

**Table 4: NSFR Common Disclosure Template
For the Period Ending on 31/3/2020**

“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: | 16,462 | 0 | 0 | 0 | 16,462 |
| 2 | • <i>Regulatory Capital</i> | 16,462 | 0 | 0 | 0 | 16,462 |
| 3 | • <i>Other Capital Instruments</i> | 0 | 0 | 0 | 0 | 0 |
| 4 | Retail deposits and deposits from small business customers: | 0 | 141 | 20 | 0 | 145 |
| 5 | • <i>Stable deposits</i> | 0 | 0 | 0 | 0 | 0 |
| 6 | • <i>Less stable deposits</i> | 0 | 141 | 20 | 0 | 145 |
| 7 | Wholesale funding: | 0 | 77,146 | 3,423 | 79,180 | 81,186 |
| 8 | • <i>Operational deposits</i> | 0 | 0 | 0 | 0 | 0 |
| 9 | • <i>Other wholesale funding</i> | 0 | 77,146 | 3,423 | 79,180 | 81,186 |
| 10 | Other liabilities: | 0 | 0 | 0 | 0 | 0 |
| 11 | • <i>NSFR derivative liabilities</i> | | 0 | 0 | 0 | |
| 12 | • <i>All other liabilities not included in the above categories</i> | 0 | 0 | 0 | 0 | 0 |
| 13 | Total ASF | 16,469 | 77,327 | 3,442 | 79,180 | 97,828 |
| Required Stable Funding (RSF): | | | | | | |
| 14 | Total NSFR high-quality liquid assets (HQLA) | 39,280 | 0 | 0 | 0 | 4,221 |
| 15 | Deposits held at other financial institutions for operational purposes | 0 | 0 | 0 | 0 | 0 |
| 16 | Performing loans and securities: | 0 | 60,427 | 17,882 | 46,221 | 63,770 |
| 17 | • <i>Performing loans to financial institutions secured by Level 1 HQLA</i> | 0 | 11,367 | 0 | 0 | 1,137 |
| 18 | • <i>Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to</i> | 0 | 46,707 | 5,591 | 9,135 | 18,936 |

| | | | | | | |
|----|--|--------|--------|--------|--------|--------|
| | <i>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> | 0 | 2,353 | 12,291 | 32,357 | 39,678 |
| 20 | - <i>With a risk weight of less than or equal to 35% as per the Capital Adequacy Ratio – Basel 3 guidelines</i> | 0 | 0 | 0 | 0 | 0 |
| 21 | • <i>Performing residential mortgages, of which:</i> | 0 | 0 | 0 | 0 | 0 |
| 22 | - <i>With a risk weight of less than or equal to 35% under the CBK Capital Adequacy Ratio – Basel III Guidelines</i> | 0 | 0 | 0 | 0 | 0 |
| 23 | • <i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i> | 0 | 0 | 0 | 4,729 | 4,019 |
| 24 | Other assets: | 0 | 0 | 0 | 12,056 | 12,056 |
| 25 | • <i>Physical traded commodities, including gold</i> | 0 | 0 | 0 | 0 | 0 |
| 26 | • <i>Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs</i> | 0 | 0 | 0 | 0 | 0 |
| 27 | • <i>NSFR derivative assets</i> | 0 | 0 | 0 | 0 | 0 |
| 28 | • <i>NSFR derivative liabilities before deduction of variation margin posted</i> | 0 | 0 | 0 | 0 | 0 |
| 29 | • <i>All other assets not included in the above categories</i> | 0 | 0 | 0 | 12,056 | 12,056 |
| 30 | Off-balance sheet items | 50,943 | 0 | 0 | 0 | 2,547 |
| 31 | Total RSF | 90,222 | 60,427 | 17,882 | 58,275 | 82,594 |
| 32 | NSFR (%) | 0 | 0 | 0 | 0 | 118% |

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