

Solo Leverage Ratio as of 30 June 2020

BHD '000

On-Balance Sheet		
1	Self-financed exposures	227,151
2	Exposures to be funded by Unrestricted Profit Sharing Investment Accounts	360,513
3	Off-Balance Sheet	23,147
Leverage Ratio exposure [(1) + (2 * 30%) + (3)]		358,452

iii.	Leverage Ratio	
iii.1	Tier 1	50,683
iii.2	PER of UPSIAs	108
iii.3	IRR of UPSIAs	-
iii.4	Total Exposures (i.1 + i.2 - ((iii.2 + iii.3)*30%))	358,419
iii.5	Regulatory adjustment	153
iii.6	Total exposures for the calculation of the leverage ratio (iii.4 - iii.5)	358,267
	Leverage Ratio	14.15%

Consolidated Leverage Ratio as of 30 June 2020

BHD '000

On-Balance Sheet		
1	Self-financed exposures	321,023
2	Exposures to be funded by Unrestricted Profit Sharing Investment Accounts	607,386
3	Off-Balance Sheet	109,628
Leverage Ratio exposure [(1) + (2 * 30%) + (3)]		612,866

iii.	Leverage Ratio	
iii.1	Tier 1	70,491
iii.2	PER of UPSIAs	-
iii.3	IRR of UPSIAs	108
iii.4	Total Exposures (i.1 + i.2 - ((iii.2 + iii.3)*30%))	612,899
iii.5	Regulatory adjustment	17,998
iii.6	Total exposures for the calculation of the leverage ratio (iii.4 - iii.5)	594,900
	Leverage Ratio	11.85%