



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

Regulatory Liquidity Ratios - LCR & NSFR

31st March 2024



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Regulatory Liquidity Ratios for the quarter ended 31st March 2024

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	35,725,951
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	43,828,731
	Operational deposits (all counterparties) and deposits in networks of cooperative banks	89,623,023	43,828,731
	Non-operational deposits (all counterparties)	-	-
	Unsecured debt	-	-
	Secured wholesale funding	-	-
	Additional requirements, of which:	3,055,367	4,699,293
	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	4,699,293
	Total Cash Outflows	92,678,391	48,528,024
Cash inflows			
	Secured lending (eg reverse repos)	-	-
	Inflows from fully performing exposures	-	-
	Other cash inflows	46,467,405	50,249,802
	Total Cash Inflows	46,467,405	36,396,018
			Total adjusted value
	Total HQLA		35,725,951
	Total net cash outflows		12,132,006
	Liquidity Coverage Ratio (%)		294.48%



Regulatory Liquidity Ratios for the quarter ended 31st March 2024

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	98,260,833
Cash outflows			
	Retail deposits and deposits from small business customers, of which:	-	-
	Stable deposits	-	-
	Less stable deposits	-	-
	Unsecured wholesale funding, of which:	58,769,454	45,207,273
	Operational deposits (all counterparties) and deposits in networks of cooperative banks	90,128,600	45,207,273
	Non-operational deposits (all counterparties)	-	-
	Unsecured debt	-	-
	Secured wholesale funding	-	-
	Additional requirements, of which:	21,955,224	17,148,708
	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	17,148,708
	Total Cash Outflows	80,724,678	62,355,981
Cash inflows			
	Secured lending (eg reverse repos)	-	-
	Inflows from fully performing exposures	-	-
	Other cash inflows	155,112,708	140,051,231
	Total Cash Inflows	155,112,708	46,766,986
			Total adjusted value
	Total HQLA		98,260,833
	Total net cash outflows		15,588,995
	Liquidity Coverage Ratio (%)		630.32%



Regulatory Liquidity Ratios for the quarter ended 31st March 2024

Bank Name: United Guld Bank BSC ©		US\$			
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	Over one year
Available Stable Funding (ASF)					
1	Capital:				
(a)	Common equity tier 1	194,206,000			194,206,000
(b)	Additional tier 1 capital	33,000,000			33,000,000
(c)	Tier 2 Capital			837,000	837,000
(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	-	-	15,792,724	15,792,724
4	Secured and unsecured funding:				
(a)	Funding provided by non-financial corporate customers	6,718,597			6,718,597
(b)	Others Deposits and Funding From: Financial Institutions	-	-	80,308,818	80,308,818
5	Total ASF	227,206,000	7,329,885	-	141,938,542
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	11,244,799			11,244,799
8	Unencumbered Non-HQLA securities that are not in default and exchange-traded equities in cases where the issuer is not in default	-	2,024,904	-	2,024,904
9	Loans:				-
(a)	Unencumbered loans to and deposits with financial institutions	4,915,350	-	-	4,915,350
10	Deposits held at other financial institutions for operational purposes	12,000,000	-	18,233,451	30,233,451
11	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	151,255,894			151,255,894
Off-Balance Sheet exposures					
12	Trade finance-related obligations (including guarantees and letters of credit)	7,500			7,500
13	Total RSF	162,508,192	16,915,350	2,024,904	18,233,451
14	NSFR(Total ASF/Total RSF)				188.5%



Regulatory Liquidity Ratios for the quarter ended 31st March 2024

Bank Name: United Guld Bank BSC ©					
NSFR, Level: Consolidated		US\$			
Sr.	Item	No Specified maturity	Less than 6 months	More than 6 months and less than one year	Total Weighted Value
Available Stable Funding (ASF)					
1	Capital:				
(a)	Common equity tier 1	231,914,000			231,914,000
(b)	Additional tier 1 capital	39,285,000			39,285,000
(c)	Tier 2 Capital			23,532,000	23,532,000
(d)	Capital Instruments not included above with an effective residual maturity of one year or more			242,410,111	242,410,111
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	-	-	15,792,724	15,792,724
4	Secured and unsecured funding:				
(a)	Funding provided by non-financial corporate customers	6,718,597			6,718,597
(b)	Others Deposits and Funding From: Financial Institutions	-	-	80,308,818	80,308,818
5	Other liabilities: Minority interest				89,660,184
6	Total ASF	271,199,000	7,329,885	-	451,703,837
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	14,618,645			14,618,645
9	Unencumbered Non-HQLA securities that are not in default and exchange-traded equities in cases where the issuer is not in default	-	9,756,355	-	9,756,355
10	Loans:				-
(a)	Unencumbered loans to and deposits with financial institutions	12,205,235	-	-	12,205,235
11	Deposits held at other financial institutions for operational purposes	24,653,316	-	23,162,458	47,815,774
12	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	423,155,052			423,155,052
Off-Balance Sheet exposures					
13	Trade finance-related obligations (including guarantees and letters of credit)	103,684			103,684
14	Total RSF	437,877,381	36,858,551	9,756,355	507,654,744
15	NSFR(Total ASF/Total RSF)				143.8%