

Ahli United Bank B.S.C.
Liquidity Disclosures - Basel III
31 March 2022

LCR Common Disclosure Template

| | | USD '000 | |
|-----------------------------------|--|------------------------|-----------------------------|
| | | Total Unweighted value | Total weighted value |
| High-quality liquid assets | | | |
| 1 | Total HQLA | | 5,669,671 |
| Cash Outflows | | | |
| 2 | Retail deposits and deposits from small business customers, of which: | | |
| 3 | Stable deposits | 514,408 | 15,432 |
| 4 | Less Stable deposits | 5,058,754 | 627,977 |
| 5 | Unsecured wholesale funding, of which: | | |
| 6 | Operational deposits (all counterparties) and deposits in network of cooperative banks | - | - |
| 7 | Non-operational deposits (all counterparties) | 8,666,786 | 3,466,714 |
| 8 | Unsecured debt | 2,773,200 | 2,773,200 |
| 9 | Secured wholesale funding | | 16,693 |
| 10 | Additional requirements, of which: | | |
| 11 | Outflows related to derivative exposures and other collateral requirements | 458,563 | 458,563 |
| 12 | Outflows related to loss of funding on debt products | - | - |
| 13 | Credit and liquidity facilities | 251,127 | 32,363 |
| 14 | Other contractual funding obligations | - | - |
| 15 | Other contingent funding obligations | 8,752,499 | 437,624 |
| 16 | Total cash outflows (3+4+6+7+8+9+11+12+13+14+15) | | 7,828,566 |
| Cash Inflows | | | |
| 17 | Secured lending (eg. Reverse repos) | - | - |
| 18 | Inflows from fully performing exposures | 7,073,573 | 5,389,454 |
| 19 | Other cash inflows | - | - |
| 20 | Total Cash inflows (17+18+19) | | 5,389,454 |
| | | | Total Adjusted Value |
| 21 | Total HQLA | | 5,669,671 |
| 22 | Total net cash outflows | | 2,529,473 |
| 23 | Liquidity Coverage Ratio (%) | | 227.7% |

1. As per CBB Liquidity Module, the LCR of 227.7% reported above in line 23 is the simple average of daily LCR computed on working days of Q1 2022. Daily average of LCR in Q4 2021 was 221.0%.

2. The consolidated LCR position as on 31 March 2022 is 168.9% compared to 176.9% on 31 December 2021.

