Pillar 3 Disclosure Report

30 June 2026

Right By You

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

Contents

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 Jun 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025	30 Jun 2025
	Available capital (amounts)[1]					
1	CET1 capital	42,957	42,730	41,716	39,853	40,641
2	Tier 1 capital	46,406	46,179	44,467	42,604	43,392
3	Total capital	49,609	49,712	48,847	47,372	47,621
	Risk weighted assets (amounts)[1]					
4	Total RWA	278,902	278,459	275,990	273,150	265,875
4a	Total RWA (pre-floor)	278,902	278,459	275,990	273,150	265,875
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)	15.4	15.3	15.1	14.6	15.3
5a	CET1 ratio (%) (pre-floor ratio)	15.4	15.3	15.1	14.6	15.3
6	Tier 1 ratio (%)	16.6	16.6	16.1	15.6	16.3
6a	Tier 1 ratio (%) (pre-floor ratio)	16.6	16.6	16.1	15.6	16.3
7	Total capital ratio (%)	17.8	17.9	17.7	17.3	17.9
7a	Total capital ratio (%) (pre-floor ratio)	17.8	17.9	17.7	17.3	17.9
	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 (%)	7.8	7.9	7.7	7.3	7.9
	Leverage Ratio[3]					
13	Total Leverage Ratio exposure measure	681,260	660,597	660,661	648,048	611,022
14	Leverage Ratio (%) (row 2/ row 13)	6.8	7.0	6.7	6.6	7.1
14a	Leverage Ratio (%) incorporating mean values for SFT assets	6.8	7.0	6.7	6.6	7.1
	Liquidity Coverage Ratio					
15	Total High Quality Liquid Assets	111,840	108,543	107,473	105,308	98,235
16	Total net cash outflow	70,232	75,341	73,171	73,840	69,845
17	Liquidity Coverage Ratio (%)	159	144	147	143	141
	Net Stable Funding Ratio					
18	Total available stable funding	364,094	359,170	360,473	353,039	346,993
19	Total required stable funding	318,663	312,348	311,591	304,167	294,484
20	Net Stable Funding Ratio (%)	114	115	116	116	118

[1] The Group's CET1, Tier 1 and Total CAR as at 30 June 2026 remained well above the regulatory minimum requirements. Compared with last quarter, total capital is slighty lower as the increase in CET1 capital from earnings accretion is more than offset by capital distributions and lower Tier 2 capital. RWA remained relatively stable quarter on quarter.

[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 June 2026, the Group's leverage ratio was 6.8%, comfortably above the regulatory minimum requirement of 3%.

3 Composition of Capital

3.1 Reconciliation of Regulatory Capital to Balance Sheet

Table 1 and **Table 2** are mandatory disclosures prescribed in MAS Notice 637 requirements.

Table 1 shows the reconciliation between the Group's published consolidated balance sheet and the regulatory capital components. Details of the regulatory capital components are set out in Table 2, as referenced.

The scope of consolidation for accounting and regulatory purposes is similar, except that subsidiaries which carry out insurance business are not consolidated for regulatory purpose.

Table 1 - Reconciliation of Balance Sheet to Regulatory Capital as at 30 June 2026

$m	Balance Sheet per Published Financial Statements	Under regulatory scope of consolidation	Reference in Table 2
Equity			
Share capital and other capital	8,335		
of which paid-up ordinary shares		4,888	A
of which AT1 capital instruments		3,447	B
Retained earnings	36,635	36,444	C
of which unrealised fair value gains/losses on financial liabilities and derivative liabilities arising from changes in own credit risk		11	D1
Other reserves	7,981	7,492	E
of which unrealised fair value gains/losses on financial liabilities and derivative liabilities arising from changes in own credit risk		(62)	D2
Equity attributable to equity holders of the Bank	**52,951**		
Non-controlling interests	249		
of which NCI that meets criteria for inclusion in			
- CET1 capital		15	F1
- AT1 capital		2	F2
- T2 capital		4	F3
Total equity	**53,200**		
Liabilities			
Deposits and balances of banks	33,933		
Deposits and balances of customers	437,176		
Bills and drafts payable	1,236		
Derivative financial liabilities	13,283		
Other liabilities	8,717		
Tax payable	683		
Deferred tax liabilities	301		
Debts issued	41,693		
of which T2 capital instruments		2,463	G
Total liabilities	**537,022**		

3.1 Reconciliation of Regulatory Capital to Balance Sheet *(cont'd)*

Table 1 - Reconciliation of Balance Sheet to Regulatory Capital as at 30 June 2026

$m	Balance Sheet per Published Financial Statements	Under regulatory scope of consolidation	Reference in Table 2
Assets			
Cash, balances and placements with central banks	38,407		
Singapore Government treasury bills and securities	17,619		
Other government treasury bills and securities	44,030		
Trading securities	5,779		
Placements and balances with banks	31,200		
Loans to customers	357,248		
of which provisions eligible for inclusion in T2 capital		736	H
Derivative financial assets	14,963		
Investment securities [4]	58,018		
of which investments in PE/VC held beyond the relevant holding period		29	I1
Other assets	10,409		
of which investments in PE/VC held beyond the relevant holding period		#	I2
Deferred tax assets	675		
of which amount related to deferred tax assets (net of deferred tax liabilities, where permissible)		905	J
Investment in associates and joint ventures	1,125		
of which amount related to goodwill		5	K1
of which investments in PE/VC held beyond the relevant holding period		2	I3
Investment properties	669		
Fixed assets	5,179		
Intangible assets	4,901		
of which amount related to goodwill		4,738	K2
of which amount related to other intangibles		163	K3
Total Assets	**590,222**		

[4] This includes the Bank's major stake investments in financial institutions.

3.1 Reconciliation of Regulatory Capital to Balance Sheet *(cont'd)*

Table 2 lists the regulatory capital components and the corresponding regulatory adjustments.
(a) **'Amount'** refers to components of capital calculated in accordance with MAS Notice 637, and include both on- and off-balance sheet items.
(b) **'Reference in Table 1'** links the respective line item to Table 1.
Regulatory adjustments that are deducted against capital are reflected as positive numbers.

Table 2 - Capital Components as at 30 June 2026

$m		Amount	Reference in Table 1
Common Equity Tier 1 capital: instruments and reserves			
1	Paid-up ordinary shares and share premium (if applicable)	4,888	A
2	Retained earnings	36,444	C
3*	Accumulated other comprehensive income and other disclosed reserves	7,492	E
4	Minority interest that meets criteria for inclusion	15	F1
5	**Common Equity Tier 1 capital before regulatory adjustments**	48,839	
Common Equity Tier 1 capital: regulatory adjustments			
6	Prudent valuation adjustment pursuant to Part VI of MAS Notice 637[5]	-	
7	Goodwill, net of associated deferred tax liability	4,743	K1+K2
8*	Intangible assets, net of associated deferred tax liability	163	K3
9*	Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of associated deferred tax liability)	905	J
10	Cash flow hedge reserve	72	
11	Shortfall of TEP relative to EL under IRBA	-	
12	Increase in equity capital resulting from securitisation transactions	-	
13	Net exposures to credit-enhancing interest-only strips	-	
14	Unrealised fair value gains/losses on financial liabilities and derivative liabilities arising from changes in own credit risk	(51)	D1+ D2
15	Defined benefit pension fund assets, net of associated deferred tax liability	-	
16	Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)	1	
17	Reciprocal cross-holdings in ordinary shares of financial institutions	-	
18	Investments in ordinary shares of unconsolidated financial institutions in which the Reporting Bank does not hold a major stake	-	
19	Investments in ordinary shares of unconsolidated financial institutions in which the Reporting Bank holds a major stake approved under Section 32 of the Banking Act (including insurance subsidiaries) (amount above 10% threshold)	-	
20*	Mortgage servicing rights (amount above 10% threshold)	-	
21*	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of associated deferred tax liability)	-	
22	Amount exceeding the 15% threshold	-	
23	*of which: investments in ordinary shares of unconsolidated financial institutions in which the Reporting Bank holds a major stake approved under Section 32 of the Banking Act (including insurance subsidiaries)*	-	
24*	*of which: mortgage servicing rights*	-	
25*	*of which: deferred tax assets arising from temporary differences*	-	
26	National specific regulatory adjustments	49	
27	PE/VC investments held beyond the relevant holding periods set out in MAS Notice 630	49	I1 + I2 + I3
28	Capital deficits in subsidiaries and associates that are regulated financial institutions	-	
29	Any other items which the Authority may specify	-	
30	Regulatory adjustments applied in calculation of CET1 Capital due to insufficient AT1 Capital and Tier 2 Capital to satisfy required deductions	-	
31	**Total regulatory adjustments to CET1 Capital**	5,882	
32	**Common Equity Tier 1 capital (CET1)**	**42,957**	
Additional Tier 1 capital: instruments			

[5] All prudent valuation adjustments have been made for financial reporting purpose.

* These elements are subject to a more conservative definition relative to those set out under the Basel III capital standards.

3.1 Reconciliation of Regulatory Capital to Balance Sheet *(cont'd)*

Table 2 - Capital Components as at 30 June 2026

$m		Amount	Reference in Table 1
33	AT1 capital instruments and share premium (if applicable)	3,447	B
34	*of which: classified as equity under the Accounting Standards*	3,447	
35	*of which: classified as liabilities under the Accounting Standards*	-	
36	AT1 capital instruments issued by fully-consolidated subsidiaries that meet criteria for inclusion	2	F2
37	**Additional Tier 1 capital before regulatory adjustments**	3,449	
Additional Tier 1 capital: regulatory adjustments			
38	Investments in own AT1 capital instruments	#	
39	Reciprocal cross-holdings in AT1 capital instruments of financial institutions	-	
40	Investments in AT1 capital instruments of unconsolidated financial institutions in which the Reporting Bank does not hold a major stake	-	
41	Investments in AT1 capital instruments of unconsolidated financial institutions in which the Reporting Bank holds a major stake approved under Section 32 of the Banking Act (including insurance subsidiaries)	-	
42	National specific regulatory adjustments which the Authority may specify	-	
43	Regulatory adjustments applied in calculation of AT1 Capital due to insufficient Tier 2 Capital to satisfy required deductions	-	
44	**Total regulatory adjustments to Additional Tier 1 capital**	#	
45	**Additional Tier 1 capital (AT1)**	3,449	
46	**Tier 1 capital (T1 = CET1 + AT1)**	**46,406**	
Tier 2 capital: instruments and provisions			
47	Tier 2 capital instruments and share premium (if applicable)	2,463	G
48	Tier 2 capital instruments issued by fully-consolidated subsidiaries that meet criteria for inclusion	4	F3
49	Provisions	736	H
50	**Tier 2 capital before regulatory adjustments**	3,203	
Tier 2 capital: regulatory adjustments			
51	Investments in own Tier 2 capital instruments	-	
52	Reciprocal cross-holdings in Tier 2 capital instruments and other TLAC liabilities of financial institutions	-	
53	Investments in Tier 2 capital instruments and other TLAC liabilities of unconsolidated financial institutions in which the Reporting Bank does not hold a major stake	-	
54*	Investments in other TLAC liabilities of unconsolidated financial institutions in which the Reporting Bank does not hold a major stake: amount previously designated for the 5% threshold but that no longer meets the conditions	-	
55	Investments in Tier 2 capital instruments and other TLAC liabilities of unconsolidated financial institutions in which the Reporting Bank holds a major stake approved under Section 32 of the Banking Act (including insurance subsidiaries)	-	
56	National specific regulatory adjustments which the Authority may specify	-	
57	**Total regulatory adjustments to Tier 2 capital**	-	
58	**Tier 2 capital (T2)**	**3,203**	
59	**Total capital (TC = T1 + T2)**	**49,609**	
60	**Floor-adjusted total risk weighted assets**	**278,902**	
Capital adequecy ratios and buffers (as a percentage of floor-adjusted risk weighted assets)			
61	**Common Equity Tier 1 CAR**	**15.4%**	
62	**Tier 1 CAR**	**16.6%**	
63	**Total CAR**	**17.8%**	

* These elements are subject to a more conservative definition relative to those set out under the Basel III capital standards.

