

Composition of capital disclosure requirements As at 30 June 2025



Table of contents

Balance sheet under the regulatory scope of consolidation - Step 1	Page no 1
Reconcilation of published financial balance sheet to regulatory reporting - Step 2	2
Composition of Capital Common Template (transition) - Step 3	3 - 4
Disclosure template for main feature of regulatory capital instruments	5



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: Reconciliation of published financial balance sheet to regulatory reporting as at 30 June 2025

	Balance sheet as in published financial	Consolidated PIR data
BD 000's	statements	
Assets	2.007	0.007
Cash and balances at central banks	2,807	2,807
Placements with banks and other financial institutions	11,168	11,168
Investment securities	81,226	81,226
Investments in associates	816	816
As at 30 June 2025	82,042	82,042
of which:		
Significant investments in capital of financials institutions exceeds the 10% of CET1		
Amount in excess of 10% of CET1 to be deducted		
Amount in excess of 10% of CET1 to be deducted in year 1		
Investment property	9,698	9,698
Loans and advances	94,952	97,718
of which: General loan loss provision which qualify as capital	2,766	-
Prepayments, accrued income and other assets	3,500	3,501
Property, plant and equipment	2,946	2,946
Total assets	207,113	209,880
Liabilities		
Deposits from banks and other financial institutions	16,562	16,562
Customer accounts	95,121	95,121
Term Loans	23,167	23,167
Repurchase agreements and other similar secured borrowing		
Derivative financial instruments		
Accruals, deferred income and other liabilities	6,901	6,787
Total liabilities	141,751	141,637
Shareholders' Equity		
Paid-in share capital	63,669	63,669
Shares under employee share incentive scheme		
Total share capital	63,669	63,669
of which amount eligible for CET1	-	63,669
of which amount eligible for AT1	-	-
Retained earnings	280	280
Statutory reserve	1,186	1,186
Other Reserve	-	-
General reserve		
Share premium		
Donations and charity reserve		
General loan loss provision which qualify as capital		2,881
Available for sale revaluation reserve	63	63
Share of Available for sale revaluation reserve relating to associates not considered for regulatory capital		
Minority interest in subsidiaries' share capital	164	164
Total shareholders' equity	65,362	68,243
Total liabilities & Shareholders' Equity	207,113	209,880



