

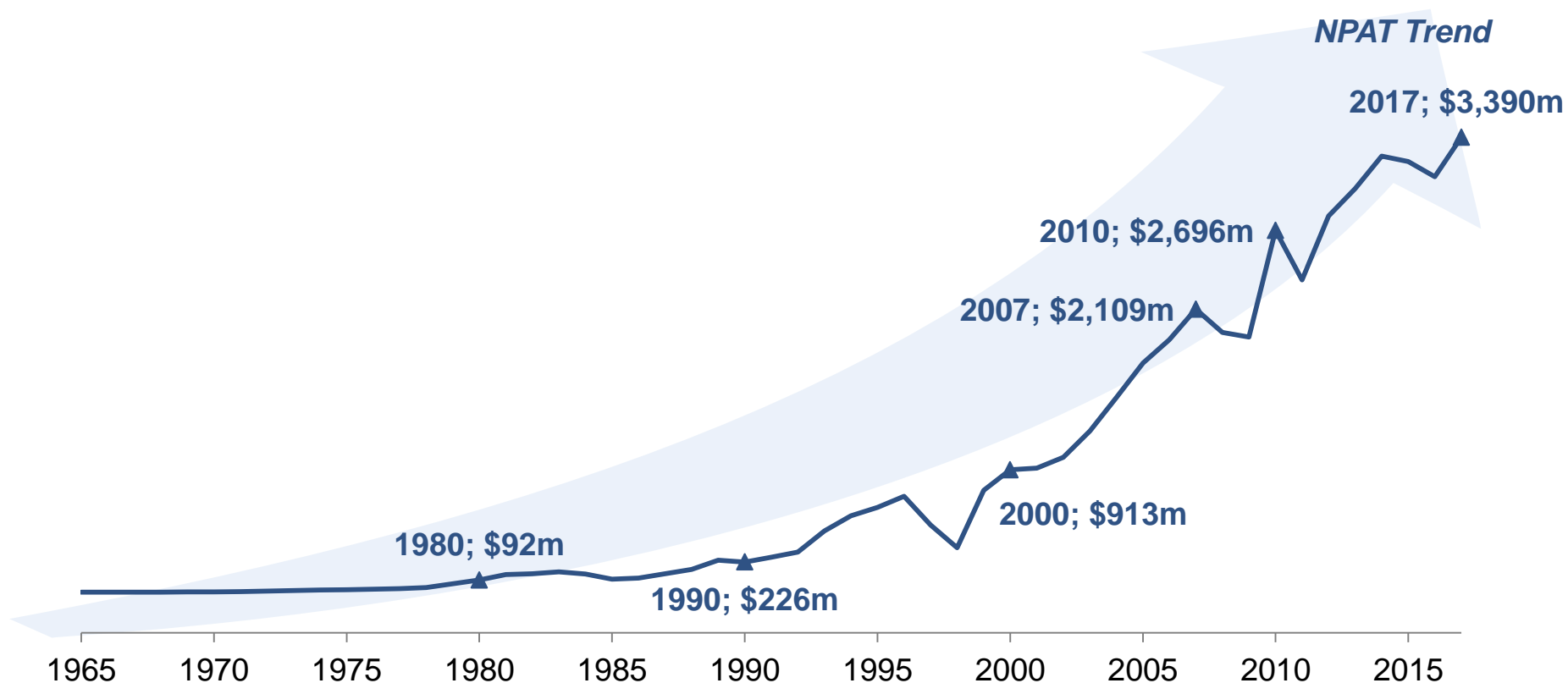
# UOB Group

Creating Long-term Value Across Our Regional Banking Franchise

February 2018

# Proven Track Record of Execution

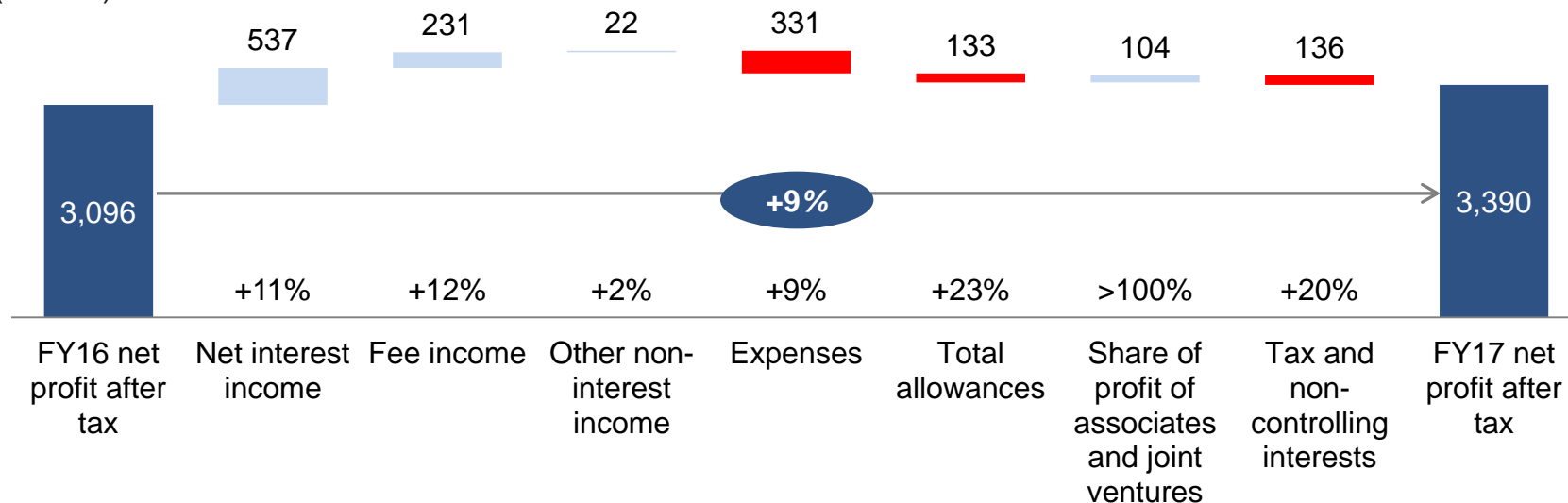
- UOB's management has steered the Group through various global events and crises
- Stability of management team ensures consistent execution of strategies
- Disciplined management style which underpins the Group's overall resilience and sustained performance



# Performance Backed by Healthy Growth Momentum and Strong Balance Sheet

## Net Profit After Tax<sup>1</sup> (NPAT) Movement, FY17 vs FY16

(SGD m)



