



بنك الخليج العربي  
United Gulf Bank B.S.C. (Closed)

## Regulatory Capital Disclosure

30<sup>th</sup> September 2025





## Table of Contents

	<u>Page No.</u>
Step 1 - Disclosure of the reported Balance sheet under the regulatory scope of consolidation	2
Step 2 - Expansion of the Balance Sheet under Regulatory scope of consolidation	3
Step 3 - Mapping the components to the composition of capital disclosure templates	5
Disclosure of main features of Regulatory capital instruments	6



## Regulatory Capital Disclosure as of 30 September 2025

### Step 1: Disclosure of the reported Balance sheet under the regulatory scope of consolidation

	Balance sheet as in published financial statements	Consolidated PIR data
	US\$ 000	US\$ 000
<b>Assets</b>		
Cash and balances with central banks	101,221	318
Due from banks and other financial institutions	64,142	165,045
Investments at fair value through statement of income	109,975	109,975
Loans and advances to customers	31,158	31,315
Non-trading investments	142,020	142,020
Investments in associated companies	77,731	129,065
Interest receivable and other assets	49,988	76,360
Investment properties	133,887	133,887
Property and equipment	18,124	18,124
Goodwill and other intangibles	60,141	-
<b>Total assets</b>	<b>796,470</b>	<b>814,192</b>
<b>Liabilities</b>		
Due to banks and other financial institutions	96,678	96,678
Deposits from Customers	23,031	23,031
Term borrowings	199,455	199,455
Interest payable and other liabilities	72,683	72,682
<b>Total liabilities</b>	<b>391,847</b>	<b>391,846</b>
<b>Equity</b>		
Share capital	196,132	196,132
Share premium	5,687	5,687
Statutory reserve	54,034	54,034
General reserve	3,765	3,765
Cumulative changes in fair values	25,482	25,482
Foreign currency translation adjustments	(5,576)	(5,576)
Retained earnings	2,887	4,314
Collective impairment provision	-	17,723
<b>Attributable to the owners of the Bank</b>	<b>282,411</b>	<b>301,561</b>
Non-controlling interests	122,212	122,212
Perpetual Tier 1 capital facility	-	-
<b>Total equity</b>	<b>404,623</b>	<b>423,773</b>
<b>Total Liabilities and equities</b>	<b>796,470</b>	<b>815,619</b>



## Regulatory Capital Disclosure as of 30 September 2025

### Step 2: Expansion of the Balance Sheet under Regulatory scope of consolidation

	Balance sheet as in published financial statements	Consolidated PIR data	Ref.
	US\$ 000	US\$ 000	
<b>Assets</b>			
<b>Cash and balances with central banks</b>	<b>101,221</b>	<b>318</b>	
<b>Due from banks and other financial institutions</b>	<b>64,142</b>	<b>165,045</b>	
<b>Investments at fair value through statement of income</b>	<b>109,975</b>	<b>109,975</b>	
<b>Loans and advances to customers</b>	<b>31,158</b>	<b>31,315</b>	
of which specific provisions	(7,882)	(7,882)	
of which loans and advances (gross of provisions)	39,040	39,197	
<b>Non-trading investments</b>	<b>142,020</b>	<b>142,020</b>	
of which related to equity investments in financial entities	34,047	34,047	
of which related to CET1	32,708	32,708	a
of which related to Tier 1	1,339	1,339	
of which related to other AFS investments	107,973	107,973	
<b>Investments in associated companies</b>	<b>77,731</b>	<b>129,065</b>	
of which equity investments in financial entities	-	-	
of which other investments	77,731	77,731	
of which Goodwill	-	51,334	d
<b>Interest receivable and other assets</b>	<b>49,988</b>	<b>76,360</b>	
of which Interest receivable and other assets	49,988	76,360	
<b>Investment properties</b>	<b>133,887</b>	<b>133,887</b>	
<b>Property and equipment</b>	<b>18,124</b>	<b>18,124</b>	
<b>Goodwill</b>	<b>60,141</b>	-	d
<b>Total assets</b>	<b>796,470</b>	<b>814,192</b>	



