



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

Regulatory Liquidity Ratios - LCR & NSFR

31st March 2022



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Regulatory Liquidity Ratios for the quarter ended 31st 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 31st 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 31st 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	Total Weighted Value
Available Stable Funding (ASF)					
1	Capital:				
(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	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	57735000			57735000
4	Secured and unsecured funding:				
(a)	Funding provided by non-financial corporate customers	12598360			12598360
(b)	Others Deposits and Funding From: Financial Institutions	0			
5	Total ASF	52585000	71193285	0	85187000
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	28954012.5	0	28954012.5
7	Loans:				0
(a)	Unencumbered loans to and deposits with financial institutions	1532260.95	0	0	1532260.95
8	Deposits held at other financial institutions for operational purposes	3675473	0	0	3675473
9	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	159793313			159793313
Off-Balance Sheet exposures					
10	Trade finance-related obligations (including guarantees and letters of credit)	7500			7500
11	Total RSF	159800813	5207733.95	28954012.5	0
12	NSFR(Total ASF/Total RSF)				107.7%



Regulatory Liquidity Ratios for the quarter ended 31st 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	Total Weighted Value
Available Stable Funding (ASF)					
1	Capital:				
(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
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	57735000			57735000
4	Secured and unsecured funding:				
(a)	Funding provided by non-financial corporate customers	12598360			12598360
(b)	Others Deposits and Funding From: Financial Institutions	0			
5	Total ASF	273335102	71193285	0	233345326
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	14326623	0
7	Loans:				0
(a)	Unencumbered loans to and deposits with financial institutions	13263182.7	0	0	13263182.7
8	Deposits held at other financial institutions for operational purposes	18794262.5	0	0	18794262.5
9	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	379513044			379513044
Off-Balance Sheet exposures					
10	Trade finance-related obligations (including guarantees and letters of credit)	7500			7500
11	Total RSF	379520544	32057445.2	14326623	0
12	NSFR(Total ASF/Total RSF)				135.7%