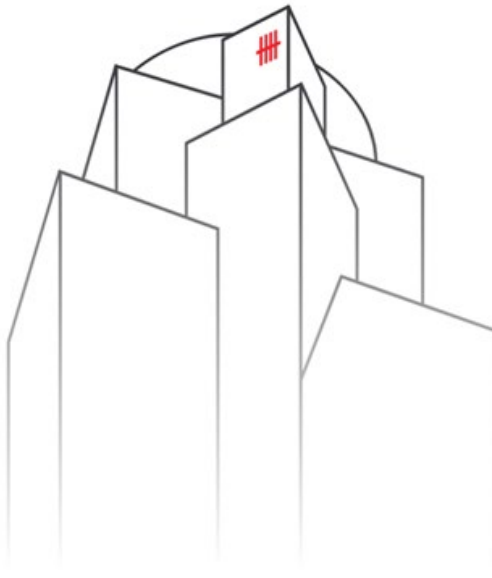




MEMBER OF THE UOB GROUP



United Overseas Insurance Limited

Financial Highlights For Full Year 2021 Results

Private & Confidential

Disclaimer: This material that follows is a presentation of general background information about the Company's activities current at the date of the presentation. It is information given in summary form and does not purport to be complete. It is not to be relied upon as advice to investors or potential investors and does not take into account the investment objectives, financial situation or needs of any particular investor. This material should be considered with professional advice when deciding if an investment is appropriate. The Company accepts no liability whatsoever with respect to the use of this document or its content.

Profit For The Financial Year

(\$'000)	<u>2021</u>	<u>2020</u>	<u>Change</u>
Gross premium	97,419	96,857	+ 0.6%
Underwriting profit	20,763	21,052	- 1.4%
Other income	12,002	8,455	+ 42.0%
Profit before tax	32,765	29,507	+ 11.0%

Selected Balance Sheet Items As At Year End

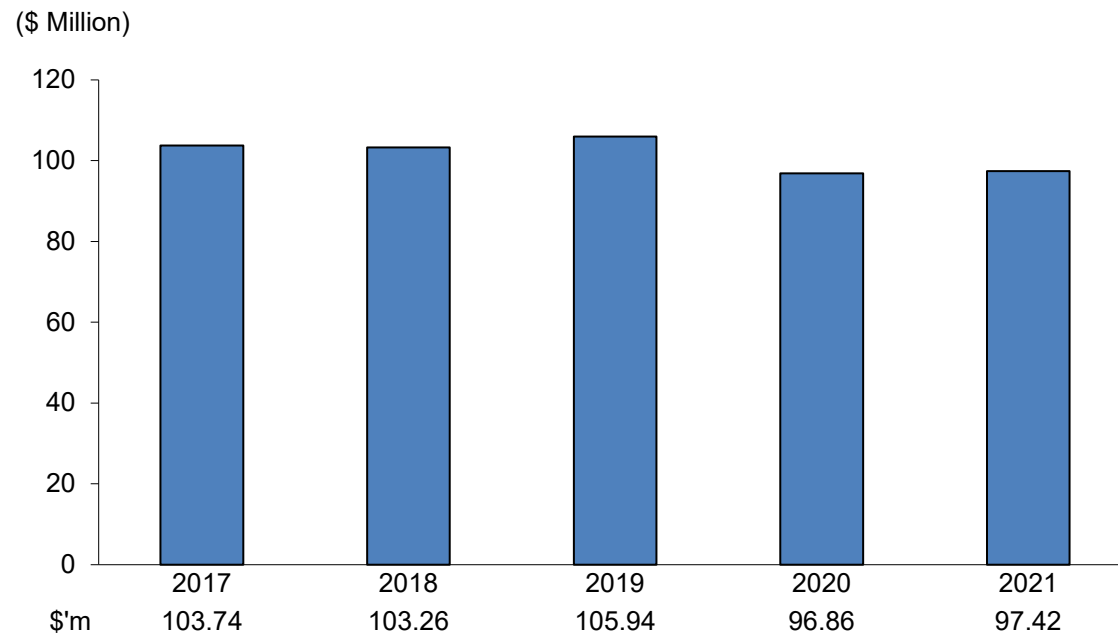
(\$'000)	<u>2021</u>	<u>2020</u>	<u>Change</u>
Total assets	655,783	637,882	+ 2.8%
Net technical balances	68,464	67,840	+ 0.9%
Shareholders' equity	448,212	424,399	+ 5.6%

