

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

LCR Common Disclosure Template

| | | USD '000 | |
|-----------------------------------|--|------------------------|-----------------------------|
| | | Total Unweighted value | Total weighted value |
| High-quality liquid assets | | | |
| 1 | Total HQLA | | 6,761,398 |
| Cash Outflows | | | |
| 2 | Retail deposits and deposits from small business customers, of which: | | |
| 3 | Stable deposits | 508,429 | 15,253 |
| 4 | Less Stable deposits | 4,721,224 | 636,243 |
| 5 | Unsecured wholesale funding, of which: | | |
| 6 | Operational deposits (all counterparties) and deposits in network of cooperative banks | - | - |
| 7 | Non-operational deposits (all counterparties) | 6,754,551 | 2,701,820 |
| 8 | Unsecured debt | 2,446,736 | 2,446,736 |
| 9 | Secured wholesale funding | | 64,725 |
| 10 | Additional requirements, of which: | | |
| 11 | Outflows related to derivative exposures and other collateral requirements | 222,841 | 222,841 |
| 12 | Outflows related to loss of funding on debt products | - | - |
| 13 | Credit and liquidity facilities | 246,262 | 24,626 |
| 14 | Other contractual funding obligations | 1,433 | 1,433 |
| 15 | Other contingent funding obligations | 9,026,591 | 451,329 |
| 16 | Total cash outflows (3+4+6+7+8+9+11+12+13+14+15) | | 6,565,006 |
| Cash Inflows | | | |
| 17 | Secured lending (eg. Reverse repos) | - | - |
| 18 | Inflows from fully performing exposures | 5,829,606 | 4,142,742 |
| 19 | Other cash inflows | - | - |
| 20 | Total Cash inflows (17+18+19) | | 4,142,742 |
| | | | Total Adjusted Value |
| 21 | Total HQLA | | 6,761,398 |
| 22 | Total net cash outflows | | 2,422,639 |
| 23 | Liquidity Coverage Ratio (%) | | 289.9% |

1. As per CBB Liquidity Module, the LCR of 289.9% reported above in line 23 is the simple average of daily LCR computed on working days of Q4 2022. Daily average of LCR in Q3 2022 was 323.4%.

2. The consolidated LCR position as on 31 December 2022 is 229.3% compared to 241.5% on 30 September 2022.

