

# Transaction Banking

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# Overview of Transaction Banking Solution



## Cash Management

- Account Structures and services
- Receivables Management Solutions
- Payments Solutions
- Liquidity Management Solutions



## Trade Services

- Imports Services
- Exports Services
- Banker's Guarantee
- Supply Chain Financing
- Small Value Trade Financing



## Delivery Platform

- UOB Business Internet Banking (BIB)
- UOB Electronic Bulk Services (Host to Host)
- Physical Channels



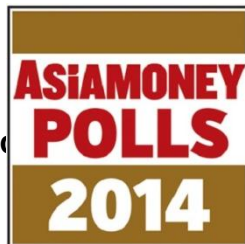
# Notable Achievements in Malaysia

**UOB Malaysia has done it again.**

**We have been voted as the overall Best Foreign Cash Management Bank in Malaysia for 2 years in a row (2013 & 2014)!**



- Best Foreign Cash Management Bank (Small Cap)
- Best Foreign Cash Management Bank (Medium Cap)
- Best Foreign Cash Management Bank (Large Cap)
- Best Overall Domestic Cash Management Services (Small Cap)
- Best Overall Domestic Cash Management Services (Medium Cap)
- Best Overall Cross-Border Cash Management Services (Small Cap)



**UOBM clinched 8 of 9 contested awards for the Asiamoney Cash Management Polls 2014**

- **Best Foreign Cash Management Bank in Malaysia** as voted by small-sized corporates
- **Best Foreign Cash Management Bank in Malaysia** as voted by medium-sized corporates
- **Best Foreign Cash Management Bank in Malaysia** as voted by large-sized corporates
- **Best Foreign Domestic Cash Management Services in Malaysia** as voted by small-sized corporates
- **Best Foreign Domestic Cash Management Services in Malaysia** as voted by medium-sized corporates
- **Best Foreign Cross-Border Cash Management Services in Malaysia** as voted by small-sized corporates
- **Best Foreign Cross- Border Cash Management Services in Malaysia** as voted by medium-sized corporates
- **Joint #1 Best Foreign Domestic Cash Management Services in Malaysia** as voted by large-sized corporates

**NEW!!**  
**NEW!!**

# Steady Growth Trends

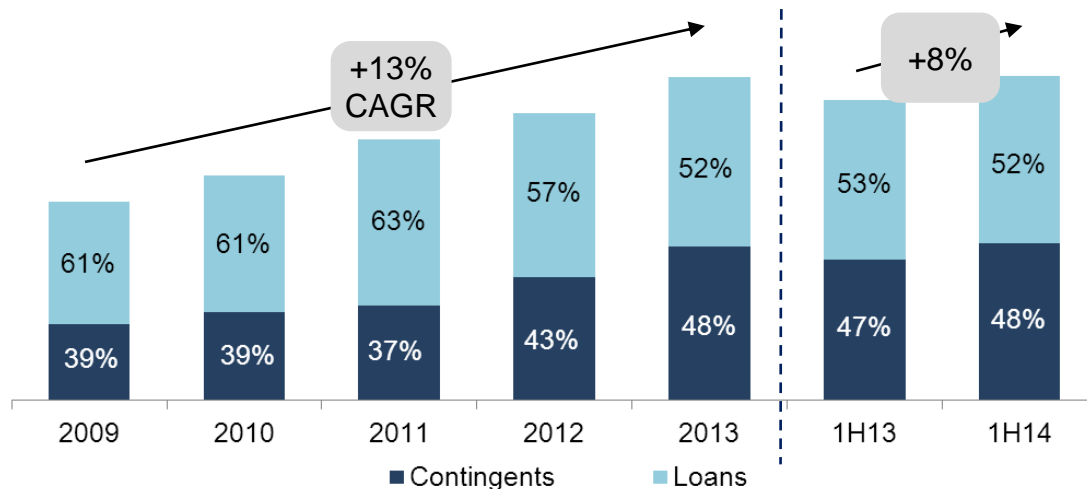
- Customised end-to-end solutions covering cash, trade and supply chain financing across our network

