

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 2012

***Record Year of Earnings, Fees and
Regional Profitability***

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

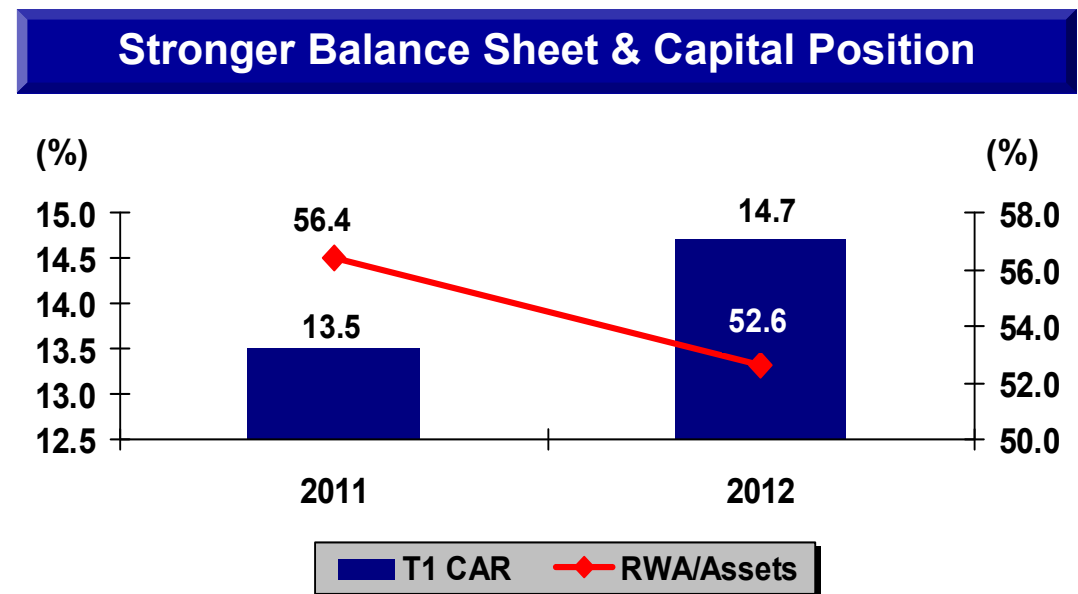
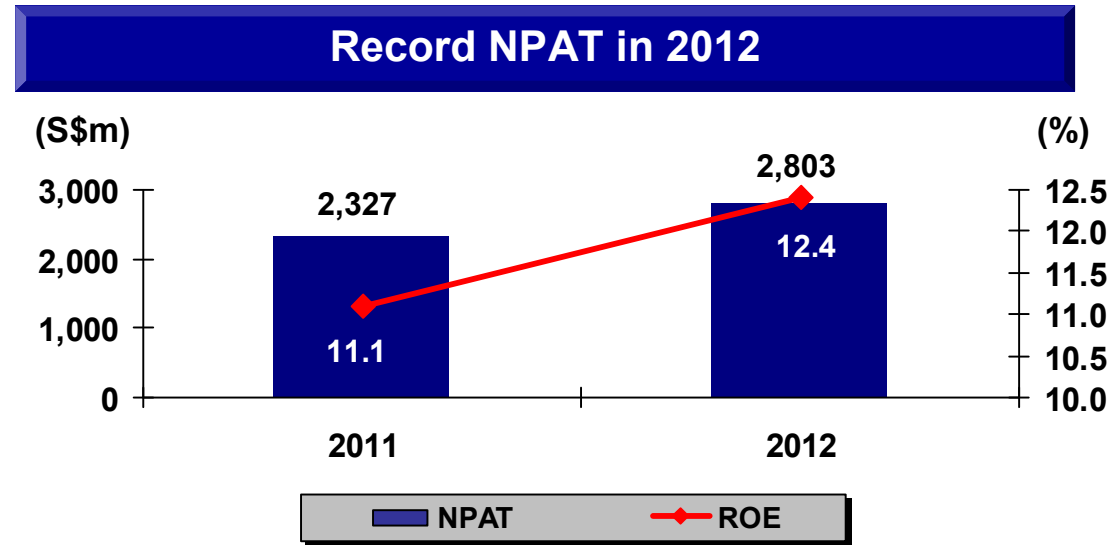
27 February 2013

