

A blue line drawing of several skyscrapers of varying heights and widths, arranged in a cluster. The drawing is composed of simple lines and is positioned on the left side of the page.

UOB Group Full Year 2011

*Fundamentals remain sound,
Regional opportunities abound*

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

23 February 2012

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Improved Funding Mix, Strengthened Customer Franchise

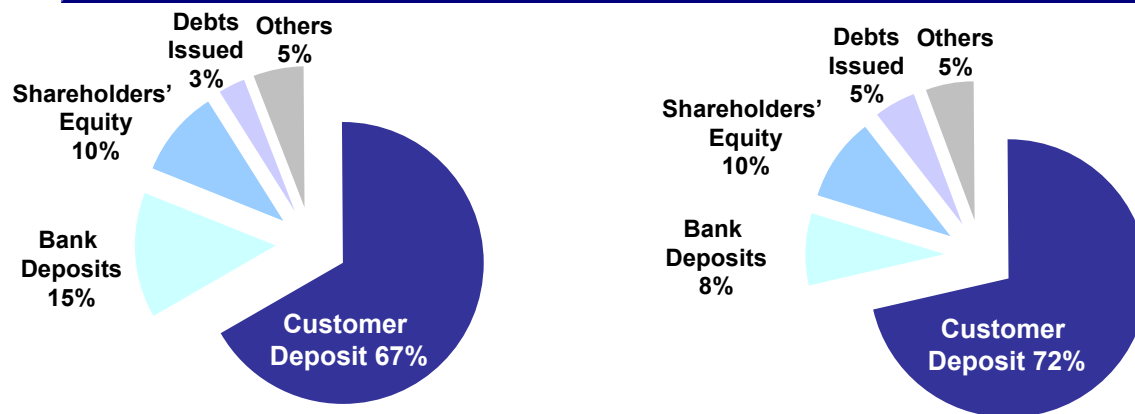
- Strengthened funding capabilities

- Grew customer deposits
- Reduced interbank funding
- Tap longer-dated funds via Commercial Paper & Medium Term Note Programmes

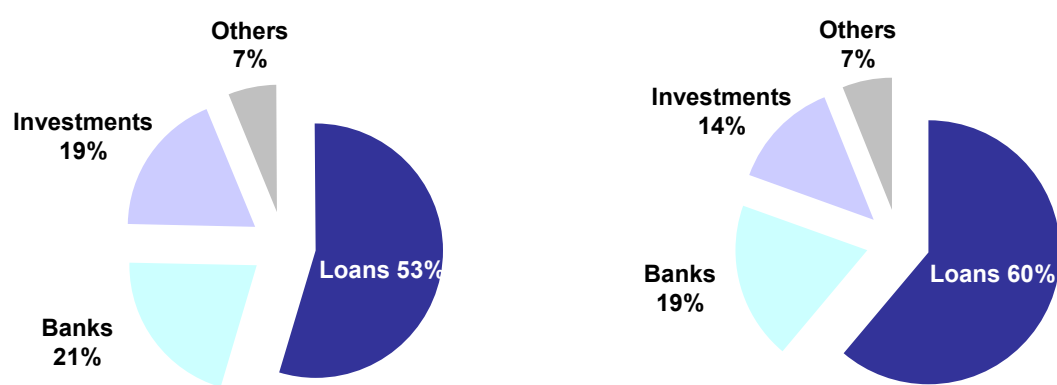
- Strengthened customer franchise

- Grew customer loans
- Downsized investment securities; pared down European debt securities
- Rebalanced towards Asia
- Asset quality improved

Diversified, Well-funded Balance Sheet



FUNDING



ASSETS

Core Business Remains Resilient

- **Strong core earnings in 2011 on the back of:**
 - **Record high net interest income in 4Q11**
 - **Rebound in net interest margin in 4Q11**
 - **Sustained strong fee income momentum**
 - **Disciplined cost management initiatives**

