



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

Regulatory Liquidity Ratios - LCR & NSFR

30th June 2021



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Regulatory Liquidity Ratios for the quarter ended 30th June 2021

		Amounts in US\$	
Liquidity Coverage Ratio Report (Solo)		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
	Total HQLA	51,749,006	44,999,136
Cash outflows			
	Retail deposits and deposits from small business customers, of which:	-	-
	Stable deposits	-	-
	Less stable deposits	-	-
	Unsecured wholesale funding, of which:	122,923,273	100,631,786
	Operational deposits (all counterparties) and deposits in networks of cooperative banks	122,923,273	100,631,786
	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	125,203,019	100,745,774
Cash inflows			
	Secured lending (eg reverse repos)	-	-
	Inflows from fully performing exposures	-	-
	Other cash inflows	59,137,384	50,911,548
	Total Cash Inflows	59,137,384	50,911,548
			Total adjusted value
	Total HQLA		44,999,136
	Total net cash outflows		49,834,226
	Liquidity Coverage Ratio (%)		90%



Regulatory Liquidity Ratios for the quarter ended 30th June 2021

Amounts in US\$

Liquidity Coverage Ratio Report (Consolidated)		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
	Total HQLA	141,215,413	124,753,308
Cash outflows			
	Retail deposits and deposits from small business customers, of which:	-	-
	Stable deposits	-	-
	Less stable deposits	-	-
	Unsecured wholesale funding, of which:	122,932,983	100,641,496
	Operational deposits (all counterparties) and deposits in networks of cooperative banks	122,932,983	100,641,496
	Non-operational deposits (all counterparties)	-	-
	Unsecured debt	-	-
	Secured wholesale funding	-	-
	Additional requirements, of which:	7,236,109	361,805
	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	7,236,109	361,805
	Total Cash Outflows	130,169,092	101,003,302
Cash inflows			
	Secured lending (eg reverse repos)	-	-
	Inflows from fully performing exposures	-	-
	Other cash inflows	181,604,370	137,065,585
	Total Cash Inflows	181,604,370	75,752,476
			Total adjusted value
	Total HQLA		124,753,308
	Total net cash outflows		25,250,825
	Liquidity Coverage Ratio (%)		494%



Regulatory Liquidity Ratios for the quarter ended 30th June 2021

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	55052000				55052000
(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				0	0
2	Secured and unsecured funding:					0
(a)	Other deposits and funding from Fis			26000000	89400000	115400000
2	Total ASF	55052000	0	26000000	90187000	171239000
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	29064433	0	29064433
4	Loans:					0
(a)	Unencumbered loans to and deposits with financial institutions		7639287	0	0	7639287
5	Deposits held at other financial institutions for operational purposes		16094868.5	0	0	16094868.5
6	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	160982324				160982324
Off-Balance Sheet exposures						
7	Trade finance-related obligations (including guarantees and letters of credit)	7500				7500
8	Total RSF	160989824	23734155.5	29064433	0	213788412.5
9	NSFR(Total ASF/Total RSF)					80.1%



Regulatory Liquidity Ratios for the quarter ended 30th June 2021

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	190862000				190862000
(b)	Additional tier 1 capital	68032372				68032372
(c)	Tier 2 Capital				17542000	17542000
(d)	Capital Instruments not included above with an effective residual maturity of one year or more				133027370	133027370
2	Secured and unsecured funding:					
(a)	Other deposits and funding from Fis			26000000	89400000	115400000
2	Total ASF	258894372	0	26000000	239969370	524863742
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	16669867	0	16669867
4	Loans:					
(a)	Unencumbered loans to and deposits with financial institutions		20353133	0	0	20353133
5	Deposits held at other financial institutions for operational purposes		21706634	0	0	21706634
6	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	389672341				389672341
Off-Balance Sheet exposures						
7	Trade finance-related obligations (including guarantees and letters of credit)	103684				103684
8	Total RSF	389776025.2	42059766.3	16669866.5	0	448505658
9	NSFR(Total ASF/Total RSF)					117.0%