



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

Regulatory Liquidity Ratios - LCR & NSFR

30th June 2020



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Regulatory Liquidity Ratios for the quarter ended 30th June 2020

Amounts in US\$

Liquidity Coverage Ratio Report (Solo)		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
	Total HQLA	58,194,694	50,604,081
Cash outflows			
	Retail deposits and deposits from small business customers, of which:	-	-
	Stable deposits	-	-
	Less stable deposits	-	-
	Unsecured wholesale funding, of which:	141,272,260	97,421,535
	Operational deposits (all counterparties) and deposits in networks of cooperative banks	141,272,260	97,421,535
	Non-operational deposits (all counterparties)	-	-
	Unsecured debt	-	-
	Secured wholesale funding	-	-
	Additional requirements, of which:	3,344,619	167,231
	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	3,344,619	167,231
	Total Cash Outflows	144,616,879	97,588,766
Cash inflows			
	Secured lending (eg reverse repos)	-	-
	Inflows from fully performing exposures	-	-
	Other cash inflows	74,235,797	70,597,802
	Total Cash Inflows	74,235,797	70,597,802
			Total adjusted value
	Total HQLA		50,604,081
	Total net cash outflows		26,990,963
	Liquidity Coverage Ratio (%)		187%



Regulatory Liquidity Ratios for the quarter ended 30th June 2020

Amounts in US\$

Liquidity Coverage Ratio Report (Consolidated)		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
	Total HQLA	137,804,554	122,191,730
Cash outflows			
	Retail deposits and deposits from small business customers, of which:	-	-
	Stable deposits	-	-
	Less stable deposits	-	-
	Unsecured wholesale funding, of which:	141,294,768	97,444,043
	Operational deposits (all counterparties) and deposits in networks of cooperative banks	141,294,768	97,444,043
	Non-operational deposits (all counterparties)	-	-
	Unsecured debt	-	-
	Secured wholesale funding	-	-
	Additional requirements, of which:	7,334,696	366,735
	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	7,334,696	366,735
	Total Cash Outflows	148,629,465	97,810,778
Cash inflows			
	Secured lending (eg reverse repos)	-	-
	Inflows from fully performing exposures	-	-
	Other cash inflows	237,977,847	192,400,848
	Total Cash Inflows	237,977,847	73,358,084
			Total adjusted value
	Total HQLA		122,191,730
	Total net cash outflows		24,452,695
	Liquidity Coverage Ratio (%)		500%



Regulatory Liquidity Ratios for the quarter ended 30th June 2020

Amounts in US\$

Bank Name: United Guld Bank BSC ©		USD '000				
NSFR, Level: Solo		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	78531000				78531000
(b)	Additional tier 1 capital	0				0
(c)	Tier 2 Capital				4258000	4258000
(d)	Capital Instruments not included above with an effective residual maturity of one year or more				84496000	84496000
2	Secured and unsecured funding:					
(a)	Other deposits and funding from Fis			2819405	0	2819405
2	Total ASF	78531000	0	2819405	88754000	170104405
Required Stable Funding (RSF)						
3	Unencumbered Non-HQLA securities that are not in default and exchange-traded equities in cases where the issuer is not in default		0	13641647.62	0	13641647.62
4	Loans:					
(a)	Unencumbered loans to and deposits with financial institutions		10296638.42	0	0	10296638.42
5	Deposits held at other financial institutions for operational purposes		18165827.84	0	0	18165827.84
6	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	164333873.8				164333873.8
Off-Balance Sheet exposures						
7	Trade finance-related obligations (including guarantees and letters of credit)	7500				7500
8	Total RSF	164341373.8	28462466.26	13641647.62	0	206445487.7
9	NSFR(Total ASF/Total RSF)					82%



Regulatory Liquidity Ratios for the quarter ended 30th June 2020

Amounts in US\$

Bank Name: United Guld Bank BSC ©		USD '000				
NSFR, Level: Consolidated		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	203589000				203589000
(b)	Additional tier 1 capital	55493865				55493865
(c)	Tier 2 Capital				16920000	16920000
(d)	Capital Instruments not included above with an effective residual maturity of one year or more				214475853	214475853
2	Secured and unsecured funding:					
(a)	Other deposits and funding from Fis			2819405	0	2819405
2	Total ASF	259082865	0	2819405	231395853	493298123
Required Stable Funding (RSF)						
3	Unencumbered Non-HQLA securities that are not in default and exchange-traded equities in cases where the issuer is not in default		0	13710958.5	0	13710958.5
4	Loans:					
(a)	Unencumbered loans to and deposits with financial institutions		24313606.35	0	0	24313606.35
5	Deposits held at other financial institutions for operational purposes		39736945.5	0	0	39736945.5
6	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	379288221				379288221
Off-Balance Sheet exposures						
7	Trade finance-related obligations (including guarantees and letters of credit)	111826.45				111826.45
8	Total RSF	379400047.5	64050551.85	13710958.5	0	457161557.8
9	NSFR(Total ASF/Total RSF)					108%