

Ahli United Bank B.S.C.
Pillar III Disclosures - Basel III
30 June 2016

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1. CAPITAL STRUCTURE

TABLE - 1

A. NET AVAILABLE CAPITAL	US\$ '000		
	CET 1	ATI	Tier 2
NET AVAILABLE CAPITAL	3,252,612	415,534	589,973
TOTAL ELIGIBLE CAPITAL BASE (CET 1 + AT 1 + Tier 2)			4,258,119
RISK WEIGHTED EXPOSURES			
Credit Risk Weighted Exposures			24,678,908
Market Risk Weighted Exposures			259,020
Operational Risk Weighted Exposures			1,789,909
TOTAL RISK WEIGHTED EXPOSURES			26,727,837
CET 1 & Capital Conversion Buffer (CCB)			12.2%
Tier 1 - Capital Adequacy Ratio (CET 1, AT 1 & CCB)			13.7%
Total - Capital Adequacy Ratio			15.9%

As part of the Basel III implementation, Central Bank of Bahrain (CBB) has revised the public disclosure requirements module [PD Module - Chapter PD-3.1.5A: Quarterly Disclosure Requirements] and incorporated additional disclosure requirements related to regulatory capital.

In line with above requirements, the Group has disclosed the regulatory capital reconciliation and other related disclosures in Appendix I which forms part of Pillar III disclosures for the period ended 30 June 2016.

B. CAPITAL ADEQUACY RATIO OF SIGNIFICANT SUBSIDIARIES

As at 30 June 2016, the capital adequacy ratio of the Group's significant subsidiaries under Basel III unless mandated otherwise were:

	Subsidiaries			
	Commercial Bank of Iraq P.S.C. (CBIQ)*	Ahli United Bank K.S.C.P. (AUBK)	United Bank (U.K.) P.L.C. (AUB UK)	Ahli United Bank (Egypt) S.A.E. (AUBE)*
Tier 1 - Capital Adequacy Ratio	340.4%	13.9%	24.0%	10.1%
Total - Capital Adequacy Ratio	355.0%	15.1%	25.5%	10.8%

* under Basel II

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TABLE - 2 GROSS CREDIT RISK EXPOSURES

	<i>US\$ '000</i>	
	<i>As at 30 June 2016</i>	<i>Average monthly balance</i>
Balances with central banks	1,102,335	984,797
Treasury bills and deposits with central banks	2,669,044	2,376,870
Deposits with banks	2,577,693	3,106,079
Loans and advances	19,512,942	19,400,753
Non-trading investments	5,598,030	5,242,929
Interest receivable and other assets	387,314	390,457
TOTAL FUNDED EXPOSURES	31,847,358	31,501,885
Contingent liabilities	3,278,567	3,227,368
Undrawn loan commitments	849,054	744,809
TOTAL UNFUNDED EXPOSURES	4,127,621	3,972,177
TOTAL GROSS CREDIT RISK EXPOSURE	35,974,979	35,474,062

The gross credit exposures reported above are as per the consolidated balance sheet as reduced by exposures which are not exposed to credit risk.

TABLE 3 - RISK WEIGHTED EXPOSURES

	<i>US\$ '000</i>			
	<i>Gross exposure</i>	<i>Secured by eligible CRM</i>	<i>Risk weighted exposures after CRM</i>	<i>Capital requirement including buffers</i>
Claims on sovereigns	5,392,179	-	390,410	48,801
Claims on public sector entities	1,068,017	-	816,554	102,069
Claims on banks	5,358,692	129,441	2,106,971	263,371
Claims on corporates	18,586,027	1,571,792	16,831,952	2,103,994
Regulatory retail exposures	1,861,884	38,287	1,367,698	170,962
Residential mortgage exposures	1,499,368	-	668,679	83,585
Equity	389,782	-	931,958	116,495
Investments in funds	51,540	-	68,981	8,623
Other exposures	1,181,012	-	1,495,705	186,963
TOTAL	35,388,501	1,739,520	24,678,908	3,084,863
TOTAL CREDIT RISK CAPITAL REQUIREMENT (STANDARDISED APPROACH)			24,678,908	3,084,863
TOTAL MARKET RISK CAPITAL REQUIREMENT (STANDARDISED APPROACH)			259,020	32,378
TOTAL OPERATIONAL RISK CAPITAL REQUIREMENT (BASIC INDICATOR APPROACH) *			1,789,909	223,739
TOTAL			26,727,837	3,340,980

*Indicator for operational risk exposure is gross income, adjusted for exceptional items, as per BIA approach. This approach uses average of adjusted gross income for previous three financial years (USD 954,618 thousands) for operational risk computation.