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Singapore Company Reg No. 193500026Z

2012 Results – Key takeaways

- Our priorities remain unchanged
 - Maintaining balance sheet strength
 - Investing in people and infrastructure in the region
- UOB's FY2012 results reflects this commitment
 - Record net profit after tax
 - Stronger balance sheet and capital position



Record earnings in 2012

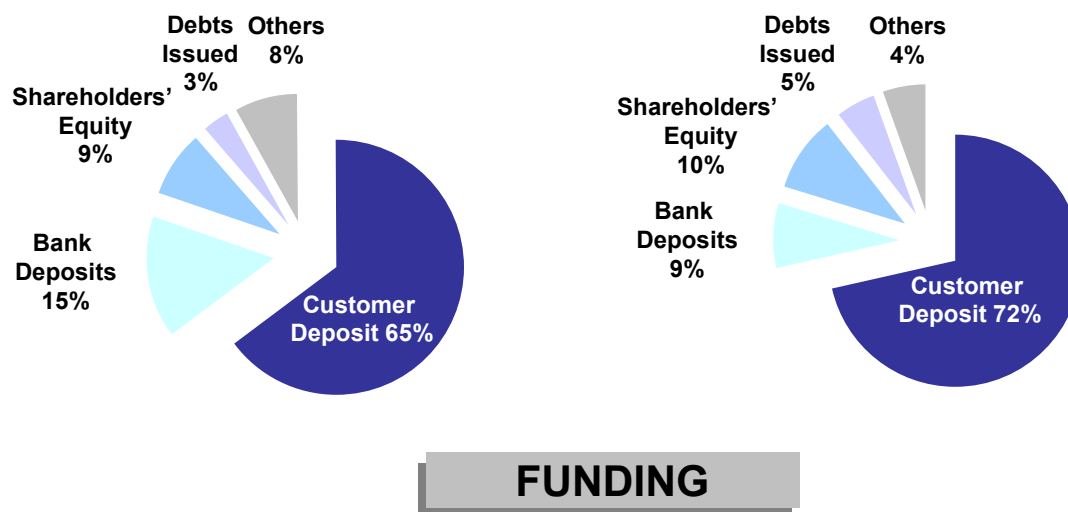
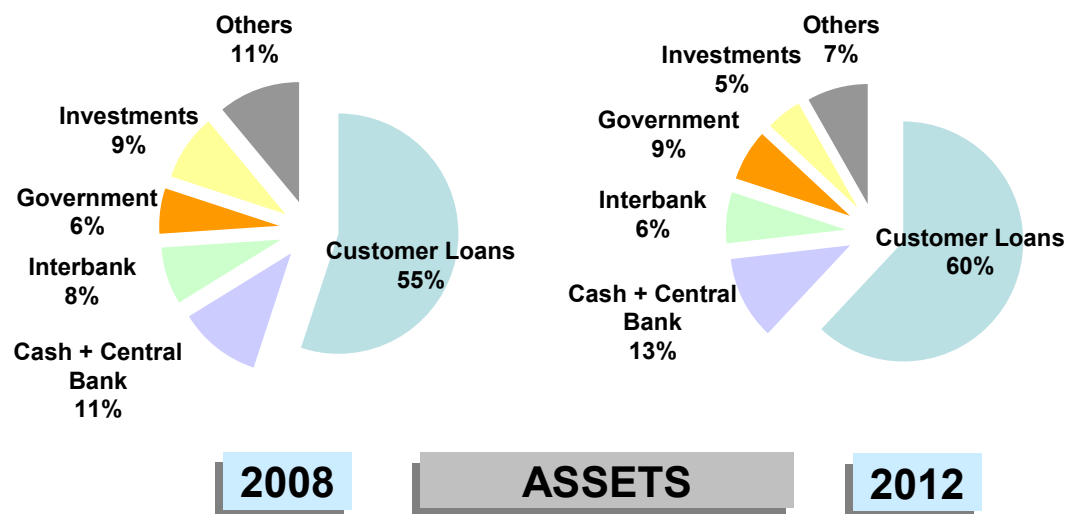
- **Profit: Record year. Diversified, high quality earnings from customer driven-business**
- **Fees: Record quarter and year. Broad-based growth**
- **Region: Record profits, exceeding S\$1 billion for the first time**
- **NIM: Under pressure from market and asset mix shift towards highly liquid assets. Function of market conditions and portfolio mix**
- **Costs: Well paced. Remain committed to regional investments and long-term capability building**
- **Prudent balance sheet management: Stable asset quality, robust capital and liquidity position**
- **Dividend : Final dividend of 40 cents and special dividend of 10 cents**

