Composition of capital disclosure

a. Statement of financial position under the regulatory scope of consolidation

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

	30 June 2017		
	Statement of Financial Position as in published Financial Statements	Statement of Financial Position as per regulatory reporting	Reference
	US\$ 000's	US\$ 000's	
ASSETS			
Cash and balances with banks	26,581	25,013	
Placements with financial institutions	11,482	11,482	
Financing receivables	10,108	12,749	
Investment securities	49,107	113,695	
Equity-accounted investees	125,198	125,198	
Of which related to significant investments in financial entities under CET1	-	125,198	G
Investment property	224,471	38,523	
Other assets	34,838	17,643	
Equipment	9,476	837	
TOTAL ASSETS	491,261	345,140	
LIABILITIES AND EQUITY			
LIABILITIES			
Due to financial institutions	79,550	27,167	
Due to customers	157,308	157,308	
Other liabilities	58,504	36,483	
TOTAL LIABILITIES	295,362	220,958	
EQUITY			
Share capital	207,962	207,962	Α
Statutory reserve	664	664	D
Investments fair value reserve	554	554	E
Foreign currency translation reserve	(5,763)	(5,763)	F
Accumulated losses	(105,771)	(110,193)	
Retained earnings	-	(100,480)	В
Current interim cumulative net income / losses		(9,713)	С
Equity attributable to shareholders of the Bank	97,646	93,224	
Non-controlling interests	98,253	30,958	
TOTAL EQUITY	195,899	124,182	
TOTAL LIABILITIES AND EQUITY	491,261	345,140	

b. Composition of regulatory capital

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

Common Equity Tier 1 capital: instruments and reserves Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus related stock surplus Retained earnings Current interim cumulative net income / losses Current interim cumulative net income / lo		30 June 2017		
Common Equity Tier 1 capital: instruments and reserves Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus Retained earnings (100, 480) (37,13) (20, 46) Current interim cumulative net income / losses (9,713) (10, 480) (4,545) (4,54				
Common Equity Tier 1 capital: instruments and reserves Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus (100,480) (207,962 A Retained earnings (100,480) (30,800) (40,800) (Components	Subject to	
Common Equity Tier 1 capital: instruments and reserves Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus (100,480) 8 (100,480) 8 (100,480) 8 (100,480) 9 (100,480) 8 (100,480) 9 (100,480		of regulatory	pre-2015	
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Private Saved qualifying common share capital (and equivalent for non-joint stock companies) plus Private Pr		•	US\$ 000's	•
related stock surplus 207,962 A Retained earnings (100,480) B Current interine unuilative net income / losses (9,713) C Accumulated other comprehensive income (and other reserves) (4,545) D+E+F Common Equity Tier 1 capital before minority interest 93,224 Total minority interest in banking subsidiaries given recognition in CET1 capital 18,618 Common Equity Tier 1 capital before regulatory adjustments 111,842 Common Equity Tier 1 capital i regulatory adjustments 111,842 Common Equity Tier 1 capital regulatory adjustments (1292) 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) (67,815) 120,985 Amount exceeding the 15% threshold (3,721) Total regulatory adjustments to Common equity Tier 1 (103,775) 153,032 G Common Equity Tier 1 capital (AT1) (103,775) 153,032 G Additional Tier 1 capital (AT1) (103,775) 153,032 G Tier 2 capital (T = CET1 + AT1) 8,067 Tier 2 capital (T = CET1 + AT1) 8,867 Total regulatory adjustments of common equity Tier 1 (103,775) 153,032 G Capital ratios and buffers Capital ratios and buffers Common Equity Tier 1 (as a percentage of risk weighted assets) 0,53% Total capital (as a percentage of risk weighted assets) 0,53% Total capital (as a percentage of risk weighted assets) 0,53% Total capital (as a percentage of risk weighted assets) 0,53% Total capital (as a percentage of risk weighted assets) 0,53% Total capital (as a percentage of risk weighted assets) 0,53% Total capital (r = T i minimum ratio (6,50% (5,08) common Equity Tier 1 minimum ratio (8,00% co	Common Equity Tier 1 capital: instruments and reserves			
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CBB Common Equity Tier 1 minimum ratio 6.50% CBB Tier 1 minimum ratio 8.00%				
CBB Tier 1 minimum ratio 8.00%				
CBB total capital minimum ratio				
1 2000/0	CBB total capital minimum ratio	10.00%		

c. Statement of financial position under the regulatory scope of consolidation

1 1		
1 4 (1)	ssuer	Bank Alkhair B.S.C. (c)
2 (Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	NA
	Governing law(s) of the instrument	Kingdom Of Bahrain
	Regulatory treatment	3
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 & solo
7	Instrument type (types to be specified by each jurisdiction)	Equity shares
8 A	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	USD 207 millions
9 P	Par value of instrument	USD 1.00
10 A	Accounting classification	Shareholder's equity
11 (Original date of issuance	2004
12 P	Perpetual or dated	Perpetual
13	Original maturity date	No Maturity
14 Is	ssuer call subject to prior supervisory approval	NA
15	Optional call date, contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
C	Coupons / dividends	NA
17	Fixed or floating dividend/coupon	NA
18	Coupon rate and any related index	NA
19	Existence of a dividend stopper	NA
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary
21	Existence of step up or other incentive to redeem	NA
22	Noncumulative or cumulative	NA
23 C	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 V	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
P	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	NA
	Non-compliant transitioned features	NA
	f yes, specify non-compliant features	NA