

Pillar 3 Disclosure Report

31 December 2025

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Notes:

- 1 The pillar 3 disclosure report is presented in Singapore dollars.
- 2 Certain figures in this report may not add up to the respective totals due to rounding.
- 3 Amounts less than \$500,000 in absolute term are shown as "#".
- 4 Copy of the UOB Annual Report can be found at:
<https://www.uobgroup.com/investor-relations/financial/group-annual-reports.html>

1 Introduction

UOB Group's Pillar 3 Disclosure Report ("The Report") is prepared in accordance with the Monetary Authority of Singapore ("MAS") Notice to Banks No. 637 "Risk Based Capital Adequacy Requirements for Banks Incorporated in Singapore".

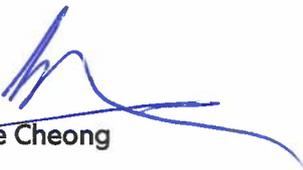
The Report is governed by the Group Pillar 3 Disclosure Policy which specifies the Group's Pillar 3 disclosure requirements, frequency of disclosure, medium of disclosure, and the roles and responsibilities of various parties involved in the disclosure reporting. The Policy is reviewed at least annually and approved by the Board.

The Report facilitates an assessment of the Group's capital adequacy and provides an overview of the Group's risk profile.

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2 Attestation

In accordance with the Monetary Authority of Singapore Notice 637 - Notice on Risk Based Capital Adequacy requirements for Banks incorporated in Singapore and on behalf of the Board of Directors and Senior Management of UOB Group, I hereby attest that UOB Group's Pillar 3 Disclosures Report for the financial year ended 31 December 2025 has been prepared in accordance with the internal control processes approved by the Board.



Wee Ee Cheong

Deputy Chairman and Chief Executive Officer

Date: 23 February 2026

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3 Risk Management Approach

Please refer to UOB Annual Report 2025, Risk Management sections - Maintaining a Sound Risk Culture and Risk Governance.

4 Key Metrics

The table below provides an overview of the Group's key prudential metrics related to regulatory capital, leverage ratio and liquidity standards.

\$m		31 Dec 2025	30 Sep 2025	30 Jun 2025	31 Mar 2025	31 Dec 2024
	Available capital (amounts)¹					
1	CET1 capital	41,716	39,853	40,641	41,813	40,275
2	Tier 1 capital	44,467	42,604	43,392	44,564	43,025
3	Total capital	48,847	47,372	47,621	48,840	47,385
	Risk weighted assets (amounts)¹					
4	Total RWA	275,990	273,150	265,875	268,998	259,835
4a	Total RWA (pre-floor)	275,990	273,150	265,875	268,998	259,835
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)	15.1	14.6	15.3	15.5	15.5
5a	CET1 ratio (%) (pre-floor ratio)	15.1	14.6	15.3	15.5	15.5
6	Tier 1 ratio (%)	16.1	15.6	16.3	16.6	16.6
6a	Tier 1 ratio (%) (pre-floor ratio)	16.1	15.6	16.3	16.6	16.6
7	Total capital ratio (%)	17.7	17.3	17.9	18.2	18.2
7a	Total capital ratio (%) (pre-floor ratio)	17.7	17.3	17.9	18.2	18.2
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.5	2.5	2.5	2.5	2.5
9	Countercyclical buffer requirement (%)	0.2	0.2	0.2	0.2	0.2
10	G-SIB and/or D-SIB additional requirement (%)	-	-	-	-	-
11	Total of CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.7	2.7	2.7	2.7	2.7
12	CET1 available after meeting the Reporting Bank's minimum capital requirements (%)	7.7	7.3	7.9	8.2	8.2
	Leverage Ratio²					
13	Total Leverage Ratio exposure measure	660,661	648,048	611,022	613,713	619,407
14	Leverage Ratio (%) (row 2/ row 13)	6.7	6.6	7.1	7.3	6.9
14a	Leverage Ratio (%) incorporating mean values for SFT assets	6.7	6.6	7.1	7.3	7.0
	Liquidity Coverage Ratio					
15	Total High Quality Liquid Assets	107,473	105,308	98,235	101,933	100,867
16	Total net cash outflow	73,171	73,840	69,845	71,230	70,858
17	Liquidity Coverage Ratio (%)	147	143	141	143	143
	Net Stable Funding Ratio					
18	Total available stable funding	360,473	353,039	346,993	342,494	342,052
19	Total required stable funding	311,591	304,167	294,484	295,507	294,580
20	Net Stable Funding Ratio (%)	116	116	118	116	116

¹ The Group's CET1, Tier 1 and Total CAR as at 31 December 2025 remained well above the regulatory minimum requirements. Compared with last quarter, total capital increased mainly due to profit and higher reserves. RWA increased quarter on quarter mainly due to higher market RWA arising from higher trading volume mainly driven by customers flow and franchise business. Higher credit RWA mainly due to asset growth and changes in asset quality.

² As at 31 December 2025, the Group's leverage ratio was 6.7%, comfortably above the regulatory minimum requirement of 3%.

5 Composition of Capital

5.1 Reconciliation of Regulatory Capital to Balance Sheet

Table 1 and Table 2 are mandatory disclosures prescribed in MAS Notice 637 requirements.

Table 1 shows the reconciliation between the Group's published consolidated balance sheet and the regulatory capital components. Details of the regulatory capital components are set out in Table 2, as referenced.

The scope of consolidation for accounting and regulatory purposes is similar, except that subsidiaries which carry out insurance business are not consolidated for regulatory purpose.

Table 1 - Reconciliation of Balance Sheet to Regulatory Capital as at 31 December 2025

\$m	Balance Sheet per Published Financial Statements	Under regulatory scope of consolidation ³	Reference in Table 2
Equity			
Share capital and other capital	7,600		
<i>of which paid-up ordinary shares</i>		4,852	A
<i>of which AT1 capital instruments</i>		2,748	B
Retained earnings	35,060	34,874	C
<i>of which unrealised fair value gains/losses on financial liabilities and derivative liabilities arising from changes in own credit risk</i>		12	D1
Other reserves	8,588	8,102	E
<i>of which unrealised fair value gains/losses on financial liabilities and derivative liabilities arising from changes in own credit risk</i>		(23)	D2
Equity attributable to equity holders of the Bank	51,248		
Non-controlling interests	245		
<i>of which NCI that meets criteria for inclusion in</i>			
- CET1 capital		15	F1
- AT1 capital		3	F2
- T2 capital		3	F3
Total equity	51,493		
Liabilities			
Deposits and balances of banks	28,737		
Deposits and balances of customers	425,938		
Bills and drafts payable	566		
Derivative financial liabilities	11,532		
Other liabilities	8,415		
Tax payable	610		
Deferred tax liabilities	347		
Debts issued	44,423		
<i>of which T2 capital instruments</i>		3,090	G
Total liabilities	520,568		

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5.1 Reconciliation of Regulatory Capital to Balance Sheet *(cont'd)*

Table 1 - Reconciliation of Balance Sheet to Regulatory Capital as at 31 December 2025

\$m	Balance Sheet per Published Financial Statements	Under regulatory scope of consolidation ³	Reference in Table 2
Assets			
Cash, balances and placements with central banks	35,742		
Singapore Government treasury bills and securities	17,625		
Other government treasury bills and securities	45,070		
Trading securities	5,556		
Placements and balances with banks	32,954		
Loans to customers	347,877		
<i>of which provisions eligible for inclusion in T2 capital</i>		1,287	H
Derivative financial assets	10,893		
Investment securities ⁴	51,840		
<i>of which investments in PE/VC held beyond the relevant holding period</i>		32	I1
Other assets	12,138		
<i>of which investments in PE/VC held beyond the relevant holding period</i>		#	I2
Deferred tax assets	707		
<i>of which amount related to deferred tax assets (net of deferred tax liabilities, where permissible)</i>		1,027	J
Investment in associates and joint ventures	1,252		
<i>of which amount related to goodwill</i>		4	K1
<i>of which investments in PE/VC held beyond the relevant holding period</i>		3	I3
Investment properties	663		
Fixed assets	4,791		
Intangible assets	4,953		
<i>of which amount related to goodwill</i>		4,771	K2
<i>of which amount related to other intangibles</i>		183	K3
Total Assets	572,061		

³ The full balance sheet per regulatory scope of consolidation is available in section 11.1.

⁴ This includes the Bank's major stake investments in financial institutions.

5.1 Reconciliation of Regulatory Capital to Balance Sheet (cont'd)

Table 2 lists the regulatory capital components and the corresponding regulatory adjustments.

(a) 'Amount' refers to components of capital calculated in accordance with MAS Notice 637, and include both on- and off-balance sheet items.

(b) 'Reference in Table 1' links the respective line item to Table 1.

Regulatory adjustments that are deducted against capital are reflected as positive numbers.

Table 2 - Capital Components as at 31 December 2025

\$m		Amount	Reference in Table 1
Common Equity Tier 1 capital: instruments and reserves			
1	Paid-up ordinary shares and share premium (if applicable)	4,852	A
2	Retained earnings	34,874	C
3*	Accumulated other comprehensive income and other disclosed reserves	8,102	E
4	Minority interest that meets criteria for inclusion	15	F1
5	Common Equity Tier 1 capital before regulatory adjustments	47,843	
Common Equity Tier 1 capital: regulatory adjustments			
6	Prudent valuation adjustment pursuant to Part VI of MAS Notice 637 ⁵	-	
7	Goodwill, net of associated deferred tax liability	4,775	K1+K2
8*	Intangible assets, net of associated deferred tax liability	183	K3
9*	Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of associated deferred tax liability)	1,027	J
10	Cash flow hedge reserve	90	
11	Shortfall of TEP relative to EL under IRBA	-	
12	Increase in equity capital resulting from securitisation transactions	-	
13	Net exposures to credit-enhancing interest-only strips	-	
14	Unrealised fair value gains/losses on financial liabilities and derivative liabilities arising from changes in own credit risk	(11)	D1+ D2
15	Defined benefit pension fund assets, net of associated deferred tax liability	-	
16	Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)	#	
17	Reciprocal cross-holdings in ordinary shares of financial institutions	-	
18	Investments in ordinary shares of unconsolidated financial institutions in which the Reporting Bank does not hold a major stake	-	
19	Investments in ordinary shares of unconsolidated financial institutions in which the Reporting Bank holds a major stake approved under Section 32 of the Banking Act (including insurance subsidiaries) (amount above 10% threshold)	-	
20*	Mortgage servicing rights (amount above 10% threshold)	-	
21*	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of associated deferred tax liability)	-	
22	Amount exceeding the 15% threshold	-	
23	<i>of which: investments in ordinary shares of unconsolidated financial institutions in which the Reporting Bank holds a major stake approved under Section 32 of the Banking Act (including insurance subsidiaries)</i>	-	
24*	<i>of which: mortgage servicing rights</i>	-	
25*	<i>of which: deferred tax assets arising from temporary differences</i>	-	
26	National specific regulatory adjustments	63	
27	PE/VC investments held beyond the relevant holding periods set out in MAS Notice 630	63	I1 + I2 + I3
28	Capital deficits in subsidiaries and associates that are regulated financial institutions	-	
29	Any other items which the Authority may specify	-	
30	Regulatory adjustments applied in calculation of CET1 Capital due to insufficient AT1 Capital and Tier 2 Capital to satisfy required deductions	-	
31	Total regulatory adjustments to CET1 Capital	6,127	
32	Common Equity Tier 1 capital (CET1)	41,716	
Additional Tier 1 capital: instruments			

⁵ All prudent valuation adjustments have been made for financial reporting purpose.

* These elements are subject to a more conservative definition relative to those set out under the Basel III capital standards.

5.1 Reconciliation of Regulatory Capital to Balance Sheet (cont'd)

Table 2 - Capital Components as at 31 December 2025

\$m		Amount	Reference in Table 1
33	AT1 capital instruments and share premium (if applicable)	2,748	B
34	<i>of which: classified as equity under the Accounting Standards</i>	2,748	
35	<i>of which: classified as liabilities under the Accounting Standards</i>	-	
36	AT1 capital instruments issued by fully-consolidated subsidiaries that meet criteria for inclusion	3	F2
37	Additional Tier 1 capital before regulatory adjustments	2,751	
Additional Tier 1 capital: regulatory adjustments			
38	Investments in own AT1 capital instruments	#	
39	Reciprocal cross-holdings in AT1 capital instruments of financial institutions	-	
40	Investments in AT1 capital instruments of unconsolidated financial institutions in which the Reporting Bank does not hold a major stake	-	
41	Investments in AT1 capital instruments of unconsolidated financial institutions in which the Reporting Bank holds a major stake approved under Section 32 of the Banking Act (including insurance subsidiaries)	-	
42	National specific regulatory adjustments which the Authority may specify	-	
43	Regulatory adjustments applied in calculation of AT1 Capital due to insufficient Tier 2 Capital to satisfy required deductions	-	
44	Total regulatory adjustments to Additional Tier 1 capital	#	
45	Additional Tier 1 capital (AT1)	2,751	
46	Tier 1 capital (T1 = CET1 + AT1)	44,467	
Tier 2 capital: instruments and provisions			
47	Tier 2 capital instruments and share premium (if applicable)	3,090	G
48	Tier 2 capital instruments issued by fully-consolidated subsidiaries that meet criteria for inclusion	3	F3
49	Provisions	1,287	H
50	Tier 2 capital before regulatory adjustments	4,380	
Tier 2 capital: regulatory adjustments			
51	Investments in own Tier 2 capital instruments	-	
52	Reciprocal cross-holdings in Tier 2 capital instruments and other TLAC liabilities of financial institutions	-	
53	Investments in Tier 2 capital instruments and other TLAC liabilities of unconsolidated financial institutions in which the Reporting Bank does not hold a major stake	-	
54*	Investments in other TLAC liabilities of unconsolidated financial institutions in which the Reporting Bank does not hold a major stake: amount previously designated for the 5% threshold but that no longer meets the conditions	-	
55	Investments in Tier 2 capital instruments and other TLAC liabilities of unconsolidated financial institutions in which the Reporting Bank holds a major stake approved under Section 32 of the Banking Act (including insurance subsidiaries)	-	
56	National specific regulatory adjustments which the Authority may specify	-	
57	Total regulatory adjustments to Tier 2 capital	-	
58	Tier 2 capital (T2)	4,380	
59	Total capital (TC = T1 + T2)	48,847	
60	Floor-adjusted total risk weighted assets	275,990	
Capital adequacy ratios and buffers (as a percentage of floor-adjusted risk weighted assets)			
61	Common Equity Tier 1 CAR	15.1%	
62	Tier 1 CAR	16.1%	
63	Total CAR	17.7%	

* These elements are subject to a more conservative definition relative to those set out under the Basel III capital standards.

5.1 Reconciliation of Regulatory Capital to Balance Sheet (cont'd)

Table 2 - Capital Components as at 31 December 2025

\$m		Amount	Reference in Table 1
64	Reporting Bank-specific buffer requirement	9.2%	
65	<i>of which: capital conservation buffer requirement</i>	2.5%	
66	<i>of which: bank-specific countercyclical buffer requirement</i>	0.2%	
67	<i>of which: G-SIB and/or D-SIB buffer requirement (if applicable)</i>	-	
68	Common Equity Tier 1 available after meeting the Reporting Bank's minimum capital requirements	7.7%	
National minima			
69	Minimum CET1 CAR	6.5%	
70	Minimum Tier 1 CAR	8.0%	
71	Minimum Total CAR	10.0%	
Amounts below the thresholds for deduction (before risk weighting)			
72	Investments in ordinary shares, AT1 capital, Tier 2 capital and other TLAC liabilities of unconsolidated financial institutions in which the bank does not hold a major stake	1,454	
73	Investments in ordinary shares of unconsolidated financial institutions in which the Reporting Bank holds a major stake approved under Section 32 of the Banking Act (including insurance subsidiaries)	1,061	
74	Mortgage servicing rights (net of associated deferred tax liability)	-	
75	Deferred tax assets arising from temporary differences (net of associated deferred tax liability)	-	
Applicable caps on the inclusion of provisions in Tier 2			
76	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to standardised approach (prior to application of cap)	683	
77	Cap on inclusion of provisions in Tier 2 capital under standardised approach	524	row 49
78	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to internal ratings-based approach (prior to application of cap)	763	row 49
79	Cap for inclusion of provisions in Tier 2 capital under internal ratings-based approach	1,175	

* These elements are subject to a more conservative definition relative to those set out under the Basel III capital standards.

5.2 Main Features of Regulatory Instruments

The following disclosure is based on the prescribed template as set out in MAS Notice 637. This disclosure shall be updated on a semi-annual basis and to be read in conjunction with the notes at <https://www.UOBgroup.com/investor-relations/capital-and-funding-information/group-securities.html>.

The salient features for non-public offerings have been included below, though further details are not published on the UOB website as they are not meaningful nor relevant.

5.2 Main Features of Regulatory Instruments (cont'd)

Key Features of Regulatory Capital Instruments as at 31 December 2025

1 Issuer	United Overseas Bank Limited	United Overseas Bank Limited
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	SG1M31001969	SGXF92643398
3 Governing law(s) of the instrument	Singapore	Singapore
Regulatory treatment		
4 Transitional Basel III rules	Common Equity Tier 1	Additional Tier 1
5 Post-transitional Basel III rules	Common Equity Tier 1	Additional Tier 1
6 Eligible at solo/group/group&solo	Solo and Group	Solo and Group
7 Instrument type (types to be specified by each country or jurisdiction)	Ordinary Share	Perpetual Capital Security
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	S\$4,852 million	S\$850 million
9 Par value of instrument	NA	S\$850 million
10 Accounting classification	Shareholders' equity	Shareholders' equity
11 Original date of issuance	20 July 1970	19 January 2023
12 Perpetual or dated	Perpetual	Perpetual
13 Original maturity date	No maturity	No maturity
14 Issuer call subject to prior supervisory approval	No	Yes
15 Optional call date	NA	19 January 2028
Contingent call dates	NA	Yes
Redemption amount	NA	Par
16 Subsequent call dates, if applicable	NA	Each distribution payment date thereafter
Coupons / dividends		
17 Fixed or floating dividend/coupon ⁽¹⁾	Discretionary dividend amount	Fixed
18 Coupon rate and any related index	NA	5.25% paid semi-annually on 19 January and 19 July
19 Existence of a dividend stopper	NA	Yes
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
21 Existence of step up or other incentive to redeem	NA	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger(s)	NA	NA
25 If convertible, fully or partially	NA	NA
26 If convertible, conversion rate	NA	NA
27 If convertible, mandatory or optional conversion	NA	NA
28 If convertible, specify instrument type convertible into	NA	NA
29 If convertible, specify issuer of instrument it converts into	NA	NA
30 Write-down feature	NA	Yes
31 If write-down, write-down triggers(s)	NA	The earlier of: (i) the MAS notifying the Issuer in writing that it is of the opinion that a write-down is necessary, without which the Issuer would become non-viable; and (ii) a decision by the MAS to make a public sector injection of capital, or equivalent support, without which the Issuer would have become non-viable, as determined by the MAS
32 If write-down, full or partial	NA	Full or partial
33 If write-down, permanent or temporary	NA	Permanent
34 If temporary write-down, description of write-up mechanism	NA	NA
35 Type of subordination	Statutory	Contractual
36 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Additional Tier 1 instruments	Tier 2 instruments
37 Non compliant transitioned features	No	No
38 If yes, specify non compliant features	NA	NA

⁽¹⁾ Details on re-fixing of the dividend/interest rate on the first call date are available in the UOB website.

