



UOB Group

Steady performance driven by resilient core franchise

May 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



Steady performance with net profit at \$1.4 billion, underscored by a diversified and resilient franchise

- **Group Retail (GR)** saw steady growth in **CASA** (+10% YoY), **wealth income** (+6% YoY) and **card billings** (+7% YoY)
- **Group Wholesale Banking (GWB)** delivered double-digit growth in **trade loans** (+19% YoY), **CASA** (+10% YoY) and **customer treasury income** (+11% YoY)
- **Global Markets** reached **record-high income**, driven by broad-based treasury demand, as well as liquidity and trading opportunities



Steady asset quality trends with adequate provision buffers in place

- 1Q26 **NPL ratio unchanged** at 1.5%, while **credit costs came in within expectations** at 26bps.
- **Provision buffers adequate** amid macro uncertainties, with performing loans coverage stable at 1%, NPA coverage improved to 100% and 272% including collateral.
- 2026 total credit costs **guidance maintained** at 25-30bps.



NIM supported by funding cost optimisation and balance sheet growth

- **NIM stayed resilient at 1.82%**, as pressures from lower benchmark rates were partly mitigated by effective funding cost management.
- NIM guidance for 2026 remains at **1.75%-1.80%**, with continued focus on optimising NII.



Capital return programme on track

- Dividend payout ratio **maintained at ~50%**
- Remain committed to capital return plans, with **>50% of the \$3 billion programme completed** as of March 2026.

Latest Financials

1Q26 net profit at \$1.4 billion

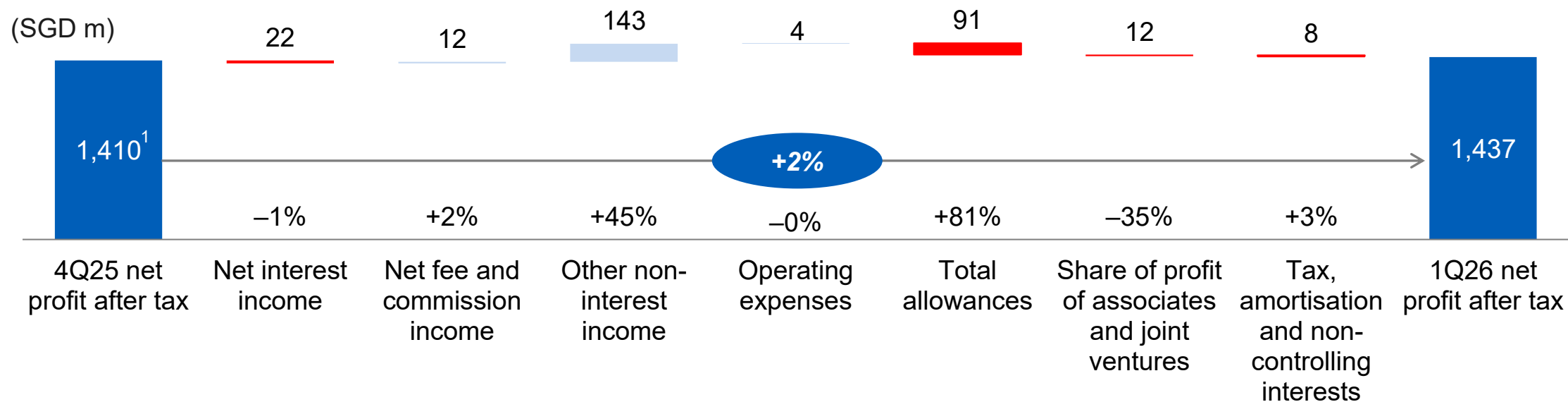
Supported by resilient franchise amid market volatility



	1Q26 \$m	4Q25 \$m	QoQ +/(-)%	1Q25 \$m	YoY +/(-)%
Net interest income	2,324	2,346	(1)	2,409	(4)
Net fee income	637	625	2	694	(8)
Other non-interest income	462	319	45	554	(17)
Total income	3,422	3,289	4	3,657	(6)
Less: Total expenses	1,523	1,528	(0)	1,559	(2)
Operating profit	1,899	1,761	8	2,097	(9)
Less: Amortisation of intangible assets	7	7	(0)	7	(0)
Less: Allowance for credit and other losses	203	113	81	290	(30)
Add: Associates & joint ventures	23	35	(35)	22	5
Net profit before tax	1,712	1,677	2	1,822	(6)
Less: Tax & non-controlling interests	274	266	3	332	(17)
Net profit	1,437	1,410	2	1,490	(4)

1Q26 financial overview

Net Profit After Tax Movement, 1Q26 vs 4Q25



Key Indicators	1Q26	4Q25	QoQ Change	1Q25	YoY Change
Net interest margin (%) ¹	1.82	1.84	-0.02% pt	2.00	-0.18% pt
Non-interest income / Income (%)	32.1	28.7	+3.4% pt	34.1	-2.0% pt
Cost / Income ratio (%) ²	44.5	46.4	-1.9% pt	42.6	+1.9% pt
Return on equity (%) ^{1,2}	11.5	11.6	-0.1% pt	12.3	-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



Selected income statement data

	1Q26	1Q25	YoY
	\$m	\$m	%
Income	1,288	1,336	(4)
Lending, Deposits ¹	721	813	(11)
Wealth	342	323	6
Credit Cards	225	200	12
Expenses	665	663	0
Operating Profit	622	673	(8)
Allowance for credit and other losses	78	67	17
Profit before Tax	537	598	(10)

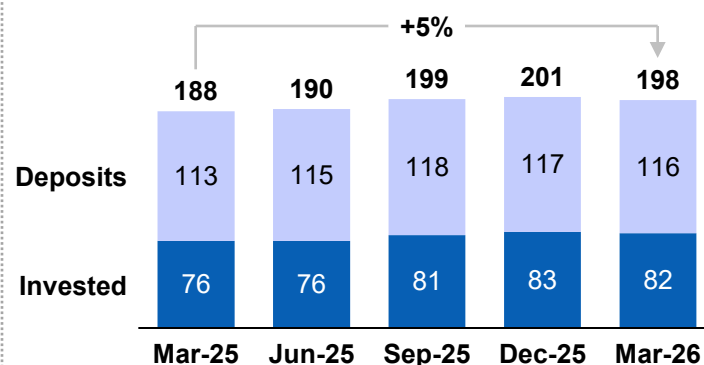
Highlights

- PBT moderated by declining rates and market competition. Increased credit costs was in line with asset growth, while portfolio quality remained healthy.
- Core franchise driven by growth across CASA, wealth and cards billings
- CASA growth was broad-based across key markets, with CASA mix improving to 58%
- Steady growth in wealth income backed by AUM expansion and conversion into investments. Invested AUM mix from 40% to 42% YoY, while net new money totalled \$1b for 1Q26

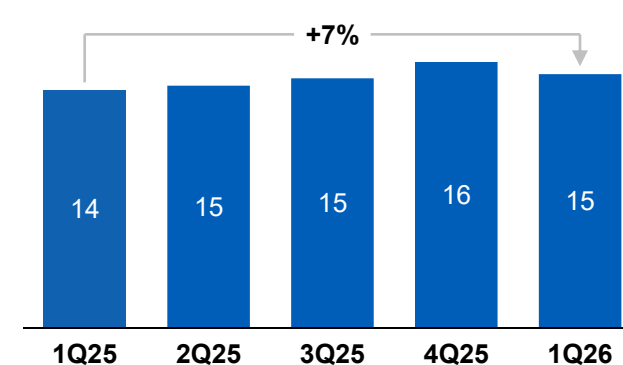
Key metrics

	1Q26	1Q25	YoY
			%
Cost / Income ratio	51.7%	49.6%	2.1 pt
Total credit costs	26 bps	25 bps	1 bps
RoRWA	5.4%	5.5%	(0.1) pt
Gross Customer Loans (\$b)	118	114	4
Customer Deposits (\$b)	207	198	4
of which CASA (\$b)	120	109	10

AUM² (\$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

	1Q26	1Q25	YoY
	\$m	\$m	%
Income	1,470	1,685	(13)
Transaction Banking	684	834	(18)
Loans ¹	511	559	(9)
Investment Banking	110	142	(23)
Customer Treasury	165	149	11
Expenses	396	427	(7)
Operating Profit	1,074	1,258	(15)
Allowance for credit and other losses	53	84	(38)
Profit before Tax	1,016	1,170	(13)

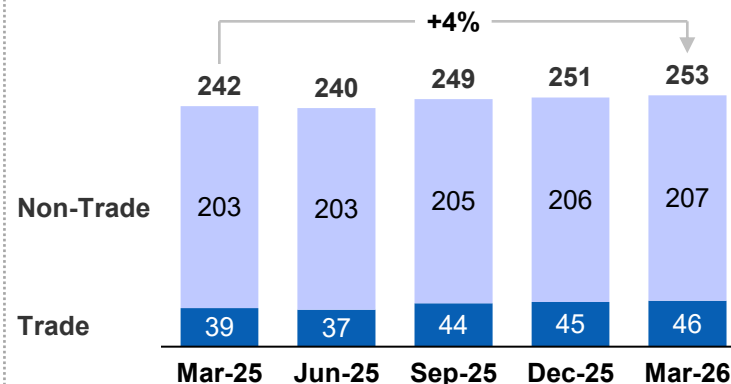
Highlights

- PBT reflected lower rates backdrop alongside continued demand for high quality assets, while portfolio quality was stable
- Close to half of GWB income continued to be anchored by transaction banking, underpinned by double-digit growth in CASA and trade loans
- Investment banking fees backed by healthy deal flows, albeit lower than the record performance a year ago, while customer treasury demand remained robust
- Steadfast income contribution from non-real estate sectors at 72%, while cross-border income mix remained stable at 27%

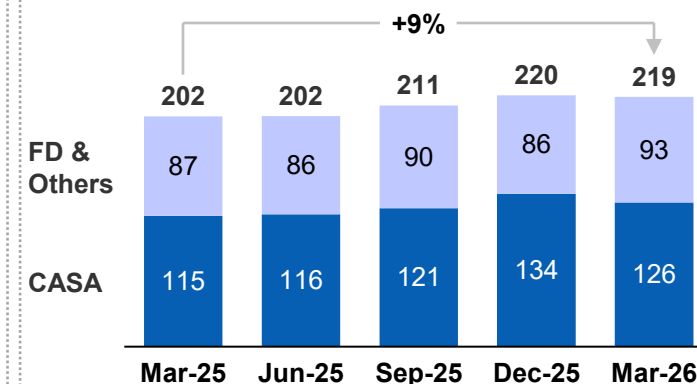
Key metrics

	1Q26	1Q25	YoY
			%
Cost / Income ratio	26.9%	25.3%	1.6 pt
Total credit costs	15 bps	16 bps	(1) bps
RoRWA	1.7%	2.0%	(0.3) pt
Total Gross Loans ² (\$b)	253	242	4
Total Deposits ² (\$b)	219	202	9

Total Gross Loans² (\$b)



Total Deposits² (\$b)



