

**Solo Leverage Ratio as of 30 September 2022**

BHD '000

<b>On-Balance Sheet</b>		
<b>1</b>	<b>Self-financed exposures</b>	<b>249,829</b>
<b>2</b>	<b>Exposures to be funded by Unrestricted Profit Sharing Investment Accounts</b>	<b>485,557</b>
<b>3</b>	<b>Off-Balance Sheet</b>	<b>29,827</b>
<b>Leverage Ratio exposure [ (1) + (2 * 30%) + (3) ]</b>		<b>425,323</b>

iii.	Leverage Ratio	
iii.1	Tier 1	55,930
iii.2	PER of UPSIAs	155
iii.3	IRR of UPSIAs	0
iii.4	Total Exposures (i.1 + i.2 - ((iii.2 + iii.3)*30%))	425,277
iii.5	Regulatory adjustment	1,605
iii.6	Total exposures for the calculation of the leverage ratio (iii.4 - iii.5)	423,671
<b>Leverage Ratio</b>		<b>13.20%</b>

**Consolidated Leverage Ratio as of 30 September 2022**

BHD '000

<b>On-Balance Sheet</b>		
<b>1</b>	<b>Self-financed exposures</b>	<b>361,206</b>
<b>2</b>	<b>Exposures to be funded by Unrestricted Profit Sharing Investment Accounts</b>	<b>715,286</b>
<b>3</b>	<b>Off-Balance Sheet</b>	<b>130,666</b>
<b>Leverage Ratio exposure [ (1) + (2 * 30%) + (3) ]</b>		<b>706,458</b>

iii.	Leverage Ratio	
iii.1	Tier 1	75,623
iii.2	PER of UPSIAs	0
iii.3	IRR of UPSIAs	155
iii.4	Total Exposures (i.1 + i.2 - ((iii.2 + iii.3)*30%))	706,504
iii.5	Regulatory adjustment	14,022
iii.6	Total exposures for the calculation of the leverage ratio (iii.4 - iii.5)	692,482
<b>Leverage Ratio</b>		<b>10.92%</b>