Pillar 3 Disclosure Report

30 September 2026

Right By You

United Overseas Bank Limited
Incorporated in the Republic of Singapore
Registration No. 193500026Z

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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 2026	30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025
	Available capital (amounts)[1]					
1	CET1 capital	41,437	42,957	42,730	41,716	39,853
2	Tier 1 capital	44,138	46,406	46,179	44,467	42,604
3	Total capital	47,297	49,609	49,712	48,847	47,372
	Risk weighted assets (amounts)[1]					
4	Total RWA	284,060	278,902	278,459	275,990	273,150
4a	Total RWA (pre-floor)	284,060	278,902	278,459	275,990	273,150
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)	14.6	15.4	15.3	15.1	14.6
5a	CET1 ratio (%) (pre-floor ratio)	14.6	15.4	15.3	15.1	14.6
6	Tier 1 ratio (%)	15.5	16.6	16.6	16.1	15.6
6a	Tier 1 ratio (%) (pre-floor ratio)	15.5	16.6	16.6	16.1	15.6
7	Total capital ratio (%)	16.7	17.8	17.9	17.7	17.3
7a	Total capital ratio (%) (pre-floor ratio)	16.7	17.8	17.9	17.7	17.3
	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 (%)	6.7	7.8	7.9	7.7	7.3
	Leverage Ratio[3]					
13	Total Leverage Ratio exposure measure	700,153	681,260	660,597	660,661	648,048
14	Leverage Ratio (%) (row 2/ row 13)	6.3	6.8	7.0	6.7	6.6
14a	Leverage Ratio (%) incorporating mean values for SFT assets	6.3	6.8	7.0	6.7	6.6
	Liquidity Coverage Ratio					
15	Total High Quality Liquid Assets	106,427	111,840	108,543	107,473	105,308
16	Total net cash outflow	70,091	70,232	75,341	73,171	73,840
17	Liquidity Coverage Ratio (%)	152	159	144	147	143
	Net Stable Funding Ratio					
18	Total available stable funding	364,957	364,094	359,170	360,473	353,039
19	Total required stable funding	325,356	318,663	312,348	311,591	304,167
20	Net Stable Funding Ratio (%)	112	114	115	116	116

[1] The Group's CET1, Tier 1 and Total CAR as at 30 September 2026 remained well above the regulatory minimum requirements. Total capital declined from the previous quarter mainly due to capital distributions, reserve movements and capital redemptions, which more than offset capital generated through earnings. Total RWA increased quarter-on-quarter, reflecting continued asset growth.

[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 2026, the Group's leverage ratio was 6.3%, 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 Measure[4]

	$m	30 Sep 2026
1	Total consolidated assets as per published financial statements	604,790
2	Adjustment for investments in entities that are consolidated for accounting purposes but are outside the regulatory scope of consolidation	(598)
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	22,337
8	Adjustment for SFTs	801
9	Adjustment for off-balance sheet items	78,569
10	Adjustments for prudent valuation adjustments and specific and general allowances which have reduced Tier 1 Capital	-
11	Other adjustments	(5,746)
12	**Exposure measure**	**700,153**

[4] Computed using quarter-end balances

3.2 Leverage Ratio Common Disclosure Template

Exposure Measure Components[4]

$m		30 Sep 2026	30 Jun 2026
	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)	578,523	565,949
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	(5,746)	(5,932)
7	**Total exposure measures of on-balance sheet items** (excluding derivative transactions and SFTs)	**572,777**	**560,017**
	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)	13,139	11,603
9	Potential future exposure associated with all derivative transactions	22,585	22,235
10	CCP leg of trade exposures excluded	-	-
11	Adjusted effective notional amount of written credit derivatives	64	65
12	Further adjustments in effective notional amounts and deductions from potential future exposures of written credit derivatives	-	-
13	**Total derivative exposure measures**	**35,788**	**33,903**
	SFT exposure measures		
14	Gross SFT assets (with no recognition of accounting netting), after adjusting for sales accounting	12,218	8,772
15	Eligible netting of cash payables and cash receivables	-	-
16	SFT counterparty exposures	801	654
17	SFT exposure measures where a Reporting Bank acts as an agent in the SFTs	-	-
18	**Total SFT exposure measures**	**13,019**	**9,426**
	Exposure measures of off-balance sheet items		
19	Off-balance sheet items at notional amount	292,240	294,486
20	Adjustments for calculation of exposure measures of off-balance sheet items	(213,671)	(216,572)
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**	**78,569**	**77,914**
	Capital and Total exposures		
23	**Tier 1 capital**	**44,138**	**46,406**
24	**Total exposures**	**700,153**	**681,260**
	Leverage ratio		
25	**Leverage ratio**	**6.3%**	**6.8%**
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	9,966	8,083
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	12,218	8,772
30	Total exposures incorporating values from row 28	697,901	680,571
31	Leverage ratio incorporating values from row 28	6.3%	6.8%

