

Solo Leverage Ratio as of 31 March 2025

BHD '000

On-Balance Sheet		
1	Self-financed exposures	197,992
2	Exposures to be funded by Unrestricted Profit Sharing Investment Accounts	446,287
3	Off-Balance Sheet	10,807
Leverage Ratio exposure [(1) + (2 * 30%) + (3)]		342,685

iii.	Leverage Ratio	
iii.1	Tier 1	47,084
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%))	342,604
iii.5	Regulatory adjustment	1,500
iii.6	Total exposures for the calculation of the leverage ratio (iii.4 - iii.5)	341,104
Leverage Ratio		13.80%

Consolidated Leverage Ratio as of 31 March 2025

BHD '000

On-Balance Sheet		
1	Self-financed exposures	296,906
2	Exposures to be funded by Unrestricted Profit Sharing Investment Accounts	706,493
3	Off-Balance Sheet	79,467
Leverage Ratio exposure [(1) + (2 * 30%) + (3)]		588,321

iii.	Leverage Ratio	
iii.1	Tier 1	65,858
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%))	588,240
iii.5	Regulatory adjustment	6,607
iii.6	Total exposures for the calculation of the leverage ratio (iii.4 - iii.5)	581,633
Leverage Ratio		11.32%