



بنك الخليج المتحد ش.م.ب. (مغلقة)
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 | | 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 | 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 |
| 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 | - |
| 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 |
| 14 | NSFR(Total ASF/Total RSF) | | | | 143.8% |



Regulatory Liquidity Ratios for the quarter ended 31st March 2025

| 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 | |
| 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 |
| 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 |
| 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 |
| 15 | NSFR(Total ASF/Total RSF) | | | | 108.0% |