

UOB (U11/UOBH.SI) ▼ 27.990 -0.06 (-0.214%)

Industry: Banking & Investment Services, Banks

This company reports in this currency: SGD

For latest update, please refer to Company Announcements.

Prices & Chart



Consensus ⓘ

Target Price

SGD 31.716

Sell Underperform Neutral Outperform Buy

Overview










Previous Open Price	SGD 28.050
Previous Day High/Low	SGD 28.150 - 27.960
Previous Day Volume	3,607K
Previous Close	SGD 27.990
Previous Close Date	23 Jun 2023
52 Week High/Low	31.400 - 25.910
5-Year Beta ⓘ	1.22
Shares Outstanding ⓘ	1.67B
Average 3-month Volume ⓘ	53.67M
Normalised Diluted EPS ⓘ	2.80

Sector

Financial and Insurance Activities

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Listing Type	Primary
Market	Mainboard
Continuous Listing Obligation	-
Board Lot	100
SIP	No
SPAC	No
TT	No
Issuer	-
Dual Class Shares	No
Currency	SGD
Home Exchange	-
Expiry Date	-
Exercise Level	-
Conversion Ratio	-
Classification of Home Jurisdiction	-
Unadj. 6-month VWAP 	-
Adj. 6-month VWAP 	-
Valuation	
Price/Book Value 	1.081
Enterprise Value	10,151.99M
Price/Sales 	3.976
Price/CF 	9.222
Dividend Yield 	4.82
P/E Ratio 	10.46
Dividend Yield 5-yr avg 	4.160
Net Debt 	-43,448.00M

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Cash & Short Term Investments	-
Long Term Debt / Equity	94.191
Return on Equity (ROE) ⓘ	10.46
Return on Assets (ROA) ⓘ	0.951
Asset Turnover ⓘ	-
CapEx ⓘ	-704.00M
Current Ratio ⓘ	-
Quick Ratio ⓘ	-
Total Revenue ⓘ	12,862.00M
Revenue/employee ⓘ	-
EBITDA ⓘ	6,319.00M
Net Interest Coverage ⓘ	-
Operating Income	-
Net Income	4,497.00M
Operating Margin ⓘ	48.745
Net Profit Margin ⓘ	38.616
Revenue/share 5 yr growth ⓘ	5.131
EPS 5 yr growth ⓘ	6.164

All data based on last reported information from 31 Mar 2023

Dividends

Ex-Date	Record Date	Payment Date	Particulars
28 Apr 2023	02 May 2023	12 May 2023	Rate: SGD 0.75 Per Security
08 Aug 2022	10 Aug 2022	22 Aug 2022	Rate: SGD 0.6 Per Security
28 Apr 2022	29 Apr 2022	13 May 2022	Rate: SGD 0.6 Per Security
16 Aug 2021	17 Aug 2021	27 Aug 2021	Rate: SGD 0.6 Per Security
06 May 2021	07 May 2021	25 Jun 2021	1 Cash Options
26 Aug 2020	27 Aug 2020	13 Oct 2020	1 Cash Options
15 Jun 2020	16 Jun 2020	29 Jun 2020	Rate: SGD 0.55 Per Security

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Ownership

Main Shareholders	Type	Holdings Date	Percent of shar...	Number of shar...	Change	Turnover ...
Wee Investments Pte. Ltd.	Corporation	03 Mar 2023	7.9169%	133,472,324	0	LOW
Wah Hin & Co Pte Ltd	Investment Ad...	03 Mar 2023	5.1418%	86,686,453	0	LOW
Tai Tak Estates Sdn. Bhd.	Corporation	03 Mar 2023	4.0808%	68,800,000	0	LOW
Capital Research Global Investors	Investment Ad...	31 Mar 2023	2.2428%	37,811,231	8,230,239	LOW
C.Y. Wee & Company Pte. Ltd.	Corporation	03 Mar 2023	2.2410%	37,781,750	0	LOW

