

Key Features of Regulatory Capital Instruments as at 31 December 2024

	United Overseas Bank Limited	United Overseas Bank Limited
1 Issuer	United Overseas Bank Limited	United Overseas Bank Limited
2 Unique Identifier (ISIN code)	SG1M31001969	SGXF92643398
3 Governing law(s) of the instrument	Singapore	Singapore
Regulatory treatment		
4 Transitional Basel III rules	Core Equity	Additional Tier 1
5 Post-transitional Basel III rules	Core Equity	Additional Tier 1
6 Eligible at solo/group/group&solo	Group & Solo	Group & Solo
7 Instrument type	Ordinary Share	Perpetual Capital Security
8 Amount recognised in regulatory capital (in millions)	S\$4,961 million	S\$850 million
9 Principal amount (in millions)	n.a.	S\$850 million
10 Accounting classification	Shareholders' equity	Shareholders' equity
11 Original date of issuance	20 July 1970	19 January 2023
12 Perpetual or dated	Perpetual	Perpetual
13 Original maturity date	No maturity	No maturity
14 Issuer call subject to prior supervisory approval	n.a.	Yes
15 Optional call date	n.a.	19 January 2028
Tax/ regulatory event call	n.a.	Yes
Redemption price	n.a.	Par
16 Subsequent call dates, if applicable	n.a.	Each distribution payment date thereafter
Coupons / dividends		
17 Fixed or floating (1)	Discretionary dividend amount	Fixed
18 Coupon rate and any related index	n.a.	5.25% paid semi-annually on 19 January and 19 July
19 Existence of a dividend stopper	n.a.	Yes
20 Fully discretionary, discretionally or mandatory	Fully discretionary	Fully discretionary
21 Existence of step up or incentive to redeem	n.a.	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	n.a.	Non-convertible
24 If convertible, conversion trigger	n.a.	n.a.
25 If convertible, fully or partially	n.a.	n.a.
26 If convertible, conversion rate	n.a.	n.a.
27 If convertible, mandatory or optional conversion	n.a.	n.a.
28 If convertible, specify instrument type convertible into	n.a.	n.a.
29 If convertible, specify issuer of instrument it converts into	n.a.	n.a.
30 Write-down feature	n.a.	Yes
31 If write-down, write-down triggers(s)	n.a.	The earlier of: (i) the MAS notifying the Issuer in writing that it is of the opinion that a write-down is necessary, without which the Issuer would become non-viable; and (ii) a decision by the MAS to make a public sector injection of capital, or equivalent support, without which the Issuer would have become non-viable, as determined by the MAS
32 If write-down, full or partial	n.a.	Full or partial
33 If write-down, permanent or temporary	n.a.	Permanent
34 If temporary write-down, description of write-up	n.a.	n.a.
35 Position in subordination hierarchy in liquidation (instrument type immediately senior to instrument)	Additional Tier 1 instruments	Tier 2 instruments
36 Non compliant transitioned features	No	No
37 If yes, specify non compliant features	n.a.	n.a.

⁽¹⁾ Details on re-fixing of the dividend/interest rate on the first call date are available in the UOB website.