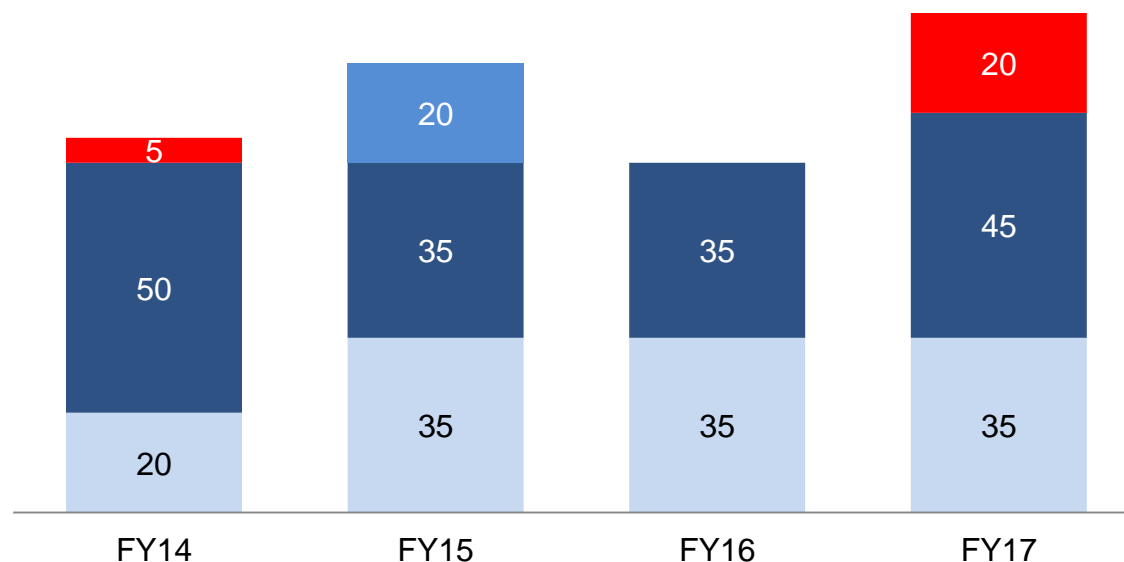
Key Indicators	FY17	FY16	YoY Change
ROE (%) <sup>2</sup>	10.2	10.2	-
NPL ratio (%)	1.8	1.5	+0.3% pt
Loan/Deposit ratio (%)	85.1	86.8	(1.7) pt
Common Equity Tier 1 capital adequacy ratio <sup>3</sup>	14.7	12.1	+2.6% pt

1. Relate to amount attributable to equity holders of the Bank.

2. Calculated based on profit attributable to equity holders of the Bank net of preference share dividends and perpetual capital securities distributions.

