KHALEEJI BANK B.S.C.

BASEL III
Composition of Capital Disclosure

(As at 30 September 2026)

Statement of Financial position under the regulatory scope of consolidation

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

	Statement of Financial position as in published financial statements	Statement of Financial position as per regulatory reporting	Reference
ASSETS			
Cash and bank balances	33,989	33,989	
Of which ECL (stage 1&2)	-	-	a
Of which CASH AND BANK BALANCES to subsidiary (commercial entity)	-	-	
Placements with financial institutions	152,650	151,757	
Of which ECL (stage 1&2)	-	-	b
Of which Placements with financial institutions of subsidiary (commercial entity)	894	-	
Financing CONTRACTS	838,823	844,666	
Of which ECL (stage 1&2)	(5,843)	-	c
Of which finanicing to subsidiary (commercial entity)	-	-	
Investment in sukuk	782,227	782,748	
Of which ECL (stage 1&2)	(522)	-	d
Investment securities	17,196	36,976	
Of which INVESTMENT SECURITIES to subsidiary (commercial entity)	(19,780)	-	
Of which related to Insignificant Investments in Financial Entities	-	-	e
Of which Capital adjustments related to Investment in financial entities where ownership is < 10% of issued common share capital (amount above 10% CET1a)	-	-	
Of which related to other investments	17,196	36,976	
Investment in real estate	37,787	37,787	
Of which Investment in real estate of subsidiary (commercial entity)	-	-	
Equity accounted investees	6,952	6,952	
Of which Equity accounted investees of subsidiary (commercial entity)	-	-	
Other assets	43,826	43,252	
Of which receivable from subsidiary (commercial entity)	574	-	
Property and equipment	27,216	2,707	
Of which Property and equipment of subsidiary (commercial entity)	24,509	-	
TOTAL ASSETS	**1,940,666**	**1,940,834**	
LIABILITIES			
Placements from financial institutions	372,420	372,420	
Placements from non-financial institutions and individuals	248,279	248,279	
Term Borrowing	320,686	320,686	
Customers' current accounts	85,959	87,378	
Of which account of subsidiary (commercial entity)	(1,419)	-	
Other liabilities	34,549	34,825	
Of which ECL (stage 1&2)	13	-	f
Of which payables of subsidiary (commercial entity)	(289)	-	
TOTAL LIABILITIES	**1,061,893**	**1,063,588**	
Equity of investment account holders	**754,849**	**754,849**	
OWNERS' EQUITY			
Share capital	113,044	113,044	h
Statutory reserve	14,618	14,618	i
Treasury shares	(4,802)	(4,802)	j
Investment fair value reserve	(18,742)	(18,742)	k
Retained earnings Before modification Loss	12,178	11,901	l
LESS: MODIFICATION LOSS NET OF GOVERNMENT GRANT AND ECL ADD BACK	-	-	
Retained earnings	12,178	11,901	
Of which retained earnings of subsidiary (commercial entity)	277	-	
Total equity attributable to shareholders of the parent	**116,296**	**116,019**	
ECL (stage 1&2)	-	6,378	a+b+c+d-f
Non-controlling interest	7,628	-	
Total liabilities, equity of investment account holders and owners' equity	**1,940,666**	**1,940,834**	

Composition of Capital as at 30 September 2026

	Composition of Capital as at 30 September 2026		Source based on reference letters of the statement of financial position under the regulatory scope of consolidation
	Common Equity Tier 1 capital: instruments and reserves		
1	Directly issued qualifying common share capital plus related stock surplus	108,242	h+j
2	Retained earnings	26,518	i+l
3	Accumulated other comprehensive income (and other reserves)	(18,742)	k
4	Not applicable	-	-
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	-
6	Common Equity Tier 1 capital before regulatory adjustments	116,018	-
	Common Equity Tier 1 capital: regulatory adjustments		
7	Prudential valuation adjustments	-	
8	Goodwill (net of related tax liability)	-	
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	1,465	
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	-	
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	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	1,465	
29	Common Equity Tier 1 capital (CET1)	114,553	
	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 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	CBB specific regulatory adjustments	-	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	

	Composition of Capital as at 30 September 2026		Source based on reference letters of the statement of financial position under the regulatory scope of consolidation
43	Total regulatory adjustments to Additional Tier 1 capital	-	
44	Additional Tier 1 capital (AT1)	-	
45	Tier 1 capital (T1 = CET1 + AT1)	114,553	
	Tier 2 capital: instruments and provisions		
46	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)	-	
49	of which: instruments issued by subsidiaries subject to phase out	-	
50	Provisions	6,378	
51	Tier 2 capital before regulatory adjustments	6,378	
	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)	6,378	
59	Total capital (TC = T1 + T2)	120,930	
60	Total risk weighted assets	705,269	
	Capital ratios and buffers		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	16.24%	
62	Tier 1 (as a percentage of risk weighted assets)	16.24%	
63	Total capital (as a percentage of risk weighted assets)	17.15%	
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%	
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)	16.24%	
	National minima including CCB (where different from Basel III)		
69	CBB Common Equity Tier 1 minimum ratio	9.00%	
70	CBB Tier 1 minimum ratio	10.50%	
71	CBB total capital minimum ratio	12.50%	
	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)	-	
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	6,378	a+b+c+d-f
77	Cap on inclusion of provisions in Tier 2 under standardized approach	6,378	
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	NA	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	NA	
82	Current cap on AT1 instruments subject to phase out arrangements	NA	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	NA	
84	Current cap on T2 instruments subject to phase out arrangements	NA	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	NA	

Disclosure template for main feature of regulatory capital instruments

1	Issuer	Khaleeji Bank B.S.C
2	Unique identifier	KHALEEJI
3	Governing law(s) 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 and solo
7	Instrument type (types to be specified by each jurisdiction)	Equity Shares
8	Amount recognised in regulatory capital (Currency in mil, as of most recent	BD 113 million
9	Par value of instrument	BD 0.100
10	Accounting classification	Shareholders' Equity
11	Original date of issuance	Various
12	Perpetual or dated	Perpetual
13	Original maturity date	No Maturity
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	Not applicable
16	Subsequent call dates, if applicable	Not applicable
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Dividend as decided by the Shareholders
18	Coupon rate and any related index	Not applicable
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
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	No
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	Not applicable
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	Not applicable