UOB

UOB Group

Resilient performance amid macroeconomic headwinds

September 2026

Agenda

1. Overview of UOB Group

UOB Overview

Founding

Founded in August 1935 by a group of Chinese businessmen and Datuk Wee Kheng Chiang, grandfather of the present UOB Group CEO, Mr. Wee Ee Cheong.

Expansion

UOB has grown over the decades organically and through a series of strategic acquisitions. It is today a leading bank in Asia with an established presence in the Southeast Asia region. The Group has a global network of around 430 branches and offices in 19 markets.

Key Statistics for 1H26

- Gross loans : SGD361b (USD279b[1])
- Customer deposits : SGD437b (USD338b[1])
- Loan / Deposit ratio : 81.7%
- Net stable funding ratio : 114%
- All-currency liquidity coverage ratio : 159%[2]
- Common Equity Tier 1 ratio : 15.4%
- Leverage ratio : 6.8%
- Return on equity [3] : 11.6%
- Return on assets : 1.01%
- Net interest margin : 1.78%
- Non-interest income / Total income : 34.1%
- Cost / Income : 44.9%
- Non-performing loan ratio : 1.6%
- Credit Ratings

	Moody's	S&P	Fitch
Issuer rating (Senior unsecured)	Aa1	AA–	AA–
Outlook	Stable	Stable	Stable
Short-term rating	P-1	A-1+	F1+

Note: Financial statistics as at 30 June 2026
1. USD 1 = SGD 1.29473 as at 30 June 2026
2. Average for 2Q26
3. Calculated based on profit attributable to equity holders of the Bank, net of perpetual capital securities distributions

Comparison against peers

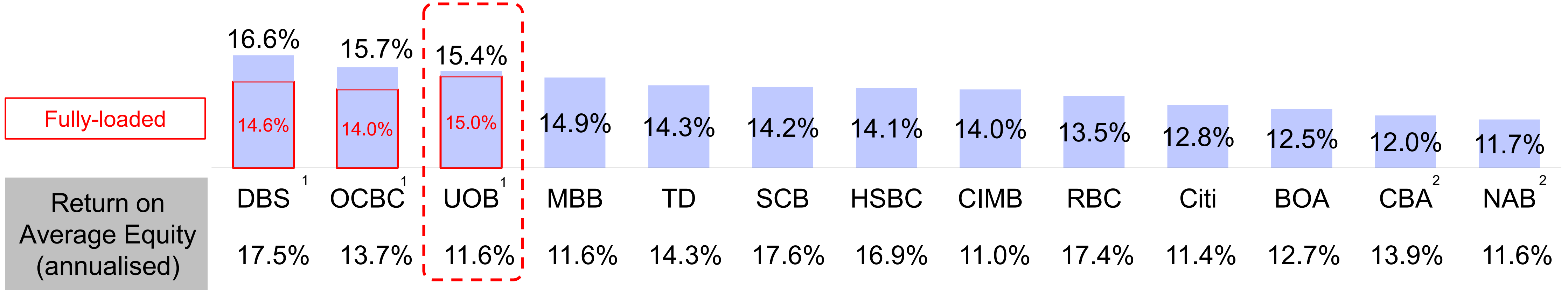
UOB

Moody's	S&P	Fitch		Standalone Strength *Moody's baseline credit assessment*	Cost Management *Costs/income ratio*	Returns *Return on average assets (annualised)*	Liquidity *Loan/deposit ratio*
Aa1	AA–	AA–	**UOB**	a1	45%	1.0%	82%
Aa1	AA–	AA–	**OCBC**	a1	39%	1.4%	78%
Aa1	AA–	AA–	**DBS**	a1	39%	1.3%	74%
A3	A–	A+	**HSBC**	a3	46%	0.9%	56%
A3	BBB+	A	**SCB**	baa1	55%	0.8%	51%
A1	A–	AA–	**BOA**	a2	59%	1.0%	59%
A3	BBB+	A	**Citi**	baa1	57%	0.8%	52%
Aa2	AA–	AA-	**CBA**	a1	45%	0.8%	107%
Aa2	AA–	AA-	**NAB**	a2	59%	0.5%	119%
Aa1	AA–	AA-	**RBC**	a2	53%	1.0%	68%
Aa3	A+	AA-	**TD**	a2	57%	0.8%	79%
A3	A–	n.r.	**CIMB**	baa1	46%	1.0%	85%
A3	A–	n.r.	**MBB**	a3	50%	1.0%	95%

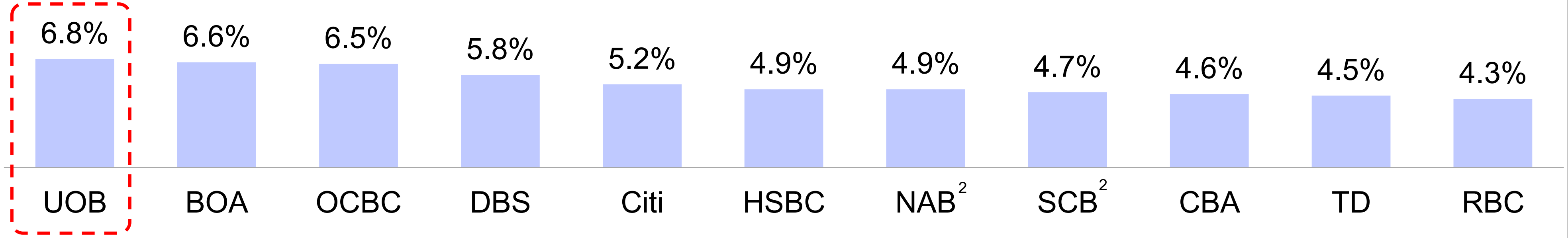
Source: Company reports, Credit rating agencies (updated as of 7 August 2026)
Financial data based on period ended 30 June 2026, except for RBC and TD (30 April 2026)

Capital and leverage ratios

Reported Common Equity Tier 1 CAR



Reported Leverage Ratio



1. The three major Singapore banks have implemented Final Basel III reforms (both transitional and fully-loaded ratios are shown above)
2. Common equity Tier 1 ratios of CBA and NAB are based on APRA's standards; their respective internationally comparable ratio was 18.3% (30 June 2026) and 17.1% (31 March 2026)

Source: Company reports

Financial data based on period ended 30 June 2026, except for RBC and TD (30 April 2026)

A leading Singapore bank; Established franchise in core market segments

UOB

Group Retail

- Best Retail Bank in Singapore
- Strong franchise across wealth, deposits, cards, and mortgages

Group Wholesale Banking

- Leading wholesale bank with regional connectivity
- Sector-led approach to capture cross-border trade and investment flows

Global Markets

- Deep capabilities across treasury, hedging and investment solutions

UOB Group's recognition in the industry

EUROMONEY AWARDS FOR EXCELLENCE 2026 ASEAN BEST RETAIL BANK

ASEAN's Best Retail Bank, 2026

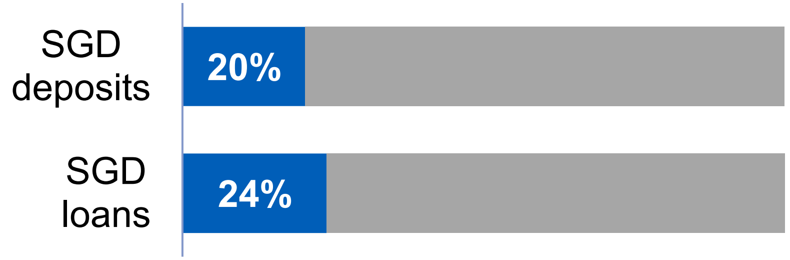
THE DIGITAL BANKER

Best SME Bank in the World, 2026

BEST BANK AWARD 2025 GLOBAL FINANCE

Best Bank in Asia-Pacific, 2025

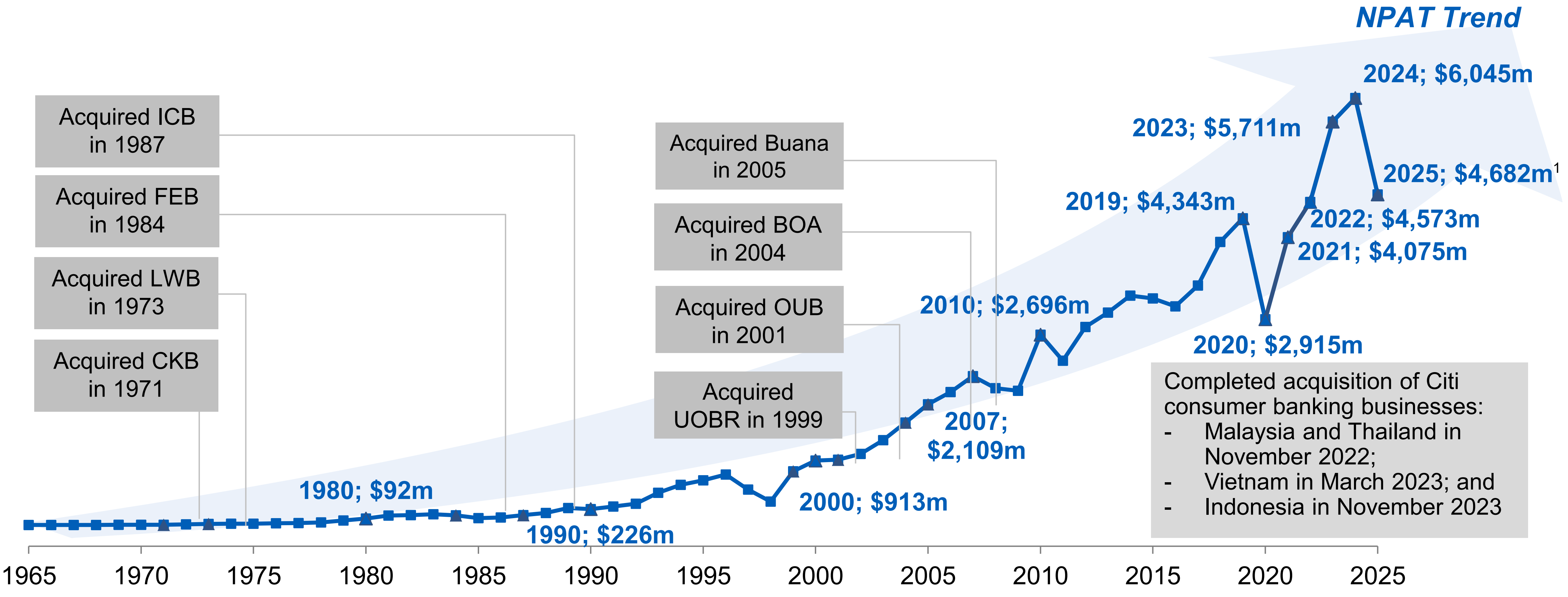
Sizeable domestic market share



Source: UOB, MAS (data as of 30 June 2026)

Proven track record of execution

- UOB Group's management has a proven track record in steering the Group through various global events and crises
- Stability of management team ensures consistent execution of strategies
- Disciplined management style which underpins the Group's overall resilience and sustained performance



Note: Bank of Asia Public Company Limited ("BOA"), Chung Khiaw Bank Limited ("CKB"), Far Eastern Bank Limited ("FEB"), Industrial & Commercial Bank Limited ("ICB"), Lee Wah Bank Limited ("LWB"), Overseas Union Bank Limited ("OUB"), Radanasin Bank Thailand ("UOBR")

1. Included impact of pre-emptive general allowance set aside in 3Q25

Comprehensive regional banking franchise

UOB

Extensive Regional Footprint

Myanmar
1 branch

Thailand
139 branches

Malaysia
55 branches

Singapore
42 branches

Indonesia
82 branches

Greater China[1]
20 branches

Vietnam
5 branches

Philippines
1 branches

Australia
1 branch

- Most diverse regional franchise among Singapore banks; effectively full control of regional subsidiaries
- Integrated regional platform improves operational efficiencies, enhances risk management and provides faster time-to-market and seamless customer service
- Organic growth strategies in emerging / new markets of China and Indo-China

1H26 performance by segment

Group Retail

UOB

Income

SGD2.6b

29% of Group's profit before tax

SGD204b[2]
Assets under management
+7% YoY

58%
AUM from overseas customers

Group Wholesale Banking & Global Markets

Income

SGD3.6b

69% of Group's profit before tax

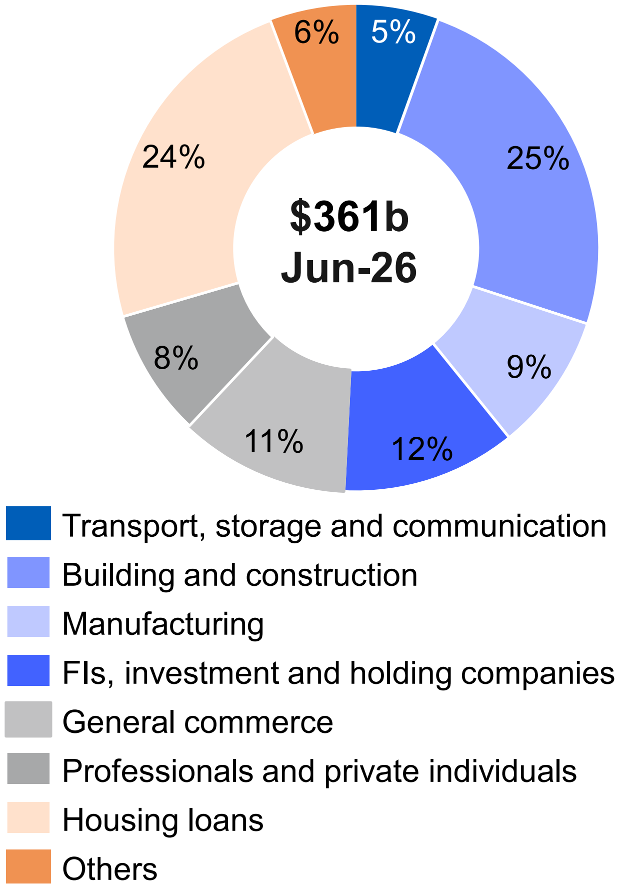
28%
Cross-border income to Group wholesale banking's income

+33% YoY
Trade loans growth

1. Comprise Mainland China, Hong Kong SAR and Taiwan
2. Refers to Privilege Banking and Private Bank

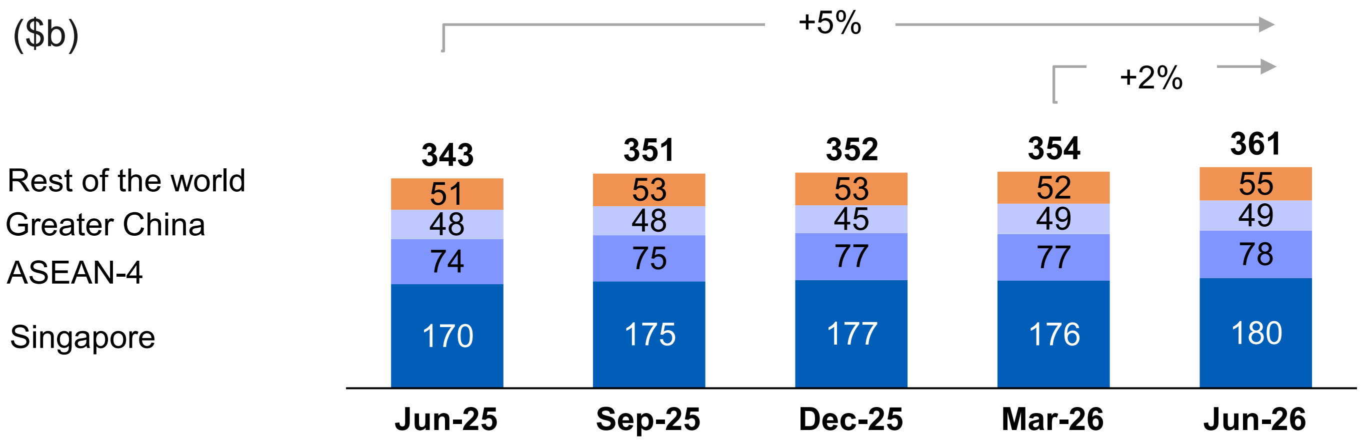
Diversified customer loan book

By Industry



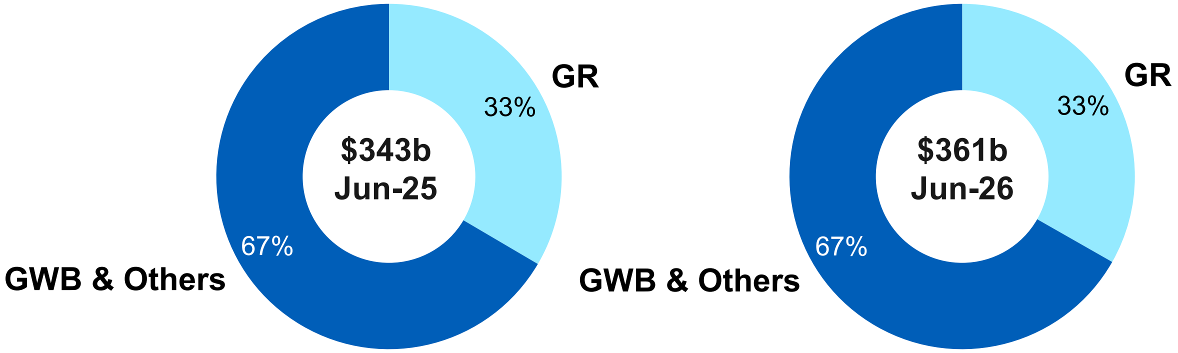
By Geography

($b)



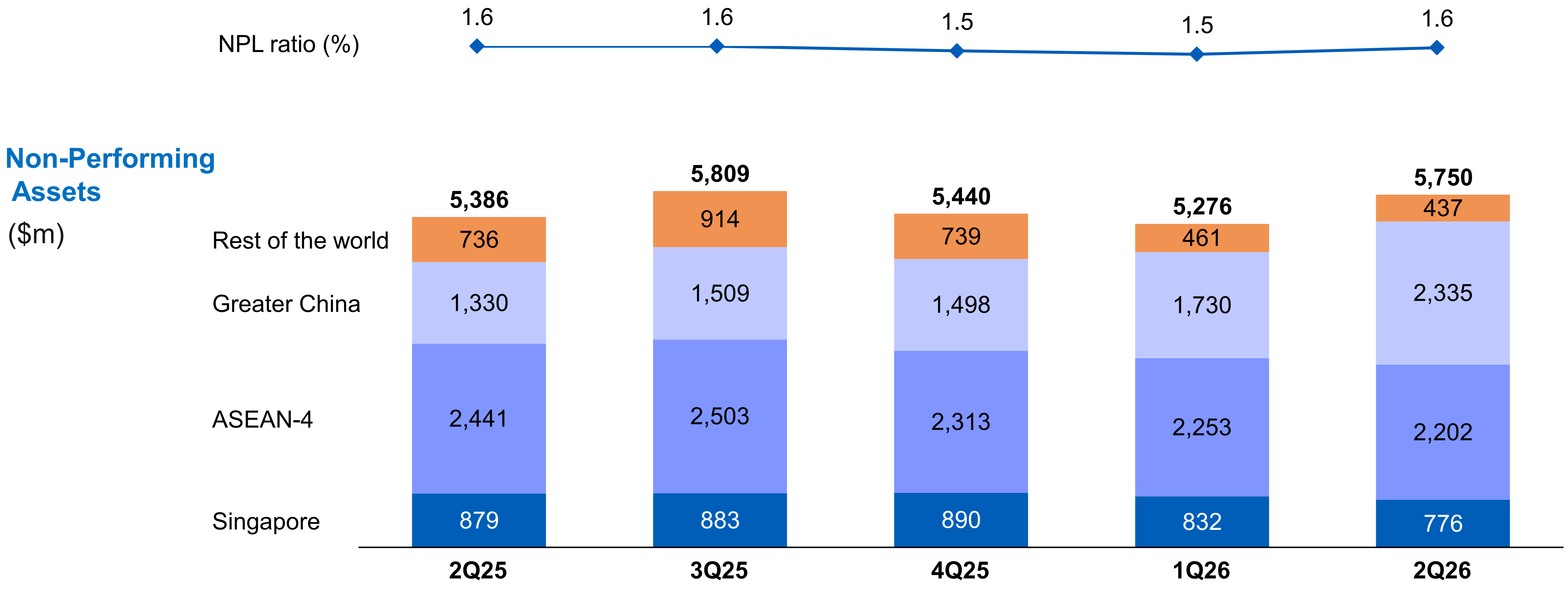
Note: Loans are classified based on where credit risks reside, represented by country of incorporation/operation for non-individuals and residence for individuals.

