



Corporate Day 2024

Building the Future of ASEAN

Becoming the Trusted Bank
for Generational Wealth across
the Region

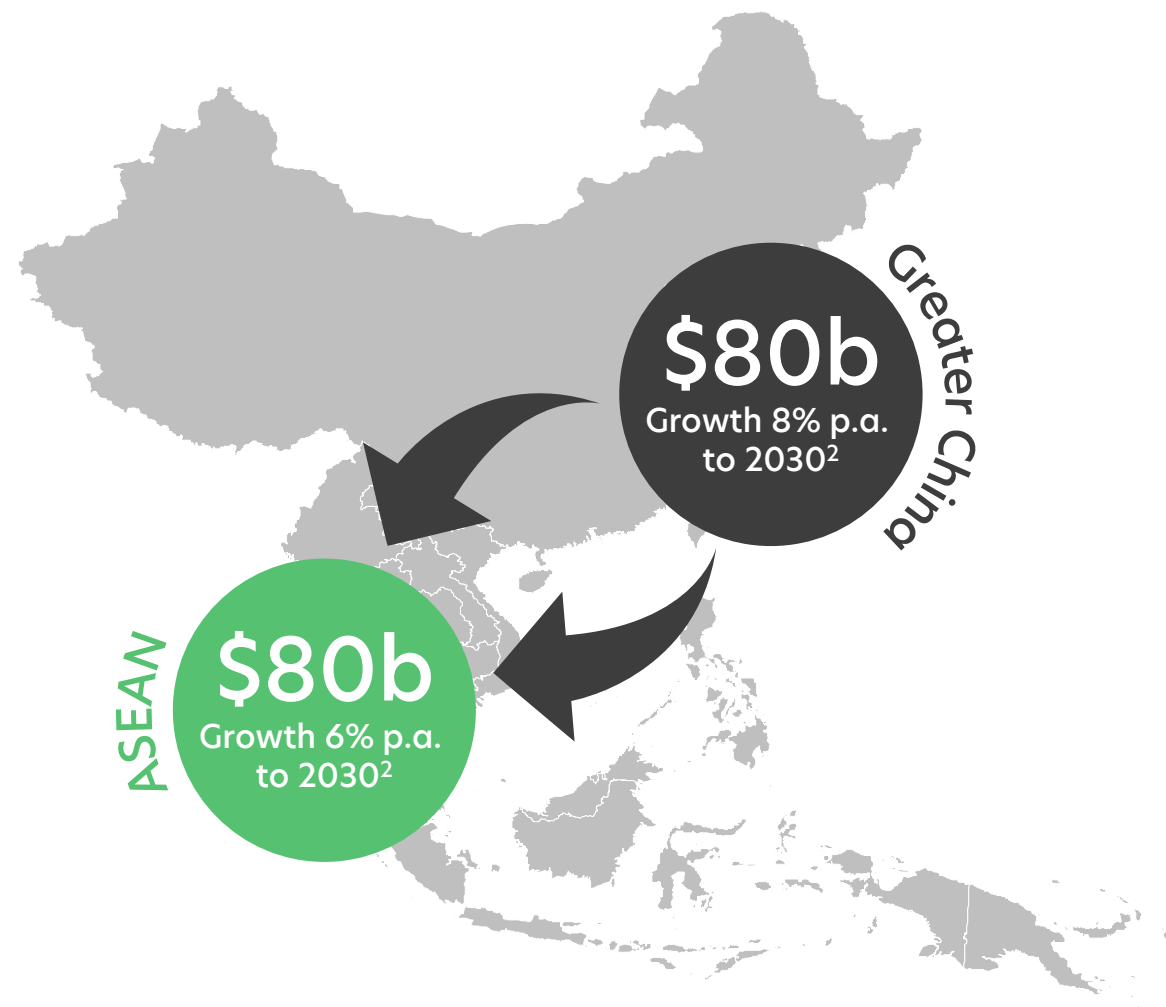
14 August 2024
Kuala Lumpur, Malaysia

Private and Confidential

There is a sizeable \$160 billion annual wealth opportunity to capture



Wealth inflows into & growth in Singapore onshore wealth¹



>60%
are Business Owners³

>50%
are First Generation⁴

1. BCG Global Wealth Market Sizing 2022
2. Clients with AUM over USD 1m - BCG Global Wealth Market Sizing model
3. Euromoney, "Asian Private Banking Debate", November 2019
4. HSBC, "The Global Entrepreneurial Wealth Report 2023"

