



84th UOB Annual General Meeting Building the Future of ASEAN

Wee Ee Cheong
Deputy Chairman and Chief Executive Officer

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Private and Confidential

Agenda

1. UOB in a resilient ASEAN

2. Key drivers of sustainable growth

3. Achieving growth with stability

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UOB in a resilient ASEAN

Navigating volatility and seizing opportunities



- ✓ ASEAN relatively **resilient**; becoming more **interconnected**
- ✓ **ASEAN-4 franchise** momentum picking up
- ✓ **Diversified business model** that holds up through cycles
- ✓ **Strong** balance sheet; **robust** capital and liquidity
- ✓ Navigate volatility while **seizing opportunities**

Strong financial position and resilient performance



Operating Profit
\$7.7 billion
-4%



Net Fee Income
\$2.6 billion
+7%



Gross Customer Loans
\$352 billion
+4%



Customer Deposits
\$426 billion
+5%



Total Assets
\$572 billion
+6%



**Non-performing Loan
Ratio**
1.5%
unchanged



**Net Stable Funding
Ratio**
116%
unchanged



**Common Equity Tier 1
Ratio**
15.1%
-0.4% pt

Key drivers of sustainable growth

Our strategy to deliver sustainable returns



Retail

- **8.5 million** customer base gives us advantage in **ecosystem partnerships**
- **Leading player in lifestyle space** across travel, dining and entertainment
- Ambition: to be the **main bank** for customers, beyond single products



Wealth management

- Aim to **double** our **wealth management** business
- **Increase invested AUM** penetration with more personalised solutions and advisory
- **Expand Private Bank** team
- **Enhance our platforms and capabilities**

Our strategy to deliver sustainable returns



Wholesale banking

- Power **trade and transaction capabilities** through integrated platforms and sector expertise
- **Deepen coverage** in high-growth sectors
- Penetrate **supply chains ecosystems**



Reshaping our business drivers

- Reshaping towards **capital-light, higher-ROE growth** across Retail and Wholesale
- **Improve cost efficiency** while staying disciplined on asset quality

Investing in our people



Reskilling and upskilling for an AI-enabled world

- **Investing in our people** to strengthen our competitive edge
- Providing **AI tools and training**, with more than 300 AI and data analytics live use cases across the Bank
- UOB's DNA anchored on values of **Honour, Unity, Commitment and Enterprise**



Doing right by our communities



Giving back to our communities

- **UOB90** - reaffirmed our commitment to give back to the community
- Give-back initiatives to uplift the lives of more than **250,000 young people** over 5 years
- Establishing the **UOB Foundation**

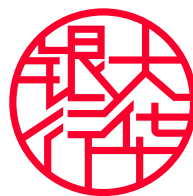


Achieving growth with stability

Achieving growth with stability



- ✓ Full year dividend: **\$1.81 per share**, including interim and special dividends
- ✓ Core payout ratio: 50%
- ✓ Return **\$3 billion capital surplus** from 2025 to 2027
- ✓ Achieving **growth with stability** and **long-term focus**



Right By You