Step 3: Composition of Capital Common Template (transition) as at 30 June 2025

Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surphus 280	Composition of Capital and mapping to regulatory reports	Component of regulatory capital	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2
related stock surplus	Common Equity Tier 1 capital: instruments and reserves		
2 Retained earnings		63,669	
3 Accountaised other comprehensive income (and other reserves) 1,249 Not Applicate) 1, Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1) 1, Common Equity Tier 1 capital before regulatory adjustments 2, Common Equity Tier 1 capital before regulatory adjustments 2, Common Equity Tier 1 capital before regulatory adjustments 3, Common Equity Tier 1 capital before regulatory adjustments 4, Common Equity Tier 1 capital before regulatory adjustments 4, Common Equity Tier 1 capital before regulatory adjustments 5, Common Equity Tier 1 capital before regulatory adjustments 5, Common Equity Tier 1 capital (Tier 1) 1, Common Equity Tier 1 capital (Tier 1) 1, Common Equity Tier	<u> </u>	280	
A Not Applicable Common Squiry Tier 1 capital before regulatory adjustments Common Equity Tier 1 capital before regulatory adjustments Common Equity Tier 1 capital before regulatory adjustments Common Equity Tier 1 capital regulatory consolidation, not of eligible short positions, where the bank does not own more than 10% of the bissued share capital (amon adver 10% threshold) Common Equity Tier 1 capital regulatory consolidation, not of eligible short positions, where the bank does not own more than 10% of the bissued share capital (amon adver 10% threshold) Common Equity Tier 1 capital regulatory consolidation, not of eligible short positions (amount above 10% threshold) Common Equity Tier 1 capital regulatory consolidation, not of eligible short positions (amount above 10% threshold) Common Equity Tier 1 capital regulatory consolidation, not of eligible short positions (amount above 10% threshold) Common Equity Tier 1 dive to insufficient Additional Tier 1 regulatory adjustments in the common stock of financials Common Equity Tier 1 dive to insufficient Additional Tier 1 and Tier 2 Common Equity Tier 1 capital (CET) Common Equity Tier 1 regulated and resulting adjustments Common Equi			
Common Equity Tier 1 capital before regulatory adjustments Common Equity Tier 1 capital: regulatory adjustments 7 Prudental valuation adjustments 8 0.0004811 (not or featled tax liability) 9 0 Other intangibles other than mortgage-servicing rights (not of related tax liability) 10 (not of related tax liability) 11 0.0000 Deferred tax sees that rely on future profitability excluding those arising from temporary differences 12 0.0000 To related tax liability) 12 0.0000 Deferred tax sees that rely on future profitability excluding those arising from temporary differences 12 0.0000 Deferred tax sees that rely on future profitability excluding those arising from temporary differences 13 0.0000 Deferred tax sees that rely on future profitability excluding those arising from temporary differences 14 0.0000 Deferred tax sees to the paragraph S62 of Basel II framework) 15 0.0000 Deferred tax sees to the paragraph S62 of Basel II framework) 16 0.0000 Deferred tax sees to the paragraph S62 of Basel II framework) 17 0.0000 Deferred tax sees to the paragraph S62 of Basel II framework) 18 0.0000 Deferred tax sees to the paragraph S62 of Basel II framework) 19 0.0000 Deferred tax sees the temporary differences entitles that are outside the scope of the separation of the sessed share capital (amount above 10% threshold) 19 0.0000 Deferred tax sees that sees to the paragraph S62 of Basel II framework that are outside the scope of regulatory consolidation, not of eligible short positions (errount above 10% threshold) 10 0.00000 Deferred tax sees stairing from temporary differences (amount above 10% threshold) 10 0.00000 Deferred tax sees stairing from temporary differences (amount above 10% threshold) 10 0.00000 Deferred tax sees stairing from temporary differences (amount above 10% threshold) 10 0.00000 Deferred tax sees stairing from temporary differences (amount above 10% threshold) 10 0.00000 Deferred tax valuations to the emporary differences (amount above 10% threshold) 10 0.00000 Deferred tax valuations to the emporary di		-	
Common Equity Tier 1 capital before regulatory adjustments Common Equity Tier 1 capital: regulatory adjustments 7 Prudental valuation adjustments 8 0.0004811 (not or featled tax liability) 9 0 Other intangibles other than mortgage-servicing rights (not of related tax liability) 10 (not of related tax liability) 11 0.0000 Deferred tax sees that rely on future profitability excluding those arising from temporary differences 12 0.0000 To related tax liability) 12 0.0000 Deferred tax sees that rely on future profitability excluding those arising from temporary differences 12 0.0000 Deferred tax sees that rely on future profitability excluding those arising from temporary differences 13 0.0000 Deferred tax sees that rely on future profitability excluding those arising from temporary differences 14 0.0000 Deferred tax sees to the paragraph S62 of Basel II framework) 15 0.0000 Deferred tax sees to the paragraph S62 of Basel II framework) 16 0.0000 Deferred tax sees to the paragraph S62 of Basel II framework) 17 0.0000 Deferred tax sees to the paragraph S62 of Basel II framework) 18 0.0000 Deferred tax sees to the paragraph S62 of Basel II framework) 19 0.0000 Deferred tax sees the temporary differences entitles that are outside the scope of the separation of the sessed share capital (amount above 10% threshold) 19 0.0000 Deferred tax sees that sees to the paragraph S62 of Basel II framework that are outside the scope of regulatory consolidation, not of eligible short positions (errount above 10% threshold) 10 0.00000 Deferred tax sees stairing from temporary differences (amount above 10% threshold) 10 0.00000 Deferred tax sees stairing from temporary differences (amount above 10% threshold) 10 0.00000 Deferred tax sees stairing from temporary differences (amount above 10% threshold) 10 0.00000 Deferred tax sees stairing from temporary differences (amount above 10% threshold) 10 0.00000 Deferred tax valuations to the emporary differences (amount above 10% threshold) 10 0.00000 Deferred tax valuations to the emporary di	E Common above and its read by subsidiaries and held by third and its (amount allowed in many CETA)		
Common Equity Tier 1 capital: regulatory adjustments Poudential valuation adjustments	Common share capital issued by subsidiaries and field by third parties (amount anowed in group CETT)	-	