Our positioning

The trusted Asian wealth adviser to entrepreneurs & professionals for their generational success

Singapore brand, Asian heritage, entrepreneurial roots

Generational success, focused on the long-term

ONE bank proposition for clients

ASEAN connectivity & footprint

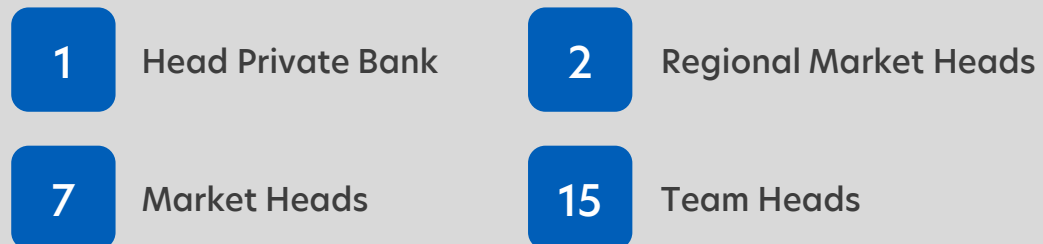
Comprehensive products and services, advisory excellence

Lending capability through strong balance sheet

We have strengthened our team while driving higher RM productivity versus industry peers

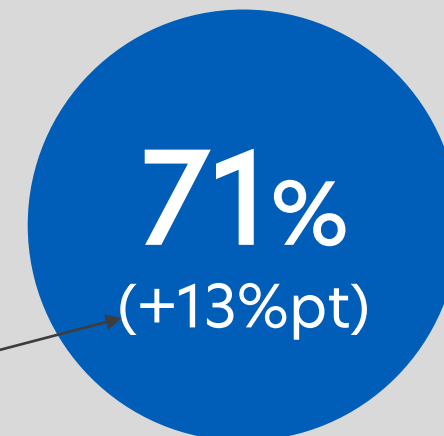


Senior hires to strengthen our management team



Average >20 years of experience in Private Banking

Highly engaged team Employee engagement score 2023



Year-on-year improvement

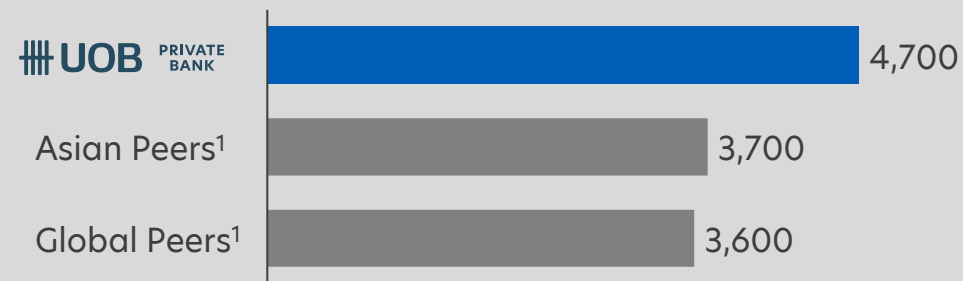
Strong hiring of Relationship Managers

>110
RMs hired
2022 - 2023



Number of RMs

RMs are highly productive Revenue/RM (\$k) 2023



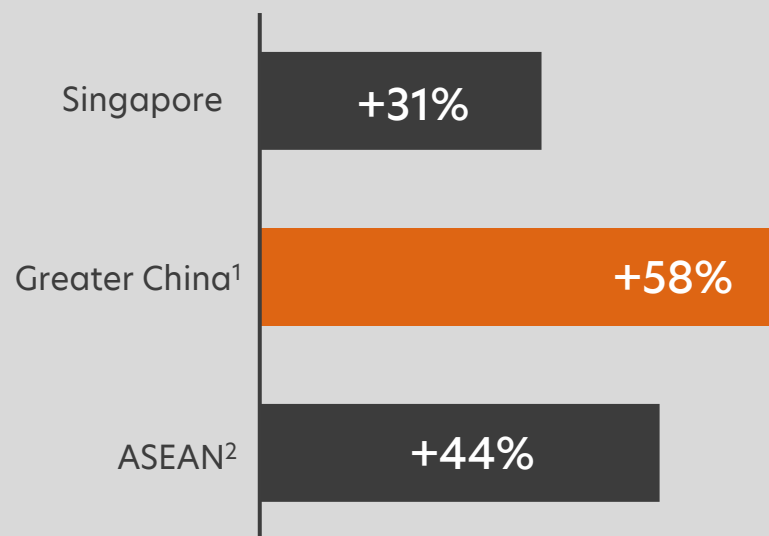
1. BCG Global Wealth Benchmarking

We have attracted new clients and wealth inflows as we achieve high client satisfaction ...



Greater China - fastest growing source of new assets

Net new assets growth, 2022 - 2023



Strong customer satisfaction

Net Promoter Score (NPS)³



1. Includes China, Hong Kong and Taiwan
2. ASEAN excluding Singapore
3. Accenture NPS Survey 2024
4. 2022 - 2023.

... with client-centric “best-in-class” solutions – the foundation for our advisory excellence



Discretionary

- Expanded our Discretionary Portfolio Management (DPM) offerings
- Tailor-made mandates to cater to client wants & needs

Alternatives – comprehensive platform

- Private markets and hedge funds
- Lending against alternative funds
- UOB-backed GPs: OurCrowd, ADDX, UOB Ventures

Credit Solutions – wide range of solutions

- Lombard lending & margin facility
- Residential real estate financing
- Asset monetisation including commercial real estate
- Bespoke credit solutions tapping on one-bank expertise

Multi-asset Advisory Capabilities with Open Architecture

Investment Solutions				Credit Solutions		
Banking Services	Discretionary Services	Hedge Funds	Private Markets	Bespoke Credit Solution	Single-stock Financing	Alternative Asset Financing
Investment Advisory	Direct Access Execution	Real Estate		Overseas Mortgages	Asset Monetization	SBLCs
Bespoke Solutions				Wealth Planning		
Corporate Finance	External Asset Manager	Structured Transactions		Next Gen Program	Family Office Setup	Family Wealth Protection
Cornerstone Investments	M&A Advisory	GWB & Global Markets Capabilities		Succession Planning	Trust & Estate Planning	

