



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

## Regulatory Liquidity Ratios - LCR & NSFR

31<sup>st</sup> December 2021



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## Regulatory Liquidity Ratios for the quarter ended 31<sup>st</sup> December 2021

		Amounts in US\$	
Liquidity Coverage Ratio Report (Solo)		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
Total HQLA		65,460,227	57,218,178
Cash outflows			
Retail deposits and deposits from small business customers, of which:		-	-
Stable deposits		-	-
Less stable deposits		-	-
Unsecured wholesale funding, of which:		130,470,042	100,389,072
Operational deposits (all counterparties) and deposits in networks of cooperative banks		130,470,042	100,389,072
Non-operational deposits (all counterparties)		-	-
Unsecured debt		-	-
Secured wholesale funding		-	-
Additional requirements, of which:		1,411,411	70,571
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		1,411,411	70,571
Total Cash Outflows		131,881,453	100,459,642
Cash inflows			
Secured lending (eg reverse repos)		-	-
Inflows from fully performing exposures		-	-
Other cash inflows		62,824,200	54,793,163
Total Cash Inflows		62,824,200	54,793,163
			Total adjusted value
Total HQLA			57,218,178
Total net cash outflows			45,666,480
Liquidity Coverage Ratio (%)			125%



## Regulatory Liquidity Ratios for the quarter ended 31<sup>st</sup> December 2021

Amounts in US\$

Liquidity Coverage Ratio Report (Consolidated)		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
	Total HQLA	163,971,312	147,276,609
Cash outflows			
	Retail deposits and deposits from small business customers, of which:	-	-
	Stable deposits	-	-
	Less stable deposits	-	-
	Unsecured wholesale funding, of which:	130,494,374	100,413,404
	Operational deposits (all counterparties) and deposits in networks of cooperative banks	130,494,374	100,413,404
	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	137,730,483	100,775,210
Cash inflows			
	Secured lending (eg reverse repos)	-	-
	Inflows from fully performing exposures	-	-
	Other cash inflows	187,375,836	137,729,811
	Total Cash Inflows	187,375,836	75,581,407
			Total adjusted value
	Total HQLA		147,276,609
	Total net cash outflows		25,193,802
	Liquidity Coverage Ratio (%)		585%



# Regulatory Liquidity Ratios for the quarter ended 31<sup>st</sup> December 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>						
<b>1</b>	<b>Capital:</b>					
(a)	Common equity tier 1	53075000				53075000
(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				69400000	69400000
<b>2</b>	<b>Stable Deposits:</b>					0
(a)	Stable and fully insured term deposits provided by retail customers		859924	0	0	859924
<b>3</b>	<b>Less stable deposits:</b>					
(a)	Demand deposits and saving deposits that are not fully-insured and provided by small business customers		59884001			59884001
<b>4</b>	<b>Secured and unsecured funding:</b>					
(a)	Funding provided by non-financial corporate customers		30321238			30321238
(b)	Others Deposits and Funding From: Financial Institutions		0			
<b>5</b>	<b>Total ASF</b>	53075000	91065163	0	70187000	214327163
<b>Required Stable Funding (RSF)</b>						
<b>6</b>	<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	28985140	0	28985140
<b>7</b>	<b>Loans:</b>					0
(a)	Unencumbered loans to and deposits with financial institutions		6980032.35	0	0	6980032.35
<b>8</b>	<b>Deposits held at other financial institutions for operational purposes</b>		7415356	0	0	7415356
<b>9</b>	<b>All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.</b>	156770223				156770223
<b>Off-Balance Sheet exposures</b>						
<b>10</b>	<b>Trade finance-related obligations (including guarantees and letters of credit)</b>	7500				7500
<b>11</b>	<b>Total RSF</b>	156777723	14395388.35	28985140	0	200158251.4
<b>12</b>	<b>NSFR(Total ASF/Total RSF)</b>					107.1%



# Regulatory Liquidity Ratios for the quarter ended 31<sup>st</sup> December 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>						
<b>1</b>	<b>Capital:</b>					
(a)	Common equity tier 1	199782000				199782000
(b)	Additional tier 1 capital	71405457				71405457
(c)	Tier 2 Capital				16659000	16659000
(d)	Capital Instruments not included above with an effective residual maturity of one year or more				201771434	201771434
<b>2</b>	<b>Stable Deposits:</b>					0
(a)	Stable and fully insured term deposits provided by retail customers		859924	0	0	859924
<b>3</b>	<b>Less stable deposits:</b>					
(a)	Demand deposits and saving deposits that are not fully-insured and provided by small business customers		59884001			59884001
<b>4</b>	<b>Secured and unsecured funding:</b>					
(a)	Funding provided by non-financial corporate customers		30321238			30321238
(b)	Others Deposits and Funding From: Financial Institutions		0			
<b>5</b>	<b>Total ASF</b>	271187457	91065163	0	218430434	580683054
<b>Required Stable Funding (RSF)</b>						
<b>6</b>	<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	16763806	0	16763806
<b>7</b>	<b>Loans:</b>					0
(a)	Unencumbered loans to and deposits with financial institutions		19739855.1	0	0	19739855.1
<b>8</b>	<b>Deposits held at other financial institutions for operational purposes</b>		21700991.5	0	0	21700991.5
<b>9</b>	<b>All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.</b>	366316363				366316363
<b>Off-Balance Sheet exposures</b>						
<b>10</b>	<b>Trade finance-related obligations (including guarantees and letters of credit)</b>	7500				7500
<b>11</b>	<b>Total RSF</b>	366323863	41440846.6	16763806	0	424528515.6
<b>12</b>	<b>NSFR(Total ASF/Total RSF)</b>					136.8%