

Personal Financial Services

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UOBM Corporate Day
4 - 5 September 2014

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Agenda

1

MARKET LANDSCAPE

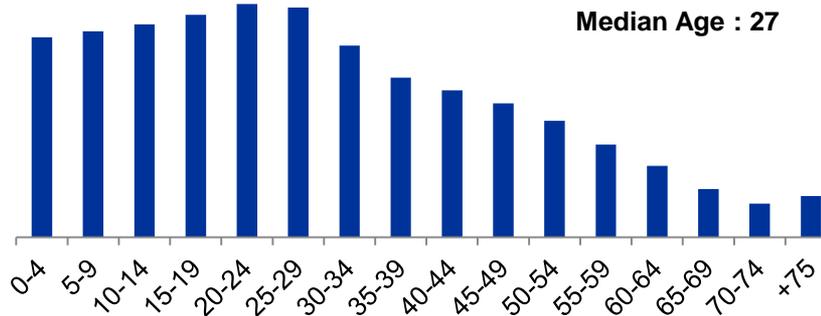
2

FINANCIAL HIGHLIGHTS

3

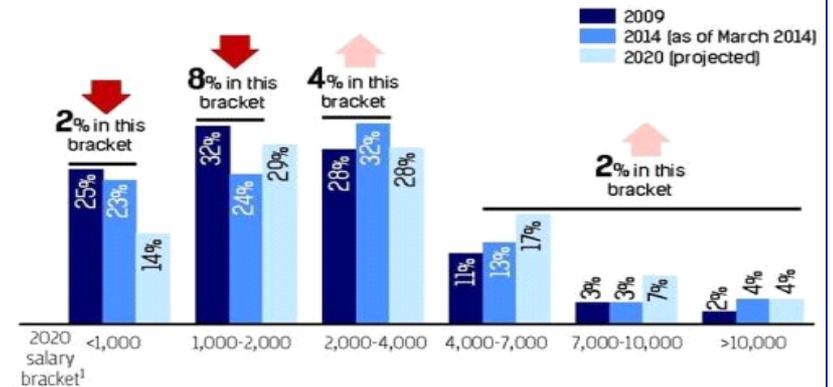
GROWTH DRIVERS

Young Demographic



Source: Population and Housing Census of Malaysia 2010

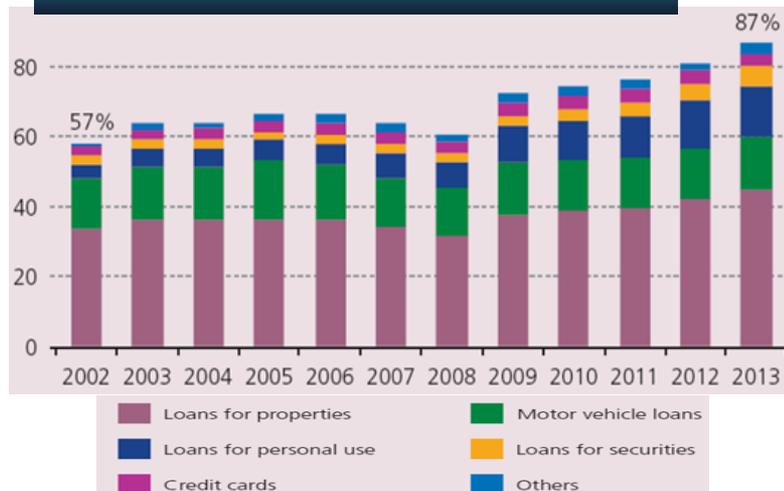
Growing Affluence



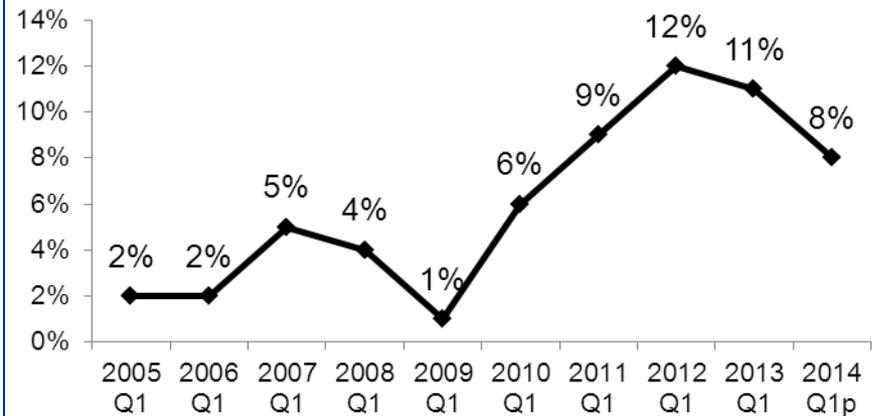
¹Salary brackets reflect 2020 nominal RM, 2009 and 2014 salary brackets are adjusted to match this
*Percentage for 2014 is based on EPF data as of March 2014

