



Unlocking
**your business potential
in Asia**

A nighttime aerial photograph of the Singapore skyline, featuring numerous illuminated skyscrapers and a river. A white rounded rectangular text box is overlaid on the lower-left portion of the image.

UOB, your partner in Asia

United Overseas Bank Limited (UOB) is a leading bank in Asia with a global network of more than 500 offices in 19 countries and territories in Asia Pacific, Western Europe and North America. Since its incorporation in 1935, UOB has grown organically and through a series of strategic acquisitions.

UOB is rated among the world's top banks: Aa1 by Moody's and AA- by Standard and Poor's and Fitch Ratings respectively.

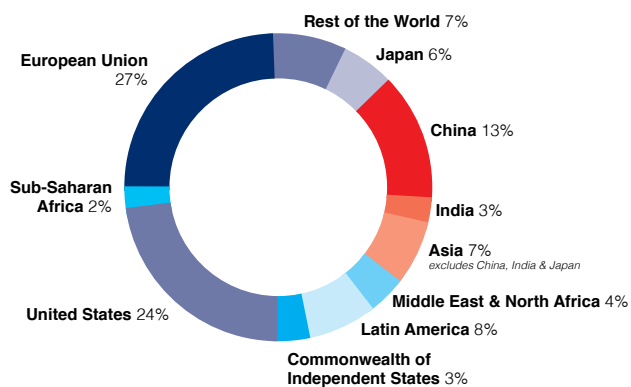
UOB provides a wide range of financial services including personal financial services, private banking, business banking, commercial and corporate banking, transaction banking, investment banking, corporate finance, capital market activities, treasury services, brokerage and clearing services, asset management, venture capital management and insurance.

In Asia, UOB operates through its head office in Singapore and banking subsidiaries in China, Indonesia, Malaysia, and Thailand, as well as branches and representative offices.

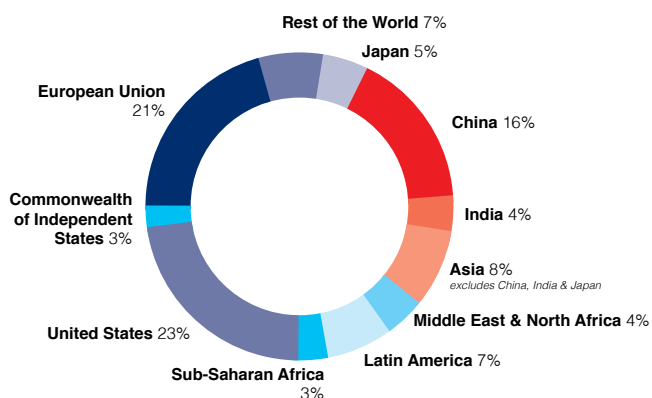
Asia, the region of growth opportunities

28%

Projected contribution from Asia (excluding Japan) to global GDP in 2020.



Asia (excluding Japan) contributed 23% of global GDP in 2014



Asia (excluding Japan) projected to contribute 28% of global GDP in 2020

Sources: International Monetary Fund
UOB Global Economics & Markets Research Estimate

Today, Asia is the world's fastest growing economic region – a financial hub of exciting and lucrative opportunities for foreign direct investments.

Amongst Asia's key defining strengths are its favourable demographic trends as well as economic diversity, which come together to create a vast potential for continued growth.

In spite of on-going global developments, Gross Domestic Product (GDP) growth in Asian countries continues to show sustained growth, reflecting both the region's sheer vitality and economic resilience.

Fuelled by this dynamism, all trends and predictions point to Asia becoming one of the main engines driving global growth by 2020.



Rising opportunities in South East Asia

- More than 600 million people with a growing middle class
- Strong domestic consumption and abundant natural resources
- Total trade is about US\$2.5 trillion
- Combined GDP is US\$2.5 trillion
- Average growth is over 5% p.a. within last decade

Sources: ASEANstats, ASEAN Secretariat

ASEAN Economic Community (AEC): Accelerating growth in an integrated ASEAN

5 characteristics of AEC in 2025 Blueprint



The establishment of the AEC is a key milestone for ASEAN that will usher in unprecedented opportunities for ASEAN economic development by enabling the smooth flow of goods, services, investment, natural resources, skilled labour and capital and boosting the competitiveness and connectivity of the regional economies.

As an economic bloc, the AEC will facilitate the development of equitable economic relations between ASEAN and other economies. Businesses, especially the small and medium enterprises, will enjoy greater trade incentives and opportunities for market expansion.

The AEC is not a static end goal in itself, but a dynamic process that requires the continual reinvention of the region to ensure ASEAN's relevance in an evolving global economy.

The new economic masterplan – the AEC 2025 Blueprint – outlines the broad directions and strategic measures for ASEAN economic integration in the next decade. It aims to develop AEC into an integrated, cohesive, competitive, innovative and dynamic economy, enhance connectivity and sectoral cooperation, and engender a resilient, inclusive and people-focused community.