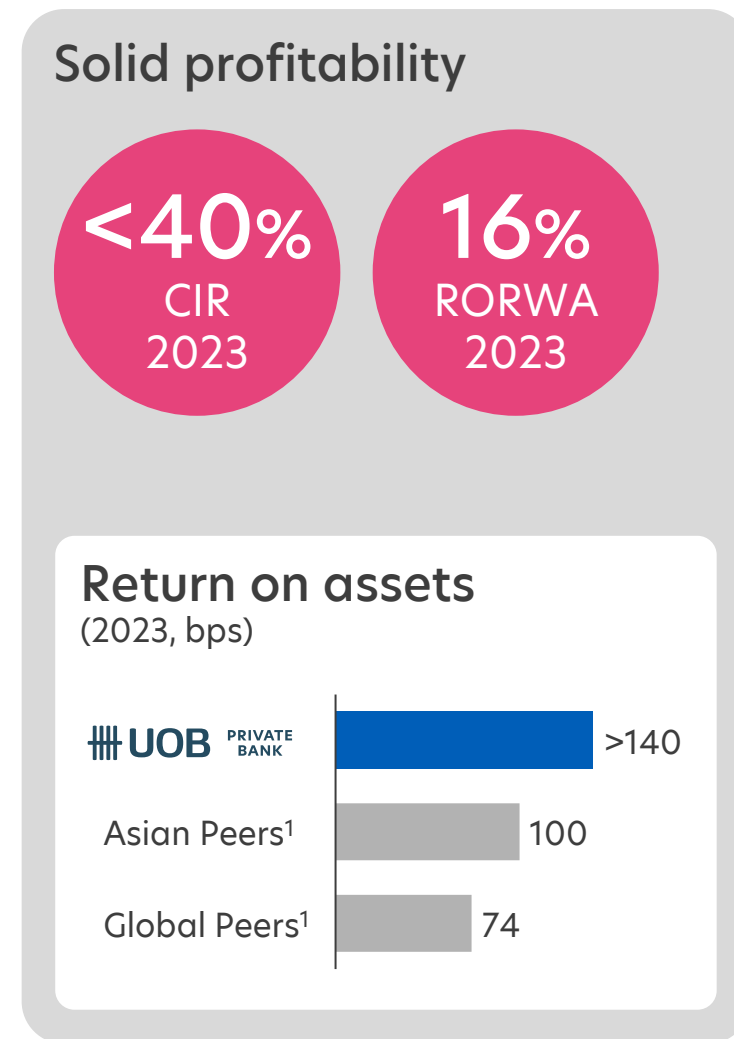
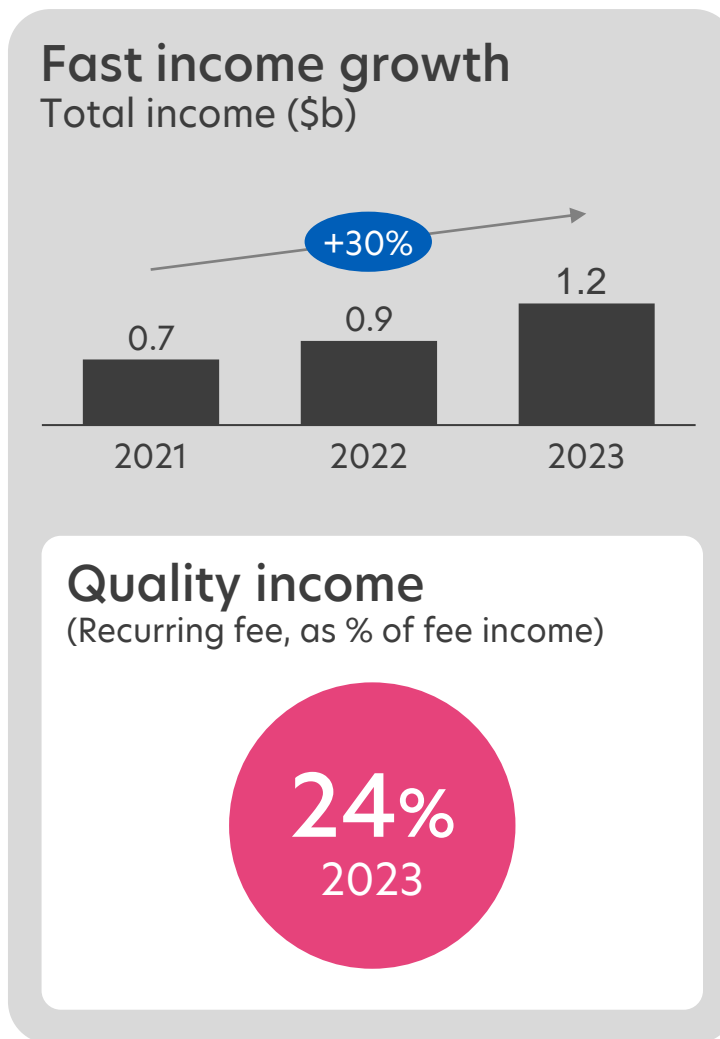