Source: Pemandu

Household Debt



Property Market



Agenda

1

MARKET LANDSCAPE

2

FINANCIAL HIGHLIGHTS

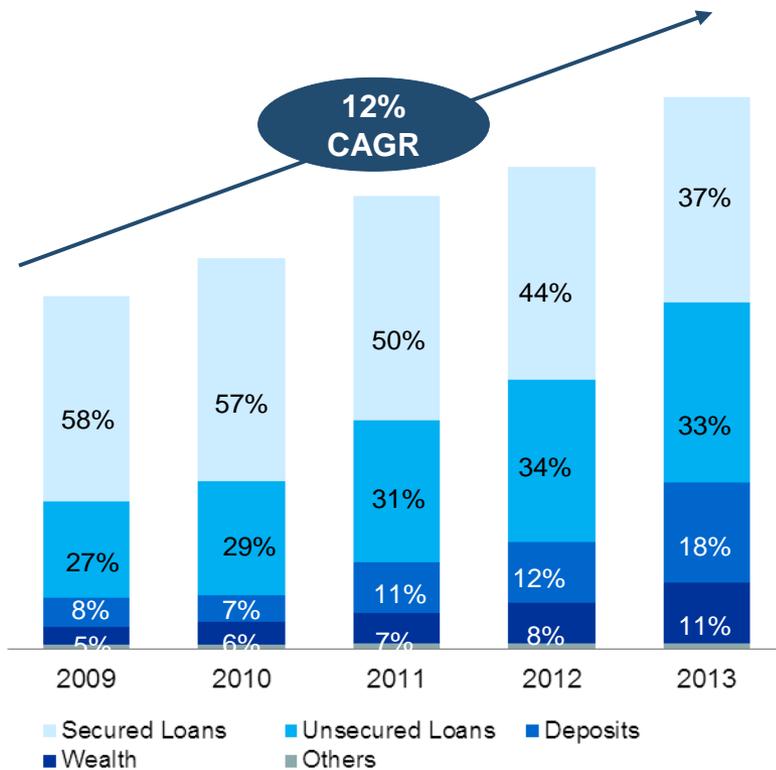
3

GROWTH DRIVERS

Building the Foundation for Growth

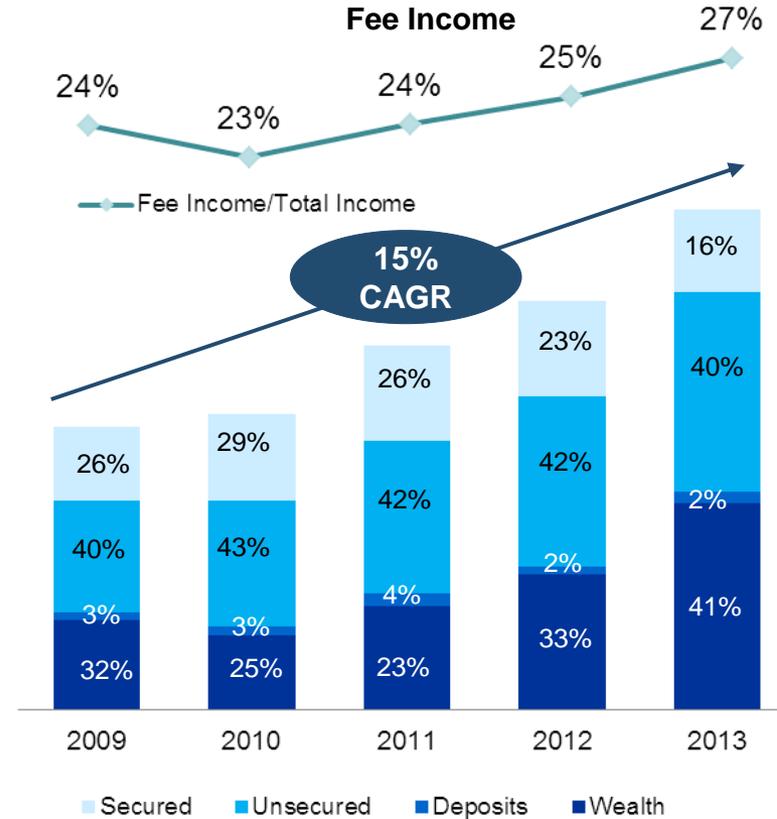
1 Revenue Diversification