Company Information & News

The Bank was incorporated as a public company under the name of United Chinese Bank Limited in 1935. The present name United Overseas Bank Limited was adopted in 1965. It was officially quoted on 20 July 1970 on the then Stock Exchange of Malaysia and Singapore, a predecessor of the Singapore Exchange Trading Securities Limited. Over the past 71 years, UOB has grown with Singapore. Through a series of acquisitions, it is now a leading bank in Singapore with banking subsidiaries in Malaysia, Thailand and Indonesia. Today, the UOB Group has a network of 502 offices in 18 countries and territories in Asia-Pacific, Western Europe and North America. Besides Far Eastern Bank in Singapore, UOB's banking subsidiaries include United Overseas Bank (Malaysia), United Overseas Bank (Thai), PT Bank UOB Indonesia, PT Bank Buana Indonesia and United Overseas Bank Philippines. UOB provides a wide range of financial services through its global network of branches/offices and subsidiaries/associates: personal financial services, private banking, trust services, commercial and corporate banking, investment banking, corporate finance, capital market activities, treasury services, futures broking, asset management, venture capital management, general insurance, life assurance and stockbroking services. Through other subsidiaries, as well as associates, UOB also has diversified interests in travel, leasing, property development and management, hotel operations and general trading.

Contact

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Current Fiscal Year End

Dec 2023

Public Since

20 Jul 1970

Incorporated In

SGP on 06 Aug 1935

Number of Employees

24,516 (as of 30 Jun 2022)

News 

United Overseas Bank Says Mainland China Exposure S\$21.8 Bln As At Qtr End

27 Apr 2023 01:38:30 AM EARNINGS ANNOUNCEMENTS

April 27 (Reuters) - United Overseas Bank Ltd <UOBH.SI>:MAINLAND CHINA EXPOSURE S\$21.8B OR 4% OF TOTAL ASSETS AS AT QUARTER END.HONG KONG EXPOSURE S\$42.3B OR 8% OF TOTAL ASSETS AS AT QUARTER END.AS OF 31 MARCH, OUTSTANDING LOANS TO

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April 27 (Reuters) - United Overseas Bank Ltd <UOBH.SI>::SEES FOR FY23 LOW TO MID SINGLE-DIGIT LOAN GROWTH.SEES FOR FY23 MARGINS TO HOLD UP, AT CURRENT LEVELS.SEES 2023 DOUBLE-DIGIT FEES GROWTH.SEES FOR FY23 COSTS TO REMAIN WELL-MANAGED.SEES FOR FY23 CREDIT COST AT 20-25 BASIS POINTS.

United Overseas Bank Reports Qtrly Net Profit S\$1,577 Million

26 Apr 2023 11:11:23 PM [OTHER PRE-ANNOUNCEMENT](#)

April 27 (Reuters) - United Overseas Bank Ltd <UOBH.SI>::AS AT QUARTER-END, NPL RATIO 1.6%.QTRLY NET INTEREST INCOME S\$2,409 MILLION VERSUS S\$1,686 MILLION.QTRLY NET INTEREST MARGIN 2.14% VERSUS 1.58%.AS AT QUARTER-END, CET1 RATIO 14.0%.ASIA POISED TO REGISTER GROWTH THIS YEAR, WELL-POSITIONED TO RIDE ON THE REGION'S ECONOMIC RECOVERY.QTRLY NET PROFIT S\$1,577 MILLION VERSUS S\$906 MILLION.

United Overseas Bank's UOB Sydney Branch Prices A\$750M Floating Rate & A\$750M Fixed Rate Unsecured Notes Due 2026

09 Mar 2023 01:57:07 AM [DEBT FINANCING / RELATED](#)

March 9 (Reuters) - United Overseas Bank Ltd <UOBH.SI>::UOB SYDNEY BRANCH PRICES A\$750M FLOATING RATE AND A\$750M FIXED RATE UNSECURED NOTES DUE 2026.UOB SYDNEY BRANCH INTENDS TO ISSUE A\$750 MILLION FLOATING RATE SENIOR UNSECURED NOTES DUE 2026.UOB SYDNEY BRANCH INTENDS TO ISSUE A\$750 MILLION 4.642% SENIOR UNSECURED NOTES DUE 2026.NOTES WILL BE ISSUED UNDER THE US\$30 BILLION GLOBAL MEDIUM TERM NOTE PROGRAMME.

