

Solo Leverage Ratio as of 31 March 2022

BHD '000

On-Balance Sheet		
1	Self-financed exposures	217,498
2	Exposures to be funded by Unrestricted Profit Sharing Investment Accounts	452,891
3	Off-Balance Sheet	21,494
Leverage Ratio exposure [(1) + (2 * 30%) + (3)]		374,859

iii.	Leverage Ratio	
iii.1	Tier 1	52,659
iii.2	PER of UPSIAs	155
iii.3	IRR of UPSIAs	0
iii.4	Total Exposures (i.1 + i.2 - ((iii.2 + iii.3)*30%))	374,813
iii.5	Regulatory adjustment	1,784
iii.6	Total exposures for the calculation of the leverage ratio (iii.4 - iii.5)	373,029
Leverage Ratio		14.12%

Consolidated Leverage Ratio as of 31 March 2022

BHD '000

On-Balance Sheet		
1	Self-financed exposures	350,685
2	Exposures to be funded by Unrestricted Profit Sharing Investment Accounts	716,247
3	Off-Balance Sheet	149,073
Leverage Ratio exposure [(1) + (2 * 30%) + (3)]		714,632

iii.	Leverage Ratio	
iii.1	Tier 1	76,981
iii.2	PER of UPSIAs	0
iii.3	IRR of UPSIAs	155
iii.4	Total Exposures (i.1 + i.2 - ((iii.2 + iii.3)*30%))	714,678
iii.5	Regulatory adjustment	16,877
iii.6	Total exposures for the calculation of the leverage ratio (iii.4 - iii.5)	697,801
Leverage Ratio		11.03%