Total Income



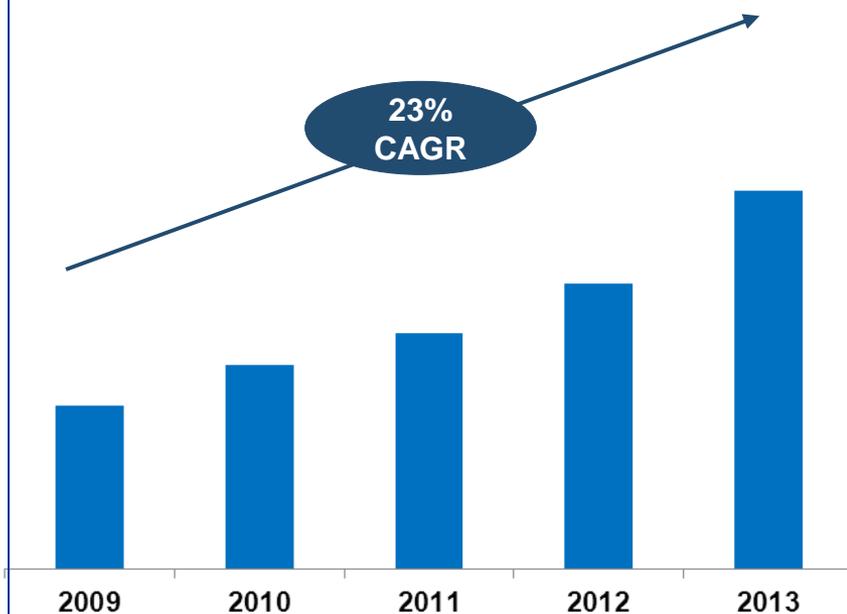
2 Growing Fee Income

Fee Income



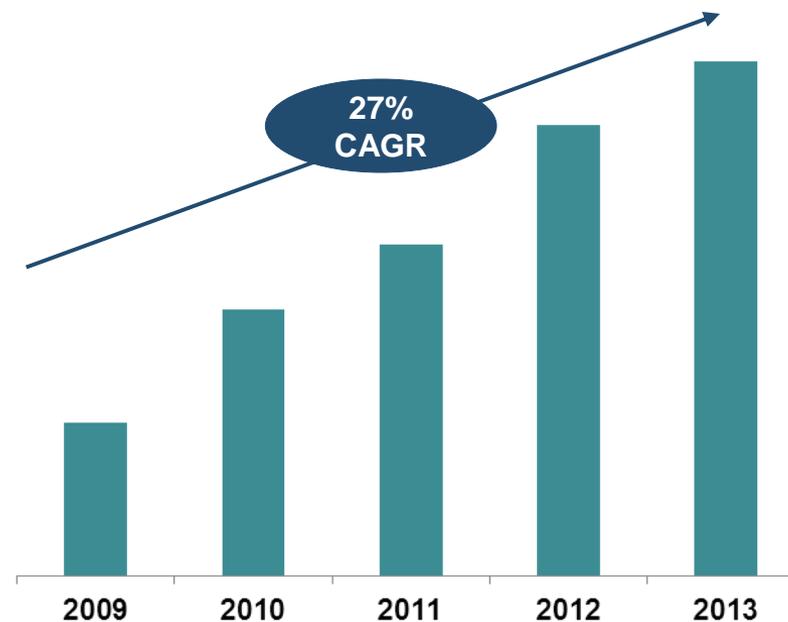
3 Growing CASA

CASA Balance



4 Building Wealth Management

HNW AUM Balance

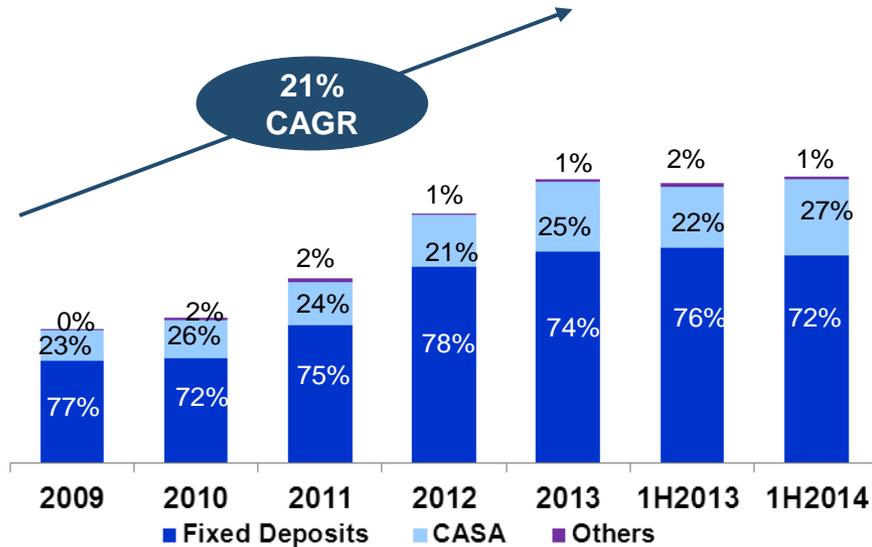


