

**Table 4: NSFR Common Disclosure Template  
For the Period Ending on 30/06/2018**

“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	
<b>Available Stable Funding (ASF):</b>						
1	<b>Capital:</b>	15,417				15,417
2	• <i>Regulatory Capital</i>	15,417				15,417
3	• <i>Other Capital Instruments</i>					
4	<b>Retail deposits and deposits from small business customers:</b>		6,752			6,076
5	• <i>Stable deposits</i>					
6	• <i>Less stable deposits</i>		6,752			6,076
7	<b>Wholesale funding:</b>		31,691		36,153	41,152
8	• <i>Operational deposits</i>					
9	• <i>Other wholesale funding</i>		31,691		36,153	41,152
10	<b>Other liabilities:</b>					
11	• <i>NSFR derivative liabilities</i>					
12	• <i>All other liabilities not included in the above categories</i>					
13	<b>Total ASF</b>	15417	38,443	0	36,153	62,646
<b>Required Stable Funding (RSF):</b>						
14	<b>Total NSFR high-quality liquid assets (HQLA)</b>		14,795		10,778	0
15	<b>Deposits held at other financial institutions for operational purposes</b>					
16	<b>Performing loans and securities:</b>		24,623	3,078	36,153	44,942
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>		12,496	3,078	0	3,413

	<i>performing loans to financial institutions</i>					
19	• <i>Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:</i>		12,127	0	36,153	41,529
20	- <i>With a risk weight of less than or equal to 35% as per the Capital Adequacy Ratio – Basel 3 guidelines</i>					
21	• <i>Performing residential mortgages, of which:</i>					
22	- <i>With a risk weight of less than or equal to 35% under the CBK Capital Adequacy Ratio – Basel III Guidelines</i>					
23	• <i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>					
24	<b>Other assets:</b>					
25	• <i>Physical traded commodities, including gold</i>					
26	• <i>Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs</i>					
27	• <i>NSFR derivative assets</i>					
28	• <i>NSFR derivative liabilities before deduction of variation margin posted</i>					
29	• <i>All other assets not included in the above categories</i>					
30	<b>Off-balance sheet items</b>	35,986	0	0	37,357	3,667
31	<b>Total RSF</b>	35,986	39,418	3,078	86,002	48,610
32	<b>NSFR (%)</b>					129%