



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

Regulatory Liquidity Ratios - LCR & NSFR

31st March 2021



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Regulatory Liquidity Ratios for the quarter ended 31st March 2021

| | | Amounts in US\$ | |
|--|---|----------------------------------|--------------------------------|
| Liquidity Coverage Ratio Report (Solo) | | Total unweighted value (average) | Total weighted value (average) |
| | | | |
| High-quality liquid assets | | | |
| | Total HQLA | 55,157,387 | 47,962,946 |
| Cash outflows | | | |
| | Retail deposits and deposits from small business customers, of which: | - | - |
| | Stable deposits | - | - |
| | Less stable deposits | - | - |
| | Unsecured wholesale funding, of which: | 155,722,087 | 126,026,367 |
| | Operational deposits (all counterparties) and deposits in networks of cooperative banks | 155,722,087 | 126,026,367 |
| | Non-operational deposits (all counterparties) | - | - |
| | Unsecured debt | - | - |
| | Secured wholesale funding | - | - |
| | Additional requirements, of which: | 2,279,746 | 113,987 |
| | 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 | 2,279,746 | 113,987 |
| | Total Cash Outflows | 158,001,834 | 126,140,355 |
| Cash inflows | | | |
| | Secured lending (eg reverse repos) | - | - |
| | Inflows from fully performing exposures | - | - |
| | Other cash inflows | 93,045,093 | 84,952,549 |
| | Total Cash Inflows | 93,045,093 | 84,952,549 |
| | | | Total adjusted value |
| | Total HQLA | | 47,962,946 |
| | Total net cash outflows | | 41,187,806 |
| | Liquidity Coverage Ratio (%) | | 116% |



Regulatory Liquidity Ratios for the quarter ended 31st March 2021

| | | Amounts in US\$ | |
|--|---|----------------------------------|--------------------------------|
| Liquidity Coverage Ratio Report (Consolidated) | | Total unweighted value (average) | Total weighted value (average) |
| | | | |
| High-quality liquid assets | | | |
| | Total HQLA | 142,686,754 | 125,883,313 |
| Cash outflows | | | |
| | Retail deposits and deposits from small business customers, of which: | - | - |
| | Stable deposits | - | - |
| | Less stable deposits | - | - |
| | Unsecured wholesale funding, of which: | 158,081,878 | 128,386,158 |
| | Operational deposits (all counterparties) and deposits in networks of cooperative banks | 158,081,878 | 128,386,158 |
| | Non-operational deposits (all counterparties) | - | - |
| | Unsecured debt | - | - |
| | Secured wholesale funding | - | - |
| | Additional requirements, of which: | 7,236,109 | 361,805 |
| | 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 | 7,236,109 | 361,805 |
| | Total Cash Outflows | 165,317,987 | 128,747,963 |
| Cash inflows | | | |
| | Secured lending (eg reverse repos) | - | - |
| | Inflows from fully performing exposures | - | - |
| | Other cash inflows | 222,311,052 | 176,760,963 |
| | Total Cash Inflows | 222,311,052 | 96,560,973 |
| | | | Total adjusted value |
| | Total HQLA | | 125,883,313 |
| | Total net cash outflows | | 32,186,991 |
| | Liquidity Coverage Ratio (%) | | 391% |



Regulatory Liquidity Ratios for the quarter ended 31st March 2021

| 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 | 58844000 | | | 58844000 |
| (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 | | | 0 | 0 |
| 2 | Secured and unsecured funding: | | | | |
| (a) | Other deposits and funding from Fis | | 32000000 | 80000000 | 112000000 |
| 2 | Total ASF | 58844000 | 0 | 32000000 | 80787000 |
| 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 | 26359783 | 0 |
| 4 | Loans: | | | | 0 |
| (a) | Unencumbered loans to and deposits with financial institutions | 5237313 | | 0 | 5237313 |
| 5 | Deposits held at other financial institutions for operational purposes | | 21534908 | 0 | 21534908 |
| 6 | All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities. | 161090780 | | | 161090780 |
| Off-Balance Sheet exposures | | | | | |
| 7 | Trade finance-related obligations (including guarantees and letters of credit) | 7500 | | | 7500 |
| 8 | Total RSF | 161098280 | 26772221 | 26359783 | 0 |
| 9 | NSFR(Total ASF/Total RSF) | | | | 80.1% |



Regulatory Liquidity Ratios for the quarter ended 31st March 2021

| 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 | 183644000 | | |
| (b) | Additional tier 1 capital | 63152269 | | |
| (c) | Tier 2 Capital | | | 15968000 |
| (d) | Capital Instruments not included above with an effective residual maturity of one year or more | | | 132371434 |
| 2 | Secured and unsecured funding: | | | |
| (a) | Other deposits and funding from Fis | | 32000000 | 80000000 |
| 2 | Total ASF | 246796269 | 0 | 32000000 |
| | | | | 228339434 |
| | | | | 507135703 |
| 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 | 16661743 |
| 4 | Loans: | | | 0 |
| (a) | Unencumbered loans to and deposits with financial institutions | 14256319 | 0 | 0 |
| 5 | Deposits held at other financial institutions for operational purposes | 37170870 | 0 | 0 |
| 6 | All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities. | 378854408 | | 378854408 |
| Off-Balance Sheet exposures | | | | |
| 7 | Trade finance-related obligations (including guarantees and letters of credit) | 103684 | | |
| 8 | Total RSF | 378958092.2 | 51427188.1 | 16661743 |
| 9 | NSFR(Total ASF/Total RSF) | | | 0 |
| | | | | 447047023.3 |
| | | | | 113.4% |