The gross exposure in the above table represents the on and off balance sheet credit exposures before credit risks mitigations (CRM), determined in accordance with CBB issued Pillar III guidelines. The off balance sheet exposures are computed using relevant conversion factors.

TABLE - 4 GEOGRAPHIC DISTRIBUTION OF GROSS CREDIT EXPOSURES

	US\$ '000								Total
	Kingdom of Bahrain	State of Kuwait	Other GCC countries *	United Kingdom	Europe (excluding United Kingdom)	Arab Republic of Egypt	Asia (excluding GCC countries)	Rest of the World	
Balances with central banks	162,380	277,584	-	366,834	-	202,139	93,398	-	1,102,335
Treasury bills and deposits with central banks	136,709	1,282,764	-	-	-	1,135,949	113,622	-	2,669,044
Deposits with banks	190,036	583,246	465,863	181,405	340,381	4,361	214,232	598,169	2,577,693
Loans and advances	3,574,115	9,646,338	2,530,615	1,353,654	111,263	2,019,372	196,627	80,958	19,512,942
Non-trading investments	805,117	-	1,304,017	130,232	462,217	404,518	1,482,274	1,009,655	5,598,030
Interest receivable and other assets	71,073	101,155	20,981	100,011	39,294	29,868	10,731	14,201	387,314
Total funded exposures	4,939,430	11,891,087	4,321,476	2,132,136	953,155	3,796,207	2,110,884	1,702,983	31,847,358
Contingent liabilities	711,325	1,310,663	460,798	6,795	129,369	565,696	15,248	78,673	3,278,567
Undrawn loan commitments	97,077	193,575	358,316	70,040	-	95,766	-	34,280	849,054
Total unfunded exposures	808,402	1,504,238	819,114	76,835	129,369	661,462	15,248	112,953	4,127,621
TOTAL	5,747,832	13,395,325	5,140,590	2,208,971	1,082,524	4,457,669	2,126,132	1,815,936	35,974,979
	16.0%	37.2%	14.3%	6.1%	3.0%	12.4%	5.9%	5.1%	100.0%

* Other GCC countries are countries which are part of the Gulf Co-operation Council comprising Sultanate of Oman, State of Qatar, Kingdom of Saudi Arabia and United Arab Emirates apart from Kingdom of Bahrain and State of Kuwait which are disclosed separately.

TABLE - 5 SECTORAL CLASSIFICATION OF GROSS CREDIT EXPOSURES

	US\$ '000			
	Funded	Unfunded	Total	%
Balances with central banks	3,771,379	-	3,771,379	10.5
Banks and other financial institutions	5,743,157	480,133	6,223,290	17.3
Consumer/personal	3,248,296	13,306	3,261,602	9.1
Residential mortgage	1,489,390	49,229	1,538,619	4.3
Trading and manufacturing	5,283,149	1,496,483	6,779,632	18.8
Real estate	5,257,290	191,695	5,448,985	15.1
Services	3,762,719	1,460,467	5,223,186	14.5
Government/public sector	2,897,699	97,626	2,995,325	8.3
Others	394,279	338,682	732,961	2.1
TOTAL	31,847,358	4,127,621	35,974,979	100.0
	88.5%	11.5%	100.0%	