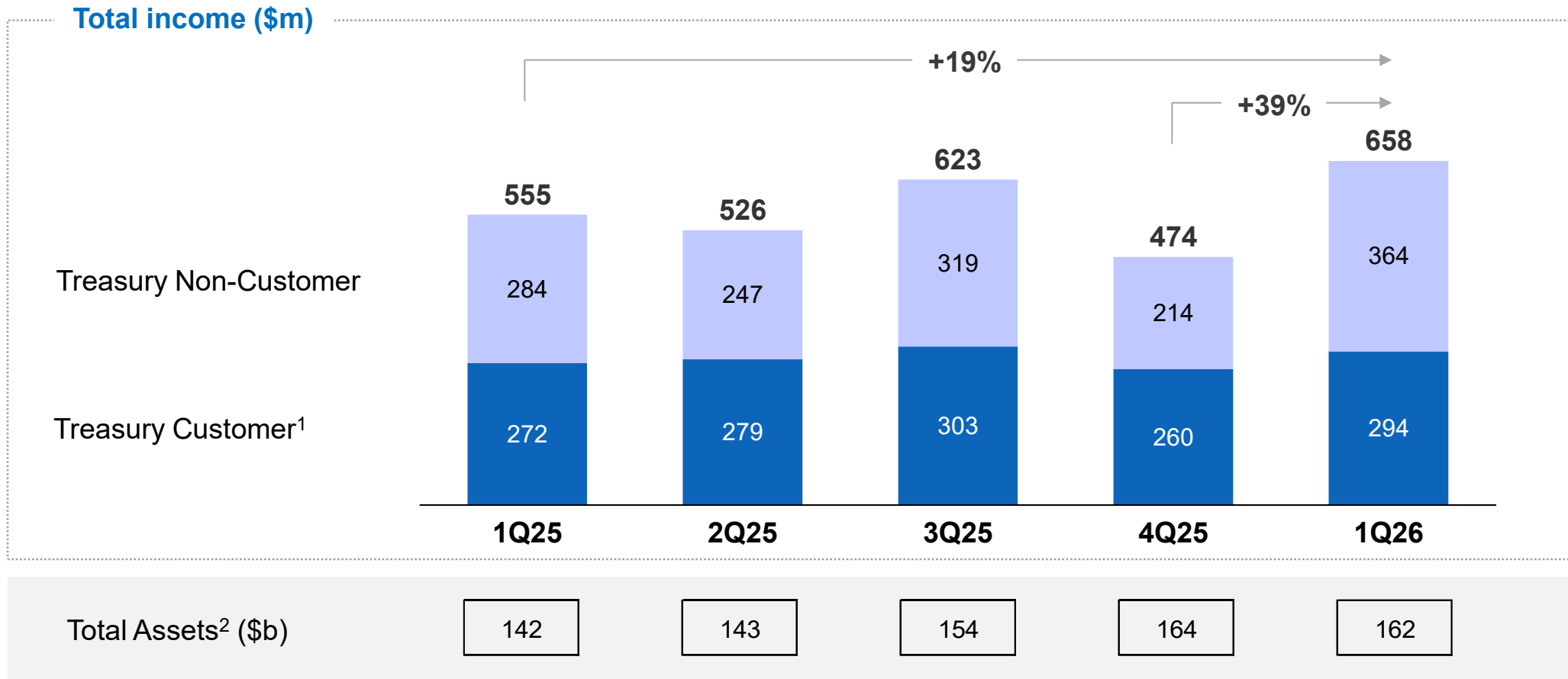
1. Includes Others

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

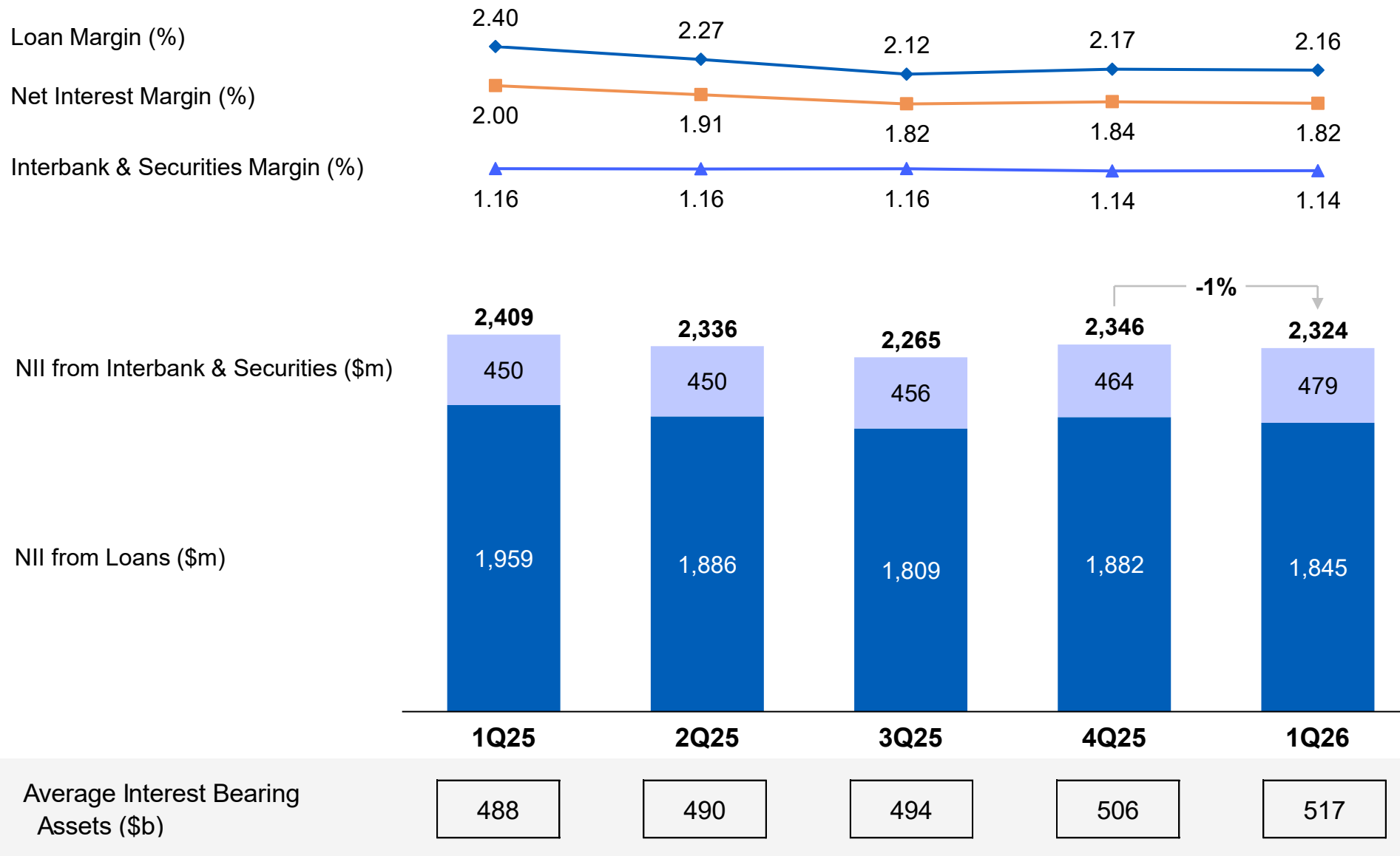
Global Markets

Record-high income driven by broad-based treasury demand, as well as liquidity and trading opportunities



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 eased due to a shorter quarter, while day-adjusted income grew 1% on asset growth



Rate pressures moderated through active funding cost management



Loan Margin (%)

2.17

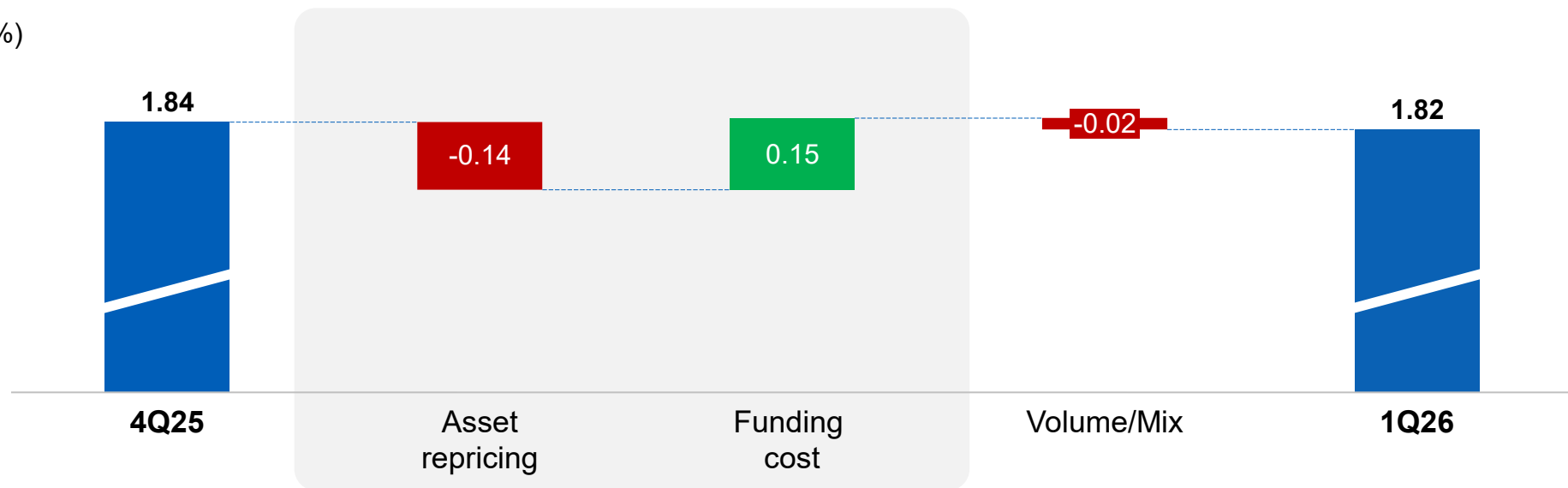
2.16

Interbank & Securities Margin (%)

1.14

1.14

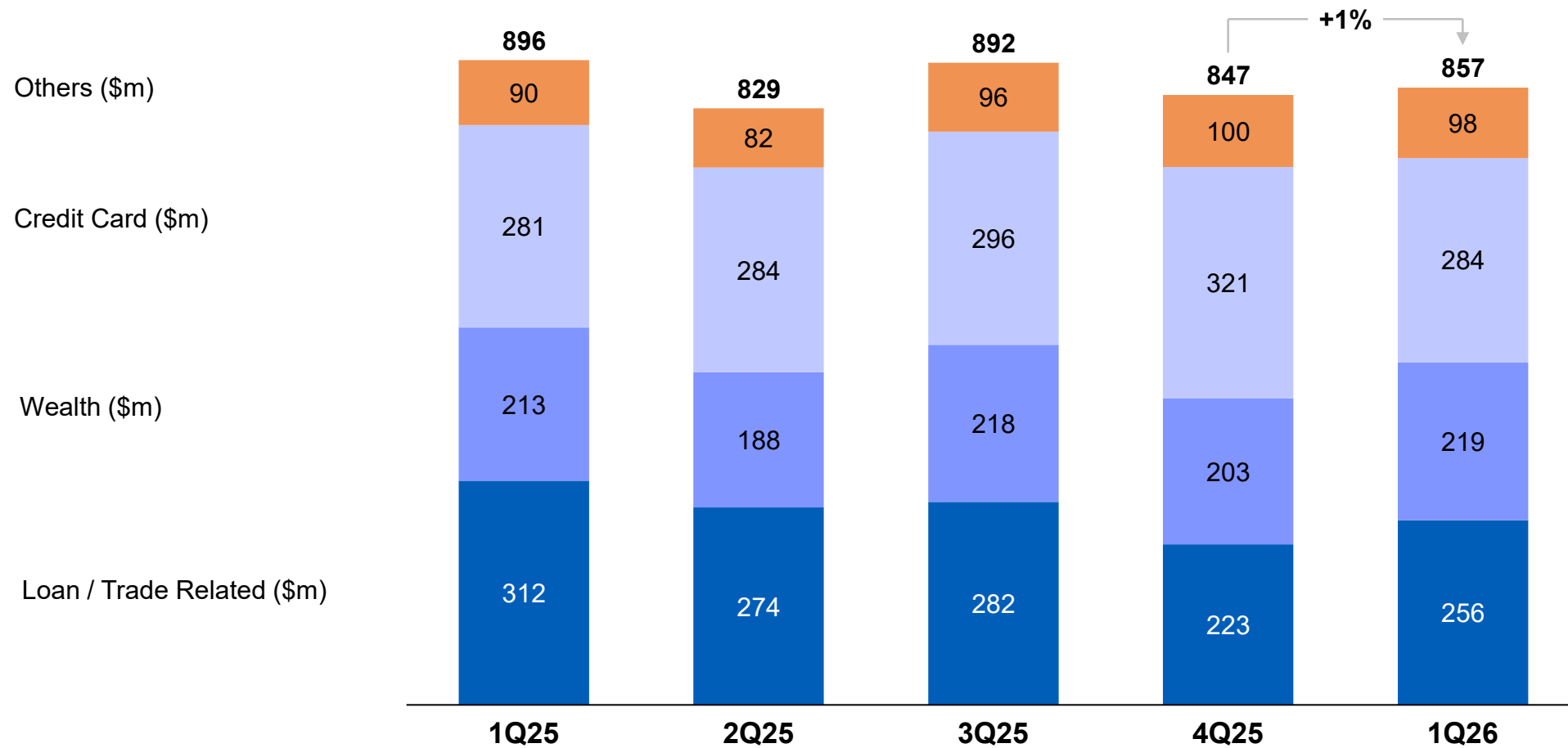
Net Interest Margin (%)



SGD +0.03	3M SORA average	-0.16
HKD -0.02	1M HIBOR average	-0.72

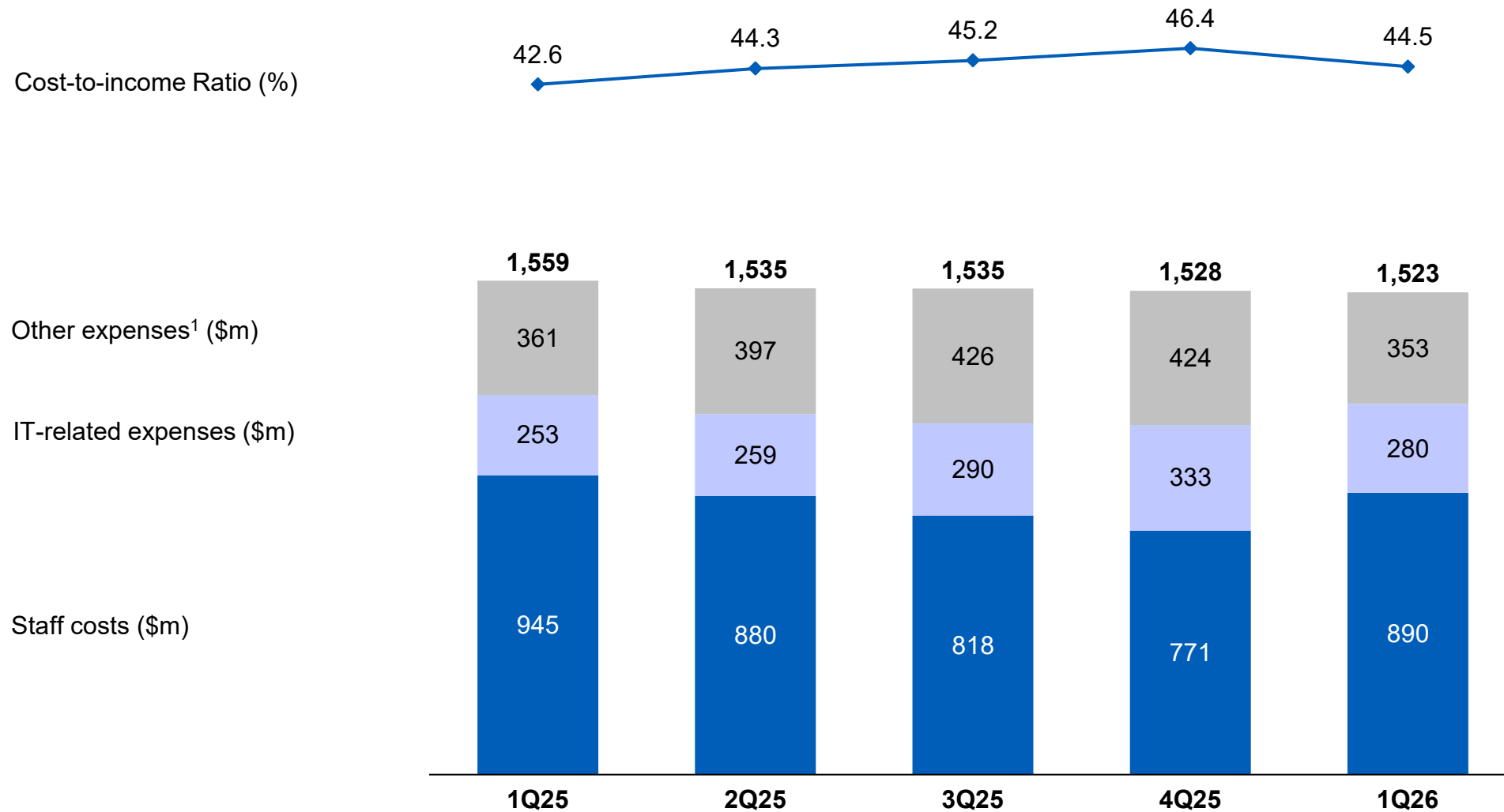
Note: Figures may not sum to stated totals because of rounding

Gross fees supported by higher capital market activities and sustained wealth momentum



