



UOB Group

Resilient earnings with stable franchise growth across ASEAN

March 2026

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Agenda



- 1 Key Highlights This Quarter
- 2 Latest Financials
- 3 Overview of UOB Group
- 4 Macroeconomic Outlook
- 5 Strong UOB Fundamentals

Key Highlights This Quarter



Resilient 4Q25 operating profit at \$1.8 billion, with continued franchise growth

- **Group Retail (GR)** delivered a robust performance, with **CASA growing 12% YoY** and **FY25 wealth income rising 14% YoY**, driven by **6% YoY AUM growth** and **42% of AUM being invested**. Our customer base grew 3% YoY to **~8.5 million**, underscoring our strong value proposition.
- **Group Wholesale Banking (GWB)** sustained broad-based momentum, with **trade loans up 26% YoY**, **CASA up 15% YoY** and **investment banking income reaching a record high** in FY25.
- **Global Markets income rose 23% YoY in FY25**, supported by strong momentum in customer treasury flows.



Strengthen Balance Sheet Through Proactive Provisioning

- **4Q25 credit costs normalised** from last quarter's elevated level, which had reflected a pre-emptive general allowance. 2026 total credit costs guidance remains unchanged at 25-30bps.
- **Performing loans coverage stable** at 1%, NPA coverage at 97% and 254% including collateral.



NIM Stabilisation Through Funding Cost Management

- **NIM expanded 2bps QoQ to 1.84%** largely on improved funding costs.
- We expect NIM to range between **1.75%-1.80% in 2026**. Strengthening our CASA franchise remains a key priority to support NIM (FY25 CASA mix: GR at 57%; GWB at 60%).



Capital Returns Commitment Continues

- Dividend payout ratio **maintained at ~50%**, with 2025 final dividend calculation **excluding the pre-emptive general allowance**, to safeguard shareholder returns.
- Remain committed to capital return plans, with **~50% of the \$3 billion programme completed** as of December 2025.

Latest Financials

FY25 net profit at \$4.7 billion

Stable core franchise; profitability weighed by pre-emptive provisioning

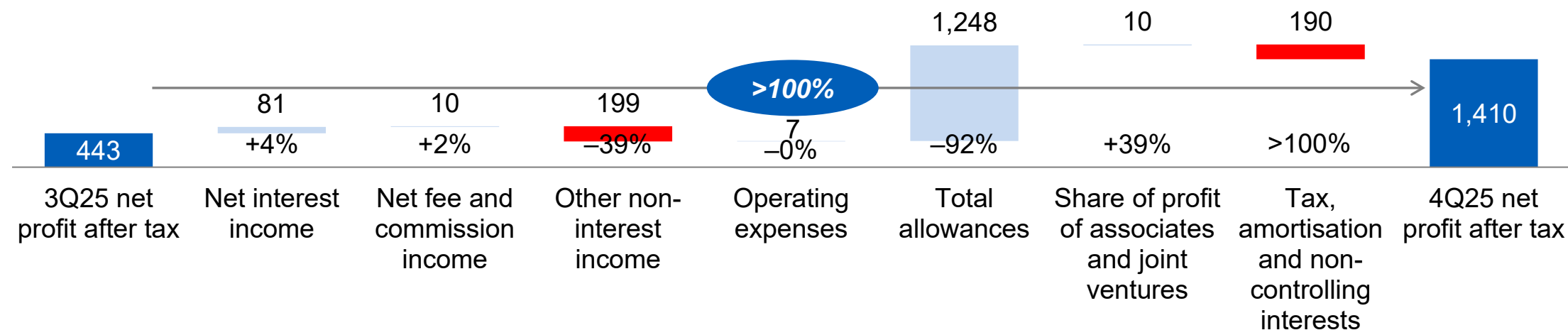


	2025 \$m	2024 \$m	YoY +/(-)%	4Q25 \$m	3Q25 \$m	QoQ +/(-)%	4Q24 \$m	YoY +/(-)%
Net interest income	9,355	9,674	(3)	2,346	2,265	4	2,451	(4)
Net fee income	2,569	2,395	7	625	615	2	567	10
Other non-interest income	1,884	2,225	(15)	319	518	(39)	443	(28)
Total income	13,808	14,294	(3)	3,289	3,398	(3)	3,461	(5)
Less: Total expenses	6,157	6,310	(2)	1,528	1,535	(0)	1,579	(3)
Operating profit	7,651	7,984	(4)	1,761	1,863	(5)	1,882	(6)
Less: Amortisation of intangible assets	31	28	9	7	7	2	8	(9)
Less: Allowance for credit and other losses	2,042	926	>100	113	1,361	(92)	227	(50)
Add: Associates & joint ventures	79	121	(35)	35	25	39	40	(13)
Net profit before tax	5,657	7,151	(21)	1,677	520	>100	1,687	(1)
Less: Tax & non-controlling interests	975	1,106	(12)	266	77	>100	164	63
Net profit	4,682	6,045	(23)	1,410	443	>100	1,523	(7)

4Q25 financial overview

Net Profit After Tax Movement, 4Q25 vs 3Q25

(SGD m)



Key Indicators	4Q25	3Q25	QoQ Change	4Q24	YoY Change
Net interest margin (%) ¹	1.84	1.82	+0.02% pt	2.00	-0.16% pt
Non-interest income / Income (%)	28.7	33.3	-4.6% pt	29.2	-0.5% pt
Cost / Income ratio (%) ²	46.4	45.2	+1.2% pt	45.6	+0.8% pt
Return on equity (%) ^{1, 2}	11.6	3.5	+8.1% pt	13.0	-1.4% pt

1. Computed on an annualised basis

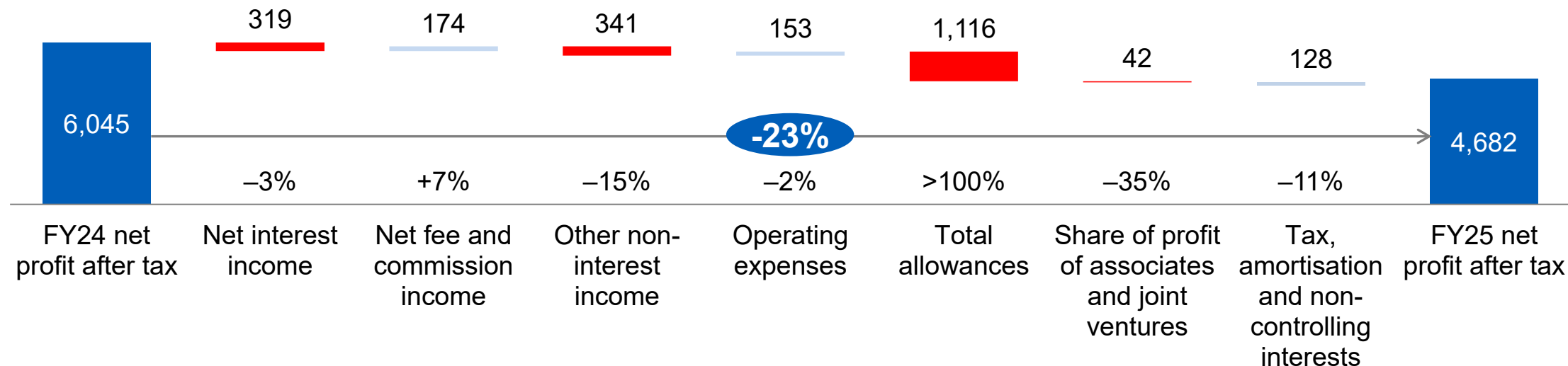
2. Calculated based on profit attributable to equity holders of the Bank, net of perpetual capital securities distributions

FY25 financial overview



Net Profit After Tax Movement, FY25 vs FY24

(SGD m)



Key Indicators	FY25	FY24	YoY Change
Net interest margin (%) ¹	1.89	2.03	-0.14% pt
Non-interest income / Income (%)	32.2	32.3	-0.1% pt
Cost / Income ratio (%)	44.6	44.1	+0.5% pt
Return on equity (%) ^{1,2}	9.6	13.3	-3.7% 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



Selected income statement data

	2025 \$m	2024 \$m	YoY %
Income	5,100	5,491	(7)
Lending, Deposits ¹	2,998	3,555	(16)
Wealth	1,281	1,121	14
Credit Cards	820	815	1
Expenses	2,789	2,949	(5)
Operating Profit	2,311	2,542	(9)
Allowance for credit and other losses	307	439	(30)
Profit before Tax	1,975	2,074	(5)

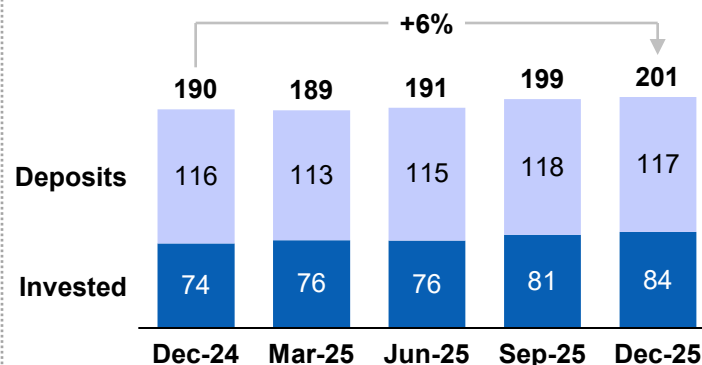
Highlights

- PBT affected by declining rates, albeit offset by relief of one-off expense and improved credit costs after the operational merger in Thailand
- Strategic focus on CASA, cards billings and wealth delivered results, mitigating impact of lower rates and one-time surge in rewards cost in Thailand
- Retail CASA increased \$13b in 2025 amid strong competition, lifting the CASA mix by 3pts to 57%, while funding-cost was actively managed
- Double-digit wealth income growth anchored on trajectory in invested AUM, lifting AUM mix from 39% to 42% YoY; net new money totalled \$11b for 2025

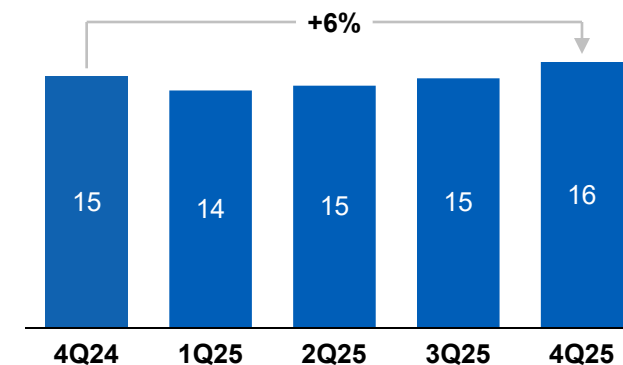
Key metrics

	2025	2024	YoY %
Cost / Income ratio	54.7%	53.7%	1.0 pt
Total credit costs	27 bps	40 bps	(13) bps
RoRWA	4.4%	4.9%	(0.5) pt
Gross Customer Loans (\$b)	118	114	4
Customer Deposits (\$b)	209	199	5
of which CASA (\$b)	120	107	12

HNW AUM² (\$b)



Card billings (\$b)



1. Includes Others
2. Refers to Privilege Banking and Private Bank

Group Wholesale Banking



Selected income statement data

	2025	2024	YoY
	\$m	\$m	%
Income	6,245	6,726	(7)
Transaction Banking	3,025	3,640	(17)
Loans ¹	2,164	2,168	(0)
Investment Banking	434	339	28
Customer Treasury	622	579	7
Expenses	1,661	1,731	(4)
Operating Profit	4,583	4,995	(8)
Allowance for credit and other losses	1,128	615	83
Profit before Tax	3,439	4,384	(22)

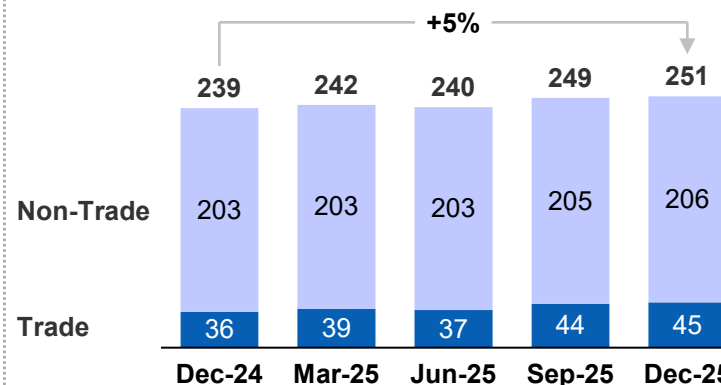
Highlights

- PBT declined amid lower rates and keen competition for quality assets, coupled with allowance set aside for selected markets and sector
- Despite tariff uncertainties and lower benchmark rates, close to 50% of GWB income continue to be generated from Transaction Banking – driven by encouraging trajectory in CASA and trade loans
- Investment Banking delivered record fees in 2025
- Steadfast income contribution from non-real estate sectors at 70%, while cross-border income mix rose by 1% point to 27%

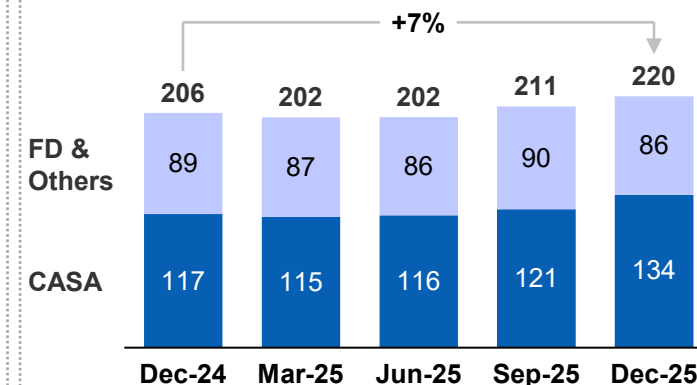
Key metrics

	2025	2024	YoY
			%
Cost / Income ratio	26.6%	25.7%	0.9 pt
Total credit costs	50 bps	28 bps	22 bps
RoRWA	1.4%	1.8%	(0.4) pt
Total Gross Loans ² (\$b)	251	239	5
Total Deposits ² (\$b)	220	206	7

Total Gross Loans² (\$b)



Total Deposits² (\$b)