3.1 Reconciliation of Regulatory Capital to Balance Sheet *(cont'd)*

Table 2 - Capital Components as at 30 June 2026

$m		Amount	Reference in Table 1
64	Reporting Bank-specific buffer requirement	9.2%	
65	*of which: capital conservation buffer requirement*	2.5%	
66	*of which: bank-specific countercyclical buffer requirement*	0.2%	
67	*of which: G-SIB and/or D-SIB buffer requirement (if applicable)*	-	
68	Common Equity Tier 1 available after meeting the Reporting Bank's minimum capital requirements	7.8%	
National minima			
69	Minimum CET1 CAR	6.5%	
70	Minimum Tier 1 CAR	8.0%	
71	Minimum Total CAR	10.0%	
Amounts below the thresholds for deduction (before risk weighting)			
72	Investments in ordinary shares, AT1 capital, Tier 2 capital and other TLAC liabilities of unconsolidated financial institutions in which the bank does not hold a major stake	1,907	
73	Investments in ordinary shares of unconsolidated financial institutions in which the Reporting Bank holds a major stake approved under Section 32 of the Banking Act (including insurance subsidiaries)	1,029	
74	Mortgage servicing rights (net of associated deferred tax liability)	-	
75	Deferred tax assets arising from temporary differences (net of associated deferred tax liability)	-	
Applicable caps on the inclusion of provisions in Tier 2			
76	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to standardised approach (prior to application of cap)	663	
77	Cap on inclusion of provisions in Tier 2 capital under standardised approach	548	row 49
78	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to internal ratings-based approach (prior to application of cap)	188	row 49
79	Cap for inclusion of provisions in Tier 2 capital under internal ratings-based approach	1,193	

3.2 Main Features of Regulatory Instruments

The following disclosure is based on the prescribed template as set out in MAS Notice 637. This disclosure shall be updated on a semi-annual basis and to be read in conjunction with the notes at https://www.UOBgroup.com/investor-relations/capital-and-funding-information/group-securities.html.

The salient features for non-public offerings have been included below, though further details are not published on the UOB website as they are not meaningful nor relevant.

3.2 Main Features of Regulatory Instruments *(cont'd)*

Key Features of Regulatory Capital Instruments as at 30 June 2026

1	Issuer	United Overseas Bank Limited	United Overseas Bank Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	SG1M31001969	SGXF29945114
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 *(Currency in millions, as of most recent reporting date)*	S$4,888 million	S$849 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	21 January 2026
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	21 January 2033
	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	3.00% paid semi-annually on 21 January and 21 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 mechanism	NA	NA
35	Type of subordination	Statutory	Contractual
36	Position in subordination hierarchy in liquidation *(specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)*	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.

3.2 Main Features of Regulatory Instruments *(cont'd)*

Key Features of Regulatory Capital Instruments as at 30 June 2026

1	Issuer	United Overseas Bank Limited	United Overseas Bank Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	SGXF92643398	SGXF56824851
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 *(Currency in millions, as of most recent reporting date)*	S$850 million	S$400 million
9	Par value of instrument	S$850 million	S$400 million
10	Accounting classification	Shareholders' equity	Shareholders' equity
11	Original date of issuance	19 January 2023	4 July 2022
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	19 January 2028	4 October 2027
	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	5.25% paid semi-annually on 19 January and 19 July	4.25% paid semi-annually on 4 January and 4 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 mechanism	NA	NA
35	Type of subordination	Contractual	Contractual
36	Position in subordination hierarchy in liquidation *(specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)*	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.

3.2 Main Features of Regulatory Instruments *(cont'd)*

Key Features of Regulatory Capital Instruments as at 30 June 2026

1	Issuer	United Overseas Bank Limited	United Overseas Bank Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	SGXF73188736	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 *(Currency in millions, as of most recent reporting date)*	S$599 million	S$749 million
9	Par value of instrument	S$600 million	S$750 million
10	Accounting classification	Shareholders' equity	Shareholders' equity
11	Original date of issuance	22 June 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	22 June 2028	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	2.55% paid semi-annually on 22 June and 22 December	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 mechanism	NA	NA
35	Type of subordination	Contractual	Contractual
36	Position in subordination hierarchy in liquidation *(specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)*	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.

3.2 Main Features of Regulatory Instruments *(cont'd)*

Key Features of Regulatory Capital Instruments as at 30 June 2026

1	Issuer	United Overseas Bank Limited	United Overseas Bank Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	XS3320027678	US91127LAH33 / US91127KAH59
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 *(Currency in millions, as of most recent reporting date)*	S$112 million	S$1,265 million
9	Par value of instrument	JPY 14,000 million	US$1,000 million
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	2 April 2026	7 April 2022
12	Perpetual or dated	Dated	Dated
13	Original maturity date	2 April 2036	7 October 2032
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date	2 April 2031	7 October 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	2.444% paid annually on 2 April	3.863% paid semi-annually on 7 April and 7 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 mechanism	NA	NA
35	Type of subordination	Contractual	Contractual
36	Position in subordination hierarchy in liquidation *(specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)*	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.

3.2 Main Features of Regulatory Instruments *(cont'd)*

Key Features of Regulatory Capital Instruments as at 30 June 2026

1	Issuer	United Overseas Bank Limited	United Overseas Bank Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	XS2463967369	US91127LAE02 / US91127KAE29
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 *(Currency in millions, as of most recent reporting date)*	S$124 million	S$962 million
9	Par value of instrument	CNH 650 million	US$750 million
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	6 April 2022	14 April 2021
12	Perpetual or dated	Dated	Dated
13	Original maturity date	6 April 2032	14 October 2031
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date	6 April 2027	14 October 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	4.50% paid semi-annually on 6 April and 6 October	2.00% paid semi-annually on 14 April and 14 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 mechanism	NA	NA
35	Type of subordination	Contractual	Contractual
36	Position in subordination hierarchy in liquidation *(specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)*	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.

4 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.

4.1 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[6]

$m		30 Jun 2026
1	Total consolidated assets as per published financial statements	590,222
2	Adjustment for investments in entities that are consolidated for accounting purposes but are outside the regulatory scope of consolidation	(607)
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	19,009
8	Adjustment for SFTs	654
9	Adjustment for off-balance sheet items	77,914
10	Adjustments for prudent valuation adjustments and specific and general allowances which have reduced Tier 1 Capital	-
11	Other adjustments	(5,932)
12	**Exposure measure**	**681,260**

[6] Computed using quarter-end balances

4.2 Leverage Ratio Common Disclosure Template

Exposure Measure Components[6]

$m		30 Jun 2026	31 Mar 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)	565,949	550,388
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	(5,932)	(5,904)
7	**Total exposure measures of on-balance sheet items** (excluding derivative transactions and SFTs)	**560,017**	**544,484**
	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)	11,603	12,300
9	Potential future exposure associated with all derivative transactions	22,235	22,957
10	CCP leg of trade exposures excluded	-	-
11	Adjusted effective notional amount of written credit derivatives	65	65
12	Further adjustments in effective notional amounts and deductions from potential future exposures of written credit derivatives	-	-
13	**Total derivative exposure measures**	**33,903**	**35,322**
	SFT exposure measures		
14	Gross SFT assets (with no recognition of accounting netting), after adjusting for sales accounting	8,772	9,058
15	Eligible netting of cash payables and cash receivables	-	-
16	SFT counterparty exposures	654	508
17	SFT exposure measures where a Reporting Bank acts as an agent in the SFTs	-	-
18	**Total SFT exposure measures**	**9,426**	**9,566**
	Exposure measures of off-balance sheet items		
19	Off-balance sheet items at notional amount	294,486	283,653
20	Adjustments for calculation of exposure measures of off-balance sheet items	(216,572)	(212,428)
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**	**77,914**	**71,225**
	Capital and Total exposures		
23	**Tier 1 capital**	**46,406**	**46,179**
24	**Total exposures**	**681,260**	**660,597**
	Leverage ratio		
25	**Leverage ratio**	**6.8%**	**7.0%**
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	8,083	9,602
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	8,772	9,058
30	Total exposures incorporating values from row 28	680,571	661,141
31	Leverage ratio incorporating values from row 28	6.8%	7.0%

[6] Computed using quarter-end balances

The Group's leverage ratio decreased 0.2% point quarter-on-quarter to 6.8% as at 30 June 2026, mainly driven by higher asset base.

5 Macroprudential Supervisory Measures

5.1 Geographical Distribution of Credit Exposures Used in the Countercyclical Capital Buffer

To achieve the broader macroprudential goal of protecting the banking sector from periods of excess aggregate credit growth, the Basel III standards introduced the Countercyclical Capital Buffer (CCyB) framework. The CCyB is applied on a discretionary basis by banking supervisors in the respective jurisdictions.

The Group's countercyclical buffer is computed as the weighted average of effective CCyB in jurisdictions where the Group has private sector credit exposures and the geographical distribution of the private sector credit exposures is based on where the ultimate risk of the exposure resides. Following mandatory disclosure under MAS Notice 637 provides an overview of the Group's private sector credit exposures by geographical breakdown.

Countercyclical Capital Buffer as at 30 June 2026

$m	(a)	(b)	(c)	(d)
Geographical breakdown	Country-specific countercyclical buffer requirement	RWA for private sector credit exposures used in the computation of the countercyclical buffer	Bank-specific countercyclical buffer requirement	Countercyclical buffer amount
Australia	1.00%	10,751		
Belgium	1.00%	7		
France	1.00%	187		
Germany	0.75%	192		
Hong Kong	0.50%	15,525		
South Korea	1.00%	2,246		
Spain	0.50%	807		
Luxembourg	0.50%	159		
Netherlands	2.00%	191		
Saudi Arabia	1.00%	4		
South Africa	1.00%	1		
Sweden	2.00%	#		
United Kingdom	2.00%	8,258		
Sum		38,329		
Total		**216,493**	**0.2%**	**496**

6 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 remained relatively stable quarter on quarter.

		(a)	(b)	(c)
		RWA		Minimum capital requirements
$m		As at 30 Jun 2026	As at 31 Mar 2026	As at 30 Jun 2026
1	**Credit risk (excluding CCR)**	**231,540**	**231,090**	**23,154**
2	*of which: Standardised Approach*	38,800	38,285	3,880
3	*of which: F-IRBA*	168,134	168,448	16,813
4	*of which: supervisory slotting approach*	4,865	4,864	487
5	*of which: A-IRBA*	19,741	19,493	1,974
6	**CCR**	**8,023**	**8,174**	**802**
7	*of which: SA-CCR*	7,199	7,041	720
8	*of which: CCR internal models method*	-	-	-
9	*of which: other CCR*	466	784	46
10	*of which: CCP*	358	349	36
11	**CVA**	**4,480**	**4,220**	**448**
12	**Equity investments in funds - look through approach**	**4**	**5**	**1**
13	**Equity investments in funds - mandate-based approach**	**905**	**970**	**90**
14	**Equity investments in funds - fall back approach**	**81**	**#**	**8**
15	**Equity investment in funds - partial use of an approach**	-	-	-
16	**Unsettled transactions**	**6**	**#**	**1**
17	**Securitisation exposures in the banking book**	**508**	**522**	**51**
18	*of which: SEC-IRBA*	-	-	-
19	*of which: SEC-ERBA*	420	434	42
20	*Of which: SEC-IAA*	-	-	-
21	*of which: SEC-SA*	88	88	9
22	**Market risk (excluding CVA and capital charge for switch between trading book and banking book)**	**14,420**	**14,521**	**1,442**
23	*of which: SA(MR)*	14,420	14,521	1,442
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)**	**2,571**	**2,593**	**257**
29	**Output floor calibration**	**60%**	**60%**	-
30	**Floor adjustment**	-	-	-
31	**Total**	**278,902**	**278,459**	**27,890**

7 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 June 2026

		a	b	c	d
		RWA			
$m		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)	192,740	38,800	231,540	342,401
2	Counterparty credit risk	6,071	1,952	8,023	11,330
3	Credit valuation adjustment	-	4,480	4,480	4,480
4	Securitisation exposures in the banking book	-	508	508	508
5	Market risk	-	14,420	14,420	14,420
6	Operational risk		16,364	16,364	16,364
7	Residual RWA		3,567	3,567	3,567
8	**Total**	**198,811**	**80,091**	**278,902**	**393,070**

8 Comparison of Modelled and Standardised RWA for Credit Risk at Asset Class Level

The following table provides the comparison of the SA(CR) and IRBA RWA calculated using the Group's nominated approaches against the RWA calculated using only SA(CR), at the asset class level.

