

Solo Leverage Ratio as of 30 June 2021

BHD '000

On-Balance Sheet		
1	Self-financed exposures	241,513
2	Exposures to be funded by Unrestricted Profit Sharing Investment Accounts	375,419
3	Off-Balance Sheet	16,369
Leverage Ratio exposure [(1) + (2 * 30%) + (3)]		370,509

iii.	Leverage Ratio	
iii.1	Tier 1	54,207
iii.2	PER of UPSIAs	148
iii.3	IRR of UPSIAs	104
iii.4	Total Exposures (i.1 + i.2 - ((iii.2 + iii.3)*30%))	370,496
iii.5	Regulatory adjustment	944
iii.6	Total exposures for the calculation of the leverage ratio (iii.4 - iii.5)	369,551
	Leverage Ratio	14.67%

Consolidated Leverage Ratio as of 30 June 2021

BHD '000

On-Balance Sheet		
1	Self-financed exposures	391,118
2	Exposures to be funded by Unrestricted Profit Sharing Investment Accounts	685,395
3	Off-Balance Sheet	192,741
Leverage Ratio exposure [(1) + (2 * 30%) + (3)]		789,478

iii.	Leverage Ratio	
iii.1	Tier 1	78,828
iii.2	PER of UPSIAs	104
iii.3	IRR of UPSIAs	148
iii.4	Total Exposures (i.1 + i.2 - ((iii.2 + iii.3)*30%))	789,491
iii.5	Regulatory adjustment	16,356
iii.6	Total exposures for the calculation of the leverage ratio (iii.4 - iii.5)	773,135
	Leverage Ratio	10.20%