5.2 Main Features of Regulatory Instruments (cont'd)

Key Features of Regulatory Capital Instruments as at 31 December 2025

- 1 Issuer
- 2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)
- 3 Governing law(s) of the instrument

United Overseas Bank Limited	United Overseas Bank Limited
SGXF56824851	SGXF73188736
Singapore	Singapore

Regulatory treatment

- 4 Transitional Basel III rules
- 5 Post-transitional Basel III rules
- 6 Eligible at solo/group/group&solo
- 7 Instrument type (types to be specified by each country or jurisdiction)
- 8 Amount recognised in regulatory capital (*Currency in millions, as of most recent reporting date*)
- 9 Par value of instrument
- 10 Accounting classification
- 11 Original date of issuance
- 12 Perpetual or dated
- 13 Original maturity date
- 14 Issuer call subject to prior supervisory approval
- 15 Optional call date
- Contingent call dates
- Redemption amount
- 16 Subsequent call dates, if applicable

Additional Tier 1	Additional Tier 1
Additional Tier 1	Additional Tier 1
Solo and Group	Solo and Group
Perpetual Capital Security	Perpetual Capital Security
S\$400 million	S\$599 million
S\$400 million	S\$600 million
Shareholders' equity	Shareholders' equity
4 July 2022	22 June 2021
Perpetual	Perpetual
No maturity	No maturity
Yes	Yes
4 October 2027	22 June 2028
Yes	Yes
Par	Par
Each distribution payment date thereafter	Each distribution payment date thereafter

Coupons / dividends

- 17 Fixed or floating dividend/coupon ⁽¹⁾
- 18 Coupon rate and any related index
- 19 Existence of a dividend stopper
- 20 Fully discretionary, partially discretionary or mandatory
- 21 Existence of step up or other incentive to redeem
- 22 Non-cumulative or cumulative
- 23 Convertible or non-convertible
- 24 If convertible, conversion trigger(s)
- 25 If convertible, fully or partially
- 26 If convertible, conversion rate
- 27 If convertible, mandatory or optional conversion
- 28 If convertible, specify instrument type convertible into
- 29 If convertible, specify issuer of instrument it converts into
- 30 Write-down feature
- 31 If write-down, write-down triggers(s)

Fixed	Fixed
4.25% paid semi-annually on 4 January and 4 July	2.55% paid semi-annually on 22 June and 22 December
Yes	Yes
Fully discretionary	Fully discretionary
No	No
Non-cumulative	Non-cumulative
Non-convertible	Non-convertible
NA	NA
Yes	Yes
The earlier of: (i) the MAS notifying the Issuer in writing that it is of the opinion that a write-down is necessary, without which the Issuer would become non-viable; and (ii) a decision by the MAS to make a public sector injection of capital, or equivalent support, without which the Issuer would have become non-viable, as determined by the MAS	The earlier of: (i) the MAS notifying the Issuer in writing that it is of the opinion that a write-down is necessary, without which the Issuer would become non-viable; and (ii) a decision by the MAS to make a public sector injection of capital, or equivalent support, without which the Issuer would have become non-viable, as determined by the MAS
Full or partial	Full or partial
Permanent	Permanent
NA	NA
Contractual	Contractual
Tier 2 instruments	Tier 2 instruments
No	No
NA	NA

- 32 If write-down, full or partial
- 33 If write-down, permanent or temporary
- 34 If temporary write-down, description of write-up mechanism
- 35 Type of subordination
- 36 Position in subordination hierarchy in liquidation (*specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned*)
- 37 Non compliant transitioned features
- 38 If yes, specify non compliant features

⁽¹⁾ Details on re-fixing of the dividend/interest rate on the first call date are available in the UOB website.

5.2 Main Features of Regulatory Instruments (cont'd)

Key Features of Regulatory Capital Instruments as at 31 December 2025

1 Issuer	United Overseas Bank Limited	United Overseas Bank Limited
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	SGXF91929004	SGXF48097749
3 Governing law(s) of the instrument	Singapore	Singapore
Regulatory treatment		
4 Transitional Basel III rules	Additional Tier 1	Additional Tier 1
5 Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1
6 Eligible at solo/group/group&solo	Solo and Group	Solo and Group
7 Instrument type (types to be specified by each country or jurisdiction)	Perpetual Capital Security	Perpetual Capital Security
8 Amount recognised in regulatory capital (<i>Currency in millions, as of most recent reporting date</i>)	S\$150 million	S\$749 million
9 Par value of instrument	S\$150 million	S\$750 million
10 Accounting classification	Shareholders' equity	Shareholders' equity
11 Original date of issuance	15 January 2021	17 July 2019
12 Perpetual or dated	Perpetual	Perpetual
13 Original maturity date	No maturity	No maturity
14 Issuer call subject to prior supervisory approval	Yes	Yes
15 Optional call date	15 January 2026	17 July 2026
Contingent call dates	Yes	Yes
Redemption amount	Par	Par
16 Subsequent call dates, if applicable	Each distribution payment date thereafter	Each distribution payment date thereafter
Coupons / dividends		
17 Fixed or floating dividend/coupon ⁽¹⁾	Fixed	Fixed
18 Coupon rate and any related index	2.25% paid semi-annually on 15 January and 15 July	3.58% paid semi-annually on 17 January and 17 July
19 Existence of a dividend stopper	Yes	Yes
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
21 Existence of step up or other incentive to redeem	No	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger(s)	NA	NA
25 If convertible, fully or partially	NA	NA
26 If convertible, conversion rate	NA	NA
27 If convertible, mandatory or optional conversion	NA	NA
28 If convertible, specify instrument type convertible into	NA	NA
29 If convertible, specify issuer of instrument it converts into	NA	NA
30 Write-down feature	Yes	Yes
31 If write-down, write-down triggers(s)	The earlier of: (i) the MAS notifying the Issuer in writing that it is of the opinion that a write-down is necessary, without which the Issuer would become non-viable; and (ii) a decision by the MAS to make a public sector injection of capital, or equivalent support, without which the Issuer would have become non-viable, as determined by the MAS	The earlier of: (i) the MAS notifying the Issuer in writing that it is of the opinion that a write-down is necessary, without which the Issuer would become non-viable; and (ii) a decision by the MAS to make a public sector injection of capital, or equivalent support, without which the Issuer would have become non-viable, as determined by the MAS
32 If write-down, full or partial	Full or partial	Full or partial
33 If write-down, permanent or temporary	Permanent	Permanent
34 If temporary write-down, description of write-up mechanism	NA	NA
35 Type of subordination	Contractual	Contractual
36 Position in subordination hierarchy in liquidation (<i>specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned</i>)	Tier 2 instruments	Tier 2 instruments
37 Non compliant transitioned features	No	No
38 If yes, specify non compliant features	NA	NA

⁽¹⁾ Details on re-fixing of the dividend/interest rate on the first call date are available in the UOB website.

5.2 Main Features of Regulatory Instruments (cont'd)

Key Features of Regulatory Capital Instruments as at 31 December 2025

- 1 Issuer
- 2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)
- 3 Governing law(s) of the instrument

United Overseas Bank Limited	United Overseas Bank Limited
US91127LAH33 / US91127KAH59	XS2463967369
Singapore	Singapore

Regulatory treatment

- 4 Transitional Basel III rules
- 5 Post-transitional Basel III rules
- 6 Eligible at solo/group/group&solo
- 7 Instrument type (types to be specified by each country or jurisdiction)
- 8 Amount recognised in regulatory capital (*Currency in millions, as of most recent reporting date*)
- 9 Par value of instrument
- 10 Accounting classification
- 11 Original date of issuance
- 12 Perpetual or dated
- 13 Original maturity date
- 14 Issuer call subject to prior supervisory approval
- 15 Optional call date
Contingent call dates
Redemption amount
- 16 Subsequent call dates, if applicable

Tier 2	Tier 2
Tier 2	Tier 2
Solo and Group	Solo and Group
Subordinated Debt	Subordinated Debt
S\$1,260 million	S\$120 million
US\$1,000 million	CNH 650 million
Liability - amortised cost	Liability - amortised cost
7 April 2022	6 April 2022
Dated	Dated
7 October 2032	6 April 2032
Yes	Yes
7 October 2027	6 April 2027
Yes	Yes
Par	Par
Not applicable. One time call only.	Not applicable. One time call only.

Coupons / dividends

- 17 Fixed or floating dividend/coupon ⁽¹⁾
- 18 Coupon rate and any related index
- 19 Existence of a dividend stopper
- 20 Fully discretionary, partially discretionary or mandatory
- 21 Existence of step up or other incentive to redeem
- 22 Non-cumulative or cumulative
- 23 Convertible or non-convertible
- 24 If convertible, conversion trigger(s)
- 25 If convertible, fully or partially
- 26 If convertible, conversion rate
- 27 If convertible, mandatory or optional conversion
- 28 If convertible, specify instrument type convertible into
- 29 If convertible, specify issuer of instrument it converts into
- 30 Write-down feature
- 31 If write-down, write-down triggers(s)

Fixed	Fixed
3.863% paid semi-annually on 7 April and 7 October	4.50% paid semi-annually on 6 April and 6 October
No	No
Mandatory	Mandatory
No	No
Cumulative	Cumulative
Non-convertible	Non-convertible
NA	NA
Yes	Yes
The earlier of: (i) the MAS notifying the Issuer in writing that it is of the opinion that a write-down is necessary, without which the Issuer would become non-viable; and (ii) a decision by the MAS to make a public sector injection of capital, or equivalent support, without which the Issuer would have become non-viable, as determined by the MAS	The earlier of: (i) the MAS notifying the Issuer in writing that it is of the opinion that a write-down is necessary, without which the Issuer would become non-viable; and (ii) a decision by the MAS to make a public sector injection of capital, or equivalent support, without which the Issuer would have become non-viable, as determined by the MAS
Full or partial	Full or partial
Permanent	Permanent
NA	NA
Contractual	Contractual
Senior creditors	Senior creditors
No	No
NA	NA

- 32 If write-down, full or partial
- 33 If write-down, permanent or temporary
- 34 If temporary write-down, description of write-up mechanism
- 35 Type of subordination
- 36 Position in subordination hierarchy in liquidation (*specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned*)
- 37 Non compliant transitioned features
- 38 If yes, specify non compliant features

⁽¹⁾ Details on re-fixing of the dividend/interest rate on the first call date are available in the UOB website.

5.2 Main Features of Regulatory Instruments (cont'd)

Key Features of Regulatory Capital Instruments as at 31 December 2025

- 1 Issuer
- 2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)
- 3 Governing law(s) of the instrument

United Overseas Bank Limited	United Overseas Bank Limited
US91127LAE02 / US91127KAE29	XS2230275633
Singapore	Singapore

Regulatory treatment

- 4 Transitional Basel III rules
- 5 Post-transitional Basel III rules
- 6 Eligible at solo/group/group&solo
- 7 Instrument type (types to be specified by each country or jurisdiction)
- 8 Amount recognised in regulatory capital (*Currency in millions, as of most recent reporting date*)
- 9 Par value of instrument
- 10 Accounting classification
- 11 Original date of issuance
- 12 Perpetual or dated
- 13 Original maturity date
- 14 Issuer call subject to prior supervisory approval
- 15 Optional call date
Contingent call dates
Redemption amount
- 16 Subsequent call dates, if applicable

Tier 2	Tier 2
Tier 2	Tier 2
Solo and Group	Solo and Group
Subordinated Debt	Subordinated Debt
S\$943 million	S\$767 million
US\$750 million	US\$600 million
Liability - amortised cost	Liability - amortised cost
14 April 2021	16 September 2020
Dated	Dated
14 October 2031	16 March 2031
Yes	Yes
14 October 2026	16 March 2026
Yes	Yes
Par	Par
Not applicable. One time call only.	Not applicable. One time call only.

Coupons / dividends

- 17 Fixed or floating dividend/coupon ⁽¹⁾
- 18 Coupon rate and any related index
- 19 Existence of a dividend stopper
- 20 Fully discretionary, partially discretionary or mandatory
- 21 Existence of step up or other incentive to redeem
- 22 Non-cumulative or cumulative
- 23 Convertible or non-convertible
- 24 If convertible, conversion trigger(s)
- 25 If convertible, fully or partially
- 26 If convertible, conversion rate
- 27 If convertible, mandatory or optional conversion
- 28 If convertible, specify instrument type convertible into
- 29 If convertible, specify issuer of instrument it converts into
- 30 Write-down feature
- 31 If write-down, write-down triggers(s)

Fixed	Fixed
2.00% paid semi-annually on 14 April and 14 October	1.75% paid semi-annually on 16 March and 16 September
No	No
Mandatory	Mandatory
No	No
Cumulative	Cumulative
Non-convertible	Non-convertible
NA	NA
Yes	Yes
The earlier of: (i) the MAS notifying the Issuer in writing that it is of the opinion that a write-down is necessary, without which the Issuer would become non-viable; and (ii) a decision by the MAS to make a public sector injection of capital, or equivalent support, without which the Issuer would have become non-viable, as determined by the MAS	The earlier of: (i) the MAS notifying the Issuer in writing that it is of the opinion that a write-down is necessary, without which the Issuer would become non-viable; and (ii) a decision by the MAS to make a public sector injection of capital, or equivalent support, without which the Issuer would have become non-viable, as determined by the MAS
Full or partial	Full or partial
Permanent	Permanent
NA	NA
Contractual	Contractual
Senior creditors	Senior creditors
No	No
NA	NA

- 32 If write-down, full or partial
- 33 If write-down, permanent or temporary
- 34 If temporary write-down, description of write-up mechanism
- 35 Type of subordination
- 36 Position in subordination hierarchy in liquidation (*specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned*)
- 37 Non compliant transitioned features
- 38 If yes, specify non compliant features

⁽¹⁾ Details on re-fixing of the dividend/interest rate on the first call date are available in the UOB website.

6 Leverage Ratio

The Basel III framework introduced Leverage Ratio as a non-risk-based backstop limit to supplement the risk-based capital requirements. It aims to constrain the build-up of excess leverage in the banking sector, with additional safeguards against model risk and measurement errors. Leverage ratio is expressed as Tier 1 Capital against Exposure Measure, which comprises on- and off-balance sheet items. Other than the difference in scope for consolidation and aggregation under SFRS and MAS Notice 637, there are no material differences between total balance sheet assets (net of on-balance sheet derivative and SFT assets) as reported in the financial statements and Exposure Measure of on-balance sheet items.

6.1 Leverage Ratio Summary Comparison Table

The following disclosure is presented in prescribed templates under MAS Notice 637 Annex 11D and 11E.

Reconciliation of Balance Sheet Assets to Exposure Measure⁶

\$m		31 Dec 2025
1	Total consolidated assets as per published financial statements	572,061
2	Adjustment for investments in entities that are consolidated for accounting purposes but are outside the regulatory scope of consolidation	(583)
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-
4	Adjustment for fiduciary assets recognised on the balance sheet in accordance with the Accounting Standards but excluded from the calculation of the exposure measure	-
5	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	-
6	Adjustments for eligible cash pooling arrangements	-
7	Adjustment for derivative transactions	21,105
8	Adjustment for SFTs	485
9	Adjustment for off-balance sheet items	73,729
10	Adjustments for prudent valuation adjustments and specific and general allowances which have reduced Tier 1 Capital	-
11	Other adjustments	(6,136)
12	Exposure measure	660,661

⁶ Computed using quarter-end balances

6.2 Leverage Ratio Common Disclosure Template

Exposure Measure Components⁶

\$m		31 Dec 2025	30 Sep 2025
	Exposure measures of on-balance sheet items		
1	On-balance sheet items (excluding derivative transactions and SFTs, but including on-balance sheet collateral for derivative transactions or SFTs)	551,498	536,851
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets in accordance with the Accounting Standards	-	-
3	Deductions of receivable assets for cash variation margin provided in derivatives transactions	-	-
4	Adjustment for collateral received under securities financing transactions that are recognised as assets	-	-
5	Specific and general allowances associated with on-balance sheet exposures that are deducted from Tier 1 Capital	-	-
6	Asset amounts deducted in determining Tier 1 capital	(6,136)	(6,460)
7	Total exposure measures of on-balance sheet items (excluding derivative transactions and SFTs)	545,362	530,391
	Derivative exposure measures		
8	Replacement cost associated with all derivative transactions (net of the eligible cash portion of variation margins and net of bilateral netting)	9,814	10,522
9	Potential future exposure associated with all derivative transactions	22,065	22,493
10	CCP leg of trade exposures excluded	-	-
11	Adjusted effective notional amount of written credit derivatives	64	66
12	Further adjustments in effective notional amounts and deductions from potential future exposures of written credit derivatives	-	-
13	Total derivative exposure measures	31,943	33,081
	SFT exposure measures		
14	Gross SFT assets (with no recognition of accounting netting), after adjusting for sales accounting	9,142	7,538
15	Eligible netting of cash payables and cash receivables	-	-
16	SFT counterparty exposures	485	437
17	SFT exposure measures where a Reporting Bank acts as an agent in the SFTs	-	-
18	Total SFT exposure measures	9,627	7,975
	Exposure measures of off-balance sheet items		
19	Off-balance sheet items at notional amount	286,160	284,997
20	Adjustments for calculation of exposure measures of off-balance sheet items	(212,431)	(208,396)
21	Specific and general allowances associated with off-balance sheet exposures deducted in determining Tier 1 Capital	-	-
22	Total exposure measures of off-balance sheet items	73,729	76,601
	Capital and Total exposures		
23	Tier 1 capital	44,467	42,604
24	Total exposures	660,661	648,048
	Leverage ratio		
25	Leverage ratio	6.7%	6.6%
26	National minimum leverage ratio requirement	3.0%	3.0%
27	Applicable leverage buffers	-	-
	Disclosures of mean values		
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	9,070	8,289
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	9,142	7,538
30	Total exposures incorporating values from row 28	660,589	648,799
31	Leverage ratio incorporating values from row 28	6.7%	6.6%

⁶ Computed using quarter-end balances

The Group's leverage ratio increased 0.1% point quarter-on-quarter to 6.7% as at 31 December 2025, mainly driven by increase in Tier 1 capital.

7 Macprudential Supervisory Measures

7.1 Geographical Distribution of Credit Exposures Used in the Countercyclical Capital Buffer

To achieve the broader macroprudential goal of protecting the banking sector from periods of excess aggregate credit growth, the Basel III standards introduced the Countercyclical Capital Buffer (CCyB) framework. The CCyB is applied on a discretionary basis by banking supervisors in the respective jurisdictions.

The Group's countercyclical buffer is computed as the weighted average of effective CCyB in jurisdictions where the Group has private sector credit exposures and the geographical distribution of the private sector credit exposures is based on where the ultimate risk of the exposure resides. Following mandatory disclosure under MAS Notice 637 provides an overview of the Group's private sector credit exposures by geographical breakdown.

Countercyclical Capital Buffer as at 31 December 2025

\$m	(a)	(b)	(c)	(d)
Geographical breakdown	Country-specific countercyclical buffer requirement	RWA for private sector credit exposures used in the computation of the countercyclical buffer	Bank-specific countercyclical buffer requirement	Countercyclical buffer amount
Australia	1.00%	8,705		
Belgium	1.00%	7		
France	1.00%	79		
Germany	0.75%	214		
Hong Kong	0.50%	15,186		
South Korea	1.00%	2,390		
Spain	0.50%	329		
Luxembourg	0.50%	227		
Netherlands	2.00%	115		
Sweden	2.00%	#		
United Kingdom	2.00%	7,326		
Sum		34,579		
Total		213,503	0.2%	441

7.2 Disclosure of G-SIB Indicators

The Basel Committee on Banking Supervision (BCBS) assesses the systemic importance of banks in a global context and has developed an indicator-based methodology for identifying Global Systemically Important Banks (G-SIBs). The G-SIB indicators are based on cross-jurisdictional activity, size, interconnectedness, substitutability/financial institution infrastructure and complexity.

Although UOB is not a G-SIB, it is required under MAS Notice 637 to disclose these indicators on an annual basis. The indicators have been prepared in accordance with the instructions issued by the BCBS. Further details on the G-SIB indicators and assessment methodology are available at BCBS website: <http://www.bis.org/bcbs/gsib/>

G-SIB Indicators of UOB Group as at 31 December 2025 ⁷

	Category	Indicators used for assessing G-SIBs	\$m
1	Cross-jurisdictional activity	Cross-jurisdictional claims	320,417
2		Cross-jurisdictional liabilities	129,660
3	Size	Total exposures as defined for use in the Basel III leverage ratio ⁸	667,387
4	Interconnectedness	Intra-financial system assets	113,282
5		Intra-financial system liabilities	101,825
6		Securities outstanding	117,268
7	Substitutability/ financial institution infrastructure	Assets under custody	49,546
8		Payments activity	6,820,943
9		Underwritten transactions in debt and equity markets	14,609
10		Trading Volume - fixed income	275,350
11		Trading Volume - equities and other securities	35,199
12	Complexity	Notional amount of over-the-counter derivatives	1,315,065
13		Level 3 assets	3,417
14		Trading and available-for-sale securities	22,012

Notes:

⁷ Previous disclosures are available at UOB website: www.UOBgroup.com/investor-relations/financial/index.html.

