

UNITED OVERSEAS INSURANCE LIMITED

Financial Highlights For Full Year 2012 Results

Disclaimer : This material that follows is a presentation of general background information about the Company's activities as at 31 December 2012. It is information given in summary form and does not purport to be complete. It is not to be relied upon as advice to investors or potential investors and does not take into account the investment objectives, financial situation or needs of any particular investor. This material should be considered with professional advice when deciding if an investment is appropriate. The Company accepts no liability whatsoever with respect to the use of this material or its content.
(Singapore Company Registration No.: 197100152-R)

Profit For The Financial Year

(\$'000)	<u>2012</u>	Group <u>2011</u> (Restated)	<u>Change</u>
Gross premiums	104,419	96,449	+ 8.3%
Underwriting profit	19,075	18,588	+ 2.6%
Other income	14,860	6,178	+140.5%
Profit before tax	33,935	24,766	+ 37.0%

Selected Balance Sheet Items As At Year End

(\$'000)	Group		
	<u>2012</u>	<u>2011</u>	<u>Change</u>
Total assets	503,797	439,417	+ 14.7%
Net technical balances	84,867	81,587	+ 4.0%
Shareholders' equity	262,220	229,011	+ 14.5%

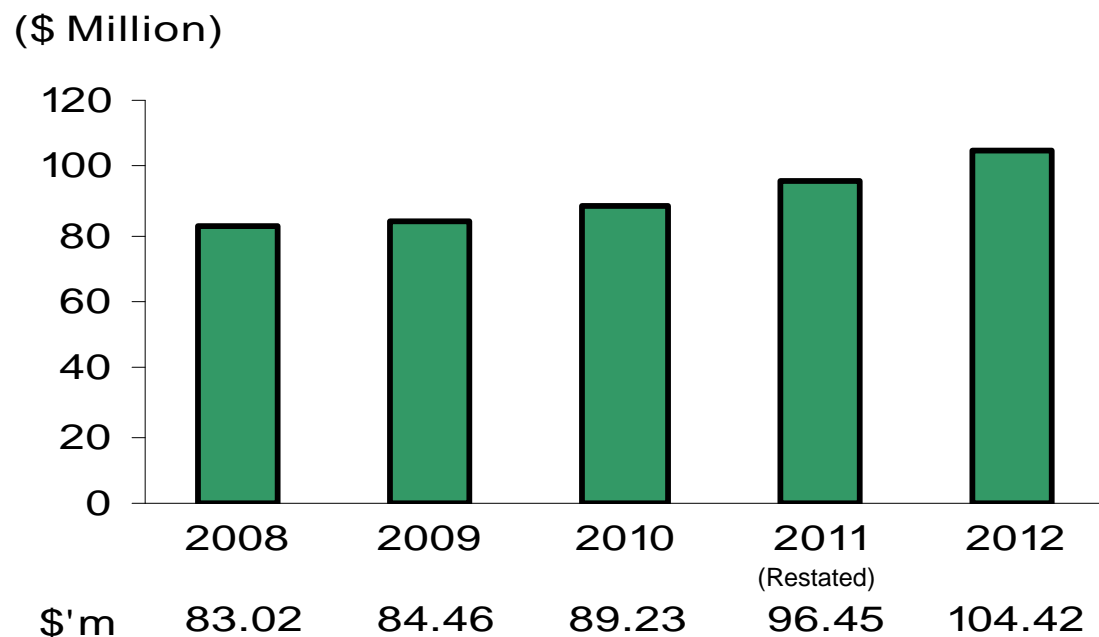
Financial Ratios

(\$)	Group	
	<u>2012</u>	<u>2011</u>
Dividend declared per share		
- Interim	0.03	0.03
- Final	0.12	0.12
- Final Special	<u>0.02</u>	-
Total	<u>0.17</u>	<u>0.15</u>
NAV per share ⁽¹⁾	4.29	3.74

