

Table 4: NSFR Common Disclosure Template
For the Period Ending on 30/06/2023

“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:	19,274	0	0	0	19,274
2	• Regulatory Capital	19,274	0	0	0	19,274
3	• Other Capital Instruments	0	0	0	0	0
4	Retail deposits and deposits from small business customers:	0	117	117	0	211
5	• Stable deposits	0	0	0	0	0
6	• Less stable deposits	0	117	117	0	211
7	Wholesale funding:	0	201,745	111,988	193,086	249,163
8	• Operational deposits	0	0	0	0	0
9	• Other wholesale funding	0	201,745	111,988	193,086	249,163
10	Other liabilities:	1,670	120	0	0	0
11	• NSFR derivative liabilities		0	0	0	
12	• All other liabilities not included in the above categories	1,670	120	0	0	0
13	Total ASF	19,727	201,907	112,105	193,086	268,685
Required Stable Funding (RSF):						
14	Total NSFR high-quality liquid assets (HQLA)	116,513	0	0	0	14,179
15	Deposits held at other financial institutions for operational purposes	0	0	0	0	0
16	Performing loans and securities:	0	126,595	160,512	107,225	210,249
17	• Performing loans to financial institutions secured by Level 1 HQLA	0	18,222	0	0	1,822
18	• Performing loans to financial institutions secured by non-Level 1 HQLA and	0	94,959	149,818	90,572	179,725

	<i>unsecured performing loans to 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	13,414	10,694	16,620	28,674
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	33	28
24	Other assets:	6,616	2,000	1,000	11,956	19,217
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>	2,099	0	0	0	2,099
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>	4,517	2,000	1,000	11,956	17,118
30	Off-balance sheet items	76,784	0	0	0	3,839
31	Total RSF	199,913	127,853	160,545	119,181	247,485
32	NSFR (%)					109%

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