[4] Computed using quarter-end balances

The Group's leverage ratio decreased 0.5% point quarter-on-quarter to 6.3% as at 30 September 2026, mainly driven by lower Tier 1 capital.

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.

RWA increased quarter on quarter mainly due to higher credit RWA, primarily driven by asset growth.

		(a)	(b)	(c)
		RWA		Minimum capital requirements
$m		As at 30 Sep 2026	As at 30 Jun 2026	As at 30 Sep 2026
1	**Credit risk (excluding CCR)**	**237,329**	**231,540**	**23,733**
2	*of which: Standardised Approach*	38,501	38,800	3,850
3	*of which: F-IRBA*	174,465	168,134	17,446
4	*of which: supervisory slotting approach*	4,515	4,865	452
5	*of which: A-IRBA*	19,848	19,741	1,985
6	**CCR**	**7,575**	**8,023**	**758**
7	*of which: SA-CCR*	6,320	7,199	632
8	*of which: CCR internal models method*	-	-	-
9	*of which: other CCR*	830	466	83
10	*of which: CCP*	425	358	43
11	**CVA**	**4,033**	**4,480**	**403**
12	**Equity investments in funds – look through approach**	**5**	**4**	**1**
13	**Equity investments in funds – mandate-based approach**	**916**	**905**	**92**
14	**Equity investments in funds – fall back approach**	**80**	**81**	**8**
15	**Equity investment in funds – partial use of an approach**	**-**	**-**	**-**
16	**Unsettled transactions**	**14**	**6**	**1**
17	**Securitisation exposures in the banking book**	**517**	**508**	**52**
18	*of which: SEC-IRBA*	-	-	-
19	*of which: SEC-ERBA*	427	420	43
20	*Of which: SEC-IAA*	**-**	**-**	**-**
21	*of which: SEC-SA*	90	88	9
22	**Market risk (excluding CVA and capital charge for switch between trading book and banking book)**	**14,574**	**14,420**	**1,457**
23	*of which: SA(MR)*	14,574	14,420	1,457
24	*Of which: SSA(MR)*	-	-	-
25	*of which: IMA*	-	-	-
26	**Capital charge for switch between trading book and banking book**	-	-	-
27	**Operational risk**	**16,364**	**16,364**	**1,636**
28	**Amounts below the thresholds for deduction (subject to 250% risk weight)**	**2,653**	**2,571**	**265**
29	**Output floor calibration**	**60%**	**60%**	-
30	**Floor adjustment**	-	-	-
31	**Total**	**284,060**	**278,902**	**28,406**

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 are largely from Corporate exposures.

As at 30 September 2026

$m		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
1	Credit risk (excluding counterparty credit risk)	198,828	38,501	237,329	354,998
2	Counterparty credit risk	5,804	1,771	7,575	10,653
3	Credit valuation adjustment	-	4,033	4,033	4,033
4	Securitisation exposures in the banking book	-	517	517	517
5	Market risk	-	14,574	14,574	14,574
6	Operational risk		16,364	16,364	16,364
7	Residual RWA		3,668	3,668	3,668
8	**Total**	**204,632**	**79,428**	**284,060**	**404,807**

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 2026, the increase in Group's RWA was mainly due to asset growth.