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TABLE - 6 RESIDUAL CONTRACTUAL MATURITY OF GROSS CREDIT EXPOSURES

	US\$ '000							
	<i>Up to one month</i>	<i>One month to three months</i>	<i>Over three months to one year</i>	<i>Over one year to five years</i>	<i>Over five to ten years</i>	<i>Over ten to twenty years</i>	<i>Over twenty years</i>	<i>Total</i>
Balances with central banks	1,102,335	-	-	-	-	-	-	1,102,335
Treasury bills and deposits with central banks	483,872	1,172,647	1,012,525	-	-	-	-	2,669,044
Deposits with banks	2,348,003	95,178	70,699	63,813	-	-	-	2,577,693
Loans and advances	2,417,240	3,754,608	3,537,543	5,444,431	3,270,698	1,031,088	57,334	19,512,942
Non-trading investments	132,585	199,478	794,384	3,223,600	939,247	250,796	57,940	5,598,030
Interest receivable and other assets	95,103	65,373	111,140	77,375	36,427	497	1,399	387,314
Total funded exposures	6,579,138	5,287,284	5,526,291	8,809,219	4,246,372	1,282,381	116,673	31,847,358
Contingent liabilities	240,097	721,823	1,402,698	903,983	8,593	1,373	-	3,278,567
Undrawn loan commitments	29,494	63,051	174,578	399,884	161,833	20,214	-	849,054
Total unfunded exposures	269,591	784,874	1,577,276	1,303,867	170,426	21,587	-	4,127,621
TOTAL	6,848,729	6,072,158	7,103,567	10,113,086	4,416,798	1,303,968	116,673	35,974,979

TABLE - 7 SECTORAL BREAKDOWN OF IMPAIRED LOANS AND IMPAIRMENT PROVISIONS

	US\$ '000				
	<i>Impaired and past due loans</i>	<i>Specific impairment provision</i>	<i>* Net specific charge for the period ended 30 June 2016</i>	<i>Write off during the period ended 30 June 2016</i>	<i>Collective impairment provision</i>
Consumer/personal	74,481	70,261	9,795	5,769	63,457
Trading and manufacturing	190,552	184,275	18,336	12,796	88,115
Real estate	28,321	-	(374)	-	102,661
Residential mortgage	5,762	2,054	-	-	29,085
Banks and other financial institutions	11,919	10,106	85	-	17,953
Services	97,307	80,397	5,342	1,159	70,247
Government/public sector	-	-	-	-	4,376
Others	9,512	9,139	64	-	7,421
TOTAL	417,854	356,232	33,248	19,724	383,315

* Net specific charge for the period excludes recoveries from fully provided loans written off in prior years.

TABLE - 8 GEOGRAPHICAL DISTRIBUTION OF IMPAIRMENT PROVISIONS FOR LOANS AND ADVANCES

	<i>US\$ '000</i>								
	<i>Kingdom of Bahrain</i>	<i>State of Kuwait</i>	<i>Other GCC countries</i>	<i>United Kingdom</i>	<i>Europe (excluding United Kingdom)</i>	<i>Arab Republic of Egypt</i>	<i>Asia (excluding GCC countries)</i>	<i>Rest of the world</i>	<i>Total</i>
Specific impairment provision	43,664	206,948	-	56	-	97,107	8,457	-	356,232
Collective impairment provision	36,820	252,688	22,506	6,375	2,852	59,430	1,853	791	383,315
TOTAL	80,484	459,636	22,506	6,431	2,852	156,537	10,310	791	739,547

TABLE - 9 MOVEMENT IN IMPAIRMENT PROVISION FOR LOANS AND ADVANCES

	<i>US\$ '000</i>		
	<i>Specific</i>	<i>Collective</i>	<i>Total</i>
Balance at 1 January 2016	312,013	358,899	670,912
Amounts written off during the period	(19,724)	-	(19,724)
Net charge for the period *	33,248	20,180	53,428
Exchange rate adjustments / other movements	30,695	4,236	34,931
Balance at 30 June 2016	356,232	383,315	739,547

* Net charge for the period excludes recoveries from fully provided loans written off in prior years.

TABLE - 10 IMPAIRED LOANS - AGE ANALYSIS

i) By Geographical area

	<i>US\$ '000</i>			<i>Total</i>
	<i>Three months to one year</i>	<i>One to three years</i>	<i>Over three years</i>	
Kingdom of Bahrain	43,757	4,033	3,579	51,369
State of Kuwait	51,752	180,799	8,009	240,560
United Kingdom	56	-	-	56
Arab Republic of Egypt	89,793	4,836	22,783	117,412
Asia (excluding GCC countries)	-	-	8,457	8,457
TOTAL	185,358	189,668	42,828	417,854
	44.4%	45.4%	10.2%	100.0%

ii) By Sector

	<i>US\$ '000</i>			<i>Total</i>
	<i>Three months to one year</i>	<i>One to three years</i>	<i>Over three years</i>	
Consumer/personal	55,000	12,989	6,492	74,481
Trading and manufacturing	92,692	77,134	20,726	190,552
Real estate	28,321	-	-	28,321
Residential mortgage	3,101	2,661	-	5,762
Banks and other financial institutions	4,066	4,589	3,264	11,919
Services	1,541	92,210	3,556	97,307
Others	637	85	8,790	9,512
TOTAL	185,358	189,668	42,828	417,854
	44.4%	45.4%	10.2%	100.0%

