



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

## Regulatory Liquidity Ratios - LCR & NSFR

31<sup>st</sup> March 2022



## **Table of Contents**

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



## Regulatory Liquidity Ratios for the quarter ended 31<sup>st</sup> March 2022

		Amounts in US\$	
Liquidity Coverage Ratio Report (Solo)		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
Total HQLA		54,130,110	47,316,529
Cash outflows			
Retail deposits and deposits from small business customers, of which:		-	-
Stable deposits		-	-
Less stable deposits		-	-
Unsecured wholesale funding, of which:		89,623,023	68,940,914
Operational deposits (all counterparties) and deposits in networks of cooperative banks		89,623,023	68,940,914
Non-operational deposits (all counterparties)		-	-
Unsecured debt		-	-
Secured wholesale funding		-	-
Additional requirements, of which:		3,055,367	1,714,251
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		3,055,367	1,714,251
Total Cash Outflows		92,678,391	70,655,165
Cash inflows			
Secured lending (eg reverse repos)		-	-
Inflows from fully performing exposures		-	-
Other cash inflows		46,467,405	40,526,256
Total Cash Inflows		46,467,405	40,526,256
			Total adjusted value
Total HQLA			47,316,529
Total net cash outflows			30,128,909
Liquidity Coverage Ratio (%)			157.05%



## Regulatory Liquidity Ratios for the quarter ended 31<sup>st</sup> March 2022

Amounts in US\$

Liquidity Coverage Ratio Report (Consol)		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
	Total HQLA	153,614,655	137,932,234
Cash outflows			
	Retail deposits and deposits from small business customers, of which:	-	-
	Stable deposits	-	-
	Less stable deposits	-	-
	Unsecured wholesale funding, of which:	90,132,395	69,332,612
	Operational deposits (all counterparties) and deposits in networks of cooperative banks	90,128,600	69,332,612
	Non-operational deposits (all counterparties)	-	-
	Unsecured debt	-	-
	Secured wholesale funding	-	-
	Additional requirements, of which:	21,955,224	15,097,376
	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	21,955,224	15,097,376
	Total Cash Outflows	112,087,619	84,429,988
Cash inflows			
	Secured lending (eg reverse repos)	-	-
	Inflows from fully performing exposures	-	-
	Other cash inflows	155,112,708	114,118,708
	Total Cash Inflows	155,112,708	63,322,491
			Total adjusted value
	Total HQLA		137,932,234
	Total net cash outflows		21,107,497
	Liquidity Coverage Ratio (%)		653.48%



# Regulatory Liquidity Ratios for the quarter ended 31<sup>st</sup> March 2022

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	52585000				52585000
(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				84400000	84400000
2	<b>Stable Deposits:</b>					0
(a)	Stable and fully insured term deposits provided by retail customers		859924	0	0	859924
3	<b>Less stable deposits:</b>					
(a)	Demand deposits and saving deposits that are not fully-insured and provided by small business customers		57735000			57735000
4	<b>Secured and unsecured funding:</b>					
(a)	Funding provided by non-financial corporate customers		12598360			12598360
(b)	Others Deposits and Funding From: Financial Institutions		0			
5	<b>Total ASF</b>	52585000	71193285	0	85187000	208965285
<b>Required Stable Funding (RSF)</b>						
6	<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	28954012.5	0	28954012.5
7	<b>Loans:</b>					0
(a)	Unencumbered loans to and deposits with financial institutions		1532260.95	0	0	1532260.95
8	<b>Deposits held at other financial institutions for operational purposes</b>		3675473	0	0	3675473
9	<b>All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.</b>	159793313				159793313
<b>Off-Balance Sheet exposures</b>						
10	<b>Trade finance-related obligations (including guarantees and letters of credit)</b>	7500				7500
11	<b>Total RSF</b>	159800813	5207733.95	28954012.5	0	193962559.5
12	<b>NSFR(Total ASF/Total RSF)</b>					107.7%



# Regulatory Liquidity Ratios for the quarter ended 31<sup>st</sup> March 2022

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	198264000				198264000
(b)	Additional tier 1 capital	75071102				75071102
(c)	Tier 2 Capital				17180000	17180000
(d)	Capital Instruments not included above with an effective residual maturity of one year or more				216165326	216165326
<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		57735000			57735000
<b>4</b>	<b>Secured and unsecured funding:</b>					
(a)	Funding provided by non-financial corporate customers		12598360			12598360
(b)	Others Deposits and Funding From: Financial Institutions		0			
<b>5</b>	<b>Total ASF</b>	273335102	71193285	0	233345326	577873713
<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	14326623	0	14326623
<b>7</b>	<b>Loans:</b>					0
(a)	Unencumbered loans to and deposits with financial institutions		13263182.7	0	0	13263182.7
<b>8</b>	<b>Deposits held at other financial institutions for operational purposes</b>		18794262.5	0	0	18794262.5
<b>9</b>	<b>All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.</b>	379513044				379513044
<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>	379520544	32057445.2	14326623	0	425904612.2
<b>12</b>	<b>NSFR(Total ASF/Total RSF)</b>					135.7%