GFH Bank BSC

Regulatory Capital Reconciliation and Disclosures as at 30 September 206

Statement of financial position under the regulatory scope of consolidation and reconciliation of published financial statements to regulatory reporting as at 30 September 2026.

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.

As at 30 September 2026	Consolidated Statement of Financial Position as in published financial statements (In USD'000)	Consolidated Statement of Financial Position as per Regulatory Reporting (In USD'000)	Reference
ASSETS			
Cash and bank balances	302,417	293,977	
Of which Expected Credit Losses (ECL) resulting from adoption of FAS 30	*(51)*	*(51)*	A
Treasury portfolio	4,809,189	4,809,189	
Of which Expected Credit Losses (ECL) as per FAS 30	*(16,815)*	*(12,054)*	A
Financing contracts	2,748,860	2,748,860	
Of which Expected Credit Losses (ECL) as per FAS 30	*(64,680)*	*(23,027)*	A
Proprietary assets	3,192,786	3,233,479	
Of which Expected Credit Losses (ECL) as per FAS 30	*(5,422)*	*(13)*	A
Of which non-significant investments in financial entities	*1*	*1*	B
Of which significant investments in the common stock of financial entity	*94*	*94*	C
Receivables and other assets	1,065,928	1,006,361	
Of which Expected Credit Losses (ECL) as per FAS 30	*(41,413)*	*(14,214)*	A
Property and equipment	113,871	65,254	
Total assets	**12,233,051**	**12,157,120**	
LIABILITIES			
Clients' Accounts	354,551	354,551	

As at 30 September 2026	Consolidated Statement of Financial Position as in published financial statements (In USD'000)	Consolidated Statement of Financial Position as per Regulatory Reporting (In USD'000)	Reference
Placements from financial institutions	3,443,274	3,443,274	
Placements from non-financial institutions and individuals	1,194,955	1,194,955	
Term financing	2,790,574	2,788,723	
Other liabilities	462,633	428,512	
Total liabilities	**8,245,987**	**8,210,015**	
Quasi equity	**2,850,781**	**2,850,781**	
OWNERS' EQUITY			
Share capital	1,015,637	1,015,637	D
Treasury shares	(163,698)	(163,698)	D
Statutory reserve	73,379	73,379	E
Investment fair value reserve	(42,002)	(42,002)	F
Other reserves	-	28,559	
Retained earnings	135,560	135,560	G
Share grant reserve	27,605	27,605	H
Total equity attributable to shareholders of the Bank	**1,046,481**	**1,075,040**	
Non-controlling interests	89,802	21,284	
Of which Total minority interest in banking subsidiaries given recognition in CET1 capital	-	*21,284*	I
Total owners' equity	**1,136,283**	**1,096,324**	
Total liabilities, quasi equity and owners' equity	**12,233,051**	**12,157,120**	

The table below shows the total assets and shareholders' equity of the Bank's subsidiaries as at 30 September 2026 which are not consolidated for capital adequacy calculation purposes.

Entity name	Principal activities	Total Assets* USD'000	Total Shareholders' equity * USD'000
The Entertainer	Entertainment services	26,484	15,220
Morrocco Rabat	Real Estate	22,788	22,788

**The numbers disclosed are before considering intercompany eliminations.*

Composition of Regulatory Capital as at 30 September 2026

Composition of Capital as at 30 September 2026 (In USD'000)			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 (Net of Treasury shares of USD 163,698)	851,939	D
2.	Retained earnings	135,560	G
3.	Accumulated other comprehensive income (and other reserves)	58,982	E+F+H
4.	*Not applicable*		
5.	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	21,284	I
6.	**Common Equity Tier 1 capital before regulatory adjustments**	**1,067,765**	
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)	29,077	
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	-	

	Composition of Capital as at 30 September 2026 (In USD'000)		Source based on reference letters of the statement of financial position under the regulatory scope of consolidation
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**	-	
29.	**Common Equity Tier 1 capital (CET1)**	**1,038,688**	
	Additional Tier 1 capital: instruments		

	Composition of Capital as at 30 September 2026 (In USD'000)		Source based on reference letters of the statement of financial position under the regulatory scope of consolidation
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)	3,547	
35.	*of which: instruments issued by subsidiaries subject to phase out*	-	
36.	**Additional Tier 1 capital before regulatory adjustments**	**3,547**	
	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	-	
43.	**Total regulatory adjustments to Additional Tier 1 capital**	**-**	
44.	**Additional Tier 1 capital (AT1)**	**-**	
45.	**Tier 1 capital (T1 = CET1 + AT1)**	**1,042,235**	
	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*	-	

	Composition of Capital as at 30 September 2026 (In USD'000)		Source based on reference letters of the statement of financial position under the regulatory scope of consolidation
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)	4,730	
49.	*of which: instruments issued by subsidiaries subject to phase out*	-	
50.	Provisions	49,359	A
51.	**Tier 2 capital before regulatory adjustments**	**54,089**	
	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)**	**54,089**	
59.	**Total capital (TC = T1 + T2)**	**1,096,324**	
60.	**Total risk weighted assets**	**7,648,241**	
	Capital ratios and buffers		
61.	Common Equity Tier 1 (as a percentage of risk weighted assets)	13.58%	
62.	Tier 1 (as a percentage of risk weighted assets)	13.63%	
63.	Total capital (as a percentage of risk weighted assets)	14.33%	
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)		

	Composition of Capital as at 30 September 2026 (In USD'000)		Source based on reference letters of the statement of financial position under the regulatory scope of consolidation
		N/A	
65.	of which: capital conservation buffer requirement	N/A	
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)	13.58%	
	National minima including CCB (where different from Basel III)		
69.	CBB Common Equity Tier 1 minimum ratio	9.0%	
70.	CBB Tier 1 minimum ratio	10.5%	
71.	CBB total capital minimum ratio	12.5%	
	Amounts below the thresholds for deduction (before risk weighting)		
72.	Non-significant investments in the capital of other financials	1	B
73.	Significant investments in the common stock of financials	94	C
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 7 standardized approach (prior to application of cap)	49,359	A
77.	Cap on inclusion of provisions in Tier 2 under 7 standardized approach	-	
78.	N/A	-	
79.	N/A	-	
	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2019 and 1 Jan 2024)		
80.	*Current cap on CET1 instruments subject to phase out arrangements*	NA	

Composition of Capital as at 30 September 2026 (In USD'000)			Source based on reference letters of the statement of financial position under the regulatory scope of consolidation
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 features of regulatory capital instrument		
1	Issuer	GFH Bank B.S.C
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	GFH *(DFM)* GFH *(ADX)* GFH *(BHB)* GFH *(KSE)*
3	Governing law(s) of the instrument Regulatory treatment	All applicable laws and regulations in 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)	Common equity shares
8	Amount recognized in regulatory capital (Currency in mil, as of most recent reporting date)	USD 1,016 million
9	Par value of instrument	USD 0.265
10	Accounting classification	Shareholders' equity
11	Original date of issuance	1999
12	Perpetual or dated	*Not applicable*
13	Original maturity date	*Not applicable*
14	Issuer call subject to prior supervisory approval	*Not applicable*
15	Optional call date, contingent call dates and redemption amount	*Not applicable*

Disclosure template for main features of regulatory capital instrument		
16	Subsequent call dates, if applicable Coupons / dividends	*Not applicable*
17	Dividends	*Not applicable*
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	*Not applicable*
22	Noncumulative or cumulative	*Not applicable*
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	*Not applicable*
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	*Not applicable*
37	If yes, specify non-compliant features	*Not applicable*