

**Ahli United Bank B.S.C.**  
**Liquidity Disclosures - Basel III**  
**30 September 2023**

## LCR Common Disclosure Template

		USD '000	
		Total Unweighted value	Total weighted value
<b>High-quality liquid assets</b>			
1	Total HQLA		7,109,829
<b>Cash Outflows</b>			
2	<b>Retail deposits and deposits from small business customers, of which:</b>		
3	Stable deposits	554,929	16,648
4	Less Stable deposits	4,692,487	611,923
5	<b>Unsecured wholesale funding, of which:</b>		
6	Operational deposits (all counterparties) and deposits in network of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	5,486,929	2,194,772
8	Unsecured debt	2,156,225	2,156,225
9	<b>Secured wholesale funding</b>		92,794
10	<b>Additional requirements, of which:</b>		
11	Outflows related to derivative exposures and other collateral requirements	268,139	268,139
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	132,284	13,228
14	<b>Other contractual funding obligations</b>	233	233
15	<b>Other contingent funding obligations</b>	8,809,634	440,481
16	<b>Total cash outflows (3+4+6+7+8+9+11+12+13+14+15)</b>		<b>5,794,443</b>
<b>Cash Inflows</b>			
17	Secured lending (eg. Reverse repos)	7,864	-
18	Inflows from fully performing exposures	4,911,158	3,397,861
19	Other cash inflows	-	-
20	<b>Total Cash inflows (17+18+19)</b>		<b>3,397,861</b>
		<b>Total Adjusted Value</b>	
21	<b>Total HQLA</b>		7,109,829
22	<b>Total net cash outflows</b>		2,398,423
23	<b>Liquidity Coverage Ratio (%)</b>		<b>313%</b>

1. As per CBB Liquidity Module, the LCR of 313% reported above in line 23 is the simple average of daily LCR computed on working days of Q3 2023. Daily average of LCR in Q2 2023 was 355%.

2. The consolidated LCR position as on 30 September 2023 is 312.01% compared to 246.5% on 30 June 2023.