⁸ Total exposures differ from the total exposures disclosed under Leverage Ratio as the computation required by the BCBS for purpose of the G-SIB assessment exercise excludes regulatory adjustments but include exposures of insurance subsidiaries.

The Group has been disclosing the above G-SIB indicators since 31 December 2014 on an annual basis.

Pillar 3 Disclosure Report

8 Overview of RWA

The table below lists the Group's RWA by risk type and approach, as prescribed under MAS Notice 637. The minimum capital requirement is stated at 10.0% of RWA.

RWA increased quarter on quarter mainly due to higher market RWA arising from higher trading volume mainly driven by customers flow and franchise business. Higher credit RWA mainly due to asset growth and changes in asset quality.

\$m		(a)	(b)	(c)
		RWA		Minimum capital requirements
		As at 31 Dec 2025	As at 30 Sep 2025	As at 31 Dec 2025
1	Credit risk (excluding CCR)	227,426	227,203	22,743
2	<i>of which: Standardised Approach</i>	37,614	36,893	3,762
3	<i>of which: F-IRBA</i>	165,059	165,905	16,506
4	<i>of which: supervisory slotting approach</i>	4,802	4,803	480
5	<i>of which: A-IRBA</i>	19,951	19,602	1,995
6	CCR	7,161	6,779	716
7	<i>of which: SA-CCR</i>	6,300	6,071	630
8	<i>of which: CCR internal models method</i>	-	-	-
9	<i>of which: other CCR</i>	527	329	53
10	<i>of which: CCP</i>	334	379	33
11	CVA	4,048	4,013	405
12	Equity investments in funds - look through approach	4	15	#
13	Equity investments in funds - mandate-based approach	981	1,040	98
14	Equity investments in funds - fall back approach	#	#	#
15	Equity investment in funds - partial use of an approach	-	-	-
16	Unsettled transactions	3	14	#
17	Securitisation exposures in the banking book	483	424	48
18	<i>of which: SEC-IRBA</i>	-	-	-
19	<i>of which: SEC-ERBA</i>	402	386	40
20	<i>Of which: SEC-IAA</i>	-	-	-
21	<i>of which: SEC-SA</i>	81	38	8
22	Market risk (excluding CVA and capital charge for switch between trading book and banking book)	16,868	15,062	1,687
23	<i>of which: SA(MR)</i>	16,868	15,062	1,687
24	<i>Of which: SSA(MR)</i>	-	-	-
25	<i>of which: IMA</i>	-	-	-
26	Capital charge for switch between trading book and banking book	-	-	-
27	Operational risk	16,364	16,046	1,636
28	Amounts below the thresholds for deduction (subject to 250% risk weight)	2,652	2,554	265
29	Output floor calibration	55%	55%	-
30	Floor adjustment	-	-	-
31	Total	275,990	273,150	27,599

9 Comparison of Modelled and Standardised RWA at Risk Level

The difference in RWA calculated using nominated approaches and the RWA calculated using only standardised approaches are largely from Corporate exposures.

As at 31 December 2025

		a	b	c	d
		RWA			
		RWA for portfolios where the Reporting Bank uses modelled approaches	RWA for portfolios where the Reporting Bank uses standardised approaches	Total RWA (a + b)	Total RWA calculated using only standardised approaches
Sm					
1	Credit risk (excluding counterparty credit risk)	189,812	37,614	227,426	332,017
2	Counterparty credit risk	5,971	1,190	7,161	9,938
3	Credit valuation adjustment	-	4,048	4,048	4,048
4	Securitisation exposures in the banking book	-	483	483	483
5	Market risk	-	16,868	16,868	16,868
6	Operational risk		16,364	16,364	16,364
7	Residual RWA		3,640	3,640	3,640
8	Total	195,783	80,207	275,990	383,358

10 Comparison of Modelled and Standardised RWA for Credit Risk at Asset Class Level

The following table provides the comparison of the SA(CR) and IRBA RWA calculated using the Group's nominated approaches against the RWA calculated using only SA(CR), at the asset class level.

As at 31 December 2025

		(a)	(b)	(c)	(d)
		RWA			
		RWA for IRBA exposures calculated using IRBA	RWA for IRBA exposures calculated using SA(CR)	Total RWA for IRBA exposures and SA(CR) exposures calculated using nominated approaches	Total RWA for IRBA exposures and SA(CR) exposures calculated using SA(CR)
Sm					
1	Sovereign	5,188	2,639	5,290	2,741
1A	Of which: categorised as MDB/PSE in SA	-	-	-	-
2	Banks and other financial institutions treated as banks	10,994	14,138	12,550	15,695
3	Equity	-	-	3,667	3,667
4	Purchased receivables	-	-	-	-
5	Corporates	85,536	136,368	98,329	149,162
5A	Of which: F-IRBA is applied	85,536	136,368	85,536	136,368
5B	Of which: A-IRBA is applied	-	-	-	-
6	Retail	19,951	48,908	30,238	59,176
6A	Of which: QRRE	3,808	6,734	8,294	11,219
6B	Of which: other retail	6,195	12,064	11,292	17,140
6C	Of which: retail residential mortgages	9,948	30,110	10,652	30,817
7	Specialised lending	68,143	92,251	68,666	92,890
7A	Of which: IPRE and HVCRE	64,761	87,531	65,258	88,144
8	Others	-	-	8,686	8,686
9	Total	189,812	294,304	227,426	332,017

11 Linkages between Financial Statements and Regulatory Exposures

11.1 Differences between Accounting and Regulatory Scopes of Consolidation and Mapping of Financial Statements Categories with Regulatory Risk Categories

The following table shows the differences between the accounting and regulatory scopes of consolidation, and provides a breakdown of the Group's assets and liabilities by regulatory risk categories.

As at 31 December 2025

Sm	(a)	(b)	(c)	(d)	(e)	(f)	(g)
	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation ⁹	Subject to credit risk requirements	Carrying values of items:			
Subject to CCR requirements				Subject to securitisation framework	Subject to market risk requirements	Not subject to capital requirements or subject to deduction from regulatory capital	
Assets							
Cash, balances and placements with central banks	35,742	35,742	32,872	583	-	2,308	-
Singapore Government treasury bills and securities	17,625	17,605	17,155	-	-	450	-
Other government treasury bills and securities	45,070	45,070	42,670	-	-	2,399	-
Trading securities	5,556	5,556	#	-	-	5,556	-
Placements and balances with banks	32,954	32,898	27,128	4,508	-	4,943	-
Loans to customers	347,877	347,878	342,179	4,051	718	4,226	-
Derivative financial assets	10,893	10,892	-	10,892	-	9,792	-
Investment securities	51,840	51,383	48,220	-	3,164	-	-
Other assets	12,138	12,098	12,088	#	10	-	-
Deferred tax assets	707	707	-	-	-	-	707
Investment in associates and joint ventures	1,252	1,252	1,248	-	-	-	4
Investment in subsidiaries	-	45	45	-	-	-	-
Investment properties	663	663	663	-	-	-	-
Fixed assets	4,791	4,736	4,736	-	-	#	-
Intangible assets	4,953	4,953	-	-	-	-	4,953
Total assets	572,061	571,478	529,004	20,034	3,892	29,674	5,664
Liabilities							
Deposits and balances of:							
Banks	28,737	28,737	-	10,617	-	3,869	14,272
Customers	425,938	425,945	-	871	-	1,297	423,980
Bills and drafts payable	566	566	-	-	-	-	566
Derivative financial liabilities	11,532	11,532	-	11,532	-	10,162	-
Other liabilities	8,415	8,302	-	24	-	-	8,278
Tax payable	610	605	-	-	-	-	605
Deferred tax liabilities	347	334	-	-	-	-	334
Debts issued	44,423	44,423	-	-	-	2,615	41,809
Total liabilities	520,568	520,444	-	23,044	-	17,943	489,844

⁹ The amounts shown in column (b) do not equal the sum of the amounts shown in columns (c) to (g) as some of the items are subject to capital requirements from more than one risk category.

11.2 Main Sources of Differences between Regulatory Exposure Amounts and Carrying Amounts in Financial Statements

The following table illustrates the main differences between the regulatory exposure amounts and the carrying values in the financial statements in respect of the assets and liabilities subject to credit risk, CCR and securitisation framework requirements.

It is not meaningful to include items subject to market risk requirements as they are based on a different exposure measurement approach.

As at 31 December 2025

\$m		(a)	(b)	(c)	(d)
		Total	Items subject to:		
			Credit risk requirements	Securitisation framework	CCR requirements
1	Asset carrying amount under regulatory scope of consolidation (as per Table 11-7) ¹⁰	565,814	529,004	3,892	20,034
2	Liabilities carrying amount under regulatory scope of consolidation (as per Table 11-7) ¹⁰	30,600	-	-	23,044
3	Total net amount under regulatory scope of consolidation	535,214	529,004	3,892	(3,010)
4	Off-balance sheet amount	267,019	58,541	40	136
5	Differences in derivatives and securities financing transactions		-	-	56,659
6	Differences due to consideration of provisions		4,636	-	-
7	Differences due to other differences		(6,288)	-	(413)
8	Exposures amounts considered for regulatory purposes	643,197	585,893	3,932	53,372

¹⁰ The total column excludes amounts subject to deduction from capital or not subject to regulatory capital requirements.

11.3 Qualitative Disclosure of Differences between Carrying Amounts in Financial Statements and Regulatory Exposure Amounts

The scope of consolidation for accounting and regulatory purposes is similar, except that subsidiaries which carry out insurance business are not consolidated for regulatory purpose.

The main differences between accounting amounts as reported in financial statements and regulatory exposure amounts are:

- (i) off-balance sheet exposures including contingent liabilities and commitments after application of Credit Conversion Factor;
- (ii) securities financing transactions counterparty exposures and potential future exposures for derivatives, offset by netting under enforceable netting agreements;
- (iii) differences due to consideration of provisions;
- (iv) differences due to other differences, including recognition of credit risk mitigation.

11.3 Qualitative Disclosure of Differences between Carrying Amounts in Financial Statements and Regulatory Exposure Amounts (cont'd)

The valuation process adopted by the Group is governed by the valuation, market data and valuation adjustment policies. These policies set the methodologies and controls for the valuation of financial assets and liabilities where mark-to-market or mark-to-model is required. These policies apply to all assets and liabilities classified as fair value through profit and loss ("FVPL") and fair value through other comprehensive income ("FVOCI"). The valuation processes incorporating the market rates, the methodologies and models, including the analysis of the valuation are regularly reviewed by Group Risk Management.

All valuation models are independently validated by Group Risk Management and approved by the Asset and Liabilities Committee ("ALCO"). The inputs used for valuation are independently verified by checking against information from market sources. These are applicable to products or instruments with liquid markets or those traded on exchanges. Where market prices are not liquid, additional techniques will be used such as historical estimation or available proxies such as reasonableness checks.

The valuation process is further supplemented by valuation adjustments for valuation uncertainties. Valuation adjustment methodologies and adjustments are approved by ALCO. The valuation adjustments set aside include bid/offer adjustments, illiquidity adjustments, concentration adjustments, parameter adjustments, model uncertainties and other day 1 valuation adjustments where applicable.

11.4 Prudent Valuation Adjustments

The table below provides the breakdown of the constituent elements of the Group's prudent valuation adjustment.

This prudent valuation adjustment is applicable for all assets and liabilities measured at fair value (Marked to market or Marked to model) and for which valuation adjustments are required.

The main contributions to the prudent valuation adjustment are bid-mid for Interest Rates and FX, investing and funding cost provisions relating to equity-linked structures and model uncertainty for Interest Rate Callables.

As at 31 December 2025

\$m	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)
	Equity	Interest rates	FX	Credit	Commodities	Total	of which: in the trading book	of which: in the banking book
1	#	13	11	7	1	31	20	11
2	#	13	11	#	1	24	16	8
3	-	-	-	3	-	3	#	3
4	-	-	-	4	-	4	4	-
5	-	2	-	#	-	2	2	-
6	1	7	1	-	#	8	8	-
7	-	-	-	-	-	-	-	-
8	8	-	-	-	2	10	10	-
9	-	#	#	-	3	4	4	-
10	-	-	-	-	-	-	-	-
11	-	-	-	-	-	-	-	-
12	8	22	11	7	6	55	44	11

11.4 Prudent Valuation Adjustments (cont'd)

As at 31 December 2024

\$m	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)
	Equity	Interest rates	FX	Credit	Commodities	Total	of which: in the trading book	of which: in the banking book
1	#	11	9	11	1	31	19	12
2	#	11	9	-	1	20	16	5
3	-	-	-	8	-	8	#	8
4	-	-	-	3	-	3	3	-
5	-	2	-	-	-	2	2	-
6	#	11	#	-	#	11	11	-
7	-	-	-	-	-	-	-	-
8	4	-	-	-	1	5	5	-
9	-	#	#	-	4	4	4	-
10	-	-	-	-	-	-	-	-
11	-	-	-	-	-	-	-	-
12	4	25	9	11	6	54	42	12

12 Credit Risk

12.1 General Qualitative Disclosures on Credit Risk

Please refer to UOB Annual Report 2025, Risk Management section - Credit Risk.

12.2 Credit Quality of Assets

Please refer to UOB Annual Report 2025, Risk Management section - Credit Risk and summary of significant accounting policies under the notes to financial statements.

The table below provides an overview of the credit quality of the Group's on- and off-balance sheet assets.

A default on the obligor is considered to have occurred when either or both of the followings have taken place:

- The obligor is unlikely to pay its credit obligations to the Group in full, without recourse by the bank to actions such as realising security (if held).
- The obligor is past due more than 90 days on any credit obligation to the Group. Overdrafts will be considered as being past due once the outstanding has breached an advised limit.

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12.2 Credit Quality of Assets (cont'd)

As at 31 December 2025

\$m		(a)	(b)	(c)	(d)	(e)	(f)	(g)
		Gross carrying amount of		Allowances and impairments	of which: allowances for standardised approach exposures		of which: allowances for IRBA exposures	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		of which: specific allowances	of which: general allowances		
1	Loans	5,379	346,800	4,302	179	378	3,745	347,877
2	Debt securities	-	109,086	154	-	87	67	108,932
3	Off-balance sheet exposures	36	103,485	375	-	53	322	103,146
4	Total	5,415	559,371	4,831	179	518	4,134	559,955

As at 30 June 2025

\$m		(a)	(b)	(c)	(d)	(e)	(f)	(g)
		Gross carrying amount of		Allowances and impairments	of which: allowances for standardised approach exposures		of which: allowances for IRBA exposures	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		of which: specific allowances	of which: general allowances		
1	Loans	5,341	337,559	3,929	196	325	3,408	338,971
2	Debt securities	-	93,064	89	-	55	34	92,975
3	Off-balance sheet exposures	22	93,899	317	-	50	267	93,604
4	Total	5,363	524,522	4,335	196	430	3,709	525,550

12.3 Changes in Stock of Defaulted Loans and Debt Securities

The table provides the change in defaulted exposures, the flows between non-defaulted and defaulted exposure categories and reductions in the defaulted exposures due to write-offs.

The increase in defaulted loans and debt securities in the second half of 2025 was mainly due to higher inflow of new defaulted loans relative to the outflow of defaulted loans from recoveries, write-off and returned to non-defaulted status. Other changes mainly comprise of recoveries and foreign exchange.

As at 31 December 2025

\$m	(a)
1	Defaulted loans and debt securities at end of the previous semi-annual reporting period
2	Loans and debt securities that have defaulted since the previous semi-annual reporting period
3	Returned to non-defaulted status
4	Amounts written-off
5	Other changes
6	Defaulted loans and debt securities at end of the semi-annual reporting period (1+2+3+4+/-5)

12.4 Additional Disclosures Related to the Credit Quality of Assets

Please refer to UOB Annual Report 2025, Risk Management section - Credit Risk and summary of significant accounting policies under the notes to the financial statements.

12.4 Additional Disclosures Related to the Credit Quality of Asset (cont'd)

The following tables show the Group's exposures analysed by geographical areas, industry and residual maturity:

Major On-balance sheet credit exposures as at 31 December 2025

\$m	Loans to customers (gross)	Government treasury bills and securities	Placements and balances with banks	Debt securities	Total
Analysed by geography^a					
Singapore	176,830	17,627	1,273	13,140	208,870
Malaysia	36,074	9,896	2,446	4,243	52,659
Thailand	27,339	7,651	1,728	865	37,583
Indonesia	11,094	3,881	2,216	97	17,288
Greater China	45,326	2,412	6,814	6,730	61,282
Others	55,517	21,228	18,477	29,464	124,686
Total	352,180	62,695	32,954	54,539	502,368

^a By borrower's country of incorporation / operation (for non-individuals) and residence (for individuals).

\$m	Loans to customers (gross)	Government treasury bills and securities	Placements and balances with banks	Debt securities	Total
Analysed by industry					
Transport, storage and communication	20,847	-	-	2,979	23,826
Building and construction	90,815	-	-	4,303	95,118
Manufacturing	27,533	-	-	2,191	29,724
Financial institutions, investment and holding companies	38,996	-	32,954	25,672	97,622
General commerce	38,311	-	-	1,218	39,529
Professionals and private individuals	30,595	-	-	-	30,595
Housing loans	84,962	-	-	-	84,962
Government	-	62,695	-	-	62,695
Others	20,121	-	-	18,176	38,297
Total	352,180	62,695	32,954	54,539	502,368

12.4 Additional Disclosures Related to the Credit Quality of Asset (cont'd)

Major On-balance sheet credit exposures as at 31 December 2024

\$m	Loans to customers (gross)	Government treasury bills and securities	Placements and balances with banks	Debt securities	Total
Analysed by geography^a					
Singapore	164,255	13,284	780	11,463	189,782
Malaysia	33,651	10,071	3,542	2,484	49,748
Thailand	26,607	6,706	2,268	1,143	36,724
Indonesia	10,899	2,520	2,201	75	15,695
Greater China	52,177	1,955	13,471	6,063	73,666
Others	50,242	12,315	15,170	24,789	102,516
Total	337,831	46,851	37,432	46,017	468,131

^a By borrower's country of incorporation / operation (for non-individuals) and residence (for individuals).

\$m	Loans to customers (gross)	Government treasury bills and securities	Placements and balances with banks	Debt securities	Total
Analysed by industry					
Transport, storage and communication	16,065	-	-	2,471	18,536
Building and construction	91,713	-	-	3,229	94,942
Manufacturing	23,394	-	-	2,003	25,397
Financial institutions, investment and holding companies	39,768	-	37,432	20,118	97,318
General commerce	35,507	-	-	1,065	36,572
Professionals and private individuals	29,914	-	-	-	29,914
Housing loans	82,036	-	-	-	82,036
Government	-	46,851	-	-	46,851
Others	19,434	-	-	17,131	36,565
Total	337,831	46,851	37,432	46,017	468,131

12.4 Additional Disclosures Related to the Credit Quality of Assets (cont'd)

Contingent liabilities

\$m	31 Dec 2025	31 Dec 2024
Analysed by geography^a		
Singapore	15,720	15,400
Malaysia	4,203	3,766
Thailand	2,205	2,190
Indonesia	3,128	2,289
Greater China	5,219	4,962
Others	5,920	3,491
Total	36,395	32,098

^a By borrower's country of incorporation / operation (for non-individuals) and residence (for individuals).

\$m	31 Dec 2025	31 Dec 2024
Analysed by industry		
Transport, storage and communication	2,642	2,218
Building and construction	10,103	10,213
Manufacturing	8,797	4,474
Financial institutions, investment and holding companies	2,878	2,616
General commerce	8,097	8,611
Professionals and private individuals	197	204
Others	3,681	3,762
Total	36,395	32,098

12.4 Additional Disclosures Related to the Credit Quality of Assets (*cont'd*)

Commitments (excluding operating lease and capital commitments)

\$m	31 Dec 2025	31 Dec 2024
Analysed by geography^a		
Singapore	110,004	105,246
Malaysia	27,417	23,792
Thailand	28,309	27,537
Indonesia	9,888	9,595
Greater China	45,674	38,066
Others	30,541	28,369
Total	251,833	232,605

^a By borrower's country of incorporation / operation (for non-individuals) and residence (for individuals).