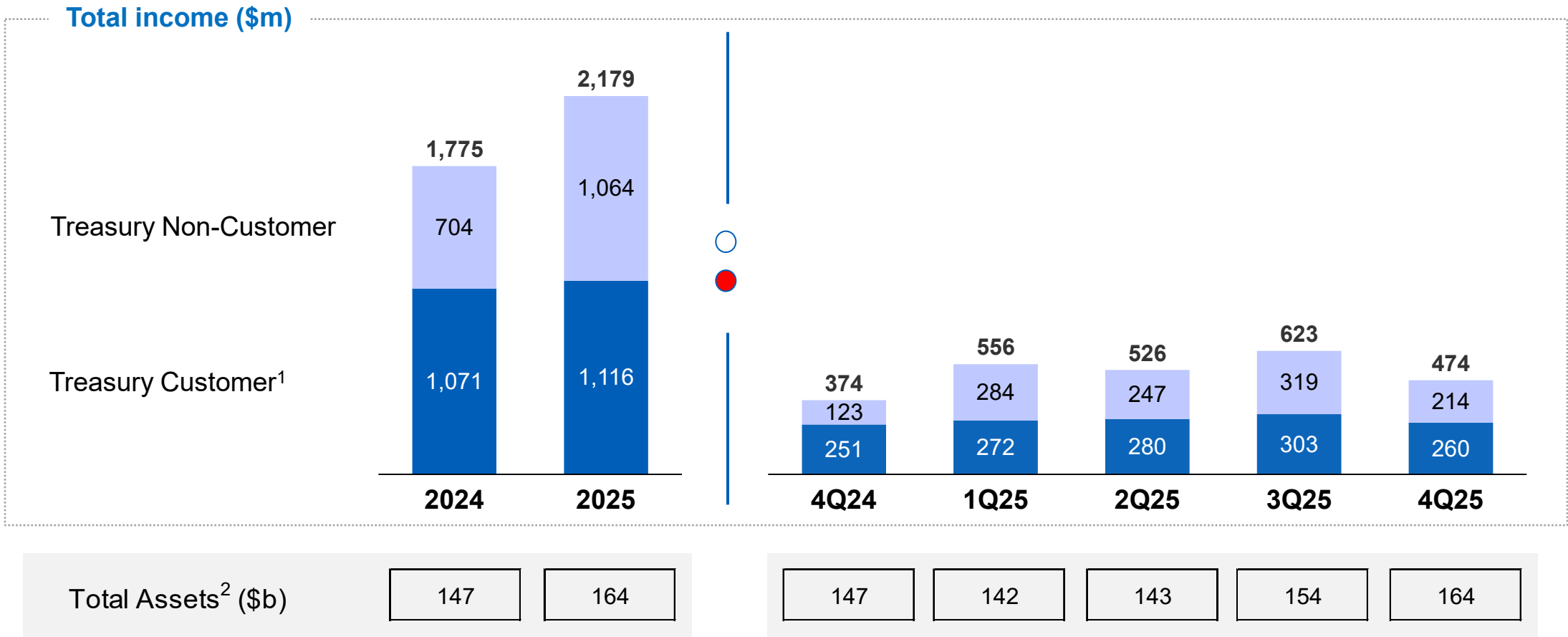


1. Includes Others
2. Includes Banks and Non-Banks

Global Markets

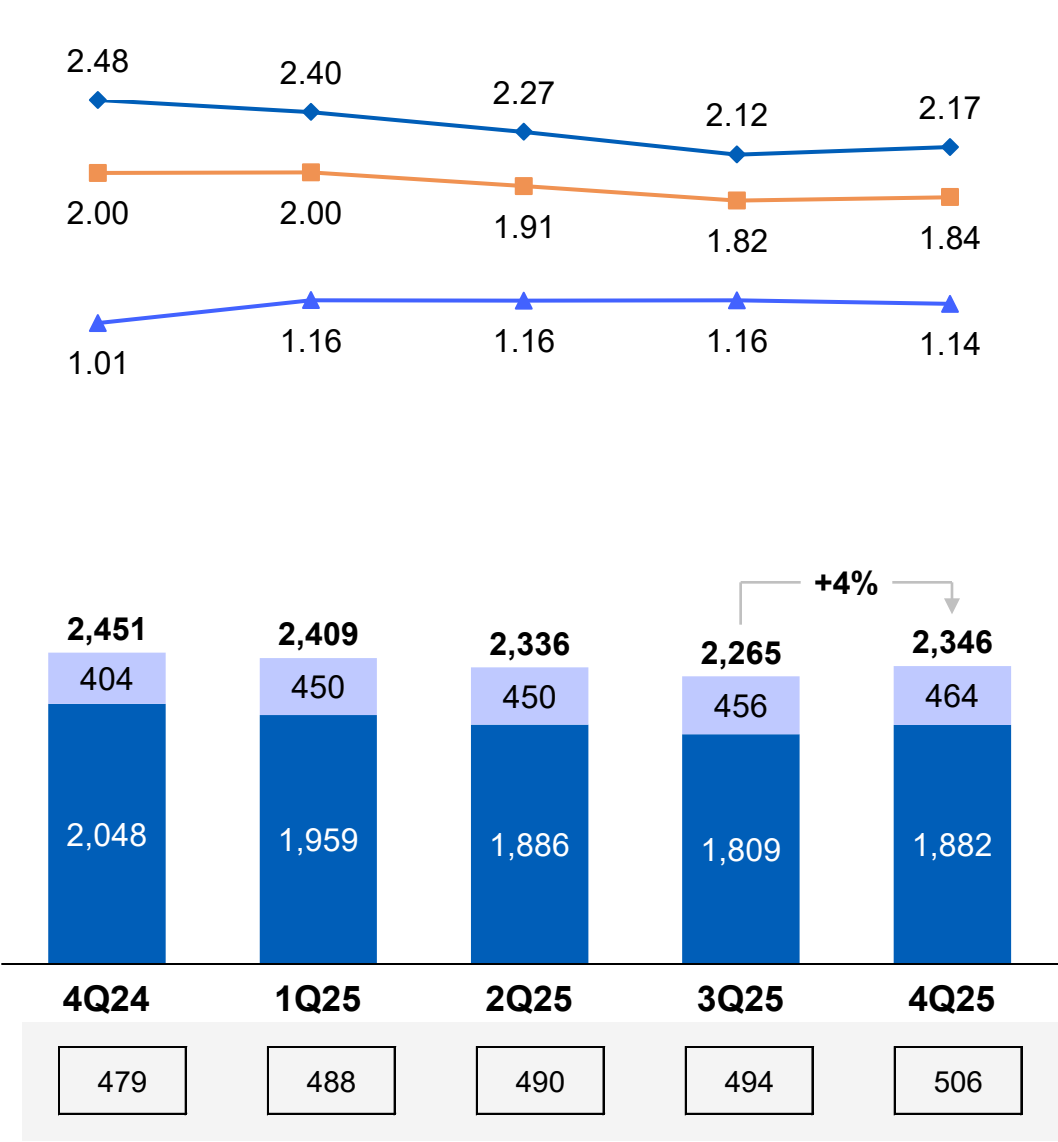
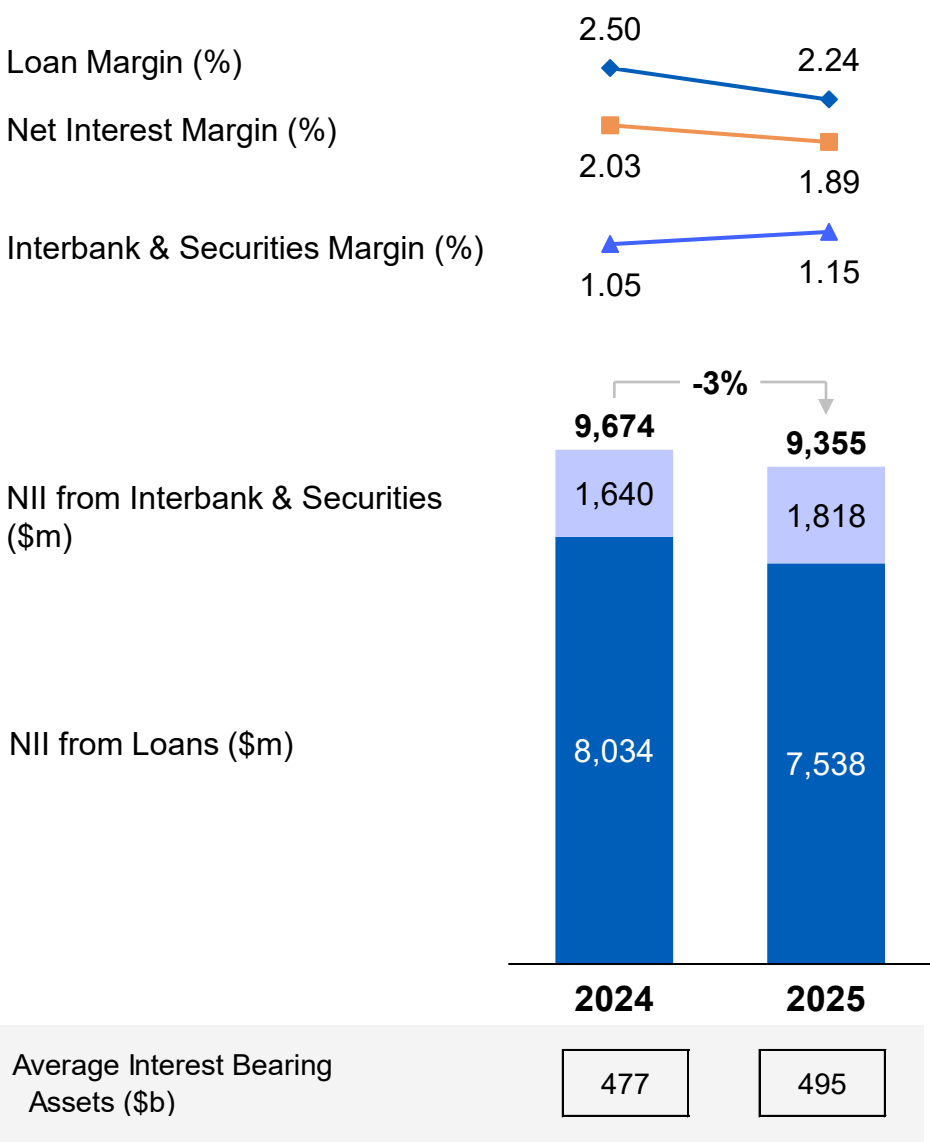


Record high treasury customer led by hedging and wealth demand, while non-customer strategically positioned to capitalise on liquidity and trading conditions



1. Reflects income from treasury products offered to Group Retail and Group Wholesale Banking segments
2. Total Assets excluding derivative-related assets

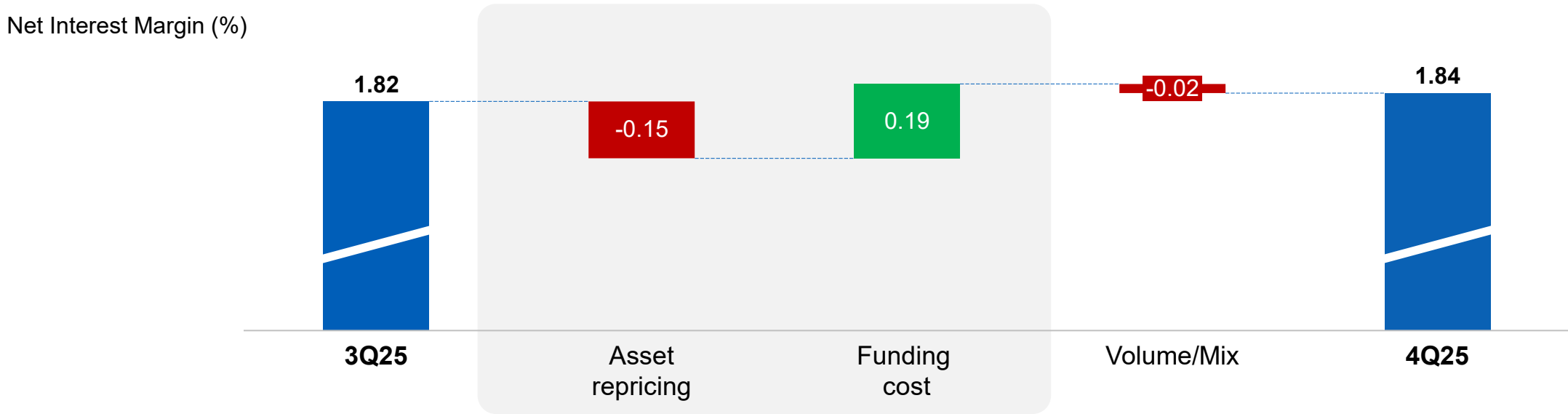
FY25 net interest income moderated amid lower benchmark rates, cushioned by asset growth



