

Step 2: Expand the lines of the regulatory Balance sheet to display all of the components used in the definition of capital disclosure template

	Balance sheet as in published financial statements	Consolidated PIRI data	Ref.
	31-Dec-2023	31-Dec-2023	
	US\$ 000	US\$ 000	
Assets			
Cash and balances with Central banks	760	760	
Due from banks and other financial institutions	13,039	13,044	
Gross Due from banks and other financial institutions	13,044	-	
Expected credit losses (Stages 1&2)	(5)	-	g
Financing Receivables	-	-	
Investments in equities and funds	4,293	4,293	
Investments in sukuk	11,197	11,373	
Gross Investments in sukuk	11,373	-	f
Expected credit losses (Stages 1&2)	(176)	-	
Interest receivable and other assets	569	1,194	
Gross Interest receivable and other assets	1,194	-	
Expected credit losses (Stages 1&2)	(625)	-	
Investment in real estate	19,421	19,421	
Property and equipment	57	57	
Total assets	49,336	50,142	
Liabilities			
Due to banks and other financial institutions	-	-	
Interest payable and other liabilities	1,306	1,306	
Total liabilities	1,306	1,306	
Equity			
Share capital (net of Treasury shares)	59,039	59,039	a
of which amount eligible for CET 1	59,039	59,039	
Share premium	-	-	
Statutory reserve	4,452	4,452	c
General reserve	2,226	2,226	d
Cumulative changes in fair values	-	-	e
of which Cumulative changes in fair values	-	-	
of which gains and losses on available for sale investments	-	-	
of which foreign currency translation adjustments	-	-	
Retained earnings	(17,687)	(17,687)	b
of which net profit/(loss)	2,164	2,403	
of which Retained earnings	(19,850)	(20,090)	
Expected credit losses (Stages 1&2)	-	806	f+g
Attributable to the owners of the Bank	48,030	48,836	
Non-controlling interests	-	-	
Total equity	48,030	48,836	
Total Liabilities and equities	49,336	50,142	

Regulatory Capital Components

Step 3: Map each of the components that are disclosed in Step 2 to the composition of capital disclosure templates

		Component of regulatory capital	Source based on reference letters of the balance sheet under the regulatory scope of consolidation
Common Equity Tier 1: Instruments and reserves			
1	Directly issued qualifying common share capital plus related stock surplus	59,039	a
2	Retained earnings	(20,090)	b
3	Accumulated other comprehensive income and losses (and other reserves)	9,081	c+d+e
4	<i>Not applicable</i>		
5	Common shares issued by subsidiaries and held by third parties (amount allowed in group CET1)		
6	Common Equity Tier 1 capital before regulatory adjustments	48,030	
Common Equity Tier 1 capital: regulatory adjustments			
7	Prudential valuation adjustment	-	
8	Goodwill (net of related tax liabilities)	-	
9	Other intangibles other than mortgage servicing rights (net of related tax liabilities)	-	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liabilities)	-	
11	Cash-flow hedge reserve	-	
12	Shortfall of provisions to expected losses	-	
13	Securitization 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% of CET1c)	-	
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	-	
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)	48,030	
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 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	-	
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 the 10% threshold)	-	
40	Significant investments in the capital 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)	-	
45	Tier capital (T1 = CET1 + AT1)	48,030	
Tier 2 capital: instruments and provisions			
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	of which: instruments issued by subsidiaries subject to phase out	-	
50	Provisions	806	f+g
51	Tier 2 capital before regulatory adjustments	806	
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)	806	
59	Total capital (TC = T1 + T2)	48,836	
60	Total risk weighted assets	81,593	
Capital ratios and buffers			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	58.87%	
62	Tier 1 (as a percentage of risk weighted assets)	58.87%	
63	Total capital (as a percentage of risk weighted assets)	59.85%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)		
65	of which: capital conservation buffer requirement	0.00%	
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)	58.87%	
National minima including CCB (where different from Basel III)			
69	CBB Common Equity Tier 1 minimum ratio	0.00%	
70	CBB Tier 1 minimum ratio	0.00%	
71	CBB total capital minimum ratio	0.00%	
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 standardised approach (prior to application of cap)	806	f+g
77	Cap on inclusion of provisions in Tier 2 under standardised approach	806	
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		
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)		