Table 4: NSFR Common Disclosure Template
For the Period Ending on 30/09/2023

"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:**	19,040	0	0	0	19,040
2	• *Regulatory Capital*	19,040	0	0	0	19,040
3	• *Other Capital Instruments*	0	0	0	0	0
4	**Retail deposits and deposits from small business customers:**	0	91	99	0	171
5	• *Stable deposits*	0	0	0	0	0
6	• *Less stable deposits*	0	91	99	0	171
7	**Wholesale funding:**	0	170,436	90,057	227,178	272,318
8	• *Operational deposits*	0	0	0	0	0
9	• *Other wholesale funding*	0	170,436	90,057	227,178	272,318
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**	19,364	170,544	90,156	227,178	291,544
Required Stable Funding (RSF):						
14	**Total NSFR high-quality liquid assets (HQLA)**	124,721	0	0	0	15,317
15	**Deposits held at other financial institutions for operational purposes**	0	0	0	0	0
16	**Performing loans and securities:**	0	101,037	119,942	145,169	220,426
17	• *Performing loans to financial institutions secured by Level 1 HQLA*	0	15,363	0	0	1,536
18	• *Performing loans to financial institutions secured by non-Level 1 HQLA and*	0	83,107	116,076	128,728	199,232

	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**	**2,567**	**3,866**	**16,441**	**19,658**
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:**	**9,404**	**3,000**	**0**	**11,970**	**22,873**
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***	**2,226**	**0**	**0**	**0**	**2,226**
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***	**7,178**	**3,000**	**0**	**11,970**	**20,647**
30	**Off-balance sheet items**	**80,949**	**0**	**0**	**0**	**4,047**
31	**Total RSF**	**215,074**	**104,037**	**119,942**	**157,139**	**262,664**
32	**NSFR (%)**					**111%**

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