Key Features of Regulatory Capital Instruments as at 31 December 2024

	United Overseas Bank Limited	United Overseas Bank Limited
1 Issuer	SGXF56824851	SGXF73188736
2 Unique Identifier (ISIN code)		
3 Governing law(s) of the instrument	Singapore	Singapore
Regulatory treatment		
4 Transitional Basel III rules	Additional Tier 1	Additional Tier 1
5 Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1
6 Eligible at solo/group/group&solo	Group & Solo	Group & Solo
7 Instrument type	Perpetual Capital Security	Perpetual Capital Security
8 Amount recognised in regulatory capital (in millions)	S\$400 million	S\$599 million
9 Principal amount (in millions)	S\$400 million	S\$600 million
10 Accounting classification	Shareholders' equity	Shareholders' equity
11 Original date of issuance	4 July 2022	22 June 2021
12 Perpetual or dated	Perpetual	Perpetual
13 Original maturity date	No maturity	No maturity
14 Issuer call subject to prior supervisory approval	Yes	Yes
15 Optional call date	4 October 2027	22 June 2028
Tax/ regulatory event call	Yes	Yes
Redemption price	Par	Par
16 Subsequent call dates, if applicable	Each distribution payment date thereafter	Each distribution payment date thereafter
Coupons / dividends		
17 Fixed or floating (1)	Fixed	Fixed
18 Coupon rate and any related index	4.25% paid semi-annually on 4 January and 4 July	2.55% paid semi-annually on 22 June and 22 December
19 Existence of a dividend stopper	Yes	Yes
20 Fully discretionary, discretionally or mandatory	Fully discretionary	Fully discretionary
21 Existence of step up or incentive to redeem	No	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger	n.a.	n.a.
25 If convertible, fully or partially	n.a.	n.a.
26 If convertible, conversion rate	n.a.	n.a.
27 If convertible, mandatory or optional conversion	n.a.	n.a.
28 If convertible, specify instrument type convertible into	n.a.	n.a.
29 If convertible, specify issuer of instrument it converts into	n.a.	n.a.
30 Write-down feature	Yes	Yes
31 If write-down, write-down triggers(s)	The earlier of: (i) the MAS notifying the Issuer in writing that it is of the opinion that a write-down is necessary, without which the Issuer would become non-viable; and (ii) a decision by the MAS to make a public sector injection of capital, or equivalent support, without which the Issuer would have become non-viable, as determined by the MAS	The earlier of: (i) the MAS notifying the Issuer in writing that it is of the opinion that a write-down is necessary, without which the Issuer would become non-viable; and (ii) a decision by the MAS to make a public sector injection of capital, or equivalent support, without which the Issuer would have become non-viable, as determined by the MAS
32 If write-down, full or partial	Full or partial	Full or partial
33 If write-down, permanent or temporary	Permanent	Permanent
34 If temporary write-down, description of write-up	n.a.	n.a.
35 Position in subordination hierarchy in liquidation (instrument type immediately senior to instrument)	Tier 2 instruments	Tier 2 instruments
36 Non compliant transitioned features	No	No
37 If yes, specify non compliant features	n.a.	n.a.

⁽¹⁾ Details on re-fixing of the dividend/interest rate on the first call date are available in the UOB website.

Key Features of Regulatory Capital Instruments as at 31 December 2024

1	Issuer
2	Unique Identifier (ISIN code)
3	Governing law(s) of the instrument
	Regulatory treatment
4	Transitional Basel III rules
5	Post-transitional Basel III rules
6	Eligible at solo/group/group&solo
7	Instrument type
8	Amount recognised in regulatory capital (in millions)
9	Principal amount (in millions)
10	Accounting classification
11	Original date of issuance
12	Perpetual or dated
13	Original maturity date
14	Issuer call subject to prior supervisory approval
15	Optional call date
	Tax/ regulatory event call
	Redemption price
16	Subsequent call dates, if applicable
	Coupons / dividends
17	Fixed or floating (1)
18	Coupon rate and any related index
19	Existence of a dividend stopper
20	Fully discretionary, discretionally or mandatory
21	Existence of step up or incentive to redeem
22	Non-cumulative or cumulative
23	Convertible or non-convertible
24	If convertible, conversion trigger
25	If convertible, fully or partially
26	If convertible, conversion rate
27	If convertible, mandatory or optional conversion
28	If convertible, specify instrument type convertible into
29	If convertible, specify issuer of instrument it converts into
30	Write-down feature
31	If write-down, write-down triggers(s)
32	If write-down, full or partial
33	If write-down, permanent or temporary
34	If temporary write-down, description of write-up
35	Position in subordination hierarchy in liquidation (instrument type immediately senior to instrument)
36	Non compliant transitioned features
37	If yes, specify non compliant features

⁽¹⁾ Details on re-fixing of the dividend/interest rate on the first call date are available in the UOB website.

