

## Announcement

Co. Reg. No. 193500026Z

**NOT FOR DISTRIBUTION, DIRECTLY OR INDIRECTLY, IN OR INTO THE UNITED STATES OR TO ANY U.S. PERSONS EXCEPT TO QUALIFIED INSTITUTIONAL BUYERS (WITHIN THE MEANING OF RULE 144A UNDER THE SECURITIES ACT).**

This announcement does not constitute or form a part of any offer or solicitation to purchase or subscribe for securities in the United States. The securities referred to herein have not been and will not be registered under the U.S Securities Act of 1933, as amended (the "Securities Act"), or any state securities laws of the United States or other jurisdiction, and may not be offered or sold in the United States or to, or for the account or benefit of, U.S. persons (as defined in Regulation S under the Securities Act) absent registration or an applicable exemption from registration under the Securities Act and applicable state securities laws of the United States. Any offers and sales of the securities referred to herein will be made (i) in the United States only to persons reasonably believed to be qualified institutional buyers, within the meaning of Rule 144A under the Securities Act, or (ii) in an offshore transaction to non-U.S. persons within the meaning of Regulation S under the Securities Act. There is no intention to register any portion of any offering in the United States or to conduct a public offering of securities in the United States or in any other jurisdiction. Neither this announcement nor any portion hereof may be sent or transmitted into the United States or to any U.S. persons except to qualified institutional buyers (within the meaning of Rule 144A under the Securities Act), or into any jurisdiction where to do so is unlawful.

**UNITED OVERSEAS BANK LIMITED PRICES  
US\$800,000,000 4.401% SENIOR NOTES DUE 2028,  
US\$900,000,000 SENIOR FLOATING RATE NOTES DUE 2028 AND  
US\$300,000,000 SENIOR FLOATING RATE NOTES DUE 2030  
TO BE ISSUED PURSUANT TO THE US\$30 BILLION  
GLOBAL MEDIUM TERM NOTE PROGRAMME**

United Overseas Bank Limited (the "**Company**"), wishes to announce that it intends to issue US\$800,000,000 4.401% Senior Notes due 2028 (the "**Series 074 Notes**"); US\$900,000,000 Senior Floating Rate Notes due 2028 (the "**Series 075 Notes**") and US\$300,000,000 Senior Floating Rate Notes due 2030 (the "**Series 076 Notes**", and together with the Series 074 Notes and Series 075 Notes, the "**Notes**"). The Notes will be issued under the US\$30 billion Global Medium Term Note Programme (the "**GMTN Programme**"). Australia and New Zealand Banking Group Limited, BNP PARIBAS, The Hongkong and Shanghai Banking Corporation Limited, Singapore Branch, Standard Chartered Bank (Singapore) Limited, UBS AG Singapore Branch and United Overseas Bank Limited have been appointed as joint lead managers for the Notes, and Bank of China Limited, Singapore Branch has been appointed as co-manager for the Notes.

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

*In respect of the Series 074 Notes,*

<b>Issue Size:</b>	<b>US\$800,000,000</b>
<b>Instrument:</b>	<b>US\$ Fixed Rate Senior Notes</b>
<b>Issue Price:</b>	<b>100.00% of the principal amount of the Series 074 Notes</b>
<b>Coupon:</b>	<b>4.401% per annum payable semi-annually in arrear</b>



**Currency:** United States Dollars

**Ratings:** The Series 074 Notes are expected to be rated Aa1 by Moody's Investors Service and AA- from S&P Global Ratings and Fitch Ratings

**Maturity Date:** 2 April 2028

*In respect of the Series 075 Notes,*

**Issue Size:** US\$900,000,000

**Instrument:** US\$ Floating Rate Senior Notes

**Issue Price:** 100.00% of the principal amount of the Series 075 Notes

**Coupon:** Compounded Index SOFR plus 0.58 per cent. per annum payable quarterly in arrear

**Currency:** United States Dollars

**Ratings:** The Series 075 Notes are expected to be rated Aa1 by Moody's Investors Service and AA- from S&P Global Ratings and Fitch Ratings

**Maturity Date:** Interest Payment Date falling on or nearest to 2 April 2028

*In respect of the Series 076 Notes,*

**Issue Size:** US\$300,000,000

**Instrument:** US\$ Floating Rate Senior Notes

**Issue Price:** 100.00% of the principal amount of the Series 076 Notes

**Coupon:** Compounded Index SOFR plus 0.65 per cent. per annum payable quarterly in arrear

**Currency:** United States Dollars

**Ratings:** The Series 076 Notes are expected to be rated Aa1 by Moody's Investors Service; AA- from S&P Global Ratings and Fitch Ratings

**Maturity Date:** Interest Payment Date falling on or nearest to 2 April 2030

Application will be made to the Singapore Exchange Securities Trading Limited (the "**SGX-ST**") for the listing and quotation of the Notes on the SGX-ST. 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 Notes on the SGX-ST is not to be taken as an indication of the merits of the Company, its subsidiaries, its associated companies, the GMTN Programme or such Notes.





**The issue date of each Series of Notes is expected to be 2 April 2025.**

Issued by

**UNITED OVERSEAS BANK LIMITED**

Singapore, 27 March 2025