Net interest margin supported by proactive funding cost management

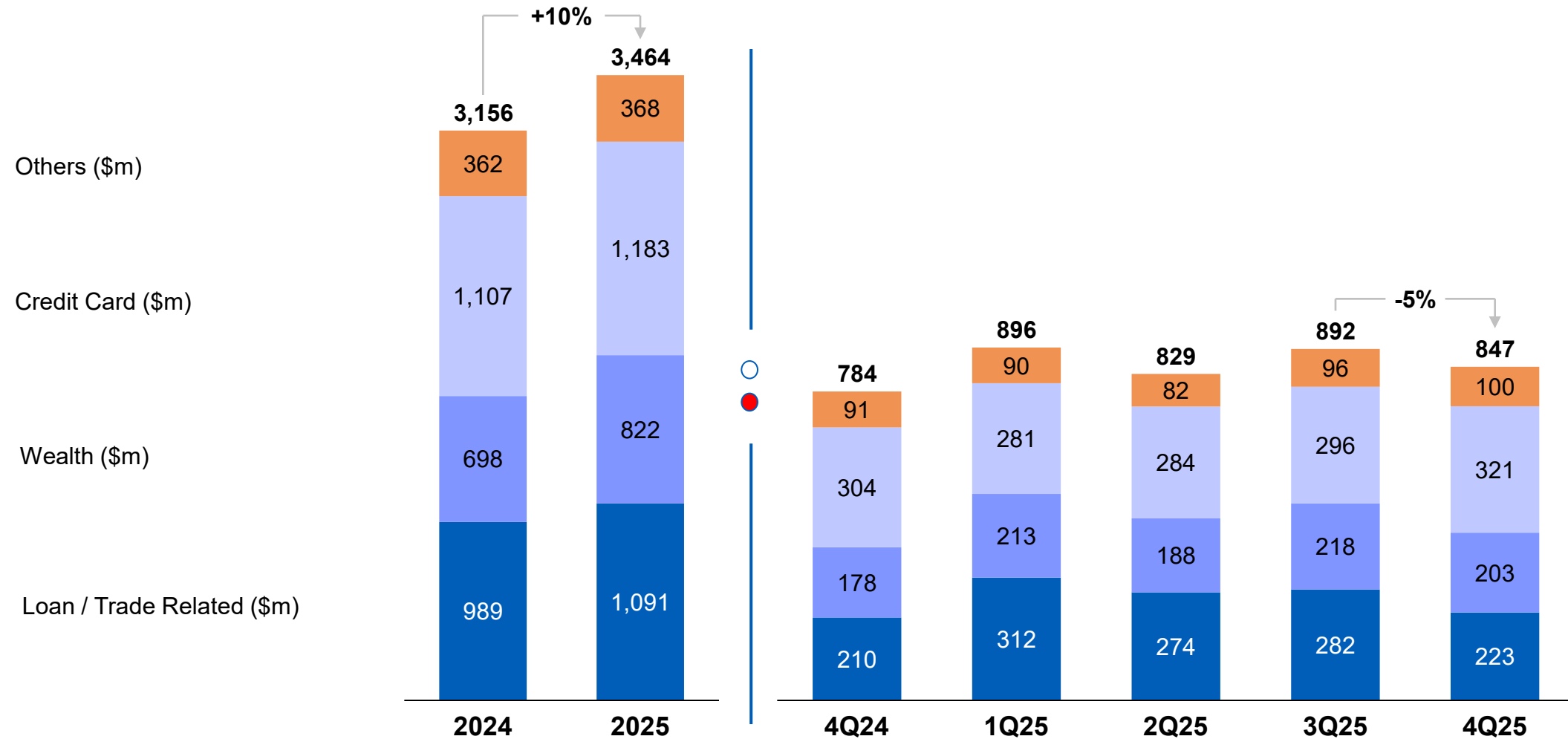


Loan Margin (%)	2.12	2.17
Interbank & Securities Margin (%)	1.16	1.14



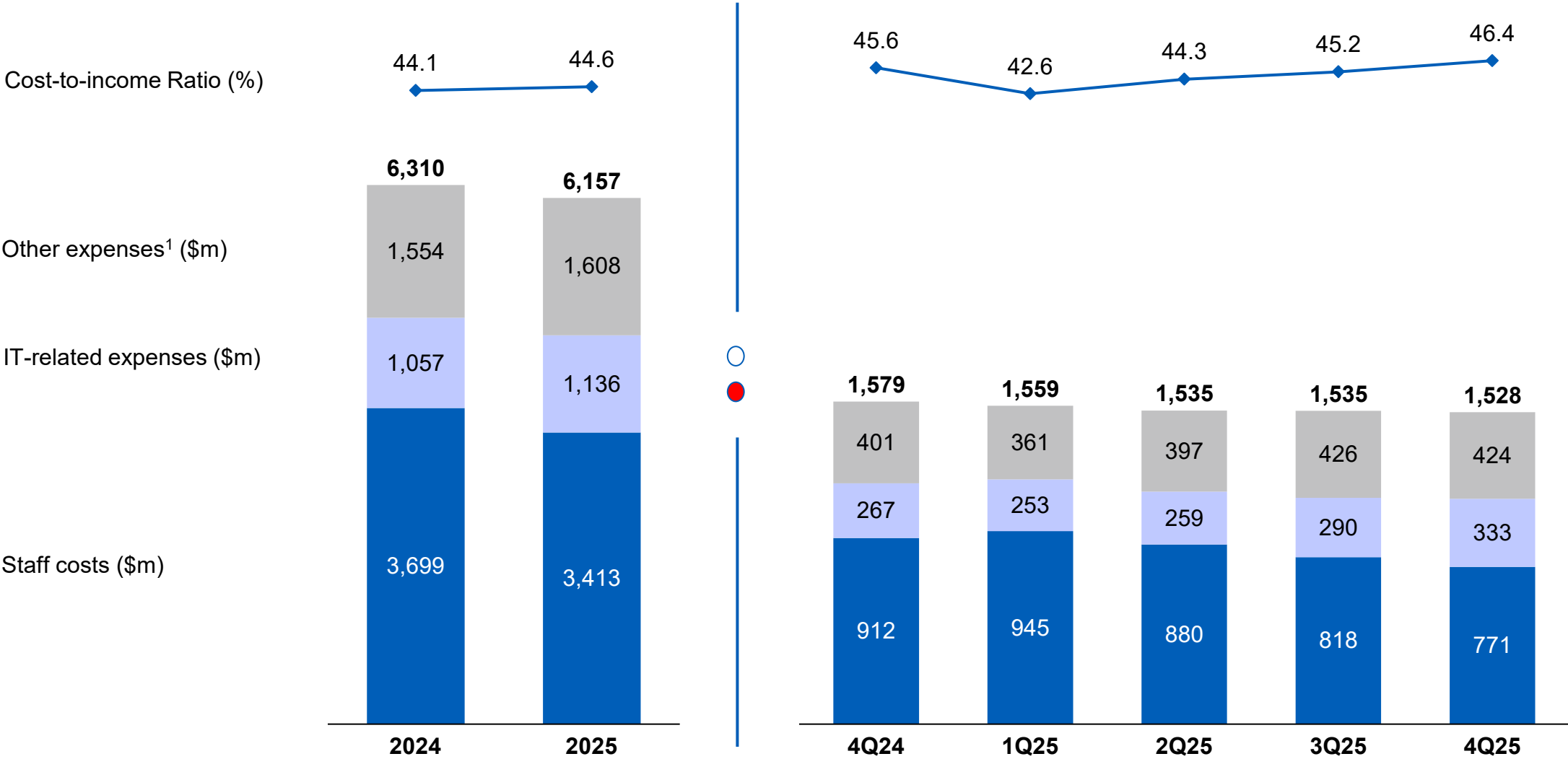
SGD +0.02 | 3M SORA average -0.43
HKD +0.03 | 1M HIBOR average +0.85

FY25 gross fees at record high; 4Q25 fees eased amid seasonal softness in loan and wealth activities



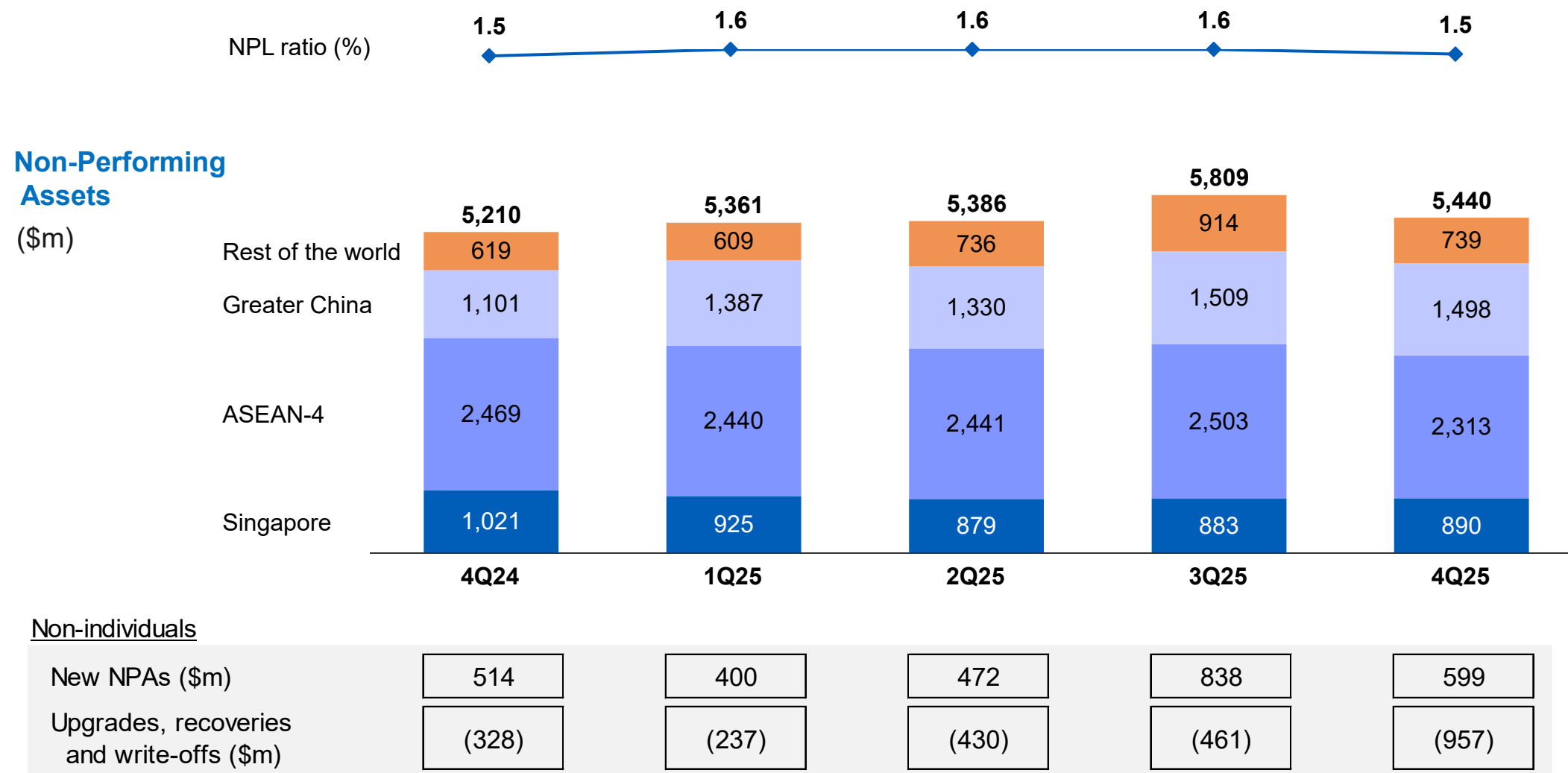
Note: Above fees are gross of expenses, unless stated otherwise

Maintained cost discipline, while prioritising technology and regulatory investments



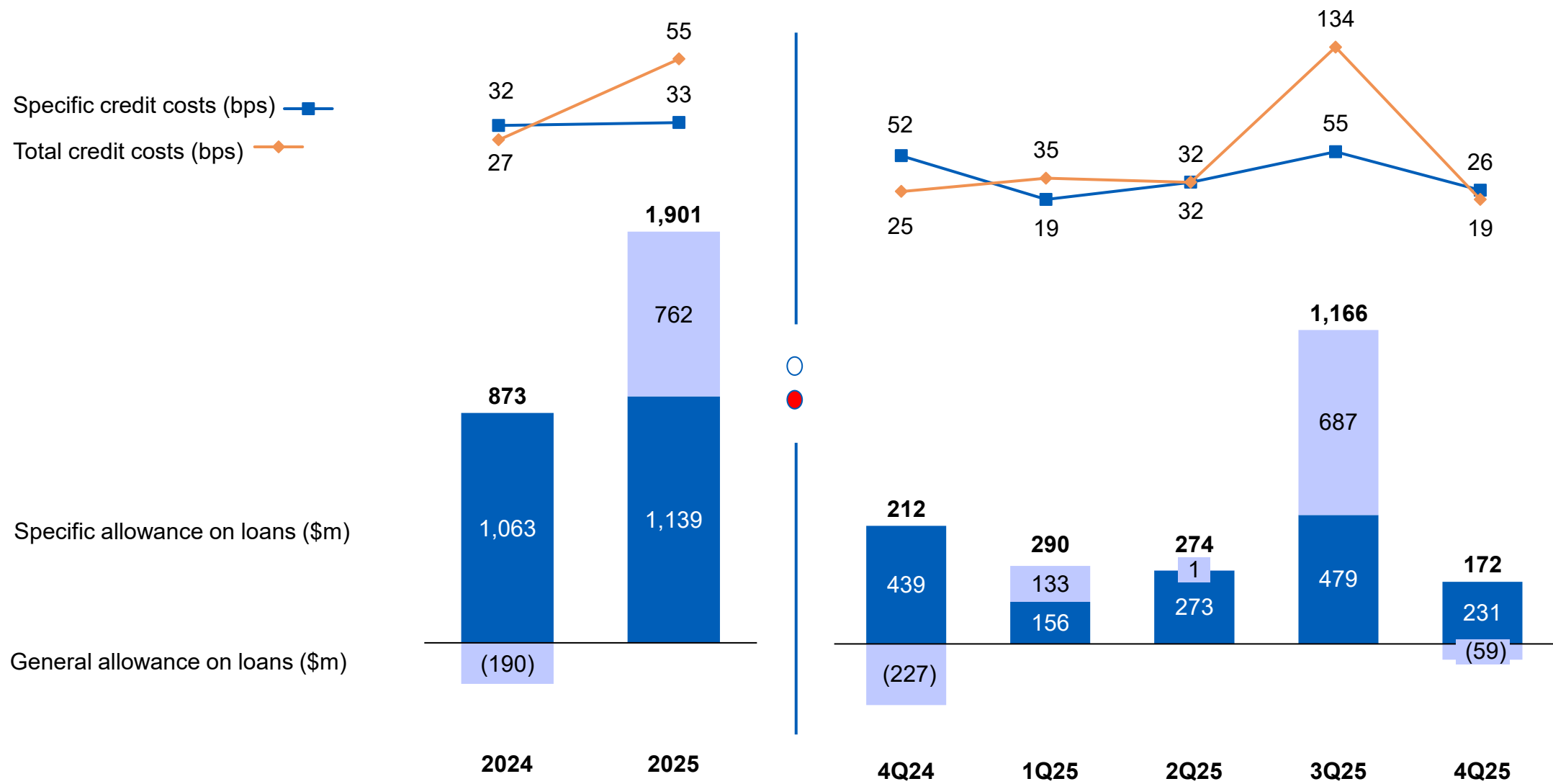
1. Includes revenue-related, occupancy-related and other expenses

Asset quality broadly stable with NPL ratio at 1.5%

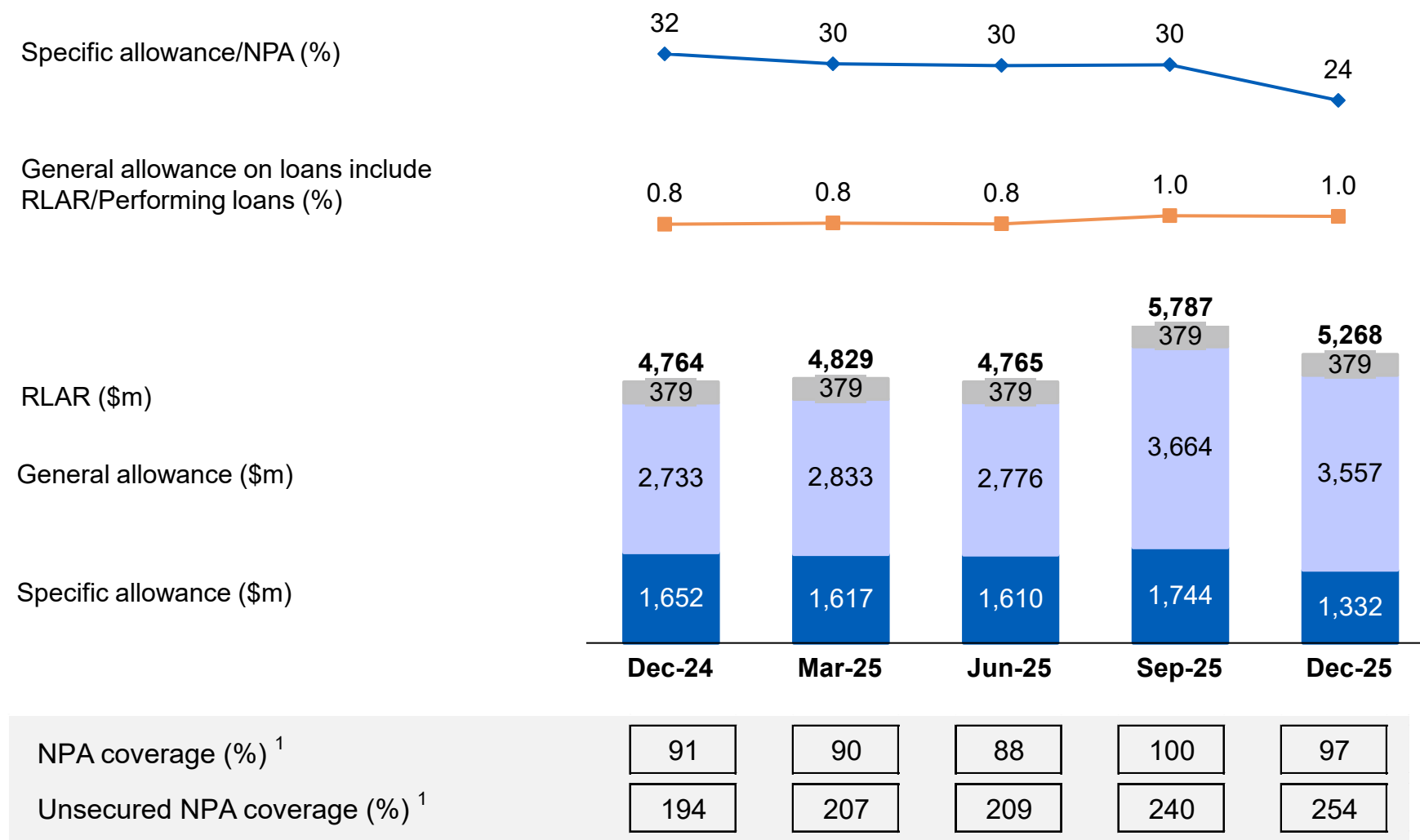


Note: NPAs are classified based on where credit risks reside, represented by country of incorporation/operation for non-individuals and residence for individuals.

