



The following disclosure is based on the prescribed template as set out in MAS Notice 637 Table 11D-1. This disclosure shall be updated on a quarterly basis, or whenever there is an issuance, redemption, conversion/write-down, or other material change in the nature of an existing capital instrument, and to be read in conjunction with the notes at www.uobgroup.com/investor/stock/preference_shares_and_notes.html. The dollar value listed in row 8 represents the eligible amount of the capital instruments recognised as regulatory capital, after taking into account the phasing-out impact of 10% per annum (effective from 1 January 2013) during the transitional arrangement period.

Key Features of Capital Instruments as at 30 September 2014

| | | | | | | | |
|-----------------------------|---|-------------------------------|---|---|---|---|---|
| 1 | Issuer | United Overseas Bank Limited | United Overseas Bank Limited | United Overseas Bank Limited | UOB Cayman I Limited | United Overseas Bank Limited | United Overseas Bank Limited |
| 2 | Unique Identifier (ISIN code) | SG1M31001969 | SG5817998534 | SG57A1994579 | US91530B2025 | SG6QD3000002 | XS1045409965 |
| 3 | Governing law(s) of the instrument | Singapore | Singapore | Singapore | Cayman Islands, Singapore | Singapore | Singapore |
| Regulatory treatment | | | | | | | |
| 4 | Transitional Basel III rules | Core Equity | Additional Tier 1 | Additional Tier 1 | Additional Tier 1 | Tier 2 | Tier 2 |
| 5 | Post-transitional Basel III rules | Core Equity | Additional Tier 1 | Additional Tier 1 | Ineligible | Tier 2 | Tier 2 |
| 6 | Eligible at solo/group/group&solo | Group & Solo | Group & Solo | Group & Solo | Group & Solo | Group & Solo | Group & Solo |
| 7 | Instrument type | Ordinary Share | Perpetual Capital Security | Perpetual Capital Security | Preference Share | Subordinated Debt | Subordinated Debt |
| 8 | Amount recognised in regulatory capital (in millions) | S\$3,689 million | S\$499 million | S\$847 million | S\$832 million | S\$496 million | S\$1,009 million |
| 9 | Principal amount (in millions) | n.a. | S\$500 million | S\$850 million | US\$500 million | S\$500 million | US\$800 million |
| 10 | Accounting classification | Equity | Equity | Equity | Equity | Liability | Liability |
| 11 | Original date of issuance | 20 July 1970 | 19 November 2013 | 23 July 2013 | 13 December 2005 | 22 May 2014 | 19 March 2014 |
| 12 | Perpetual or dated | Perpetual | Perpetual | Perpetual | Perpetual | Dated | Dated |
| 13 | Original maturity date | No maturity | No maturity | No maturity | No maturity | 22 May 2026 | 19 September 2024 |
| 14 | Issuer call subject to prior supervisory approval | n.a. | Yes | Yes | Yes | Yes | Yes |
| 15 | Optional call date | n.a. | 19 November 2019 | 23 July 2018 | 15 March 2016 | 22 May 2020 | 19 September 2019 |
| | Tax/ regulatory event call | n.a. | Yes | Yes | Yes | Yes | Yes |
| | Redemption price | n.a. | Par | Par | Par | Par | Par |
| 16 | Subsequent call dates, if applicable | n.a. | Each distribution payment date thereafter | Each distribution payment date thereafter | Each dividend payment date thereafter | Not applicable. One time call only. | Not applicable. One time call only. |
| Coupons / dividends | | | | | | | |
| 17 | Fixed or floating ⁽¹⁾ | Discretionary dividend amount | Fixed | Fixed | Fixed to Floating | Fixed | Fixed |
| 18 | Coupon rate and any related index | n.a. | 4.750% | 4.90% | 5.796% | 3.50% | 3.750% |
| 19 | Existence of a dividend stopper | n.a. | Yes | Yes | Yes | No | No |
| 20 | Fully discretionary, discretionally or mandatory | Fully discretionary | Fully discretionary | Fully discretionary | Fully discretionary | Mandatory | Mandatory |
| 21 | Existence of step up or incentive to redeem | n.a. | No | No | Yes | No | No |
| 22 | Non-cumulative or cumulative | Non-cumulative | Non-cumulative | Non-cumulative | Non-cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | n.a. | Non-convertible | Non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. |
| 25 | If convertible, fully or partially | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. |
| 26 | If convertible, conversion rate | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. |
| 27 | If convertible, mandatory or optional conversion | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. |
| 28 | If convertible, specify instrument type convertible into | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. |
| 29 | If convertible, specify issuer of instrument it converts into | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. |
| 30 | Write-down feature | n.a. | Yes | Yes | No | Yes | Yes |
| 31 | If write-down, write-down triggers(s) | n.a. | Point of non-viability at the discretion of the Regulator | Point of non-viability at the discretion of the Regulator | n.a. | Point of non-viability at the discretion of the Regulator | Point of non-viability at the discretion of the Regulator |
| 32 | If write-down, full or partial | n.a. | Partial | Partial | n.a. | Partial | Partial |
| 33 | If write-down, permanent or temporary | n.a. | Permanent | Permanent | n.a. | Permanent | Permanent |
| 34 | If temporary write-down, description of write-up mechanism | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. |
| 35 | Position in subordination hierarchy in liquidation (instrument type immediately senior to instrument) | Additional Tier 1 instruments | Tier 2 instruments | Tier 2 instruments | Tier 2 instruments | Unsubordinated and unsecured obligations | Unsubordinated and unsecured obligations |
| 36 | Non compliant transitioned features | No | No | No | Yes | No | No |
| 37 | If yes, specify non compliant features | NA | n.a. | n.a. | Innovative instrument, step-up feature, and no loss absorption 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 Capital Instruments as at 30 September 2014