By Segment



2. Asset Quality Update

NPL ratio at 1.6% with new NPA formation reflecting the downgrade of one closely monitored real estate account

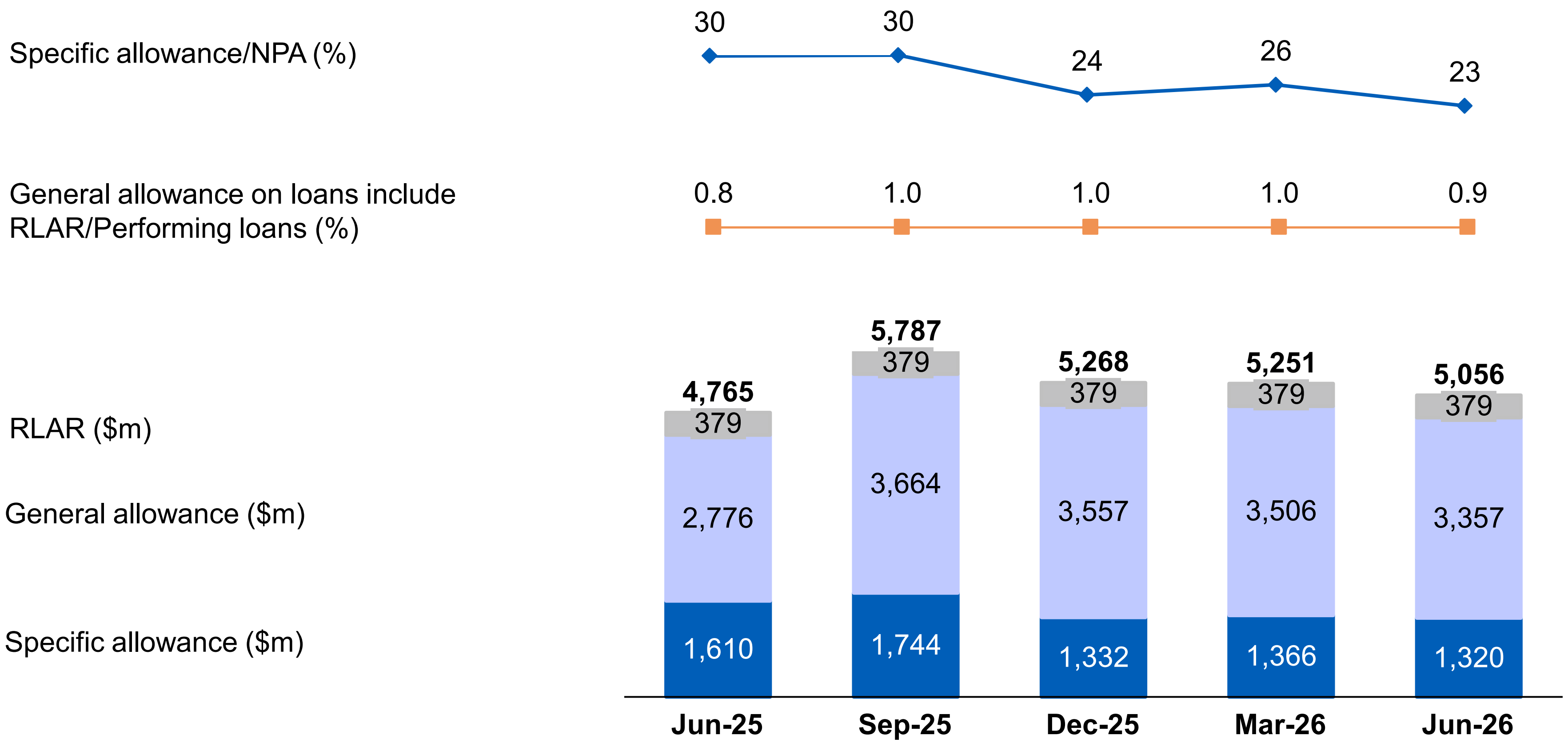


<u>Non-individuals</u>

	2Q25	3Q25	4Q25	1Q26	2Q26
New NPAs ($m)	472	838	599	341	902
Upgrades, recoveries and write-offs ($m)	(430)	(461)	(957)	(461)	(432)

Note: NPAs are classified based on where credit risks reside, represented by country of incorporation/operation for non-individuals and residence for individuals

Provision coverage remained adequate with higher unsecured NPA coverage



	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
NPA coverage (%) [1]	88	100	97	100	88
Unsecured NPA coverage (%) [1]	209	240	254	272	306

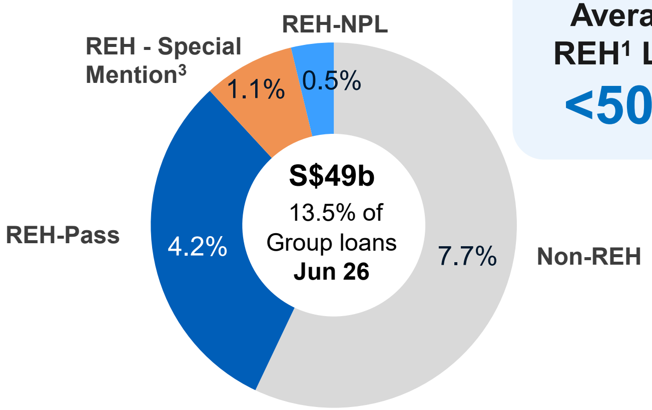
1. Includes RLAR (Regulatory loss allowance reserve) as part of total allowance

Actively derisking exposure to real estate hot spots

UOB

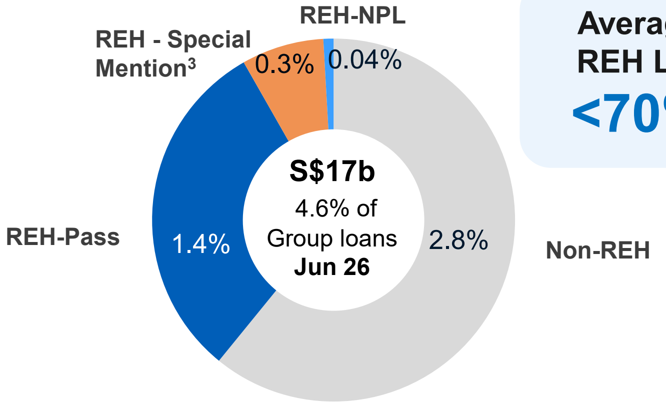
Higher risk exposures remain contained and actively managed

Greater China



Average REH[1] LTV[2]
<50%

United States

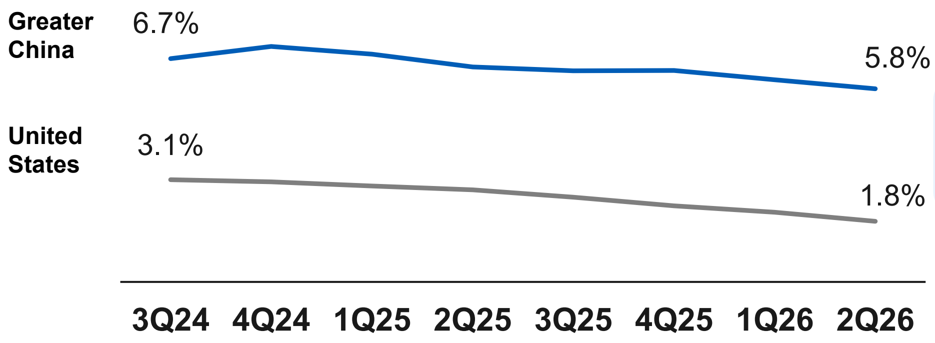


Average REH LTV
<70%

Greater China & United States REH loans
<8%
of group loans

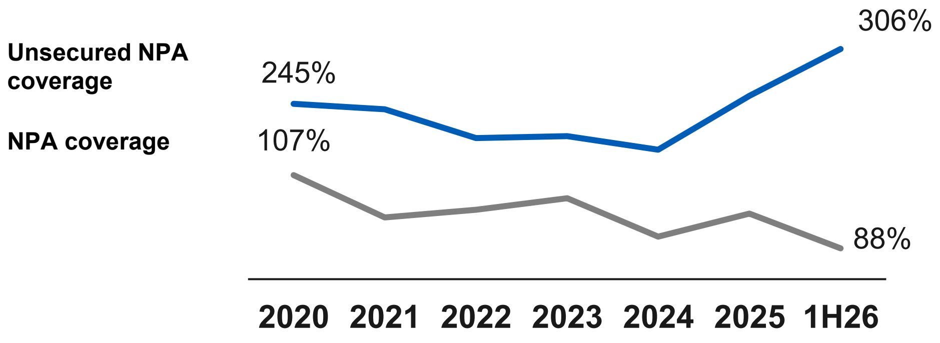
De-risking REH exposure in key hot spots

REH loans as % of group loans



Derisked
~20%[4]

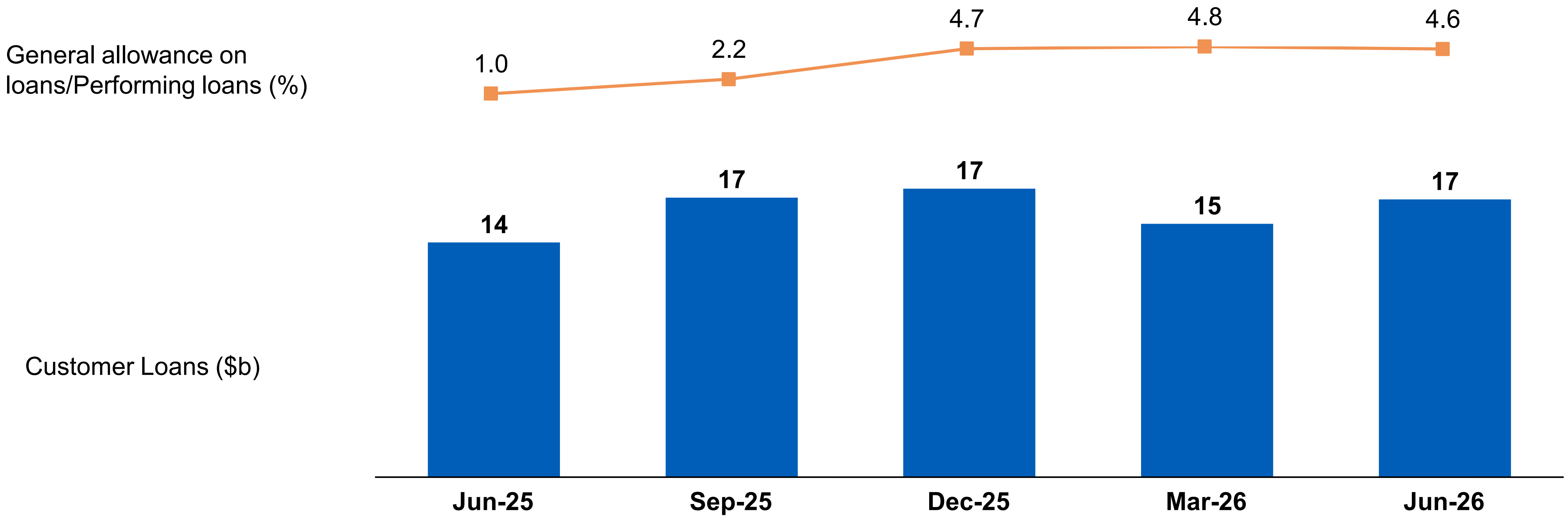
Strong buffers, unsecured NPA coverage at a new high



1. REH: Real Estate and Hospitality
2. LTV: Loan-to-Value, as of May 2026
3. Includes substandard accrual accounts
4. Since end-2024

Note: Loan classification is according to where credit risks reside, represented by the borrower's country of incorporation/ operation for non-individuals and residence for individuals, where available

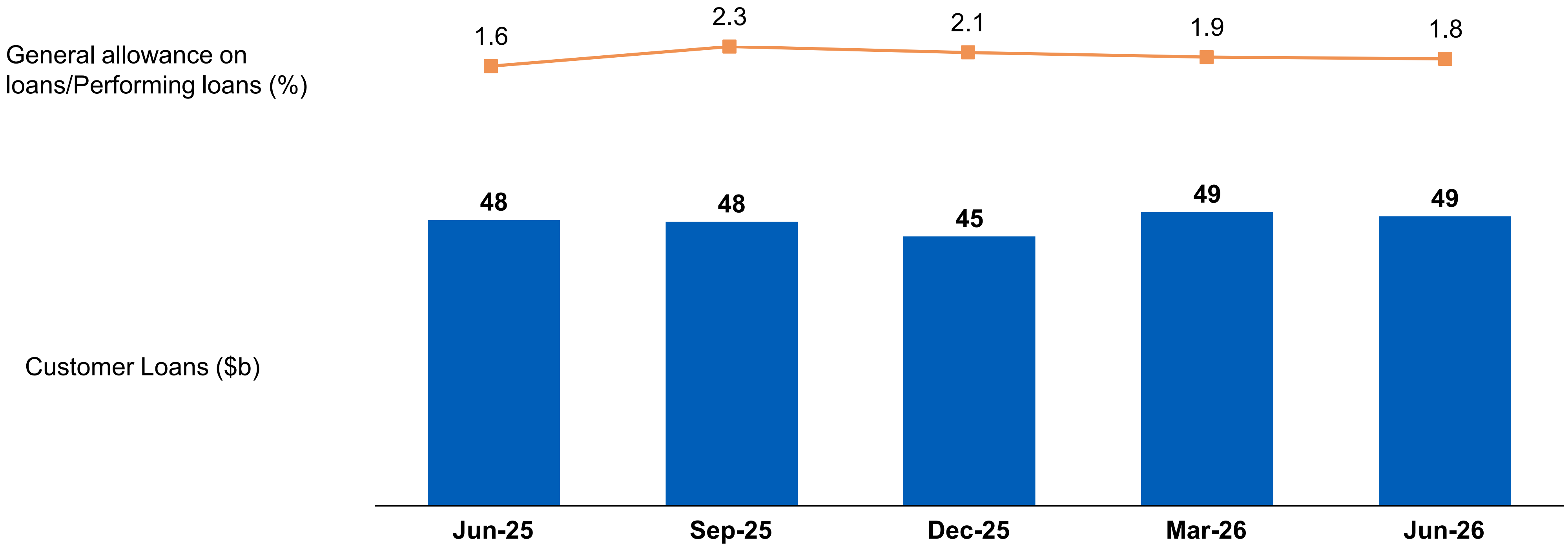
Exposure to United States



	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
NPL ratio (%)	4.2	4.0	3.0	1.5	1.2
NPA coverage (%)	67	69	106	233	269
Unsecured NPA coverage (%)	129	147	235	978	1,243

Note: Classification is according to where credit risks reside, represented by the borrower's country of incorporation/ operation for non-individuals and residence for individuals, where available

Exposure to Greater China



	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
NPL ratio (%)	2.7	3.1	3.3	3.5	4.8
NPA coverage (%)	57	78	60	57	42
Unsecured NPA coverage (%)	228	299	259	272	323

Note: Classification is according to where credit risks reside, represented by the borrower's country of incorporation/ operation for non-individuals and residence for individuals, where available

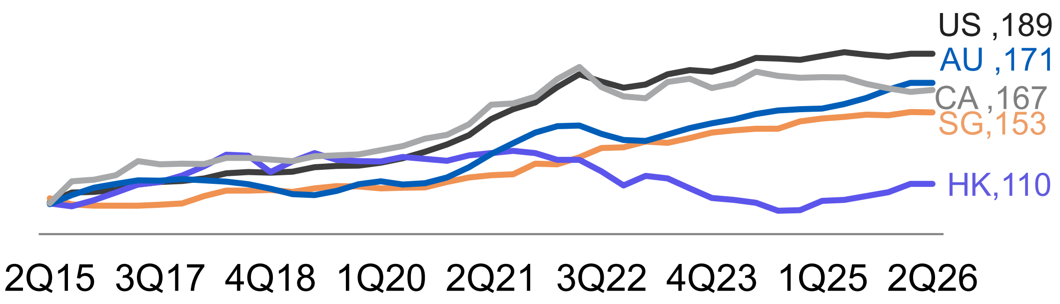
3. Resilience of the Singapore Housing Market & UOB's Cover Pool

Singapore mortgages remain a low-risk asset class

UOB

Low risk of housing bubbles due to cooling measures

(3Q15 = 100)

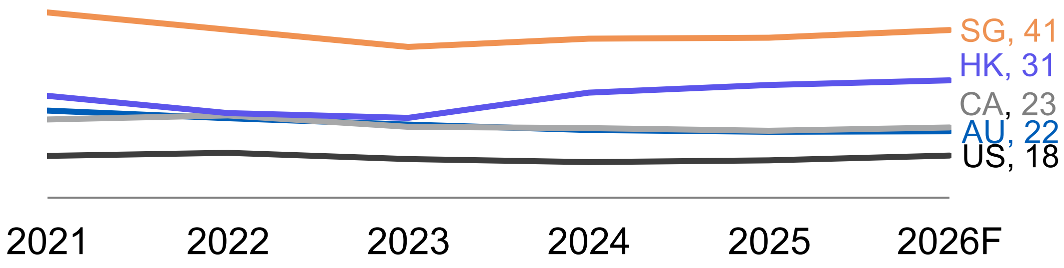


Latest property price data for SG and CA are as of 2Q26, while those for US, HK and AU are as of 1Q26.

Sources: CEIC, UOB Economic-Treasury Research

High national savings rate

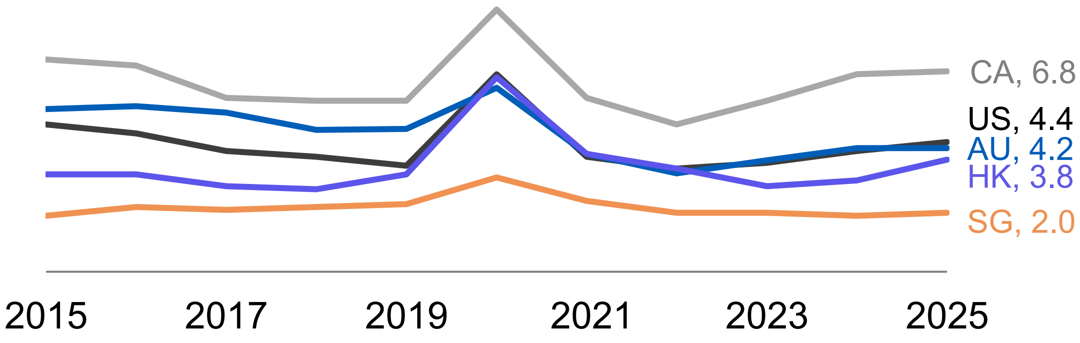
(% of GDP)



Source: International Monetary Fund, UOB Economic-Treasury Research

Low unemployment underscores housing affordability and support for mortgage servicing

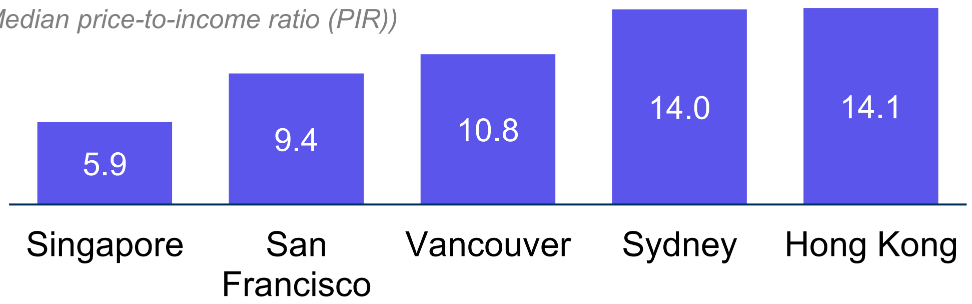
(Unemployment, %)



Sources: Macrobond, UOB Economic-Treasury Research

Singapore private residential housing stays affordable as median price-to-income ratio remains low

(Median price-to-income ratio (PIR))



As of 3Q25, based on 2026 edition of Urban Reform Institute report
Singapore's PIR calculated based on condominium price of S$1.69m and medium monthly household income of S$23.8k.

