Table 4: NSFR Common Disclosure Template
For the Period Ending on 31/12/2021

"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	114	21	0	121
5	• *Stable deposits*	0	0	0	0	0
6	• *Less stable deposits*	0	114	21	0	121
7	**Wholesale funding:**	0	113,370	18,156	98,530	107,706
8	• *Operational deposits*	0	0	0	0	0
9	• *Other wholesale funding*	0	113,370	18,156	98,530	107,706
10	**Other liabilities:**	980	101	0	0	0
11	• *NSFR derivative liabilities*		0	0	0	
12	• *All other liabilities not included in the above categories*	980	101	0	0	0
13	**Total ASF**	17,601	113,511	18,177	98,530	125,422
Required Stable Funding (RSF):						
14	**Total NSFR high-quality liquid assets (HQLA)**	63,215	0	0	0	9,713
15	**Deposits held at other financial institutions for operational purposes**	0	0	0	0	0
16	**Performing loans and securities:**	0	81,859	41,581	46,801	78,826
17	• *Performing loans to financial institutions secured by Level 1 HQLA*	0	17,442	0	0	1,744
18	• *Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to*	0	64,417	12,892	29,826	45,934

	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	28,689	15,826	30,171
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	1,149	977
24	Other assets:	1,688	2,455	2,075	11,777	15,648
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*	104	0	0	0	22
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*	1,584	2,455	2,075	11,777	15,626
30	Off-balance sheet items	80,468	0	0	0	4,023
31	Total RSF	145,288	84,314	43,655	58,578	108,210
32	NSFR (%)	0	0	0	0	116%

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