Financial Ratios

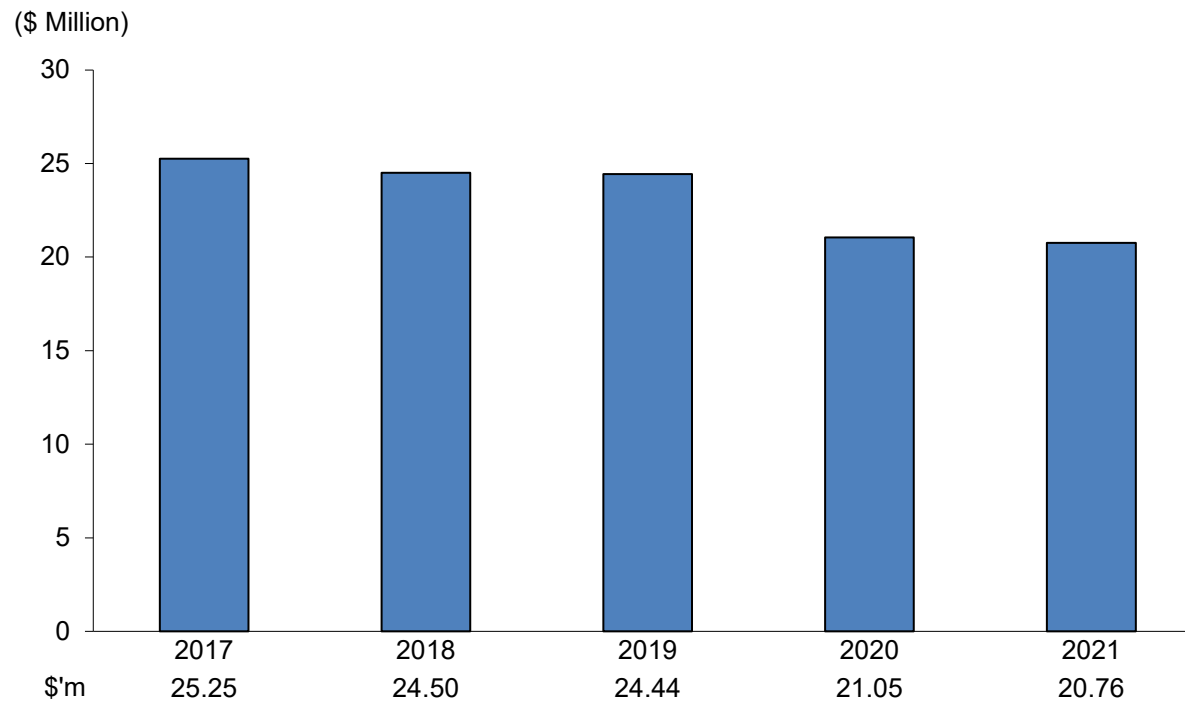
(Cents)	<u>2021</u>	<u>2020</u>
Dividend declared per share		
- Interim	8.50	8.50
- Final	8.50	8.50
- Special	8.00	4.00
Total	<u>25.00</u>	<u>21.00</u>
NAV per share ⁽¹⁾	\$7.33	\$6.94

