United Overseas Bank Limited

Head Office
80 Raffles Place UOB Plaza
Singapore 048624
Tel (65) 6222 2121
Fax (65) 6534 2334
uobgroup.com

Announcement

Co. Reg. No. 193500026Z

US$750,000,000 2.00 PER CENT. SUBORDINATED NOTES DUE 2031 (ISIN: REGULATION S NOTES: US91127LAE02 AND RULE 144A NOTES: US91127KAE29) (THE "NOTES") ISSUED ON 14 APRIL 2021 UNDER THE US$30,000,000,000 GLOBAL MEDIUM TERM NOTE PROGRAMME ESTABLISHED BY UNITED OVERSEAS BANK LIMITED (THE "ISSUER") – NOTICE OF REDEMPTION OF NOTES

The Issuer refers to the amended and restated trust deed dated 6 April 2021 (the "**Trust Deed**") entered into by (1) United Overseas Bank Limited, as issuer, and (2) The Bank of New York Mellon, London Branch, as trustee, the pricing supplement dated 7 April 2021 for the Notes (the "**Pricing Supplement**") and the Regulation S and Rule 144A global certificates issued in respect of the Notes (the "**Global Certificates**").

Terms defined in the Trust Deed, the Pricing Supplement and the Global Certificates shall have the same meanings in this notice, except where the context otherwise requires or except where otherwise specifically provided herein.

NOTICE IS HEREBY GIVEN that the Issuer elects to redeem all, but not some only, of the Notes on 14 October 2026 pursuant to Condition 5(d)(ii) of the terms and conditions of the Notes at their nominal amount together with interest accrued and unpaid (if any) to (but excluding) 14 October 2026.

The details of the redemption in respect of the Notes are as follows:

ISIN Code:	**Regulation S Notes: US91127LAE02** **Rule 144A Notes: US91127KAE29**
Common Code:	**Regulation S Notes: 233121983** **Rule 144A Notes: 233122050**
CUSIP:	**Regulation S Notes: 91127LAE0** **Rule 144A Notes: 91127KAE2**
Redemption Date:	**14 October 2026, being the First Call Date.**
Redemption Price:	**At par, together with interest accrued and unpaid (if any) to (but excluding) 14 October 2026.**
Manner of Redemption:	**On or about the Redemption Date, the Global Certificates shall be presented and surrendered by The Depository Trust Company to the U.S. Paying Agent at 240 Greenwich Street, New York, NY 10286, United States of America.**
Method of Payment:	**On the Redemption Date, the Redemption Price shall be paid to The Depository Trust Company.**

Upon the redemption of the Notes, the Notes will be cancelled thereafter and delisted from the Singapore Exchange Securities Trading Limited.

No representation is made as to the correctness of the Common Code, the ISIN Code or the CUSIP as contained in this Notice. Reliance may be placed only on the identification numbers printed on the Notes.

Issued by

UNITED OVERSEAS BANK LIMITED

15 September 2026