TABLE - 11 RESTRUCTURED CREDIT FACILITIES

	<i>US\$ '000</i>
Balance of any restructured credit facilities as at period end	191,097
Loans restructured during the period	21,688

The above restructurings did not have any significant impact on the present or future earnings and were primarily extensions of the loan tenor.

TABLE - 12 COUNTERPARTY CREDIT RISK IN DERIVATIVE TRANSACTIONS

i) Breakdown of the credit exposure

	<i>US\$ '000</i>		
	<i>Notional amount</i>	<i>Gross positive fair value</i>	<i>Credit conversion factor</i>
Foreign exchange related	4,107,334	91,311	134,748
Interest rate related & options	26,248,919	41,907	75,993
Derivatives credit exposure	30,356,253	133,218	210,741

Gross positive fair value represents the replacement cost of the derivatives

ii) Amounts of collateral

US\$ '000
1,074

TABLE - 13 RELATED PARTY TRANSACTIONS

Refer note 9 to the interim condensed consolidated financial statements of the Group for the period ended 30 June 2016.

TABLE - 14 CAPITAL REQUIREMENT FOR COMPONENTS OF MARKET RISK

	<i>US\$ '000</i>			
	<i>Risk-weighted exposures</i>	<i>Capital requirement including buffers</i>	<i>Maximum value</i>	<i>Minimum value</i>
Interest rate risk	197,961	24,745	32,620	20,091
Equity position risk	3,821	478	952	454
Foreign exchange risk	55,278	6,910	8,612	6,910
Options & others	1,960	245	2,368	208
TOTAL MARKET RISK CAPITAL REQUIREMENT (STANDARDISED APPROACH)	259,020	32,378		

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TABLE - 15 INTEREST RATE RISK

	<i>US\$'000</i>			<i>Total</i>
	<i>Less than three months</i>	<i>Three months to one year</i>	<i>Over one year</i>	
ASSETS				
Treasury bills and deposits with central banks	1,783,270	885,774	-	2,669,044
Deposits with banks	2,547,264	22,950	-	2,570,214
Loans and advances	12,924,724	4,167,895	2,327,573	19,420,192
Non-trading investments	706,167	831,007	4,060,856	5,598,030
	17,961,425	5,907,626	6,388,429	30,257,480
LIABILITIES				
Deposits from banks and other financial institutions	3,569,021	642,246	-	4,211,267
Borrowings under repurchase agreements	547,618	265,211	-	812,829
Customers' deposits	11,107,837	6,751,204	5,372,665	23,231,706
Subordinated liabilities	17,997	231,904	-	249,901
	15,242,473	7,890,565	5,372,665	28,505,703
On - balance sheet gap	2,718,952	(1,982,939)	1,015,764	
Off - balance sheet gap	249,666	1,229,589	(1,479,255)	
Total interest sensitivity gap	2,968,618	(753,350)	(463,491)	
Cumulative interest sensitivity gap	2,968,618	2,215,268	1,751,777	

TABLE - 16 GAINS ON EQUITY INSTRUMENTS

	<i>US\$ '000</i>
Unrealised (loss) gains recognised in the balance sheet:	
- Common Equity Tier 1 (CET1)	(20,210)

TABLE - 17 SENSITIVITY ANALYSIS - INTEREST RATE RISK

ANNUALISED	<i>US\$ '000</i>
at 25 bps increase (+)/decrease (-)	7,038
at 10 bps increase (+)/decrease (-)	2,815

