

Pillar 3 Disclosure Report

30 September 2025

Contents

1	Introduction	3
2	Key Metrics	4
3	Leverage Ratio	5
3.1	Leverage Ratio Summary Comparison Table	5
3.2	Leverage Ratio Common Disclosure Template	6
4	Overview of RWA	7
5	Comparison of Modelled and Standardised RWA at Risk Level.....	8
6	Credit Risk	8
6.1	IRBA - RWA Flow Statement for Credit Risk Exposures.....	8
7	Counterparty Credit Risk (CCR).....	9
7.1	RWA flow statements under CCR internal models method	9
8	Market Risk	9
8.1	Market Risk for Banks using the IMA	9
9	Credit Valuation Adjustment Risk.....	9
9.1	RWA Flow Statements of CVA Risk Exposures Under SA-CVA	9
10	Liquidity Coverage Ratio Disclosures	9
10.1	Liquidity Coverage Ratio	9
10.2	Average Group All Currency LCR	10
10.3	Average Group SGD Currency LCR	11
11	Abbreviations.....	12

Notes:

- 1 The pillar 3 disclosure report is presented in Singapore dollars.
- 2 Certain figures in this report may not add up to the respective totals due to rounding.
- 3 Amounts less than \$500,000 in absolute term are shown as "#".
- 4 Copy of the UOB Annual Report can be found at:
<https://www.uobgroup.com/investor-relations/financial/group-annual-reports.html>

1 Introduction

UOB Group's Pillar 3 Disclosure Report ("The Report") is prepared in accordance with the Monetary Authority of Singapore ("MAS") Notice to Banks No. 637 "Risk Based Capital Adequacy Requirements for Banks Incorporated in Singapore".

The Report is governed by the Group Pillar 3 Disclosure Policy which specifies the Group's Pillar 3 disclosure requirements, frequency of disclosure, medium of disclosure, and the roles and responsibilities of various parties involved in the disclosure reporting. The Policy is reviewed at least annually and approved by the Board.

The Report facilitates an assessment of the Group's capital adequacy and provides an overview of the Group's risk profile.

2 Key Metrics

The table below provides an overview of the Group's key prudential metrics related to regulatory capital, leverage ratio and liquidity standards.

\$m		30 Sep 2025	30 Jun 2025	31 Mar 2025	31 Dec 2024	30 Sep 2024
Available capital (amounts)¹						
1	CET1 capital	39,853	40,641	41,813	40,275	39,068
2	Tier 1 capital	42,604	43,392	44,564	43,025	41,819
3	Total capital	47,372	47,621	48,840	47,385	46,342
Risk weighted assets (amounts)¹						
4	Total RWA	273,150	265,875	268,998	259,835	252,220
4a	Total RWA (pre-floor)	273,150	265,875	268,998	259,835	252,220
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	14.6	15.3	15.5	15.5	15.5
5a	CET1 ratio (%) (pre-floor ratio)	14.6	15.3	15.5	15.5	15.5
6	Tier 1 ratio (%)	15.6	16.3	16.6	16.6	16.6
6a	Tier 1 ratio (%) (pre-floor ratio)	15.6	16.3	16.6	16.6	16.6
7	Total capital ratio (%)	17.3	17.9	18.2	18.2	18.4
7a	Total capital ratio (%) (pre-floor ratio)	17.3	17.9	18.2	18.2	18.4
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.5	2.5	2.5	2.5	2.5
9	Countercyclical buffer requirement (%)	0.2	0.2	0.2	0.2	0.2
10	G-SIB and/or D-SIB additional requirement (%) ²	-	-	-	-	-
11	Total of CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.7	2.7	2.7	2.7	2.7
12	CET1 available after meeting the Reporting Bank's minimum capital requirements (%)	7.3	7.9	8.2	8.2	8.4
Leverage Ratio³						
13	Total Leverage Ratio exposure measure	648,048	611,022	613,713	619,407	613,561
14	Leverage Ratio (%) (row 2/ row 13)	6.6	7.1	7.3	6.9	6.8
14a	Leverage Ratio (%) incorporating mean values for SFT assets	6.6	7.1	7.3	7.0	6.8
Liquidity Coverage Ratio						
15	Total High Quality Liquid Assets	105,308	98,235	101,933	100,867	96,185
16	Total net cash outflow	73,840	69,845	71,230	70,858	68,313
17	Liquidity Coverage Ratio (%)	143	141	143	143	141
Net Stable Funding Ratio						
18	Total available stable funding	353,039	346,993	342,494	342,052	339,122
19	Total required stable funding	304,167	294,484	295,507	294,580	292,113
20	Net Stable Funding Ratio (%)	116	118	116	116	116