FY25 elevated by pre-emptive provisions; 4Q25 credit costs normalised



Adequate provision coverage



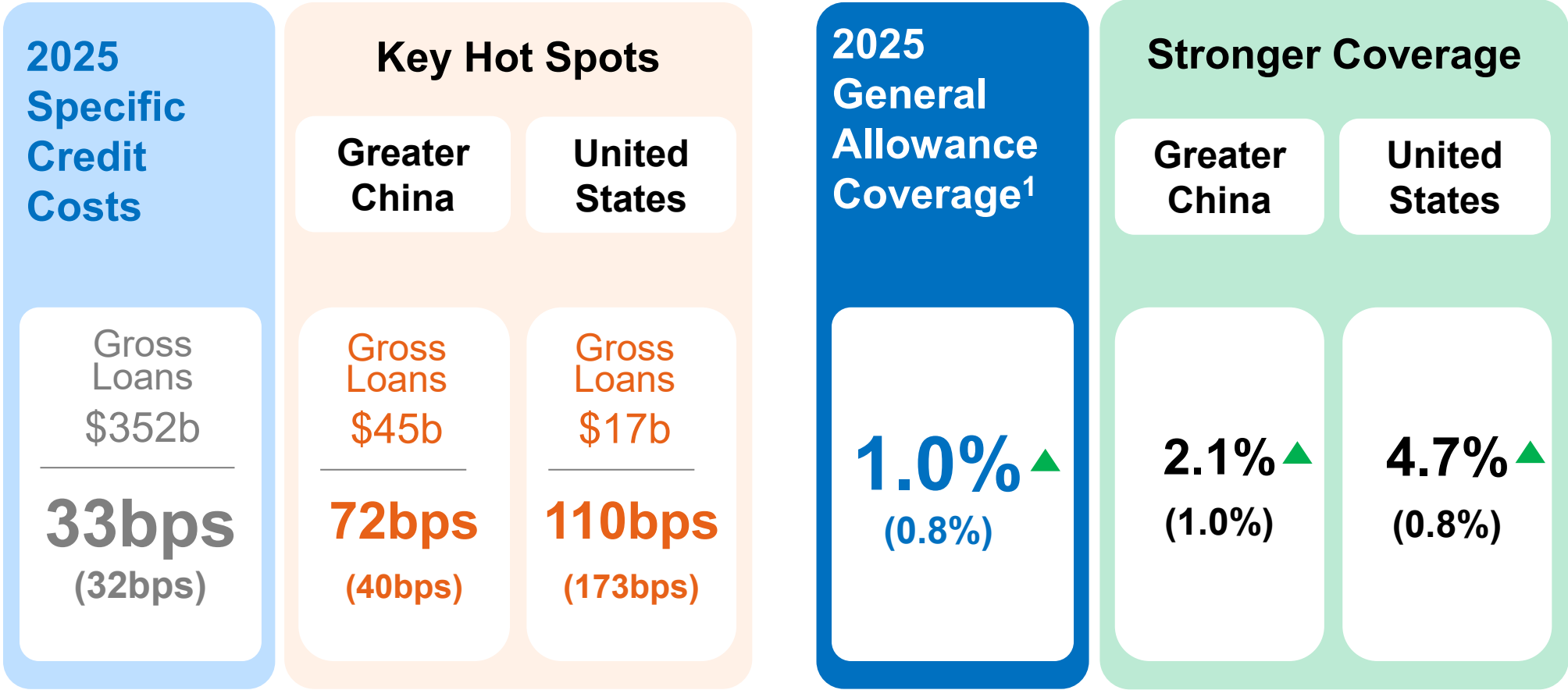
1. Includes RLAR (Regulatory loss allowance reserve) as part of total allowance

Well-positioned to navigate emerging credit pressures with stronger coverage for selected markets



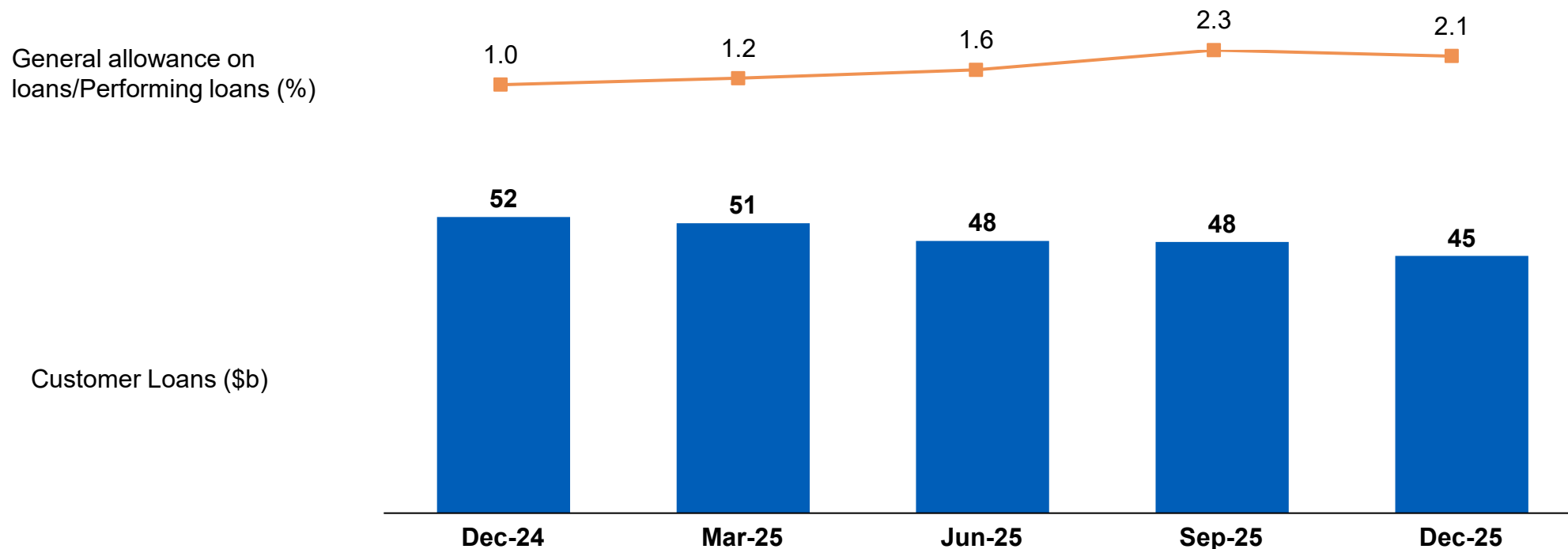
Legend :

2025
(2024)



1. Reflects coverage for performing loans with provision including RLAR (Regulatory loss allowance reserve), and is based on the country of booking

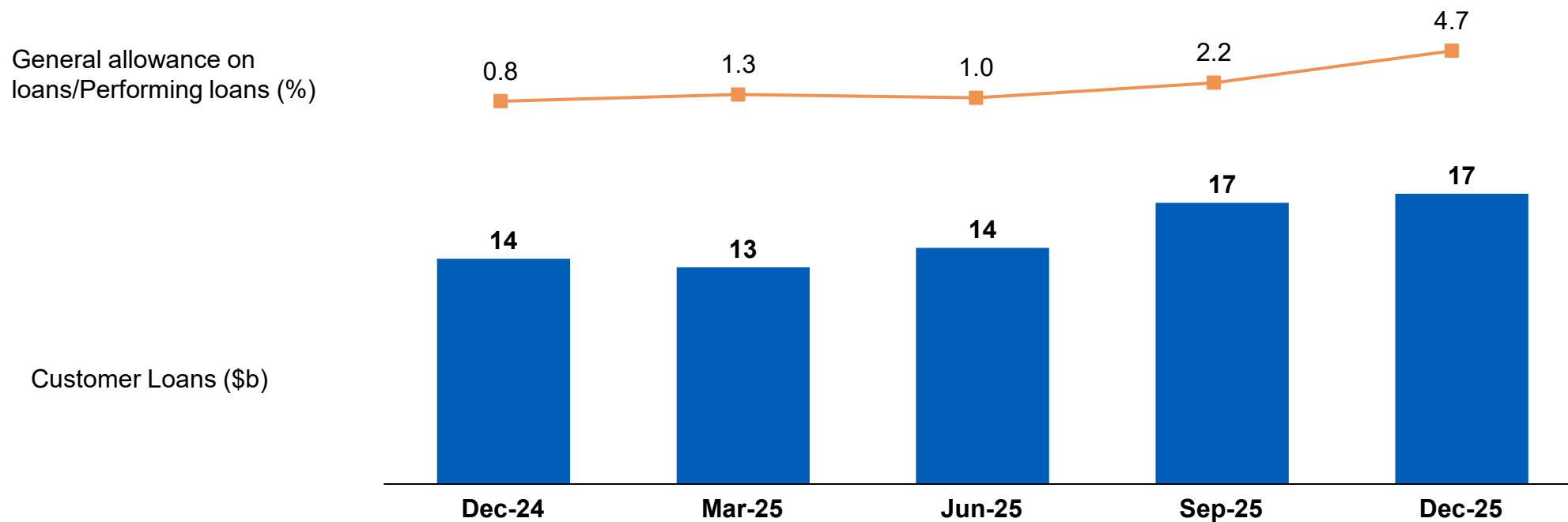
Exposure to Greater China



NPL ratio (%)	2.1	2.7	2.7	3.1	3.3
NPA coverage (%)	48	47	57	78	60
Unsecured NPA coverage (%)	144	193	228	299	259

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.

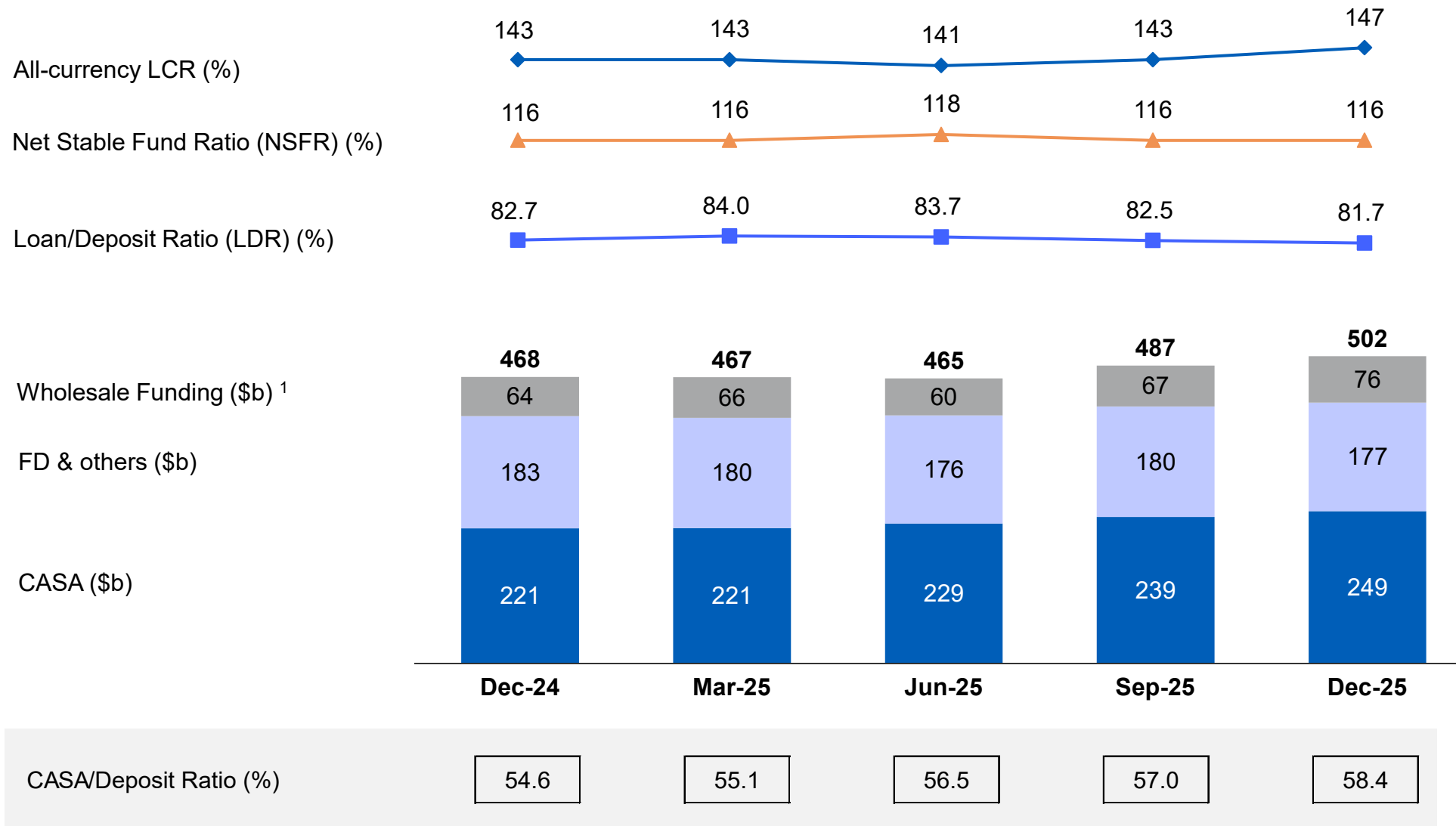
Exposure to United States



NPL ratio (%)	3.6	3.7	4.2	4.0	3.0
NPA coverage (%)	81	93	67	69	106
Unsecured NPA coverage (%)	128	148	129	147	235