APPENDIX I - REGULATORY CAPITAL DISCLOSURES

PD 2 : Reconciliation Of Regulatory Capital

i) Step 1: Disclosure of Balance Sheet under Regulatory scope of Consolidation

There are no differences between the regulatory and accounting consolidation, with both following the line by line consolidation approach as per the IFRS 10 Consolidated Financial Statements without excluding any entities. As mandated by the Central Bank of Bahrain ("CBB"), Loans & Advances and Investments have been grossed up with collective impairment provision, as presented below:

	<i>US\$ '000</i>
Balance sheet per published financial statements	33,703,002
Collective impairment provision	549,904
Balance sheet as in Regulatory Return	34,252,906

ii) Step 2: Expansion of the Balance Sheet under Regulatory scope of Consolidation

	<i>US\$ '000</i>		
Assets	Balance as per published financial statements	Consolidated Regulatory Return	Reference
Cash and balances at central banks	1,211,671	1,211,671	
Financial assets at fair value through Profit & Loss		1,910	
Treasury bills and deposits with central banks	2,669,044	2,669,044	
Deposits with banks	2,577,693	2,577,693	
Loans and advances	19,512,942	19,896,257	
<i>of which Employee stock incentive program</i>	3,929	3,929	A3
Non-trading investments	5,771,058	5,919,173	
<i>of which Significant investment exceeding regulatory threshold</i>		4,891	H1
<i>of which investment NOT exceeding regulatory threshold</i>		5,914,282	
Investment properties	153,770	153,770	
Prepayments, accrued income and other assets	705,742	722,306	
<i>of which Deferred Tax Assets</i>		5,331	G
<i>of which MSP</i>		653	A4
Investments in associates	315,183	315,183	
<i>of which Significant investment exceeding regulatory threshold</i>		31,892	H2
<i>of which Significant investment NOT exceeding regulatory threshold</i>		283,291	
Goodwill and intangible assets	553,134	553,134	
of which goodwill	454,246	454,246	E
of which other intangibles (excluding MSRs)	98,888	98,888	F1
Property, plant and equipment	232,765	232,765	
<i>of which Software</i>		17,861	F2
TOTAL ASSETS	33,703,002	34,252,906	
Liabilities			
Deposits from banks	4,211,992	4,211,992	
Customer accounts	23,290,454	23,290,454	
Repurchase agreements and other similar secured borrowing	812,829	812,829	
Accruals, deferred income and other liabilities	844,783	844,783	
Subordinated liabilities	249,901	249,901	
<i>Of which amount eligible for Tier 2</i>		191,909	K
<i>Of which amount Ineligible</i>		57,992	
TOTAL LIABILITIES	29,409,959	29,409,959	
Shareholders' Equity			
Paid-in share capital	1,698,250	1,698,250	
<i>Of which form part of Common Equity Tier 1</i>		1,698,250	
Ordinary Share Capital		1,709,747	A1
Treasury Shares		(11,497)	A2
Perpetual Tier 1 Capital Securities	400,000	400,000	I
Reserves and Accumulated other comprehensive income	1,732,163	1,732,163	
<i>Of which form part of Common Equity Tier 1</i>			
Retained earnings/(losses) brought forward	598,066	598,066	B
Net profit for the current period	301,197	301,197	C1
Share premium	745,505	745,505	C2
Legal reserve	397,792	397,792	C3
General (disclosed) reserves	(32,636)	(32,636)	C4
FX translation adjustment	(243,806)	(243,806)	C5
Unrealized gains and losses from fair valuing equities	(20,210)	(20,210)	C6
Fair value changes of cash flow hedges	(49,920)	(49,920)	C7
<i>Of which form part of Tier 2</i>			
Fixed assets revaluation reserves	36,175	36,175	M1
Non - controlling interest	462,630	462,630	
<i>Of which amount eligible for Common Equity Tier 1</i>		334,025	D
<i>Of which amount eligible for Additional Tier 1</i>		15,534	J
<i>Of which amount eligible for Tier 2</i>		53,404	L
<i>Of which amount Ineligible</i>		59,667	
Collective impairment provision		549,904	
<i>Of which amount eligible for Tier 2 (Maximum 1.25% of RWA)</i>		308,486	M2
<i>Of which amount Ineligible</i>		241,418	
TOTAL SHAREHOLDER'S EQUITY	4,293,043	4,842,947	

PD 4 : Capital Composition Disclosure Template

Basel III Common disclosure template

(For transition period from 1 January 2015 to 31 December 2018)