Sources: Singapore Statistics, Urban Reform Institute, Frontier Centre for Public Policy, UOB Economic-Treasury Research

USD15,000,000,000 Global Covered Bond Programme

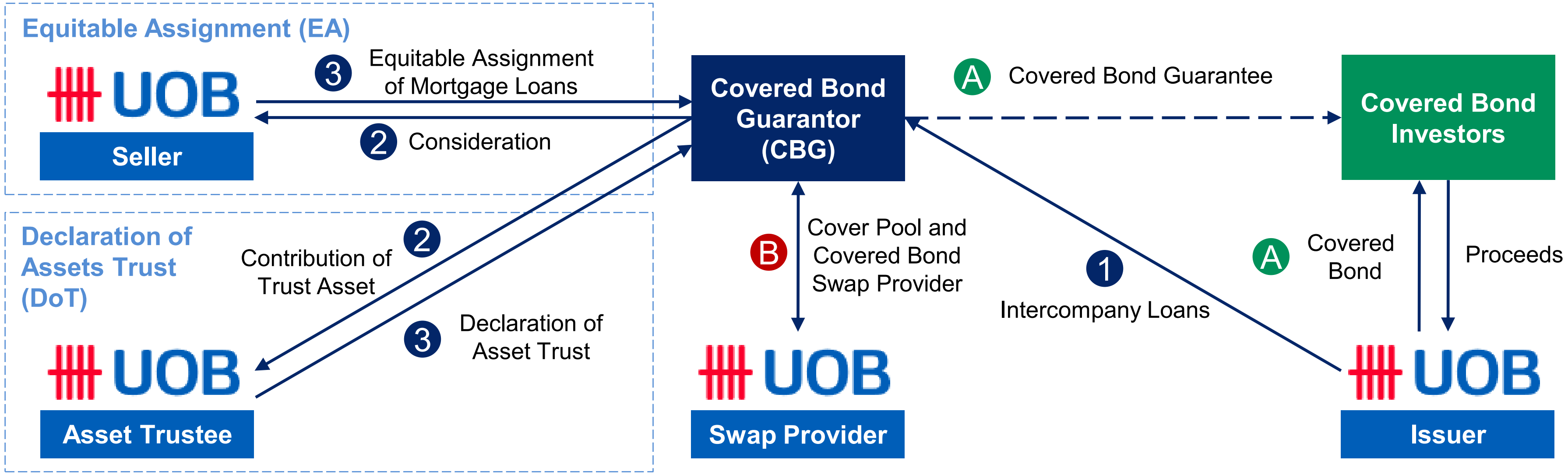
Issuer	United Overseas Bank Limited
Issuer Long Term Rating	Aa1 (stable) / AA- (stable) / AA- (stable) (Moody's / S&P / Fitch)
Issuer Short Term Rating	P-1 / A-1+ / F1+ (Moody's / S&P / Fitch)
Programme Limit	USD15,000,000,000
LCR Status / ECB Repo Eligibility	Expected Level 2A Eligible (EU)^ / Not Eligible
Programme Rating	Aaa / AAA (Moody's / S&P)
Issuance Structure (Dual Recourse)	Direct issuance covered bond regulated under MAS Notice 648, Senior unsecured claim against the Issuer and senior secured claim against the Cover Pool
Covered Bond Guarantor (CBG)	Glacier Eighty Pte. Ltd., a newly set up orphan SPV incorporated in Singapore for the sole purpose of facilitating the activities under the Covered Bond Programme
Covered Bond Guarantee	The CBG has provided a guarantee as to payments of interest and principal under the Covered Bonds
Cover Pool	Eligible 1st ranking SGD denominated residential mortgages loans originated by UOB in Singapore (and other eligible assets)
Mortgage Loan-to-Value Cap	80% of latest Valuation of the Property, to be adjusted at least quarterly
Over-collateralisation (OC)	Legal minimum OC of 3% and committed OC of 15.90%
Hedging	Cover Pool Swap[1] to hedge against possible variances between the interest received from the residential mortgage loans to the CBG's SGD interest/swap payments; Covered Bond Swap to hedge against the currency risk between the amount received by the CBG against its payment in other currency
Listing	Singapore Stock Exchange (SGX – ST)
Governing Law	English law (bond & swap documents) and Singapore law (asset documents)
Servicer, Cash Manager and Seller	United Overseas Bank Limited
Asset Monitor	Ernst & Young LLP
Trustee	DB International Trust (Singapore) Limited
Issuing and Paying Agent	Deutsche Bank AG, Singapore Branch
Arrangers	United Overseas Bank Limited, BNP Paribas and Hong Kong and Shanghai Banking Corporation

^Please refer to http://ec.europa.eu/finance/bank/docs/regcapital/acts/delegated/141010_delegated-act-liquidity-coverage_en.pdf and check for details. At the time of this presentation and subject to any relevant matters which are within the control of a relevant EU investor (including its compliance with the transparency requirement referred to in article 129(7) of Regulation (EU) 575/2013) and to the issuer and the covered bonds being regarded to be subject to supervisory and regulatory arrangements regarded to be at least equivalent to those applied in the EU, this bond should satisfy the eligibility criteria for its classification as a Level 2A asset in accordance with Chapter 2 of Regulation (EU) 2015/61 supplementing Regulation (EU) 575/2013. Notwithstanding the foregoing, it should be noted that whether or not a bond is a liquid asset for the purposes of the Liquidity Coverage Ratio under Regulation (EU) 575/2013 is ultimately to be determined by a relevant investor institution and its relevant supervisory authority and neither the issuer nor the manager accept any responsibility in this regard

[1]Only entered into if and when required by either Rating Agency in order to ensure that the then current rating of the Covered Bonds would not be downgraded

Covered Bond Structure

Notwithstanding that CPF's consent is required for the transfer or assignment of mortgages relating to CPF Loans, no such consent is required for a declaration of trust over mortgages relating to CPF Loans. The Seller is acting as the Assets Trustee and the CPF Loans are held on trust for the benefit of the Covered Bond Guarantor (CBG). Both EA and DOT mechanisms are permissible under MAS Notice 648 and such hybrid structure has been used in Covered Bond programmes in other jurisdiction.



[1] Only entered into if and when required by either Rating Agency to ensure that the then current rating of the Covered Bonds would not be downgraded.

[2] DOT Loans mean:
(1) the borrowers had used CPF funds in connection with a residential property (CPF Loan) or
(2) the required documentation for the borrowers' use of CPF funds, in connection with a residential property , is prepared.

[3] EA Loans mean a non-CPF Loan and the required documentation for the borrowers' use of CPF funds, in connection with a residential property, is not prepared.

Credit Structure (Dual Recourse)

A
- ► Covered Bond issued directly from UOB constitutes direct, unsecured and unsubordinated obligations of the issuer
- ► CBG guarantees the payment of interest and principal on the Covered Bonds, secured by the Cover Pool

Hedging

B
- ► Cover Pool Swap[1] – to hedge interest rate risk between the mortgage loans and CBG's SGD interest / swap payments[1]
- ► Covered Bond Swap (if necessary) – to hedge against the currency risk between the amount received by the CBG against its payment in other currency

Segregation of Mortgage Loans

1. UOB provides an intercompany loan to the CBG
2. CBG pays UOB consideration for the purchase of the mortgage loans
3. A dual ring-fencing structure which uses both equitable assignment (EA) and declaration of assets trust (DOT) mechanisms:
   - ► DOT – for the sale of DOT loans[2]
   - ► EA – for the sale of EA loans[3] via equitable assignment

UOB's Cover Pool Profile

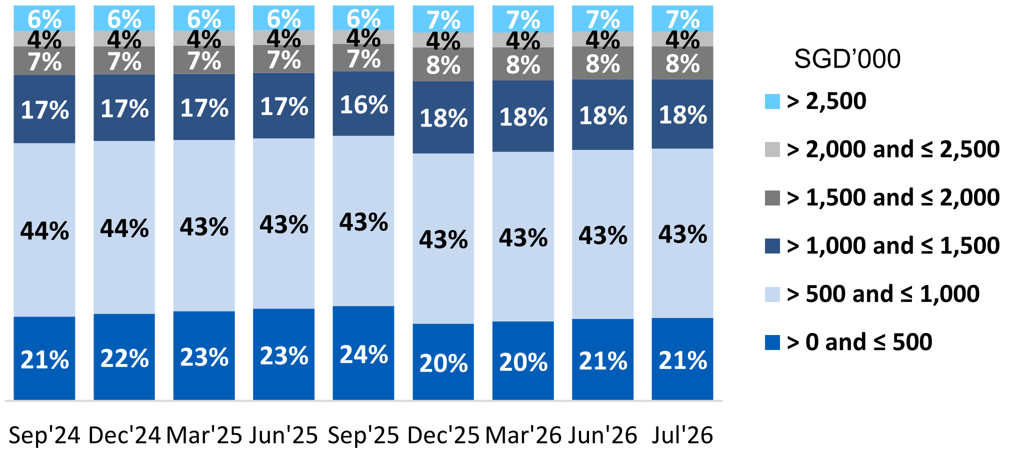
UOB

Overview of Cover Pool (as of Jul'26)

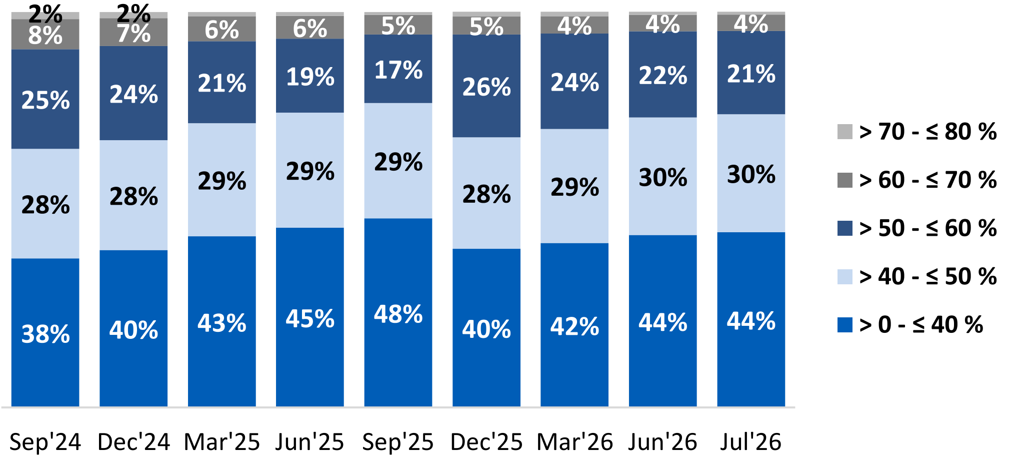
Number of Mortgage Accounts	25,971
Total Current Balance (SGD)	17.0 billion
Average Current Loan Balance (SGD)	654,063
Maximum Current Loan Balance (SGD)	9,475,125
Weighted Average Current Interest Rate	2.01 %
Weighted Average Seasoning	67 months
Weighted Average Remaining Tenor	237 months
Weighted Average Indexed Current LTV[1]	40.5 %
Weighted Average Unindexed[2] Current LTV[1]	49.0 %

1. Loan to value 2. Current loan balance divided by the original property value

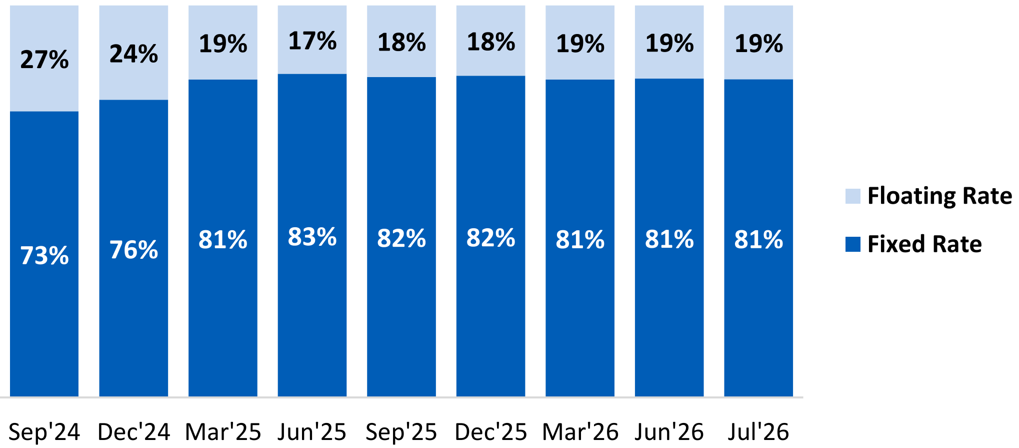
Current Loan Balances Mainly <SGD1m



Current LTV Mainly ≤60%



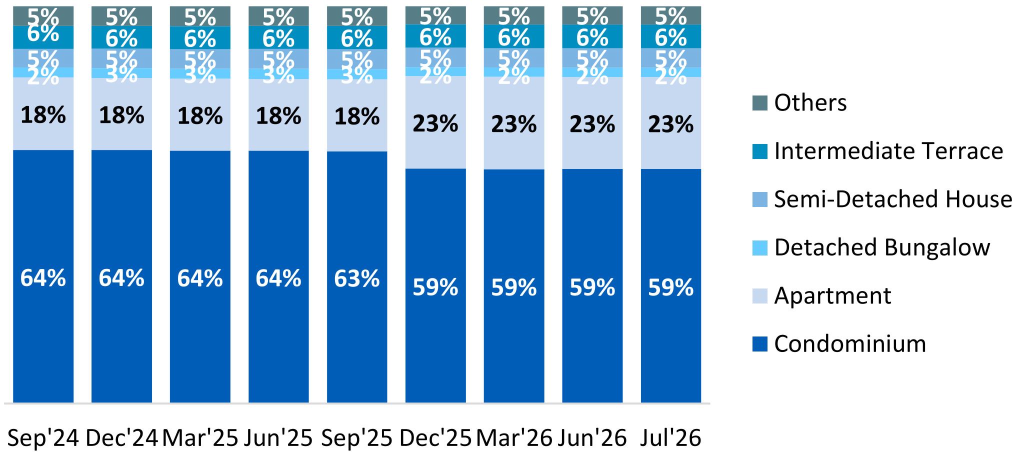
Predominantly fixed rate, with repricing within 2 years



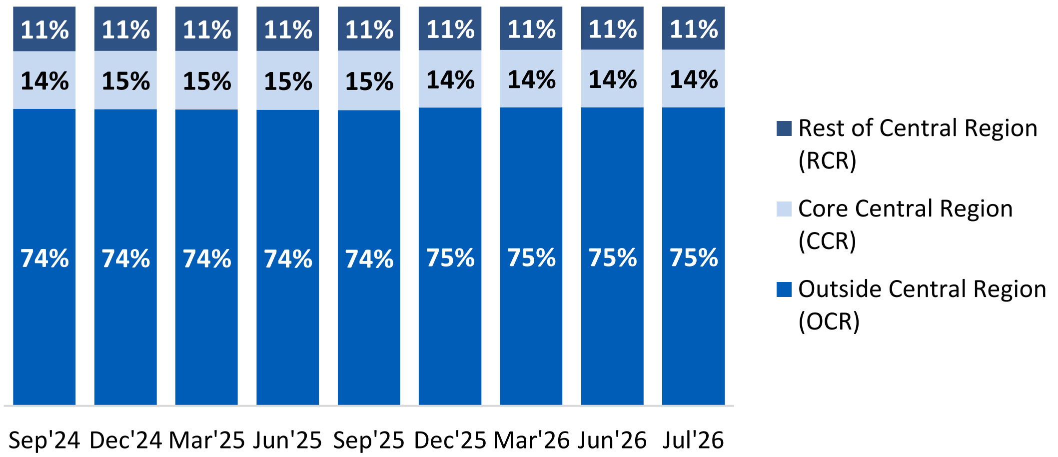
Note: Percentages less than 2% are not shown due to immateriality

Cover Pool Has Been Stable

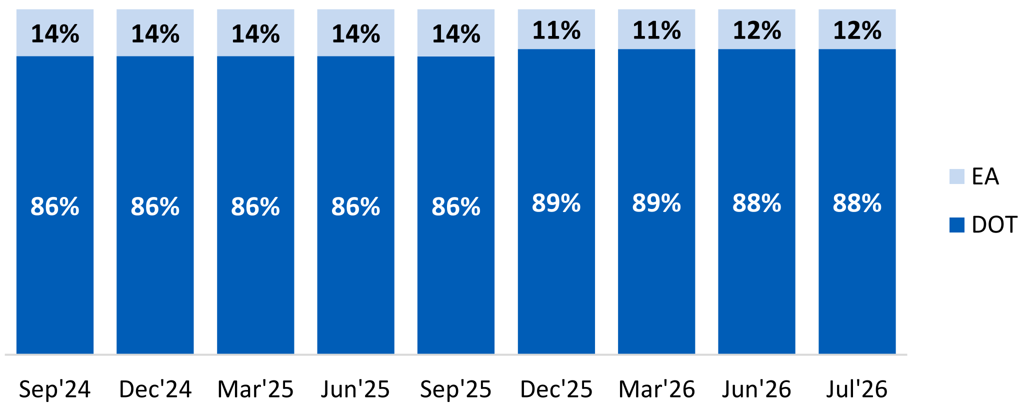
Primarily Condominiums and Apartment



Diversified Geographical Distribution

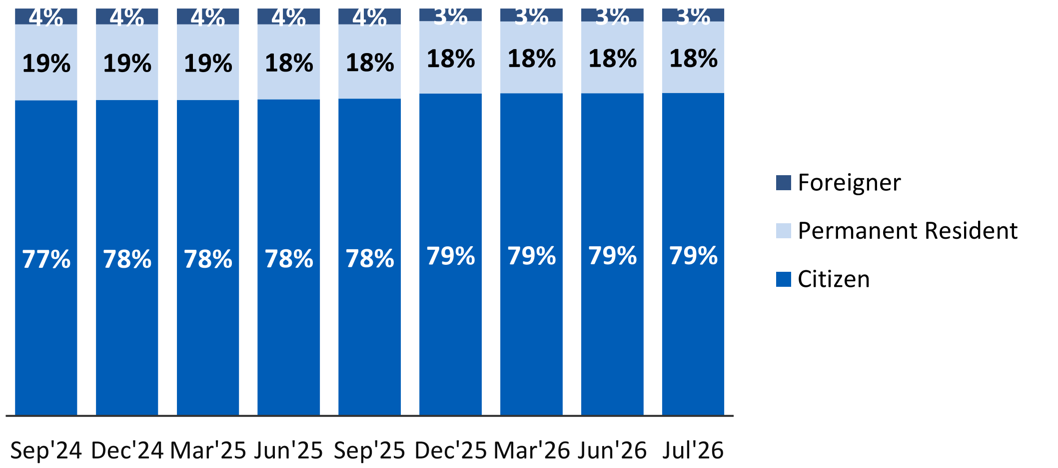


Strong Legal Protection by EA[1] and DOT[2]



1. Equitable assignment 2. Declaration of asset trust

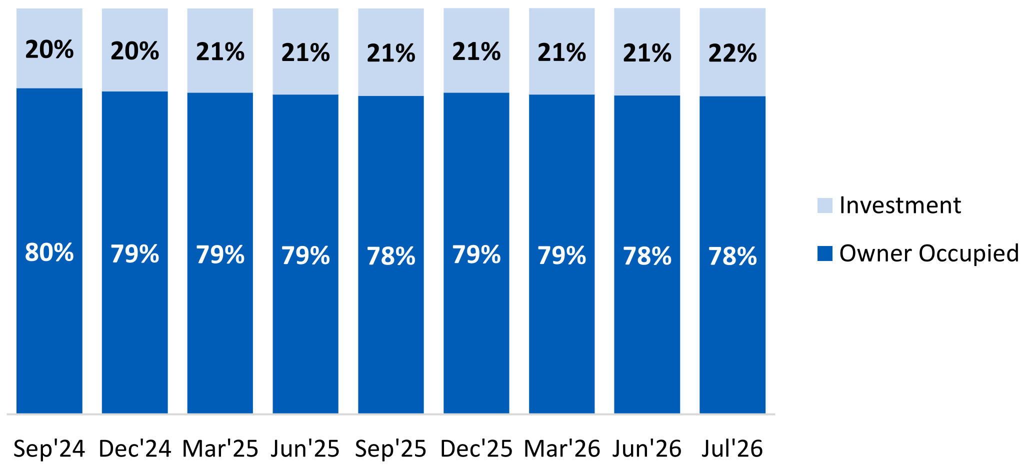
Borrowers Mainly Citizens and PRs



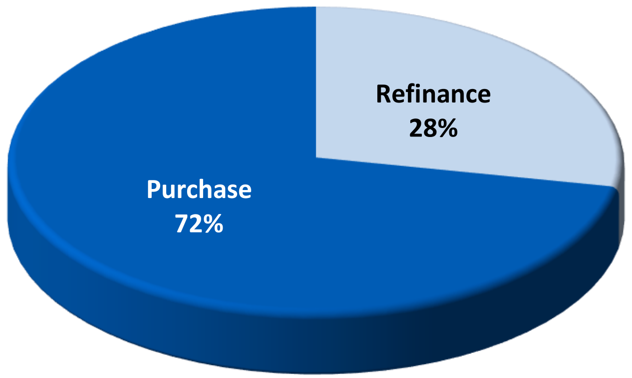
Note: Percentages less than 2% are not shown due to immateriality