United Overseas Bank Completes Acquisition Of Citigroup's Consumer Banking Business In Vietnam

01 Mar 2023 02:37:05 AM [MERGERS / ACQUISITIONS](#)

March 1 (Reuters) - United Overseas Bank Ltd <UOBH.SI>::COMPLETION OF ACQUISITION OF CITIGROUP'S CONSUMER BANKING BUSINESS IN VIETNAM.ACQUISITION OF CITIGROUP'S INDONESIAN CONSUMER BANKING BUSINESS IS PLANNED FOR COMPLETION BY END 2023.

United Overseas Bank Ltd Says As At Dec 31, Cet1 Ratio 13.3%

22 Feb 2023 11:10:45 PM [EARNINGS ANNOUNCEMENTS](#)

Feb 23 (Reuters) - United Overseas Bank Ltd <UOBH.SI>::AS AT DEC 31, CET1 RATIO 13.3% .FY NET INTEREST MARGIN 1.86%.AS AT DEC 31, NPL RATIO 1.6%.

United Overseas Bank Ltd Says Expects 2023 Mid Single-Digit Loan Growth

23 Feb 2023 01:49:45 AM [OTHER PRE-ANNOUNCEMENT](#)

Feb 23 (Reuters) - United Overseas Bank Ltd <UOBH.SI>::SEES 2023 MID SINGLE-DIGIT LOAN GROWTH.SEES 2023 DOUBLE-DIGIT FEES GROWTH, ON BACK OF LOW BASE.

United Overseas Bank Recommends Final Dividend Of 75 SG Cents Per Share

23 Feb 2023 12:02:51 AM [DIVIDENDS](#) [OTHER PRE-ANNOUNCEMENT](#)

Feb 23 (Reuters) - United Overseas Bank Ltd <UOBH.SI>::RECOMMENDS PAYMENT OF A FINAL DIVIDEND OF 75 SG CENTS PER ORDINARY SHARE.QTRLY NET INTEREST INCOME S\$2,560 MILLION VERSUS S\$1,677 MILLION REPORTED LAST YEAR.REMAIN POSITIVE ON REGION DESPITE GLOBAL ECONOMIC GLOOM IN NEAR TERM.CONTINUED TO MAKE HEADWAY ON ITS SUSTAINABILITY STRATEGY IN 2022.QTRLY NET PROFIT S\$1,398 MILLION VERSUS S\$1,017 MILLION.

United Overseas Bank Says Commit To 2050 Net Zero Targets

31 Oct 2022 08:48:53 AM [ENVIRONMENTAL](#)

Oct 31 (Reuters) - United Overseas Bank Ltd <UOBH.SI>::COMMITTS TO 2050 NET ZERO TARGETS.COMMITMENTS INCLUDE INTERIM 2030 TARGETS TO REFLECT NECESSARY NEAR-TERM PROGRESS ON PATH TO NET ZERO.COMMITMENTS COVER SIX SECTORS, WHICH MAKE UP ABOUT 60 PER CENT OF ITS CORPORATE LENDING PORTFOLIO.INTEGRATING ITS NET ZERO PLANS INTO ITS BUSINESS STRATEGIES.COMMITTED TO EXITING FINANCING FOR THERMAL COAL SECTOR BY 2039.BANK WILL EXPAND SCOPE OF ITS TARGETS TO INCLUDE ADDITIONAL SECTORS AS DATA & CLIMATE SCENARIOS BECOME AVAILABLE.JOINING NET-ZERO BANKING ALLIANCE.

United Overseas Bank Posts 3Q Net Profit Up 34% To S\$1.4 Bln

27 Oct 2022 10:57:32 PM [OTHER PRE-ANNOUNCEMENT](#)

Oct 28 (Reuters) - United Overseas Bank Ltd <UOBH.SI>::3Q22 NET PROFIT CLIMBED 34% TO S\$1.4 BILLION.QTRLY NET INTEREST INCOME S\$2,234 MILLION VERSUS S\$1,604 MILLION.AS AT QUARTER-END, NPL RATIO 1.5%.QTRLY NET INTEREST MARGIN 1.95% VERSUS 1.55%.AT QUARTER-END, CET1 RATIO 12.8%.LOOKING AHEAD, GLOBAL ECONOMIC OUTLOOK REMAINS CHALLENGING.EXPECT ASEAN ECONOMIES TO SHOW RESILIENCE AND AVOID A RECESSION.SEES 2022 MID SINGLE-DIGIT LOAN GROWTH.SEES 4Q22 MARGINS ABOVE 2%.SEES 2022 STABLE COST-TO-INCOME RATIO.SEES 2022 CREDIT COSTS AT 20 BASIS POINTS.