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

Stable cost base supported by investment discipline

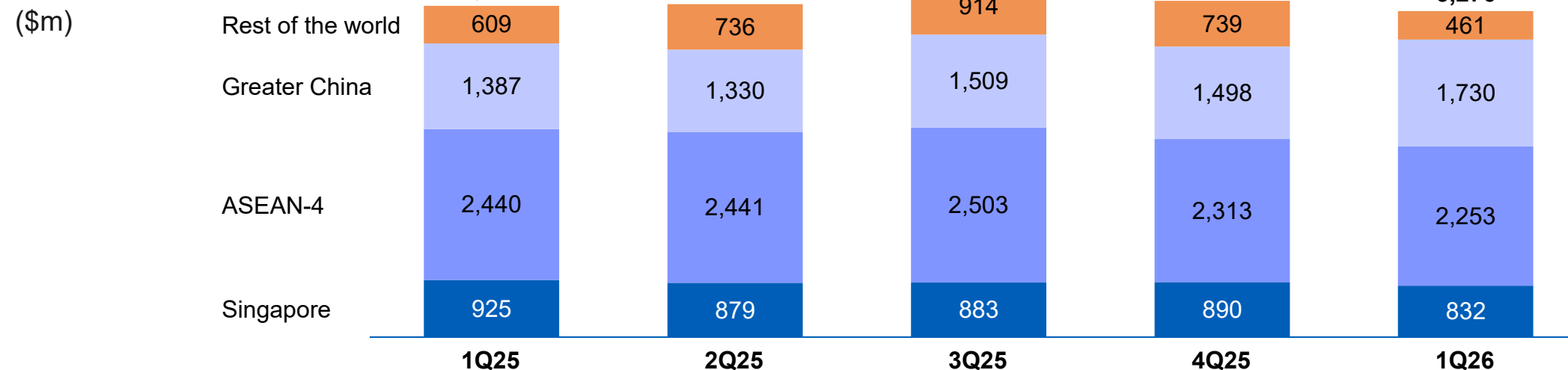


1. Includes revenue-related, occupancy-related and other expenses

NPL ratio unchanged at 1.5%



Non-Performing Assets

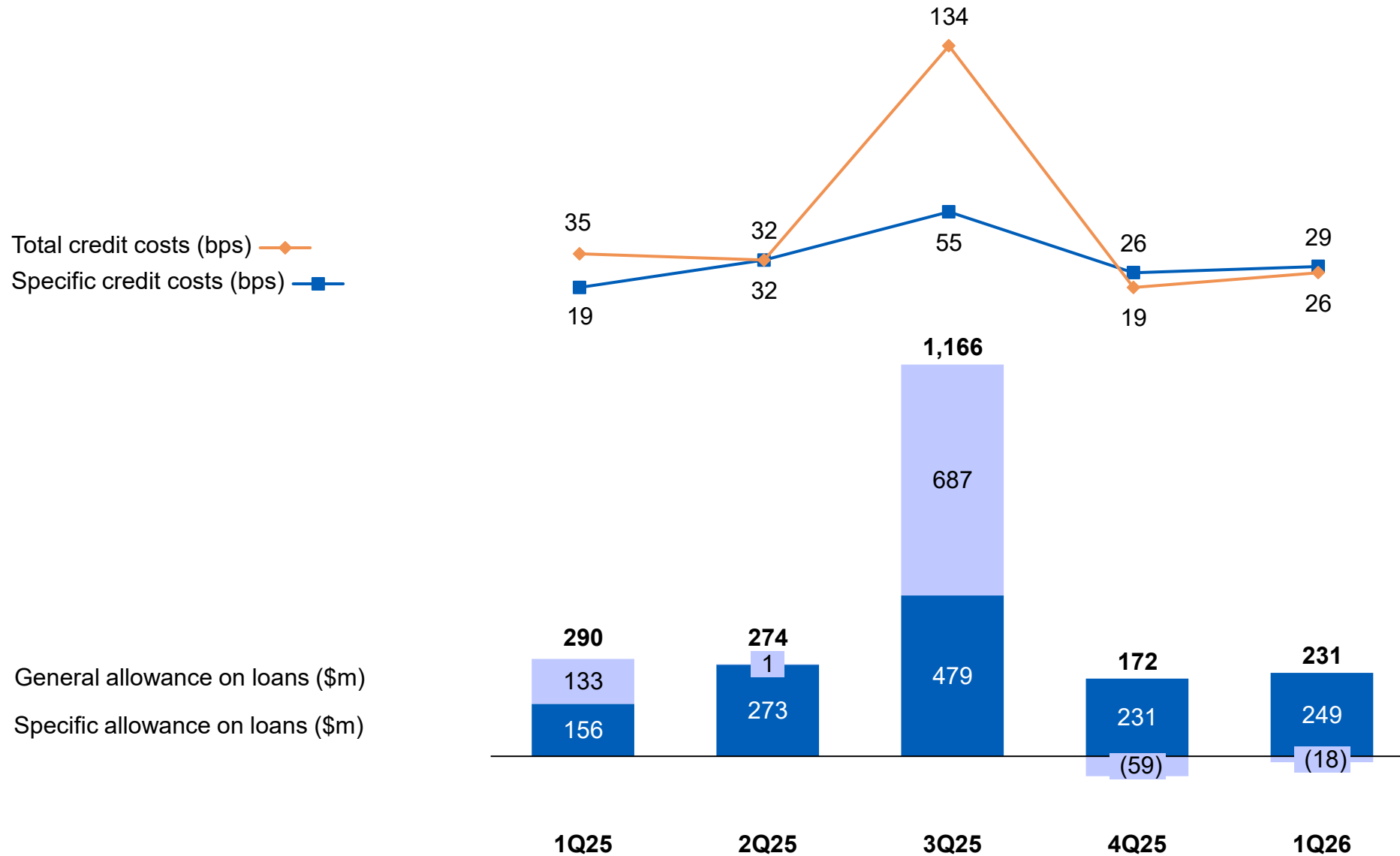


Non-individuals

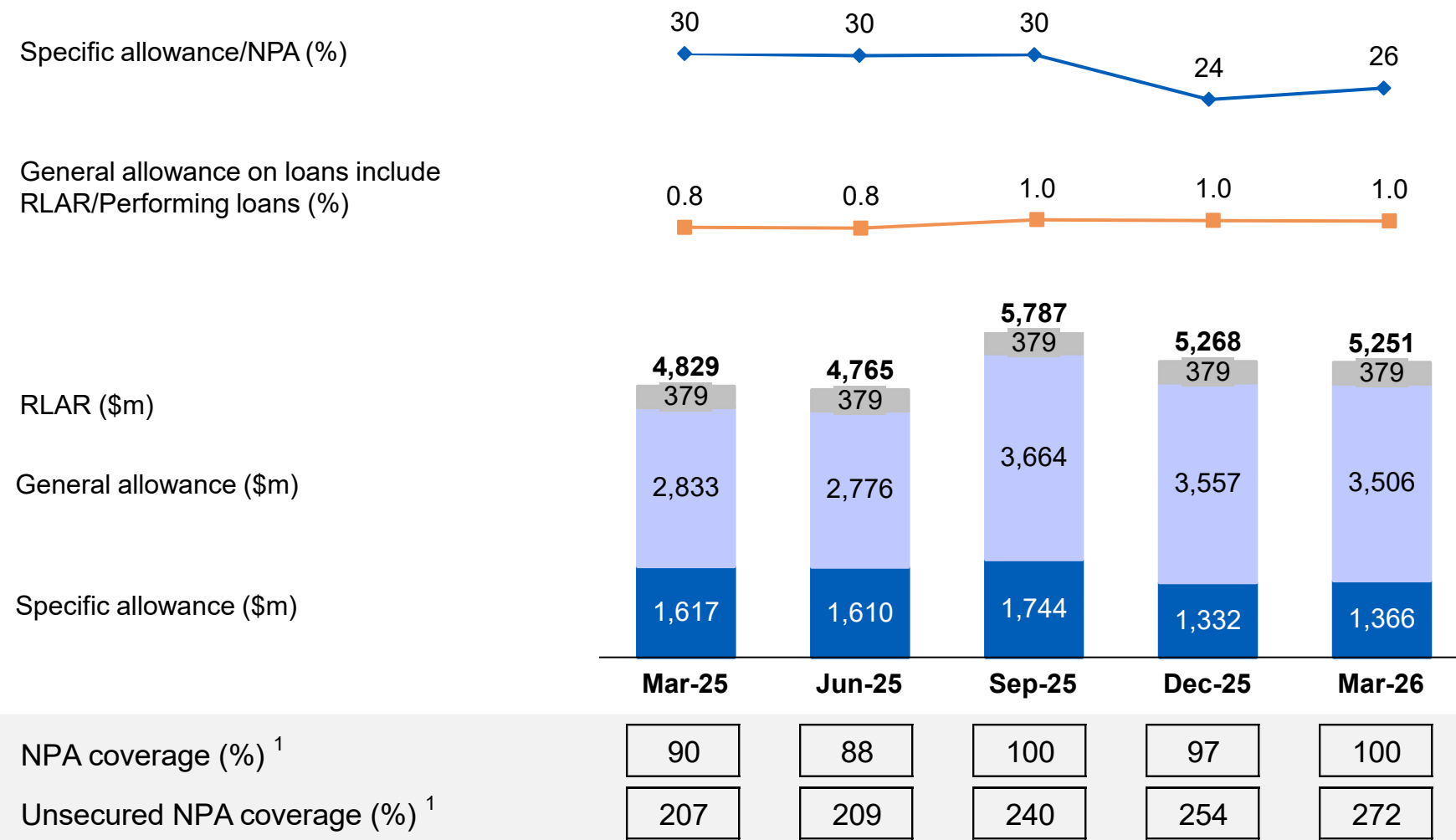
New NPAs (\$m)	400	472	838	599	341
Upgrades, recoveries and write-offs (\$m)	(237)	(430)	(461)	(957)	(461)

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

Total credit costs within expectations at 26bps

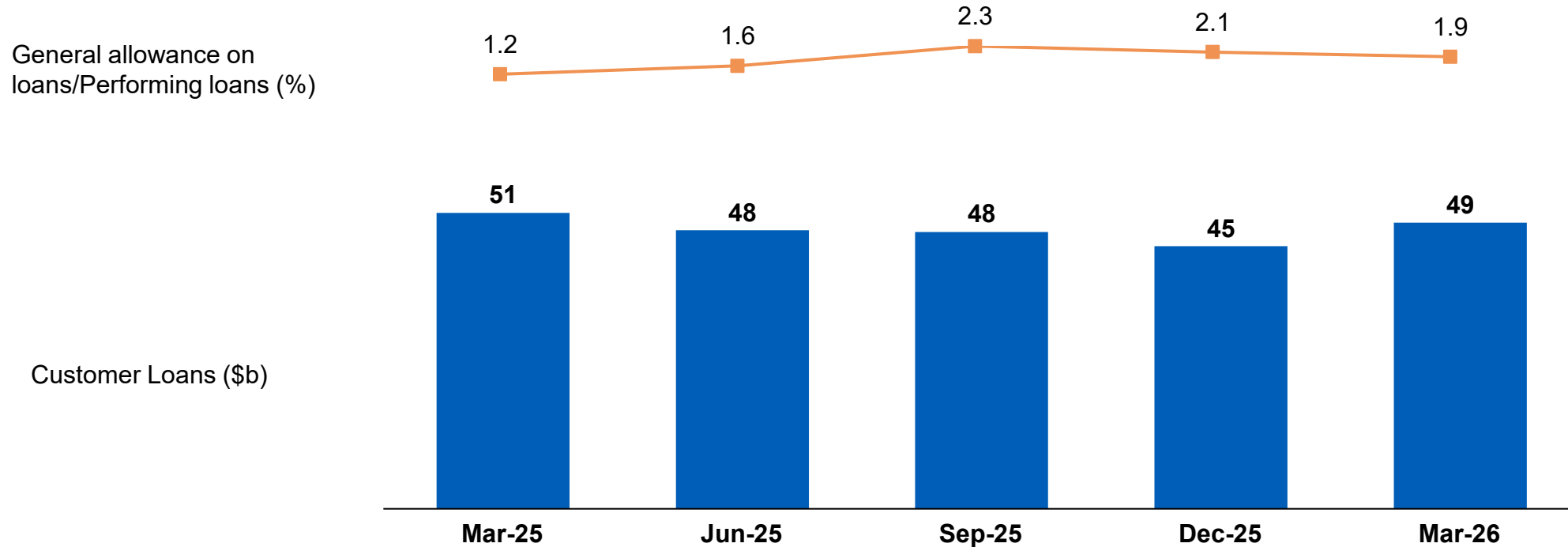


Stable and adequate provision coverage



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

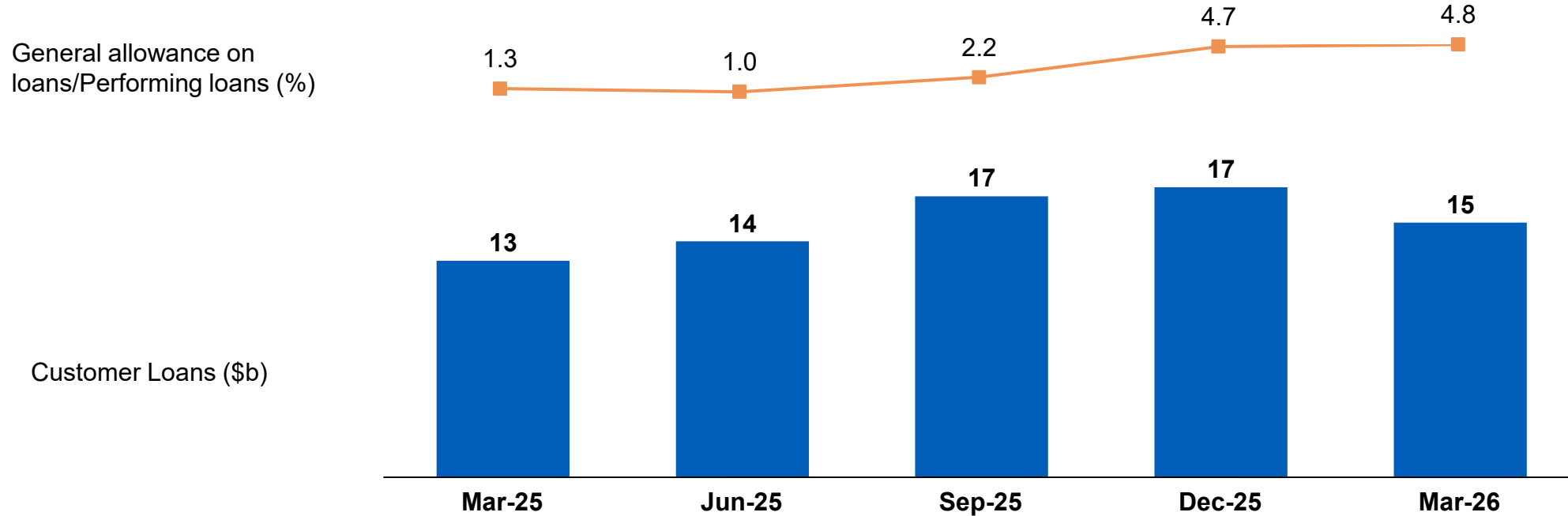
Exposure to Greater China



NPL ratio (%)	2.7	2.7	3.1	3.3	3.5
NPA coverage (%)	47	57	78	60	57
Unsecured NPA coverage (%)	193	228	299	259	272

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.

