

**NSFR Common Disclosure
For the Period Ending on 31/03/2018**

“value in
KWD
000”

Sr.	Item	Unweighted Values (i.e. before applying relevant factors)				Total weighted value
		No specified maturity	Less than 6 months	More than 6 months and less than one year	Over one year	
Available Stable Funding (ASF):						
1	Capital:	15,417				15,417
2	• <i>Regulatory Capital</i>	15,417				15,417
3	• <i>Other Capital Instruments</i>					
4	Retail deposits and deposits from small business customers:		9,389			8,450
5	• <i>Stable deposits</i>					
6	• <i>Less stable deposits</i>		9,389			8,450
7	Wholesale funding:		33,329	907	36019	41,444
8	• <i>Operational deposits</i>					
9	• <i>Other wholesale funding</i>		33,329	907	36019	41,444
10	Other liabilities:					
11	• <i>NSFR derivative liabilities</i>					
12	• <i>All other liabilities not included in the above categories</i>					
13	Total ASF	15417	42718	907	36019	65,311
Required Stable Funding (RSF):						
14	Total NSFR high-quality liquid assets (HQLA)		14648		10939	0
15	Deposits held at other financial institutions for operational purposes					
16	Performing loans and securities:		32,098	2,742	36,019	44,543
17	• <i>Performing loans to financial institutions secured by Level 1 HQLA</i>					
18	• <i>Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured</i>		17,665	2742	0	4,021

	<i>performing loans to financial institutions</i>					
19	• Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:		14,433	0	36,019	40,522
20	- <i>With a risk weight of less than or equal to 35% as per the Capital Adequacy Ratio – Basel 3 guidelines</i>					
21	• Performing residential mortgages, of which:					
22	- <i>With a risk weight of less than or equal to 35% under the CBK Capital Adequacy Ratio – Basel III Guidelines</i>					
23	• Securities that are not in default and do not qualify as HQLA, including exchange-traded equities					
24	Other assets:					
25	• Physical traded commodities, including gold					
26	• Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs					
27	• NSFR derivative assets					
28	• NSFR derivative liabilities before deduction of variation margin posted					
29	• All other assets not included in the above categories					
30	Off-balance sheet items	36,369	0	0	37,220	3,679
31	Total RSF	36369	46747	2742	84179	48,222
32	NSFR (%)					135%