As at 30 September 2026

$m		(a)
		RWA amounts
1	**RWA as at end of previous quarter**	**192,740**
2	Asset size	9,506
3	Asset quality	(1,924)
4	Model updates	-
5	Methodology and policy	-
6	Acquisitions and disposals	-
7	Foreign exchange movements	(1,058)
8	Other	(436)
9	**RWA as at end of quarter**	**198,828**

7 Counterparty Credit Risk (CCR)

7.1 RWA flow statements under CCR internal models method

UOB does not use 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 152% and 361% respectively were comfortably above the regulatory requirements of 100%. Compared to 2Q2026, decrease in All Currency LCR and SGD Currency LCR were mainly due to decrease in HQLA. The main drivers of LCR are the net cumulative outflow 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 Level 1 HQLA which includes balances with central banks and sovereign bonds etc 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 etc. 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 2025, Risk Management section – Liquidity Risk for governance of liquidity risk management, funding strategy and liquidity risk mitigation techniques.
- UOB Annual Report 2025, 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 2026

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 assests (HQLA)		106,427
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:	190,573	15,825
3	Stable deposits	60,233	3,012
4	Less stable deposits	130,340	12,814
5	Unsecured wholesale funding, of which:	164,502	77,125
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	53,680	13,078
7	Non-operational deposits (all counterparties)	105,419	58,644
8	Unsecured debt	5,404	5,404
9	Secured wholesale funding		3,439
10	Additional requirements, of which:	52,221	17,264
11	Outflows related to derivative exposures and other collateral requirements	10,972	10,265
12	Outflows related to loss of funding on debt products	460	460
13	Credit and liquidity facilities	40,789	6,539
14	Other contractual funding obligations	13,983	6,183
15	Other contingent funding obligations	14,552	3,183
16	**TOTAL CASH OUTFLOWS**		123,018
CASH INFLOWS			
17	Secured lending (eg reverse repos)	5,364	3,683
18	Inflows from fully performing exposures	67,071	39,719
19	Other cash inflows	9,952	9,525
20	**TOTAL CASH INFLOWS**	82,387	52,927

			Total Adjusted Value
21	**TOTAL HQLA**		106,427
22	**TOTAL NET CASH OUTFLOWS**		70,091
23	**LIQUIDITY COVERAGE RATIO (%)**		152

10.3 Average Group SGD Currency LCR

For the quarter ended 30 September 2026

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 assests (HQLA)		44,101
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:	141,562	11,301
3	Stable deposits	57,067	2,853
4	Less stable deposits	84,495	8,448
5	Unsecured wholesale funding, of which:	40,194	15,596
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	17,339	4,131
7	Non-operational deposits (all counterparties)	22,710	11,321
8	Unsecured debt	144	144
9	Secured wholesale funding		0
10	Additional requirements, of which:	20,522	8,583
11	Outflows related to derivative exposures and other collateral requirements	6,860	6,646
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	13,663	1,937
14	Other contractual funding obligations	4,267	2,237
15	Other contingent funding obligations	1,478	1,413
16	**TOTAL CASH OUTFLOWS**		39,130
CASH INFLOWS			
17	Secured lending (eg reverse repos)	259	46
18	Inflows from fully performing exposures	14,914	8,098
19	Other cash inflows	18,916	18,605
20	**TOTAL CASH INFLOWS**	34,089	26,749

		Total Adjusted Value
21	**TOTAL HQLA**	44,101
22	**TOTAL NET CASH OUTFLOWS**	12,568
23	**LIQUIDITY COVERAGE RATIO (%)**	361

11 Abbreviations

The following abbreviated terms are used throughout this document.

A	
A-IRBA	Advanced Internal Ratings-Based Approach
ALCO	Asset and Liability Committee
C	
CAR	Capital Adequacy Ratio
CCP	Central Counterparty
CCR	Counterparty Credit Risk
CET1	Common Equity Tier 1
CVA	Credit Valuation Adjustment
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
R	
RWA	Risk-Weighted Assets
S	
SA(MR)	Standardised Approach to Market Risk
SEC-IRBA	Securitisation Internal Ratings-Based Approach
SEC-ERBA	Securitisation External Ratings-Based Approach
SEC-SA	Securitisation Standardised Approach
SFRS	Singapore Financial Reporting Standards
SFTs	Securities Financing Transactions