ASEAN franchise gaining momentum

CEO remarks

Wee Ee Cheong, Deputy Chairman and Chief Executive Officer

For the first half ended 30 June 2026

Wholesale Banking: Capturing growth through regional connectivity

UOB

Group Wholesale Banking ASEAN-4 income contribution
~27%

Transaction banking's contribution to wholesale banking income
~50%

1H26 Trade loans
+33% YoY

1H26 Wholesale banking CASA
+9% YoY

FDI Advisory Unit
>300 cross-border deals in last 6 months
~$5.6 billion in projected investments

Retail Banking: Building momentum through ASEAN scale

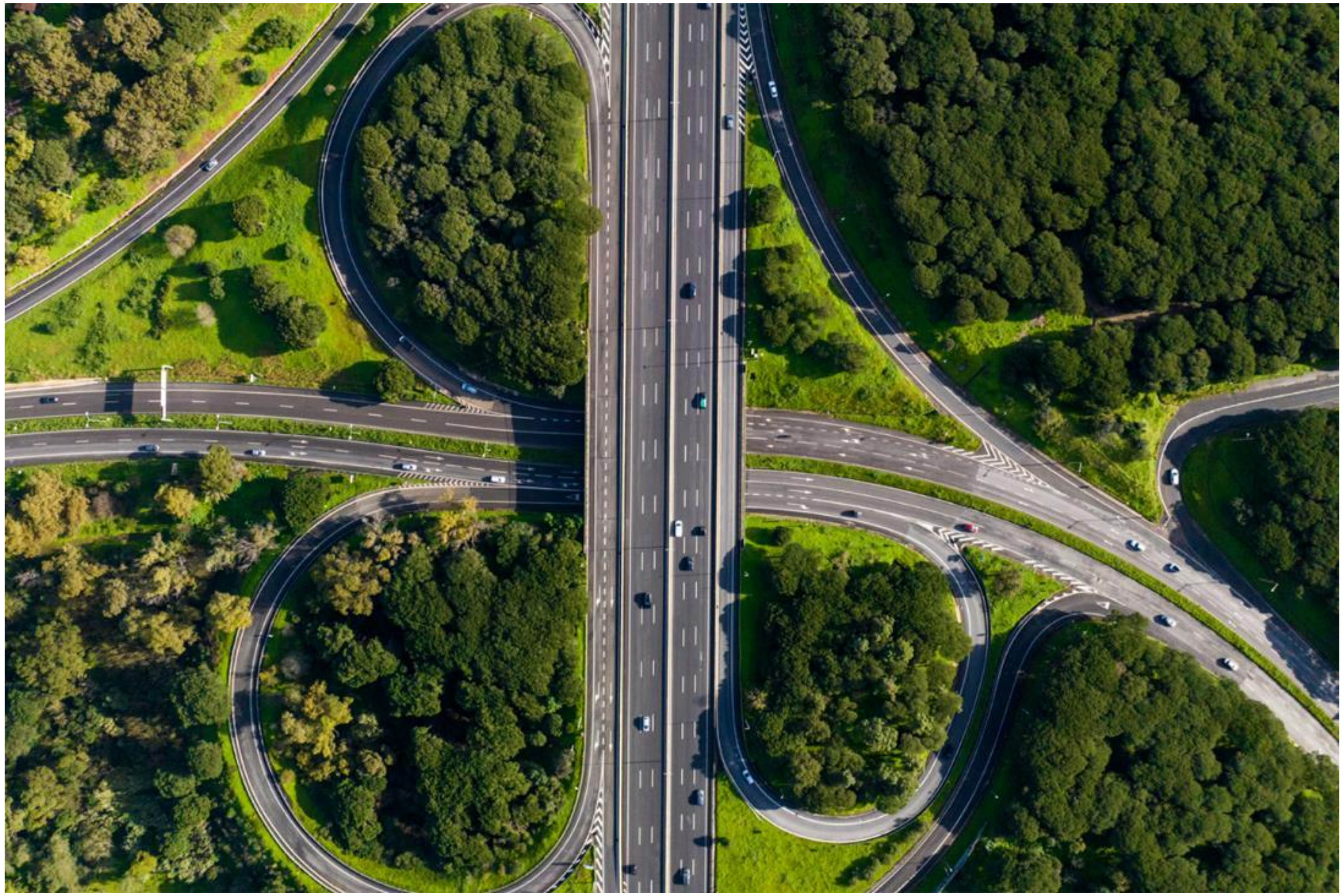
Group Retail ASEAN-4 income contribution
~35%

1H26 Card income
+13% YoY

1H26 Wealth income
+16% YoY

1H26 ASEAN-4 Wealth income
+30% YoY

Growth priorities: Deepening customer relationships and capturing regional flows



- Unlock full value of retail franchise of more than 8 million customers
- Accelerate wealth growth by investing in capabilities and expanding North Asia presence
- Capture ASEAN trade and investment flows through transaction banking platform, sector expertise and regional network
- Reposition Hong Kong franchise for more diversified and asset-light growth
- Continued investment in core franchise to drive long-term shareholder value

Right By You