

Solo Leverage Ratio as of 31 March 2023

BHD '000

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| On-Balance Sheet | | |
| 1 | Self-financed exposures | 242,713 |
| 2 | Exposures to be funded by Unrestricted Profit Sharing Investment Accounts | 453,795 |
| 3 | Off-Balance Sheet | 17,963 |
| Leverage Ratio exposure [(1) + (2 * 30%) + (3)] | | 396,815 |

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| iii. | Leverage Ratio | |
| iii.1 | Tier 1 | 74,329 |
| iii.2 | PER of UPSIAs | 172 |
| iii.3 | IRR of UPSIAs | 0 |
| iii.4 | Total Exposures (i.1 + i.2 - ((iii.2 + iii.3)*30%)) | 396,764 |
| iii.5 | Regulatory adjustment | 1,507 |
| iii.6 | Total exposures for the calculation of the leverage ratio (iii.4 - iii.5) | 395,256 |
| | Leverage Ratio | 18.81% |

Consolidated Leverage Ratio as of 31 March 2023

BHD '000

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| On-Balance Sheet | | |
| 1 | Self-financed exposures | 332,543 |
| 2 | Exposures to be funded by Unrestricted Profit Sharing Investment Accounts | 642,840 |
| 3 | Off-Balance Sheet | 126,213 |
| Leverage Ratio exposure [(1) + (2 * 30%) + (3)] | | 651,609 |

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|-------|---|---------------|
| iii. | Leverage Ratio | |
| iii.1 | Tier 1 | 88,487 |
| iii.2 | PER of UPSIAs | 0 |
| iii.3 | IRR of UPSIAs | 172 |
| iii.4 | Total Exposures (i.1 + i.2 - ((iii.2 + iii.3)*30%)) | 651,660 |
| iii.5 | Regulatory adjustment | 5,112 |
| iii.6 | Total exposures for the calculation of the leverage ratio (iii.4 - iii.5) | 646,548 |
| | Leverage Ratio | 13.69% |