<table>
<thead>
<tr>
<th>Key Features of Capital Instruments as at 31 December 2015</th>
</tr>
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<tbody>
<tr>
<td><strong>1. Issuer</strong></td>
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<tr>
<td><strong>2. Unique Identifier (ISIN code)</strong></td>
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<td><strong>3. Governing law(s) of the instrument</strong></td>
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<td><strong>4. Instrument type</strong></td>
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<td><strong>5. Principal amount</strong></td>
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<td><strong>6. Redemption price</strong></td>
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<td><strong>8. Conversion rate</strong></td>
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<td><strong>10. Conversion rate</strong></td>
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<td><strong>11. Group &amp; Solo</strong></td>
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<td><strong>12. Par</strong></td>
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<td><strong>13. Non-cumulative or cumulative</strong></td>
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<td><strong>14. Convertible or non-convertible</strong></td>
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<td><strong>15. Non-cumulative</strong></td>
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<td><strong>16. Discretionary dividend amount</strong></td>
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<td><strong>17. Fixed or floating</strong></td>
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<td><strong>18. If convertible, conversion trigger</strong></td>
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<td><strong>19. If convertible, fully or partially</strong></td>
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<td><strong>30. If convertible, specify instrument type convertible into</strong></td>
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<td><strong>31. If convertible, specify instrument type convertible into</strong></td>
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<tr>
<td><strong>32. If convertible, specify instrument type convertible into</strong></td>
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<td><strong>33. If convertible, specify instrument type convertible into</strong></td>
</tr>
<tr>
<td><strong>34. If convertible, specify instrument type convertible into</strong></td>
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<tr>
<td><strong>35. If convertible, specify instrument type convertible into</strong></td>
</tr>
<tr>
<td><strong>36. If convertible, specify instrument type convertible into</strong></td>
</tr>
<tr>
<td><strong>37. If convertible, specify instrument type convertible into</strong></td>
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</table>

