



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

Regulatory Liquidity Ratios - LCR & NSFR

30th September 2024



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Regulatory Liquidity Ratios for the quarter ended 30th September 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	55,438,938	39,185,000
Cash outflows			
	Retail deposits and deposits from small business customers, of which:	-	-
	Unsecured wholesale funding, of which:	77,203,168	48,251,980
	Operational deposits (all counterparties) and deposits in networks of cooperative banks	77,203,168	48,251,980
	Additional requirements, of which:	4,520,148	7,533,581
	Other contingent funding obligations	4,520,148	7,533,581
	Total Cash Outflows	81,723,316	55,785,561
Cash inflows			
	Secured lending (eg reverse repos)	-	-
	Inflows from fully performing exposures	-	-
	Other cash inflows	50,528,066	50,528,066
	Total Cash Inflows	50,528,066	41,839,171
			Total adjusted value
	Total HQLA		39,185,000
	Total net cash outflows		13,946,390
	Liquidity Coverage Ratio (%)		280.97%



Regulatory Liquidity Ratios for the quarter ended 30th September 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	132,743,421	113,359,027
Cash outflows			
	Retail deposits and deposits from small business customers, of which:	-	-
	Unsecured wholesale funding, of which:	79,689,545	49,805,966
	Operational deposits (all counterparties) and deposits in networks of cooperative banks	79,689,545	49,805,966
	Additional requirements, of which:	12,336,555	20,560,926
	Other contingent funding obligations	12,336,555	20,560,926
	Total Cash Outflows	92,026,101	70,366,892
Cash inflows			
	Secured lending (eg reverse repos)	-	-
	Inflows from fully performing exposures	-	-
	Other cash inflows	155,112,708	144,232,885
	Total Cash Inflows	155,112,708	52,775,169
			Total adjusted value
	Total HQLA		113,359,027
	Total net cash outflows		17,591,723
	Liquidity Coverage Ratio (%)		644.39%



Regulatory Liquidity Ratios for the quarter ended 30th September 2024

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	190,880,000			190,880,000
(b)	Additional tier 1 capital	33,000,000			33,000,000
(c)	Tier 2 Capital			304,000	304,000
(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	745,347	-	-	745,347
3	Less stable deposits:				
(a)	Demand deposits and saving deposits that are not fully-insured and provided by small business customers	-	-	24,871,144	24,871,144
4	Secured and unsecured funding:				
(a)	Funding provided by non-financial corporate customers	4,325,040			4,325,040
(b)	Others Deposits and Funding From: Financial Institutions	-	-	80,592,633	80,592,633
5	Total ASF	223,880,000	5,070,387	-	150,767,778
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	241,895			241,895
7	Unencumbered (or encumbered for a period of less than 6 months) Level 2A HQLA	11,486,865			11,486,865
8	Unencumbered Non-HQLA securities that are not in default and exchange-traded equities in cases where the issuer is not in default	-	127,946	-	127,946
9	Loans:				-
(a)	Unencumbered loans to and deposits with financial institutions	3,675,746	-	-	3,675,746
10	Deposits held at other financial institutions for operational purposes	14,250,000	-	18,367,097	32,617,097
11	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	154,380,311			154,380,311
Off-Balance Sheet exposures					
12	Trade finance-related obligations (including guarantees and letters of credit)	7,500			7,500
13	Total RSF	166,116,571	17,925,746	127,946	18,367,097
14	NSFR(Total ASF/Total RSF)				187.5%



Regulatory Liquidity Ratios for the quarter ended 30th September 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	220,113,000			220,113,000
(b)	Additional tier 1 capital	37,703,000			37,703,000
(c)	Tier 2 Capital			18,086,000	18,086,000
(d)	Capital Instruments not included above with an effective residual maturity of one year or more			192,560,336	192,560,336
2	Stable Deposits:				-
(a)	Stable and fully insured term deposits provided by retail customers		745,347	-	745,347
3	Less stable deposits:				
(a)	Demand deposits and saving deposits that are not fully-insured and provided by small business customers		-	-	24,871,144
4	Secured and unsecured funding:				
(a)	Funding provided by non-financial corporate customers		4,325,040		4,325,040
(b)	Others Deposits and Funding From: Financial Institutions		-	-	80,592,633
5	Other liabilities: Minority interest				93,126,529
6	Total ASF	257,816,000	5,070,387	-	409,236,643
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	241,895			241,895
8	Unencumbered (or encumbered for a period of less than 6 months) Level 2B HQLA	15,693,400			15,693,400
9	Unencumbered Non-HQLA securities that are not in default and exchange-traded equities in cases where the issuer is not in default		-	6,631,984	6,631,984
10	Loans:				-
(a)	Unencumbered loans to and deposits with financial institutions		14,156,172	-	14,156,172
11	Deposits held at other financial institutions for operational purposes		25,250,389	-	18,367,097
12	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	346,472,074			346,472,074
Off-Balance Sheet exposures					
13	Trade finance-related obligations (including guarantees and letters of credit)	103,684			103,684
14	Total RSF	362,511,054	39,406,560	6,631,984	18,367,097
15	NSFR(Total ASF/Total RSF)				157.4%