

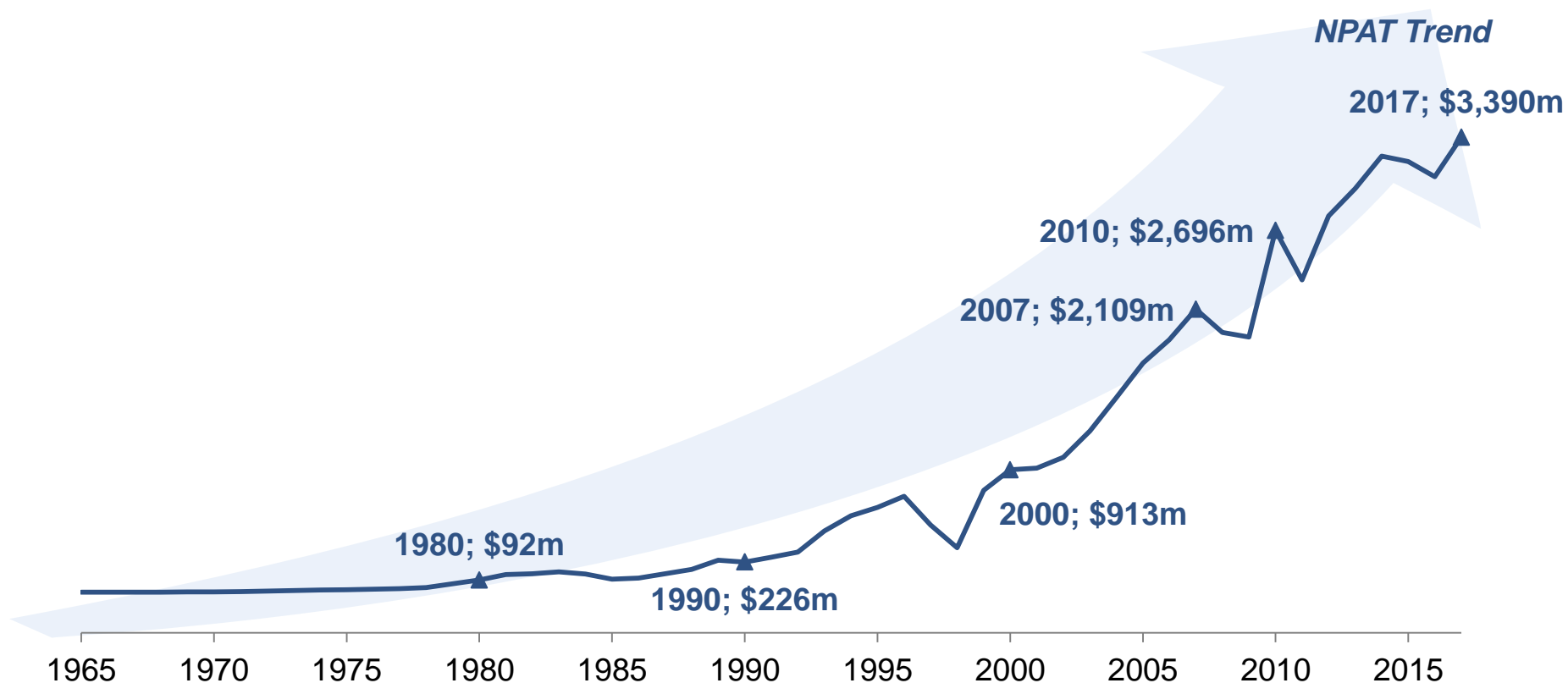
UOB Group

Creating Long-term Value Across Our Regional Banking Franchise

February 2018

Proven Track Record of Execution

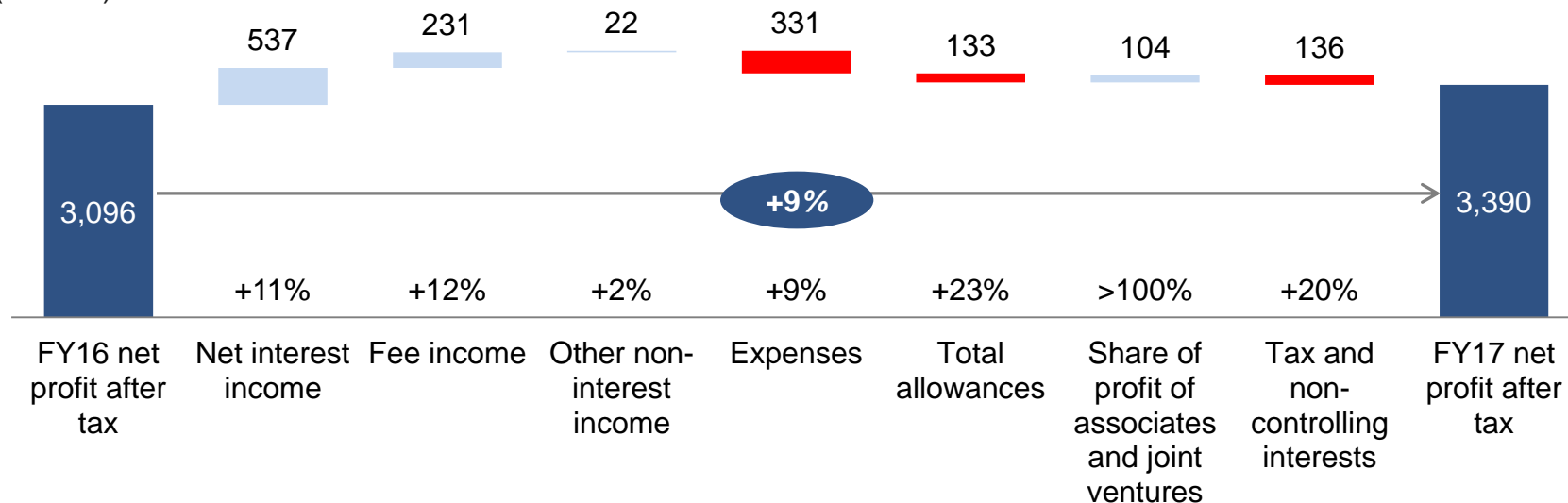
- UOB's management has steered the Group through various global events and crises
- Stability of management team ensures consistent execution of strategies
- Disciplined management style which underpins the Group's overall resilience and sustained performance



Performance Backed by Healthy Growth Momentum and Strong Balance Sheet

