

Solo Leverage Ratio as of 31 December 2021

BHD '000

On-Balance Sheet		
1	Self-financed exposures	257,435
2	Exposures to be funded by Unrestricted Profit Sharing Investment Accounts	367,169
3	Off-Balance Sheet	21,513
Leverage Ratio exposure [(1) + (2 * 30%) + (3)]		389,099

iii.	Leverage Ratio	
iii.1	Tier 1	54,052
iii.2	PER of UPSIAs	155
iii.3	IRR of UPSIAs	104
iii.4	Total Exposures (i.1 + i.2 - ((iii.2 + iii.3)*30%))	389,084
iii.5	Regulatory adjustment	1,351
iii.6	Total exposures for the calculation of the leverage ratio (iii.4 - iii.5)	387,733
Leverage Ratio		13.94%

Consolidated Leverage Ratio as of 31 December 2021

BHD '000

On-Balance Sheet		
1	Self-financed exposures	373,325
2	Exposures to be funded by Unrestricted Profit Sharing Investment Accounts	703,262
3	Off-Balance Sheet	209,122
Leverage Ratio exposure [(1) + (2 * 30%) + (3)]		793,425

iii.	Leverage Ratio	
iii.1	Tier 1	74,280
iii.2	PER of UPSIAs	104
iii.3	IRR of UPSIAs	155
iii.4	Total Exposures (i.1 + i.2 - ((iii.2 + iii.3)*30%))	793,440
iii.5	Regulatory adjustment	17,910
iii.6	Total exposures for the calculation of the leverage ratio (iii.4 - iii.5)	775,530
Leverage Ratio		9.58%