(1) NAV – net asset value

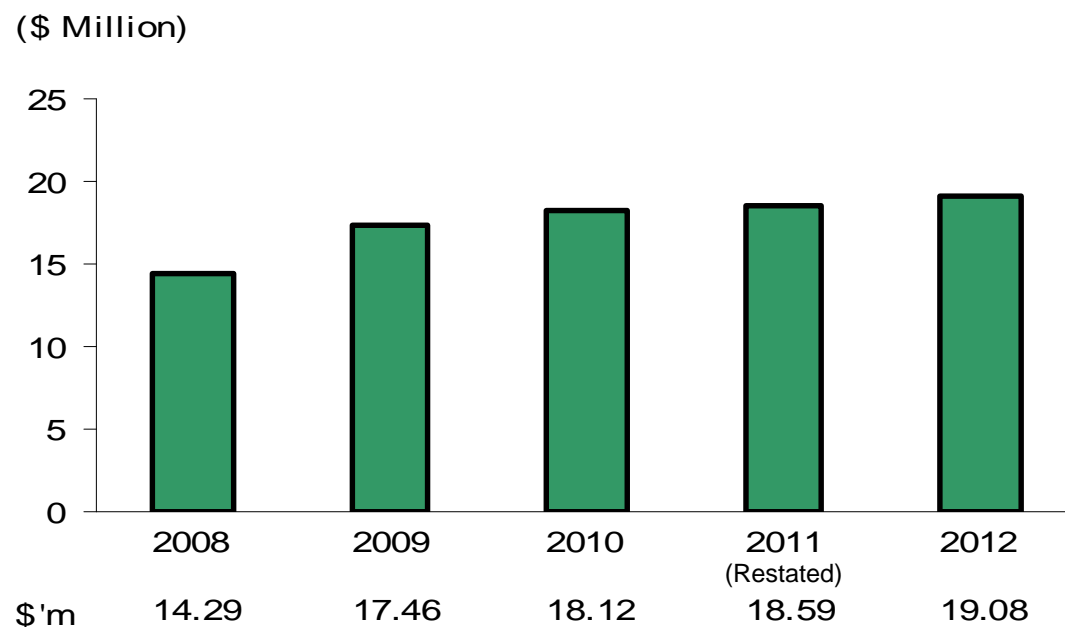
Five-year Development

(i) Group Gross Premiums

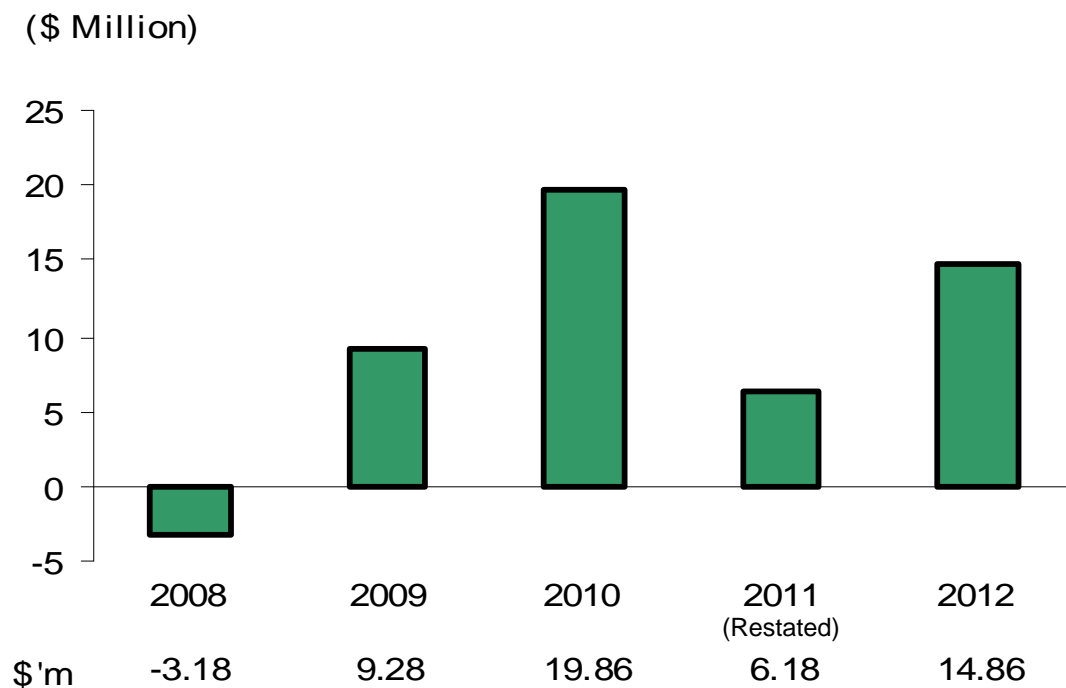


Five-year Development

(ii) Group Underwriting Profit

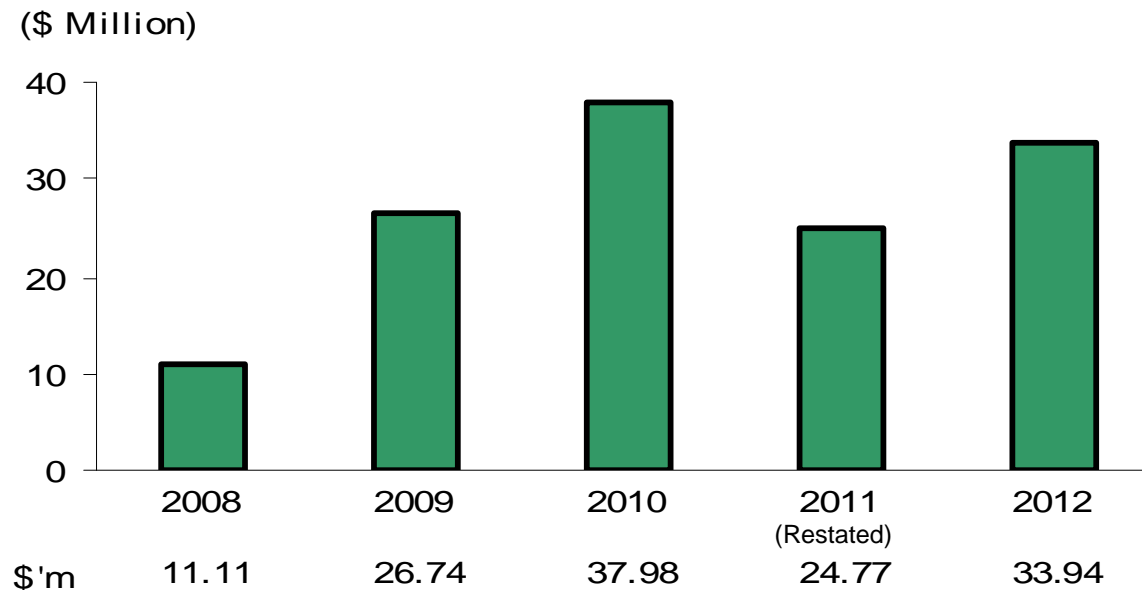