Net Profit After Tax¹ (NPAT) Movement, FY17 vs FY16

(SGD m)



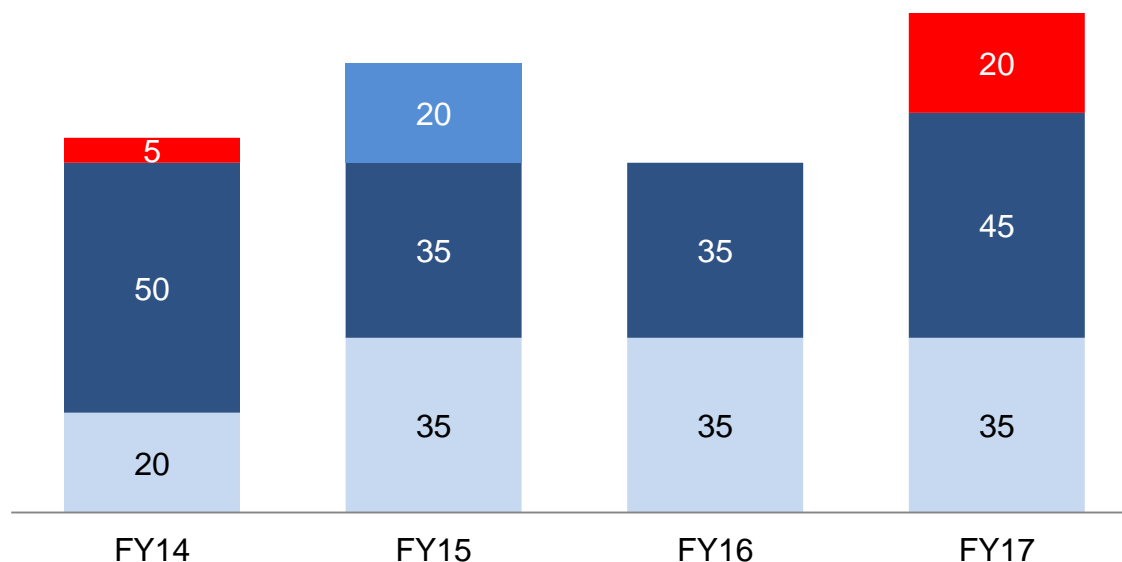
Key Indicators	FY17	FY16	YoY Change
ROE (%) ²	10.2	10.2	-
NPL ratio (%)	1.8	1.5	+0.3% pt
Loan/Deposit ratio (%)	85.1	86.8	(1.7) pt
Common Equity Tier 1 capital adequacy ratio ³	14.7	12.1	+2.6% pt

1. Relate to amount attributable to equity holders of the Bank.

2. Calculated based on profit attributable to equity holders of the Bank net of preference share dividends and perpetual capital securities distributions.