Balance Sheet Growth

Deposits

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

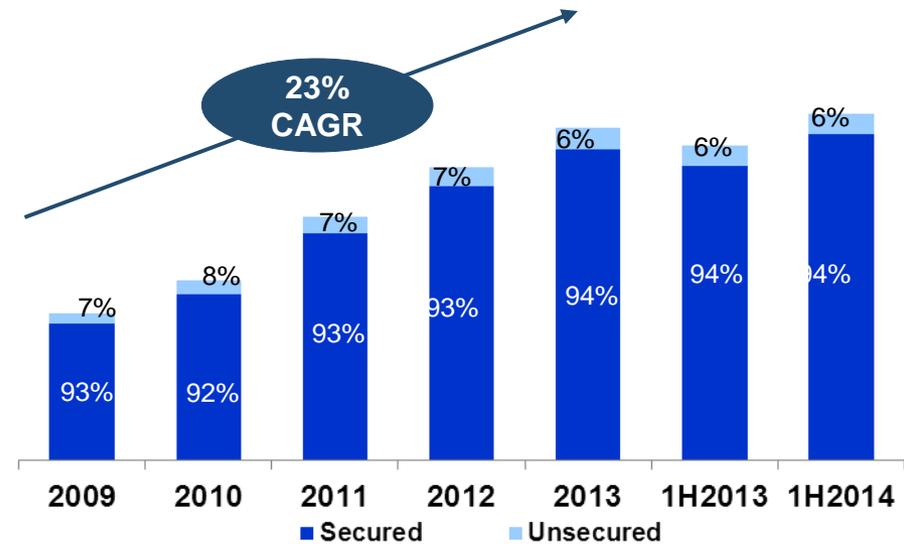
21%
CAGR



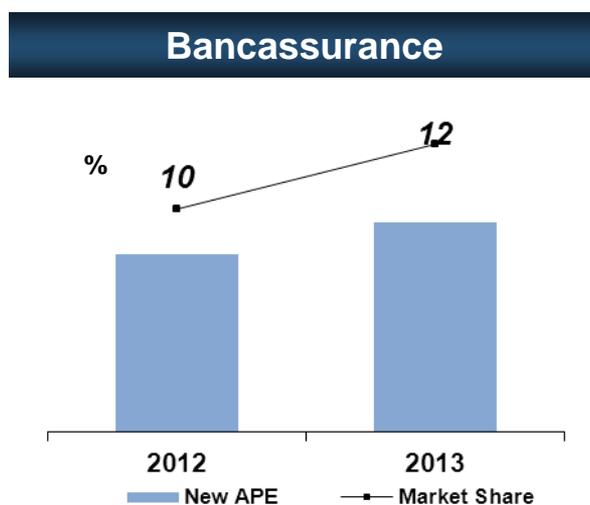
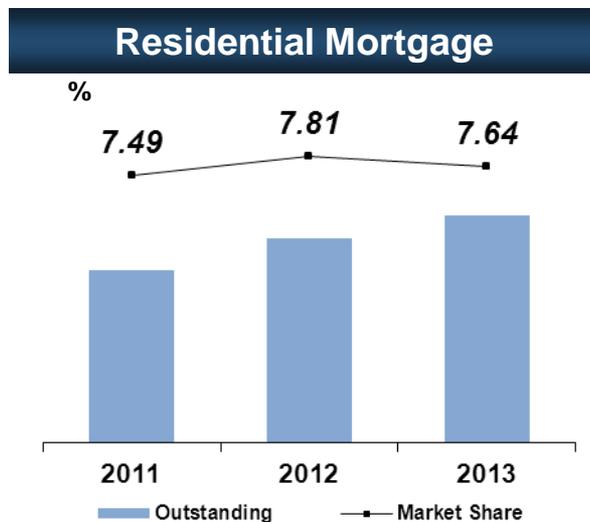
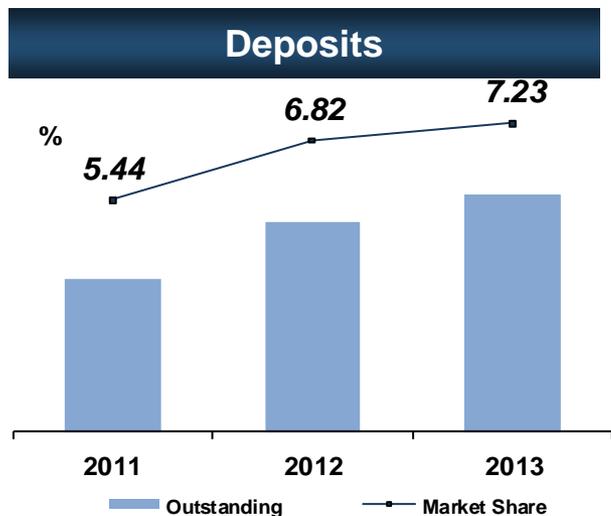
Loans

