

## Investcorp Bank B.S.C. Regulatory Capital Instruments - Main features as of June 30, 2016

		Ordinary Shares	Preference Shares		
			Series B Tranche 1	Series B Tranche 2	Series B Tranche 3
1	Issuer	Investcorp Bank B.S.C.	Investcorp Bank B.S.C.	Investcorp Bank B.S.C.	Investcorp Bank B.S.C.
2	Unique identifier	ISIN: BH0004670806	Series B Tranche 1	Series B Tranche 2	Series B Tranche 3
3	Governing law of the instrument	Kingdom of Bahrain	Kingdom of Bahrain	Kingdom of Bahrain	Kingdom of Bahrain
<b>Regulatory treatment</b>					
4	Transitional CBB rules	Common Equity Tier 1	Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital
5	Post-transitional CBB rules	Common Equity Tier 1	Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital
6	Eligible at solo/group/group & solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo
7	Instrument type	Ordinary Shares	Preferred Shares	Preferred Shares	Preferred Shares
8	Amount recognised in regulatory capital	USD 200m	USD 68.9m	USD 115.4m	USD 38.9m
9	Par value of instrument	USD 2.5	USD 1,000	USD 1,000	USD 1,000
10	Accounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity
11	Original date of issuance	USD 50m Jun 1982	30-Jun-2009	15-Jul-2009	12-Aug-2009
		USD 50m Dec 1986			
		USD 100m Dec 2002			
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity	No maturity	No maturity
14	Issuer call subject to prior supervisory approval	NA	Yes	Yes	Yes
15	First optional call date and redemption amount	NA	30-Jun-2014	15-Jul-2014	12-Aug-2014
		NA	PAR call redemption	PAR call redemption	PAR call redemption
16	Subsequent call dates, if applicable	NA	Any date thereafter	Any date thereafter	Any date thereafter
<b>Dividends</b>					
17	Fixed or floating dividend	Floating	Fixed to first call, then floating	Fixed to first call, then floating	Fixed to first call, then floating
18	Dividend rate and any related index	Variable	12% to first call, now 12mth USD Libor +9.75%	12% to first call, now 12mth USD Libor +9.75%	12% to first call, now 12mth USD Libor +9.75%
19	Existence of a dividend stopper	NA	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	NA	NA	NA	NA
25	If convertible, fully or partially	NA	NA	NA	NA
26	If convertible, conversion rate	NA	NA	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA	NA	NA
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger(s)	NA	NA	NA	NA
32	If write-down, full or partial	NA	NA	NA	NA
33	If write-down, permanent or temporary	NA	NA	NA	NA
34	If temporary write-down, description of write-up mechanism	NA	NA	NA	NA
35	Position in subordination hierarchy in liquidation	Junior to all creditors and other obligations	Junior to all creditors and other obligations which are not pari-passu	Junior to all creditors and other obligations which are not pari-passu	Junior to all creditors and other obligations which are not pari-passu
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	NA	NA	NA	NA