

Solo Leverage Ratio as of 31 December 2022

BHD '000

On-Balance Sheet		
1	Self-financed exposures	209,221
2	Exposures to be funded by Unrestricted Profit Sharing Investment Accounts	473,347
3	Off-Balance Sheet	20,623
Leverage Ratio exposure [(1) + (2 * 30%) + (3)]		371,849

iii.	Leverage Ratio	
iii.1	Tier 1	75,262
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%))	371,802
iii.5	Regulatory adjustment	1,594
iii.6	Total exposures for the calculation of the leverage ratio (iii.4 - iii.5)	370,208
Leverage Ratio		20.33%

Consolidated Leverage Ratio as of 31 December 2022

BHD '000

On-Balance Sheet		
1	Self-financed exposures	311,179
2	Exposures to be funded by Unrestricted Profit Sharing Investment Accounts	721,189
3	Off-Balance Sheet	128,474
Leverage Ratio exposure [(1) + (2 * 30%) + (3)]		656,010

iii.	Leverage Ratio	
iii.1	Tier 1	91,828
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%))	656,057
iii.5	Regulatory adjustment	6,564
iii.6	Total exposures for the calculation of the leverage ratio (iii.4 - iii.5)	649,493
Leverage Ratio		14.14%