Cover Pool Has Been Stable (Cont'd)

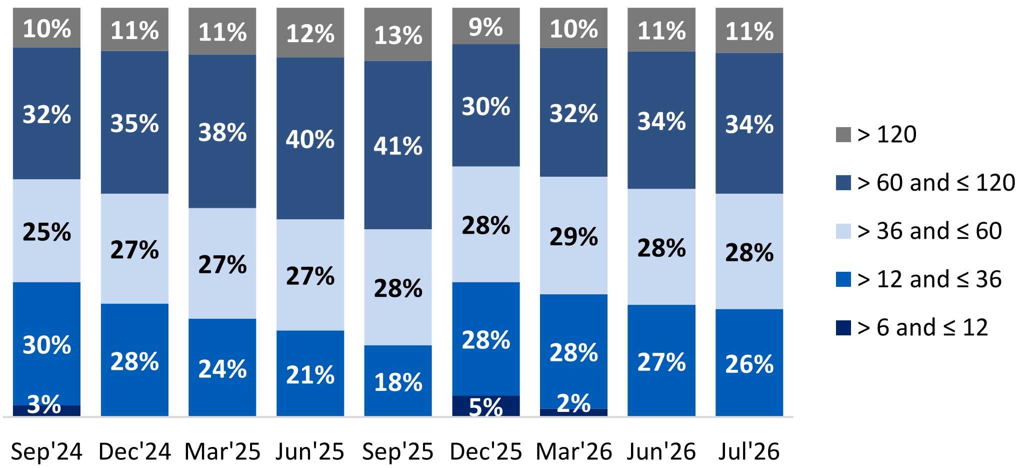
Majority Owner Occupied



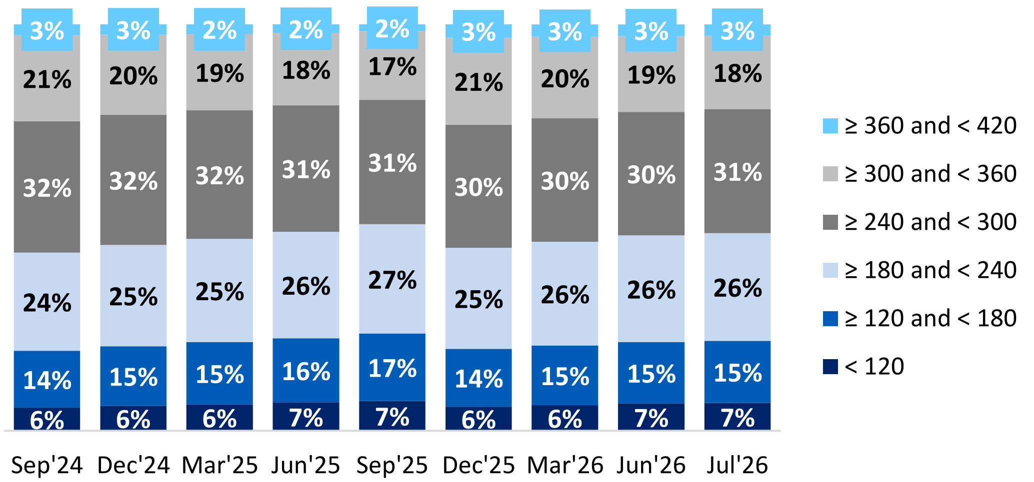
Loans Mainly for Purchases



Well Seasoned Portfolio (in Months)



Stable Profile for Remaining Loan Tenors (in Months)



Note: Percentages less than 2% are not shown due to immateriality

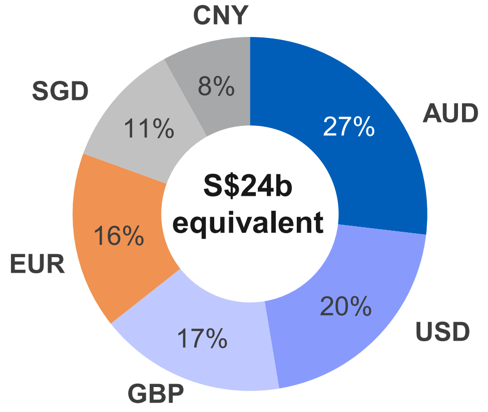
4. UOB's Funding Profile

Strong investment grade credit ratings

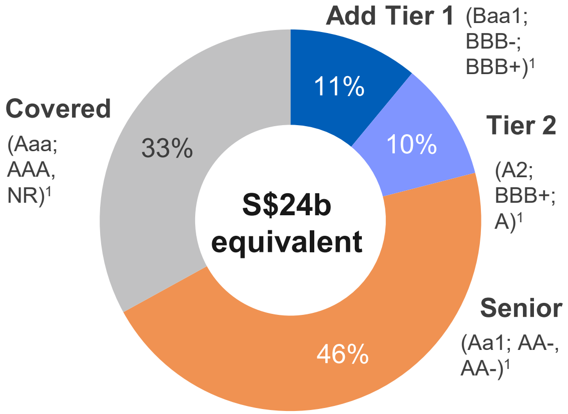
A regular issuer in key debt capital markets globally

Moody's Investors Service	S&P Global Ratings	Fitch Ratings
Aa1 / P-1	AA– / A-1+	AA– / F1+

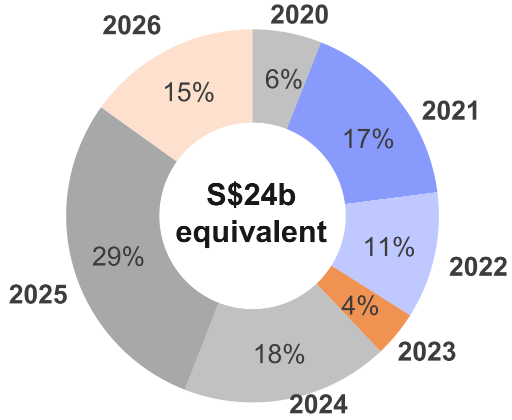
Currency



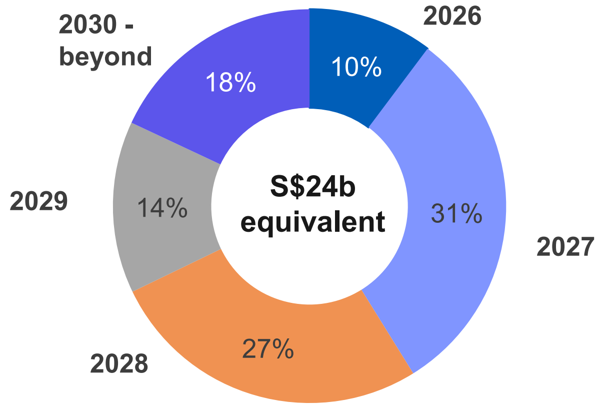
Debt Class



Issue Date



Maturity/Call Date



Source: Credit rating agencies

Note: The pie charts represent outstanding UOB's public rated issuances as 7 August 2026; for more details, please refer to https://www.uobgroup.com/investor-relations/capital-and-funding-information/group-securities.html

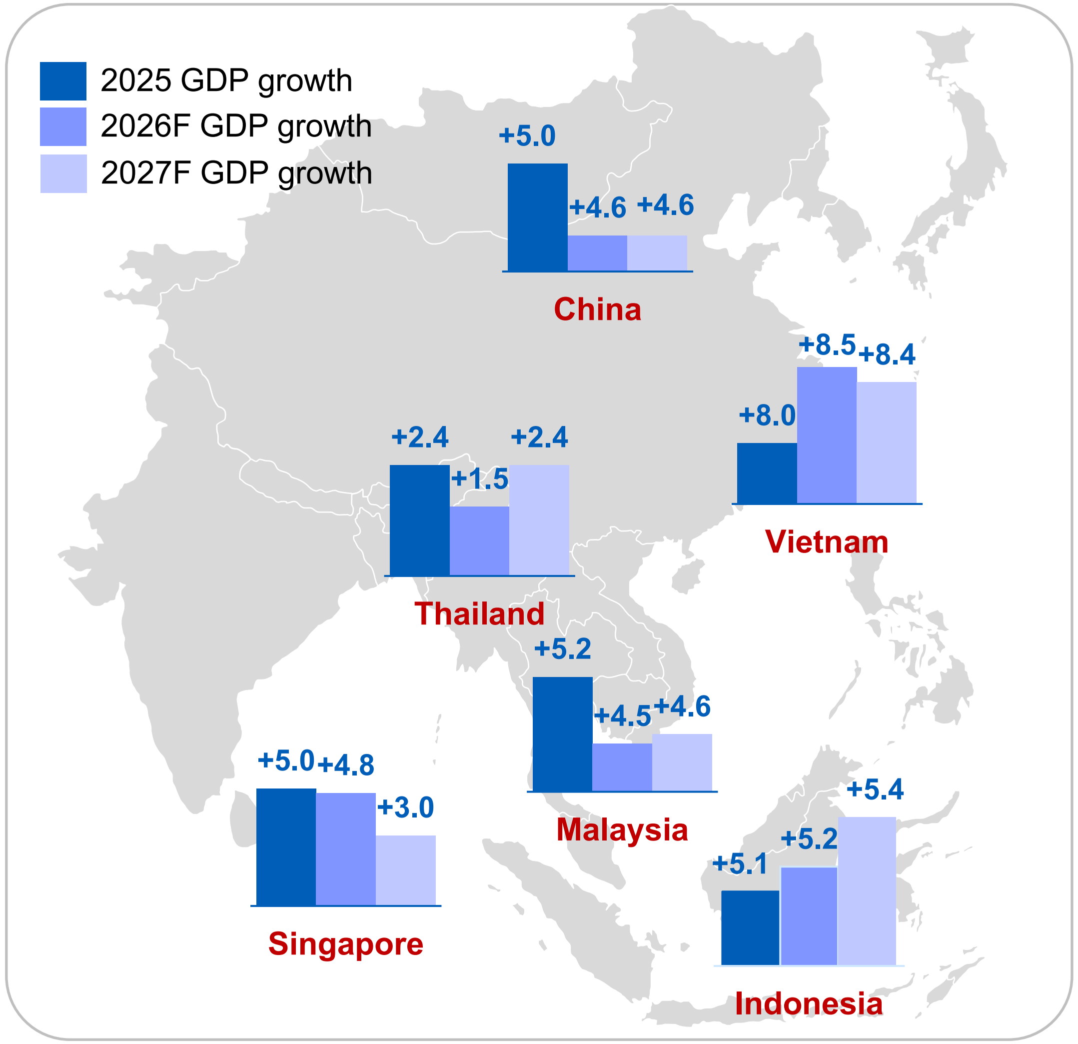
The issuance ratings are by Moody's Investors Service, S&P Global Ratings and Fitch Ratings, respectively

Appendix A. Macroeconomic Outlook

ASEAN: Slower growth in 2026, Middle East conflicts weigh

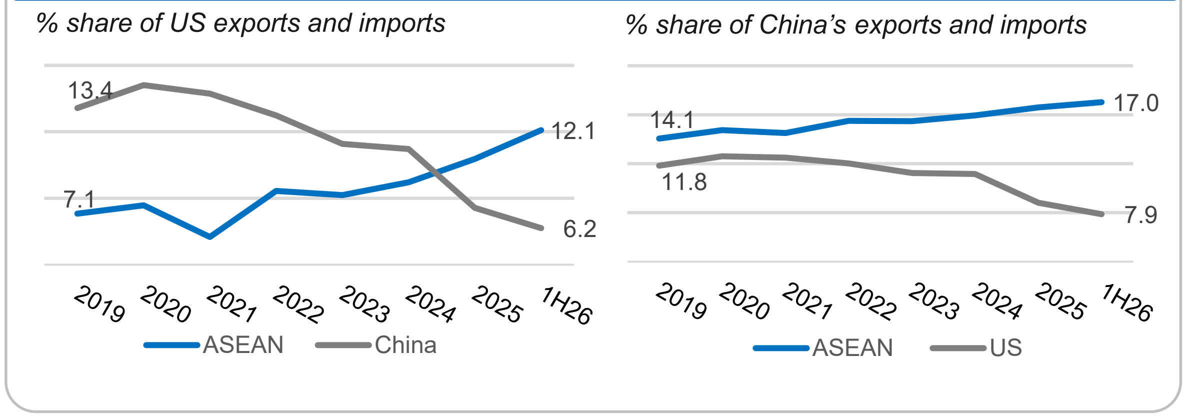
UOB

Supply chain shifts, intra-regional trade, infrastructure and policy support to anchor medium-term outlook



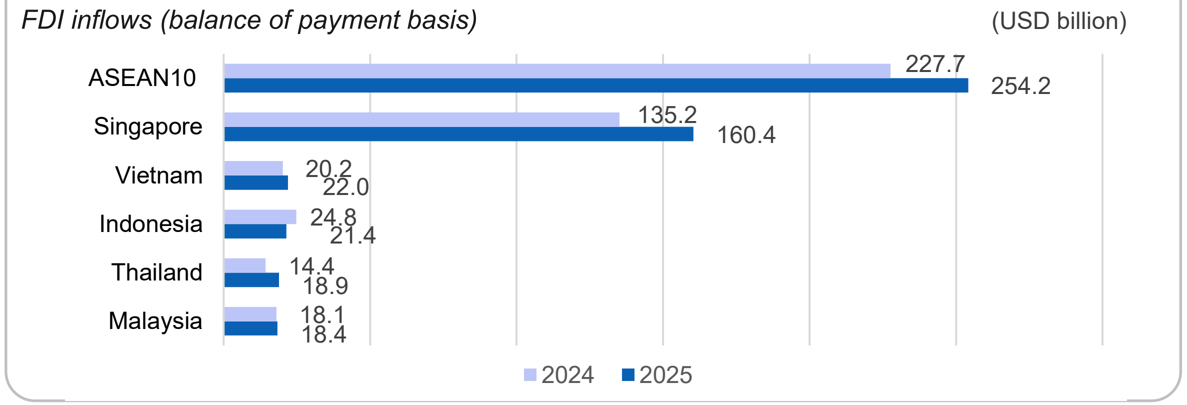
Source: UOB Global Economics & Markets Research forecasts

ASEAN's contribution towards US and China's total trade has risen



Source: Macrobond, UOB Global Economics & Markets Research

FDI inflows into ASEAN progressed well, with SG as main hub



Source: Macrobond, UOB Global Economics & Markets Research

Global central banks navigate inflation risks

	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26F	4Q26F	1Q27F	2Q27F
US 10-Year Treasury	4.57	4.21	4.23	4.15	4.12	4.32	4.47	4.80	4.85	4.85	4.80
US Fed Funds	4.50	4.50	4.50	4.25	3.75	3.75	3.75	3.75	3.75	3.75	3.50
SG 3M SORA	3.07	2.56	2.06	1.46	1.19	1.07	1.08	1.20	1.35	1.41	1.44
HK 1M HIBOR	4.58	3.73	0.73	3.54	3.21	2.24	2.94	2.78	2.85	2.80	2.60
MY Overnight Policy Rate	3.00	3.00	3.00	2.75	2.75	2.75	2.75	2.75	3.00	3.00	3.00
TH 1-Day Repo	2.25	2.00	1.75	1.50	1.25	1.00	1.00	1.00	1.00	1.00	1.00
ID 7-Day Reverse Repo	6.00	5.75	5.50	4.75	4.75	4.75	5.75	5.75	6.25	6.25	6.25
CH 7-Day Reverse Repo	1.50	1.50	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40

The FOMC left the Fed Funds Target Rate unchanged at 3.50%-3.75% in Jul for a fifth consecutive meeting, but the decision was split 9-3, with three regional Fed presidents voting for a 25bp hike. Fed Chairman Warsh's recent Jackson Hole speech (28 Aug) reinforced the message from the Jul FOMC minutes that inflation remains the dominant policy concern amid generally favourable growth and labour market conditions. We continue to maintain our base case the Fed will remain on hold through 2026 before resuming gradual rate cuts in 2027 as the transitory inflation (due to oil prices) fades. But the emphasis on inflation risks, together with Warsh's explicit commitment to achieving price stability and his reluctance to pre-commit to future policy actions, reinforces the elevated risks of policy tightening this year, with markets increasing the probability of a Sep FOMC rate increase at nearly 67% (as of 2 Sep) versus 36% prior to Warsh’s speech.

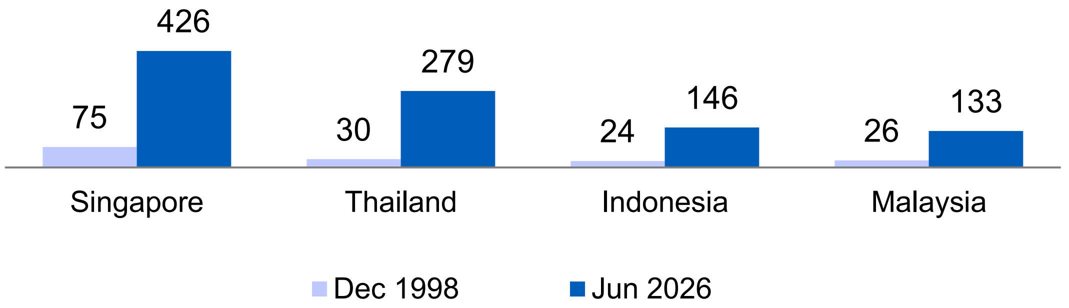
Globally, inflation risks stemming from the US-Iran conflict, AI-related cost pressures and a Super El Niño have shifted policy biases towards tightening. In Asia, central banks in Indonesia (+100bps), Philippines (+50bps), South Korea (+50bps) and Japan (+25bps) have raised rates, while the MAS tightened twice in 2026, including a very slight 25bps increase in the S$NEER slope in July to an estimated 1.25% p.a. We expect MAS to remain on hold through 2027 and given the gentler-than-expected core inflation profile, the hurdle for further MAS tightening is much higher though this cannot be entirely ruled out.

