

**Appendix (BR-20) Guidelines for Completion of Supplementary Information Form
by Banks and Branches**

- 1) All Locally Incorporated Banks and Branches of Foreign Banks must complete the Supplementary Information Form. The objective of this Form is to assist the CBB in reviewing the financial performance of Banks/Branches covering assets quality including quality of investments and adequacy of provisions including ECL along with reviewing significant exposures, which are defined as exposures in excess of 5% of Bank's total capital.
- 2) Locally Incorporated Retail Banks and Retail Branches of Foreign Banks must complete the Form PIR/PIRI in BD while Locally Incorporated Wholesale Banks and Wholesale Branches of Foreign Banks must report in USD. Amounts must be reported to the nearest one thousand.
- 3) The Supplementary Information Form is divided into the following sections:
 - a) Balance Sheet
 - b) Income Statement
 - c) Loans/Financing Facilities under Stages 1, 2 and 3.
 - d) NPLs/NPFs, Past Dues, Restructured and Reschedule Loans/Financing Facilities **(Corporates Only)**
 - e) Exposures in Excess of 5% of Bank's Total Capital.
 - f) Largest 25 Fund Providers/**Depositors**.
 - g) Investments in Debt Securities, Equity Securities (including Funds) and Investment Properties.

Please note that with regards to the "Exposures that are in excess of 5% of total capital" sheet, Branches of Foreign Banks must complete the sheet by including the largest 25 exposures rather than exposures that are in excess of 5% of total capital.

- 4) Banks/Branches must fill out the Balance Sheet and Income Statement sheets to be exactly in-line with the presentation of the Bank's financial statements (if applicable). For annual financial statements, the figures included must be compared to the previous year. **In the case of interim financial statements, Balance sheet reporting shall reflect the current quarter compared to the last financial year end as well as the preceding quarter. Meanwhile, for income statement reporting, the reporting shall be for the current interim quarter (i.e. 3 months period) compared with the corresponding quarter last year as well as cumulative year to date period for the current year compared with corresponding period last year.** All positive and negative variances should be explained, however, all variances more than 5% must be explained in detail.

- 5) Banks must list the counterparty's exact legal name in full and its CR number (Commercial Registration number as issued by the local authorities in the country of incorporation) whether based in Bahrain or outside. There should be no acronym or any other short form used with regards to counterparties' names. If the counterparty has more than one CR number, then the exposure should be linked to each other.
- 6) The Form should be completed on a consolidated basis for Locally Incorporated Banks. For Branches of Foreign Banks, all transactions booked in Bahrain must be reported.
- 7) Completed Form is required from all Banks at the end of each calendar quarter. For Retail Bank Licensees, it should be filed electronically no later than 10 days after the relevant reporting date. For Wholesale Bank Licensees, it should be filed electronically no later than 20 days after the relevant reporting date.
- 8) Numbers reported in BR-21 must be consistent with Bank's financial statements for the respective period and if bank's numbers change due to review/audit or due to reasons which were out of the bank's control, the Bank must inform their supervisory point of contact and resubmit the updated BR-21 in a timely manner.