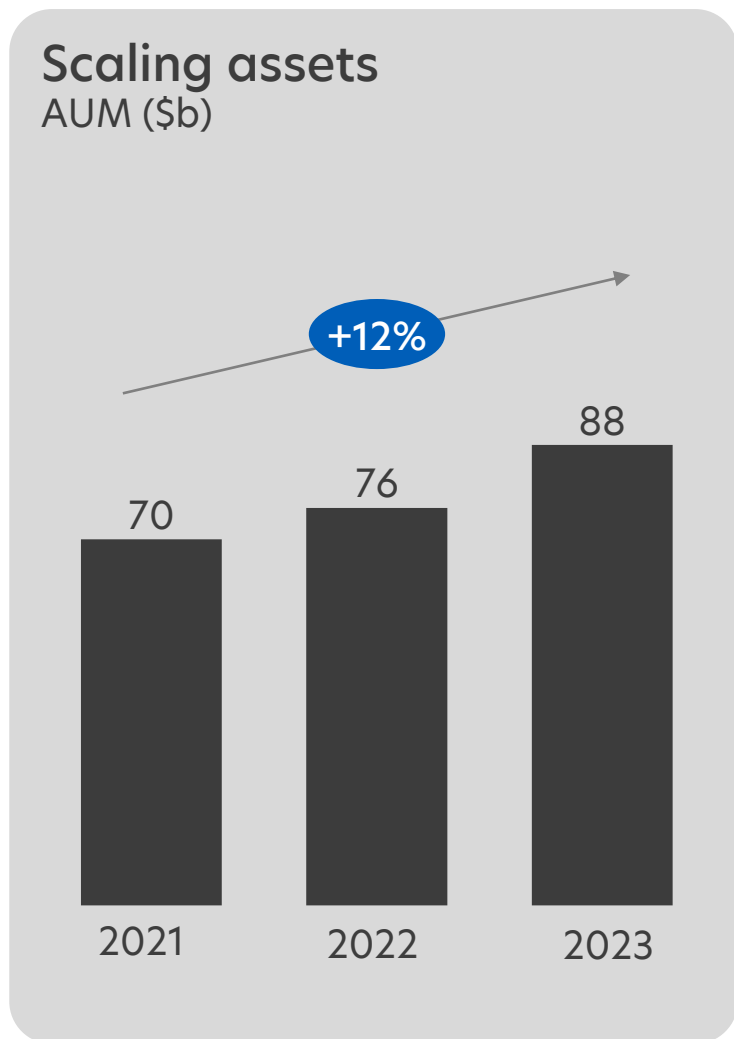
DPM

