



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

Regulatory Liquidity Ratios - LCR & NSFR

31st March 2023



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Regulatory Liquidity Ratios for the quarter ended 31st March 2023

		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	40,071,801
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	55,885,341
Operational deposits (all counterparties) and deposits in networks of cooperative banks		89,623,023	55,885,341
Non-operational deposits (all counterparties)		-	-
Unsecured debt		-	-
Secured wholesale funding		-	-
Additional requirements, of which:		3,055,367	5,942,783
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	5,942,783
Total Cash Outflows		92,678,391	61,828,124
Cash inflows			
Secured lending (eg reverse repos)		-	-
Inflows from fully performing exposures		-	-
Other cash inflows		46,467,405	82,475,053
Total Cash Inflows		46,467,405	46,371,093
			Total adjusted value
Total HQLA			40,071,801
Total net cash outflows			15,457,031
Liquidity Coverage Ratio (%)			259.25%



Regulatory Liquidity Ratios for the quarter ended 31st March 2023

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	131,144,691
Cash outflows			
	Retail deposits and deposits from small business customers, of which:	-	-
	Stable deposits	-	-
	Less stable deposits	-	-
	Unsecured wholesale funding, of which:	74,443,930	57,264,562
	Operational deposits (all counterparties) and deposits in networks of cooperative banks	90,128,600	57,264,562
	Non-operational deposits (all counterparties)	-	-
	Unsecured debt	-	-
	Secured wholesale funding	-	-
	Additional requirements, of which:	21,955,224	19,197,395
	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	19,197,395
	Total Cash Outflows	96,399,154	76,461,957
Cash inflows			
	Secured lending (eg reverse repos)	-	-
	Inflows from fully performing exposures	-	-
	Other cash inflows	155,112,708	144,528,447
	Total Cash Inflows	155,112,708	57,346,468
			Total adjusted value
	Total HQLA		131,144,691
	Total net cash outflows		19,115,489
	Liquidity Coverage Ratio (%)		686.07%



Regulatory Liquidity Ratios for the quarter ended 31st March 2023

Amounts in US\$

Bank Name: United Guld Bank BSC ©		USD '000				
NSFR, Level: Solo						
		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	50000000				50000000
(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				45000000	45000000
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		5227516			5227516
(b)	Others Deposits and Funding From: Financial Institutions		0	0	84783822	84783822
5	Total ASF	50000000	6087441	0	150470822	206558263
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	3594137	0	3594137
7	Loans:					0
(a)	Unencumbered loans to and deposits with financial institutions		1074679.2	0	0	1074679.2
8	Deposits held at other financial institutions for operational purposes		28500000	0	0	28500000
9	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	159827393				159827393
Off-Balance Sheet exposures						
10	Trade finance-related obligations (including guarantees and letters of credit)	7500				7500
11	Total RSF	159834893	29574679.2	3594137	0	193003709.2
12	NSFR(Total ASF/Total RSF)					107.0%



Regulatory Liquidity Ratios for the quarter ended 31st March 2023

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
Available Stable Funding (ASF)						
1	Capital:					
(a)	Common equity tier 1	180812000				180812000
(b)	Additional tier 1 capital	72754441				72754441
(c)	Tier 2 Capital				18018000	18018000
(d)	Capital Instruments not included above with an effective residual maturity of one year or more				61305234	61305234
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		5227516			5227516
(b)	Others Deposits and Funding From: Financial Institutions		0	0	84783822	84783822
5	Total ASF	253566441	6087441	0	182757056	442410938
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	11086035.5	0	11086035.5
7	Loans:					0
(a)	Unencumbered loans to and deposits with financial institutions		13323792.15	0	0	13323792.15
8	Deposits held at other financial institutions for operational purposes		35840687	0	0	35840687
9	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	314998138.8				314998138.8
Off-Balance Sheet exposures						
10	Trade finance-related obligations (including guarantees and letters of credit)	103684.15				103684.15
11	Total RSF	315101823	49164479.15	11086035.5	0	375352337.6
12	NSFR(Total ASF/Total RSF)					117.9%