As at 30 June 2026

		(a)	(b)	(c)	(d)
		RWA			
$m		RWA for IRBA exposures calculated using IRBA	RWA for IRBA exposures calculated using SA(CR)	Total RWA for IRBA exposures and SA(CR) exposures calculated using nominated approaches	Total RWA for IRBA exposures and SA(CR) exposures calculated using SA(CR)
1	Sovereign	5,109	2,502	5,211	2,604
1A	Of which: categorised as MDB/PSE in SA	-	-	-	-
2	Banks and other financial institutions treated as banks	12,046	14,195	13,658	15,808
3	Equity	-	-	3,639	3,639
4	Purchased receivables	-	-	-	-
5	Corporates	91,440	145,628	105,750	159,939
5A	Of which: F-IRBA is applied	91,440	145,628	91,440	145,628
5B	Of which: A-IRBA is applied	-	-	-	-
6	Retail	19,741	49,595	29,596	59,444
6A	Of which: QRRE	3,794	6,724	7,916	10,846
6B	Of which: other retail	6,244	12,089	11,319	17,157
6C	Of which: retail residential mortgages	9,703	30,782	10,361	31,441
7	Specialised lending	64,404	91,623	64,835	92,116
7A	Of which: IPRE and HVCRE	61,109	87,023	61,516	87,492
8	Others	-	-	8,851	8,851
9	**Total**	**192,740**	**303,543**	**231,540**	**342,401**

9 Credit Risk

9.1 Credit Quality of Assets

Please refer to UOB Annual Report 2025, Risk Management section – Credit Risk and summary of significant accounting policies under the notes to financial statements.

The table below provides an overview of the credit quality of the Group's on- and off-balance sheet assets.

A default on the obligor is considered to have occurred when either or both of the followings have taken place:

- The obligor is unlikely to pay its credit obligations to the Group in full, without recourse by the bank to actions such as realising security (if held).
- The obligor is past due more than 90 days on any credit obligation to the Group. Overdrafts will be considered as being past due once the outstanding has breached an advised limit.

As at 30 June 2026

		(a)	(b)	(c)	(d)	(e)	(f)	(g)
		Gross carrying amount of			of which: allowances for standardised approach exposures			
$m		Defaulted exposures	Non-defaulted exposures	Allowances and impairments	of which: specific allowances	of which: general allowances	of which: allowances for IRBA exposures	Net values (a+b-c)
1	Loans	5,700	355,711	4,163	130	351	3,682	357,248
2	Debt securities	-	115,961	127	-	73	54	115,834
3	Off-balance sheet exposures	25	111,839	328	-	43	285	111,536
4	**Total**	**5,725**	**583,511**	**4,618**	**130**	**467**	**4,021**	**584,618**

As at 31 December 2025

		(a)	(b)	(c)	(d)	(e)	(f)	(g)
		Gross carrying amount of			of which: allowances for standardised approach exposures			
$m		Defaulted exposures	Non-defaulted exposures	Allowances and impairments	of which: specific allowances	of which: general allowances	of which: allowances for IRBA exposures	Net values (a+b-c)
1	Loans	5,379	346,800	4,302	179	378	3,745	347,877
2	Debt securities	-	109,086	154	-	87	67	108,932
3	Off-balance sheet exposures	36	103,485	375	-	53	322	103,146
4	**Total**	**5,415**	**559,371**	**4,831**	**179**	**518**	**4,134**	**559,955**

9.2 Changes in Stock of Defaulted Loans and Debt Securities

The table provides the change in defaulted exposures, the flows between non-defaulted and defaulted exposure categories and reductions in the defaulted exposures due to write-offs.

The increase in defaulted loans and debt securities in the first half of 2026 was mainly due to higher inflow of new defaulted loans relative to the outflow of defaulted loans from recoveries, write-off and returned to non-defaulted status. Other changes mainly comprise of recoveries and foreign exchange.

As at 30 June 2026

$m		(a)
1	**Defaulted loans and debt securities at end of the previous semi-annual reporting period**	**5,379**
2	Loans and debt securities that have defaulted since the previous semi-annual reporting period	1,664
3	Returned to non-defaulted status	(288)
4	Amounts written-off	(516)
5	Other changes	(539)
6	**Defaulted loans and debt securities at end of the semi-annual reporting period (1+2+3+4+/-5)**	**5,700**

9.3 Overview of CRM Techniques

The following table provides information on the extent of usage of CRM techniques.

Compared with 31 December 2025, the increase in loans and debt securities exposure balances were in line with overall balance sheet movement.

As at 30 June 2026

		(a)	(b)	(c)	(d)	(e)
$m		Exposures Unsecured	Exposures Secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans	209,376	147,872	123,706	18,179	-
2	Debt Securities	114,450	1,384	-	1,384	-
3	**Total**	**323,826**	**149,256**	**123,706**	**19,563**	-
4	Of which: defaulted	3,015	1,533	1,369	-	-

As at 31 December 2025

		(a)	(b)	(c)	(d)	(e)
$m		Exposures Unsecured	Exposures Secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans	201,741	146,136	122,327	17,458	-
2	Debt Securities	107,190	1,742	77	1,642	-
3	**Total**	**308,931**	**147,878**	**122,404**	**19,100**	-
4	Of which: defaulted	2,356	1,644	1,462	-	-

9.4 SA(CR) - Credit Risk Exposure and CRM Effects

The following table illustrates the effects of CRM on the calculation of Group's capital requirements for credit exposures under SA(CR).

Compared to 31 December 2025, the increase in RWA was mainly due to an increase in exposures from Corporate asset class.

As at 30 June 2026

		(a)	(b)	(c)	(d)	(e)	(f)
		Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
	Asset classes and others	On-balance sheet amount $m	Off-balance sheet amount $m	On-balance sheet amount $m	Off-balance sheet amount $m	RWA $m	RWA density %
1	Cash items	5,263	-	5,263	-	4	0
2	Central government and central bank	3,540	34	3,540	-	102	3
3	PSE	10,061	1,354	10,920	520	1,248	11
4	MDB	746	13	846	5	38	4
5	Bank	559	168	563	16	328	57
6	Covered bond	-	-	-	-	-	-
7	Corporate	14,178	10,626	11,211	1,940	12,069	92
7A	Of which: General	13,658	9,477	10,913	1,922	11,794	92
7B	Of which: Corporate SME	502	1,149	282	18	259	86
7C	Of which: SL	18	-	16	-	16	100
8	Equity and subordinated debt	2,012	132	2,012	132	3,641	170
9	Regulatory retail	6,042	12,863	5,594	1,239	4,981	73
10	Other retail	4,947	2,054	2,546	114	3,537	133
11	Real estate	5,451	1,506	5,388	264	3,765	67
12	Other exposures	9,211	665	9,211	665	11,419	116
13	Defaulted exposures	220	5	220	1	243	110
14	**Total**	**62,230**	**29,420**	**57,314**	**4,896**	**41,371**	**67**

As at 31 December 2025

		(a)	(b)	(c)	(d)	(e)	(f)
		Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
	Asset classes and others	On-balance sheet amount $m	Off-balance sheet amount $m	On-balance sheet amount $m	Off-balance sheet amount $m	RWA $m	RWA density %
1	Cash items	7,375	-	7,375	-	5	0
2	Central government and central bank	3,679	70	3,679	7	101	3
3	PSE	8,913	1,422	9,863	518	1,192	11
4	MDB	785	1	895	#	29	3
5	Bank	360	79	370	7	260	69
6	Covered bond	-	-	-	-	-	-
7	Corporate	11,601	11,233	9,042	1,937	10,574	96
7A	Of which: General	11,130	10,242	8,752	1,922	10,299	96
7B	Of which: Corporate SME	451	991	273	15	258	90
7C	Of which: SL	20	-	17	-	17	100
8	Equity and subordinated debt	2,080	131	2,080	131	3,744	169
9	Regulatory retail	6,595	13,329	6,146	1,284	5,478	74
10	Other retail	4,617	2,001	2,366	114	3,375	136
11	Real estate	5,727	1,578	5,658	214	3,899	66
12	Other exposures	9,221	521	9,221	521	11,333	116
13	Defaulted exposures	244	6	243	1	276	113
14	**Total**	**61,197**	**30,371**	**56,938**	**4,734**	**40,266**	**65**

9.5 SA(CR) - Exposures by Asset Classes and Risk Weights

The following table provides a breakdown of Group's credit risk exposures under SA(CR) by asset class and risk weight.

As at 30 June 2026

		0%	20%	Total credit exposure amount (post-CCF and post-CRM)
1	Cash items	5,242	21	5,263

		0%	20%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
2	Central government and central bank	3,339	-	198	3	-	-	3,540

		20%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
3	PSE	3,020	1,287	-	-	7,133	11,440

		0%	20%	30%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
4	MDB	660	191	-	-	-	-	-	851

		20%	30%	40%	50%	75%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
5	Bank	228	56	7	111	77	-	100		579
5A	Of which: securities firms and other financial institutions	-	-	-	-	-	-	-		-

		10%	15%	20%	25%	35%	50%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
6	Covered bonds	-	-	-	-	-	-	-		-

		20%	50%	65%	75%	80%	85%	100%	130%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
7	Corporate	782	316		1,191	-	271	10,512	-	79		13,151
7A	Of which: General corporate	782	316		1,191			10,467		79		12,835
7B	Of which: securities firms and other financial institutions	439	126		315			252		-		1,132
7C	Of which: Corporate SME	-	-		-		271	29		-		300
7D	Of which: Securities firms and other financial institutions	-	-		-		39	3		-		42
7E	Of which: SL	-	-		-	-		16	-	-		16

		100%	150%	250%	400%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
8	Equity and subordinated debt		-	-	-	-	2,144	2,144

		45%	75%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
9	Regulatory retail	1,013	5,391		429	6,833

		45%	75%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
10	Other retail			906	1,754	2,660

9.5 SA(CR) – Exposures by Asset Classes and Risk Weights *(cont'd)*

		0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
11	Real estate		847	430	535	#	78	62	29	174		100	630	1,171	#	-	2	76	51	1,467	5,652
11A	Of which: ADC															-			-	-	-
11B	Of which: Regulatory real estate		847	430	535	#	78	62	29	174		100	256	-	#		2	76		27	2,616
11C	Of which: RRE		847	430	535	#	78	62	29	8		56	1				2			27	2,075
11D	Of which: CRE									166		44	255	-	#			76		-	541
11E	Of which: Other real estate												374	1,171					51	1,440	3,036

		50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
12	Defaulted exposures		175	46		221

		0%	20%	100%	250%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
13	Other exposures			8,847	1,029	-		9,876

Exposure amounts and CCFs applied to off-balance sheet exposures, categorised based on risk bucket of converted exposures					
		(a)	(b)	(c)	(d)
14	Risk weight	*On-balance sheet exposure*	*Off-balance sheet exposure (pre-CCF)*	*Weighted average CCF**	*Exposure (post-CCF and post-CRM)*
14A	*Less than 40%*	22,497	1,263	30%	22,513
14B	*40-70%*	2,625	6,239	14%	3,378
14C	*75%*	6,734	7,757	10%	7,289
14D	*80-85%*	1,602	1,465	5%	1,441
14E	*90-100%*	20,836	11,177	25%	21,877
14F	*105-130%*	792	360	14%	509
14G	*150%*	3,813	1,027	13%	2,030
14H	*250%*	1,029	#	-	1,029
14I	*400%*	-	-	-	-
14J	*1250%*	-	-	-	-
14K	*Other*	2,302	132	100%	2,144
14L	*Total exposures*	62,230	29,420	18%	62,210
* Weighting is based on off-balance sheet exposure (pre-CCF).					

