Solo Leverage Ratio as of 30 June 2023

BHD '000

	On-Balance Sheet	
1	Self-financed exposures	341,171
2	Exposures to be funded by Unrestricted Profit Sharing Investment Accounts	454,682
3	Off-Balance Sheet	15,133
	Leverage Ratio exposure [(1) + (2 * 30%) + (3)]	492,709

iii.	Leverage Ratio	
iii.1	Tier 1	71,478
iii.2	PER of UPSIAs	226
iii.3	IRR of UPSIAs	0
iii.4	Total Exposures (i.1 + i.2 - ((iii.2 + iii.3)*30%))	492,641
iii.5	Regulatory adjustment	1,414
iii.6	Total exposures for the calculation of the leverage ratio (iii.4 - iii.5)	491,227
	Leverage Ratio	14.55%

Consolidated Leverage Ratio as of 30 June 2023

BHD '000

	On-Balance Sheet	
1	Self-financed exposures	435,277
2	Exposures to be funded by Unrestricted Profit Sharing Investment Accounts	648,086
3	Off-Balance Sheet	93,692
	Leverage Ratio exposure [(1) + (2 * 30%) + (3)]	723,395

iii.	Leverage Ratio	
iii.1	Tier 1	86,491
iii.2	PER of UPSIAs	0
iii.3	IRR of UPSIAs	226
iii.4	Total Exposures (i.1 + i.2 - ((iii.2 + iii.3)*30%))	723,463
iii.5	Regulatory adjustment	4,893
iii.6	Total exposures for the calculation of the leverage ratio (iii.4 - iii.5)	718,570
	Leverage Ratio	12.04%