



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

Regulatory Liquidity Ratios - LCR & NSFR

30th June 2025



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Regulatory Liquidity Ratios for the quarter ended 30th June 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	36,747,560
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	46,868,618
	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	-	-
	Additional requirements, of which:	6,346,037	3,107,389
	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
	Total Cash Outflows	100,265,084	49,976,007
Cash inflows			
	Secured lending (eg reverse repos)	-	-
	Inflows from fully performing exposures	-	-
	Other cash inflows	46,467,405	80,835,082
	Total Cash Inflows	46,467,405	37,482,005
			Total adjusted value
	Total HQLA		36,747,560
	Total net cash outflows		12,494,002
	Liquidity Coverage Ratio (%)		294.12%



Regulatory Liquidity Ratios for the quarter ended 30th June 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	117,009,121
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	47,923,805
	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	-	-
	Additional requirements, of which:	22,189,624	17,125,016
	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
	Total Cash Outflows	117,278,362	65,048,821
Cash inflows			
	Secured lending (eg reverse repos)	-	-
	Inflows from fully performing exposures	-	-
	Other cash inflows	155,112,708	133,808,871
	Total Cash Inflows	155,112,708	48,786,615
			Total adjusted value
	Total HQLA		117,009,121
	Total net cash outflows		16,262,205
	Liquidity Coverage Ratio (%)		719.52%



Regulatory Liquidity Ratios for the quarter ended 30th June 2025

Bank Name: United Guld Bank BSC ©						
NSFR, Level: Solo		US\$				
		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	Total Weighted Value
Available Stable Funding (ASF)						
1	Capital:					
(a)	Common equity tier 1	282,890,000				282,890,000
(b)	Additional tier 1 capital	-				-
(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		16,714,312	-	14,217,462	30,931,774
(b)	Others Deposits and Funding From: Financial Institutions		-	-	100,975,089	100,975,089
5	Total ASF	282,890,000	16,714,312	-	115,496,551	415,100,862
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	13,738,922				13,738,922
8	Unencumbered Non-HQLA securities that are not in default and exchange-traded equities in cases where the issuer is not in default		-	205,960	-	205,960
9	Loans:					-
(a)	Unencumbered loans to and deposits with financial institutions		3,834,253	-	-	3,834,253
10	Deposits held at other financial institutions for operational purposes		25,265,252	-	19,212,817	44,478,069
11	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	215,228,127				215,228,127
Off-Balance Sheet exposures						
12	Trade finance-related obligations (including guarantees and letters of credit)	7,500				7,500
13	Total RSF	228,974,549	29,099,505	205,960	19,212,817	277,492,831
14	NSFR(Total ASF/Total RSF)					149.6%



Regulatory Liquidity Ratios for the quarter ended 30th June 2025

Bank Name: United Guld Bank BSC ©						
NSFR, Level: Consolidated		US\$				
		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	Total Weighted Value
Available Stable Funding (ASF)						
1	Capital:					
(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
2	Stable Deposits:					-
3	Less stable deposits:					
4	Secured and unsecured funding:					
(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
5	Other liabilities: Minority interest				97,475,981	97,475,981
6	Total ASF	311,290,000	16,714,312	-	362,429,815	690,434,126
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	16,784,544				16,784,544
9	Unencumbered Non-HQLA securities that are not in default and exchange-traded equities in cases where the issuer is not in default		-	3,027,642	-	3,027,642
10	Loans:					-
(a)	Unencumbered loans to and deposits with financial institutions		14,242,637	-	-	14,242,637
11	Deposits held at other financial institutions for operational purposes		35,595,471	-	19,212,817	54,808,288
12	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	553,310,035				553,310,035
Off-Balance Sheet exposures						
13	Trade finance-related obligations (including guarantees and letters of credit)	103,684				103,684
14	Total RSF	570,198,263	49,838,108	3,027,642	19,212,817	642,276,830
15	NSFR(Total ASF/Total RSF)					107.5%