

The following disclosure is based on the prescribed template as set out in MAS Notice 637 Table 11D-1. This disclosure shall be updated on a quarterly basis, or whenever there is an issuance, redemption, conversion/write-down, or other material change in the nature of an existing capital instrument, and to be read in conjunction with the notes at [www.uobgroup.com/investor/stock/preference\\_shares\\_and\\_notes.html](http://www.uobgroup.com/investor/stock/preference_shares_and_notes.html). The dollar value listed in row 8 represents the eligible amount of the capital instruments recognised as regulatory capital, after taking into account the phasing-out impact of 10% per annum (effective from 1 January 2013) during the transitional arrangement period.

**Key Features of Capital Instruments as at 30 June 2013**

1	Issuer	United Overseas Bank Limited	United Overseas Bank Limited	UOB Cayman I Limited	United Overseas Bank Limited	United Overseas Bank Limited	United Overseas Bank Limited	United Overseas Bank Limited	United Overseas Bank Limited <sup>(1)</sup>	
2	Unique Identifier (ISIN code)	SG1M31001969	SG1X34941168	US91530B2025	SG6V61983429	XS0561857805	SG7860920144	XS0843128603	USY9244WAW92	USY9244WAF69
3	Governing law(s) of the instrument	Singapore	Singapore	Cayman Islands, Singapore	Singapore	Singapore	Singapore	Singapore	Singapore	Singapore
<b>Regulatory treatment</b>										
4	Transitional Basel III rules	Core Equity	Additional Tier 1	Additional Tier 1	Lower Tier 2	Lower Tier 2	Upper Tier 2	Lower Tier 2	Upper Tier 2	Upper Tier 2
5	Post-transitional Basel III rules	Core Equity	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/group&solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo
7	Instrument type	Ordinary Share	Preference Share	Preference Share	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt
8	Amount recognised in regulatory capital (in millions)	S\$3,131 million	S\$1,186 million	S\$748 million	S\$1,105 million	S\$921 million	S\$921 million	S\$582 million	S\$1,163 million	S\$0 million
9	Principal amount (in millions)	n.a.	S\$1,320 million	US\$500 million	S\$1,200 million	S\$1,000 million	S\$1,000 million	US\$500 million	US\$1,000 million	US\$1,000 million
10	Accounting classification	Equity	Equity	Equity	Liability	Liability	Liability	Liability	Liability	Liability
11	Original date of issuance	20 July 1970	15 September 2008	13 December 2005	11 July 2012	1 April 2011	24 August 2004	17 October 2012	24 August 2004	30 June 2003
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	No maturity	No maturity	No maturity	11 July 2022	1 April 2021	3 September 2019	17 October 2022	3 September 2019	2 July 2013
14	Issuer call subject to prior supervisory approval	n.a.	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date	n.a.	16 September 2013	15 March 2016	11 July 2017	1 April 2016	3 September 2014	17 October 2017	3 September 2014	n.a.
	Tax/ regulatory event call	n.a.	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	Redemption price	n.a.	Par	Par	Par	Par	Par	Par	Par	n.a.
16	Subsequent call dates, if applicable	n.a.	15 September 2018, & each dividend payment date thereafter	Each dividend payment date thereafter	Each interest payment date thereafter	Each interest payment date thereafter	Each interest payment date thereafter	Each interest payment date thereafter	Each interest payment date thereafter	n.a.
<b>Coupons / dividends</b>										
17	Fixed or floating	Discretionary dividend amount	Fixed	Fixed to Floating <sup>(2)</sup>	Fixed <sup>(2)</sup>	Fixed <sup>(2)</sup>	Fixed <sup>(2)</sup>	Fixed <sup>(2)</sup>	Fixed to Floating <sup>(2)</sup>	Fixed
18	Coupon rate and any related index	n.a.	5.05%	5.796%	3.150%	3.450%	4.100%	2.875%	5.375%	4.500%
19	Existence of a dividend stopper	n.a.	Yes	Yes	No	No	No	No	No	No
20	Fully discretionary, discretionally or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or incentive to redeem	n.a.	No	Yes	No	No	Yes	No	Yes	n.a.
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	n.a.	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
25	If convertible, fully or partially	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
26	If convertible, conversion rate	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
27	If convertible, mandatory or optional conversion	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
28	If convertible, specify instrument type convertible into	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
29	If convertible, specify issuer of instrument it converts into	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
30	Write-down feature	n.a.	No	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
32	If write-down, full or partial	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
33	If write-down, permanent or temporary	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
34	If temporary write-down, description of write-up mechanism	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
35	Position in subordination hierarchy in liquidation	-	Ordinary Shareholders	Ordinary Shareholders	Ordinary Shareholders, & Additional Tier 1 Holders	Ordinary Shareholders, & Additional Tier 1 Holders	Ordinary Shareholders, & Additional Tier 1 Holders	Ordinary Shareholders, & Additional Tier 1 Holders	Ordinary Shareholders, & Additional Tier 1 Holders	Ordinary Shareholders, & Additional Tier 1 Holders
36	Non compliant transitioned features	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
37	If yes, specify non compliant features	NA	No loss absorption features	Innovative instrument, step-up feature, and no loss absorption features	No loss absorption features	No loss absorption features	Step-up feature, and no loss absorption features	No loss absorption features	Step-up feature and no loss absorption features	No loss absorption features

Note: (1) The US\$1 billion 4.5% subordinated debt was redeemed in full on 2 July 2013.

(2) Details on re-fixing of the dividend/interest rate on the first call date are available in the UOB website at [www.uobgroup.com/investor/stock/preference\\_shares\\_and\\_notes.html](http://www.uobgroup.com/investor/stock/preference_shares_and_notes.html).