



Member of the UOB Group

United Overseas Insurance Limited

Financial Highlights

For Full Year 2022 Results

Profit For The Financial Year

| (\$'000) | 2022 | 2021 | Change |
|---------------------|--------|--------|---------|
| Gross Premium | 98,987 | 97,419 | + 1.6% |
| Underwriting Profit | 21,169 | 20,763 | + 2.0% |
| Other Income | 618 | 12,002 | - 94.9% |
| Profit Before Tax | 21,787 | 32,765 | - 33.5% |

Selected Balance Sheet Items As At Year End

| (\$'000) | 2022 | 2021 | Change |
|------------------------|---------|---------|--------|
| Total Assets | 619,906 | 655,783 | - 5.5% |
| Net Technical Balances | 68,095 | 68,464 | - 0.5% |
| Shareholders' Equity | 419,585 | 448,212 | - 6.4% |

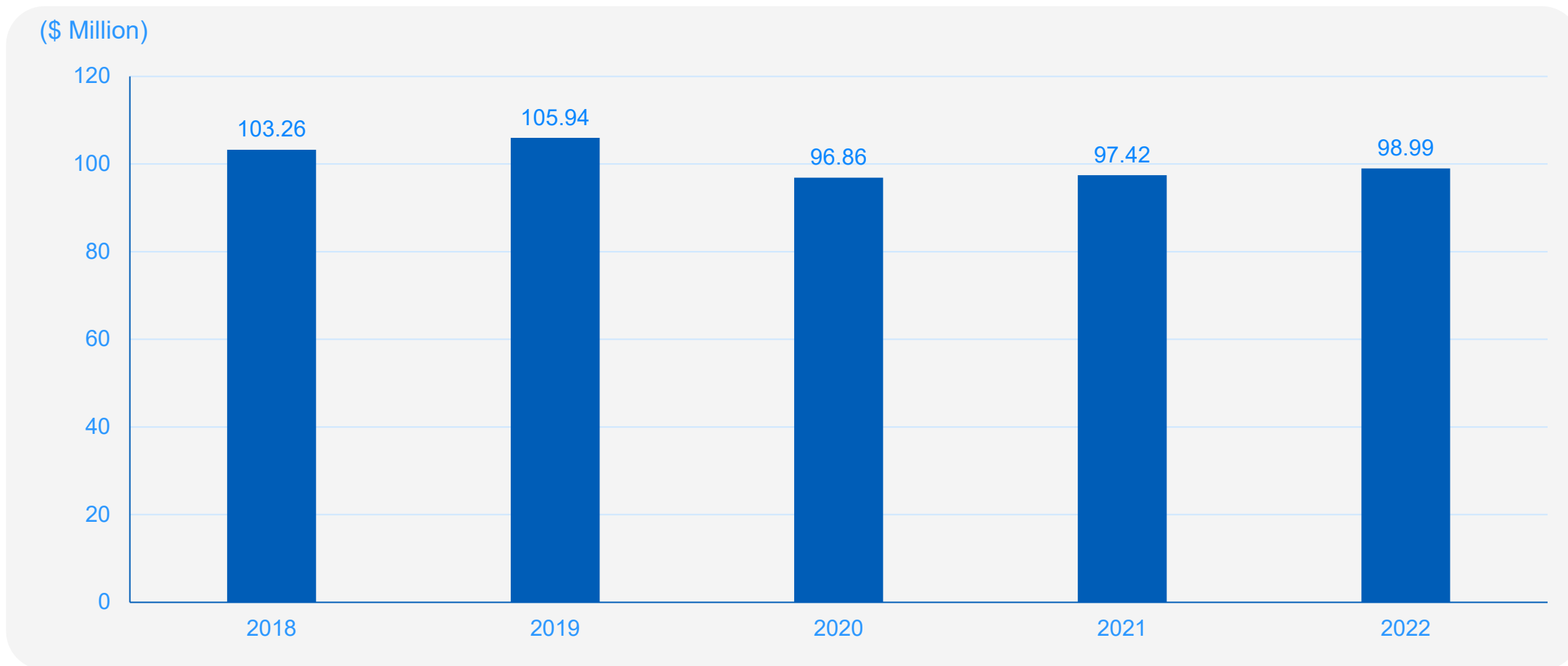
Financial Ratios

| (Cents) | 2022 | 2021 |
|------------------------------|--------------|--------------|
| Dividend declared per share | | |
| • Interim | 8.50 | 8.50 |
| • Final | 8.50 | 8.50 |
| • Special | 4.00 | 8.00 |
| Total | 21.00 | 25.00 |
| NAV per share ⁽¹⁾ | \$6.86 | \$7.33 |

