

Key Features of Regulatory Capital Instruments as at 31 December 2025

	United Overseas Bank Limited	United Overseas Bank Limited
1 Issuer	United Overseas Bank Limited	United Overseas Bank Limited
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	SG1M31001969	SGXF92643398
3 Governing law(s) of the instrument	Singapore	Singapore
Regulatory treatment		
4 Transitional Basel III rules	Common Equity Tier 1	Additional Tier 1
5 Post-transitional Basel III rules	Common Equity Tier 1	Additional Tier 1
6 Eligible at solo/group/group&solo	Solo and Group	Solo and Group
7 Instrument type (types to be specified by each country or jurisdiction)	Ordinary Share	Perpetual Capital Security
8 Amount recognised in regulatory capital (<i>Currency in millions, as of most recent reporting date</i>)	S\$4,852 million	S\$850 million
9 Par value of instrument	NA	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	No	Yes
15 Optional call date	NA	19 January 2028
Contingent call dates	NA	Yes
Redemption amount	NA	Par
16 Subsequent call dates, if applicable	NA	Each distribution payment date thereafter
Coupons / dividends		
17 Fixed or floating dividend/coupon ⁽¹⁾	Discretionary dividend amount	Fixed
18 Coupon rate and any related index	NA	5.25% paid semi-annually on 19 January and 19 July
19 Existence of a dividend stopper	NA	Yes
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
21 Existence of step up or other incentive to redeem	NA	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger(s)	NA	NA
25 If convertible, fully or partially	NA	NA
26 If convertible, conversion rate	NA	NA
27 If convertible, mandatory or optional conversion	NA	NA
28 If convertible, specify instrument type convertible into	NA	NA
29 If convertible, specify issuer of instrument it converts into	NA	NA
30 Write-down feature	NA	Yes
31 If write-down, write-down triggers(s)	NA	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	NA	Full or partial
33 If write-down, permanent or temporary	NA	Permanent
34 If temporary write-down, description of write-up	NA	NA
35 Type of subordination	Statutory	Contractual
36 Position in subordination hierarchy in liquidation (<i>specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned</i>)	Additional Tier 1 instruments	Tier 2 instruments
37 Non compliant transitioned features	No	No
38 If yes, specify non compliant features	NA	NA

⁽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 2025

1	Issuer	United Overseas Bank Limited	United Overseas Bank Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	SGXF56824851	SGXF73188736
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	Solo and Group	Solo and Group
7	Instrument type (types to be specified by each country or jurisdiction)	Perpetual Capital Security	Perpetual Capital Security
8	Amount recognised in regulatory capital (<i>Currency in millions, as of most recent reporting date</i>)	S\$400 million	S\$599 million
9	Par value of instrument	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
	Contingent call dates	Yes	Yes
	Redemption amount	Par	Par
16	Subsequent call dates, if applicable	Each distribution payment date thereafter	Each distribution payment date thereafter
	Coupons / dividends		
17	Fixed or floating dividend/coupon ⁽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, partially discretionary or mandatory	Fully discretionary	Fully discretionary
21	Existence of step up or other 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(s)	NA	NA
25	If convertible, fully or partially	NA	NA
26	If convertible, conversion rate	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA
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	NA	NA
35	Type of subordination	Contractual	Contractual
36	Position in subordination hierarchy in liquidation (<i>specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned</i>)	Tier 2 instruments	Tier 2 instruments
37	Non compliant transitioned features	No	No
38	If yes, specify non compliant features	NA	NA

⁽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 2025

1	Issuer	United Overseas Bank Limited	United Overseas Bank Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	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	Solo and Group	Solo and Group
7	Instrument type (types to be specified by each country or jurisdiction)	Perpetual Capital Security	Perpetual Capital Security
8	Amount recognised in regulatory capital (<i>Currency in millions, as of most recent reporting date</i>)	S\$150 million	S\$749 million
9	Par value of instrument	S\$150 million	S\$750 million
10	Accounting classification	Shareholders' equity	Shareholders' 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
	Contingent call dates	Yes	Yes
	Redemption amount	Par	Par
16	Subsequent call dates, if applicable	Each distribution payment date thereafter	Each distribution payment date thereafter
	Coupons / dividends		
17	Fixed or floating dividend/coupon ⁽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, partially discretionary or mandatory	Fully discretionary	Fully discretionary
21	Existence of step up or other 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(s)	NA	NA
25	If convertible, fully or partially	NA	NA
26	If convertible, conversion rate	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA
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	NA	NA
35	Type of subordination	Contractual	Contractual
36	Position in subordination hierarchy in liquidation (<i>specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned</i>)	Tier 2 instruments	Tier 2 instruments
37	Non compliant transitioned features	No	No
38	If yes, specify non compliant features	NA	NA

⁽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 2025

1	Issuer	United Overseas Bank Limited	United Overseas Bank Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US91127LAH33 / US91127KAH59	XS2463967369
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	Solo and Group	Solo and Group
7	Instrument type (types to be specified by each country or jurisdiction)	Subordinated Debt	Subordinated Debt
8	Amount recognised in regulatory capital (<i>Currency in millions, as of most recent reporting date</i>)	S\$1,260 million	S\$120 million
9	Par value of instrument	US\$1,000 million	CNH 650 million
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	7 April 2022	6 April 2022
12	Perpetual or dated	Dated	Dated
13	Original maturity date	7 October 2032	6 April 2032
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date	7 October 2027	6 April 2027
	Contingent call dates	Yes	Yes
	Redemption amount	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 dividend/coupon ⁽¹⁾	Fixed	Fixed
18	Coupon rate and any related index	3.863% paid semi-annually on 7 April and 7 October	4.50% paid semi-annually on 6 April and 6 October
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step up or other 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(s)	NA	NA
25	If convertible, fully or partially	NA	NA
26	If convertible, conversion rate	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA
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	NA	NA
35	Type of subordination	Contractual	Contractual
36	Position in subordination hierarchy in liquidation (<i>specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned</i>)	Senior creditors	Senior creditors
37	Non compliant transitioned features	No	No
38	If yes, specify non compliant features	NA	NA

⁽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 2025

1	Issuer	United Overseas Bank Limited	United Overseas Bank Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US91127LAE02 / US91127KAE29	XS2230275633
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	Solo and Group	Solo and Group
7	Instrument type (types to be specified by each country or jurisdiction)	Subordinated Debt	Subordinated Debt
8	Amount recognised in regulatory capital (<i>Currency in millions, as of most recent reporting date</i>)	S\$943 million	S\$767 million
9	Par value of instrument	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
	Contingent call dates	Yes	Yes
	Redemption amount	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 dividend/coupon ⁽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, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step up or other 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(s)	NA	NA
25	If convertible, fully or partially	NA	NA
26	If convertible, conversion rate	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA
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	NA	NA
35	Type of subordination	Contractual	Contractual
36	Position in subordination hierarchy in liquidation (<i>specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned</i>)	Senior creditors	Senior creditors
37	Non compliant transitioned features	No	No
38	If yes, specify non compliant features	NA	NA

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