

Key Features of Capital Instruments as at 30 September 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\$4,246 million	S\$748 million	S\$499 million	S\$847 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	n.a.	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	n.a.	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.

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1	Issuer	United Overseas Bank Limited	United Overseas Bank Limited	United Overseas Bank Limited	United Overseas Bank Limited
2	Unique Identifier (ISIN code)	XS1485603408	XS1480822516	XS1379133058	SG6QD3000002
3	Governing law(s) of the instrument	Singapore	Singapore	Singapore	Singapore
Regulatory treatment					
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2
6	Eligible at solo/group/group&solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo
7	Instrument type	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt
8	Amount recognised in regulatory capital (<i>in millions</i>)	S\$818 million	S\$123 million	S\$952 million	S\$503 million
9	Principal amount (<i>in millions</i>)	US\$600 million	HK\$700 million	US\$700 million ⁽²⁾	S\$500 million
10	Accounting classification	Liability	Liability	Liability	Liability
11	Original date of issuance	8 September 2016	26 August 2016	16 & 24 March 2016	22 May 2014
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	8 March 2027	26 August 2028	16 September 2026	22 May 2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date	8 March 2022	26 August 2023	16 September 2021	22 May 2020
	Tax/ regulatory event call	Yes	Yes	Yes	Yes
	Redemption price	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.	Not applicable. One time call only.
Coupons / dividends					
17	Fixed or floating ⁽¹⁾	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.88% paid semi-annually on 8 March and 8 September	3.19% paid quarterly on 26 August, 26 November, 26 February and 26 May	3.5% paid semi-annually on 16 March and 16 September	3.5% paid semi-annually on 22 May and 22 November
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, discretionally or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	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	Yes	Yes	Yes	Yes
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	Point of non-viability at the discretion of the Regulator
32	If write-down, full or partial	Partial	Partial	Partial	Partial
33	If write-down, permanent or temporary	Permanent	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>)	Unsubordinated and unsecured obligations	Unsubordinated and unsecured obligations	Unsubordinated and unsecured obligations	Unsubordinated and unsecured obligations
36	Non compliant transitioned features	No	No	No	No
37	If yes, specify non compliant features	n.a.	n.a.	n.a.	n.a.

(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.

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1	Issuer	United Overseas Bank Limited	United Overseas Bank Limited	United Overseas Bank Limited
2	Unique Identifier (ISIN code)	XS1045409965	SG6V61983429	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	Tier 2	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\$1,116 million	S\$1,197 million	S\$681 million
9	Principal amount (<i>in millions</i>)	US\$800 million	S\$1,200 million	US\$500 million
10	Accounting classification	Liability	Liability	Liability
11	Original date of issuance	19 March 2014	11 July 2012	17 October 2012
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	19 September 2024	11 July 2022	17 October 2022
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date	19 September 2019	11 July 2017	17 October 2017
	Tax/ regulatory event call	Yes	Yes	Yes
	Redemption price	Par	Par	Par
16	Subsequent call dates, if applicable	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
18	Coupon rate and any related index	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
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	Yes	No	No
31	If write-down, write-down triggers(s)	Point of non-viability at the discretion of the Regulator	n.a.	n.a.
32	If write-down, full or partial	Partial	n.a.	n.a.
33	If write-down, permanent or temporary	Permanent	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	No	Yes	Yes
37	If yes, specify non compliant features	n.a.	No loss absorption features	No loss absorption features