Source: UOB Global Economics & Markets Research forecasts

Macro resilience across key Southeast Asian markets

Significantly Higher Foreign Reserves

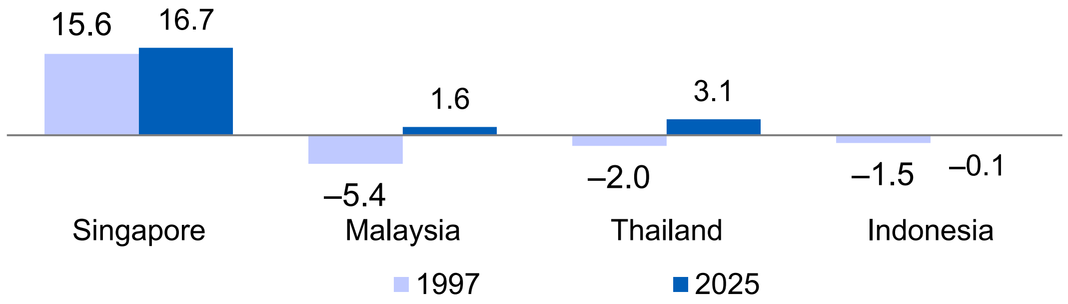
(USD billion)



Sources: World Bank, International Monetary Fund

Improved Current Account Balances

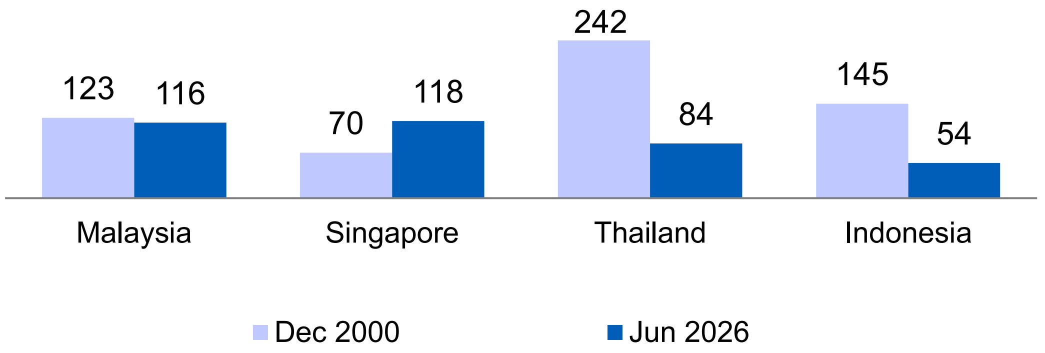
(% of GDP)



Source: International Monetary Fund

Lower Debt to Equity Ratio

(%)

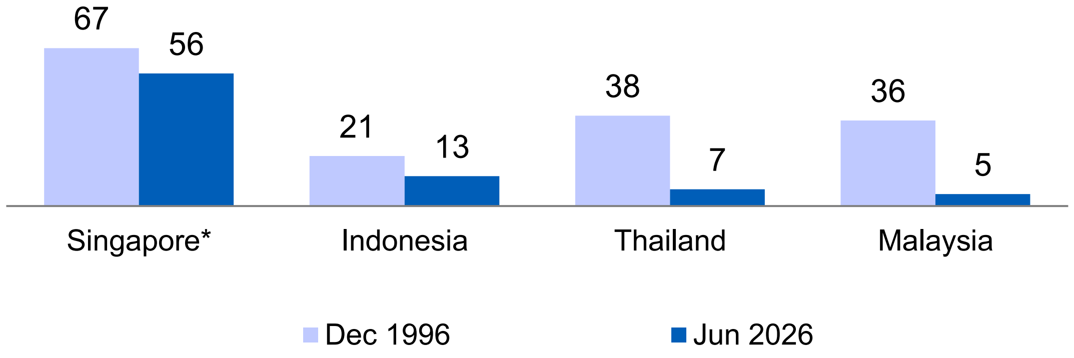


Total debt to equity ratio = total ST and LT borrowings divided by total equity, multiplied by 100

Sources: MSCI data from Bloomberg

Lower Foreign Currency Loan Mix

(%)



* Foreign currency loans in 1996 approximated by using total loans of Asia Currency Units

Latest data for Thailand is as of Jun 2025 Sources: Central banks

Capital adequacy rules across the region

UOB

	BCBS	Singapore	Malaysia	Thailand	Indonesia
Minimum CET1 CAR	4.5%	6.5%[1]	4.5%	4.5%	4.5%
Minimum Tier 1 CAR	6.0%	8.0%[1]	6.0%	6.0%	6.0%
Minimum Total CAR	8.0%	10.0%[1]	8.0%	8.5%	8.0%
Capital Conservation Buffer	2.5%	2.5%	2.5%	2.5%	2.5%
Countercyclical Buffer[2]	n/a	0%	0%	0%	0%
D-SIB Buffer	n/a	2.0%	0.5-1.0%	1.0%	1.0%–2.5%[3]
Minimum Leverage Ratio	3.0%	3.0%	3.0%	3.0%	3.0%
Minimum LCR	100%	100%	100%	100%	100%
Minimum NSFR	100%	100%	100%	100%	100%

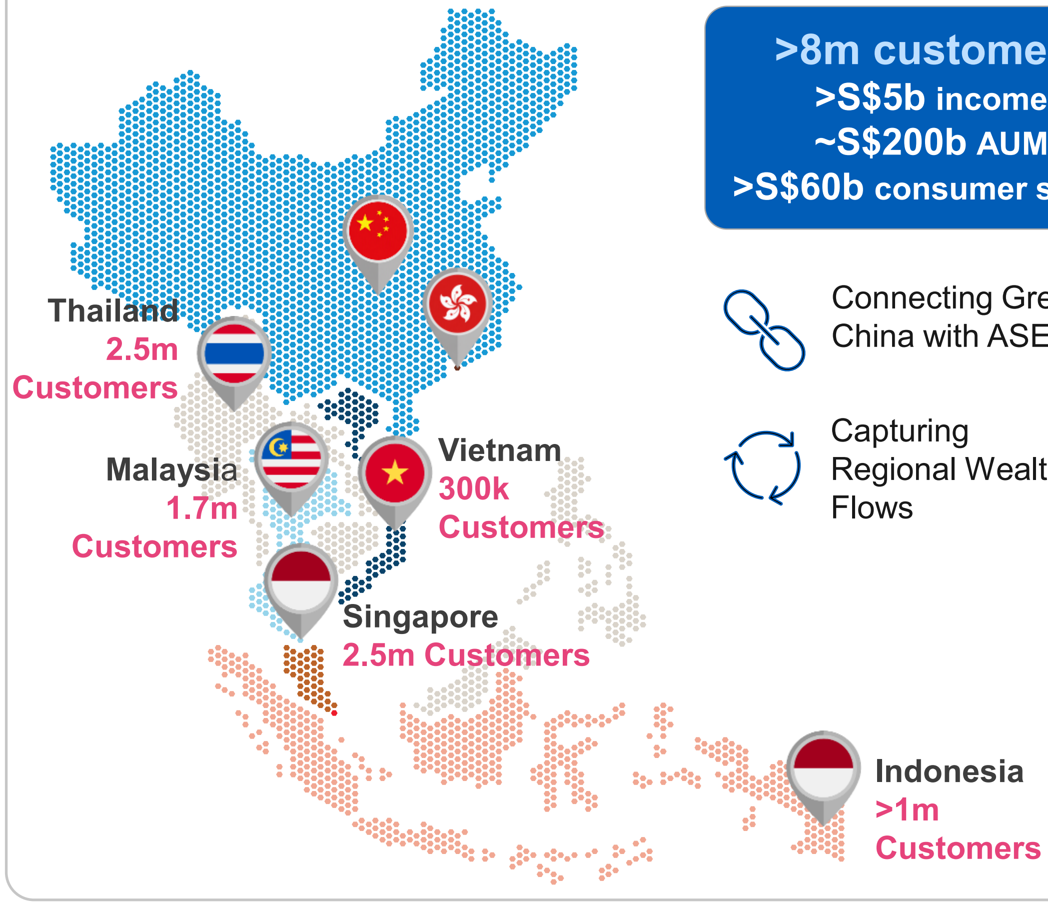
Source: Regulatory notifications
1. Includes 2% for D-SIB (domestic-systemically important banks) buffer for the three Singapore banks
2. Each regulator determines its own level of countercyclical capital buffer
3. According to the regulations, capital surcharge for Indonesia D-SIBs are classified into four buckets based on the tier 1 capital (Bucket 1 – 1%, Bucket 2 – 1.5%, Bucket 3 – 2%, Bucket 4 – 2.5%)

Appendix B. Growth Drivers and Strategic Priorities

Group Retail: Leading ASEAN retail bank with a unique and strong brand positioning

UOB

Strong ASEAN Franchise



>8m customers
>S$5b income
~S$200b AUM
>S$60b consumer spend

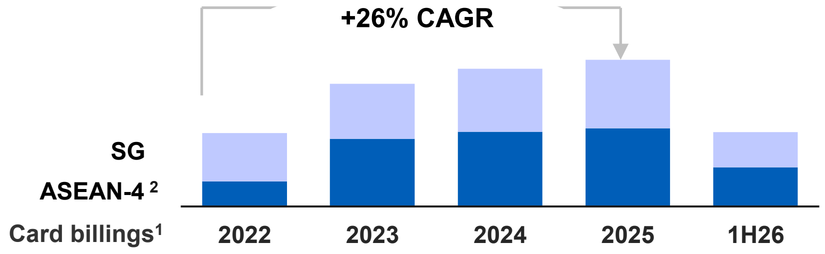
Connecting Greater China with ASEAN

Capturing Regional Wealth Flows

Leading position in Cards & Unsecured

#1	S$60b	~20%
Card issued in ASEAN	FY25 Card Billings	Market Share[1]

Growing card engagement



Unique lifestyle privileges

Dine | Shop | Travel | Entertainment

We are uniquely positioned to capture the growth opportunity across ASEAN markets

1. Analysis based on UOB's mature markets (Singapore, Malaysia and Thailand). Data as at 3Q25
2. ASEAN-4: Malaysia, Thailand, Indonesia and Vietnam

Group Retail: Substantial untapped potential and the ingredients to unlock it

UOB

Tailored value provisions to unlock franchise opportunities

Segment	Base	Value proposition		
Private Bank	SME & Corporate ecosystem	• One Bank Approach • Tailored Product Solutions • Access to lifestyle privileges	**#1** SME Bank in Asia 2026	**30%** AUM Increase from this approach
Affluent	~1m Customers	• Personalised Advisory • Access to lifestyle moments • Servicing	**65%** Engagement rate[1]	**1 in 2** convert to wealth
Emerging Affluent	~7m Customers	• Digital Led advisory • Self Serve Wealth • Access to value and rewards	**1 in 2** of unit trust Sales done digitally	**S$2b** invested in retail CIO fund[2]

What we do best: CIO led Advisory

12/14
investments calls right in 2025

19% One-year return[3] on UOB Balanced Discretionary Portfolio vs. 13% peer average[4]

Best DPM
Recognised 2 years in a row

EUROMONEY PRIVATE BANKING AWARDS 2026

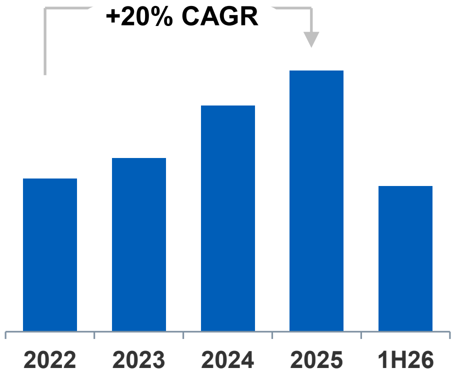
1. % of customers who respond to relationship manager-initiated communications
2. United CIO Income fund and United CIO Growth fund
3. For the period from 1H25 to 1H26
4. Source: Bloomberg

Group Retail: Results are encouraging and we are pushing ahead to build scale

UOB

Wealth momentum is established

Group wealth income



Wealth income to double by 2030 from $1.28b in 2025

ASEAN-4 wealth income

Capturing cross-sell opportunity from the Citi aquisition

Four pillars to deliver and scale

People	Advisory	Products	Platform
Franchise Growth	AI Led & Personalised	Investment Financing	Digital Capabilities
Customer Centricity	CIO Insights	Wealth linked Products	Collaboration Tools

Strong customer franchise and enhanced capabilities provide a clear runway for further growth

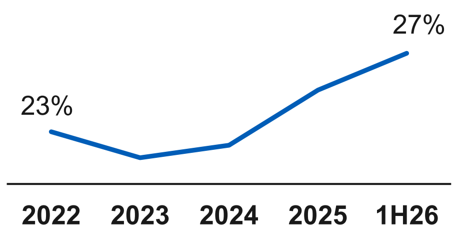
Wholesale Bank: Driving returns through a more capital-efficient business mix

UOB

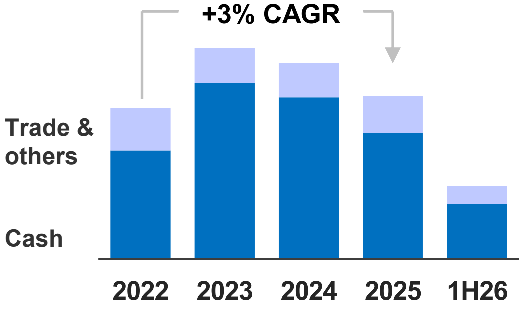
Delivering on our strategic priorities

ASEAN-4 income contribution

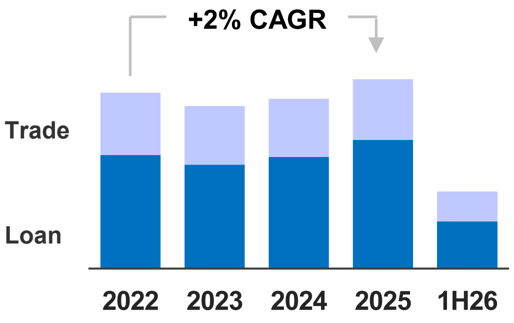
(% of GWB income)



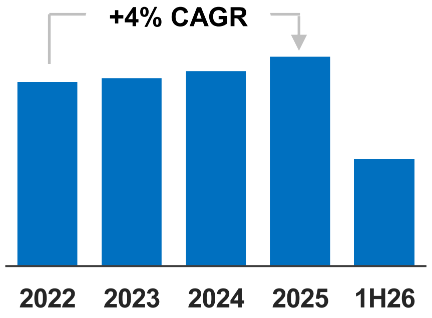
Transaction banking income



Loan & trade related fees

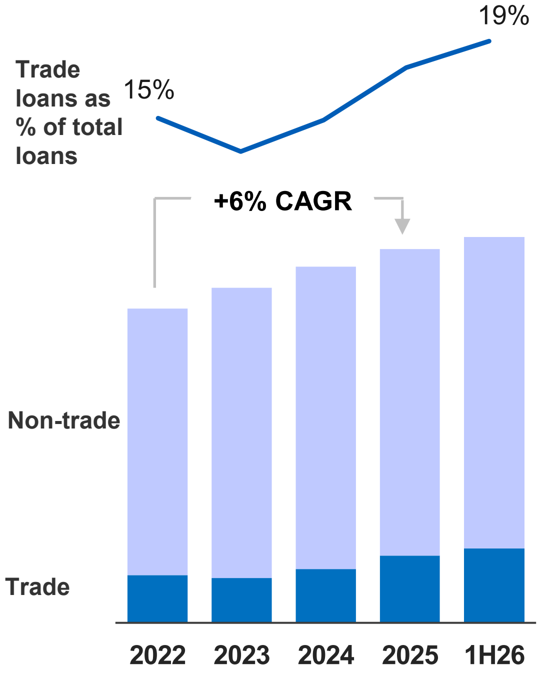


Customer treasury

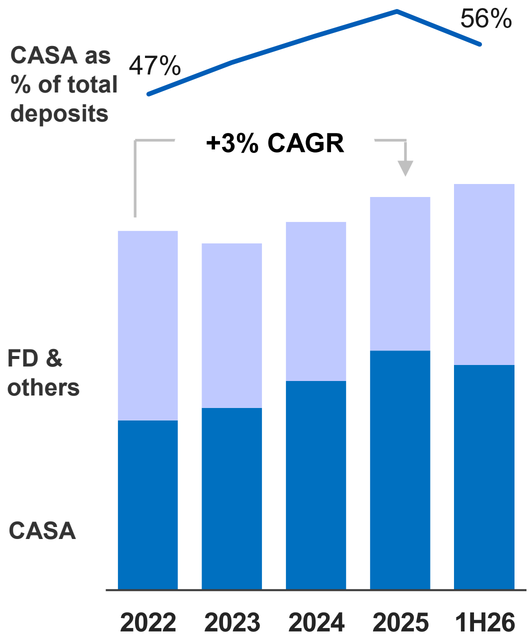


Improving asset velocity and deepening client relationships

Total gross loans[1]



Total deposits[1]



A diversified regional wholesale banking franchise with deep connectivity across ASEAN and Greater China
Driving sustainable returns through deeper client relationships and disciplined capital deployment

1. Includes banks and non-banks

Wholesale Bank: Differentiated ASEAN franchise driving deeper client connectivity

UOB

Leveraging our strong ASEAN footprint

Combined GDP exceeding
US$4.3 trillion
in 2025

Asean is the third largest trade powerhouse
US$4.4 trillion
in total trade (2025)

Intra-ASEAN trade
20.5%

Source: ASEANstats

Connecting clients across ASEAN to capture trade, cash and payment flows

Anchor & Spoke ecosystem

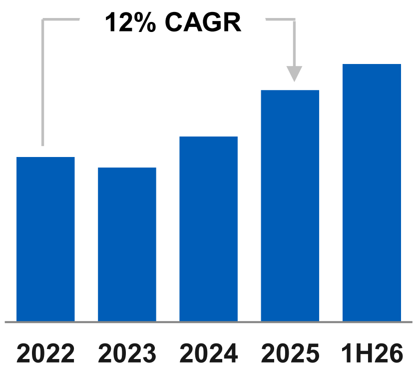
Anchors & spokes

# of FSCM[1] Anchors June 26 — **+53%** since 2022

# of FSCM Spokes June 26 — **+88%** since 2022

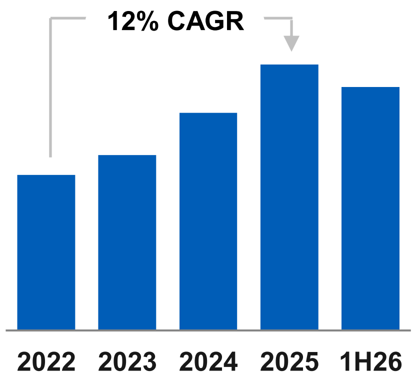
Capture trade flows

Trade loans



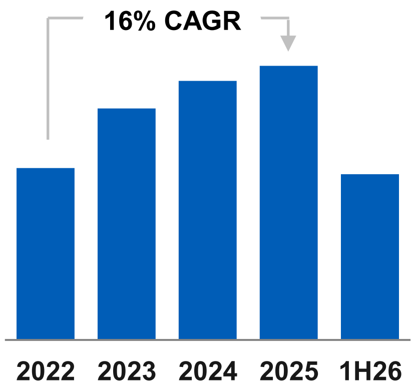
Grow operating deposits

CASA deposits



Drive digital transactions

Digital volume



Sector expertise to capture structural growth opportunities

- Consumer Goods & Healthcare
- Construction & Infrastructure
- Energy & Chemicals
- Industrials
- Telecom, Media & Technology (TMT)
- Real Estate
- Financial Institutions Group

Case Study: TMT / Data Centers (DC) and Renewable Energy / Battery Energy Storage System (BESS)

Capturing structural growth through sector expertise while staying disciplined on risk

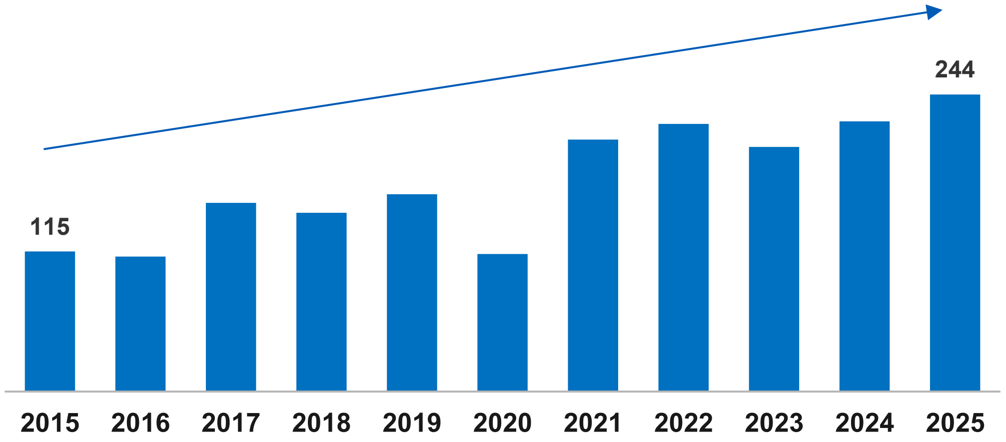
- **Capture structural growth**
  Participate selectively in high-growth opportunities across the DC / AI ecosystem and renewable energy infrastructure
- **Monetise beyond lending**
  Cross-sell trade, cash management and markets solutions
- **Maintain underwriting discipline**
  Disciplined client / project selection, exposure limits, stress testing and proactive portfolio reviews

1. FSCM: Financial Supply Chain Management; Infinity FSCM, a module within our Infinity platform, enables digital connections of suppliers, buyers and distributors to facilitate interaction & acceptance of PO/ Invoices and request for financing

Wholesale Bank: ASEAN FDI advisory

ASEAN FDI[1] inflows more than doubled over the decade

FDI flows to ASEAN countries (US$b)



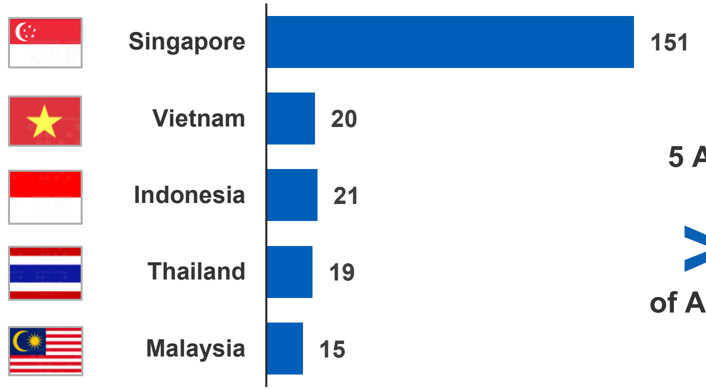
Source: UNCTAD, UOB Global Economics & Market Research

>2x
ASEAN FDI flows

~3x
ASEAN's share of global FDI to 15%

UOB's regional footprint is well-aligned with FDI flows

Top FDI recipient markets in ASEAN (2025) (US$b)



5 ASEAN markets account for
>90%
of ASEAN FDI inflows

Source: UNCTAD, UOB Global Economics & Market Research

Turning regional flows into client opportunities

>5,500
companies supported

>S$55 billion
investments facilitated into ASEAN & Greater China

>300,000
job opportunities supported

Case studies

Gold Peak Technology Group: Semiconductor Ecosystem Expansion

- Supported Gold Peak Technology Group's RM670m (~S$203m) JS-SEZ investment, making it the first client under UOB's Green Lane with Invest Johor
- Facilitated the investment journey through pre-qualification, fast-lane account opening, advisory and cross-border banking solutions

FIC Global: Semiconductor Ecosystem Expansion

- Supported FIC Global's SEA expansion through the JS-SEZ Twinning Strategy (manufacturing in Johor and R&D, procurement and regional HQ in Singapore).
- Facilitated market entry through advisory, government agency linkages and ecosystem connectivity.