(1) NAV – net asset value

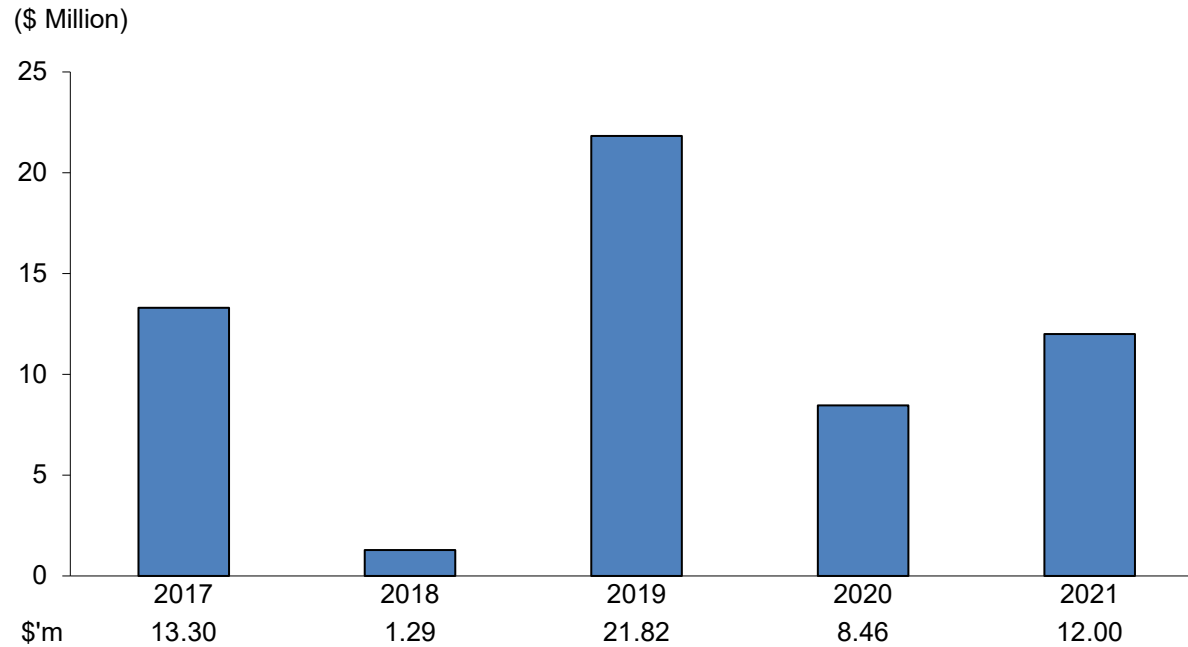
Five-year Development (i) Gross Premium



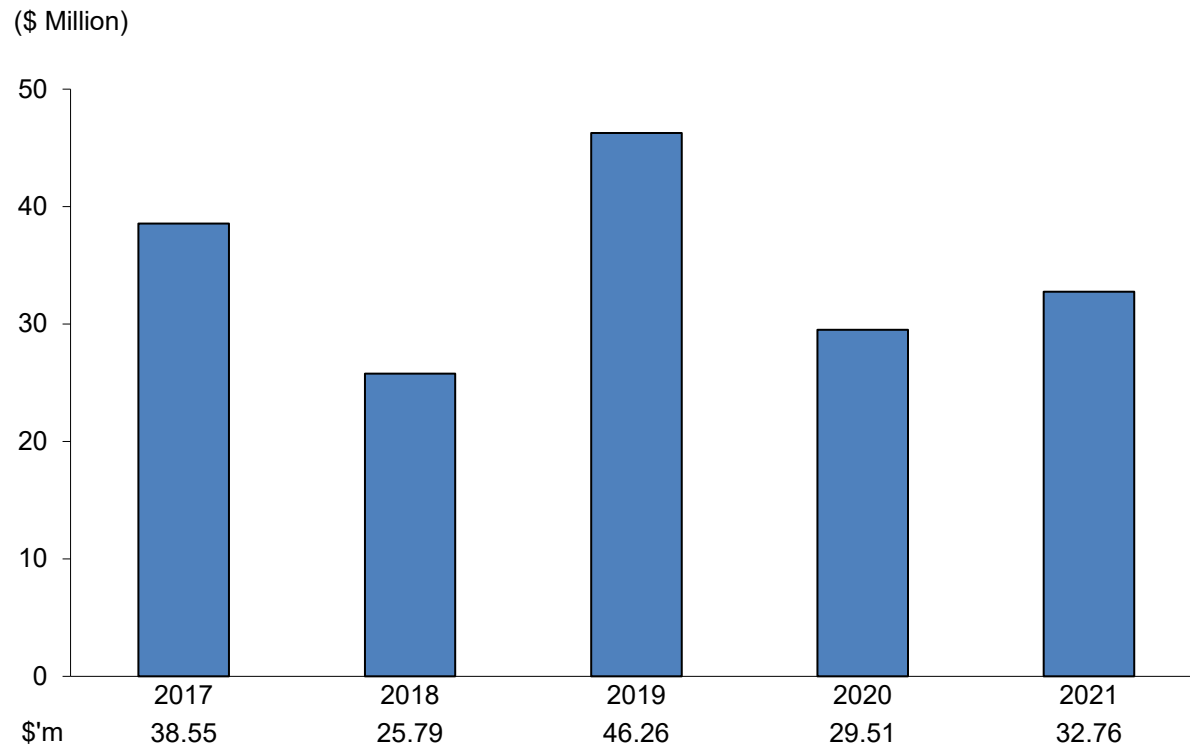
Five-year Development (ii) Underwriting Profit