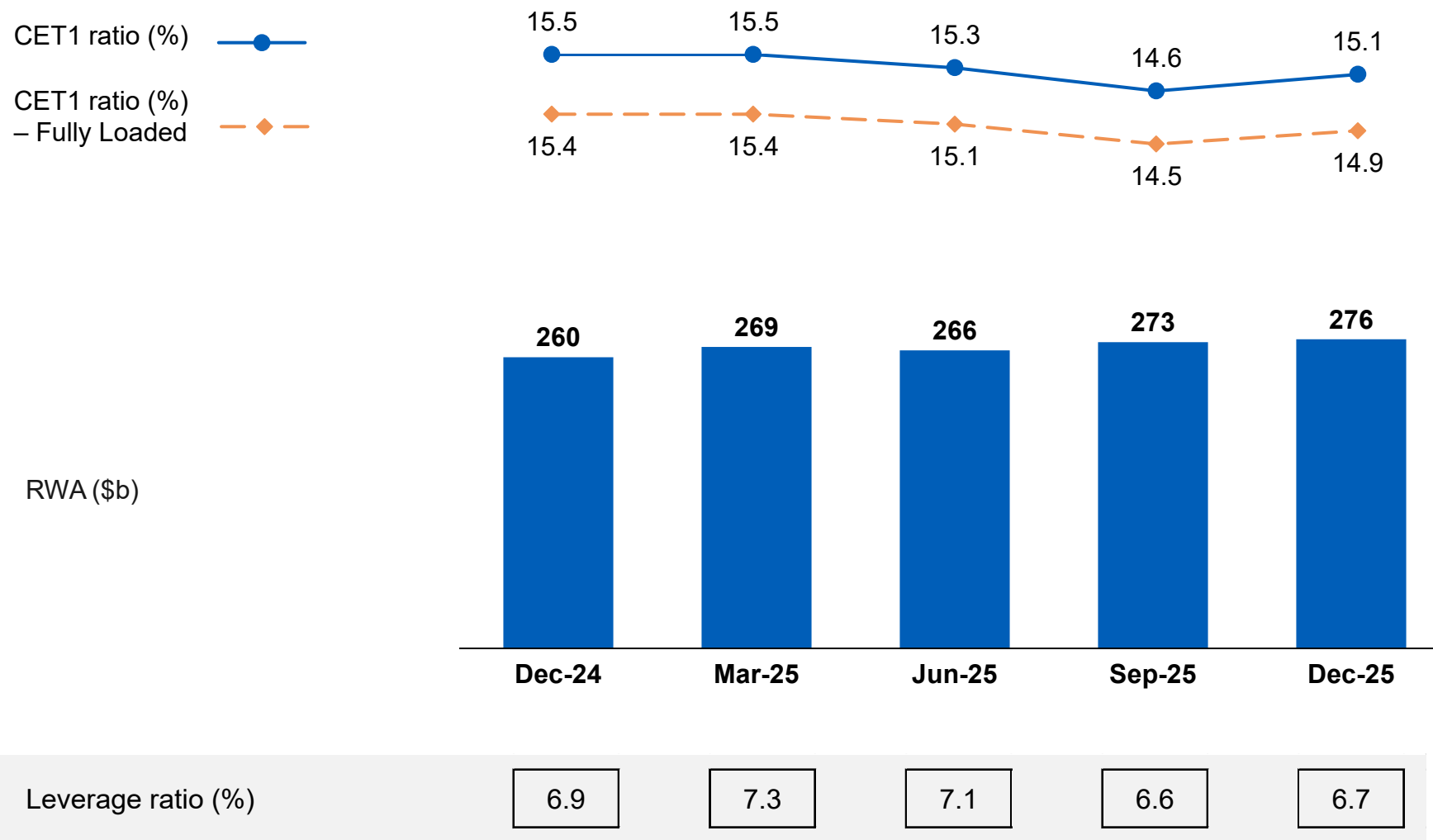
Note: Classification is according to where credit risks reside, represented by the borrower's country of incorporation/ operation for non-individuals and residence for individuals.

Sound liquidity and funding positions with continued CASA growth



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

Robust capital position with CET1 ratio healthy at 15.1%



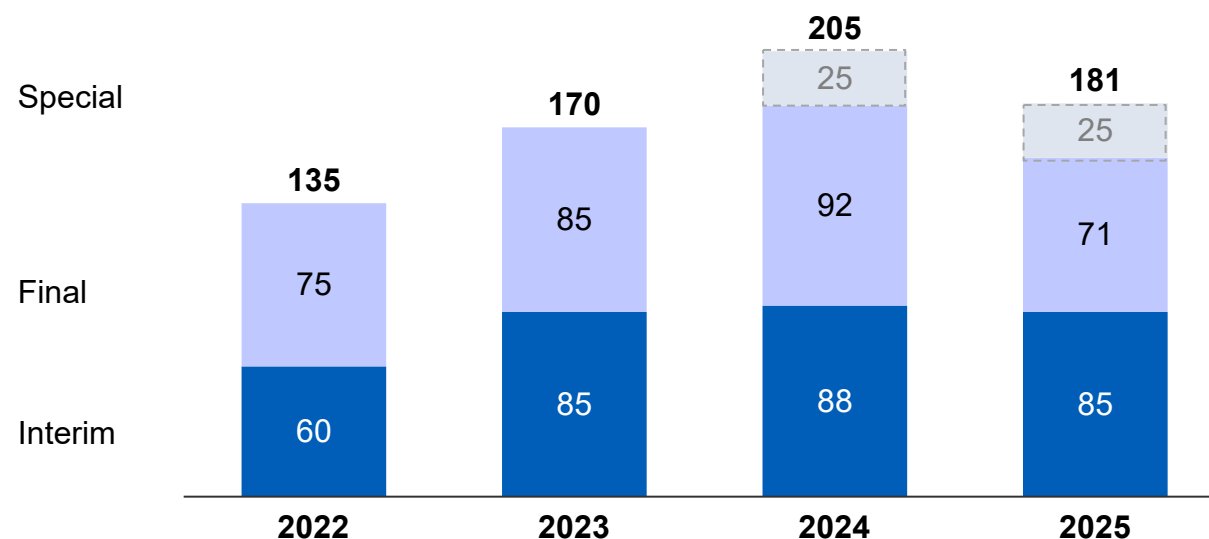
Dividends and share buyback for sustainable shareholder returns



Core Payout
ratio (%)

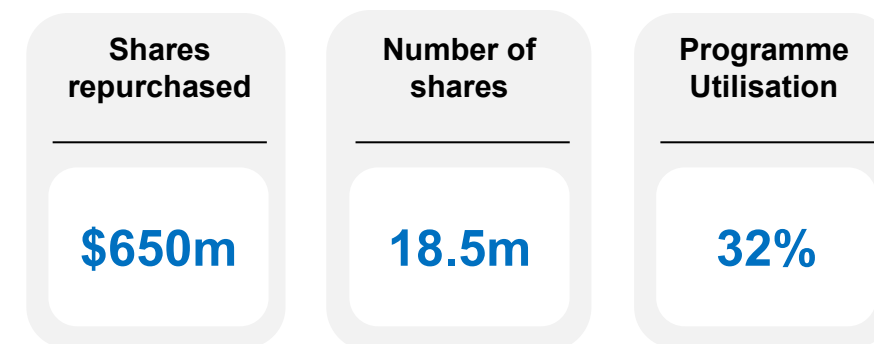


Dividend per
ordinary share (¢)



Share Buyback²

Returning \$2 billion surplus capital to shareholders



1. Core payout ratio excludes impact of pre-emptive general allowance
2. Shares repurchased are cancelled and executed over 3 years till 2027 subject to market conditions

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 470 branches and offices in 19 countries and territories.

Note: Financial statistics as at 31 December 2025

1. USD 1 = SGD 1.2863 as at 31 December 2025

2. Average for 4Q25

3. Calculated based on profit attributable to equity holders of the Bank, net of perpetual capital securities distributions

Key Statistics for FY25

■ Gross loans	: SGD352b (USD274b ¹)
■ Customer deposits	: SGD426b (USD331b ¹)
■ Loan / Deposit ratio	: 81.7%
■ Net stable funding ratio	: 116%
■ All-currency liquidity coverage ratio	: 147% ²
■ Common Equity Tier 1 ratio	: 15.1%
■ Leverage ratio	: 6.7%
■ Return on equity ³	: 9.6%
■ Return on assets	: 0.86%
■ Net interest margin	: 1.89%
■ Non-interest income / Total income	: 32.2%
■ Cost / Income	: 44.6%
■ Non-performing loan ratio	: 1.5%
■ 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+

A leading Singapore bank; Established franchise in core market segments



UOB Group’s recognition in the industry	Sizeable domestic market share
 Best Bank in Asia-Pacific, 2025  ASEAN’s Best Bank for Consumers, 2025  Best SME Bank (Global), Best Retail Bank (SEA), 2025	SGD deposits 21% SGD loans 25%

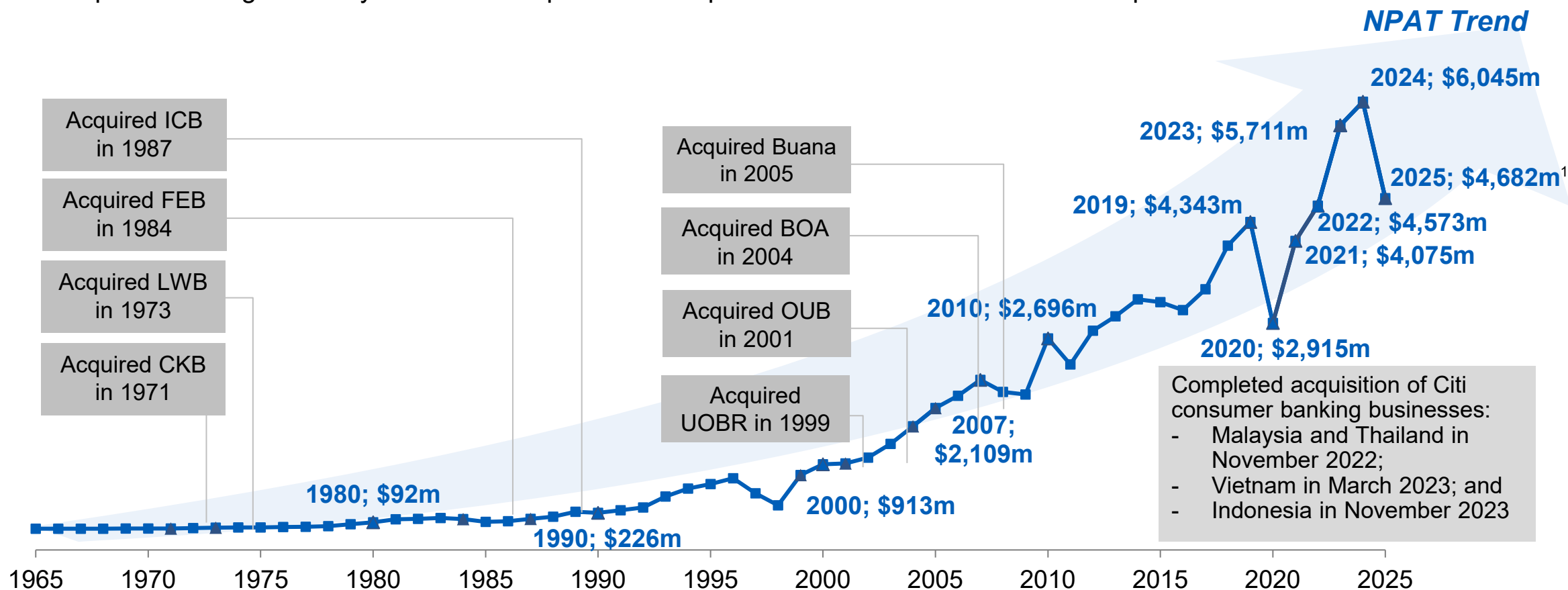
Source: Company reports

Source: UOB, MAS (data as of 31 December 2025)

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



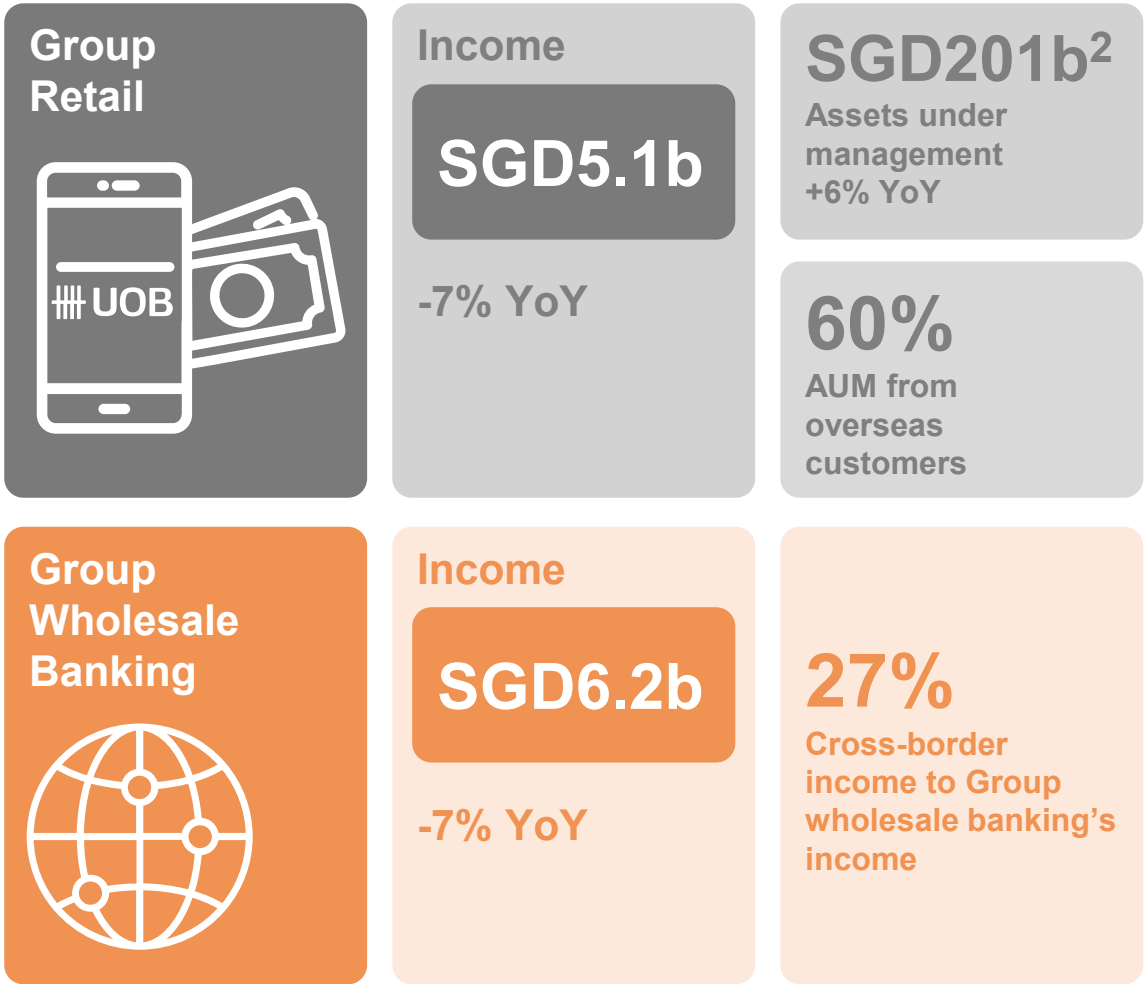
Extensive Regional Footprint



- 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

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

FY25 performance by segment



Why 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 15.1% as at 31 December 2025
- Diversified funding and sound liquidity, with 81.7% loan/deposit ratio
- Strong coverage, with general allowance on loans (including RLAR) covering 1.0% of performing loans



