inflows from fully performing exposures	76,809	65,701		
19	Other cash inflows	6,716	6,716		
20	Total Cash Outflow	83,525	72,417		
			Total Adjusted Value		

		Total Adjusted Value
21	Total HQLA	166,753
22	Total net cash outflows	106,586
23	Liquidity Coverage Ratio (%)	197.9%

⁽¹⁾ Figures based on simple daily average of working days during the quarter, as per CBB Module LM.

Consolidated Net Stable Funding Ratio as of 31 December 2023

In August 2018, the Central Bank of Bahrain issued it's regulations on Liquidity Risk Management (Module LM). The main objective of the NSFR is to promote the resilience of the banking system by improving the funding profile of banks by ensuring they have sufficient level of stable funding in relation to their assets and commitments. The NSFR thus promotes banks to rely on funding from stable sources and long-term borrowing in order to reduce the risks of disruptions which might impact the bank's liquidity position.

As per CBB Module LM, banks are required to meet the minimum NSFR of at least 100% on a continuous basis. Below is Bahrain Islamic Bank's NSFR disclosure as of 31 December 2023:

Available Stable Funding (ASF): 1 Capital: 2 Regulatory Capital 154,747 - 142,51 16 3 Other Capital Instruments 14,251 16 3 Other Capital Instruments							BD '000
Available Stable Funding (ASF): 1 Capital: 2 Regulatory Capital 154,747 - 14,251 16 3 Other Capital Instruments - - - 14,251 16 3 Other Capital Instruments - 260,744 7,033 66 25 5 Stable Deposits and deposits from small business customers: 5 Stable Deposits - 260,744 7,033 66 25 6 Less stable deposits - 297,098 70,883 16,874 34 7 Wholesale funding: 8 Operational deposits - 297,098 70,883 16,874 34 7 Wholesale funding: 9 Other wholesale funding - 434,595 101,386 113 13 10 Other liabilities: 11 NSFR Sharia-compliant hedging contract liabilities - - 11 NSFR Sharia-compliant hedging contract liabilities - - 12 All other liabilities - - 13 Total ASF Required Stable Funding (RSF): 14 Total NSFR high-quality liquid assets (HQLA) 4 15 Deposits held at other financial institutions of operational purposes - - - 16 Performing financing and sukuki securities: 17 Performing financing and sukuki secured by Level 1 HQLA - - - 18 HQLA and unsecured performing financing to financial institutions secured by non-level 1 18 HQLA and unsecured performing financing to financial institutions secured by non-level 1 18 HQLA and unsecured performing financing to financial institutions secured by non-level 1 18 HQLA and unsecured performing financing to financial institutions secured by non-level 1 20 Adequacy Ratio guidelines -			Unweighte	nd Values (he	fore annivin	n factors)	
1 Capital: 2 Regulatory Capital 154,747 -	Sr.	Item	No Specified	Less than 6	More than 6 months and less than one	Over one	Total Weighted Value
Regulatory Capital	Availab	le Stable Funding (ASF):					
Retail Deposits and deposits from small business customers:				1	ı		
4 Retail Deposits and deposits from small business customers: 5 Stable Deposits - 260,744 7,033 66 25 6 Less stable deposits - 297,098 70,883 16,874 34 7 Wholesale funding: 8 Operational deposits			154,747	-	-	14,251	168,998
6 Stable Deposits - 260,744 7,033 66 25 6 Less stable deposits - 297,098 70,883 16,874 34 7 Wholesale funding: 8 Operational deposits		,	-	-	-	-	-
6 Less stable deposits - 297,098 70,883 16,874 34 7 Wholesale funding: 8 Operational deposits			ı		Ι		
7 Wholesale funding: 8 Operational deposits		,	-		,		254,455
8 Operational deposits 9 Other wholesale funding - 434,595 101,386 113 13 10 Other liabilities: 11 NSFR Shari'a-compliant hedging contract liabilities 12 All other liabilities not included in the above categories - 13,062		!	-	297,098	70,883	16,874	348,056
9 Other wholesale funding - 434,595 101,386 113 13 10 Other liabilities: 11 NSFR Shari'a-compliant hedging contract liabilities 12 All other liabilities not included in the above categories - 13,062 13 Total ASF 90 Required Stable Funding (RSF): 14 Total NSFR high-quality liquid assets (HQLA) 4 15 Deposits held at other financial institutions for operational purposes 16 Performing financing and sukuk/ securities: 17 Performing financing to financial institutions secured by Level 1 HQLA 18 HQLA and unsecured performing financial institutions secured by non-level 1 18 HQLA and unsecured performing financial institutions - 59,063 746 9,318 1 Performing financing to non- financial corporate clients, financing to retail and small business customers, and financing to sovereigns, central banks and PSEs, of which: - 105,084 63,848 713,679 69 - With a risk weight of less than or equal to 35% as per the Capital Adequacy Ratio guidelines		1	ı	т	I		
