

UOB Group Full Year 2010

***Delivering on Regional Strategy;
Realising Potential of Asian Franchise***

**Wee Ee Cheong
Deputy Chairman & Chief Executive Officer**

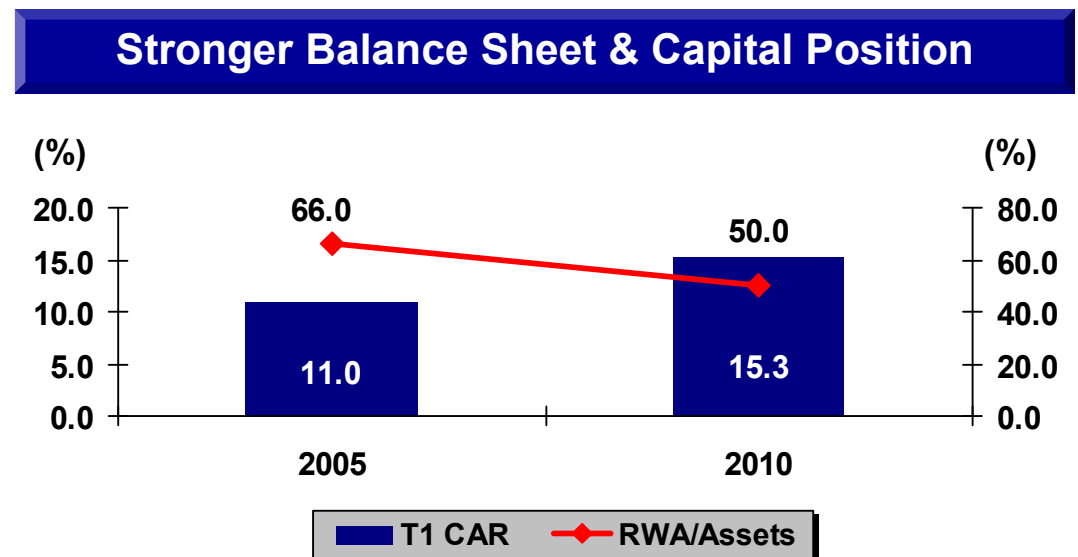
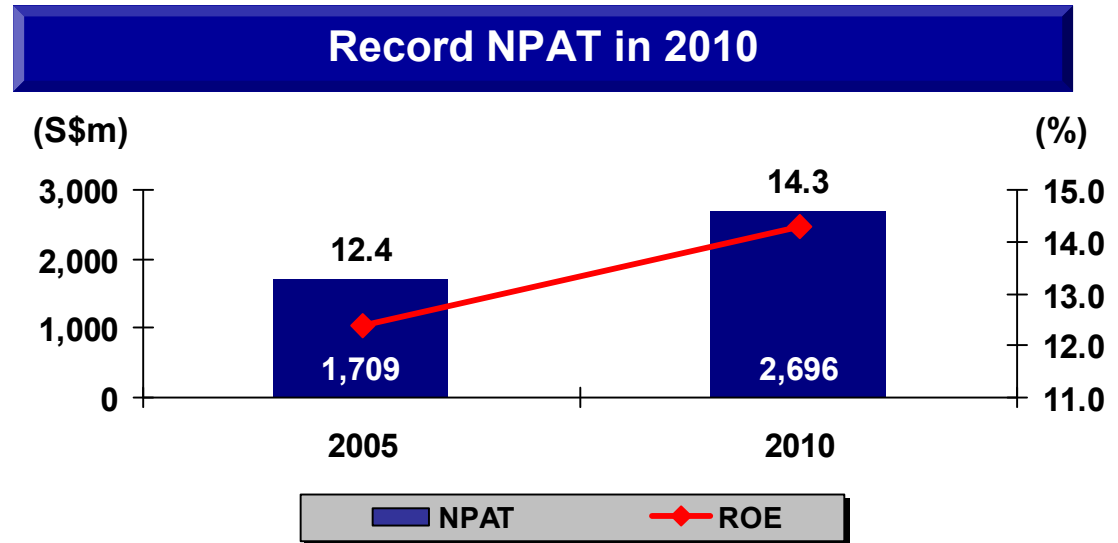
25 February 2011

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.

Singapore Company Reg No. 193500026Z

2010 Results – Key Takeaways

- Banking is about
 - Building long-term customer franchise
 - Balancing growth and stability
 - Sustainable value creation
- UOB's FY2010 results reflects this conviction
 - Record net profit after tax
 - Stronger balance sheet & capital position
- Strong balance sheet enables us to support customers and ride out credit cycles
- UOB is well positioned for further growth



Realising Full Potential of Our Integrated Regional Platform

- Integrated regional platform provides
 - Customer franchise
 - Distribution capabilities
 - Funding access
- Fully integrate platform by harmonising
 - People
 - Products
 - Processes
- Execution is key
 - Effective full control of regional subsidiaries
- Win-win for customers and UOB
 - Consistent, positive customer experience across the region
 - Achieve scale and synergies