Staying focused on fundamentals amid uncertainty

- **Building customer franchise**
 - Increased customer loans' proportion in asset mix
 - Key Asian markets now account for approximately 95% of total loans
 - Focus on profitability in target segments in key markets

- **Stable funding base**
 - Increased customer deposits' proportion in funding mix
 - Regional network ensures self-sufficiency in local currency funding
 - Strong credit ratings lower funding costs

Strengthening our Balance Sheet



Regionalisation on track

Building an Integrated Regional Platform

- Key regional markets now a significant profit driver, with regional profit growth outpacing that of Singapore
- Harnessing potential of regional network through an integrated platform
 - On track for 2013 completion of regional core banking platform
- Integrated regional platform to deliver :-
 - Improved productivity and speed to market
 - Enhanced risk management
 - Seamless and consistent customer experience



✓ All other overseas locations (across 14 countries) completed

Capitalising on rising intra-regional flows

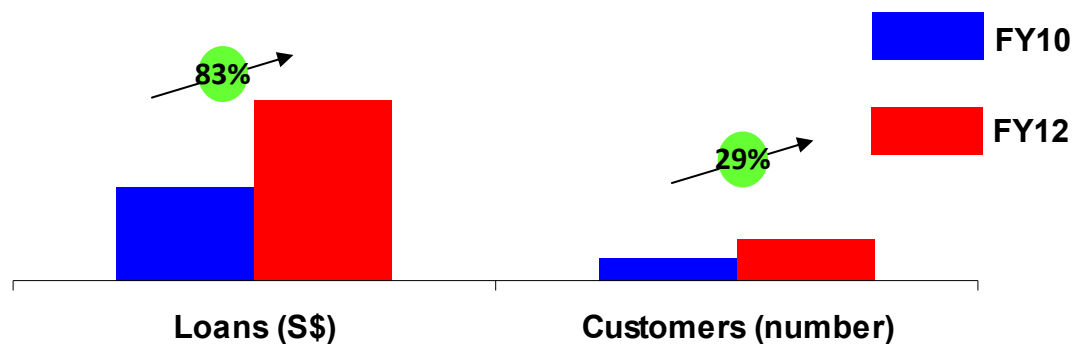
- Facilitating cross-border business flows via dedicated business units

- UOB is well positioned to support customers' intra-regional business ambitions:
 - First-mover advantage
 - Fully-owned regional network
 - Relationships/alliances with key trade and industry bodies

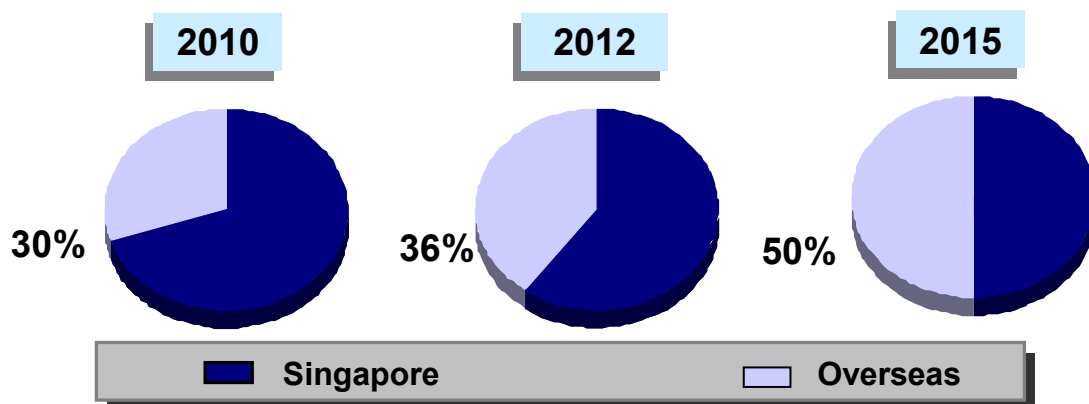
- Robust growth in customers and cross-border loans over last 2 years

