



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

Regulatory Liquidity Ratios - LCR & NSFR

31st December 2019



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 31st Dec 2019

		Amounts in US\$	
Liquidity Coverage Ratio Report (Solo)		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
	Total HQLA	44,314,547	38,534,389
Cash outflows			
	Retail deposits and deposits from small business customers, of which:	-	-
	Stable deposits	-	-
	Less stable deposits	-	-
	Unsecured wholesale funding, of which:	124,201,784	111,050,774
	Operational deposits (all counterparties) and deposits in networks of cooperative banks	124,201,784	111,050,774
	Non-operational deposits (all counterparties)	-	-
	Unsecured debt	-	-
	Secured wholesale funding	-	-
	Additional requirements, of which:	3,344,619	167,231
	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	3,344,619	167,231
	Total Cash Outflows	127,546,403	111,218,005
Cash inflows			
	Secured lending (eg reverse repos)	-	-
	Inflows from fully performing exposures	-	-
	Other cash inflows	141,333,289	138,516,803
	Total Cash Inflows	141,333,289	83,413,503
			Total adjusted value
	Total HQLA		38,534,389
	Total net cash outflows		27,804,501
	Liquidity Coverage Ratio (%)		139%



Regulatory Liquidity Ratios for the quarter ended 31st Dec 2019

		Amounts in US\$	
Liquidity Coverage Ratio Report (Consolidated)		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
	Total HQLA	115,717,620	101,370,087
Cash outflows			
	Retail deposits and deposits from small business customers, of which:	-	-
	Stable deposits	-	-
	Less stable deposits	-	-
	Unsecured wholesale funding, of which:	124,227,930	111,076,920
	Operational deposits (all counterparties) and deposits in networks of cooperative banks	124,227,930	111,076,920
	Non-operational deposits (all counterparties)	-	-
	Unsecured debt	-	-
	Secured wholesale funding	-	-
	Additional requirements, of which:	7,388,126	369,406
	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	7,388,126	369,406
	Total Cash Outflows	131,616,056	111,446,326
Cash inflows			
	Secured lending (eg reverse repos)	-	-
	Inflows from fully performing exposures	-	-
	Other cash inflows	332,774,644	285,988,961
	Total Cash Inflows	332,774,644	83,584,745
			Total adjusted value
	Total HQLA		101,370,087
	Total net cash outflows		27,861,582
	Liquidity Coverage Ratio (%)		364%



Regulatory Liquidity Ratios for the quarter ended 31st Dec 2019

Amounts in US\$					
Bank Name: United Guld Bank BSC ©		USD '000			
NSFR, Level: Solo		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	
Available Stable Funding (ASF)					
1	Capital:				
(a)	Common equity tier 1	80490000			80490000
(b)	Additional tier 1 capital	0			0
(c)	Tier 2 Capital				787000
(d)	Capital Instruments not included above with an effective residual maturity of one year or more				204647782
2	Total ASF	80490000	0	0	205434782
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	3739377.41	0
4	Loans:				
(a)	Unencumbered loans to and deposits with financial institutions	5130154.8	0	0	5130154.8
5	Deposits held at other financial institutions for operational purposes	82645764.46	0	0	82645764.46
6	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	152387019			152387019
Off-Balance Sheet exposures					
7	Trade finance-related obligations (including guarantees and letters of credit)	7500			7500
8	Total RSF	152394519	87775919.26	3739377.41	0
9	NSFR(Total ASF/Total RSF)				117%



Regulatory Liquidity Ratios for the quarter ended 31st Dec 2019

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
Available Stable Funding (ASF)					
1	Capital:				
(a)	Common equity tier 1	193601000			193601000
(b)	Additional tier 1 capital	71497601			71497601
(c)	Tier 2 Capital			15658000	15658000
(d)	Capital Instruments not included above with an effective residual maturity of one year or more			336595663	336595663
2	Total ASF	265098601	0	0	352253663
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	13889226.5	0
4	Loans:				
(a)	Unencumbered loans to and deposits with financial institutions		10705302.75	0	10705302.75
5	Deposits held at other financial institutions for operational purposes		105815461.5	0	105815461.5
6	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	394060916			394060916
Off-Balance Sheet exposures					
7	Trade finance-related obligations (including guarantees and letters of credit)	111826.45			111826.45
8	Total RSF	394172742	116520764.3	13889226.5	0
9	NSFR(Total ASF/Total RSF)				118%