Above peer-group performance – mixed assets¹



1. Based on ARC indices and peer group data

We are scaling our franchise as we deliver strong profitability

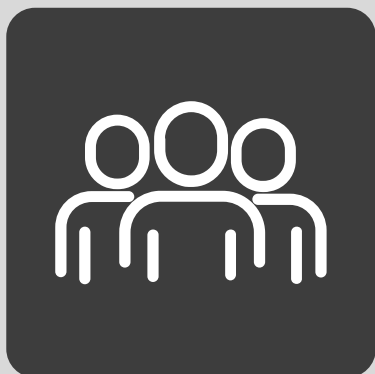


1. McKinsey Private Banking Survey 2023

We will grow and deepen our client engagement with digital-assisted advisory and personalisation



Continue to scale



Upgrade clients

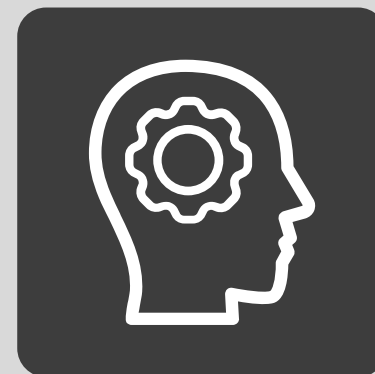


Our ONE bank proposition

Deeper Client Engagement through Innovation



Digital advisory & RM productivity tools



Data analytics & AI

Upgrade clients | Good success with upgrading “hidden gems”, our organic source to continue to scale



2,300+

Hidden gems¹
Accredited Investors

Not just a simple transfer.
We unlock the value of clients through offering them
more sophisticated private bank products and solutions.

