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 Bank accepts no liability whatsoever with respect to the use of this document or its content.
Market Landscape

**Young Demographic**

Median Age: 27

Source: Population and Housing Census of Malaysia 2010

**Growing Affluence**

- 2% in this bracket
- 8% in this bracket
- 4% in this bracket

Salary brackets reflect 2020 nominal RM. 2009 and 2014 salary brackets are adjusted to match this.

*Percentage for 2014 is based on EPF data as of March 2014

Source: Pemandu

**Household Debt**

Loans for properties: 57%
Motor vehicle loans: 8%
Loans for personal use: 12%
Loans for securities: 1%
Credit cards: 8%
Others: 8%

**Property Market**

2005: 2%
2006: 2%
2007: 5%
2008: 4%
2009: 6%
2010: 9%
2011: 12%
2012: 11%
2013: 8%
2014: 8%
Agenda

1. MARKET LANDSCAPE
2. FINANCIAL HIGHLIGHTS
3. GROWTH DRIVERS
Building the Foundation for Growth

3. Growing CASA
CASA Balance

23% CAGR

4. Building Wealth Management
HNW AUM Balance

27% CAGR
Balance Sheet Growth

**Deposits**
- Deposit Balance
  - CAGR (4 years) : 21%
  - CAGR (2 years) : 24%

**Loans**
- Loan Outstanding
  - CAGR (4 years) : 23%
  - CAGR (2 years) : 17%
Market Share

Deposits

<table>
<thead>
<tr>
<th></th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>%</td>
<td>5.44</td>
<td>6.82</td>
<td>7.23</td>
</tr>
</tbody>
</table>

Residential Mortgage

<table>
<thead>
<tr>
<th></th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>%</td>
<td>7.49</td>
<td>7.81</td>
<td>7.64</td>
</tr>
</tbody>
</table>

Credit Cards

<table>
<thead>
<tr>
<th></th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>%</td>
<td>4.66</td>
<td>4.98</td>
<td>5.57</td>
</tr>
</tbody>
</table>

Bancassurance

<table>
<thead>
<tr>
<th></th>
<th>2012</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>%</td>
<td>10</td>
<td>12</td>
</tr>
</tbody>
</table>
Agenda

1. MARKET LANDSCAPE
2. FINANCIAL HIGHLIGHTS
3. GROWTH DRIVERS
Mortgage Loans

Residential Loans by Geographical Location as of Jun 2014

- Kedah 1.4%
- Penang 12.2%
- Perak 1.14%
- Selangor 33.4%
- Kuala Lumpur 33.7%
- Negeri Sembilan 1.7%
- Melaka 1.5%
- Johor 11.0%
- Sabah 1.4%
- Sarawak 2.3%
- Others: 0.43%

Loans Outstanding Distribution as of Jun 2014

- Residential 90%
- Non-Residential 10%

NPL Trends

- 2009: Market NPL% 4.23, UOBM NPL% 3.26
- 2010: Market NPL% 3.26, UOBM NPL% 2.39
- 2011: Market NPL% 2.39, UOBM NPL% 1.86
- 2012: Market NPL% 1.86, UOBM NPL% 1.53
- 2013: Market NPL% 1.53

Of which:
- IDR 86.1%
- Non-IDR 13.9%
Mortgage Loans

- Healthy portfolio with low NPL ratios and provisions via disciplined risk management approach in executing loan growth strategy
- Low portfolio LTV. Loan book well spread across key location across Malaysia

**Bookings**
- Maintaining loan volume with moderated growth via strong credit underwriting policies and practices in place
- Continue to have strong presence for housing project in catchment areas with quality service delivery focus

**Portfolio**
- Healthy portfolio with low NPL ratios and provisions via disciplined risk management approach in executing loan growth strategy
- Low portfolio LTV. Loan book well spread across key location across Malaysia
Credit Cards

- UOB Cards is among the Top 3 Foreign Bank Card issuers Malaysia

- In FY2012 accolades awarded by Visa include:
  
  - Highest Payment Volume growth for Visa Classic cards
  - Best Card Launch for the Visa Infinite within the Premium Category

- In FY 2013, accolades awarded by Visa include:
  
