



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

## Regulatory Liquidity Ratios - LCR & NSFR

31<sup>st</sup> December 2022



## Table of Contents

	<u>Page No.</u>
<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> December 2022

Amounts in US\$

Liquidity Coverage Ratio Report (Solo)		Total unweighted value (average)	Total weighted value (average)
<b>High-quality liquid assets</b>			
	<b>Total HQLA</b>	<b>48,799,917</b>	<b>41,378,650</b>
<b>Cash outflows</b>			
	<b>Retail deposits and deposits from small business customers, of which:</b>	-	-
	Stable deposits	-	-
	Less stable deposits	-	-
	<b>Unsecured wholesale funding, of which:</b>	<b>101,290,303</b>	<b>104,046,720</b>
	Operational deposits (all counterparties) and deposits in networks of cooperative banks	101,290,303	104,046,720
	Non-operational deposits (all counterparties)	-	-
	Unsecured debt	-	-
	Secured wholesale funding	-	-
	<b>Additional requirements, of which:</b>	<b>5,093,643</b>	<b>5,873,645</b>
	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	5,873,645
	<b>Total Cash Outflows</b>	<b>106,383,947</b>	<b>109,920,365</b>
<b>Cash inflows</b>			
	<b>Secured lending (eg reverse repos)</b>	-	-
	<b>Inflows from fully performing exposures</b>	-	-
	<b>Other cash inflows</b>	<b>117,531,259</b>	<b>89,984,920</b>
	<b>Total Cash Inflows</b>		<b>82,440,274</b>
			value
	<b>Total HQLA</b>		<b>41,378,650</b>
	<b>Total net cash outflows</b>		<b>27,480,091</b>
	<b>Liquidity Coverage Ratio (%)</b>		<b>150.58%</b>



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

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	132,173,622
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	104,627,765
	Operational deposits (all counterparties) and deposits in networks of cooperative banks	113,054,557	104,627,765
	Non-operational deposits (all counterparties)	-	-
	Unsecured debt	-	-
	Secured wholesale funding	-	-
	Additional requirements, of which:	20,817,961	19,093,920
	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	19,093,920
	Total Cash Outflows	133,872,518	123,721,685
Cash inflows			
	Secured lending (eg reverse repos)	-	-
	Inflows from fully performing exposures	-	-
	Other cash inflows	236,534,273	153,710,253
	Total Cash Inflows		92,791,264
			Total adjusted value
	Total HQLA		132,173,622
	Total net cash outflows		30,930,421
	Liquidity Coverage Ratio (%)		427.33%



# Regulatory Liquidity Ratios for the quarter ended 31<sup>st</sup> December 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	53723000				53723000
(b)	Additional tier 1 capital	0				0
(c)	Tier 2 Capital				2037000	2037000
(d)	Capital Instruments not included above with an effective residual maturity of one year or more				87757796	87757796
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		0	0	64150000	64150000
4	<b>Secured and unsecured funding:</b>					
(a)	Funding provided by non-financial corporate customers		6841342			6841342
(b)	Others Deposits and Funding From: Financial Institutions		0	0		0
5	<b>Total ASF</b>	53723000	7701267	0	153944796	215369063
<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	26039409	0	26039409
7	<b>Loans:</b>					0
(a)	Unencumbered loans to and deposits with financial institutions		1180800.6	0	0	1180800.6
8	<b>Deposits held at other financial institutions for operational purposes</b>		26427281.5	0	0	26427281.5
9	<b>All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.</b>	159499592.2				159499592.2
<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>	159507092.2	27608082.1	26039409	0	213154583.3
12	<b>NSFR(Total ASF/Total RSF)</b>					101.0%



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

Amounts in US\$

Bank Name: United Guld Bank BSC ©		Amounts in US\$				
NSFR, Level: Consolidated		USD '000				
		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	Over one year	
Available Stable Funding (ASF)						
1	Capital:					
(a)	Common equity tier 1	198455000				198455000
(b)	Additional tier 1 capital	69645775				69645775
(c)	Tier 2 Capital				18277000	18277000
(d)	Capital Instruments not included above with an effective residual maturity of one year or more				87757796	87757796
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		0	0	18650000	18650000
4	Secured and unsecured funding:					
(a)	Funding provided by non-financial corporate customers		6841342			6841342
(b)	Others Deposits and Funding From: Financial Institutions		0	65297594		65297594
5	Total ASF	268100775	7701267	65297594	124684796	465784432
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	10844864	0	10844864
7	Loans:					0
(a)	Unencumbered loans to and deposits with financial institutions		15445422.75	0	0	15445422.75
8	Deposits held at other financial institutions for operational purposes		33532522.5	0	0	33532522.5
9	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	350936833.9				350936833.9
Off-Balance Sheet exposures						
10	Trade finance-related obligations (including guarantees and letters of credit)	7500				7500
11	Total RSF	350944333.9	48977945.25	10844864	0	410767143.2
12	NSFR(Total ASF/Total RSF)					113.4%