7 Prudential valuation adjustments 7 Goodwill (not of related tax liability) 8 Other intrangibles other than mortgage-servicing rights (net of related tax liability) 9 Other intrangibles other than mortgage-servicing rights (net of related tax liability) 10 (not frelated tax liability) 11 (assh-flow bedge reserve 12 Shortfall of provisions to expected losses 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 (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 linestiments in the capital of analysis 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, 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 Investments in the common stock of financials 22 Investments are servicing rights (amount above 10% threshold) 23 of which significant investments in the common stock of financials 24 Investment (as a seeks arising from temporary differences 25 Total regulatory adjustments in the common stock of financials 26 of which confrage servicing rights 27 Capital (as a seeks arising from temporary differences 28 Total regulatory adjustments applied to Common Equity Tier 1 28 Total regulatory adjustments applied to Common Equity Tier 1 29 Directly issued qualitying Additional Tier 1 capital instrumen		65,198	
Social Content of related tax liability 1,699			
Other intangibles other than mortgage-servicing rights (net of related tax liability) 1,609	,		
to Deferred tax assets that rely on future profitability excluding those arising from temporary differences			
Cash-flow holdge reserve -		1,609	
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) .	- J		
14 Not applicable. 1 or despination fund net assets 1 prestments in own shares (if not already netted off paid-in capital on reported balance sheet) 1 prestments in own shares (if not already netted off paid-in capital on reported balance sheet) 1 prestments in the capital or banking, financial and insurance entities that are outside the scope of the issued share capital (amount above 10% threshold) 2 pressure that are capital (amount above 10% threshold) 3 pressure that are capital (amount above 10% threshold) 2 pressure 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) 3 pressure that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold) 3 pressure that a sessets arising from temporary differences (amount above 10% threshold, net of related tax illustrity) 3 pressure that a sessets arising from temporary differences (amount above 10% threshold, net of related tax illustrity) 4 pressure that are capital (amount above 10% threshold) 5 pressure that are capital (amount above 10% threshold) 6 pressure that are capital (amount above 10% threshold, net of related tax illustrity) 6 pressure that are capital investments in the common stock of financials 6 pressure that are capital threshold. 7 pressure that are capital threshold. 8 pressure that are capital threshold. 8 pressure that are capital threshold. 9 pressure that are capital pressure threshold. 9 pressure that are capital pressure threshold. 9 p		-	
Investments in own shares (if not already netted off paid-in capital on reported balance sheet) Investments in the capital of banking, financial and insurance entities that are outside the scope of the issued share capital (amount above 10% threshold) Significant investments in the compation, shere the bank does not own more than 10% of the issued share capital (amount above 10% threshold) 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) Mortgage servicing rights (amount above 10% threshold) Mortgage servicing rights (amount above 10% threshold) Mortgage servicing rights (amount above 10% threshold) Amount exceeding the 15% threshold John thick significant investments in the common stock of financials A mount exceeding the 15% threshold National specific regulatory adjustments REQUIATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions Directly issued qualifying Additional Tier 1 capital instruments Directly issued qualifying Additional Tier 1 capital instruments Directly issued qualifying Additional Tier 1 capital instruments John Charles of the properties of the properti		-	
Reciprocal cross-holdings in common equity 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)	15 Defined-benefit pension fund net assets		
Investments in the capital of banking, financial and insurance entities that are outside the scope of feeding the soft of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	16 Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	-	
the issued share capital (amount above 10% threshold) 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) Mortgage servicing rights (amount above 10% threshold) Mortgage servicing rights (amount above 10% threshold) 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 3 of which: significant investments in the common stock of financials 4 of which: mortgage servicing rights 5 of which deferred tax assets arising from temporary differences 5 of which deferred tax assets arising from temporary differences 6 National specific regulatory adjustments 7 Regulatory ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT 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 (ECT1) 5 Additional Tier 1 instruments plus related stock surplus 7 of which: classified as equilativing Additional Tier 1 instruments plus related stock surplus 9 Of which: classified as equally under applicable accounting standards 10 of which: classified as equally under applicable accounting standards 20 of which: classified as equal plus and the surple standards 30 Directly issued capital instruments subject to phase out from Additional Tier 1 4 Additional Tier 1 capital before regulatory adjustments 4 Of which: classified as equal plus and the surple standards 5 Of which: classified as liabilities under applicable accounting the surple standards 5 Of which parties (amount allowed in group AT1) 5 Of which classified in a first transforment subject to phase out from Additional Tier 1 capital regulatory a		-	
Second S	18 regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of	-	
2 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax - 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 National specific regulatory adjustments - 27 National specific regulatory adjustments - 28 REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT - 27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 - 28 Total regulatory adjustments to Common equity Tier 1 - - 29 Common Equity Tier 1 capital (CET1) - - 20 Common Equity Tier 1 capital (CET1) - - 21 Of which: classified as equity under applicable accounting standards - 22 of which: classified as liabilities under applicable accounting standards - 23 of which: classified as liabilities under applicable accounting standards - 24 Additional Tier 1 instruments subject to phase out from Additional Tier 1 - 25 of which: instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) - 25 of which: instruments issued by subsidiaries subject to phase out - 26 Additional Tier 1 capital before regulatory adjustments -	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)	-	
