



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

QUARTERLY FINANCIAL INFORMATION DISCLOSURE

FOR THE QUARTER ENDED
30 September 2020

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

	Quarter ended 30 September 2020	Quarter ended 30 June 2020
Average liquidity maintenance ratio	<u>40.15%</u>	<u>40.01%</u>
Average core funding ratio	<u>102.11%</u>	<u>103.33%</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”).

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

Hong Kong, 25 November 2020