



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

Regulatory Liquidity Ratios - LCR & NSFR

30th September 2025



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 30th September 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	39,868,983
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	51,042,116
	Operational deposits (all counterparties) and deposits in networks of cooperative banks	93,919,046	51,042,116
	Non-operational deposits (all counterparties)	-	-
	Unsecured debt	-	-
	Secured wholesale funding	-	-
	Additional requirements, of which:	6,346,037	3,782,896
	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	3,782,896
	Total Cash Outflows	100,265,084	54,825,011
Cash inflows			
	Secured lending (eg reverse repos)	-	-
	Inflows from fully performing exposures	-	-
	Other cash inflows	46,467,405	63,216,004
	Total Cash Inflows	46,467,405	41,118,759
			Total adjusted value
	Total HQLA		39,868,983
	Total net cash outflows		13,706,253
	Liquidity Coverage Ratio (%)		290.88%



Regulatory Liquidity Ratios for the quarter ended 30th September 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	118,113,729
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	52,093,290
	Operational deposits (all counterparties) and deposits in networks of cooperative banks	95,088,738	52,093,290
	Non-operational deposits (all counterparties)	-	-
	Unsecured debt	-	-
	Secured wholesale funding	-	-
	Additional requirements, of which:	22,189,624	17,720,268
	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	17,720,268
	Total Cash Outflows	117,278,362	69,813,558
Cash inflows			
	Secured lending (eg reverse repos)	-	-
	Inflows from fully performing exposures	-	-
	Other cash inflows	155,112,708	120,094,472
	Total Cash Inflows	155,112,708	52,360,169
			Total adjusted value
	Total HQLA		118,113,729
	Total net cash outflows		17,453,390
	Liquidity Coverage Ratio (%)		676.74%



Regulatory Liquidity Ratios for the quarter ended 30th September 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	282,411,000			282,411,000
(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	11,558,563	-	12,200,770	23,759,334
(b)	Others Deposits and Funding From: Financial Institutions	-	-	101,101,302	101,101,302
5	Total ASF	282,411,000	11,558,563	-	113,606,073
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	13,737,774			13,737,774
8	Unencumbered Non-HQLA securities that are not in default and exchange-traded equities in cases where the issuer is not in default	-	-	-	-
9	Loans:				-
(a)	Unencumbered loans to and deposits with financial institutions	3,721,823	12,500,000	415,017	16,636,840
10	Deposits held at other financial institutions for operational purposes	11,477,948	-	19,212,817	30,690,765
11	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	204,352,607			204,352,607
Off-Balance Sheet exposures					
12	Trade finance-related obligations (including guarantees and letters of credit)	7,500			7,500
13	Total RSF	218,097,880	15,199,771	12,500,000	19,627,834
14	NSFR(Total ASF/Total RSF)				153.6%



Regulatory Liquidity Ratios for the quarter ended 30th September 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	312,374,000			312,374,000
(b)	Additional tier 1 capital	-			-
(c)	Tier 2 Capital			19,770,000	19,770,000
2	Stable Deposits:				-
3	Less stable deposits:				
4	Secured and unsecured funding:				
(a)	Funding provided by non-financial corporate customers	11,558,563		-	11,558,563
(b)	Others Deposits and Funding From: Financial Institutions		-	242,706,911	242,706,911
5	Other liabilities: Minority interest			97,242,735	97,242,735
6	Total ASF	312,374,000	11,558,563	-	359,719,646
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	16,783,396			16,783,396
9	Unencumbered Non-HQLA securities that are not in default and exchange-traded equities in cases where the issuer is not in default		-	-	-
10	Loans:				-
(a)	Unencumbered loans to and deposits with financial institutions	15,183,093	15,371,288	415,017	30,969,398
11	Deposits held at other financial institutions for operational purposes	22,464,627	-	19,212,817	41,677,444
12	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	547,128,591			547,128,591
Off-Balance Sheet exposures					
13	Trade finance-related obligations (including guarantees and letters of credit)	103,684			103,684
14	Total RSF	564,015,671	37,647,720	15,371,288	19,627,834
15	NSFR(Total ASF/Total RSF)				107.4%