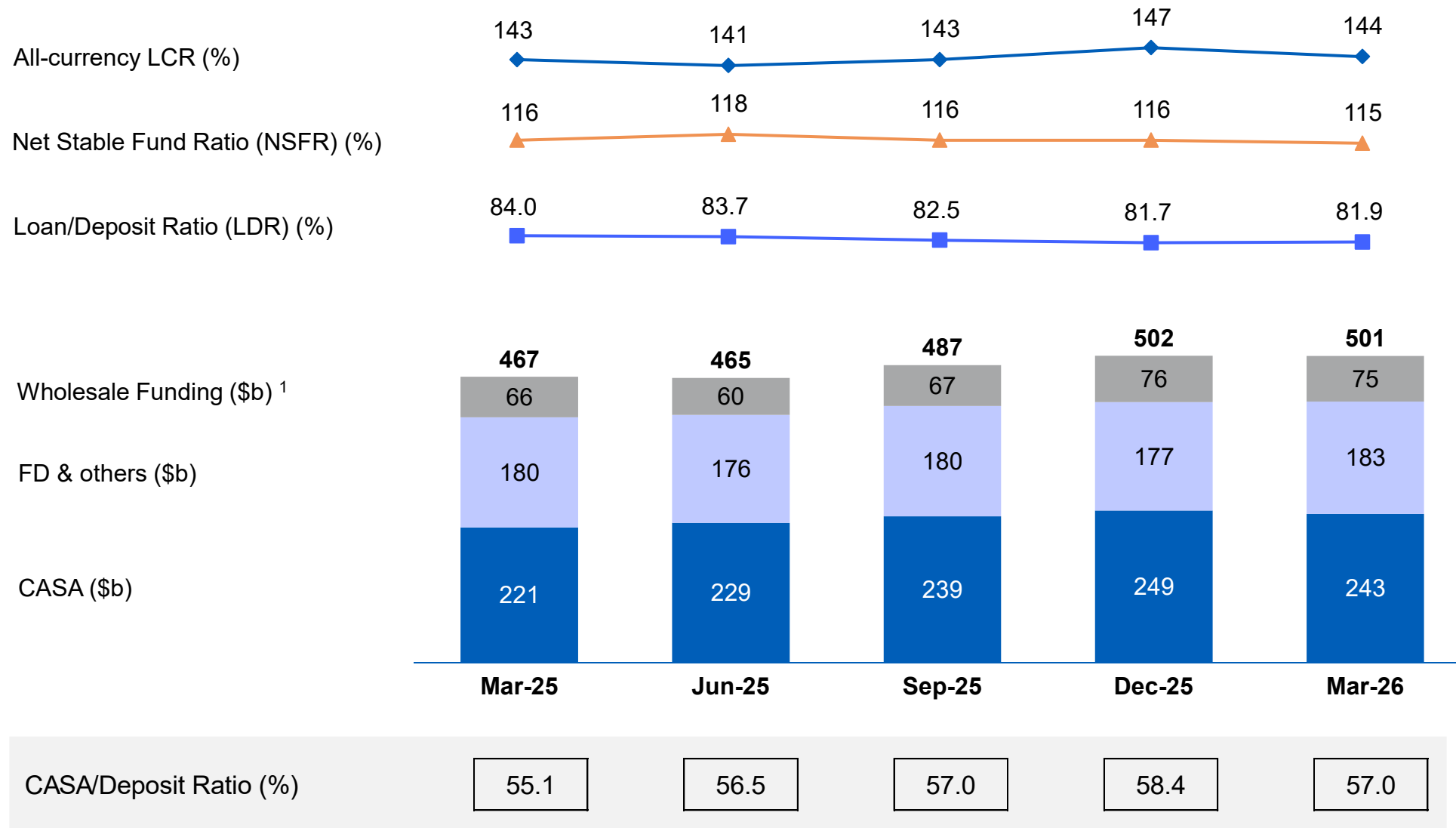
Exposure to United States



NPL ratio (%)	3.7	4.2	4.0	3.0	1.5
NPA coverage (%)	93	67	69	106	233
Unsecured NPA coverage (%)	148	129	147	235	978

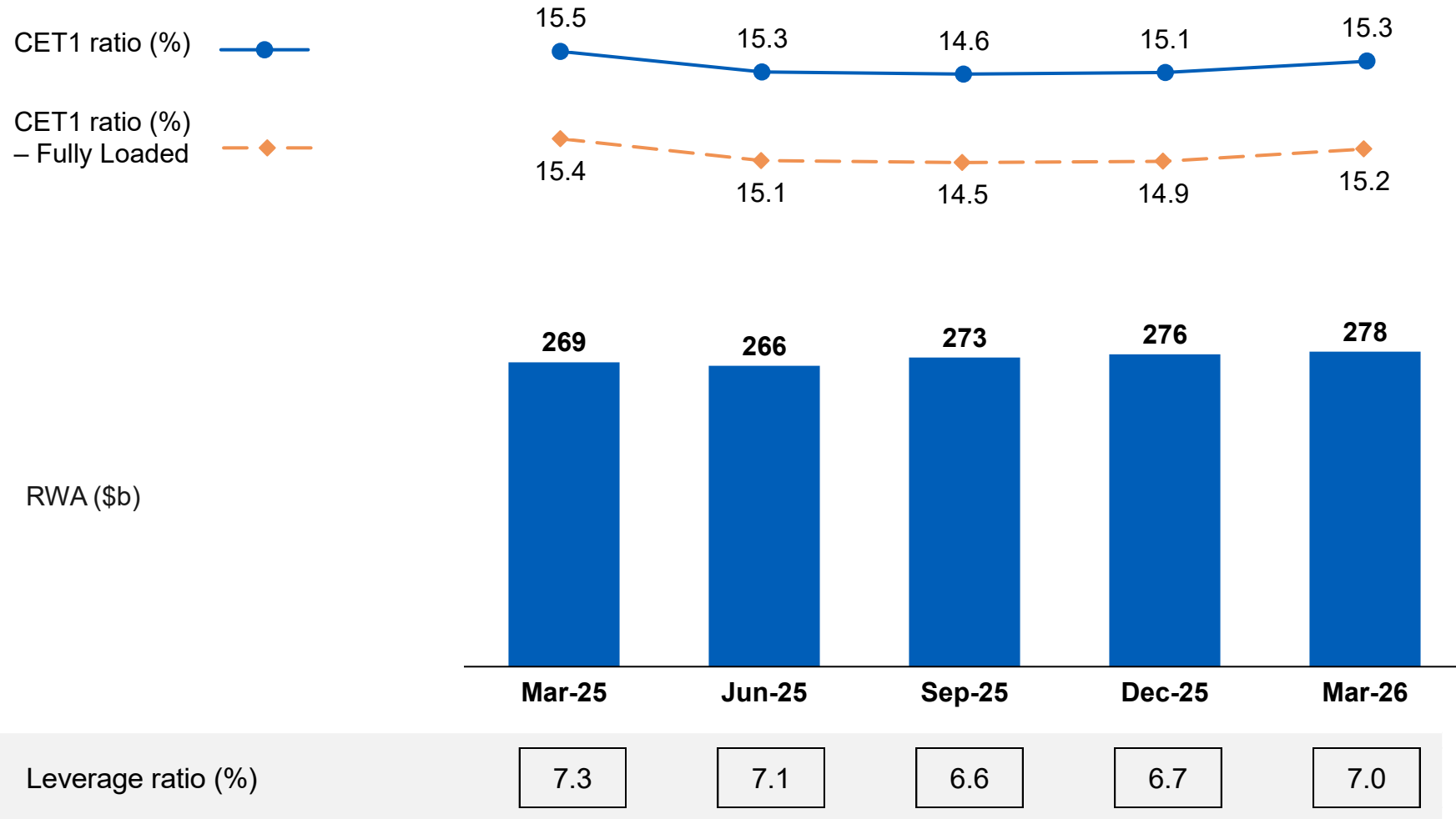
Note: Classification is according to where credit risks reside, represented by the borrower's country of incorporation/ operation for non-individuals and residence for individuals.

Liquidity and Funding Strength Maintained



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

Strong capital position underpinned by healthy CET1 of 15.3%



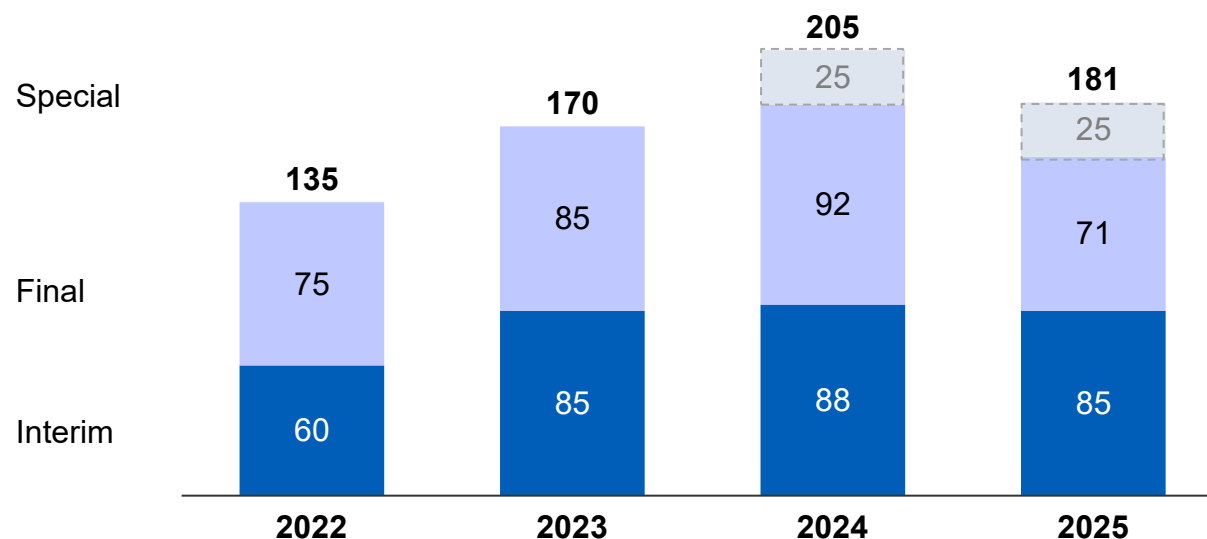
Dividends and share buyback for sustainable shareholder returns



Core Payout ratio (%)

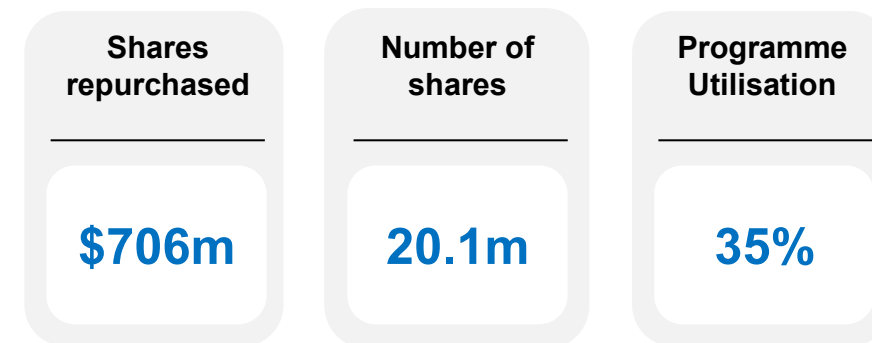


Dividend per ordinary share (¢)



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. Information as of 31 March 2026.

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.

Note: Financial statistics as at 31 March 2026

1. USD 1 = SGD 1.29045 as at 31 March 2026

2. Average for 1Q26

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

Key Statistics for 1Q26

■ Gross loans	: SGD354b (USD274b ¹)
■ Customer deposits	: SGD427b (USD331b ¹)
■ Loan / Deposit ratio	: 81.9%
■ Net stable funding ratio	: 115%
■ All-currency liquidity coverage ratio	: 144% ²
■ Common Equity Tier 1 ratio	: 15.3%
■ Leverage ratio	: 7.0%
■ Return on equity ³	: 11.5%
■ Return on assets	: 1.01%
■ Net interest margin	: 1.82%
■ Non-interest income / Total income	: 32.1%
■ Cost / Income	: 44.5%
■ 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



Group Retail

- Best Retail Bank in Singapore
- Strong player in credit cards and private residential home loan business

Group Wholesale Banking

- Best SME Bank in Singapore
- 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



Source: Company reports

Sizeable domestic market share

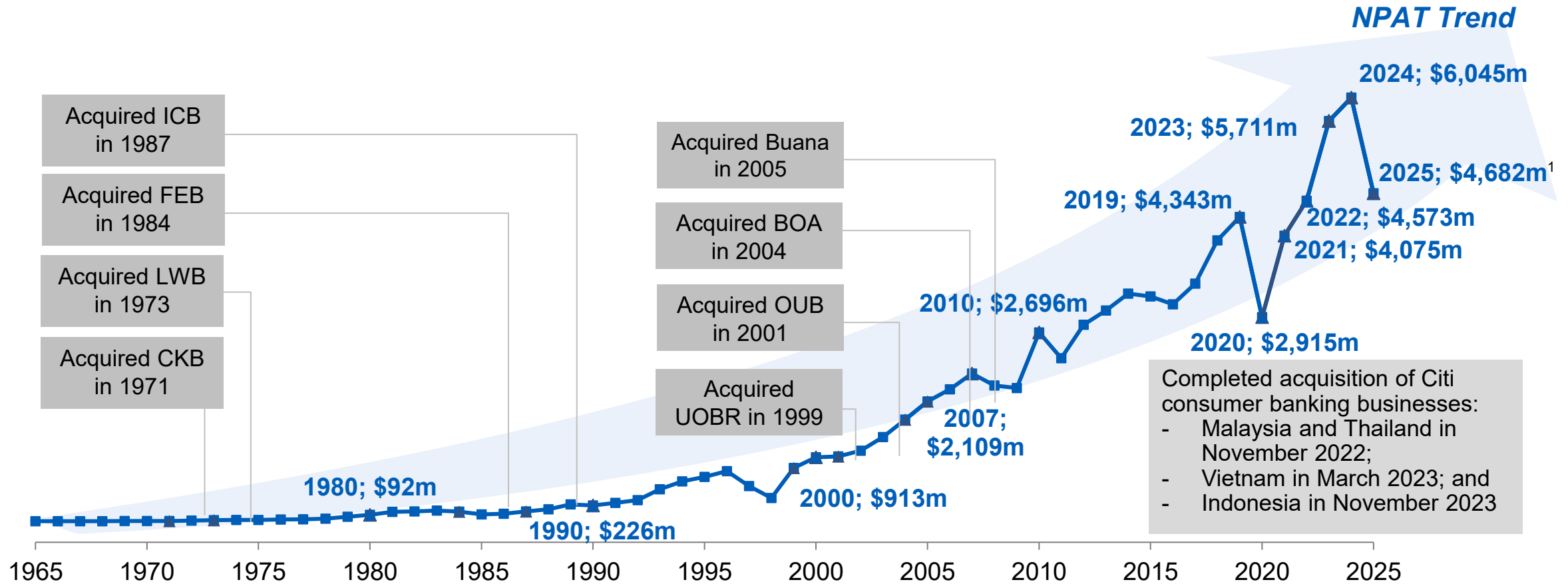


Source: UOB, MAS (data as of 31 March 2026)

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



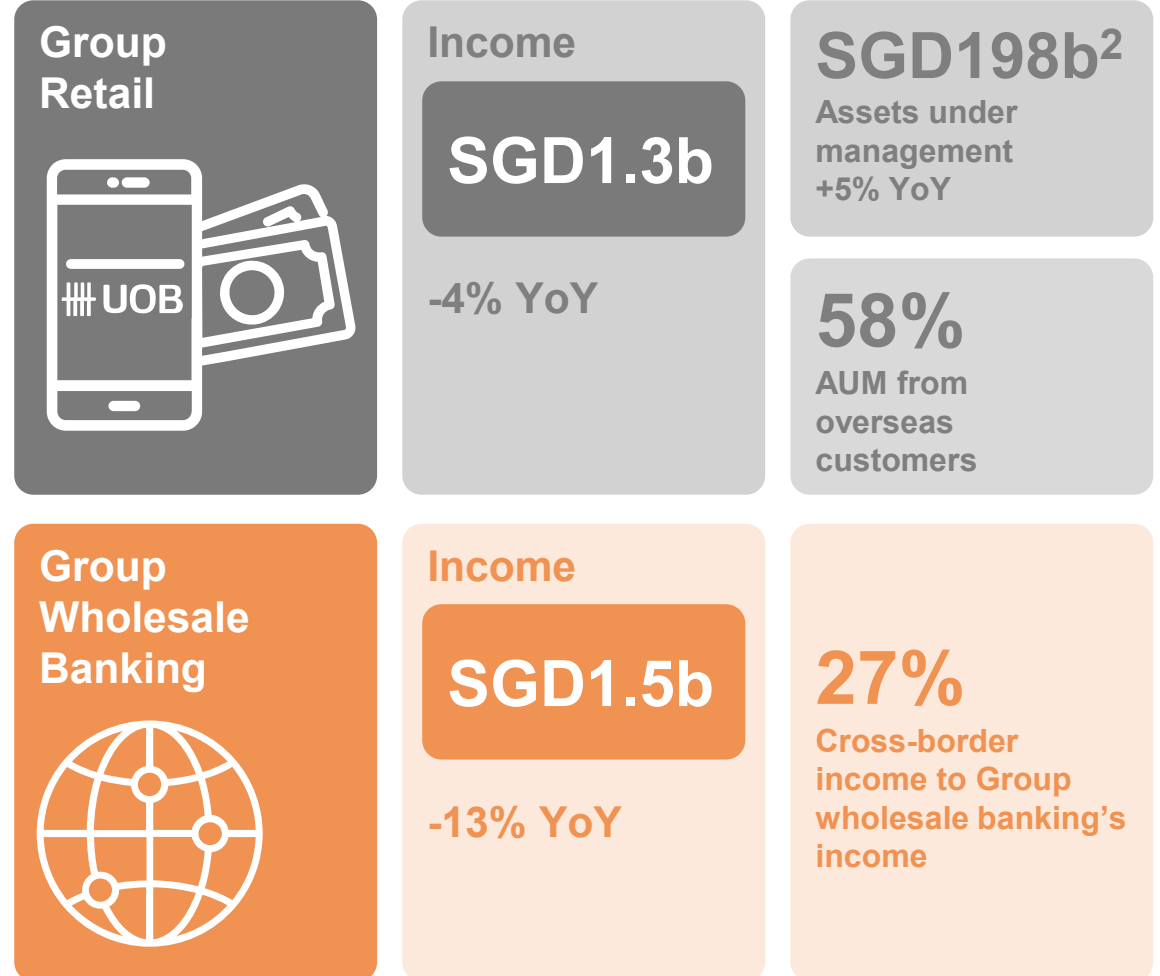
Extensive Regional Footprint



- 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

1Q26 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 15.3% as at 31 March 2026
- Diversified funding and sound liquidity, with 81.9% loan/deposit ratio
- Strong coverage, with general allowance on loans (including RLAR) covering 1.0% of performing loans



