



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

Regulatory Liquidity Ratios - LCR & NSFR

31st December 2020



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Regulatory Liquidity Ratios for the quarter ended 31st December 2020

		Amounts in US\$	
Liquidity Coverage Ratio Report (Solo)		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
Total HQLA		50,636,971	44,032,149
Cash outflows			
Retail deposits and deposits from small business customers, of which:		-	-
Stable deposits		-	-
Less stable deposits		-	-
Unsecured wholesale funding, of which:		172,584,809	122,022,797
Operational deposits (all counterparties) and deposits in networks of cooperative banks		172,584,809	122,022,797
Non-operational deposits (all counterparties)		-	-
Unsecured debt		-	-
Secured wholesale funding		-	-
Additional requirements, of which:		2,279,746	113,987
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		2,279,746	113,987
Total Cash Outflows		174,864,555	122,136,784
Cash inflows			
Secured lending (eg reverse repos)		-	-
Inflows from fully performing exposures		-	-
Other cash inflows		93,180,724	85,282,691
Total Cash Inflows		93,180,724	85,282,691
			Total adjusted value
Total HQLA			44,032,149
Total net cash outflows			36,854,093
Liquidity Coverage Ratio (%)			119%

Amounts in US\$

Liquidity Coverage Ratio Report (Consolidated)		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
	Total HQLA	154,191,692	135,520,426
Cash outflows			
	Retail deposits and deposits from small business customers, of which:	-	-
	Stable deposits	-	-
	Less stable deposits	-	-
	Unsecured wholesale funding, of which:	179,762,828	129,200,816
	Operational deposits (all counterparties) and deposits in networks of cooperative banks	179,762,828	129,200,816
	Non-operational deposits (all counterparties)	-	-
	Unsecured debt	-	-
	Secured wholesale funding	-	-
	Additional requirements, of which:	5,674,291	283,715
	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	5,674,291	283,715
	Total Cash Outflows	185,437,119	129,484,531
Cash inflows			
	Secured lending (eg reverse repos)	-	-
	Inflows from fully performing exposures	-	-
	Other cash inflows	224,736,752	180,504,380
	Total Cash Inflows	224,736,752	97,113,398
			Total adjusted value
	Total HQLA		135,520,426
	Total net cash outflows		32,371,133
	Liquidity Coverage Ratio (%)		419%



Regulatory Liquidity Ratios for the quarter ended 31st December 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	61044000				61044000
(b)	Additional tier 1 capital	0				0
(c)	Tier 2 Capital				787000	787000
(d)	Capital Instruments not included above with an effective residual maturity of one year or more				80000000	80000000
2	Secured and unsecured funding:					0
(a)	Other deposits and funding from Fis			22000000	0	22000000
2	Total ASF	61044000	0	22000000	80787000	163831000
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	26213865	0	26213865
4	Loans:					0
(a)	Unencumbered loans to and deposits with financial institutions		6863970.3	0	0	6863970.3
5	Deposits held at other financial institutions for operational purposes		11685201	0	0	11685201
6	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	158469617				158469617
Off-Balance Sheet exposures						
7	Trade finance-related obligations (including guarantees and letters of credit)	7500				7500
8	Total RSF	158477117	18549171.3	26213865	0	203240153.3
9	NSFR(Total ASF/Total RSF)					80.6%



Regulatory Liquidity Ratios for the quarter ended 31st December 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	175947000				175947000
(b)	Additional tier 1 capital	60491969				60491969
(c)	Tier 2 Capital				15632000	15632000
(d)	Capital Instruments not included above with an effective residual maturity of one year or more				211496762	211496762
2	Secured and unsecured funding:					
(a)	Other deposits and funding from Fis			22000000	0	22000000
2	Total ASF	236438969	0	22000000	227128762	485567731
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	16548355	0	16548355
4	Loans:					
(a)	Unencumbered loans to and deposits with financial institutions		16649990	0	0	16649990
5	Deposits held at other financial institutions for operational purposes		26242834	0	0	26242834
6	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	374195888				374195888
Off-Balance Sheet exposures						
7	Trade finance-related obligations (including guarantees and letters of credit)	103684				103684
8	Total RSF	374299572.2	42892823.9	16548354.5	0	433740750.6
9	NSFR(Total ASF/Total RSF)					111.9%