CORPORATE FACTSHEET

A WHO WE ARE

Nov 26

UOB is a leading Asian bank with a global network in Southeast Asia, Asia Pacific, Europe and North America. Operating through our head office in Singapore and banking subsidiaries in China, Indonesia, Malaysia, Thailand and Vietnam, we have a global network of about 430 branches and offices in 19 markets.

Since its incorporation in 1935, UOB has grown organically and through a series of strategic acquisitions. Today, UOB is rated among the world's top banks: Aa1 by Moody's Investors Service and AA- by both S&P Global Ratings and Fitch Ratings.

For more than nine decades, UOB has adopted a customer-centric approach to create long-term value by staying relevant through its enterprising spirit and doing right by its customers. UOB is focused on building the future of ASEAN – for the people and businesses within, and connecting with, ASEAN.

STRATEGIC PRIORITIES

Guided by our values and supported by our fundamental strengths, we focus on supporting our customers as we drive performance across our franchise. Our approach to supporting our customers is based on a long-term mindset to stay prudent and disciplined in balancing growth with responsibility.

Our Strategic Priorities:

- Help our customers to achieve their personal financial goals through a customer-centric proposition around banking, wealth and lifestyle;
- Help our clients to grow by capturing business opportunities and expand within ASEAN and Greater China and with the rest of the world, through our sector specialisation, ecosystem partnerships and integrated trade and financial supply chain management platform;
- Help our customers grow sustainably and integrate sustainability into our business and operations to drive responsible growth for positive and meaningful impact to the economy, society and environment; and
- Empower our colleagues by building an inclusive organisation and providing them with professional development opportunities to stay resilient and better prepared for the future.

MANAGEMENT EXECUTIVE COMMITTEE

- Mr Wee Ee Cheong, Deputy Chairman and Chief Executive Officer
- Mr Leong Yung Chee, Group Chief Financial Officer
- Mr Chan Kok Seong, Group Chief Risk Officer
- Ms Susan Hwee Wai Cheng, Head of Group Retail
- Mr Federico Burgoni, Head of Group Strategy and Transformation
- Mr Frederick Chin Voon Fat, Head of Group Wholesale Banking and Markets
- Mr Lawrence Goh Chear Wah, Head of Group Technology and Operations
- Mr Tan Choon Hin, Head of ASEAN and Greater China

CREDIT RATINGS

	Moody's Investors Service	S&P Global Ratings	Fitch Ratings
Issuer Rating (Senior Unsecured)	Aa1	AA–	AA–
Outlook	Stable	Stable	Stable
Short Term Debt	P-1	A-1+	F1+

FINANCIAL OVERVIEW

	2022	2023	2024	2025	9M26
Balance Sheet					
Customer Loans (gross of allowances; S$ billion)	320	321	338	352	372
Customer Deposits (S$ billion)	369	385	404	426	447
Key Indicators					
Total Income (S$ million)	11,575	13,932	14,294	13,808	10,398
Operating profit (S$ million)	6,294	7,715	7,984	7,651	5,676
Net Profit After Tax (S$ million) [1]	4,573	5,711	6,045	4,682	4,165
Cost / Income Ratio (%)	45.6	44.6	44.1	44.6	45.4
Return On Average Equity (%) [2, 3]	11.2	13.4	13.3	9.6	11.1
Return On Average Total Assets (%) [3]	0.94	1.12	1.16	0.86	0.95
Net Dividend Per Ordinary Share (¢) [4]	135	170	180	156	88
Capital Adequacy Ratios					
Common Equity Tier 1 (%)	13.3	13.4	15.5	15.1	14.6

Notes:

1. Relates to amount attributable to equity holders of the Bank.
2. Calculated based on profit attributable to equity holders of the Bank net of perpetual capital securities distributions.
3. Computed on annualised basis.
4. Excluding special dividends.

