

Ahli United Bank B.S.C.
Liquidity Disclosures - Basel III
30 SEPTEMBER 2022

LCR Common Disclosure Template

		USD '000	
		Total Unweighted value	Total weighted value
High-quality liquid assets			
1	Total HQLA		6,289,355
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits	518,207	15,546
4	Less Stable deposits	4,745,862	629,689
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in network of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	8,332,760	3,333,104
8	Unsecured debt	2,477,424	2,477,424
9	Secured wholesale funding		12,093
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	214,076	214,076
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	221,153	22,115
14	Other contractual funding obligations	1,816	1,816
15	Other contingent funding obligations	8,764,772	438,238
16	Total cash outflows (3+4+6+7+8+9+11+12+13+14+15)		7,144,101
Cash Inflows			
17	Secured lending (eg. Reverse repos)	-	-
18	Inflows from fully performing exposures	7,087,655	5,449,674
19	Other cash inflows	-	-
20	Total Cash inflows (17+18+19)		5,449,674
		Total Adjusted Value	
21	Total HQLA		6,289,355
22	Total net cash outflows		1,993,680
23	Liquidity Coverage Ratio (%)		323.4%

1. As per CBB Liquidity Module, the LCR of 323.4% reported above in line 23 is the simple average of daily LCR computed on working days of Q3 2022. Daily average of LCR in Q2 2022 was 258.4%.

2. The consolidated LCR position as on 30 September 2022 is 241.5% compared to 272.4% on 30 June 2022.