(1) NAV – net asset value

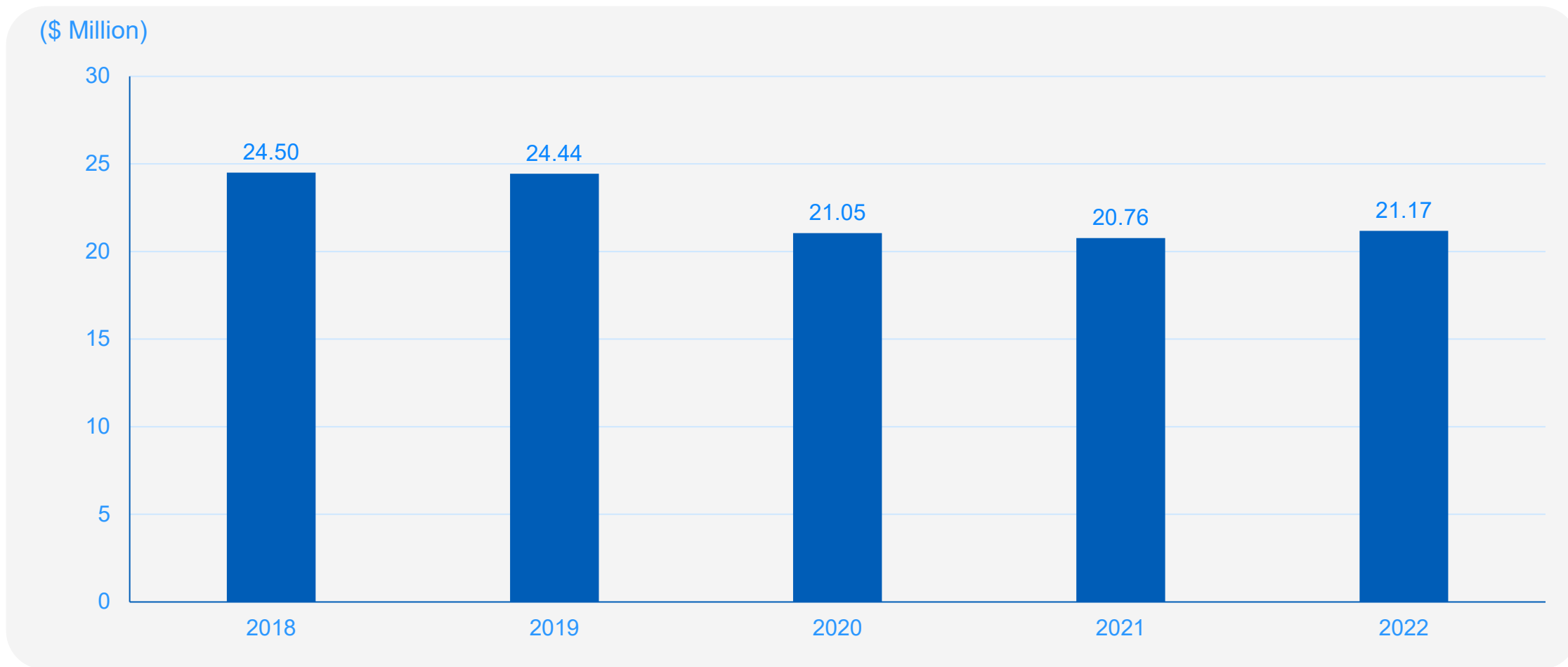
Five-year Development

(i) Gross Premium



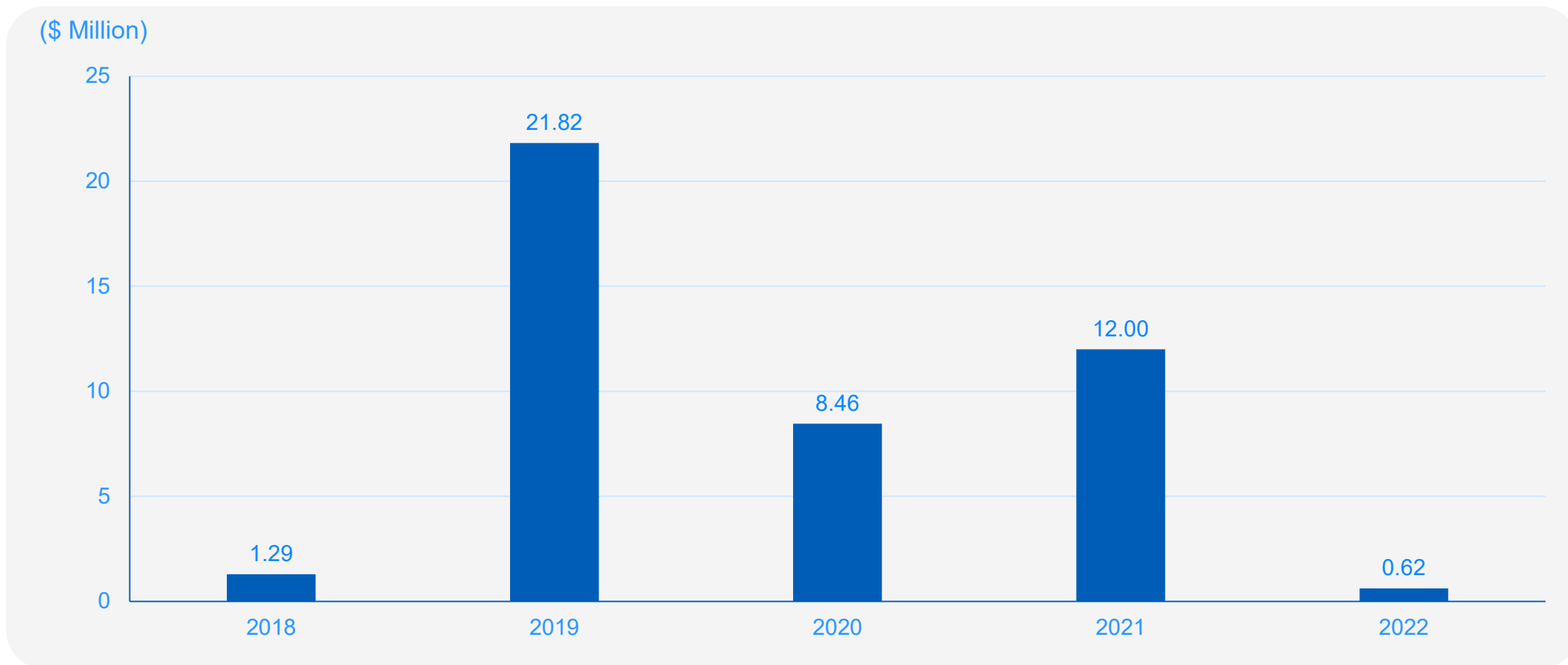