\$m	31 Dec 2025	31 Dec 2024
Analysed by industry		
Transport, storage and communication	11,216	8,865
Building and construction	35,689	33,893
Manufacturing	38,710	31,863
Financial institutions, investment and holding companies	28,959	28,974
General commerce	52,809	51,682
Professionals and private individuals	50,899	47,715
Housing Loans	5,725	4,637
Others	27,826	24,976
Total	251,833	232,605

12.4 Additional Disclosures Related to the Credit Quality of Assets (cont'd)

Credit exposures by residual contractual maturity

The following table shows the Group's credit exposures by remaining contractual maturities.

As at 31 December 2025

\$m	Up to 1 year	Over 1 to 3 years	Over 3 years	No specific maturity	Total
Balances and placements with central banks	24,930	-	-	10,013	34,943
Singapore Government treasury bills and securities	2,339	1,935	13,351	-	17,625
Other government treasury bills and securities	2,758	5,629	36,683	-	45,070
Trading debt securities	1,761	1,727	1,708	-	5,196
Placements and balances with banks	28,923	1,316	231	2,484	32,954
Loans to customers	140,463	50,931	146,670	9,813	347,877
Derivative financial assets	-	-	-	10,893	10,893
Investment debt securities	5,315	12,309	31,698	21	49,343
Others	-	-	-	4,377	4,377
Total	206,489	73,847	230,341	37,601	548,278

The majority of the Group's off-balance sheet credit exposures are short term commitments with maturity of less than 1 year.

As at 31 December 2024

\$m	Up to 1 year	Over 1 to 3 years	Over 3 years	No specific maturity	Total
Balances and placements with central banks	28,320	-	-	9,397	37,717
Singapore Government treasury bills and securities	1,722	3,996	7,563	-	13,281
Other government treasury bills and securities	3,148	6,200	24,223	(1)	33,570
Trading debt securities	1,496	1,281	856	-	3,633
Placements and balances with banks	34,790	1,397	-	1,245	37,432
Loans to customers	129,836	55,849	138,463	9,782	333,930
Derivative financial assets	-	-	-	12,132	12,132
Investment debt securities	6,801	12,608	23,017	(42)	42,384
Others	-	-	-	4,440	4,440
Total	206,113	81,331	194,122	36,953	518,519

The majority of the Group's off-balance sheet credit exposures are short term commitments with maturity of less than 1 year.

12.4 Additional Disclosures Related to the Credit Quality of Assets (cont'd)

The following tables show the Group's impaired exposures, related allowances and write-offs analysed by geographical areas and industry.

As at 31 December 2025

\$m	Impaired Exposure	Specific allowance	Write-off
Analysed by geography^a			
Singapore	890	416	74
Malaysia	880	193	158
Thailand	963	375	192
Indonesia	360	120	21
Greater China	1,481	67	247
Others	805	135	290
Non-performing loans	5,379	1,306	982
Debt securities, contingent items and others	61	26	1
Total	5,440	1,332	983

^a By borrower's country of incorporation/operation (for non-individuals) and residence (for individuals).

\$m	Impaired Exposure	Specific allowance	Write-off
Analysed by industry			
Transport, storage and communication	107	24	28
Building and construction	2,150	358	297
Manufacturing	624	181	108
Financial institutions, investment and holding companies	260	27	121
General commerce	652	252	148
Professionals and private individuals	393	173	129
Housing loans	988	197	28
Others	205	94	123
Non-performing loans	5,379	1,306	982
Debt securities, contingent items and others	61	26	1
Total	5,440	1,332	983

12.4 Additional Disclosures Related to the Credit Quality of Assets (cont'd)

As at 31 December 2024

\$m	Impaired Exposure	Specific allowance	Write-off
Analysed by geography^a			
Singapore	1,019	349	58
Malaysia	997	330	68
Thailand	956	409	136
Indonesia	415	119	48
Greater China	1,084	59	229
Others	693	370	12
Non-performing loans	5,164	1,636	551
Debt securities, contingent items and others	46	16	1
Total	5,210	1,652	552

^a By borrower's country of incorporation/operation (for non-individuals) and residence (for individuals).

\$m	Impaired Exposure	Specific allowance	Write-off
Analysed by industry			
Transport, storage and communication	149	55	11
Building and construction	1,777	473	164
Manufacturing	531	193	85
Financial institutions, investment and holding companies	230	114	1
General commerce	743	250	85
Professionals and private individuals	445	180	175
Housing loans	922	187	14
Others	367	184	16
Non-performing loans	5,164	1,636	551
Debt securities, contingent items and others	46	16	1
Total	5,210	1,652	552

The following tables show the Group's past due but not impaired exposures analysed by ageing.

\$m	As at 31 Dec 2025	As at 31 Dec 2024
Past due but not impaired exposure		
< 30 days	3,871	3,839
30 - 59 days	1,373	759
60 - 90 days	311	619
Total	5,555	5,217

12.4 Additional Disclosures Related to the Credit Quality of Assets (cont'd)

The following table show the Group's restructured impaired exposure.

Restructured impaired exposure

\$m	As at 31 Dec 2025	As at 31 Dec 2024
Total	507	692

12.5 Qualitative disclosure related to Credit Risk Mitigation techniques

Please refer to UOB Annual Report 2025, Risk Management section - Credit Risk.

12.6 Overview of CRM Techniques

The following table provides information on the extent of usage of CRM techniques.

Compared with 30 June 2025, the increase in loans and debt securities exposure balances were in line with overall balance sheet movement.

As at 31 December 2025

		(a)	(b)	(c)	(d)	(e)
		Exposures Unsecured	Exposures Secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
\$m						
1	Loans	201,741	146,136	122,327	17,458	-
2	Debt Securities	107,190	1,742	77	1,642	-
3	Total	308,931	147,878	122,404	19,100	-
4	Of which: defaulted	2,356	1,644	1,462	-	-

As at 30 June 2025

		(a)	(b)	(c)	(d)	(e)
		Exposures Unsecured	Exposures Secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
\$m						
1	Loans	197,337	141,634	119,537	15,866	-
2	Debt Securities	91,250	1,725	74	1,619	-
3	Total	288,587	143,359	119,611	17,485	-
4	Of which: defaulted	2,419	1,478	1,434	-	-

12.7 Qualitative disclosure on the use of external credit ratings under the Standardised Approach Credit Risk

Please refer to UOB Annual Report 2025, Risk Management section - Credit Risk.

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12.8 SA(CR) – Credit Risk Exposure and CRM Effects

The following table illustrates the effects of CRM on the calculation of Group's capital requirements for credit exposures under SA(CR).

Compared to 30 June 2025, the increase in RWA was mainly due to an increase in exposures from Corporate asset class.

As at 31 December 2025

	Asset classes and others	(a)	(b)	(c)	(d)	(e)	(f)
		Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
		On-balance sheet amount \$m	Off-balance sheet amount \$m	On-balance sheet amount \$m	Off-balance sheet amount \$m	RWA \$m	RWA density %
1	Cash items	7,375	-	7,375	-	5	0
2	Central government and central bank	3,679	70	3,679	7	101	3
3	PSE	8,913	1,422	9,863	518	1,192	11
4	MDB	785	1	895	#	29	3
5	Bank	360	79	370	7	260	69
6	Covered bond	-	-	-	-	-	-
7	Corporate	11,601	11,233	9,042	1,937	10,574	96
7A	Of which: General	11,130	10,242	8,752	1,922	10,299	96
7B	Of which: Corporate SME	451	991	273	15	258	90
7C	Of which: SL	20	-	17	-	17	100
8	Equity and subordinated debt	2,080	131	2,080	131	3,744	169
9	Regulatory retail	6,595	13,329	6,146	1,284	5,478	74
10	Other retail	4,617	2,001	2,366	114	3,375	136
11	Real estate	5,727	1,578	5,658	214	3,899	66
12	Other exposures	9,221	521	9,221	521	11,333	116
13	Defaulted exposures	244	6	243	1	276	113
14	Total	61,197	30,371	56,938	4,734	40,266	65

As at 30 June 2025

	Asset classes and others	(a)	(b)	(c)	(d)	(e)	(f)
		Exposures before		Exposures post-CCF		RWA and	
		On-balance sheet amount \$m	Off-balance sheet amount \$m	On-balance sheet amount \$m	Off-balance sheet amount \$m	RWA \$m	RWA density %
1	Cash items	3,292	-	3,292	-	5	0
2	Central government and central bank	3,534	460	3,534	149	793	22
3	PSE	7,718	1,195	8,822	469	948	10
4	MDB	622	30	728	6	31	4
5	Bank	547	178	555	11	510	90
6	Covered bond	-	-	-	-	-	-
7	Corporate	10,841	10,578	8,627	1,737	9,610	93
7A	Of which: General	10,459	9,512	8,395	1,717	9,393	93
7B	Of which: Corporate SME	361	1,066	213	20	198	85
7C	Of which: SL	21	-	19	-	19	100
8	Equity and subordinated debt	1,930	183	1,930	183	3,581	169
9	Regulatory retail	6,875	13,687	6,431	1,327	5,865	76
10	Other retail	4,575	1,946	2,404	122	3,416	135
11	Real estate	5,808	262	5,774	104	3,905	66
12	Other exposures	8,471	461	8,471	461	10,420	117
13	Defaulted exposures	557	198	556	78	667	105
14	Total	54,770	29,178	51,124	4,647	39,751	71

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12.9 SA(CR) – Exposures by Asset Classes and Risk Weights

The following table provides a breakdown of Group's credit risk exposures under SA(CR) by asset class and risk weight.

As at 31 December 2025

		0%	20%	Total credit exposure amount (post-CCF and post-CRM)
1	Cash items	7,350	25	7,375

		0%	20%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
2	Central government and central bank	3,483	-	203	-	-	-	3,686

		20%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
3	PSE	2,906	1,222	-	-	6,253	10,381

		0%	20%	30%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
4	MDB	750	145	-	-	-	-	-	895

		20%	30%	40%	50%	75%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
5	Bank	68	140	-	48	2	-	119		377
5A	Of which: securities firms and other financial institutions	-	-	-	-	-	-	-		-

		10%	15%	20%	25%	35%	50%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
6	Covered bonds	-	-	-	-	-	-	-		-

		20%	50%	65%	75%	80%	85%	100%	130%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
7	Corporate	257	191		415	-	201	9,856	-	59		10,979
7A	Of which: General corporate	257	191		415			9,752		59		10,674
7B	Of which: securities firms and other financial institutions	-	-		-			#		-		#
7C	Of which: Corporate SME	-	-		-		201	87		-		288
7D	Of which: Securities firms and other financial institutions	-	-		-		-	-		-		-
7E	Of which: SL	-	-		-			17	-	-		17

		100%	150%	250%	400%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
8	Equity and subordinated debt		50	-	-	-	2,161	2,211

		45%	75%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
9	Regulatory retail	903	6,052		475	7,430

		45%	75%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
10	Other retail			691	1,789	2,480

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12.9 SA(CR) – EXPOSURES BY ASSET CLASSES AND RISK WEIGHTS (cont'd)

		0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
11	Real estate		900	462	616	2	86	40	36	203		110	631	860	1	-	2	55	54	1,814	5,872
11A	Of which: ADC															-					-
11B	Of which: Regulatory real estate		900	462	616	2	86	40	36	203		110	280	-	1		2	55		26	2,819
11C	Of which: RRE		900	462	616	2	86	40	36	2		63	#				2			25	2,234
11D	Of which: CRE									201		47	280	-	1			55		1	585
11E	Of which: Other real estate												351	860					54	1,788	3,053

		50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
12	Defaulted exposures		179	65		244

		0%	20%	100%	250%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
13	Other exposures			8,681	1,061	-		9,742

Exposure amounts and CCFs applied to off-balance sheet exposures, categorised based on risk bucket of converted exposures					
14	Risk weight	(a)	(b)	(c)	(d)
		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF*	Exposure (post-CCF and post-CRM)
14A	Less than 40%	23,236	1,136	29%	23,381
14B	40-70%	2,420	5,700	14%	3,044
14C	75%	6,415	9,015	10%	7,100
14D	80-85%	1,169	1,035	5%	1,061
14E	90-100%	20,114	11,904	22%	21,185
14F	105-130%	843	354	14%	541
14G	150%	3,909	1,096	14%	2,138
14H	250%	1,061	-	-	1,061
14I	400%	-	-	-	-
14J	1250%	-	-	-	-
14K	Other	2,030	131	100%	2,161
14L	Total exposures	61,197	30,371	17%	61,672

* Weighting is based on off-balance sheet exposure (pre-CCF).

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12.9 SA(CR) – EXPOSURES BY ASSET CLASSES AND RISK WEIGHTS (cont'd)

As at 30 June 2025

			0%			20%						Total credit exposure amount (post-CCF and post-CRM)
1	Cash items		3,266			27						3,292
		0%	20%	50%	100%	150%	Other					Total credit exposure amount (post-CCF and post-CRM)
2	Central government and central bank	2,579	14	600	490	-	-					3,683
		20%	50%	100%	150%	Other						Total credit exposure amount (post-CCF and post-CRM)
3	PSE	2,212	1,011	-	-	6,068						9,291
		0%	20%	30%	50%	100%	150%	Other				Total credit exposure amount (post-CCF and post-CRM)
4	MDB	587	140	-	7	-	-	-				734
		20%	30%	40%	50%	75%	100%	150%	Other			Total credit exposure amount (post-CCF and post-CRM)
5	Bank	190	40	-	36	9	-	291				566
5A	Of which: securities firms and other financial institutions	-	-	-	-	-	-	-				-
		10%	15%	20%	25%	35%	50%	100%	Other			Total credit exposure amount (post-CCF and post-CRM)
6	Covered bonds	-	-	-	-	-	-	-				-
		20%	50%	65%	75%	80%	85%	100%	130%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
7	Corporate	641	224		476	-	233	8,743	-	47		10,364
7A	Of which: General corporate	641	224		476			8,724		47		10,112
7B	Of which: securities firms and other financial institutions	-	-		-			#		-		#
7C	Of which: Corporate SME	-	-		-		233	-		-		233
7D	Of which: Securities firms and other financial institutions	-	-		-		-	-		-		-
7E	Of which: SL	-	-		-			19	-	-		19
		100%	150%	250%	400%	1250%	Other					Total credit exposure amount (post-CCF and post-CRM)
8	Equity and subordinated debt		-	-	-	-	2,113					2,113
		45%	75%	100%	Other							Total credit exposure amount (post-CCF and post-CRM)
9	Regulatory retail	480	6,767		511							7,758
		45%	75%	100%	Other							Total credit exposure amount (post-CCF and post-CRM)
10	Other retail			742	1,784							2,526

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12.9 SA(CR) – EXPOSURES BY ASSET CLASSES AND RISK WEIGHTS (cont'd)

		0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
11	Real estate		764	410	648	2	117	55	58	179		103	703	1,177	1	-	46	#	37	1,578	5,878
11A	Of which: ADC															-					-
11B	Of which: Regulatory real estate		764	410	648	2	117	55	58	179		103	252	#	1		46	#		62	2,697
11C	Of which: RRE		764	410	648	2	117	55	58	19		99	39				46			60	2,317
11D	Of which: CRE									160		4	213	#	1			#		2	380
11E	Of which: Other real estate												451	1,177					37	1,516	3,181

		50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
12	Defaulted exposures		567	67		634

		0%	20%	100%	250%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
13	Other exposures			7,940	992	-		8,932

Exposure amounts and CCFs applied to off-balance sheet exposures, categorised based on risk bucket of converted exposures					
14	Risk weight	(a) On-balance sheet exposure	(b) Off-balance sheet exposure (pre-CCF)	(c) Weighted average CCF*	(d) Exposure (post-CCF and post-CRM)
14A	Less than 40%	16,098	819	32%	17,649
14B	40-70%	2,324	3,868	16%	2,872
14C	75%	7,087	10,457	10%	7,955
14D	80-85%	1,515	1,141	6%	1,410
14E	90-100%	20,010	11,286	22%	19,990
14F	105-130%	845	318	11%	565
14G	150%	3,969	1,106	13%	2,225
14H	250%	992	-	-	992
14I	400%	-	-	-	-
14J	1250%	-	-	-	-
14K	Other	1,930	183	100%	2,113
14L	Total exposures	54,770	29,178	17%	55,771

* Weighting is based on off-balance sheet exposure (pre-CCF).

12.10 Qualitative disclosure for Internal Ratings-Based Approach models

Please refer to UOB Annual Report 2025, Risk Management section - Credit Risk.

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12.11 IRBA - Credit Risk Exposures by Portfolio and PD Range

The following table provides the main parameters used for the calculation of capital requirements for credit exposures under IRBA.

(A) Main parameters used for calculations of capital requirements for credit exposures under FIRB

As at 31 December 2025

PD range %	(a) Original on-balance sheet gross exposures \$m	(b) Off-balance sheet exposures pre-CCF \$m	(c) Average CCF %	(d) EAD post-CRM and post-CCF \$m	(e) Average PD %	(f) Number of Obligors	(g) Average LGD %	(h) Average Maturity Years	(i) RWA \$m	(j) RWA density %	(k) EL \$m	(l) TEP \$m
Sovereign												
0.00 to < 0.15	95,183	1,964	66	96,994	0.0	47	45	2.9	3,985	4	3	
0.15 to <0.25	1,994	-	-	1,994	0.2	5	45	3.1	1,033	52	2	
0.25 to <0.50	71	19	50	81	0.4	1	45	2.7	49	60	#	
0.50 to <0.75	138	-	-	138	0.6	2	45	2.8	107	78	#	
0.75 to < 2.50	-	-	-	-	-	-	-	-	-	-	-	
2.50 to < 10.00	-	-	-	-	-	-	-	-	-	-	-	
10.00 to <100.00	7	-	-	7	18.5	1	45	0.0	14	208	1	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
Sub-total	97,393	1,983	66	99,214	0.0	56	45	2.9	5,188	5	6	84
Bank												
0.00 to < 0.15	31,931	1,958	42	33,065	0.1	157	45	1.7	6,762	20	8	
0.15 to <0.25	6,792	227	30	6,861	0.2	22	45	0.8	2,630	38	7	
0.25 to <0.50	659	339	22	745	0.4	16	45	0.3	330	44	1	
0.50 to <0.75	55	109	42	100	0.6	15	45	0.1	52	52	#	
0.75 to < 2.50	749	55	73	776	1.2	9	45	0.4	560	72	4	
2.50 to < 10.00	556	-	-	550	4.3	4	45	0.3	641	117	11	
10.00 to <100.00	9	-	-	9	20.5	7	45	0.0	19	218	1	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
Sub-total	40,751	2,688	39	42,106	0.2	230	45	1.5	10,994	26	32	179
General Corporate												
0.00 to < 0.15	18,255	31,363	15	26,046	0.1	352	41	2.0	5,503	21	9	
0.15 to <0.25	5,753	17,811	19	10,199	0.2	494	39	2.1	3,616	35	8	
0.25 to <0.50	22,971	41,146	15	32,572	0.4	1,337	38	1.6	14,415	44	47	
0.50 to <0.75	10,611	11,508	14	13,385	0.5	582	39	1.2	6,416	48	27	
0.75 to < 2.50	32,337	32,865	17	37,225	1.2	2,005	35	2.0	26,405	71	158	
2.50 to < 10.00	15,638	10,531	19	13,844	5.1	817	34	1.2	14,044	101	221	
10.00 to <100.00	1,653	2,248	37	918	20.6	195	41	1.4	1,850	202	82	
100.00 (Default)	982	305	28	1,068	100.0	106	37	1.0	-	-	395	
Sub-total	108,200	147,777	16	135,257	2.0	5,888	38	1.7	72,249	53	947	1,508
Corporate small business												
0.00 to < 0.15	28	476	7	63	0.1	18	38	1.7	13	20	#	
0.15 to <0.25	222	914	23	460	0.2	262	35	2.2	129	28	#	
0.25 to <0.50	592	2,126	15	1,331	0.4	643	34	1.9	490	37	2	
0.50 to <0.75	698	1,920	16	1,199	0.5	523	34	1.7	500	42	2	
0.75 to < 2.50	7,222	6,534	17	8,908	1.5	2,672	33	1.8	5,485	62	43	
2.50 to < 10.00	5,661	4,059	17	5,913	5.3	2,025	33	1.7	5,273	89	104	
10.00 to <100.00	1,342	450	22	1,065	18.4	473	30	1.7	1,397	131	58	
100.00 (Default)	714	129	12	730	100.0	219	34	1.4	-	-	246	
Sub-total	16,479	16,608	17	19,669	7.0	6,835	33	1.8	13,287	68	455	463
SL												
0.00 to < 0.15	-	-	-	-	-	-	-	-	-	-	-	
0.15 to <0.25	7,372	2,383	31	8,080	0.2	94	40	2.4	3,032	38	6	
0.25 to <0.50	25,467	3,548	32	26,179	0.4	299	40	2.2	13,523	52	40	
0.50 to <0.75	7,905	1,614	28	8,214	0.5	153	40	1.9	4,691	57	17	
0.75 to < 2.50	35,896	5,261	31	36,332	1.1	960	40	2.1	28,590	79	161	
2.50 to < 10.00	9,062	745	37	9,011	5.9	212	40	1.8	11,784	131	211	
10.00 to <100.00	783	109	40	825	27.1	23	40	1.1	1,721	209	89	
100.00 (Default)	1,730	67	39	1,756	100.0	59	40	1.0	-	-	702	
Sub-total	88,215	13,727	32	90,397	3.4	1,800	40	2.1	63,341	70	1,226	1,238
Total (sum of portfolios)	351,038	182,783	18	386,643	1.9	14,809	41	2.1	165,059	43	2,666	3,472

