

Ahli United Bank B.S.C.
Liquidity Disclosures - Basel III
31 March 2021

LCR Common Disclosure Template

| | | USD '000 | |
|-----------------------------------|--|-----------------------------|----------------------|
| | | Total Unweighted value | Total weighted value |
| High-quality liquid assets | | | |
| 1 | Total HQLA | | 5,658,835 |
| Cash Outflows | | | |
| 2 | Retail deposits and deposits from small business customers, of which: | | |
| 3 | Stable deposits | 508,419 | 15,253 |
| 4 | Less Stable deposits | 4,625,015 | 571,924 |
| 5 | Unsecured wholesale funding, of which: | | |
| 6 | Operational deposits (all counterparties) and deposits in network of cooperative banks | - | - |
| 7 | Non-operational deposits (all counterparties) | 6,446,231 | 2,578,492 |
| 8 | Unsecured debt | 2,417,330 | 2,417,330 |
| 9 | Secured wholesale funding | | 22,197 |
| 10 | Additional requirements, of which: | | |
| 11 | Outflows related to derivative exposures and other collateral requirements | 460,439 | 460,439 |
| 12 | Outflows related to loss of funding on debt products | - | - |
| 13 | Credit and liquidity facilities | 212,894 | 21,289 |
| 14 | Other contractual funding obligations | - | - |
| 15 | Other contingent funding obligations | 7,583,235 | 379,162 |
| 16 | Total cash outflows (3+4+6+7+8+9+11+12+13+14+15) | | 6,466,086 |
| Cash Inflows | | | |
| 17 | Secured lending (eg. Reverse repos) | - | - |
| 18 | Inflows from fully performing exposures | 5,670,876 | 3,995,305 |
| 19 | Other cash inflows | - | - |
| 20 | Total Cash inflows (17+18+19) | | 3,995,305 |
| | | Total Adjusted Value | |
| 21 | Total HQLA | | 5,658,835 |
| 22 | Total net cash outflows | | 2,470,781 |
| 23 | Liquidity Coverage Ratio (%) | | 233.6% |

1. As per CBB Liquidity Module, the LCR of 233.6% reported above in line 23 is the simple average of daily LCR computed on working days of Q1 2021. Daily average of LCR in Q4 2020 was 183.1%.

2. The consolidated LCR position as on 31 Mar 2021 is 231.4% compared to 238.2% on 31 December 2020.