## Regulatory Capital Disclosure as of 30 September 2025

### Step 2: Expansion of the Balance Sheet under Regulatory scope of consolidation (continued)

	Balance sheet as in published financial statements	Consolidated PIR data	Ref.
	US\$ 000	US\$ 000	
<b>Liabilities</b>			
Due to banks and other financial institutions	96,678	96,678	
Deposits from Customers	23,031	23,031	
Term borrowings	199,455	199,455	
Interest payable and other liabilities	72,683	72,682	
<b>Total liabilities</b>	<b>391,847</b>	<b>391,846</b>	
<b>Equity</b>			
Share capital (net of Treasury shares)	196,132	196,132	
of which amount eligible for CET 1	196,132	196,132	f
Share premium	5,687	5,687	g
Statutory reserve	54,034	54,034	h
General reserve	3,765	3,765	i
<b>Cumulative changes in fair values</b>	<b>25,482</b>	<b>25,482</b>	
of which gains and losses on derivatives held as cash flow hedges	300	300	k
of which unrealized gains and losses from fair valuing equities	25,182	25,182	l
Foreign currency translation adjustments	(5,576)	(5,576)	m
Retained earnings	2,887	4,314	
of which Retained earnings	2,887	2,887	o
<b>Expected credit losses (Stages 1 &amp; 2)</b>	<b>-</b>	<b>17,723</b>	p
<b>Attributable to the owners of the Bank</b>	<b>282,411</b>	<b>301,561</b>	
Non-controlling interests	122,212	122,212	
Perpetual Tier 1 capital facility	-	-	r
<b>Total equity</b>	<b>404,623</b>	<b>423,773</b>	
<b>Total Liabilities and equities</b>	<b>796,470</b>	<b>815,619</b>	



## Regulatory Capital Disclosure as of 30 September 2025

### Step 3: Mapping the components to the composition of capital disclosure templates

		Component of regulatory capital	Source
<b>Common Equity Tier 1: Instruments and reserves</b>			
1	Directly issued qualifying common share capital plus related stock surplus	201,819	f+g
2	Retained earnings	2,887	o
3	Accumulated other comprehensive income and losses (and other reserves)	77,705	h+i+k+l+m
5	Common shares issued by subsidiaries and held by third parties (amount allowed in group CET1)	29,963	
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>312,374</b>	
<b>Common Equity Tier 1 capital :regulatory adjustments</b>			
8	Goodwill (net of related tax liabilities)	51,334	d
9	Other intangibles other than mortgage servicing rights (net of related tax liabilities)	8,807	d
11	Cash flow hedge reserve	300	k
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)	10,392	
28	<b>Total regulatory adjustments to Common equity Tier 1</b>	<b>70,833</b>	
29	<b>Common Equity Tier 1 capital (CET1)</b>	<b>241,541</b>	
<b>Additional Tier 1 capital: instruments</b>			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	-	r
31	of which: classified as equity under applicable accounting standards	-	r
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)	4,994	
36	<b>Additional Tier 1 capital before regulatory adjustments</b>	<b>4,994</b>	
<b>Additional Tier 1 capital: regulatory adjustments</b>			
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)	1,339	
43	<b>Total regulatory adjustments to Additional Tier 1 capital</b>	<b>1,339</b>	
44	<b>Additional Tier 1 capital (AT1)</b>	<b>3,655</b>	
45	<b>Tier capital (T1 = CET1 + AT1)</b>	<b>245,196</b>	
<b>Tier 2 capital: instruments and provisions</b>			
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)	6,658	
50	Provisions	13,112	p
51	<b>Tier 2 capital before regulatory adjustments</b>	<b>19,770</b>	
<b>Tier 2 capital: regulatory adjustments</b>			
58	<b>Tier 2 capital (T2)</b>	<b>19,770</b>	
59	<b>Total capital (TC = T1 + T2)</b>	<b>264,966</b>	
60	<b>Total risk weighted assets</b>	<b>1,168,039</b>	
<b>Capital ratios and buffers</b>			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	20.68%	
62	Tier 1 (as a percentage of risk weighted assets)	20.99%	
63	Total capital (as a percentage of risk weighted assets)	22.68%	
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)	9.00%	
65	of which: capital conservation buffer requirement	2.50%	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	20.68%	
<b>National minima (where different from Basel III)</b>			
69	CBB Common Equity Tier 1 minimum ratio	6.50%	
70	CBB Tier 1 minimum ratio	8.00%	
71	CBB total capital minimum ratio	10.00%	
<b>Amounts below the thresholds for deduction (before risk weighting)</b>			
72	Non-significant investments in the capital of other financials	32,708	
73	Significant investments in the common stock of financials	-	
<b>Applicable caps on the inclusion of provisions in Tier 2</b>			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	17,723	p
77	Cap on inclusion of provisions in Tier 2 under standardised approach	13,112	



## Regulatory Capital Disclosure as of 30 September 2025

### Disclosure of main features of regulatory capital instruments

Disclosure template for main features of regulatory capital instruments		
1	Issuer	United Gulf Bank
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	Not listed
3	Governing law(s) of the instrument	Laws and regulations of the Kingdom of Bahrain
	<i>Regulatory treatment</i>	
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)	Common shares
8	Amount recognised in regulatory capital	US\$ 196 million
9	Par value of instrument	US\$ 0.5 per share
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
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Floating dividends
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	Noncumulative
23	Convertible or non-convertible	Not applicable
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 type immediately senior to instrument)	Not applicable
36	Non-compliant transitioned features	None
37	If yes, specify non-compliant features	Not applicable