

The following disclosure is based on the prescribed template as set out in MAS Notice 637. 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 30 June 2016

1	Issuer	United Overseas Bank Limited	United Overseas Bank Limited	United Overseas Bank Limited	United Overseas Bank Limited
2	Unique Identifier (ISIN code)	SG1M31001969	SG72C9000002	SG58I7998534	SG57A1994579
3	Governing law(s) of the instrument	Singapore	Singapore	Singapore	Singapore
	Regulatory treatment				
4	Transitional Basel III rules	Core Equity	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules	Core Equity	Additional Tier 1	Additional Tier 1	Additional Tier 1
6	Eligible at solo/group/group&solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo
7	Instrument type	Ordinary Share	Perpetual Capital Security	Perpetual Capital Security	Perpetual Capital Security
8	Amount recognised in regulatory capital (<i>in millions</i>)	S\$3,803 million	S\$749 million	S\$499 million	S\$848 million
9	Principal amount (<i>in millions</i>)	n.a.	S\$750 million	S\$500 million	S\$850 million
10	Accounting classification	Equity	Equity	Equity	Equity
11	Original date of issuance	20 July 1970	18 May 2016	19 November 2013	23 July 2013
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity	No maturity	No maturity
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date	n.a.	18 May 2021	19 November 2019	23 July 2018
	Tax/ regulatory event call	n.a.	Yes	Yes	Yes
	Redemption price	n.a.	Par	Par	Par
16	Subsequent call dates, if applicable	n.a.	Each distribution payment date thereafter	Each distribution payment date thereafter	Each distribution payment date thereafter
	Coupons / dividends				
17	Fixed or floating ⁽¹⁾	Discretionary dividend amount	Fixed	Fixed	Fixed
18	Coupon rate and any related index	n.a.	4.00% paid semi-annually on 18 May & 18 November	4.75% paid semi-annually on 19 May & 19 November	4.90% paid semi-annually on 23 January & 23 July
19	Existence of a dividend stopper	n.a.	Yes	Yes	Yes
20	Fully discretionary, discretionally or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step up or incentive to redeem	n.a.	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	n.a.	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger	n.a.	n.a.	n.a.	n.a.
25	If convertible, fully or partially	n.a.	n.a.	n.a.	n.a.
26	If convertible, conversion rate	n.a.	n.a.	n.a.	n.a.
27	If convertible, mandatory or optional conversion	n.a.	n.a.	n.a.	n.a.
28	If convertible, specify instrument type convertible into	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.
30	Write-down feature	n.a.	Yes	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	Point of non-viability at the discretion of the Regulator
32	If write-down, full or partial	n.a.	Partial	Partial	Partial
33	If write-down, permanent or temporary	n.a.	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n.a.	n.a.	n.a.	n.a.
35	Position in subordination hierarchy in liquidation (<i>instrument type immediately senior to instrument</i>)	Additional Tier 1 instruments	Tier 2 instruments	Tier 2 instruments	Tier 2 instruments
36	Non compliant transitioned features	No	No	No	No
37	If yes, specify non compliant features	NA	n.a.	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 30 June 2016

1	Issuer	United Overseas Bank Limited	United Overseas Bank Limited	United Overseas Bank Limited	United Overseas Bank Limited	United Overseas Bank Limited
2	Unique Identifier (ISIN code)	XS1379133058	SG6QD3000002	XS1045409965	SG6V61983429	XS0843128603
3	Governing law(s) of the instrument	Singapore	Singapore	Singapore	Singapore	Singapore
Regulatory treatment						
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Tier 2	Tier 2	Tier 2	Ineligible	Ineligible
6	Eligible at solo/group/group&solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo
7	Instrument type	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt
8	Amount recognised in regulatory capital (<i>in millions</i>)	S\$942 million	S\$503 million	S\$1,111 million	S\$1,195 million	S\$674 million
9	Principal amount (<i>in millions</i>)	US\$700 million ⁽²⁾	S\$500 million	US\$800 million	S\$1,200 million	US\$500 million
10	Accounting classification	Liability	Liability	Liability	Liability	Liability
11	Original date of issuance	16 & 24 March 2016	22 May 2014	19 March 2014	11 July 2012	17 October 2012
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	16 September 2026	22 May 2026	19 September 2024	11 July 2022	17 October 2022
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes
15	Optional call date	16 September 2021	22 May 2020	19 September 2019	11 July 2017	17 October 2017
	Tax/ regulatory event call	Yes	Yes	Yes	Yes	Yes
	Redemption price	Par	Par	Par	Par	Par
16	Subsequent call dates, if applicable	Not applicable. One time call only.	Not applicable. One time call only.	Not applicable. One time call only.	Each interest payment date thereafter	Each interest payment date thereafter
Coupons / dividends						
17	Fixed or floating ⁽¹⁾	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.5% paid semi-annually on 16 March and 16 September	3.5% paid semi-annually on 22 May and 22 November	3.75% paid semi-annually on 19 March and 19 September	3.15% paid semi-annually on 11 January and 11 July	2.875% paid semi-annually on 17 April and 17 October
19	Existence of a dividend stopper	No	No	No	No	No
20	Fully discretionary, discretionally or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or incentive to redeem	No	No	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or 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.
25	If convertible, fully or partially	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.
27	If convertible, mandatory or optional conversion	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.
29	If convertible, specify issuer of instrument it converts into	n.a.	n.a.	n.a.	n.a.	n.a.
30	Write-down feature	Yes	Yes	Yes	No	No
31	If write-down, write-down triggers(s)	Point of non-viability at the discretion of the Regulator	Point of non-viability at the discretion of the Regulator	Point of non-viability at the discretion of the Regulator	n.a.	n.a.
32	If write-down, full or partial	Partial	Partial	Partial	n.a.	n.a.
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	n.a.	n.a.
34	If temporary write-down, description of write-up mechanism	n.a.	n.a.	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	Unsubordinated and unsecured obligations	Unsubordinated and unsecured obligations
36	Non compliant transitioned features	No	No	No	Yes	Yes
37	If yes, specify non compliant features	n.a.	n.a.	n.a.	No loss absorption features	No loss absorption features

(2) US\$500m 3.5% subordinated notes were first issued on 16 March 2016. This was followed by a re-tap for US\$200m on 24 March 2016, which will be consolidated and form a single series with the US\$500m tranche issued on 16 March 2016.