Balance growth with stability

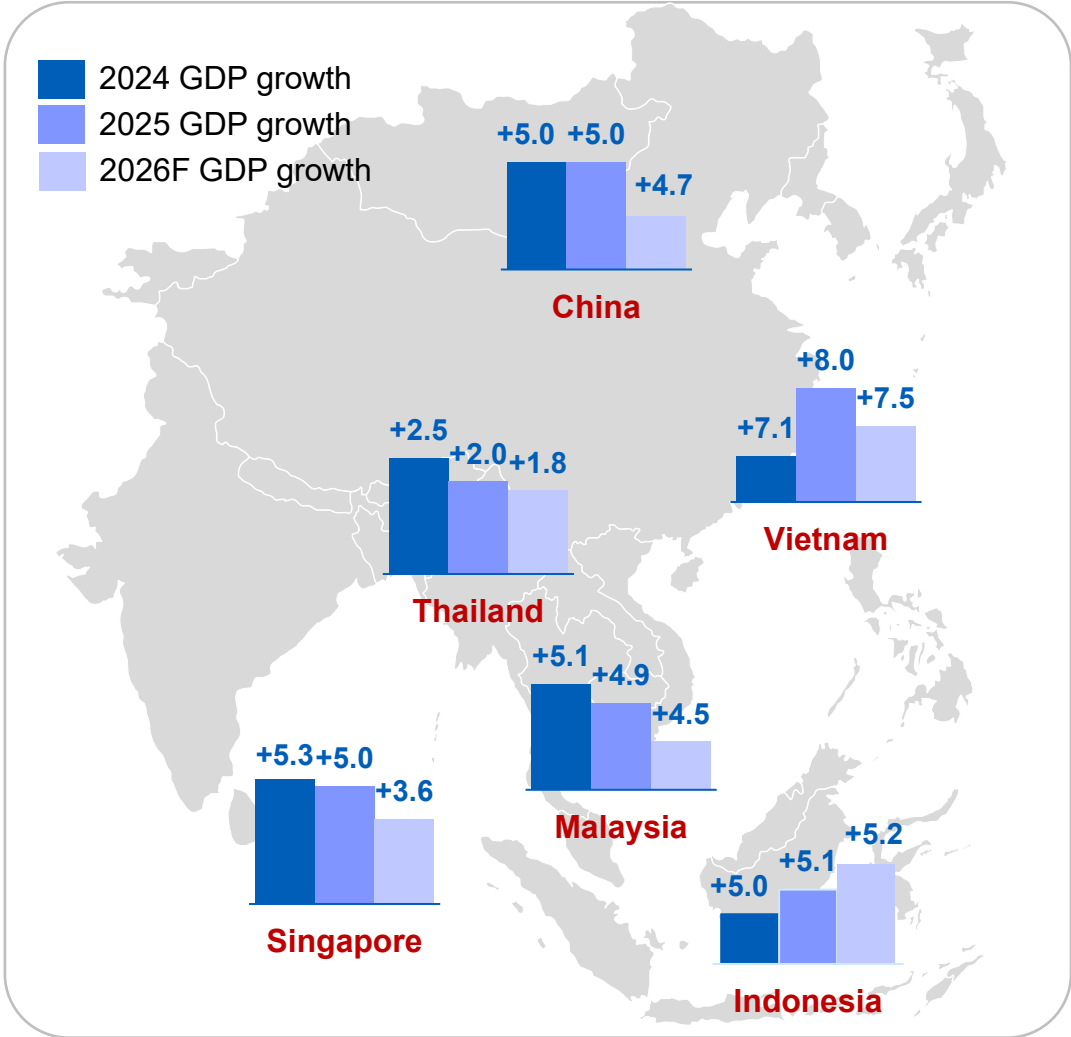
- More than half of Group's earnings from home market of Singapore (AAA sovereign rating)
- Continue to diversify portfolio, strengthen balance sheet, manage risks and build core franchise for the future
- Maintain long-term perspective to growth for sustainable shareholder returns

Macroeconomic Outlook

ASEAN: Navigating US Tariff Risks Amid Slowing Growth

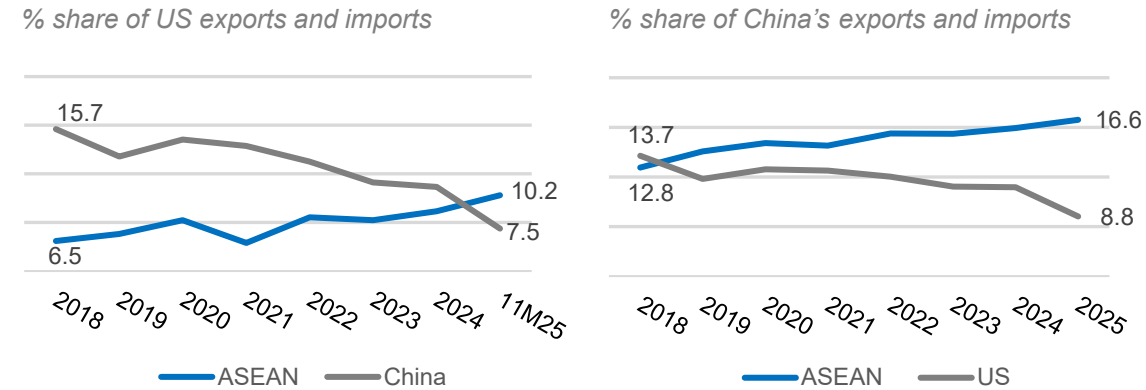


Supply Chain Shifts, Intra-Regional Trade, Infrastructure and Policy Support to Anchor Medium-Term Outlook



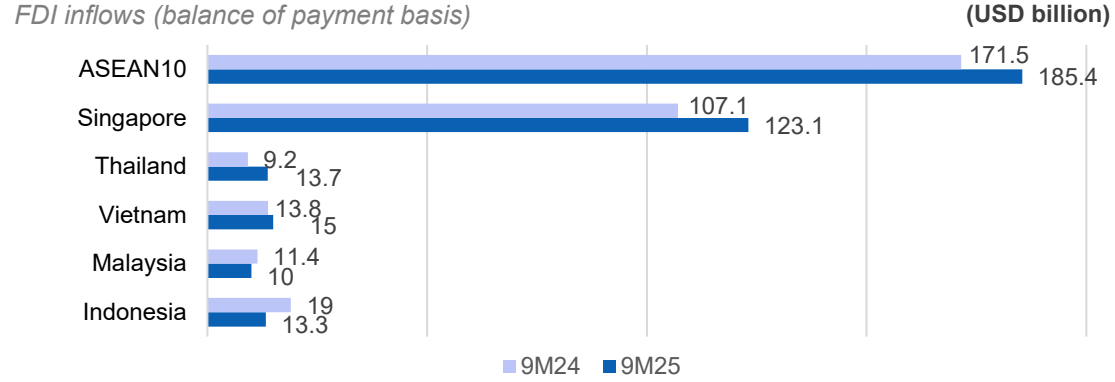
Source: UOB Global Economics & Markets Research forecasts

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

Divergence in monetary policy, Fed on pause in early 2026

	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26F	2Q26F	3Q26F	4Q26F
US 10-Year Treasury	4.20	4.40	3.78	4.57	4.21	4.23	4.15	4.12	4.10	4.10	4.20	4.30
US Fed Funds	5.50	5.50	5.00	4.50	4.50	4.50	4.25	3.75	3.75	3.50	3.25	3.25
SG 3M SORA	3.68	3.64	3.49	3.07	2.56	2.06	1.46	1.19	1.29	1.27	1.32	1.39
HK 1M HIBOR	4.80	4.61	4.32	4.58	3.73	0.73	3.54	3.21	2.70	2.55	2.45	2.50
MY Overnight Policy Rate	3.00	3.00	3.00	3.00	3.00	3.00	2.75	2.75	2.75	2.75	2.75	2.75
TH 1-Day Repo	2.50	2.50	2.50	2.25	2.00	1.75	1.50	1.25	1.00	1.00	1.00	1.00
ID 7-Day Reverse Repo	6.00	6.25	6.00	6.00	5.75	5.50	4.75	4.75	4.50	4.25	4.25	4.25
CH 1-Year Loan Prime Rate	3.45	3.45	3.35	3.10	3.10	3.00	3.00	3.00	2.90	2.90	2.90	2.90

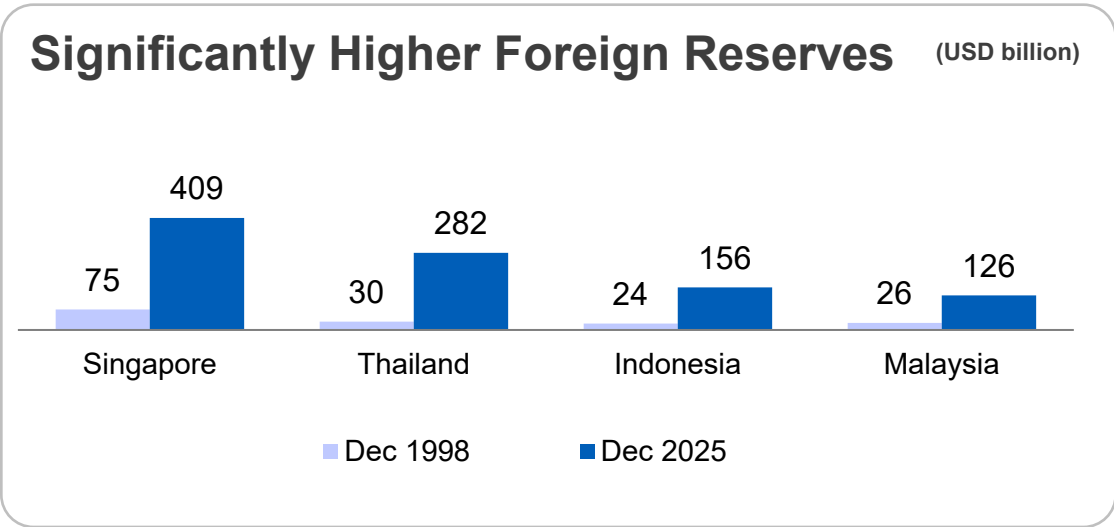
The Fed kept the Fed Funds Target Rate unchanged at 3.50–3.75% at its first 2026 meeting, following three consecutive cuts in late 2025. Chair Powell signalled openness to future easing but emphasised no urgency to cut further. We expect a pause in early 2026 ahead of Powell’s May departure and continue to project two cuts in 2Q and 3Q, bringing the FFTR to 3.25% by end-2026. The main uncertainty remains the appointment of the next Fed Chair, after which we will reassess our outlook.

We foresee growing divergence across DM and Asian central banks. Several Asian central banks are set to finish their easing cycles in 2026, while BOJ and RBA are expected to tighten and ECB and BOE proceed with modest cuts. In China, policymakers reaffirmed “proactive fiscal” and “moderately loose monetary” stances, with easing likely to remain targeted. We continue to expect a 10 bps benchmark rate cut and a 50 bps RRR reduction in 2026.

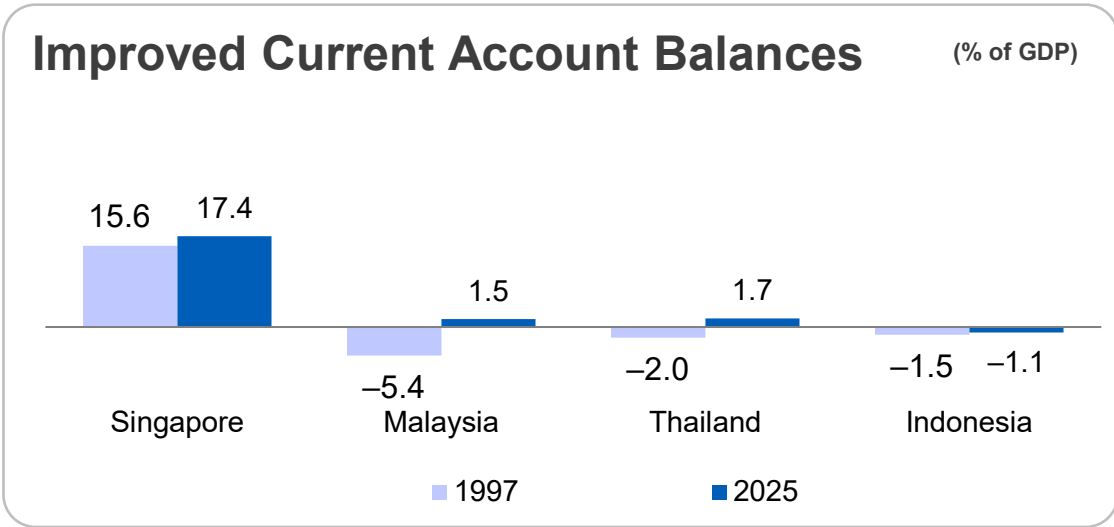
Singapore’s economy grew a strong 5.0% in 2025 (2024: 5.3%), supported by export and production front-loading and sustained AI-driven semiconductor demand. Growth is expected to ease to 3.6% in 2026 due to high base effects, though AI momentum should persist through 1H26. MTI raised its 2026 forecast to 2.0–4.0%, from 1.0-3.0% previously. While CPI shows reflation signs, broad price pressures remain limited; we expect core inflation to rise to 1.5% in 2026 (2025: 0.7%). We also anticipate MAS to steepen the S\$NEER slope to 1.0% p.a. in Apr 2026, likely as a one-off move.