Italiality Common	20 Mortgage servicing rights (amount above 10% threshold)	-	
Italability		_	
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 National specific regulatory adjustments 27 REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF 28 AMOUNTS SUBJECT TO PRE-2015 TREATMENT 28 REGULATORY ADJUSTMENTS APPLIED TO EQUITY TIER 1 IN RESPECT OF 29 Common Equity adjustments to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions 30 Directly issued qualifying Additional Tier 1 capital: instruments 30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus 31 of which: classified as liabilities under applicable accounting standards 32 of which: classified as liabilities under applicable accounting standards 33 Directly issued capital instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) 36 Additional Tier 1 capital before regulatory adjustments 40 Additional Tier 1 capital before regulatory adjustments 51 Additional Tier 1 capital before regulatory adjustments 52 Additional Tier 1 capital before regulatory adjustments 53 Preciprocal cross-holdings in Additional Tier 1 instruments 54 Additional Tier 1 capital before regulatory adjustments 55 Additional Tier 1 capital before regulatory adjustments 66 Additional Tier 1 capital before regulatory adjustments 76 Additional Tier 1 capital before regulatory adjustments 77 Investments in the capital of banking, financial and insurance entities that are outside the scope of serious common share capital of the entity (amount above 10% threshold) 87 (investments in the capital of banking, financial and insurance entities that are outside the scope of segulatory 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) 88 (Significant investments in the capital of banking,	liability)		
24 of which: mortgage servicing rights 5 of which: deferred tax assets arising from temporary differences 6 National specific regulatory adjustments 7 REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF 8 AMOUNTS SUBJECT TO PRE-2015 TREATMENT 7 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 cover deductions 7 Regulatory adjustments to Common equity Tier 1 7 Regulatory adjustments to Common equity Tier 1 7 Regulatory adjustments to Common equity Tier 1 8 Common Equity Tier 1 capital (CET1) 9 Common Equity Tier 1 capital (CET1) 9 Common Equity Tier 1 capital (CET1) 10 Directly issued qualifying Additional Tier 1 instruments 11 of which: classified as equity under applicable accounting standards 12 of which: classified as liabilities under applicable accounting standards 13 Directly issued capital instruments subject to phase out from Additional Tier 1 14 Additional Tier 1 instruments subject to phase out from Additional Tier 1 15 of which: instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) 15 of which: instruments issued by subsidiaries subject to phase out 16 Additional Tier 1 capital before regulatory adjustments 17 Investments in own Additional Tier 1 instruments 18 Reciprocal cross-holdings in Additional Tier 1 instruments 19 Reciprocal cross-holdings in Additional Tier 1 instruments 10 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) 10 Additional Tier 1 capital (Additional Tier 1 to 1 t			
25 of which: deferred tax assets arising from temporary differences 26 National specific regulatory adjustments 27 REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT 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) 30 Directly issued qualifying Additional Tier 1 capital: instruments 30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus 31 of which: classified as equity under applicable accounting standards 32 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 port included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) 36 of which: instruments issued by subsidiaries subject to phase out 37 of which: instruments issued by subsidiaries subject to phase out 38 Additional Tier 1 capital before regulatory adjustments 40 Additional Tier 1 capital before regulatory adjustments 51 Nevestments in own Additional Tier 1 instruments 52 Additional Tier 1 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 be 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 National specific regulatory adjustments 53 FEGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS 54 Subject To PRE-2015 TREATMENT 55 FEGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPEC			
26 National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT 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) 20 Common Equity Tier 1 capital (CET1) 30 Directly issued qualifying Additional Tier 1 capital: instruments 31 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus 32 of which: classified as equity under applicable accounting standards 33 Directly issued capital instruments subject to phase out from Additional Tier 1 44 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 infer 1 capital: regulatory adjustments 40 Additional Tier 1 capital infer 1 capital: regulatory adjustments 41 Additional Tier 1 capital instruments 42 Investments in own Additional Tier 1 instruments 43 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 National 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) 45 Total regulatory adjustments to Additional Tier 1 capital 46 Additional Tier 1 capital (AT1) 47 Total regulatory adjustments to Additional Tier 1 capital			
REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions 8 Total regulatory adjustments to Common equity Tier 1 9 Common Equity Tier 1 capital (CET1) 63,589 Additional Tier 1 capital: instruments 0 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus 0 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus 10 of which: classified as equity under applicable accounting standards 12 of which: classified as liabilities under applicable accounting standards 13 Directly issued capital instruments subject to phase out from Additional Tier 1 4 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 4 Additional Tier 1 capital before regulatory adjustments 5 Additional Tier 1 capital before regulatory adjustments 6 Additional Tier 1 capital ire 1 instruments 7 Investments in own Additional Tier 1 instruments 8 Reciprocal cross-holdings in Additional Tier 1 instruments 9 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) 8 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 9 Additional Tier 1 capital (PPE-2015 TREATMENT) 14 National specific regulatory adjustments 15 - SUBJECT TO PRE-2015 TREATMENT 16 - SUBJECT TO PRE-2015 TREATMENT 17 Additional Tier 1 capital (AT1) 18 Total regulatory adjustments to Additional Tier 1 due to insufficient Tier 2 to cover deductions 18 Total re			
