

Solo Leverage Ratio as of 31 March 2021

BHD '000

On-Balance Sheet		
1	Self-financed exposures	245,269
2	Exposures to be funded by Unrestricted Profit Sharing Investment Accounts	358,515
3	Off-Balance Sheet	14,955
Leverage Ratio exposure [(1) + (2 * 30%) + (3)]		367,779

iii.	Leverage Ratio	
iii.1	Tier 1	52,356
iii.2	PER of UPSIAs	141
iii.3	IRR of UPSIAs	104
iii.4	Total Exposures (i.1 + i.2 - ((iii.2 + iii.3)*30%))	367,768
iii.5	Regulatory adjustment	1,031
iii.6	Total exposures for the calculation of the leverage ratio (iii.4 - iii.5)	366,737
	Leverage Ratio	14.28%

Consolidated Leverage Ratio as of 31 March 2021

BHD '000

On-Balance Sheet		
1	Self-financed exposures	384,166
2	Exposures to be funded by Unrestricted Profit Sharing Investment Accounts	652,042
3	Off-Balance Sheet	160,716
Leverage Ratio exposure [(1) + (2 * 30%) + (3)]		740,495

iii.	Leverage Ratio	
iii.1	Tier 1	76,016
iii.2	PER of UPSIAs	104
iii.3	IRR of UPSIAs	141
iii.4	Total Exposures (i.1 + i.2 - ((iii.2 + iii.3)*30%))	740,506
iii.5	Regulatory adjustment	18,444
iii.6	Total exposures for the calculation of the leverage ratio (iii.4 - iii.5)	722,062
	Leverage Ratio	10.53%