Balance growth with stability

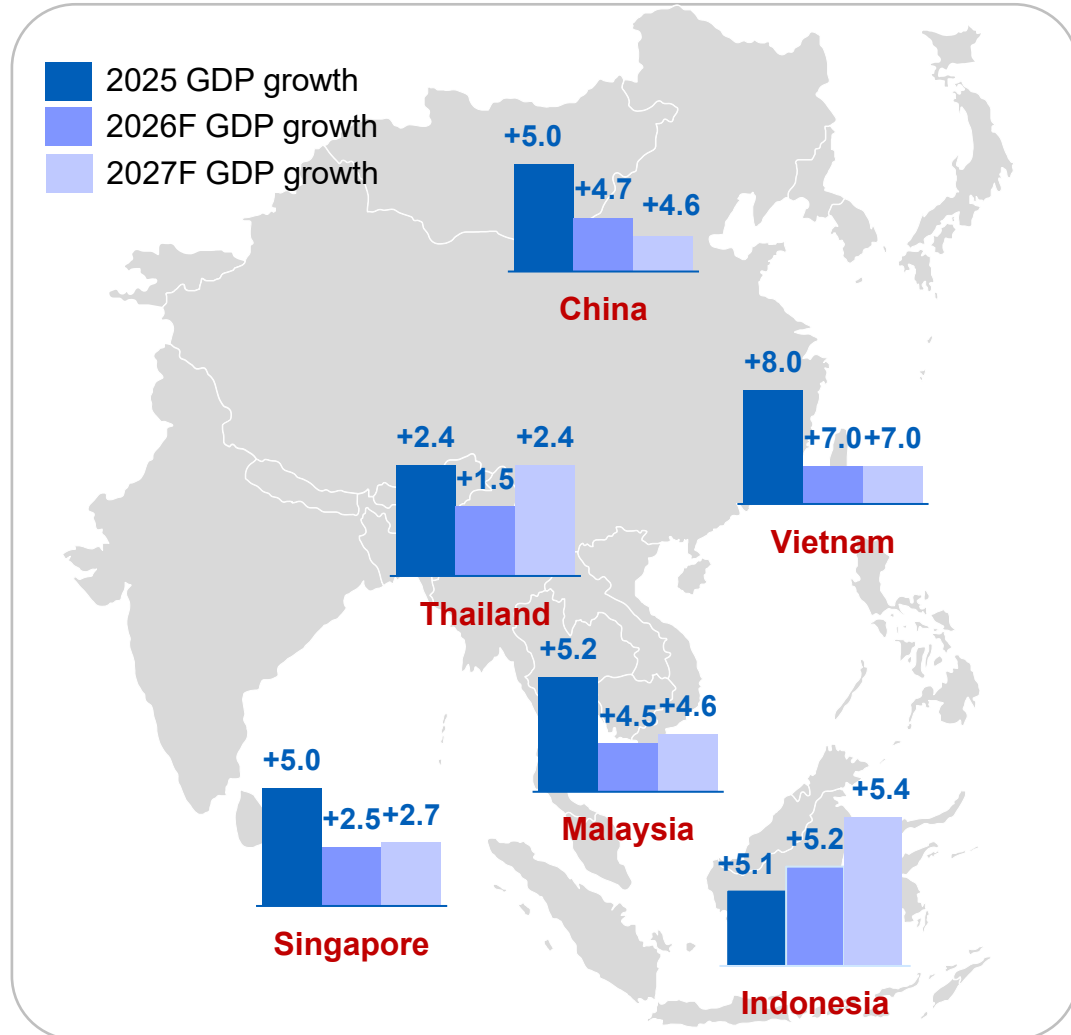
- More than half of Group's earnings from home market of Singapore (AAA sovereign rating)
- Continue to diversify portfolio, strengthen balance sheet, manage risks and build core franchise for the future
- Maintain long-term perspective to growth for sustainable shareholder returns

Macroeconomic Outlook

ASEAN: Slower growth in 2026, Middle East conflicts weigh



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

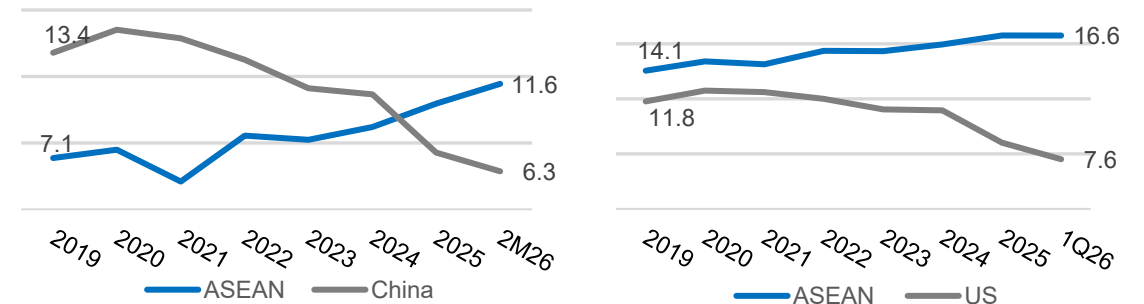


Source: UOB Global Economics & Markets Research forecasts

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

% share of US exports and imports

% share of China's exports and imports

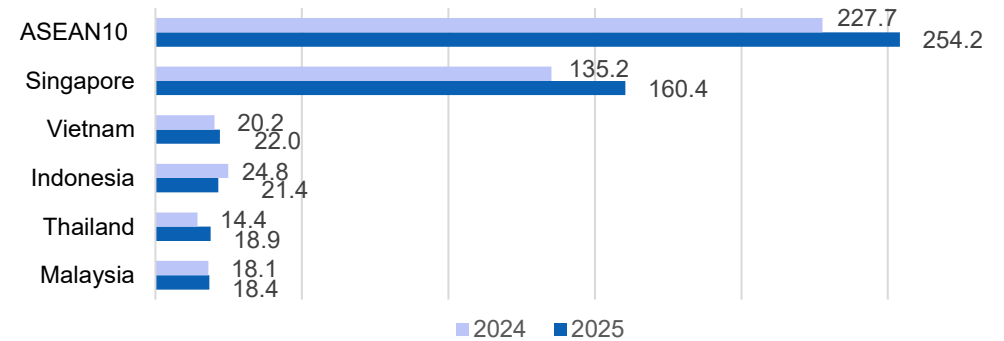


Source: Macrobond, UOB Global Economics & Markets Research

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

FDI inflows (balance of payment basis)

(USD billion)



Source: Macrobond, UOB Global Economics & Markets Research

Global central banks navigate inflation risks, Fed on extended pause



	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26F	4Q26F	1Q27F
US 10-Year Treasury	4.40	3.78	4.57	4.21	4.23	4.15	4.12	4.32	4.40	4.40	4.45	4.50
US Fed Funds	5.50	5.00	4.50	4.50	4.50	4.25	3.75	3.75	3.75	3.75	3.50	3.50
SG 3M SORA	3.64	3.49	3.07	2.56	2.06	1.46	1.19	1.07	1.17	1.28	1.38	1.50
HK 1M HIBOR	4.61	4.32	4.58	3.73	0.73	3.54	3.21	2.24	2.50	2.58	2.65	2.65
MY Overnight Policy Rate	3.00	3.00	3.00	3.00	3.00	2.75	2.75	2.75	2.75	2.75	2.75	2.75
TH 1-Day Repo	2.50	2.50	2.25	2.00	1.75	1.50	1.25	1.00	1.00	1.00	1.00	1.00
ID 7-Day Reverse Repo	6.25	6.00	6.00	5.75	5.50	4.75	4.75	4.75	4.75	4.75	4.75	4.75
CH 1-Year Loan Prime Rate	3.45	3.35	3.10	3.10	3.00	3.00	3.00	3.00	3.00	2.90	2.90	2.90

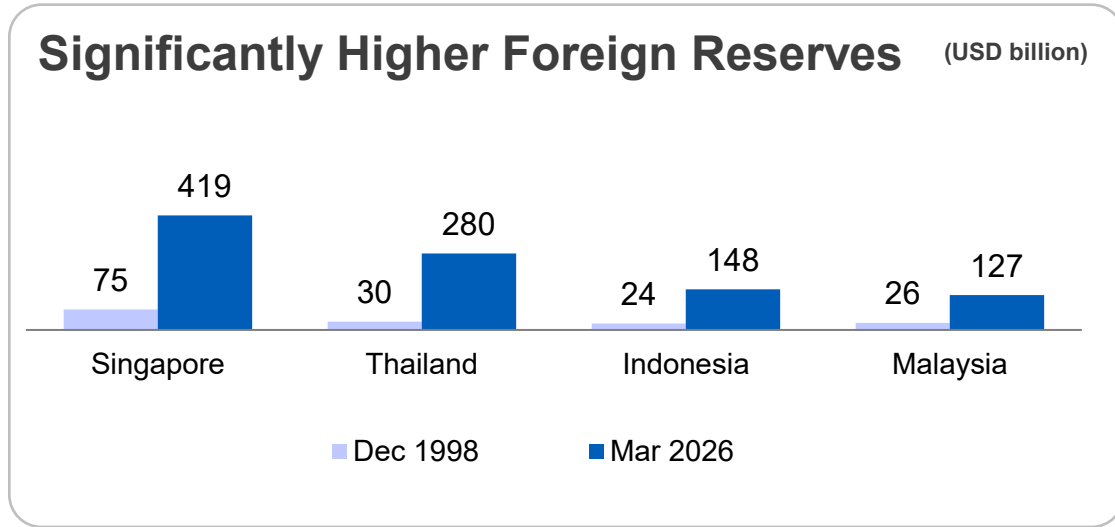
The Fed held the funds rate at 3.50–3.75% for a third meeting, but with a rare 8–4 split—the most dissents since 1992—highlighting deepening policy divisions. A divided FOMC, combined with Powell’s continued presence as a voting governor, suggests that consensus on monetary easing is likely to remain difficult, favouring a cautious stance amid renewed energy-driven inflation risks. We now expect a prolonged pause through 2026, with only one 25 bps cut in 4Q26 (previously two cuts in 2Q–3Q26).

Rising inflation risks from Middle East tensions have shifted policy bias toward tightening across DM and Asian central banks. The RBA, BSP and MAS have already tightened, while others monitor second-round effects from higher energy costs. In Asia, fiscal support via subsidies and tax relief has grown in importance. China’s 1Q26 growth at the top of its 4.5–5.0% target reduces near-term easing pressure, though subdued inflation leaves scope for a modest 10 bps cut in 3Q26 and a 25–50 bps RRR reduction.

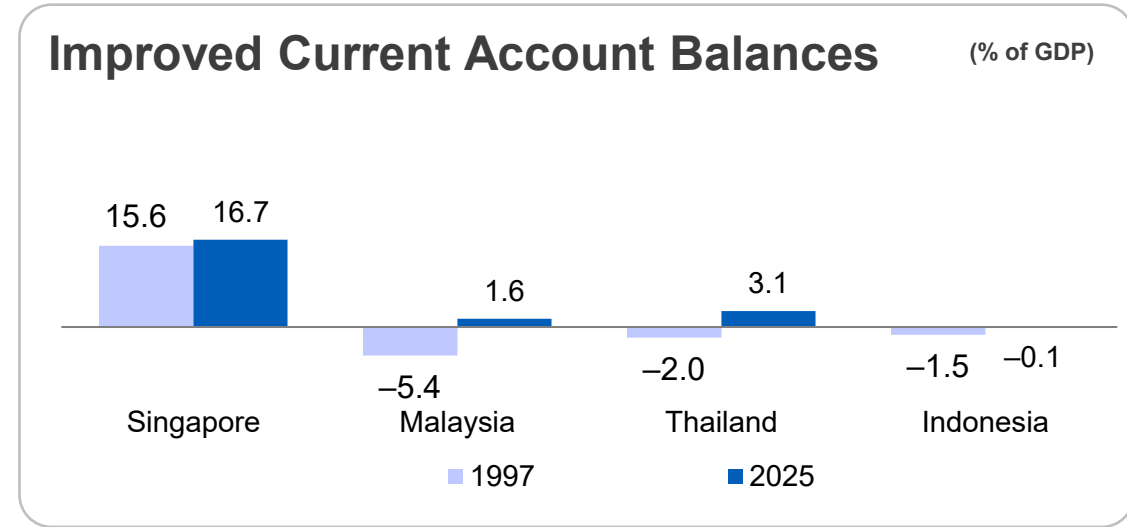
Singapore’s growth continues to benefit from AI-driven tailwinds in early 2026, but risks from prolonged Strait of Hormuz disruptions could weigh heavily on manufacturing. We cut our 2026 GDP forecast to 2.5% (from 3.6%; 2027F: 2.7%). Core inflation is unchanged at 1.9%, but headline inflation is raised to 2.2% (from 2.0%; 2027F: 2.2%), with upside risks from higher utility, transport and input costs likely to intensify in coming months.

