

Ahli United Bank B.S.C.
Liquidity Disclosures - Basel III
31 December 2020

LCR Common Disclosure Template

		USD '000	
		Total Unweighted value	Total weighted value
High-quality liquid assets			
1	Total HQLA		5,522,055
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits	500,902	15,028
4	Less Stable deposits	4,582,229	568,910
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in network of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	6,701,177	2,680,471
8	Unsecured debt	2,700,217	2,700,217
9	Secured wholesale funding		23,901
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	455,788	455,788
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	269,246	26,925
14	Other contractual funding obligations	1,016	1,016
15	Other contingent funding obligations	7,329,268	366,463
16	Total cash outflows (3+4+6+7+8+9+11+12+13+14+15)		6,838,719
Cash Inflows			
17	Secured lending (eg. Reverse repos)	-	-
18	Inflows from fully performing exposures	5,523,994	3,797,953
19	Other cash inflows	-	-
20	Total Cash inflows (17+18+19)		3,797,953
		Total Adjusted Value	
21	Total HQLA		5,522,055
22	Total net cash outflows		3,040,766
23	Liquidity Coverage Ratio (%)		183.1%

1. As per CBB Liquidity Module, the LCR of 183.1% reported above in line 23 is the simple average of daily LCR computed on working days of Q4 2020. Daily average of LCR in Q3 2020 was 183.7%.

2. The consolidated LCR position as on 31 December 2020 is 238.2% compared to 172.8% on 30 September 2020.