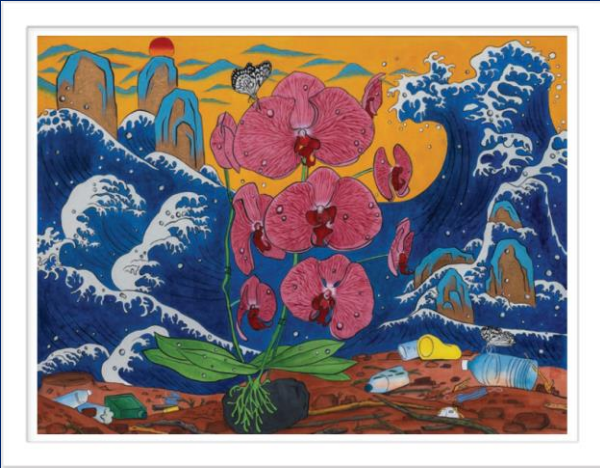


## Emerging Stronger Together

United Overseas Bank Limited  
79<sup>th</sup> Annual General Meeting

30 April 2021

Wee Ee Cheong  
Deputy Chairman and  
Chief Executive Officer



*United We Stand*  
He Shu

---

## Agenda

---

1. Emerging Stronger Together from COVID-19
  2. 2020 Performance Review
  3. The Journey Ahead and Our Business Strategy
- 

**Private and Confidential.** Disclaimer: This material that follows is a presentation of general background information about UOB'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. UOB accepts no liability whatsoever with respect to the use of this document or its content.

# Emerging stronger together

## Supporting our customers



Financial support for **>1.4 million** customer accounts

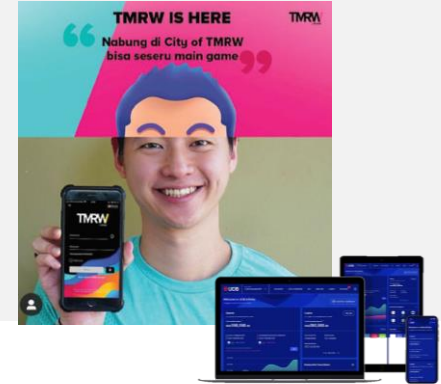
**First** bank in Singapore to pledge relief assistance to businesses

Dedicated **restructuring taskforce** to help customers manage financial obligations



Precautionary measures at our branches to ensure a **safe banking environment**

Applied **anti-microbial coating** to high touch surfaces at all branches and ATMs



Accelerated **digital innovation** through omni-channel platforms

- UOB Mighty
- TMRW
- UOB Infinity
- UOB BizSmart

# Emerging stronger together

## Caring for our colleagues



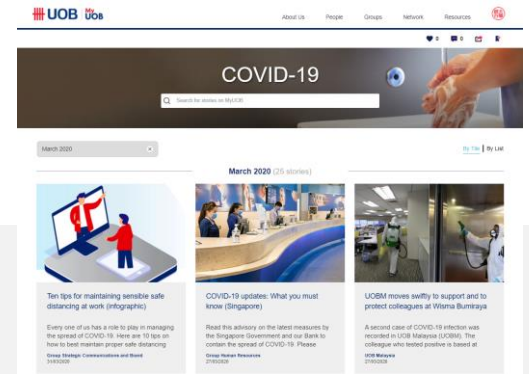
Activated remote access for **80%** of our colleagues to work from home within **4 weeks**

**Two-day remote work week** for eligible employees



**Staggered working hours** for colleagues to avoid peak-hour commuting

Enhanced employee welfare, including **\$23 million** in health and lifestyle benefits



Dedicated MyUOB site, with **>500** reports on COVID-19 developments and advisories

Distributed hand sanitisers and **>1.52 million** masks

# Emerging stronger together

## Giving back to our community



Contributed **>\$2.7 million**  
under the **#UnitedForYou**  
**COVID-19 Relief Programme**

Donated **>1 million** pieces of  
personal protective equipment



Distributed food essentials, masks  
and educational materials to **8,400**  
disadvantaged families across Asia