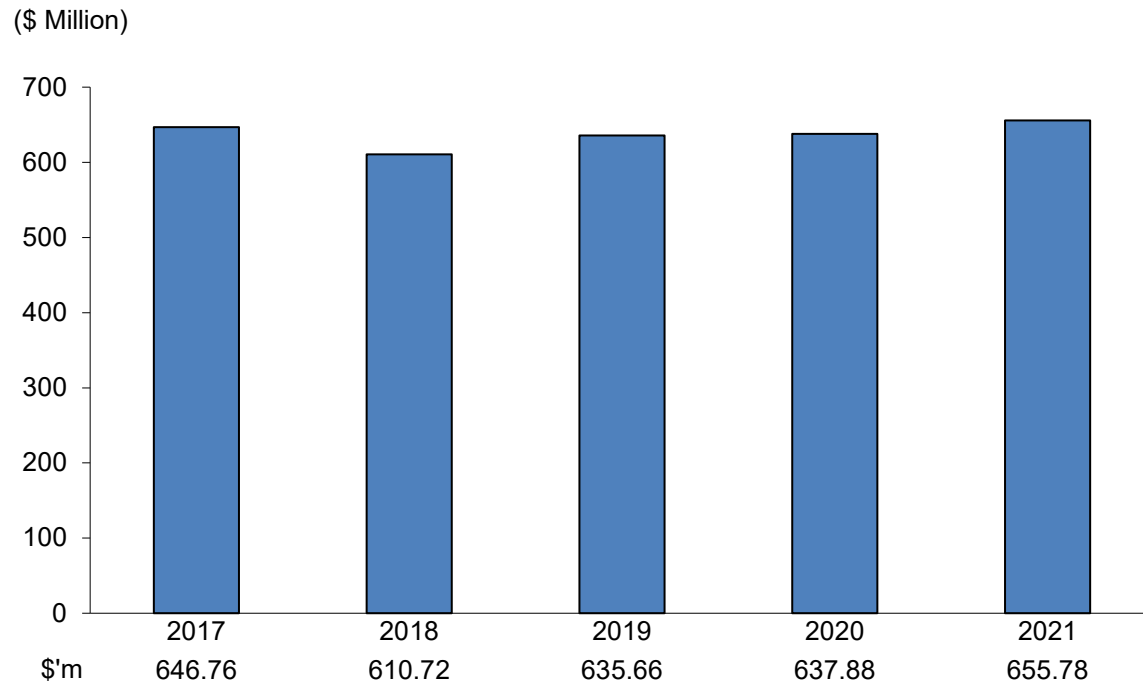
Five-year Development (iii) Other Income



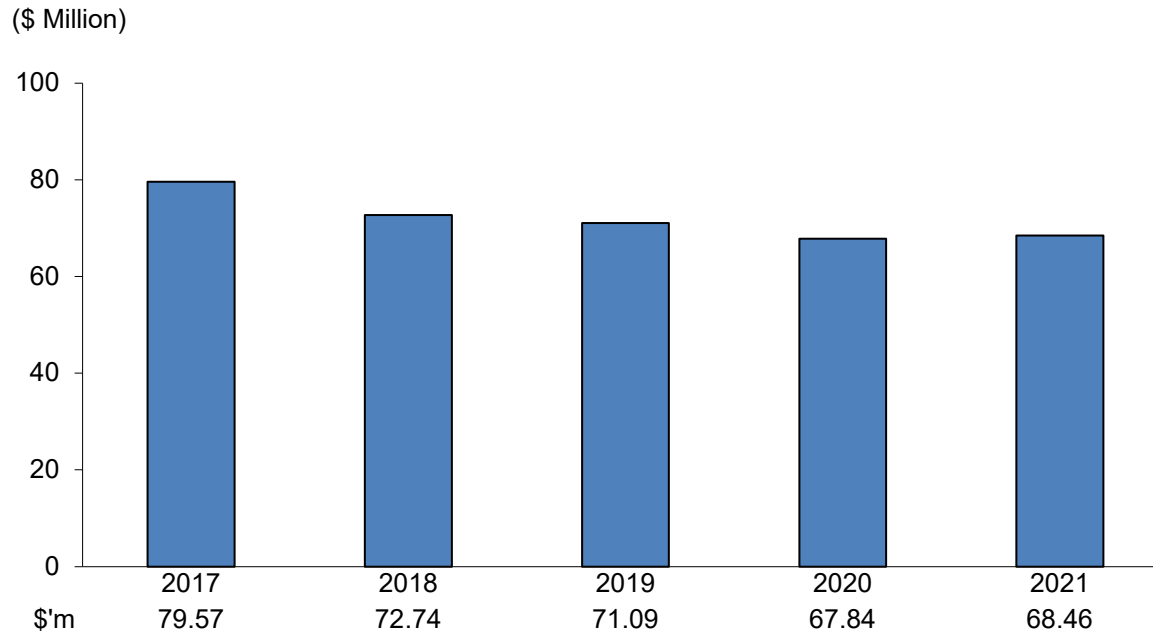
Five-year Development (iv) Profit Before Tax