¹ The Group's CET1, Tier 1 and Total CAR as at 30 September 2025 remained well above the regulatory minimum requirements. Compared with last quarter, total capital decreased mainly due to interim dividend payment, partially offset by earnings and reserves. RWA increased quarter on quarter mainly due to asset growth and changes in asset quality.

² Even though the Group is not a G-SIB, it is required under MAS Notice 637 to disclose the G-SIB indicators. Please refer to www.UOBgroup.com/investor-relations/financial/index.html for the Group's G-SIB indicator disclosure.

³ As at 30 September 2025, the Group's leverage ratio was 6.6%, comfortably above the regulatory minimum requirement of 3%.

3 Leverage Ratio

The Basel III framework introduced Leverage Ratio as a non-risk-based backstop limit to supplement the risk-based capital requirements. It aims to constrain the build-up of excess leverage in the banking sector, with additional safeguards against model risk and measurement errors. Leverage ratio is expressed as Tier 1 Capital against Exposure Measure, which comprises on- and off-balance sheet items. Other than the difference in scope for consolidation and aggregation under SFRS and MAS Notice 637, there are no material differences between total balance sheet assets (net of on-balance sheet derivative and SFT assets) as reported in the financial statements and Exposure Measure of on-balance sheet items.

3.1 Leverage Ratio Summary Comparison Table

The following disclosure is presented in prescribed templates under MAS Notice 637 Annex 11D and 11E.

Reconciliation of Balance Sheet Assets to Exposure Measure⁴

\$m		30 Sep 2025
1	Total consolidated assets as per published financial statements	555,419
2	Adjustment for investments in entities that are consolidated for accounting purposes but are outside the regulatory scope of consolidation	(572)
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-
4	Adjustment for fiduciary assets recognised on the balance sheet in accordance with the Accounting Standards but excluded from the calculation of the exposure measure	-
5	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	-
6	Adjustments for eligible cash pooling arrangements	-
7	Adjustment for derivative transactions	22,623
8	Adjustment for SFTs	437
9	Adjustment for off-balance sheet items	76,601
10	Adjustments for prudent valuation adjustments and specific and general allowances which have reduced Tier 1 Capital	-
11	Other adjustments	(6,460)
12	Exposure measure	648,048