Regionalisation On Track

- Regional operating profit, fees, loans and deposits growth outpaced that of Singapore's
- Creating an integrated regional platform enabled by technology:
 - Full steam ahead. Final stages of completion
 - Increased productivity, reduced processing costs and enhanced risk management
 - Streamlining workflows. Easy to replicate across our integrated regional network

Benefits From Our Integrated Regional Platform

CUSTOMERS



Seamless Experience

Standardised Systems

Better Risk Management

Centralised Functions

Increased Efficiency

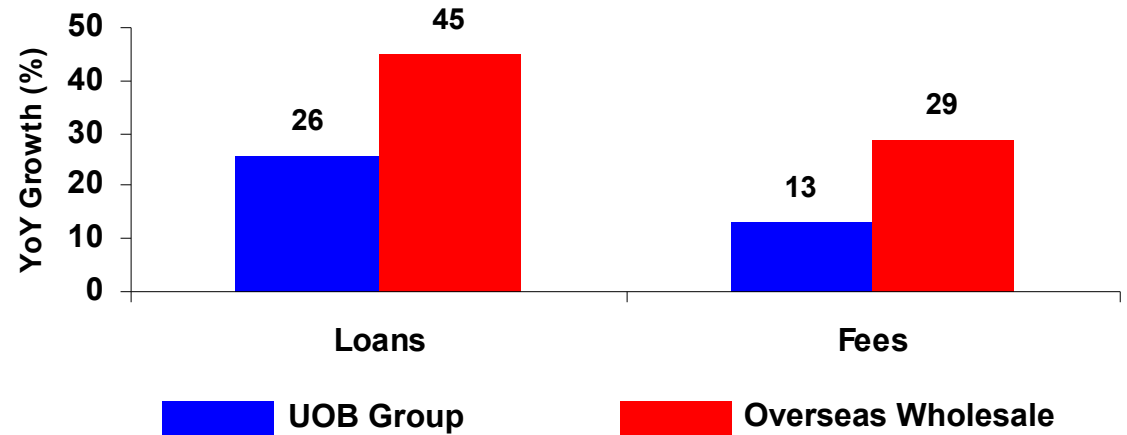
Re-engineered Processes

Enabled by Technology

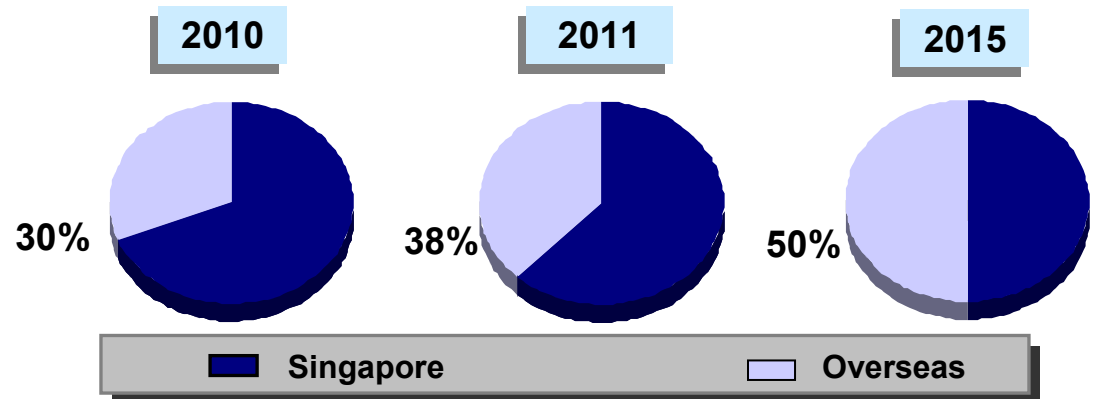
Extending Our Regional Corporate Banking Franchise

- Overseas Wholesale loans and fees growth continue to outpace the Group's
- Leverage our strong balance sheet and capital position to seize growth opportunities
- On track to achieve overseas wholesale profit contribution target by 2015