Five-year Development

(ii) Underwriting Profit



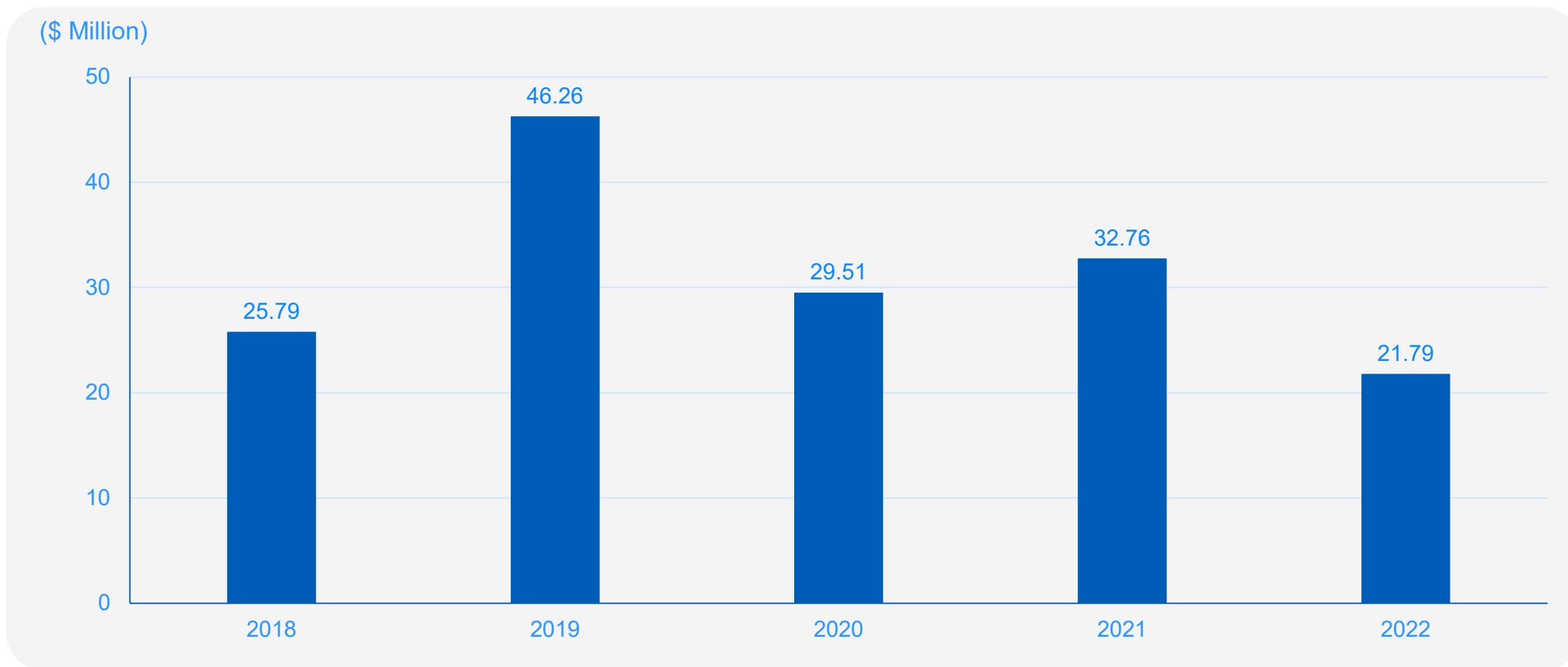
Five-year Development