Loan Outstanding CAGR (4 years) : 23%
CAGR (2 years) : 17%

23%
CAGR



Market Share



Agenda

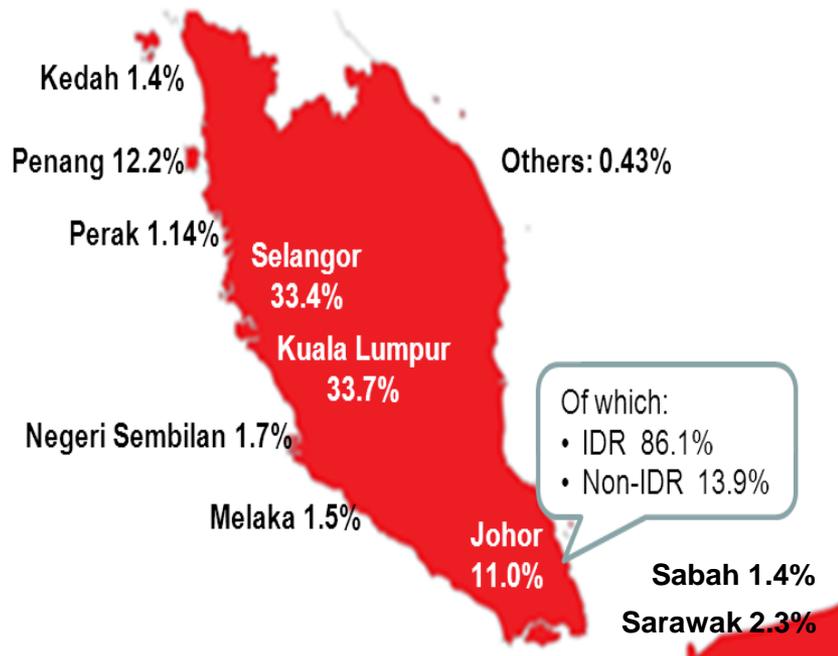
1 MARKET LANDSCAPE

2 FINANCIAL HIGHLIGHTS

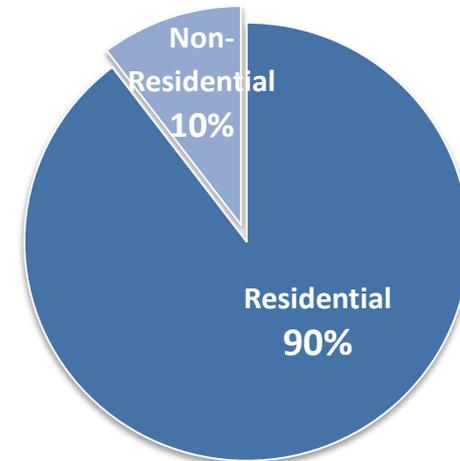
3 GROWTH DRIVERS

Mortgage Loans

