بنك الخليج المتحد ش.م.ب. (مقفلة)

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

Regulatory Capital Disclosure

31st March 2026

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Regulatory Capital Disclosure as of 31 March 2026

Step 1: Disclosure of the reported Balance sheet under the regulatory scope of consolidation

	Balance sheet as in published financial statements	Consolidated PIR data
Assets	***US$ 000***	***US$ 000***
Cash and balances with central banks	70,230	318
Due from banks and other financial institutions	88,306	158,218
Investments at fair value through statement of income	118,017	118,017
Loans and advances to customers	41,641	42,195
Non-trading investments	174,557	174,557
Investments in associated companies	73,650	73,651
Interest receivable and other assets	45,078	122,261
Investment properties	133,815	133,815
Property and equipment	17,799	17,799
Goodwill and other intangibles	59,683	-
Total assets	**884,971**	**903,025**
Liabilities		
Due to banks and other financial institutions	196,534	196,534
Deposits from Customers	24,787	24,787
Term borrowings	218,757	218,757
Interest payable and other liabilities	63,143	63,143
Total liabilities	**503,221**	**503,221**
Equity		
Share capital	196,132	196,132
Share premium	5,687	5,687
Statutory reserve	54,982	54,982
General reserve	4,713	4,713
Cumulative changes in fair values	13,767	13,767
Foreign currency translation adjustments	(6,054)	(6,054)
Retained earnings	(6,210)	(6,210)
Collective impairment provision	-	18,056
Attributable to the owners of the Bank	**263,017**	**281,073**
Non-controlling interests	118,733	118,733
Perpetual Tier 1 capital facility	-	-
Total equity	**381,750**	**399,806**
Total Liabilities and equities	**884,971**	**903,027**

Step 2: Expansion of the Balance Sheet under Regulatory scope of consolidation

	Balance sheet as in published financial statements	Consolidated PIR data	Ref.
Assets	***US$ 000***	***US$ 000***	
Cash and balances with central banks	**70,230**	**318**	
Due from banks and other financial institutions	**88,306**	**158,218**	
Investments at fair value through statement of income	**118,017**	**118,017**	
Loans and advances to customers	**41,641**	**42,195**	
of which specific provisions	(7,882)	(7,882)	
of which loans and advances (gross of provisions)	49,523	50,077	
Non-trading investments	**174,557**	**174,557**	
of which related to equity investments in financial entities	37,707	37,707	
of which related to CET1	35,940	35,940	a
of which relater to Tier 1	1,767	1,767	
of which related to other AFS investments	136,850	136,850	
Investments in associated companies	**73,650**	**73,651**	
of which equity investments in financial entities	-	-	
of which other investments	73,650	22,317	
of which Goodwill	-	51,334	d
Interest receivable and other assets	**45,078**	**122,261**	
of which Interest receivable and other assets	45,078	122,261	
Investment properties	**133,815**	**133,815**	
Property and equipment	**17,799**	**17,799**	
Goodwill	**59,683**	**-**	d
Total assets	**884,971**	**903,025**	

Regulatory Capital Disclosure as of 31 March 2026

Step 2: Expansion of the Balance Sheet under Regulatory scope of consolidation (continued)

	Balance sheet as in published financial statements	Consolidated PIR data	Ref.
	US$ 000	*US$ 000*	
Liabilities			
Due to banks and other financial institutions	**196,534**	**196,534**	
Deposits from Customers	**24,787**	**24,787**	
Term borrowings	**218,757**	**218,757**	
Interest payable and other liabilities	**63,143**	**63,143**	
Total liabilities	**503,221**	**503,221**	
Equity			
Share capital (net of Treasury shares)	**196,132**	**196,132**	
of which amount eligible for CET 1	196,132	196,132	f
Share premium	**5,687**	**5,687**	g
Statutory reserve	**54,982**	**54,982**	h
General reserve	**4,713**	**4,713**	i
Cumulative changes in fair values	**13,767**	**13,767**	
of which gains and losses on derivatives held as cash flow hedges	43	43	k
of which unrealized gains and losses from fair valuing equities	13,724	13,724	l
Foreign currency translation adjustments	**(6,054)**	**(6,054)**	m
Retained earnings	**(6,210)**	**(6,210)**	
of which Retained earnings	(6,210)	(6,210)	o
Expected credit losses (Stages 1 & 2)	**-**	**18,056**	p
Attributable to the owners of the Bank	**263,017**	**281,073**	
Non-controlling interests	118,733	118,733	
Perpetual Tier 1 capital facility	-	-	r
Total equity	**381,750**	**399,806**	
Total Liabilities and equities	**884,971**	**903,027**	