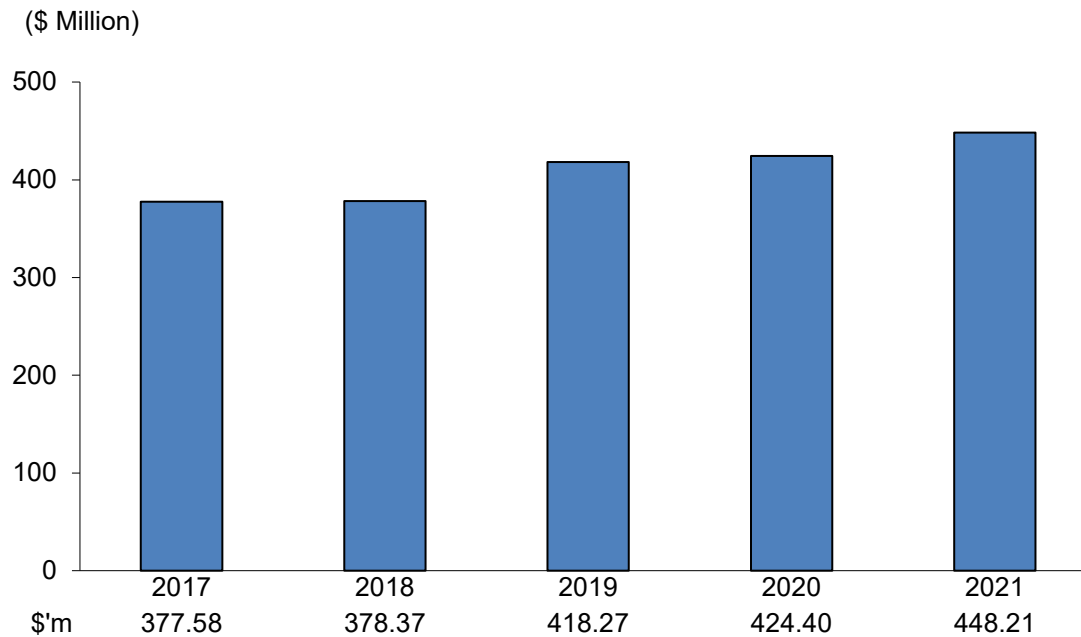
Five-year Development (v) Total Assets



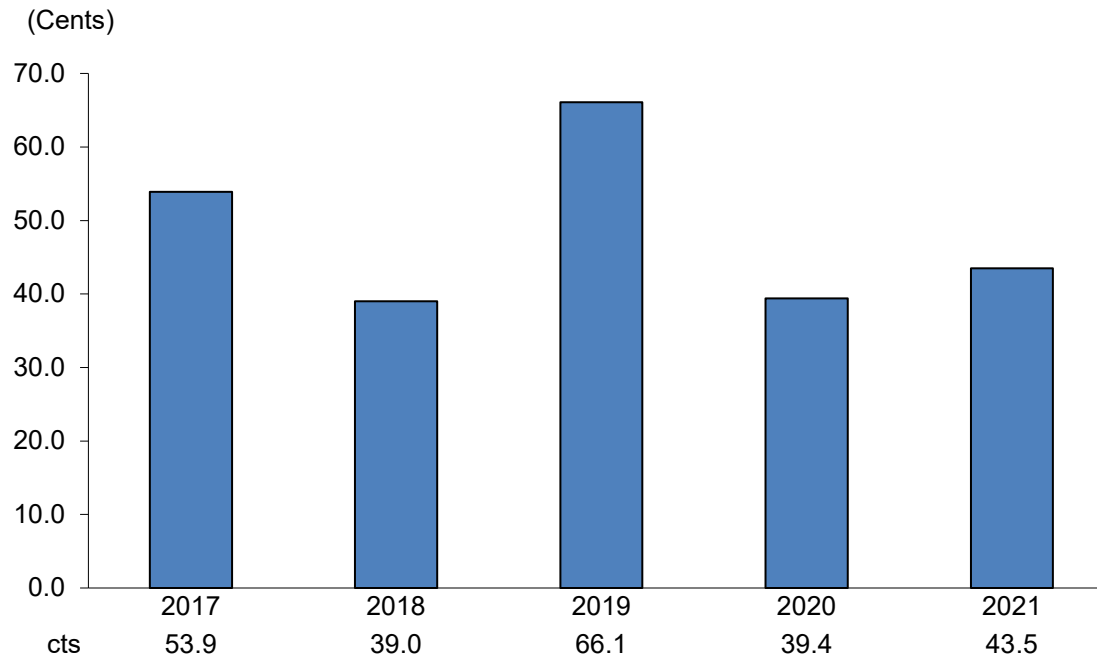
Five-year Development (vi) Net Technical Balances



Five-year Development (vii) Shareholders' Equity