United Overseas Bank Limited	United Overseas Bank Limited
SGXF91929004	SGXF48097749
Singapore	Singapore

Additional Tier 1	Additional Tier 1
Additional Tier 1	Additional Tier 1
Group & Solo	Group & Solo
Perpetual Capital Security	Perpetual Capital Security
S\$150 million	S\$749 million
S\$150 million	S\$750 million
Shareholders' equity	Shareholders' equity
15 January 2021	17 July 2019
Perpetual	Perpetual
No maturity	No maturity
Yes	Yes
15 January 2026	17 July 2026
Yes	Yes
Par	Par
Each distribution payment date thereafter	Each distribution payment date thereafter

Fixed	Fixed
2.25% paid semi-annually on 15 January and 15 July	3.58% paid semi-annually on 17 January and 17 July
Yes	Yes
Fully discretionary	Fully discretionary
No	No
Non-cumulative	Non-cumulative
Non-convertible	Non-convertible
n.a.	n.a.
n.a.	n.a.
n.a.	n.a.
n.a.	n.a.
n.a.	n.a.
n.a.	n.a.
n.a.	n.a.
Yes	Yes
The earlier of: (i) the MAS notifying the Issuer in writing that it is of the opinion that a write-down is necessary, without which the Issuer would become non-viable; and (ii) a decision by the MAS to make a public sector injection of capital, or equivalent support, without which the Issuer would have become non-viable, as determined by the MAS	The earlier of: (i) the MAS notifying the Issuer in writing that it is of the opinion that a write-down is necessary, without which the Issuer would become non-viable; and (ii) a decision by the MAS to make a public sector injection of capital, or equivalent support, without which the Issuer would have become non-viable, as determined by the MAS
Full or partial	Full or partial
Permanent	Permanent
n.a.	n.a.
Tier 2 instruments	Tier 2 instruments
No	No
n.a.	n.a.

Key Features of Regulatory Capital Instruments as at 31 December 2024

- 1 Issuer
- 2 Unique Identifier (ISIN code)
- 3 Governing law(s) of the instrument

United Overseas Bank Limited	United Overseas Bank Limited
US91127LAH33 / US91127KAH59	XS2463967369
Singapore	Singapore

- Regulatory treatment**
- 4 Transitional Basel III rules
 - 5 Post-transitional Basel III rules
 - 6 Eligible at solo/group/group&solo
 - 7 Instrument type
 - 8 Amount recognised in regulatory capital (in millions)
 - 9 Principal amount (in millions)
 - 10 Accounting classification
 - 11 Original date of issuance
 - 12 Perpetual or dated
 - 13 Original maturity date
 - 14 Issuer call subject to prior supervisory approval
 - 15 Optional call date
 - Tax/ regulatory event call
 - Redemption price
 - 16 Subsequent call dates, if applicable

Tier 2	Tier 2
Tier 2	Tier 2
Group & Solo	Group & Solo
Subordinated Debt	Subordinated Debt
S\$1,292 million	S\$120 million
US\$1,000 million	CNH 650 million
Liability - amortised cost	Liability - amortised cost
7 April 2022	6 April 2022
Dated	Dated
7 October 2032	6 April 2032
Yes	Yes
7 October 2027	6 April 2027
Yes	Yes
Par	Par
Not applicable. One time call only.	Not applicable. One time call only.

- Coupons / dividends**
- 17 Fixed or floating (1)
 - 18 Coupon rate and any related index
 - 19 Existence of a dividend stopper
 - 20 Fully discretionary, discretionally or mandatory
 - 21 Existence of step up or incentive to redeem
 - 22 Non-cumulative or cumulative
 - 23 Convertible or non-convertible
 - 24 If convertible, conversion trigger
 - 25 If convertible, fully or partially
 - 26 If convertible, conversion rate
 - 27 If convertible, mandatory or optional conversion
 - 28 If convertible, specify instrument type convertible into
 - 29 If convertible, specify issuer of instrument it converts into
 - 30 Write-down feature
 - 31 If write-down, write-down triggers(s)

Fixed	Fixed
3.863% paid semi-annually on 7 April and 7 October	4.50% paid semi-annually on 6 April and 6 October
No	No
Mandatory	Mandatory
No	No
Cumulative	Cumulative
Non-convertible	Non-convertible
n.a.	n.a.
n.a.	n.a.
n.a.	n.a.
n.a.	n.a.
n.a.	n.a.
n.a.	n.a.
n.a.	n.a.
Yes	Yes
The earlier of: (i) the MAS notifying the Issuer in writing that it is of the opinion that a write-down is necessary, without which the Issuer would become non-viable; and (ii) a decision by the MAS to make a public sector injection of capital, or equivalent support, without which the Issuer would have become non-viable, as determined by the MAS	The earlier of: (i) the MAS notifying the Issuer in writing that it is of the opinion that a write-down is necessary, without which the Issuer would become non-viable; and (ii) a decision by the MAS to make a public sector injection of capital, or equivalent support, without which the Issuer would have become non-viable, as determined by the MAS
Full or partial	Full or partial
Permanent	Permanent
n.a.	n.a.
Senior creditors	Senior creditors
No	No
n.a.	n.a.

