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Announcement

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UNITED OVERSEAS BANK LIMITED PRICES €500,000,000 3.342 PER CENT. COVERED BONDS DUE 2031 TO BE ISSUED PURSUANT TO THE US$15 BILLION GLOBAL COVERED BOND PROGRAMME

United Overseas Bank Limited (the "**Company**"), wishes to announce that it intends to issue €500,000,000 3.342 per cent. Covered Bonds due 2031 (the "**Covered Bonds**"). The Covered Bonds will be issued as the nineteenth series under the US$15 billion Global Covered Bond Programme (the "**Covered Bond Programme**"). United Overseas Bank Limited, Bank of Montreal, London Branch, BNP PARIBAS, Commerzbank Aktiengesellschaft, DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main and Standard Chartered Bank (Singapore) Limited have been appointed as joint lead managers and joint bookrunners for the Covered Bonds. Landesbank Hessen-Thüringen Girozentrale has been appointed as co-manager for the Covered Bonds

The Company is pleased to announce that it has priced the offering of the Covered Bonds and the principal terms of the Covered Bonds are as follows:

Issue Size:	**€500,000,000**
Instrument:	**EUR Fixed Rate Covered Bonds**
Issue Price:	**100% of the principal amount of the Covered Bonds**

Coupon:	**3.342% per annum payable annually in arrear**
Currency:	**Euro**
Guarantee:	**The Covered Bonds will be guaranteed as to payments of interest and principal by Glacier Eighty Pte. Ltd. (the "<u>CBG</u>"). The guarantee is secured by a portfolio of loans purchased by the CBG from the Company and other assets of the CBG**
Ratings:	**The Covered Bonds are expected to be rated Aaa by Moody's Investors Service and AAA by Standard & Poor's Rating Services**
Maturity Date:	**It is intended that the Covered Bonds will mature on 8 September 2031.**

Application will be made to the Singapore Exchange Securities Trading Limited (the "**<u>SGX-ST</u>**") for the listing and quotation of the Covered Bonds on the SGX-ST. There is no guarantee that an application to the SGX-ST will be approved. The SGX-ST assumes no responsibility for the correctness of any of the statements made or opinions expressed or reports contained herein. Admission to the Official List of the SGX-ST and quotation of the Covered Bonds on the SGX-ST is not to be taken as an indication of the merits of the Company, its subsidiaries, its associated companies, the Covered Bond Programme or such Covered Bonds.

The issue date of the Covered Bonds is expected to be 8 September 2026.

Announced by

UNITED OVERSEAS BANK LIMITED

Singapore, 27 August 2026