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12.11 IRBA - Credit Risk Exposures by Portfolio and PD Range (cont'd)

As at 30 June 2025

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
PD range %	Original on-balance sheet gross exposures \$m	Off-balance sheet exposures pre-CCF \$m	Average CCF %	EAD post-CRM and post-CCF \$m	Average PD %	Number of Obligor	Average LGD %	Average Maturity Years	RWA \$m	RWA density %	EL \$m	TEP \$m
Sovereign												
0.00 to < 0.15	83,881	913	74	85,284	0.0	43	45	2.6	5,240	6	6	
0.15 to <0.25	2,039	-	-	2,039	0.2	3	45	2.9	1,015	50	2	
0.25 to <0.50	-	-	-	-	-	-	-	-	-	-	-	
0.50 to <0.75	173	-	-	173	0.6	4	45	2.7	132	76	#	
0.75 to < 2.50	-	-	-	-	-	-	-	-	-	-	-	
2.50 to < 10.00	-	-	-	-	-	-	-	-	-	-	-	
10.00 to <100.00	5	#	10	5	18.5	2	45	0.0	10	209	#	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
Sub-total	86,098	913	74	87,501	0.0	52	45	2.6	6,397	7	8	86
Bank												
0.00 to < 0.15	28,308	2,120	42	29,440	0.1	148	45	2.0	6,611	22	7	
0.15 to <0.25	2,293	907	38	2,634	0.2	17	45	1.2	1,093	41	2	
0.25 to <0.50	950	175	35	1,022	0.4	18	45	0.3	460	45	2	
0.50 to <0.75	3,126	1,150	43	3,624	0.6	18	45	0.6	2,427	67	9	
0.75 to < 2.50	301	113	26	331	1.3	6	45	0.9	265	80	2	
2.50 to < 10.00	86	-	-	68	4.3	4	45	0.2	83	121	1	
10.00 to <100.00	8	1	10	8	18.7	8	45	0.0	16	209	1	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
Sub-total	35,072	4,466	41	37,127	0.1	219	45	1.7	10,955	30	24	147
General Corporate												
0.00 to < 0.15	14,635	33,334	14	21,958	0.1	365	40	1.9	4,576	21	8	
0.15 to <0.25	4,916	14,337	19	7,719	0.2	446	38	1.6	2,399	31	6	
0.25 to <0.50	20,141	29,533	14	27,808	0.4	1,183	38	1.9	13,070	47	41	
0.50 to <0.75	7,407	12,072	13	9,670	0.5	571	38	1.6	5,004	52	19	
0.75 to < 2.50	37,327	38,174	16	43,696	1.3	2,066	36	1.8	31,565	72	197	
2.50 to < 10.00	13,899	11,822	19	13,291	5.2	850	33	1.2	12,818	96	217	
10.00 to <100.00	2,895	3,926	20	1,416	17.9	201	28	1.2	1,901	134	75	
100.00 (Default)	1,024	192	15	1,054	100.0	107	36	1.0	-	-	384	
Sub-total	102,244	143,390	15	126,612	2.2	5,789	37	1.7	71,333	56	947	1,420
Corporate small business												
0.00 to < 0.15	200	199	9	23	0.1	14	38	1.1	4	19	#	
0.15 to <0.25	208	950	21	462	0.2	267	34	2.2	149	32	#	
0.25 to <0.50	477	1,722	17	1,315	0.4	684	34	1.8	467	36	2	
0.50 to <0.75	475	1,423	16	768	0.5	495	31	1.9	294	38	1	
0.75 to < 2.50	5,851	6,615	16	7,462	1.4	2,732	32	1.9	4,315	58	34	
2.50 to < 10.00	5,249	3,161	19	5,585	5.2	2,093	33	1.6	4,687	84	95	
10.00 to <100.00	1,156	449	18	945	20.4	490	31	2.2	1,313	139	58	
100.00 (Default)	786	104	7	794	100.0	226	33	1.3	-	-	265	
Sub-total	14,402	14,623	17	17,354	8.0	7,001	33	1.8	11,229	65	455	371
SL												
0.00 to < 0.15	-	-	-	-	-	-	-	-	-	-	-	
0.15 to <0.25	7,027	2,403	29	7,717	0.2	94	40	2.3	2,821	37	6	
0.25 to <0.50	25,353	3,245	38	26,427	0.4	288	40	2.2	13,688	52	41	
0.50 to <0.75	10,000	1,565	31	10,360	0.5	166	40	1.8	5,808	56	22	
0.75 to < 2.50	39,605	5,759	29	40,064	1.1	1,003	40	1.9	31,092	78	182	
2.50 to < 10.00	5,446	400	33	4,889	6.5	226	40	1.7	6,629	136	127	
10.00 to <100.00	117	16	41	124	21.9	14	40	1.9	252	204	11	
100.00 (Default)	1,469	9	43	1,473	100.0	54	40	1.2	-	-	589	
Sub-total	89,017	13,397	32	91,054	2.7	1,845	40	2.0	60,290	66	978	1,208
Total (sum of portfolios)	326,833	176,789	18	359,648	1.8	14,906	40	2.0	160,204	45	2,412	3,232

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12.11 IRBA - Credit Risk Exposures by Portfolio and PD Range (cont'd)

(B) Main parameters used for calculations of capital requirements for credit exposures under AIRB

As at 31 December 2025

PD range %	(a) Original on-balance sheet gross exposures \$m	(b) Off-balance sheet exposures pre-CCF \$m	(c) Average CCF %	(d) EAD post-CRM and post-CCF \$m	(e) Average PD %	(f) Number of Obligors	(g) Average LGD %	(h) Average Maturity Years	(i) RWA \$m	(j) RWA density %	(k) EL \$m	(l) TEP \$m
Residential mortgage												
0.00 to < 0.15	457	222	96	670	0.1	5,601	25		30	4	#	
0.15 to <0.25	28,669	1,905	41	29,452	0.2	55,411	13		1,384	5	7	
0.25 to <0.50	31,948	1,755	58	32,972	0.3	129,196	12		2,205	7	12	
0.50 to <0.75	19,282	1,702	41	19,988	0.7	34,665	11		2,024	10	14	
0.75 to < 2.50	4,235	420	44	4,418	1.0	34,509	22		1,291	29	11	
2.50 to < 10.00	1,245	42	57	1,270	3.9	12,309	19		690	54	10	
10.00 to <100.00	1,444	13	43	1,450	23.4	9,108	21		1,598	110	72	
100.00 (Default)	922	9	41	926	100.0	5,341	25		726	78	179	
Sub-total	88,202	6,068	49	91,146	1.8	276,954	13		9,948	11	305	338
QRRE												
0.00 to < 0.15	1,296	7,861	25	3,259	0.1	475,732	54		111	3	2	
0.15 to <0.25	1,109	9,998	50	6,076	0.2	844,060	58		369	6	7	
0.25 to <0.50	724	5,035	47	3,077	0.3	625,555	52		254	8	5	
0.50 to <0.75	736	1,945	49	1,684	0.6	238,698	57		248	15	6	
0.75 to < 2.50	1,466	2,925	57	3,127	1.4	445,574	58		907	29	26	
2.50 to < 10.00	797	868	62	1,331	5.5	245,333	63		1,052	79	45	
10.00 to <100.00	372	227	55	498	30.4	103,857	64		774	156	96	
100.00 (Default)	107	-	-	107	100.0	17,929	68		93	88	65	
Sub-total	6,607	28,859	43	19,159	2.1	2,681,656	57		3,808	20	252	127
Other retail exposures												
0.00 to < 0.15	89	419	36	240	0.1	3,438	40		23	9	#	
0.15 to <0.25	1,281	797	63	1,781	0.2	20,880	29		202	11	1	
0.25 to <0.50	2,422	1,018	63	3,060	0.4	11,328	26		479	16	3	
0.50 to <0.75	4,181	591	66	4,570	0.6	24,329	18		616	13	4	
0.75 to < 2.50	5,890	1,811	65	7,063	1.4	46,606	29		2,297	33	29	
2.50 to < 10.00	2,209	359	75	2,477	4.8	79,476	44		1,592	64	53	
10.00 to <100.00	536	40	61	561	24.1	22,211	40		490	87	55	
100.00 (Default)	389	15	17	391	100.0	5,277	34		496	127	102	
Sub-total	16,997	5,050	62	20,143	3.9	210,574	28		6,195	31	247	205
Total (sum of portfolios)	111,806	39,978	47	130,448	2.2	2,992,742	22		19,951	15	804	670

As at 31 December 2025, the Group did not use credit derivatives as credit risk mitigant for exposures in its Banking book.

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12.11 IRBA - Credit Risk Exposures by Portfolio and PD Range (cont'd)

As at 30 June 2025

PD range %	(a) Original on-balance sheet gross exposures \$m	(b) Off-balance sheet exposures pre-CCF \$m	(c) Average CCF %	(d) EAD post-CRM and post-CCF \$m	(e) Average PD %	(f) Number of Obligors	(g) Average LGD %	(h) Average Maturity Years	(i) RWA \$m	(j) RWA density %	(k) EL \$m	(l) TEP \$m
Residential mortgage												
0.00 to < 0.15	404	227	96	621	0.1	5,498	24		27	4	#	
0.15 to <0.25	28,236	1,470	42	28,849	0.2	55,082	13		1,363	5	7	
0.25 to <0.50	30,592	1,578	62	31,565	0.3	127,967	12		2,125	7	12	
0.50 to <0.75	19,495	1,783	42	20,236	0.7	35,468	11		2,050	10	14	
0.75 to < 2.50	4,020	374	43	4,182	1.1	34,365	23		1,295	31	11	
2.50 to < 10.00	1,241	47	60	1,269	4.0	12,287	18		655	52	9	
10.00 to <100.00	1,430	11	43	1,436	22.7	8,595	21		1,536	107	67	
100.00 (Default)	920	1	40	921	100.0	5,590	25		666	72	191	
Sub-total	86,338	5,491	50	89,079	1.8	275,428	13		9,717	11	311	312
QRRE												
0.00 to < 0.15	1,204	7,348	25	3,038	0.1	461,969	54		102	3	2	
0.15 to <0.25	979	9,127	50	5,543	0.2	792,080	61		351	6	6	
0.25 to <0.50	625	4,976	46	2,935	0.3	660,282	53		244	8	5	
0.50 to <0.75	663	1,686	48	1,469	0.6	209,088	58		218	15	5	
0.75 to < 2.50	1,301	3,050	55	2,980	1.4	435,379	59		828	28	24	
2.50 to < 10.00	726	888	61	1,265	5.5	245,160	63		1,001	79	43	
10.00 to <100.00	372	233	57	504	29.6	104,840	65		781	155	95	
100.00 (Default)	96	-	-	96	100.0	17,454	69		141	146	55	
Sub-total	5,966	27,308	43	17,830	2.2	2,588,332	58		3,666	21	235	104
Other retail exposures												
0.00 to < 0.15	78	395	35	215	0.1	3,512	41		21	10	#	
0.15 to <0.25	1,080	683	63	1,510	0.2	19,904	29		172	11	1	
0.25 to <0.50	2,383	885	61	2,924	0.4	11,667	26		445	15	3	
0.50 to <0.75	4,178	545	66	4,538	0.4	24,944	29		1,009	22	4	
0.75 to < 2.50	5,995	1,868	67	7,240	1.4	46,283	32		2,692	37	34	
2.50 to < 10.00	1,941	303	69	2,151	5.1	70,684	43		1,358	63	48	
10.00 to <100.00	537	49	73	572	23.6	22,126	41		512	89	56	
100.00 (Default)	346	10	12	347	100.0	4,625	36		512	147	88	
Sub-total	16,538	4,738	62	19,497	3.7	200,941	32		6,721	34	234	180
Total (sum of portfolios)	108,842	37,537	47	126,406	2.2	2,887,181	22		20,104	16	780	596

As at 30 June 2025, the Group did not use credit derivatives as credit risk mitigant for exposures in its Banking book.

12.12 IRBA - Effect on RWA of Credit Derivatives used as CRM

As at 31 December 2025, the Group did not use credit derivatives as credit risk mitigant for exposures under IRBA.

12.13 IRBA - RWA Flow Statement for Credit Risk Exposures

The following table presents changes in RWA corresponding to credit risk only (excluding CCR) over the quarterly reporting period for each of the key drivers.

Compared to September 2025, the decrease in Group's RWA was mainly due to changes in asset quality, offset by loan growth.

As at 31 December 2025

\$m		(a)
		RWA amounts
1	RWA as at end of previous quarter	190,310
2	Asset size	2,519
3	Asset quality	(3,500)
4	Model updates	(100)
5	Methodology and policy	-
6	Acquisitions and disposals	-
7	Foreign exchange movements	509
8	Other	74
9	RWA as at end of quarter	189,812

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12.14 IRBA - Backtesting of PD per portfolio

The following table shows the backtesting of PD of non-retail portfolios whose exposures are under F-IRBA for capital computation. The non-retail portfolio comprises of Sovereign, Bank, General Corporate, Corporate Small Business, and Specialised Lending IPRE exposures. Refer to UOB Annual Report 2025, Risk Management section - Credit Risk for key models used, the scope of key models, as well as the percentage of RWA covered by non-retail exposures.

As at 31 December 2025

PD range %	(c)			(d)	(e)	(f)		(g)	(h)	(i)
	S&P	Fitch's Rating	Moody's Rating	Weighted Average PD by EAD ¹¹ %	Arithmetic Average PD by Obligor ¹¹ %	Number of Obligor		Defaulted Obligor in the Annual Reporting Period	Of which new defaulted obligors in the Annual Reporting Period ¹² %	Average Historical Annual Default Rate ¹³ %
						End of Previous Annual Reporting Period	End of Annual Reporting Period			
Sovereign										
0.00 to < 0.15	AAA to BBB+	AAA to BBB+	Aaa to Baa1	0.0	0.0	42	47	-	-	0.0
0.15 to <0.25	BBB	BBB	Baa2	0.2	0.2	2	5	-	-	0.0
0.25 to <0.50	BBB- to BB+	BBB- to BB+	Baa3 to Ba1	0.4	0.4	1	1	-	-	0.0
0.50 to <0.75	BB	BB	Ba2	0.6	0.6	4	2	-	-	0.0
0.75 to < 2.50	BB- to B+	BB- to B+	Ba3 to B1	-	-	-	-	-	-	0.0
2.50 to < 10.00	B to B-	B to B-	B2 to B3	-	-	-	-	-	-	0.0
10.00 to <100.00	CCC+ to C	CCC+ to C	Caa1 to C	18.5	18.5	1	1	-	-	0.0
Bank										
0.00 to < 0.15	AAA to BBB+	AAA to BBB+	Aaa to Baa1	0.1	0.1	146	157	-	-	0.0
0.15 to <0.25	BBB	BBB	Baa2	0.2	0.2	17	22	-	-	0.0
0.25 to <0.50	BBB- to BB+	BBB- to BB+	Baa3 to Ba1	0.4	0.4	16	16	-	-	0.0
0.50 to <0.75	BB	BB	Ba2	0.6	0.6	18	15	-	-	0.0
0.75 to < 2.50	BB- to B+	BB- to B+	Ba3 to B1	1.4	1.1	8	9	-	-	0.0
2.50 to < 10.00	B to B-	B to B-	B2 to B3	4.3	4.3	7	4	-	-	0.0
10.00 to <100.00	CCC+ to C	CCC+ to C	Caa1 to C	18.6	23.2	6	7	-	-	0.0
General Corporate										
0.00 to < 0.15	AAA to BBB+	AAA to BBB+	Aaa to Baa1	0.1	0.1	350	352	-	-	0.1
0.15 to <0.25	BBB	BBB	Baa2	0.2	0.2	429	494	-	-	0.0
0.25 to <0.50	BBB- to BB+	BBB- to BB+	Baa3 to Ba1	0.4	0.4	1,102	1,337	1	-	0.2
0.50 to <0.75	BB	BB	Ba2	0.5	0.5	550	582	-	-	0.2
0.75 to < 2.50	BB- to B+	BB- to B+	Ba3 to B1	1.3	1.3	1,930	2,005	6	1	0.7
2.50 to < 10.00	B to B-	B to B-	B2 to B3	4.8	4.9	847	817	17	-	2.4
10.00 to <100.00	CCC+ to C	CCC+ to C	Caa1 to C	15.6	21.4	248	195	5	-	2.5
Corporate Small Business										
0.00 to < 0.15	AAA to BBB+	AAA to BBB+	Aaa to Baa1	0.1	0.1	19	18	-	-	0.0
0.15 to <0.25	BBB	BBB	Baa2	0.2	0.2	274	262	-	-	0.0
0.25 to <0.50	BBB- to BB+	BBB- to BB+	Baa3 to Ba1	0.4	0.4	650	643	-	-	0.1
0.50 to <0.75	BB	BB	Ba2	0.5	0.5	504	523	-	-	0.1
0.75 to < 2.50	BB- to B+	BB- to B+	Ba3 to B1	1.4	1.4	2,814	2,672	10	-	0.3
2.50 to < 10.00	B to B-	B to B-	B2 to B3	5.2	5.0	2,209	2,025	27	-	1.4
10.00 to <100.00	CCC+ to C	CCC+ to C	Caa1 to C	20.8	21.4	528	473	32	-	4.6
SL - IPRE										
0.00 to < 0.15	AAA to BBB+	AAA to BBB+	Aaa to Baa1	-	-	-	-	-	-	0.0
0.15 to <0.25	BBB	BBB	Baa2	0.2	0.2	106	94	-	-	0.1
0.25 to <0.50	BBB- to BB+	BBB- to BB+	Baa3 to Ba1	0.4	0.4	267	299	5	-	0.3
0.50 to <0.75	BB	BB	Ba2	0.5	0.5	170	153	-	-	0.1
0.75 to < 2.50	BB- to B+	BB- to B+	Ba3 to B1	1.1	1.3	987	960	6	-	0.3
2.50 to < 10.00	B to B-	B to B-	B2 to B3	6.5	3.7	237	212	3	-	1.1
10.00 to <100.00	CCC+ to C	CCC+ to C	Caa1 to C	26.5	21.6	20	23	2	-	18.8

¹¹ Calculated based on end of previous annual reporting period.

¹² Newly defaulted obligors refer to the number of obligors which were onboarded and defaulted in the annual reporting period.

