



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

Regulatory Liquidity Ratios - LCR & NSFR

31st December 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 31st December 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	45,872,967
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	55,227,040
	Operational deposits (all counterparties) and deposits in networks of cooperative banks	112,884,070	55,227,040
	Non-operational deposits (all counterparties)	-	-
	Unsecured debt	-	-
	Secured wholesale funding	-	-
	Additional requirements, of which:	4,666,650	3,033,323
	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	4,666,650	3,033,323
	Total Cash Outflows	98,585,697	58,260,363
Cash inflows			
	Secured lending (eg reverse repos)	-	-
	Inflows from fully performing exposures	-	-
	Other cash inflows	56,088,931	56,088,931
	Total Cash Inflows	56,088,931	43,695,272
			Total adjusted value
	Total HQLA		45,872,967
	Total net cash outflows		14,565,091
	Liquidity Coverage Ratio (%)		314.95%



Regulatory Liquidity Ratios for the quarter ended 31st December 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	126,323,044
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	56,304,112
Operational deposits (all counterparties) and deposits in networks of cooperative banks		112,253,509	56,304,112
Non-operational deposits (all counterparties)		-	-
Unsecured debt		-	-
Secured wholesale funding		-	-
Additional requirements, of which:		22,189,624	17,491,008
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		22,846,442	17,491,008
Total Cash Outflows		117,278,362	73,795,120
Cash inflows			
Secured lending (eg reverse repos)		-	-
Inflows from fully performing exposures		-	-
Other cash inflows		155,112,708	110,969,453
Total Cash Inflows		155,112,708	55,346,340
			Total adjusted value
Total HQLA			126,323,044
Total net cash outflows			18,448,780
Liquidity Coverage Ratio (%)			684.72%



Regulatory Liquidity Ratios for the quarter ended 31st December 2025

Bank Name: United Guld Bank BSC ©						US\$
NSFR, Level: Solo		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	Total Weighted Value
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		12,298,652	-	12,278,000	24,576,652
(b)	Others Deposits and Funding From: Financial Institutions		-	-	140,000,000	140,000,000
5	Total ASF	282,411,000	12,298,652	-	152,582,000	447,291,652
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		694,994	12,500,000	382,247	13,577,241
10	Deposits held at other financial institutions for operational purposes		23,132,319	-	19,212,817	42,345,135
11	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	195,539,585				195,539,585
Off-Balance Sheet exposures						
12	Trade finance-related obligations (including guarantees and letters of credit)	7,500				7,500
13	Total RSF	209,284,859	23,827,312	12,500,000	19,595,064	265,207,235
14	NSFR(Total ASF/Total RSF)					168.7%



Regulatory Liquidity Ratios for the quarter ended 31st December 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	Over one year	Total Weighted Value
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		12,298,652	-	77,230	12,375,881
(b)	Others Deposits and Funding From: Financial Institutions		-	-	296,234,774	296,234,774
5	Other liabilities: Minority interest				97,567,491	97,567,491
6	Total ASF	312,374,000	12,298,652	-	413,649,496	738,322,147
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		10,531,588	15,365,404	382,247	26,279,239
11	Deposits held at other financial institutions for operational purposes		36,479,360	-	19,212,817	55,692,177
12	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	552,492,929				552,492,929
Off-Balance Sheet exposures						
13	Trade finance-related obligations (including guarantees and letters of credit)	103,684				103,684
14	Total RSF	569,380,009	47,010,948	15,365,404	19,595,064	651,351,424
15	NSFR(Total ASF/Total RSF)					113.4%