

United Overseas Bank Limited 75th Annual General Meeting

20 April 2017

Mr Wee Ee Cheong
Deputy Chairman and
Chief Executive Officer

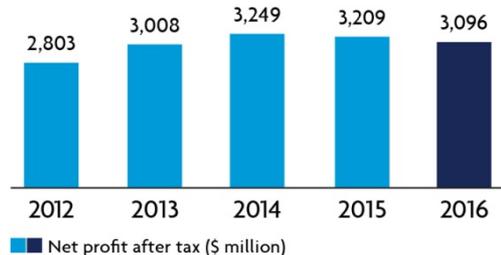
Featured on the UOB Annual Report 2016 Cover:
Elephants Crossing the Water by Tang Kok Soo

Resilient Performance

Net Profit After Tax

\$3,096 million

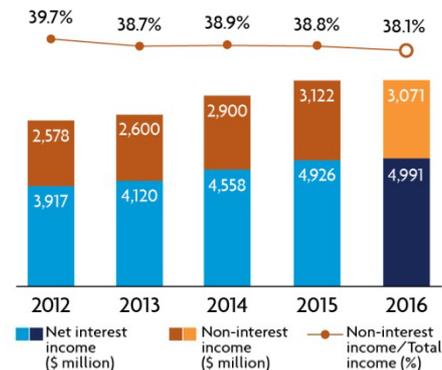
-3.5%



Total Income

\$8,061 million

+0.2%



Customer Loans / Deposits

Loans

\$222 billion

+8.9%

Deposits

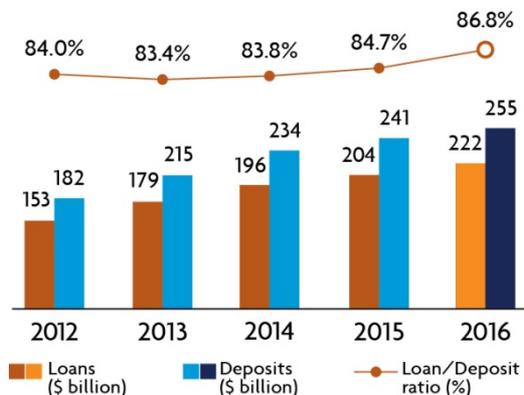
\$255 billion

+6.1%

Loan/Deposit Ratio

86.8%

+2.1% pt



Shareholders' Equity

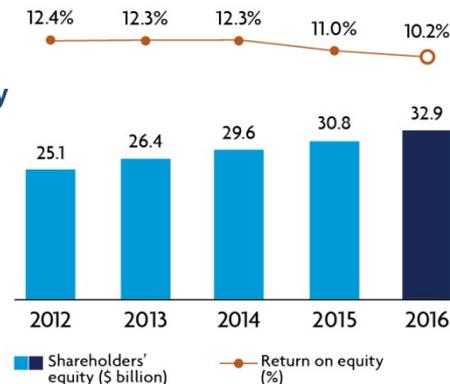
\$33 billion

+6.8%

Return on Equity

10.2%

-0.8% pt

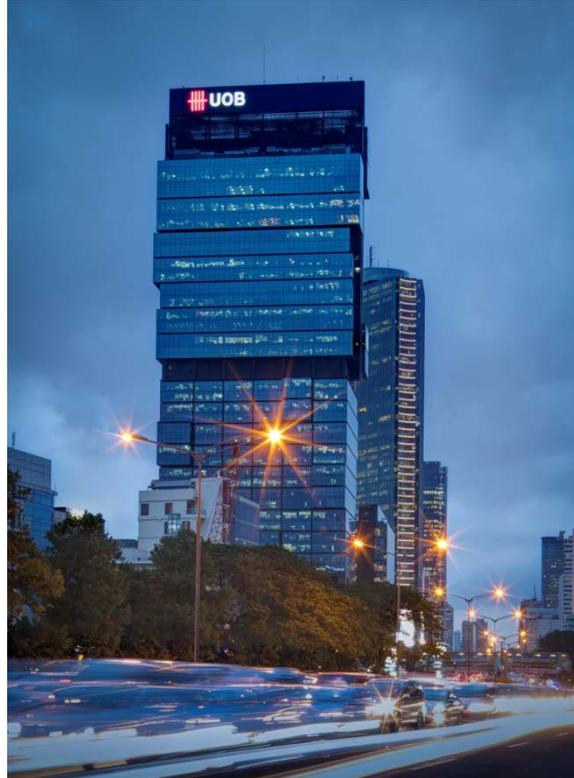


Connecting Businesses with Regional Opportunities



**Bringing light
to 5 million
people**

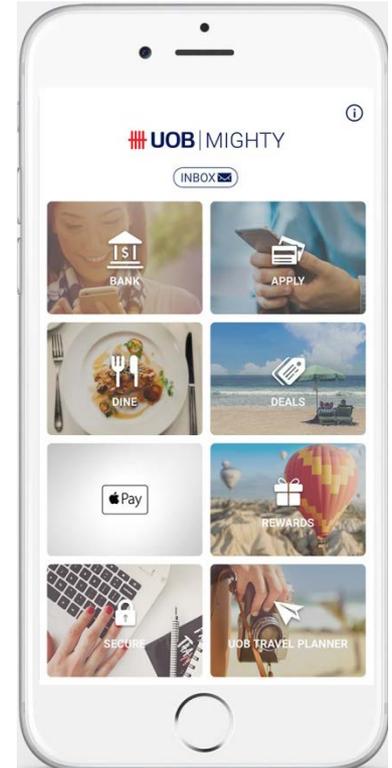
Connecting Businesses with Regional Opportunities



Connecting with Consumers' Lifestyles



Connecting with Consumers' Lifestyles



Looking Ahead

- Continued volatility and less predictable environment
- Confident of Asia's fundamental strengths and growth potential
- Opportunities for long-term players such as UOB
 - Well-positioned
 - Deep regional connectivity
 - Strong balance sheet
- Committed to delivering long-term value for our stakeholders

Thank You



RIGHT BY YOU