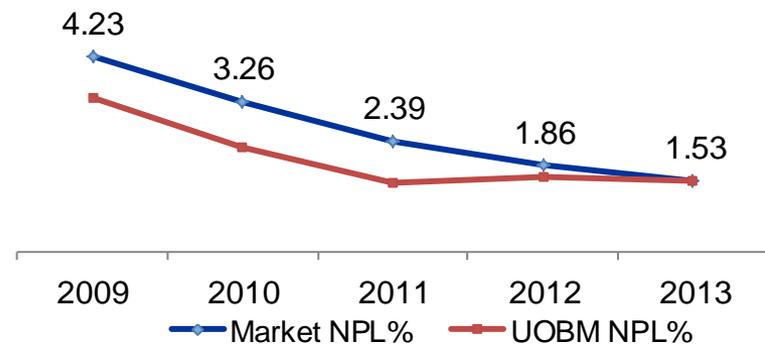
Residential Loans by Geographical Location as of Jun 2014



Loans Outstanding Distribution as of Jun 2014



NPL Trends

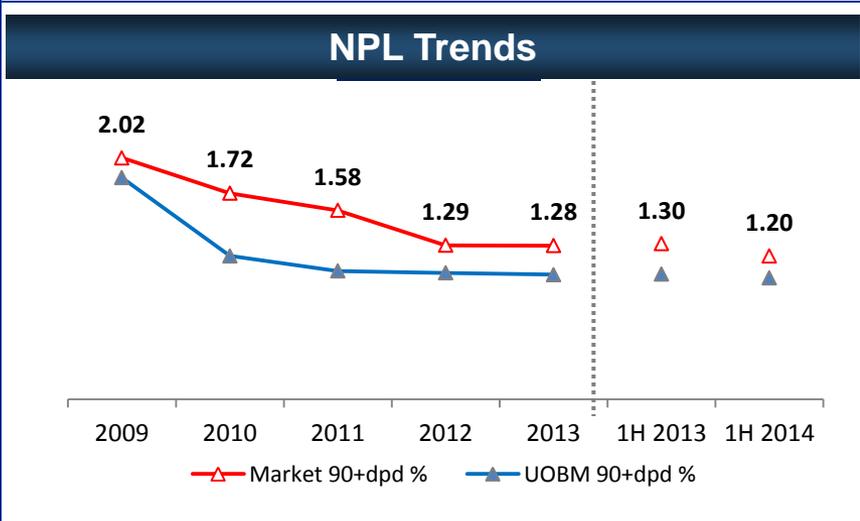
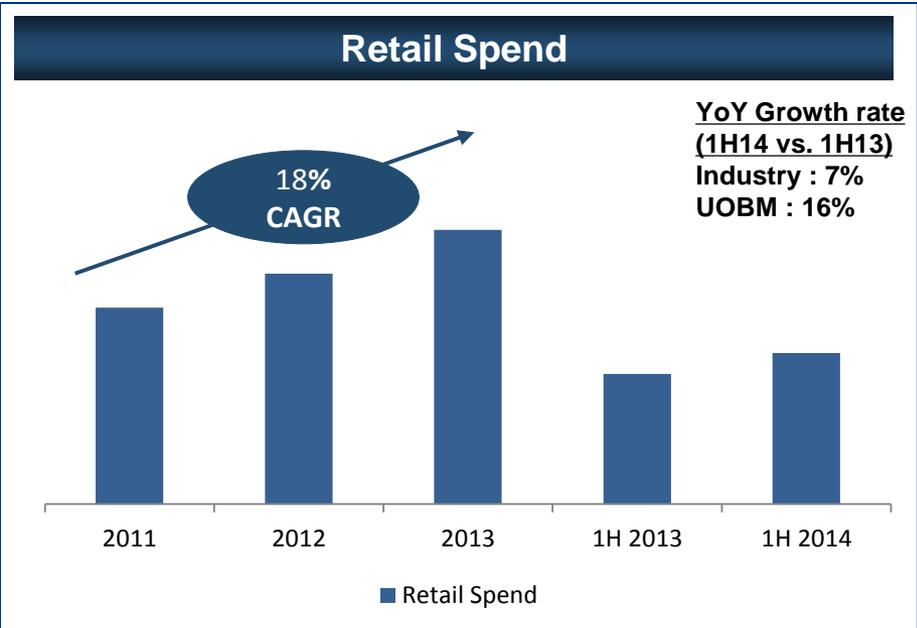
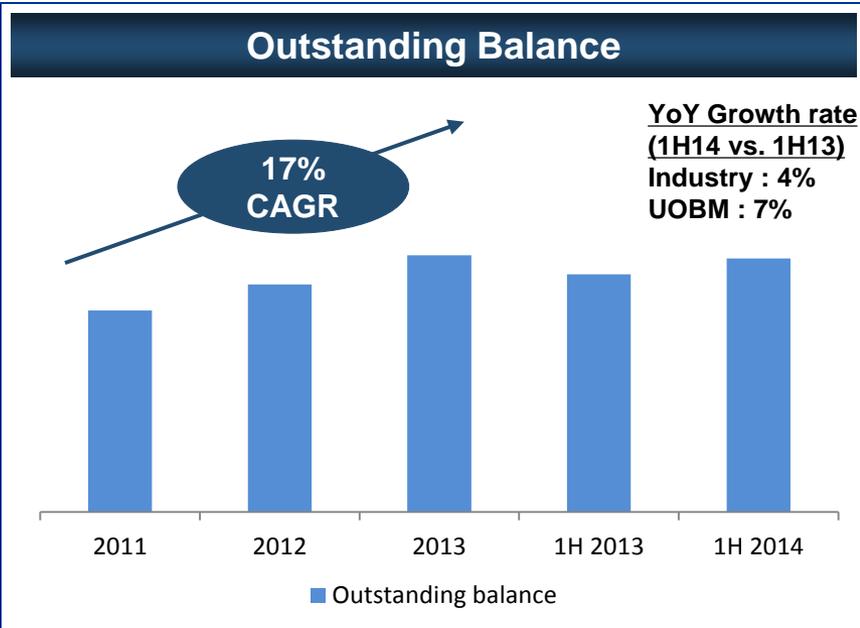


