Table 4: NSFR Common Disclosure Template
For the Period Ending on 31/03/2021

"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:	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	174	14	0	170
5	• *Stable deposits*	0	0	0	0	0
6	• *Less stable deposits*	0	174	14	0	170
7	Wholesale funding:	0	118,880	0	90,262	90,998
8	• *Operational deposits*	0	0	0	0	0
9	• *Other wholesale funding*	0	118,880	0	90,262	90,998
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	119,086	14	90,262	107,659
Required Stable Funding (RSF):						
14	Total NSFR high-quality liquid assets (HQLA)	52,303	0	0	0	7,293
15	Deposits held at other financial institutions for operational purposes	0	0	0	0	0
16	Performing loans and securities:	0	99,039	8,802	52,839	78,801
17	• *Performing loans to financial institutions secured by Level 1 HQLA*	0	21,240	97	0	2,173
18	• *Performing loans to financial institutions secured by*	0	53,730	8,575	17,176	29,523

	non-Level 1 HQLA and 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	24,069	130	31,279	43,379
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	4,384	3,726
24	Other assets:	0	0	0	13,618	13,618
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	13,618	13,618
30	Off-balance sheet items	52,185	0	0	0	2,609
31	Total RSF	104,488	99,039	8,803	66,457	102,322
32	NSFR (%)	0	0	0	0	105%

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