

**Solo Leverage Ratio as of 30 September 2023**

**BHD '000**

<b>On-Balance Sheet</b>		
<b>1</b>	<b>Self-financed exposures</b>	<b>295,956</b>
<b>2</b>	<b>Exposures to be funded by Unrestricted Profit Sharing Investment Accounts</b>	<b>442,962</b>
<b>3</b>	<b>Off-Balance Sheet</b>	<b>15,016</b>
<b>Leverage Ratio exposure [ (1) + (2 * 30%) + (3) ]</b>		<b>443,861</b>

iii.	Leverage Ratio	
iii.1	Tier 1	67,155
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%))	443,779
iii.5	Regulatory adjustment	1,361
iii.6	Total exposures for the calculation of the leverage ratio (iii.4 - iii.5)	442,418
<b>Leverage Ratio</b>		<b>15.18%</b>

**Consolidated Leverage Ratio as of 30 September 2023**

**BHD '000**

<b>On-Balance Sheet</b>		
<b>1</b>	<b>Self-financed exposures</b>	<b>403,082</b>
<b>2</b>	<b>Exposures to be funded by Unrestricted Profit Sharing Investment Accounts</b>	<b>623,407</b>
<b>3</b>	<b>Off-Balance Sheet</b>	<b>106,735</b>
<b>Leverage Ratio exposure [ (1) + (2 * 30%) + (3) ]</b>		<b>696,839</b>

iii.	Leverage Ratio	
iii.1	Tier 1	82,115
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%))	696,921
iii.5	Regulatory adjustment	5,273
iii.6	Total exposures for the calculation of the leverage ratio (iii.4 - iii.5)	691,647
<b>Leverage Ratio</b>		<b>11.87%</b>