

**Table 4: NSFR Common Disclosure Template
For the Period Ending on 31/12/2023**

“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:	19,144	0	0	0	19,144
2	• <i>Regulatory Capital</i>	19,144	0	0	0	19,144
3	• <i>Other Capital Instruments</i>	0	0	0	0	0
4	Retail deposits and deposits from small business customers:	0	237	3	0	215
5	• <i>Stable deposits</i>	0	0	0	0	0
6	• <i>Less stable deposits</i>	0	237	3	0	215
7	Wholesale funding:	0	228,744	14,488	241,838	249,250
8	• <i>Operational deposits</i>	0	0	0	0	0
9	• <i>Other wholesale funding</i>	0	228,744	14,488	241,838	249,250
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	19,317	228,997	14,490	241,838	268,624
Required Stable Funding (RSF):						
14	Total NSFR high-quality liquid assets (HQLA)	125,209	0	0	0	15,388
15	Deposits held at other financial institutions for operational purposes	0	0	0	0	0
16	Performing loans and securities:	0	186,726	11,221	167,361	200,201
17	• <i>Performing loans to financial institutions secured by Level 1 HQLA</i>	0	15,590	0	0	1,559
18	• <i>Performing loans to financial institutions secured by non-Level 1 HQLA and</i>	0	171,136	9,675	147,489	177,997

	<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	0	1,546	19,872	20,645
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	0	0
24	Other assets:	11,495	1,233	3,017	9,002	22,623
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>	2,226	0	0	0	2,226
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>	9,269	1,233	3,017	9,002	20,397
30	Off-balance sheet items	114,772	0	0	0	5,739
31	Total RSF	251,476	187,959	14,238	176,363	243,950
32	NSFR (%)					110%

Prepared by: Aisha Al-Zuwayed

Reviewed by: Xu Chengbo