3. Based on final rules effective 1 January 2018.

# Higher Dividends for 2017



Net dividend per ordinary share (¢)	Interim	Final	Special	UOB 80th Anniversary
Payout amount (SGD m)	1,201	1,444	1,135	1,661
Payout ratio (%)	37	45	37	49
Payout ratio (excluding special/one-off dividends) (%)	35	35	37	39

**Note:** The Scrip Dividend Scheme was applied to UOB 80<sup>th</sup> Anniversary dividend for the financial year 2015; interim and final dividends for the financial year 2016; as well as interim, final and special dividends for the financial year 2017. The Scheme provides shareholders with the option to receive Shares in lieu of the cash amount of any dividend declared on their holding of Shares. For more details, please refer to [http://www.uobgroup.com/investor/stock/dividend\\_history.html](http://www.uobgroup.com/investor/stock/dividend_history.html).

# A Leading Singapore Bank; Established Franchise in Core Market Segments



## Group Retail

- Best Retail Bank in Singapore<sup>1</sup>
- Strong player in credit cards and private residential home loans




## Group Wholesale Banking

- Best SME Banking<sup>1</sup>
- Seamless access to regional network for our corporate clients

## Global Markets

- Strong player in Singapore dollar treasury instruments

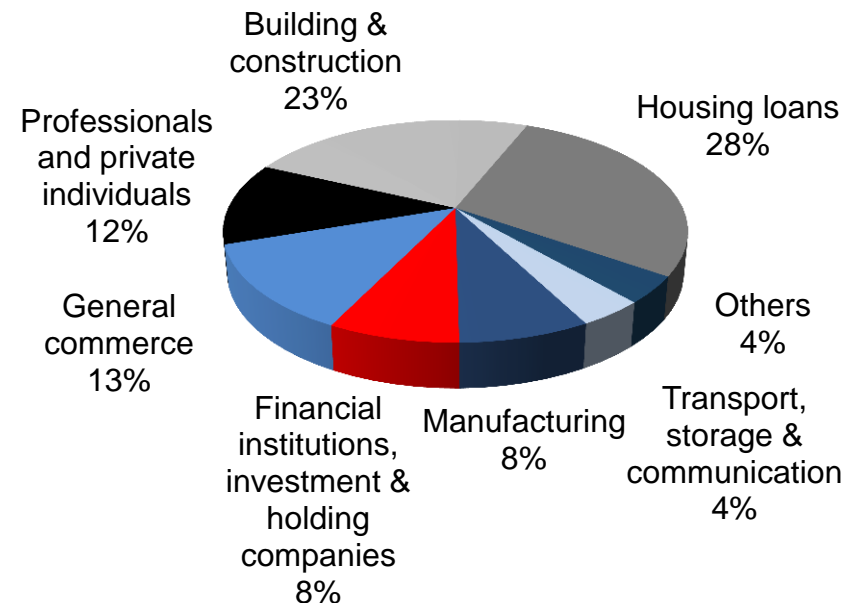
## UOB Group's recognition in the industry

 <p><b>The Banker</b> GLOBAL FINANCIAL INTELLIGENCE SINCE 1996</p> <p><b>Bank of the Year, Singapore, 2015</b></p>	 <p><b>RETAIL BANKER INTERNATIONAL</b> Asia Trailblazer Awards 2017 Excellence in Mobile Banking - Overall</p> <p><b>Excellence in Mobile Banking – Overall, 2017</b></p>	 <p><b>THE ASIAN BANKER</b> STRATEGIC BUSINESS INTELLIGENCE FOR THE FINANCIAL SERVICES COMMUNITY</p> <p><b>EXCELLENCE IN RETAIL FINANCIAL SERVICES INTERNATIONAL AWARDS</b></p> <p><b>Best Retail Bank<sup>1</sup></b></p> <p><b>SME Bank of the Year<sup>1</sup></b></p>
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Source: Company reports.