Five-year Development (iii) Group Other Income



Five-year Development

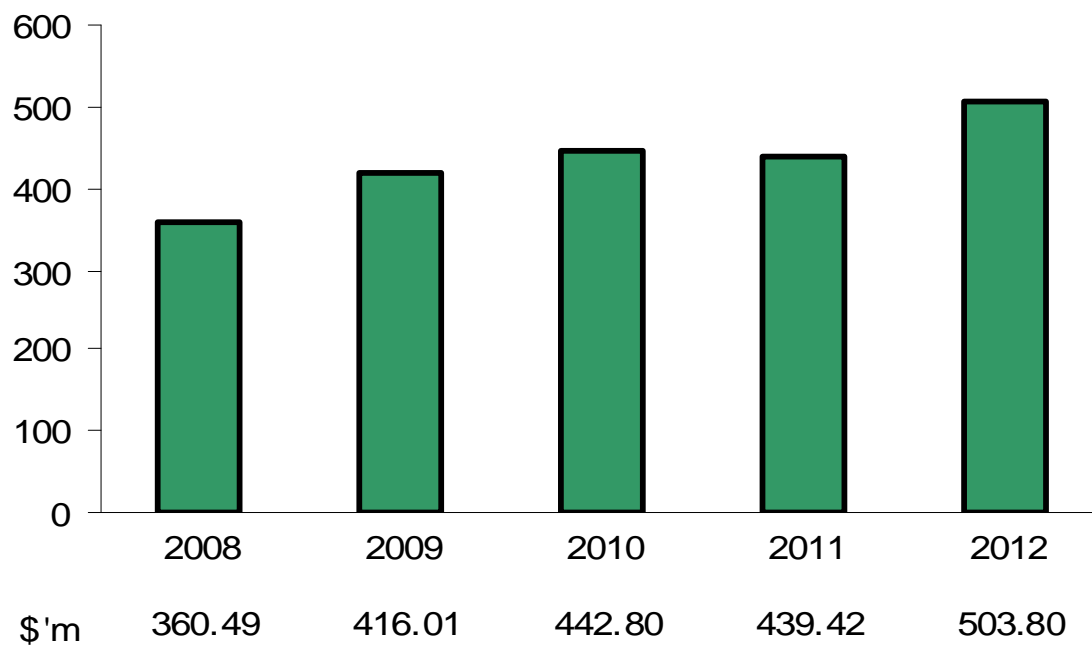
(iv) Group Profit Before Tax



Five-year Development

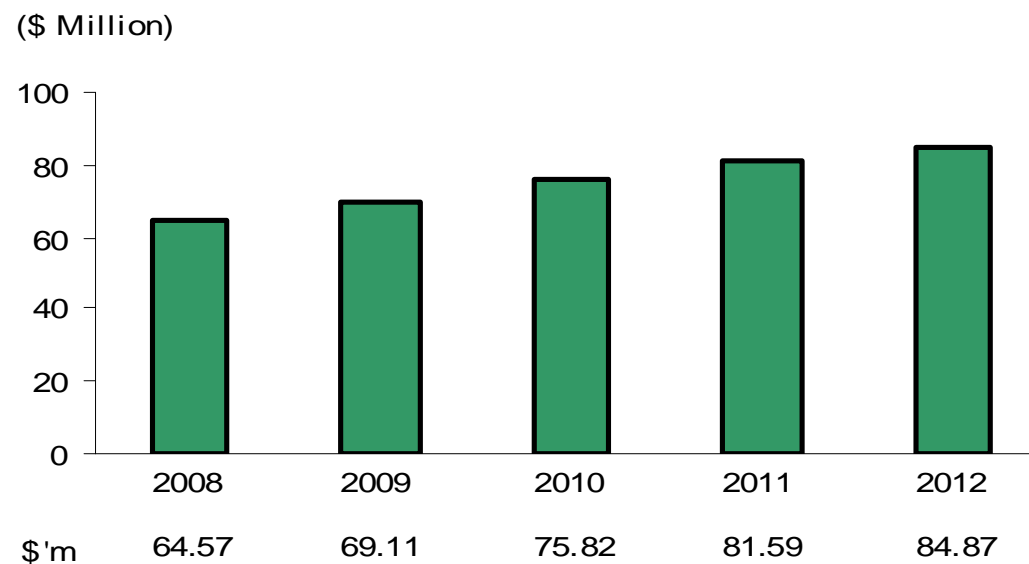
(v) Group Total Assets

(\$ Million)