+38%

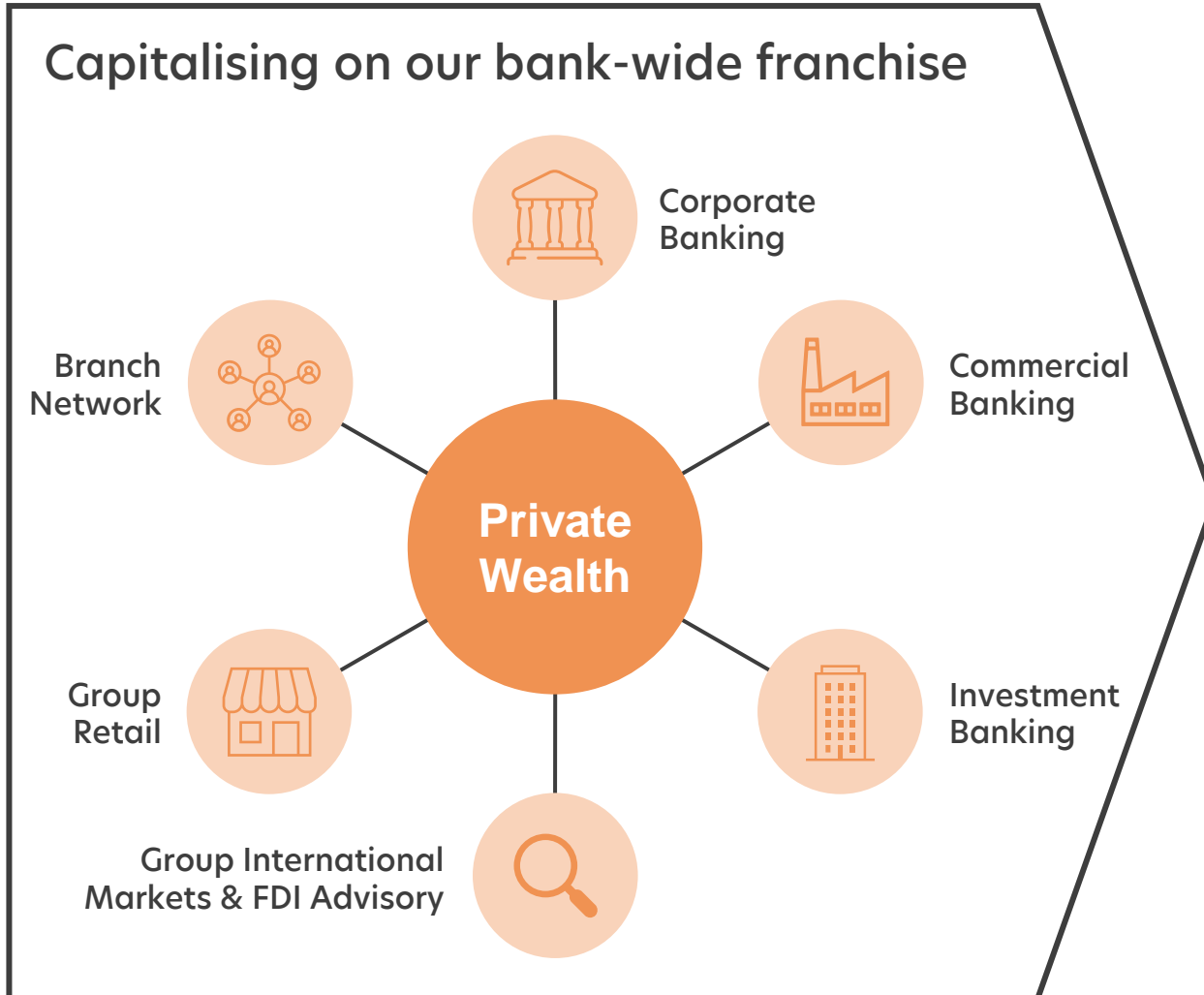
Top-up of net new
money by clients

+35%

Engaged clients making
new investments

1. Clients identified from Reserve, Privilege Reserve segments

ONE bank proposition | Our unique proposition is to bring our entire franchise to our clients