This will enable AEC to cultivate its collective identity and develop its economic strength to engage with major economies, confront new challenges, seize new opportunities, and harness its full potential to propel ASEAN onto the global stage.

UOB FDI Advisory Unit

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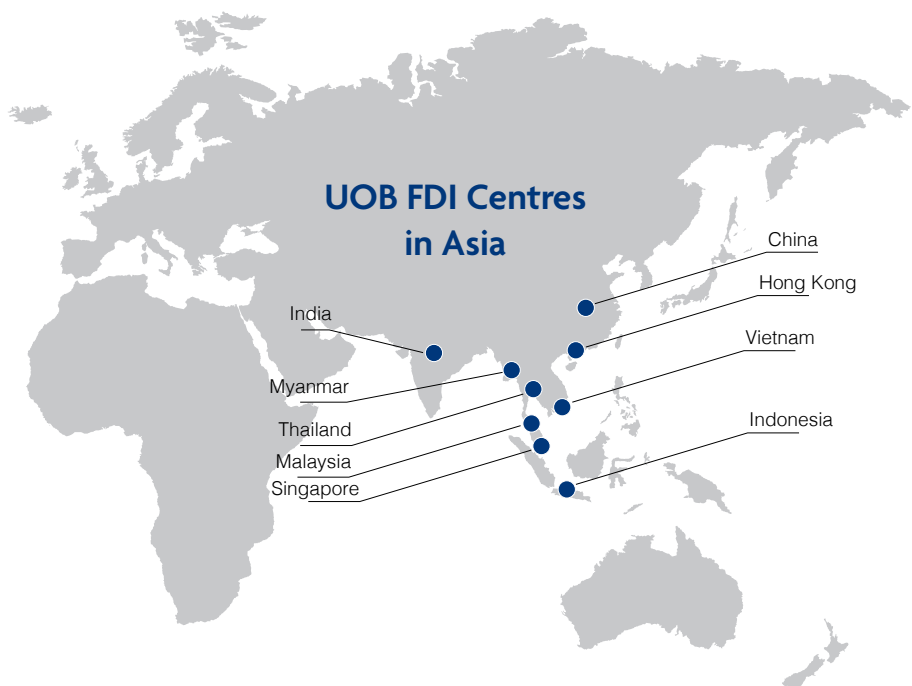
**FDI Centres
across Asia.**

Recent years have seen an increasing number of fast-growing global and Asian companies establishing presence in the region. In order to better align our services with customers' evolving needs, UOB introduced the Foreign Direct Investment (FDI) advisory service in Singapore in 2011.

Our FDI Advisory Unit provides a one-stop service for foreign companies looking to set up regional operations. This process includes potentially daunting complexities in areas such as legal and accounting matters. UOB has since partnered with government agencies, various business associations, and professional service providers in the region to deliver a seamless and integrated business solution.

UOB is proud to be the first Singapore bank to provide such a comprehensive and dedicated service to meet your diverse yet precise needs in regionalisation.

Today, our FDI Advisory Unit has expanded its reach – we now offer our one-stop solution across major countries in Asia, to better facilitate your business expansion throughout the region.



By leveraging on our developed network of strategic business partners in Singapore and the region, you can be assured that your overseas expansion plans are well supported by a team of industry experts.

What we can do for you



UOB provides a full suite of banking services via our well-established banking network in the region to meet your diverse personal and corporate requirements. Our services include:

- **Corporate and Commercial Banking Services**
 - Factoring
 - Hire-Purchase Financing
 - Commercial and Industrial Property Financing
 - Working Capital Financing
 - Structured Trade and Commodity Financing
 - Project and Specialised Financing
- **Investment Banking and Treasury Services**
 - Investment Banking (Merger and Acquisition, Privatisation, IPO Listing, etc)
 - Treasury, Bullion and Futures Services
- **Transaction Banking Services**
 - Cash Management
 - Trade Finance Services
 - Financial Supply Chain Management
- **Personal Wealth Management**
 - Wealth Advisory Services and Products
 - Advanced Financial and Portfolio Planning

For more information

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Highlights of UOB's Awards and Accolades

The Banker

Bank of the Year Awards 2015

- Bank of the Year, Singapore

Futures and Options World Magazine

Awards for Asia 2015

- Bank of the Year

Bloomberg Markets

- Top 10 in the World's Strongest Banks

Hong Kong Business (HKB)

HKB International Business Awards 2015

- Winner in Banking category

Asiamoney

Cash Management Poll

- 28 awards in Singapore, Malaysia, Thailand and China

The Asset

Triple A Treasury, Trade and Risk Management Awards 2015

- Best SME Trade Finance Solution, Indonesia
- Best Trade Finance Solution, Thailand
- Best in Treasury and Working Capital for SMEs in Thailand

The Corporate Treasurer

Asia's Best Treasury & Finance Strategies

- Best Trade Finance Strategy

The Asian Banker

Excellence in Retail Financial Services Awards 2015

- Best Foreign Retail Bank in Thailand



RIGHT BY YOU