

UOB Corporate Day 2019: Focusing on Our Fundamentals

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Deputy Chairman and Chief Executive Officer

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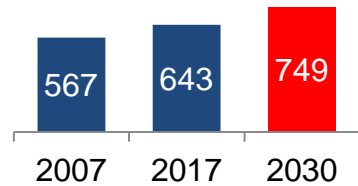
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Well-positioned to Tap Regional Growth Potential

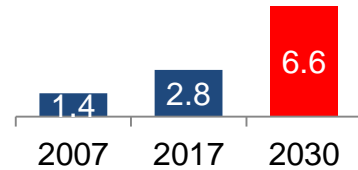
Population

(Million persons)



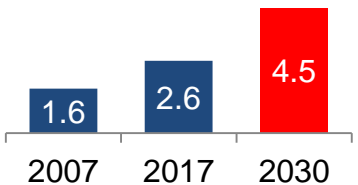
GDP¹

(USD trillion)



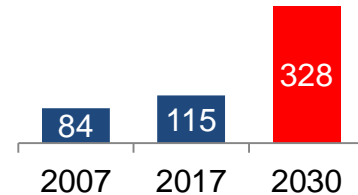
Trade²

(USD trillion)



FDI³

(USD billion)



Southeast Asia's immense growth prospects...

- Third largest population globally, after China and India
- Young demographics, with 384 million below 35 years old
- Fifth largest economic bloc globally by GDP¹
- Fourth largest trading group globally
- Third largest recipient of inward FDI³ globally

... that UOB is uniquely placed to capture

- Most diverse regional franchise among Singapore banks
- Effectively full control of regional subsidiaries and integrated platform



1. Gross domestic product 2. Comprises exports and imports 3. Foreign direct investments
Source: Macrobond, UOB Global Economics and Markets Research

Strategic Initiatives to Tap Regional Flows

1

Strengthen Connectivity

Support and grow with our customers in the region

- Focused on tapping Chinese / Southeast Asian flows
- FDI¹ advisory team, supporting companies' regional expansion

Cross-border revenue:
+15% growth² &
25% of GWB³ income
FDI⁴ contributed S\$46b of
deposit flows³

2

Sector Specialisation

Offer customised solutions to our customers

- Focused sector teams supporting relationship managers with insights and solutions

Non-loan income:
+15%²
Non-real estate income:
+11%²

3

Products and Platforms

Build new capabilities

- New product platforms
- Re-designed customer journeys
- Rapid deployment across the Group

GWB³ e-Banking customers
~20% growth²
Targeted cost productivity
improvement⁵:
~10-15%

Digitalisation and Partnerships to Grow and Deepen Customer Franchise

1

Omni-Channel Experience

Meeting customers' universal banking needs

- Digitised application and approval of consumer products¹
- Rise in Mighty app usage
- Leveraging data analytics and machine learning across customer touchpoints

UOB Mighty App:
Transaction volume: +125%²
New High Street Banking Centre with state-of-the-art features

2

Digital Bank

Serving mobile-first and mobile-only generation

- Built TMRW in Thailand within 14 months
- Products: Payments, deposits and unsecured credit

Target 5 markets
3-5m customers
Engagement Index >7
Steady-state cost-income ratio ~35%

3

Ecosystem Partnerships

Forging collaborations & creating a multiplier effect

- Developing unique and innovative solutions to make banking simpler, smarter and safer
- Enhancing customer engagement by being part of their lives

Regional bancassurance arrangement with Prudential
Strategic alliance with Grab
Partnerships in property and car ecosystems

Focusing on Our Fundamentals



**Riding on Southeast Asia's
Growth Potential**



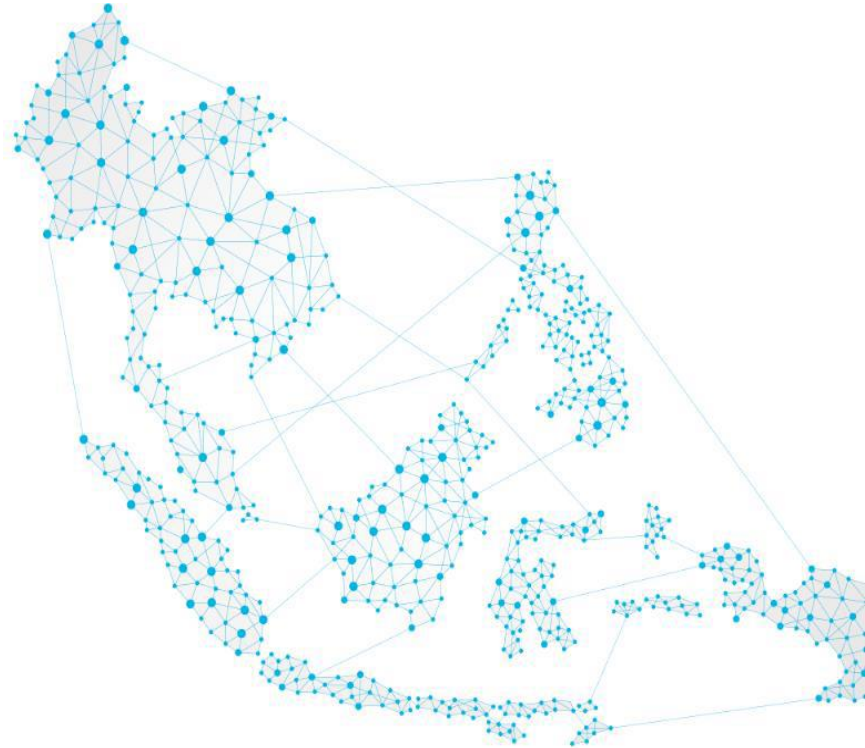
**Maintaining Customer
Centric Approach**



**Leveraging Integrated
Regional Capabilities**



**Embracing Collaboration with
Like-minded Partners**



Thank You



RIGHT BY YOU

