Table 4: NSFR Common Disclosure Template
For the Period Ending on 31/03/2024

"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:**	**19,440**	**0**	**0**	**0**	**19,440**
2	*• Regulatory Capital*	**19,440**	**0**	**0**	**0**	**19,440**
3	*• Other Capital Instruments*	**0**	**0**	**0**	**0**	**0**
4	**Retail deposits and deposits from small business customers:**	**0**	**359**	**7**	**0**	**329**
5	*• Stable deposits*	**0**	**0**	**0**	**0**	**0**
6	*• Less stable deposits*	**0**	**359**	**7**	**0**	**329**
7	**Wholesale funding:**	**0**	**230,986**	**37,108**	**218,118**	**239,125**
8	*• Operational deposits*	**0**	**0**	**0**	**0**	**0**
9	*• Other wholesale funding*	**0**	**230,986**	**37,108**	**218,118**	**239,125**
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**	**19,587**	**231,383**	**37,115**	**218,118**	**258,928**
Required Stable Funding (RSF):						
14	**Total NSFR high-quality liquid assets (HQLA)**	**125,997**	**0**	**0**	**0**	**15,415**
15	**Deposits held at other financial institutions for operational purposes**	**0**	**0**	**0**	**0**	**0**
16	**Performing loans and securities:**	**0**	**195,173**	**28,310**	**143,088**	**186,014**
17	*• Performing loans to financial institutions secured by Level 1 HQLA*	**0**	**10,074**	**0**	**0**	**1,007**
18	*• Performing loans to financial institutions secured by non-Level 1 HQLA and*	**0**	**185,099**	**21,393**	**134,496**	**172,957**

	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**	**0**	**6,917**	**8,592**	**12,050**
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:**	**10,587**	**0**	**3,074**	**8,909**	**21,033**
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*	**1,979**	**0**	**0**	**0**	**1,979**
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*	**8,608**	**0**	**3,074**	**8,909**	**19,054**
30	**Off-balance sheet items**	**116,151**	**0**	**0**	**0**	**5,808**
31	**Total RSF**	**252,735**	**195,173**	**31,384**	**151,996**	**228,270**
32	**NSFR (%)**					**113%**

Prepared by: Khaled Alsaiedi

Reviewed by: Xu Chengbo