10 Other liabilities: 11 NSFR Shari'a-compliant hedging contract liabilities 12 All other liabilities not included in the above categories 13 Total ASF 80 Required Stable Funding (RSF): 14 Total NSFR high-quality liquid assets (HQLA) 15 Deposits held at other financial institutions for operational purposes 16 Performing financing and sukuk/ securities: 17 Performing financing to financial institutions secured by Level 1 HQLA 18 HQLA and unsecured performing financing to financial institutions secured by non-level 1 19 HQLA and unsecured performing financing to financial institutions 19 Performing financing to non-financial corporate clients, financing to retail and small business customers, and financing to sovereigns, 19 central banks and PSEs, of which: 10 Vith a risk weight of less than or equal to 35% as per the Capital Adequacy Ratio guidelines 20 Adequacy Ratio guidelines 21 Performing residential mortgages, of which: 22 With a risk weight of less than or equal to 35% under the CBB 23 Including exchange-traded equities 24 Other assets: 25 Physical traded commodities, including gold 26 Assets posted as initial margin for Shari'a-compliant hedging contracts and contributions to default funds of CCPs NSFR Shari'a-compliant hedging assets 738 - NSFR Shari'a-compliant hedging contract liabilities before deduction of		<u> </u>	-	<u>-</u>	-	-	<u> </u>
11 NSFR Shari'a-compliant hedging contract liabilities 12 All other liabilities not included in the above categories 13 Total ASF 90 Required Stable Funding (RSF): 14 Total NSFR high-quality liquid assets (HQLA) 15 Deposits held at other financial institutions for operational purposes 16 Performing financing and sukuk/ securities: 17 Performing financing to financial institutions secured by Level 1 HQLA 18 Performing financing to financial institutions secured by non-level 1 19 HQLA and unsecured performing financing to financial institutions 10 Performing financing to non-financial corporate clients, financing to retail and small business customers, and financing to sovereigns, 19 central banks and PSEs, of which: 10 Vith a risk weight of less than or equal to 35% as per the Capital Adequacy Ratio guidelines 20 Adequacy Ratio guidelines 21 Performing residential mortgages, of which: 22 Capital Adequacy Ratio Guidelines 23 Including exchange-traded equities 24 Other assets: 25 Physical traded commodities, including gold 26 Assets posted as initial margin for Shari'a-compliant hedging contracts and contributions to default funds of CCPs 26 NSFR Shari'a-compliant hedging assets 27 NSFR Shari'a-compliant hedging contract liabilities before deduction of			-	434,595	101,386	113	132,793
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Required Stable Funding (RSF): 14 Total NSFR high-quality liquid assets (HQLA) 15 Deposits held at other financial institutions for operational purposes 16 Performing financing and sukuk/ securities: 17 Performing financing to financial institutions secured by Level 1 HQLA Performing financing to financial institutions secured by non-level 1 HQLA and unsecured performing financial institutions Performing financing to non-financial corporate clients, financing to retail and small business customers, and financing to sovereigns, etail and small business customers, and financing to sovereigns, 19 central banks and PSEs, of which: - With a risk weight of less than or equal to 35% as per the Capital Adequacy Ratio guidelines 20 Adequacy Ratio guidelines 21 Performing residential mortgages, of which: 22 With a risk weight of less than or equal to 35% under the CBB Capital Adequacy Ratio Guidelines Securities/ sukuk that are not in default and do not qualify as HQLA, including exchange-traded equities 23 Including exchange-traded equities 24 Other assets: 25 Physical traded commodities, including gold Assets posted as initial margin for Shari'a-compliant hedging contracts and contributions to default funds of CCPs NSFR Shari'a-compliant hedging assets 738 NSFR Shari'a-compliant hedging contract liabilities before deduction of				-	_		
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Deposits held at other financial institutions for operational purposes	Require	d Stable Funding (RSF):					
