



United Overseas Bank Limited 76th Annual General Meeting

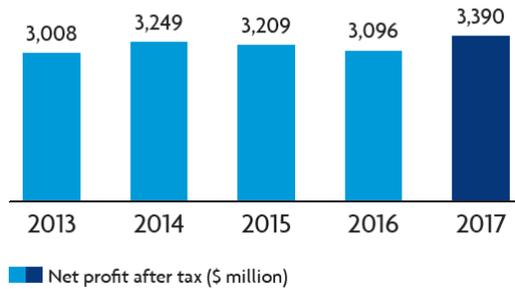
20 April 2018

Wee Ee Cheong
Deputy Chairman and
Chief Executive Officer

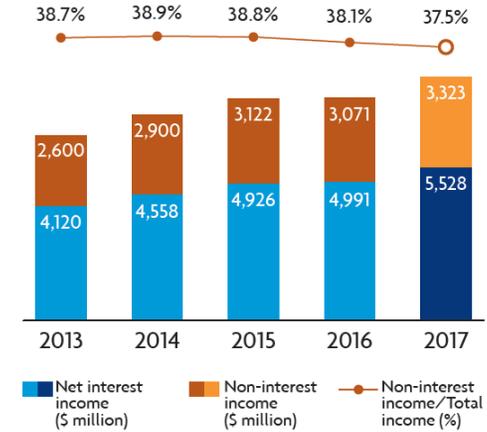
A Good Year for UOB



Net Profit After Tax \$3,390 million

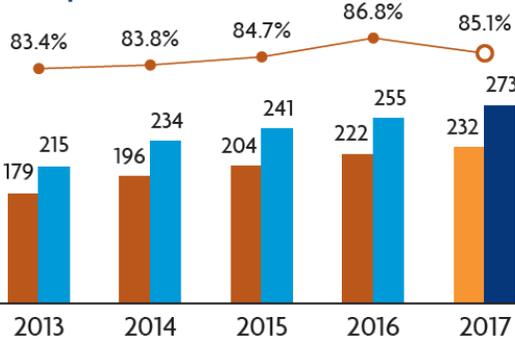


Total Income \$8,851 million



Customer Loans / Deposits

Loans \$232 billion

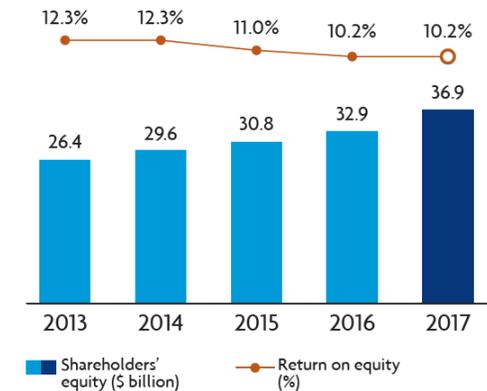


Deposits \$273 billion

Loan/Deposit Ratio 85.1%

Loans (\$ billion) Deposits (\$ billion) Loan/Deposit ratio (%)

Shareholders' Equity \$36.9 billion



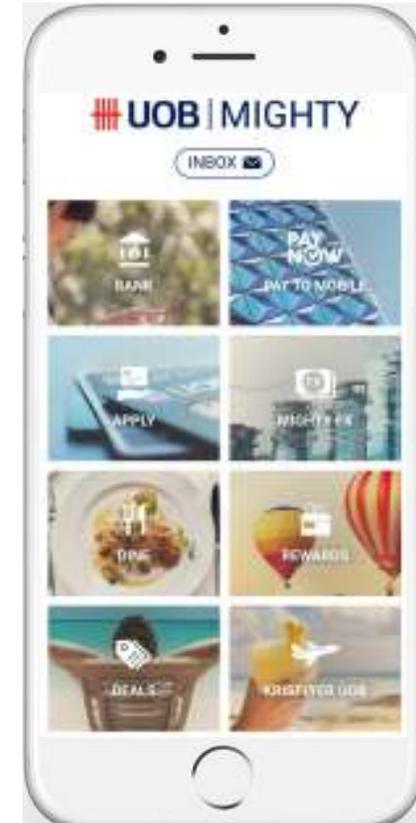
Return on Equity 10.2%

Shareholders' equity (\$ billion) Return on equity (%)

Wholesale and Retail Banking



Embracing digital technology



Embracing digital technology



Looking Ahead



- Short-term uncertainties on geopolitical fronts but Asia's fundamentals remain sound
- Opportunities for long-term players such as UOB
 - Strong balance sheet
 - Integrated regional network
 - Sharpened capabilities
- Committed to sustainable, responsible financial solutions for our customers and the community
- Focused on achieving long-term value for our stakeholders

Thank You