Source: UOB Global Economics & Markets Research forecasts

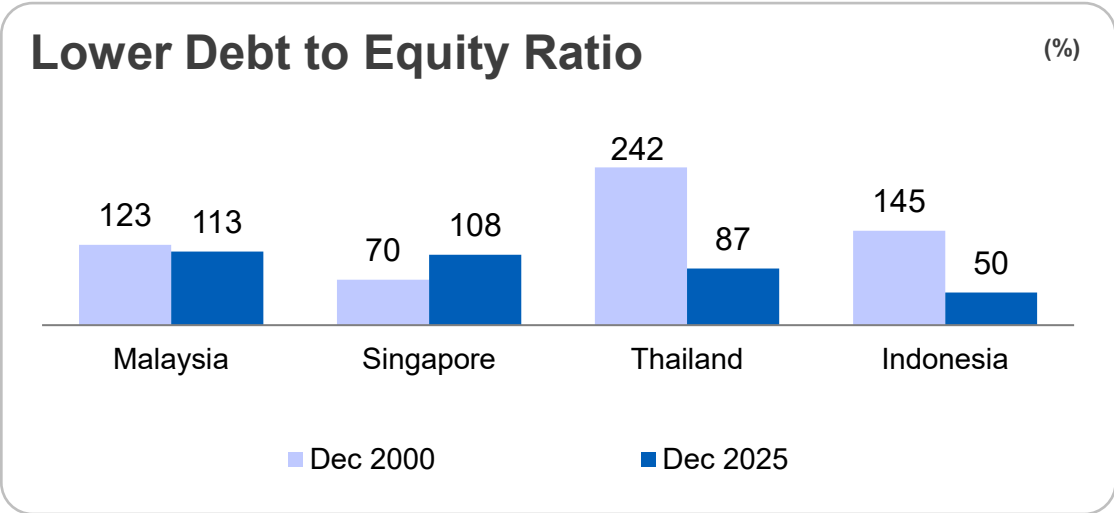
Macro resilience across key Southeast Asian markets



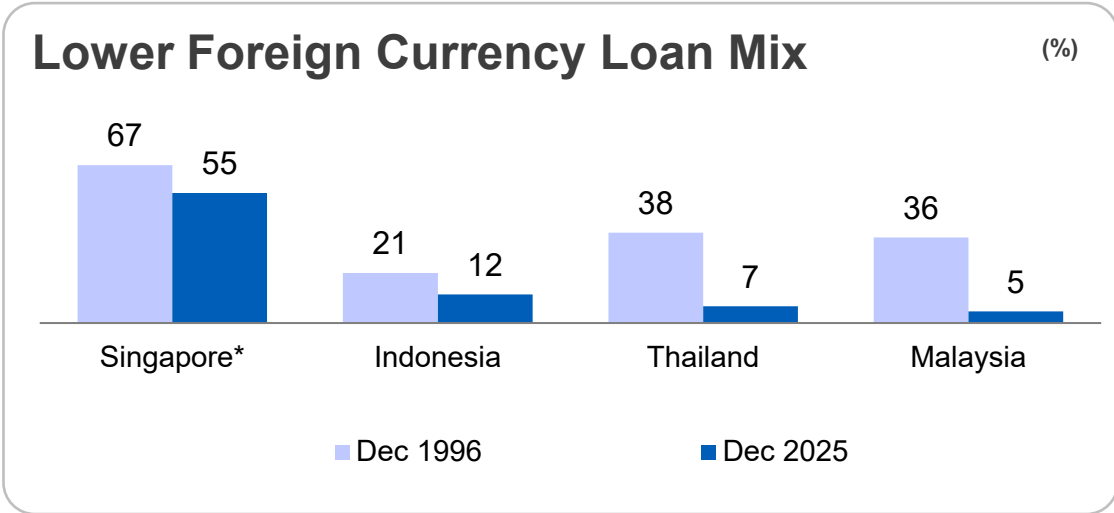
Sources: World Bank, International Monetary Fund



Source: International Monetary Fund



Total debt to equity ratio = total ST and LT borrowings divided by total equity, multiplied by 100
Sources: MSCI data from Bloomberg

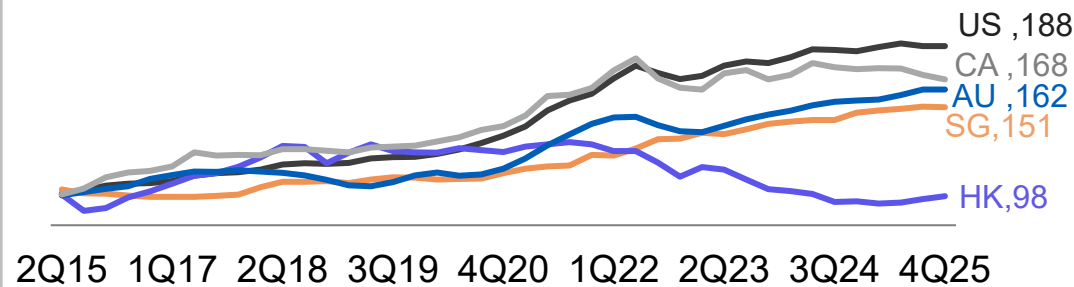


* Foreign currency loans in 1996 approximated by using total loans of Asia Currency Units
Thailand data is as of Jun 2025 Sources: Central banks

Singapore mortgages remain a low-risk asset class



Low risk of housing bubbles due to cooling measures (3Q15 = 100)

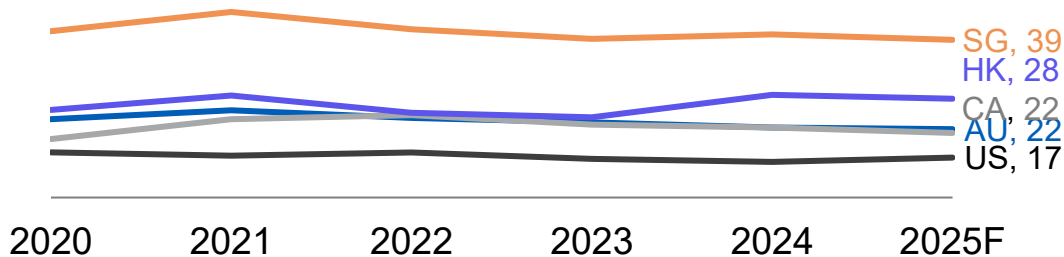


Based on latest property price data as of 4Q25 (except US and AU which is based on 3Q25)

Sources: CEIC, UOB Economic-Treasury Research

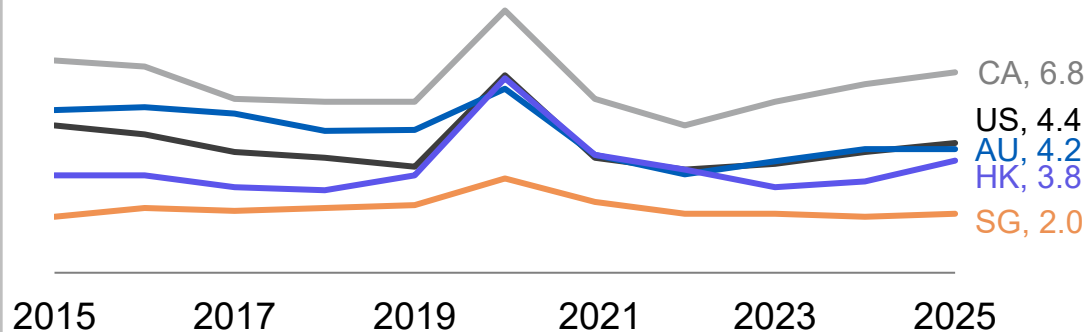
High national savings rate

(% of GDP)



Source: International Monetary Fund, UOB Economic-Treasury Research

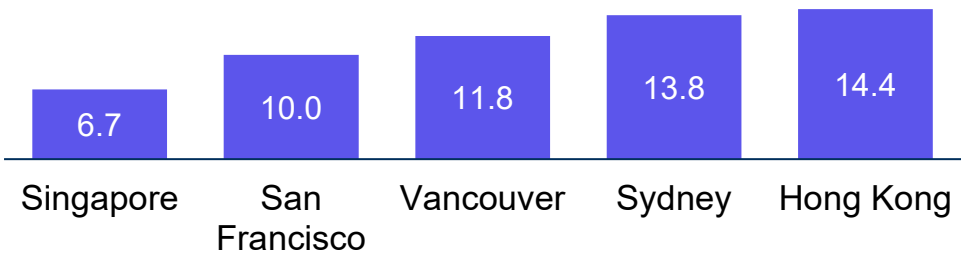
Low unemployment underscores housing affordability and support for mortgage servicing (Unemployment, %)



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 3Q24, based on 2025 edition of Urban Reform Institute report
Singapore's PIR calculated based on condominium price of S\$1.62m and medium monthly household income of S\$20.2k.

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

Capital adequacy rules across the region



	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%	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

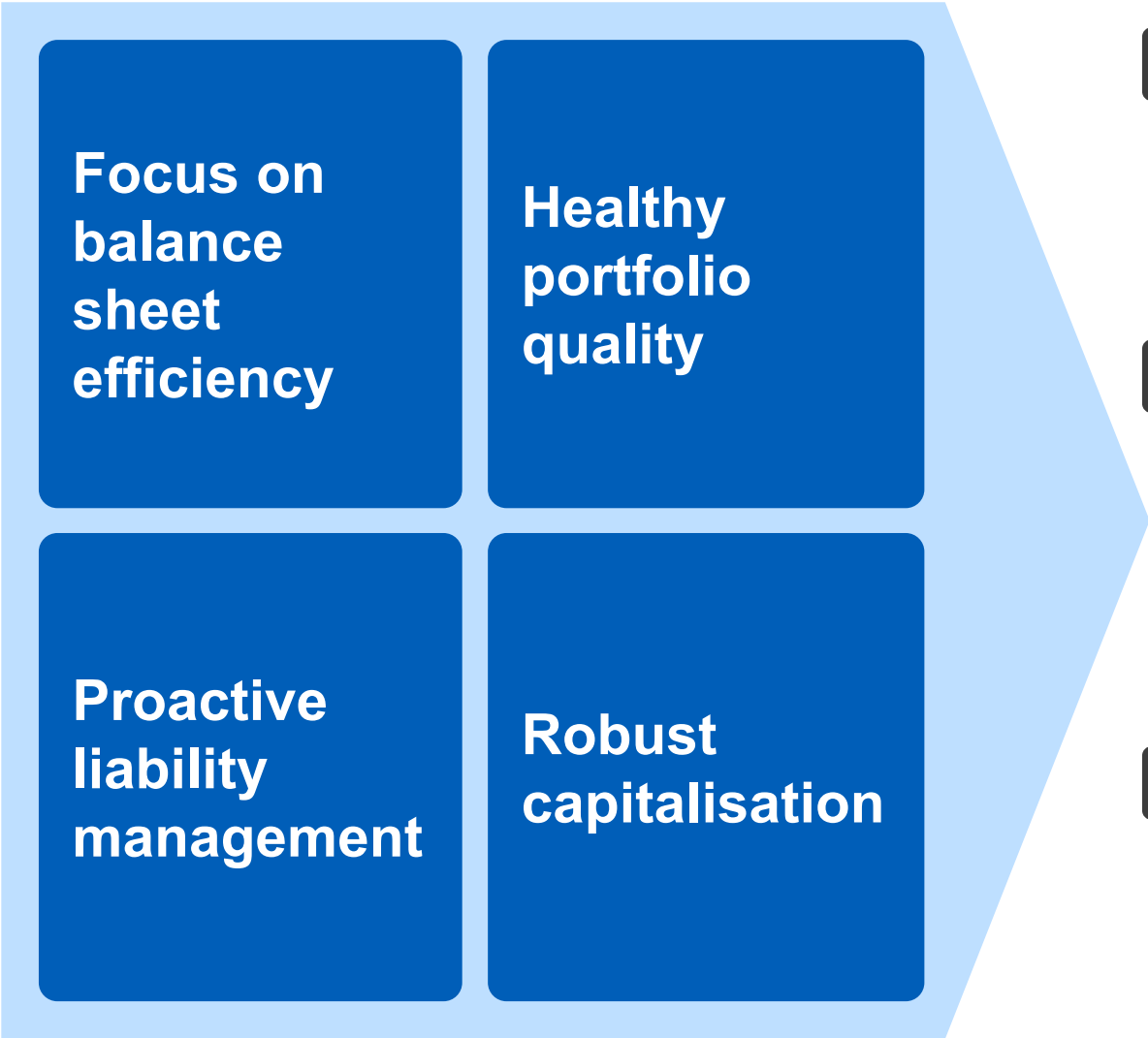
1. Includes 2% for D-SIB (domestic-systemically important banks) buffer for the three Singapore banks

2. Each regulator determines its own level of countercyclical capital buffer

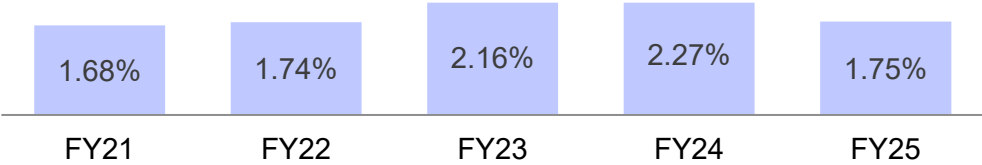
3. According to the regulations, capital surcharge for Indonesia D-SIBs are classified into four buckets based on the tier 1 capital (Bucket 1 – 1%, Bucket 2 – 1.5%, Bucket 3 – 2%, Bucket 4 – 2.5%)

Strong UOB Fundamentals

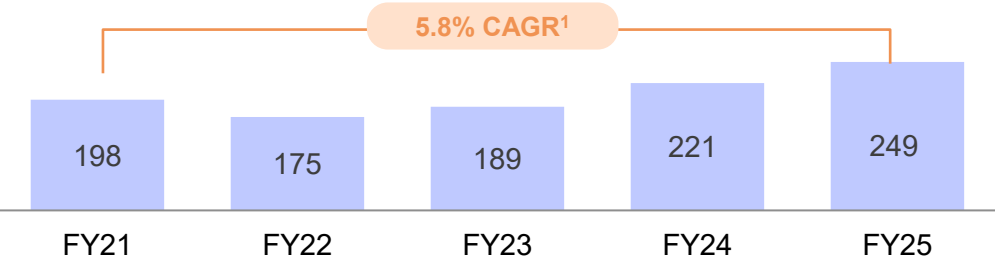
Disciplined balance sheet management



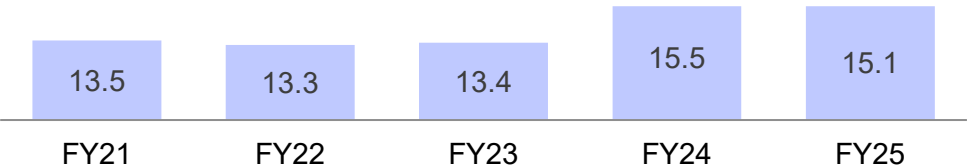
Return on risk-weighted assets



Current Account Saving Account Balances (SGD b)



Common Equity Tier 1 ratio (%)

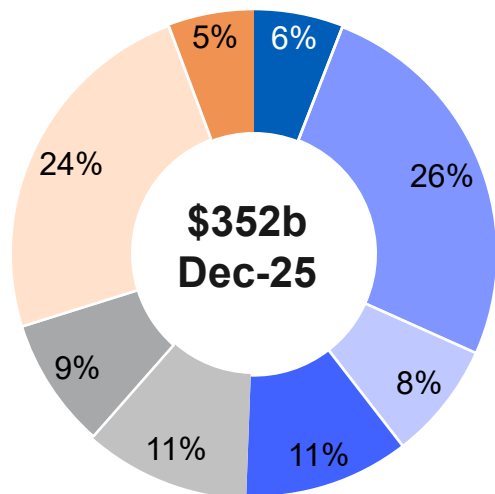


Notes
1. Compound annual growth rate over FY21 to FY25 period

Customer loans up 4% YoY and stable QoQ



By Industry

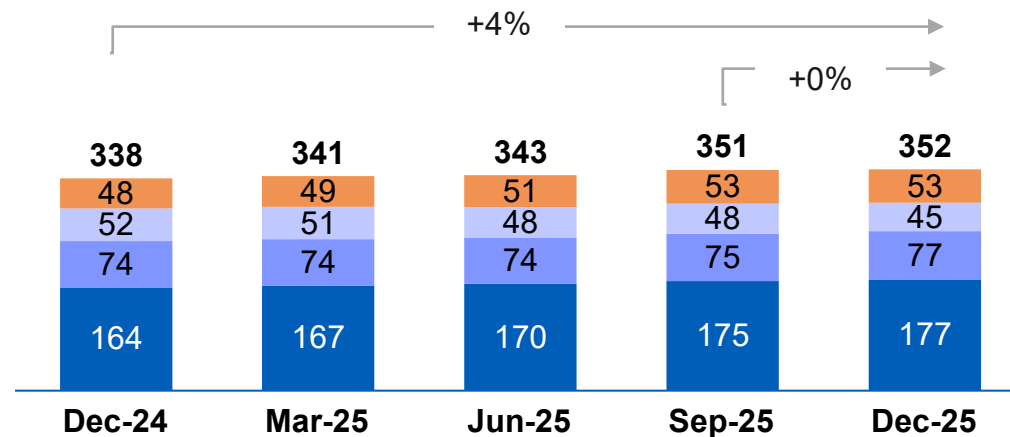


- Transport, storage and communication
- Building and construction
- Manufacturing
- FIs, investment and holding companies
- General commerce
- Professionals and private individuals
- Housing loans
- Others

