



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

Regulatory Liquidity Ratios - LCR & NSFR

30th September 2021



Table of Contents

	<u>Page No.</u>
1 - Liquidity Coverage Ratio (LCR) Report (Solo)	1
2 – Liquidity Coverage Ratio (LCR) Report (Consolidated)	2
3 – Net Stable Funding Ratio (NSFR) Report (Solo)	3
4 – Net Stable Funding Ratio (NSFR) Report (Consolidated)	4



Regulatory Liquidity Ratios for the quarter ended 30th September 2021

		Amounts in US\$	
Liquidity Coverage Ratio Report (Solo)		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
Total HQLA		46,625,138	40,543,598
Cash outflows			
Retail deposits and deposits from small business customers, of which:		-	-
Stable deposits		-	-
Less stable deposits		-	-
Unsecured wholesale funding, of which:		109,430,544	97,131,618
Operational deposits (all counterparties) and deposits in networks of cooperative banks		109,430,544	97,131,618
Non-operational deposits (all counterparties)		-	-
Unsecured debt		-	-
Secured wholesale funding		-	-
Additional requirements, of which:		1,411,411	70,571
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		1,411,411	70,571
Total Cash Outflows		110,841,955	97,202,188
Cash inflows			
Secured lending (eg reverse repos)		-	-
Inflows from fully performing exposures		-	-
Other cash inflows		58,158,168	49,624,237
Total Cash Inflows		58,158,168	49,624,237
			Total adjusted value
Total HQLA			40,543,598
Total net cash outflows			47,577,952
Liquidity Coverage Ratio (%)			85%



Regulatory Liquidity Ratios for the quarter ended 30th September 2021

Amounts in US\$

Liquidity Coverage Ratio Report (Consolidated)		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
	Total HQLA	139,903,432	123,829,170
Cash outflows			
	Retail deposits and deposits from small business customers, of which:	-	-
	Stable deposits	-	-
	Less stable deposits	-	-
	Unsecured wholesale funding, of which:	109,440,110	97,141,184
	Operational deposits (all counterparties) and deposits in networks of cooperative banks	109,440,110	97,141,184
	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	116,676,219	97,502,989
Cash inflows			
	Secured lending (eg reverse repos)	-	-
	Inflows from fully performing exposures	-	-
	Other cash inflows	183,120,540	134,868,608
	Total Cash Inflows	183,120,540	73,127,242
			Total adjusted value
	Total HQLA		123,829,170
	Total net cash outflows		24,375,747
	Liquidity Coverage Ratio (%)		508%



Regulatory Liquidity Ratios for the quarter ended 30th September 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	54280000				54280000
(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				89400000	89400000
2	Secured and unsecured funding:					0
(a)	Other deposits and funding from Fis			26000000	0	26000000
2	Total ASF	54280000	0	26000000	90187000	170467000
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	29089852.5	0	29089852.5
4	Loans:					0
(a)	Unencumbered loans to and deposits with financial institutions		1067129.55	0	0	1067129.55
5	Deposits held at other financial institutions for operational purposes		10354968.5	0	0	10354968.5
6	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	161520803				161520803
Off-Balance Sheet exposures						
7	Trade finance-related obligations (including guarantees and letters of credit)	7500				7500
8	Total RSF	161528303	11422098.05	29089852.5	0	202040253.6
9	NSFR(Total ASF/Total RSF)					84.4%



Regulatory Liquidity Ratios for the quarter ended 30th September 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	203312000				203312000
(b)	Additional tier 1 capital	71776487				71776487
(c)	Tier 2 Capital				16807000	16807000
(d)	Capital Instruments not included above with an effective residual maturity of one year or more				222180083	222180083
2	Secured and unsecured funding:					
(a)	Other deposits and funding from Fis			26000000	0	26000000
2	Total ASF	275088487	0	26000000	238987083	540075570
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	16832953	0	16832953
4	Loans:					
(a)	Unencumbered loans to and deposits with financial institutions		12316061	0	0	12316061
5	Deposits held at other financial institutions for operational purposes		19338099	0	0	19338099
6	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	417694497				417694497
Off-Balance Sheet exposures						
7	Trade finance-related obligations (including guarantees and letters of credit)	103684				103684
8	Total RSF	417798181.2	31654159.8	16832953	0	466285294
9	NSFR(Total ASF/Total RSF)					115.8%