



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

Regulatory Liquidity Ratios - LCR & NSFR

30th September 2022



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		Amounts in US\$	
Liquidity Coverage Ratio Report (Solo)		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
	Total HQLA	48,799,917	42,423,997
Cash outflows			
	Retail deposits and deposits from small business customers, of which:	-	-
	Stable deposits	-	-
	Less stable deposits	-	-
	Unsecured wholesale funding, of which:	101,290,303	94,496,062
	Operational deposits (all counterparties) and deposits in networks of cooperative banks	101,290,303	94,496,062
	Non-operational deposits (all counterparties)	-	-
	Unsecured debt	-	-
	Secured wholesale funding	-	-
	Additional requirements, of which:	5,093,643	5,093,643
	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	5,093,643	5,093,643
	Total Cash Outflows	106,383,947	99,589,705
Cash inflows			
	Secured lending (eg reverse repos)	-	-
	Inflows from fully performing exposures	-	-
	Other cash inflows	117,531,259	110,270,048
	Total Cash Inflows		74,692,279
			Total adjusted value
	Total HQLA		42,423,997
	Total net cash outflows		24,897,426
	Liquidity Coverage Ratio (%)		170.40%

			Amounts in US\$
Liquidity Coverage Ratio Report (Consol)		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
	Total HQLA	150,470,811	134,987,119
Cash outflows			
	Retail deposits and deposits from small business customers, of which:	-	-
	Stable deposits	-	-
	Less stable deposits	-	-
	Unsecured wholesale funding, of which:	113,054,557	95,515,807
	Operational deposits (all counterparties) and deposits in networks of cooperative banks	113,054,557	95,515,807
	Non-operational deposits (all counterparties)	-	-
	Unsecured debt	-	-
	Secured wholesale funding	-	-
	Additional requirements, of which:	20,817,961	20,817,961
	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	20,817,961	20,817,961
	Total Cash Outflows	133,872,518	116,333,768
Cash inflows			
	Secured lending (eg reverse repos)	-	-
	Inflows from fully performing exposures	-	-
	Other cash inflows	236,534,273	183,593,218
	Total Cash Inflows		87,250,326
			Total adjusted value
	Total HQLA		134,987,119
	Total net cash outflows		29,083,442
	Liquidity Coverage Ratio (%)		464.14%

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
Available Stable Funding (ASF)					
1	Capital:				
(a)	Common equity tier 1	56719000			56719000
(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				74400000
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	8767801			8767801
(b)	Others Deposits and Funding From: Financial Institutions	0	27500000		27500000
5	Total ASF	56719000	67362725	27500000	75187000
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	29012876.5	0
7	Loans:				0
(a)	Unencumbered loans to and deposits with financial institutions	908617.8	0	0	908617.8
8	Deposits held at other financial institutions for operational purposes	33851411.11	0	0	33851411.11
9	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	155606289			155606289
Off-Balance Sheet exposures					
10	Trade finance-related obligations (including guarantees and letters of credit)	7500			7500
11	Total RSF	155613789	34760028.91	29012876.5	0
12	NSFR(Total ASF/Total RSF)				103.4%



Regulatory Liquidity Ratios for the quarter ended 30th September 2022

Amounts in US\$					
Bank Name: United Guild 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
Available Stable Funding (ASF)					
1	Capital:				
(a)	Common equity tier 1	204919000			204919000
(b)	Additional tier 1 capital	67695078			67695078
(c)	Tier 2 Capital			17939000	17939000
(d)	Capital Instruments not included above with an effective residual maturity of one year or more				74400000
2	Stable Deposits:				0
(a)	Stable and fully insured term deposits provided by retail customers		859924	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		8767801		8767801
(b)	Others Deposits and Funding From: Financial Institutions		0	64557779	64557779
5	Total ASF	272614078	67362725	64557779	92339000
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				
7	Loans:		0	14148257	0
(a)	Unencumbered loans to and deposits with financial institutions		12363172.2	0	12363172.2
8	Deposits held at other financial institutions for operational purposes		46602017.5	0	46602017.5
9	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	361169511			361169511
Off-Balance Sheet exposures					
10	Trade finance-related obligations (including guarantees and letters of credit)		7500		7500
11	Total RSF	361177011	58965189.7	14148257	0
12	NSFR(Total ASF/Total RSF)				114.4%