



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

## Regulatory Liquidity Ratios - LCR & NSFR

30<sup>th</sup> June 2025



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## Regulatory Liquidity Ratios for the quarter ended 30<sup>th</sup> June 2025

Daily average over the Quarter		Amounts in US\$	
Liquidity Coverage Ratio Report (Solo)		Total unweighted value (average)	Total weighted value (average)
<b>High-quality liquid assets</b>			
	<b>Total HQLA</b>	<b>54,130,110</b>	<b>36,747,560</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>93,919,046</b>	<b>46,868,618</b>
	Operational deposits (all counterparties) and deposits in networks of cooperative banks	93,919,046	46,868,618
	Non-operational deposits (all counterparties)	-	-
	Unsecured debt	-	-
	Secured wholesale funding	-	-
	<b>Additional requirements, of which:</b>	<b>6,346,037</b>	<b>3,107,389</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	6,346,037	3,107,389
	<b>Total Cash Outflows</b>	<b>100,265,084</b>	<b>49,976,007</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>46,467,405</b>	<b>80,835,082</b>
	<b>Total Cash Inflows</b>	<b>46,467,405</b>	<b>37,482,005</b>
			<b>Total adjusted value</b>
	<b>Total HQLA</b>		<b>36,747,560</b>
	<b>Total net cash outflows</b>		<b>12,494,002</b>
	<b>Liquidity Coverage Ratio (%)</b>		<b>294.12%</b>



## Regulatory Liquidity Ratios for the quarter ended 30<sup>th</sup> June 2025

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>153,614,655</b>	<b>117,009,121</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>95,088,738</b>	<b>47,923,805</b>
	Operational deposits (all counterparties) and deposits in networks of cooperative banks	95,088,738	47,923,805
	Non-operational deposits (all counterparties)	-	-
	Unsecured debt	-	-
	Secured wholesale funding	-	-
	<b>Additional requirements, of which:</b>	<b>22,189,624</b>	<b>17,125,016</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	22,189,624	17,125,016
	<b>Total Cash Outflows</b>	<b>117,278,362</b>	<b>65,048,821</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>155,112,708</b>	<b>133,808,871</b>
	<b>Total Cash Inflows</b>	<b>155,112,708</b>	<b>48,786,615</b>
			<b>Total adjusted value</b>
	<b>Total HQLA</b>		<b>117,009,121</b>
	<b>Total net cash outflows</b>		<b>16,262,205</b>
	<b>Liquidity Coverage Ratio (%)</b>		<b>719.52%</b>



## Regulatory Liquidity Ratios for the quarter ended 30<sup>th</sup> June 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
<b>Available Stable Funding (ASF)</b>					
<b>1</b>	<b>Capital:</b>				
(a)	Common equity tier 1	282,890,000			282,890,000
(b)	Additional tier 1 capital	-			-
(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>				
(a)	Funding provided by non-financial corporate customers	16,714,312	-	14,217,462	30,931,774
(b)	Others Deposits and Funding From: Financial Institutions	-	-	100,975,089	100,975,089
<b>5</b>	<b>Total ASF</b>	282,890,000	16,714,312	-	115,496,551
<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>	13,738,922			13,738,922
<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>	-	205,960	-	205,960
<b>9</b>	<b>Loans:</b>				-
(a)	Unencumbered loans to and deposits with financial institutions	3,834,253	-	-	3,834,253
<b>10</b>	<b>Deposits held at other financial institutions for operational purposes</b>	25,265,252	-	19,212,817	44,478,069
<b>11</b>	<b>All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.</b>	215,228,127			215,228,127
<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>	228,974,549	29,099,505	205,960	19,212,817
<b>14</b>	<b>NSFR(Total ASF/Total RSF)</b>				149.6%



## Regulatory Liquidity Ratios for the quarter ended 30<sup>th</sup> June 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	
<b>Available Stable Funding (ASF)</b>					
<b>1</b>	<b>Capital:</b>				
(a)	Common equity tier 1	311,290,000			311,290,000
(b)	Additional tier 1 capital	-			-
(c)	Tier 2 Capital			18,496,000	18,496,000
<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	16,714,312		1,407,462	18,121,774
(b)	Others Deposits and Funding From: Financial Institutions	-	-	245,050,372	245,050,372
<b>5</b>	<b>Other liabilities: Minority interest</b>			97,475,981	97,475,981
<b>6</b>	<b>Total ASF</b>	311,290,000	16,714,312	-	690,434,126
<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>	16,784,544			16,784,544
<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>	-	3,027,642	-	3,027,642
<b>10</b>	<b>Loans:</b>				-
(a)	Unencumbered loans to and deposits with financial institutions	14,242,637	-	-	14,242,637
<b>11</b>	<b>Deposits held at other financial institutions for operational purposes</b>	35,595,471	-	19,212,817	54,808,288
<b>12</b>	<b>All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.</b>	553,310,035			553,310,035
<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>	570,198,263	49,838,108	3,027,642	642,276,830
<b>15</b>	<b>NSFR(Total ASF/Total RSF)</b>				107.5%