9.5 SA(CR) – Exposures by Asset Classes and Risk Weights *(cont'd)*

As at 31 December 2025

		0%	20%	Total credit exposure amount (post-CCF and post-CRM)
1	Cash items	7,350	25	7,375

		0%	20%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
2	Central government and central bank	3,483	-	203	-	-	-	3,686

		20%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
3	PSE	2,906	1,222	-	-	6,253	10,381

		0%	20%	30%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
4	MDB	750	145	-	-	-	-	-	895

		20%	30%	40%	50%	75%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
5	Bank	68	140	-	48	2	-	119		377
5A	Of which: securities firms and other financial institutions	-	-	-	-	-	-	-		-

		10%	15%	20%	25%	35%	50%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
6	Covered bonds	-	-	-	-	-	-	-		-

		20%	50%	65%	75%	80%	85%	100%	130%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
7	Corporate	257	191		415	-	201	9,856	-	59		10,979
7A	Of which: General corporate	257	191		415			9,752		59		10,674
7B	Of which: securities firms and other financial institutions	95	125		259			241		-		720
7C	Of which: Corporate SME	-	-		-		201	87		-		288
7D	Of which: Securities firms and other financial institutions	-	-		-		24	45		-		69
7E	Of which: SL	-	-		-	-		17	-	-		17

		100%	150%	250%	400%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
8	Equity and subordinated debt		50	-	-	-	2,161	2,211

		45%	75%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
9	Regulatory retail	903	6,052		475	7,430

		45%	75%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
10	Other retail			691	1,789	2,480

9.5 SA(CR) – Exposures by Asset Classes and Risk Weights *(cont'd)*

		0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
11	Real estate		900	462	616	2	86	40	36	203		110	631	860	1	-	2	55	54	1,814	5,872
11A	Of which: ADC															-			-	-	-
11B	Of which: Regulatory real estate		900	462	616	2	86	40	36	203		110	280	-	1		2	55		26	2,819
11C	Of which: RRE		900	462	616	2	86	40	36	2		63	#				2			25	2,234
11D	Of which: CRE									201		47	280	-	1			55		1	585
11E	Of which: Other real estate												351	860					54	1,788	3,053

		50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
12	Defaulted exposures		179	65		244

		0%	20%	100%	250%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
13	Other exposures			8,681	1,061	-		9,742

Exposure amounts and CCFs applied to off-balance sheet exposures, categorised based on risk bucket of converted exposures					
14	Risk weight	(a) *On-balance sheet exposure*	(b) *Off-balance sheet exposure (pre-CCF)*	(c) *Weighted average CCF**	(d) *Exposure (post-CCF and post-CRM)*
14A	*Less than 40%*	23,236	1,136	29%	23,381
14B	*40-70%*	2,420	5,700	14%	3,044
14C	*75%*	6,415	9,015	10%	7,100
14D	*80-85%*	1,169	1,035	5%	1,061
14E	*90-100%*	20,114	11,904	22%	21,185
14F	*105-130%*	843	354	14%	541
14G	*150%*	3,909	1,096	14%	2,138
14H	*250%*	1,061	-	-	1,061
14I	*400%*	-	-	-	-
14J	*1250%*	-	-	-	-
14K	*Other*	2,030	131	100%	2,161
14L	*Total exposures*	61,197	30,371	17%	61,672

* Weighting is based on off-balance sheet exposure (pre-CCF).

9.6 IRBA - Credit Risk Exposures by Portfolio and PD Range

The following table provides the main parameters used for the calculation of capital requirements for credit exposures under IRBA.

(A) Main parameters used for calculations of capital requirements for credit exposures under FIRB

As at 30 June 2026

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
PD range %	Original on-balance sheet gross exposures $m	Off-balance sheet exposures pre-CCF $m	Average CCF %	EAD post-CRM and post-CCF $m	Average PD %	Number of Obligors	Average LGD %	Average Maturity Years	RWA $m	RWA density %	EL $m	TEP $m
Sovereign												
0.00 to < 0.15	98,653	2,437	19	99,537	0.0	49	45	2.9	3,676	4	2	
0.15 to <0.25	2,872	-	-	2,872	0.2	6	45	2.3	1,282	45	3	
0.25 to <0.50	-	-	-	-	-	-	-	-	-	-	-	
0.50 to <0.75	194	-	-	194	0.6	2	45	2.3	138	71	#	
0.75 to < 2.50	-	-	-	-	-	-	-	-	-	-	-	
2.50 to < 10.00	-	-	-	-	-	-	-	-	-	-	-	
10.00 to <100.00	6	#	10	6	18.5	3	45	0.0	13	209	1	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
Sub-total	**101,725**	**2,437**	**19**	**102,609**	**0.0**	**60**	**45**	**2.9**	**5,109**	**5**	**6**	**77**
Bank												
0.00 to < 0.15	32,503	2,679	49	34,213	0.1	158	45	2.0	7,552	22	8	
0.15 to <0.25	6,607	768	31	6,847	0.2	25	45	0.7	2,553	37	7	
0.25 to <0.50	696	589	15	798	0.3	15	45	0.6	387	48	1	
0.50 to <0.75	68	76	14	78	0.6	14	45	0.1	40	51	#	
0.75 to < 2.50	947	52	75	973	1.2	7	45	0.4	692	71	5	
2.50 to < 10.00	681	-	-	681	4.3	6	45	0.4	798	117	13	
10.00 to <100.00	11	-	-	11	18.8	5	45	0.0	24	210	1	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
Sub-total	**41,513**	**4,164**	**41**	**43,601**	**0.2**	**230**	**45**	**1.7**	**12,046**	**28**	**35**	**182**
General Corporate												
0.00 to < 0.15	21,046	38,127	18	31,564	0.1	348	41	2.0	6,877	22	11	
0.15 to <0.25	9,082	17,384	16	13,383	0.2	516	40	1.9	4,747	35	11	
0.25 to <0.50	26,133	40,579	15	34,479	0.4	1,447	39	1.6	15,292	44	51	
0.50 to <0.75	10,112	11,044	19	12,593	0.5	626	39	1.3	6,309	50	26	
0.75 to < 2.50	32,318	33,140	18	38,578	1.3	1,907	35	2.1	28,154	73	166	
2.50 to < 10.00	15,615	9,292	19	13,857	5.1	784	35	1.2	13,827	100	225	
10.00 to <100.00	1,565	2,647	38	1,068	20.2	196	42	1.3	2,201	206	94	
100.00 (Default)	892	291	24	962	100.0	95	35	0.9	-	-	336	
Sub-total	**116,763**	**152,504**	**17**	**146,484**	**1.8**	**5,919**	**38**	**1.8**	**77,407**	**53**	**920**	**1,489**
Corporate small business												
0.00 to < 0.15	597	701	6	656	0.1	28	40	2.3	149	23	#	
0.15 to <0.25	125	910	14	353	0.2	268	33	1.9	83	24	#	
0.25 to <0.50	1,129	2,958	17	2,046	0.4	625	35	1.9	815	40	3	
0.50 to <0.75	691	2,153	12	1,230	0.5	489	32	1.8	476	39	2	
0.75 to < 2.50	6,991	6,638	17	8,871	1.4	2,554	34	2.0	5,498	62	42	
2.50 to < 10.00	5,949	4,088	17	6,360	5.5	1,951	34	1.7	5,610	88	115	
10.00 to <100.00	1,515	456	21	1,089	19.7	431	30	1.5	1,402	129	62	
100.00 (Default)	637	128	8	647	100.0	202	34	1.5	-	-	219	
Sub-total	**17,634**	**18,032**	**16**	**21,252**	**6.3**	**6,548**	**34**	**1.9**	**14,033**	**66**	**443**	**406**
SL												
0.00 to < 0.15	-	-	-	-	-	-	-	-	-	-	-	
0.15 to <0.25	9,603	2,497	38	10,514	0.2	109	40	2.2	3,763	36	8	
0.25 to <0.50	23,101	3,337	23	23,648	0.4	287	40	2.2	11,981	51	36	
0.50 to <0.75	9,190	1,626	36	9,578	0.5	164	40	2.3	5,814	61	20	
0.75 to < 2.50	32,425	4,187	33	32,241	1.1	831	40	2.1	25,288	78	140	
2.50 to < 10.00	9,395	686	38	9,058	5.6	229	40	1.8	11,618	128	202	
10.00 to <100.00	659	50	39	522	25.3	24	40	1.3	1,075	206	53	
100.00 (Default)	2,991	192	39	3,065	100.0	64	40	1.2	-	-	1,226	
Sub-total	**87,364**	**12,575**	**32**	**88,626**	**4.8**	**1,708**	**40**	**2.1**	**59,539**	**67**	**1,685**	**1,204**
Total (sum of portfolios)	**364,999**	**189,712**	**19**	**402,572**	**2.1**	**14,465**	**41**	**2.1**	**168,134**	**42**	**3,089**	**3,358**

9.6 IRBA - Credit Risk Exposures by Portfolio and PD Range *(cont'd)*

As at 31 December 2025

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
PD range %	Original on-balance sheet gross exposures $m	Off-balance sheet exposures pre-CCF $m	Average CCF %	EAD post-CRM and post-CCF $m	Average PD %	Number of Obligors	Average LGD %	Average Maturity Years	RWA $m	RWA density %	EL $m	TEP $m
Sovereign												
0.00 to < 0.15	95,183	1,964	66	96,994	0.0	47	45	2.9	3,985	4	3	
0.15 to <0.25	1,994	-	-	1,994	0.2	5	45	3.1	1,033	52	2	
0.25 to <0.50	71	19	50	81	0.4	1	45	2.7	49	60	#	
0.50 to <0.75	138	-	-	138	0.6	2	45	2.8	107	78	#	
0.75 to < 2.50	-	-	-	-	-	-	-	-	-	-	-	
2.50 to < 10.00	-	-	-	-	-	-	-	-	-	-	-	
10.00 to <100.00	7	-	-	7	18.5	1	45	0.0	14	208	1	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
Sub-total	**97,393**	**1,983**	**66**	**99,214**	**0.0**	**56**	**45**	**2.9**	**5,188**	**5**	**6**	**84**
Bank												
0.00 to < 0.15	31,931	1,958	42	33,065	0.1	157	45	1.7	6,762	20	8	
0.15 to <0.25	6,792	227	30	6,861	0.2	22	45	0.8	2,630	38	7	
0.25 to <0.50	659	339	22	745	0.4	16	45	0.3	330	44	1	
0.50 to <0.75	55	109	42	100	0.6	15	45	0.1	52	52	#	
0.75 to < 2.50	749	55	73	776	1.2	9	45	0.4	560	72	4	
2.50 to < 10.00	556	-	-	550	4.3	4	45	0.3	641	117	11	
10.00 to <100.00	9	-	-	9	20.5	7	45	0.0	19	218	1	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
Sub-total	**40,751**	**2,688**	**39**	**42,106**	**0.2**	**230**	**45**	**1.5**	**10,994**	**26**	**32**	**179**
General Corporate												
0.00 to < 0.15	18,255	31,363	15	26,046	0.1	352	41	2.0	5,503	21	9	
0.15 to <0.25	5,753	17,811	19	10,199	0.2	494	39	2.1	3,616	35	8	
0.25 to <0.50	22,971	41,146	15	32,572	0.4	1,337	38	1.6	14,415	44	47	
0.50 to <0.75	10,611	11,508	14	13,385	0.5	582	39	1.2	6,416	48	27	
0.75 to < 2.50	32,337	32,865	17	37,225	1.2	2,005	35	2.0	26,405	71	158	
2.50 to < 10.00	15,638	10,531	19	13,844	5.1	817	34	1.2	14,044	101	221	
10.00 to <100.00	1,653	2,248	37	918	20.6	195	41	1.4	1,850	202	82	
100.00 (Default)	982	305	28	1,068	100.0	106	37	1.0	-	-	395	
Sub-total	**108,200**	**147,777**	**16**	**135,257**	**2.0**	**5,888**	**38**	**1.7**	**72,249**	**53**	**947**	**1,508**
Corporate small business												
0.00 to < 0.15	28	476	7	63	0.1	18	38	1.7	13	20	#	
0.15 to <0.25	222	914	23	460	0.2	262	35	2.2	129	28	#	
0.25 to <0.50	592	2,126	15	1,331	0.4	643	34	1.9	490	37	2	
0.50 to <0.75	698	1,920	16	1,199	0.5	523	34	1.7	500	42	2	
0.75 to < 2.50	7,222	6,534	17	8,908	1.5	2,672	33	1.8	5,485	62	43	
2.50 to < 10.00	5,661	4,059	17	5,913	5.3	2,025	33	1.7	5,273	89	104	
10.00 to <100.00	1,342	450	22	1,065	18.4	473	30	1.7	1,397	131	58	
100.00 (Default)	714	129	12	730	100.0	219	34	1.4	-	-	246	
Sub-total	**16,479**	**16,608**	**17**	**19,669**	**7.0**	**6,835**	**33**	**1.8**	**13,287**	**68**	**455**	**463**
SL												
0.00 to < 0.15	-	-	-	-	-	-	-	-	-	-	-	
0.15 to <0.25	7,372	2,383	31	8,080	0.2	94	40	2.4	3,032	38	6	
0.25 to <0.50	25,467	3,548	32	26,179	0.4	299	40	2.2	13,523	52	40	
0.50 to <0.75	7,905	1,614	28	8,214	0.5	153	40	1.9	4,691	57	17	
0.75 to < 2.50	35,896	5,261	31	36,332	1.1	960	40	2.1	28,590	79	161	
2.50 to < 10.00	9,062	745	37	9,011	5.9	212	40	1.8	11,784	131	211	
10.00 to <100.00	783	109	40	825	27.1	23	40	1.1	1,721	209	89	
100.00 (Default)	1,730	67	39	1,756	100.0	59	40	1.0	-	-	702	
Sub-total	**88,215**	**13,727**	**32**	**90,397**	**3.4**	**1,800**	**40**	**2.1**	**63,341**	**70**	**1,226**	**1,238**
Total (sum of portfolios)	**351,038**	**182,783**	**18**	**386,643**	**1.9**	**14,809**	**41**	**2.1**	**165,059**	**43**	**2,666**	**3,472**

