Table 4: NSFR Common Disclosure Template
For the Period Ending on 30/09/2025

"value in KWD 000"

Sr.	Item	Unweighted Values (i.e. before applying relevant factors)				
		No specified maturity	Less than 6 months	More than 6 months and less than one year	Over one year	Total weighted value
Available Stable Funding (ASF):						
1	Capital:	20,672	0	0	0	20,672
2	• *Regulatory Capital*	20,672	0	0	0	20,672
3	• *Other Capital Instruments*	0	0	0	0	0
4	Retail deposits and deposits from small business customers:	0	8,614	80	0	7,825
5	• *Stable deposits*	0	0	0	0	0
6	• *Less stable deposits*	0	8,614	80	0	7,825
7	Wholesale funding:	0	191,351	93,877	243,194	291,170
8	• *Operational deposits*	0	705	0	0	352
9	• *Other wholesale funding*	0	190,646	93,877	243,194	290,818
10	Other liabilities:	9,399	347	0	0	0
11	• *NSFR derivative liabilities*		0	0	0	
12	• *All other liabilities not included in the above categories*	9,399	347	0	0	0
13	Total ASF	29,352	200,313	93,957	243,194	319,668
Required Stable Funding (RSF):						
14	Total NSFR high-quality liquid assets (HQLA)	162,061	0	0	0	18,453
15	Deposits held at other financial institutions for operational purposes	0	0	0	0	0
16	Performing loans and securities:	0	185,662	26,980	172,143	213,232
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	183,997	26,980	155,593	196,682

	unsecured performing loans to 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**	**1,665**	**0**	**16,550**	**16,550**
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**	**0**	**0**
24	**Other assets:**	**7,928**	**0**	**8,100**	**4,268**	**16,246**
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*	**2,157**	**0**	**0**	**0**	**2,157**
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*	**5,771**	**0**	**8,100**	**4,268**	**14,089**
30	**Off-balance sheet items**	**220,973**	**0**	**0**	**0**	**11,049**
31	**Total RSF**	**390,961**	**185,662**	**35,080**	**176,411**	**258,980**
32	**NSFR (%)**					**123%**

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