- Assist customers in their cash flows and risk management

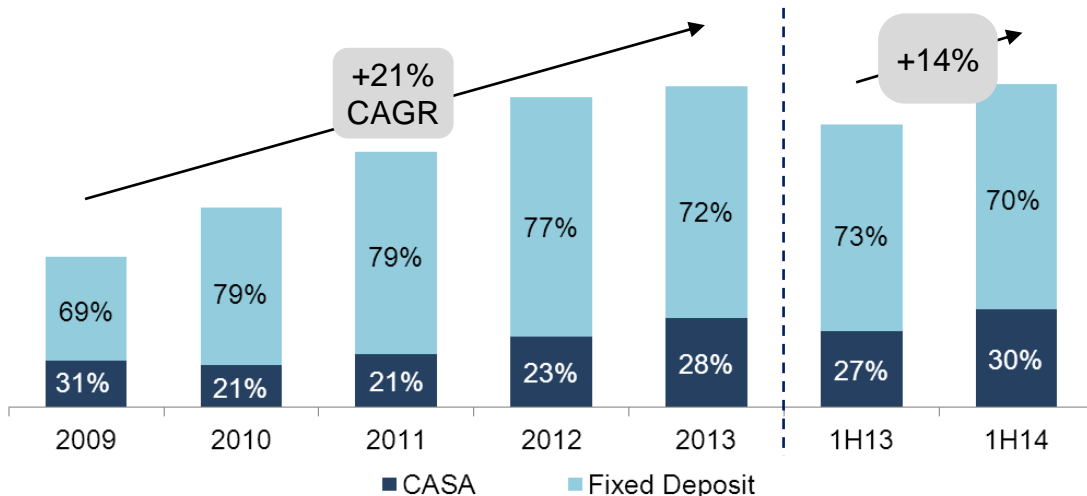
- Cash and trade equally important; gathering sticky deposits consistent with liability management initiatives

- Continued investments in building capabilities to support customers as they grow and needs evolve