9.6 IRBA - Credit Risk Exposures by Portfolio and PD Range *(cont'd)*

(B) Main parameters used for calculations of capital requirements for credit exposures under AIRB

As at 30 June 2026

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
PD range %	Original on-balance sheet gross exposures $m	Off-balance sheet exposures pre-CCF $m	Average CCF %	EAD post-CRM and post-CCF $m	Average PD %	Number of Obligors	Average LGD %	Average Maturity Years	RWA $m	RWA density %	EL $m	TEP $m
Residential mortgage												
0.00 to < 0.15	330	208	100	538	0.1	5,064	23		23	4	#	
0.15 to <0.25	29,093	2,134	41	29,963	0.2	56,152	13		1,392	5	7	
0.25 to <0.50	32,741	1,772	57	33,754	0.3	130,604	12		2,232	7	12	
0.50 to <0.75	19,698	1,844	41	20,462	0.7	35,092	11		2,065	10	14	
0.75 to < 2.50	4,120	401	43	4,291	1.1	33,879	22		1,254	29	11	
2.50 to < 10.00	1,161	41	48	1,181	3.9	11,890	18		588	50	8	
10.00 to <100.00	1,519	13	41	1,524	22.0	9,904	22		1,696	111	71	
100.00 (Default)	902	8	40	905	100.0	5,181	24		453	50	212	
Sub-total	**89,564**	**6,421**	**48**	**92,618**	**1.7**	**278,924**	**13**		**9,703**	**10**	**335**	**355**
QRRE												
0.00 to < 0.15	1,295	8,344	25	3,352	0.1	482,307	54		113	3	2	
0.15 to <0.25	1,102	10,250	49	6,100	0.2	861,183	58		371	6	7	
0.25 to <0.50	773	5,546	46	3,328	0.3	663,787	52		274	8	6	
0.50 to <0.75	743	1,993	49	1,723	0.6	243,929	57		253	15	6	
0.75 to < 2.50	1,460	2,783	57	3,056	1.4	436,905	59		891	29	26	
2.50 to < 10.00	780	825	62	1,294	5.5	231,305	64		1,038	80	45	
10.00 to <100.00	377	192	57	487	30.2	100,427	64		757	155	93	
100.00 (Default)	105	-	-	105	100.0	17,438	67		97	92	64	
Sub-total	**6,635**	**29,933**	**43**	**19,445**	**2.1**	**2,735,141**	**57**		**3,794**	**20**	**249**	**121**
Other retail exposures												
0.00 to < 0.15	89	435	36	245	0.1	3,745	40		23	10	#	
0.15 to <0.25	1,358	821	63	1,874	0.2	21,139	29		214	11	1	
0.25 to <0.50	2,476	1,039	61	3,114	0.4	11,296	26		488	16	3	
0.50 to <0.75	4,126	606	65	4,520	0.6	24,247	18		621	14	5	
0.75 to < 2.50	5,788	1,824	65	6,972	1.4	47,548	29		2,311	33	29	
2.50 to < 10.00	2,200	356	74	2,463	4.8	83,848	45		1,612	65	54	
10.00 to <100.00	502	49	61	532	24.3	21,394	40		467	88	52	
100.00 (Default)	409	17	16	412	100.0	5,886	34		508	123	114	
Sub-total	**16,948**	**5,147**	**62**	**20,132**	**4.0**	**216,000**	**29**		**6,244**	**31**	**258**	**212**
Total (sum of portfolios)	**113,147**	**41,501**	**46**	**132,195**	**2.1**	**3,052,851**	**22**		**19,741**	**15**	**842**	**688**

As at 30 June 2026, the Group did not use credit derivatives as credit risk mitigant for exposures in its Banking Book.

9.6 IRBA - Credit Risk Exposures by Portfolio and PD Range *(cont'd)*

As at 31 December 2025

PD range %	(a) Original on-balance sheet gross exposures $m	(b) Off-balance sheet exposures pre-CCF $m	(c) Average CCF %	(d) EAD post-CRM and post-CCF $m	(e) Average PD %	(f) Number of Obligors	(g) Average LGD %	(h) Average Maturity Years	(i) RWA $m	(j) RWA density %	(k) EL $m	(l) TEP $m
Residential mortgage												
0.00 to < 0.15	457	222	96	670	0.1	5,601	25		30	4	#	
0.15 to <0.25	28,669	1,905	41	29,452	0.2	55,411	13		1,384	5	7	
0.25 to <0.50	31,948	1,755	58	32,972	0.3	129,196	12		2,205	7	12	
0.50 to <0.75	19,282	1,702	41	19,988	0.7	34,665	11		2,024	10	14	
0.75 to < 2.50	4,235	420	44	4,418	1.0	34,509	22		1,291	29	11	
2.50 to < 10.00	1,245	42	57	1,270	3.9	12,309	19		690	54	10	
10.00 to <100.00	1,444	13	43	1,450	23.4	9,108	21		1,598	110	72	
100.00 (Default)	922	9	41	926	100.0	5,341	25		726	78	179	
Sub-total	**88,202**	**6,068**	**49**	**91,146**	**1.8**	**276,954**	**13**		**9,948**	**11**	**305**	**338**
QRRE												
0.00 to < 0.15	1,296	7,861	25	3,259	0.1	475,732	54		111	3	2	
0.15 to <0.25	1,109	9,998	50	6,076	0.2	844,060	58		369	6	7	
0.25 to <0.50	724	5,035	47	3,077	0.3	625,555	52		254	8	5	
0.50 to <0.75	736	1,945	49	1,684	0.6	238,698	57		248	15	6	
0.75 to < 2.50	1,466	2,925	57	3,127	1.4	445,574	58		907	29	26	
2.50 to < 10.00	797	868	62	1,331	5.5	245,333	63		1,052	79	45	
10.00 to <100.00	372	227	55	498	30.4	103,857	64		774	156	96	
100.00 (Default)	107	-	-	107	100.0	17,929	68		93	88	65	
Sub-total	**6,607**	**28,859**	**43**	**19,159**	**2.1**	**2,681,656**	**57**		**3,808**	**20**	**252**	**127**
Other retail exposures												
0.00 to < 0.15	89	419	36	240	0.1	3,438	40		23	9	#	
0.15 to <0.25	1,281	797	63	1,781	0.2	20,880	29		202	11	1	
0.25 to <0.50	2,422	1,018	63	3,060	0.4	11,328	26		479	16	3	
0.50 to <0.75	4,181	591	66	4,570	0.6	24,329	18		616	13	4	
0.75 to < 2.50	5,890	1,811	65	7,063	1.4	46,606	29		2,297	33	29	
2.50 to < 10.00	2,209	359	75	2,477	4.8	79,476	44		1,592	64	53	
10.00 to <100.00	536	40	61	561	24.1	22,211	40		490	87	55	
100.00 (Default)	389	15	17	391	100.0	5,277	34		496	127	102	
Sub-total	**16,997**	**5,050**	**62**	**20,143**	**3.9**	**210,574**	**28**		**6,195**	**31**	**247**	**205**
Total (sum of portfolios)	**111,806**	**39,978**	**47**	**130,448**	**2.2**	**2,992,742**	**22**		**19,951**	**15**	**804**	**670**

As at 31 December 2025, the Group did not use credit derivatives as credit risk mitigant for exposures in its Banking book.

9.7 IRBA - Effect on RWA of Credit Derivatives used as CRM

As at 30 June 2026, the Group did not use credit derivatives as credit risk mitigant for exposures under IRBA.

9.8 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 March 2026, the Group RWA remained relatively stable.

As at 30 June 2026

		(a)
$m		RWA amounts
1	**RWA as at end of previous quarter**	**192,805**
2	Asset size	5,984
3	Asset quality	(6,440)
4	Model updates	3
5	Methodology and policy	-
6	Acquisitions and disposals	-
7	Foreign exchange movements	176
8	Other	212
9	**RWA as at end of quarter**	**192,740**

9.9 IRBA - Specialised Lending under the Slotting Approach

The following table provides the exposure amount and RWA of the Group's specialised lending portfolio under Supervisory Slotting Approach.

Compared with 31 December 2025, the portfolio is relatively stable.

As at 30 June 2026

$m

SL												
Other than HVCRE												
					Exposure amount							
Regulatory categories	Remaining maturity	On-balance sheet amount	Off-balance sheet amount	Risk weight	PF	OF	CF	IPRE	Total	RWA	Expected Losses
Strong	Less than 2.5 years	1,030	9,468	50%	695	-	433	152	1,280	640	-
	Equal to or more than 2.5 years	2,275	927	70%	2,466	-	48	132	2,646	1,852	11
Good	Less than 2.5 years	775	806	70%	116	-	8	777	901	630	4
	Equal to or more than 2.5 years	1,122	639	90%	883	-	-	442	1,325	1,193	11
Satisfactory		380	90	115%	76	-	-	336	412	474	12
Weak		28	12	250%	-	-	1	30	31	76	2
Default		60	3	-	-	-	-	60	60	-	30
Total		**5,670**	**11,945**		**4,236**	**-**	**490**	**1,929**	**6,655**	**4,865**	**70**

As at 31 December 2025

$m

SL											
Other than HVCRE											
					Exposure amount						
Regulatory categories	Remaining maturity	On-balance sheet amount	Off-balance sheet amount	Risk weight	PF	OF	CF	IPRE	Total	RWA	Expected Losses
Strong	Less than 2.5 years	1,162	11,033	50%	906	-	436	162	1,504	752	-
	Equal to or more than 2.5 years	2,150	914	70%	2,328	-	50	137	2,515	1,761	10
Good	Less than 2.5 years	662	927	70%	69	-	4	736	809	566	3
	Equal to or more than 2.5 years	1,301	417	90%	1,050	-	-	356	1,406	1,265	11
Satisfactory		320	78	115%	44	-	-	293	337	387	9
Weak		29	1	250%	-	-	-	29	29	71	2
Default		48	2	-	-	-	-	48	48	-	24
Total		**5,672**	**13,372**		**4,397**	**-**	**490**	**1,761**	**6,648**	**4,802**	**60**

10 Counterparty Credit Risk (CCR)

10.1 Analysis of CCR Exposure by Approach

The following table provides the EAD, RWA and parameters used to calculate the Group's CCR regulatory requirements.

Compared with 31 December 2025, CCR RWA was higher mainly due to increased exposures from derivatives.

As at 30 June 2026

		(a)	(b)	(c)	(d)	(e)	(f)
$m		Replacement cost	Potential future exposure	Effective EPE	α used for computing regulatory EAD	EAD (post-CRM)	RWA
1	SA-CCR (for derivatives)	4,486	8,705		1.4	18,410	7,199
2	CCR internal models method (for derivatives and SFTs)			-	-	-	-
3	FC(SA) (for SFTs)					-	-
4	FC(CA) (for SFTs)					2,133	466
5	VaR for SFTs					-	-
6	**Total**						**7,666**

As at 31 December 2025

		(a)	(b)	(c)	(d)	(e)	(f)
$m		Replacement cost	Potential future exposure	Effective EPE	α used for computing regulatory EAD	EAD (post-CRM)	RWA
1	SA-CCR (for derivatives)	3,722	7,674		1.4	15,955	6,300
2	CCR internal models method (for derivatives and SFTs)			-	-	-	-
3	FC(SA) (for SFTs)					-	-
4	FC(CA) (for SFTs)					1,800	527
5	VaR for SFTs					-	-
6	**Total**						**6,827**

10.2 Standardised Approach - CCR Exposures by Portfolio and Risk Weights

The following table provides a breakdown of the Group's CCR exposures under SA(CR) by asset class and risk weight.

