

Solo Leverage Ratio as of 31 December 2020

BHD '000

On-Balance Sheet		
1	Self-financed exposures	240,970
2	Exposures to be funded by Unrestricted Profit Sharing Investment Accounts	357,330
3	Off-Balance Sheet	18,812
Leverage Ratio exposure [(1) + (2 * 30%) + (3)]		366,981

iii.	Leverage Ratio	
iii.1	Tier 1	52,497
iii.2	PER of UPSIAs	130
iii.3	IRR of UPSIAs	-
iii.4	Total Exposures (i.1 + i.2 - ((iii.2 + iii.3)*30%))	366,942
iii.5	Regulatory adjustment	1,099
iii.6	Total exposures for the calculation of the leverage ratio (iii.4 - iii.5)	365,843
Leverage Ratio		14.35%

Consolidated Leverage Ratio as of 31 December 2020

BHD '000

On-Balance Sheet		
1	Self-financed exposures	362,291
2	Exposures to be funded by Unrestricted Profit Sharing Investment Accounts	638,065
3	Off-Balance Sheet	143,832
Leverage Ratio exposure [(1) + (2 * 30%) + (3)]		697,542

iii.	Leverage Ratio	
iii.1	Tier 1	74,265
iii.2	PER of UPSIAs	-
iii.3	IRR of UPSIAs	130
iii.4	Total Exposures (i.1 + i.2 - ((iii.2 + iii.3)*30%))	697,581
iii.5	Regulatory adjustment	18,383
iii.6	Total exposures for the calculation of the leverage ratio (iii.4 - iii.5)	679,199
Leverage Ratio		10.93%