

**Table 4: NSFR Common Disclosure Template
For the Period Ending on 31/12/2025**

“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:	20,688	0	0	0	20,688
2	• <i>Regulatory Capital</i>	20,688	0	0	0	20,688
3	• <i>Other Capital Instruments</i>	0	0	0	0	0
4	Retail deposits and deposits from small business customers:	0	591	110	0	631
5	• <i>Stable deposits</i>	0	0	0	0	0
6	• <i>Less stable deposits</i>	0	591	110	0	631
7	Wholesale funding:	0	246,442	64,658	271,948	304,524
8	• <i>Operational deposits</i>	0	103	0	0	52
9	• <i>Other wholesale funding</i>	0	246,339	64,658	271,948	304,472
10	Other liabilities:	8,607	347	0	0	0
11	• <i>NSFR derivative liabilities</i>		0	0	0	
12	• <i>All other liabilities not included in the above categories</i>	8,607	347	0	0	0
13	Total ASF	30,340	247,381	64,767	271,948	325,844
Required Stable Funding (RSF):						
14	Total NSFR high-quality liquid assets (HQLA)	191,414	0	0	0	22,958
15	Deposits held at other financial institutions for operational purposes	0	0	0	0	0
16	Performing loans and securities:	0	172,853	19,489	194,443	230,861
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	170,722	19,489	176,528	211,881

	<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	2,131	0	17,915	18,980
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:	7,932	2,929	12,601	10,849	26,546
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>	1,359	0	0	0	1,359
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>	6,573	2,929	12,601	10,849	25,187
30	Off-balance sheet items	271,165	0	0	0	13,558
31	Total RSF	470,512	175,781	32,090	205,292	293,923
32	NSFR (%)					111%

Prepared by:

Reviewed by: