



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

Regulatory Liquidity Ratios - LCR & NSFR

31st December 2024



Table of Contents

	<u>Page No.</u>
1 - Liquidity Coverage Ratio (LCR) Report (Solo)	1
2 – Liquidity Coverage Ratio (LCR) Report (Consolidated)	2
3 – Net Stable Funding Ratio (NSFR) Report (Solo)	3
4 – Net Stable Funding Ratio (NSFR) Report (Consolidated)	4



Regulatory Liquidity Ratios for the quarter ended 31st 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 31st December 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	150,470,811	116,372,215
Cash outflows			
	Retail deposits and deposits from small business customers, of which:	-	-
	Stable deposits	-	-
	Less stable deposits	-	-
	Unsecured wholesale funding, of which:	95,535,370	47,919,235
	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	-	-
	Additional requirements, of which:	20,817,961	15,938,027
	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
	Total Cash Outflows	116,353,331	63,857,261
Cash inflows			
	Secured lending (eg reverse repos)	-	-
	Inflows from fully performing exposures	-	-
	Other cash inflows	236,534,273	121,049,659
	Total Cash Inflows		47,892,946
			Total adjusted value
	Total HQLA		116,372,215
	Total net cash outflows		15,964,315
	Liquidity Coverage Ratio (%)		728.95%



Regulatory Liquidity Ratios for the quarter ended 31st December 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	Over one year	
Available Stable Funding (ASF)						
1	Capital:					
(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
2	Stable Deposits:					-
3	Less stable deposits:					
4	Secured and unsecured funding:					
(a)	Funding provided by non-financial corporate customers		6,251,495	-	16,852,589	23,104,084
(b)	Others Deposits and Funding From: Financial Institutions		-	-	127,497,194	127,497,194
5	Total ASF	224,490,000	6,251,495	-	144,653,783	375,395,278
Required Stable Funding (RSF)						
7	All claims on central banks	-	-	-	-	-
7	Unencumbered (or encumbered for a period of less than 6 months) Level 2A HQLA	11,231,113				11,231,113
8	Unencumbered Non-HQLA securities that are not in default and exchange-traded equities in cases where the issuer is not in default		-	215,429	-	215,429
9	Loans:					-
(a)	Unencumbered loans to and deposits with financial institutions		3,872,067	-	-	3,872,067
10	Deposits held at other financial institutions for operational purposes		11,000,000	-	18,421,886	29,421,886
11	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	207,904,543				207,904,543
Off-Balance Sheet exposures						
12	Trade finance-related obligations (including guarantees and letters of credit)	7,500				7,500
13	Total RSF	219,143,155	14,872,067	215,429	18,421,886	252,652,537
14	NSFR(Total ASF/Total RSF)					148.6%



Regulatory Liquidity Ratios for the quarter ended 31st 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	Over one year	
Available Stable Funding (ASF)						
1	Capital:					
(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
2	Stable Deposits:					-
3	Less stable deposits:					
4	Secured and unsecured funding:					
(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
5	Other liabilities: Minority interest				94,698,016	94,698,016
6	Total ASF	256,788,000	6,251,495	8,138,986	378,479,101	649,657,581
Required Stable Funding (RSF)						
7	All claims on central banks	-	-			-
8	Unencumbered (or encumbered for a period of less than 6 months) Level 2B HQLA	17,933,474				17,933,474
9	Unencumbered Non-HQLA securities that are not in default and exchange-traded equities in cases where the issuer is not in default		-	3,074,327	-	3,074,327
10	Loans:					-
(a)	Unencumbered loans to and deposits with financial institutions		15,291,028	-	-	15,291,028
11	Deposits held at other financial institutions for operational purposes		18,163,376	-	18,421,886	36,585,262
12	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	522,755,107				522,755,107
Off-Balance Sheet exposures						
13	Trade finance-related obligations (including guarantees and letters of credit)	103,684				103,684
14	Total RSF	540,792,265	33,454,403	3,074,327	18,421,886	595,742,881
15	NSFR(Total ASF/Total RSF)					109.0%