

Table 4: NSFR Common Disclosure Template
For the Period Ending on 30/06/2025

“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:	20,637	0	0	0	20,637
2	• Regulatory Capital	20,637	0	0	0	20,637
3	• Other Capital Instruments	0	0	0	0	0
4	Retail deposits and deposits from small business customers:	0	7,073	37	0	6,399
5	• Stable deposits	0	0	0	0	0
6	• Less stable deposits	0	7,073	37	0	6,399
7	Wholesale funding:	0	224,819	75,257	264,053	302,526
8	• Operational deposits	0	626	0	0	313
9	• Other wholesale funding	0	224,193	75,257	264,053	302,213
10	Other liabilities:	7,794	202	0	0	0
11	• NSFR derivative liabilities		0	0	0	
12	• All other liabilities not included in the above categories	7,794	202	0	0	0
13	Total ASF	27,930	232,096	75,294	264,053	329,563
Required Stable Funding (RSF):						
14	Total NSFR high-quality liquid assets (HQLA)	152,296	0	0	0	16,962
15	Deposits held at other financial institutions for operational purposes	0	0	0	0	0
16	Performing loans and securities:	0	207,828	27,163	190,699	235,271
17	• Performing loans to financial institutions secured by Level 1 HQLA	0	0	0	0	0
18	• Performing loans to financial institutions secured by non-Level 1 HQLA and	0	206,600	27,163	173,480	218,052

	<i>unsecured 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>	0	1,228	0	17,219	17,219
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	0	0
24	Other assets:	8,948	7,863	764	4,291	17,552
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>	1,831	0	0	0	1,831
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>	7,117	7,863	764	4,291	15,721
30	Off-balance sheet items	199,687	0	0	0	9,984
31	Total RSF	360,930	215,691	27,927	194,991	279,770
32	NSFR (%)					118%

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