Common Equity Tier 1 capital: instruments and Reserves

	<i>US\$ '000</i>		
	<i>PIR as on 30 Jun 2016</i>	<i>Amounts Subject To Pre-2015 Treatment</i>	<i>Reference</i>
Directly issued qualifying common share capital plus related stock surplus	1,693,668		A1+A2-A3-A4
Retained earnings	598,066		B
Accumulated other comprehensive income (and other reserves)	1,097,922		C1+C2+C3+C4+ C5 +C6 +C7
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	334,025	121,893	D
Common Equity Tier 1 capital before regulatory adjustments	3,723,681		
Common Equity Tier 1 capital: regulatory adjustments			
Goodwill (net of related tax liability)	454,246		E
Other intangibles other than mortgage-servicing rights (net of related tax liability)	46,700	70,049	F1+F2
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	5,331		G
Cash-flow hedge reserve	(49,920)		C7
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)	14,713	22,070	H1 + H2
Total regulatory adjustments to Common equity Tier 1	471,070		
Common Equity Tier 1 capital (CET1)	3,252,611		

Additional Tier 1 capital: instruments

Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	400,000		I
Additional Tier 1 instruments (and CET1 instruments not included above) issued by subsidiaries and held by third parties (amount allowed in group AT1)	15,534	(23,301)	J
Additional Tier 1 capital before regulatory adjustments	415,534		
Total regulatory adjustments to Additional Tier 1 capital	-		
Additional Tier 1 capital (AT1)	415,534		
Tier 1 capital (T1 = CET1 + AT1)	3,668,145		

Tier 2 capital: instruments and provisions

Directly issued qualifying Tier 2 instruments plus related stock surplus	191,909		K
Tier 2 instruments (and CET1 and AT1 instruments not included above) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	53,404	(9,093)	L
Provisions & Reserves	344,661		M1+M2
Tier 2 capital before regulatory adjustments	589,974		
Total regulatory adjustments to Tier 2 capital	-		
Tier 2 capital (T2)	589,974		
Total capital (TC = T1 + T2)	4,258,119		

RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT

	125,224		
<i>Of Which: Intangible assets (RW @ 100%)</i>	70,049		
<i>Of Which: Significant Investments (RW @ 250%)</i>	55,175		
Total risk weighted assets	26,727,837		

Capital ratios

Common Equity Tier 1 (as a percentage of risk weighted assets)	12.2%
Tier 1 (as a percentage of risk weighted assets)	13.7%
Total capital (as a percentage of risk weighted assets)	15.9%

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)

9.0%

Of Which: capital conservation buffer requirement

2.5%

Of Which: bank specific countercyclical buffer requirement (N/A)

NA

Of Which: G-SIB buffer requirement (N/A)

NA

National minima (if different from Basel 3)

CBB Common Equity Tier 1 minimum ratio (including buffers) 9.0 %

CBB Tier 1 minimum ratio (including buffers) 10.5%

CBB total capital minimum ratio (including buffers) 12.5%

Amounts below the thresholds for deduction (before risk weighting)

Non-significant investments in the capital of other financial entities 151,612

Significant investments in the common stock of financial entities 348,802

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 (prior to application of cap) 549,904

