Liquidity Management Centre B.S.C. (c)
CBB - Composition of Capital Disclosure Requirements
Statement of Financial Position
Appendix PD-2
Step-1

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

	Balance sheet as in published financial statements	Consolidated PIRI data
	31-Mar-2024	**31-Mar-2024**
Assets	***US$ 000***	***US$ 000***
Cash and balances with central banks	813	813
Due from banks and other financial institutions	13,084	13,089
Investment in equities and funds	4,293	4,293
Investment in sukuk	11,206	11,382
Other assets	795	1,420
Investment properties	19,421	19,421
Property and equipment	50	50
Total assets	**49,662**	**50,468**
Liabilities		
Other liabilities	1,260	1,260
Total liabilities	**1,260**	**1,260**
Equity		
Share capital	59,039	59,039
Statutory reserve	4,452	4,452
General reserve	2,226	2,226
Retained earnings	(17,315)	(17,315)
Expected Credit Loss (Stage 1 & 2)	-	806
Attributable to the owners of the Bank	**48,402**	**49,208**
Non-controlling interests		
Total equity	**48,402**	**49,208**
Total Liabilities and equities	**49,662**	**50,468**

Liquidity Management Centre B.S.C. (c)
CBB - Composition of Capital Disclosure Requirements
Statement of Financial Position
Appendix PD-2
Step-2

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-Mar-2024	31-Mar-2024	
Assets	*US$ 000*	*US$ 000*	
Cash and balances with central banks	**813**	**813**	
Due from banks and other financial institutions	**13,084**	**13,089**	
of which Mudaraba Receivables	-	-	
Investments in equities and funds	**4,293**	**4,293**	
Investments in sukuk	**11,206**	**11,382**	
of which collective provisions	-	-	f
of which over 1.25% of credit risk weighted exposures	-	-	
Interest receivable and other assets	**795**	**1,420**	
Investment properties	**19,421**	**19,421**	
Property and equipment	**50**	**50**	
Total assets	**49,662**	**50,468**	
Liabilities			
Interest payable and other liabilities	**1,260**	**1,260**	
Total liabilities	**1,260**	**1,260**	
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 transalation adjustments	-	-	
Retained earnings	**(17,315)**	**(17,315)**	b
of which net profit/(loss)	336	336	
of which Retained earnings	(21,340)	(21,340)	
Expected Credit Loss (Stage 1 & 2)	**-**	806	
Attributable to the owners of the Bank	**48,402**	**49,208**	
Non-controlling interests	**-**	**-**	
Total equity	**48,402**	**49,208**	
Total Liabilities and equities	**49,662**	**50,468**	

Liquidity Management Centre B.S.C. (c)
CBB - Composition of Capital Disclosure Requirements
Main features of regulatory capital instruments
Appendix PD-3

Main features template

Disclosure of template for main features of regulatory capital instruments		
1	Issuer	Liquidity Management Centre
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private	Not applicable
3	Governing law(s) of the instrument	Laws and regulations of 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)	Common shares
8	Amount recognised in regulatory capital (Currency in mil, as of most recent	48,402
9	Par value of instrument	1.00
10	Accounting classification	Shareholders' Equity
11	Original date of issuance	July -2002
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	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	Not applicable
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	Not applicable

Liquidity Management Centre B.S.C. (c)
CBB - Composition of Capital Disclosure Requirements
Regulatory Capital Components
Appendix PD-4

Regulatory Capital Components

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

	45,016.00	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	(17,315)	b
3	Accumulated other comprehensive income and losses (and other reserves)	6,678	c+d+e
4	*Not applicable*	-	
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**	**48,402**	
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 arisng from temporary differences (net of related tax liabilities)	-	
11		-	
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% ofCET1c)	-	
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		
	Regulatory Adjustments applied to Common Equity Tier 1 in respect of amounts subject to pre-2015 treatments	-	
	of which: Positive or negative adjustments due to aggregation of CET1	-	
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)**	**48,402**	
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)**	**48,402**	
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	-	f

51	**Tier 2 capital before regulatory adjustments**	-	
		Component of regulatory capital	**Source based on reference letters of the balance sheet under the regulatory scope of consolidation**
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)**	**49,208**	
60	**Total risk weighted assets**	**82,720**	
Capital ratios and buffers			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	58.51%	
62	Tier 1 (as a percentage of risk weighted assets)	58.51%	
63	Total capital (as a percentage of risk weighted assets)	59.49%	
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%	
66	of which: bank specific countercyclical buffer requirement	N/A	
67	of which: G-SIB buffer requirement	N/A	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	58.51%	
National minima (where different from Basel III)			
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%	
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)	-	
		Component of regulatory capital	**Source based on reference letters of the balance sheet under the regulatory scope of consolidation**
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)		
77	Cap on inclusion of provisions in Tier 2 under standardised approach		
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)*		