

Solo Leverage Ratio as of 31 December 2019

BHD '000

On-Balance Sheet		
1	Self-financed exposures	204,345
2	Exposures to be funded by Unrestricted Profit Sharing Investment Accounts	291,343
3	Off-Balance Sheet	18,837
Leverage Ratio exposure [(1) + (2 * 30%) + (3)]		310,585

iii.	Leverage Ratio	
iii.1	Tier 1	51,031
iii.2	PER of UPSIAs	86
iii.3	IRR of UPSIAs	-
iii.4	Total Exposures (i.1 + i.2 - ((iii.2 + iii.3)*30%))	310,559
iii.5	Regulatory adjustment	181
iii.6	Total exposures for the calculation of the leverage ratio (iii.4 - iii.5)	310,379
Leverage Ratio		16.44%

Consolidated Leverage Ratio as of 31 December 2019

BHD '000

On-Balance Sheet		
1	Self-financed exposures	295,780
2	Exposures to be funded by Unrestricted Profit Sharing Investment Accounts	541,691
3	Off-Balance Sheet	127,128
Leverage Ratio exposure [(1) + (2 * 30%) + (3)]		585,416

iii.	Leverage Ratio	
iii.1	Tier 1	71,063
iii.2	PER of UPSIAs	86
iii.3	IRR of UPSIAs	-
iii.4	Total Exposures (i.1 + i.2 - ((iii.2 + iii.3)*30%))	585,390
iii.5	Regulatory adjustment	19,276
iii.6	Total exposures for the calculation of the leverage ratio (iii.4 - iii.5)	566,114
Leverage Ratio		12.55%