



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

Regulatory Liquidity Ratios - LCR & NSFR

30th June 2024



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Regulatory Liquidity Ratios for the quarter ended 30th June 2024

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	50,252,895	35,519,434
Cash outflows			
	Retail deposits and deposits from small business customers, of which:	-	-
	Unsecured wholesale funding, of which:	70,580,612	44,112,882
	Operational deposits (all counterparties) and deposits in networks of cooperative banks	70,580,612	44,112,882
	Additional requirements, of which:	3,966,602	6,611,004
	Other contingent funding obligations	3,966,602	6,611,004
	Total Cash Outflows	74,547,214	50,723,886
	Secured lending (eg reverse repos)	-	-
	Inflows from fully performing exposures	-	-
	Other cash inflows	46,467,405	50,622,218
	Total Cash Inflows	46,467,405	38,042,915
			Total adjusted value
	Total HQLA		35,519,434
	Total net cash outflows		12,680,972
Cash	Liquidity Coverage Ratio (%)		280.10%



Regulatory Liquidity Ratios for the quarter ended 30th June 2024

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	110,493,676	94,358,391
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:	11,763,036	19,605,060
	Other contingent funding obligations	11,763,036	19,605,060
	Total Cash Outflows	119,092,805	86,686,165
	Secured lending (eg reverse repos)	-	-
	Inflows from fully performing exposures	-	-
	Other cash inflows	155,112,708	145,500,606
	Total Cash Inflows	155,112,708	65,014,624
			Total adjusted value
	Total HQLA		94,358,391
	Total net cash outflows		21,671,541
Cash	Liquidity Coverage Ratio (%)		435.40%



Regulatory Liquidity Ratios for the quarter ended 30th June 2024

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	191,272,000				191,272,000
(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		664,557	-	-	664,557
3	Less stable deposits:					
(a)	Demand deposits and saving deposits that are not fully-insured and provided by small business customers		-	-	21,225,874	21,225,874
4	Secured and unsecured funding:					
(a)	Funding provided by non-financial corporate customers		6,356,059			6,356,059
(b)	Others Deposits and Funding From: Financial Institutions		-	-	80,449,762	80,449,762
5	Total ASF	224,272,000	7,020,616	-	147,512,636	378,805,252
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	11,486,865				11,486,865
8	Unencumbered Non-HQLA securities that are not in default and exchange-traded equities in cases where the issuer is not in default		-	150,768	-	150,768
9	Loans:					-
(a)	Unencumbered loans to and deposits with financial institutions		4,820,076	-	-	4,820,076
10	Deposits held at other financial institutions for operational purposes		14,000,000	-	18,289,140	32,289,141
11	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	174,821,297				174,821,297
Off-Balance Sheet exposures						
12	Trade finance-related obligations (including guarantees and letters of credit)	7,500				7,500
13	Total RSF	186,315,662	18,820,076	150,768	18,289,140	223,575,646
14	NSFR(Total ASF/Total RSF)					169.4%



Regulatory Liquidity Ratios for the quarter ended 30th June 2024

Bank Name: United Guld Bank BSC ©		US\$				
NSFR, Level: Consolidated		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	221,374,000				221,374,000
(b)	Additional tier 1 capital	37,849,000				37,849,000
(c)	Tier 2 Capital				18,957,000	18,957,000
(d)	Capital Instruments not included above with an effective residual maturity of one year or more				221,004,693	221,004,693
2	Stable Deposits:					-
(a)	Stable and fully insured term deposits provided by retail customers		664,557	-	-	664,557
3	Less stable deposits:					
(a)	Demand deposits and saving deposits that are not fully-insured and provided by small business customers		-	-	21,225,874	21,225,874
4	Secured and unsecured funding:					
(a)	Funding provided by non-financial corporate customers		6,356,059			6,356,059
(b)	Others Deposits and Funding From: Financial Institutions		-	-	80,449,762	80,449,762
5	Other liabilities: Minority interest				94,907,243	94,907,243
6	Total ASF	259,223,000	7,020,616	-	436,544,572	702,788,188
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	15,613,011				15,613,011
9	Unencumbered Non-HQLA securities that are not in default and exchange-traded equities in cases where the issuer is not in default		-	7,829,154	-	7,829,154
10	Loans:					-
(a)	Unencumbered loans to and deposits with financial institutions		16,759,821	-	-	16,759,821
11	Deposits held at other financial institutions for operational purposes		25,352,805	-	23,162,458	48,515,263
12	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	367,818,142				367,818,142
Off-Balance Sheet exposures						
13	Trade finance-related obligations (including guarantees and letters of credit)	103,684				103,684
14	Total RSF	383,534,837	42,112,626	7,829,154	23,162,458	456,639,074
15	NSFR(Total ASF/Total RSF)					153.9%