Source: UOB Global Economics & Markets Research forecasts

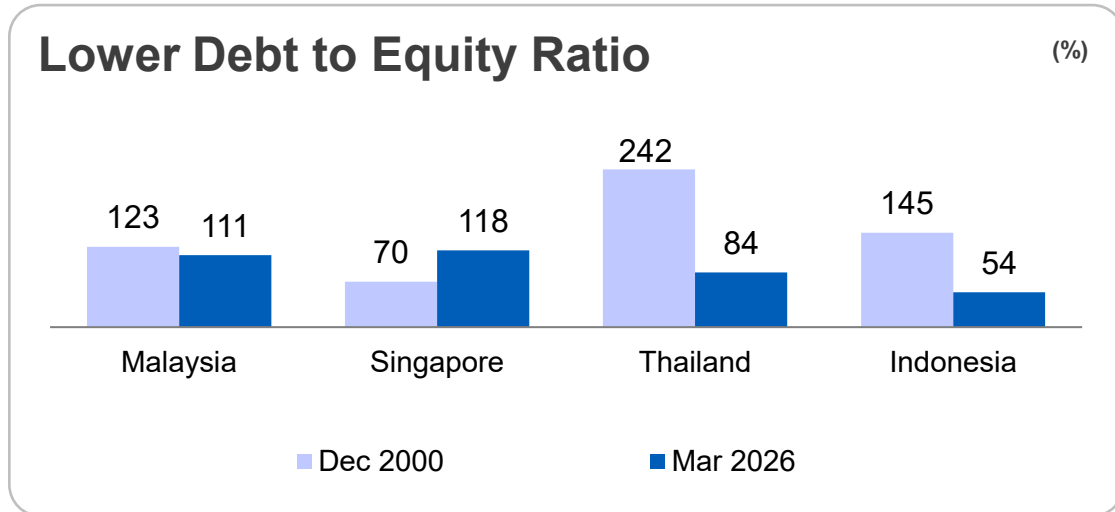
Macro resilience across key Southeast Asian markets



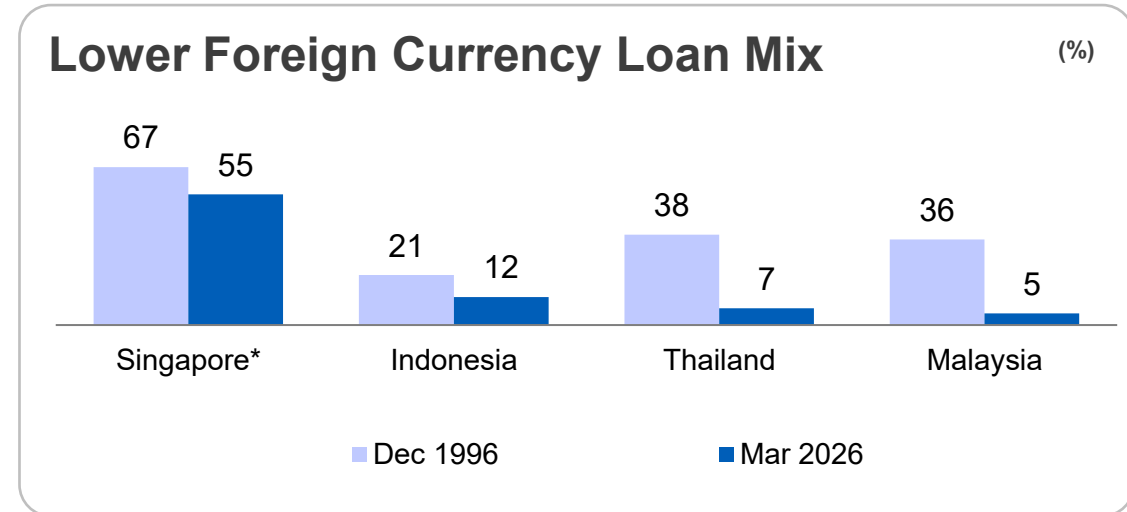
Sources: World Bank, International Monetary Fund



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



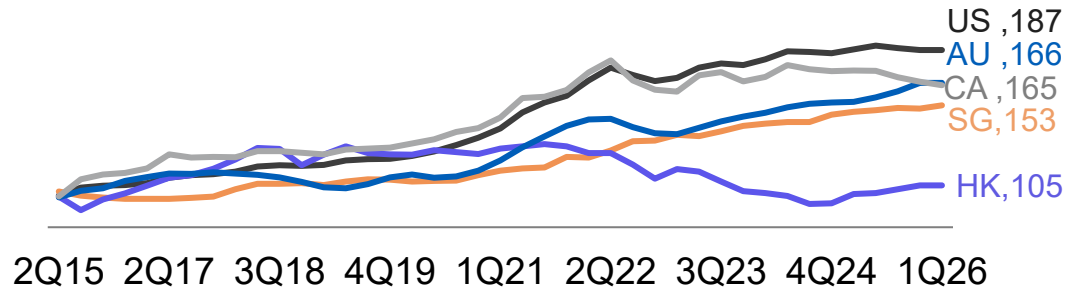
* Foreign currency loans in 1996 approximated by using total loans of Asia Currency Units
Latest data for Thailand is as of Jun 2025
Sources: Central banks

Singapore mortgages remain a low-risk asset class



Low risk of housing bubbles due to cooling measures

(3Q15 = 100)

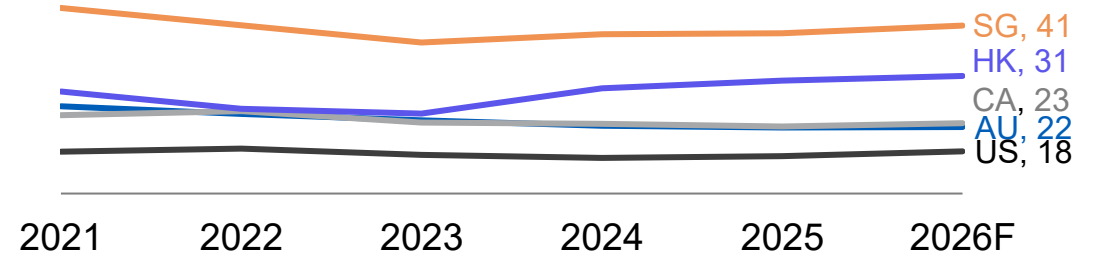


Latest property price data for SG and CA are as of 1Q26, while those for US, HK and AU are as of 4Q25.

Sources: CEIC, UOB Economic-Treasury Research

High national savings rate

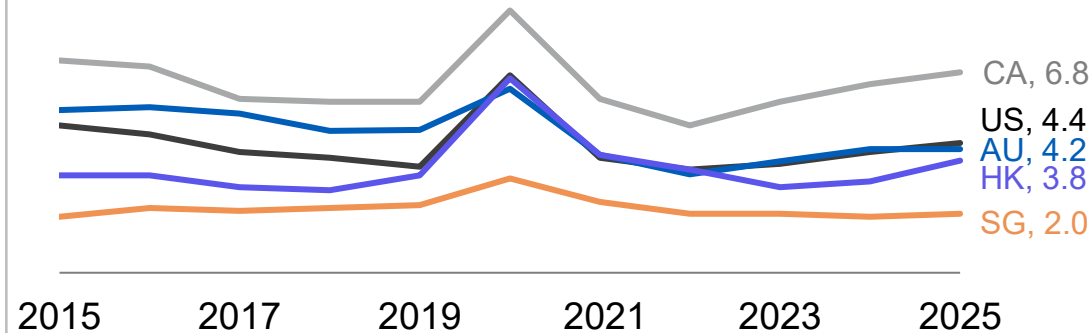
(% of GDP)



Source: International Monetary Fund, UOB Economic-Treasury Research

Low unemployment underscores housing affordability and support for mortgage servicing

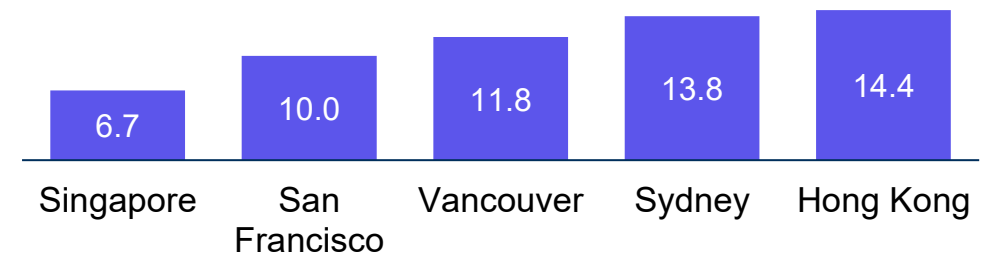
(Unemployment, %)



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

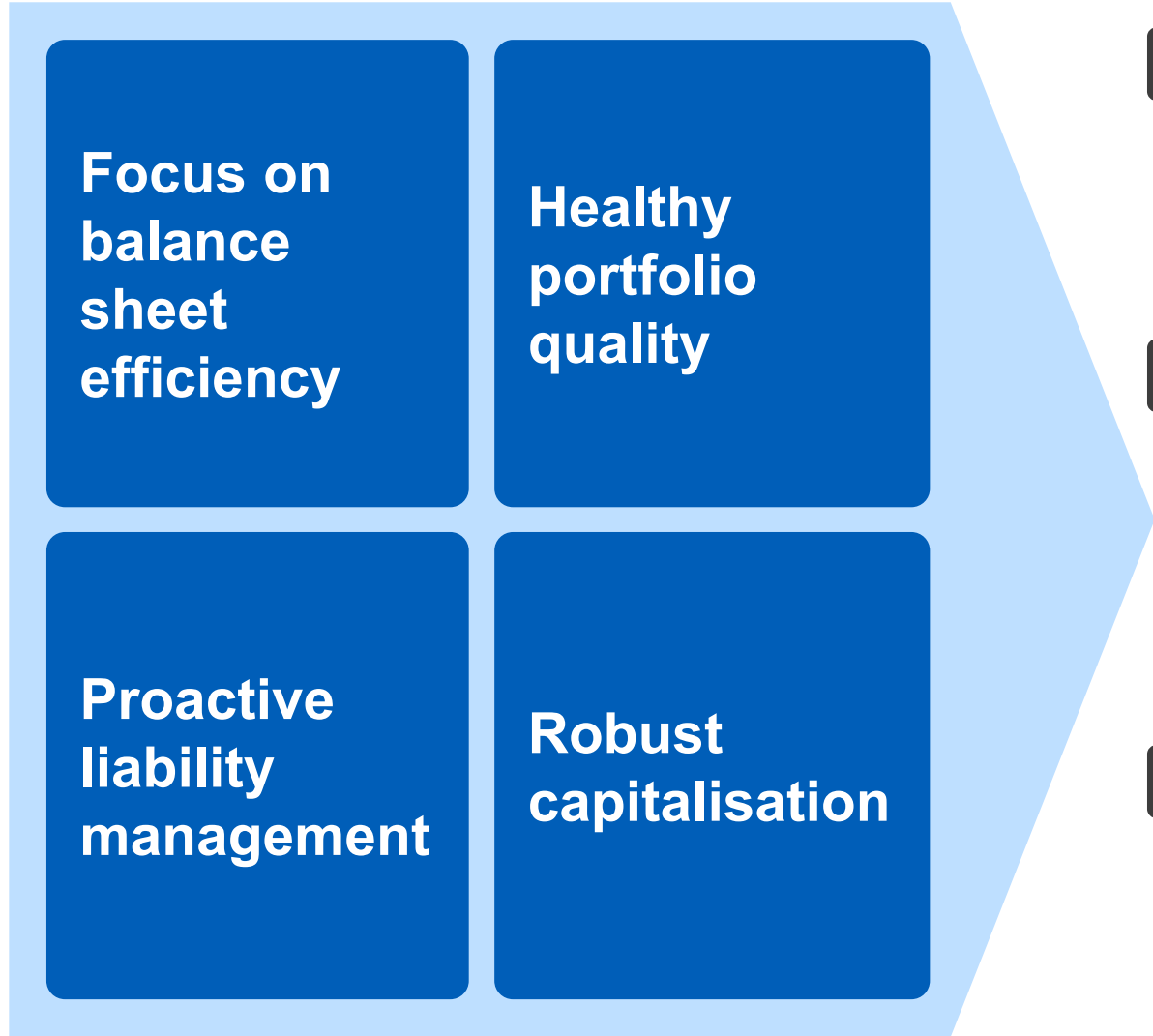
1. Includes 2% for D-SIB (domestic-systemically important banks) buffer for the three Singapore banks

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

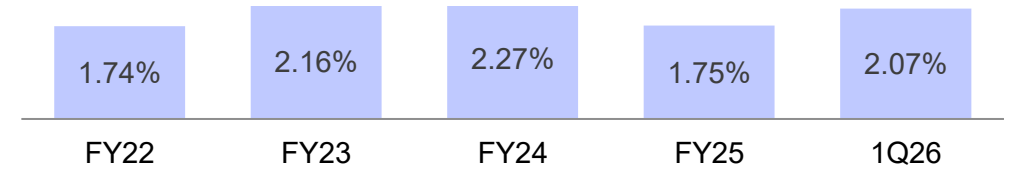
3. According to the regulations, capital surcharge for Indonesia D-SIBs are classified into four buckets based on the tier 1 capital (Bucket 1 – 1%, Bucket 2 – 1.5%, Bucket 3 – 2%, Bucket 4 – 2.5%)

Strong UOB Fundamentals

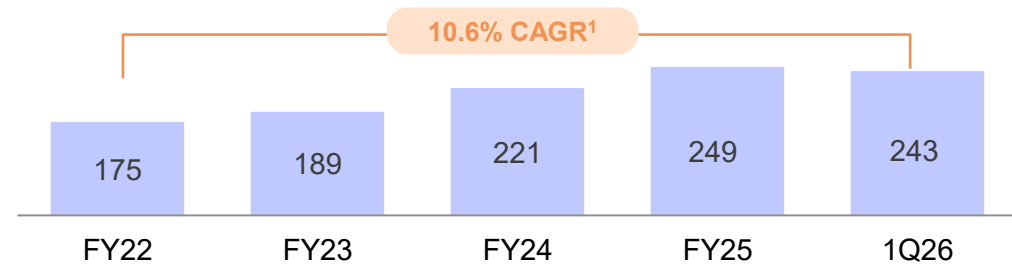
Disciplined balance sheet management



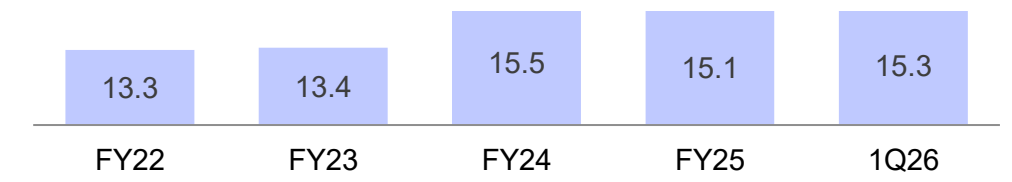
Return on risk-weighted assets



Current Account Saving Account Balances (SGD b)



Common Equity Tier 1 ratio (%)