Latest 10 updates

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Fiscal Year	2018	2019	2020	2021	2022
Period Ended	31 Dec 2018	31 Dec 2019	31 Dec 2020	31 Dec 2021	31 Dec 2022
Period Length	12 Months	12 Months	12 Months	12 Months	12 Months
Source	ARS	ARS	ARS	ARS	ARS
Revenue	-	-	-	-	-
Total Revenue	-	-	-	-	-
Selling/General/Admin. Expenses, Total	-	-	-	-	-
Depreciation/Amortisation	-	-	-	-	-
Unusual Expense (Income)	-	-	-	-	-
Other Operating Expenses, Total	-	-	-	-	-
Total Operating Expense	-	-	-	-	-
Operating Income	-	-	-	-	-
Interest Inc.(Exp.),Net-Non-Op., Total	-	-	-	-	-
Other, Net	-	-	-	-	-
Net Income Before Taxes	4,826.22	5,174.22	3,536.00	4,937.00	5,785.00
Provision for Income Taxes	805.33	812.54	606.00	850.00	1,202.00
Net Income After Taxes	4,020.89	4,361.69	2,930.00	4,087.00	4,583.00
Net Income Before Extra. Items	4,008.00	4,343.35	2,915.00	4,075.00	4,573.00
Net Income	4,008.00	4,343.35	2,915.00	4,075.00	4,573.00
Income Available to Com Excl ExtraOrd	3,896.94	4,245.96	2,824.00	4,003.00	4,497.00
Income Available to Com Incl ExtraOrd	3,896.94	4,245.96	2,824.00	4,003.00	4,497.00
Diluted Net Income	3,896.94	4,245.96	2,824.00	4,003.00	4,497.00
Diluted Weighted Average Shares	1,671.35	1,673.38	1,676.99	1,681.39	1,680.58
Diluted EPS Excluding ExtraOrd Items	2.33	2.54	1.68	2.38	2.68
DPS - Common Stock Primary Issue	1.00	1.10	0.78	1.20	1.35
Diluted Normalised EPS	2.33	2.54	1.69	2.38	2.80




Balance Sheet

Fiscal Year	2018	2019	2020	2021	2022
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Fiscal Year	2018	2019	2020	2021	2022
Short Term Investments	-	-	-	-	-
Cash and Short Term Investments	-	-	-	-	-
Accounts Receivable - Trade, Net	-	-	-	-	-
Total Receivables, Net	-	-	-	-	-
Prepaid Expenses	-	-	-	-	-
Other Current Assets, Total	-	-	-	-	-
Total Current Assets	-	-	-	-	-
Property/Plant/Equipment, Total - Gross	4,138.76	4,946.06	5,470.00	6,029.00	6,699.00
Accumulated Depreciation, Total	-1,873.14	-2,186.34	-2,511.00	-2,847.00	-3,246.00
Property/Plant/Equipment, Total - Net	2,265.62	2,759.72	2,959.00	3,182.00	3,453.00
Goodwill, Net	4,138.39	4,147.80	4,143.00	4,145.00	4,703.00
Intangibles, Net	-	-	-	-	197.00
Long Term Investments	1,169.61	1,182.49	1,210.00	1,245.00	1,258.00
Total Assets	388,092.36	404,408.58	431,814.00	459,323.00	504,260.00
Accounts Payable	3,460.33	2,928.31	5,395.00	4,325.00	5,536.00
Accrued Expenses	1,034.42	1,122.95	1,014.00	1,106.00	1,675.00
Notes Payable/Short Term Debt	-	-	-	-	-
Other Current liabilities, Total	514.02	488.93	374.00	563.00	802.00
Total Current Liabilities	-	-	-	-	-
Total Long Term Debt	30,605.61	25,374.94	29,798.00	34,234.00	40,847.00
Total Debt	31,243.29	26,020.46	30,590.00	35,211.00	41,635.00
Deferred Income Tax	278.91	299.19	436.00	431.00	360.00
Other Liabilities, Total	6,762.13	7,657.43	12,299.00	6,632.00	17,556.00
Total Liabilities	350,469.26	364,772.07	390,913.00	416,690.00	460,894.00
Common Stock, Total	5,232.72	5,232.72	5,299.00	5,351.00	5,351.00
Retained Earnings (Accumulated Deficit)	31,125.19	32,908.49	33,837.00	36,209.00	38,705.00
Treasury Stock - Common	-345.18	-284.06	-255.00	-337.00	-273.00
Unrealised Gain (Loss)	946.85	718.48	982.00	533.00	-903.00
Other Equity, Total	663.51	1,060.89	1,038.00	877.00	486.00

