



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

## Regulatory Liquidity Ratios - LCR & NSFR

31<sup>st</sup> March 2021



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## Regulatory Liquidity Ratios for the quarter ended 31<sup>st</sup> 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 31<sup>st</sup> 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 31<sup>st</sup> 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	Over one year	Total Weighted Value
<b>Available Stable Funding (ASF)</b>						
1	<b>Capital:</b>					
(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	<b>Secured and unsecured funding:</b>					0
(a)	Other deposits and funding from Fis			32000000	80000000	112000000
2	<b>Total ASF</b>	58844000	0	32000000	80787000	171631000
<b>Required Stable Funding (RSF)</b>						
3	<b>Unencumbered Non-HQLA securities that are not in default and exchange-traded equities in cases where the issuer is not in default</b>		0	26359783	0	26359783
4	<b>Loans:</b>					0
(a)	Unencumbered loans to and deposits with financial institutions		5237313	0	0	5237313
5	<b>Deposits held at other financial institutions for operational purposes</b>		21534908	0	0	21534908
6	<b>All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.</b>	161090780				161090780
<b>Off-Balance Sheet exposures</b>						
7	<b>Trade finance-related obligations (including guarantees and letters of credit)</b>	7500				7500
8	<b>Total RSF</b>	161098280	26772221	26359783	0	214230284
9	<b>NSFR(Total ASF/Total RSF)</b>					80.1%



# Regulatory Liquidity Ratios for the quarter ended 31<sup>st</sup> 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	Total Weighted Value
<b>Available Stable Funding (ASF)</b>						
1	<b>Capital:</b>					
(a)	Common equity tier 1	183644000				183644000
(b)	Additional tier 1 capital	63152269				63152269
(c)	Tier 2 Capital				15968000	15968000
(d)	Capital Instruments not included above with an effective residual maturity of one year or more				132371434	132371434
2	<b>Secured and unsecured funding:</b>					
(a)	Other deposits and funding from Fis			32000000	80000000	112000000
2	<b>Total ASF</b>	246796269	0	32000000	228339434	507135703
<b>Required Stable Funding (RSF)</b>						
3	<b>Unencumbered Non-HQLA securities that are not in default and exchange-traded equities in cases where the issuer is not in default</b>		0	16661743	0	16661743
4	<b>Loans:</b>					
(a)	Unencumbered loans to and deposits with financial institutions		14256319	0	0	14256319
5	<b>Deposits held at other financial institutions for operational purposes</b>		37170870	0	0	37170870
6	<b>All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.</b>	378854408				378854408
<b>Off-Balance Sheet exposures</b>						
7	<b>Trade finance-related obligations (including guarantees and letters of credit)</b>	103684				103684
8	<b>Total RSF</b>	378958092.2	51427188.1	16661743	0	447047023.3
9	<b>NSFR(Total ASF/Total RSF)</b>					113.4%