



## United Overseas Bank Limited 77<sup>th</sup> Annual General Meeting

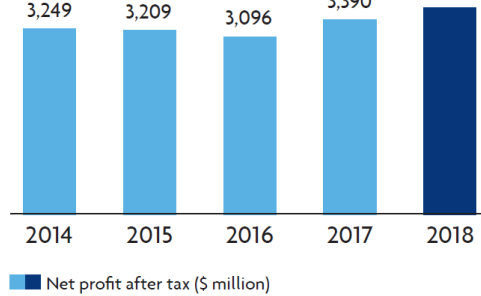
26 April 2019

Wee Ee Cheong  
Deputy Chairman and  
Chief Executive Officer

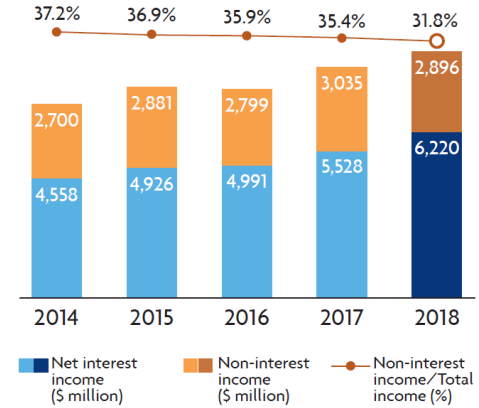
# Achieving Steady, Strong Performance



## Net Profit After Tax \$4,008 million



## Total Income \$9,116 million

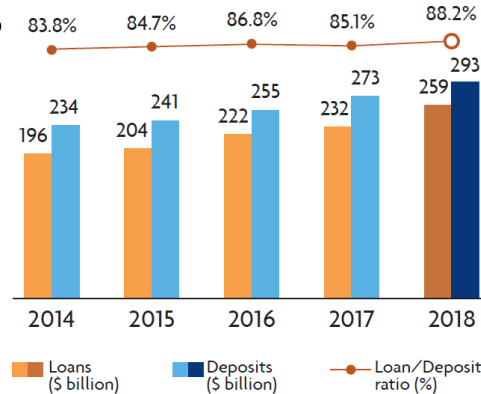


## Customer Loans / Deposits

### Loan/Deposit Ratio 88.2%

### Loans \$259 billion

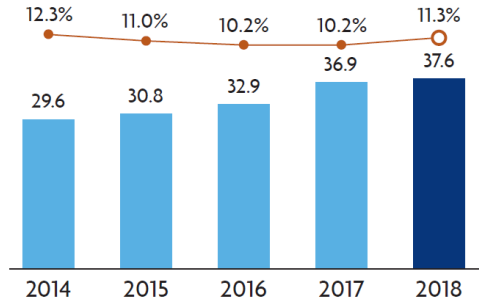
### Deposits \$293 billion



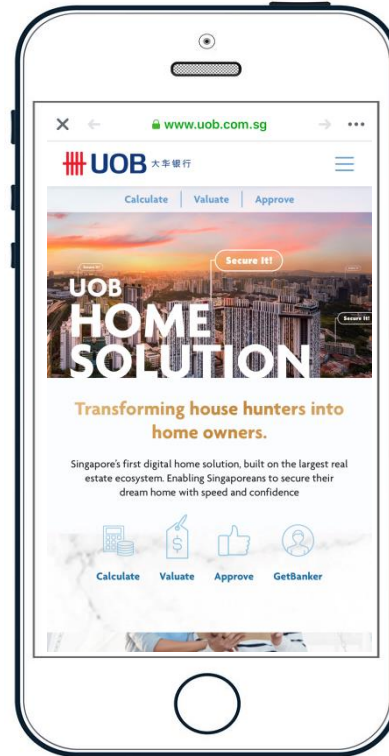
## Shareholders' Equity

### \$37.6 billion

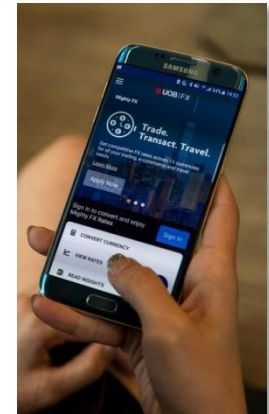