Compared with 31 December 2025, the increase in exposure were mainly from Bank and PSE asset classes.

As at 30 June 2026

$m	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Risk weight / Asset classes	0%	10%	20%	50%	75%	100%	150%	Others	Total Credit Exposure
Central government and central bank	28	-	-	115	-	-	-	-	**143**
PSE	184	-	10	467	-	-	-	-	**661**
MDB	170	-	2	-	-	-	-	-	**172**
Bank	-	-	39	578	9	-	#	92	**718**
Covered Bond	-	-	-	-	-	-	-	-	-
Corporate	-	-	1	-	19	940	-	3	**963**
Equity and subordinated debt	-	-	-	-	-	-	-	-	-
Regulatory retail	-	-	-	-	-	-	-	-	-
Other retail	-	-	-	-	-	#	9	-	**9**
Real estate	-	-	-	-	-	-	-	-	-
Other exposures	-	-	-	-	-	-	-	-	-
Total	**382**	-	**52**	**1,160**	**28**	**940**	**9**	**95**	**2,666**

As at 31 December 2025

$m	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Risk weight / Asset classes	0%	10%	20%	50%	75%	100%	150%	Others	Total Credit Exposure
Central government and central bank	7	-	-	30	-	-	-	-	**37**
PSE	75	-	5	103	-	-	-	-	**183**
MDB	185	-	2	-	-	-	-	-	**187**
Bank	-	-	18	124	2	-	#	53	**197**
Covered Bond	-	-	-	-	-	-	-	-	-
Corporate	-	-	2	-	10	674	#	5	**691**
Equity and subordinated debt	-	-	-	-	-	-	-	-	-
Regulatory retail	-	-	-	-	-	-	-	-	-
Other retail	-	-	-	-	-	#	13	-	**13**
Real estate	-	-	-	-	-	-	-	-	-
Other exposures	-	-	-	-	-	-	-	-	-
Total	**267**	-	**27**	**257**	**12**	**674**	**13**	**58**	**1,308**

10.3 IRBA - CCR Exposures by Portfolio and PD Range

The following table sets out the relevant parameters used for the calculations of CCR capital requirements for IRBA models.

10.3 IRBA - CCR Exposures by Portfolio and PD Range *(cont'd)*

(A) Main parameters used for calculations of CCR capital requirements for FIRB models

As at 30 June 2026

	(a)	(b)	(c)	(d)	(e)	(f)	(g)
PD range %	EAD post-CRM $m	Average PD %	Number of obligors	Average LGD %	Average maturity Years	RWA $m	RWA density %
Sovereign							
0.00 to < 0.15	910	0.0	7	45	0.2	7	1
0.15 to <0.25	#	0.2	1	45	0.0	#	22
0.25 to <0.50	-	-	-	-	-	-	-
0.50 to <0.75	10	0.6	1	45	0.0	4	44
0.75 to < 2.50	-	-	-	-	-	-	-
2.50 to < 10.00	-	-	-	-	-	-	-
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
Sub-total	**920**	**0.0**	**9**	**45**	**0.2**	**11**	**1**
Bank							
0.00 to < 0.15	9,061	0.1	143	45	1.1	1,545	17
0.15 to <0.25	249	0.2	15	45	0.2	79	32
0.25 to <0.50	196	0.4	13	45	1.0	99	51
0.50 to <0.75	6	0.5	11	45	0.3	3	56
0.75 to < 2.50	20	0.9	3	45	1.6	16	81
2.50 to < 10.00	37	4.3	4	45	1.6	48	132
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
Sub-total	**9,569**	**0.1**	**189**	**45**	**1.1**	**1,790**	**19**
General Corporate							
0.00 to < 0.15	1,772	0.1	93	42	1.8	347	20
0.15 to <0.25	673	0.2	89	44	0.8	232	34
0.25 to <0.50	1,222	0.4	171	42	1.6	629	51
0.50 to <0.75	448	0.5	85	41	1.2	240	54
0.75 to < 2.50	1,337	1.3	290	41	1.3	1,039	78
2.50 to < 10.00	752	5.9	128	40	1.2	938	125
10.00 to <100.00	58	14.2	28	40	1.3	104	180
100.00 (Default)	-	-	-	-	-	-	-
Sub-total	**6,262**	**1.3**	**884**	**42**	**1.4**	**3,529**	**56**
Corporate small business							
0.00 to < 0.15	22	0.1	3	45	0.1	3	12
0.15 to <0.25	1	0.2	31	39	0.2	#	19
0.25 to <0.50	25	0.4	60	40	1.1	9	36
0.50 to <0.75	19	0.5	37	40	2.0	9	45
0.75 to < 2.50	67	1.3	207	39	1.4	42	62
2.50 to < 10.00	17	3.3	119	40	0.8	14	79
10.00 to <100.00	1	20.1	25	34	0.5	2	149
100.00 (Default)	#	100.0	2	40	0.0	-	-
Sub-total	**152**	**1.2**	**484**	**40**	**1.1**	**79**	**51**
SL							
0.00 to < 0.15	-	-	-	-	-	-	-
0.15 to <0.25	71	0.2	29	40	2.2	25	36
0.25 to <0.50	253	0.4	66	40	2.0	127	50
0.50 to <0.75	44	0.5	34	40	1.8	25	56
0.75 to < 2.50	441	1.1	121	40	1.7	333	75
2.50 to < 10.00	80	3.1	10	41	2.2	88	110
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
Sub-total	**889**	**1.0**	**260**	**40**	**1.9**	**598**	**67**
Total (sum of portfolios)	**17,792**	**0.6**	**1,826**	**44**	**1.2**	**6,007**	**34**

10.3 IRBA - CCR Exposures by Portfolio and PD Range *(cont'd)*

(A) Main parameters used for calculations of CCR capital requirements for FIRB models

As at 31 December 2025

	(a)	(b)	(c)	(d)	(e)	(f)	(g)
PD range %	EAD post-CRM $m	Average PD %	Number of obligors	Average LGD %	Average maturity Years	RWA $m	RWA density %
Sovereign							
0.00 to < 0.15	866	0.0	7	45	0.3	3	0
0.15 to <0.25	-	-	1	-	-	-	-
0.25 to <0.50	-	-	-	-	-	-	-
0.50 to <0.75	4	0.6	1	45	0.2	2	46
0.75 to < 2.50	-	-	-	-	-	-	-
2.50 to < 10.00	-	-	-	-	-	-	-
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
Sub-total	**870**	**0.0**	**9**	**45**	**0.3**	**5**	**1**
Bank							
0.00 to < 0.15	7,817	0.1	137	45	1.1	1,341	17
0.15 to <0.25	228	0.2	14	45	0.2	71	31
0.25 to <0.50	211	0.4	13	45	0.7	109	51
0.50 to <0.75	5	0.6	8	45	0.3	3	51
0.75 to < 2.50	29	0.9	5	45	1.8	24	84
2.50 to < 10.00	44	4.3	3	45	2.1	61	138
10.00 to <100.00	#	27.9	1	45	0.0	#	253
100.00 (Default)	-	-	-	-	-	-	-
Sub-total	**8,334**	**0.1**	**181**	**45**	**1.1**	**1,609**	**19**
General Corporate							
0.00 to < 0.15	1,209	0.1	81	42	1.9	262	22
0.15 to <0.25	799	0.2	88	43	1.2	291	36
0.25 to <0.50	1,375	0.4	166	42	1.5	695	51
0.50 to <0.75	544	0.5	80	41	1.1	299	55
0.75 to < 2.50	1,601	1.3	299	41	1.3	1,252	78
2.50 to < 10.00	446	5.9	115	40	1.3	566	127
10.00 to <100.00	56	14.1	27	44	2.1	130	232
100.00 (Default)	-	-	-	-	-	-	-
Sub-total	**6,030**	**1.1**	**856**	**42**	**1.4**	**3,495**	**58**
Corporate small business							
0.00 to < 0.15	6	0.1	3	43	0.1	1	9
0.15 to <0.25	2	0.2	28	17	0.5	#	8
0.25 to <0.50	6	0.4	52	40	0.6	2	29
0.50 to <0.75	10	0.5	34	40	2.1	5	47
0.75 to < 2.50	143	1.8	198	40	1.2	108	75
2.50 to < 10.00	12	5.8	147	39	1.4	12	103
10.00 to <100.00	22	13.3	21	44	1.3	50	225
100.00 (Default)	-	-	-	-	-	-	-
Sub-total	**201**	**3.1**	**483**	**40**	**1.2**	**178**	**88**
SL							
0.00 to < 0.15	-	-	-	-	-	-	-
0.15 to <0.25	26	0.2	14	40	2.2	9	36
0.25 to <0.50	297	0.4	76	40	1.9	148	50
0.50 to <0.75	84	0.5	39	40	2.5	53	63
0.75 to < 2.50	497	1.0	123	40	2.2	392	79
2.50 to < 10.00	14	3.3	3	40	1.4	14	105
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	3	100.0	1	40	1.0	-	-
Sub-total	**921**	**1.1**	**256**	**40**	**2.1**	**616**	**67**
Total (sum of portfolios)	**16,356**	**0.6**	**1,785**	**43**	**1.2**	**5,904**	**36**

10.3 IRBA - CCR Exposures by Portfolio and PD Range *(cont'd)*

(B) Main parameters used for calculations of CCR capital requirements for AIRB models

As at 30 June 2026

	(a)	(b)	(c)	(d)	(e)	(f)	(g)
PD range %	EAD post-CRM $m	Average PD %	Number of obligors	Average LGD %	Average maturity Years	RWA $m	RWA density %
Other retail exposures							
0.00 to < 0.15	#	0.1	6	49		#	8
0.15 to <0.25	#	0.2	31	76		#	30
0.25 to <0.50	#	0.4	80	66		#	39
0.50 to <0.75	#	0.5	39	81		#	59
0.75 to < 2.50	1	1.3	180	71		1	84
2.50 to < 10.00	1	3.5	166	84		1	118
10.00 to <100.00	2	27.9	43	54		3	136
100.00 (Default)	-	-	-	-		-	-
Sub-total	**4**	**13.6**	**545**	**65**		**5**	**103**
Total (sum of portfolios)	**4**	**13.6**	**545**	**65**		**5**	**103**

As at 31 December 2025

	(a)	(b)	(c)	(d)	(e)	(f)	(g)
PD range %	EAD post-CRM $m	Average PD %	Number of obligors	Average LGD %	Average maturity Years	RWA $m	RWA density %
Other retail exposures							
0.00 to < 0.15	#	0.1	2	81		#	14
0.15 to <0.25	#	0.2	34	75		#	29
0.25 to <0.50	2	0.4	65	58		1	35
0.50 to <0.75	1	0.5	50	74		#	55
0.75 to < 2.50	2	1.4	201	73		2	84
2.50 to < 10.00	1	3.6	160	76		1	107
10.00 to <100.00	1	27.8	36	53		2	133
100.00 (Default)	-	-	-	-		-	-
Sub-total	**7**	**5.8**	**548**	**67**		**6**	**80**
Total (sum of portfolios)	**7**	**5.8**	**548**	**67**		**6**	**80**

10.4 Composition of Collateral for CCR Exposures

The following table provides the breakdown of all types of collateral posted or received by the Group to support or reduce the CCR exposures related to derivative transactions or to SFTs.

Compared to 31 December 2025, the increase in collateral used in SFTs was mainly in "Cash other currencies", "Other sovereign debt", "Domestic sovereign debt" and "Corporate bonds".

