

Solo Leverage Ratio as of 30 September 2024

BHD '000

On-Balance Sheet		
1	Self-financed exposures	259,225
2	Exposures to be funded by Unrestricted Profit Sharing Investment Accounts	486,840
3	Off-Balance Sheet	15,246
Leverage Ratio exposure [(1) + (2 * 30%) + (3)]		420,523

iii.	Leverage Ratio	
iii.1	Tier 1	52,230
iii.2	PER of UPSIAs	271
iii.3	IRR of UPSIAs	0
iii.4	Total Exposures (i.1 + i.2 - ((iii.2 + iii.3)*30%)	420,442
iii.5	Regulatory adjustment	1,421
iii.6	Total exposures for the calculation of the leverage ratio (iii.4 - iii.5)	419,021
Leverage Ratio		12.46%

Consolidated Leverage Ratio as of 30 September 2024

BHD '000

On-Balance Sheet		
1	Self-financed exposures	370,984
2	Exposures to be funded by Unrestricted Profit Sharing Investment Accounts	715,649
3	Off-Balance Sheet	93,400
Leverage Ratio exposure [(1) + (2 * 30%) + (3)]		679,079

iii.	Leverage Ratio	
iii.1	Tier 1	70,134
iii.2	PER of UPSIAs	271
iii.3	IRR of UPSIAs	0
iii.4	Total Exposures (i.1 + i.2 - ((iii.2 + iii.3)*30%)	678,997
iii.5	Regulatory adjustment	13,353
iii.6	Total exposures for the calculation of the leverage ratio (iii.4 - iii.5)	665,645
Leverage Ratio		10.54%