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CORPORATE FACTSHEET

10-YEAR CORPORATE MILESTONES

2015	▪ UOB opened its first branch in Yangon, Myanmar. ▪ Far Eastern Bank Limited became a wholly-owned subsidiary of UOB. ▪ UOB entered into a joint venture with Temasek Holdings (Private) Limited, to provide venture debt financing to start-ups in China, India and Southeast Asia. ▪ UOB partnered Infocomm Investments Pte Ltd to set up The FinLab, to promote and accelerate the growth of the financial technology start-ups and innovators in the region.
2016	▪ UOB's Manila branch commenced operations under its new commercial banking licence, taking over the banking business from United Overseas Bank Philippines. ▪ UOB partnered with OurCrowd, a leading global equity crowdfunding platform, to provide equity crowdfunding in Asia.
2017	▪ UOB received licence from the State Bank of Vietnam in October 2017 to establish a foreign-owned subsidiary bank in Vietnam. ▪ In the same month, Far Eastern Bank Limited, a wholly-owned subsidiary of UOB, has been merged into UOB.
2018	▪ Mr Wong Kan Seng succeeded Mr Hsieh Fu Hua, as independent non-executive Chairman of the UOB Group. ▪ UOB and Pintec Technology Holdings Limited announced in April the launch of their joint venture, Avatec.ai (S) Pte Ltd. ▪ UOB incorporated United Overseas Bank (Vietnam) Limited as a fully-owned subsidiary.
2019	▪ In January 2019, UOB renewed its strategic regional bancassurance arrangement with Prudential for 15 years. ▪ TMRW, a digital bank by UOB, was launched in Thailand to engage millennial customers.
2020	▪ After Thailand, TMRW was launched in Indonesia to serve its generation of enterprising and digitally-savvy customers.
2021	▪ UOB appointed its first Chief Sustainability Officer, reinforcing its commitment to forging a sustainable future.
2022	▪ UOB entered into agreement to acquire Citigroup's consumer banking businesses in Indonesia, Malaysia, Thailand and Vietnam to scale its ASEAN ambition. On 1 November 2022, the Group completed the acquisition of the Consumer Business for Malaysia and Thailand.
2023	▪ The Group completed the acquisition of Citigroup's consumer banking business in Vietnam and Indonesia on 1 March 2023 and 20 November 2023 respectively.

UOB STOCK

UOB's ordinary shares are listed on the Main Board of the Singapore Exchange (SGX). The ordinary shares are also available in the form of American Depository Receipts (ADRs), traded on the over-the-counter (OTC) market. Each ADR represents two underlying ordinary shares of par value S$1.00 each.

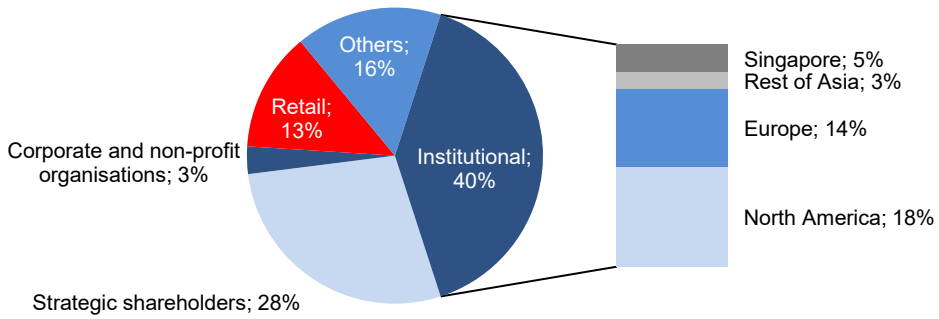
Security Identification Codes

CUSIP	911271302	Stock Code on SGX	U11
ISIN	SG1M31001969	Bloomberg Ticker	UOB SP
ADR Symbol	UOVEY		

STOCK OWNERSHIP DISTRIBUTION

Our shareholder base is well-diversified, spanning institutions, strategic shareholders, retail investors and corporates. Institutional investors form the largest shareholder group, followed by strategic shareholders, among whom are members of the Wee family.

Our Shareholders as at 30 Sep 2026



Sources: UOB, NASDAQ OMX

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