By Geography

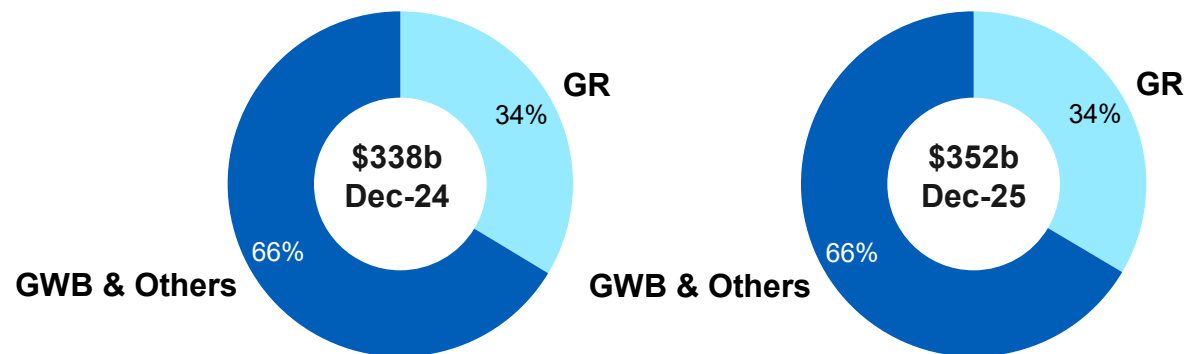
(\$b)

Rest of the world
Greater China
ASEAN-4
Singapore



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



UOB's responsible financing journey: pragmatic and progressive



TCFD Implementation: Climate Scenario Analysis



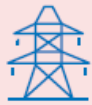
In October 2022, we announced our commitment to achieving net zero by 2050, with a focus on 6 priority sectors



● 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 emissions¹
- 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)

2 years on, we are progressing across all priority sectors, and are trending below the reference pathways



Power
(kgCO₂/MWh)

37% below pathway



Automotive
(gCO₂/vehicle-km)

4% below pathway



Note: We have updated both our reference pathway, including our 2030 target, and portfolio data to be in line with the latest market practice. For data consistency, we have omitted 2021 figures.



Oil and gas (O&G)

No new project financing for upstream projects approved for development after 2022

Coal

No new project financing of greenfield or expansion of coal-fired power plants and thermal coal mines; Exit financing for thermal coal sector by 2039



Real estate
(kgCO₂/m²)

11% below pathway



Construction
(tCO₂/S\$million)

18% below pathway



Steel
(tCO₂/tonne)

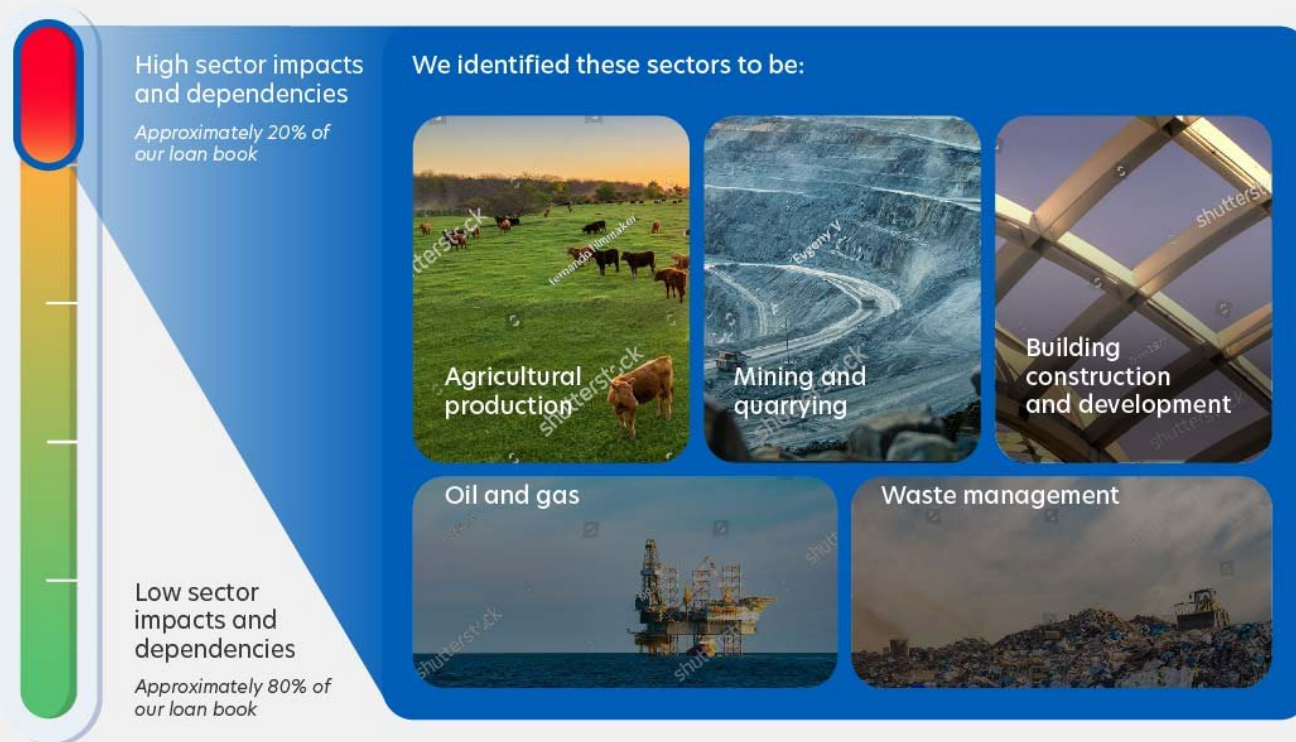
6% below pathway



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



- UOB's overall portfolio has **low to medium risk** 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** value chains have the most material risks and opportunities related to nature. We have focused on these three sectors in our analysis
- **Oil & Gas** has material impacts on nature and is minimally considered for nature dependencies. It is not prioritized because opportunities in O&G are primarily in net zero related activities
- **Waste management** material impact and dependency but has a small exposure (0.1%) in UOB's portfolio so are not prioritising this sector

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



Comparison against peers



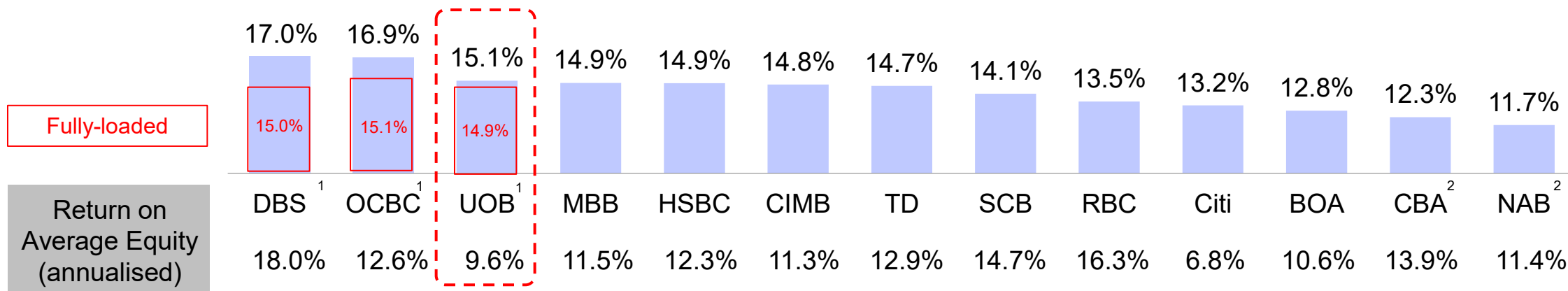
				Standalone Strength	Cost Management	Returns	Liquidity
Ratings unchanged, alr checked				Moody's baseline credit assessment	Costs/income ratio	Return on average assets (annualised)	Loan/deposit ratio
Moody's	S&P	Fitch					
Aa1	AA–	AA–	UOB	a1	45%	0.9%	82%
Aa1	AA–	AA–	OCBC	a1	40%	1.4%	79%
Aa1	AA–	AA–	DBS	a1	40%	1.5%	73%
A3	A–	A+	HSBC	a3	53%	0.7%	55%
A3	BBB+	A	SCB	baa1	59%	0.6%	51%
A1	A–	AA–	BOA	a2	62%	0.9%	58%
A3	BBB+	A	Citi	baa1	65%	0.5%	52%
Aa2	AA–	AA–	CBA	a1	45%	0.8%	106%
Aa2	AA–	AA–	NAB	a2	47%	0.6%	118%
Aa1	AA–	AA–	RBC	a2	55%	0.9%	69%
Aa3	A+	AA–	TD	a2	58%	0.7%	75%
A3	A–	n.r.	CIMB	baa1	47%	1.0%	87%
A3	A–	n.r.	MBB	a3	49%	1.0%	92%

Source: Company reports, Credit rating agencies (updated as of 13 February 2026)

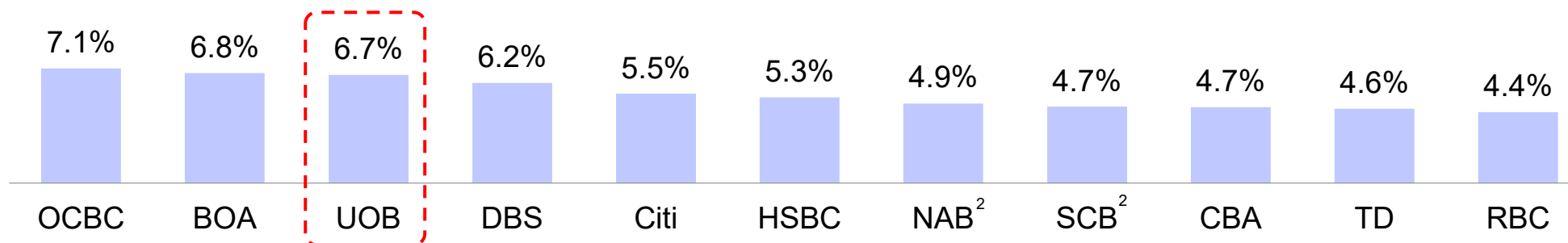
Financial data based on period ended 31 December 2025, except for RBC/TD (31 October 2025), NAB, CIMB, Maybank (30 September 2025)

Capital and leverage ratios

Reported Common Equity Tier 1 CAR



Reported Leverage Ratio



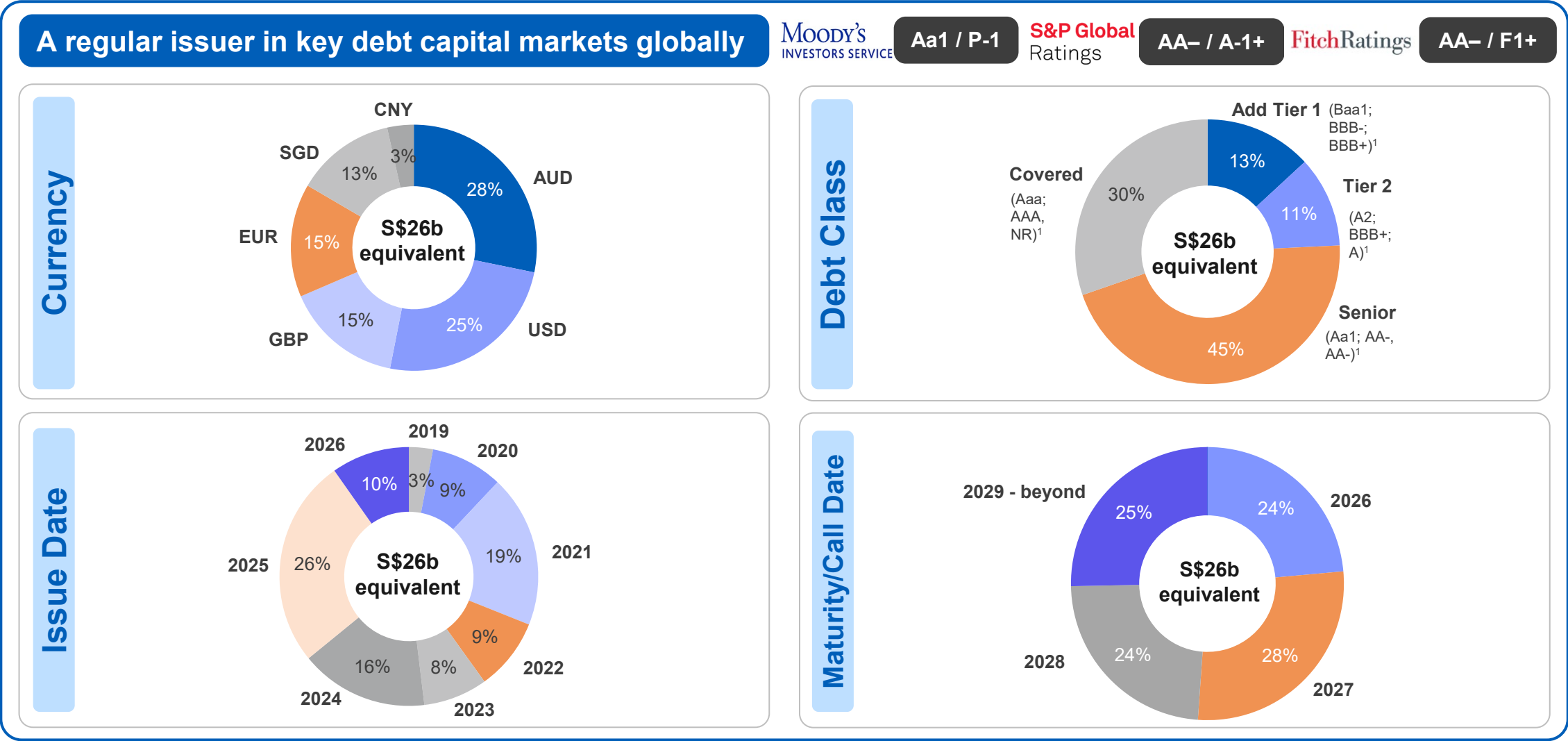
1. The three major Singapore banks have implemented Final Basel III reforms (both transitional and fully-loaded ratios are shown above)

2. Common equity Tier 1 ratios of CBA and NAB are based on APRA's standards; their respective internationally comparable ratio was 18.3% (31 December 2025) and 17.1% (30 September 2025)

Source: Company reports

Financial data based on period ended 31 December 2025, except for RBC/TD (31 October 2025), NAB, CIMB, Maybank (30 September 2025)

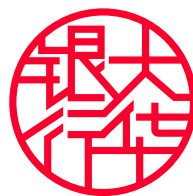
Strong investment grade credit ratings



Source: Credit rating agencies

Note: The pie charts represent outstanding UOB's public rated issuances as 24 February 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



Right By You