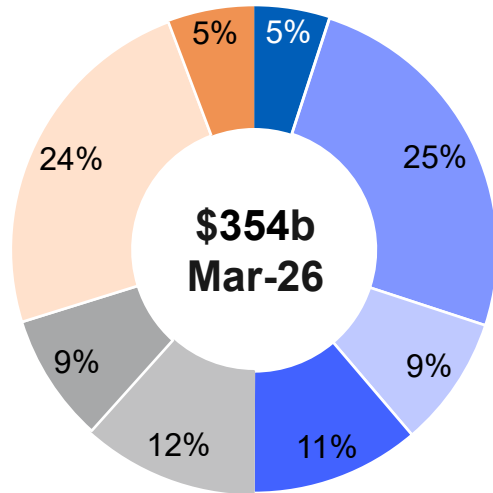


Notes
1. Compound annual growth rate over FY22 to 1Q26 period

Customer loans up 4% YoY, with modest QoQ growth



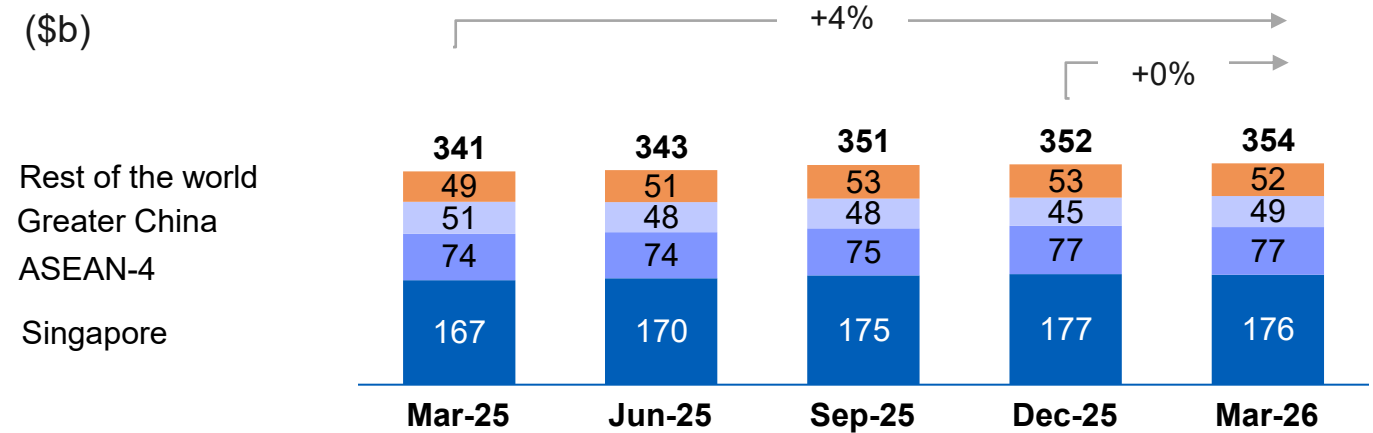
By Industry



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

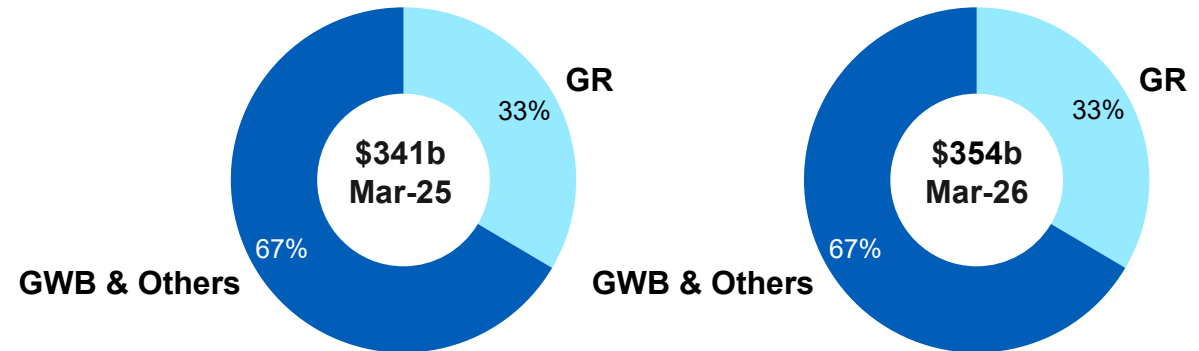
By Geography

(\$b)

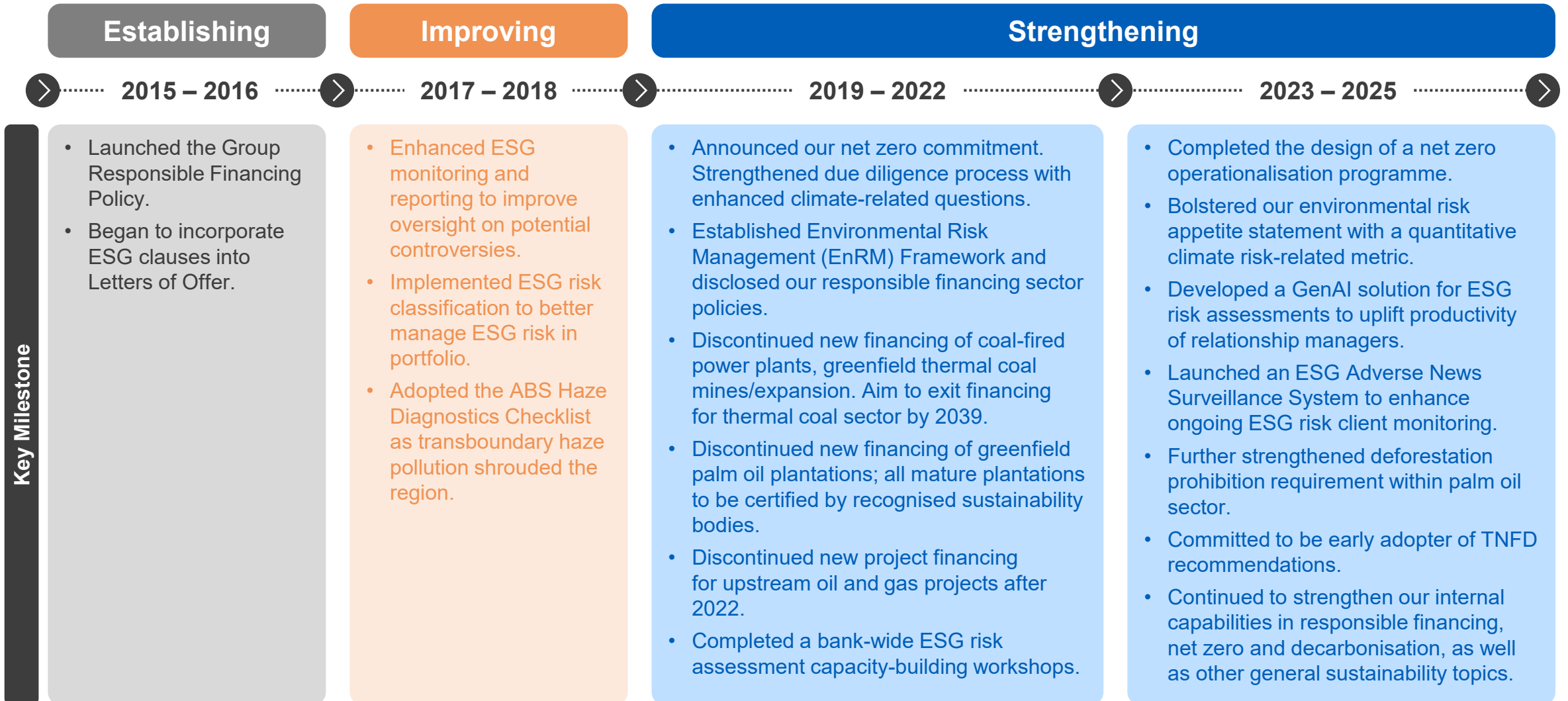


Note: Loans are classified based on where credit risks reside, represented by country of incorporation/operation for non-individuals and residence for individuals.

By Segment

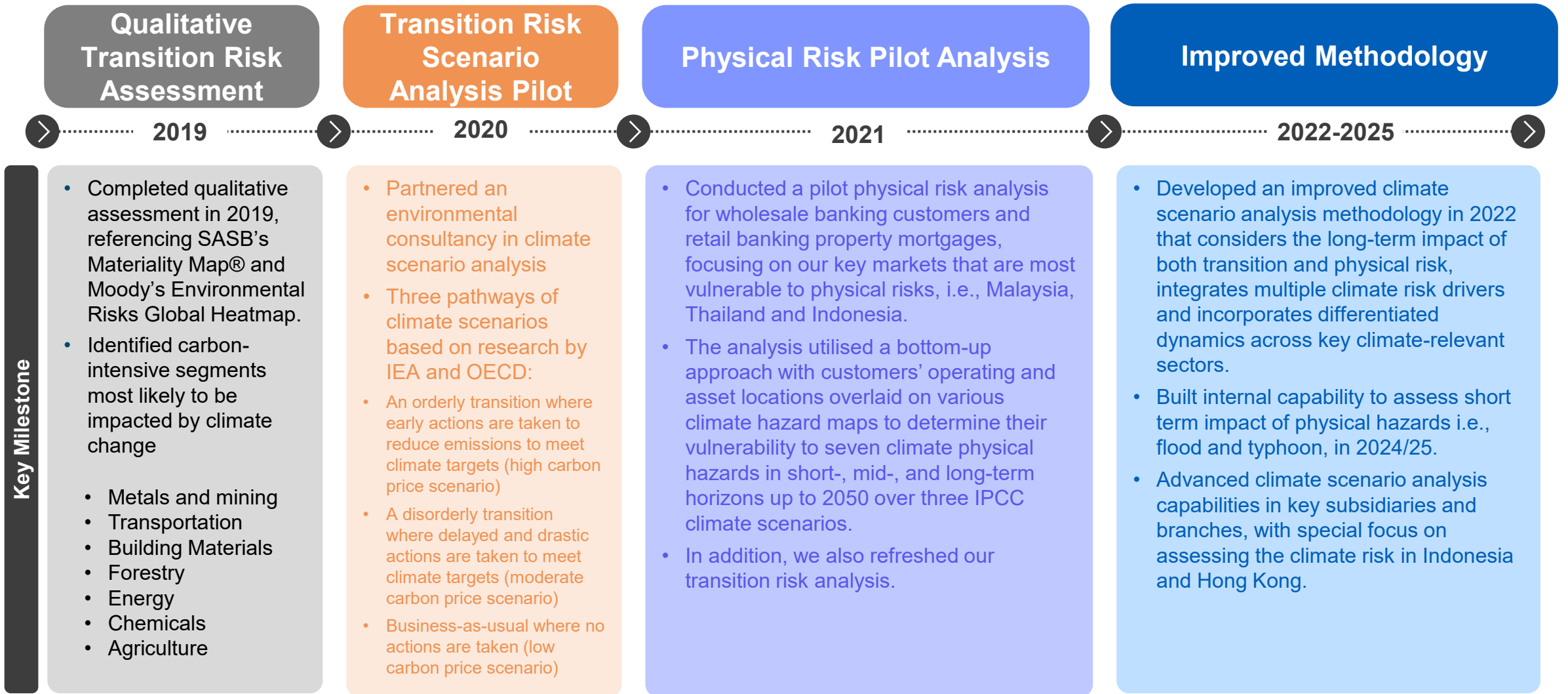


UOB's responsible financing journey: pragmatic and progressive



Key Milestone

UOB's Climate Scenario Analysis Journey



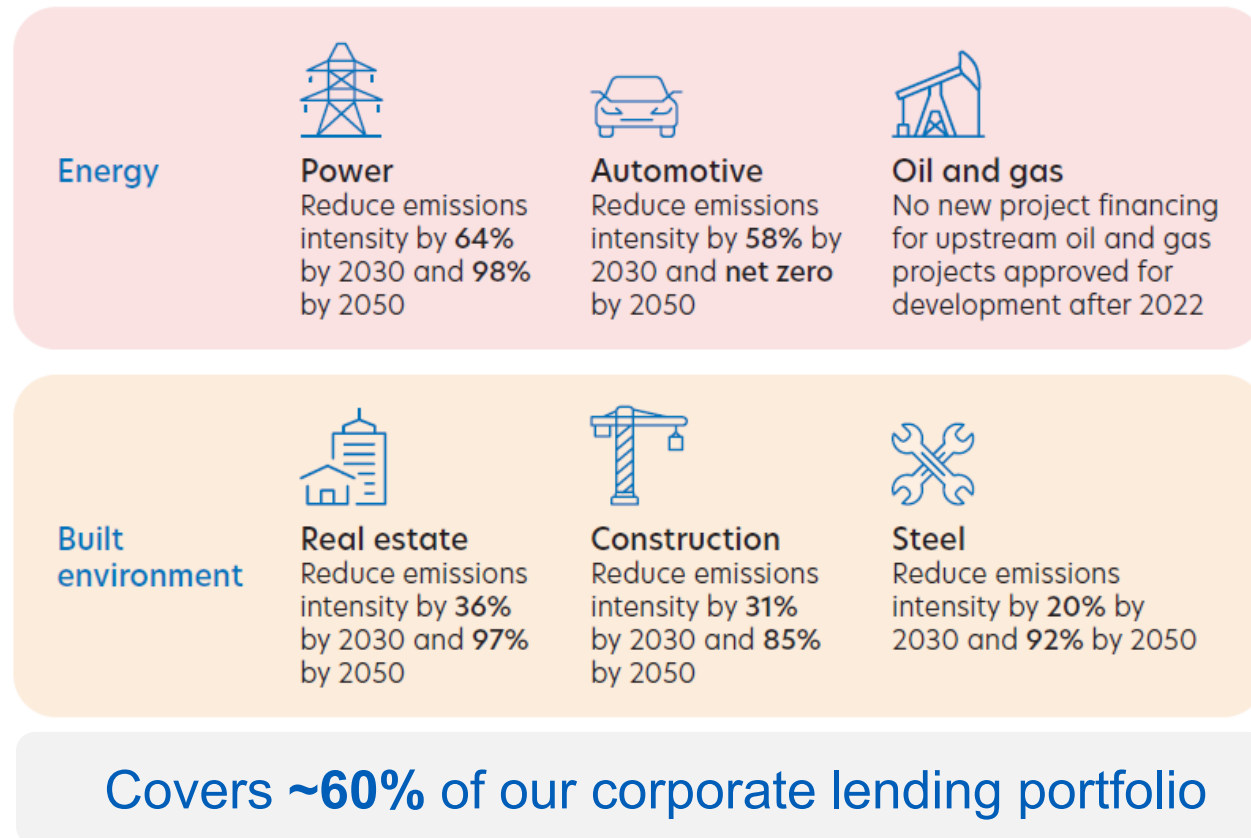
Future Plan **Metrics and Targets** To align our disclosure with ISSB requirements in view of the transition from TCFD to ISSB standards

