Table 4: NSFR Common Disclosure Template
For the Period Ending on 30/6/2020

"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	• *Regulatory Capital*	16,462	0	0	0	16,462
3	• *Other Capital Instruments*	0	0	0	0	0
4	**Retail deposits and deposits from small business customers:**	0	136	4	0	126
5	• *Stable deposits*	0	0	0	0	0
6	• *Less stable deposits*	0	136	4	0	126
7	**Wholesale funding:**	0	101,997	0	67,121	67,528
8	• *Operational deposits*	0	0	0	0	0
9	• *Other wholesale funding*	0	101,997	0	67,121	67,528
10	**Other liabilities:**	0	0	0	0	0
11	• *NSFR derivative liabilities*		0	0	0	
12	• *All other liabilities not included in the above categories*	0	0	0	0	0
13	**Total ASF**	16,469	102,163	4	67,121	84,143
Required Stable Funding (RSF):						
14	**Total NSFR high-quality liquid assets (HQLA)**	50,778	0	0	0	6,183
15	**Deposits held at other financial institutions for operational purposes**	0	0	0	0	0
16	**Performing loans and securities:**	0	55,871	19,632	51,746	68,581
17	• *Performing loans to financial institutions secured by Level 1 HQLA*	0	14,363	0	0	1,436
18	• *Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to*	0	41,290	3,484	9,253	17,189

	financial institutions					
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:*	0	218	16,148	37,694	45,877
20	*- With a risk weight of less than or equal to 35% as per the Capital Adequacy Ratio – Basel 3 guidelines*	0	0	0	0	0
21	*• Performing residential mortgages, of which:*	0	0	0	0	0
22	*- With a risk weight of less than or equal to 35% under the CBK Capital Adequacy Ratio – Basel III Guidelines*	0	0	0	0	0
23	*• Securities that are not in default and do not qualify as HQLA, including exchange-traded equities*	0	0	0	4,799	4,079
24	Other assets:	0	0	0	9,630	9,630
25	*• Physical traded commodities, including gold*	0	0	0	0	0
26	*• Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs*	0	0	0	0	0
27	*• NSFR derivative assets*	0	0	0	0	0
28	*• NSFR derivative liabilities before deduction of variation margin posted*	0	0	0	0	0
29	*• All other assets not included in the above categories*	0	0	0	9,630	9,630
30	Off-balance sheet items	50,437	0	0	0	2,522
31	Total RSF	99,244	55,871	19,631	61,377	86,916
32	NSFR (%)	0	0	0	0	97%

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