| | | | | |
|-----------------------------|--|--|--|--|
| 1 | Issuer | United Overseas Bank Limited | United Overseas Bank Limited | United Overseas Bank Limited |
| 2 | Unique Identifier (ISIN code) | SG6V61983429 | XS0561857805 | XS0843128603 |
| 3 | Governing law(s) of the instrument | Singapore | Singapore | Singapore |
| Regulatory treatment | | | | |
| 4 | Transitional Basel III rules | Tier 2 | Tier 2 | Tier 2 |
| 5 | Post-transitional Basel III rules | Ineligible | Ineligible | Ineligible |
| 6 | Eligible at solo/group/group&solo | Group & Solo | Group & Solo | Group & Solo |
| 7 | Instrument type | Subordinated Debt | Subordinated Debt | Subordinated Debt |
| 8 | Amount recognised in regulatory capital (<i>in millions</i>) | S\$1,191 million | S\$1,018 million | S\$625 million |
| 9 | Principal amount (<i>in millions</i>) | S\$1,200 million | S\$1,000 million | US\$500 million |
| 10 | Accounting classification | Liability | Liability | Liability |
| 11 | Original date of issuance | 11 July 2012 | 1 April 2011 | 17 October 2012 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | 11 July 2022 | 1 April 2021 | 17 October 2022 |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date | 11 July 2017 | 1 April 2016 | 17 October 2017 |
| | Tax/ regulatory event call | Yes | Yes | Yes |
| | Redemption price | Par | Par | Par |
| 16 | Subsequent call dates, if applicable | Each interest payment date thereafter | Each interest payment date thereafter | Each interest payment date thereafter |
| Coupons / dividends | | | | |
| 17 | Fixed or floating ⁽¹⁾ | Fixed | Fixed | Fixed |
| 18 | Coupon rate and any related index | 3.150% | 3.450% | 2.875% |
| 19 | Existence of a dividend stopper | No | No | No |
| 20 | Fully discretionary, discretionally or mandatory | Mandatory | Mandatory | Mandatory |
| 21 | Existence of step up or incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger | n.a. | n.a. | n.a. |
| 25 | If convertible, fully or partially | n.a. | n.a. | n.a. |
| 26 | If convertible, conversion rate | n.a. | n.a. | n.a. |
| 27 | If convertible, mandatory or optional conversion | n.a. | n.a. | n.a. |
| 28 | If convertible, specify instrument type convertible into | n.a. | n.a. | n.a. |
| 29 | If convertible, specify issuer of instrument it converts into | n.a. | n.a. | n.a. |
| 30 | Write-down feature | No | No | No |
| 31 | If write-down, write-down triggers(s) | n.a. | n.a. | n.a. |
| 32 | If write-down, full or partial | n.a. | n.a. | n.a. |
| 33 | If write-down, permanent or temporary | n.a. | n.a. | n.a. |
| 34 | If temporary write-down, description of write-up mechanism | n.a. | n.a. | n.a. |
| 35 | Position in subordination hierarchy in liquidation (<i>instrument type immediately senior to instrument</i>) | Unsubordinated and unsecured obligations | Unsubordinated and unsecured obligations | Unsubordinated and unsecured obligations |
| 36 | Non compliant transitioned features | Yes | Yes | Yes |
| 37 | If yes, specify non compliant features | No loss absorption features | No loss absorption features | No loss absorption features |