



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

## Regulatory Liquidity Ratios - LCR & NSFR

31<sup>st</sup> December 2019



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## Regulatory Liquidity Ratios for the quarter ended 31<sup>st</sup> Dec 2019

Amounts in US\$

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

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 31<sup>st</sup> Dec 2019

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
<b>Available Stable Funding (ASF)</b>						
1	Capital:					
(a)	Common equity tier 1	80490000				80490000
(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				204647782	204647782
2	<b>Total ASF</b>	80490000	0	0	205434782	285924782
<b>Required Stable Funding (RSF)</b>						
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	3739377.41
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
<b>Off-Balance Sheet exposures</b>						
7	Trade finance-related obligations (including guarantees and letters of credit)	7500				7500
8	<b>Total RSF</b>	152394519	87775919.26	3739377.41	0	243909815.7
9	<b>NSFR(Total ASF/Total RSF)</b>					117%



# Regulatory Liquidity Ratios for the quarter ended 31<sup>st</sup> 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	Total Weighted Value
<b>Available Stable Funding (ASF)</b>						
<b>1</b>	<b>Capital:</b>					
(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
<b>2</b>	<b>Total ASF</b>	265098601	0	0	352253663	617352264
<b>Required Stable Funding (RSF)</b>						
<b>3</b>	<b>Unencumbered Non-HQLA securities that are not in default and exchange-traded equities in cases where the issuer is not in default</b>		0	13889226.5	0	13889226.5
<b>4</b>	<b>Loans:</b>					
(a)	Unencumbered loans to and deposits with financial institutions		10705302.75	0	0	10705302.75
<b>5</b>	<b>Deposits held at other financial institutions for operational purposes</b>		105815461.5	0	0	105815461.5
<b>6</b>	<b>All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.</b>	394060916				394060916
<b>Off-Balance Sheet exposures</b>						
<b>7</b>	<b>Trade finance-related obligations (including guarantees and letters of credit)</b>	111826.45				111826.45
<b>8</b>	<b>Total RSF</b>	394172742	116520764.3	13889226.5	0	524582733.2
<b>9</b>	<b>NSFR(Total ASF/Total RSF)</b>					118%