(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 31 December 2015

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Issuer</td>
<td>United Overseas Bank Limited</td>
<td>United Overseas Bank Limited</td>
<td>United Overseas Bank Limited</td>
<td>United Overseas Bank Limited</td>
</tr>
<tr>
<td>2</td>
<td>Unique Identifier (ISIN code)</td>
<td>SG6Q203000002</td>
<td>XS1045409965</td>
<td>SG6V61983429</td>
<td>XS0561857805</td>
</tr>
<tr>
<td>4</td>
<td>Regulatory treatment</td>
<td>Tier 2</td>
<td>Tier 2</td>
<td>Tier 2</td>
<td>Tier 2</td>
</tr>
<tr>
<td>5</td>
<td>Transitional Basel III rules</td>
<td>Tier 2</td>
<td>Tier 2</td>
<td>Tier 2</td>
<td>Tier 2</td>
</tr>
<tr>
<td>6</td>
<td>Post-transitional Basel III rules</td>
<td>Group &amp; Solo</td>
<td>Group &amp; Solo</td>
<td>Group &amp; Solo</td>
<td>Group &amp; Solo</td>
</tr>
<tr>
<td>7</td>
<td>Eligible at solo/group/group&amp;Solo</td>
<td>Subordinated Debt</td>
<td>Subordinated Debt</td>
<td>Subordinated Debt</td>
<td>Subordinated Debt</td>
</tr>
<tr>
<td>8</td>
<td>Instrument type</td>
<td>Tier 2</td>
<td>Tier 2</td>
<td>Tier 2</td>
<td>Tier 2</td>
</tr>
<tr>
<td>9</td>
<td>Principal amount (in millions)</td>
<td>S$485 million</td>
<td>S$1,138 million</td>
<td>S$1,180 million</td>
<td>S$1,001 million</td>
</tr>
<tr>
<td>10</td>
<td>Accounting classification</td>
<td>Liability</td>
<td>Liability</td>
<td>Liability</td>
<td>Liability</td>
</tr>
<tr>
<td>11</td>
<td>Original date of issuance</td>
<td>22 May 2014</td>
<td>19 March 2014</td>
<td>11 July 2012</td>
<td>1 April 2011</td>
</tr>
<tr>
<td>12</td>
<td>Perpetual or dated</td>
<td>Dated</td>
<td>Dated</td>
<td>Dated</td>
<td>Dated</td>
</tr>
<tr>
<td>13</td>
<td>Original maturity date</td>
<td>22 May 2024</td>
<td>19 September 2024</td>
<td>11 July 2022</td>
<td>1 April 2021</td>
</tr>
<tr>
<td>14</td>
<td>Issuer call subject to prior supervisory approval</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>15</td>
<td>Optional call date</td>
<td>22 May 2020</td>
<td>19 September 2019</td>
<td>11 July 2017</td>
<td>1 April 2016</td>
</tr>
<tr>
<td>16</td>
<td>Tax/ regulatory event call</td>
<td>Par</td>
<td>Par</td>
<td>Par</td>
<td>Par</td>
</tr>
<tr>
<td>17</td>
<td>Subsequent call dates, if applicable</td>
<td>Not applicable. One time call only.</td>
<td>Each interest payment date thereafter</td>
<td>Each interest payment date thereafter</td>
<td>Each interest payment date thereafter</td>
</tr>
<tr>
<td>18</td>
<td>Coupons / dividends</td>
<td>Fixed</td>
<td>Fixed</td>
<td>Fixed</td>
<td>Fixed</td>
</tr>
<tr>
<td>19</td>
<td>Fixed or floating (1)</td>
<td>3.5% paid semi-annually on 22 May and 22 November</td>
<td>3.75% paid semi-annually on 19 March and 19 September</td>
<td>3.15% paid semi-annually on 11 January and 11 July</td>
<td>3.45% paid semi-annually on 1 April and 1 October</td>
</tr>
<tr>
<td>20</td>
<td>Coupon rate and any related index</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>21</td>
<td>Existence of a dividend stopper</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>22</td>
<td>Fully discretionary, discretionally or mandatory</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>23</td>
<td>Existence of step up or incentive to redeem</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>24</td>
<td>Non-cumulative or cumulative</td>
<td>Cumulative</td>
<td>Cumulative</td>
<td>Cumulative</td>
<td>Cumulative</td>
</tr>
<tr>
<td>25</td>
<td>Convertible or non-convertible</td>
<td>Non-convertible Non-convertible</td>
<td>Non-convertible Non-convertible</td>
<td>Non-convertible Non-convertible</td>
<td>Non-convertible Non-convertible</td>
</tr>
<tr>
<td>26</td>
<td>If convertible, conversion trigger</td>
<td>SG6Q203000002</td>
<td>XS1045409965</td>
<td>SG6V61983429</td>
<td>XS0561857805</td>
</tr>
<tr>
<td>27</td>
<td>If convertible, fully or partially</td>
<td>SG6Q203000002</td>
<td>XS1045409965</td>
<td>SG6V61983429</td>
<td>XS0561857805</td>
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<td>28</td>
<td>If convertible, conversion rate</td>
<td>SG6Q203000002</td>
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<td>SG6V61983429</td>
<td>XS0561857805</td>
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<tr>
<td>29</td>
<td>If convertible, mandatory or optional conversion</td>
<td>SG6Q203000002</td>
<td>XS1045409965</td>
<td>SG6V61983429</td>
<td>XS0561857805</td>
</tr>
<tr>
<td>30</td>
<td>If convertible, specify instrument type convertible into</td>
<td>SG6Q203000002</td>
<td>XS1045409965</td>
<td>SG6V61983429</td>
<td>XS0561857805</td>
</tr>
<tr>
<td>31</td>
<td>If convertible, specify issuer of instrument it converts into</td>
<td>SG6Q203000002</td>
<td>XS1045409965</td>
<td>SG6V61983429</td>
<td>XS0561857805</td>
</tr>
<tr>
<td>32</td>
<td>Write-down feature</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>33</td>
<td>If write-down, write-down triggers(s)</td>
<td>Point of non-viability at the discretion of the Regulator</td>
<td>Point of non-viability at the discretion of the Regulator</td>
<td>Point of non-viability at the discretion of the Regulator</td>
<td>Point of non-viability at the discretion of the Regulator</td>
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<tr>
<td>34</td>
<td>If write-down, full or partial</td>
<td>Partial</td>
<td>Partial</td>
<td>Partial</td>
<td>Partial</td>
</tr>
<tr>
<td>35</td>
<td>If write-down, permanent or temporary</td>
<td>Partial</td>
<td>Partial</td>
<td>Partial</td>
<td>Partial</td>
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<tr>
<td>36</td>
<td>If temporary write-down, description of write-up mechanism</td>
<td>Partial</td>
<td>Partial</td>
<td>Partial</td>
<td>Partial</td>
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<td>37</td>
<td>Non compliant transitioned features</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>38</td>
<td>If yes, specify non compliant features</td>
<td>SG6Q203000002</td>
<td>XS1045409965</td>
<td>SG6V61983429</td>
<td>XS0561857805</td>
</tr>
</tbody>
</table>

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1. The coupon rate is fixed at 3.5% paid semi-annually on 22 May and 22 November.
2. The principal amount is S$500 million.
3. The redemption price is par.
4. The non-cumulative nature of the instrument means that dividends are not cumulative and missed payments are lost.
5. The convertible feature allows the holder to convert the instrument into shares of the issuer at a specified conversion rate.
6. The mandatory feature means that the conversion is automatic and not subject to the holder's discretion.