

Announcement

Co. Reg. No. 193500026Z

S\$750,000,000 3.58 PER CENT. PERPETUAL CAPITAL SECURITIES FIRST CALLABLE IN 2026 (ISIN: SGXF48097749) (THE "PERPETUAL CAPITAL SECURITIES") ISSUED ON 17 JULY 2019 UNDER THE US\$30,000,000,000 GLOBAL MEDIUM TERM NOTE PROGRAMME ESTABLISHED BY UNITED OVERSEAS BANK LIMITED (THE "ISSUER") – NOTICE OF REDEMPTION OF PERPETUAL CAPITAL SECURITIES

The Issuer refers to the amended and restated trust deed dated 5 April 2019 entered into by (1) United Overseas Bank Limited (the "Company") and (2) The Bank of New York Mellon, London Branch as trustee, as supplemented by a Singapore supplemental trust deed dated 5 April 2019 entered into by the same parties (the "Trust Deed"), the pricing supplement dated 10 July 2019 for the Perpetual Capital Securities (the "Pricing Supplement") and the global certificate issued in respect of the Perpetual Capital Securities (the "Global Certificate").

Terms defined in the Trust Deed, the Pricing Supplement and the Global Certificate 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 Perpetual Capital Securities on 17 July 2026 pursuant to Condition 6(d)(ii) of the terms and conditions of the Perpetual Capital Securities at their nominal amount together with Distribution accrued and unpaid (if any) to (but excluding) 17 July 2026.

The details of the redemption in respect of the Perpetual Capital Securities are as follows:

ISIN Code:	SGXF48097749
Common Code:	203075766
Redemption Date:	17 July 2026, being the First Call Date.
Redemption Price:	At par, together with Distribution accrued and unpaid (if any) to (but excluding) 17 July 2026.
Manner of Redemption:	On or about the Redemption Date, the Global Certificate shall be presented and surrendered by The Central Depository (Pte) Limited to the CDP Paying Agent at 7 Straits View, #27-01 Marina One East Tower, Singapore 018936.
Method of Payment:	On the Redemption Date, the Redemption Price shall be paid to The Central Depository (Pte) Limited.





Upon the redemption of the Perpetual Capital Securities, the Perpetual Capital Securities 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 or the ISIN Code as contained in this Notice. Reliance may be placed only on the identification numbers printed on the Perpetual Capital Securities.

Issued by

UNITED OVERSEAS BANK LIMITED

18 June 2026