(iii) Other Income



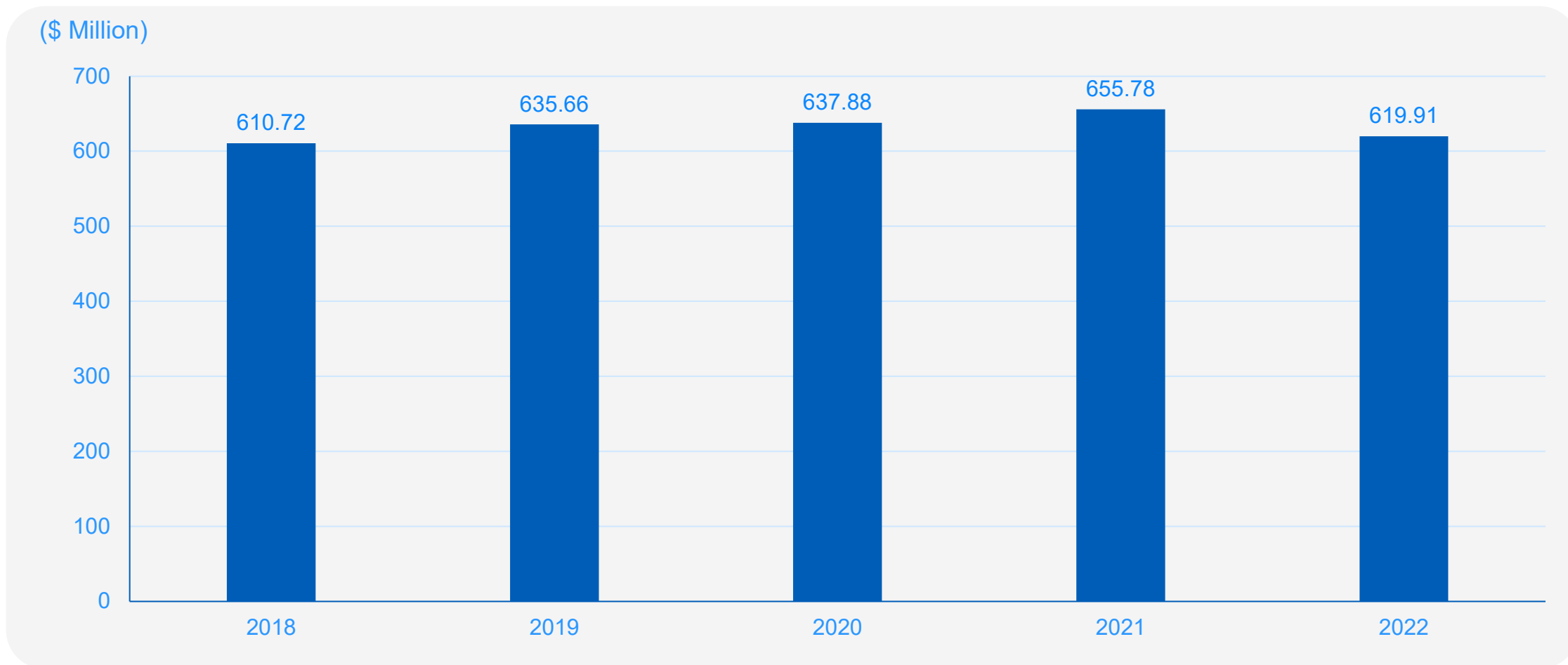
Five-year Development

(iv) Profit Before Tax



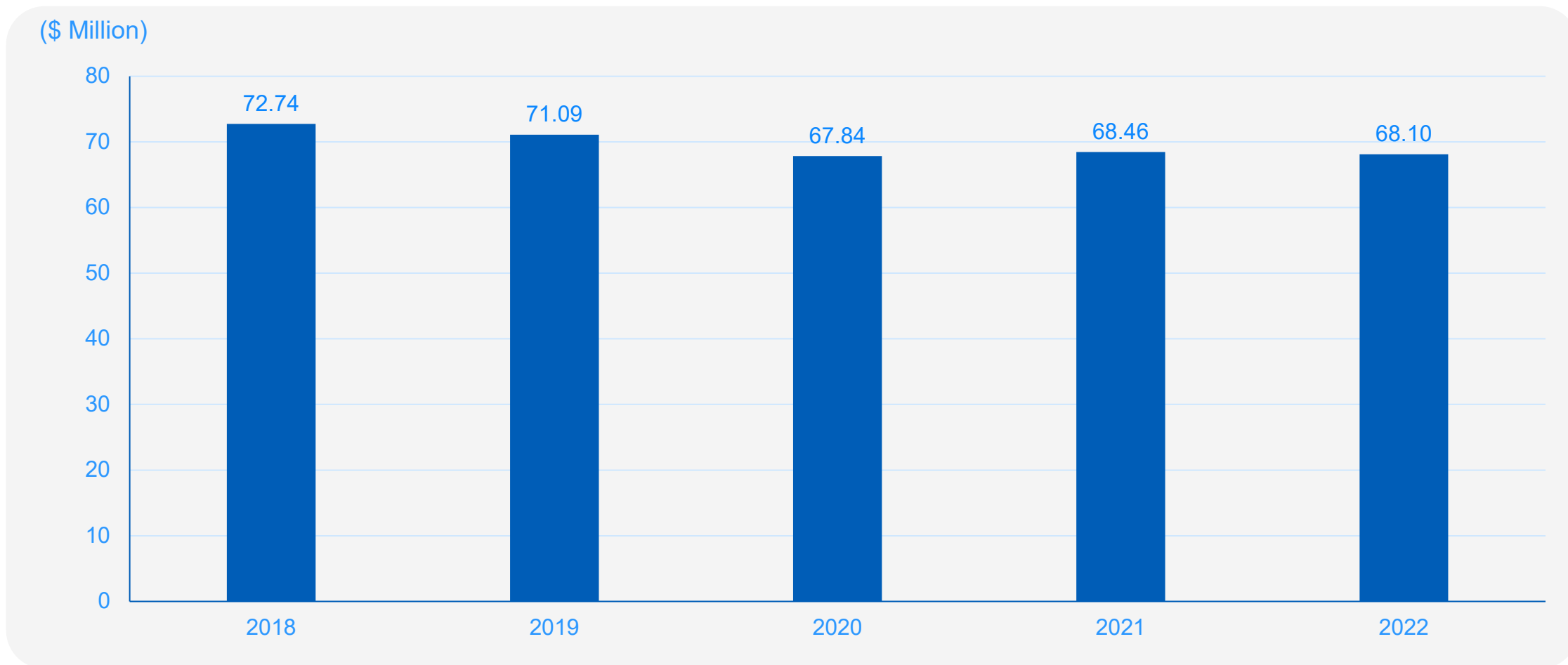
