

Ahli United Bank B.S.C.
Liquidity Disclosures - LCR
31 December 2019

LCR Common Disclosure Template

US\$ '000

		Total Unweighted value	Total weighted value
High-quality liquid assets			
1	Total HQLA		5,899,750
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits	342,320	10,270
4	Less Stable deposits	4,686,129	592,122
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in network of cooperative banks	56,895	14,224
7	Non-operational deposits (all counterparties)	6,531,828	2,612,731
8	Unsecured debt	2,043,349	2,043,349
9	Secured wholesale funding		31,932
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	263,203	263,203
12	Outflows related to loss of funding on debt products	0	0
13	Credit and liquidity facilities	1,341,774	171,377
14	Other contractual funding obligations	191,262	191,262
15	Other contingent funding obligations	6,432,765	321,638
16	Total cash outflows (3+4+6+7+8+9+11+12+13+14+15)		6,252,108
Cash Inflows			
17	Secured lending (eg. Reverse repos)	0	0
18	Inflows from fully performing exposures	6,085,224	4,314,287
19	Other cash inflows	91,946	91,946
20	Total Cash inflows (17+18+19)		4,406,233
			Total Adjusted Value
21	Total HQLA		5,899,750
22	Total net cash outflows		1,944,217
23	Liquidity Coverage Ratio (%)		315.1%

1. As per CBB Liquidity Module, the consolidated LCR of 315.1% reported above in line 23 is the simple average of daily LCR computed on working days of Q4 2019.

2. The consolidated LCR position as on 31 December 2019 is 327.0%