Table 4: NSFR Common Disclosure Template
For the Period Ending on 30/06/2022

"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:**	17,574	0	0	0	17,574
2	• *Regulatory Capital*	17,574	0	0	0	17,574
3	• *Other Capital Instruments*	0	0	0	0	0
4	**Retail deposits and deposits from small business customers:**	0	150	0	0	135
5	• *Stable deposits*	0	0	0	0	0
6	• *Less stable deposits*	0	150	0	0	135
7	**Wholesale funding:**	0	131,727	20,605	133,412	143,988
8	• *Operational deposits*	0	0	0	0	0
9	• *Other wholesale funding*	0	131,727	20,605	133,412	143,988
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**	17,606	131,922	20,605	133,412	161,737
Required Stable Funding (RSF):						
14	**Total NSFR high-quality liquid assets (HQLA)**	64,906	0	0	0	9,850
15	**Deposits held at other financial institutions for operational purposes**	0	0	0	0	0
16	**Performing loans and securities:**	0	117,253	39,396	69,781	109,557
17	• *Performing loans to financial institutions secured by Level 1 HQLA*	0	6,116	18,347	0	9,785
18	• *Performing loans to financial institutions secured by non-Level 1 HQLA and*	0	101,476	13,119	40,671	62,451

	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	9,661	7,930	25,217	34,012
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	3,893	3,309
24	Other assets:	2,564	2,792	0	11,925	15,885
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*	637	0	0	0	637
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*	1,927	2,792	0	11,925	15,248
30	Off-balance sheet items	70,235	0	0	0	3,512
31	Total RSF	137,704	120,045	39,395	81,705	138,804
32	NSFR (%)	0	0	0	0	117%

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