

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH

(Incorporated in Singapore with limited liability)

QUARTERLY FINANCIAL INFORMATION DISCLOSURE

FOR THE QUARTER ENDED 31 March 2020



UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH

Quarterly disclosures of Liquidity Ratios

	Quarter ended 31 March 2020	Quarter ended 31 December 2019
Average liquidity maintenance ratio	42.73%	39.81%
Average core funding ratio	100.66%	100.54%

The average liquidity maintenance ratio ("LMR") and average core funding ratio ("CFR") are calculated based on the arithmetic mean of the average value of LMR and CFR for each quarter, which are made in accordance with the requirements specified under Banking (Disclosure) Rules ("BDR").

Should there be any discrepancy between the English and Chinese versions, the English version shall prevail.

Hong Kong, 26 May 2020