

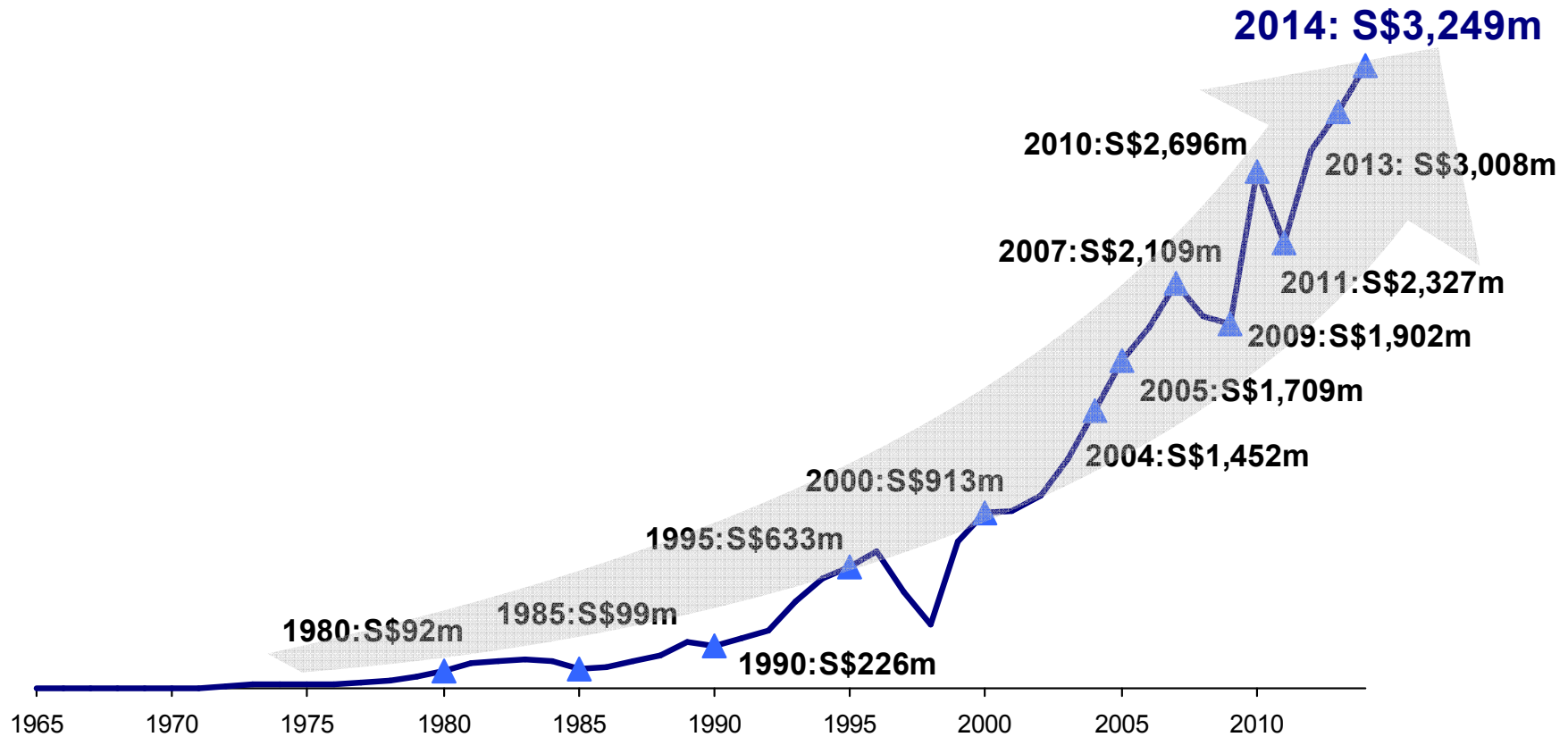


Wait at Terminal 21  
Hong Sek Chem

**United Overseas Bank Limited**  
**73<sup>rd</sup> Annual General Meeting**  
**24 April 2015**

# Proven Track Record

## – Sustained Growth in Net Profit After Tax

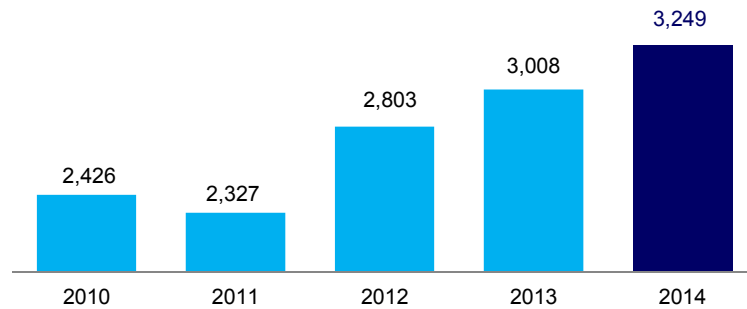


# Strong Set of Results



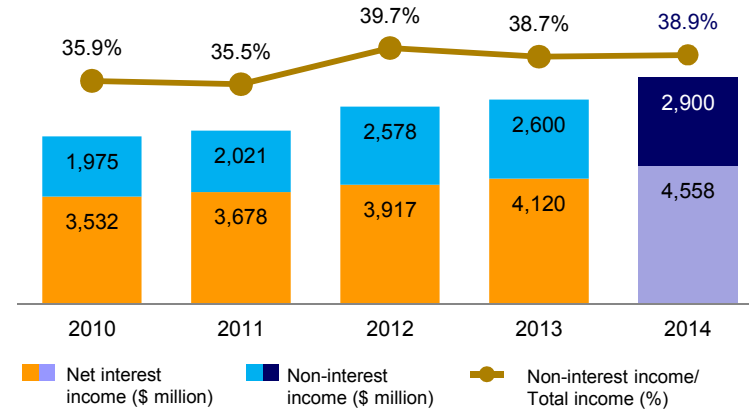
## Net Profit After Tax

**\$3,249 million**  
+8.0%



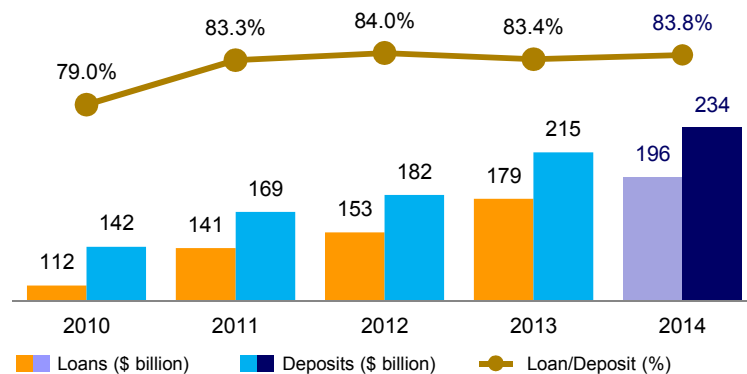
## Total Income

**\$7,457 million**  
+11.0%



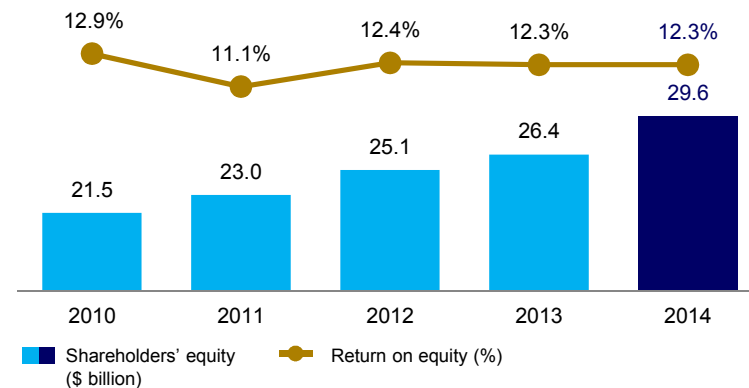
## Customer Loans/Deposits

**Customer Loans**      **Customer Deposits**      **Loan/Deposit**  
**\$196 billion**      **\$234 billion**      **83.8%**  
**+9.5%**      **+9.0%**      **+0.4%pt**



## Shareholders' Equity/Return on Equity

**Shareholders' Equity**      **Return on Equity**  
**\$30 billion**      **12.3%**  
**+12.1%**



# Increasing the Reach and Strength of Our Network



# Increasing the Reach and Strength of Our Network



Beijing ●

Shanghai ●

Chongqing ●

Yangon ●

Beijing Lufthansa Centre Sub-branch



Shanghai Pilot Free Trade Zone Sub-branch



Chongqing Branch



Yangon Branch



# Highlights of UOB's Awards and Accolades in 2014



## **ASEAN Business Advisory Council**

### **ASEAN Business Awards 2014**

Most Admired ASEAN Enterprise  
for ASEAN Centricity  
(Regional and Singapore winner)



## ***The Asian Banker***

### **The International Excellence in Retail Financial Services Awards 2014**

Best Retail Bank in Asia Pacific  
Best Retail Bank in Singapore



## **SPRING Singapore**

### **Business Excellence Awards 2014**

Singapore Quality Award

# Delivering on Our Regional Strategy





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