Five-year Development

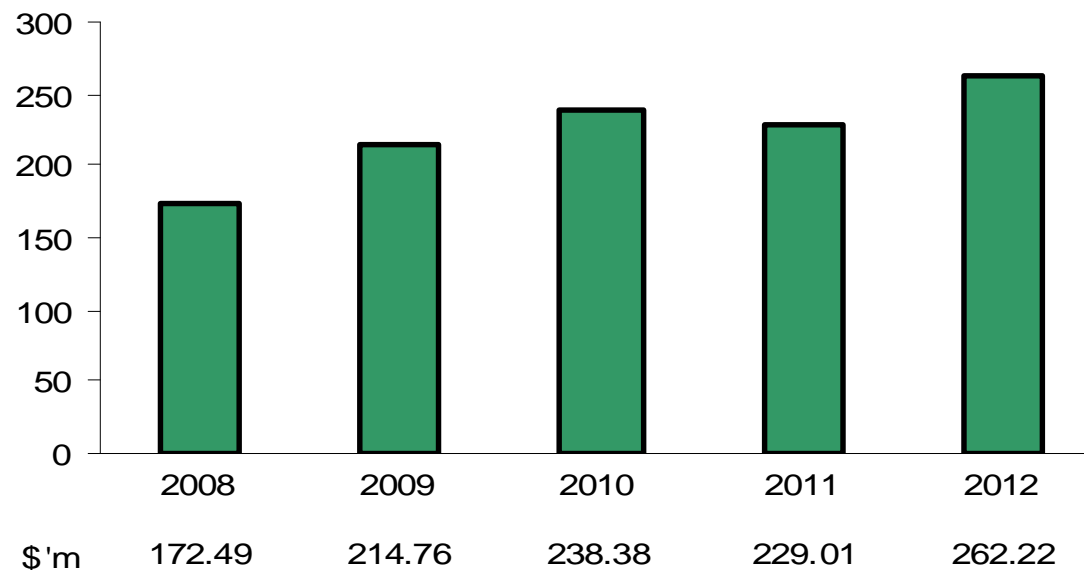
(vi) Group Net Technical Balances



Five-year Development

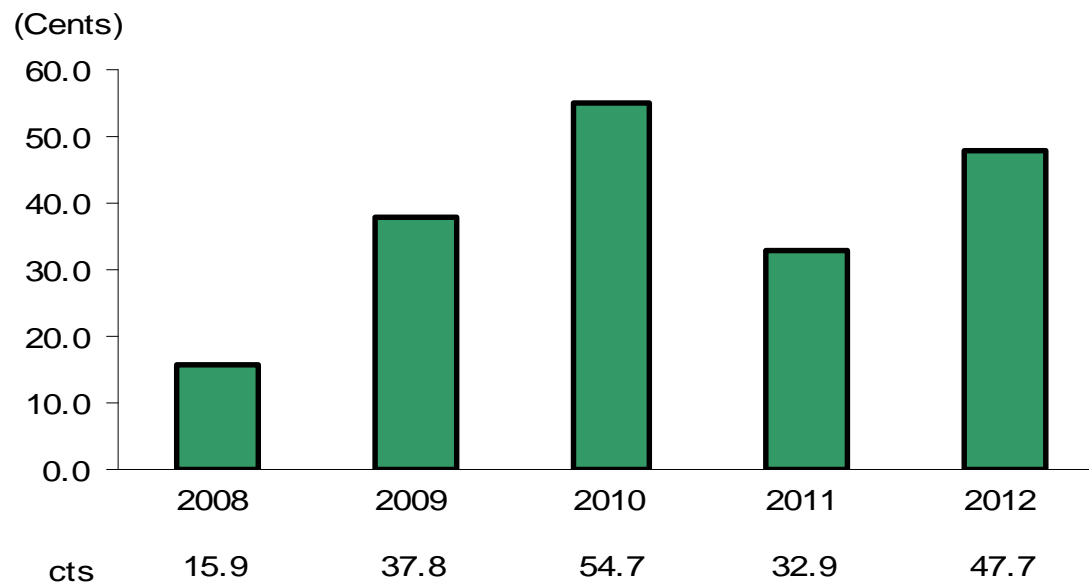
(vii) Group Shareholders' Equity

(\$ Million)