Reinforces UOB's role as ASEAN's cross-border connector, accelerating JS-SEZ investments and Singapore-Johor opportunities

1. FDI: Foreign Direct Investments

Wholesale Bank and Global Markets strategic priorities

Lead ASEAN trade, deepen global connectivity and deliver sustainable, accretive returns

Three Strategic Pillars

Revenue uplift	Cost optimisation	Capital efficiency
Grow and deepen relations	**Lower funding, operating & credit cost**	**Improve returns on capital**
✓ Accelerate "Strategic Client 2.0" for new-to-bank client acquisition and diversification	✓ Drive low-cost funds: Grow cash management, leverage AA ratings, bundling cash/FSCM	✓ RWA efficiency: Shift towards capital-light trade and fee-generating activities
✓ Broaden client base across MNCs, institutions and private wealth	✓ Drive productivity through AI and automation, plus enhanced credit management	✓ Actively manage portfolio concentration, exit poor credit, low-return exposures
✓ Leverage FSCM platform to acquire anchors and SME at scale	✓ Improve portfolio quality through disciplined origination, managed obligor concentration	✓ Optimise balance sheet deployment to improve risk-adjusted returns
✓ Deepen ASEAN connectivity, sector specialisation	✓ De-risk legacy real estate "hot spots" in Greater China and US	✓ Adopt best practice on RWA optimisation
✓ Grow Global markets customer flows through cross-border, FI and wealth solutions		

Aspirations: No. 1 ASEAN trade bank, No.2 Wholesale lender at home market, Global markets double digit customer income growth

Appendix C. AI Initiatives and Sustainability

AI at UOB: Accelerating innovation

UOB

Overview

Agentic AI	**Agentic AI Transformation** Transforming workflows through agentic AI use cases: AML/KYC, Credit, Servicing, RM Enablement and Collections and more
> 30 BYOB[1] in 2026	**Scaling Domain Intelligence** Domain-specific self-help knowledge retrieval chatbots and productivity tools
Copilot > 30,000 Staff with Copilot	**Broad Enterprise Access** Democratising Copilot at speed and scale to embed AI into daily work across the Bank
Gen-AI powered Software Development Lifecycle	**Accelerating Technology Delivery**
Operating Model · Advanced AI Platforms · Knowledge Layer · Governance & Responsible AI	**Building Foundational Advanced AI Capabilities**
Upskilling · Jobs Redesign · Change Adoption	**Empowering our Workforce**

Real usage stats

Copilot

>27k
active users with strongest adoption in risk, operations, and tech

~1.5 m
prompts per month embedded into daily workflows

BYOB

30+
bots deployed in 2026

UOBuddy[2]
Reducing tasks turnaround from **~30 minutes to seconds**

Our new operating model is an AI flywheel where process digitalisation creates knowledge, knowledge creates intelligence, and intelligence creates business value. As this feedback loop compounds, it strengthens our productivity and operating leverage, creating an enduring competitive moat.

1. BYOB: Build Your Own Bot
2. UOBuddy: AI-powered assistant helping bankers serve customers

AI at UOB: Building business and application cases

UOB

#1: Private Bank Wealth Advisory

4 pillars to scale CIO[1]-quality advisory to every client

Institutionalise advisory at scale	Hyper-personalise engagement	Seamless execution	Predictive client care
• Personalised portfolio and engagement insights • Timely opportunity signals	• 1-to-1 hyper-personalised outreach at scale • Data-driven engagement	• RM-led and digital interactions • AI guardrails and surveillance	• Conversational AI for clients • Proactive alerts
From individual RM capability to institutional intelligence	**From episodic & reactive contact to always-on client engagement**	**From manual execution to AI-guided decisions**	**From reactive service to predictive care**

#3: New-to-Bank Leads for FDI Advisory

1. Problem

FDIA could not continuously monitor every company that may be planning to expand into ASEAN

2. What we built

AI scan using Google Gemini now finds, qualifies and sends potential expansion leads to FDIA officers

3. How it works

- ✓ Find potential leads
- ✓ Verify and qualify
- ✓ Review and pursue

4. Business impact

Surfaced actionable new-to-bank opportunities: >1,500 leads in 1H26

#2: Program AURA

UOB's **first large-scale program** to build agentic AI use cases with the right operating model, adoption, knowledge and governance.

5 priority domains:
- AML/KYC
- Credit
- Servicing
- Collections
- RM enablement

Delivering measureable outcomes in 3 years

1. CIO: Chief Investment Officer

AI at UOB: Building an AI-ready workforce

UOB

Structured talent strategy

Literacy

Building AI Fluency enterprise-wide

- ✓ Upskill teams to understand AI opportunities, risks and practical applications
- ✓ Establish shared enterprise AI vocabulary
- ✓ Reduce misconceptions and build confidence in AI-enabled workflows

Acceleration

Deep skilling and enabling faster adoption

- ✓ Deep skills AI and data analytics practitioners
- ✓ Drive more rapid feedback loops to test ideas and reduce risks

Innovation Academy

Acquisition

Attracting new AI talent and building bench

- ✓ Build sustainable pipeline of AI talent
- ✓ Deepen bench strength in priority capability areas
- ✓ Strengthen employer branding

iTap[1]

Mobility

Transitioning existing staff into AI roles

- ✓ Provide structured pathways for existing staff to acquire AI skills
- ✓ Enable transition into AI roles

Better U[2] Pivot

Assurance

Ensuring qualified competencies

- ✓ Define proficiency levels and standards across AI personas
- ✓ Measure capability maturity and close skill gaps as needed

Ecosystem Partners

1. iTap: Innovation Talent Associate Programme
2. Better U: Internal training programme to upskill employees

UOB's responsible financing journey: pragmatic and progressive

UOB

Key Milestone	Establishing	Improving	Strengthening	
	2015 – 2016	2017 – 2018	2019 – 2022	2023 – 2025
	• Launched the Group Responsible Financing Policy. • Began to incorporate ESG clauses into Letters of Offer.	• Enhanced ESG monitoring and reporting to improve oversight on potential controversies. • Implemented ESG risk classification to better manage ESG risk in portfolio. • Adopted the ABS Haze Diagnostics Checklist as transboundary haze pollution shrouded the region.	• Announced our net zero commitment. Strengthened due diligence process with enhanced climate-related questions. • Established Environmental Risk Management (EnRM) Framework and disclosed our responsible financing sector policies. • Discontinued new financing of coal-fired power plants, greenfield thermal coal mines/expansion. Aim to exit financing for thermal coal sector by 2039. • Discontinued new financing of greenfield palm oil plantations; all mature plantations to be certified by recognised sustainability bodies. • Discontinued new project financing for upstream oil and gas projects after 2022. • Completed a bank-wide ESG risk assessment capacity-building workshops.	• Completed the design of a net zero operationalisation programme. • Bolstered our environmental risk appetite statement with a quantitative climate risk-related metric. • Developed a GenAI solution for ESG risk assessments to uplift productivity of relationship managers. • Launched an ESG Adverse News Surveillance System to enhance ongoing ESG risk client monitoring. • Further strengthened deforestation prohibition requirement within palm oil sector. • Committed to be early adopter of TNFD recommendations. • Continued to strengthen our internal capabilities in responsible financing, net zero and decarbonisation, as well as other general sustainability topics.

UOB's climate scenario analysis journey

UOB

Qualitative Transition Risk Assessment	Transition Risk Scenario Analysis Pilot	Physical Risk Pilot Analysis	Improved Methodology
2019	2020	2021	2022-2025

Key Milestone

2019 – Qualitative Transition Risk Assessment

- Completed qualitative assessment in 2019, referencing SASB's Materiality Map® and Moody's Environmental Risks Global Heatmap.
- Identified carbon-intensive segments most likely to be impacted by climate change
  - Metals and mining
  - Transportation
  - Building Materials
  - Forestry
  - Energy
  - Chemicals
  - Agriculture

2020 – Transition Risk Scenario Analysis Pilot

- Partnered an environmental consultancy in climate scenario analysis
- Three pathways of climate scenarios based on research by IEA and OECD:
  - An orderly transition where early actions are taken to reduce emissions to meet climate targets (high carbon price scenario)
  - A disorderly transition where delayed and drastic actions are taken to meet climate targets (moderate carbon price scenario)
  - Business-as-usual where no actions are taken (low carbon price scenario)

2021 – Physical Risk Pilot Analysis

- Conducted a pilot physical risk analysis for wholesale banking customers and retail banking property mortgages, focusing on our key markets that are most vulnerable to physical risks, i.e., Malaysia, Thailand and Indonesia.
- The analysis utilised a bottom-up approach with customers' operating and asset locations overlaid on various climate hazard maps to determine their vulnerability to seven climate physical hazards in short-, mid-, and long-term horizons up to 2050 over three IPCC climate scenarios.
- In addition, we also refreshed our transition risk analysis.

2022-2025 – Improved Methodology

- Developed an improved climate scenario analysis methodology in 2022 that considers the long-term impact of both transition and physical risk, integrates multiple climate risk drivers and incorporates differentiated dynamics across key climate-relevant sectors.
- Built internal capability to assess short term impact of physical hazards i.e., flood and typhoon, in 2024/25.
- Advanced climate scenario analysis capabilities in key subsidiaries and branches, with special focus on assessing the climate risk in Indonesia and Hong Kong.

Future Plan | **Metrics and Targets** | To align our disclosure with ISSB requirements in view of the transition from TCFD to ISSB standards

In October 2022, we announced our commitment to achieving net zero by 2050, with a focus on 6 priority sectors

Energy   Built environment

Net zero targets and commitments for six sectors

Energy	**Power** Reduce emissions intensity by **64%** by 2030 and **98%** by 2050	**Automotive** Reduce emissions intensity by **58%** by 2030 and **net zero** by 2050	**Oil and gas** No new project financing for upstream oil and gas projects approved for development after 2022
Built environment	**Real estate** Reduce emissions intensity by **36%** by 2030 and **97%** by 2050	**Construction** Reduce emissions intensity by **31%** by 2030 and **85%** by 2050	**Steel** Reduce emissions intensity by **20%** by 2030 and **92%** by 2050

Covers **~60%** of our corporate lending portfolio

We focused on two significant, high-emitting ecosystems, **energy** and **built environment,** spanning 6 sectors based on:

- Significant contributors to GHG emissions regionally: ~73% of global emissions[1]
- Material to UOB's corporate lending portfolio: ~60% of total corporate lending portfolio

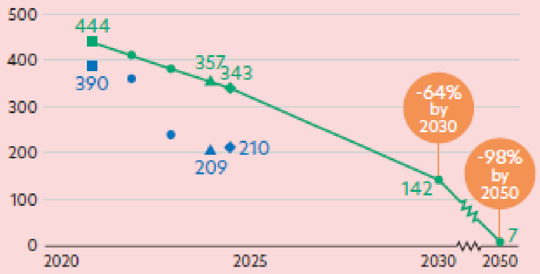
Our commitments were defined in line with guidance by the Net Zero Banking Alliance (NZBA) and the Glasgow Financial Alliance for Net Zero (GFANZ)

Source: 1) Our World in Data

We are progressing well on our net zero targets, and are trending below the reference pathways

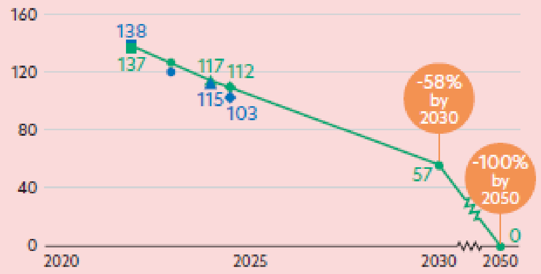
Power
($kgCO_2/MWh$)

39% below pathway



Automotive
(gCO_2/vehicle-km)

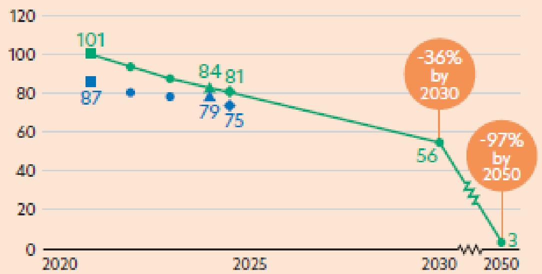
8% below pathway



Note: Following a methodology update in 2024 in line with market practices, we revised the baseline year to 2022 for the automotive sector.

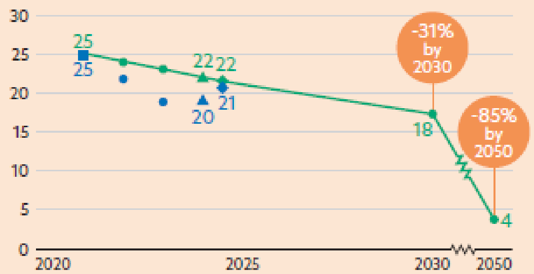
Real estate
($kgCO_2/m^2$)

8% below pathway



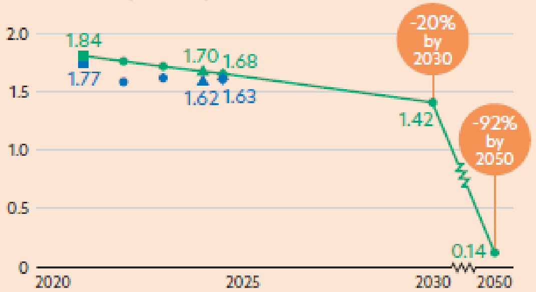
Construction
(tCO_2/S$million)

4% below pathway



Steel
(tCO_2/tonne)

3% below pathway



Note: We revised our net zero reporting period to as at 30 June for 2025 onwards.

Energy Built environment

- UOB data
- 2021 (baseline) 2024 2025

Reference pathways
- **Power:** NGFS REMIND (regional)
- **Automotive:** IEA NZE (global)
- **Real estate:** CRREM (regional)
- **Construction:** NGFS GCAM (regional)
- **Steel:** MPP Tech Moratorium (global)

Nature risks: Our portfolio has low to medium risk, with ~20% estimated to have material impacts and/or dependencies on nature

Double materiality sector assessment

Spread of high to low impacts and dependencies for sectors present in our portfolio

- Overall portfolio risk is low to medium based on direct sector scores
- 5 sub-sectors with material impacts and/or dependencies on nature (~20% of exposure)
- **Agriculture, Metals & Mining and Built Environment** present most material nature-related risks and opportunities and are the focus of our analysis
- **Oil & Gas** has material impacts on nature and is minimally considered for nature dependencies. It is not prioritised because opportunities in O&G are primarily in net zero related activities
- **Waste management** is not prioritized due to limited portfolio exposure (0.1%)

Nature opportunities: ~60% of our sustainable finance portfolio is focused on the nature-climate nexus

UOB

Agriculture	**Regenerative agriculture and tech-enabled yield enhancement** e.g. remote sensing / drones, crop rotation, soil fertility management ✓ R	**Circular economy and waste management** e.g. biomass, byproduct use, waste for fuel ✓ A T	**Optimisation of freshwater use** e.g. micro / drip irrigation, wastewater recycling ✓ A	**Cultivation of organic and sustainable foods** e.g. pest management, sustainable food certifications, alternative proteins ✓ A T
Construction	**Sustainable material selection** e.g. use of primary materials with lower embodied emissions ✓ A T	**Circular economy and waste management** e.g. modular construction methods, waste recovery for reuse ✓ A T	**Sustainable water management** e.g. rainwater harvesting, greywater recycling, water-efficient fittings ✓ A	**Biodiversity-enhancing designs** e.g. nature-based solutions such as ecobridges, urban forests, constructed wetlands A T
Mining	**Less-invasive, more efficient extraction** e.g. precision robotics or processes such as hydrometallurgy ✓ A	**Resource recovery and circular economy** e.g. downstream use of residual / recycled metals from waste ✓ A	**Water stewardship** e.g. wastewater recycling to reduce pollution and groundwater use ✓ A	**Mining site rehabilitation** e.g. bioremediation for contaminated sites, ecosystem recovery R

✓ Included in UOB's sustainable finance frameworks
A Avoid and reduce harm to nature
R Regenerate and restore ecosystems
T Transform business systems to tackle root cause of nature loss

Appendix D. Financial Performance

Key Highlights This Quarter

UOB

2Q26 net profit at $1.5 billion, supported by strong wealth and trade momentum

- **Group Retail** (GR) delivered steady performance, with **16% YoY growth in 1H26 wealth income** (ASEAN-4: +30% YoY) alongside growth in **CASA (+4% YoY)** and **credit card income (+13% YoY)**
- **Group Wholesale Banking** (GWB) sustained momentum, led by transaction banking with robust growth in **trade loans up +33% YoY** (ASEAN-4: +14% YoY) and **CASA balances up 9% YoY**
- **Global Markets income rose 15% YoY in 1H26**, benefitting from lower cost of funds and continued strength in customer flows and trading activities

Asset growth offsets NIM pressure

- **NII was broadly stable** QoQ as asset growth partly offset lower NIM from asset repricing and softer asset yields
- 2026 NIM guidance remains at **1.75%-1.80%,** with continued focus on optimising NII.

Asset quality remains manageable despite higher NPA formation

- **2Q26 NPL ratio rose to 1.6%,** driven by a closely monitored Greater China real estate account
- **Credit costs remained within expectations** at 28bps, supported by previously established general allowances
- **Coverage is adequate,** with performing loans coverage at 0.9%, NPA coverage of 88% or 306% after collateral
- 2026 total credit costs guidance maintained at **25-30bps**.

Capital return programme on track

- Dividend payout ratio **maintained at ~50%**
- Remain committed to share buyback, with **~40% of the $2 billion programme completed** as of July 2026.

