



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

Regulatory Liquidity Ratios - LCR & NSFR

31st December 2023



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Regulatory Liquidity Ratios for the quarter ended 31st December 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	48,799,917	35,358,324
Cash outflows			
	Retail deposits and deposits from small business customers, of which:	-	-
	Stable deposits	-	-
	Less stable deposits	-	-
	Unsecured wholesale funding, of which:	101,290,303	67,459,799
	Operational deposits (all counterparties) and deposits in networks of cooperative banks	101,290,303	67,459,799
	Non-operational deposits (all counterparties)	-	-
	Unsecured debt	-	-
	Secured wholesale funding	-	-
	Additional requirements, of which:	5,093,643	4,666,890
	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	5,093,643	4,666,890
	Total Cash Outflows	106,383,947	72,126,689
Cash inflows			
	Secured lending (eg reverse repos)	-	-
	Inflows from fully performing exposures	-	-
	Other cash inflows	117,531,259	56,381,796
	Total Cash Inflows		54,095,017
			value
	Total HQLA		35,358,324
	Total net cash outflows		18,031,672
	Liquidity Coverage Ratio (%)		196.09%



Regulatory Liquidity Ratios for the quarter ended 31st December 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	150,470,811	96,798,544
Cash outflows			
	Retail deposits and deposits from small business customers, of which:	-	-
	Stable deposits	-	-
	Less stable deposits	-	-
	Unsecured wholesale funding, of which:	113,054,557	68,595,923
	Operational deposits (all counterparties) and deposits in networks of cooperative banks	113,054,557	68,595,923
	Non-operational deposits (all counterparties)	-	-
	Unsecured debt	-	-
	Secured wholesale funding	-	-
	Additional requirements, of which:	20,817,961	17,386,233
	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	20,817,961	17,386,233
	Total Cash Outflows	133,872,518	85,982,156
Cash inflows			
	Secured lending (eg reverse repos)	-	-
	Inflows from fully performing exposures	-	-
	Other cash inflows	236,534,273	143,748,223
	Total Cash Inflows		64,486,617
			Total adjusted value
	Total HQLA		96,798,544
	Total net cash outflows		21,495,539
	Liquidity Coverage Ratio (%)		450.32%



Regulatory Liquidity Ratios for the quarter ended 31st December 2023

Bank Name: United Guld Bank BSC ©						
NSFR, Level: Solo		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	193,251,000				193,251,000
(b)	Additional tier 1 capital	33,000,000				33,000,000
(c)	Tier 2 Capital				837,000	837,000
(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		611,288	-	-	611,288
3	Less stable deposits:					
(a)	Demand deposits and saving deposits that are not fully-insured and provided by small business customers		-	-	19,773,199	19,773,199
4	Secured and unsecured funding:					
(a)	Funding provided by non-financial corporate customers		4,116,219			4,116,219
(b)	Others Deposits and Funding From: Financial Institutions		-	-	80,034,077	80,034,077
5	Total ASF	226,251,000	4,727,506	-	145,644,276	376,622,783
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	-				-
7	Unencumbered (or encumbered for a period of less than 6 months) Level 2A HQLA	13,981,453				13,981,453
8	Unencumbered Non-HQLA securities that are not in default and exchange-traded equities in cases where the issuer is not in default		-	2,099,512	-	2,099,512
9	Loans:					-
(a)	Unencumbered loans to and deposits with financial institutions		4,656,035	-	-	4,656,035
10	Deposits held at other financial institutions for operational purposes		25,400,000	-	3,179,307	28,579,307
11	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	191,924,427				191,924,427
Off-Balance Sheet exposures						
12	Trade finance-related obligations (including guarantees and letters of credit)	7,500				7,500
13	Total RSF	205,913,380	30,056,035	2,099,512	3,179,307	241,248,233
14	NSFR(Total ASF/Total RSF)					156.1%



Regulatory Liquidity Ratios for the quarter ended 31st December 2023

Bank Name: United Guld Bank BSC ©						
NSFR, Level: Consolidated		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	220,981,000				220,981,000
(b)	Additional tier 1 capital	37,460,000				37,460,000
(c)	Tier 2 Capital				17,701,000	17,701,000
(d)	Capital Instruments not included above with an effective residual maturity of one year or more				203,621,699	203,621,699
2	Stable Deposits:					-
(a)	Stable and fully insured term deposits provided by retail customers		611,288	-	-	611,288
3	Less stable deposits:					
(a)	Demand deposits and saving deposits that are not fully-insured and provided by small business customers		-	-	19,773,199	19,773,199
4	Secured and unsecured funding:					
(a)	Funding provided by non-financial corporate customers		4,116,219			4,116,219
(b)	Others Deposits and Funding From: Financial Institutions		-	-	80,034,077	80,034,077
5	Other liabilities: Minority interest				96,836,635	96,836,635
6	Total ASF	258,441,000	4,727,506	-	417,966,610	681,135,117
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	-				-
8	Unencumbered (or encumbered for a period of less than 6 months) Level 2B HQLA	13,987,338				13,987,338
9	Unencumbered Non-HQLA securities that are not in default and exchange-traded equities in cases where the issuer is not in default		-	9,839,413	-	9,839,413
10	Loans:					-
(a)	Unencumbered loans to and deposits with financial institutions		12,370,084	-	-	12,370,084
11	Deposits held at other financial institutions for operational purposes		37,722,767	-	3,179,307	40,902,074
12	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	374,522,966				374,522,966
Off-Balance Sheet exposures						
13	Trade finance-related obligations (including guarantees and letters of credit)	115,352				115,352
14	Total RSF	388,625,656	50,092,852	9,839,413	3,179,307	451,737,227
15	NSFR(Total ASF/Total RSF)					150.8%