Credit Cards

- 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

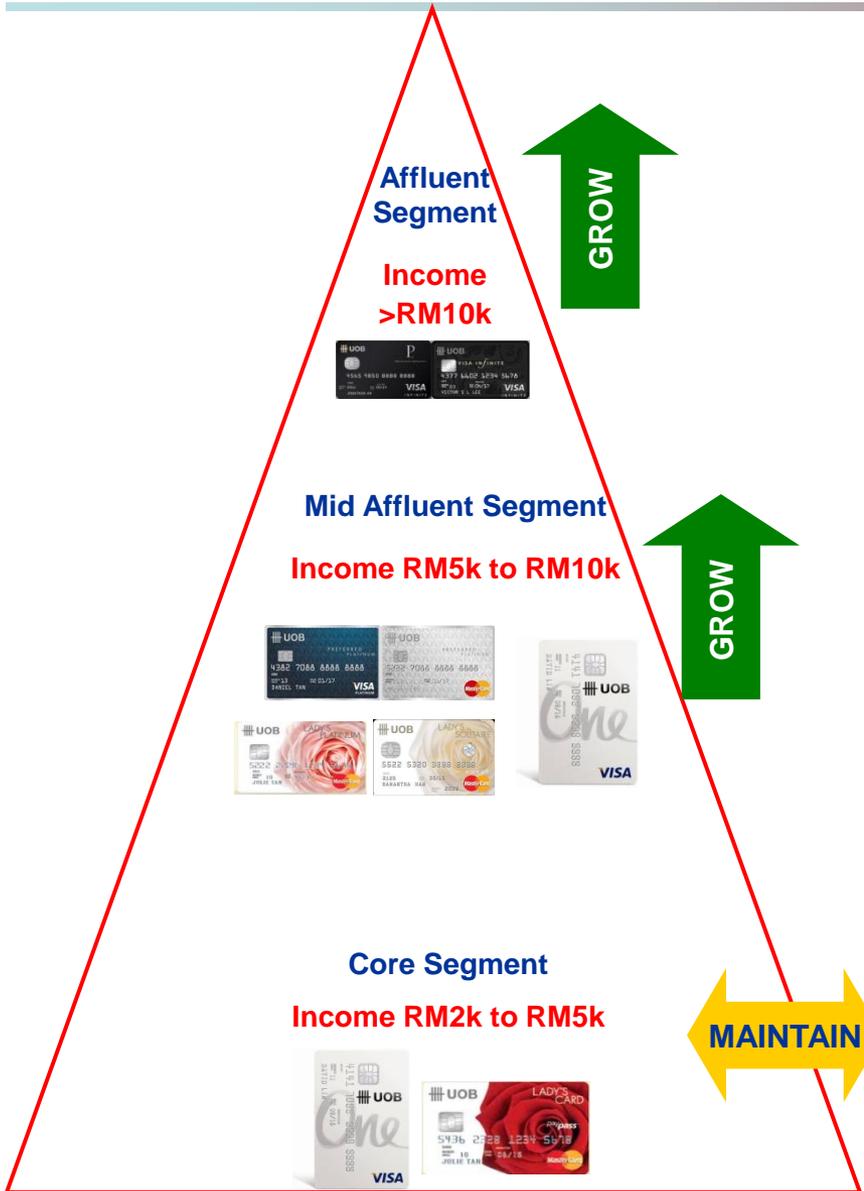


Credit Cards



- 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



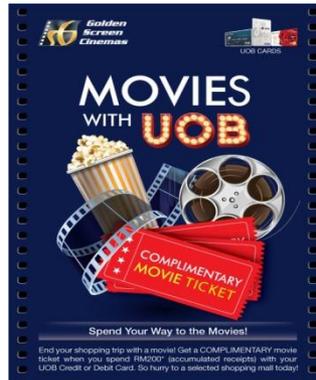
- Market Share 8%
- Growth rate 69%

- Market Share 6%
- Growth rate 20%

- Market Share 5%
- Growth rate 3%

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

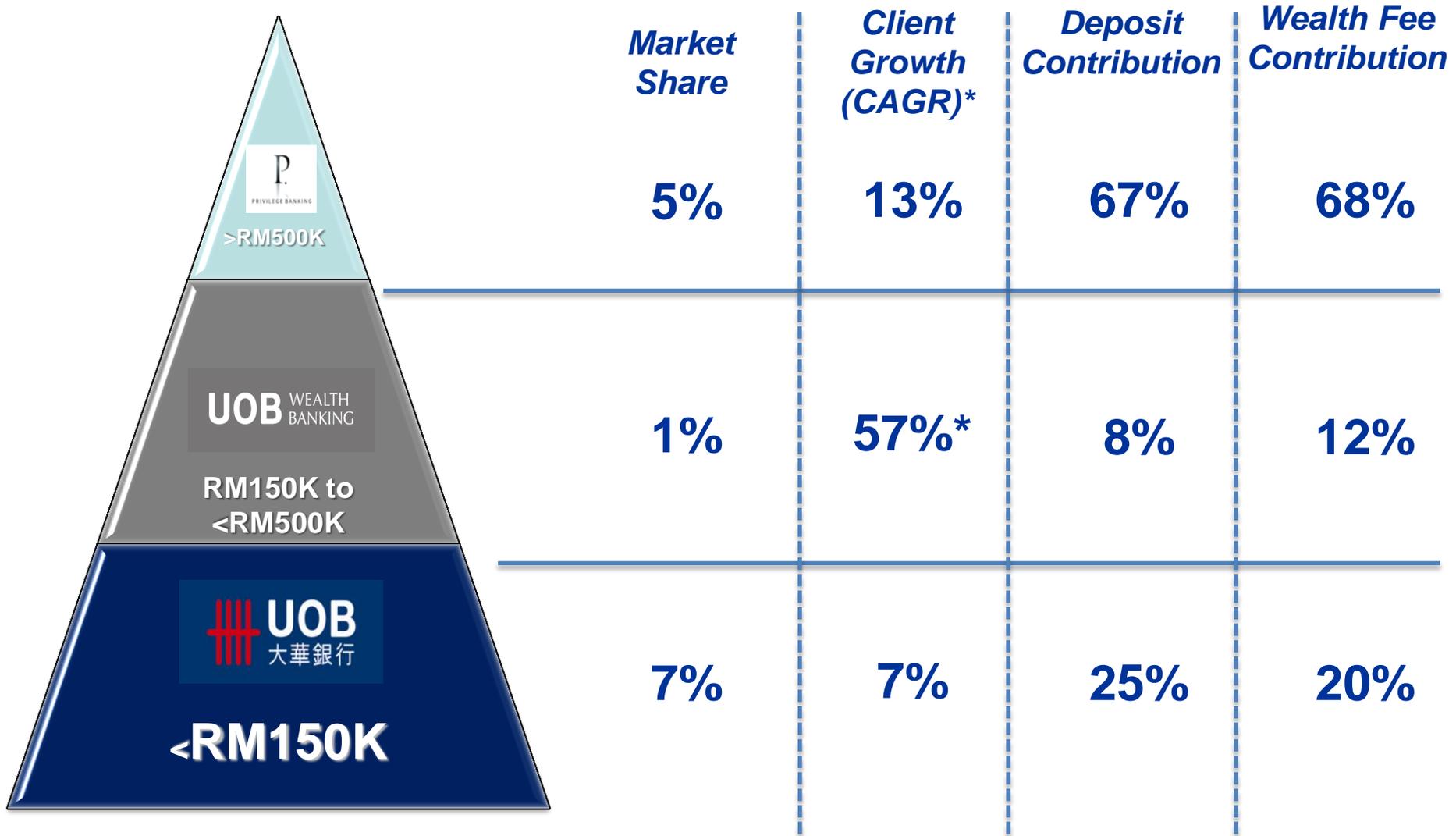
Online



Retail



Targeting Mass Affluent Segment



*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.

Wealth Management – Investment, Treasury & Insurance

Offer comprehensive suite of insurance products and investment solutions based on customer's suitability and risk tolerance.

