بنك الخليج المتحد ش.م.ب. (مقفلة)

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

Regulatory Liquidity Ratios - LCR & NSFR

30th June 2026

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Regulatory Liquidity Ratios for the quarter ended 30th June 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**	**121,791,220**
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**	**89,493,752**
	Operational deposits (all counterparties) and deposits in networks of cooperative banks	93,919,046	89,493,752
	Non-operational deposits (all counterparties)	-	-
	Unsecured debt	-	-
	Secured wholesale funding	-	-
	Additional requirements, of which:	**6,346,037**	**2,725,278**
	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	2,725,278
	Total Cash Outflows	**100,265,084**	**92,219,030**
Cash inflows			
	Secured lending (eg reverse repos)	**-**	**-**
	Inflows from fully performing exposures	**-**	**-**
	Other cash inflows	**46,467,405**	**54,548,458**
	Total Cash Inflows	**46,467,405**	**54,548,458**
			Total adjusted value
	Total HQLA		**121,791,220**
	Total net cash outflows		**37,670,572**
	Liquidity Coverage Ratio (%)		**323.31%**

Regulatory Liquidity Ratios for the quarter ended 30th June 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**	**200,800,075**
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**	**90,547,947**
	Operational deposits (all counterparties) and deposits in networks of cooperative banks	95,088,738	90,547,947
	Non-operational deposits (all counterparties)	-	-
	Unsecured debt	-	-
	Secured wholesale funding	-	-
	Additional requirements, of which:	**22,189,624**	**16,730,123**
	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	16,730,123
	Total Cash Outflows	**117,278,362**	**107,278,070**
Cash inflows			
	Secured lending (eg reverse repos)	**-**	**-**
	Inflows from fully performing exposures	**-**	**-**
	Other cash inflows	**155,112,708**	**94,476,666**
	Total Cash Inflows	**155,112,708**	**80,458,553**
			Total adjusted value
	Total HQLA		**200,800,075**
	Total net cash outflows		**26,819,518**
	Liquidity Coverage Ratio (%)		**748.71%**

Regulatory Liquidity Ratios for the quarter ended 30th June 2026

Sr.	Item	No Specified maturity	Less than 6 months	More than 6 months and less than one year	Over one year	Total Weighted Value
Bank Name: United Guld Bank BSC ©						
NSFR, Level: Solo						US$
		Weighted Values (after applying factors)				
Available Stable Funding (ASF)						
1	**Capital:**					
(a)	Common equity tier 1	273,143,000				273,143,000
(b)	Additional tier 1 capital	-				-
(c)	Tier 2 Capital				1,122,000	1,122,000
2	**Stable Deposits:**					-
3	**Less stable deposits:**					
4	**Secured and unsecured funding:**					
(a)	Funding provided by non-financial corporate customers		11,477,786	-	12,278,000	23,755,786
(b)	Others Deposits and Funding From: Financial Institutions		-	-	221,516,793	221,516,793
5	**Total ASF**	273,143,000	11,477,786	-	234,916,793	519,537,579
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		1,670,661	35,168,659	25,000,000	61,839,320
10	**Deposits held at other financial institutions for operational purposes**		7,979,799	-	19,212,817	27,192,615
11	**All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.**	191,927,572				191,927,572
Off-Balance Sheet exposures						
12	**Trade finance-related obligations (including guarantees and letters of credit)**	7,500				7,500
13	**Total RSF**	205,672,845	9,650,460	35,168,659	44,212,817	294,704,781
14	**NSFR(Total ASF/Total RSF)**					176.3%

Regulatory Liquidity Ratios for the quarter ended 30th June 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	307,793,000				307,793,000
(b)	Additional tier 1 capital	-				-
(c)	Tier 2 Capital				22,194,000	22,194,000
2	**Stable Deposits:**					-
3	**Less stable deposits:**					
4	**Secured and unsecured funding:**					
(a)	Funding provided by non-financial corporate customers		11,477,786	-	77,230	11,555,016
(b)	Others Deposits and Funding From: Financial Institutions		-	33,067,275	351,225,050	384,292,324
5	**Other liabilities: Minority interest**				91,099,769	91,099,769
6	**Total ASF**	307,793,000	11,477,786	33,067,275	464,596,049	816,934,110
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		14,470,888	38,120,700	25,000,000	77,591,588
11	**Deposits held at other financial institutions for operational purposes**		19,099,041	-	19,212,817	38,311,857
12	**All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.**	552,239,483				552,239,483
Off-Balance Sheet exposures						
13	**Trade finance-related obligations (including guarantees and letters of credit)**	103,684				103,684
14	**Total RSF**	569,126,563	33,569,929	38,120,700	44,212,817	685,030,008
15	**NSFR(Total ASF/Total RSF)**					119.3%