

Key Features of Regulatory Capital Instruments as at 30 June 2021

| | | |
|---|-------------------------------|---|
| 1 Issuer | United Overseas Bank Limited | United Overseas Bank Limited |
| 2 Unique Identifier (ISIN code) | SG1M31001969 | SGXF73188736 |
| 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 (<i>in millions</i>) | S\$5,143 million | S\$599 million |
| 9 Principal amount (<i>in millions</i>) | n.a. | S\$600 million |
| 10 Accounting classification | Equity | Equity |
| 11 Original date of issuance | 20 July 1970 | 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 | n.a. | Yes |
| 15 Optional call date | n.a. | 22 June 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. | 2.55% paid semi-annually on 22 June and 22 December |
| 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 trigger(s) | n.a. | Point of non-viability at the discretion of the Regulator |
| 32 If write-down, full or partial | n.a. | Partial |
| 33 If write-down, permanent or temporary | n.a. | Permanent |
| 34 If temporary write-down, description of write-up mechanism | n.a. | n.a. |
| 35 Position in subordination hierarchy in liquidation (<i>instrument type immediately senior to instrument</i>) | 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 30 June 2021

| | | |
|---|---|---|
| 1 Issuer | United Overseas Bank Limited | United Overseas Bank Limited |
| 2 Unique Identifier (ISIN code) | SGXF91929004 | SGXF48097749 |
| 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 (<i>in millions</i>) | S\$150 million | S\$749 million |
| 9 Principal amount (<i>in millions</i>) | S\$150 million | S\$750 million |
| 10 Accounting classification | Equity | Equity |
| 11 Original date of issuance | 15 January 2021 | 17 July 2019 |
| 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 | 15 January 2026 | 17 July 2026 |
| 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 | 2.25% paid semi-annually on 15 January and 15 July | 3.58% paid semi-annually on 17 January and 17 July |
| 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) | 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 | Partial | Partial |
| 33 If write-down, permanent or temporary | Permanent | Permanent |
| 34 If temporary write-down, description of write-up mechanism | n.a. | n.a. |
| 35 Position in subordination hierarchy in liquidation (<i>instrument type immediately senior to instrument</i>) | Tier 2 instruments | Tier 2 instruments |
| 36 Non compliant transitioned features | No | No |
| 37 If yes, specify non compliant features | n.a. | n.a. |

Key Features of Regulatory Capital Instruments as at 30 June 2021

| | | |
|---|---|---|
| 1 Issuer | United Overseas Bank Limited | United Overseas Bank Limited |
| 2 Unique Identifier (ISIN code) | XS1699845068 | US91127LAE02 / US91127KAE29 |
| 3 Governing law(s) of the instrument | Singapore | Singapore |
| Regulatory treatment | | |
| 4 Transitional Basel III rules | Additional Tier 1 | Tier 2 |
| 5 Post-transitional Basel III rules | Additional Tier 1 | Tier 2 |
| 6 Eligible at solo/group/group&solo | Group & Solo | Group & Solo |
| 7 Instrument type | Perpetual Capital Security | Subordinated Debt |
| 8 Amount recognised in regulatory capital (<i>in millions</i>) | S\$879 million | S\$1,002 million |
| 9 Principal amount (<i>in millions</i>) | US\$650 million | US\$750 million |
| 10 Accounting classification | Equity | Liability |
| 11 Original date of issuance | 19 October 2017 | 14 April 2021 |
| 12 Perpetual or dated | Perpetual | Dated |
| 13 Original maturity date | No maturity | 14 October 2031 |
| 14 Issuer call subject to prior supervisory approval | Yes | Yes |
| 15 Optional call date | 19 October 2023 | 14 October 2026 |
| Tax/ regulatory event call | Yes | Yes |
| Redemption price | Par | Par |
| 16 Subsequent call dates, if applicable | Each distribution payment date thereafter | Not applicable. One time call only. |
| Coupons / dividends | | |
| 17 Fixed or floating ⁽¹⁾ | Fixed | Fixed |
| 18 Coupon rate and any related index | 3.875% paid semi-annually on 19 April and 19 October | 2.00% paid semi-annually on 14 April and 14 October |
| 19 Existence of a dividend stopper | Yes | No |
| 20 Fully discretionary, discretionally or mandatory | Fully discretionary | Mandatory |
| 21 Existence of step up or incentive to redeem | No | No |
| 22 Non-cumulative or cumulative | Non-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. |
| 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) | 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 | Partial | Partial |
| 33 If write-down, permanent or temporary | Permanent | Permanent |
| 34 If temporary write-down, description of write-up mechanism | n.a. | n.a. |
| 35 Position in subordination hierarchy in liquidation (<i>instrument type immediately senior to instrument</i>) | Tier 2 instruments | Unsubordinated and unsecured obligations |
| 36 Non compliant transitioned features | No | No |
| 37 If yes, specify non compliant features | n.a. | n.a. |

