بنك الخليج المتحد ش.م.ب. (مقفلة)

United Gulf Bank B.S.C. (Closed)

Regulatory Liquidity Ratios - LCR & NSFR

31st March 2026

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Regulatory Liquidity Ratios for the quarter ended 31st March 2026

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**	**109,564,500**
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**	**84,707,250**
	Operational deposits (all counterparties) and deposits in networks of cooperative banks	93,919,046	84,707,250
	Non-operational deposits (all counterparties)	-	-
	Unsecured debt	-	-
	Secured wholesale funding	-	-
	Additional requirements, of which:	**6,346,037**	**2,530,125**
	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	2,530,125
	Total Cash Outflows	**100,265,084**	**87,237,376**
Cash inflows			
	Secured lending (eg reverse repos)	**-**	**-**
	Inflows from fully performing exposures	**-**	**-**
	Other cash inflows	**46,467,405**	**54,954,454**
	Total Cash Inflows	**46,467,405**	**54,954,454**
			Total adjusted value
	Total HQLA		**109,564,500**
	Total net cash outflows		**32,282,922**
	Liquidity Coverage Ratio (%)		**339.39%**

Regulatory Liquidity Ratios for the quarter ended 31st March 2026

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**	**181,022,952**
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**	**85,766,420**
Operational deposits (all counterparties) and deposits in networks of cooperative banks	95,088,738	85,766,420
Non-operational deposits (all counterparties)	-	-
Unsecured debt	-	-
Secured wholesale funding	-	-
Additional requirements, of which:	**22,189,624**	**16,634,467**
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	16,634,467
Total Cash Outflows	**117,278,362**	**102,400,887**
Cash inflows		
Secured lending (eg reverse repos)	**-**	**-**
Inflows from fully performing exposures	**-**	**-**
Other cash inflows	**155,112,708**	**113,326,607**
Total Cash Inflows	**155,112,708**	**76,800,665**
		Total adjusted value
Total HQLA		**181,022,952**
Total net cash outflows		**25,600,222**
Liquidity Coverage Ratio (%)		**707.11%**

Regulatory Liquidity Ratios for the quarter ended 31st March 2026

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	262,703,000				262,703,000
(b)	Additional tier 1 capital	-				-
(c)	Tier 2 Capital				501,000	501,000
2	**Stable Deposits:**					-
3	**Less stable deposits:**					
4	**Secured and unsecured funding:**					
(a)	Funding provided by non-financial corporate customers		12,402,068	-	12,278,000	24,680,068
(b)	Others Deposits and Funding From: Financial Institutions		-	-	215,000,000	215,000,000
5	**Total ASF**	262,703,000	12,402,068	-	227,779,000	502,884,068
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		591,905	12,500,000	10,698,227	23,790,132
10	**Deposits held at other financial institutions for operational purposes**		22,905,740	-	19,212,817	42,118,557
11	**All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.**	189,746,873				189,746,873
Off-Balance Sheet exposures						
12	**Trade finance-related obligations (including guarantees and letters of credit)**	7,500				7,500
13	**Total RSF**	203,492,146	23,497,645	12,500,000	29,911,044	269,400,835
14	**NSFR(Total ASF/Total RSF)**					186.7%

Regulatory Liquidity Ratios for the quarter ended 31st March 2026

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	295,026,000				295,026,000
(b)	Additional tier 1 capital	-				-
(c)	Tier 2 Capital				20,289,000	20,289,000
2	**Stable Deposits:**					-
3	**Less stable deposits:**					
4	**Secured and unsecured funding:**					
(a)	Funding provided by non-financial corporate customers		12,402,068	-	77,230	12,479,298
(b)	Others Deposits and Funding From: Financial Institutions		-	19,221,372	345,314,383	364,535,755
5	**Other liabilities: Minority interest**				92,059,294	92,059,294
6	**Total ASF**	295,026,000	12,402,068	19,221,372	457,739,908	784,389,347
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		10,534,465	15,471,489	10,698,227	36,704,181
11	**Deposits held at other financial institutions for operational purposes**		34,546,463	-	19,212,817	53,759,280
12	**All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.**	542,149,485				542,149,485
Off-Balance Sheet exposures						
13	**Trade finance-related obligations (including guarantees and letters of credit)**	103,684				103,684
14	**Total RSF**	559,036,564	45,080,928	15,471,489	29,911,044	649,500,025
15	**NSFR(Total ASF/Total RSF)**					120.8%