



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

Regulatory Liquidity Ratios - LCR & NSFR

31st December 2021



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Regulatory Liquidity Ratios for the quarter ended 31st 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 31st 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 31st December 2021

Amounts in US\$					
Bank Name: United Guld Bank BSC ©		USD '000			
NSFR, Level: Solo		Weighted Values (after applying factors)			Total Weighted Value
Sr.	Item	No Specified maturity	Less than 6 months	More than 6 months and less than one year	
Available Stable Funding (ASF)					
1	Capital:				
(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
2	Stable Deposits:				69400000
(a)	Stable and fully insured term deposits provided by retail customers	859924	0	0	859924
3	Less stable deposits:				0
(a)	Demand deposits and saving deposits that are not fully-insured and provided by small business customers	59884001			59884001
4	Secured and unsecured funding:				
(a)	Funding provided by non-financial corporate customers	30321238			30321238
(b)	Others Deposits and Funding From: Financial Institutions	0			
5	Total ASF	53075000	91065163	0	70187000
Required Stable Funding (RSF)					
6	Unencumbered Non-HQLA securities that are not in default and exchange-traded equities in cases where the issuer is not in default	0	28985140	0	28985140
7	Loans:				0
(a)	Unencumbered loans to and deposits with financial institutions	6980032.35	0	0	6980032.35
8	Deposits held at other financial institutions for operational purposes	7415356	0	0	7415356
9	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	156770223			156770223
Off-Balance Sheet exposures					
10	Trade finance-related obligations (including guarantees and letters of credit)	7500			7500
11	Total RSF	15677723	14395388.35	28985140	0
12	NSFR(Total ASF/Total RSF)				107.1%



Regulatory Liquidity Ratios for the quarter ended 31st 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	Total Weighted Value
Available Stable Funding (ASF)					
1	Capital:				
(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
2	Stable Deposits:				0
(a)	Stable and fully insured term deposits provided by retail customers	859924	0	0	859924
3	Less stable deposits:				
(a)	Demand deposits and saving deposits that are not fully-insured and provided by small business customers	59884001			59884001
4	Secured and unsecured funding:				
(a)	Funding provided by non-financial corporate customers	30321238			30321238
(b)	Others Deposits and Funding From: Financial Institutions	0			
5	Total ASF	271187457	91065163	0	218430434
Required Stable Funding (RSF)					
6	Unencumbered Non-HQLA securities that are not in default and exchange-traded equities in cases where the issuer is not in default		0	16763806	0
7	Loans:				0
(a)	Unencumbered loans to and deposits with financial institutions	19739855.1	0	0	19739855.1
8	Deposits held at other financial institutions for operational purposes	21700991.5	0	0	21700991.5
9	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	366316363			366316363
Off-Balance Sheet exposures					
10	Trade finance-related obligations (including guarantees and letters of credit)	7500			7500
11	Total RSF	366323863	41440846.6	16763806	0
12	NSFR(Total ASF/Total RSF)				136.8%