As at 30 June 2026

	(a)	(b)	(c)	(d)	(e)	(f)
	Collateral used in derivative transactions				Collateral used in SFTs	
	Adjusted fair value of collateral received		Adjusted fair value of posted collateral		Adjusted fair value of collateral received	Adjusted fair value of posted collateral
$m	Segregated	Unsegregated	Segregated	Unsegregated		
Cash domestic currencies	-	1	-	289	911	365
Cash other currencies	-	2,333	-	2,481	18,398	8,687
Domestic sovereign debt	-	15	-	909	319	2,856
Other sovereign debt	-	468	-	830	3,247	8,616
Government agency debt	-	-	-	-	71	2,582
Corporate bonds	-	-	-	-	5,341	5,037
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	490	-
Total	-	**2,817**	-	**4,510**	**28,779**	**28,144**

As at 31 December 2025

	(a)	(b)	(c)	(d)	(e)	(f)
	Collateral used in derivative transactions				Collateral used in SFTs	
	Adjusted fair value of collateral received		Adjusted fair value of posted collateral		Adjusted fair value of collateral received	Adjusted fair value of posted collateral
$m	Segregated	Unsegregated	Segregated	Unsegregated		
Cash domestic currencies	-	4	-	263	192	651
Cash other currencies	-	900	-	3,026	11,455	8,611
Domestic sovereign debt	-	-	-	893	601	1,415
Other sovereign debt	-	437	-	1,482	3,073	4,081
Government agency debt	-	-	-	-	17	2,303
Corporate bonds	-	-	-	-	5,559	4,148
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	531	-
Total	-	**1,341**	-	**5,663**	**21,429**	**21,209**

10.5 Credit Derivative Exposures

The following table shows the breakdown of Group's exposures to credit derivative transactions by protection bought or sold.

Compared with 31 December 2025, the decrease in credit protection bought was mainly from total return swaps.

As at 30 June 2026

$m		(a) Protection bought	(b) Protection sold
	Notionals		
1	Single-name credit default swaps	78	65
2	Index credit default swaps	13	
3	Total return swaps	771	
4	**Total notionals**	**861**	**65**
	Fair values		
5	Positive fair value (asset)	15	0
6	Negative fair value (liability)	10	

As at 31 December 2025

$m		(a) Protection bought	(b) Protection sold
	Notionals		
1	Single-name credit default swaps	77	64
2	Index credit default swaps	13	
3	Total return swaps	1,885	
4	**Total notionals**	**1,975**	**64**
	Fair values		
5	Positive fair value (asset)	126	0
6	Negative fair value (liability)	17	

10.6 RWA flow statements under CCR internal models method

UOB does not use CCR Internal Models Method.

10.7 Exposures to Central Counterparties

The table below provides an overview of the Group's exposures to CCPs, including all types of exposures due to operations, margins, contributions to default funds and related capital requirements.

10.7 Exposures to Central Counterparties *(cont'd)*

As at 30 June 2026

$m		(a) EAD (post-CRM)	(b) RWA
1	**Total exposures to qualifying CCPs**		**358**
2	Exposures to qualifying CCPs (excluding collateral and default fund contributions)	12,942	259
3	arising from: OTC derivative transactions;	12,436	249
4	arising from: Exchange-traded derivative transactions;	506	10
5	arising from: SFTs; and	-	-
6	arising from: Netting sets where cross-product netting has been approved	-	-
7	Segregated collateral	-	
8	Unsegregated collateral	2,573	52
9	Pre-funded default fund contributions	100	47
10	Unfunded default fund contributions	-	-
11	**Exposures to non-QCCPs (total)**		-
12	Exposures to non-qualifying CCPs (excluding collateral and default fund contributions)	-	-
13	arising from: OTC derivative transactions;	-	-
14	arising from: Exchange-traded derivative transactions;	-	-
15	arising from: SFTs; and	-	-
16	arising from: Netting sets where cross-product netting has been approved	-	-
17	Segregated collateral	-	
18	Unsegregated collateral	-	-
19	Pre-funded default fund contributions	-	-
20	Unfunded default fund contributions	-	-

As at 31 December 2025

$m		(a) EAD (post-CRM)	(b) RWA
1	**Total exposures to qualifying CCPs**		**334**
2	Exposures to qualifying CCPs (excluding collateral and default fund contributions)	13,625	273
3	arising from: OTC derivative transactions;	13,364	268
4	arising from: Exchange-traded derivative transactions;	261	5
5	arising from: SFTs; and	-	-
6	arising from: Netting sets where cross-product netting has been approved	-	-
7	Segregated collateral	-	
8	Unsegregated collateral	3,061	61
9	Pre-funded default fund contributions	11	0
10	Unfunded default fund contributions	-	-
11	**Exposures to non-QCCPs (total)**		-
12	Exposures to non-qualifying CCPs (excluding collateral and default fund contributions)	-	-
13	arising from: OTC derivative transactions;	-	-
14	arising from: Exchange-traded derivative transactions;	-	-
15	arising from: SFTs; and	-	-
16	arising from: Netting sets where cross-product netting has been approved	-	-
17	Segregated collateral	-	
18	Unsegregated collateral	-	-
19	Pre-funded default fund contributions	-	-
20	Unfunded default fund contributions	-	-

11 Securitisation

11.1 Securitisation Exposures in the Banking Book

The following table shows the Group's securitisation exposures in the Banking Book. Figures are based on carrying amounts as reported in the financial statements before considering the effects of credit risk mitigation.

Compared to 31 December 2025, the increase in securitisation exposures mainly arose from residential mortgage-backed securities.

		As at 30 Jun 2026		As at 31 Dec 2025	
		(a)	(b)	(a)	(b)
		UOB acts as investor		UOB acts as investor	
$m		Traditional	Of which STC	Traditional	Of which STC
1	**Total retail**	**5,240**	**4,676**	**5,019**	**4,435**
2	of which: residential mortgage	5,143	4,676	4,922	4,435
3	of which: other retail exposures	97	-	97	-
4	**Total wholesale**	**68**	-	**67**	-
5	of which: commercial mortgage	68	-	67	-

Note: The group does not have any securitisation exposures where it acts as sponsor or originator.

11.2 Securitisation Exposures in the Trading Book

The Group currently has no securitisation exposures in the Trading book.

11.3 Securitisation Exposures in the Banking Book and associated Regulatory Capital Requirements – UOB acting as Originator or as Sponsor

The Group currently has no securitisation exposures in the Banking Book where the Group acts as originator or sponsor.

11.4 Securitisation Exposures in the Banking Book and associated Regulatory Capital Requirements – UOB acting as Investor

The following table shows the exposure amounts, RWA and capital requirements of the Group's securitisation exposures in the Banking Book where the Group acts as an investor.

Compared to 31 December 2025, the increase in securitisation exposures mainly arose from residential mortgage-backed securities.

As at 30 June 2026

		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)
		Exposure values (by risk weight bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach)					Capital charge after cap				
$m		≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW	SEC-IRBA	SEC-ERBA	SEC-IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA	SEC-IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA	SEC-IAA	SEC-SA	1250%
1	**Total exposures**	**4,079**	**197**	**32**	-	-	-	**3,844**	-	**464**	-	-	**420**	-	**88**	-	-	**42**	-	**9**	-
2	Traditional securitisation	4,079	197	32	-	-	-	3,844	-	464	-	-	420	-	88	-	-	42	-	9	-
3	of which: securitisation	4,079	197	32	-	-	-	3,844	-	464	-	-	420	-	88	-	-	42	-	9	-
4	of which: retail underlying	4,079	197	-	-	-	-	3,812	-	464	-	-	398	-	88	-	-	40	-	9	-
5	of which: STC	3,712	-	-	-	-	-	3,712	-	-	-	-	371	-	-	-	-	37	-	-	-
6	of which: wholesale	-	-	32	-	-	-	32	-	-	-	-	22	-	-	-	-	2	-	-	-
7	of which: STC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	of which: resecuritisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	of which: senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	of which: non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Synthetic securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	of which: securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	of which: retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	of which: wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	of which resecuritisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	of which: senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	of which: non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

As at 31 December 2025

		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)
		Exposure values (by risk weight bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach)					Capital charge after cap				
$m		≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW	SEC-IRBA	SEC-ERBA	SEC-IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA	SEC-IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA	SEC-IAA	SEC-SA	1250%
1	**Total exposures**	**3,642**	**255**	**31**	4	-	-	**3,510**	-	**422**	-	-	**402**	-	**81**	-	-	**40**	-	**8**	-
2	Traditional securitisation	3,642	255	31	4	-	-	3,510	-	422	-	-	402	-	81	-	-	40	-	8	-
3	of which: securitisation	3,642	255	31	4	-	-	3,510	-	422	-	-	402	-	81	-	-	40	-	8	-
4	of which: retail underlying	3,642	255	-	4	-	-	3,479	-	422	-	-	380	-	81	-	-	38	-	8	-
5	of which: STC	3,317	-	-	-	-	-	3,317	-	-	-	-	332	-	-	-	-	33	-	-	-
6	of which: wholesale	-	-	31	-	-	-	31	-	-	-	-	22	-	-	-	-	2	-	-	-
7	of which: STC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	of which: resecuritisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	of which: senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	of which: non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Synthetic securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	of which: securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	of which: retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	of which: wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	of which resecuritisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	of which: senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	of which: non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

12 Market Risk

12.1 Market Risk under SA(MR)

The table below shows the components of the capital requirement under the standardised approach for market risk.

Compared with 31 December 2025, the decrease in capital requirement was mainly due to lower commodity, foreign exchange, non-securitisations credit spread and non-securitisations default risk, offset by increase in equity risk.

As at 30 June 2026

$m		(a) Capital Requirement
1	General interest rate risk	99
2	Equity risk	33
3	Commodity risk	116
4	Foreign exchange risk	590
5	Credit spread risk - non-securitisations	202
6	Credit spread risk - securitisations (non-correlation trading portfolio)	-
7	Credit spread risk - securitisations (correlation trading portfolio)	-
8	Default risk - non-securitisations	95
9	Default risk - securitisations (non-correlation trading portfolio)	-
10	Default risk - securitisations (correlation trading portfolio)	-
11	Residual risk add-on	19
12	**Total**	**1,154**

As at 31 December 2025

$m		(a) Capital Requirement
1	General interest rate risk	93
2	Equity risk	21
3	Commodity risk	160
4	Foreign exchange risk	685
5	Credit spread risk - non-securitisations	215
6	Credit spread risk - securitisations (non-correlation trading portfolio)	-
7	Credit spread risk - securitisations (correlation trading portfolio)	-
8	Default risk - non-securitisations	159
9	Default risk - securitisations (non-correlation trading portfolio)	-
10	Default risk - securitisations (correlation trading portfolio)	-
11	Residual risk add-on	16
12	**Total**	**1,349**

12.2 Market Risk for Banks using the IMA

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

12.3 Market Risk under the SSA(MR)

The Group does not adopt SSA(MR) for market risk regulatory capital requirements.

13 Asset Encumbrance

The table below provides an overview of the Group's amount of encumbered and unencumbered assets.

As at 30 June 2026

		(a)	(b)	(c)
S$m		Encumbered Assets[7]	Unencumbered	Total
1	Debt Securities	17,883	101,784	119,667
2	Loans and Advances	17,299	339,949	357,248
3	Other Assets	106	113,201	113,307
	Total Assets	**35,288**	**554,934**	**590,222**

As at 31 December 2025

		(a)	(b)	(c)
S$m		Encumbered Assets[7]	Unencumbered	Total
1	Debt Securities	11,650	102,885	114,535
2	Loans and Advances	18,749	329,128	347,877
3	Other Assets	86	109,563	109,649
	Total Assets	**30,485**	**541,576**	**572,061**

[7] Assets that are restricted or prevented from liquidating, selling, transferring or assigning due to legal, regulatory, contractual or other limitations.

14 Credit Valuation Adjustment Risk

14.1 The Reduced BA-CVA

The following table provides the Group's CVA risk capital requirements calculated under the Reduced BA-CVA.

		(a)	(b)
$m		Components	CVA risk capital requirement under BA-CVA
1	Aggregation of systematic components of CVA risk	1,085	
2	Aggregation of idiosyncratic components of CVA risk	112	
3	**Total**		358

14.2 The Full BA-CVA

The Group does not adopt Full BA-CVA.

14.3 SA-CVA and RWA Flow Statements of CVA Risk Exposures Under SA-CVA

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

15 Liquidity Coverage Ratio Disclosures

15.1 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 159% and 388% respectively were comfortably above the regulatory requirements of 100%. Compared to 1Q2026, increase in All Currency LCR was mainly due to increase in HQLA and decrease in unsecured wholesale funding within 30days. Increase in SGD Currency LCR was mainly due to increase 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.