Five-year Development

(v) Total Assets



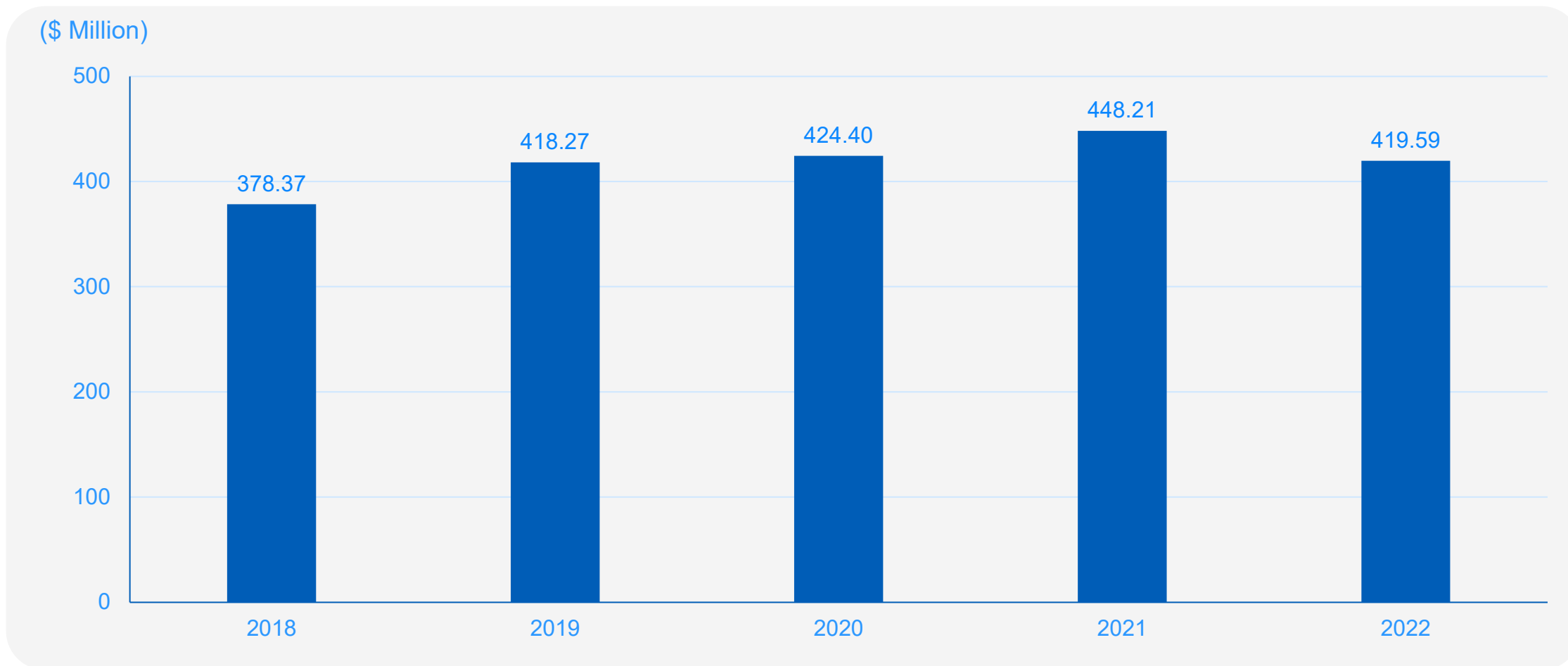
Five-year Development

