

## 1) Liquidity Coverage Ratio: LCR

Unit: Million Baht

	Q2 2025 (Average)	Q2 2024 (Average)
(1) Total High Quality Liquid Asset (Total HQLA)	199,903	196,961
(2) Total net cash outflows (Total net cash outflows)	132,266	142,710
(3) LCR (percent)	151	138
LCR as per BOT minimum requirement (percent)	100	100

## 2) LCR comparison

Unit: percent

	2025 (Average)	2024 (Average)
Quarter 1	147	146
Quarter 2	151	138

## 3) Explanation of the LCR's components

Items	Component	Explanation					
(1)	Total High Quality Liquid Asset (Total HQLA)	<p>Total High Quality Liquid Asset (Total HQLA) is defined as the sum of liquid assets with the characteristics as specified by BOT as follows:</p> <p>I. Characteristics of liquid assets II. Guidelines on the calculation of liquid assets III. Minimum operational requirements IV. Diversification of liquid assets</p> <p>Total HQLA is the value after the application of both haircuts and caps in accordance to BOT requirement.</p>					
(2)	Total net cash outflows	<p>Total net cash outflows is defined as the sum of expected cash outflow</p> <p>s for the subsequent 30 calendar days multiplied by respective run-off rates minus the sum of expected cash inflows for the subsequent 30 calendar days multiplied by respective inflow rates. Nevertheless, the total expected cash inflows is capped at 75% of total expected cash outflows.</p> <table><tr><td>Total <u>net</u> cash outflows for the subsequent 30 calendar days under severe liquidity stress scenarios</td><td>=</td><td>Total estimated cash outflows for the subsequent 30 calendar days under severe liquidity stress scenarios</td><td>-</td><td>Total estimated cash inflows for the subsequent 30 calendar days under severe liquidity stress scenarios</td></tr></table>	Total <u>net</u> cash outflows for the subsequent 30 calendar days under severe liquidity stress scenarios	=	Total estimated cash outflows for the subsequent 30 calendar days under severe liquidity stress scenarios	-	Total estimated cash inflows for the subsequent 30 calendar days under severe liquidity stress scenarios
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(3)	Liquidity Coverage Ratio (LCR)	LCR is the ratio of total HQLA to total net cash outflows.					

## 4) Description

Currently the bank maintains the amount of high quality liquid assets to support the Liquidity Coverage Ratio following to the BOT regulatory requirement, which has the objective of promoting commercial banks to have strong liquidity position with sufficient liquidity assets to withstand the short-term severe liquidity stress. The bank is required to maintain of liquidity coverage ratio above 60% of expected total net cash outflow over the next 30 days on 1 January 2016 and annually increasing 10% to reach 100% in 2020.

In the second quarter of 2025, the UOB Thailand has average of LCR at 151% based on the average of month-end LCR from April to June 2025, which is above the BOT's minimum requirement at 100%. The liquidity coverage ratio comprises of 2 main parts as follows.

1. Total High Quality Liquid Asset (HQLA) shall be defined as assets that has high quality liquid, low volatility, unencumbered which can be immediately converted into cash with minimal loss in values under the severe liquidity stress scenarios. The amount of high liquid asset shall be applied the haircuts and the asset holding cap as prescribed by BOT notification. The average high quality liquid asset for 2Q2025 is 199,903 million Baht which is calculated based on the average of month-end position from April to June 2025. The high-quality liquid assets of the bank are primarily classified as Level 1 (Government bond and cash).
2. Total Net Cash Outflows (Net COF) shall be defined as the total expected cash outflows over the next 30 days deducted by the total expected cash inflows over the next 30 days under severe liquidity stress scenarios and the total estimated cash inflows is capped at 75% of total expected cash outflows. The total expected cash outflows under the severe circumstances are calculated from deposits withdrawal and borrowings from retail, small business and wholesale clients, debt repayment from collateralized transactions on repurchase agreement (repo), applying run-off rates as prescribed by BOT notification. While total expected cash inflows are mainly from repayment of fully performing loan, deposits from performing counterparties and matured securities, applying inflow rates as prescribed by BOT notification. The average of expected net cash outflows over the next 30 days for 2Q2025 equals to 132,266 million Baht which is calculated based on the average net cash outflows over the next 30 days on the month-end position from April to June 2025.

In addition, the bank regularly employs tools to assess and analyze liquidity risk such as loan to deposit ratio, liquidity gap analysis and funding concentration including early warning indicators monitoring. This is to ensure that the bank has sufficient liquidity to meet business needs and to enable effective liquidity management planning.