



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. 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 31 March 2015

1	Issuer	United Overseas Bank Limited	United Overseas Bank Limited	United Overseas Bank Limited	UOB Cayman I Limited	United Overseas Bank Limited	United Overseas Bank Limited
2	Unique Identifier (ISIN code)	SG1M31001969	SG5817998534	SG57A1994579	US91530B2025	SG6QD3000002	XS1045409965
3	Governing law(s) of the instrument	Singapore	Singapore	Singapore	Cayman Islands, Singapore	Singapore	Singapore
Regulatory treatment							
4	Transitional Basel III rules	Core Equity	Additional Tier 1	Additional Tier 1	Additional Tier 1	Tier 2	Tier 2
5	Post-transitional Basel III rules	Core Equity	Additional Tier 1	Additional Tier 1	Ineligible	Tier 2	Tier 2
6	Eligible at solo/group/group&solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo
7	Instrument type	Ordinary Share	Perpetual Capital Security	Perpetual Capital Security	Preference Share	Subordinated Debt	Subordinated Debt
8	Amount recognised in regulatory capital (in millions)	S\$3,704 million	S\$500 million	S\$848 million	S\$832 million	S\$493 million	S\$1,113 million
9	Principal amount (in millions)	n.a.	S\$500 million	S\$850 million	US\$500 million	S\$500 million	US\$800 million
10	Accounting classification	Equity	Equity	Equity	Equity	Liability	Liability
11	Original date of issuance	20 July 1970	19 November 2013	23 July 2013	13 December 2005	22 May 2014	19 March 2014
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Dated	Dated
13	Original maturity date	No maturity	No maturity	No maturity	No maturity	22 May 2026	19 September 2024
14	Issuer call subject to prior supervisory approval	n.a.	Yes	Yes	Yes	Yes	Yes
15	Optional call date	n.a.	19 November 2019	23 July 2018	15 March 2016	22 May 2020	19 September 2019
	Tax/ regulatory event call	n.a.	Yes	Yes	Yes	Yes	Yes
	Redemption price	n.a.	Par	Par	Par	Par	Par
16	Subsequent call dates, if applicable	n.a.	Each distribution payment date thereafter	Each distribution payment date thereafter	Each dividend payment date thereafter	Not applicable. One time call only.	Not applicable. One time call only.
Coupons / dividends							
17	Fixed or floating ⁽¹⁾	Discretionary dividend amount	Fixed	Fixed	Fixed to Floating	Fixed	Fixed
18	Coupon rate and any related index	n.a.	4.750%	4.90%	5.796%	3.50%	3.750%
19	Existence of a dividend stopper	n.a.	Yes	Yes	Yes	No	No
20	Fully discretionary, discretionally or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory	Mandatory
21	Existence of step up or incentive to redeem	n.a.	No	No	Yes	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	n.a.	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.
25	If convertible, fully or partially	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.
27	If convertible, mandatory or optional conversion	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.
29	If convertible, specify issuer of instrument it converts into	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
30	Write-down feature	n.a.	Yes	Yes	No	Yes	Yes
31	If write-down, write-down triggers(s)	n.a.	Point of non-viability at the discretion of the Regulator	Point of non-viability at the discretion of the Regulator	n.a.	Point of non-viability at the discretion of the Regulator	Point of non-viability at the discretion of the Regulator
32	If write-down, full or partial	n.a.	Partial	Partial	n.a.	Partial	Partial
33	If write-down, permanent or temporary	n.a.	Permanent	Permanent	n.a.	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
35	Position in subordination hierarchy in liquidation (instrument type immediately senior to instrument)	Additional Tier 1 instruments	Tier 2 instruments	Tier 2 instruments	Tier 2 instruments	Unsubordinated and unsecured obligations	Unsubordinated and unsecured obligations
36	Non compliant transitioned features	No	No	No	Yes	No	No
37	If yes, specify non compliant features	NA	n.a.	n.a.	Innovative instrument, step-up feature, and no loss absorption features	n.a.	n.a.

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

Key Features of Capital Instruments as at 31 March 2015

1	Issuer	United Overseas Bank Limited	United Overseas Bank Limited	United Overseas Bank Limited
2	Unique Identifier (ISIN code)	SG6V61983429	XS0561857805	XS0843128603
3	Governing law(s) of the instrument	Singapore	Singapore	Singapore
Regulatory treatment				
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/group&solo	Group & Solo	Group & Solo	Group & Solo
7	Instrument type	Subordinated Debt	Subordinated Debt	Subordinated Debt
8	Amount recognised in regulatory capital (<i>in millions</i>)	S\$1,180 million	S\$1,006 million	S\$683 million
9	Principal amount (<i>in millions</i>)	S\$1,200 million	S\$1,000 million	US\$500 million
10	Accounting classification	Liability	Liability	Liability
11	Original date of issuance	11 July 2012	1 April 2011	17 October 2012
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	11 July 2022	1 April 2021	17 October 2022
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date	11 July 2017	1 April 2016	17 October 2017
	Tax/ regulatory event call	Yes	Yes	Yes
	Redemption price	Par	Par	Par
16	Subsequent call dates, if applicable	Each interest payment date thereafter	Each interest payment date thereafter	Each interest payment date thereafter
Coupons / dividends				
17	Fixed or floating ⁽¹⁾	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.150%	3.450%	2.875%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, discretionally or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger	n.a.	n.a.	n.a.
25	If convertible, fully or partially	n.a.	n.a.	n.a.
26	If convertible, conversion rate	n.a.	n.a.	n.a.
27	If convertible, mandatory or optional conversion	n.a.	n.a.	n.a.
28	If convertible, specify instrument type convertible into	n.a.	n.a.	n.a.
29	If convertible, specify issuer of instrument it converts into	n.a.	n.a.	n.a.
30	Write-down feature	No	No	No
31	If write-down, write-down triggers(s)	n.a.	n.a.	n.a.
32	If write-down, full or partial	n.a.	n.a.	n.a.
33	If write-down, permanent or temporary	n.a.	n.a.	n.a.
34	If temporary write-down, description of write-up mechanism	n.a.	n.a.	n.a.
35	Position in subordination hierarchy in liquidation (<i>instrument type immediately senior to instrument</i>)	Unsubordinated and unsecured obligations	Unsubordinated and unsecured obligations	Unsubordinated and unsecured obligations
36	Non compliant transitioned features	Yes	Yes	Yes
37	If yes, specify non compliant features	No loss absorption features	No loss absorption features	No loss absorption features