UOB Engage: Connecting the Dots

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16 September 2016
## Varying Levels of Disruptions for Banks

<table>
<thead>
<tr>
<th>Banking Space</th>
<th>Level of Disruption</th>
<th>Examples of Disruptive Technologies</th>
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</thead>
<tbody>
<tr>
<td>Consumers</td>
<td></td>
<td>Mobile, Cloud</td>
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<tr>
<td>Small Businesses</td>
<td></td>
<td>Big data analytics, Internet of things</td>
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<tr>
<td>Medium Enterprises</td>
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<td>Robo-advisor, Near field communication</td>
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<tr>
<td>Large Corporates</td>
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<td>Cryptocurrencies, Cross-border payments</td>
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<td>Peer-to-peer lending, Crowdfunding</td>
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Disruption is Real for Corporates

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<th>Challenges posed in the digital age</th>
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<td>Traditional businesses are compelled to <strong>transform</strong>, <strong>automate</strong> and <strong>go global</strong> to remain competitive.</td>
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<td>Traditional brick-and-mortar businesses?</td>
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<tr>
<td>Hotels</td>
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<td>Taxi Companies</td>
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**How do our customers’ needs evolve with the times?**

- Customers are increasingly tech-savvy, sophisticated and global.

**How does UOB remain ‘Right By You’?**

- Their needs have evolved beyond pure banking.
UOB connects the dots for mid-large caps

Remain Committed

1. Building an ecosystem to capture high-tech high-growth companies
2. Building connectivity with key industry players

Actively Engage

Traditional Economy

New Digital Economy
Companies can Rely on UOB’s Ecosystem

- Seed Stage Startups
  - Needs
    - Incubation
    - Acceleration
    - Mentorship
    - Banking services

- Early to Mid Stage Companies
  - Needs
    - Funding to scale up business
    - Investment in people, tech & infrastructure

- Mature Companies
  - Needs
    - Business expansion
    - Regionalisation
    - Full suite of financial solutions

- 70% CAGR in funding to tech startups in Singapore over the last 5 years
- Over 30% of global VC investment dollars flowed to Asia in 2015, up from 11% in 2012
UOB Builds Connectivity for Customers

MCSTs & Home Owners
Schools & Parents

Traditional Economy
MCSTs
Schools
Other Industry Verticals
Ecosystem & Connectivity: More to Come
Thank You