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions Total regulatory adjustments to Common equity Tier 1 Gommon Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments 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 Of which: classified as liabilities under applicable accounting standards Additional Tier 1 instruments subject to phase out from Additional Tier 1 Additional Tier 1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital regulatory adjustments Additional Tier 1 capital regulatory adjustments Investments in own Additional Tier 1 instruments 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) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of Pagulatory consolidation (net of eligible short positions) Additional Tier 1 capital (National Tier 1 due to insufficient Tier 2 to cover deductions Additional Tier 1 capital (AT1) Additional Tier 1 capital (AT1)	REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF	-	
29 Common Equity Tier 1 capital (CET1) Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards 20 of which: classified as liabilities under applicable accounting standards 31 Directly issued capital instruments subject to phase out from Additional Tier 1 4 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 Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital before regulatory adjustments Additional Tier 1 instruments Additional Tier 1 instruments Additional Tier 1 instruments Investments in own Additional Tier 1 instruments 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) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 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 National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT 42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	
Additional Tier 1 capital: instruments 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 livesty 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 third parties (amount allowed in group AT1) for which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital regulatory adjustments Investments in own Additional Tier 1 instruments 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) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) Altional specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT 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) - 5	28 Total regulatory adjustments to Common equity Tier 1	-	
30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus 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 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 banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 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 National 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 due to insufficient Tier 2 to cover deductions 44 Additional Tier 1 capital (AT1) 5 Jordal regulatory adjustments to Additional Tier 1 capital		63,589	
of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards 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 third parties (amount allowed in group AT1) for which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital before regulatory adjustments Investments in own Additional Tier 1 instruments Investments in own Additional Tier 1 instruments 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) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) Altional specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustments to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustments to Additional Tier 1 capital Additional Tier 1 capital (AT1)		-	
of which: classified as liabilities under applicable accounting standards 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 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 before regulatory adjustments Additional Tier 1 instruments Investments in own Additional Tier 1 instruments 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 banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) Autional specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT 2 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions - 44 Additional Tier 1 capital (AT1) - 5		-	
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 third parties (amount allowed in group AT1) 5 of which: instruments issued by subsidiaries subject to phase out 6 Additional Tier 1 capital before regulatory adjustments 7 Additional Tier 1 capital: regulatory adjustments 8 Reciprocal cross-holdings in Additional Tier 1 instruments 9 Investments in own Additional Tier 1 instruments 10 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 National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT 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)			
35 of which: instruments issued by subsidiaries subject to phase out -	34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and	-	
Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital: regulatory adjustments Investments in own Additional Tier 1 instruments 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 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 regulatory consolidation (net of eligible short positions) National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT 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) - 5		_	
Additional Tier 1 capital: regulatory adjustments 7 Investments in own Additional Tier 1 instruments 8 Reciprocal cross-holdings in Additional Tier 1 instruments 1 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 National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT 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)			
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 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) 39 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 40 National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT 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)		-	
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 National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT 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)			
scope of regulatory consolidation (net of eligible short positions) 41 National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT 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)	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	-	
41 National specific regulatory adjustments - REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT - Sugulatory 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)		-	
REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT 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) - 5		-	
43 Total regulatory adjustments to Additional Tier 1 capital - 44 Additional Tier 1 capital (AT1) -	REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS	-	
44 Additional Tier 1 capital (AT1)	42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
		-	
	44 Additional Tier 1 capital (AT1) 45 Tier 1 capital (T1 = CET1 + AT1)	- 63,589	



