

One ASEAN franchise, Two powerful growth engines.

CEO remarks

Wee Ee Cheong, Deputy Chairman and Chief Executive Officer

For the third quarter ended 30 Sep 2026

Private and Confidential

Converting ASEAN connectivity into deeper, more valuable relationships



ASEAN connectivity

A connected regional franchise that captures trade, investment and wealth flows



Two growth engines

Retail Banking - deepens trusted Wealth relationships; Wholesale Banking - becomes integral to customers' daily operations



Disciplined delivery

Strong capital and selective underwriting support customers through the cycle

"We are sharpening our strategic focus, investing in capital-light businesses that broaden our sources of revenue. We will strategically reinvest gains from recent divestments to accelerate growth and unlock greater value across our franchise."

Retail Banking: Turning trust into deeper relationships with more than 8 million customers



Wealth income
9M26: +13% YoY



Invested AUM[1]
Sep'26: +9% YoY



Credit card income
9M26: +25% YoY



Gross customer loans
3Q26: +4% YoY

The Relationship Journey

Business

- Strengthen corporate and SME relationships

Personal

- Aim to be primary bank for consumers

Private bank

- Accelerate transformation; strengthen regional coverage

Family wealth

- Provide advisory and serve intergenerational needs

"Many of these customers have banked with UOB for years, and even decades. We can build on that trust as their wealth needs grow."

1. Refers to Privilege Banking and Private Bank

Wholesale Banking: Deepening our regional connectivity with holistic solutions



Trade loans
3Q26: +31% YoY



Cash mandates
9M26: +20%



Digital transactions
9M26: +37%



Financial supply chain management[1]
New anchors
9M26: +13% YoY



Global Markets treasury customer income
9M26: +5% YoY

Regional flows

- Facilitate cash, trade and investment

Connectivity and sector specialisation

- Serve client needs in capex, cash, trade and FX

Sustainable value

- Capture predictable Transaction Banking business from supply chain trade, cash and FX

"We are moving beyond lending to become an integral part of our customers' day-to-day operations. This creates more sticky relationships, allowing us to capture more transactions and deposits flows, and grow recurring income."

1. Financial Supply Chain Management (FSCM) is a module within the UOB Infinity platform that digitally connects suppliers, buyers and distributors to facilitate interaction and acceptance of purchase orders/invoices and requests for financing.

Disciplined growth, backed by a resilient balance sheet



Non-performing loan ratio
3Q26:1.5%



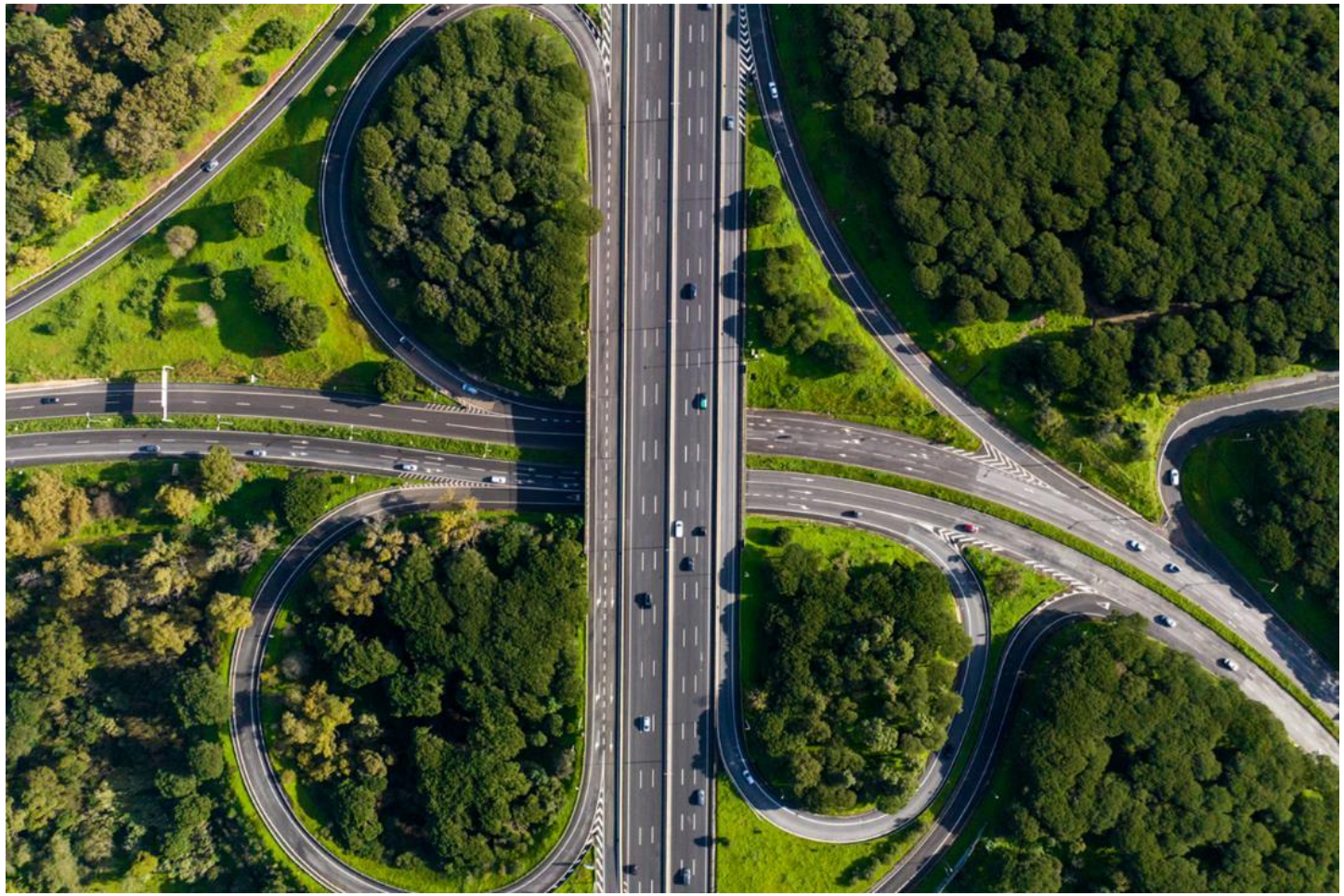
Total credit cost
3Q26: 24 bps



CET 1 ratio
3Q26: 14.6%

- Selective underwriting – maintain discipline within our underwriting standards, with a focus on investment-grade credits
- Adequate buffers – portfolio-based provisioning; credit cost within guidance
- Capacity to invest – capital, funding and liquidity support customers and growth

Positioned to win in the next phase of ASEAN growth



Our network

Connected across ASEAN with regional capabilities

Our relationships

Trusted across generations, serving business, personal and family needs

Our strengths

Strong balance sheet to support customers and invest through the cycle



Right By You