

**Solo Leverage Ratio as of 30 September 2021**

BHD '000

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

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
	<b>Leverage Ratio</b>	<b>13.94%</b>

**Consolidated Leverage Ratio as of 30 September 2021**

BHD '000

<b>On-Balance Sheet</b>		
<b>1</b>	<b>Self-financed exposures</b>	<b>381,245</b>
<b>2</b>	<b>Exposures to be funded by Unrestricted Profit Sharing Investment Accounts</b>	<b>653,625</b>
<b>3</b>	<b>Off-Balance Sheet</b>	<b>209,122</b>
<b>Leverage Ratio exposure [ (1) + (2 * 30%) + (3) ]</b>		<b>786,455</b>

iii.	Leverage Ratio	
iii.1	Tier 1	75,872
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%))	786,470
iii.5	Regulatory adjustment	17,104
iii.6	Total exposures for the calculation of the leverage ratio (iii.4 - iii.5)	769,366
	<b>Leverage Ratio</b>	<b>9.86%</b>