

Ahli United Bank B.S.C.(c)
Liquidity Disclosures - Basel III
31 March 2024

LCR Common Disclosure Template

USD '000

		Total Unweighted value	Total weighted value
High-quality liquid assets			
1	Total HQLA		5,139,754
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits	541,903	16,257
4	Less Stable deposits	2,876,212	325,691
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in network of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	3,850,715	1,540,286
8	Unsecured debt	1,395,030	1,395,030
9	Secured wholesale funding		454,018
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	248,984	248,984
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	245,877	24,588
14	Other contractual funding obligations	546	546
15	Other contingent funding obligations	4,603,879	230,193
16	Total cash outflows (3+4+6+7+8+9+11+12+13+14+15)		4,235,593
Cash Inflows			
17	Secured lending (eg. Reverse repos)	10,128	-
18	Inflows from fully performing exposures	3,201,150	2,505,521
19	Other cash inflows	-	-
20	Total Cash inflows (17+18+19)		2,505,521
			Total Adjusted Value
21	Total HQLA		5,139,754
22	Total net cash outflows		1,738,846
23	Liquidity Coverage Ratio (%)		306%

1. As per CBB Liquidity Module, the LCR of 306% reported above in line 23 is the simple average of daily LCR computed on working days of Q4 2023. Daily average of LCR in Q3 2023 was 330%.

2. The consolidated LCR position as on 31 March 2024 is 267.77% compared to 311.45% on 31 December 2023.

