Table 4: NSFR Common Disclosure Template
For the Period Ending on 31/03/2023

"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:**	19,255	0	0	0	19,255
2	• *Regulatory Capital*	19,255	0	0	0	19,255
3	• *Other Capital Instruments*	0	0	0	0	0
4	**Retail deposits and deposits from small business customers:**	0	194	22	0	194
5	• *Stable deposits*	0	0	0	0	0
6	• *Less stable deposits*	0	194	22	0	194
7	**Wholesale funding:**	0	185,509	35,525	166,578	184,441
8	• *Operational deposits*	0	0	0	0	0
9	• *Other wholesale funding*	0	185,509	35,525	166,578	184,441
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**	18,725	185,751	35,548	166,578	203,934
Required Stable Funding (RSF):						
14	**Total NSFR high-quality liquid assets (HQLA)**	94,670	0	0	0	12,589
15	**Deposits held at other financial institutions for operational purposes**	0	0	0	0	0
16	**Performing loans and securities:**	0	144,709	62,134	92,550	148,539
17	• *Performing loans to financial institutions secured by Level 1 HQLA*	0	25,443	0	0	2,544
18	• *Performing loans to financial institutions secured by non-Level 1 HQLA and*	0	104,684	59,601	64,675	110,178

	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	14,582	2,533	23,776	32,333
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	4,099	3,484
24	**Other assets:**	6,653	0	1,000	11,912	18,581
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*	2,513	0	0	0	2,513
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*	4,140	0	1,000	11,912	16,068
30	**Off-balance sheet items**	94,353	0	0	0	4,718
31	**Total RSF**	195,675	144,709	62,166	104,461	184,426
32	**NSFR (%)**					111%

Prepared by: Nour Al Mehaini

Reviewed by: Xu Chengbo