



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

Regulatory Liquidity Coverage Ratio

30th September 2019



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Regulatory Liquidity Coverage Ratio for the quarter ended 30th Sep 2019

Liquidity Coverage Ratio Report (Solo)	Amounts in US\$	
	Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets		
Total HQLA	46,769,419	40,669,060
Cash outflows		
Retail deposits and deposits from small business customers, of which:	-	-
Stable deposits	-	-
Less stable deposits	-	-
Unsecured wholesale funding, of which:	149,845,958	135,118,172
Operational deposits (all counterparties) and deposits in networks of cooperative banks	149,845,958	135,118,172
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	153,190,578	135,285,403
Cash inflows		
Secured lending (eg reverse repos)	-	-
Inflows from fully performing exposures	-	-
Other cash inflows	135,477,084	132,530,360
Total Cash Inflows	135,477,084	101,464,053
		Total adjusted value
Total HQLA		40,669,060
Total net cash outflows		33,821,351
Liquidity Coverage Ratio (%)		120%



Regulatory Liquidity Coverage Ratio for the quarter ended 30th Sep 2019

Liquidity Coverage Ratio Report (Consolidated)	Amounts in US\$	
	Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets		
Total HQLA	128,119,049	111,693,596
Cash outflows		
Retail deposits and deposits from small business customers, of which:	-	-
Stable deposits	-	-
Less stable deposits	-	-
Unsecured wholesale funding, of which:	149,871,641	135,143,855
Operational deposits (all counterparties) and deposits in networks of cooperative banks	149,871,641	135,143,855
Non-operational deposits (all counterparties)	-	-
Unsecured debt	-	-
Secured wholesale funding	-	-
Additional requirements, of which:	7,317,655	365,883
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	7,317,655	365,883
Total Cash Outflows	157,189,297	135,509,738
Cash inflows		
Secured lending (eg reverse repos)	-	-
Inflows from fully performing exposures	-	-
Other cash inflows	318,870,911	275,442,576
Total Cash Inflows	318,870,911	101,632,304
		Total adjusted value
Total HQLA		111,693,596
Total net cash outflows		33,877,435
Liquidity Coverage Ratio (%)		330%