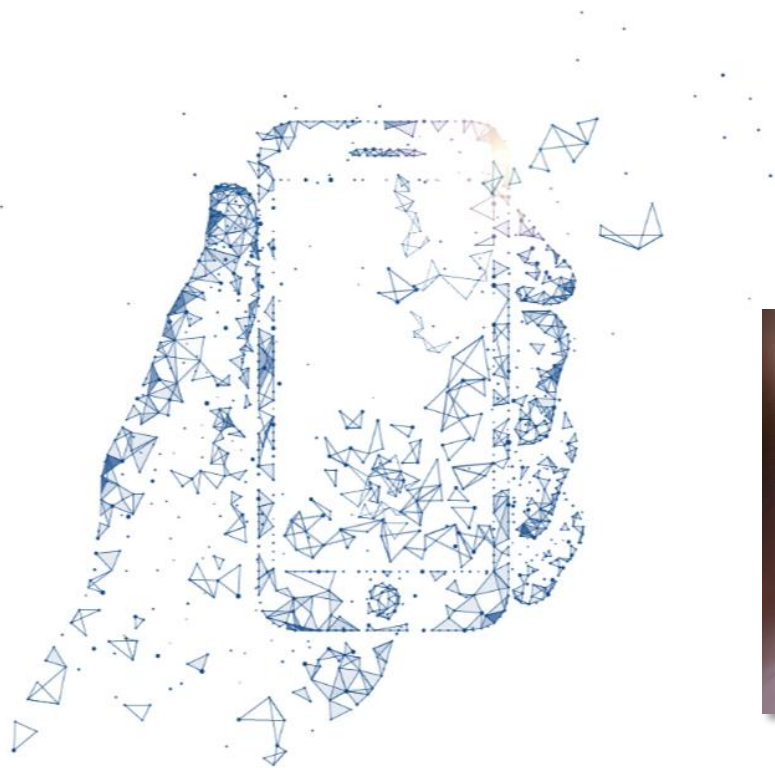
### Return on Equity 11.3%



# Serving the Needs of Corporates and Consumers



# Making Banking Simpler, Smarter and Safer Through Digital Innovation



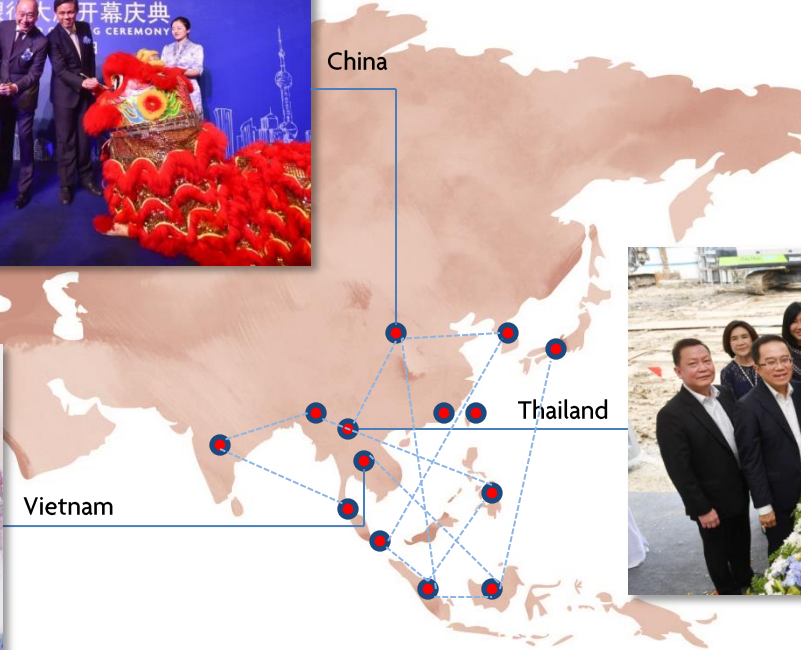
# Tapping ASEAN's Long-term Growth Potential

- **Opportunities for longer-term players such as UOB**
  - Fastest and youngest growing base of affluent consumers
  - More businesses diversifying their supply chains into the region
- **Past investments have prepared us for the future**
  - Tapping increasing trade flows
  - Serving the rising affluent





# Increasing Connectivity Through Our Regional Network



# Remaining Focused on Our Fundamentals



# Thank You