⁴ Computed using quarter-end balances

3.2 Leverage Ratio Common Disclosure Template

Exposure Measure Components⁴

\$m		30 Sep 2025	30 Jun 2025
Exposure measures of on-balance sheet items			
1	On-balance sheet items (excluding derivative transactions and SFTs, but including on-balance sheet collateral for derivative transactions or SFTs)	536,851	516,517
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets in accordance with the Accounting Standards	-	-
3	Deductions of receivable assets for cash variation margin provided in derivatives transactions	-	-
4	Adjustment for collateral received under securities financing transactions that are recognised as assets	-	-
5	Specific and general allowances associated with on-balance sheet exposures that are deducted from Tier 1 Capital	-	-
6	Asset amounts deducted in determining Tier 1 capital	(6,460)	(6,311)
7	Total exposure measures of on-balance sheet items (excluding derivative transactions and SFTs)	530,391	510,206
Derivative exposure measures			
8	Replacement cost associated with all derivative transactions (net of the eligible cash portion of variation margins and net of bilateral netting)	10,522	13,111
9	Potential future exposure associated with all derivative transactions	22,493	20,974
10	CCP leg of trade exposures excluded	-	-
11	Adjusted effective notional amount of written credit derivatives	66	65
12	Further adjustments in effective notional amounts and deductions from potential future exposures of written credit derivatives	-	-
13	Total derivative exposure measures	33,081	34,150
SFT exposure measures			
14	Gross SFT assets (with no recognition of accounting netting), after adjusting for sales accounting	7,538	7,674
15	Eligible netting of cash payables and cash receivables	-	-
16	SFT counterparty exposures	437	488
17	SFT exposure measures where a Reporting Bank acts as an agent in the SFTs	-	-
18	Total SFT exposure measures	7,975	8,162
Exposure measures of off-balance sheet items			
19	Off-balance sheet items at notional amount	284,997	266,575
20	Adjustments for calculation of exposure measures of off-balance sheet items	(208,396)	(208,071)
21	Specific and general allowances associated with off-balance sheet exposures deducted in determining Tier 1 Capital	-	-
22	Total exposure measures of off-balance sheet items	76,601	58,504
Capital and Total exposures			
23	Tier 1 capital	42,604	43,392
24	Total exposures	648,048	611,022
Leverage ratio			
25	Leverage ratio	6.6%	7.1%
26	National minimum leverage ratio requirement	3.0%	3.0%
27	Applicable leverage buffers	-	-
Disclosures of mean values			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	8,289	9,771
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	7,538	7,674
30	Total exposures incorporating values from row 28	648,799	613,119
31	Leverage ratio incorporating values from row 28	6.6%	7.1%

⁴ Computed using quarter-end balances

The Group's leverage ratio decreased 0.5% point quarter-on-quarter to 6.6% as at 30 September 2025, mainly driven by decrease in Tier 1 capital and higher asset base.

4 Overview of RWA

The table below lists the Group's RWA by risk type and approach, as prescribed under MAS Notice 637. The minimum capital requirement is stated at 10.0% of RWA.

Total RWA was higher quarter-on-quarter mainly due to asset growth and changes in asset quality.

\$m		(a)	(b)	(c)
		RWA		Minimum capital requirements
		As at 30 Sep 2025	As at 30 Jun 2025	As at 30 Sep 2025
1	Credit risk (excluding CCR)	227,203	222,259	22,720
2	<i>of which: Standardised Approach</i>	36,893	37,270	3,689
3	<i>of which: F-IRBA</i>	165,905	160,204	16,591
4	<i>of which: supervisory slotting approach</i>	4,803	4,681	480
5	<i>of which: A-IRBA</i>	19,602	20,104	1,960
6	CCR	6,779	6,482	678
7	<i>of which: SA-CCR</i>	6,071	5,821	607
8	<i>of which: CCR internal models method</i>	-	-	-
9	<i>of which: other CCR</i>	329	246	33
10	<i>of which: CCP</i>	379	415	38
11	CVA	4,013	4,114	401
12	Equity investments in funds - look through approach	15	16	2
13	Equity investments in funds - mandate-based approach	1,040	1,010	104
14	Equity investments in funds - fall back approach	#	#	#
15	Equity investment in funds - partial use of an approach	-	-	-
16	Unsettled transactions	14	4	1
17	Securitisation exposures in the banking book	424	403	43
18	<i>of which: SEC-IRBA</i>	-	-	-
19	<i>of which: SEC-ERBA</i>	386	325	39
20	<i>Of which: SEC-IAA</i>	-	-	-
21	<i>of which: SEC-SA</i>	38	78	4
22	Market risk (excluding CVA and capital charge for switch between trading book and banking book)	15,062	13,060	1,506
23	<i>of which: SA(MR)</i>	15,062	13,060	1,506
24	<i>Of which: SSA(MR)</i>	-	-	-
25	<i>of which: IMA</i>	-	-	-
26	Capital charge for switch between trading book and banking book	-	-	-
27	Operational risk	16,046	16,046	1,605
28	Amounts below the thresholds for deduction (subject to 250% risk weight)	2,554	2,481	255
29	Output floor calibration	55%	55%	-
30	Floor adjustment	-	-	-
31	Total	273,150	265,875	27,315

5 Comparison of Modelled and Standardised RWA at Risk Level

The difference in RWA calculated using nominated approaches and the RWA calculated using only standardised approaches is largely from Corporate exposures.

