



United Overseas Bank Limited

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Announcement

Co. Reg. No. 193500026Z

S\$150,000,000 2.25 PER CENT. PERPETUAL CAPITAL SECURITIES FIRST CALLABLE IN 2026 (ISIN: SGXF91929004) (THE "PERPETUAL CAPITAL SECURITIES") ISSUED ON 15 JANUARY 2021 UNDER THE US\$30,000,000,000 GLOBAL MEDIUM TERM NOTE PROGRAMME ESTABLISHED BY UNITED OVERSEAS BANK LIMITED (THE "ISSUER")

– REDEMPTION AND CANCELLATION OF PERPETUAL CAPITAL SECURITIES

Reference is made to the announcement dated 12 December 2025 that the Issuer shall redeem all, but not some only, of the Perpetual Capital Securities on 15 January 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) 15 January 2026 (collectively, the "Redemption Moneys").

Unless otherwise defined, capitalised terms used in this notice shall have the meanings ascribed to them in the terms and conditions of the Perpetual Capital Securities and the pricing supplement dated 7 January 2021.

The Issuer wishes to announce that payment of the Redemption Moneys has been effected on 15 January 2026. Accordingly, all outstanding Perpetual Capital Securities have been successfully redeemed, and the redeemed Perpetual Capital Securities will be cancelled thereafter.

Issued by

UNITED OVERSEAS BANK LIMITED

15 January 2026



Singapore Australia Brunei Canada China France Hong Kong India Indonesia Japan
Malaysia Myanmar Philippines South Korea Taiwan Thailand United Kingdom USA Vietnam