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

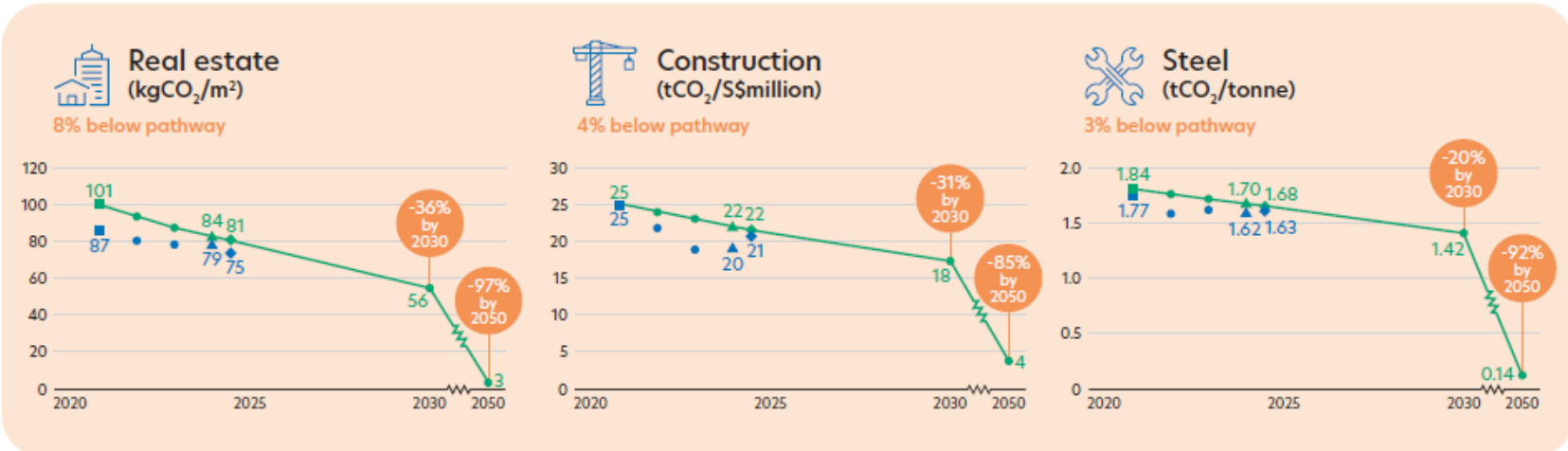
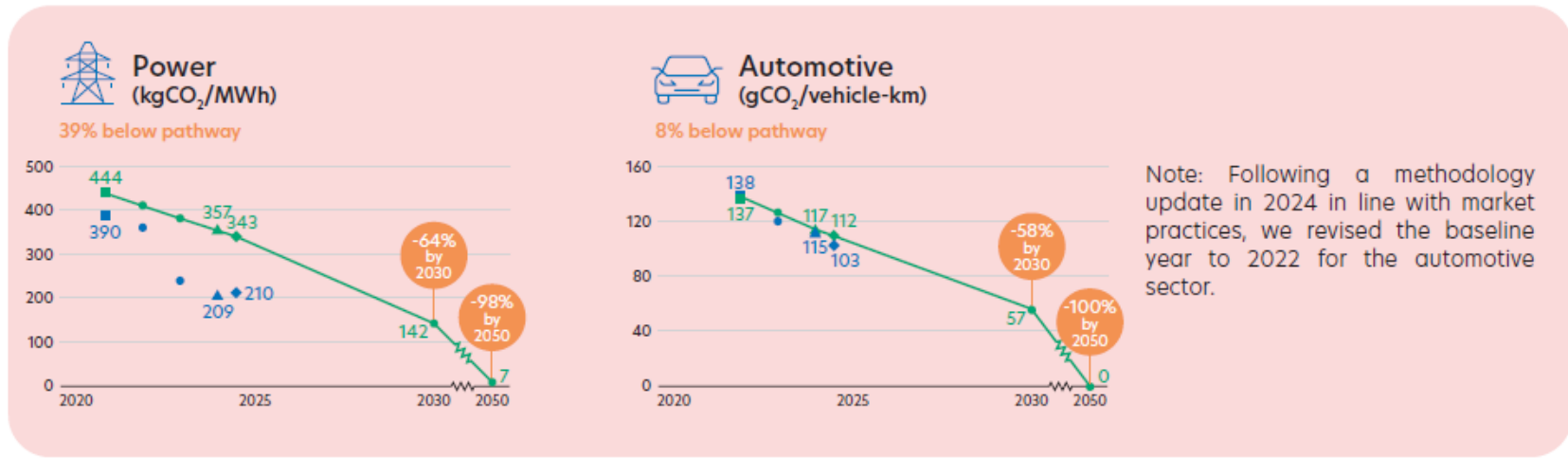


We focused on two significant, high-emitting ecosystems, **energy** and **built environment**, spanning 6 sectors based on:

- 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)

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



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

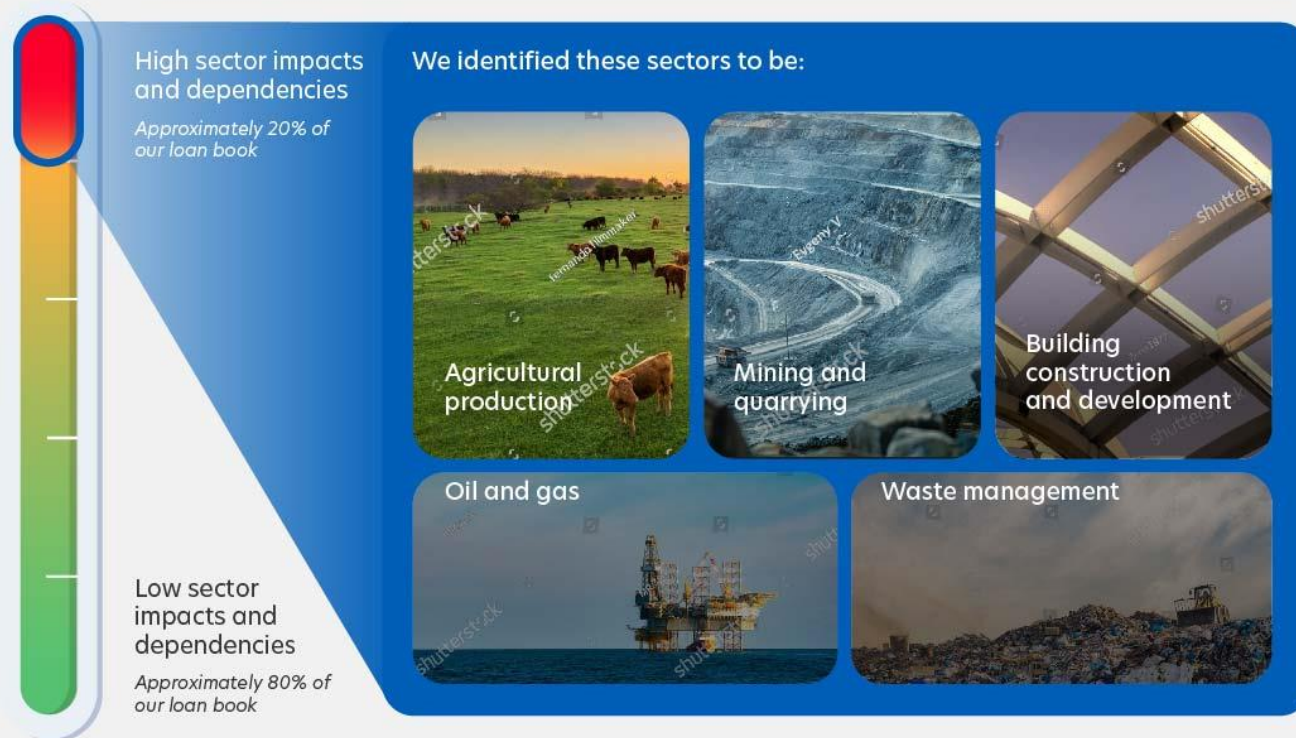
- Power: NGFS REMIND (regional)
- Automotive: IEA NZE (global)

- 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



- 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

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

✓ 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

Our Approach



- **AI as enabler:** Augment productivity, improve client engagement, drive revenue, strengthen risk controls
- **Depth & ROI:** Focus on fewer, high-conviction GenAI use cases with clear outcomes
- **Reimagine, not only automate:** Redesign customer journeys and internal workflows
- **Scaling impact:** Advance innovation, platforms, responsible AI, culture and talent as critical levers to scale AI

Measurable ROI



- **Revenue:** Better client engagement and incremental revenue opportunities
- **Productivity:** Reduced manual work and faster turnaround times;
- **Risk:** Enhanced detection, accuracy and AML/fraud control.
- **People:** >20,000 staff trained on foundational GenAI to drive adoption and scale value.

Key Use Cases



- **Private Banking Wealth Advisory:** Uplift advisory quality, reach, consistency and personalisation at scale
- **GenAI @ UOB Contact Center:** Build knowledge bot to answer quickly and accurately. Identify intent and sentiment analysis. Automate insights and follow up
- **Software Development Life Cycle:** Embed GenAI capabilities across requirements, design, build and testing to deliver scalable, outcome-driven productivity
- **Copilot & BYOB:** Scale workforce productivity (>35,000 staff enabled with Copilot; 30 BYOBs in 2026)
- **Program AURA:** Building agentic AI across end-to-end use cases in AML/KYC, Credit, Collections, RM enablement

Comparison against peers



				Standalone Strength	Cost Management	Returns	Liquidity
Moody's	S&P	Fitch		Moody's baseline credit assessment	Costs/income ratio	Return on average assets (annualised)	Loan/deposit ratio
Aa1	AA-	AA-	UOB	a1	45%	1.0%	82%
Aa1	AA-	AA-	OCBC	a1	39%	1.4%	77%
Aa1	AA-	AA-	DBS	a1	39%	1.3%	72%
A3	A-	A+	HSBC	a3	47%	0.9%	56%
A3	BBB+	A	SCB	baa1	53%	0.8%	51%
A1	A-	AA-	BOA	a2	61%	1.0%	58%
A3	BBB+	A	Citi	baa1	58%	0.8%	51%
Aa2	AA-	AA-	CBA	a1	45%	0.8%	106%
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	47%	1.0%	86%
A3	A-	n.r.	MBB	a3	49%	1.0%	94%

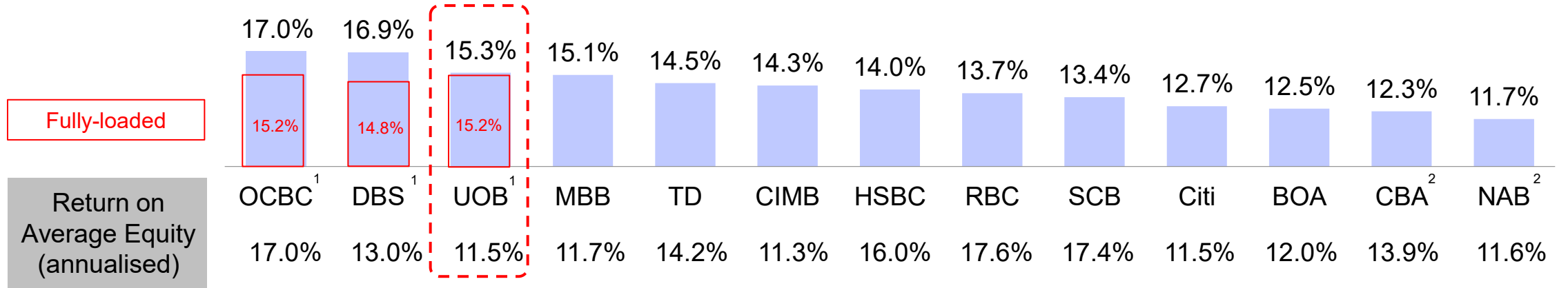
Source: Company reports, Credit rating agencies (updated as of 7 May 2026)

Financial data based on period ended 31 March 2026, except for RBC and TD (31 January 2026), CBA, CIMB and Maybank (31 December 2025).

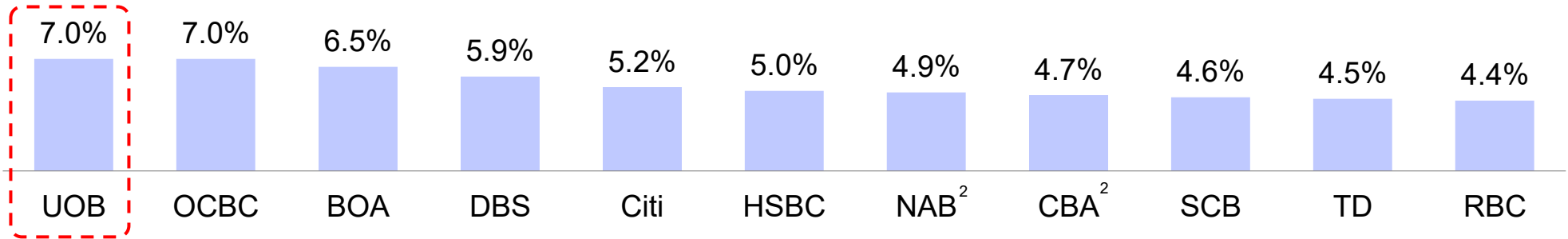
Capital and leverage ratios



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% (31 March 2026)

Source: Company reports

Financial data based on period ended 31 March 2026, except for RBC and TD (31 January 2026), CBA, CIMB and Maybank (31 December 2025).

Strong investment grade credit ratings



A regular issuer in key debt capital markets globally

MOODY'S
INVESTORS SERVICE

Aa1 / P-1

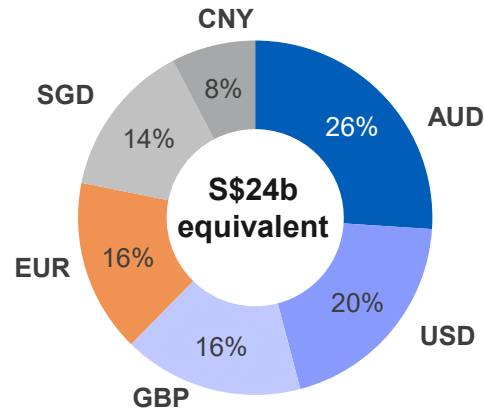
S&P Global
Ratings

AA- / A-1+

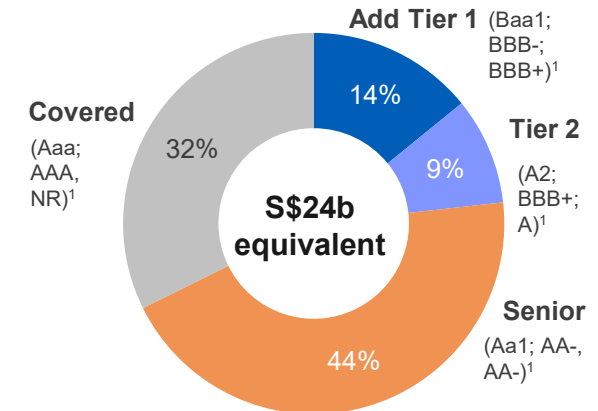
FitchRatings

AA- / F1+

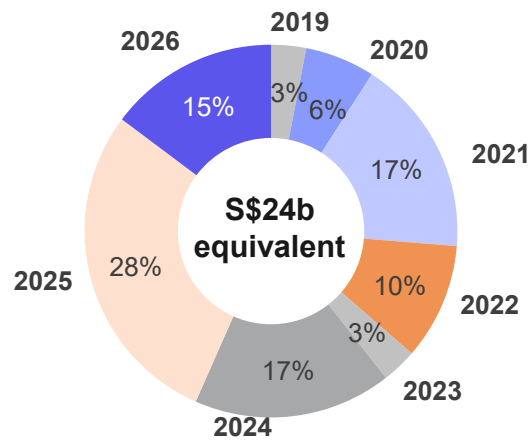
Currency



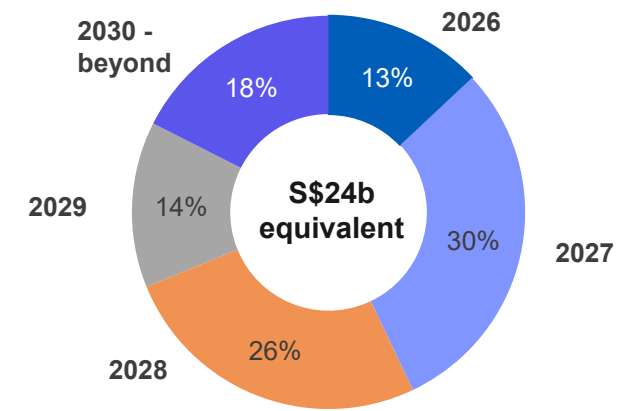
Debt Class



Issue Date



Maturity/Call Date



Source: Credit rating agencies

Note: The pie charts represent outstanding UOB's public rated issuances as 7 May 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