

Solo Leverage Ratio as of 31 March 2024

BHD '000

On-Balance Sheet		
1	Self-financed exposures	295,032
2	Exposures to be funded by Unrestricted Profit Sharing Investment Accounts	423,209
3	Off-Balance Sheet	13,007
Leverage Ratio exposure [(1) + (2 * 30%) + (3)]		435,002

iii.	Leverage Ratio	
iii.1	Tier 1	58,104
iii.2	PER of UPSIAs	271
iii.3	IRR of UPSIAs	0
iii.4	Total Exposures (i.1 + i.2 - ((iii.2 + iii.3)*30%))	434,920
iii.5	Regulatory adjustment	1,657
iii.6	Total exposures for the calculation of the leverage ratio (iii.4 - iii.5)	433,264
Leverage Ratio		13.41%

Consolidated Leverage Ratio as of 31 March 2024

BHD '000

On-Balance Sheet		
1	Self-financed exposures	384,965
2	Exposures to be funded by Unrestricted Profit Sharing Investment Accounts	630,126
3	Off-Balance Sheet	109,161
Leverage Ratio exposure [(1) + (2 * 30%) + (3)]		683,164

iii.	Leverage Ratio	
iii.1	Tier 1	74,156
iii.2	PER of UPSIAs	0
iii.3	IRR of UPSIAs	271
iii.4	Total Exposures (i.1 + i.2 - ((iii.2 + iii.3)*30%))	683,246
iii.5	Regulatory adjustment	6,821
iii.6	Total exposures for the calculation of the leverage ratio (iii.4 - iii.5)	676,424
Leverage Ratio		10.96%