Key Features of Regulatory Capital Instruments as at 30 June 2021

| | | |
|---|---|---|
| 1 Issuer | United Overseas Bank Limited | United Overseas Bank Limited |
| 2 Unique Identifier (ISIN code) | XS2230275633 | US91127LAC46 / US91127KAC62 |
| 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 (<i>in millions</i>) | S\$798 million | S\$834 million |
| 9 Principal amount (<i>in millions</i>) | US\$600 million | US\$600 million |
| 10 Accounting classification | Liability | Liability |
| 11 Original date of issuance | 16 September 2020 | 15 April 2019 |
| 12 Perpetual or dated | Dated | Dated |
| 13 Original maturity date | 16 March 2031 | 15 April 2029 |
| 14 Issuer call subject to prior supervisory approval | Yes | Yes |
| 15 Optional call date | 16 March 2026 | 15 April 2024 |
| 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 | 1.75% paid semi-annually on 16 March and 16 September | 3.75% paid semi-annually on 15 April and 15 October |
| 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. |
| 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) | 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 | Partial | Partial |
| 33 If write-down, permanent or temporary | Permanent | Permanent |
| 34 If temporary write-down, description of write-up mechanism | 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 |
| 36 Non compliant transitioned features | No | No |
| 37 If yes, specify non compliant features | n.a. | n.a. |

Key Features of Regulatory Capital Instruments as at 30 June 2021

| | | |
|---|---|---|
| 1 Issuer | United Overseas Bank Limited | United Overseas Bank Limited |
| 2 Unique Identifier (ISIN code) | SG79A8000002 | XS1485603408 |
| 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 (<i>in millions</i>) | S\$782 million | S\$816 million |
| 9 Principal amount (<i>in millions</i>) | S\$750 million | US\$600 million |
| 10 Accounting classification | Liability | Liability |
| 11 Original date of issuance | 27 February 2017 | 8 September 2016 |
| 12 Perpetual or dated | Dated | Dated |
| 13 Original maturity date | 27 February 2029 | 8 March 2027 |
| 14 Issuer call subject to prior supervisory approval | Yes | Yes |
| 15 Optional call date | 27 February 2024 | 8 March 2022 |
| 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 | 3.50% paid semi-annually on 27 February and 27 August | 2.88% paid semi-annually on 8 March and 8 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. |
| 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) | 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 | Partial | Partial |
| 33 If write-down, permanent or temporary | Permanent | Permanent |
| 34 If temporary write-down, description of write-up mechanism | 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 |
| 36 Non compliant transitioned features | No | No |
| 37 If yes, specify non compliant features | n.a. | n.a. |

Key Features of Regulatory Capital Instruments as at 30 June 2021

| | United Overseas Bank Limited | United Overseas Bank Limited |
|---|--|---|
| 1 Issuer | XS1480822516 | XS1379133058 |
| 2 Unique Identifier (ISIN code) | | |
| 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 (<i>in millions</i>) | S\$123 million | S\$944 million |
| 9 Principal amount (<i>in millions</i>) | HK\$700 million | US\$700 million ⁽²⁾ |
| 10 Accounting classification | Liability | Liability |
| 11 Original date of issuance | 26 August 2016 | 16 & 24 March 2016 |
| 12 Perpetual or dated | Dated | Dated |
| 13 Original maturity date | 26 August 2028 | 16 September 2026 |
| 14 Issuer call subject to prior supervisory approval | Yes | Yes |
| 15 Optional call date | 26 August 2023 | 16 September 2021 |
| 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 | 3.19% paid quarterly on 26 August, 26 November, 26 February and 26 May | 3.5% 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. |
| 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) | 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 | Partial | Partial |
| 33 If write-down, permanent or temporary | Permanent | Permanent |
| 34 If temporary write-down, description of write-up mechanism | 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 |
| 36 Non compliant transitioned features | No | No |
| 37 If yes, specify non compliant features | n.a. | n.a. |

(2) US\$500m 3.5% subordinated notes were first issued on 16 March 2016. This was followed by a re-tap for US\$200m on 24 March 2016, which was consolidated and formed a single series with the US\$500m tranche issued on 16 March 2016.