

**Table 4: NSFR Common Disclosure Template
For the Period Ending on 30/06/2021**

“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:	17,139	0	0	0	17,139
2	• <i>Regulatory Capital</i>	17,139	0	0	0	17,139
3	• <i>Other Capital Instruments</i>	0	0	0	0	0
4	Retail deposits and deposits from small business customers:	0	163	0	0	147
5	• <i>Stable deposits</i>	0	0	0	0	0
6	• <i>Less stable deposits</i>	0	163	0	0	147
7	Wholesale funding:	0	129,538	0	85,758	85,919
8	• <i>Operational deposits</i>	0	0	0	0	0
9	• <i>Other wholesale funding</i>	0	129,538	0	85,758	85,919
10	Other liabilities:	0	0	0	0	0
11	• <i>NSFR derivative liabilities</i>		0	0	0	
12	• <i>All other liabilities not included in the above categories</i>	0	0	0	0	0
13	Total ASF	16,551	129,727	0	85,758	103,228
Required Stable Funding (RSF):						
14	Total NSFR high-quality liquid assets (HQLA)	58,689	0	0	0	9,803
15	Deposits held at other financial institutions for operational purposes	0	0	0	0	0
16	Performing loans and securities:	0	78,251	31,079	51,504	81,810
17	• <i>Performing loans to financial institutions secured by Level 1 HQLA</i>	0	26,912	0	0	2,691
18	• <i>Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to</i>	0	37,380	24,610	18,069	35,981

	<i>financial institutions</i>					
19	• <i>Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:</i>	0	13,959	6,469	30,022	40,237
20	- <i>With a risk weight of less than or equal to 35% as per the Capital Adequacy Ratio – Basel 3 guidelines</i>	0	0	0	0	0
21	• <i>Performing residential mortgages, of which:</i>	0	0	0	0	0
22	- <i>With a risk weight of less than or equal to 35% under the CBK Capital Adequacy Ratio – Basel III Guidelines</i>	0	0	0	0	0
23	• <i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>	0	0	0	3,413	2,901
24	Other assets:	0	0	2,022	12,003	13,014
25	• <i>Physical traded commodities, including gold</i>	0	0	0	0	0
26	• <i>Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs</i>	0	0	0	0	0
27	• <i>NSFR derivative assets</i>	0	0	0	0	0
28	• <i>NSFR derivative liabilities before deduction of variation margin posted</i>	0	0	0	0	0
29	• <i>All other assets not included in the above categories</i>	0	0	2,022	12,003	13,014
30	Off-balance sheet items	65,176	0	0	0	3,016
31	Total RSF	118,847	78,251	33,101	63,508	107,643
32	NSFR (%)	0	0	0	0	96%

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