

**Table 4: NSFR Common Disclosure Template
For the Period Ending on 31/12/2024**

“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:	19,440	0	0	0	19,440
2	• <i>Regulatory Capital</i>	19,440	0	0	0	19,440
3	• <i>Other Capital Instruments</i>	0	0	0	0	0
4	Retail deposits and deposits from small business customers:	0	6,662	197	0	6,174
5	• <i>Stable deposits</i>	0	0	0	0	0
6	• <i>Less stable deposits</i>	0	6,662	197	0	6,174
7	Wholesale funding:	0	232,832	47,081	218,309	242,517
8	• <i>Operational deposits</i>	0	210	0	0	105
9	• <i>Other wholesale funding</i>	0	232,622	47,081	218,309	242,412
10	Other liabilities:	4,166	185	0	0	0
11	• <i>NSFR derivative liabilities</i>		0	0	0	
12	• <i>All other liabilities not included in the above categories</i>	4,166	185	0	0	0
13	Total ASF	23,872	239,700	47,278	218,309	268,173
Required Stable Funding (RSF):						
14	Total NSFR high-quality liquid assets (HQLA)	133,838	0	0	0	15,707
15	Deposits held at other financial institutions for operational purposes	0	0	0	0	0
16	Performing loans and securities:	0	189,769	53,776	135,310	190,618
17	• <i>Performing loans to financial institutions secured by Level 1 HQLA</i>	0	0	0	0	0
18	• <i>Performing loans to financial institutions secured by non-Level 1 HQLA and</i>	0	189,467	53,776	127,057	182,365

	<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	302	0	8,253	8,253
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:	7,291	1,581	5,536	4,288	15,137
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>	1,550	0	0	0	1,550
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>	5,741	1,581	5,536	4,288	13,587
30	Off-balance sheet items	134,600	0	0	0	6,730
31	Total RSF	275,729	191,350	59,312	139,598	228,193
32	NSFR (%)					118%

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