



بنك الخليج المتحد ش.م.ب. (مغلقة)
United Gulf Bank B.S.C. (Closed)

Regulatory Liquidity Ratios - LCR & NSFR

30th September 2020



Table of Contents

	<u>Page No.</u>
1 - Liquidity Coverage Ratio (LCR) Report (Solo)	1
2 – Liquidity Coverage Ratio (LCR) Report (Consolidated)	2
3 – Net Stable Funding Ratio (NSFR) Report (Solo)	3
4 – Net Stable Funding Ratio (NSFR) Report (Consolidated)	4



Regulatory Liquidity Ratios for the quarter ended 30th September 2020

		Amounts in US\$	
Liquidity Coverage Ratio Report (Solo)		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
	Total HQLA	47,990,067	41,730,493
Cash outflows			
	Retail deposits and deposits from small business customers, of which:	-	-
	Stable deposits	-	-
	Less stable deposits	-	-
	Unsecured wholesale funding, of which:	186,009,219	128,938,771
	Operational deposits (all counterparties) and deposits in networks of cooperative banks	186,009,219	128,938,771
	Non-operational deposits (all counterparties)	-	-
	Unsecured debt	-	-
	Secured wholesale funding	-	-
	Additional requirements, of which:	3,344,619	167,231
	Outflows related to derivative exposures and other collateral requirements	-	-
	Outflows related to loss of funding on debt products	-	-
	Credit and liquidity facilities	-	-
	Other contractual funding obligations	-	-
	Other contingent funding obligations	3,344,619	167,231
	Total Cash Outflows	189,353,838	129,106,001
Cash inflows			
	Secured lending (eg reverse repos)	-	-
	Inflows from fully performing exposures	-	-
	Other cash inflows	107,158,914	101,407,827
	Total Cash Inflows	107,158,914	96,829,501
			Total adjusted value
	Total HQLA		41,730,493
	Total net cash outflows		32,276,500
	Liquidity Coverage Ratio (%)		129%



Regulatory Liquidity Ratios for the quarter ended 30th September 2020

		Amounts in US\$	
Liquidity Coverage Ratio Report (Consolidated)		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
	Total HQLA	151,398,016	132,285,729
Cash outflows			
	Retail deposits and deposits from small business customers, of which:	-	-
	Stable deposits	-	-
	Less stable deposits	-	-
	Unsecured wholesale funding, of which:	183,262,477	126,192,029
	Operational deposits (all counterparties) and deposits in networks of cooperative banks	183,262,477	126,192,029
	Non-operational deposits (all counterparties)	-	-
	Unsecured debt	-	-
	Secured wholesale funding	-	-
	Additional requirements, of which:	7,337,932	366,897
	Outflows related to derivative exposures and other collateral requirements	-	-
	Outflows related to loss of funding on debt products	-	-
	Credit and liquidity facilities	-	-
	Other contractual funding obligations	-	-
	Other contingent funding obligations	7,337,932	366,897
	Total Cash Outflows	190,600,409	126,558,925
Cash inflows			
	Secured lending (eg reverse repos)	-	-
	Inflows from fully performing exposures	-	-
	Other cash inflows	267,410,703	222,954,067
	Total Cash Inflows	267,410,703	94,919,194
			Total adjusted value
	Total HQLA		132,285,729
	Total net cash outflows		31,639,731
	Liquidity Coverage Ratio (%)		418%



Regulatory Liquidity Ratios for the quarter ended 30th September 2020

Amounts in US\$					
Bank Name: United Guld Bank BSC ©		USD '000			
NSFR, Level: Solo		Weighted Values (after applying factors)			
Sr.	Item	No Specified maturity	Less than 6 months	More than 6 months and less than one year	Total Weighted Value
Available Stable Funding (ASF)					
1	Capital:				
(a)	Common equity tier 1	75901000			75901000
(b)	Additional tier 1 capital	0			0
(c)	Tier 2 Capital			787000	787000
(d)	Capital Instruments not included above with an effective residual maturity of one year or more			91734000	91734000
2	Secured and unsecured funding:				0
(a)	Other deposits and funding from Fis		8000000	0	8000000
2	Total ASF	75901000	0	8000000	92521000
					176422000
Required Stable Funding (RSF)					
3	Unencumbered Non-HQLA securities that are not in default and exchange-traded equities in cases where the issuer is not in default		0	18694001	0
4	Loans:				0
(a)	Unencumbered loans to and deposits with financial institutions	6912631.8		0	6912631.8
5	Deposits held at other financial institutions for operational purposes	29307364.5		0	29307364.5
6	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	165036697			165036697
Off-Balance Sheet exposures					
7	Trade finance-related obligations (including guarantees and letters of credit)	7500			7500
8	Total RSF	165044197	36219996.3	18694001	0
9	NSFR(Total ASF/Total RSF)				80.2%



Regulatory Liquidity Ratios for the quarter ended 30th September 2020

Amounts in US\$				
Bank Name: United Guld Bank BSC ©		USD '000		
NSFR, Level: Consolidated		Weighted Values (after applying factors)		
Sr.	Item	No Specified maturity	Less than 6 months	More than 6 months and less than one year
				Over one year
Available Stable Funding (ASF)				
1	Capital:			
(a)	Common equity tier 1	198781000		
(b)	Additional tier 1 capital	57919404		
(c)	Tier 2 Capital			15780000
(d)	Capital Instruments not included above with an effective residual maturity of one year or more			222452954
2	Secured and unsecured funding:			
(a)	Other deposits and funding from Fis		8000000	0
2	Total ASF	256700404	0	8000000
				238232954
				502933358
Required Stable Funding (RSF)				
3	Unencumbered Non-HQLA securities that are not in default and exchange-traded equities in cases where the issuer is not in default		0	13955309.5
4	Loans:			0
(a)	Unencumbered loans to and deposits with financial institutions	18849468.45	0	0
5	Deposits held at other financial institutions for operational purposes	56734726.5	0	0
6	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	385928668		385928668
Off-Balance Sheet exposures				
7	Trade finance-related obligations (including guarantees and letters of credit)	103684.15		
8	Total RSF	386032352.2	75584194.95	13955309.5
9	NSFR(Total ASF/Total RSF)			0
				475571856.6
				106%