

Solo Leverage Ratio as of 30 June 2024

BHD '000

On-Balance Sheet		
1	Self-financed exposures	288,375
2	Exposures to be funded by Unrestricted Profit Sharing Investment Accounts	453,227
3	Off-Balance Sheet	13,434
Leverage Ratio exposure [(1) + (2 * 30%) + (3)]		437,777

iii.	Leverage Ratio	
iii.1	Tier 1	55,121
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%)	437,696
iii.5	Regulatory adjustment	1,548
iii.6	Total exposures for the calculation of the leverage ratio (iii.4 - iii.5)	436,147
Leverage Ratio		12.64%

Consolidated Leverage Ratio as of 30 June 2024

BHD '000

On-Balance Sheet		
1	Self-financed exposures	392,682
2	Exposures to be funded by Unrestricted Profit Sharing Investment Accounts	648,563
3	Off-Balance Sheet	97,356
Leverage Ratio exposure [(1) + (2 * 30%) + (3)]		684,606

iii.	Leverage Ratio	
iii.1	Tier 1	72,120
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%)	684,525
iii.5	Regulatory adjustment	6,577
iii.6	Total exposures for the calculation of the leverage ratio (iii.4 - iii.5)	677,948
Leverage Ratio		10.64%