15.2 Average Group All Currency LCR

For the quarter ended 30 June 2026

91 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)		111,840
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:	192,221	15,967
3	Stable deposits	60,456	3,023
4	Less stable deposits	131,765	12,944
5	Unsecured wholesale funding, of which:	163,642	75,092
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	55,060	13,417
7	Non-operational deposits (all counterparties)	103,788	56,881
8	Unsecured debt	4,793	4,793
9	Secured wholesale funding		2,508
10	Additional requirements, of which:	50,751	17,202
11	Outflows related to derivative exposures and other collateral requirements	11,374	10,738
12	Outflows related to loss of funding on debt products	14	14
13	Credit and liquidity facilities	39,362	6,450
14	Other contractual funding obligations	5,924	5,924
15	Other contingent funding obligations	14,776	3,148
16	TOTAL CASH OUTFLOWS		119,841
CASH INFLOWS			
17	Secured lending (eg reverse repos)	4,553	3,692
18	Inflows from fully performing exposures	62,973	37,639
19	Other cash inflows	8,707	8,278
20	TOTAL CASH INFLOWS	76,232	49,609
			Total Adjusted Value
21	TOTAL HQLA		111,840
22	TOTAL NET CASH OUTFLOWS		70,232
23	LIQUIDITY COVERAGE RATIO (%)		159

15.3 Average Group SGD Currency LCR

For the quarter ended 30 June 2026

91 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)		48,143
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:	142,580	11,395
3	Stable deposits	57,268	2,863
4	Less stable deposits	85,312	8,531
5	Unsecured wholesale funding, of which:	42,627	16,334
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	20,163	4,832
7	Non-operational deposits (all counterparties)	22,340	11,378
8	Unsecured debt	124	124
9	Secured wholesale funding		-
10	Additional requirements, of which:	20,462	8,766
11	Outflows related to derivative exposures and other collateral requirements	6,865	6,588
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	13,597	2,178
14	Other contractual funding obligations	2,220	2,220
15	Other contingent funding obligations	1,570	1,514
16	TOTAL CASH OUTFLOWS		40,227
CASH INFLOWS			
17	Secured lending (eg reverse repos)	195	51
18	Inflows from fully performing exposures	13,877	7,646
19	Other cash inflows	20,936	20,614
20	TOTAL CASH INFLOWS	35,009	28,310
			Total Adjusted Value
21	TOTAL HQLA		48,143
22	TOTAL NET CASH OUTFLOWS		12,802
23	LIQUIDITY COVERAGE RATIO (%)		388

16 Net Stable Funding Ratio Disclosures

The Net Stable Funding Ratio ("NSFR") measures the amount of available stable funding relative to the amount of required stable funding in a bank and promotes resilience over a longer time horizon. The bank is required to maintain a stable funding profile in relation to the composition of their assets and off-balance sheet activities.

The Group was subjected to NSFR standards effective January 2018. NSFR disclosure is as per MAS Notice 653 "Net Stable Funding Ratio Disclosure". NSFR for 31 March 2026 and 30 June 2026 were 115% and 114% respectively, above the regulatory requirement of 100%. Decrease in NSFR in 1Q2026 was largely due to decrease in ASF from retail deposits and deposits from small business customers and increase in RSF from securities. Decrease in NSFR in 2Q2026 was largely due to increase in RSF from performing loans and securities, partially offset by increase in ASF from wholesale funding. The main drivers of NSFR are the composition and profile of deposits and capital in relation to loans. Interdependent asset and liabilities reported include government funded loans in accordance with criteria stated in MAS Notice 652.

16 Net Stable Funding Ratio Disclosures *(cont'd)*

As at 30 June 2026

$m		Unweighted value by residual maturity: No maturity	< 6 months	6 months to < 1 yr	≥ 1 yr	Weighted value
ASF Item						
1	Capital:	49,577	1,766	663	4,883	55,542
2	*Regulatory capital*	49,577	1,712	124	4,077	54,466
3	*Other capital instruments*	-	54	539	806	1,076
4	Retail deposits and deposits from small business customers:	134,880	77,096	5,449	325	199,269
5	*Stable deposits*	46,949	18,108	122	54	61,974
6	*Less stable deposits*	87,931	58,988	5,327	271	137,295
7	Wholesale funding:	117,380	151,239	5,244	16,830	107,918
8	*Operational deposits*	52,522	-	-	-	26,261
9	*Other wholesale funding*	64,858	151,239	5,244	16,830	81,657
10	Liabilities with matching interdependent assets	-	36	28	138	-
11	Other liabilities:	10,393		8,883		1,365
12	*NSFR derivative liabilities*			7,318		
13	*All other liabilities and equity not included in the above categories*	10,393	855	38	672	1,365
14	**Total ASF**					364,094
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					8,285
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	20,340	165,451	26,787	218,864	267,209
18	*Performing loans to financial institutions secured by Level 1 HQLA*	-	1,788	241	49	349
19	*Performing loans to financial institutions secured by non-Level 1 HQLAand unsecured performing loans to financial institutions*	3,873	28,356	3,323	4,167	10,484
20	*Performing loans to non-financial corporates, loans to retail and small business customers, and loans to sovereigns, central banks and public sector entities (PSEs), of which:*	13,867	127,740	18,532	106,495	165,797
21	*With a risk weight of less than or equal to 35% under paragraphs 7.3.42 to 7.3.51 and 7.3.67 to7.3.79, 7.3.93, 7.3.94 and 7.3.98 of MAS Notice 637*	-	396	162	4,582	3,262
22	*Performing residential mortgages, of which:*	-	3,114	1,834	78,968	59,907
23	*With a risk weight of less than or equal to 35% under paragraphs 7.3.91 and 7.3.92 of MAS Notice 637*	-	2,785	1,587	62,121	45,281
24	*Securities that are not in default and do not qualify as HQLA, including exchange-traded equities*	2,600	4,452	2,857	29,184	30,671
25	Assets with matching interdependent liabilities	-	36	28	138	-
26	Other assets:	35,700		24,400		41,009
27	*Physical traded commodities, including gold*	9,763				8,298
28	*Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs*			1,750		1,487
29	*NSFR derivative assets*			12,076		4,758
30	*NSFR derivative liabilities before deduction of variation margin posted*			10,575		529
31	*All other assets not included in the above categories*	25,937	-	-	-	25,937
32	Off-balance sheet items			276,666		2,159
33	**Total RSF**					318,663
34	**Net Stable Funding Ratio (%)**					114

16 Net Stable Funding Ratio Disclosures *(cont'd)*

As at 31 March 2026

$m		Unweighted value by residual maturity: No maturity	< 6 months	6 months to < 1 yr	≥ 1 yr	Weighted value
ASF Item						
1	Capital:	49,807	758	1,000	5,436	56,493
2	*Regulatory capital*	49,807	750	951	4,082	55,115
3	*Other capital instruments*	-	8	49	1,354	1,379
4	Retail deposits and deposits from small business customers:	133,387	79,311	4,158	367	198,855
5	*Stable deposits*	47,083	19,114	93	74	63,050
6	*Less stable deposits*	86,304	60,197	4,065	293	135,805
7	Wholesale funding:	118,804	133,123	5,908	17,105	102,109
8	*Operational deposits*	50,675	-	-	-	25,338
9	*Other wholesale funding*	68,129	133,123	5,908	17,105	76,771
10	Liabilities with matching interdependent assets	-	50	39	171	-
11	Other liabilities:	9,648		8,613		1,714
12	*NSFR derivative liabilities*			6,995		
13	*All other liabilities and equity not included in the above categories*	9,648	414	689	514	1,714
14	**Total ASF**					359,170
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					8,081
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	19,548	154,456	30,053	215,369	261,951
18	*Performing loans to financial institutions secured by Level 1 HQLA*	-	1,786	13	49	234
19	*Performing loans to financial institutions secured by non-Level 1 HQLAand unsecured performing loans to financial institutions*	2,975	27,687	3,919	4,217	10,619
20	*Performing loans to non-financial corporates, loans to retail and small business customers, and loans to sovereigns, central banks and public sector entities (PSEs), of which:*	13,894	118,017	21,022	105,434	162,658
21	*With a risk weight of less than or equal to 35% under paragraphs 7.3.42 to 7.3.51 and 7.3.67 to7.3.79, 7.3.93, 7.3.94 and 7.3.98 of MAS Notice 637*	-	400	160	4,795	3,402
22	*Performing residential mortgages, of which:*	-	2,815	1,810	78,486	59,338
23	*With a risk weight of less than or equal to 35% under paragraphs 7.3.91 and 7.3.92 of MAS Notice 637*	-	2,503	1,567	62,053	45,072
24	*Securities that are not in default and do not qualify as HQLA, including exchange-traded equities*	2,680	4,150	3,290	27,182	29,103
25	Assets with matching interdependent liabilities	-	50	39	171	-
26	Other assets:	35,499		23,228		40,316
27	*Physical traded commodities, including gold*	9,633				8,188
28	*Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs*			1,922		1,634
29	*NSFR derivative assets*			11,114		4,118
30	*NSFR derivative liabilities before deduction of variation margin posted*			10,193		510
31	*All other assets not included in the above categories*	25,866	-	-	-	25,866
32	Off-balance sheet items			270,091		2,000
33	**Total RSF**					312,348
34	**Net Stable Funding Ratio (%)**					115

17 Abbreviations

The following abbreviated terms are used throughout this document.

A	
A-IRBA	Advanced Internal Ratings-Based Approach
ALCO	Asset and Liability Committee
AMA	Advanced Measurement Approach
AT1	Additional Tier 1
ASF	Available Stable Funding
B	
BIA	Basic Indicator Approach
BA-CVA	Basic Approach for Credit Valuation Adjustment
C	
CAR	Capital Adequacy Ratio
CCF	Credit Conversion Factor
CCP	Central Counterparty
CCR	Counterparty Credit Risk
CCyB	Countercyclical Capital Buffer
CET1	Common Equity Tier 1
CF	Commodities Finance
CR	Credit Risk
CRE	Commercial Real Estate
CRM	Credit Risk Mitigation
CVA	Credit Valuation Adjustment
D	
D-SIB	Domestic Systemically Important Bank
E	
EAD	Exposure at Default
EL	Expected Loss
EPE	Expected Positive Exposure
EQ	Equity Exposures
ES	Expected Shortfall
F	
FC(SA)	Financial Collateral Simple Approach
FC(CA)	Financial Collateral Comprehensive Approach
F-IRBA	Foundation Internal Ratings-Based Approach
G	
G-SIB	Global Systemically Important Bank
GRC	Governance, Risk and Compliance System
H	
HVCRE	High-Volatility Commercial Real Estate

17 ABBREVIATIONS *(cont'd)*

I	
IAA	Internal Assessment Approach
IAM	Internal Assessment Method
ILM	Internal Loss Multiplier
IMA	Internal Models Approach
LGD	Loss Given Default
M	
MDB	Multilateral Development Bank
MR	Market Risk
N	
NBFI	Non Bank Financial Institutions
NCI	Non-Controlling Interests
NMD	Non-Maturity Deposits
O	
OF	Object Finance
P	
PD	Probability of Default
PE/VC	Private Equity/Venture Capital
PF	Project Finance
PSE	Public Sector Entity
Q	
QRRE	Qualifying Revolving Retail Exposures

R	
RBM	Ratings-Based Method
RSF	Required Stable Funding
RW	Risk Weight
RWA	Risk-Weighted Assets
S	
S&P	Standard & Poor's
SA	Standardised Approach
SA(CCR)	Standardised Approach for Counterparty Credit Risk
SA(CR)	Standardised Approach to Credit Risk
SA(EQ)	Standardised Approach for Equity Exposures
SA(MR)	Standardised Approach to Market Risk
SA(OR)	Standardised Approach to Operational Risk
SEC-IAA	Securitisation Internal Assessment Approach
SEC-IRBA	Securitisation Internal Ratings-Based Approach
SEC-ERBA	Securitisation External Ratings-Based Approach
SEC-SA	Securitisation Standardised Approach
SF	Supervisory Formula
SFRS	Singapore Financial Reporting Standards
SFTs	Securities Financing Transactions
SL	Specialised Lending
SME	Small-and Medium-sized Enterprises
STC	Simple, Transparent and Comparable

17 ABBREVIATIONS *(cont'd)*

T	
T1	Tier 1
T2	Tier 2
TEP	Total Eligible Provisions
TLAC	Total Loss-Absorbing Capacity
V	
VaR	Value-at-Risk