



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

Regulatory Liquidity Ratios - LCR & NSFR

31st March 2025



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Regulatory Liquidity Ratios for the quarter ended 31st March 2025

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	35,061,347
Cash outflows			
	Retail deposits and deposits from small business customers, of which:	-	-
	Stable deposits	-	-
	Less stable deposits	-	-
	Unsecured wholesale funding, of which:	93,919,046	45,948,653
	Operational deposits (all counterparties) and deposits in networks of cooperative banks	93,919,046	45,948,653
	Non-operational deposits (all counterparties)	-	-
	Unsecured debt	-	-
	Secured wholesale funding	-	-
	Additional requirements, of which:	6,346,037	4,124,924
	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	6,346,037	4,124,924
	Total Cash Outflows	100,265,084	50,073,577
Cash inflows			
	Secured lending (eg reverse repos)	-	-
	Inflows from fully performing exposures	-	-
	Other cash inflows	46,467,405	56,430,783
	Total Cash Inflows	46,467,405	37,555,183
			Total adjusted value
	Total HQLA		35,061,347
	Total net cash outflows		12,518,394
	Liquidity Coverage Ratio (%)		280.08%



Regulatory Liquidity Ratios for the quarter ended 31st March 2025

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	116,077,852
Cash outflows			
	Retail deposits and deposits from small business customers, of which:	-	-
	Stable deposits	-	-
	Less stable deposits	-	-
	Unsecured wholesale funding, of which:	95,088,738	47,694,607
	Operational deposits (all counterparties) and deposits in networks of cooperative banks	95,088,738	47,694,607
	Non-operational deposits (all counterparties)	-	-
	Unsecured debt	-	-
	Secured wholesale funding	-	-
	Additional requirements, of which:	22,189,624	16,988,154
	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	22,189,624	16,988,154
	Total Cash Outflows	117,278,362	64,682,761
Cash inflows			
	Secured lending (eg reverse repos)	-	-
	Inflows from fully performing exposures	-	-
	Other cash inflows	155,112,708	110,436,101
	Total Cash Inflows	155,112,708	48,512,071
			Total adjusted value
	Total HQLA		116,077,852
	Total net cash outflows		16,170,690
	Liquidity Coverage Ratio (%)		717.83%



Regulatory Liquidity Ratios for the quarter ended 31st March 2025

Bank Name: United Guld Bank BSC ©		US\$				
NSFR, Level: Solo						
Sr.	Item	Weighted Values (after applying factors)				Total Weighted Value
		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	193,790,000				193,790,000
(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		19,640,407	-	12,545,079	32,185,486
(b)	Others Deposits and Funding From: Financial Institutions		-	-	125,851,651	125,851,651
5	Total ASF	226,790,000	19,640,407	-	138,700,730	385,131,137
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	11,570,891				11,570,891
8	Unencumbered Non-HQLA securities that are not in default and exchange-traded equities in cases where the issuer is not in default		-	217,819	-	217,819
9	Loans:					-
(a)	Unencumbered loans to and deposits with financial institutions		4,310,443	-	-	4,310,443
10	Deposits held at other financial institutions for operational purposes		18,714,191	-	18,472,883	37,187,074
11	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	214,575,209				214,575,209
Off-Balance Sheet exposures						
12	Trade finance-related obligations (including guarantees and letters of credit)	7,500				7,500
13	Total RSF	226,153,601	23,024,634	217,819	18,472,883	267,868,936
14	NSFR(Total ASF/Total RSF)					143.8%



Regulatory Liquidity Ratios for the quarter ended 31st March 2025

Bank Name: United Guld Bank BSC ©						
NSFR, Level: Consolidated		US\$				
		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	222,933,000				222,933,000
(b)	Additional tier 1 capital	37,981,000				37,981,000
(c)	Tier 2 Capital				19,223,000	19,223,000
2	Stable Deposits:					-
3	Less stable deposits:					
4	Secured and unsecured funding:					
(a)	Funding provided by non-financial corporate customers		19,640,407	-	354,604	19,995,011
(b)	Others Deposits and Funding From: Financial Institutions		-	2,800,838	276,682,535	279,483,373
5	Other liabilities: Minority interest				92,536,411	92,536,411
6	Total ASF	260,914,000	19,640,407	2,800,838	388,796,550	672,151,795
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	14,616,513				14,616,513
9	Unencumbered Non-HQLA securities that are not in default and exchange-traded equities in cases where the issuer is not in default		-	3,018,657	-	3,018,657
10	Loans:					-
(a)	Unencumbered loans to and deposits with financial institutions		13,547,590	-	-	13,547,590
11	Deposits held at other financial institutions for operational purposes		31,938,441	-	18,472,883	50,411,324
12	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	540,827,073				540,827,073
Off-Balance Sheet exposures						
13	Trade finance-related obligations (including guarantees and letters of credit)	103,684				103,684
14	Total RSF	555,547,271	45,486,031	3,018,657	18,472,883	622,524,841
15	NSFR(Total ASF/Total RSF)					108.0%