As at 30 September 2025

		a	b	c	d
		RWA			
		RWA for portfolios where the Reporting Bank uses modelled approaches	RWA for portfolios where the Reporting Bank uses standardised approaches	Total RWA (a + b)	Total RWA calculated using only standardised approaches
\$m					
1	Credit risk (excluding counterparty credit risk)	190,310	36,893	227,203	326,761
2	Counterparty credit risk	5,373	1,406	6,779	9,926
3	Credit valuation adjustment	-	4,013	4,013	4,013
4	Securitisation exposures in the banking book	-	424	424	424
5	Market risk	-	15,062	15,062	15,062
6	Operational risk		16,046	16,046	16,046
7	Residual RWA		3,623	3,623	3,623
8	Total	195,683	77,467	273,150	375,855

6 Credit Risk

6.1 IRBA - RWA Flow Statement for Credit Risk Exposures

The following table presents changes in RWA corresponding to credit risk only (excluding CCR) over the quarterly reporting period for each of the key drivers.

Compared to June 2025, the increase in Group's RWA was mainly due to corporate loan growth.

As at 30 September 2025

		(a)
		RWA amounts
\$m		
1	RWA as at end of previous quarter	184,989
2	Asset size	6,108
3	Asset quality	(2,186)
4	Model updates	(42)
5	Methodology and policy	-
6	Acquisitions and disposals	-
7	Foreign exchange movements	1,441
8	Other	-
9	RWA as at end of quarter	190,310

7 Counterparty Credit Risk (CCR)

7.1 RWA flow statements under CCR internal models method

The Group does not adopt CCR Internal Models Method.

8 Market Risk

8.1 Market Risk for Banks using the IMA

The Group does not adopt IMA for market risk regulatory capital requirements.

9 Credit Valuation Adjustment Risk

9.1 RWA Flow Statements of CVA Risk Exposures Under SA-CVA

The Group does not adopt SA-CVA for market risk regulatory capital requirements.

10 Liquidity Coverage Ratio Disclosures

10.1 Liquidity Coverage Ratio

The Liquidity Coverage Ratio ("LCR") ensures that a bank has sufficient unencumbered high quality liquid assets ("HQLA") to survive a significant stress scenario for the next 30 days. The Group's LCR disclosure is as per MAS Notice 651 "Liquidity Coverage Ratio Disclosure".

Quarterly average All Currency LCR and Singapore Dollar LCR of 143% and 404% respectively were comfortably above the regulatory requirements of 100%. Compared to 2Q2025, increase in All Currency LCR was mainly due to increase in HQLA, partially offset by decrease in inflows from fully performing exposures, secured lending and Other Cash Inflows within 30 days. Decrease in SGD Currency LCR was mainly due to increase in outflows related to derivatives exposures and other collateral requirements. The main drivers of LCR are the net cumulative outflows driven mainly by deposit profile and the portfolio of high-quality liquid asset which would cause some volatility on a day-to-day basis.

The Group's HQLA composition comprised largely of Level 1 HQLA which includes balances with central banks and sovereign bonds and the remaining in Level 2A and 2B HQLA. Deposit strategies are regularly discussed in Group ALCO with monitoring of deposit concentration and currency mismatch. The Group's exposures to derivatives and potential collateral calls were incorporated into the LCR outflows.

Daily liquidity management is centrally managed by Global Markets-Portfolio & Liquidity Management with regular discussions with Central Treasury and relevant Business Units. Liquidity limits and triggers are established to limit the Group's liquidity exposure. Balance Sheet Risk Management oversees the liquidity risk management in the Group. Contingency funding plans are in place to identify potential liquidity crisis using a series of early warning indicators as well as crisis escalation process and related funding strategies.

Please refer to:

- UOB Annual Report 2024, Risk Management section - Liquidity Risk for governance of liquidity risk management, funding strategy and liquidity risk mitigation techniques.
- UOB Annual Report 2024, Note 45 Financial Risk Management section for Balance sheet and off-balance sheet items broken down into maturity buckets and resultant liquidity gaps.