1H26 net profit at $2.9 billion

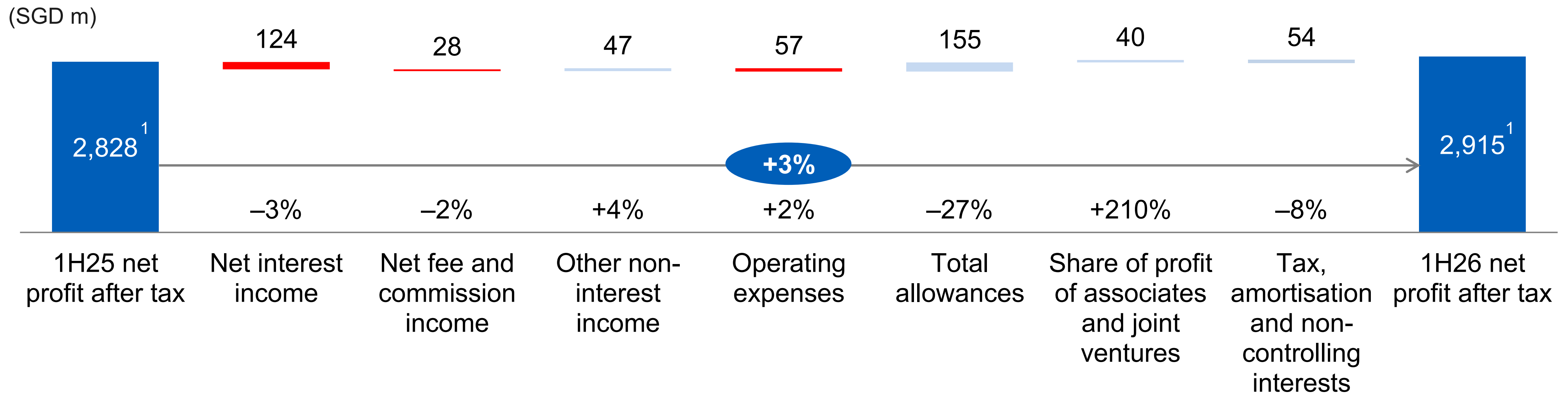
Resilient performance amid macroeconomic headwinds

	1H26 $m	1H25 $m	YoY +/(-)%	2Q26 $m	1Q26 $m	QoQ +/(-)%	2Q25 $m	YoY +/(-)%
Net interest income	4,621	4,745	(3)	2,297	2,324	(1)	2,336	(2)
Net fee income	1,302	1,330	(2)	665	637	4	636	5
Other non-interest income	1,094	1,047	4	632	462	37	493	28
Total income	**7,017**	**7,121**	**(1)**	**3,595**	**3,422**	**5**	**3,465**	**4**
Less: Total expenses	3,152	3,095	2	1,629	1,523	7	1,535	6
Operating profit	**3,865**	**4,027**	**(4)**	**1,965**	**1,899**	**3**	**1,929**	**2**
Less: Amortisation of intangible assets	14	16	(13)	7	7	(2)	9	(23)
Less: Allowance for credit and other losses	414	569	(27)	211	203	4	279	(24)
Add: Associates & joint ventures	59	19	>100	36	23	59	(3)	>100
Net profit before tax	**3,495**	**3,460**	**1**	**1,784**	**1,712**	**4**	**1,638**	**9**
Less: Tax & non-controlling interests	580	632	(8)	306	274	12	301	2
Net profit	**2,915**	**2,828**	**3**	**1,478**	**1,437**	**3**	**1,338**	**10**

1H26 financial overview

UOB

Net Profit After Tax Movement, 1H26 vs 1H25



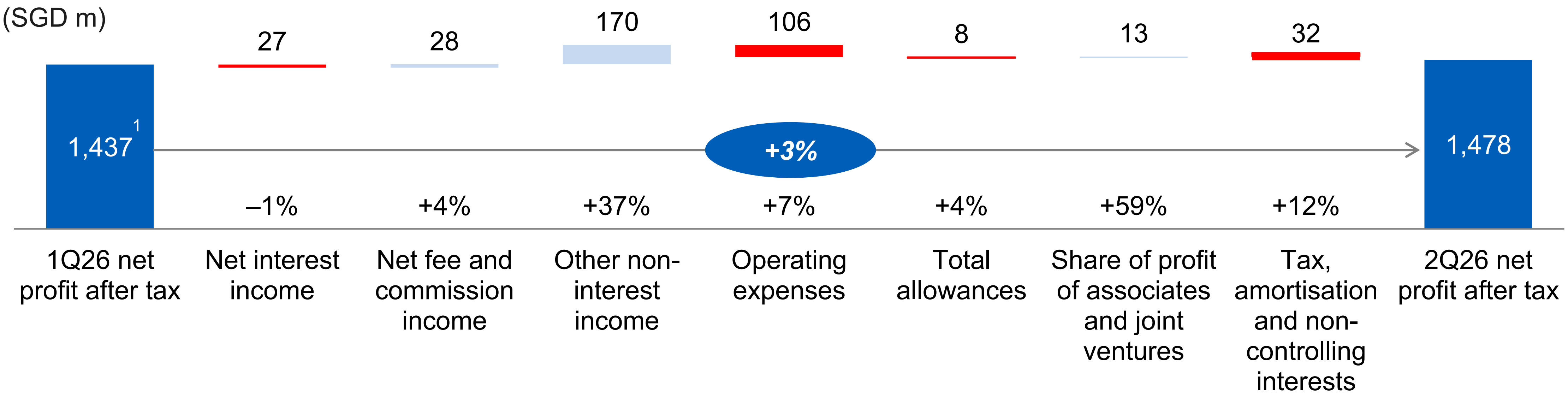
Key Indicators	1H26	1H25	YoY Change
Net interest margin (%) [1]	1.78	1.96	–0.18% pt
Non-interest income / Income (%)	34.1	33.4	+0.8% pt
Cost / Income ratio (%)	44.9	43.5	+1.4% pt
Return on equity (%) [1, 2]	11.6	11.7	–0.1% pt

1. Computed on an annualised basis
2. Calculated based on profit attributable to equity holders of the Bank, net of perpetual capital securities distributions

2Q26 financial overview

UOB

Net Profit After Tax Movement, 2Q26 vs 1Q26



Key Indicators	2Q26	1Q26	QoQ Change	2Q25	YoY Change
Net interest margin (%) [1]	1.74	1.82	**–0.08% pt**	1.91	**–0.17% pt**
Non-interest income / Income (%)	36.1	32.1	**+4.0% pt**	32.6	**+3.5% pt**
Cost / Income ratio (%) [2]	45.3	44.5	**+0.8% pt**	44.3	**+1.0% pt**
Return on equity (%) [1, 2]	11.8	11.5	**+0.3% pt**	11.0	**+0.8% pt**

1. Computed on an annualised basis
2. Calculated based on profit attributable to equity holders of the Bank, net of perpetual capital securities distributions

Group Retail

UOB

Selected income statement data

	1H26 $m	1H25 $m	YoY %
Income	2,574	2,583	(0)
Lending, Deposits[1]	1,388	1,551	(10)
Wealth	717	616	16
Credit Cards	469	416	13
Expenses	1,388	1,353	3
Operating Profit	1,186	1,230	(4)
Allowance for credit and other losses	168	126	33
Profit before Tax	1,003	1,089	(8)

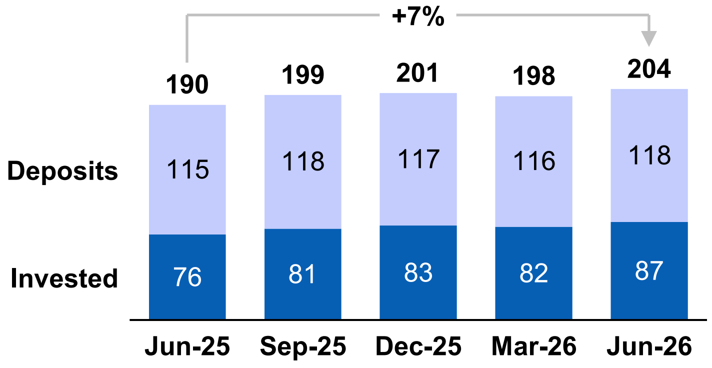
Highlights

- PBT edged lower on modest pickup in expenses and credit costs, while RoRWA held up compared with the prior year
- Stable income reflects diversified retail franchise, with growth in wealth, billings and deposits partly offsetting margin pressures
- Double-digit increase in wealth income backed by AUM expansion across the region, with net new money totalling $4b for 1H26. In addition, conversion to investments has risen, with invested AUM mix up to 42% from 40% a year ago
- CASA growth was broad-based across key markets, resulting in an improvement in CASA mix to 58% from 57%

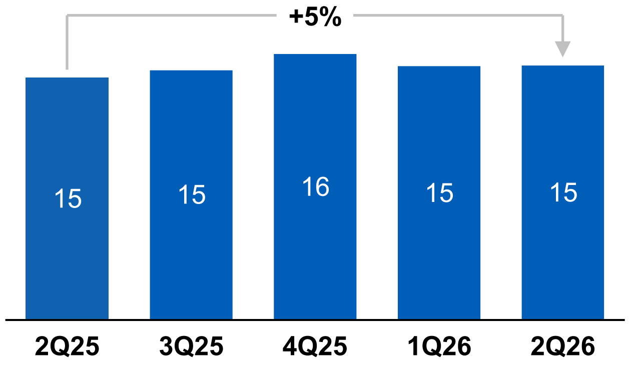
Key metrics

	1H26	1H25	YoY %
Cost / Income ratio	53.9%	52.4%	1.5 pt
Total credit costs	28 bps	24 bps	4 bps
RoRWA	5.0%	5.0%	-
Gross Customer Loans ($b)	120	115	4
Customer Deposits ($b)	207	203	2
of which CASA ($b)	120	116	4

AUM[2] ($b)



Card billings ($b)



1. Includes Others
2. Refers to Privilege Banking and Private Bank
3. Comparative segment information for prior periods has been adjusted for changes in organisational structure and accounting disclosure, if any

Group Wholesale Banking

Selected income statement data

	1H26	1H25	YoY
	$m	$m	%
Income	2,913	3,254	(10)
Transaction Banking	1,358	1,596	(15)
Loans[1]	1,037	1,092	(5)
Investment Banking	202	254	(21)
Customer Treasury	317	311	2
Expenses	822	874	(6)
Operating Profit	2,090	2,379	(12)
Allowance for credit and other losses	207	167	24
Profit before Tax	1,878	2,192	(14)

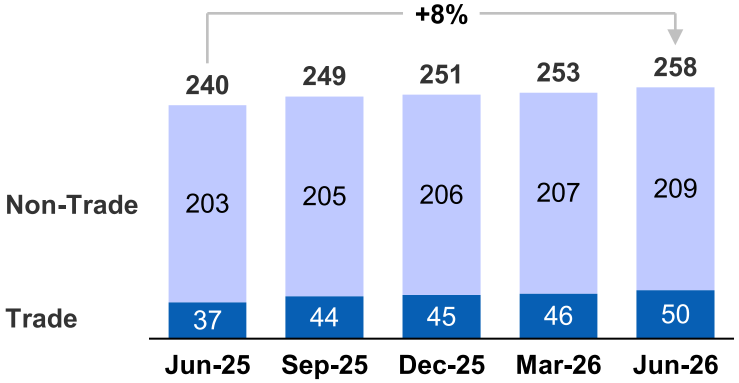
Highlights

- PBT was lower, stemming from the impact of lower interest rates and keen competition for quality assets, while credit costs rose from a lower base
- Transaction Banking remained a key earnings contributor, contributing close to half of GWB income, powered by strong balance growth in CASA and trade
- Investment Banking supported by healthy deal flows, as the year-on-year decline in fees reflected an exceptional showing last year
- Steadfast income mix from non-real estate sectors at 72%, while cross-border income contribution remained stable at 28%

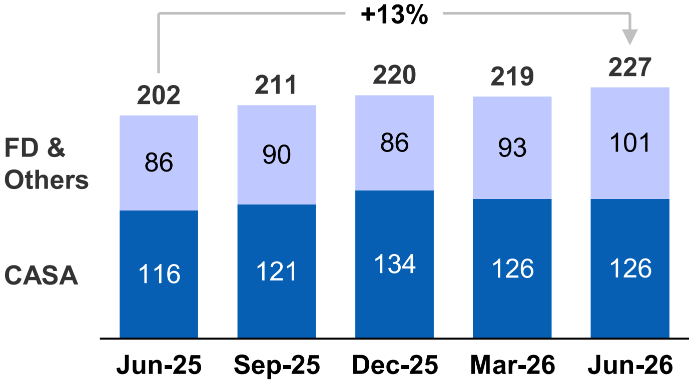
Key metrics

	1H26	1H25	YoY
			%
Cost / Income ratio	28.2%	26.9%	1.3 pt
Total credit costs	24 bps	16 bps	7 bps
RoRWA	1.6%	1.8%	(0.2) pt
Total Gross Loans[2] ($b)	258	240	8
Total Deposits[2] ($b)	227	202	13

Total Gross Loans[2] ($b)



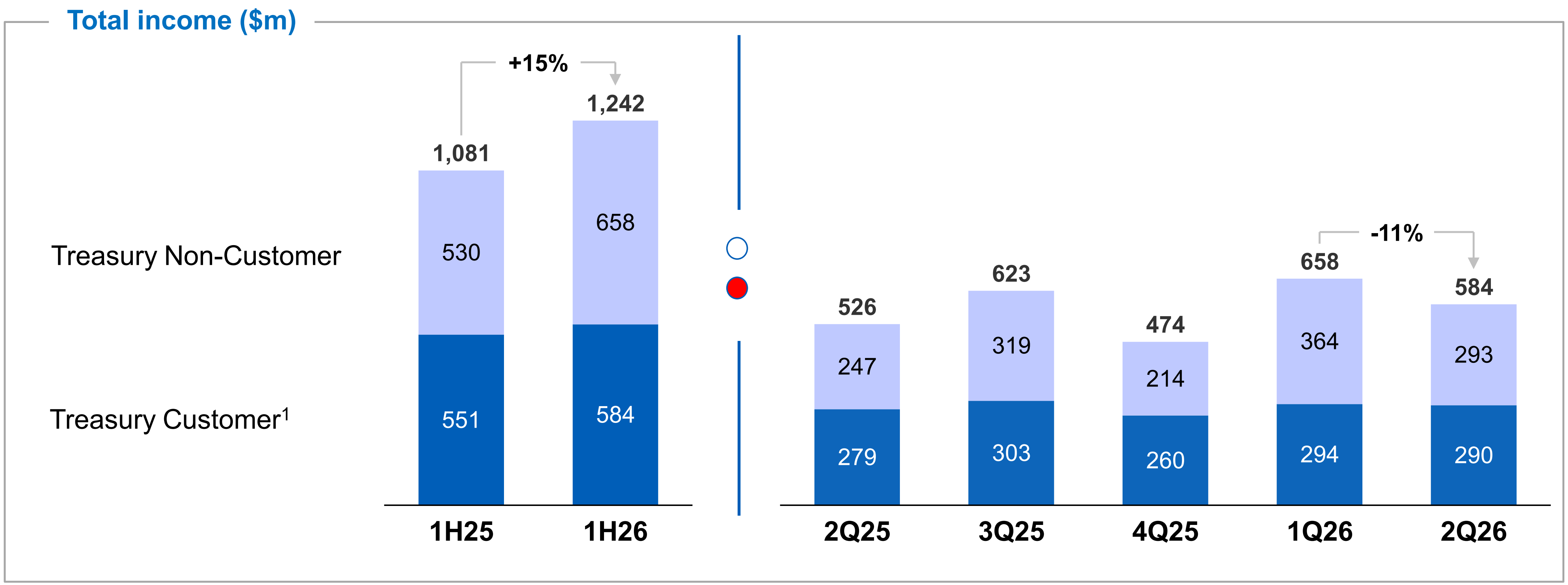
Total Deposits[2] ($b)



1. Includes Others
2. Includes Banks and Non-Banks
3. Comparative segment information for prior periods has been adjusted for changes in organisational structure and accounting disclosure, if any

Global Markets

Year-on-year growth supported by lower cost of funds and sustained momentum in customer flows and trading activities



	1H25	1H26		2Q25	3Q25	4Q25	1Q26	2Q26
Total Assets[2] ($b)	143	171	+19%	143	154	164	162	171

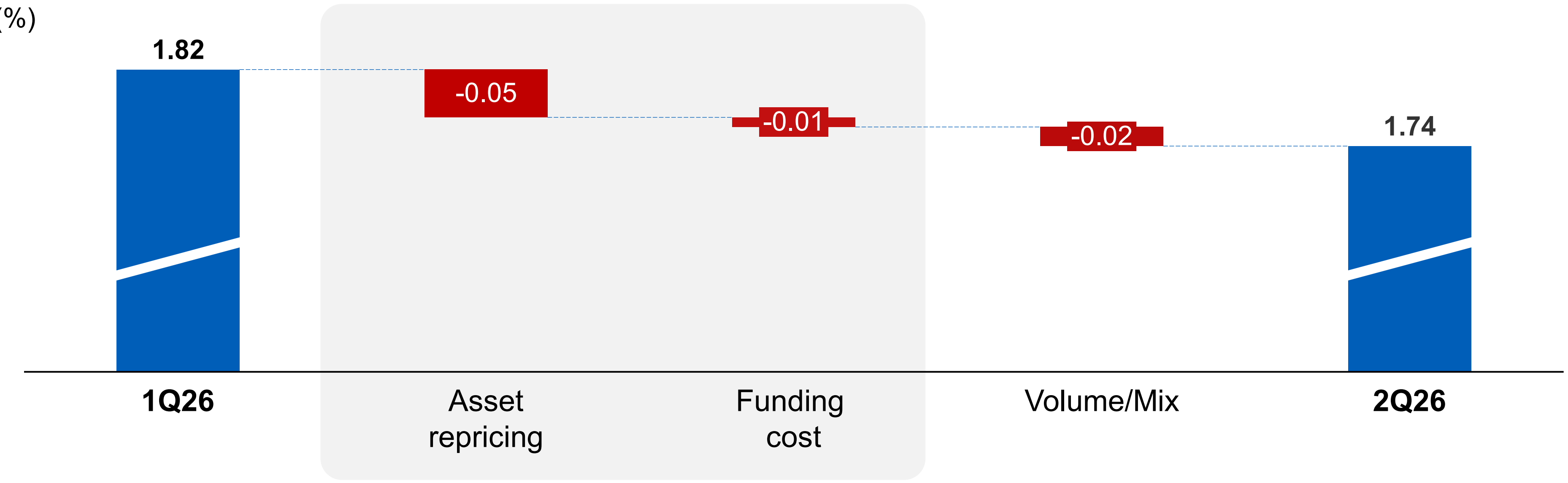
1. Reflects income from treasury products offered to Group Retail and Group Wholesale Banking segments
2. Total Assets excluding derivative-related assets
3. Comparative segment information for prior periods has been adjusted for changes in organisational structure and accounting disclosure, if any

Net interest income declined on loan margin compression, cushioned by asset growth

Net interest margin declined on lower asset repricing and surplus funds deployment

	1Q26	2Q26
Loan Margin (%)	2.16	2.05
Interbank & Securities Margin (%)	1.14	1.14

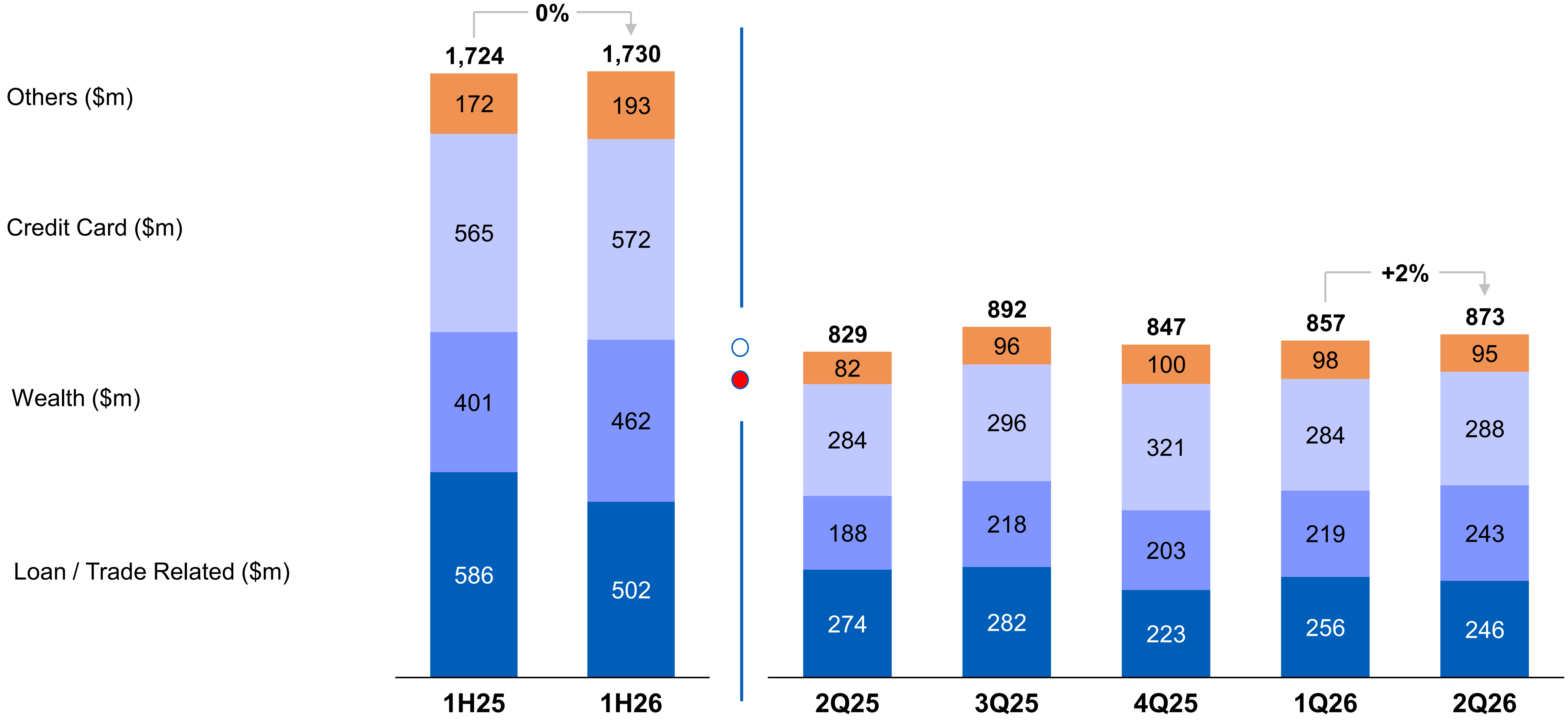
Net Interest Margin (%)



