






UOB Engage: Connecting the Dots

Eric Tham, Head, Group Commercial Banking

16 September 2016

Disclaimer: This material that follows is a presentation of general background information about the Bank's activities current at the date of the presentation. 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. UOB accepts no liability whatsoever with respect to the use of this document or its content.

Varying Levels of Disruptions for Banks

Banking Space	Level of Disruption	Examples of Disruptive Technologies
 Consumers		Mobile Cloud
 Small Businesses		Big data analytics Internet of things Robo-advisor
 Medium Enterprises		Near field communication Cryptocurrencies Cross-border payments
 Large Corporates		Peer-to-peer lending Crowdfunding

Disruption is Real for Corporates

Challenges posed in the digital age

What is the future for traditional brick-and-mortar businesses?

Taxi Supermarkets
Companies Redmart
VS. Grab
Hotels AirBnB Uber

Traditional businesses are compelled to **transform, automate** and **go global** to remain competitive.

How do our customers' needs evolve with the times?

Customers are increasingly tech-savvy, sophisticated and global.

Their needs have evolved **beyond pure banking.**

How does UOB remain 'Right By You'?

UOB connects the dots for mid-large caps

Remain Committed

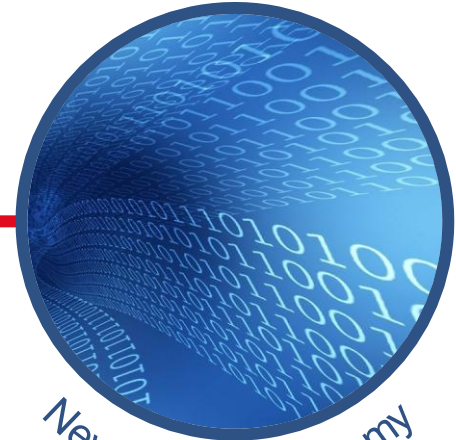


Traditional Economy

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



Actively Engage



New Digital Economy

Companies can Rely on UOB's Ecosystem



UOB Builds Connectivity for Customers

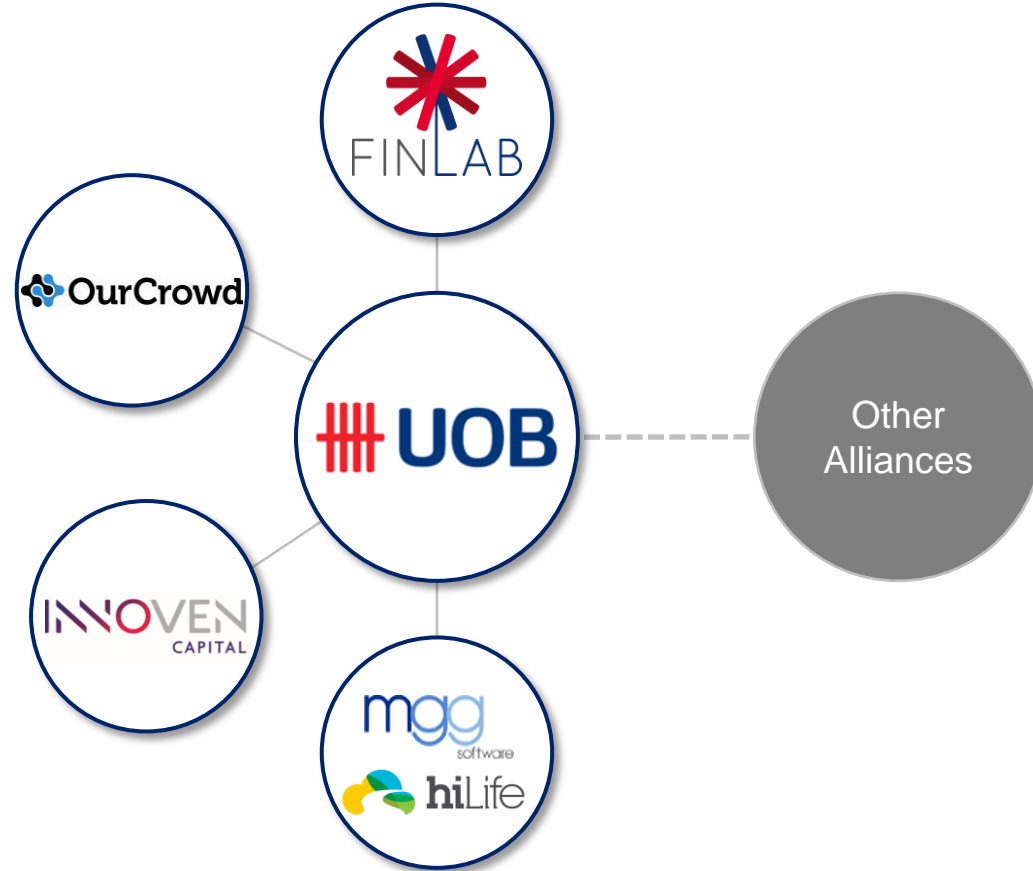


MCSTs & Home Owners



Schools & Parents

Ecosystem & Connectivity: More to Come



Thank You



RIGHT BY YOU

