UOB Group
Full Year 2010

Delivering on Regional Strategy;
Realising Potential of Asian Franchise

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Singapore Company Reg No. 193500026Z
2010 Results – Key Takeaways

- Banking is about
  - Building long-term customer franchise
  - Balancing growth and stability
  - Sustainable value creation

- UOB’s FY2010 results reflects this conviction
  - Record net profit after tax
  - Stronger balance sheet & capital position

- Strong balance sheet enables us to support customers and ride out credit cycles

- UOB is well positioned for further growth

![Record NPAT in 2010](chart1)

![Stronger Balance Sheet & Capital Position](chart2)
Realising Full Potential of Our Integrated Regional Platform

- Integrated regional platform provides
  - Customer franchise
  - Distribution capabilities
  - Funding access

- Fully integrate platform by harmonising
  - People
  - Products
  - Processes

- Execution is key
  - Effective full control of regional subsidiaries

- Win-win for customers and UOB
  - Consistent, positive customer experience across the region
  - Achieve scale and synergies
Serving The Expanding Regional Needs of Corporates

- Extensive regional footprint with more than 500 offices in the region
- Deepen customer relationships with ground resources and integrated regional network
- More cross-country, cross-product collaborations
- Profit contribution from corporates outside Singapore to increase from 30% to 50% by 2015
Tapping Rising Asian Consumer Affluence

- Wealth management covers entire spectrum
  - Mass Market
  - Mass Affluent
  - High Net Worth

- Key to understand customers’ lifestyle needs and customise right solutions

- Expect to triple our AUM, customers and RMs by 2015 as we grow in the region. Expand network of wealth management centres from 29 to 64

- Profit contribution from Mass Affluent and High Net Worth segments to grow from 35% to 50% by 2015

- Grow regional profit contribution from 20% to 50% by 2015

Wealth Management Space

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<th>Mass Market</th>
<th>Mass Affluent</th>
<th>High Net Worth</th>
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Profit contribution to grow from 35% to 50% by 2015

Growing Regional Wealth Management Profit Contribution

- Profit contribution to grow from 35% to 50% by 2015

- Profit contribution from 20% to 50% by 2015

Singapore Region
Looking Ahead

- Macro environment remains uncertain
- Asia in a sweet spot, barring major shocks
- Confident of delivering robust growth this year, led by the region