Table 4: NSFR Common Disclosure Template
For the Period Ending on 30/09/2024

"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:**	**19,440**	**0**	**0**	**0**	**19,440**
2	• *Regulatory Capital*	**19,440**	**0**	**0**	**0**	**19,440**
3	• *Other Capital Instruments*	**0**	**0**	**0**	**0**	**0**
4	**Retail deposits and deposits from small business customers:**	**0**	**11,494**	**210**	**0**	**10,534**
5	• *Stable deposits*	**0**	**0**	**0**	**0**	**0**
6	• *Less stable deposits*	**0**	**11,494**	**210**	**0**	**10,534**
7	**Wholesale funding:**	**0**	**212,338**	**44,320**	**179,389**	**202,191**
8	• *Operational deposits*	**0**	**65**	**0**	**0**	**6**
9	• *Other wholesale funding*	**0**	**212,273**	**44,320**	**179,389**	**202,185**
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**	**19,791**	**223,856**	**44,531**	**179,389**	**232,187**
Required Stable Funding (RSF):						
14	**Total NSFR high-quality liquid assets (HQLA)**	**133,021**	**0**	**0**	**0**	**15,683**
15	**Deposits held at other financial institutions for operational purposes**	**0**	**0**	**0**	**0**	**0**
16	**Performing loans and securities:**	**0**	**156,824**	**76,726**	**84,854**	**146,741**
17	• *Performing loans to financial institutions secured by Level 1 HQLA*	**0**	**0**	**0**	**0**	**0**
18	• *Performing loans to financial institutions secured by non-Level 1 HQLA and*	**0**	**156,824**	**76,726**	**76,604**	**138,491**

	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**	**0**	**0**	**8,250**	**8,250**
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:**	**10,804**	**3,054**	**6,109**	**4,271**	**19,657**
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*	**1,798**	**0**	**0**	**0**	**1,798**
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*	**9,006**	**3,054**	**6,109**	**4,271**	**17,859**
30	**Off-balance sheet items**	**146,804**	**0**	**0**	**0**	**7,340**
31	**Total RSF**	**290,629**	**159,879**	**82,835**	**89,125**	**189,421**
32	**NSFR (%)**					**123%**

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