10.2 Average Group All Currency LCR

For the quarter ended 30 September 2025

92 calendar days' data points were used in calculating the average figures.

\$m		Total Unweighted Value Average	Total Weighted Value Average
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)		105,308
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:	191,531	15,860
3	Stable deposits	60,533	3,027
4	Less stable deposits	130,998	12,834
5	Unsecured wholesale funding, of which:	149,992	72,789
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	41,561	10,049
7	Non-operational deposits (all counterparties)	104,221	58,530
8	Unsecured debt	4,210	4,210
9	Secured wholesale funding		1,788
10	Additional requirements, of which:	47,396	15,052
11	Outflows related to derivative exposures and other collateral requirements	10,232	9,558
12	Outflows related to loss of funding on debt products	10	10
13	Credit and liquidity facilities	37,154	5,483
14	Other contractual funding obligations	5,973	5,973
15	Other contingent funding obligations	11,839	2,314
16	TOTAL CASH OUTFLOWS		113,777
CASH INFLOWS			
17	Secured lending (eg reverse repos)	4,292	2,184
18	Inflows from fully performing exposures	49,824	30,073
19	Other cash inflows	7,813	7,680
20	TOTAL CASH INFLOWS	61,929	39,937
		Total Adjusted Value	
21	TOTAL HQLA		105,308
22	TOTAL NET CASH OUTFLOWS		73,840
23	LIQUIDITY COVERAGE RATIO (%)		143

10.3 Average Group SGD Currency LCR

For the quarter ended 30 September 2025

92 calendar days' data points were used in calculating the average figures.

\$m		Total Unweighted Value Average	Total Weighted Value Average
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)		41,966
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:	141,758	11,310
3	Stable deposits	57,310	2,866
4	Less stable deposits	84,447	8,445
5	Unsecured wholesale funding, of which:	36,649	14,227
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	14,926	3,524
7	Non-operational deposits (all counterparties)	21,703	10,683
8	Unsecured debt	20	20
9	Secured wholesale funding		-
10	Additional requirements, of which:	21,632	9,911
11	Outflows related to derivative exposures and other collateral requirements	8,797	8,277
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	12,835	1,634
14	Other contractual funding obligations	1,801	1,801
15	Other contingent funding obligations	997	958
16	TOTAL CASH OUTFLOWS		38,207
CASH INFLOWS			
17	Secured lending (eg reverse repos)	599	44
18	Inflows from fully performing exposures	12,207	6,847
19	Other cash inflows	22,457	22,386
20	TOTAL CASH INFLOWS	35,263	29,278
			Total Adjusted Value
21	TOTAL HQLA		41,966
22	TOTAL NET CASH OUTFLOWS		10,585
23	LIQUIDITY COVERAGE RATIO (%)		404

11 Abbreviations

The following abbreviated terms are used throughout this document.

A		R	
A-IRBA	Advanced Internal Ratings-Based Approach	RWA	Risk-Weighted Assets
ALCO	Asset and Liability Committee	S	
C		SA(MR)	Standardised Approach to Market Risk
CAR	Capital Adequacy Ratio	SEC-IRBA	Securitisation Internal Ratings-Based Approach
CCP	Central Counterparty	SEC-ERBA	Securitisation External Ratings-Based Approach
CCR	Counterparty Credit Risk	SEC-SA	Securitisation Standardised Approach
CET1	Common Equity Tier 1	SFRS	Singapore Financial Reporting Standards
CVA	Credit Valuation Adjustment	SFTs	Securities Financing Transactions
D			
D-SIB	Domestic Systemically Important Bank		
F			
F-IRBA	Foundation Internal Ratings-Based Approach		
FRTB	Fundamental Review of the Trading Book		
G			
G-SIB	Global Systemically Important Bank		
I			
IAA	Internal Assessment Approach		
IMA	Internal Models Approach		
IMM	Internal Models Method		
IRBA	Internal Ratings-Based Approach		