



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

Regulatory Liquidity Ratios - LCR & NSFR

30th September 2023



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Regulatory Liquidity Ratios for the quarter ended 30th 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 30th 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 30th September 2023

Bank Name: United Guld Bank BSC ©		US\$				
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		
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 30th September 2023

Bank Name: United Guld Bank BSC ©		US\$				
NSFR, Level: Consolidated		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		
Available Stable Funding (ASF)						
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
Required Stable Funding (RSF)						
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	
Off-Balance Sheet exposures						
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%	