



UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH
(Incorporated in Singapore with limited liability)

QUARTERLY FINANCIAL INFORMATION DISCLOSURE

**FOR THE PERIOD ENDED
30 SEP 2018**

UNITED OVERSEAS BANK LIMITED, HONG KONG BRANCH**Quarterly disclosures of Liquidity Ratios**

	Quarter ended 30 September 2018	Quarter ended 30 June 2018
Average liquidity maintenance ratio	<u>38.79%</u>	<u>39.80%</u>
Average core funding ratio	<u>85.81%</u>	<u>89.84%</u>

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”).