Overseas Wholesale Growth Progress



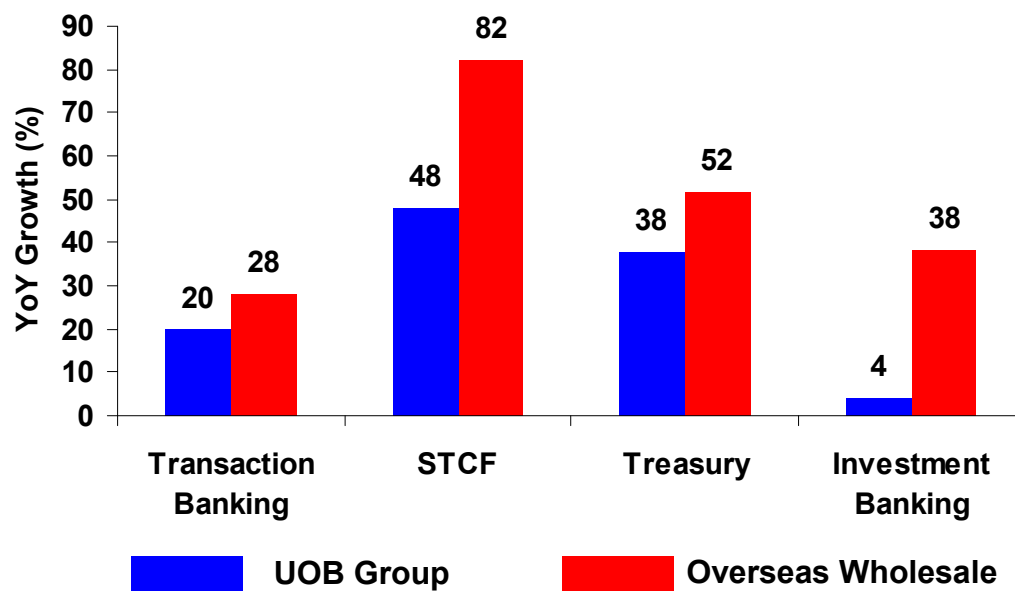
Growing Overseas Wholesale Profit Contribution



Capitalising On Growing Intra-Regional Flows

- Increasing demand for TB, STCF, Treasury and IB activities as customers regionalise
- Providing comprehensive solutions across integrated network
- Growth in overseas wholesale fees from cross-selling TB, STCF, Treasury and IB products outpaced the Group's

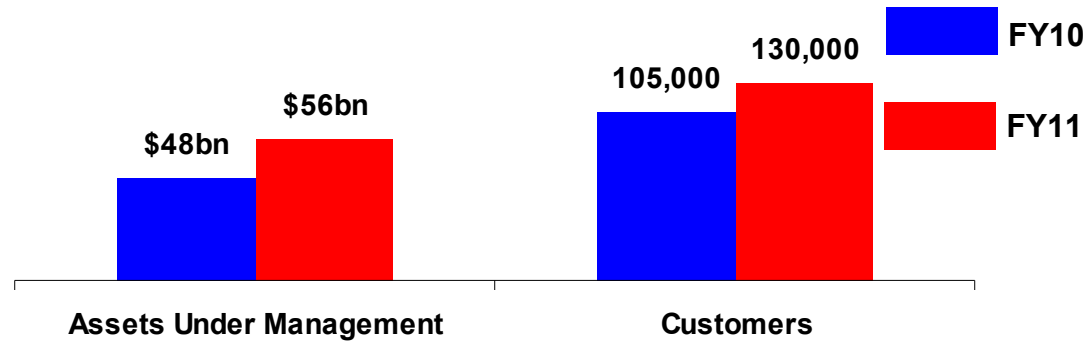
Growth Opportunities Within Wholesale Banking			
Transaction Banking (TB)	Structured Trade & Commodity Finance (STCF)	Treasury	Investment Banking (IB)
<ul style="list-style-type: none"> Trade Financing Cash Management Supply chain financing 	<ul style="list-style-type: none"> STCF targeting Energy, Metals and Agriculture Commodity Clients 	<ul style="list-style-type: none"> Customer-flow income from currency, interest rates and commodities 	<ul style="list-style-type: none"> Syndicated loans Local currency DCM capabilities Regional M&A capabilities



