

UOB Corporate Day 2019: Driving Performance and Customer Engagement

Lee Wai Fai
Group Chief Financial Officer

15 May 2019

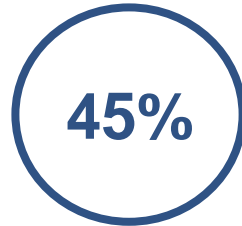
Disclaimer: This material that follows is a presentation of general background information about the Bank's activities current at the date of the presentation. It is information given in summary form and does not purport to be complete. It is not to be relied upon as advice to investors or potential 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.

Private & Confidential

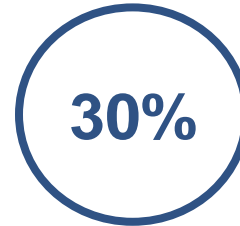
Our Customer-Centric Approach



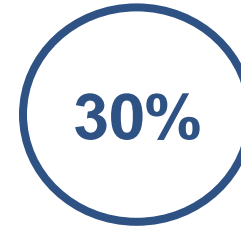
% of customers willing to buy products/services online (with no branch)



Young



Traditional



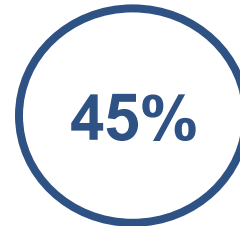
Affluent



SMEs



Deposits



Unsecured



Mortgages



Wealth

Improving Customer Experience and Productivity



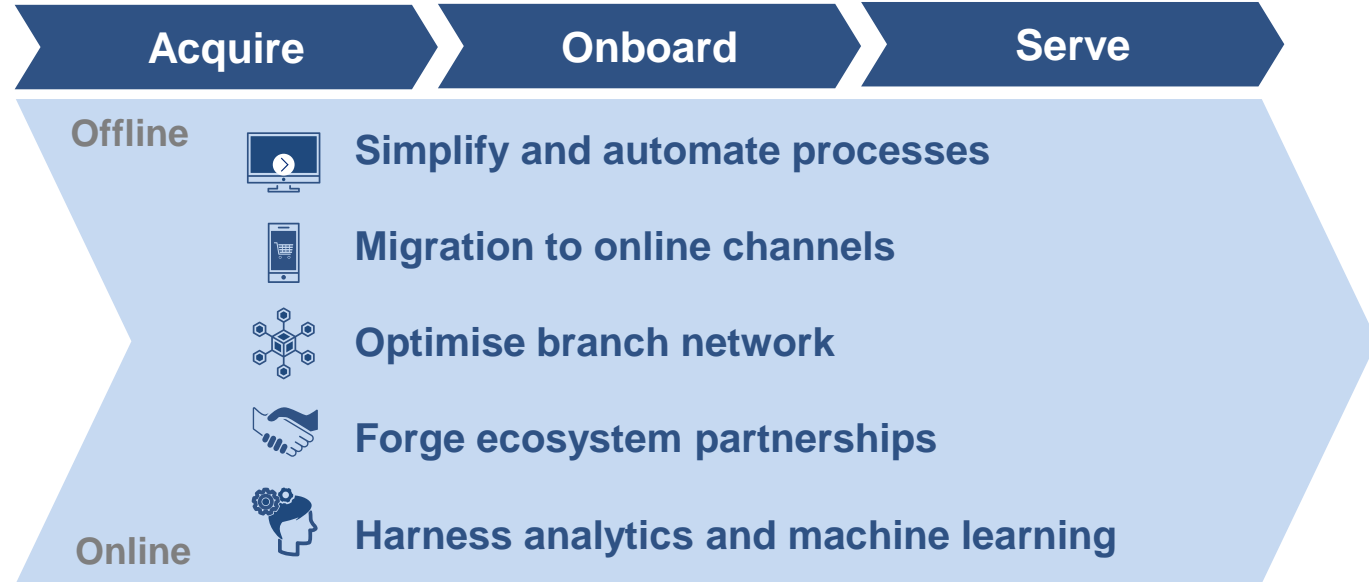
Consumers

Augmenting customer experience



Corporates

Providing customised solutions and products platforms



Note: Non-exhaustive list of initiatives

Enhancing Corporate and Control Functions

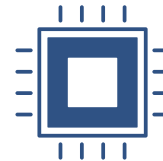
Examples



Enhancing roles as strategic business partners



Equipping staff with skills for the future



Employing new techniques and technologies for automation and value-added activities

Achieving Our Medium-Term Goals by 2021



Customer engagement

Improve net promoter score
across key customer segments



Revenue mix outside Singapore

Increase close
to ~50%



Cost-to- income ratio

Decline close
to ~42%

Thank You

