

A blue line drawing of several skyscrapers of varying heights, positioned on the left side of the page, creating a sense of depth and architectural structure.

UOB Group Full Year 2013

Record Year of Earnings, Fees and Regional Profits

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Deputy Chairman & Chief Executive Officer

14 February 2014

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Record Earnings in 2013

- **Profit: Crossed S\$3 billion mark, backed by 2 quarters of record earnings. Driven by robust loans growth and fee income**
- **Record profits from region > S\$1 billion for 2nd consecutive year**
- **Net interest income at new high, >S\$4 billion**
 - **Loans: Strong 16.8% growth**
 - **NIM: Stabilising over past 3 quarters**
- **Fees: Record year. Broad-based and consistent growth.**
- **Costs: Broadly stable, as infrastructure investments paced against income growth**
- **Prudent balance sheet management: Resilient asset quality, strong capital and liquidity position**
- **Dividend: Final dividend of 50 cents and special dividend of 5 cents**

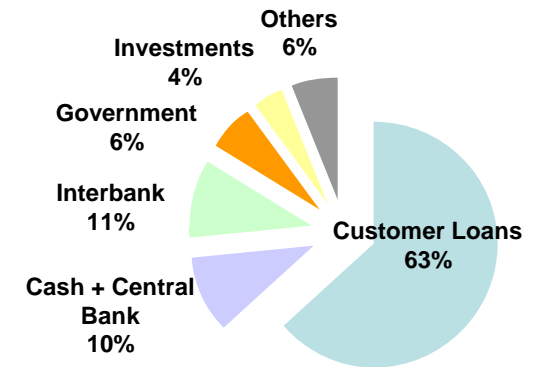
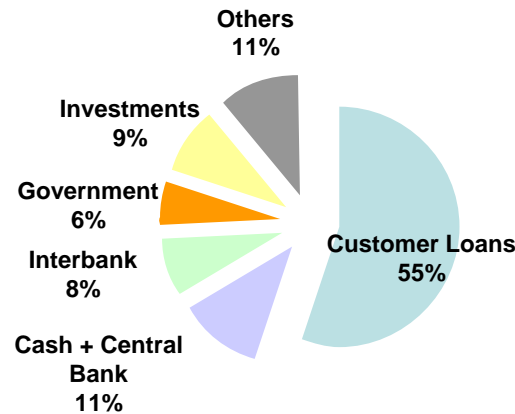
Focused on Preserving Balance Sheet Strength

- **Building customer franchise**
 - Disciplined approach to credit growth in target segments within key markets

- **Maintaining stable funding base**
 - Greater focus on securing more deposits and operating accounts

- **Diversifying funding sources in 2013:**
 - Issued S\$9.7bn commercial papers
 - Issued A\$300mn senior debt through EMTN programme
 - 1st bank in Asia to issue two new-style Additional Tier 1 securities, amounting to S\$1.35 bn, under Basel III framework

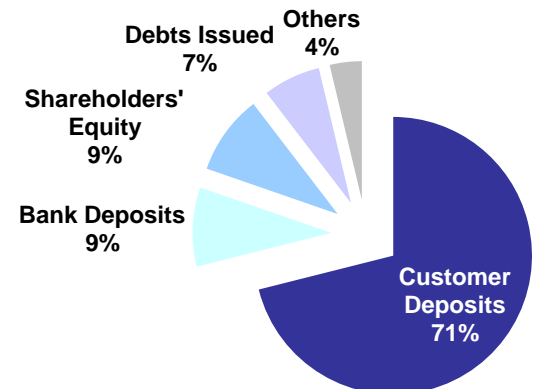
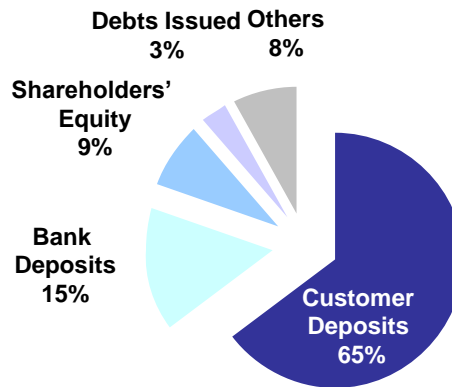
Strengthening our Balance Sheet



2008

ASSETS

2013



FUNDING

Milestone in Regionalisation

- **Successful completion of core banking refresh at end-2013**

- **Integrated regional platform to bring:**
 - Improved productivity and operational efficiency
 - Quicker speed to market
 - Enhanced risk management
 - Consistent and seamless customer service