Cap on inclusion of provisions in Tier 2 under standardised approach 308,486

PD 3 : Main features of regulatory capital instruments

1	Issuer	Ahli United Bank B.S.C.	Ahli United Bank B.S.C.	Ahli United Bank B.S.C.	Ahli United Bank B.S.C.	Ahli United Bank B.S.C.	Ahli United Bank (U.K.) PLC	Ahli United Bank (U.K.) PLC	Ahli United Bank (U.K.) PLC	Ahli United Bank (U.K.) PLC
2	Unique identifier	AUBB.BH - Bahrain Bourses AUB/818 - Kuwait Stock Exchange	ISIN: XS1133289832 / Perpetual Tier 1 Capital Securities	Series 2011	ISIN: XS0469091275 2010-1 / Euro Medium Term Note	Series 2006	Private Placement	Private Placement	Private Placement	Private Placement
3	Governing law(s) of the instrument	Laws of Bahrain	English Law, except for the provisions of subordination which will be governed by the Laws of Bahrain	English Law	English Law, except for the provisions of subordination which will be governed by the Laws of Bahrain	English Law	English Law	English Law	English Law	English Law
4	Transitional CBB rules	Not applicable	Not applicable	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CBB rules	Common Equity Tier 1	Additional Tier 1	NA	NA	NA	NA	NA	NA	NA
6	Eligible at solo/group/group & solo	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Group	Group	Group	Group
7	Instrument type	Common Equity Shares	Capital Securities	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt
8	Amount recognised in regulatory capital	\$1709.7 mn	\$400.0 mn	\$141.8 mn	\$12.8 mn	\$27.3 mn	\$0.0 mn	\$4.9 mn	\$5.1 mn	\$0.0 mn
9	Par value of instrument (USD)	\$0.25	\$1000 subject to minimum of \$200,000	\$165.0 mn	\$1.00	\$66.7 mn	\$0.7 mn	\$4.9 mn	\$5.1 mn	\$0.7 mn
10	Accounting classification	Shareholders' equity	Shareholders' equity	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	31-May-2000	29-Apr-2015	18-Apr-2011	20-Jan-2010	13-Dec-2006	01-Jul-1996	01-Jul-1996	31-Jan-1985, 30-Apr-1985	31-Jan-1985
12	Perpetual or dated	Perpetual	Perpetual	Dated	Dated	Dated	Dated	Perpetual	Perpetual	Dated
13	Original maturity date	No Maturity	No Maturity	15-Oct-2020	20-Jan-2020	15-Dec-2018	17-Aug-2016	No Maturity	No Maturity	17-Aug-2016
14	Issuer call subject to prior supervisory approval	NA	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	NA	Call Option : 29-Apr-2020 ar Par/100%; Tax event at Par/100%; Regulatory Capital Event at 101% (Full or partial)	Various financial & non-financial Covenants	Early redemption in case of Tax event; or various events of default (Full or partial)	Various financial & non-financial Covenants	NA	NA	NA	NA
16	Subsequent call dates, if applicable	NA	Every 5 years after 29 April 2020	NA	NA	NA	NA	NA	NA	NA
17	Fixed or floating dividend/coupon	NA	Fixed	Floating	Floating	Floating	Floating	Floating	Floating	Floating
18	Coupon rate and any related index	NA	6.875%	6m USD LIBOR + 375 bps	3m USD LIBOR+150 bps	6m USD LIBOR + 123 bps	6m USD LIBOR + 75 bps	6m USD LIBOR + 75 bps	6m USD LIBOR + 75 bps	6m USD LIBOR + 75 bps
19	Existence of a dividend stopper	NA	Yes	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No	No
22	Noncumulative or cumulative	NA	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	NA	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	NA	NA	NA	NA	NA	NA	NA	NA	NA
25	If convertible, fully or partially	NA	NA	NA	NA	NA	NA	NA	NA	NA
26	If convertible, conversion rate	NA	NA	NA	NA	NA	NA	NA	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA	NA	NA	NA	NA	NA	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA	NA	NA	NA	NA	NA	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA	NA	NA	NA	NA	NA	NA	NA
30	Write-down feature	NA	Yes	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)	NA	Notification by regulator of Non viability without (a) write-down ; or (b) a public sector injection of capital (or equivalent support)	NA	NA	NA	NA	NA	NA	NA
32	If write-down, full or partial	NA	Fully / Partially	NA	NA	NA	NA	NA	NA	NA
33	If write-down, permanent or temporary	NA	Permanent	NA	NA	NA	NA	NA	NA	NA
34	If temporary write-down, description of write-up mechanism	NA	NA	NA	NA	NA	NA	NA	NA	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Additional Tier 1 Capital Bonds	Subordinated Debts	All depositors and creditors	All depositors and creditors	All depositors and creditors	All depositors and creditors	All depositors and creditors	All depositors and creditors	All depositors and creditors
36	Non-compliant transitioned features	NA	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
37	If yes, specify non-compliant features	NA	NA	Non Viability Loss Absorbtion	Non Viability Loss Absorbtion	Non Viability Loss Absorbtion	Non Viability Loss Absorbtion	Non Viability Loss Absorbtion	Non Viability Loss Absorbtion	Non Viability Loss Absorbtion