Ahli United Bank B.S.C.

Liquidity Disclosures - Basel III

31 MARCH 2023

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Liquidity Disclosures - Basel III (Consolidated)
31-March-2023

LCR Common Disclosure Template

USD '000

		Total Unweighted value	Total weighted value
High-quality liquid assets			
1	Total HQLA		7,004,452
Cash Outflows			
2	**Retail deposits and deposits from small business customers, of which:**		
3	Stable deposits	505,508	15,165
4	Less Stable deposits	4,554,660	620,833
5	**Unsecured wholesale funding, of which:**		
6	Operational deposits (all counterparties) and deposits in network of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	6,913,087	2,765,235
8	Unsecured debt	2,318,043	2,318,043
9	**Secured wholesale funding**		210,405
10	**Additional requirements, of which:**		
11	Outflows related to derivative exposures and other collateral requirements	213,464	213,464
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	236,977	23,698
14	**Other contractual funding obligations**	1,079	1,079
15	**Other contingent funding obligations**	8,869,978	443,498
16	**Total cash outflows (3+4+6+7+8+9+11+12+13+14+15)**		**6,611,420**
Cash Inflows			
17	Secured lending (eg. Reverse repos)	196,600	-
18	Inflows from fully performing exposures	6,319,664	4,580,336
19	Other cash inflows	-	-
20	**Total Cash inflows (17+18+19)**		**4,580,336**

			Total Adjusted Value
21	**Total HQLA**		7,004,452
22	**Total net cash outflows**		2,152,449
23	**Liquidity Coverage Ratio (%)**		**336.2%**

1. As per CBB Liquidity Module, the LCR of 336.2% reported above in line 23 is the simple average of daily LCR computed on working days of Q1 2023. Daily average of LCR in Q4 2022 was 289.9%.

2. The consolidated LCR position as on 31 March 2023 is 344.1% compared to 229.3% on 31 December 2022.