



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

## Regulatory Liquidity Ratios - LCR & NSFR

31<sup>st</sup> December 2024



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## Regulatory Liquidity Ratios for the quarter ended 31<sup>st</sup> December 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	48,799,917	34,039,531
Cash outflows		
Retail deposits and deposits from small business customers, of which:	-	-
Stable deposits	-	-
Less stable deposits	-	-
Unsecured wholesale funding, of which:	94,571,076	46,248,498
Operational deposits (all counterparties) and deposits in networks of cooperative banks	94,571,076	46,248,498
Non-operational deposits (all counterparties)	-	-
Unsecured debt	-	-
Secured wholesale funding	-	-
Additional requirements, of which:	5,093,643	3,199,595
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	4,921,121	3,199,595
Total Cash Outflows	99,664,719	49,448,093
Cash inflows		
Secured lending (eg reverse repos)	-	-
Inflows from fully performing exposures	-	-
Other cash inflows	117,531,259	44,596,382
Total Cash Inflows		37,086,069
		value
Total HQLA		34,039,531
Total net cash outflows		12,362,023
Liquidity Coverage Ratio (%)		275.36%



## Regulatory Liquidity Ratios for the quarter ended 31<sup>st</sup> December 2024

Daily average over the Quarter		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>150,470,811</b>	<b>116,372,215</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>95,535,370</b>	<b>47,919,235</b>
	Operational deposits (all counterparties) and deposits in networks of cooperative banks	95,535,370	47,919,235
	Non-operational deposits (all counterparties)	-	-
	Unsecured debt	-	-
	Secured wholesale funding	-	-
	<b>Additional requirements, of which:</b>	<b>20,817,961</b>	<b>15,938,027</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	20,817,961	15,938,027
	<b>Total Cash Outflows</b>	<b>116,353,331</b>	<b>63,857,261</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>236,534,273</b>	<b>121,049,659</b>
	<b>Total Cash Inflows</b>		<b>47,892,946</b>
			Total adjusted value
	<b>Total HQLA</b>		<b>116,372,215</b>
	<b>Total net cash outflows</b>		<b>15,964,315</b>
	<b>Liquidity Coverage Ratio (%)</b>		<b>728.95%</b>



## Regulatory Liquidity Ratios for the quarter ended 31<sup>st</sup> December 2024

Bank Name: United Guld Bank BSC © NSFR, Level: Solo		US\$			
Sr.	Item	No Specified maturity	Less than 6 months	More than 6 months and less than one year	Over one year
<b>Available Stable Funding (ASF)</b>					
<b>1</b>	<b>Capital:</b>				
(a)	Common equity tier 1	191,490,000			191,490,000
(b)	Additional tier 1 capital	33,000,000			33,000,000
(c)	Tier 2 Capital			304,000	304,000
<b>2</b>	<b>Stable Deposits:</b>				-
<b>3</b>	<b>Less stable deposits:</b>				
<b>4</b>	<b>Secured and unsecured funding:</b> Funding provided by non-financial corporate customers	6,251,495	-	16,852,589	23,104,084
(a)	Others Deposits and Funding From: Financial Institutions		-	127,497,194	127,497,194
<b>5</b>	<b>Total ASF</b>	224,490,000	6,251,495	-	144,653,783
<b>Required Stable Funding (RSF)</b>					
<b>7</b>	<b>All claims on central banks</b>	-	-	-	-
<b>7</b>	<b>Unencumbered (or encumbered for a period of less than 6 months) Level 2A HQLA</b>	11,231,113			11,231,113
<b>8</b>	<b>Unencumbered Non-HQLA securities that are not in default and exchange-traded equities in cases where the issuer is not in default</b>		-	215,429	215,429
<b>9</b>	<b>Loans:</b>				-
(a)	Unencumbered loans to and deposits with financial institutions	3,872,067	-	-	3,872,067
<b>10</b>	<b>Deposits held at other financial institutions for operational purposes</b>	11,000,000	-	18,421,886	29,421,886
<b>11</b>	<b>All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.</b>	207,904,543			207,904,543
<b>Off-Balance Sheet exposures</b>					
<b>12</b>	<b>Trade finance-related obligations (including guarantees and letters of credit)</b>	7,500			7,500
<b>13</b>	<b>Total RSF</b>	219,143,155	14,872,067	215,429	18,421,886
<b>14</b>	<b>NSFR(Total ASF/Total RSF)</b>				148.6%



## Regulatory Liquidity Ratios for the quarter ended 31<sup>st</sup> December 2024

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	
<b>Available Stable Funding (ASF)</b>					
<b>1</b>	<b>Capital:</b>				
(a)	Common equity tier 1	219,349,000			219,349,000
(b)	Additional tier 1 capital	37,439,000			37,439,000
(c)	Tier 2 Capital			17,391,000	17,391,000
<b>2</b>	<b>Stable Deposits:</b>				-
<b>3</b>	<b>Less stable deposits:</b>				
<b>4</b>	<b>Secured and unsecured funding:</b>				
(a)	Funding provided by non-financial corporate customers	6,251,495		4,575,295	10,826,790
(b)	Others Deposits and Funding From: Financial Institutions		8,138,986	261,814,790	269,953,776
<b>5</b>	<b>Other liabilities: Minority interest</b>			94,698,016	94,698,016
<b>6</b>	<b>Total ASF</b>	<b>256,788,000</b>	<b>6,251,495</b>	<b>8,138,986</b>	<b>378,479,101</b>
<b>Required Stable Funding (RSF)</b>					
<b>7</b>	<b>All claims on central banks</b>	-	-		-
<b>8</b>	<b>Unencumbered (or encumbered for a period of less than 6 months) Level 2B HQLA</b>	17,933,474			17,933,474
<b>9</b>	<b>Unencumbered Non-HQLA securities that are not in default and exchange-traded equities in cases where the issuer is not in default</b>		-	3,074,327	3,074,327
<b>10</b>	<b>Loans:</b>				-
(a)	Unencumbered loans to and deposits with financial institutions		15,291,028	-	15,291,028
<b>11</b>	<b>Deposits held at other financial institutions for operational purposes</b>		18,163,376	-	18,421,886
<b>12</b>	<b>All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.</b>	522,755,107			522,755,107
<b>Off-Balance Sheet exposures</b>					
<b>13</b>	<b>Trade finance-related obligations (including guarantees and letters of credit)</b>	103,684			103,684
<b>14</b>	<b>Total RSF</b>	<b>540,792,265</b>	<b>33,454,403</b>	<b>3,074,327</b>	<b>18,421,886</b>
<b>15</b>	<b>NSFR(Total ASF/Total RSF)</b>				<b>109.0%</b>