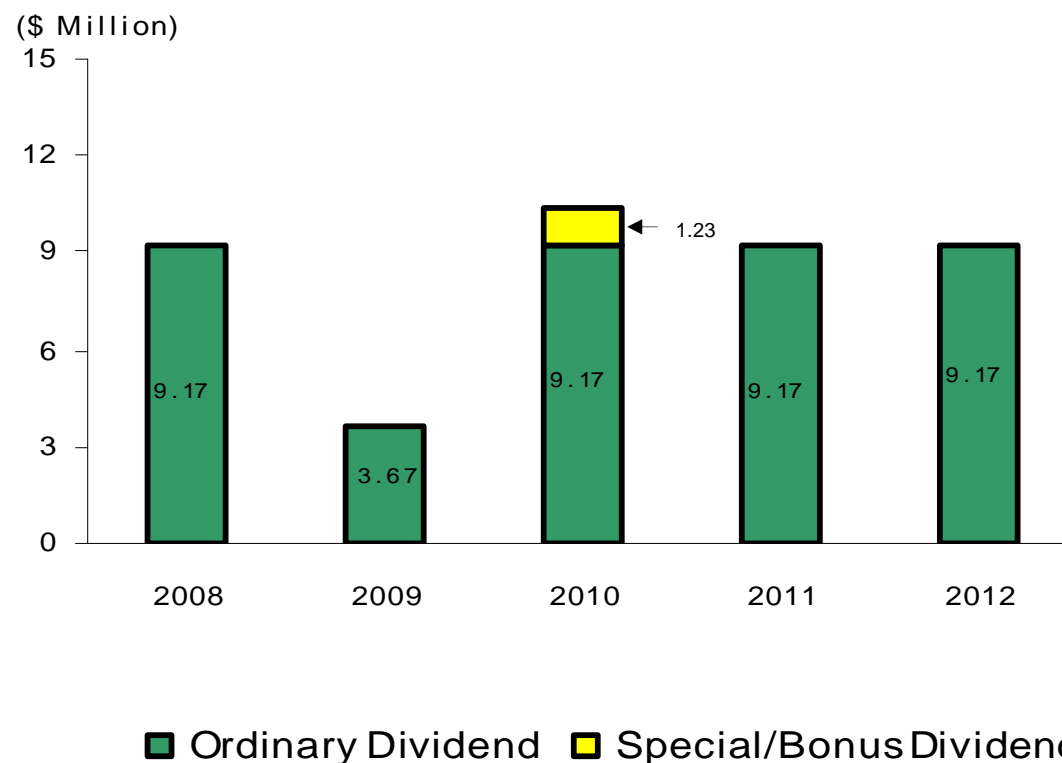
Five-year Development

(viii) Group Earnings Per Share (basic & diluted)



Five-year Development

(ix) Group Dividend Paid During The Year



Five-year Development

(x) Group Net Asset Value Per Share

