



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

Regulatory Liquidity Ratios - LCR & NSFR

30th June 2023



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Regulatory Liquidity Ratios for the quarter ended 30th June 2023

Daily average over the Quarter

Amounts in US\$

Liquidity Coverage Ratio Report (Solo)		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
	Total HQLA	54,130,110	38,258,492
Cash outflows			
	Retail deposits and deposits from small business customers, of which:	-	-
	Unsecured wholesale funding, of which:	105,098,863	65,686,790
	Operational deposits (all counterparties) and deposits in networks of cooperative banks	105,098,863	65,686,790
	Additional requirements, of which:	3,259,699	5,432,832
	Other contingent funding obligations	3,259,699	5,432,832
	Total Cash Outflows	108,358,562	71,119,621
	Secured lending (eg reverse repos)	-	-
	Inflows from fully performing exposures	-	-
	Other cash inflows	46,467,405	85,794,889
	Total Cash Inflows	46,467,405	53,339,716
			Total adjusted value
	Total HQLA		38,258,492
	Total net cash outflows		17,779,905
Cash	Liquidity Coverage Ratio (%)		215.18%



Regulatory Liquidity Ratios for the quarter ended 30th June 2023

Daily average over the Quarter

Amounts in US\$

Liquidity Coverage Ratio Report (Consol)		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
	Total HQLA	153,614,655	133,879,025
Cash outflows			
	Retail deposits and deposits from small business customers, of which:	-	-
	Unsecured wholesale funding, of which:	107,329,769	67,081,105
	Operational deposits (all counterparties) and deposits in networks of cooperative banks	107,329,769	67,081,105
	Additional requirements, of which:	12,243,997	20,406,661
	Other contingent funding obligations	12,243,997	20,406,661
	Total Cash Outflows	119,573,765	87,487,766
	Secured lending (eg reverse repos)	-	-
	Inflows from fully performing exposures	-	-
	Other cash inflows	155,112,708	149,067,233
	Total Cash Inflows	155,112,708	65,615,825
			Total adjusted value
	Total HQLA		133,879,025
	Total net cash outflows		21,871,942
Cash	Liquidity Coverage Ratio (%)		612.10%



Regulatory Liquidity Ratios for the quarter ended 30th June 2023

Bank Name: United Guld Bank BSC ©						
NSFR, Level: Solo		US\$				
		Weighted Values (after applying factors)				Total Weighted Value
Sr.	Item	No Specified maturity	Less than 6 months	More than 6 months and less than one year	Over one year	
Available Stable Funding (ASF)						
1	Capital:					
(a)	Common equity tier 1	187,937,000				187,937,000
(b)	Additional tier 1 capital	33,000,000				33,000,000
(c)	Tier 2 Capital				2,037,000	2,037,000
(d)	Capital Instruments not included above with an effective residual maturity of one year or more				45,000,000	45,000,000
2	Stable Deposits:					-
(a)	Stable and fully insured term deposits provided by retail customers		552,499	-	-	552,499
3	Less stable deposits:					
(a)	Demand deposits and saving deposits that are not fully-insured and provided by small business customers		-	-	19,704,504	19,704,504
4	Secured and unsecured funding:					
(a)	Funding provided by non-financial corporate customers		5,975,904			5,975,904
(b)	Others Deposits and Funding From: Financial Institutions		-	-	26,971,300	26,971,300
5	Total ASF	220,937,000	6,528,403	-	93,712,804	321,178,207
Required Stable Funding (RSF)						
6	Marketable securities that are unencumbered (or encumbered for a period of less than 6 months) representing claims on or guaranteed by Sovereigns	1,241,233				1,241,233
7	Unencumbered (or encumbered for a period of less than 6 months) Level 2A HQLA	11,284,585				11,284,585
8	Unencumbered Non-HQLA securities that are not in default and exchange-traded equities in cases where the issuer is not in default		-	3,097,500	-	3,097,500
9	Loans:					-
(a)	Unencumbered loans to and deposits with financial institutions		1,810,218	-	-	1,810,218
10	Deposits held at other financial institutions for operational purposes		36,861,601	-	-	36,861,601
11	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	150,160,975				150,160,975
Off-Balance Sheet exposures						
12	Trade finance-related obligations (including guarantees and letters of credit)	7,500				7,500
13	Total RSF	162,694,293	38,671,819	3,097,500	-	204,463,612
14	NSFR(Total ASF/Total RSF)					157.1%



Regulatory Liquidity Ratios for the quarter ended 30th June 2023

Bank Name: United Guld Bank BSC ©						
NSFR, Level: Consolidated		US\$				
		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	219,083,000				219,083,000
(b)	Additional tier 1 capital	38,190,000				38,190,000
(c)	Tier 2 Capital				19,795,000	19,795,000
(d)	Capital Instruments not included above with an effective residual maturity of one year or more				74,277,814	74,277,814
2	Stable Deposits:					-
(a)	Stable and fully insured term deposits provided by retail customers		552,499	-	-	552,499
3	Less stable deposits:					
(a)	Demand deposits and saving deposits that are not fully-insured and provided by small business customers		-	-	19,704,504	19,704,504
4	Secured and unsecured funding:					
(a)	Funding provided by non-financial corporate customers		5,975,904			5,975,904
(b)	Others Deposits and Funding From: Financial Institutions		-	-	26,971,300	26,971,300
5	Other liabilities: Minority interest				67,840,392	67,840,392
6	Total ASF	257,273,000	6,528,403	-	208,589,010	472,390,413
Required Stable Funding (RSF)						
7	Marketable securities that are unencumbered (or encumbered for a period of less than 6 months) representing claims on or guaranteed by Sovereigns	1,241,233				1,241,233
8	Unencumbered (or encumbered for a period of less than 6 months) Level 2A HQLA	13,346,987				13,346,987
9	Unencumbered Non-HQLA securities that are not in default and exchange-traded equities in cases where the issuer is not in default		-	10,585,060	-	10,585,060
10	Loans:					-
(a)	Unencumbered loans to and deposits with financial institutions		9,422,807	-	-	9,422,807
11	Deposits held at other financial institutions for operational purposes		47,016,397	-	-	47,016,397
12	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	323,470,470				323,470,470
Off-Balance Sheet exposures						
13	Trade finance-related obligations (including guarantees and letters of credit)	103,684				103,684
14	Total RSF	338,162,374	56,439,204	10,585,060	-	405,186,638
15	NSFR(Total ASF/Total RSF)					116.6%