- **Positions us for next stage of regional business growth**

Full Rollout of Integrated Regional Platform

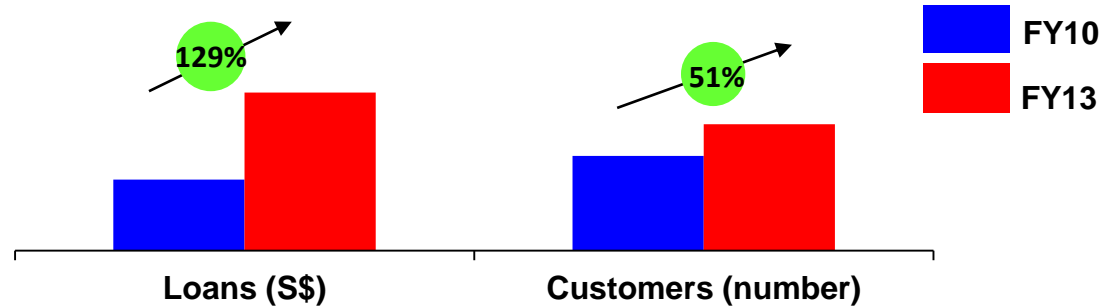


✓ All other overseas locations (across 14 countries) completed

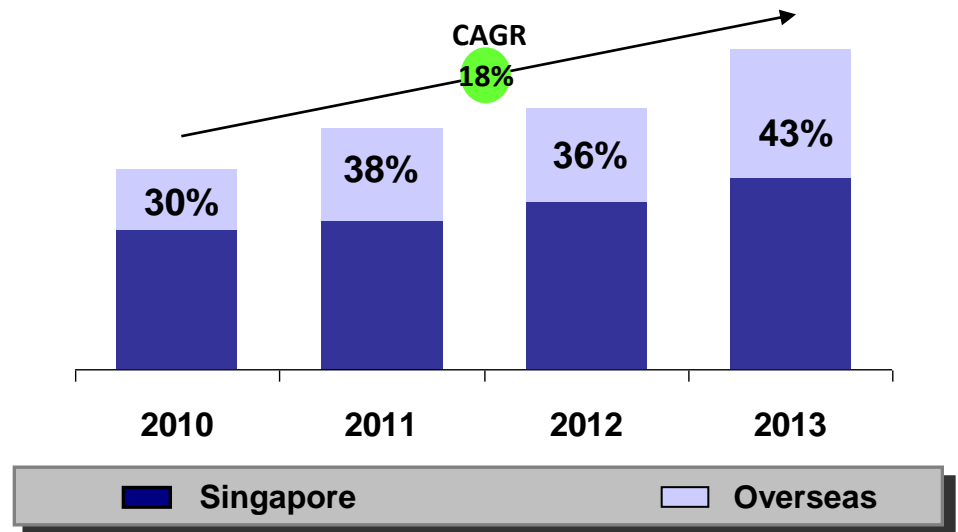
Capitalising on Rising Intra-regional Flows

- Robust growth in customers and cross-border loans over last 3 years
- Strengthened in-market teams and capabilities to serve customers' regionalisation needs
- Extending coverage to more industry specialisations and enhancing deal origination capabilities; strong growth in Oil & Gas and Agriculture segments
- On track to achieve 50% target for overseas wholesale profit contribution by 2015

Growing Number of Intra-Regional Deals



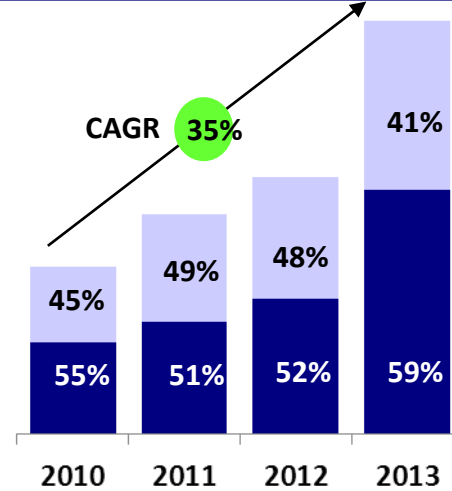
Growing Overseas Wholesale Profit Contribution



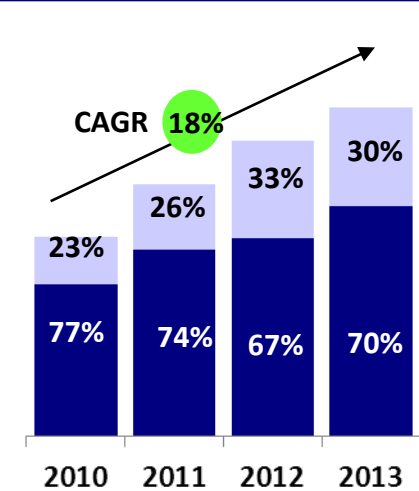
Transaction Banking Making Good Progress

- Offer end-to-end solutions ranging from cash, trade and supply chain financing across our network
- Strong increase in trade loans, spurred by intra-regional trades
- Growing corporate deposits by leveraging on strong credit ratings and product bundling/solutions
- Garnered 15 cash management awards in Singapore and Malaysia at 2013 *Asiamoney* polls