## Trade Loans & Contingents

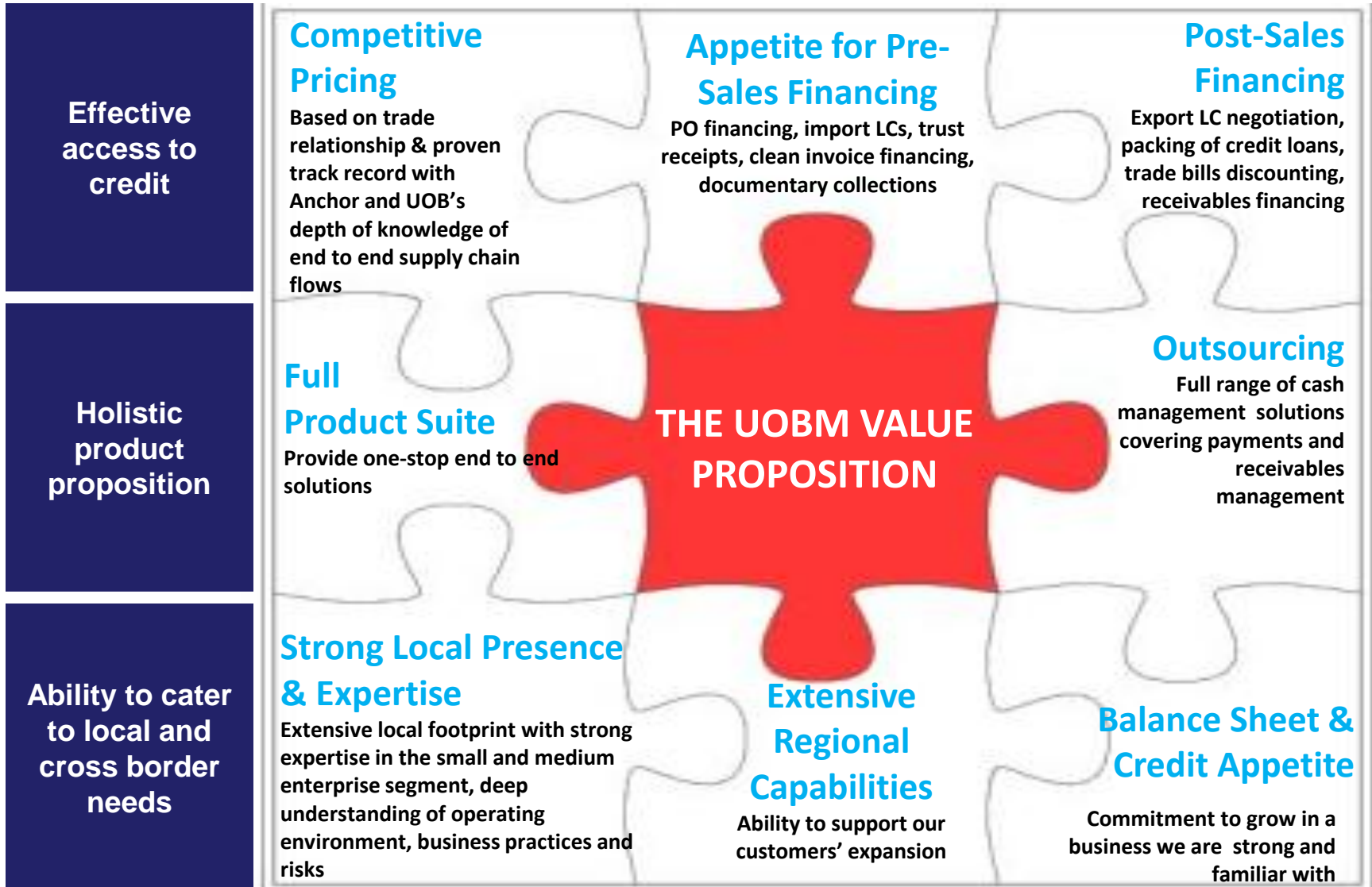


## Deposits



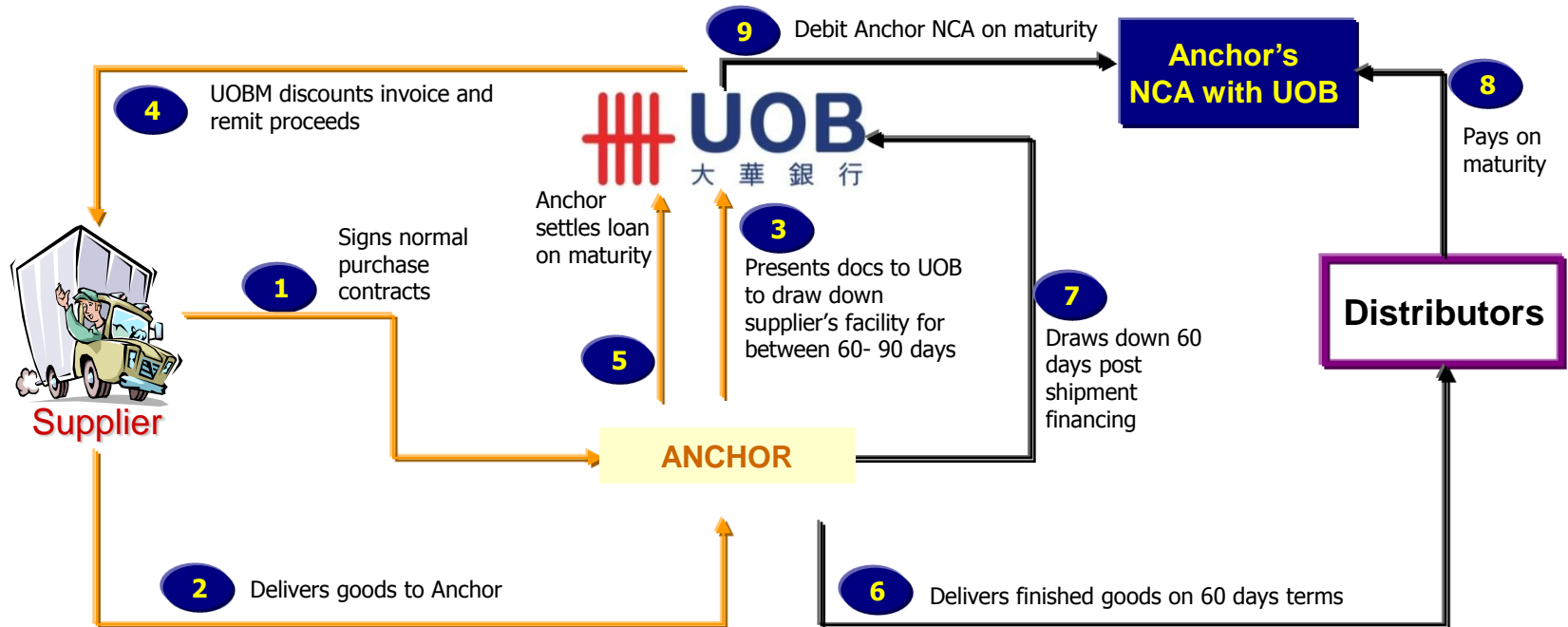
# Growth Drivers

## - Capturing Intra-Regional Opportunities via FSCM



# Growth Drivers

## - FSCM case study



### Benefits of Payables financing for Anchor

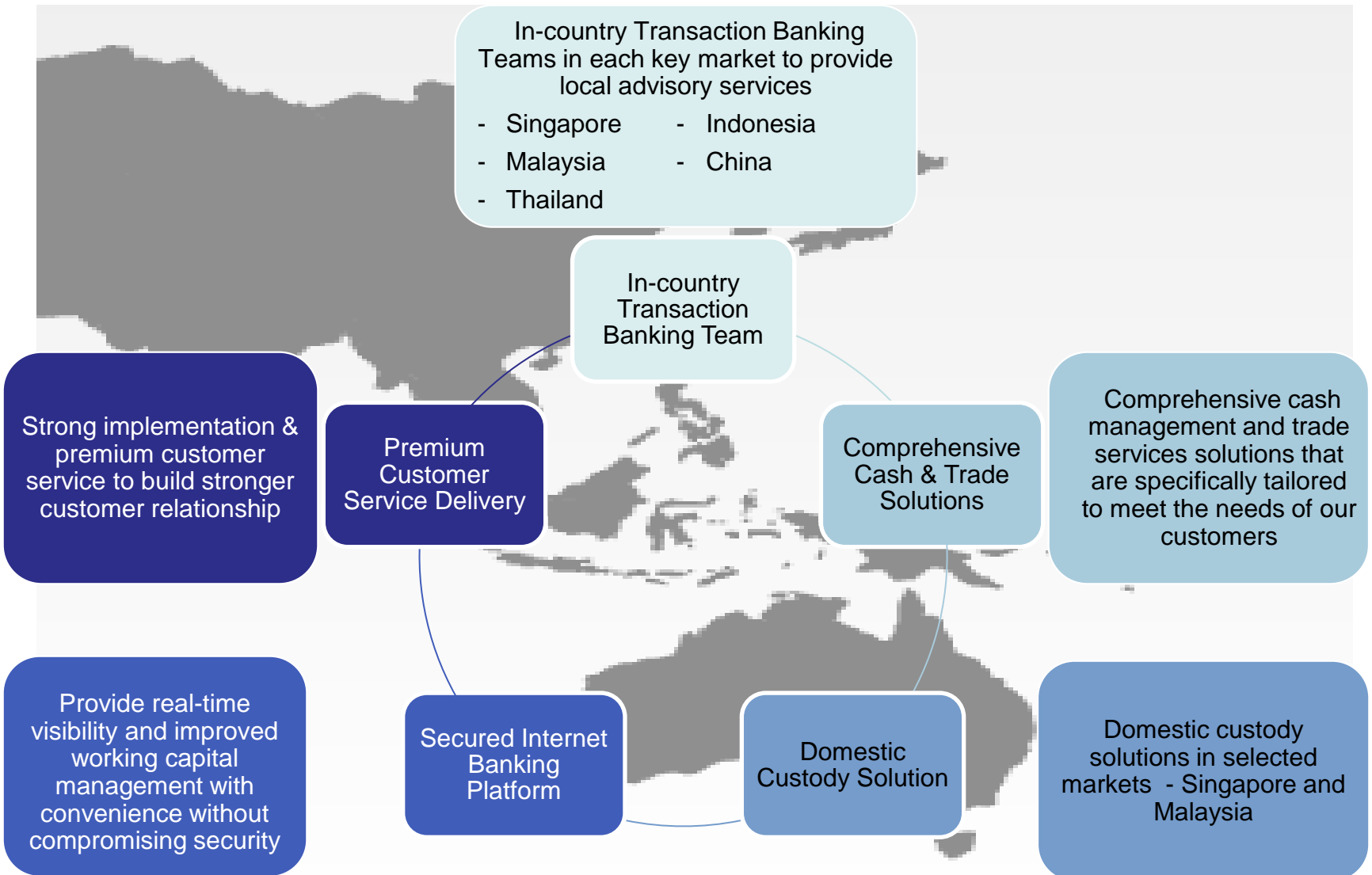
- Discounting of usance purchases is requested by the suppliers
- Anchor's trade facilities can be reserved for other financing requirements
- Financing cost is borne by suppliers
- May be able to standardize the suppliers tenor
- Predictable supplies
- Build stronger supplier / buyer relationship

### Benefits of Receivables financing for Anchor

- Shorter post shipment financing of 60 days as compared with purchase financing of 150 days
- Predictable cash flow
- Savings on interest payments of 90 days
- Longer financing tenor as compared with pure purchase financing
- Transparent to the big buyers e.g. hypermarkets

# Growth Drivers

## - Building Regional Transaction Banking Capabilities



**THANK YOU**