Deposits held at other financial institutions for operational purposes 16 Performing financing and sukuk/ securities: 17 Performing financing to financial institutions secured by Level 1 HQLA Performing financing to financial institutions secured by non-level 1 18 HQLA and unsecured performing financing to financial institutions Performing financing to non- financial corporate clients, financing to retail and small business customers, and financing to sovereigns, 19 central banks and PSEs, of which: - With a risk weight of less than or equal to 35% as per the Capital Adequacy Ratio guidelines 20 Adequacy Ratio guidelines Performing residential mortgages, of which: - With a risk weight of less than or equal to 35% under the CBB Capital Adequacy Ratio Guidelines Securities/ sukuk that are not in default and do not qualify as HQLA, including exchange-traded equities 24 Other assets: 25 Physical traded commodities, including gold Assets posted as initial margin for Shari'a-compliant hedging contracts and contributions to default funds of CCPs 7 NSFR Shari'a-compliant hedging assets 738 NSFR Shari'a-compliant hedging contract liabilities before deduction of	14	Total NSFR high-quality liquid assets (HQLA)	16,686				45,723
Performing financing to financial institutions secured by Level 1 HQLA Performing financing to financial institutions secured by non-level 1 HQLA and unsecured performing financing to financial institutions Performing financing to non- financial corporate clients, financing to retail and small business customers, and financing to sovereigns, central banks and PSEs, of which: - With a risk weight of less than or equal to 35% as per the Capital Adequacy Ratio guidelines - With a risk weight of less than or equal to 35% under the CBB Capital Adequacy Ratio Guidelines	15	Deposits held at other financial institutions for operational purposes	-	-	-	-	
Performing financing to financial institutions secured by Level 1 HQLA Performing financing to financial institutions secured by non-level 1 HQLA and unsecured performing financing to financial institutions Performing financing to non- financial corporate clients, financing to retail and small business customers, and financing to sovereigns, central banks and PSEs, of which: With a risk weight of less than or equal to 35% as per the Capital Adequacy Ratio guidelines Performing residential mortgages, of which: With a risk weight of less than or equal to 35% under the CBB Capital Adequacy Ratio Guidelines Securities/ sukuk that are not in default and do not qualify as HQLA, including exchange-traded equities Physical traded commodities, including gold Assets posted as initial margin for Shari'a-compliant hedging contracts and contributions to default funds of CCPs NSFR Shari'a-compliant hedging assets NSFR Shari'a-compliant hedging contract liabilities before deduction of	16	Performing financing and sukuk/ securities:					
Performing financing to financial institutions secured by non-level 1 HQLA and unsecured performing financing to financial institutions Performing financing to non- financial corporate clients, financing to retail and small business customers, and financing to sovereigns, central banks and PSEs, of which: - With a risk weight of less than or equal to 35% as per the Capital Adequacy Ratio guidelines - With a risk weight of less than or equal to 35% under the CBB Capital Adequacy Ratio Guidelines - With a risk weight of less than or equal to 35% under the CBB Capital Adequacy Ratio Guidelines - Capital Adequacy Ratio Guidelines Securities/ sukuk that are not in default and do not qualify as HQLA, including exchange-traded equities - Other assets: Physical traded commodities, including gold - Assets posted as initial margin for Shari'a-compliant hedging contracts and contributions to default funds of CCPs - NSFR Shari'a-compliant hedging assets NSFR Shari'a-compliant hedging contract liabilities before deduction of	17	Performing financing to financial institutions secured by Level 1 HOLA	_	_	_	_	_
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retail and small business customers, and financing to sovereigns, central banks and PSEs, of which: - With a risk weight of less than or equal to 35% as per the Capital Adequacy Ratio guidelines Performing residential mortgages, of which: - With a risk weight of less than or equal to 35% under the CBB Capital Adequacy Ratio Guidelines Securities/ sukuk that are not in default and do not qualify as HQLA, including exchange-traded equities Other assets: Physical traded commodities, including gold Assets posted as initial margin for Shari'a-compliant hedging contracts and contributions to default funds of CCPs NSFR Shari'a-compliant hedging assets NSFR Shari'a-compliant hedging contract liabilities before deduction of	18		-	59,063	746	9,318	18,550