Step 3: Composition of Capital Common Template (transition) as at 30 June 2025

	Composition of Capital and mapping to regulatory reports	Component of regulatory capital	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	-	
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)	-	
	of which: instruments issued by subsidiaries subject to phase out	-	
50	Provisions	878	
	Tier 2 capital before regulatory adjustments	878	
	Tier 2 capital: regulatory adjustments		
	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	-	
	REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT	-	
	OF WHICH: [INSERT NAME OF ADJUSTMENT]	-	
	OF WHICH:	-	
	Total regulatory adjustments to Tier 2 capital	-	
	Tier 2 capital (T2)	878	
59	Total capital (TC = T1 + T2)	64,467	
	RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT		
60	Total risk weighted assets	88,084	
- 0.4	Capital ratios	70.400/	
	Common Equity Tier 1 (as a percentage of risk weighted assets)	72.19%	
	Tier 1 (as a percentage of risk weighted assets)	72.19%	
	Total capital (as a percentage of risk weighted assets) 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)	73.19% 9.00%	
65	of which: capital conservation buffer requirement	2.50%	
	of which: bank specific countercyclical buffer requirement (N/A)	0.00%	
	of which: D-SIB buffer requirement (N/A)	0.00%	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	72.19%	
	National minima including CCB (if different from Basel 3)		
	CBB Common Equity Tier 1 minimum ratio	9.00%	
	CBB Tier 1 minimum ratio	11.00%	
71	CBB total capital minimum ratio	12.50%	
70	Amounts below the thresholds for deduction (before risk weighting)	0.545	
	Non-significant investments in the capital of other financials	3,515	
	Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability)	423	
	Deferred tax assets arising from temporary differences (net of related tax liability)	-	
F 3	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)	2,881	
77	Cap on inclusion of provisions in Tier 2 under standardised approach (1.25% of Credit Risk weighted Assets)	878	
	NA NA	-	
 	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	-	
	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	-	
85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities	-	

Disclosure template for main feature of regulatory capital instruments

1	Issuer	Bahrain Development Bank BSC
2	Unique identifier (Bahrain Bourse ticker)	BDB
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
7	Instrument Type	Common Equity shares
8	Amount recognized in regulatory capital (currency in Millions, as of most recent reporting date)	63,669.00
9	As at 30 June 2025	BD1.00
10	Accounting classification	Shareholders' Equity
11	Original date of issuance	Not Applicable
12	Perpetual or dated	Not Applicable
13	Original maturity date	Not Applicable
14	Issuer call subject to prior supervisory approval	Not Applicable
15	Optional call date, contingent call dates and redemption amount	Not Applicable
16	Subsequent call dates, if applicable	Not Applicable
	Coupons / dividends	Not Applicable
17	Fixed or floating dividend/coupon	Not Applicable
18	Coupon rate and any related index	Not Applicable
19	Existence of a dividend stopper	Not Applicable
20	Fully discretionary, partially discretionary or mandatory	Not Applicable
21	Existence of step up or other incentive to redeem	Not Applicable
22	Noncumulative or cumulative	Not Applicable
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	Not Applicable
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	Not Applicable
37	If yes, specify non-compliant features	Not Applicable