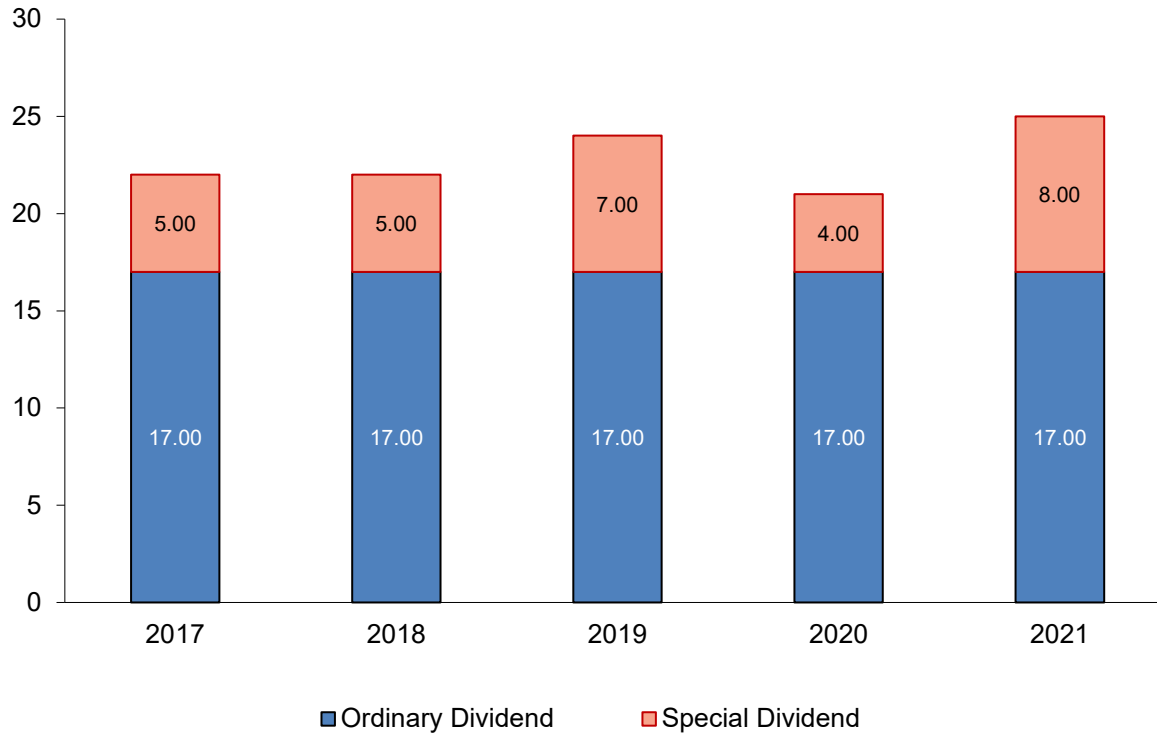


Five-year Development (viii) Earnings Per Share (basic & diluted)



Five-year Development (ix) Dividend Declared Per Share

(Cents)



Five-year Development (x) Net Asset Value Per Share