(vi) Net Technical Balances



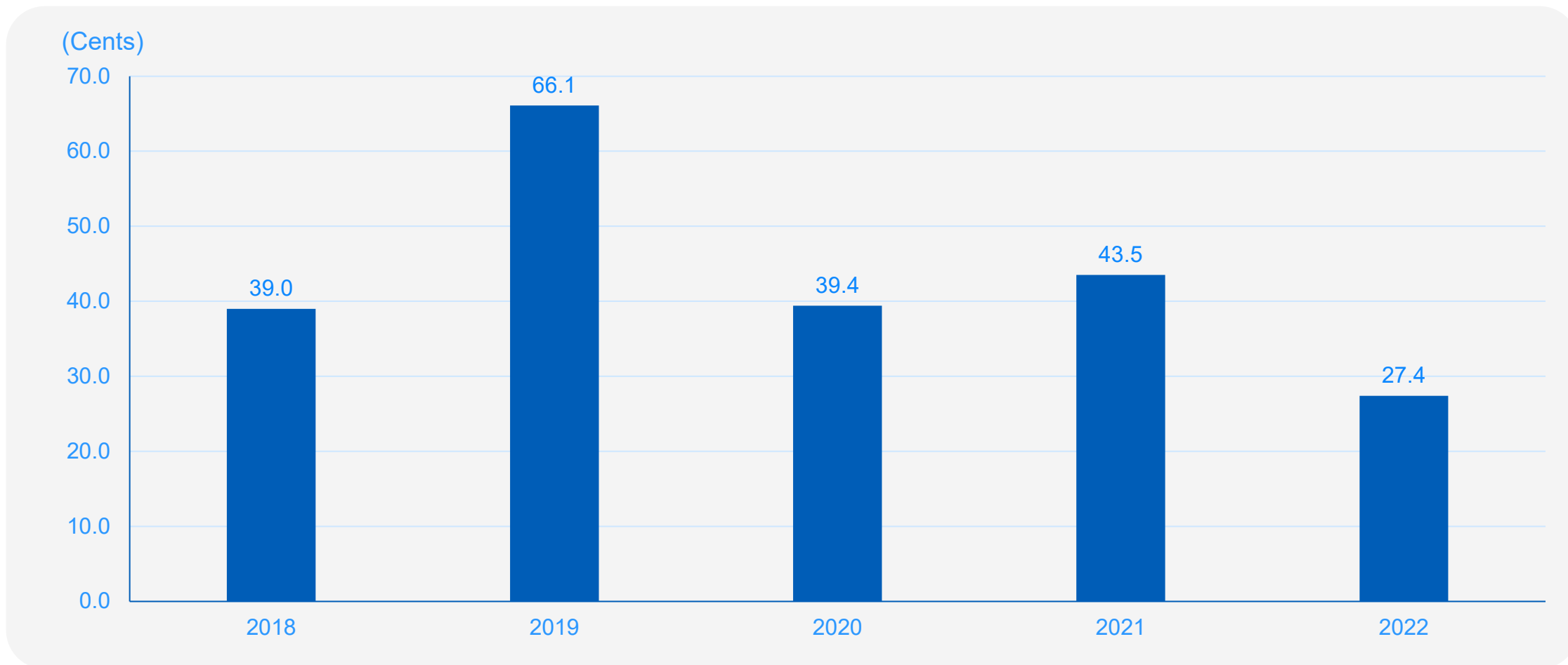
Five-year Development

(vii) Shareholders' Equity



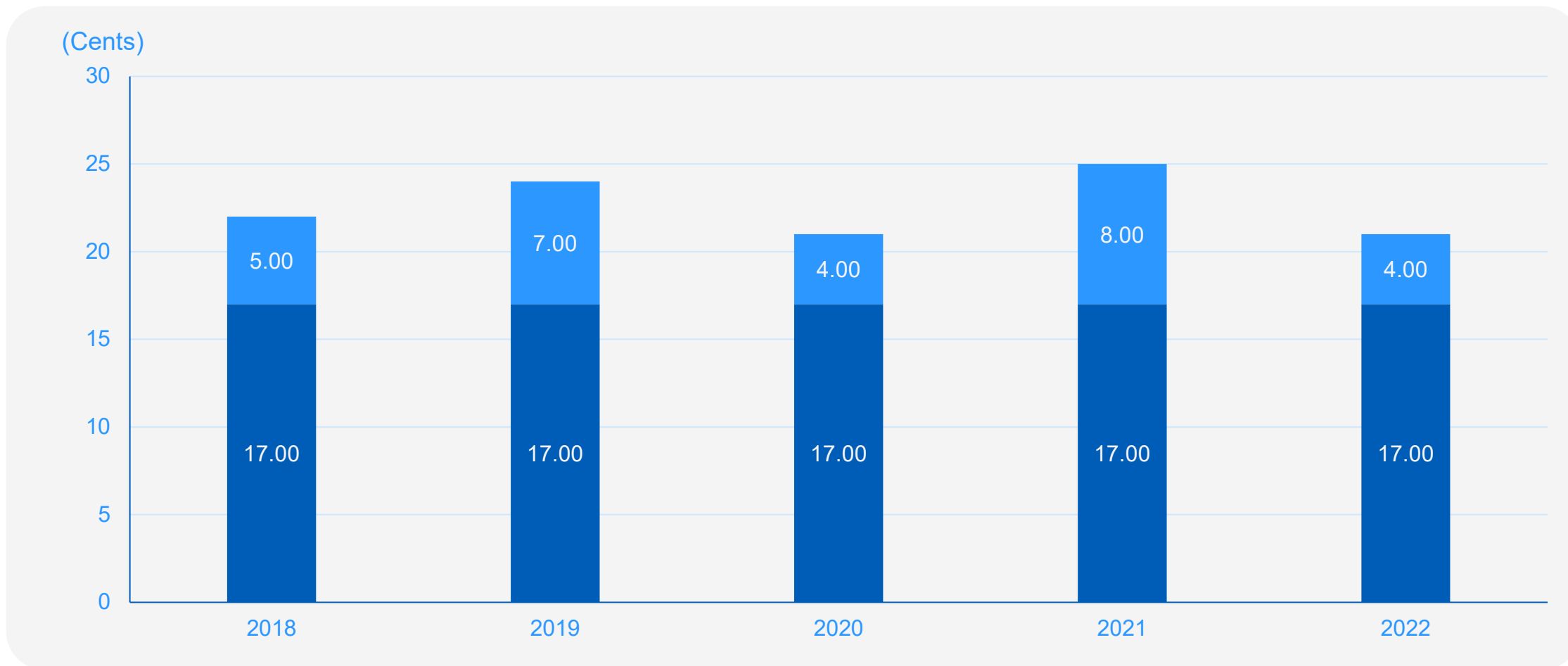