Referrals have delivered strong outcomes

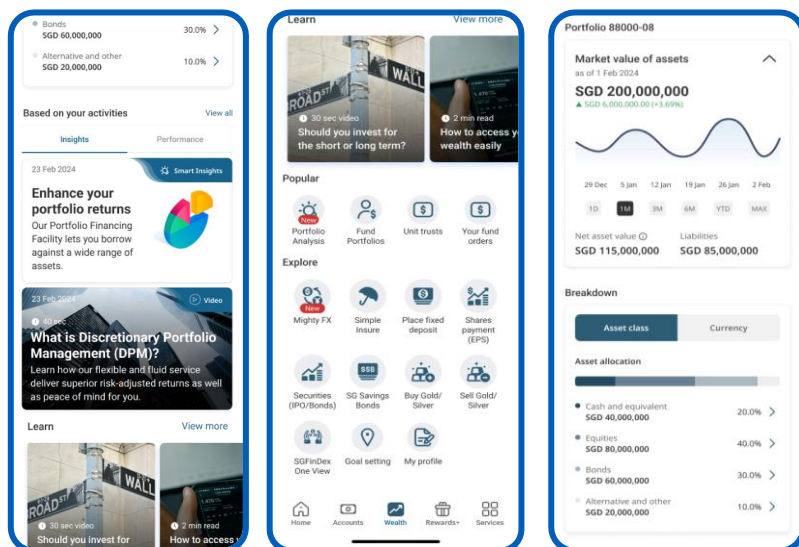
- >1,400 to 440** Referrals leading to new clients in Private Bank¹
- ~\$14m** Avg. AUM inflow per account opened
- \$6.1b** AUM inflow from franchise



Digital advisory and RM productivity tools | Tech investment for the future

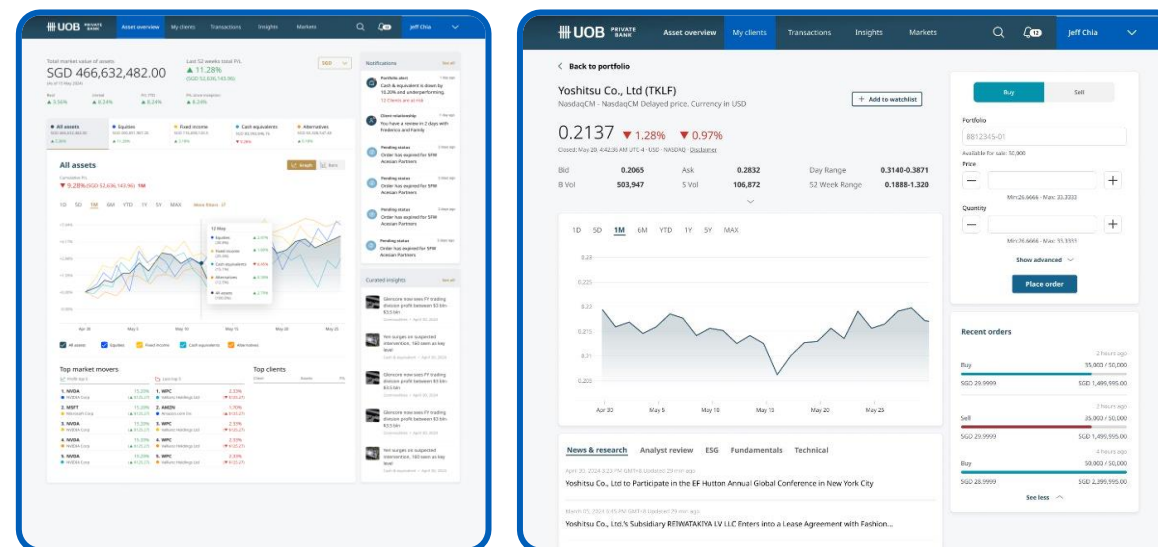
Drive deeper client engagement with digital advisory