- 32 If write-down, full or partial
- 33 If write-down, permanent or temporary
- 34 If temporary write-down, description of write-up
- 35 Position in subordination hierarchy in liquidation (instrument type immediately senior to instrument)
- 36 Non compliant transitioned features
- 37 If yes, specify non compliant features

⁽¹⁾ Details on re-fixing of the dividend/interest rate on the first call date are available in the UOB website.



Key Features of Regulatory Capital Instruments as at 31 December 2024

	United Overseas Bank Limited	United Overseas Bank Limited
1 Issuer	US91127LAE02 /	XS2230275633
2 Unique Identifier (ISIN code)	US91127KAE29	
3 Governing law(s) of the instrument	Singapore	Singapore
Regulatory treatment		
4 Transitional Basel III rules	Tier 2	Tier 2
5 Post-transitional Basel III rules	Tier 2	Tier 2
6 Eligible at solo/group/group&solo	Group & Solo	Group & Solo
7 Instrument type	Subordinated Debt	Subordinated Debt
8 Amount recognised in regulatory capital (in millions)	S\$958 million	S\$782 million
9 Principal amount (in millions)	US\$750 million	US\$600 million
10 Accounting classification	Liability - amortised cost	Liability - amortised cost
11 Original date of issuance	14 April 2021	16 September 2020
12 Perpetual or dated	Dated	Dated
13 Original maturity date	14 October 2031	16 March 2031
14 Issuer call subject to prior supervisory approval	Yes	Yes
15 Optional call date	14 October 2026	16 March 2026
Tax/ regulatory event call	Yes	Yes
Redemption price	Par	Par
16 Subsequent call dates, if applicable	Not applicable. One time call only.	Not applicable. One time call only.
Coupons / dividends		
17 Fixed or floating (1)	Fixed	Fixed
18 Coupon rate and any related index	2.00% paid semi-annually on 14 April and 14 October	1.75% paid semi-annually on 16 March and 16 September
19 Existence of a dividend stopper	No	No
20 Fully discretionary, discretionally or mandatory	Mandatory	Mandatory
21 Existence of step up or incentive to redeem	No	No
22 Non-cumulative or cumulative	Cumulative	Cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger	n.a.	n.a.
25 If convertible, fully or partially	n.a.	n.a.
26 If convertible, conversion rate	n.a.	n.a.
27 If convertible, mandatory or optional conversion	n.a.	n.a.
28 If convertible, specify instrument type convertible into	n.a.	n.a.
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30 Write-down feature	Yes	Yes
31 If write-down, write-down triggers(s)	The earlier of: (i) the MAS notifying the Issuer in writing that it is of the opinion that a write-down is necessary, without which the Issuer would become non-viable; and (ii) a decision by the MAS to make a public sector injection of capital, or equivalent support, without which the Issuer would have become non-viable, as determined by the MAS	The earlier of: (i) the MAS notifying the Issuer in writing that it is of the opinion that a write-down is necessary, without which the Issuer would become non-viable; and (ii) a decision by the MAS to make a public sector injection of capital, or equivalent support, without which the Issuer would have become non-viable, as determined by the MAS
32 If write-down, full or partial	Full or partial	Full or partial
33 If write-down, permanent or temporary	Permanent	Permanent
34 If temporary write-down, description of write-up	n.a.	n.a.
35 Position in subordination hierarchy in liquidation (instrument type immediately senior to instrument)	Senior creditors	Senior creditors
36 Non compliant transitioned features	No	No
37 If yes, specify non compliant features	n.a.	n.a.

⁽¹⁾ Details on re-fixing of the dividend/interest rate on the first call date are available in the UOB website.