19 central banks and PSEs, of which: - 105,084 63,848 713,679 69 - With a risk weight of less than or equal to 35% as per the Capital 20 Adequacy Ratio guidelines 21 Performing residential mortgages, of which: - With a risk weight of less than or equal to 35% under the CBB Capital Adequacy Ratio Guidelines Securities/ sukuk that are not in default and do not qualify as HQLA, including exchange-traded equities 24 Other assets: 25 Physical traded commodities, including gold Assets posted as initial margin for Shari'a-compliant hedging contracts and contributions to default funds of CCPs 7 NSFR Shari'a-compliant hedging assets NSFR Shari'a-compliant hedging contract liabilities before deduction of							
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20 Adequacy Ratio guidelines		·	_	100,004	00,040	7 10,073	030,220
21 Performing residential mortgages, of which: 22 - With a risk weight of less than or equal to 35% under the CBB Capital Adequacy Ratio Guidelines Securities/ sukuk that are not in default and do not qualify as HQLA, including exchange-traded equities - 0 24 Other assets: 25 Physical traded commodities, including gold - Assets posted as initial margin for Shari'a-compliant hedging contracts and contributions to default funds of CCPs 27 NSFR Shari'a-compliant hedging assets - NSFR Shari'a-compliant hedging contract liabilities before deduction of	20		_	_	_	_	
- With a risk weight of less than or equal to 35% under the CBB Capital Adequacy Ratio Guidelines Securities/ sukuk that are not in default and do not qualify as HQLA, including exchange-traded equities - 0 4 Other assets: 25 Physical traded commodities, including gold - Assets posted as initial margin for Shari'a-compliant hedging contracts and contributions to default funds of CCPs				l			
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24 Other assets: 25 Physical traded commodities, including gold 26 Assets posted as initial margin for Shari'a-compliant hedging contracts and contributions to default funds of CCPs 27 NSFR Shari'a-compliant hedging assets 3738 NSFR Shari'a-compliant hedging contract liabilities before deduction of							
25 Physical traded commodities, including gold 26 Assets posted as initial margin for Shari'a-compliant hedging contracts and contributions to default funds of CCPs 27 NSFR Shari'a-compliant hedging assets NSFR Shari'a-compliant hedging contract liabilities before deduction of	23	including exchange-traded equities	-	0	-	-	-
Assets posted as initial margin for Shari'a-compliant hedging contracts and contributions to default funds of CCPs 7 NSFR Shari'a-compliant hedging assets NSFR Shari'a-compliant hedging contract liabilities before deduction of	24						
26 and contributions to default funds of CCPs 27 NSFR Shari'a-compliant hedging assets NSFR Shari'a-compliant hedging contract liabilities before deduction of	25	,	-				-
NSFR Shari'a-compliant hedging contract liabilities before deduction of	26				-	-	
	27	NSFR Shari'a-compliant hedging assets	-	738	-	-	738
28 Variation margin posted	28	NSFR Shari'a-compliant hedging contract liabilities before deduction of variation margin posted		-	-	-	-
	29	• .	103,199	-	-	1,792	104,991
	30	· · · · · · · · · · · · · · · · · · ·		114,696	-	-	5,735
31 Total RSF 279,581 64,594 724,789 86	31	Total RSF		279,581	64,594	724,789	865,963
32 NSFR (%)	32	NSFR (%)					104.4%

Consolidated Leverage Ratio as of 31 December 2023

In June 2018, the Central Bank of Bahrain issued regulations on the financial leverage ratio as part of the CA: Capital Adequacy Module Chapter 10, which has been implemented as of 30 June 2019.

The leverage ratio calculations take into account all on balance sheet exposures, all off balance sheet exposures, and any derivative exposures after applying the applicable adjustments as per the CBB guidelines. The leverage ratio represents how well the bank's core capital covers the bank's total exposures.

CBB require banks to hold a minimum leverage ratio of at least 3%.

S. No.	Description	BD '000
1	Total Self Financed Assets	946,371
2	Total URIA Financed Assets	411,721
3	Less: PER of URIAs	(113)
4	Less: IRR of URIAs	-
5	Off Balance Sheet items - with relevent Credit Conversion Factors	45,878
6	Leverage ratio exposure [(1) + {(2)+(3)+(4)}*30% + (5)]	1,115,731
7	Tier 1 Capital	154,749
8	Leverage Ratio [(7)/(6)]	13.9%