- Aggregation of holdings
- Real-time view
- Personalised content



Equip our RMs with digital tools

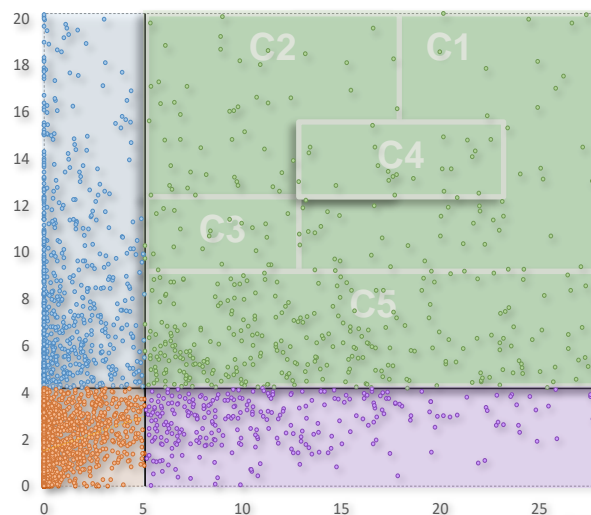
- Real-time portfolio consolidated view
- Curated content
- Comprehensive order management



Data analytics and AI | Leveraging new ways to enhance our proposition and operating model

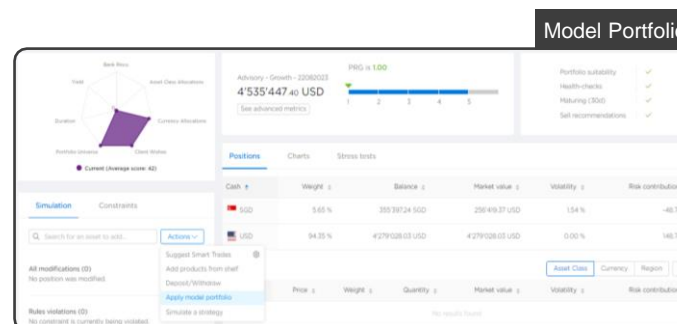
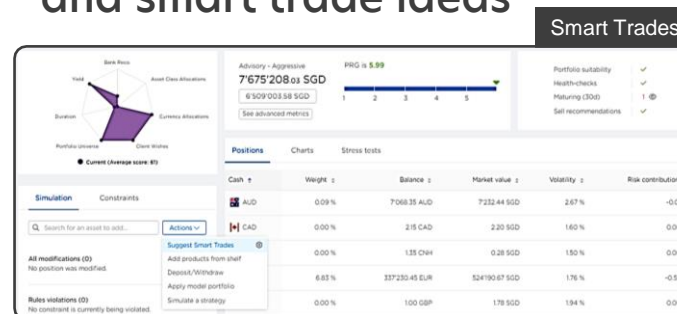
Client segmentation, personalised propositions

- AI to identify hidden gems
- Client segmentation to create personalised propositions



Portfolio construction and smart trade ideas

- UOB portfolio tool with AI-enabled features to construct client-specific model portfolio and smart trade ideas



AI for risk detection and surveillance

- Analytics & ML for predictive risk insights and anomaly detection (AML, Suitability, Fraud)
- Speech-to-Text AI for automation and enhanced review of sales recordings
- Dynamic analytics platform enables scalability and resource optimisation

Becoming the trusted Private Bank to our clients for their generational success



Key messages



We are well positioned to win in the \$160b wealth flow market in Asia



We are at scale, a high-quality franchise



We will execute our aspiring programme to continue to scale and innovate for the future



The trusted Asian Private Bank with \$145b AUM target



Right By You