

Ahli United Bank B.S.C.(c)
Liquidity Disclosures - Basel III
31 March 2025

LCR Common Disclosure Template

		USD '000	
		Total Unweighted value	Total weighted value
High-quality liquid assets			
1	Total HQLA		4,476,345
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits	528,668	15,860
4	Less Stable deposits	2,199,017	214,561
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in network of cooperative banks	117,069	29,267
7	Non-operational deposits (all counterparties)	2,952,710	1,181,084
8	Unsecured debt	1,305,826	1,305,826
9	Secured wholesale funding		300,125
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	330,680	330,680
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	244,278	39,085
14	Other contractual funding obligations	1,554	1,554
15	Other contingent funding obligations	3,742,092	187,104
16	Total cash outflows (3+4+6+7+8+9+11+12+13+14+15)		3,605,146
Cash Inflows			
17	Secured lending (eg. Reverse repos)	14,343	-
18	Inflows from fully performing exposures	2,550,798	2,008,217
19	Other cash inflows	-	-
20	Total Cash inflows (17+18+19)		2,008,217
		Total Adjusted Value	
21	Total HQLA		4,476,345
22	Total net cash outflows		1,599,454
23	Liquidity Coverage Ratio (%)		293%

1. As per CBB Liquidity Module, the LCR of 293% reported above in line 23 is the simple average of daily LCR computed on working days of Q1 2025. Daily average of LCR in Q4 2024 was 208%.

2. The consolidated LCR position as on 31 March 2025 is 339.21% compared to 200.67% on 31 December 2024.