

Wastescape
Chaichana Luetrakun

Resilience Through to Recovery

United Overseas Bank Limited 78th Annual General Meeting

5 June 2020

Wee Ee Cheong
Deputy Chairman and
Chief Executive Officer



- 1 Navigating the COVID-19 Crisis**
- 2 2019 Performance Review**
- 3 Positioning for Future Growth**

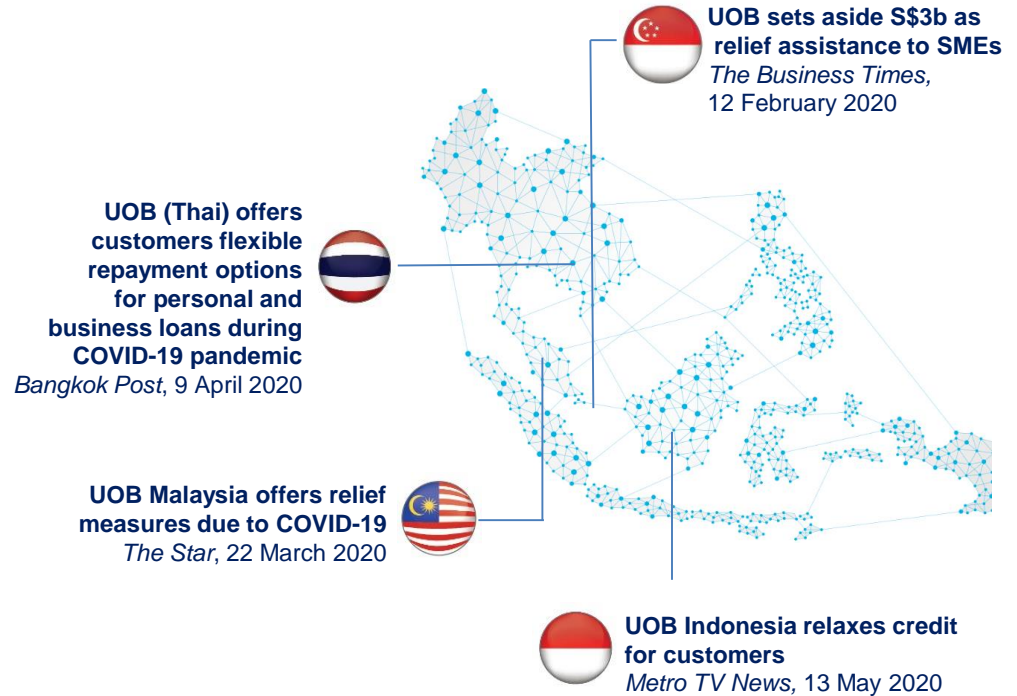
#UnitedForYou COVID-19 Relief Programme

Seeing our customers through to better times



Supported **more than one million** individual and business customers across the region through liquidity relief measures

- Loan repayment moratoria / deferrals
- Extension of loan tenor
- Access to lower cost funding through government-assisted loans



#UnitedForYou COVID-19 Relief Programme

Caring for our colleagues' well-being



Enabling **more than 19,000** colleagues globally to work from home

- Configured more than 220 IT applications for remote access
- Monitoring all of the Bank's systems round the clock to make sure everything is up-to-date, properly protected and secure
- Implemented staggered hours, split shifts and split sites to ensure safe distancing
- Supplied more than 860,000 masks and hand sanitisers for colleagues



#UnitedForYou COVID-19 Relief Programme

Protecting the welfare of vulnerable communities globally



1 million

pieces of personal protective gear and masks for healthcare workers and others in need

30,000

care packs distributed to the disadvantaged

6

markets across Asia introduced UOB My Digital Space providing digital learning equipment to disadvantaged students

18

UOB markets around the world united to raise funds for communities affected by COVID-19

The background of the slide is a photograph of a vast, rolling landscape. In the foreground, there are lush green hills with some sparse trees. The middle ground shows more rolling hills, and the background features a range of mountains under a hazy, golden sky, suggesting a sunrise or sunset. The overall tone is serene and natural.