Regulatory Capital Disclosure as of 31 March 2026

Step 3: Mapping the components to the composition of capital disclosure templates

		Component of regulatory capital	Source
Common Equity Tier 1: Instruments and reserves			
1	Directly issued qualifying common share capital plus related stock surplus	201,819	f+g
2	Retained earnings	(6,210)	o
3	Accumulated other comprehensive income and losses (and other reserves)	67,408	h+i+k+l+m
5	Common shares issued by subsidiaries and held by third parties (amount allowed in group CET1)	32,004	
6	**Common Equity Tier 1 capital before regulatory adjustments**	**295,021**	
Common Equity Tier 1 capital :regulatory adjustments			
8	Goodwill (net of related tax liabilities)	51,334	d
9	Other intangibles other than mortgage servicing rights (net of related tax liabilities)	8,348	d
11	Cash flow hedge reserve	43	k
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	14,903	
28	**Total regulatory adjustments to Common equity Tier 1**	**74,628**	
29	**Common Equity Tier 1 capital (CET1)**	**220,393**	
Additional Tier 1 capital: instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	-	r
31	of which: classified as equity under applicable accounting standards	-	r
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	5,333	
36	**Additional Tier 1 capital before regulatory adjustments**	**5,333**	
Additional Tier 1 capital: regulatory adjustments			
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	1,767	
43	**Total regulatory adjustments to Additional Tier 1 capital**	**1,767**	
44	**Additional Tier 1 capital (AT1)**	**3,566**	
45	**Tier capital (T1 = CET1 + AT1)**	**223,959**	
Tier 2 capital: instruments and provisions			
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	7,112	
50	Provisions	13,351	p
51	**Tier 2 capital before regulatory adjustments**	**20,463**	
Tier 2 capital: regulatory adjustments			
58	**Tier 2 capital (T2)**	**20,463**	
59	**Total capital (TC = T1 + T2)**	**244,422**	
60	**Total risk weighted assets**	**1,196,621**	
Capital ratios and buffers			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	18.42%	
62	Tier 1 (as a percentage of risk weighted assets)	18.72%	
63	Total capital (as a percentage of risk weighted assets)	20.43%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)	9.00%	
65	of which: capital conservation buffer requirement	2.50%	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	18.42%	
National minima (where different from Basel III)			
69	CBB Common Equity Tier 1 minimum ratio	6.50%	
70	CBB Tier 1 minimum ratio	8.00%	
71	CBB total capital minimum ratio	10.00%	
Amounts below the thresholds for deduction (before risk weighting)			
72	Non-significant investments in the capital of other financials	35,940	
73	Significant investments in the common stock of financials	-	
Applicable caps on the inclusion of provisions in Tier 2			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	18,056	p
77	Cap on inclusion of provisions in Tier 2 under standardised approach	13,351	

Disclosure of main features of regulatory capital instruments

Disclosure template for main features of regulatory capital instruments		
1	Issuer	United Gulf Bank
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	Not listed
3	Governing law(s) of the instrument	Laws and regulations of the Kingdom of Bahrain
	Regulatory treatment	
4	Transitional CBB rules	Common Equity Tier 1
5	Post-transitional CBB rules	Common Equity Tier 1
6	Eligible at solo/group/group & solo	Group and solo
7	Instrument type (types to be specified by each jurisdiction)	Common shares
8	Amount recognised in regulatory capital	US$ 196 million
9	Par value of instrument	US$ 0.5 per share
10	Accounting classification	Shareholders' Equity
11	Original date of issuance	Various
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	Not applicable
16	Subsequent call dates, if applicable	Not applicable
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Floating dividends
18	Coupon rate and any related index	Not applicable
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Not applicable
24	If convertible, conversion trigger (s)	Not applicable
25	If convertible, fully or partially	Not applicable
26	If convertible, conversion rate	Not applicable
27	If convertible, mandatory or optional conversion	Not applicable
28	If convertible, specify instrument type convertible into	Not applicable
29	If convertible, specify issuer of instrument it converts into	Not applicable
30	Write-down feature	No
31	If write-down, write-down trigger(s)	Not applicable
32	If write-down, full or partial	Not applicable
33	If write-down, permanent or temporary	Not applicable
34	If temporary write-down, description of write-up mechanism	Not applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Not applicable
36	Non-compliant transitioned features	None
37	If yes, specify non-compliant features	Not applicable