

Ahli United Bank B.S.C.
Liquidity Disclosures - Basel III
30 September 2020

LCR Common Disclosure Template

		USD '000	
		Total Unweighted value	Total weighted value
High-quality liquid assets			
1	Total HQLA		5,618,843
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits	499,916	14,997
4	Less Stable deposits	4,506,331	559,249
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in network of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	6,289,168	2,515,667
8	Unsecured debt	2,902,495	2,902,495
9	Secured wholesale funding		86,242
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	502,585	502,585
12	Outflows related to loss of funding on debt products	0	0
13	Credit and liquidity facilities	339,214	40,658
14	Other contractual funding obligations	120,295	120,295
15	Other contingent funding obligations	7,030,534	351,527
16	Total cash outflows (3+4+6+7+8+9+11+12+13+14+15)		7,093,715
Cash Inflows			
17	Secured lending (eg. Reverse repos)	0	0
18	Inflows from fully performing exposures	5,277,517	3,894,142
19	Other cash inflows	42,015	42,015
20	Total Cash inflows (17+18+19)		3,936,157
		Total Adjusted Value	
21	Total HQLA		5,618,843
22	Total net cash outflows		3,157,558
23	Liquidity Coverage Ratio (%)		183.7%

1. As per CBB Liquidity Module, the LCR of 183.7% reported above in line 23 is the simple average of daily LCR computed on working days of Q3 2020. Daily average of LCR in Q2 2020 was 201.3%.

2. The consolidated LCR position as on 30 September 2020 is 172.8% compared to 155.8% on 30 June 2020.