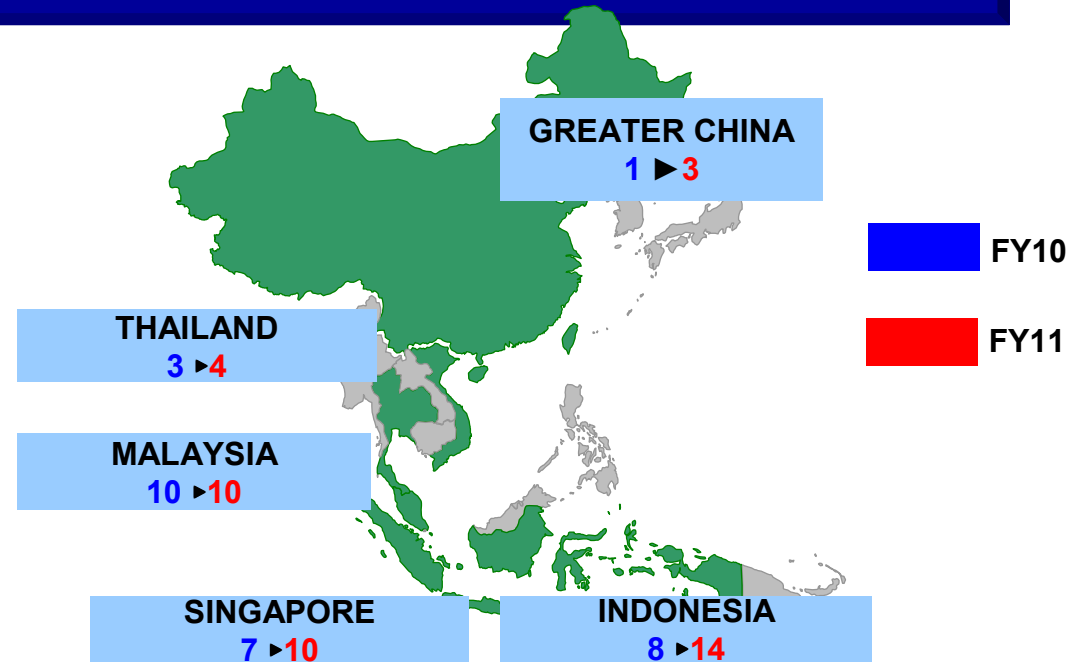
Expanding Our Wealth Management Footprint

- Strong balance sheet facilitated growth in AUM and customers
- Increased regional wealth management footprint from 29 to 41 in 2011
- Leverage strong regional presence to accelerate growth of AUM and customers

