



IMPORTANT NOTICE

August 28, 2025

To: Holders of United Overseas Bank

Re: Cash Dividend - **Final Rate**

Security Name: United Overseas Bank

Country of Incorporation: SINGAPORE

CUSIP: 911271302

Ratio (Local Shares:DRs): 2:1

	<u>Local Shares</u>	<u>DRs</u>
Record Date:	Aug 18, 2025	Aug 18, 2025
Payable Date:	Aug 28, 2025	Sep 08, 2025
Exchange Rate:	1.2861	
Special Dividend: Tax exempt	SGD0.25	
Interim Dividend: Tax exempt	<u>SGD0.85</u>	
Gross Dividend Total:	SGD1.1	USD1.710597
Dividend Fee:		USD0.00
Withholding Rate: 0.00%		<u>USD0.0</u>
Net Dividend Rate:		USD1.710597

Foreign currency transaction was executed by BNY or its Affiliates.

Addendum: - see below

Declare rate SGD 1.1 consists of Special Dividend SGD 0.25 & Interim Dividend SGD 0.85.

Should you have any questions regarding this matter, please contact us at

Toll Free 1-888-BNY-ADRS(1-888-269-2377) or International Callers 1-201-680-6825.

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