Trade Loans

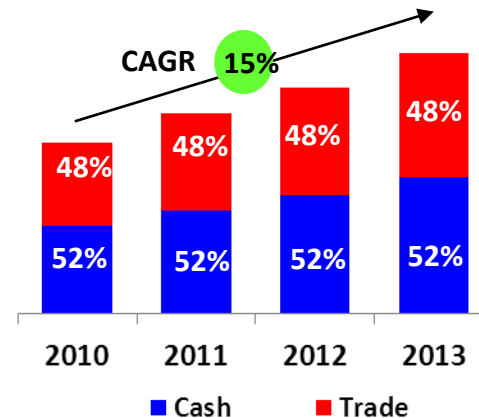


Deposits

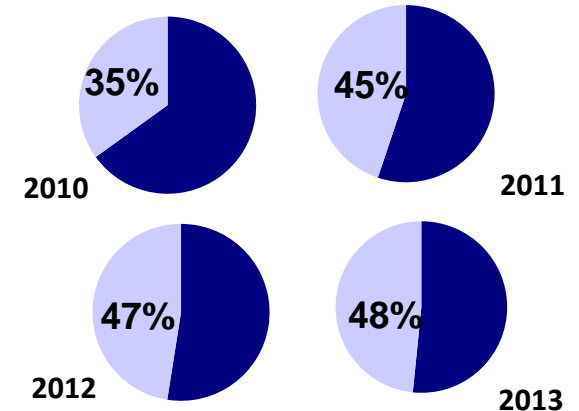


Transaction Banking Revenue

Breakdown by Cash / Trade



Breakdown by Geography



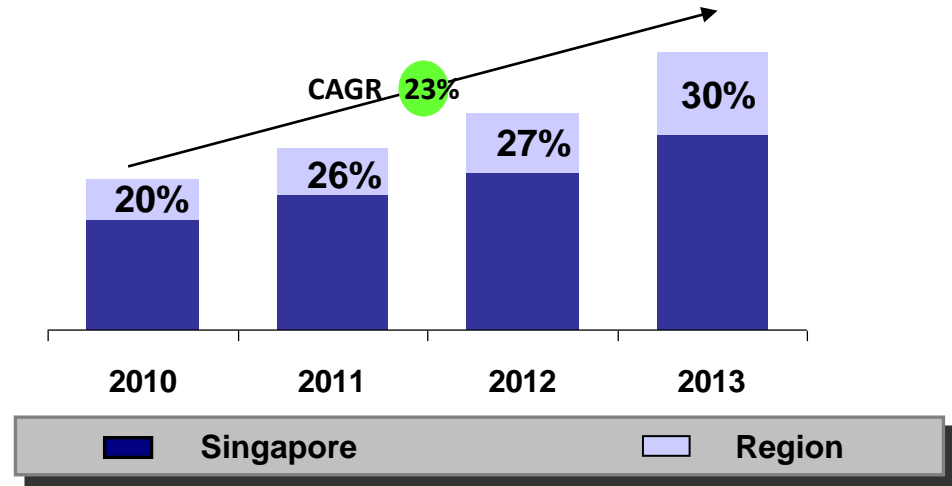
■ Singapore

■ Overseas

Capturing Rising Asian Consumer Affluence

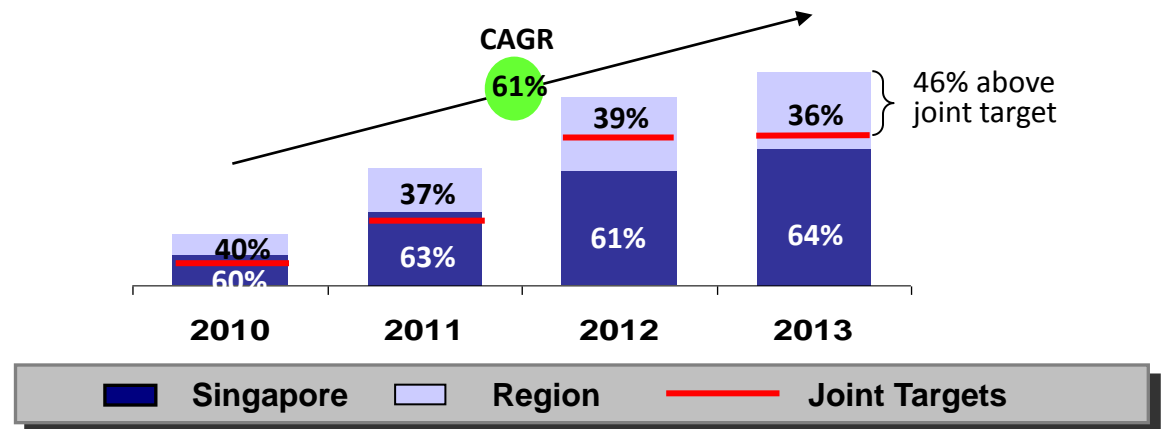
- From FY2010 to date,
 - Grew wealth management AUM from \$48bn to \$75bn
 - Expanded customer base from 100,000 to 175,000
 - Increased regional wealth management footprint from 29 to 48 wealth management centres

Growing Regional Wealth Management Profit Contribution



- Bancassurance consistently performing well ahead of joint targets

Strong Growth for Annual Premium Equivalent (APE)



Looking Ahead

- **Operating environment likely to be more moderate; QE tapering signals recovering US economy which is positive for Asia**
- **Near-term impact of capital outflows and recent volatilities in emerging markets should be manageable**
- **Underlying economy and business flows in Asia remain resilient**
- **Remain committed to our key regional markets and delivering on our long-term strategy**