

Solo Leverage Ratio as of 30 September 2020

BHD '000

On-Balance Sheet		
1	Self-financed exposures	193,428
2	Exposures to be funded by Unrestricted Profit Sharing Investment Accounts	376,399
3	Off-Balance Sheet	16,880
Leverage Ratio exposure [(1) + (2 * 30%) + (3)]		323,227

iii.	Leverage Ratio	
iii.1	Tier 1	51,668
iii.2	PER of UPSIAs	119
iii.3	IRR of UPSIAs	-
iii.4	Total Exposures (i.1 + i.2 - ((iii.2 + iii.3)*30%))	323,192
iii.5	Regulatory adjustment	147
iii.6	Total exposures for the calculation of the leverage ratio (iii.4 - iii.5)	323,044
	Leverage Ratio	15.99%

Consolidated Leverage Ratio as of 30 September 2020

BHD '000

On-Balance Sheet		
1	Self-financed exposures	296,552
2	Exposures to be funded by Unrestricted Profit Sharing Investment Accounts	628,277
3	Off-Balance Sheet	110,182
Leverage Ratio exposure [(1) + (2 * 30%) + (3)]		595,217

iii.	Leverage Ratio	
iii.1	Tier 1	72,901
iii.2	PER of UPSIAs	-
iii.3	IRR of UPSIAs	119
iii.4	Total Exposures (i.1 + i.2 - ((iii.2 + iii.3)*30%))	595,253
iii.5	Regulatory adjustment	17,692
iii.6	Total exposures for the calculation of the leverage ratio (iii.4 - iii.5)	577,561
	Leverage Ratio	12.62%