- On track to achieve overseas wholesale profit contribution target by 2015

Growing Number of Intra-Regional Deals

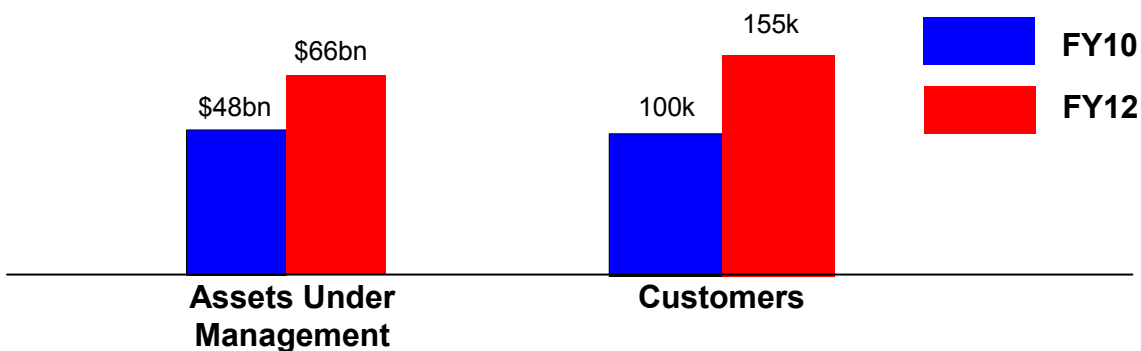


Growing Overseas Wholesale Profit Contribution

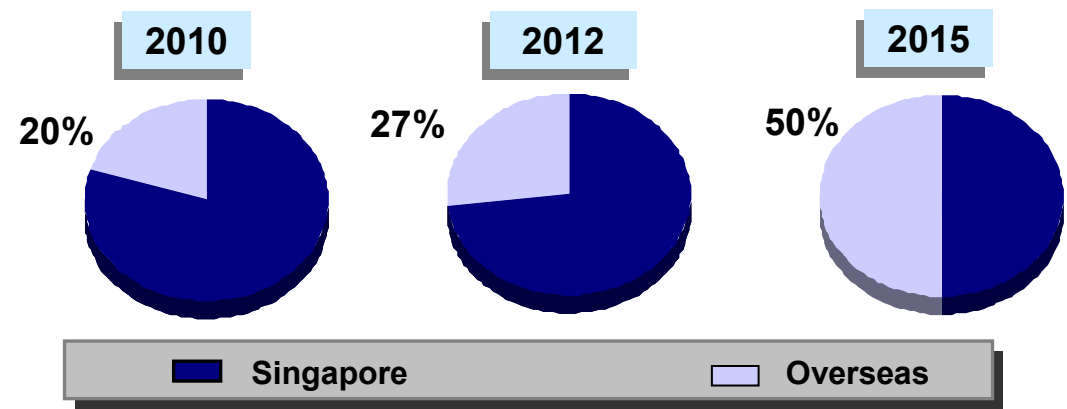


Capturing rising Asian consumer affluence

Wealth Management Growth Progress



Growing Regional Wealth Management Profit Contribution



- **Steady inflows in AUM and customers**

- **From FY 2010 to date,**
 - **Grew AUM from \$48bn to \$66bn**
 - **Expanded customer base from 100,000 to 155,000**
 - **Increased regional wealth management footprint from 29 to 49 wealth management centres**

- **On track to achieve wealth management growth targets by 2015**

Looking ahead

- **Underlying macro-economic issues still persist but risks have moderated**
- **Continue to review and adjust assets and liabilities mix**
- **Singapore economy is maturing, expect slower growth in the longer term**
- **Confident of Asia's long-term prospects, backed by rise of regional corporates and consumer affluence, particularly in Southeast Asia**
- **Long-term commitment to the region is reaping results. Expect to deliver greater value from the region**