Full Product Suite

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

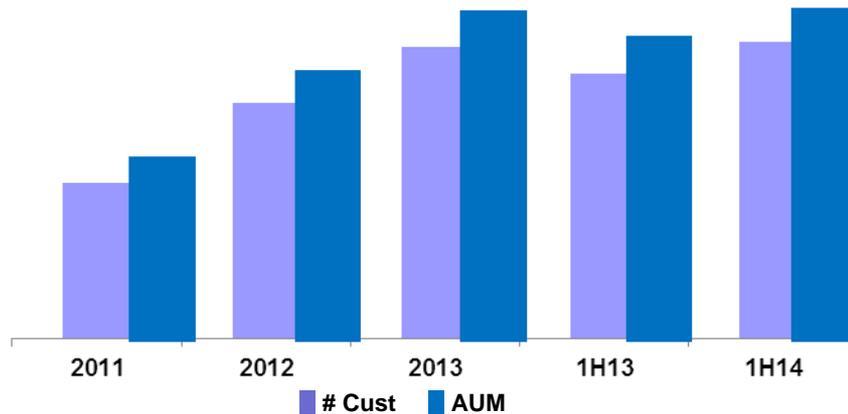
Fund House & Insurance Partners



Wealth Management – Investment, Treasury & Insurance

HNW Customer & AUM

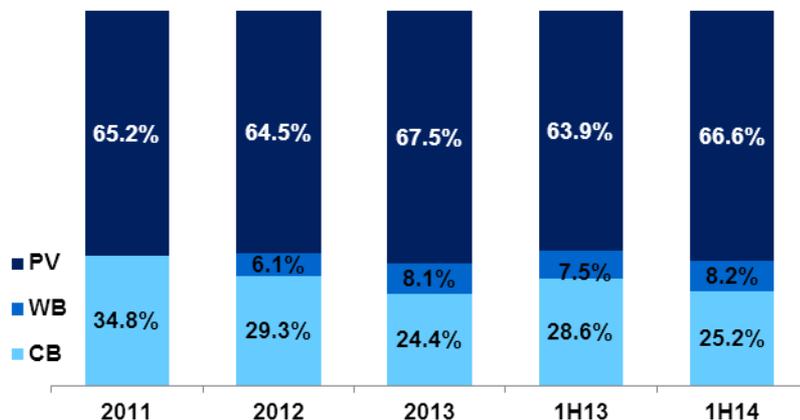
CAGR (3years)
Cust : 37%
AUM (RM) : 34%



Sales Staff Strength



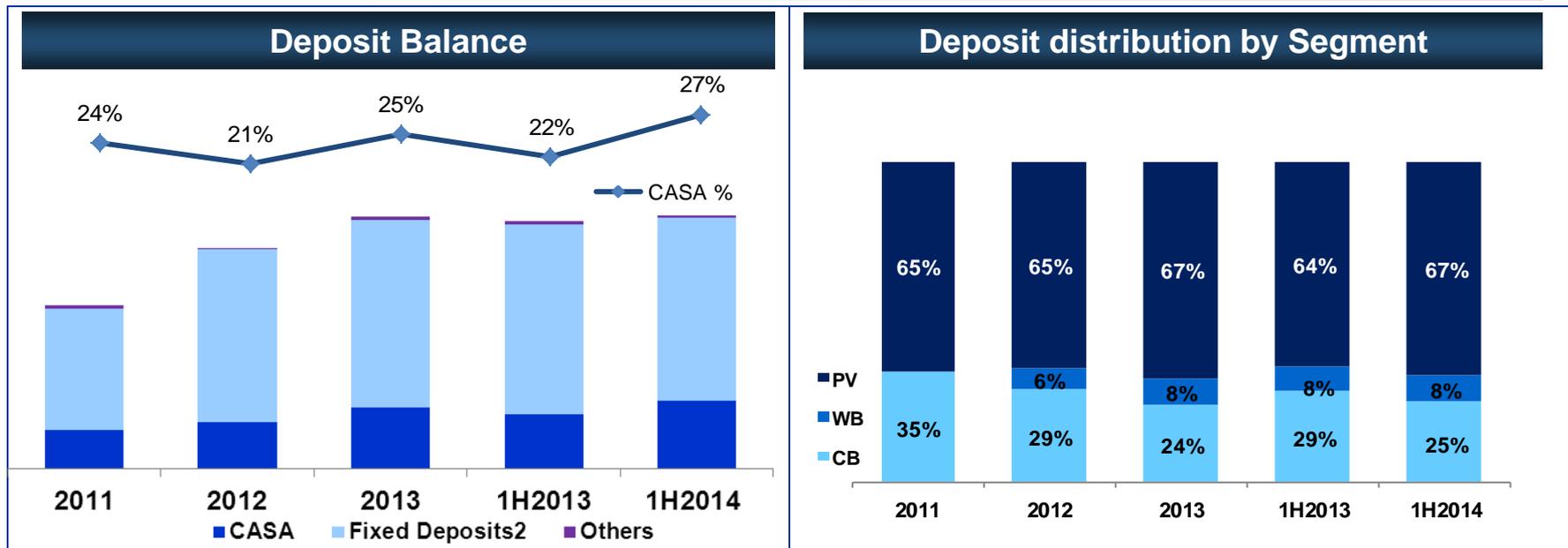
Income distribution by Segment



Focus on our wealth pillars through

- Broaden our range of product solutions
- Enhance our advisory & sales capabilities.
- Improve product penetration and product holdings
- 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

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



UOB Kay Hian
Your trusted broking partner

Enjoy brokerage fee as low as **0.08%** with UOB Kay Hian.

Plus **3 free trades** from 21 July to 31 December 2014.

Terms and Conditions Apply [Find out more](#)

Campaigns

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



Work Hard Play Hard 20" Cabin Bag



A Fun Shop Day 24" Umbrella



UOB 30" Golf Umbrella



Functional Eco Bags



30-pc Jigsaw Puzzle (available in 3 fun designs)

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

Buy Now!

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