

**Table 4: NSFR Common Disclosure Template
For the Period Ending on 30/09/2022**

“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:	18,555	0	0	0	18,555
2	• <i>Regulatory Capital</i>	18,555	0	0	0	18,555
3	• <i>Other Capital Instruments</i>	0	0	0	0	0
4	Retail deposits and deposits from small business customers:	0	145	9	0	139
5	• <i>Stable deposits</i>	0	0	0	0	0
6	• <i>Less stable deposits</i>	0	145	9	0	139
7	Wholesale funding:	0	121,007	21,703	145,227	156,940
8	• <i>Operational deposits</i>	0	0	0	0	0
9	• <i>Other wholesale funding</i>	0	121,007	21,703	145,227	156,940
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	18,086	121,191	21,712	145,227	175,669
Required Stable Funding (RSF):						
14	Total NSFR high-quality liquid assets (HQLA)	75,290	0	0	0	11,393
15	Deposits held at other financial institutions for operational purposes	0	0	0	0	0
16	Performing loans and securities:	0	102,598	41,648	77,948	117,252
17	• <i>Performing loans to financial institutions secured by Level 1 HQLA</i>	0	6,961	15,051	0	8,222
18	• <i>Performing loans to financial institutions secured by non-Level 1 HQLA and</i>	0	83,898	11,864	49,748	68,265

	<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	11,739	14,733	23,730	36,966
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	4,470	3,799
24	Other assets:	4,056	0	0	11,946	16,002
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>	1,416	0	0	0	1,416
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>	2,640	0	0	11,946	14,586
30	Off-balance sheet items	80,462	0	0	0	4,023
31	Total RSF	159,809	102,598	41,648	89,893	148,669
32	NSFR (%)	0	0	0	0	118%

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