## 2020 Performance Review

Balancing Growth with Stability for the Long Term

# Maintaining resilience and financial strength



**Net Profit**  
**\$2.9 billion**  
-33%



**Operating Profit**  
**\$5.0 billion**  
-10%



**Gross Customer Loans**  
**\$281 billion**  
+5%



**Customer Deposits**  
**\$325 billion**  
+4%



**Total Assets**  
**\$432 billion**  
+7%



**Non-Performing Loan  
Ratio**  
**1.6%**  
+0.1% pt



**Net Stable Funding  
Ratio**  
**125%**  
+14% pt



**Common Equity Tier 1  
Ratio**  
**14.7%**  
+0.4% pt



**Dividend Per Share**  
**78 cents**



## The Journey Ahead and Our Business Strategy



# Seamless connectivity across our network



## Connecting businesses to regional opportunities



Singapore Business Federation



Malaysian Investment  
Development Authority

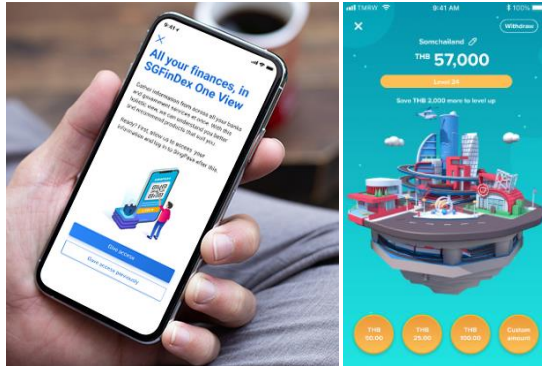


Vietnam's Foreign Investment  
Agency

# Powering digital and responsible innovation



## Engaging and serving our customers through our omni-channel approach



Record number of individual customers using our digital banking services

More than **2 in 5 new customers** opened banking accounts digitally

**2 in 3 customers** use digital or multiple banking touchpoints



Helping SMEs in their digital transformation

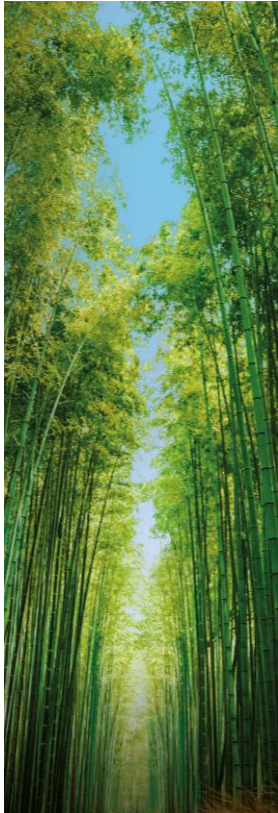
- The FinLab Online
- SME Leadership Academy
- OneSME



Safeguarding customers' interests through cyber resilience and security

Recognition from Singapore's Anti Scam Centre for our AI-driven monitoring systems

# Forging a sustainable future



## Driving sustainable development



UOB Smart City Sustainable Finance Framework – encouraging the creation of smart cities



U-Solar – powering the solar industry value chain

## Promoting sustainable investments



Investment solutions with purpose and that create a positive environmental and social impact



UOB Asset Management received 8 awards on sustainability

## Advancing our sustainability strategy



Dedicated Corporate Sustainability Office



Issuance of Singapore's first sustainability bond offering



Achieving green certification for major UOB-managed buildings

# Growing our timber for the future

## Helping our people stay relevant



Flagship Better U programme completed by more than 10,000 colleagues across our network



Building a future-ready workforce, developing 5 core competencies for the digital era



# Upholding our values and drawing on our strengths



## Our Fundamental Strengths



Robust Governance and Risk Management;  
Strong Capital and Funding Base



Established and Integrated Network



Diverse Pool of Talent and Expertise



Asian Heritage and Southeast Asian Roots

## Our Values



Honourable



Enterprising



United



Committed

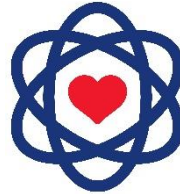
# Focusing on our fundamentals for sustainable growth



Disciplined and nimble in  
balancing growth with stability



People with  
capabilities for the  
future



**Guided by our values**



Strong balance sheet



Customers at the centre



RIGHT BY YOU