Five-year Development

(viii) Earnings Per Share (basic & diluted)



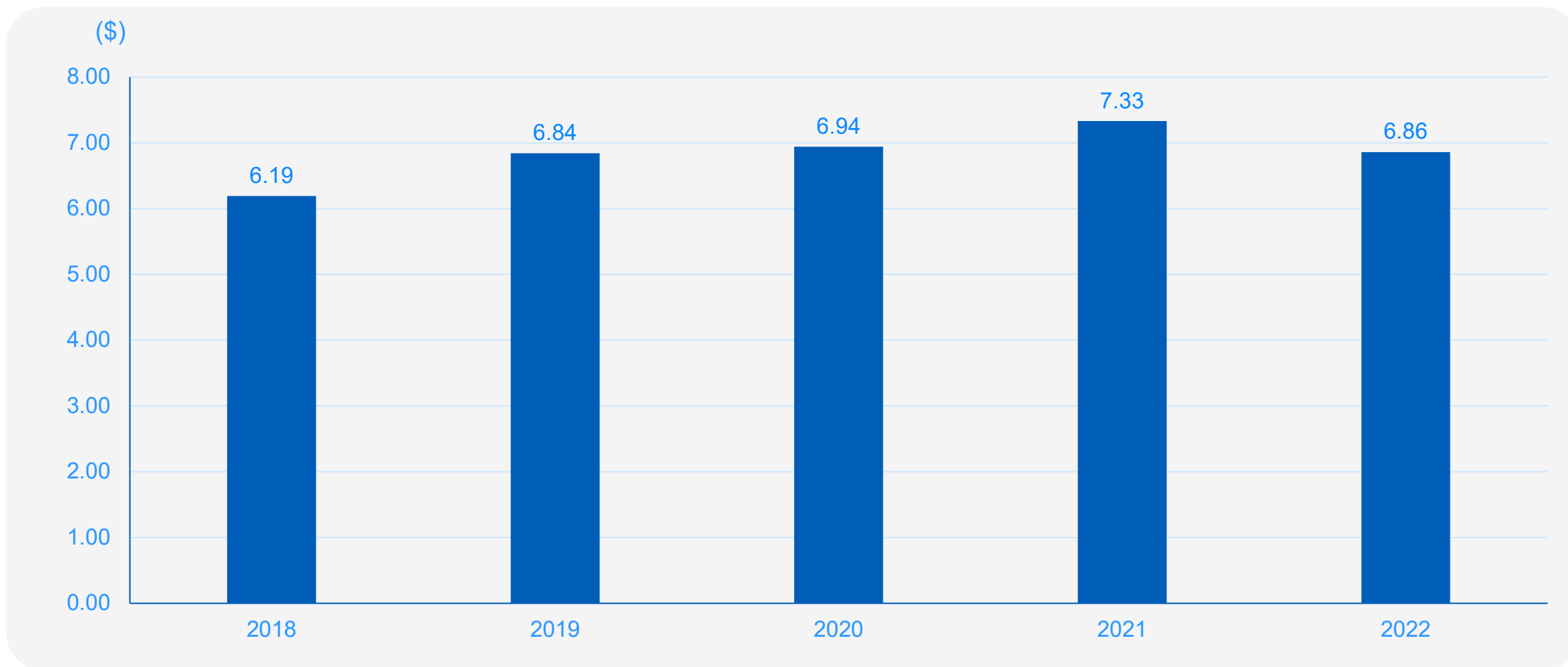
Five-year Development

(ix) Dividend Declared Per Share



Five-year Development

(x) Net Asset Value Per Share





Member of the UOB Group