Wealth Management Growth Progress



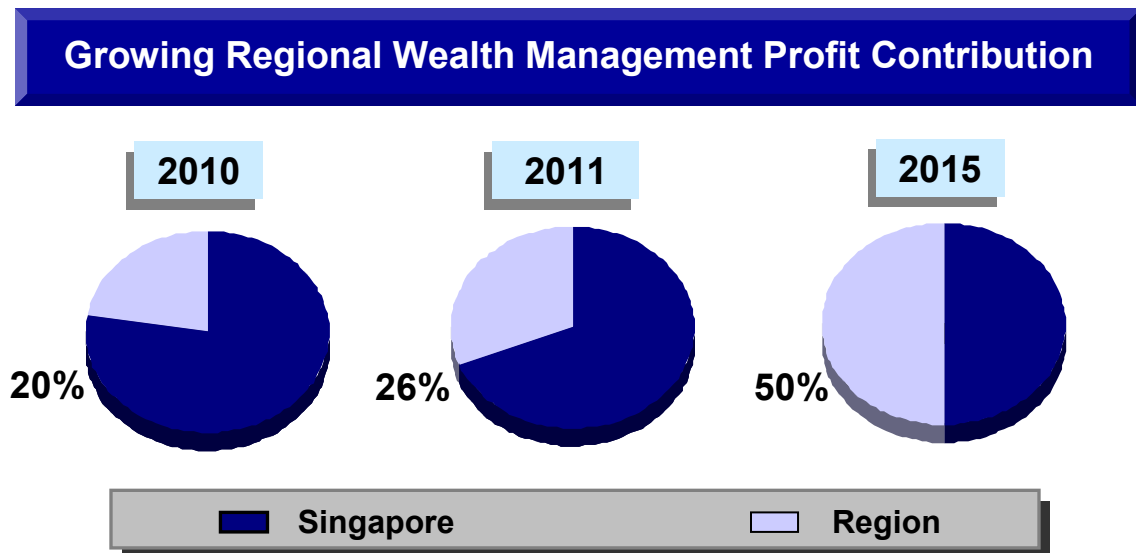
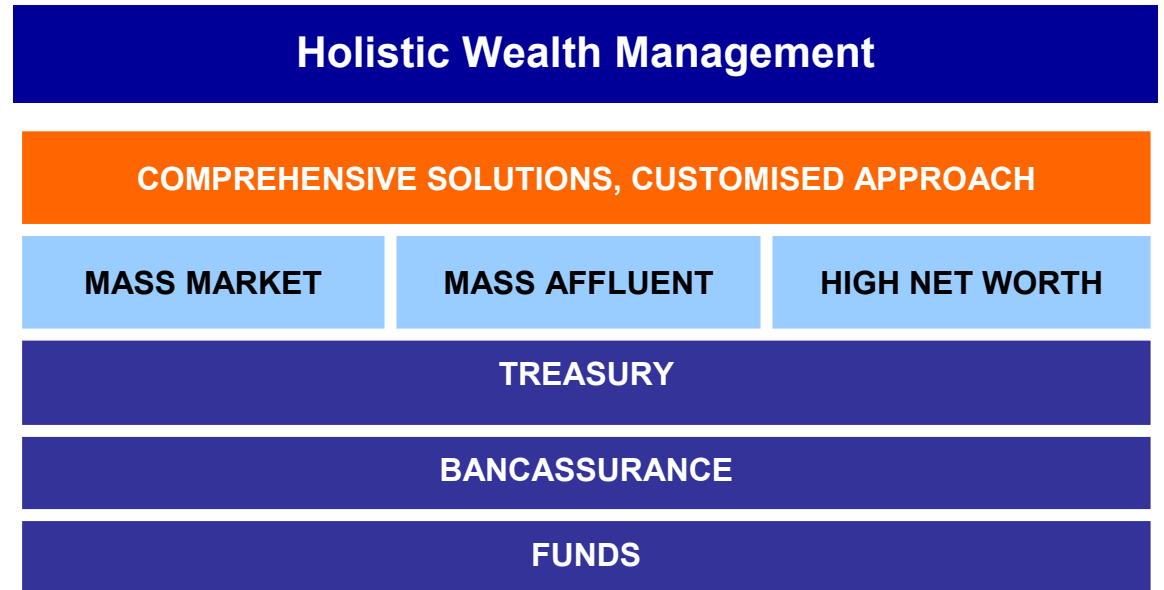
Expanding Regional Wealth Management Centres



Delivering On Our Wealth Management Strategy



- Holistic wealth management framework
- Comprehensive solutions across products; Customised approach in delivery
- On track to achieve wealth management growth targets by 2015



Looking Ahead

- **Asia is holding up well; Remain vigilant to global uncertainties**
- **Focus on fundamentals as we build our business**
- **Disciplined in balancing growth with stability, investing for the future**
- **Right resources in the right markets. On track to realise our potential**