SGD -0.04 | 3M SORA average -0.07
USD -0.02 | 3M SOFR average -0.15

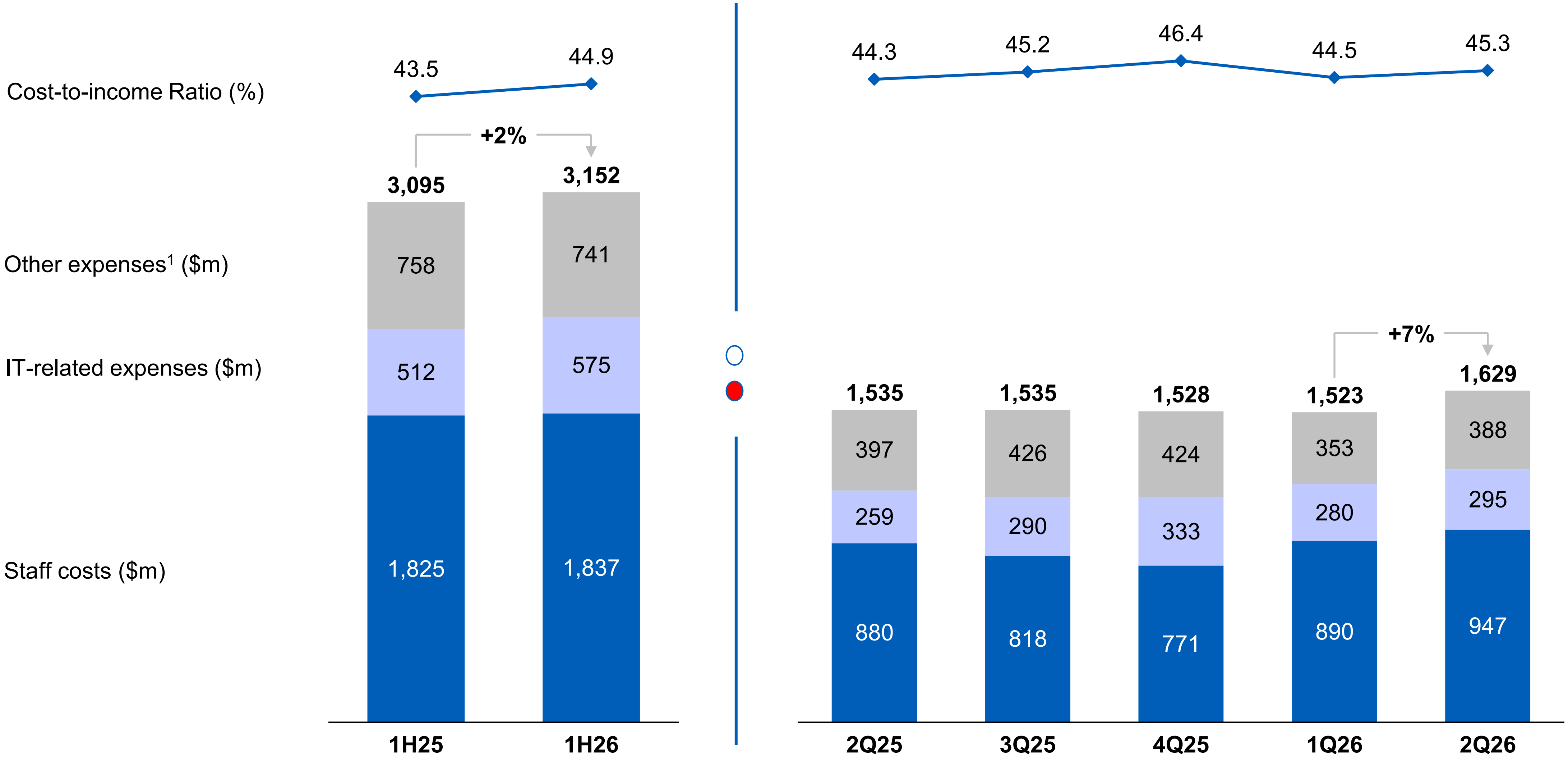
Note: Included in Volume/Mix is the impact of balance sheet mix changes, including the deployment of surplus funds into HQLA and interbank assets.
Figures may not sum to stated totals because of rounding.

Record wealth fees underpinned 2Q26 performance, while loan related fees softened



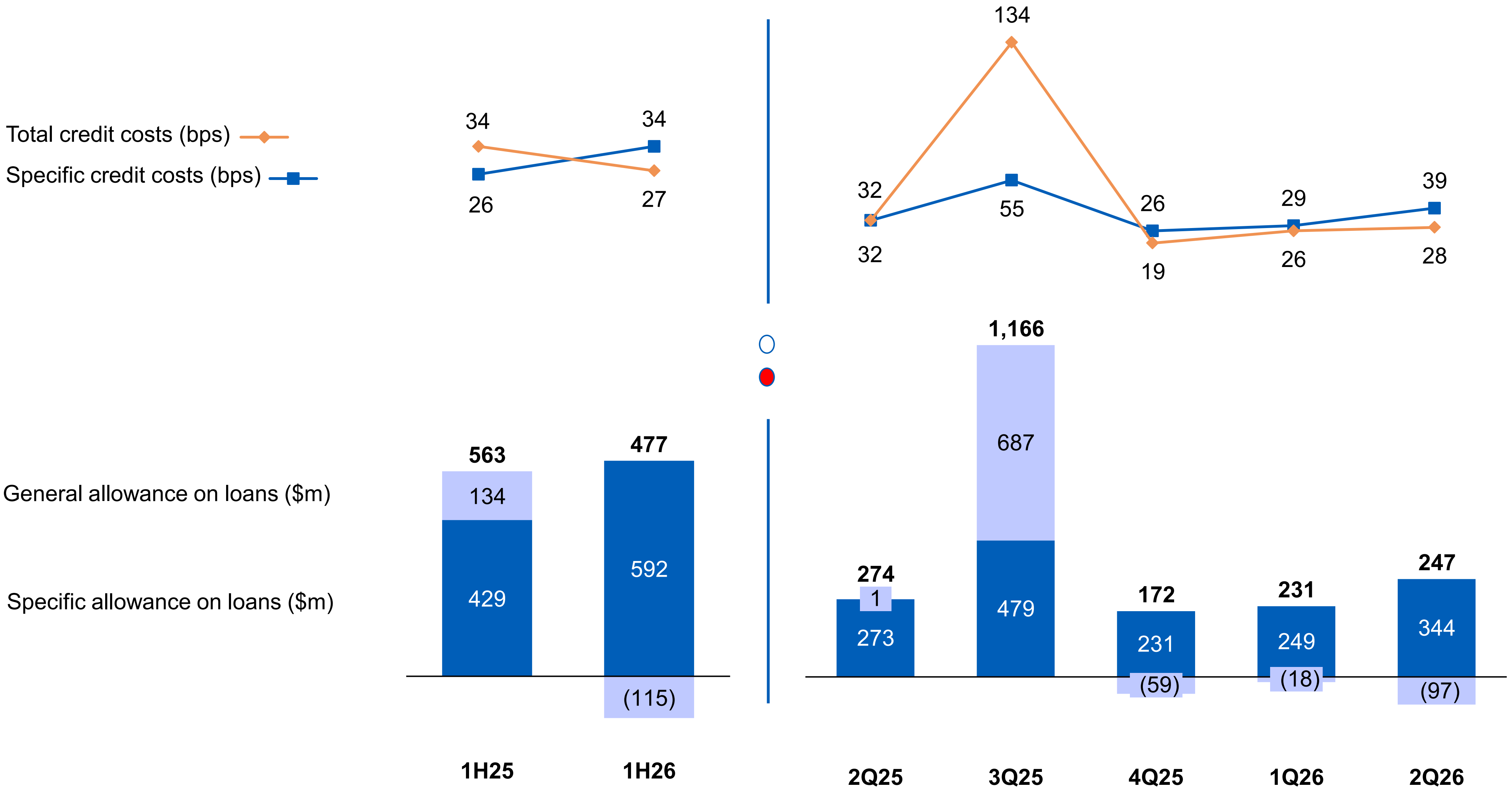
Note: Above fees are gross of expenses, unless stated otherwise

Disciplined cost growth alongside investments in talent, technology and strategic priorities

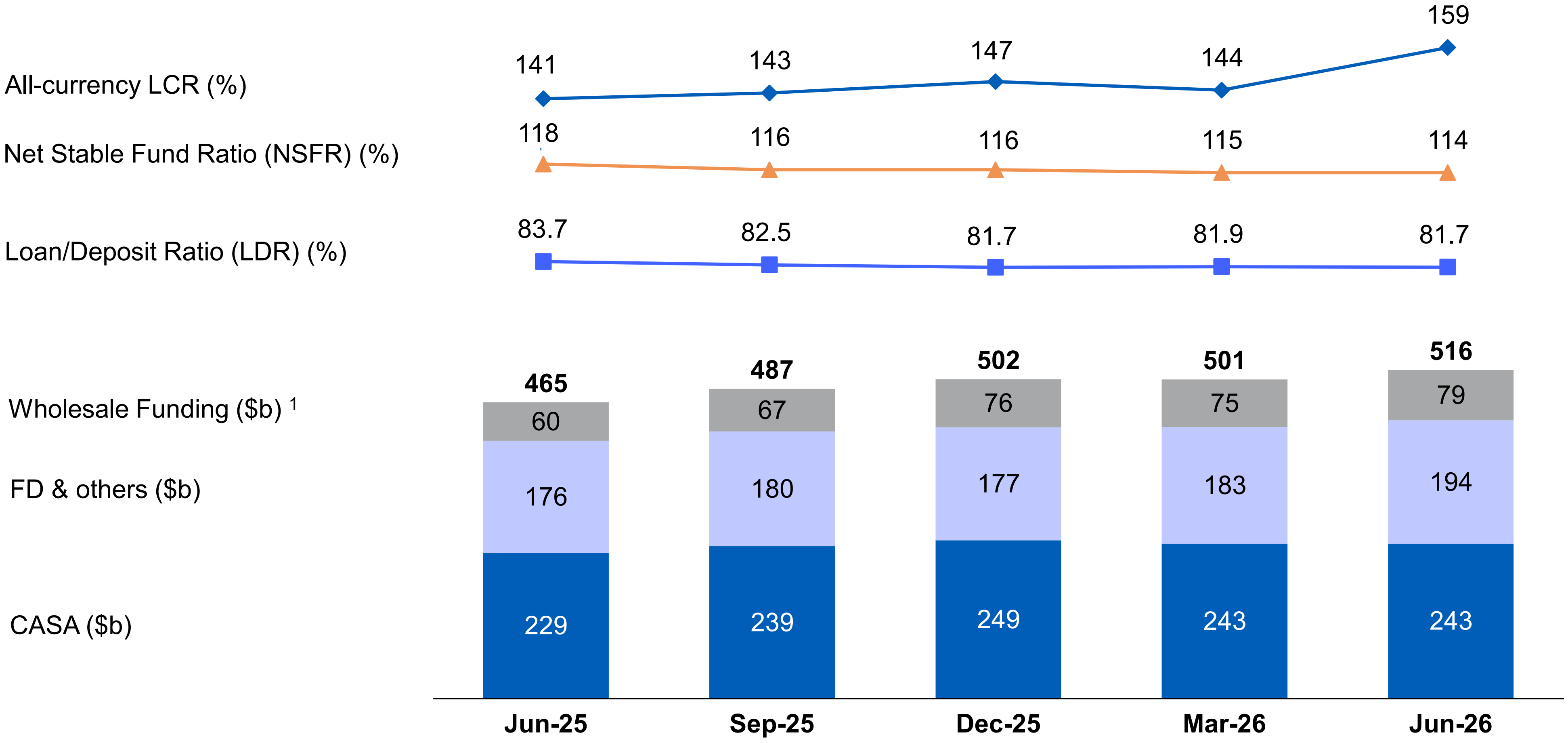


1. Includes revenue-related, occupancy-related and other expenses

2Q26 total credit costs within expectation



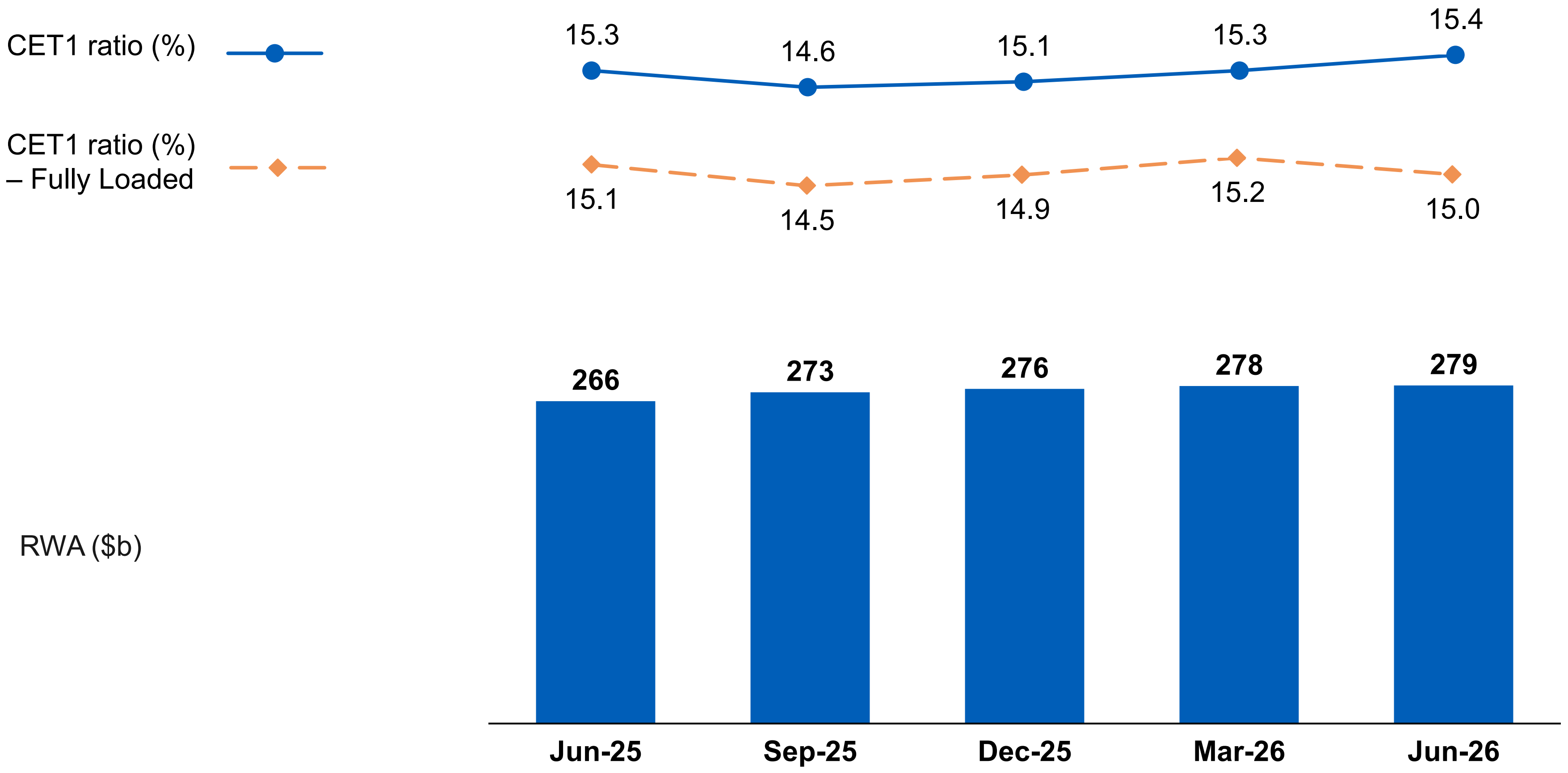
Healthy liquidity and funding positions supported by deposit growth



CASA/Deposit Ratio (%)	56.5	57.0	58.4	57.0	55.6

1. Comprising debt issuances, perpetual capital securities and interbank liabilities

Robust capital position with CET1 ratio at 15.4% post dividend payout

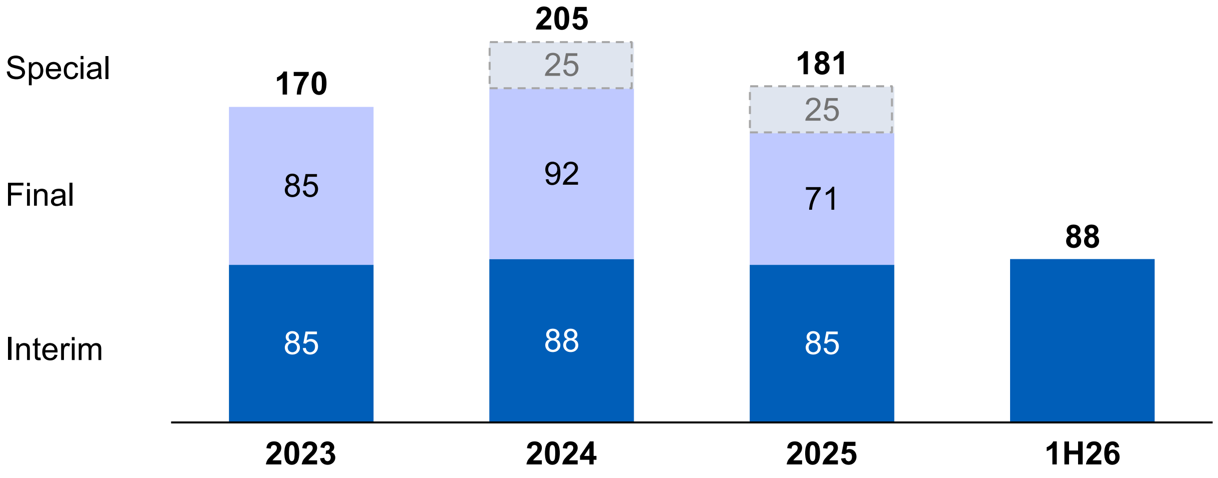


	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
Leverage ratio (%)	7.1	6.6	6.7	7.0	6.8

Delivering sustainable shareholder value through capital returns

	2023	2024	2025	1H26
Payout ratio[1] (%)	50	50	50	50
Payout ratio including special dividend[1] (%)		57	58	

Dividend per ordinary share (¢)



Share Buyback[2]

Returning $2 billion surplus capital to shareholders

Shares repurchased	Number of shares	Programme Utilisation
$794m	22.3m	40%

1. Payout ratio for 2025 excludes impact of pre-emptive general allowance
2. Shares repurchased are cancelled and executed over 3 years till 2027 subject to market conditions. Data as at 31 July 2026.

Accelerating and advancing our wealth ambitions

Strategic divestment

- Purchase consideration of **$555 million**
- Pre-tax gain of **~$330 million**
- **~14 basis points** increase to Group CET1 ratio

Strategic partnership with Allianz Global Investors

Strengthens wealth management franchise

- Expands UOB's investment solutions and open-architecture offerings
- Reinforces UOB's advisory-led approach

Drives sustainable earnings growth and enhances long-term shareholder value

Why UOB?

UOB

Stable management

- Proven track record in steering the bank through various global events and crises
- Stability of management team ensures consistent execution of strategies

Integrated regional platform

- Truly regional bank with full ownership and control of regional subsidiaries
- Entrenched domestic presence and deep local knowledge to address the needs of our targeted segments
- Continued investment in talent and technology to build capabilities in a disciplined manner

Strong fundamentals

- Strong Common Equity Tier 1 capital adequacy ratio of 15.4% as at 30 June 2026
- Diversified funding and sound liquidity, with 81.7% loan/deposit ratio
- Strong coverage, with general allowance on loans (including RLAR) covering 0.9% of performing loans

Balance growth with stability

- More than half of Group's earnings from home market of Singapore (AAA sovereign rating)
- Continue to diversify portfolio, strengthen balance sheet, manage risks and build core franchise for the future
- Maintain long-term perspective to growth for sustainable shareholder returns

Right By You