

# Composition of Capital Disclosure Requirements

**As at 31 March 2017**

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**Step 1: Balance sheet under the regulatory scope of consolidation.**

This step is 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 31 March 2017**

USD'000

	Published financial statements	Consolidated PIR data
	31-Mar-17	31-Mar-17
<b>Assets</b>		
Cash and cash equivalents	3,182	
<i>of which Placements with banks and financial institutions</i>		3,182
Investments designated at fair value through profit and loss	72,678	72,678
Loans and advances	10,269	10,373
Other assets	4,158	
<i>of which property, plant and equipment (PPE)</i>		45
<i>of which other assets</i>		4,113
<b>Total assets</b>	<b>90,287</b>	<b>90,391</b>
<b>Liabilities</b>		
Payables and accrued expenses	6,321	
<i>of which dividend payable</i>		13
<i>of which other liabilities</i>		6,308
<b>Total liabilities</b>	<b>6,321</b>	<b>6,321</b>
<b>Shareholders' Equity</b>		
Share Capital - eligible for CET1	113,889	113,889
Shares allocated for employees incentive scheme	(9,735)	(9,735)
Share premium	298	298
Statutory / legal reserve	3,022	3,022
Accumulated losses	(23,493)	
<i>of which retained losses brought forward from previous year</i>		(22,951)
<i>of which net loss for the current period</i>		(542)
Translation reserve / Fx translation adjustment	(15)	(15)
Collective impairment provision	-	104
<b>Total shareholder' equity</b>	<b>83,966</b>	<b>84,070</b>
<b>Total liabilities and equity</b>	<b>90,287</b>	<b>90,391</b>

**Step 3: Common disclosure template - Composition of Capital (transition) as at 31 March 2017**

**USD'000**

Common disclosure template to be used during the transition of regulatory adjustments (i.e. from 30 June 2015 to 31 December 2018)			AMOUNTS SUBJECT TO PRE-2015 TREATMENT
<b>Common Equity Tier 1 capital: instruments and reserves</b>			
1.	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	104,154	
2.	Retained earnings	(23,493)	
3.	Accumulated other comprehensive income (and other reserves)	3,305	
4.	<i>Not Applicable</i>		
5.	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)		
6.	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>83,966</b>	
<b>Common Equity Tier 1 capital: regulatory adjustments</b>			
7.	Prudential valuation adjustments		
8.	Goodwill (net of related tax liability)	(448)	
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 (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)		
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		
REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS		(448)	

	SUBJECT TO PRE-2015 TREATMENT		
	OF WHICH: [INSERT NAME OF ADJUSTMENT]		
	OF WHICH: ...		
27.	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		
28.	<b>Total regulatory adjustments to Common equity Tier 1</b>	(448)	
29.	<b>Common Equity Tier 1 capital (CET1)</b>	83,518	
<b>Additional Tier 1 capital: instruments</b>			
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.	<i>Directly issued capital instruments subject to phase out from Additional Tier 1</i>		
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.	<i>of which: instruments issued by subsidiaries subject to phase out</i>		
36.	<b>Additional Tier 1 capital before regulatory adjustments</b>		
<b>Additional Tier 1 capital: regulatory adjustments</b>			
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.	National specific regulatory adjustments		
	REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT		
	OF WHICH: [INSERT NAME OF ADJUSTMENT]		
	OF WHICH: ...		
42.	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		
43.	<b>Total regulatory adjustments to Additional Tier 1 capital</b>		
44.	<b>Additional Tier 1 capital (AT1)</b>		
45.	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	83,518	
<b>Tier 2 capital: instruments and provisions</b>			
46.	Directly issued qualifying Tier 2 instruments plus related stock surplus		
47.	<i>Directly issued capital instruments subject to phase out from Tier 2</i>		
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.	<i>of which: instruments issued by subsidiaries subject to phase out</i>		
50.	Provisions	104	
51.	<b>Tier 2 capital before regulatory adjustments</b>	104	
<b>Tier 2 capital: regulatory adjustments</b>			
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		
	REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT		
	OF WHICH: [INSERT NAME OF ADJUSTMENT]		
	OF WHICH: ...		
57.	<b>Total regulatory adjustments to Tier 2 capital</b>		
58.	<b>Tier 2 capital (T2)</b>	104	
59.	<b>Total capital (TC = T1 + T2)</b>	83,622	
	RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT		
	OF WHICH: [INSERT NAME OF ADJUSTMENT]		
	OF WHICH: ...		
60.	<b>Total risk weighted assets</b>	480,693	
<b>Capital ratios</b>			
61.	Common Equity Tier 1 (as a percentage of risk weighted assets)	17.37%	
62.	Tier 1 (as a percentage of risk weighted assets)	17.37%	
63.	Total capital (as a percentage of risk weighted assets)	17.40%	
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)		
65.	<i>of which: capital conservation buffer requirement</i>		
66.	<i>of which: bank specific countercyclical buffer requirement (N/A)</i>		
67.	<i>of which: D-SIB buffer requirement (N/A)</i>		
68.	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)		
<b>National minima including CCB (if different from Basel 3)</b>			
69.	CBB Common Equity Tier 1 minimum ratio	9.0	
70.	CBB Tier 1 minimum ratio	10.5	
71.	CBB total capital minimum ratio	12.5	
<b>Amounts below the thresholds for deduction (before risk weighting)</b>			
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)		
<b>Applicable caps on the inclusion of provisions in Tier 2</b>			
76.	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)		
77.	Cap on inclusion of provisions in Tier 2 under standardised approach		
78.	N/A		
79.	N/A		
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2020 and 1 Jan 2024)</b>			
80.	<i>Current cap on CET1 instruments subject to phase out arrangements</i>		
81.	<i>Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i>		
82.	<i>Current cap on AT1 instruments subject to phase out arrangements</i>		
83.	<i>Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)</i>		
84.	<i>Current cap on T2 instruments subject to phase out arrangements</i>		
85.	<i>Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)</i>		



**Disclosure template for main feature of regulatory capital instruments**

Disclosure template for main features of regulatory capital instruments		
1	Issuer	Gulf One Investment Bank B.S.C. (c)
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	NA
3	Governing law(s) of the instrument <i>Regulatory treatment</i>	Commercial Companies Law, Bahrain
4	Transitional CBB rules	NA
5	Post-transitional CBB rules	NA
6	Eligible at solo/group/group & solo	Yes
7	Instrument type (types to be specified by each jurisdiction)	Common shares
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	USD 113.89 million
9	Par value of instrument	US Cents 25 per share
10	Accounting classification	Shareholders' equity
11	Original date of issuance	2006
12	Perpetual or dated	NA
13	Original maturity date	NA
14	Issuer call subject to prior supervisory approval	NA
15	Optional call date, contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable <i>Coupons / dividends</i>	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	NA
21	Existence of step up or other incentive to redeem	NA
22	Noncumulative or cumulative	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
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation	NA
36	Non-compliant transitioned features	NA
37	If yes, specify non-compliant features	NA



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