UOB Corporate Day 2019: Focusing on Our Fundamentals
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Well-positioned to Tap Regional Growth Potential

Southeast Asia’s immense growth prospects...
- Third largest population globally, after China and India
- Young demographics, with 384 million below 35 years old
- Fifth largest economic bloc globally by GDP
- Fourth largest trading group globally
- Third largest recipient of inward FDI globally

... that UOB is uniquely placed to capture
- Most diverse regional franchise among Singapore banks
- Effectively full control of regional subsidiaries and integrated platform

Population (Million persons)
- 2007: 567
- 2017: 643
- 2030: 749

GDP¹ (USD trillion)
- 2007: 1.4
- 2017: 2.8
- 2030: 6.6

Trade² (USD trillion)
- 2007: 1.6
- 2017: 2.6
- 2030: 4.5

FDI³ (USD billion)
- 2007: 84
- 2017: 115
- 2030: 328


Source: Macrobond, UOB Global Economics and Markets Research
Strategic Initiatives to Tap Regional Flows

1. Strengthen Connectivity
   - Support and grow with our customers in the region
     - Focused on tapping Chinese / Southeast Asian flows
     - FDI\(^1\) advisory team, supporting companies’ regional expansion

   Cross-border revenue: +15% growth\(^2\) & 25% of GWB\(^3\) income
   FDI\(^4\) contributed S$46b of deposit flows\(^3\)

2. Sector Specialisation
   - Offer customised solutions to our customers
     - Focused sector teams supporting relationship managers with insights and solutions

   Non-loan income: +15%\(^2\)
   Non-real estate income: +11%\(^2\)

3. Products and Platforms
   - Build new capabilities
     - New product platforms
     - Re-designed customer journeys
     - Rapid deployment across the Group

   GWB\(^3\) e-Banking customers
   ~20% growth\(^2\)
   Targeted cost productivity improvement\(^5\):
   ~10-15%

Digitalisation and Partnerships to Grow and Deepen Customer Franchise

1. **Omni-Channel Experience**

   Meeting customers’ universal banking needs
   - Digitised application and approval of consumer products
   - Rise in Mighty app usage
   - Leveraging data analytics and machine learning across customer touchpoints

   **UOB Mighty App:**
   - Transaction volume: +125%
   - New High Street Banking Centre with state-of-the-art features

2. **Digital Bank**

   Serving mobile-first and mobile-only generation
   - Built TMRW in Thailand within 14 months
   - Products: Payments, deposits and unsecured credit

   Target 5 markets
   - 3-5m customers
   - Engagement Index >7
   - Steady-state cost-income ratio ~35%

3. **Ecosystem Partnerships**

   Forging collaborations & creating a multiplier effect
   - Developing unique and innovative solutions to make banking simpler, smarter and safer
   - Enhancing customer engagement by being part of their lives

   Regional bancassurance arrangement with Prudential
   Strategic alliance with Grab
   Partnerships in property and car ecosystems

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1. Include UOB Housing Loan, Car Loan, Credit Cards and Deposits.
2. 2018 year-on-year growth
Focusing on Our Fundamentals

Riding on Southeast Asia’s Growth Potential

Maintaining Customer Centric Approach

Leveraging Integrated Regional Capabilities

Embracing Collaboration with Like-minded Partners
Thank You