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Fiscal Year	2018	2019	2020	2021	2022
Total Common Shares Outstanding	1,665.71	1,668.33	1,672.82	1,671.99	1,674.61
Tangible Book Value per Share, Common Eq	20.10	21.27	21.97	23.02	22.97
Cash Flows					
Fiscal Year	2018	2019	2020	2021	2022
Period Ended	31 Dec 2018	31 Dec 2019	31 Dec 2020	31 Dec 2021	31 Dec 2022
Source	ARS	ARS	ARS	ARS	ARS
Net Income/Starting Line	4,020.89	4,361.69	2,930.00	4,087.00	4,583.00
Depreciation/Depletion	272.85	398.66	454.00	489.00	534.00
Non-Cash Items	753.08	509.19	-152.00	517.00	858.00
Cash Taxes Paid	808.89	803.33	707.00	675.00	977.00
Changes in Working Capital	-8,753.96	3,063.14	6,391.00	-8,230.00	4,126.00
Cash from Operating Activities	-3,707.13	8,332.67	9,623.00	-3,137.00	10,104.00
Capital Expenditures	-516.47	-572.97	-563.00	-550.00	-704.00
Other Investing Cash Flow Items, Total	154.46	72.86	52.00	110.00	-3,008.00
Cash from Investing Activities	-362.00	-500.11	-511.00	-440.00	-3,712.00
Total Cash Dividends Paid	-1,646.51	-2,084.79	-1,837.00	-1,607.00	-2,010.00
Issuance (Retirement) of Stock, Net	-212.44	0.00	-20.00	-130.00	0.00
Cash from Financing Activities	2,657.62	-7,599.21	2,061.00	3,022.00	5,737.00
Foreign Exchange Effects	31.32	337.45	3.00	163.00	164.00
Net Change in Cash	-1,380.19	570.81	11,176.00	-392.00	12,293.00
Ratios					
Fiscal Year	2018	2019	2020	2021	2022
Period Ended	31 Dec 2018	31 Dec 2019	31 Dec 2020	31 Dec 2021	31 Dec 2022
Return on Assets (ROA) 	-	0.011	0.007	0.009	0.010
Return on Equity (ROE) 	-	0.110	0.070	0.096	0.105
Operating Margin 	-	-	-	-	-

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Fiscal Year	2018	2019	2020	2021	2022
Debt / Equity	0.830	0.656	0.748	0.826	0.960

Growth Rates

Fiscal Year	2018	2019	2020	2021	2022
Period Ended	31 Dec 2018	31 Dec 2019	31 Dec 2020	31 Dec 2021	31 Dec 2022
Revenue Growth (%)	-	-	-	-	-
Net Profit Margin Growth (%)	-	-	-	-	-
Operating Margin Growth (%)	-	-	-	-	-
Diluted Normalised EPS Growth (%)	-	8.95	-33.57	41.28	17.46
Common Stock, Total Growth (%)	-	0.00	1.27	0.98	0.00
Net Income Growth (%)	-	8.37	-32.89	39.79	12.22

All data based on last reported information from 31 Dec 2022

Company Announcements

23 Jun 2023 05:56 PM

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SHARE BUY BACK-ON MARKET

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GTI

GTI Year	Rank	Score
2022	4	113
2021	6	114
2020	10	113
2019	9	111
2018	8	109

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