



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

## Regulatory Liquidity Ratios - LCR & NSFR

31<sup>st</sup> March 2023



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## Regulatory Liquidity Ratios for the quarter ended 31<sup>st</sup> March 2023

Amounts in US\$		
Liquidity Coverage Ratio Report (Solo)	Total unweighted value (average)	Total weighted value (average)
<b>High-quality liquid assets</b>		
Total HQLA	<b>54,130,110</b>	<b>40,071,801</b>
<b>Cash outflows</b>		
Retail deposits and deposits from small business customers, of which:	-	-
Stable deposits	-	-
Less stable deposits	-	-
<b>Unsecured wholesale funding, of which:</b>	<b>89,623,023</b>	<b>55,885,341</b>
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	-	-
<b>Additional requirements, of which:</b>	<b>3,055,367</b>	<b>5,942,783</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	3,055,367	5,942,783
<b>Total Cash Outflows</b>	<b>92,678,391</b>	<b>61,828,124</b>
<b>Cash inflows</b>		
Secured lending (eg reverse repos)	-	-
Inflows from fully performing exposures	-	-
<b>Other cash inflows</b>	<b>46,467,405</b>	<b>82,475,053</b>
<b>Total Cash Inflows</b>	<b>46,467,405</b>	<b>46,371,093</b>
		<b>Total adjusted value</b>
<b>Total HQLA</b>		<b>40,071,801</b>
<b>Total net cash outflows</b>		<b>15,457,031</b>
<b>Liquidity Coverage Ratio (%)</b>		<b>259.25%</b>



## Regulatory Liquidity Ratios for the quarter ended 31<sup>st</sup> March 2023

		Amounts in US\$	
Liquidity Coverage Ratio Report (Consol)		Total unweighted value (average)	Total weighted value (average)
<b>High-quality liquid assets</b>			
	<b>Total HQLA</b>	<b>153,614,655</b>	<b>131,144,691</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>74,443,930</b>	<b>57,264,562</b>
	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	-	-
	<b>Additional requirements, of which:</b>	<b>21,955,224</b>	<b>19,197,395</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	21,955,224	19,197,395
	<b>Total Cash Outflows</b>	<b>96,399,154</b>	<b>76,461,957</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>155,112,708</b>	<b>144,528,447</b>
	<b>Total Cash Inflows</b>	<b>155,112,708</b>	<b>57,346,468</b>
			<b>Total adjusted value</b>
	<b>Total HQLA</b>		<b>131,144,691</b>
	<b>Total net cash outflows</b>		<b>19,115,489</b>
	<b>Liquidity Coverage Ratio (%)</b>		<b>686.07%</b>



## Regulatory Liquidity Ratios for the quarter ended 31<sup>st</sup> March 2023

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
<b>Available Stable Funding (ASF)</b>					
<b>1</b>	<b>Capital:</b>				
(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
<b>2</b>	<b>Stable Deposits:</b>				0
(a)	Stable and fully insured term deposits provided by retail customers	859924	0	0	859924
<b>3</b>	<b>Less stable deposits:</b>				
(a)	Demand deposits and saving deposits that are not fully-insured and provided by small business customers	0	0	18650000	18650000
<b>4</b>	<b>Secured and unsecured funding:</b>				
(a)	Funding provided by non-financial corporate customers	5227516			5227516
(b)	Others Deposits and Funding From: Financial Institutions	0	0	84783822	84783822
<b>5</b>	<b>Total ASF</b>	50000000	6087441	0	150470822
<b>Required Stable Funding (RSF)</b>					
<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	0	3594137	0	3594137
<b>7</b>	<b>Loans:</b>				0
(a)	Unencumbered loans to and deposits with financial institutions	1074679.2	0	0	1074679.2
<b>8</b>	<b>Deposits held at other financial institutions for operational purposes</b>	28500000	0	0	28500000
<b>9</b>	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	159827393			159827393
<b>Off-Balance Sheet exposures</b>					
<b>10</b>	Trade finance-related obligations (including guarantees and letters of credit)	7500			7500
<b>11</b>	<b>Total RSF</b>	159834893	29574679.2	3594137	0
<b>12</b>	<b>NSFR(Total ASF/Total RSF)</b>				107.0%



## Regulatory Liquidity Ratios for the quarter ended 31<sup>st</sup> 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	Total Weighted Value
<b>Available Stable Funding (ASF)</b>					
<b>1</b>	<b>Capital:</b>				
(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
<b>2</b>	<b>Stable Deposits:</b>				0
(a)	Stable and fully insured term deposits provided by retail customers	859924	0	0	859924
<b>3</b>	<b>Less stable deposits:</b>				
(a)	Demand deposits and saving deposits that are not fully-insured and provided by small business customers	0	0	18650000	18650000
<b>4</b>	<b>Secured and unsecured funding:</b>				
(a)	Funding provided by non-financial corporate customers	5227516			5227516
(b)	Others Deposits and Funding From: Financial Institutions	0	0	84783822	84783822
<b>5</b>	<b>Total ASF</b>	253566441	6087441	0	182757056
<b>Required Stable Funding (RSF)</b>					
<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	0	11086035.5	0	11086035.5
<b>7</b>	<b>Loans:</b>				0
(a)	Unencumbered loans to and deposits with financial institutions	13323792.15	0	0	13323792.15
<b>8</b>	<b>Deposits held at other financial institutions for operational purposes</b>	35840687	0	0	35840687
<b>9</b>	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	314998138.8			314998138.8
<b>Off-Balance Sheet exposures</b>					
<b>10</b>	Trade finance-related obligations (including guarantees and letters of credit)	103684.15			103684.15
<b>11</b>	<b>Total RSF</b>	315101823	49164479.15	11086035.5	0
<b>12</b>	<b>NSFR(Total ASF/Total RSF)</b>				117.9%