

**Table 4: NSFR Common Disclosure Template
For the Period Ending on 31/12/2022**

“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	174	10	0	166
5	• <i>Stable deposits</i>	0	0	0	0	0
6	• <i>Less stable deposits</i>	0	174	10	0	166
7	Wholesale funding:	0	153,422	13,412	145,776	153,864
8	• <i>Operational deposits</i>	0	0	0	0	0
9	• <i>Other wholesale funding</i>	0	153,422	13,412	145,776	153,864
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	18,555	153,663	13,422	145,776	172,645
Required Stable Funding (RSF):						
14	Total NSFR high-quality liquid assets (HQLA)	77,610	0	0	0	11,505
15	Deposits held at other financial institutions for operational purposes	0	0	0	0	0
16	Performing loans and securities:	0	131,130	29,424	82,451	117,738
17	• <i>Performing loans to financial institutions secured by Level 1 HQLA</i>	0	26,044	0	0	2,604
18	• <i>Performing loans to financial institutions secured by non-Level 1 HQLA and</i>	0	96,880	14,757	56,566	78,476

	<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	8,206	14,667	21,459	32,896
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	4,426	3,762
24	Other assets:	5,386	0	0	12,010	17,396
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>	2,004	0	0	0	2,004
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>	3,382	0	0	12,010	15,392
30	Off-balance sheet items	83,436	0	0	0	4,172
31	Total RSF	166,432	131,129	29,424	94,461	150,811
32	NSFR (%)	0	0	0	0	114%

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