



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

Regulatory Liquidity Ratios - LCR & NSFR

31st December 2022



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Regulatory Liquidity Ratios for the quarter ended 31st December 2022

		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	41,378,650
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	104,046,720
	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	-	-
	Additional requirements, of which:	5,093,643	5,873,645
	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
	Total Cash Outflows	106,383,947	109,920,365
Cash inflows			
	Secured lending (eg reverse repos)	-	-
	Inflows from fully performing exposures	-	-
	Other cash inflows	117,531,259	89,984,920
	Total Cash Inflows		82,440,274
			value
	Total HQLA		41,378,650
	Total net cash outflows		27,480,091
	Liquidity Coverage Ratio (%)		150.58%



Regulatory Liquidity Ratios for the quarter ended 31st 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 31st December 2022

		Amounts in US\$				
		USD '000				
Sr.	Item	Weighted Values (after applying factors)				Total Weighted Value
		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	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	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	64150000	64150000	
4	Secured and unsecured funding:					
(a)	Funding provided by non-financial corporate customers	6841342				6841342
(b)	Others Deposits and Funding From: Financial Institutions	0	0			0
5	Total ASF	53723000	7701267	0	153944796	215369063
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	26039409	0	26039409
7	Loans:					0
(a)	Unencumbered loans to and deposits with financial institutions	1180800.6	0	0	1180800.6	
8	Deposits held at other financial institutions for operational purposes	26427281.5	0	0	26427281.5	
9	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	159499592.2				159499592.2
Off-Balance Sheet exposures						
10	Trade finance-related obligations (including guarantees and letters of credit)	7500				7500
11	Total RSF	159507092.2	27608082.1	26039409	0	213154583.3
12	NSFR(Total ASF/Total RSF)					101.0%



Regulatory Liquidity Ratios for the quarter ended 31st December 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
Available Stable Funding (ASF)				
1	Capital:			
(a)	Common equity tier 1	198455000		
(b)	Additional tier 1 capital	69645775		
(c)	Tier 2 Capital			18277000
(d)	Capital Instruments not included above with an effective residual maturity of one year or more			87757796
2	Stable Deposits:			
(a)	Stable and fully insured term deposits provided by retail customers	859924	0	0
3	Less stable deposits:			
(a)	Demand deposits and saving deposits that are not fully-insured and provided by small business customers	0	0	18650000
4	Secured and unsecured funding:			
(a)	Funding provided by non-financial corporate customers	6841342		
(b)	Others Deposits and Funding From: Financial Institutions	0	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
7	Loans:			0
(a)	Unencumbered loans to and deposits with financial institutions	15445422.75	0	0
8	Deposits held at other financial institutions for operational purposes	33532522.5	0	0
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
12	NSFR(Total ASF/Total RSF)			113.4%