

Solo Leverage Ratio as of 30 June 2022

BHD '000

On-Balance Sheet		
1	Self-financed exposures	205,790
2	Exposures to be funded by Unrestricted Profit Sharing Investment Accounts	457,368
3	Off-Balance Sheet	22,874
Leverage Ratio exposure [(1) + (2 * 30%) + (3)]		365,874

iii.	Leverage Ratio	
iii.1	Tier 1	52,545
iii.2	PER of UPSIAs	155
iii.3	IRR of UPSIAs	0
iii.4	Total Exposures (i.1 + i.2 - ((iii.2 + iii.3)*30%))	365,828
iii.5	Regulatory adjustment	1,704
iii.6	Total exposures for the calculation of the leverage ratio (iii.4 - iii.5)	364,123
	Leverage Ratio	14.43%

Consolidated Leverage Ratio as of 30 June 2022

BHD '000

On-Balance Sheet		
1	Self-financed exposures	358,818
2	Exposures to be funded by Unrestricted Profit Sharing Investment Accounts	706,353
3	Off-Balance Sheet	142,306
Leverage Ratio exposure [(1) + (2 * 30%) + (3)]		713,030

iii.	Leverage Ratio	
iii.1	Tier 1	75,413
iii.2	PER of UPSIAs	0
iii.3	IRR of UPSIAs	155
iii.4	Total Exposures (i.1 + i.2 - ((iii.2 + iii.3)*30%))	713,077
iii.5	Regulatory adjustment	15,940
iii.6	Total exposures for the calculation of the leverage ratio (iii.4 - iii.5)	697,136
	Leverage Ratio	10.82%