3. Based on final rules effective 1 January 2018.

Higher Dividends for 2017



Net dividend per ordinary share (¢)	Interim	Final	Special	UOB 80th Anniversary
Payout amount (SGD m)	1,201	1,444	1,135	1,661
Payout ratio (%)	37	45	37	49
Payout ratio (excluding special/one-off dividends) (%)	35	35	37	39

Note: The Scrip Dividend Scheme was applied to UOB 80th Anniversary dividend for the financial year 2015; interim and final dividends for the financial year 2016; as well as interim, final and special dividends for the financial year 2017. The Scheme provides shareholders with the option to receive Shares in lieu of the cash amount of any dividend declared on their holding of Shares. For more details, please refer to http://www.uobgroup.com/investor/stock/dividend_history.html.

A Leading Singapore Bank; Established Franchise in Core Market Segments



Group Retail

- Best Retail Bank in Singapore¹
- Strong player in credit cards and private residential home loans





Group Wholesale Banking

- Best SME Banking¹
- Seamless access to regional network for our corporate clients

Global Markets

- Strong player in Singapore dollar treasury instruments

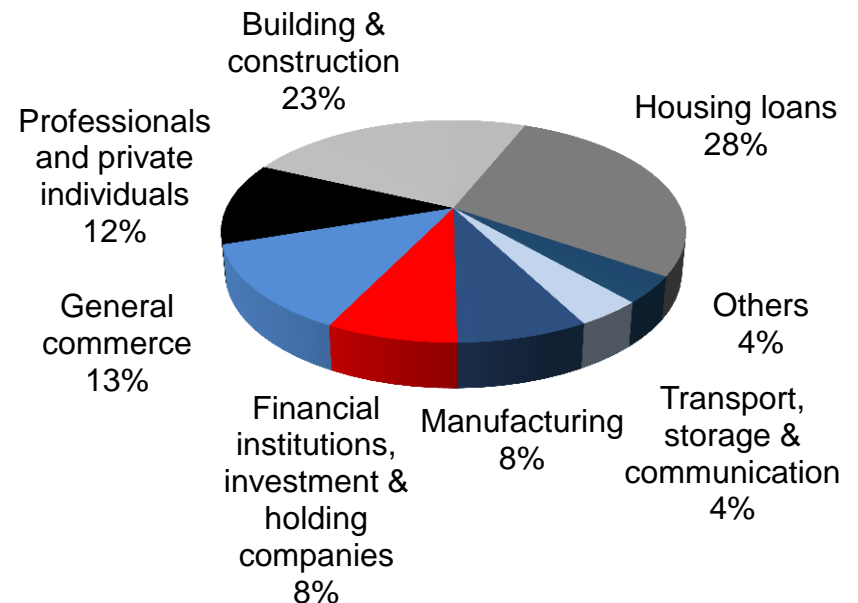
UOB Group's recognition in the industry

  <p>Bank of the Year, Singapore, 2015</p>	 <p>Excellence in Mobile Banking – Overall, 2017</p>	 <p>Best Retail Bank¹</p> <p>SME Bank of the Year¹</p>
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Source: Company reports.