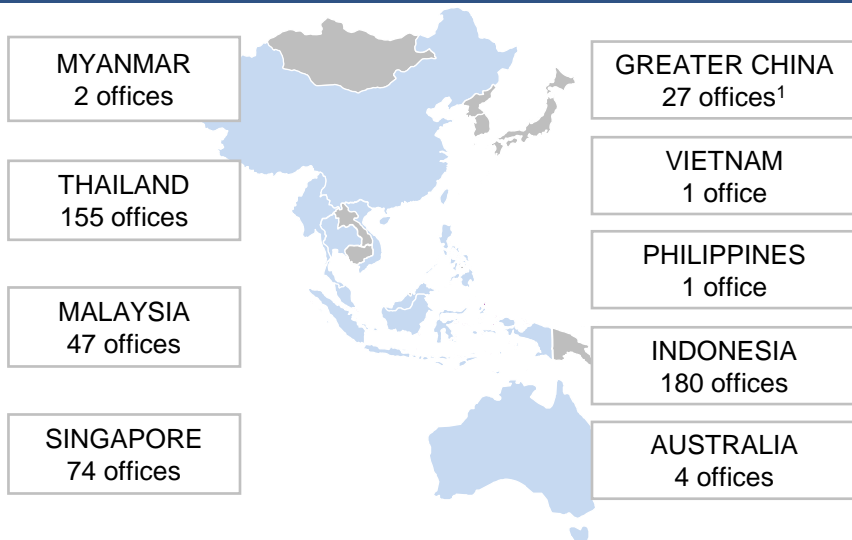
1. The Asian Banker "Excellence in Retail Financial Service Awards": 2016 & 2017 (SME Bank of the Year), 2014 (Best Retail Bank in Asia Pacific and Singapore).

## Gross Loans by Industry



# Expanding Regional Banking Franchise

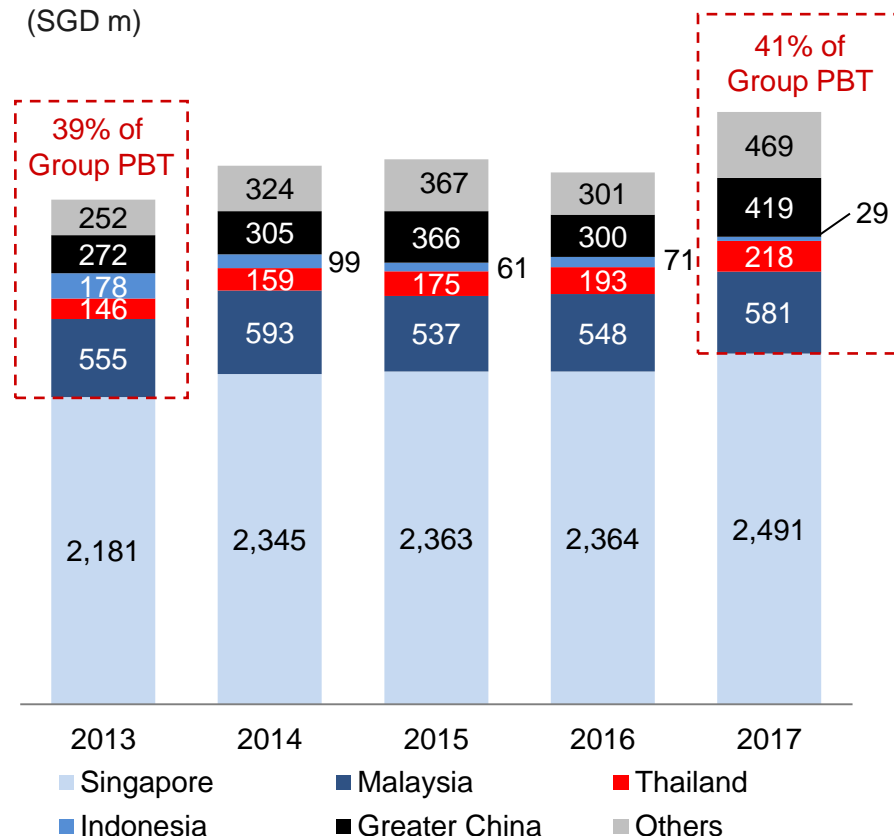
## Extensive Regional Footprint with c.500 Offices



- 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

## Profit Before Tax by Region

(SGD m)



*Established regional network with key South East Asian pillars, supporting fast-growing trade, capital and wealth flows*

1. UOB owns c13% in Hengfeng Bank (formerly Evergrowing Bank) in China.

A diagram shaped like a house. The roof is a dark blue triangle containing the text "Established Regional Banking Franchise". Below the roof are three dark blue rectangular blocks, each containing a strategic objective. At the base of the house are four light blue rectangular blocks, each containing a supporting strategy. The entire structure is centered on the page.

## Established Regional Banking Franchise

**Realising the full potential of our regional platform**

**Serving the expanding regional needs of corporates**

**Tapping rising Asian consumer affluence**

**Pacing growth**

**Preserving balance sheet strength**

**Investing in our people**

**Investing in our platform and capabilities**

# Thank You