  - Highest Payment Volume growth in Malaysia
  - Highest Payment Volume growth in the Visa Classic Card category
Credit Cards

- Strategic portfolio management to increase customer stickiness to drive spend and customer loyalty
- Healthy portfolio with strong internal controls and robust credit risk management framework
Credit Cards

- **Affluent Segment**
  - Income >RM10k
  - Market Share 8%
  - Growth rate 69%

- **Mid Affluent Segment**
  - Income RM5k to RM10k
  - Market Share 6%
  - Growth rate 20%

- **Core Segment**
  - Income RM2k to RM5k
  - Market Share 5%
  - Growth rate 3%

- **Maintain**

- **Grow**
Key Partnerships and Usage Campaigns

Usage Campaigns

**Movies with UOB**
Spend & Redeem Complimentary movie tickets at key shopping malls

**Spend & Win Jay Chou Tickets**
Stand a chance to watch Jay Chou LIVE plus autographed merchandizes

Key Partnerships

**Dining**
Over 200 participating restaurants nationwide

**Online**

**Retail**
Client Growth (CAGR) is based on 2010 to 2013, with exception for Wealth Banking segment (introduced in 2012) Client Growth CAGR is based on 2012 to 2013.
Offer comprehensive suite of insurance products and investment solutions based on customer’s suitability and risk tolerance.

**Investment:**
- a. Unit Trust
- b. Structure Investment
- c. Dual Currency Investment
- d. Retail Bond

**Insurance:**
- a. Life Insurance
- b. General Insurance

**Wealth Campaigns & Events**
- a. Customer Lifestyle Event: Legacy Planning, Medical & Health Seminar, Retirement Planning & Market Outlook
- b. Deposit Bundle Campaign and Signed On Gift

**Fund House & Insurance Partners**
Wealth Management – Investment, Treasury & Insurance

### HNW Customer & AUM

<table>
<thead>
<tr>
<th>Year</th>
<th># Cust</th>
<th>AUM (RM)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2012</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2013</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1H13</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1H14</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

CAGR (3 years)

- # Cust: 37%
- AUM (RM): 34%

### Sales Staff Strength

<table>
<thead>
<tr>
<th>Year</th>
<th>Personal Banker</th>
<th>Client Advisor</th>
<th>Specialist</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>+22%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2012</td>
<td>+17%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2013</td>
<td>+25%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2014</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Income distribution by Segment

<table>
<thead>
<tr>
<th>Year</th>
<th>PV</th>
<th>WB</th>
<th>CB</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>34.8%</td>
<td>6.1%</td>
<td>29.3%</td>
</tr>
<tr>
<td>2012</td>
<td>65.2%</td>
<td>8.1%</td>
<td>24.4%</td>
</tr>
<tr>
<td>2013</td>
<td>64.5%</td>
<td>7.5%</td>
<td>28.6%</td>
</tr>
<tr>
<td>1H13</td>
<td>67.5%</td>
<td>7.5%</td>
<td>25.2%</td>
</tr>
<tr>
<td>1H14</td>
<td>63.9%</td>
<td>8.2%</td>
<td>25.2%</td>
</tr>
</tbody>
</table>

Focus on our wealth pillars through

a. Broaden our range of product solutions
b. Enhance our advisory & sales capabilities.
c. Improve product penetration and product holdings
d. Enhance our processes and platforms
Deposits

- Broaden range of CASA products to target mass affluent segment
- Target New to Bank and New to Product Acquisition
- Increase stickiness with existing customers
- Leverage strategic partnerships and collaboration with Commercial and Business Banking
Deposits

Branding relevance to the mass affluent and high net worth segments

Products

Enjoy up to 3.38% p.a. With UOB High Yield Account

*Terms and Conditions apply

Campaigns

Purr-fectly awesome Henry Cats & Friends gifts. Only at UOB.

Apply for a UOB eAccount FD Bundle and get 4.0% p.a. on 3-Month Fixed Deposit & Set of 3 Luggage Bags

Amount: RM0.00

Discount
0%

You Save
RM1,499.00

Buy it for a friend?

Limited time remaining!

4012 Bought!

Deal is on!

Highlights

Fine Print
THANK YOU