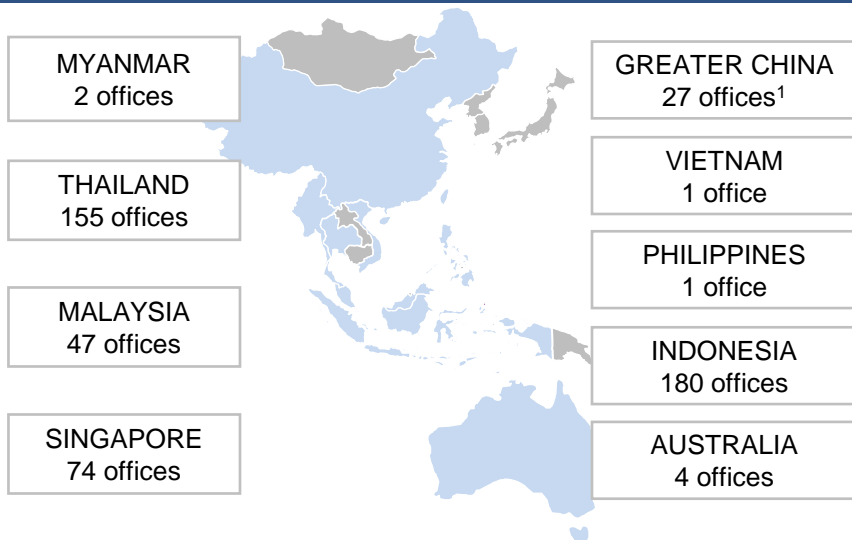
1. The Asian Banker “Excellence in Retail Financial Service Awards”: 2016 & 2017 (SME Bank of the Year), 2014 (Best Retail Bank in Asia Pacific and Singapore).

Gross Loans by Industry



Expanding Regional Banking Franchise

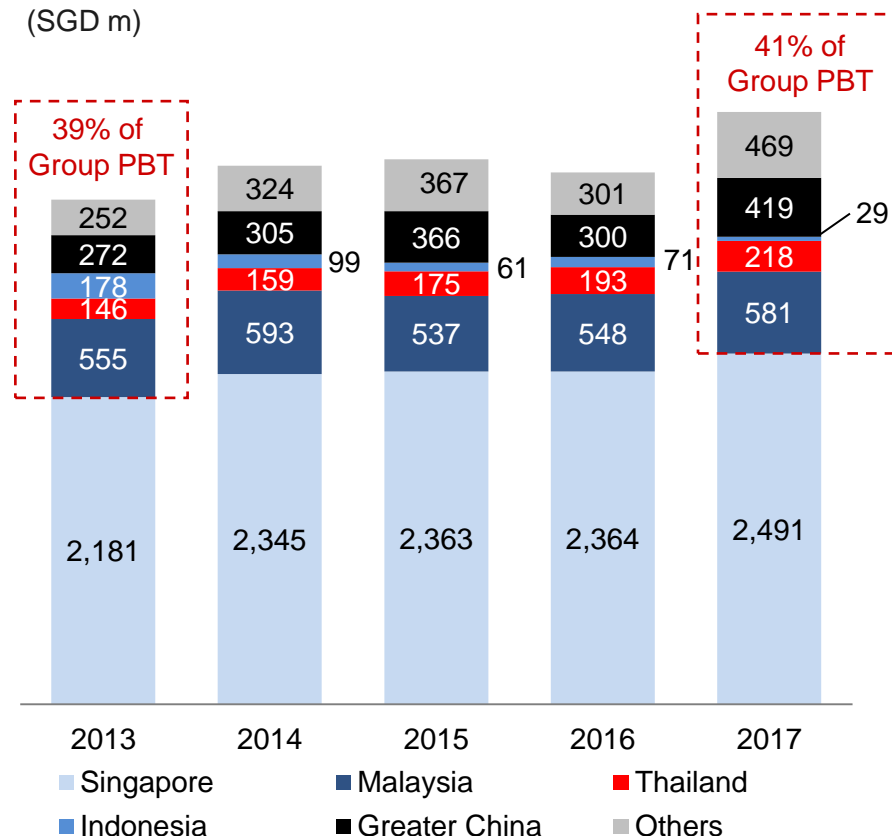
Extensive Regional Footprint with c.500 Offices



- Most diverse regional franchise among Singapore banks; effectively full control of regional subsidiaries
- Integrated regional platform improves operational efficiencies, enhances risk management and provides faster time-to-market and seamless customer service
- Organic growth strategies in emerging/new markets of China and Indo-China

Profit Before Tax by Region

(SGD m)



Established regional network with key South East Asian pillars, supporting fast-growing trade, capital and wealth flows

1. UOB owns c13% in Hengfeng Bank (formerly Evergrowing Bank) in China.

Established Regional Banking Franchise

Realising the full potential of our regional platform

Serving the expanding regional needs of corporates

Tapping rising Asian consumer affluence

Pacing growth

Preserving balance sheet strength

Investing in our people

Investing in our platform and capabilities

Thank You

