



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

## Regulatory Liquidity Ratios - LCR & NSFR

30<sup>th</sup> September 2025



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## Regulatory Liquidity Ratios for the quarter ended 30<sup>th</sup> September 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>39,868,983</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>51,042,116</b>
	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	-	-
	<b>Additional requirements, of which:</b>	<b>6,346,037</b>	<b>3,782,896</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	3,782,896
	<b>Total Cash Outflows</b>	<b>100,265,084</b>	<b>54,825,011</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>63,216,004</b>
	<b>Total Cash Inflows</b>	<b>46,467,405</b>	<b>41,118,759</b>
			<b>Total adjusted value</b>
	<b>Total HQLA</b>		<b>39,868,983</b>
	<b>Total net cash outflows</b>		<b>13,706,253</b>
	<b>Liquidity Coverage Ratio (%)</b>		<b>290.88%</b>



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

Bank Name: United Guld Bank BSC ©						
NSFR, Level: Solo		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	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	407,575,636
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	265,425,485
14	NSFR(Total ASF/Total RSF)					153.6%



## Regulatory Liquidity Ratios for the quarter ended 30<sup>th</sup> September 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	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	683,652,210
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	636,662,513
15	NSFR(Total ASF/Total RSF)					107.4%