**Integrated Regional Platform –
Win-Win for Customers & UOB**

CUSTOMERS



Familiarity

People

Comprehensive

Products

Faster

Processes

Enabled by Technology

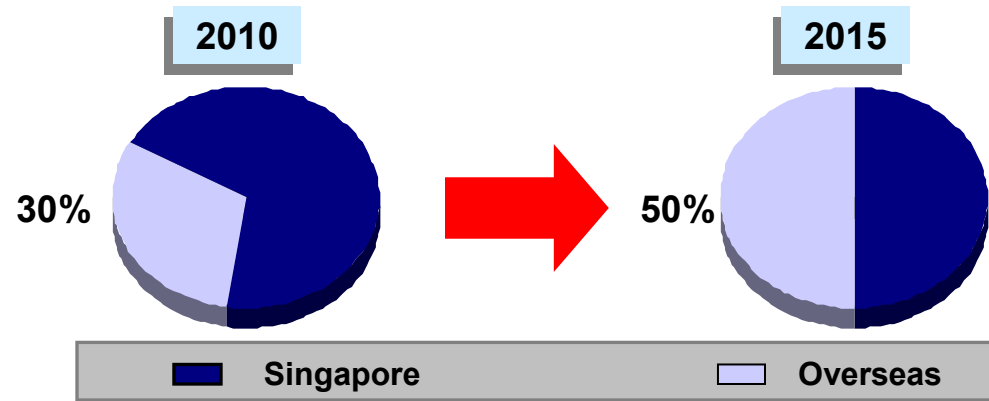
Serving The Expanding Regional Needs of Corporates

Established Regional Banking Franchise

- Extensive regional footprint with more than 500 offices in the region
- Deepen customer relationships with ground resources and integrated regional network
- More cross-country, cross-product collaborations
- Profit contribution from corporates outside Singapore to increase from 30% to 50% by 2015

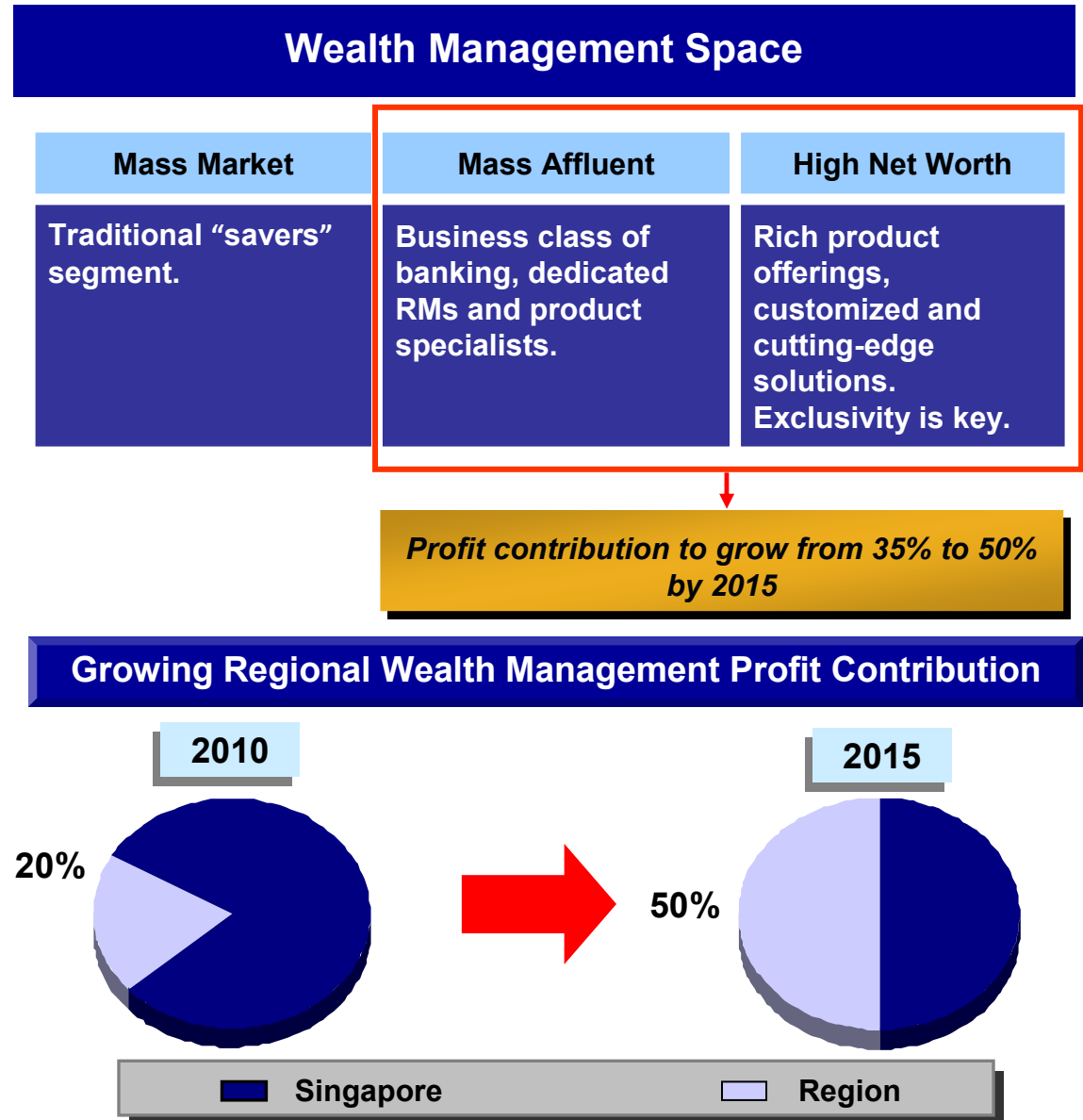


Growing Overseas IFS Contribution



Tapping Rising Asian Consumer Affluence

- Wealth management covers entire spectrum
 - Mass Market
 - Mass Affluent
 - High Net Worth
- Key to understand customers' lifestyle needs and customise right solutions
- Expect to triple our AUM, customers and RMs by 2015 as we grow in the region. Expand network of wealth management centres from 29 to 64
- Profit contribution from Mass Affluent and High Net Worth segments to grow from 35% to 50% by 2015
- Grow regional profit contribution from 20% to 50% by 2015



Looking Ahead

- **Macro environment remains uncertain**
- **Asia in a sweet spot, barring major shocks**
- **Confident of delivering robust growth this year, led by the region**