



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

Regulatory Liquidity Ratios - LCR & NSFR

30th June 2022



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 June 2022

		Amounts in US\$	
Liquidity Coverage Ratio Report (Solo)		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
	Total HQLA	52,214,711	45,404,097
Cash outflows			
	Retail deposits and deposits from small business customers, of which:	-	-
	Stable deposits	-	-
	Less stable deposits	-	-
	Unsecured wholesale funding, of which:	117,034,250	98,240,585
	Operational deposits (all counterparties) and deposits in networks of cooperative banks	117,034,250	98,240,585
	Non-operational deposits (all counterparties)	-	-
	Unsecured debt	-	-
	Secured wholesale funding	-	-
	Additional requirements, of which:	4,368,486	4,219,286
	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	157,052	7,853
	Total Cash Outflows	121,402,736	102,459,871
Cash inflows			
	Secured lending (eg reverse repos)	-	-
	Inflows from fully performing exposures	-	-
	Other cash inflows	128,075,714	120,761,369
	Total Cash Inflows	128,075,714	76,844,903
			Total adjusted value
	Total HQLA		45,404,097
	Total net cash outflows		25,614,968
	Liquidity Coverage Ratio (%)		177%



Regulatory Liquidity Ratios for the quarter ended 30th June 2022

Amounts in US\$

Liquidity Coverage Ratio Report (Consolidated)		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
	Total HQLA	153,448,371	140,189,747
Cash outflows			
	Retail deposits and deposits from small business customers, of which:	-	-
	Stable deposits	-	-
	Less stable deposits	-	-
	Unsecured wholesale funding, of which:	117,084,552	98,290,887
	Operational deposits (all counterparties) and deposits in networks of cooperative banks	117,084,552	98,290,887
	Non-operational deposits (all counterparties)	-	-
	Unsecured debt	-	-
	Secured wholesale funding	-	-
	Additional requirements, of which:	24,588,183	17,713,879
	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	141,672,735	116,004,766
Cash inflows			
	Secured lending (eg reverse repos)	-	-
	Inflows from fully performing exposures	-	-
	Other cash inflows	247,942,058	196,003,516
	Total Cash Inflows	247,942,058	87,003,575
			Total adjusted value
	Total HQLA		140,189,747
	Total net cash outflows		29,001,192
	Liquidity Coverage Ratio (%)		483%



Regulatory Liquidity Ratios for the quarter ended 30th June 2022

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	56109000				56109000
(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				77514868	77514868
2	Stable Deposits:					0
(a)	Stable and fully insured term deposits provided by retail customers		859924	0	0	859924
3	Less stable deposits:					
(a)	Demand deposits and saving deposits that are not fully-insured and provided by small business customers		57735000			57735000
4	Secured and unsecured funding:					
(a)	Funding provided by non-financial corporate customers		11707965			11707965
(b)	Others Deposits and Funding From: Financial Institutions		0	27500000		27500000
5	Total ASF	56109000	70302889	27500000	78301868	232213757
Required Stable Funding (RSF)						
6	Unencumbered Non-HQLA securities that are not in default and exchange-traded equities in cases where the issuer is not in default		0	29022412.5	0	29022412.5
7	Loans:					0
(a)	Unencumbered loans to and deposits with financial institutions		2020224.6	0	0	2020224.6
8	Deposits held at other financial institutions for operational purposes		38337504.11	0	0	38337504.11
9	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	156982503				156982503
Off-Balance Sheet exposures						
10	Trade finance-related obligations (including guarantees and letters of credit)	7500				7500
11	Total RSF	156990003	40357728.71	29022412.5	0	226370144.2
12	NSFR(Total ASF/Total RSF)					102.6%



Regulatory Liquidity Ratios for the quarter ended 30th June 2022

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	178381000				178381000
(b)	Additional tier 1 capital	71055564				71055564
(c)	Tier 2 Capital				16827000	16827000
(d)	Capital Instruments not included above with an effective residual maturity of one year or more				208041871	208041871
2	Stable Deposits:					0
(a)	Stable and fully insured term deposits provided by retail customers		859924	0	0	859924
3	Less stable deposits:					
(a)	Demand deposits and saving deposits that are not fully-insured and provided by small business customers		57735000			57735000
4	Secured and unsecured funding:					
(a)	Funding provided by non-financial corporate customers		11707965			11707965
(b)	Others Deposits and Funding From: Financial Institutions		0	27500000		27500000
5	Total ASF	249436564	70302889	27500000	224868871	572108324
Required Stable Funding (RSF)						
6	Unencumbered Non-HQLA securities that are not in default and exchange-traded equities in cases where the issuer is not in default		0	14389654	0	14389654
7	Loans:					0
(a)	Unencumbered loans to and deposits with financial institutions		15270870.75	0	0	15270870.75
8	Deposits held at other financial institutions for operational purposes		48669766	0	0	48669766
9	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	368422936				368422936
Off-Balance Sheet exposures						
10	Trade finance-related obligations (including guarantees and letters of credit)	103684.15				103684.15
11	Total RSF	368526620.2	63940636.75	14389654	0	446856910.9
12	NSFR(Total ASF/Total RSF)					128.0%