



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

## Regulatory Liquidity Ratios - LCR & NSFR

30<sup>th</sup> September 2023



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## Regulatory Liquidity Ratios for the quarter ended 30<sup>th</sup> September 2023

Daily average over the Quarter

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	37,846,421
Cash outflows			
	Retail deposits and deposits from small business customers, of which:	-	-
	Unsecured wholesale funding, of which:	119,805,543	74,878,464
	Operational deposits (all counterparties) and deposits in networks of cooperative banks	119,805,543	74,878,464
	Additional requirements, of which:	2,952,746	4,921,243
	Other contingent funding obligations	2,952,746	4,921,243
	Total Cash Outflows	122,758,288	79,799,707
Cash inflows			
	Secured lending (eg reverse repos)	-	-
	Inflows from fully performing exposures	-	-
	Other cash inflows	46,467,405	68,556,729
	Total Cash Inflows	46,467,405	59,849,780
			Total adjusted value
	Total HQLA		37,846,421
	Total net cash outflows		19,949,927
	Liquidity Coverage Ratio (%)		189.71%



## Regulatory Liquidity Ratios for the quarter ended 30<sup>th</sup> September 2023

Daily average over the Quarter

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	112,141,397
Cash outflows			
	Retail deposits and deposits from small business customers, of which:	-	-
	Unsecured wholesale funding, of which:	121,756,697	76,097,936
	Operational deposits (all counterparties) and deposits in networks of cooperative banks	121,756,697	76,097,936
	Additional requirements, of which:	11,260,039	18,766,731
	Other contingent funding obligations	11,260,039	18,766,731
	Total Cash Outflows	133,016,736	94,864,667
Cash inflows			
	Secured lending (eg reverse repos)	-	-
	Inflows from fully performing exposures	-	-
	Other cash inflows	155,112,708	143,574,768
	Total Cash Inflows	155,112,708	71,148,500
			Total adjusted value
	Total HQLA		112,141,397
	Total net cash outflows		23,716,167
	Liquidity Coverage Ratio (%)		472.85%



# Regulatory Liquidity Ratios for the quarter ended 30<sup>th</sup> September 2023

Bank Name: United Guld Bank BSC ©						
NSFR, Level: Solo		US\$				
		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	185,050,000				185,050,000
(b)	Additional tier 1 capital	33,000,000				33,000,000
(c)	Tier 2 Capital				2,037,000	2,037,000
(d)	Capital Instruments not included above with an effective residual maturity of one year or more				45,000,000	45,000,000
2	Stable Deposits:					-
(a)	Stable and fully insured term deposits provided by retail customers		611,288	-	-	611,288
3	Less stable deposits:					
(a)	Demand deposits and saving deposits that are not fully-insured and provided by small business customers		-	-	20,114,254	20,114,254
4	Secured and unsecured funding:					
(a)	Funding provided by non-financial corporate customers		6,460,091			6,460,091
(b)	Others Deposits and Funding From: Financial Institutions		-	-	80,034,077	80,034,077
5	Total ASF	218,050,000	7,071,378	-	147,185,331	372,306,710
Required Stable Funding (RSF)						
6	Marketable securities that are unencumbered (or encumbered for a period of less than 6 months) representing claims on or guaranteed by Sovereigns	-				-
7	Unencumbered (or encumbered for a period of less than 6 months) Level 2A HQLA	11,800,009				11,800,009
8	Unencumbered Non-HQLA securities that are not in default and exchange-traded equities in cases where the issuer is not in default		-	2,087,380	-	2,087,380
9	Loans:					-
(a)	Unencumbered loans to and deposits with financial institutions		4,677,148	-	-	4,677,148
10	Deposits held at other financial institutions for operational purposes		22,750,000	-	23,125,171	45,875,171
11	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	148,344,500				148,344,500
Off-Balance Sheet exposures						
12	Trade finance-related obligations (including guarantees and letters of credit)	7,500				7,500
13	Total RSF	160,152,009	27,427,148	2,087,380	23,125,171	212,791,708
14	NSFR(Total ASF/Total RSF)					175.0%



# Regulatory Liquidity Ratios for the quarter ended 30<sup>th</sup> September 2023

Bank Name: United Guld Bank BSC ©		US\$				
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
<b>Available Stable Funding (ASF)</b>						
1	Capital:					
(a)	Common equity tier 1	212,782,000				212,782,000
(b)	Additional tier 1 capital	37,622,000				37,622,000
(c)	Tier 2 Capital				18,035,000	18,035,000
(d)	Capital Instruments not included above with an effective residual maturity of one year or more				203,581,184	203,581,184
2	Stable Deposits:					-
(a)	Stable and fully insured term deposits provided by retail customers		611,288	-	-	611,288
3	Less stable deposits:					
(a)	Demand deposits and saving deposits that are not fully-insured and provided by small business customers		-	-	20,114,254	20,114,254
4	Secured and unsecured funding:					
(a)	Funding provided by non-financial corporate customers		6,460,091			6,460,091
(b)	Others Deposits and Funding From: Financial Institutions		-	-	80,034,077	80,034,077
5	Other liabilities: Minority interest				68,549,479	68,549,479
6	Total ASF	250,404,000	7,071,378	-	390,313,994	647,789,373
<b>Required Stable Funding (RSF)</b>						
7	Marketable securities that are unencumbered (or encumbered for a period of less than 6 months) representing claims on or guaranteed by Sovereigns	-				-
8	Unencumbered (or encumbered for a period of less than 6 months) Level 2B HQLA	13,862,411				13,862,411
9	Unencumbered Non-HQLA securities that are not in default and exchange-traded equities in cases where the issuer is not in default		-	9,599,105	-	9,599,105
10	Loans:					-
(a)	Unencumbered loans to and deposits with financial institutions		12,966,635	-	-	12,966,635
11	Deposits held at other financial institutions for operational purposes		32,604,727	-	23,125,170	55,729,897
12	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	320,279,965				320,279,965
<b>Off-Balance Sheet exposures</b>						
13	Trade finance-related obligations (including guarantees and letters of credit)	113,950				113,950
14	Total RSF	334,256,326	45,571,361	9,599,105	23,125,170	412,551,962
15	NSFR(Total ASF/Total RSF)					157.0%