2019 Performance Review

**Balancing Growth with
Stability for the Long Term**

Disciplined, broad-based growth in 2019



Net Profit
\$4.3 billion
+8%



Total Income
\$10.0 billion
+10%



Return on Equity
11.6 %
+0.3% pt



Net Customer Loans
\$265 billion
+3%



Customer Deposits
\$311 billion
+6%



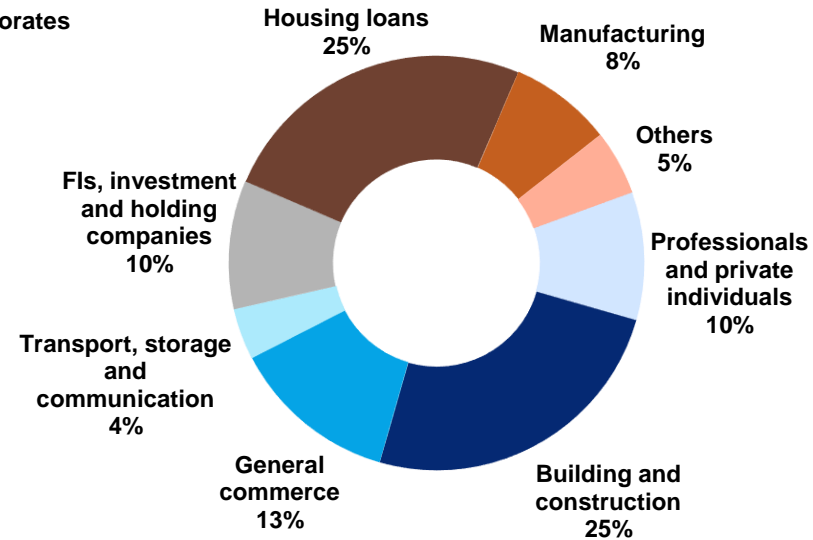
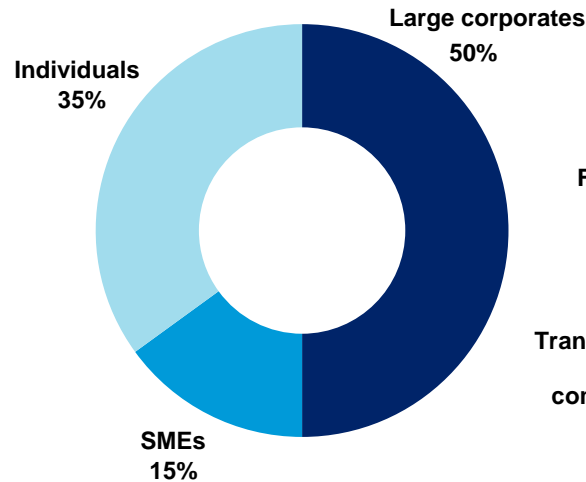
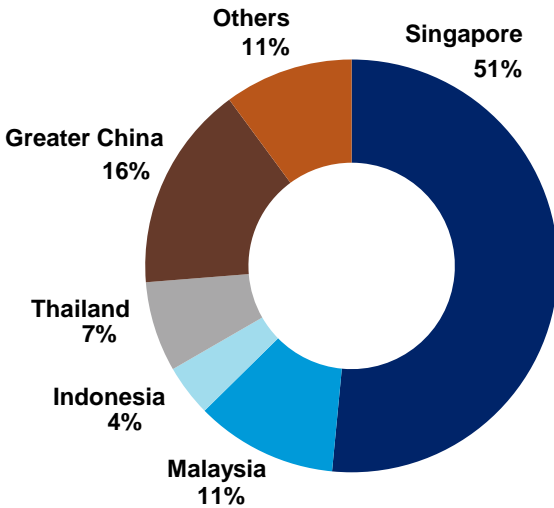
Total Assets
\$404 billion
+4%

Resilient, well-diversified loan portfolio

Loans by geography

Loans by customer segment

Loans by industry sector



As at 31 March 2020

Strong balance sheet with sound capital and funding base



	31 Mar 2020	31 Dec 2019	31 Dec 2018
Non-performing loans ratio	1.6%	1.5%	1.5%
Unsecured non-performing assets coverage ratio	206%	202%	202%
Liquidity coverage ratio	139%	146%	135%
Net stable funding ratio	109%	111%	107%
Common Equity Tier 1 capital adequacy ratio	14.1%	14.3%	13.9%
Dividend per share		\$1.30	\$1.10

The background of the slide is a photograph of a large array of solar panels. The panels are dark blue with a grid of silver lines. They are arranged in rows and columns, extending towards the horizon. The sun is low on the horizon, creating a bright, hazy glow and casting long, soft shadows across the panels. The sky is a mix of light blue and white clouds.

Positioning UOB for Future Growth

Anticipating the needs of Asia's digital generation

Engaging and serving our customers through our omni-channel approach



20% increase
in total banking transactions



96%
of all transactions* are **digital**

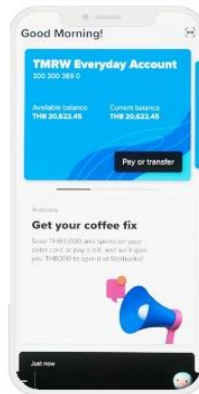
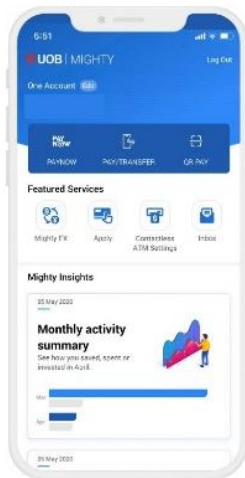
* includes ATM transactions



1 in 3
banking accounts in Singapore opened **digitally**



2 in 5
customers in Singapore prefer to use
multiple banking touchpoints



Serving ASEAN's digitally-savvy millennials

Launched our award-winning digital bank, TMRW, in Thailand and Indonesia

- ASEAN's first mobile-only, digital bank for millennials



What TMRW is

Simple

Engaging

Transparent



Most Innovative Digital Bank in Asia Pacific



Best New Digital Bank and Best New Mobile Banking App, Thailand



Best Digital Bank in Thailand



Best Digital Bank Thailand – Rising Star



- Best Bank for Millennials
- Best Customer-centric Business Model
- Outstanding Client Onboarding
- Outstanding Social Media Campaign

Connecting customers to regional opportunities

Supporting our customers' financial and business needs across borders

- Expanded presence in Vietnam and new branches in Hanoi, Vietnam and Zhongshan City in China's Greater Bay Area
- Provide deeper support of companies looking to diversify or relocate their business activities and supply chains



Offering sector-specific insights and solutions



Supporting the poultry industry's first smart and green factory

Contributing to sustainable development



U-Solar – powering the solar industry value chain

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

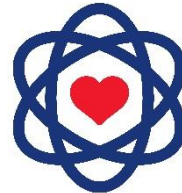
Focusing on our fundamentals for sustainable growth



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

Thank You



RIGHT BY YOU