¹³ Average Historical Annual Default Rate % refers to average of annual observed default rate over a minimum of last five years.

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12.14 IRBA - BACKTESTING OF PD PER PORTFOLIO (cont'd)

As at 31 December 2024

PD range %	(c)			(d)	(e)	(f)		(g)	(h)	(i)
	S&P	Fitch's Rating	Moody's Rating	Weighted Average PD by EAD ¹⁴ %	Arithmetic Average PD by Obligor ¹⁴ %	End of Previous Annual Reporting Period	End of Annual Reporting Period	Defaulted Obligor in the Annual Reporting Period	Of which new defaulted obligors in the Annual Reporting Period ¹² %	Average Historical Annual Default Rate ¹³ %
Sovereign										
0.00 to < 0.15	AAA to BBB+	AAA to BBB+	Aaa to Baa1	0.0	0.0	30	42	-	-	0.0
0.15 to <0.25	BBB	BBB	Baa2	0.2	0.2	1	2	-	-	0.0
0.25 to <0.50	BBB- to BB+	BBB- to BB+	Baa3 to Ba1	0.3	0.4	1	1	-	-	0.0
0.50 to <0.75	BB	BB	Ba2	0.6	0.6	2	4	-	-	0.0
0.75 to < 2.50	BB- to B+	BB- to B+	Ba3 to B1	0.9	0.9	2	-	-	-	0.0
2.50 to < 10.00	B to B-	B to B-	B2 to B3	-	-	-	-	-	-	0.0
10.00 to <100.00	CCC+ to C	CCC+ to C	Caa1 to C	23.8	25.5	4	1	-	-	0.0
Bank										
0.00 to < 0.15	AAA to BBB+	AAA to BBB+	Aaa to Baa1	0.0	0.1	162	146	-	-	0.0
0.15 to <0.25	BBB	BBB	Baa2	0.2	0.2	19	17	-	-	0.0
0.25 to <0.50	BBB- to BB+	BBB- to BB+	Baa3 to Ba1	0.3	0.3	20	16	-	-	0.0
0.50 to <0.75	BB	BB	Ba2	0.6	0.6	8	18	-	-	0.0
0.75 to < 2.50	BB- to B+	BB- to B+	Ba3 to B1	1.2	1.1	9	8	-	-	0.0
2.50 to < 10.00	B to B-	B to B-	B2 to B3	4.3	4.3	5	7	-	-	0.0
10.00 to <100.00	CCC+ to C	CCC+ to C	Caa1 to C	18.5	20.4	5	6	-	-	0.0
General Corporate										
0.00 to < 0.15	AAA to BBB+	AAA to BBB+	Aaa to Baa1	0.1	0.1	355	350	-	-	0.2
0.15 to <0.25	BBB	BBB	Baa2	0.2	0.2	322	429	-	-	0.0
0.25 to <0.50	BBB- to BB+	BBB- to BB+	Baa3 to Ba1	0.4	0.4	892	1,102	4	-	0.2
0.50 to <0.75	BB	BB	Ba2	0.5	0.5	483	550	3	-	0.2
0.75 to < 2.50	BB- to B+	BB- to B+	Ba3 to B1	1.2	1.3	1,664	1,930	15	-	0.7
2.50 to < 10.00	B to B-	B to B-	B2 to B3	5.6	4.9	703	847	11	-	2.4
10.00 to <100.00	CCC+ to C	CCC+ to C	Caa1 to C	18.0	22.1	207	248	3	-	2.6
Corporate Small Business										
0.00 to < 0.15	AAA to BBB+	AAA to BBB+	Aaa to Baa1	0.1	0.1	21	19	-	-	0.0
0.15 to <0.25	BBB	BBB	Baa2	0.2	0.2	228	274	-	-	0.0
0.25 to <0.50	BBB- to BB+	BBB- to BB+	Baa3 to Ba1	0.4	0.4	594	650	-	-	0.1
0.50 to <0.75	BB	BB	Ba2	0.5	0.5	437	504	1	-	0.1
0.75 to < 2.50	BB- to B+	BB- to B+	Ba3 to B1	1.4	1.4	2,944	2,814	4	-	0.3
2.50 to < 10.00	B to B-	B to B-	B2 to B3	5.1	5.0	2,309	2,209	31	-	1.4
10.00 to <100.00	CCC+ to C	CCC+ to C	Caa1 to C	20.2	19.9	456	528	29	-	4.4
SL - IPRE										
0.00 to < 0.15	AAA to BBB+	AAA to BBB+	Aaa to Baa1	-	-	-	-	-	-	0.0
0.15 to <0.25	BBB	BBB	Baa2	0.2	0.2	106	106	-	-	0.1
0.25 to <0.50	BBB- to BB+	BBB- to BB+	Baa3 to Ba1	0.4	0.4	299	267	-	-	0.2
0.50 to <0.75	BB	BB	Ba2	0.5	0.5	135	170	-	-	0.1
0.75 to < 2.50	BB- to B+	BB- to B+	Ba3 to B1	1.2	1.3	931	987	3	-	0.2
2.50 to < 10.00	B to B-	B to B-	B2 to B3	6.0	3.7	305	237	4	-	1.1
10.00 to <100.00	CCC+ to C	CCC+ to C	Caa1 to C	25.2	20.5	23	20	1	-	19.5

¹⁴ Figures have been restated to be calculated based on end of previous annual reporting period.

¹² Newly defaulted obligors refer to the number of obligors which were onboarded and defaulted in the annual reporting period.

¹³ Average Historical Annual Default Rate % refers to average of annual observed default rate over a minimum of last five years.

¹⁵ For the PD range of 0.00% to < 0.15% under General Corporate Asset Class, the average historical default rate is higher than the upper bound due to one default from a strongly rated counterparty as a result of fraud in previous years.

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12.14 IRBA - Backtesting of PD per portfolio (cont'd)

The following table shows the backtesting of PD of retail portfolios whose exposures are under A-IRBA for capital computation. The retail portfolio comprises of Residential Mortgage, QRRE and Other Retail exposures. Refer to UOB Annual Report 2025, Risk Management section – Credit Risk for key models used, the scope of the key models as well as the percentage of RWA covered by the retail exposures.

As at 31 December 2025

PD range %	(c) ¹⁶			(d)	(e)	(f)		(g)	(h)	(i)
	S&P	Fitch's Rating	Moody's Rating	Weighted Average PD by EAD ¹¹ %	Arithmetic Average PD by Obligor ¹¹ %	Number of Obligor		Defaulted Obligor in the Annual Reporting Period	Of which: new defaulted obligors in the Annual Reporting Period ¹²	Average Historical Annual Default Rate ¹³ %
						End of Previous Annual Reporting Period	End of Annual Reporting Period			
Residential mortgage										
0.00 to < 0.15				0.1	0.1	6,609	5,601	27	5	0.1
0.15 to <0.25				0.2	0.2	52,324	55,411	112	2	0.1
0.25 to <0.50				0.3	0.3	127,337	129,196	303	5	0.2
0.50 to <0.75				0.7	0.6	36,188	34,665	80	-	0.3
0.75 to < 2.50				1.1	1.1	34,934	34,509	474	11	0.7
2.50 to < 10.00				3.9	3.8	13,249	12,309	619	2	2.9
10.00 to <100.00				23.8	24.3	8,343	9,108	2,033	5	18.3
Qualifying Retail Revolving Exposure (QRRE)										
0.00 to < 0.15				0.1	0.1	458,668	475,732	471	-	0.1
0.15 to <0.25				0.2	0.2	756,161	844,060	1,389	39	0.1
0.25 to <0.50				0.3	0.3	579,044	625,555	1,246	179	0.1
0.50 to <0.75				0.6	0.6	197,610	238,698	1,627	7	0.5
0.75 to < 2.50				1.4	1.4	420,408	445,574	6,614	157	1.1
2.50 to < 10.00				5.6	5.4	251,847	245,333	13,755	1,053	3.7
10.00 to <100.00				31.6	30.8	103,968	103,857	21,850	490	16.7
Other retail exposures¹⁷										
0.00 to < 0.15				0.1	0.1	3,225	3,438	9	-	0.1
0.15 to <0.25				0.2	0.2	20,175	20,880	7	-	0.1
0.25 to <0.50				0.4	0.4	12,769	11,328	70	2	0.2
0.50 to <0.75				0.6	0.6	25,233	24,329	110	2	0.3
0.75 to < 2.50				1.4	1.3	46,188	46,606	447	33	0.6
2.50 to < 10.00				5.1	5.0	57,188	79,476	1,697	110	3.6
10.00 to <100.00				22.6	22.7	22,381	22,211	2,634	12	21.6

¹¹ Calculated based on end of previous annual reporting period.

¹² Newly defaulted obligors refer to the number of obligors which were onboarded and defaulted in the annual reporting period.

¹³ Average Historical Annual Default Rate % refers to average of annual observed default rate over a minimum of last five years.

¹⁶ Not Applicable for A-IRBA Retail asset classes

¹⁷ Aggregation of Retail Small Business and Other Retail portfolio

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12.14 IRBA - BACKTESTING OF PD PER PORTFOLIO (cont'd)

As at 31 December 2024

PD range %	(c) ¹⁶			(d)	(e)	(f)		(g)	(h)	(i)
	S&P	Fitch's Rating	Moody's Rating	Weighted Average PD by EAD ¹⁴ %	Arithmetic Average PD by Obligor ¹¹ %	Number of Obligor		Defaulted Obligor in the Annual Reporting Period	Of which: new defaulted obligors in the Annual Reporting Period ¹²	Average Historical Annual Default Rate ¹³ %
						End of Previous Annual Reporting Period	End of Annual Reporting Period			
Residential mortgage										
0.00 to < 0.15				0.1	0.1	7,207	6,609	21	4	0.1
0.15 to <0.25				0.2	0.2	51,144	52,324	88	1	0.1
0.25 to <0.50				0.3	0.3	99,555	127,337	224	4	0.2
0.50 to <0.75				0.7	0.6	34,313	36,188	62	-	0.3
0.75 to < 2.50				1.3	1.2	62,495	34,934	459	9	0.7
2.50 to < 10.00				3.8	3.8	14,203	13,249	552	1	2.8
10.00 to <100.00				22.7	22.4	7,637	8,343	1,767	1	17.9
Qualifying Retail Revolving Exposure (QRRE)										
0.00 to < 0.15				0.1	0.1	435,786	458,668	510	-	0.1
0.15 to <0.25				0.2	0.2	665,944	756,161	2,509	37	0.1
0.25 to <0.50				0.3	0.3	396,172	579,044	2,419	114	0.1
0.50 to <0.75				0.6	0.6	436,016	197,610	1,850	15	0.5
0.75 to < 2.50				1.4	1.4	399,315	420,408	7,120	232	1.0
2.50 to < 10.00				5.9	5.7	236,242	251,847	17,010	814	3.7
10.00 to <100.00				32.3	30.9	104,057	103,968	23,804	78	16.6
Other retail exposures¹⁷										
0.00 to < 0.15				0.1	0.1	2,996	3,225	3	-	0.1
0.15 to <0.25				0.2	0.2	26,734	20,175	18	-	0.1
0.25 to <0.50				0.4	0.4	24,969	12,769	86	1	0.2
0.50 to <0.75				0.6	0.6	30,841	25,233	95	-	0.3
0.75 to < 2.50				1.5	1.4	55,172	46,188	573	40	0.6
2.50 to < 10.00				4.9	5.2	50,020	57,188	2,513	131	3.6
10.00 to <100.00				23.5	22.6	23,201	22,381	4,086	33	21.8

¹⁴ Figures has been re-stated to be calculated based on end of previous annual reporting period.

¹¹ Calculated based on end of previous annual reporting period.

¹² Newly defaulted obligors refer to the number of obligors which were onboarded and defaulted in the annual reporting period.

¹³ Average Historical Annual Default Rate % refers to average of annual observed default rate over a minimum of last five years.

¹⁶ Not Applicable for A-IRBA Retail asset classes

¹⁷ Aggregation of Retail Small Business and Other Retail portfolio

Pillar 3 Disclosure Report

12.15 IRBA - Specialised Lending under the Slotting Approach

The following table provides the exposure amount and RWA of the Group's specialised lending portfolio under Supervisory Slotting Approach.

Compared with 30 June 2025, there was an increase in Exposure and RWA.

As at 31 December 2025

\$m

SL											
Other than HVCRE											
Regulatory categories	Remaining maturity	On-balance sheet amount	Off-balance sheet amount	Risk weight	Exposure amount					RWA	Expected Losses
					PF	OF	CF	IPRE	Total		
Strong	Less than 2.5 years	1,162	11,033	50%	906	-	436	162	1,504	752	-
	Equal to or more than 2.5 years	2,150	914	70%	2,328	-	50	137	2,515	1,761	10
Good	Less than 2.5 years	662	927	70%	69	-	4	736	809	566	3
	Equal to or more than 2.5 years	1,301	417	90%	1,050	-	-	356	1,406	1,265	11
Satisfactory		320	78	115%	44	-	-	293	337	387	9
Weak		29	1	250%	-	-	-	29	29	71	2
Default		48	2	-	-	-	-	48	48	-	24
Total		5,672	13,372		4,397	-	490	1,761	6,648	4,802	60

As at 30 June 2025

\$m

SL											
Other than HVCRE											
Regulatory categories	Remaining maturity	On-balance sheet amount	Off-balance sheet amount	Risk weight	Exposure amount					RWA	Expected Losses
					PF	OF	CF	IPRE	Total		
Strong	Less than 2.5 years	944	11,256	50%	778	-	479	114	1,371	685	-
	Equal to or more than 2.5 years	2,143	598	70%	2,205	-	52	123	2,380	1,667	10
Good	Less than 2.5 years	460	1,036	70%	123	-	11	487	621	435	2
	Equal to or more than 2.5 years	1,379	399	90%	873	-	-	637	1,510	1,359	12
Satisfactory		354	107	115%	55	-	-	321	376	432	11
Weak		41	1	250%	-	-	-	41	41	103	3
Default		47	2	-	-	-	-	47	47	-	23
Total		5,368	13,399		4,034	-	542	1,770	6,346	4,681	61

13 Counterparty Credit Risk (CCR)

13.1 Qualitative disclosures related to CCR

Please refer to UOB Annual Report 2025, Risk Management section - Credit Risk.

13.2 Analysis of CCR Exposure by Approach

The following table provides the EAD, RWA and parameters used to calculate the Group's CCR regulatory requirements.

Compared with 30 June 2025, CCR RWA was higher mainly due to increased exposures from derivatives.

As at 31 December 2025

	(a)	(b)	(c)	(d)	(e)	(f)
\$m	Replacement cost	Potential future exposure	Effective EPE	α used for computing regulatory EAD	EAD (post-CRM)	RWA
1 SA-CCR (for derivatives)	3,722	7,674		1.4	15,955	6,300
2 CCR internal models method (for derivatives and SFTs)			-	-	-	-
3 FC(SA) (for SFTs)					-	-
4 FC(CA) (for SFTs)					1,800	527
5 VaR for SFTs					-	-
6 Total						6,827

As at 30 June 2025

	(a)	(b)	(c)	(d)	(e)	(f)
\$m	Replacement cost	Potential future exposure	Effective EPE	α used for computing regulatory EAD	EAD (post-CRM)	RWA
1 SA-CCR (for derivatives)	4,103	6,743		1.4	15,184	5,821
2 CCR internal models method (for derivatives and SFTs)			-	-	-	-
3 FC(SA) (for SFTs)					-	-
4 FC(CA) (for SFTs)					1,170	246
5 VaR for SFTs					-	-
6 Total						6,067

13.3 Standardised Approach – CCR Exposures by Portfolio and Risk Weights

The following table provides a breakdown of the Group’s CCR exposures under SA(CR) by asset class and risk weight.

Compared with 30 June 2025, the decrease in exposure was mainly from PSE asset class.

As at 31 December 2025

\$m	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Risk weight									
Asset classes	0%	10%	20%	50%	75%	100%	150%	Others	Total Credit Exposure
Central government and central bank	7	-	-	30	-	-	-	-	37
PSE	75	-	5	103	-	-	-	-	183
MDB	185	-	2	-	-	-	-	-	187
Bank	-	-	18	124	2	-	#	53	197
Covered Bond	-	-	-	-	-	-	-	-	-
Corporate	-	-	2	-	10	674	#	5	691
Equity and subordinated debt	-	-	-	-	-	-	-	-	-
Regulatory retail	-	-	-	-	-	-	-	-	-
Other retail	-	-	-	-	-	#	13	-	13
Real estate	-	-	-	-	-	-	-	-	-
Other exposures	-	-	-	-	-	-	-	-	-
Total	267	-	27	257	12	674	13	58	1,308

As at 30 June 2025

\$m	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Risk weight									
Asset classes	0%	10%	20%	50%	75%	100%	150%	Others	Total Credit Exposure
Central government and central bank	9	-	-	21	-	3	-	-	33
PSE	75	-	9	250	-	-	-	-	334
MDB	209	-	3	-	-	-	-	-	212
Bank	-	-	22	139	1	-	1	45	208
Covered Bond	-	-	-	-	-	-	-	-	-
Corporate	-	-	2	-	18	698	#	5	723
Equity and subordinated debt	-	-	-	-	-	-	-	-	-
Regulatory retail	-	-	-	-	-	-	-	-	-
Other retail	-	-	-	-	-	#	23	-	23
Real estate	-	-	-	-	-	-	-	-	-
Other exposures	-	-	-	-	-	-	-	-	-
Total	293	-	36	410	19	701	24	50	1,533

13.4 IRBA – CCR Exposures by Portfolio and PD Range

The following table sets out the relevant parameters used for the calculations of CCR capital requirements for IRBA models.

