Table 4: NSFR Common Disclosure Template
For the Period Ending on 31/03/2025

"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:**	**19,517**	**0**	**0**	**0**	**19,517**
2	***• Regulatory Capital***	**19,517**	**0**	**0**	**0**	**19,517**
3	***• Other Capital Instruments***	**0**	**0**	**0**	**0**	**0**
4	**Retail deposits and deposits from small business customers:**	**0**	**731**	**38**	**0**	**692**
5	***• Stable deposits***	**0**	**0**	**0**	**0**	**0**
6	***• Less stable deposits***	**0**	**731**	**38**	**0**	**692**
7	**Wholesale funding:**	**0**	**262,045**	**76,342**	**254,246**	**292,855**
8	***• Operational deposits***	**0**	**448**	**0**	**0**	**224**
9	***• Other wholesale funding***	**0**	**261,597**	**76,342**	**254,246**	**292,631**
10	**Other liabilities:**	**6,593**	**229**	**0**	**0**	**0**
11	***• NSFR derivative liabilities***		**0**	**0**	**0**	
12	***• All other liabilities not included in the above categories***	**6,593**	**229**	**0**	**0**	**0**
13	**Total ASF**	**27,854**	**263,022**	**76,380**	**254,246**	**313,081**
Required Stable Funding (RSF):						
14	**Total NSFR high-quality liquid assets (HQLA)**	**145,924**	**0**	**0**	**0**	**16,043**
15	**Deposits held at other financial institutions for operational purposes**	**0**	**0**	**0**	**0**	**0**
16	**Performing loans and securities:**	**0**	**230,259**	**40,918**	**185,654**	**240,612**
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**	**229,994**	**40,918**	**170,912**	**225,870**

	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**	**265**	**0**	**14,742**	**14,742**
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:**	**9,721**	**6,167**	**0**	**4,299**	**17,103**
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***	**1,359**	**0**	**0**	**0**	**1,359**
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***	**8,362**	**6,167**	**0**	**4,299**	**15,744**
30	**Off-balance sheet items**	**169,732**	**0**	**0**	**0**	**8,487**
31	**Total RSF**	**324,544**	**236,426**	**40,918**	**189,953**	**282,245**
32	**NSFR (%)**					**111%**

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