

Solo Leverage Ratio as of 31 December 2023

BHD '000

On-Balance Sheet		
1	Self-financed exposures	281,675
2	Exposures to be funded by Unrestricted Profit Sharing Investment Accounts	443,842
3	Off-Balance Sheet	14,562
Leverage Ratio exposure [(1) + (2 * 30%) + (3)]		429,389

iii.	Leverage Ratio	
iii.1	Tier 1	61,672
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%))	429,308
iii.5	Regulatory adjustment	1,790
iii.6	Total exposures for the calculation of the leverage ratio (iii.4 - iii.5)	427,518
Leverage Ratio		14.43%

Consolidated Leverage Ratio as of 31 December 2023

BHD '000

On-Balance Sheet		
1	Self-financed exposures	390,842
2	Exposures to be funded by Unrestricted Profit Sharing Investment Accounts	638,334
3	Off-Balance Sheet	96,802
Leverage Ratio exposure [(1) + (2 * 30%) + (3)]		679,144

iii.	Leverage Ratio	
iii.1	Tier 1	77,139
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%))	679,226
iii.5	Regulatory adjustment	6,636
iii.6	Total exposures for the calculation of the leverage ratio (iii.4 - iii.5)	672,590
Leverage Ratio		11.47%