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13.4 IRBA - CCR Exposures by Portfolio and PD Range (cont'd)

(A) Main parameters used for calculations of CCR capital requirements for FIRB models

As at 31 December 2025

PD range %	(a)	(b)	(c)	(d)	(e)	(f)	(g)
	EAD post-CRM \$m	Average PD %	Number of obligors	Average LGD %	Average maturity Years	RWA \$m	RWA density %
Sovereign							
0.00 to < 0.15	866	0.00	7	45	0.3	3	0
0.15 to <0.25	-	-	1	-	-	-	-
0.25 to <0.50	-	-	-	-	-	-	-
0.50 to <0.75	4	0.57	1	45	0.2	2	46
0.75 to < 2.50	-	-	-	-	-	-	-
2.50 to < 10.00	-	-	-	-	-	-	-
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
Sub-total	870	0.00	9	45	0.3	5	1
Bank							
0.00 to < 0.15	7,817	0.06	137	45	1.1	1,341	17
0.15 to <0.25	228	0.22	14	45	0.2	71	31
0.25 to <0.50	211	0.35	13	45	0.7	109	51
0.50 to <0.75	5	0.56	8	45	0.3	3	51
0.75 to < 2.50	29	0.94	5	45	1.8	24	84
2.50 to < 10.00	44	4.32	3	45	2.1	61	138
10.00 to <100.00	#	27.87	1	45	0.0	#	253
100.00 (Default)	-	-	-	-	-	-	-
Sub-total	8,334	0.09	181	45	1.1	1,609	19
General Corporate							
0.00 to < 0.15	1,209	0.08	81	42	1.9	262	22
0.15 to <0.25	799	0.19	88	43	1.2	291	36
0.25 to <0.50	1,375	0.37	166	42	1.5	695	51
0.50 to <0.75	544	0.52	80	41	1.1	299	55
0.75 to < 2.50	1,601	1.28	299	41	1.3	1,252	78
2.50 to < 10.00	446	5.95	115	40	1.3	566	127
10.00 to <100.00	56	14.13	27	44	2.1	130	232
100.00 (Default)	-	-	-	-	-	-	-
Sub-total	6,030	1.08	856	42	1.4	3,495	58
Corporate small business							
0.00 to < 0.15	6	0.06	3	43	0.1	1	9
0.15 to <0.25	2	0.19	28	17	0.5	#	8
0.25 to <0.50	6	0.37	52	40	0.6	2	29
0.50 to <0.75	10	0.52	34	40	2.1	5	47
0.75 to < 2.50	143	1.77	198	40	1.2	108	75
2.50 to < 10.00	12	5.83	147	39	1.4	12	103
10.00 to <100.00	22	13.34	21	44	1.3	50	225
100.00 (Default)	-	-	-	-	-	-	-
Sub-total	201	3.13	483	40	1.2	178	88
SL							
0.00 to < 0.15	-	-	-	-	-	-	-
0.15 to <0.25	26	0.19	14	40	2.2	9	36
0.25 to <0.50	297	0.40	76	40	1.9	148	50
0.50 to <0.75	84	0.52	39	40	2.5	53	63
0.75 to < 2.50	497	1.02	123	40	2.2	392	79
2.50 to < 10.00	14	3.29	3	40	1.4	14	105
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	3	100.00	1	40	1.0	-	-
Sub-total	921	1.14	256	40	2.1	616	67
Total (sum of portfolios)	16,356	0.55	1,785	43.47	1.2	5,904	36

13.4 IRBA - CCR Exposures by Portfolio and PD Range (cont'd)

(A) Main parameters used for calculations of CCR capital requirements for FIRB models

As at 30 June 2025

PD range %	(a)	(b)	(c)	(d)	(e)	(f)	(g)
	EAD post-CRM \$m	Average PD %	Number of obligors	Average LGD %	Average maturity Years	RWA \$m	RWA density %
Sovereign							
0.00 to < 0.15	1,361	0.0	7	45	0.2	4	0
0.15 to <0.25	-	-	-	-	-	-	-
0.25 to <0.50	-	-	-	-	-	-	-
0.50 to <0.75	4	0.6	2	45	0.0	2	44
0.75 to < 2.50	-	-	-	-	-	-	-
2.50 to < 10.00	-	-	-	-	-	-	-
10.00 to <100.00	#	22.3	2	45	0.0	1	216
100.00 (Default)	-	-	-	-	-	-	-
Sub-total	1,365	0.0	11	45	0.2	7	0
Bank							
0.00 to < 0.15	7,129	0.1	138	45	1.0	1,170	16
0.15 to <0.25	60	0.2	14	45	0.4	20	34
0.25 to <0.50	115	0.4	12	45	0.8	59	51
0.50 to <0.75	23	0.6	15	45	0.3	14	58
0.75 to < 2.50	41	0.9	5	45	1.7	33	82
2.50 to < 10.00	51	4.3	4	45	2.4	71	141
10.00 to <100.00	#	27.9	3	45	0.0	#	253
100.00 (Default)	-	-	-	-	-	-	-
Sub-total	7,419	0.1	191	45	1.0	1,367	18
General Corporate							
0.00 to < 0.15	1,035	0.1	96	40	2.5	221	21
0.15 to <0.25	283	0.2	78	40	1.6	101	36
0.25 to <0.50	1,066	0.4	180	40	2.0	564	53
0.50 to <0.75	603	0.5	82	40	1.0	299	50
0.75 to < 2.50	1,394	1.2	344	40	1.6	1,098	79
2.50 to < 10.00	482	5.4	133	40	1.6	600	125
10.00 to <100.00	23	13.7	18	40	1.8	47	207
100.00 (Default)	-	-	-	-	-	-	-
Sub-total	4,886	1.1	931	40	1.8	2,930	60
Corporate small business							
0.00 to < 0.15	5	0.1	4	40	0.4	#	6
0.15 to <0.25	1	0.2	42	35	0.3	#	14
0.25 to <0.50	5	0.4	60	40	0.3	1	26
0.50 to <0.75	5	0.5	48	40	0.8	2	38
0.75 to < 2.50	21	1.3	222	33	0.8	11	52
2.50 to < 10.00	15	4.5	161	39	0.9	16	101
10.00 to <100.00	1	19.8	18	40	0.9	2	167
100.00 (Default)	#	100.0	1	40	0.0	-	-
Sub-total	53	2.4	556	37	0.8	32	60
SL							
0.00 to < 0.15	-	-	-	-	-	-	-
0.15 to <0.25	70	0.2	16	40	2.2	25	35
0.25 to <0.50	301	0.4	70	40	2.1	155	52
0.50 to <0.75	78	0.5	40	40	2.9	52	67
0.75 to < 2.50	570	1.0	133	40	2.4	453	79
2.50 to < 10.00	6	8.2	5	40	1.6	10	148
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
Sub-total	1,025	0.8	264	40	2.3	695	68
Total (sum of portfolios)	14,748	0.5	1,953	43	1.3	5,031	34

13.4 IRBA - CCR Exposures by Portfolio and PD Range (cont'd)

(B) Main parameters used for calculations of CCR capital requirements for AIRB models

As at 31 December 2025

PD range %	(a)	(b)	(c)	(d)	(e)	(f)	(g)
	EAD post- CRM \$m	Average PD %	Number of obligors	Average LGD %	Average maturity Years	RWA \$m	RWA density %
Other retail exposures							
0.00 to < 0.15	#	0.1	2	81		#	14
0.15 to <0.25	#	0.2	34	75		#	29
0.25 to <0.50	2	0.4	65	58		1	35
0.50 to <0.75	1	0.5	50	74		#	55
0.75 to < 2.50	2	1.4	201	73		2	84
2.50 to < 10.00	1	3.6	160	76		1	107
10.00 to <100.00	1	27.8	36	53		2	133
100.00 (Default)	-	-	-	-		-	-
Sub-total	7	5.8	548	67		6	80
Total (sum of portfolios)	7	5.8	548	67		6	80

As at 30 June 2025

PD range %	(a)	(b)	(c)	(d)	(e)	(f)	(g)
	EAD post- CRM \$m	Average PD %	Number of obligors	Average LGD %	Average maturity Years	RWA \$m	RWA density %
Other retail exposures							
0.00 to < 0.15	#	0.1	3	33		#	6
0.15 to <0.25	#	0.2	33	65		#	25
0.25 to <0.50	2	0.4	89	57		1	35
0.50 to <0.75	2	0.5	78	60		1	44
0.75 to < 2.50	3	1.5	311	76		3	89
2.50 to < 10.00	2	3.2	217	64		1	91
10.00 to <100.00	#	13.2	1	20		#	37
100.00 (Default)	-	-	-	-		-	-
Sub-total	9	1.3	732	66		6	64
Total (sum of portfolios)	9	1.3	732	66		6	64

13.5 Composition of Collateral for CCR Exposures

The following table provides the breakdown of all types of collateral posted or received by the Group to support or reduce the CCR exposures related to derivative transactions or to SFTs.

Compared to 30 June 2025, the increase in collateral used in SFTs was mainly in "Cash other currencies", "Corporate bonds", "Other sovereign debt" and "Government agency debt".

As at 31 December 2025

	(a)	(b)	(c)	(d)	(e)	(f)
	Collateral used in derivative transactions				Collateral used in SFTs	
	Adjusted fair value of collateral received		Adjusted fair value of posted collateral		Adjusted fair value of collateral received	Adjusted fair value of posted collateral
\$m	Segregated	Unsegregated	Segregated	Unsegregated		
Cash domestic currencies	-	4	-	263	192	651
Cash other currencies	-	900	-	3,026	11,455	8,611
Domestic sovereign debt	-	-	-	893	601	1,415
Other sovereign debt	-	437	-	1,482	3,073	4,081
Government agency debt	-	-	-	-	17	2,303
Corporate bonds	-	-	-	-	5,559	4,148
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	531	-
Total	-	1,341	-	5,663	21,429	21,209

As at 30 June 2025

	(a)	(b)	(c)	(d)	(e)	(f)
	Collateral used in derivative transactions				Collateral used in SFTs	
	Adjusted fair value of collateral received		Adjusted fair value of posted collateral		Adjusted fair value of collateral received	Adjusted fair value of posted collateral
\$m	Segregated	Unsegregated	Segregated	Unsegregated		
Cash domestic currencies	-	3	-	430	182	294
Cash other currencies	-	915	-	2,655	8,153	7,488
Domestic sovereign debt	-	-	-	939	241	1,414
Other sovereign debt	-	77	-	1,214	3,937	1,815
Government agency debt	-	-	-	-	4	1,458
Corporate bonds	-	-	-	-	3,501	3,347
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	246	-
Total	-	995	-	5,238	16,264	15,815

13.6 Credit Derivative Exposures

The following table shows the breakdown of Group's exposures to credit derivative transactions by protection bought or sold.

Compared with 30 June 2025, the increase in credit protection bought was mainly from total return swaps.

As at 31 December 2025

		(a)	(b)
		Protection bought	Protection sold
\$m			
	Notionals		
1	Single-name credit default swaps	77	64
2	Index credit default swaps	13	
3	Total return swaps	1,885	
4	Total notionals	1,975	64
	Fair values		
5	Positive fair value (asset)	126	0
6	Negative fair value (liability)	17	

As at 30 June 2025

		(a)	(b)
		Protection bought	Protection sold
\$m			
	Notionals		
1	Single-name credit default swaps	84	65
2	Index credit default swaps	13	
3	Total return swaps	1,656	
4	Total notionals	1,753	65
	Fair values		
5	Positive fair value (asset)	3	1
6	Negative fair value (liability)	45	

13.7 RWA flow statements under CCR internal models method

UOB does not use CCR Internal Models Method.

13.8 Exposures to Central Counterparties

The table below provides an overview of the Group's exposures to CCPs, including all types of exposures due to operations, margins, contributions to default funds and related capital requirements.

Compared with 30 June 2025, there was a decrease in RWA mainly from CCP cleared trades.

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13.8 Exposures to Central Counterparties (cont'd)

As at 31 December 2025

\$m		(a)	(b)
		EAD (post-CRM)	RWA
1	Total exposures to qualifying CCPs		334
2	Exposures to qualifying CCPs (excluding	13,625	273
3	arising from: OTC derivative transactions;	13,364	268
4	arising from: Exchange-traded derivative transactions;	261	5
5	arising from: SFTs; and	-	-
6	arising from: Netting sets where cross-product netting has been approved	-	-
7	Segregated collateral	-	
8	Unsegregated collateral	3,061	61
9	Pre-funded default fund contributions	11	0
10	Unfunded default fund contributions	-	-
11	Exposures to non-QCCPs (total)		-
12	Exposures to non-qualifying CCPs (excluding	-	-
13	arising from: OTC derivative transactions;	-	-
14	arising from: Exchange-traded derivative transactions;	-	-
15	arising from: SFTs; and	-	-
16	arising from: Netting sets where cross-product netting has been approved	-	-
17	Segregated collateral	-	
18	Unsegregated collateral	-	-
19	Pre-funded default fund contributions	-	-
20	Unfunded default fund contributions	-	-

As at 30 June 2025

\$m		(a)	(b)
		EAD (post-CRM)	RWA
1	Total exposures to qualifying CCPs		415
2	Exposures to qualifying CCPs (excluding	16,589	332
3	arising from: OTC derivative transactions;	14,131	283
4	arising from: Exchange-traded derivative transactions;	2,458	49
5	arising from: SFTs; and	-	-
6	arising from: Netting sets where cross-product netting has been approved	-	-
7	Segregated collateral	-	
8	Unsegregated collateral	4,082	81
9	Pre-funded default fund contributions	20	2
10	Unfunded default fund contributions	-	-
11	Exposures to non-QCCPs (total)		-
12	Exposures to non-qualifying CCPs (excluding	-	-
13	arising from: OTC derivative transactions;	-	-
14	arising from: Exchange-traded derivative transactions;	-	-
15	arising from: SFTs; and	-	-
16	arising from: Netting sets where cross-product netting has been approved	-	-
17	Segregated collateral	-	
18	Unsegregated collateral	-	-
19	Pre-funded default fund contributions	-	-
20	Unfunded default fund contributions	-	-

14 Securitisation

14.1 Qualitative disclosures related to securitisation exposures

Please refer to UOB Annual Report 2025, Risk Management section - Credit Risk.

14.2 Securitisation Exposures in the Banking Book

The following table shows the Group's securitisation exposures in the Banking Book. Figures are based on carrying amounts as reported in the financial statements before considering the effects of credit risk mitigation.

Compared to 30 June 2025, the increase in securitisation exposures mainly arose from residential mortgage-backed securities.

		As at 31 Dec 2025		As at 30 Jun 2025	
		(a)	(b)	(a)	(b)
		UOB acts as investor		UOB acts as investor	
		Traditional	Of which STC	Traditional	Of which STC
\$m					
1	Total retail	5,019	4,435	4,722	4,226
2	of which: residential mortgage	4,922	4,435	4,684	4,226
3	of which: other retail exposures	97	-	38	-
4	Total wholesale	67	-	65	-
5	of which: commercial mortgage	67	-	65	-

Note: The group does not have any securitisation exposures where it acts as sponsor or originator.

14.3 Securitisation Exposures in the Trading Book

The Group currently has no securitisation exposures in the Trading book.

14.4 Securitisation Exposures in the Banking Book and associated Regulatory Capital Requirements - UOB acting as Originator or as Sponsor

The Group currently has no securitisation exposures in the Banking Book where the Group acts as originator or sponsor.

14.5 Securitisation Exposures in the Banking Book and associated Regulatory Capital Requirements - UOB acting as Investor

The following table shows the exposure amounts, RWA and capital requirements of the Group's securitisation exposures in the Banking Book where the Group acts as an investor.

Compared to 30 June 2025, the increase in securitisation exposures mainly arose from residential mortgage-backed securities.

As at 31 December 2025

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	
	Exposure values (by risk weight bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach)					Capital charge after cap					
	≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW	SEC-IRBA	SEC-ERBA	SEC-IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA	SEC-IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA	SEC-IAA	SEC-SA	1250%	
\$m																					
1 Total exposures	3,642	255	31	4	-	-	3,510	-	422	-	-	402	-	81	-	-	40	-	8	-	
2 Traditional securitisation	3,642	255	31	4	-	-	3,510	-	422	-	-	402	-	81	-	-	40	-	8	-	
3 of which: securitisation	3,642	255	31	4	-	-	3,510	-	422	-	-	402	-	81	-	-	40	-	8	-	
4 of which: retail underlying	3,642	255	-	4	-	-	3,479	-	422	-	-	380	-	81	-	-	38	-	8	-	
5 of which: STC	3,317	-	-	-	-	-	3,317	-	-	-	-	332	-	-	-	-	33	-	-	-	
6 of which: wholesale	-	-	31	-	-	-	31	-	-	-	-	22	-	-	-	-	2	-	-	-	
7 of which: STC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8 of which: resecuritisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9 of which: senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 of which: non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11 Synthetic securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
12 of which: securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
13 of which: retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 of which: wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15 of which resecuritisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16 of which: senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
17 of which: non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

As at 30 June 2025

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	
	Exposure values (by risk weight bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach)					Capital charge after cap					
	≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW	SEC-IRBA	SEC-ERBA	SEC-IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA	SEC-IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA	SEC-IAA	SEC-SA	1250%	
\$m																					
1 Total exposures	3,510	38	29	-	-	-	3,080	-	497	-	-	325	-	78	-	-	33	-	8	-	
2 Traditional securitisation	3,510	38	29	-	-	-	3,080	-	497	-	-	325	-	78	-	-	33	-	8	-	
3 of which: securitisation	3,510	38	29	-	-	-	3,080	-	497	-	-	325	-	78	-	-	33	-	8	-	
4 of which: retail underlying	3,510	38	-	-	-	-	3,051	-	497	-	-	305	-	78	-	-	31	-	8	-	
5 of which: STC	3,051	-	-	-	-	-	3,051	-	-	-	-	305	-	-	-	-	31	-	-	-	
6 of which: wholesale	#	-	29	-	-	-	29	-	#	-	-	20	-	#	-	-	2	-	#	-	
7 of which: STC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8 of which: resecuritisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9 of which: senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 of which: non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11 Synthetic securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
12 of which: securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
13 of which: retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 of which: wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15 of which resecuritisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16 of which: senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
17 of which: non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

15 Market Risk

15.1 Qualitative Disclosures related to Market Risk

Please refer to UOB Annual Report 2025, Risk Management section - Market Risk.

15.2 Qualitative Disclosures related to Internal Model Approach (IMA)

The Group does not adopt IMA for market risk regulatory capital requirements.

15.3 Market Risk under Standardised Approach

The table below shows the components of the capital requirement under the standardised approach for market risk.

Compared with 30 June 2025, the increase in capital requirement was mainly due to higher commodity, foreign exchange, non-securitisations credit spread and non-securitisations default risk.

As at 31 December 2025

\$m		(a)
		Capital Requirement
1	General interest rate risk	93
2	Equity risk	21
3	Commodity risk	160
4	Foreign exchange risk	685
5	Credit spread risk - non-securitisations	215
6	Credit spread risk - securitisations (non-correlation trading portfolio)	-
7	Credit spread risk - securitisations (correlation trading portfolio)	-
8	Default risk - non-securitisations	159
9	Default risk - securitisations (non-correlation trading portfolio)	-
10	Default risk - securitisations (correlation trading portfolio)	-
11	Residual risk add-on	16
12	Total	1,349

15.3 Market Risk under Standardised Approach *(cont'd)*

As at 30 June 2025

		(a)
		Capital Requirement
\$m		
1	General interest rate risk	83
2	Equity risk	20
3	Commodity risk	69
4	Foreign exchange risk	590
5	Credit spread risk - non-securitisations	164
6	Credit spread risk - securitisations (non-correlation trading portfolio)	-
7	Credit spread risk - securitisations (correlation trading portfolio)	-
8	Default risk - non-securitisations	108
9	Default risk - securitisations (non-correlation trading portfolio)	-
10	Default risk - securitisations (correlation trading portfolio)	-
11	Residual risk add-on	11
12	Total	1,045

15.4 Market Risk for Banks using the IMA

The Group does not adopt IMA for market risk regulatory capital requirements.

15.5 Market Risk under the SSA(MR)

The Group does not adopt SSA(MR) for market risk regulatory capital requirements.

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16 Operational Risk

16.1 General Qualitative Information on a Reporting Bank's Operational Risk Framework

Please refer to UOB Annual Report 2025, Risk Management section - Operational Risk.

16.2 Historical Losses

The following table shows the historical aggregate operational risk losses incurred over the past 9 years.

As at 31 December 2025

	2025	2024	2023	2022	2021	2020	2019	2018	2017	9-year average ¹⁸	
Using S\$30,000 threshold											
1	Total amount of operational risk losses net of recoveries (no exclusions) (\$m)	10	8	26	1	4	4	4	5	10	8
2	Total number of operational risk losses	38	41	48	12	19	30	26	33	37	32
3	Total amount of excluded operational risk losses (\$m)	0	0	0	0	0	0	0	0	0	0
4	Total number of exclusions	0	0	0	0	0	0	0	0	0	0
5	Total amount of operational risk losses net of recoveries and net of excluded operational risk losses (\$m)	10	8	26	1	4	4	4	5	10	8
Using S\$150,000 threshold											
6	Total amount of operational risk losses net of recoveries (no exclusions) (\$m)	8	6	25	#	2	2	3	4	9	7
7	Total number of operational risk losses	8	9	13	1	7	7	8	9	15	9
8	Total amount of excluded operational risk losses (\$m)	0	0	0	0	0	0	0	0	0	0
9	Total number of exclusions	0	0	0	0	0	0	0	0	0	0
10	Total amount of operational risk losses net of recoveries and net of excluded operational risk losses (\$m)	8	6	25	#	2	2	3	4	9	7
Details of operational risk capital calculations											
11	Are losses used to calculate the ILM?	Yes									
12	If "no" in row 11, is the exclusion of internal loss data due to non-compliance with the criteria set out in paragraphs 9.1.16 to 9.1.41?	Not Applicable.									
13	Threshold of S\$30,000 or S\$150,000 for the operational risk capital calculation, if applicable	Loss event threshold of S\$150,000 has been applied for the calculation of operational risk capital.									

¹⁸ The Bank's use of internal loss data from FY2017 onwards was approved by the MAS. Additional years of loss data will be utilized for computation of ILM until the 10 years requirement is met.

16.3 Business Indicator and Subcomponents

The following table shows the Group's business indicator and subcomponents.

