

Composition of capital disclosure requirements As at 31 March 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 31 March 2025

	Balance sheet as in published financial	Consolidated PIR data
BD 000's	statements	
Assets		
Cash and balances at central banks	2,646	2,646
Placements with banks and other financial institutions	12,877	12,883
Investment securities	78,374	78,374
Investments in associates	816	816
As at 31 March 2025	79,190	79,190
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	9,519	9,519
Loans and advances	96,376	98,757
of which: General loan loss provision which qualify as capital	2,381	-
Prepayments, accrued income and other assets	3,930	3,942
Property, plant and equipment	3,125	3,125
Total assets	207,663	210,062
Liabilities		
Deposits from banks and other financial institutions	7,455	7,455
Customer accounts	104,093	104,093
Term Loans	23,392	23,392
Repurchase agreements and other similar secured borrowing		
Derivative financial instruments		
Accruals, deferred income and other liabilities	7,495	7,422
Total liabilities	142,435	142,362
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	(322)	(322)
Statutory reserve	1,186	1,186
Other Reserve	-	-
General reserve		
Share premium		
Donations and charity reserve		
General loan loss provision which qualify as capital		2,472
Available for sale revaluation reserve	521	521
Share of Available for sale revaluation reserve relating to associates not considered for regulatory capital		
Minority interest in subsidiaries' share capital	174	174
Total shareholders' equity	65,228	67,700
Total liabilities & Shareholders' Equity	207,663	210,062



Step 3: Composition of Capital Common Template (transition) as at 31 March 2025

Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus 63,669	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 Gazza			
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to Deferred tax assets that rely on future profitability excluding those arising from temporary differences		1.695	
(Inter of related tax liability)	Deferred tax assets that rely on future profitability excluding those arising from temporary differences	-	
12 Shortfall of provisions to expected losses .	(net of related tax liability)		
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Additional Tier 1 capital: regulatory adjustments			
37 Investments in own Additional Tier 1 instruments -		-	
38 Reciprocal cross-holdings in Additional Tier 1 instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory 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) 10 National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT 20 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 31 Total regulatory adjustments to Additional Tier 1 capital 42 Additional Tier 1 capital (AT1)		-	
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) 1 National 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 3 Total regulatory adjustments to Additional Tier 1 capital 4 Additional Tier 1 capital (AT1)			
scope of regulatory consolidation (net of eligible short positions) 1 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 1 Total regulatory adjustments to Additional Tier 1 capital 1 Additional Tier 1 capital (AT1)	39 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 - Subject TO PRE-2015 TREATMENT - Total regulatory adjustments applied 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) - Total regulatory adjustments to Additional Tier 1 capital (AT1) - Total regulatory adjustments to 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)		-	
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)		-	
		-	
	44 Additional Tier 1 capital (AT1) 45 Tier 1 capital (T1 = CET1 + AT1)	63,359	



Step 3: Composition of Capital Common Template (transition) as at 31 March 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	-	
40	subsidiaries and held by third parties (amount allowed in group Tier 2) of which: instruments issued by subsidiaries subject to phase out		
	Provisions	901	
30	Tier 2 capital before regulatory adjustments	901	
	Tier 2 capital: regulatory adjustments	301	
52	Investments in own Tier 2 instruments	_	
-	Reciprocal cross-holdings in Tier 2 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 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)	901	
59	Total capital (TC = T1 + T2)	64,260	
	RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT		
60	Total risk weighted assets	89,920	
	Capital ratios		
	Common Equity Tier 1 (as a percentage of risk weighted assets)	70.46%	
	Tier 1 (as a percentage of risk weighted assets)	70.46%	
63	Total capital (as a percentage of risk weighted assets)	71.46%	
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)	9.00%	
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)	70.46%	
	National minima including CCB (if different from Basel 3)		
69	CBB Common Equity Tier 1 minimum ratio	9.00%	
70	CBB Tier 1 minimum ratio	11.00%	<u> </u>
71	CBB total capital minimum ratio	12.50%	
	Amounts below the thresholds for deduction (before risk weighting)		
	Non-significant investments in the capital of other financials	3,615	
	Significant investments in the common stock of financials	423	
	Mortgage servicing rights (net of related tax liability)	-	
/5	Deferred tax assets arising from temporary differences (net of related tax liability)	-	
	Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach	1	
76	(prior to application of cap)	2,472	
77	Cap on inclusion of provisions in Tier 2 under standardised approach (1.25% of Credit Risk weighted Assets)	901	
78	NA	-	

79	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	-	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-	
82	Current cap on AT1 instruments subject to phase out arrangements	-	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-	
84	Current cap on T2 instruments subject to phase out arrangements	-	
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
	Amount recognized in regulatory capital (currency in Millions, as of most recent reporting date)	63,669.00
9	As at 31 March 2025	BD1.00
	Accounting classification	Shareholders' Equity
	Original date of issuance	Not Applicable
12	Perpetual or dated	Not Applicable
	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
	Fixed or floating dividend/coupon	Not Applicable
18	Coupon rate and any related index	Not Applicable
19	Existence of a dividend stopper	Not Applicable
	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
	If convertible, conversion trigger (s)	Not Applicable
	If convertible, fully or partially	Not Applicable
	If convertible, conversion rate	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable
	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
	If write-down, full or partial	Not Applicable
	If write-down, permanent or temporary	Not Applicable
	If temporary write-down, description of write-up mechanism	Not Applicable
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Not Applicable
36	Non-compliant transitioned features	Not Applicable
	If yes, specify non-compliant features	Not Applicable