\$m

		(a)	(b)	(c)
	BI and its subcomponents	2025	2024	2023
1	Interest, lease and dividend component	9,662		
1a	Interest and lease income	20,668	23,337	22,401
1b	Interest and lease expense	11,446	13,722	12,708
1c	Interest earning assets	519,785	490,438	482,211
1d	Dividend income	148	172	137
2	Services component	3,764		
2a	Fee and commission income	3,472	3,841	3,548
2b	Fee and commission expense	903	761	607
2c	Other operating income	251	63	117
2d	Other operating expense	16	19	29
3	Financial component	1,710		
3a	Net P&L on the trading book	1,146	1,812	1,602
3b	Net P&L on the banking book	348	132	90
4	BI	15,137		
5	Business indicator component (BIC)	2,226		
Disclosure on the BI:				
			(a)	
6	BI gross of excluded divested businesses pursuant to paragraph 9.1.7(a)		15,137	
7	Reduction in BI due to excluded divested businesses pursuant to paragraph 9.1.7(a)		0	

16.4 Minimum Required Operational Risk Capital

The following table shows the Group's operational risk regulatory capital requirements.

As at 31 December 2025

\$m

		(a)
1	Business indicator component (BIC)	2,226
2	Internal loss multiplier (ILM)	0.6
3	Minimum required operational risk capital (K_{ORC})	1,309
4	Operational RWA	16,364

17 Interest Rate Risk in the Banking Book (IRRBB)

17.1 IRRBB Risk Management Objectives and Policies

Interest rate risk is the impact to earnings and economic value of the Group due to fluctuations in interest rates. Interest rate exposure arises from differences in the maturity and repricing dates of assets, liabilities and off-balance sheet items. These mismatches are actively monitored and managed as part of the overall interest rate risk management process which is conducted in accordance with the Group's policies as approved by the ALCO.

The Group's interest rate risk sensitivity is measured as changes in economic value of equity ("EVE") or net interest income ("NII") based on Basel IRRBB requirements.

Δ EVE is the simulated change of present value of assets less present value of liabilities of the Group, it is computed based on repricing cash flow of principal and interests including commercial margin and discounted using risk free rate. Δ NII is the simulated change in the group's net interest income over one year time horizon. Interest rate flooring effects according to revised MAS637 requirements are taken into consideration. The repricing profile of loans is generally based on the earliest possible repricing dates, taking into account the notice period to be served to the customers. Loan prepayment, time deposit early withdrawal rates and future drawdown of undrawn commitments are estimated based on past statistics and trends where possible and material. The average repricing maturity of non-maturity deposits (NMDs) is determined through empirical studies following two step approach per Basel IRRBB guideline. Behavioural assumptions based on historical trends or expert judgements are applied where appropriate. As of 31 December 2025, average and longest repricing maturity assigned to NMDs were 21.4 and 54 months respectively based on all currencies (31 December 2024: 21 and 54 months respectively). Total Δ EVE and Δ NII are summation of Δ EVE and Δ NII of each currency with significant exposures and other currencies on aggregated basis. There may be some differences in the assumptions across geographical locations due to variation in local conditions.

Please refer to UOB Annual Report 2025, Risk Management section - Interest Rate Risk in the Banking Book for more information.

17.2 Quantitative Information on IRRBB

The table below shows the Group's Δ EVE and Δ NII under various interest rate scenarios specified in IRRBB Standard published by Basel Committee. The year-on-year movement was mainly driven by increase in debt securities, partially offset by increase in Current Account/Savings Account.

\$m

Changes in EVE and NII under standardised interest rate shock scenarios ¹⁹				
Period	Δ EVE		Δ NII	
	As at 31 Dec 2025	As at 31 Dec 2024	As at 31 Dec 2025	As at 31 Dec 2024
Parallel up	630	274	(923)	(817)
Parallel down	(1,557)	(764)	1,457	1,449
Steeper	1,466	925		
Flattener	(1,679)	(940)		
Short rate up	(875)	(560)		
Short rate down	955	644		
Maximum	1,466	925	1,457	1,449
Tier 1 capital				
Period	As at 31 Dec 2025		As at 31 Dec 2024	
Tier 1 capital	44,467		43,025	

¹⁹ Per MAS637 requirement, recalibrated rate shocks published by Basel Committee in Year 2024 have been applied in 31 December 2025 Δ EVE and Δ NII computation.

18 Asset Encumbrance

The table below provides an overview of the Group's amount of encumbered and unencumbered assets.

As at 31 December 2025

\$m		(a)	(b)	(c)
		Encumbered Assets ²⁰	Unencumbered Assets	Total
1	Debt Securities	11,650	102,885	114,535
2	Loans and Advances	18,749	329,128	347,877
3	Other Assets	86	109,563	109,649
	Total Assets	30,485	541,576	572,061

As at 30 June 2025

\$m		(a)	(b)	(c)
		Encumbered Assets ²⁰	Unencumbered Assets	Total
1	Debt Securities	7,707	90,772	98,479
2	Loans and Advances	12,983	325,988	338,971
3	Other Assets	77	100,311	100,388
	Total Assets	20,767	517,071	537,838

²⁰ Assets that are restricted or prevented from liquidating, selling, transferring or assigning due to legal, regulatory, contractual or other limitations.

19 Credit Valuation Adjustment Risk

19.1 General Qualitative Disclosure Requirements Related to CVA

The Bank identifies and measures CVA risk using approaches commensurate with the size and complexity of its portfolio. Key CVA risk drivers, such as counterparty credit quality and exposure levels, are actively managed through credit limits and monitored on an ongoing basis. Stress testing is performed periodically to assess potential CVA impact under stressed market scenarios.

As a D-SIB in Singapore, the Bank is not permitted to apply the alternative approach for calculating CVA RWA under MAS Notice 637. The Bank does not hold financial instruments to hedge CVA risk and does not recognize any CVA hedges in the calculation of its CVA RWA.

19.2 The Reduced BA-CVA

The following table provides the Group's CVA risk capital requirements calculated under the Reduced BA-CVA.

		(a)	(b)
		Components	CVA risk capital requirement under BA-CVA
\$m			
1	Aggregation of systematic components of CVA risk	981	
2	Aggregation of idiosyncratic components of CVA risk	101	
3	Total		324

19.3 The Full BA-CVA

The Group does not adopt Full BA-CVA.

19.4 Qualitative Disclosures for Reporting Banks Using the SA-CVA, SA-CVA and RWA Flow Statements of CVA Risk Exposures Under SA-CVA

The Group does not adopt SA-CVA for market risk regulatory capital requirements.

20 Liquidity Coverage Ratio Disclosures

20.1 Liquidity Coverage Ratio

The Liquidity Coverage Ratio (“LCR”) ensures that a Bank has sufficient unencumbered high quality liquid assets (“HQLA”) to survive a significant stress scenario for the next 30 days. The Group’s LCR disclosure is as per MAS Notice 651 “Liquidity Coverage Ratio Disclosure”.

Quarterly average All Currency LCR and Singapore Dollar LCR of 147% and 354% respectively were comfortably above the regulatory requirements of 100%. Compared to 3Q2025, increase in All Currency LCR was mainly due to increase in HQLA. Decrease in SGD Currency LCR was mainly due to increase in unsecured wholesale funding and decrease in Other Cash Inflows within 30 days. The main drivers of LCR are the net cumulative outflow driven mainly by deposit profile and the portfolio of high-quality liquid asset which would cause some volatility on a day-to-day basis.

The Group’s HQLA composition comprised largely Level 1 HQLA which includes balances with central banks and sovereign bonds etc and the remaining in Level 2A and 2B HQLA. Deposit strategies are regularly discussed in Group ALCO with monitoring of deposit concentration and currency mismatch etc. The Group’s exposures to derivatives and potential collateral calls were incorporated into the LCR outflows.

Daily liquidity management is centrally managed by Global Markets-Portfolio & Liquidity Management with regular discussions with Central Treasury and relevant Business Units. Liquidity limits and triggers are established to limit the Group’s liquidity exposure. Balance Sheet Risk Management oversees the liquidity risk management in the Group. Contingency funding plans are in place to identify potential liquidity crisis using a series of early warning indicators as well as crisis escalation process and related funding strategies.

Please refer to:

- UOB Annual Report 2025, Risk Management section – Liquidity Risk for governance of liquidity risk management, funding strategy and liquidity risk mitigation techniques.
- UOB Annual Report 2025, Note 45 Financial Risk Management section for Balance sheet and off-balance sheet items broken down into maturity buckets and resultant liquidity gaps.

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20.2 Average Group All Currency LCR

For the quarter ended 31 December 2025

92 calendar days' data points were used in calculating the average figures.

\$m		Total Unweighted Value Average	Total Weighted Value Average
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)		107,473
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:	193,078	16,007
3	Stable deposits	60,803	3,040
4	Less stable deposits	132,275	12,966
5	Unsecured wholesale funding, of which:	157,973	75,326
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	45,193	10,952
7	Non-operational deposits (all counterparties)	108,505	60,100
8	Unsecured debt	4,275	4,275
9	Secured wholesale funding		1,389
10	Additional requirements, of which:	50,816	16,588
11	Outflows related to derivative exposures and other collateral requirements	12,402	10,740
12	Outflows related to loss of funding on debt products	10	10
13	Credit and liquidity facilities	38,404	5,838
14	Other contractual funding obligations	5,152	5,152
15	Other contingent funding obligations	12,404	2,586
16	TOTAL CASH OUTFLOWS		117,049
CASH INFLOWS			
17	Secured lending (eg reverse repos)	4,571	2,920
18	Inflows from fully performing exposures	55,393	32,703
19	Other cash inflows	8,411	8,255
20	TOTAL CASH INFLOWS	68,375	43,878
			Total Adjusted Value
21	TOTAL HQLA		107,473
22	TOTAL NET CASH OUTFLOWS		73,171
23	LIQUIDITY COVERAGE RATIO (%)		147

20.3 Average Group SGD Currency LCR

For the quarter ended 31 December 2025

92 calendar days' data points were used in calculating the average figures.

\$m		Total Unweighted Value Average	Total Weighted Value Average
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)		41,667
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:	143,836	11,505
3	Stable deposits	57,573	2,879
4	Less stable deposits	86,263	8,626
5	Unsecured wholesale funding, of which:	39,337	15,198
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	15,578	3,686
7	Non-operational deposits (all counterparties)	23,720	11,474
8	Unsecured debt	38	38
9	Secured wholesale funding		-
10	Additional requirements, of which:	21,787	9,605
11	Outflows related to derivative exposures and other collateral requirements	8,086	7,629
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	13,701	1,976
14	Other contractual funding obligations	1,855	1,855
15	Other contingent funding obligations	1,158	1,123
16	TOTAL CASH OUTFLOWS		39,286
CASH INFLOWS			
17	Secured lending (eg reverse repos)	364	94
18	Inflows from fully performing exposures	12,497	6,731
19	Other cash inflows	20,621	20,552
20	TOTAL CASH INFLOWS	33,482	27,377
			Total Adjusted Value
21	TOTAL HQLA		41,667
22	TOTAL NET CASH OUTFLOWS		11,942
23	LIQUIDITY COVERAGE RATIO (%)		354

21 Net Stable Funding Ratio Disclosures

The Net Stable Funding Ratio ("NSFR") measures the amount of available stable funding relative to the amount of required stable funding in a bank and promotes resilience over a longer time horizon. The bank is required to maintain a stable funding profile in relation to the composition of their assets and off-balance sheet activities.

The Group was subjected to NSFR standards effective January 2018. NSFR disclosure is as per MAS Notice 653 "Net Stable Funding Ratio Disclosure". NSFR for 30 September 2025 and 31 December 2025 were 116% and 116% respectively, above the regulatory requirement of 100%. Decrease in NSFR in 3Q2025 was largely due to increase in RSF from performing loans, securities and other assets, partially offset by increase in ASF from wholesale and retail funding. NSFR in the 4Q2025 remained relatively unchanged from the previous quarter. The main drivers of NSFR are the composition and profile of deposits and capital in relation to loans. Interdependent asset and liabilities reported include government funded loans in accordance with criteria stated in MAS Notice 652.

21 Net Stable Funding Ratio Disclosures (cont'd)

As at 31 December 2025

\$m	ASF Item	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1 yr	≥ 1 yr	
1	Capital:	49,133	917	1,750	4,566	55,099
2	Regulatory capital	49,133	917	1,693	3,230	53,734
3	Other capital instruments	-	-	57	1,336	1,365
4	Retail deposits and deposits from small business customers:	133,127	81,291	3,892	337	200,162
5	Stable deposits	47,276	19,496	86	74	63,590
6	Less stable deposits	85,850	61,795	3,806	263	136,572
7	Wholesale funding:	125,828	128,240	6,515	15,071	103,212
8	Operational deposits	46,668	-	-	-	23,334
9	Other wholesale funding	79,161	128,240	6,515	15,071	79,879
10	Liabilities with matching interdependent assets	-	68	49	205	-
11	Other liabilities:	10,705		6,253		2,000
12	NSFR derivative liabilities			4,544		
13	All other liabilities and equity not included in the above categories	10,705	350	834	525	2,000
14	Total ASF					360,473
15	Total NSFR high-quality liquid assets (HQLA)					7,184
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	22,285	152,482	29,252	214,055	260,423
18	Performing loans to financial institutions secured by Level 1 HQLA	-	2,455	225	37	396
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	5,733	23,748	2,984	4,723	10,907
20	Performing loans to non-financial corporates, loans to retail and small business customers, and loans to sovereigns, central banks and public sector entities (PSEs), of which:	14,422	119,073	21,467	104,877	162,509
21	With a risk weight of less than or equal to 35% under paragraphs 7.3.42 to 7.3.51 and 7.3.67 to 7.3.79, 7.3.93, 7.3.94 and 7.3.98 of MAS Notice 637	-	421	157	4,763	3,391
22	Performing residential mortgages, of which:	-	2,676	1,757	78,312	58,937
23	With a risk weight of less than or equal to 35% under paragraphs 7.3.91 and 7.3.92 of MAS Notice 637	-	2,378	1,544	63,036	45,677
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	2,130	4,530	2,820	26,106	27,675
25	Assets with matching interdependent liabilities	-	68	49	205	-
26	Other assets:	37,757		19,337		41,987
27	Physical traded commodities, including gold	11,031				9,376
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs			1,795		1,526
29	NSFR derivative assets			8,448		3,904
30	NSFR derivative liabilities before deduction of variation margin posted			9,094		455
31	All other assets not included in the above categories	26,727	-	-	-	26,727
32	Off-balance sheet items			261,426		1,998
33	Total RSF					311,591
34	Net Stable Funding Ratio (%)					116

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21 Net Stable Funding Ratio Disclosures (cont'd)

As at 30 September 2025

\$m	ASF Item	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1 yr	≥ 1 yr	
1	Capital:	48,008	912	758	5,513	54,425
2	Regulatory capital	48,008	912	750	4,163	53,071
3	Other capital instruments	-	-	8	1,350	1,354
4	Retail deposits and deposits from small business customers:	134,528	79,576	3,855	362	199,874
5	Stable deposits	46,871	19,949	92	74	63,642
6	Less stable deposits	87,656	59,627	3,763	288	136,232
7	Wholesale funding:	114,243	126,924	6,636	12,414	97,084
8	Operational deposits	39,627	-	-	-	19,813
9	Other wholesale funding	74,616	126,924	6,636	12,414	77,270
10	Liabilities with matching interdependent assets	-	86	59	233	-
11	Other liabilities:	11,390		8,329		1,656
12	NSFR derivative liabilities			6,493		
13	All other liabilities and equity not included in the above categories	11,390	982	330	524	1,656
14	Total ASF					353,039
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					7,046
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	19,547	146,425	27,958	213,784	258,181
18	Performing loans to financial institutions secured by Level 1 HQLA	-	2,111	276	-	349
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	3,544	20,778	2,842	4,871	9,957
20	Performing loans to non-financial corporates, loans to retail and small business customers, and loans to sovereigns, central banks and public sector entities (PSEs), of which:	13,965	115,408	20,310	107,429	163,420
21	With a risk weight of less than or equal to 35% under paragraphs 7.3.42 to 7.3.51 and 7.3.67 to 7.3.79, 7.3.93, 7.3.94 and 7.3.98 of MAS Notice 637	-	355	151	4,728	3,331
22	Performing residential mortgages, of which:	-	2,843	1,676	76,939	57,792
23	With a risk weight of less than or equal to 35% under paragraphs 7.3.91 and 7.3.92 of MAS Notice 637	-	2,501	1,435	60,522	43,526
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	2,038	5,284	2,854	24,545	26,664
25	Assets with matching interdependent liabilities	-	86	59	233	-
26	Other assets:	34,023		20,546		37,019
27	Physical traded commodities, including gold	8,217				6,985
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs			1,864		1,584
29	NSFR derivative assets			8,636		2,142
30	NSFR derivative liabilities before deduction of variation margin posted			10,047		502
31	All other assets not included in the above categories	25,806	-	-	-	25,806
32	Off-balance sheet items			263,774		1,921
33	Total RSF					304,167
34	Net Stable Funding Ratio (%)					116

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22 Remuneration

Please refer to UOB Annual Report 2025, Remuneration section.

23 Abbreviations

The following abbreviated terms are used throughout this document.

A		CVA	Credit Valuation Adjustment
A-IRBA	Advanced Internal Ratings-Based Approach	D	
ALCO	Asset and Liability Committee	D-SIB	Domestic Systemically Important Bank
AMA	Advanced Measurement Approach	E	
AT1	Additional Tier 1	EAD	Exposure at Default
ASF	Available Stable Funding	EL	Expected Loss
B		EPE	Expected Positive Exposure
BIA	Basic Indicator Approach	EQ	Equity Exposures
BA-CVA	Basic Approach for Credit Valuation Adjustment	ES	Expected Shortfall
C		F	
CAR	Capital Adequacy Ratio	FC(SA)	Financial Collateral Simple Approach
CCF	Credit Conversion Factor	FC(CA)	Financial Collateral Comprehensive Approach
CCP	Central Counterparty	F-IRBA	Foundation Internal Ratings-Based Approach
CCR	Counterparty Credit Risk	G	
CCyB	Countercyclical Capital Buffer	G-SIB	Global Systemically Important Bank
CET1	Common Equity Tier 1	GRC	Governance, Risk and Compliance System
CF	Commodities Finance	H	
CR	Credit Risk	HVCRE	High-Volatility Commercial Real Estate
CRE	Commercial Real Estate		
CRM	Credit Risk Mitigation		

Pillar 3 Disclosure Report

23 ABBREVIATIONS (cont'd)

I		R	
IAA	Internal Assessment Approach	RBM	Ratings-Based Method
IAM	Internal Assessment Method	RSF	Required Stable Funding
ILM	Internal Loss Multiplier	RW	Risk Weight
IMA	Internal Models Approach	RWA	Risk-Weighted Assets
LGD	Loss Given Default	S	
M		S&P	Standard & Poor's
MDB	Multilateral Development Bank	SA	Standardised Approach
MR	Market Risk	SA(CCR)	Standardised Approach for Counterparty Credit Risk
N		SA(CR)	Standardised Approach to Credit Risk
NBFI	Non Bank Financial Institutions	SA(EQ)	Standardised Approach for Equity Exposures
NCI	Non-Controlling Interests	SA(MR)	Standardised Approach to Market Risk
		SA(OR)	Standardised Approach to Operational Risk
NMD	Non-Maturity Deposits	SEC-IAA	Securitisation Internal Assessment Approach
O		SEC-IRBA	Securitisation Internal Ratings-Based Approach
OF	Object Finance	SEC-ERBA	Securitisation External Ratings-Based Approach
P		SEC-SA	Securitisation Standardised Approach
PD	Probability of Default	SF	Supervisory Formula
PE/VC	Private Equity/Venture Capital	SFRS	Singapore Financial Reporting Standards
PF	Project Finance	SFTs	Securities Financing Transactions
PSE	Public Sector Entity	SL	Specialised Lending
Q		SME	Small-and Medium-sized Enterprises
QRRE	Qualifying Revolving Retail Exposures	STC	Simple, Transparent and Comparable

23 ABBREVIATIONS (*cont'd*)

T

T1 Tier 1

T2 Tier 2

TEP Total Eligible Provisions

TLAC Total Loss-Absorbing Capacity

V

VaR Value-at-Risk
